

Champions in Microinsurance: How to improve performance?

Colombo - November 17, 11 a.m.



The global platform for insurance in emerging markets

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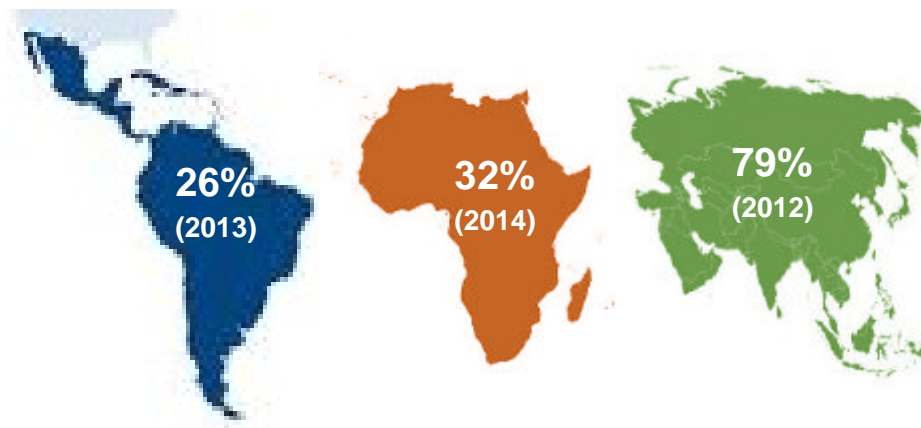
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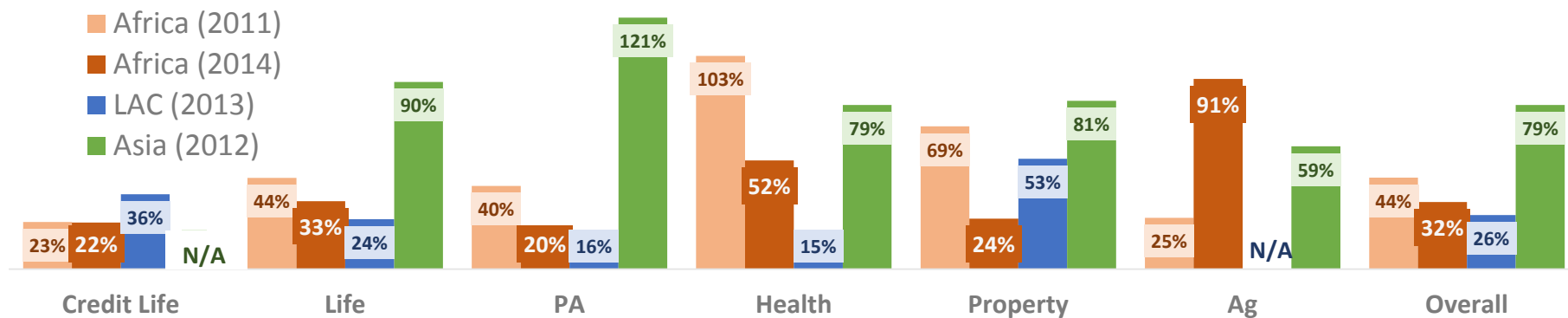


