


# Expanding Access to Insurance through Digital Platforms

Session 10: Distribution and Technology  
International Conference on Inclusive Insurance

**CEBUANA** | **INSURANCE**  
**LHULLIER** **BROKERS**





Started out as *Agencia de Cebuana* in the province of Cebu, Philippines — CEBUANA LHUILLIER expanded to a large network of branches and becoming the leading micro-financial services company in the country.

Our vision is to empower Filipinos through financial services anytime and anywhere.

Over 2,500 branches nationwide

25,000 partner outlets

Cebuana Lhuillier **TECHBRICK APPROACH** in innovating the way client access the company's financial services

**31M**

Client Base

**13.5M**

Loyal  
Cardholders

**11M**

Insureds

**4.5**

Micro-Savers

# About Cebuana Lhuillier Insurance Brokers



Protecting the lives of 11M Filipinos

Help settle over Php 500M worth of claims (\$10M)



Offering over 106 inclusive insurance products





# WHO DO WE SERVE?



C2D market family who is focused on making the ends meet



Often avail microfinancial services in order to augment budget



Prefer face-to-face transactions for financial needs





# The *Brick* Approach



Insurance products are being offered in over 2,500 Cebuana Lhuillier Pawnshop branches nationwide



All branch personnel are knowledgeable in microinsurance and applicable sales techniques



CLIB's microinsurance product is cross-sold to clients of:

- ✓ Pawning
- ✓ Remittance
- ✓ e-Load
- ✓ Bills payment



# The Philippines Fintech Map

Source: The Philippines Fintech Report 2020



Population:  
**109M**



Internet Users:  
**76%**



Mobile Users:  
**64%**



Ave. Daily Time Spent:  
**5hrs. 11 mins**

# DIGITAL CHANNELS

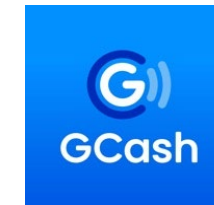
## Payment Aggregators



## e-Commerce/Online Shopping



## e-Money/Banking App



## Insurance Marketplace



## Online Booking Platform







**INSURANCE  
MARKETPLACE**



**CAR, TRAVEL, PROPERTY  
AND PERSONAL ACCIDENT**



**WEB AND APP**



**COMPARE INSURANCE  
QUOTATION, ONLINE AND  
OFFLINE PAYMENT  
OPTIONS**





RETAIL AGENT OUTLET



PERSONAL ACCIDENT



API WITH TABLET



REAL-TIME  
CONFIRMATION OF  
INSURANCE COVERAGE  
VIA SMS



**RETAIL AGENT OUTLET**



**PERSONAL ACCIDENT AND  
HEALTH**



**API WITH DEVICE**



**TRANSACTION RECEIPT  
AS PROOF OF  
INSURANCE COVERAGE**

**CEBUANA** LHUILLIER | **INSURANCE BROKERS**

### Cebuana Lhuillier Insurance Brokers

With 20 years of service in the insurance industry, Cebuana Lhuillier Insurance Brokers has presented Filipinos a variety of unique insurance products, programs and services that...

Show More ▾



#### Popular Vouchers (10)

**CEBUANA** LHUILLIER  
PERSONAL ACCIDENT | **BASIC**  
\*GET UP TO 10K COVERAGE FOR PERSONAL ACCIDENT  
VALIDITY: ONE (1) MONTH

Cebuana Lhuillier Personal Accident Basic

**₱10.00**

📍 All Cities

8.4K sold



**E-COMMERCE  
PLATFORM**



**PERSONAL ACCIDENT,  
HEALTH AND PET  
INSURANCE**



**MICROSITE**



**VOUCHER CODES AS  
PROOF OF INSURANCE  
TRANSACTION**



Cebuana Lhui... Following

91% Positive Seller Ratings 1.5K Followers

100% Authentic 30 Days Returns Free Shipping

### LATEST ADDITIONS



Health Insurance ...

₱1,000.00



CL Health Covid Plus ...

₱1,550.00



CL Health Covid Plus Prime (1 to 64 years old)

₱1,550.00



CL Health Covid Plus ...

₱950.00

**Give a Gift!**

For a minimum purchase of Php400.00, you get 2 FREE Personal Accident Basic!

Give your loved ones the gift of security and protection this holiday season!



E-COMMERCE  
PLATFORM



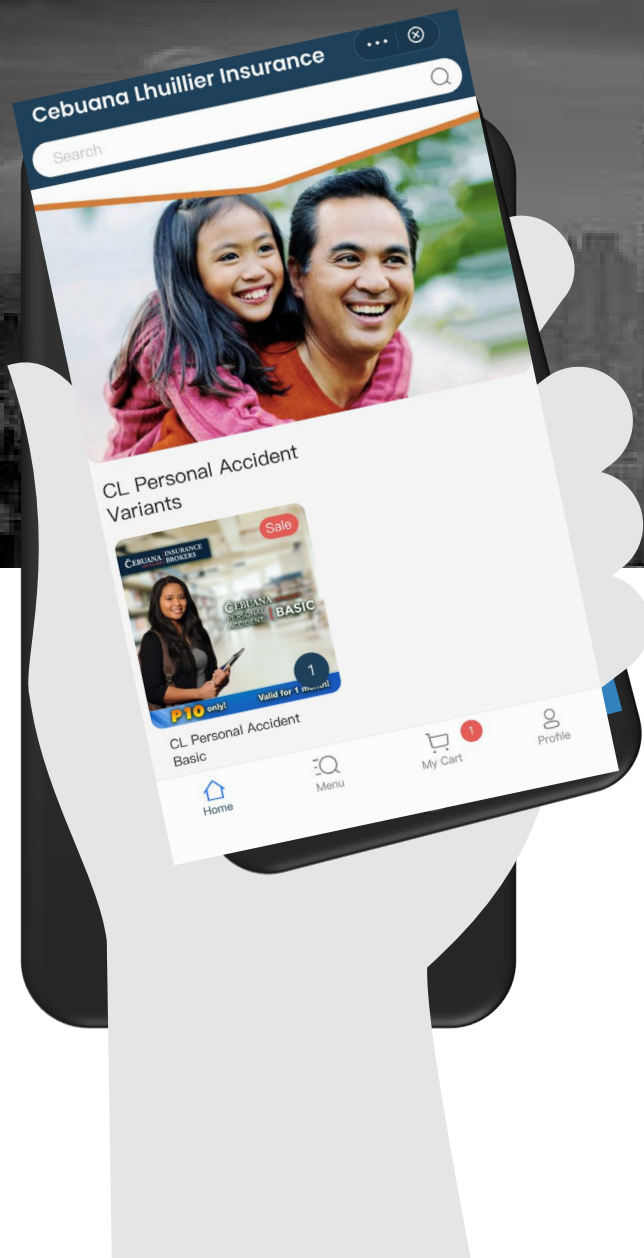
PERSONAL ACCIDENT,  
HEALTH AND PET  
INSURANCE



