



DEMOCRANCE

DEMOCRATIZING INSURANCE

INSURANCE FROM A DISTANCE: USING REMITTANCES TO INCREASE PROTECTION

#ICII2020, 05/11/2020

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DEMOCRANCE HAS BEEN PIONEERING INSURTECH FOR EMERGING MARKETS

12
Countries in
MEA,
SE Asia,
LatAm

900k
Active
Policies

\$0.05
to
\$5,000
Premium



WE HELP INSURERS INCREASE DIGITAL SALES AND ACCESS NEW MARKET SEGMENTS

“Plug & Play” Software-as-a-Service (SaaS) platform

Fully digitized customer journey from sales campaign to claim
+ back-end policy admin system

P&C and Life / Personal and Commercial Lines
Accident, Health, Travel, Motor, Home, SME, Life, Savings etc.

Marketing campaign via
Mobile, Social Media, App, Web, SMS, USSD

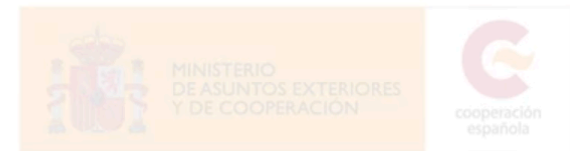
Distribution Partners integration
Remittances, Telcos, eCommerce, Super Apps, D2C, Agents & Brokers

A project implemented by



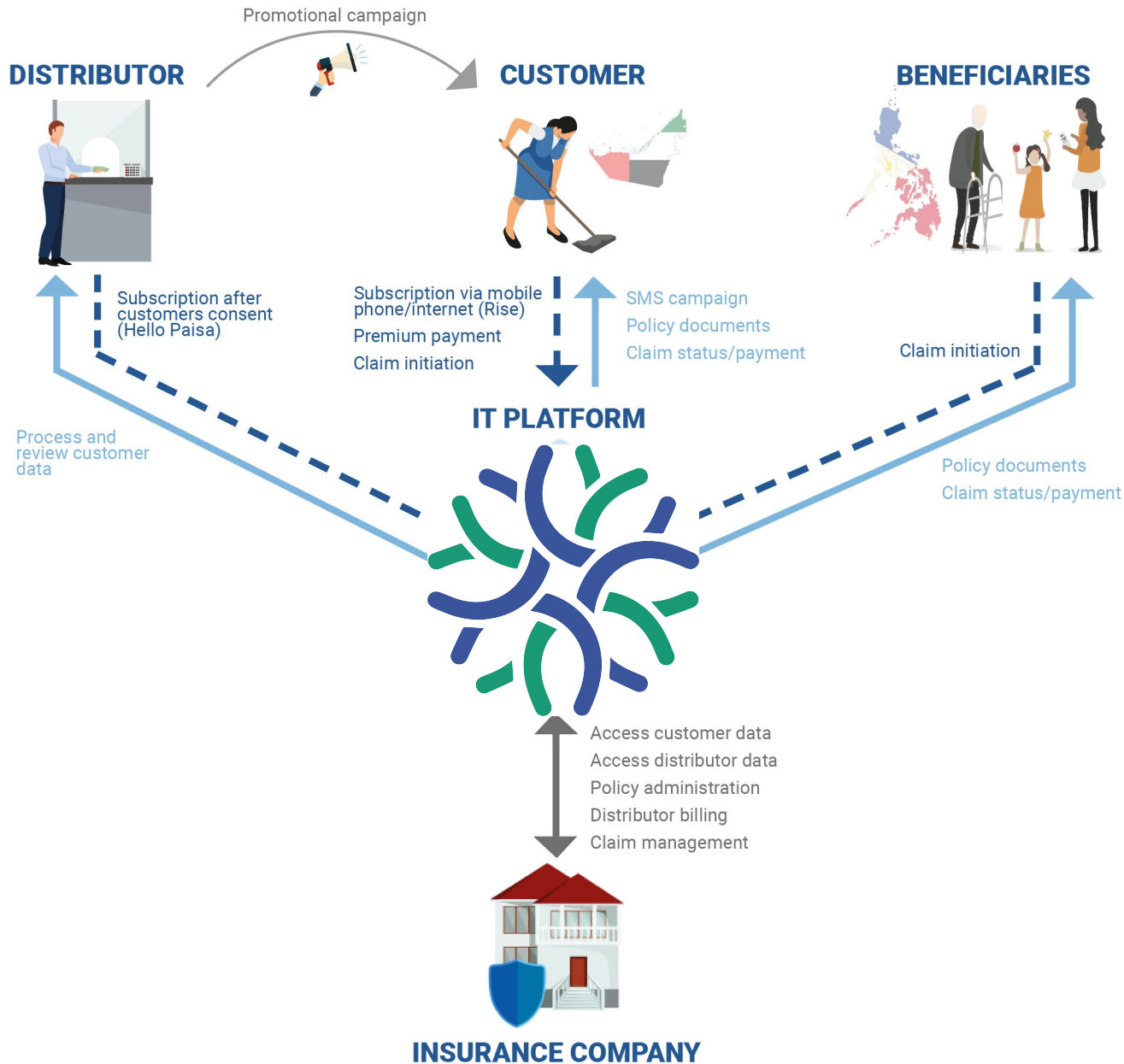
Linking insurance with remittances to improve resilience

Financed by



<https://vimeo.com/428049726>

AXA GULF, RISE, HELLOPAISA & DEMOCRANCE





hellopaisa



Get free
helloprotect worth

AED 3000

when you send money home
to your family with **hellopaisa**



Like us on  @hellopaisaUAE



TRANSFER MONEY via hellopaisa

Step 1

Send money through one of the many remittance house partners of HelloPaisha

INSURANCE INFORMATION

Step 2

By default, the remittance sender is the insured and the receiver is the beneficiary of the policy



SMS

Step 3

Receive an SMS with policy details at the same time as the beneficiary with information on how to make claims

CONGRATULATIONS!