Aggregate claims ratios reported

by region

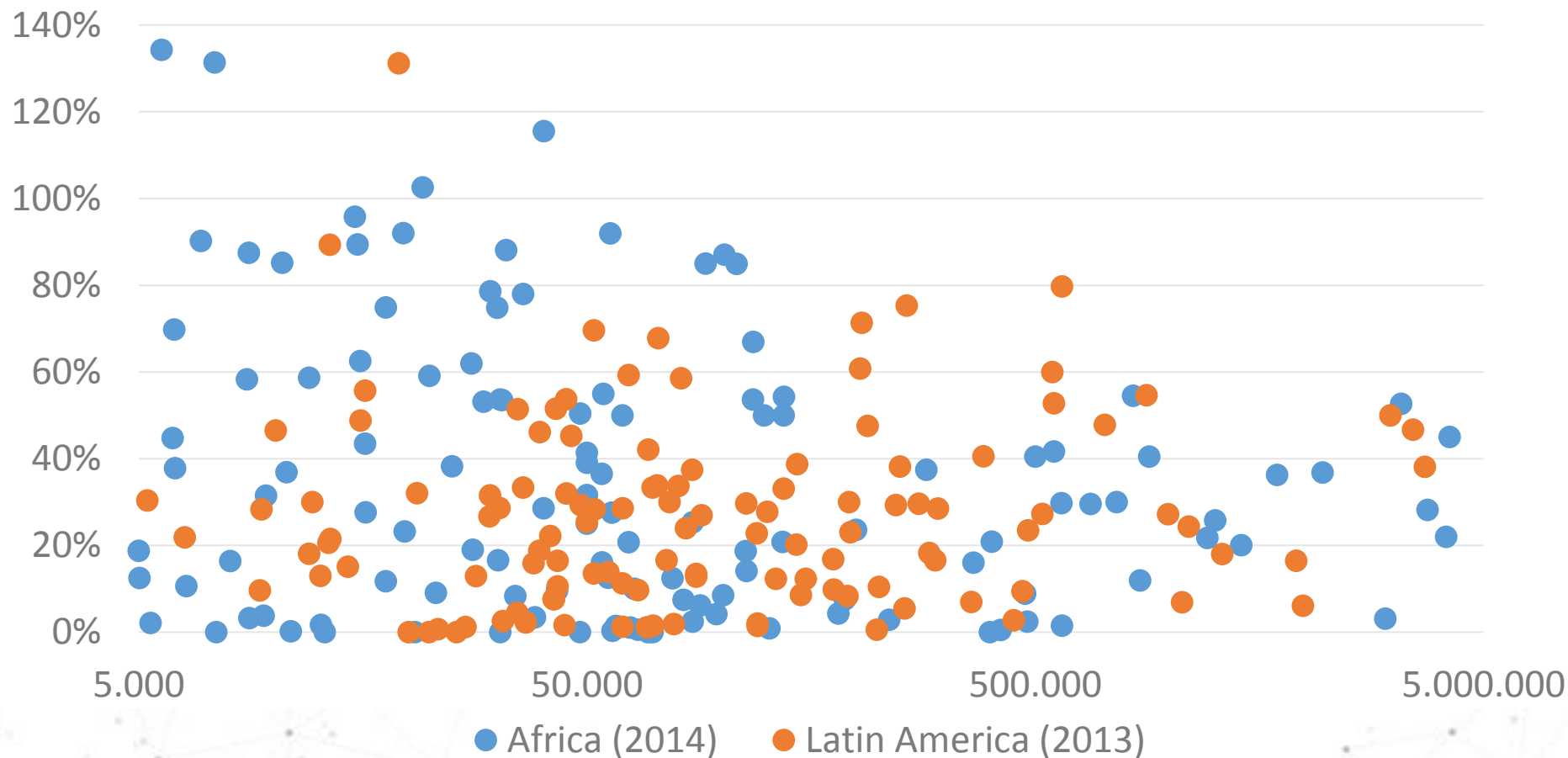


by product type



Source: Microinsurance Landscape Study, Microinsurance Network, 2016

250 claims ratios reported



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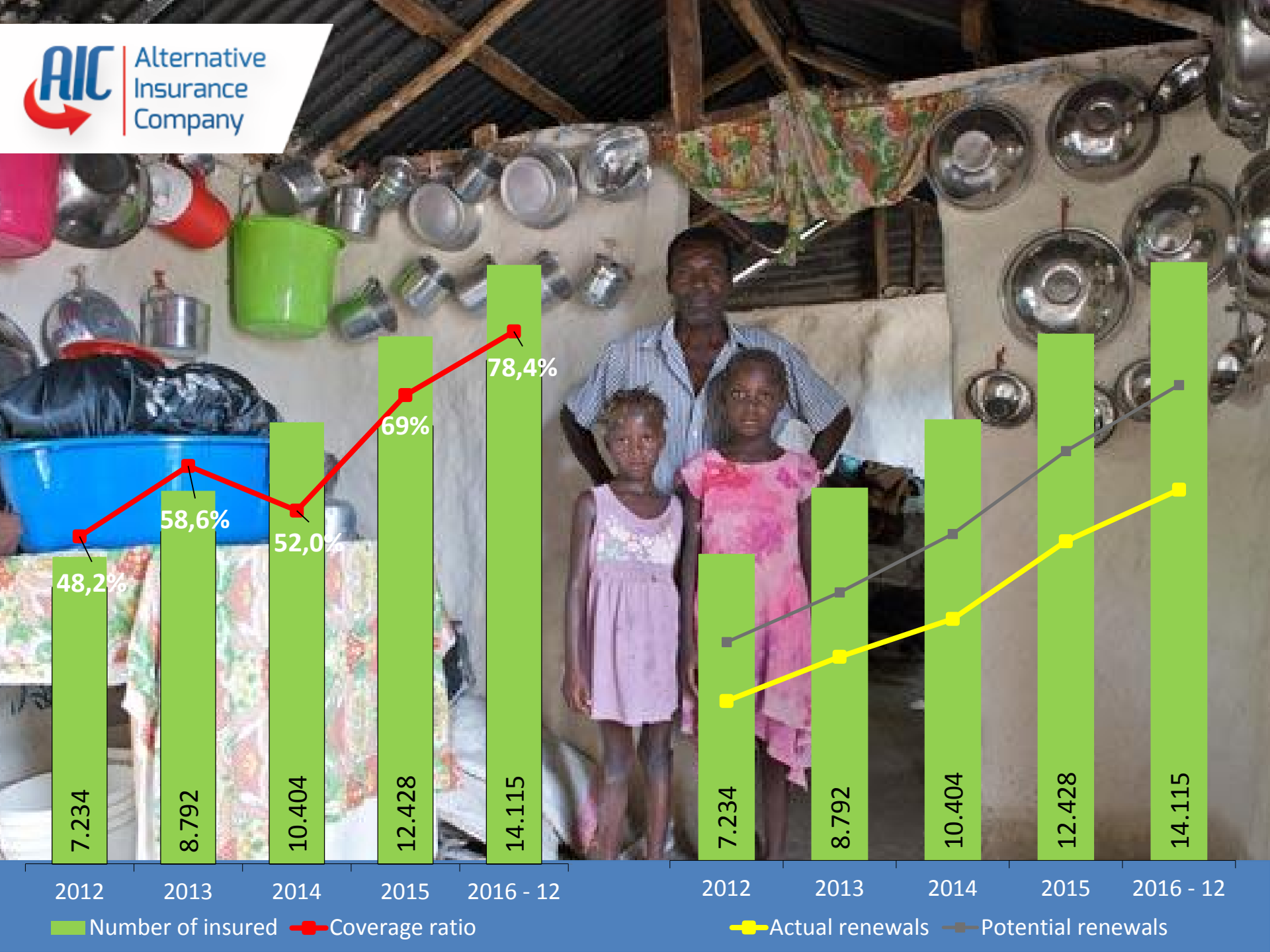
micro
insurance
network



