

International Conference on Inclusive Insurance 2021 – Digital Edition

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

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



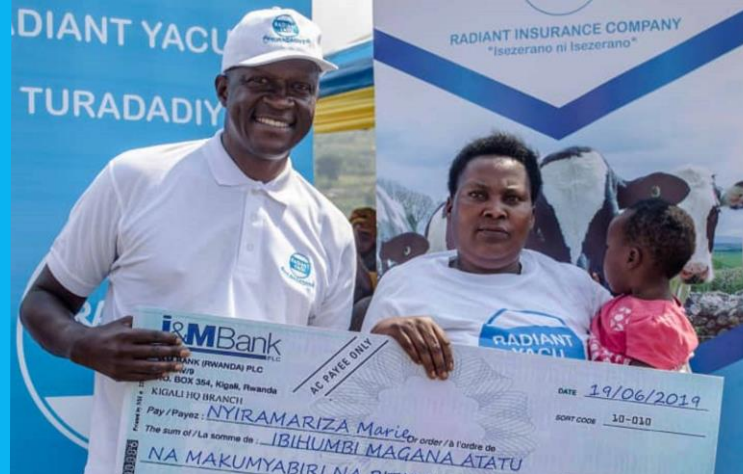
FACILITATOR

Bert Opdebeeck

Founder, Microinsurance Master,
Belgium



- ✓ **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**



**STUDENT LIABILITY
MICROINSURANCE**



**LIVESTOCK
MICROINSURANCE**

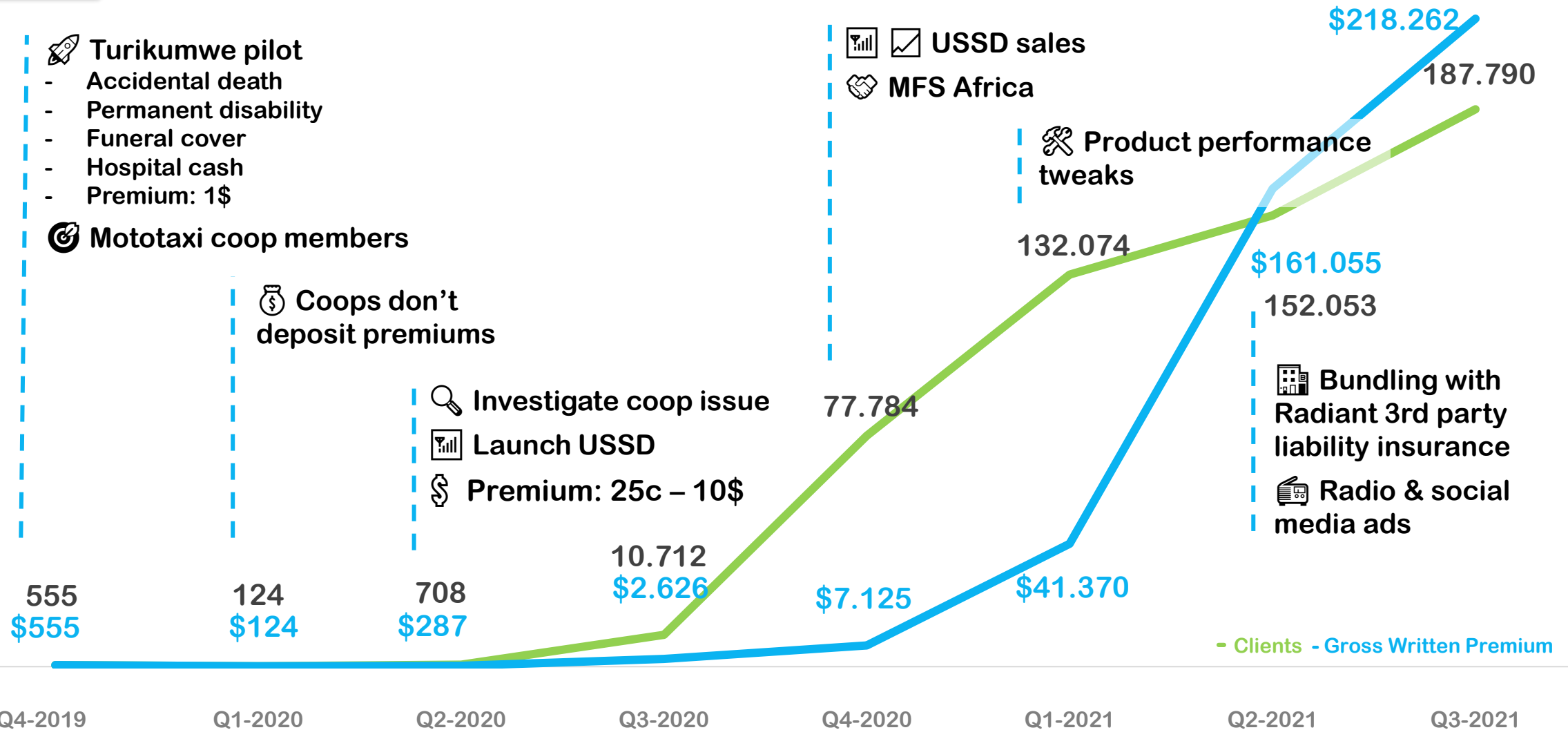


**CREDIT LIFE
MICROINSURANCE**



**PERSONAL ACCIDENT/
GROUP PERSONAL
ACCIDENT
MICROINSURANCE**

Turikumwe Microinsurance



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Impact Created on Total 1,532,539 Lives

Microinsurance Products

Impacted



Micro Health Insurance

• Niramoy Micro Health Insurance	17,500
• Shudin Micro Health Insurance	17,500
• Shastho Shurokkha Karmasuchi (SSK)	650,000
• Shopno Shiri Micro Health Insurance	17,500



