



Protector IQ: Innovation Studio for Insurance, Finance and Climate Risks

Domain-Driven | Risk-Led | Designed for Impact



About Protector IQ

We build products and systems that work in the real world. From inclusive insurance to climate-linked financial tools, we bring cross-disciplinary insight to product innovation, distribution enablement, and technical validation.

What Makes Us Different

- 1 Risk-first design thinking**
- 2 Domain + systems expertise**
- 3 Independent, outcome-focused validation**
- 4 Impact-aligned, yet commercially grounded**

Meet Our Founder & Principal Consultant: Bhakti Dama



24+ Years Industry Experience

Comprehensive expertise across all Lines of Business —Life, Health, Motor, and Commercial Lines in Product Development, Underwriting and Technology

Dual Impact Focus

Proven ability to bridge business needs with social impact through corporate and startup initiatives

Pioneer in Insurance Innovation

Holds one of only three insurance patents granted in India, and the only one held by a woman

Speaker and Presenter

At International Conference for Inclusive Insurance 2024, ITC Asia etc.

Our Services



Product Structuring



Enablement Layers



VC/Management Consulting



Research and Content Lab



System Scoping & Testing



Risk Intelligence



Climate & Digital Risk

Driving Impact Through Our Solutions

Discover how Protector IQ's tailored services build robust, data-driven insurance products and enable seamless ecosystem integration for a protected future.



Product Structuring

Building modular, multi-risk insurance, Finance and protection covers designed for real-world application—not just paperwork.



Risk Flow Mapping

Underwriting, claims, and eligibility processes tailored to specific needs.



Layered Product Design

Creating flexible base and add-on insurance covers with Eco-system offerings.



Targeted Localisation

Solutions for urban, MSME, and climate-exposed segments.



Regulatory Alignment

Ensuring compliance with filing and system logic synchronization.

Why It Matters

Standard "one-size" products often overcover low-risk or miss high-risk segments—leading to premium bias or uncovered claims. Structured design prevents these issues.

Research & Content Lab

Turning insight into influence. Our Research & Content Lab is designed for insurtechs, brokers, and innovation teams who want to back their products with evidence, not assumptions.

We combine domain expertise, real-world fieldwork, and sharp content thinking to help you:



Field & Primary Research

On-ground insights with real users, agents, MSMEs, or channel partners for pilot validation and persona discovery.



Strategic Research & Whitepapers

Secondary data analysis, competitor mapping, regulatory intelligence, and climate/finance intersections for stakeholder buy-in.



Content for Credibility

Storytelling-led blogs, insight reports, and founder POVs, research-backed to build visibility in insurance + impact + tech circles.



Campaign & Knowledge Strategy

Narrative development for launches, GTM, or advocacy campaigns, aligned with product goals and business outcomes.

* Why Choose Us?

- We're not a PR agency or generic research firm.
- We are domain-led specialists speaking the language of underwriting, climate, compliance, product execution, and business.
- Our research turns into actionable roadmaps.
- Our content earns attention, not just impressions.

Enablement Layers

Embedding insurance into platforms, livelihood programs, or ecosystems — with end-to-end risk compliance baked in.



API & Integration Mapping

Validating logic for seamless API integration across diverse platforms.



Digital Toolkits

Providing agents and brokers with underwriting calculators and eligibility wizards.



Frontline Training

Developing comprehensive training collaterals for frontline sellers, including our proprietary Agent Saathi IP.



Field Pilots

Conducting real-world field pilots to validate customer behavior and refine risk models.

Why It Matters

Embedded flows often break when product logic isn't mapped early, leading to rapid loss of trust among agents and platform partners. Our approach ensures robust, reliable integrations.

System Scoping & Testing

Stress-testing insurance systems for risk logic, edge scenarios, and compliance using real traffic flows — before go-live.

Domain-led UAT Scripts

Underwriting and pricing edge cases are meticulously tested to ensure robust performance.

Regulatory Discrepancy Validation

Thorough file vs. flow testing to ensure complete compliance with all regulations.

Load & Logic Testing

Rigorous testing of bulk endorsement and claims reversal for system resilience and accuracy.

Independent QA Audits

Comprehensive gap reports and priority resolution to ensure high-quality system delivery.

Why It Matters

Traditional "button-click" UAT often misses critical underwriting rule breakdowns. This can lead to serious regulation breaches, financial leakage, and significant reputational damage if not addressed proactively.



Risk Intelligence

Translating field data, pilot feedback, and partner insights into actionable pricing triggers and logic iteration.



Claims Leakage Dashboards

Visualising financial loss from inefficient claims processes for targeted intervention.



