



International Conference on Inclusive Insurance Digital Edition

2 - 6 November 2020
#ICII2020

www.inclusiveinsurance.org





The role of mobile in scaling index insurance

Tuesday 3 November 2020





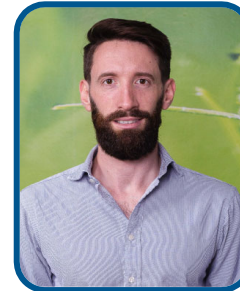
Introducing today's speakers (1/2)

Rishi Raithatha
Senior Advocacy Manager
GSMA



Pranav Prashad
Senior Technical Expert
ILO

Rose Goslinga
CEO
Pula



Simon Schwall
CEO
OKO



Introducing today's speakers (2/2)


Kara Norton
Project Coordinator
GSMA



Asier Achetegui
Senior Manager
Microinsurance Network

International Conference on Inclusive Insurance 2020 – Digital Edition

Housekeeping Items

- ✓ Today's **ICII session** is scheduled to last **90 minutes** including Q&A
- ✓ To ensure the highest quality of experience **participants will be muted** 
- ✓ **QUESTIONS can be submitted via the Q & A feature** => selection will be chosen by facilitator during the session
- ✓ Session is being **recorded** and being made available **online**
- ✓ Message the MiN Executive Team via **CHAT for any technical issues**



THE GSMA



Has represented the interests of mobile operators worldwide for more than

30 YEARS

Unites more than **750** mobile operators with almost **400** companies in the broader mobile ecosystem



Convenes more than **200,000** people annually from across the globe to **industry-leading** events



Focuses on activities where collective action can deliver significant benefits



Led the mobile industry to formally commit to the Sustainable Development Goals



GSMA Mobile for Development: Reducing inequalities in our world

CLEAN TECH

Identifying innovation, facilitating scale and reducing the fragmentation of the clean tech space

ASSISTIVE TECH

Improving the accessibility and affordability of mobile services for persons with disabilities

M4D UTILITIES

Unlocking access to affordable and improved energy, water and sanitation services

MOBILE FOR HUMANITARIAN INNOVATION

Accelerating the delivery and impact of digital humanitarian assistance



CONNECTED SOCIETY

Addressing access and usage barriers to increase mobile internet adoption

CONNECTED WOMEN

Reducing the gender gap to increase digital and financial inclusion for women

DIGITAL IDENTITY

Enabling robust and unique digital identity for greater inclusion

ECOSYSTEM ACCELERATOR

Delivering social impact and scale through mobile innovation

AGRI TECH

Digitising the agri value chain to drive mobile financial inclusion for small holder farmers

MOBILE MONEY

Accelerating the digital financial ecosystem for the underserved



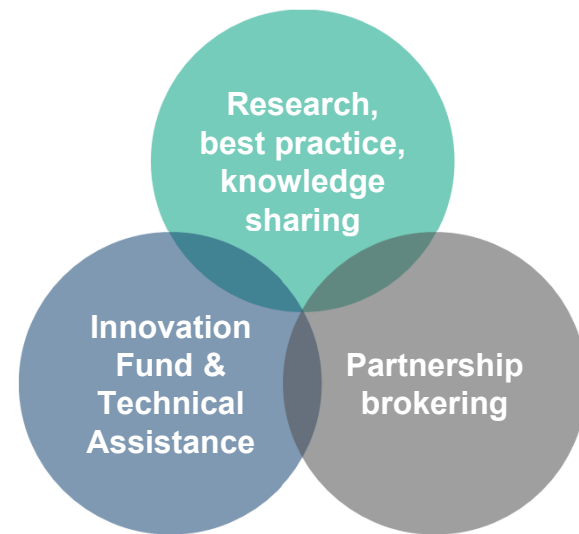
Introducing the GSMA AgriTech Programme

Vision

Equitable and sustainable food chains that empower farmers and strengthen local economies.

Mission

We bring together and support the mobile industry, agricultural sector stakeholders, innovators and investors in AgriTech space to launch, improve and scale impactful and commercially viable digital solutions for farmers in the developing world.





We recently published a report on mobile-based index insurance services



Trends



- The proliferation of digital insurance services for smallholder farmers.
- The impact of mobile technology on agricultural insurance services (specifically index).

Challenges



- How can providers overcome the problem of data poverty?
- How can mobile improve distribution, payments and location accuracy?

Opportunities



- How mobile network operators can improve service creation and delivery.
- The importance of partnerships, bundling and cross-selling in achieving scale.



Learnings

Index insurance services have enabled first-time access for many smallholder farmers. However, uptake remains limited.

Partnerships are fundamental for index insurance services to scale further and to improve customer education.

B2G remains a popular business model. A few providers have grown through B2C and B2B approaches.

Mobile technology can be used widely across the agricultural insurance value chain in service enablement and service delivery.

Mobile network operators and mobile money providers can continue to drive the growth of index insurance services.

Insurance should be offered together with loans, as a means of offering farmers loan protection and an income safety net.



Discussion questions

- ➔ **1** How has digitisation changed the agricultural index insurance landscape over the last decade?
- ➔ **2** What impact has COVID-19 had on your ability to continue providing index insurance services to smallholder farmers?
- ➔ **3** What has led to mobile-enabled life or hospi-cash microinsurance services growing faster than agri index insurance services?
- ➔ **4** What kind of partnerships with MNOs have worked so far and which business model have MNO partnerships favoured?
- ➔ **5** How can mobile be used to grow index insurance services further?



Questions?