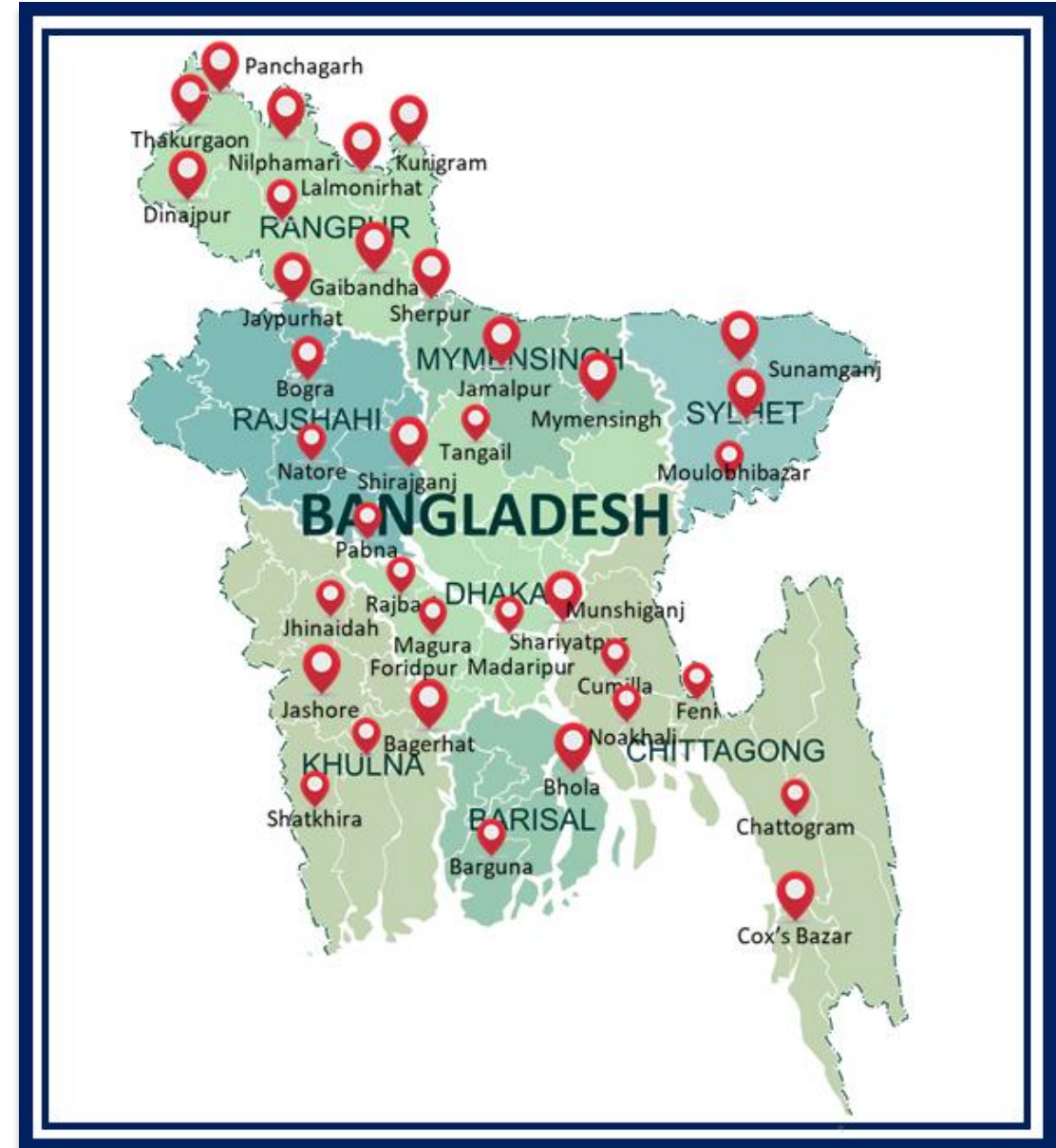
Agricultural Insurance

676,039



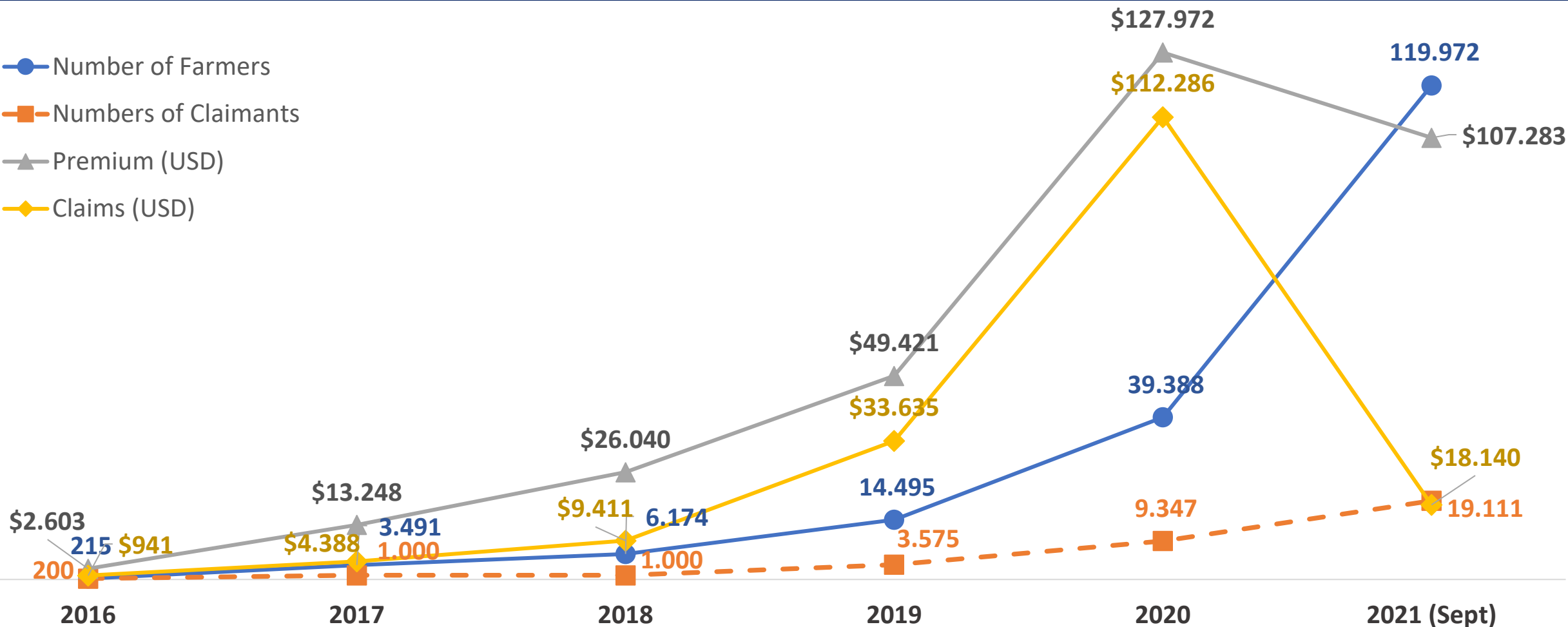
Nibedita

154,000



Agriculture Insurance Portfolio

- Number of Farmers
- Numbers of Claimants
- ▲ Premium (USD)
- ◆ Claims (USD)