Rule Adjustment Frameworks

Implementing dynamic frameworks for refining underwriting rules based on real-world usage.

Why It Matters

Without post-launch insight loops, product logic becomes stale. Risk exposures evolve dynamically, and systems must adapt to remain effective and compliant.



Partner Friction Analytics

Analysing API error rates and endorsement delays to optimise ecosystem integration.



Scenario Simulations

Modelling future risk build-ups to proactively refine product logic and pricing.

VC/Management Consulting

Strategic due diligence and product-scale strategy advisory for insurance-driven Businesses



Product-Market Fit Evaluation

Thorough assessment for insurtech models.



Regulatory Risk Readiness

Comprehensive checks for compliance.



System Architecture Review

Execution gap scoring for robust systems.



GTM Roadmaps

For climate, urban, embedded, and gig-economy markets.



Why It Matters

Many investment decks look good; many systems fail in deployment. Investors & Founders need to evaluate the execution layer early.

We Partner with



Insurance Companies

Strategic partnerships with insurers to develop and scale innovative protection solutions



Ecosystem Partners

Integration with platforms and service providers to embed insurance seamlessly



MFIs & Banks

Leveraging financial networks to deliver inclusive insurance products



NGOs and Foundations

Collaborations to reach vulnerable populations and design impact-focused coverage



Government Entities

Working with public sector organizations to expand protection frameworks



Brokers and Insurtechs

Partnering with intermediaries and tech innovators to create distribution channels

Through these collaborations, we develop intellectual property, pilot innovations, and deliver proof-of-impact solutions that close critical protection gaps.

How We Work

Flexible Engagement Models for Every Stage

Project-Based Consulting

Outcome-led, Fixed Duration, Deep Domain Support. We take on clearly defined, time-bound projects.

Duration: 4–12 weeks

Billing: Fixed fee / milestone-based

Retainer Model – Co-Execution

Strategic + Operational Partner, Monthly Model. We serve as an extended product, system, Business or content execution team.

Duration: Fixed Tenure or extended ongoing team

Billing: Monthly retainer

Sprint Pods

Rapid, Intense, Solution-Focused Engagements. Solve one big problem in 2–4 weeks.

Billing: Fixed fee per sprint

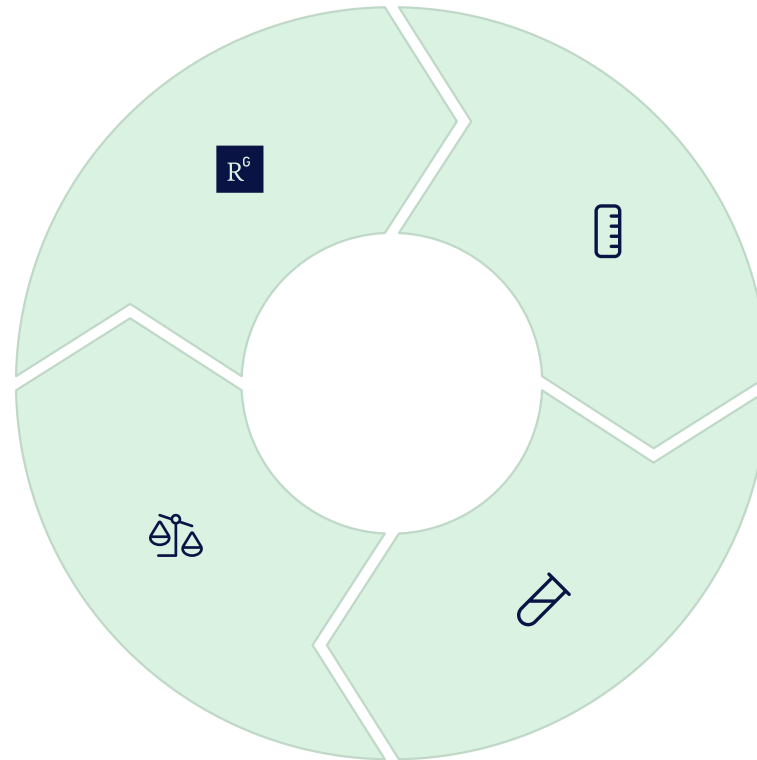
Our Approach to Innovation

Identify Protection Gaps

Research underserved segments and analyze risk patterns to identify critical protection needs

Scale with Partners

Deploy solutions through strategic partnerships that maximize reach and impact



Design Tailored Solutions

Craft products that address real-world challenges through behavioral design and risk intelligence

Prototype and Test

Develop pilots to validate assumptions and optimize product-market fit



**Build what works. Scale what matters.
Get in touch to co-create insurance that
delivers.**

Join us in redefining protection for the next billion.

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