MICROSITE



VOUCHER CODES AS  
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TRANSACTION



**E-WALLET/  
MOBILE APP**



**PERSONAL ACCIDENT**



**IN-APP**



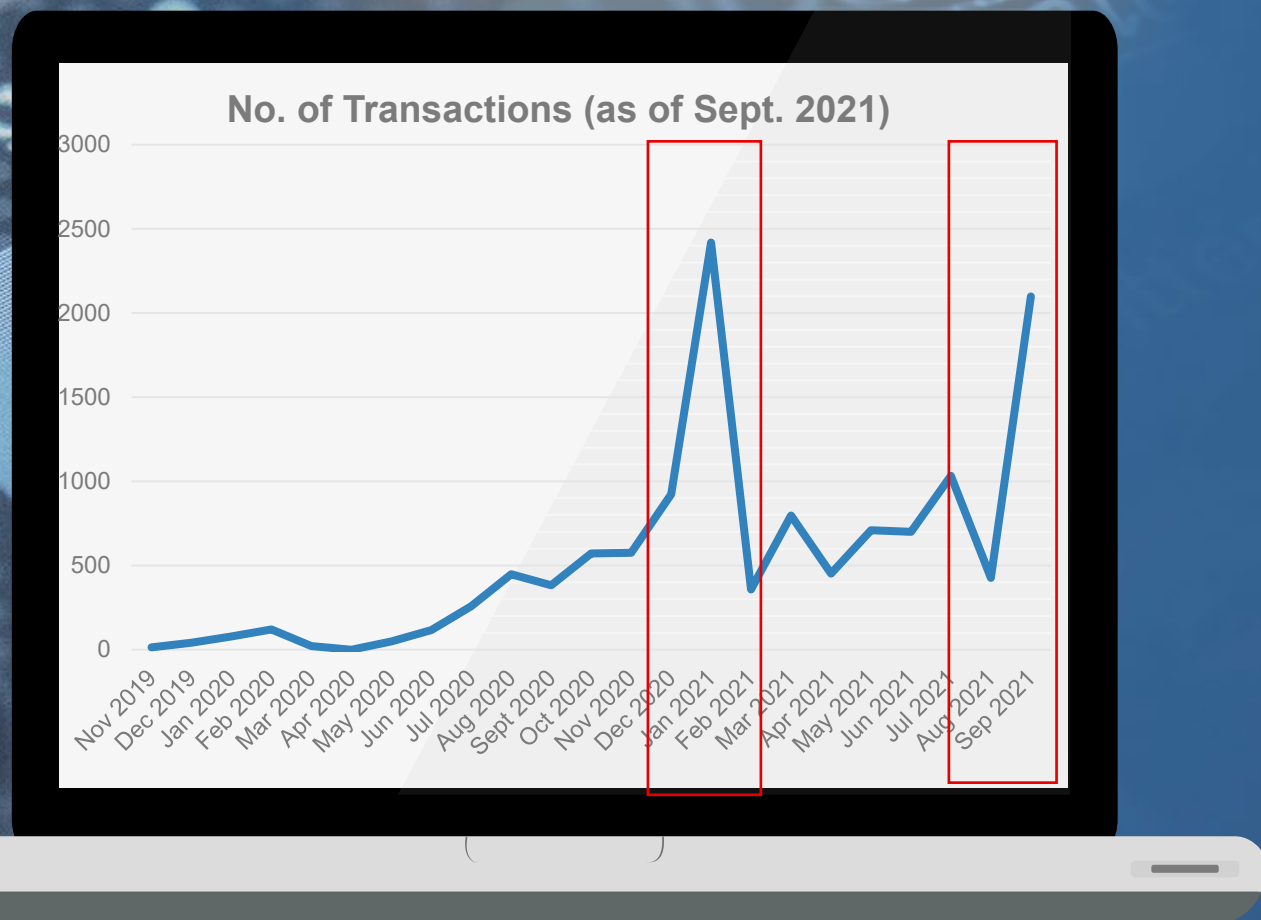
**PAYMENT INTEGRATION  
WITH GCASH APP**

# Data

**72%** of the transactions  
are from 3 channels with  
large customer base

**96%** are products sold  
under Php100 or \$2

**86%** increase in transaction  
with aggressive digital  
promotion





# KEY LESSONS

## ❖ PRODUCT :

There's less friction in buying bite-sized insurance products

## ❖ CUSTOMER :

Channels cater to their own market niche

## ❖ DISTRIBUTION :

Rethink the way you communicate with your customers





# Thank You

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