Funeral insurance

- Voluntary
- Variable premium
- Covers burial services via reputable affiliated funeral network





DHAN Foundation

Building Institutions for Generations



micro
insurance
network



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Life insurance

Government group cover

- Premium 100 INR
- Age 18 - 59
- Cover 30.000 or 75.000 INR (accident)

Mutual

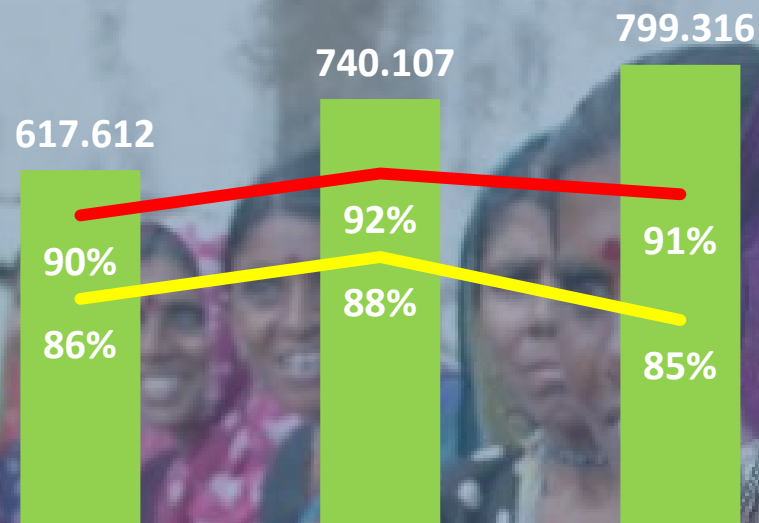
- Premium 100 - 240 INR
- Age 18+
- Cover: 10.000 – 30.000 INR

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government



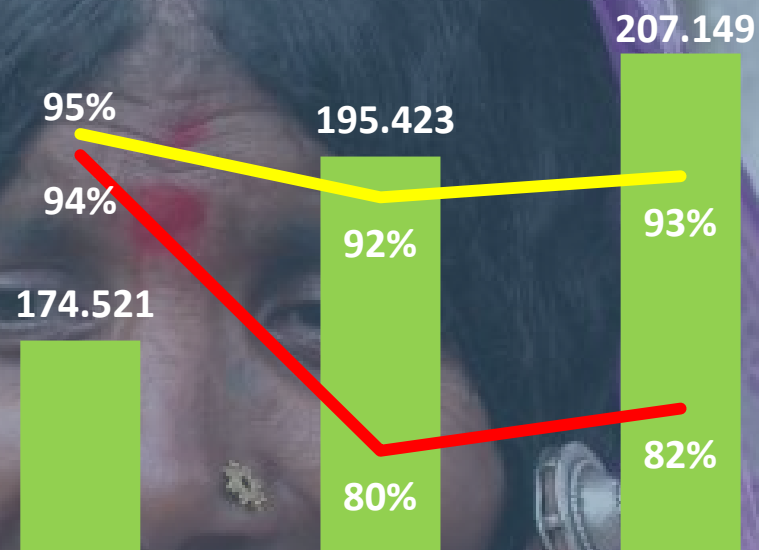
2013

2014

2015

Insured Claims ratio Renewal ratio

mutual



2013

2014

2015

Insured Claims ratio Renewal ratio

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micro
insurance
network



Credit life +

- Mandatory
- Premium 0,9%
- Cover
 - Outstanding credit
 - 50% of credit in case of death of loan taker or husband/wife

The logo for UPAP (Ujjan Panchayat Adalat) is displayed in a stylized, bold, purple font. It is set against a white background that is part of a larger graphic element resembling a stylized 'U' or a bowl shape.

Claims ratio

88%

85%

85%

86%

92%

2012

2013

2014

2015

2016 12

UPAP

DISCUSSION



Thank you for your participation!

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Microinsurance Champions

featuring **Card Pioneer Philippines & Mlife Zambia**

Join the Champions initiative

Apply via abianchessi@microinsurancenetwork.org
or bert.opdebeeck@brs.coop

Learn more about the microinsurance KPIs

www.microfact.org

www.microinsurancenetwork.org



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15–17 November 2016
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