Automating the Enrollment Process:
A Learning Journey

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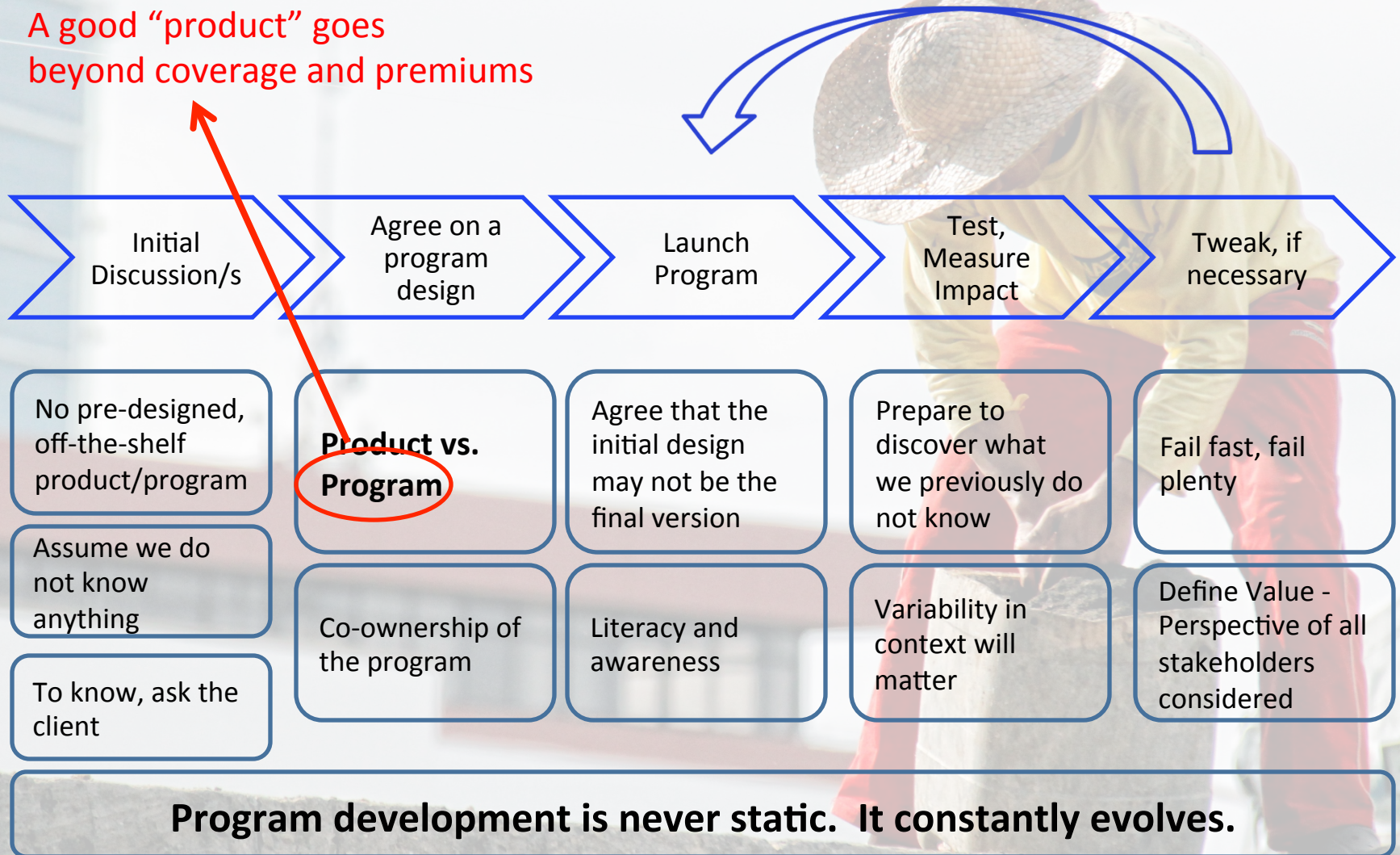# Microinsurance Program (Product) Development Approach

A good "product" goes beyond coverage and premiums

Initial Discussion/s	Agree on a program design	Launch Program	Test, Measure Impact	Tweak, if necessary
No pre-designed, off-the-shelf product/program	**Product vs. Program**	Agree that the initial design may not be the final version	Prepare to discover what we previously do not know	Fail fast, fail plenty
Assume we do not know anything	Co-ownership of the program	Literacy and awareness	Variability in context will matter	Define Value - Perspective of all stakeholders considered
To know, ask the client				

Program development is never static. It constantly evolves.

Improve enrollment processing using the smart phone

Why do this?

1,000 Microinsurance Agents (MIAs)
Manual enrollment
Errors in encoding
Delayed access to information
Can not use data properly
Failure in customer service handling
Increase in volume

The Relaunch: One step backwards, two steps forward

Reworked the processes, with MIA inputs

Techie Nanay workshop (How to use a smart phone) – *"Nanay" is Tagalog for "mother"*

Pioneer owned the support structure

To manage connectivity – Offline capability, internet at the offices

Buddy System – Peer to peer support

Important lessons:
Technology can not replace people, for now. Clients still want to buy from people → Trust issue

Moving forward, one step at a time

Smart phones to capture the Voice of the Customer (customer feedback, complaints)

Automated, timely dashboards for quicker decision making – Deliver consistent positive customer experience

Faster claims processing

Easier cross-selling and upselling

Build an alternative collection infrastructure – Mobile money