Step 4

You are now insured with HelloProtect free of charge. Transfer again next month via HelloPaisha to keep your free policy



CLAIM

Step 5

With a simple click, the beneficiary can now make claims from their mobile by filling in the necessary details

PAYOUT

Step 6

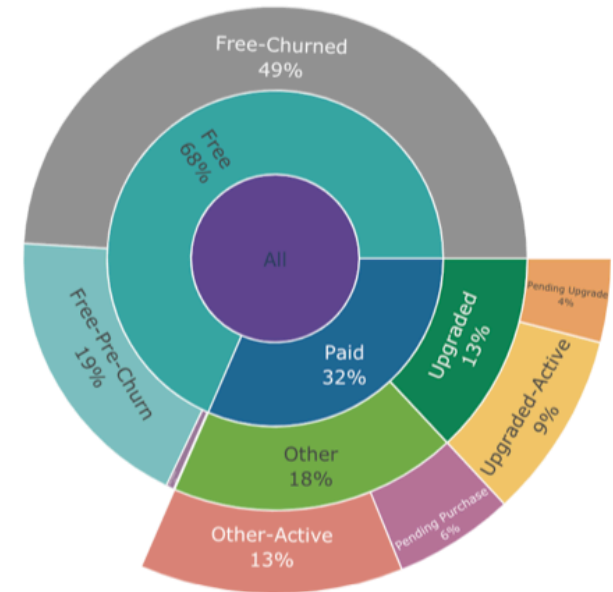
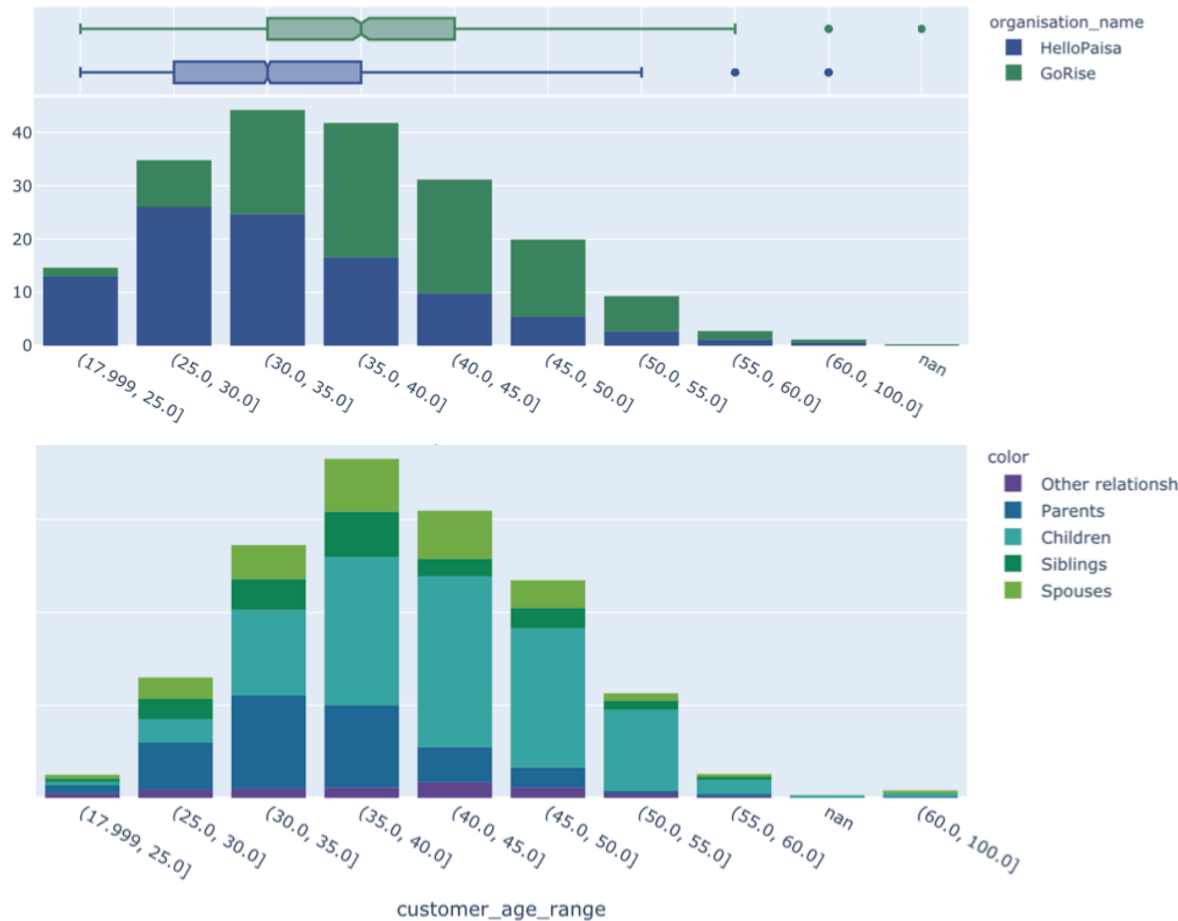
The claim is now remitted via HelloPaisha to the beneficiary





AN INTEGRATED PLATFORM ALLOWS FOR DATA ANALYSIS & INFORMED CAMPAIGN DECISIONS

Rise vs Hello Paisa Customer Age Distribution



THANK YOU!



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