2016

☁️ IFC Weather index based pilot

2017

🌿 Notifications

- Crop advisory
- Weather forecast

2018

🤝 Multiple collaborations & partnerships

2019

🌊 Flood Index

🌿 Halt of VAS to keep premium low

2020

📄 Largest Flood Claim

🌿 Multi-crop Insurance launch

2021 (Sept)

🔄 Product bundling method adapted

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Microinsurance footprint in Sri Lanka

Microinsurance clients

- Mobile Insurance
- MSME
- Digital/ Telesales
- Postal


913,335

586,160

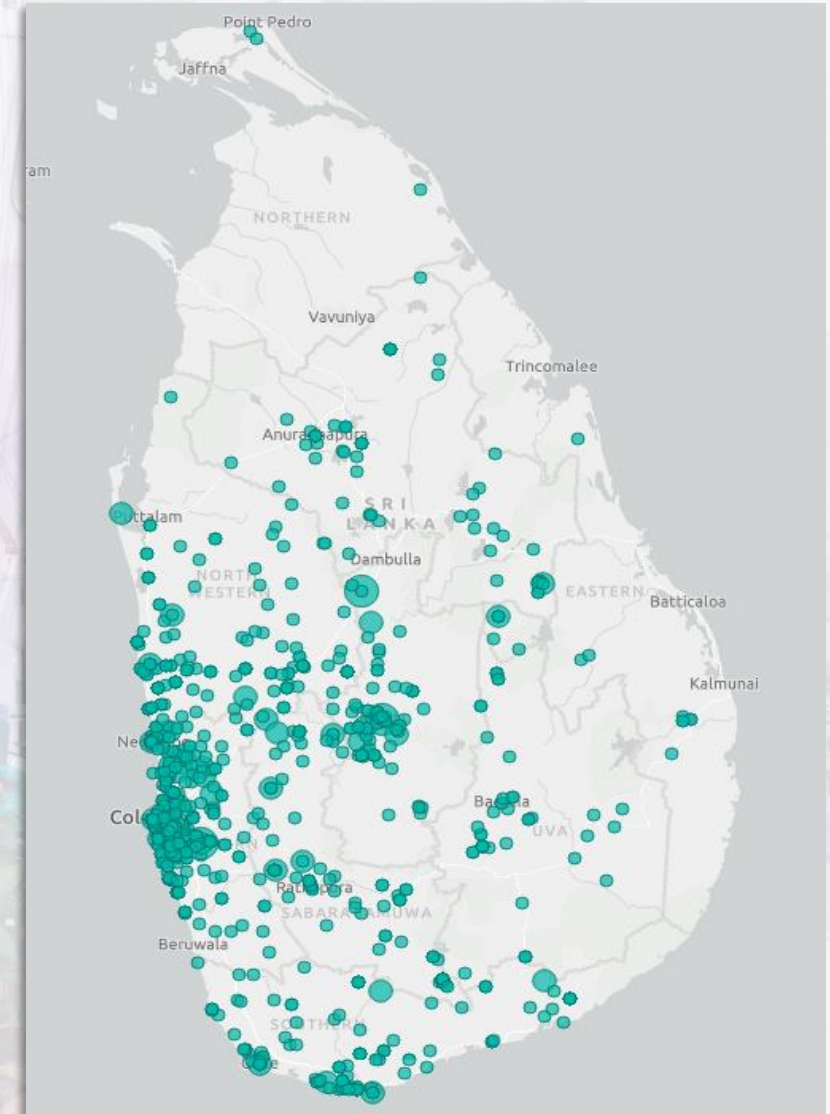
316,776

2,703

7,696

 Female
42%

 Male
58%




Postal insurance plan

 **Launch Life Plan**

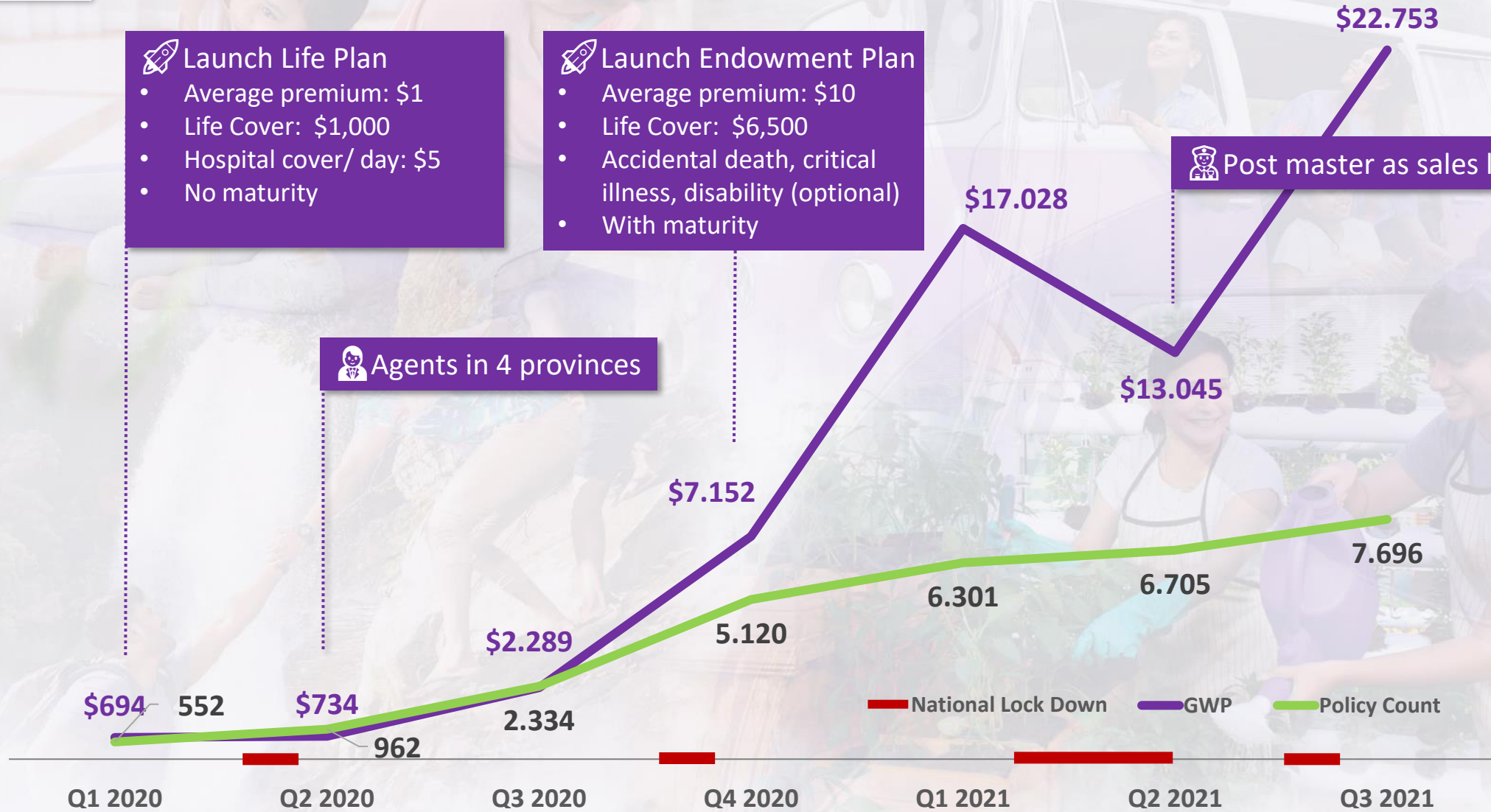
- Average premium: \$1
- Life Cover: \$1,000
- Hospital cover/ day: \$5
- No maturity

 **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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