
25 October 2021 – Day 1:
**CEST 11:00 -12:30 – Session 2:**
Scaping the landscape of inclusive insurance
Turning failure into success

Hosted by Microinsurance Master

**SPEAKER**
Thilanka Kiriporuwa
Chief Corporate Services Officer, Softlogic Life, Sri Lanka

**SPEAKER**
Moin Ahmed
Additional Managing Director & Company Secretary, Green Delta Insurance Company Limited, Bangladesh

**SPEAKER**
Ovia Tuhairwe
CEO, Radiant Yacu, Rwanda

**SPEAKER**
Geric Laude
Head of Non-Life Retail, Pioneer Insurance, Philippines

**FACILITATOR**
Bert Opdebeeck
Founder, Microinsurance Master, Belgium

www.inclusiveinsurance.org #ICII2021
✓ Rwanda’s first dedicated microinsurance company.

✓ Licensed in 2019 for composite products i.e Life & General microinsurance products.

✓ On a mission to improve our clients’ lives through provision of innovative and customer-centric inclusive Insurance products.
Turikumwe Microinsurance

🚀 Turikumwe pilot
- Accidental death
- Permanent disability
- Funeral cover
- Hospital cash
- Premium: 1$

💰 Mototaxi coop members
- Coops don’t deposit premiums

🎯 Investigate coop issue
- Launch USSD
- Premium: 25c – 10$

 -$2.626
$7.125
$41.370
$218.262
$187.790
$161.055
$152.053
$132.074

_clients_ - Gross Written Premium

Q4-2019  Q1-2020  Q2-2020  Q3-2020  Q4-2020  Q1-2021  Q2-2021  Q3-2021

- €555
- €124
- €708
- €287
- €10.712
- $2.626
- $7.125
- $41.370
- $218.262
- $187.790
- $161.055
- $152.053
- $132.074

- MFS Africa
- USSD sales
- Product performance tweaks
- Bundling with Radiant 3rd party liability insurance
- Radio & social media ads

Radio & social media ads
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Microinsurance Portfolio

Impact Created on Total 1,532,539 Lives

<table>
<thead>
<tr>
<th>Microinsurance Products</th>
<th>Impacted</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Micro Health Insurance</strong></td>
<td></td>
</tr>
<tr>
<td>• Niramoy Micro Health Insurance</td>
<td>17,500</td>
</tr>
<tr>
<td>• Shudin Micro Health Insurance</td>
<td>17,500</td>
</tr>
<tr>
<td>• Shastho Shurokkha Karmasuchi (SSK)</td>
<td>650,000</td>
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<tr>
<td>• Shopno Shiri Micro Health Insurance</td>
<td>17,500</td>
</tr>
<tr>
<td><strong>Agricultural Insurance</strong></td>
<td>676,039</td>
</tr>
<tr>
<td><strong>Nibedita</strong></td>
<td>154,000</td>
</tr>
</tbody>
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Agriculture Insurance Portfolio

- IFC Weather index based pilot
- Notifications - Crop advisory - Weather forecast
- Multiple collaborations & partnerships
- Flood Index
- Halt of VAS to keep premium low
- Largest Flood Claim
- Multi-crop Insurance launch
- Product bundling method adapted

Number of Farmers

- 200 (2016)
- 215 (2017)
- 3.491 (2018)
- 6.174 (2019)
- 3.575 (2020)
- 9.347 (2021 (Sept))

Numbers of Claimants

- 215 (2016)
- 4.388 (2017)
- 14.495 (2019)
- 39.388 (2020)
- 119.972 (2021 (Sept))

Premium (USD)

- $2.603 (2016)
- $49.421 (2019)
- $127.972 (2020)
- $107.283 (2021 (Sept))

Claims (USD)

- $1.000 (2016)
- $1.000 (2017)
- $1.000 (2018)
- $2.603 (2019)
- $18.140 (2020)
- $19.111 (2021 (Sept))

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Microinsurance footprint in Sri Lanka

Microinsurance clients
- Mobile Insurance: 586,160
- MSME: 316,776
- Digital/ Telesales: 2,703
- Postal: 7,696

Total clients: 913,335

- Female: 42%
- Male: 58%
Postal insurance plan

Launch Life Plan
- Average premium: $1
- Life Cover: $1,000
- Hospital cover/day: $5
- No maturity

Launch Endowment Plan
- Average premium: $10
- Life Cover: $6,500
- Accidental death, critical illness, disability (optional)
- With maturity

Agents in 4 provinces

Post master as sales lead

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