Expanding Access to Insurance through Digital Platforms

Session 10: Distribution and Technology
International Conference on Inclusive Insurance
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
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:

- Pawnning
- 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

Insurance Marketplace

e-Money/Banking App

Online Booking Platform
Getting Insured is easier than ordering coffee.

Life is full of surprises, which is why you should start preparing for your future.

Start Now

Send a Message

It Only Takes 2 Steps

Step 1: Enter Details

Select a Quote

INSURANCE MARKETPLACE

WEB AND APP

CAR, TRAVEL, PROPERTY AND PERSONAL ACCIDENT

COMPARE INSURANCE QUOTATION, ONLINE AND OFFLINE PAYMENT OPTIONS
RETAIL AGENT OUTLET

API WITH TABLET

PERSONAL ACCIDENT

REAL-TIME CONFIRMATION OF INSURANCE COVERAGE VIA SMS
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...

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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

E-COMMERCE PLATFORM

MICROSITE

PERSONAL ACCIDENT, HEALTH AND PET INSURANCE

VOUCHER CODES AS PROOF OF INSURANCE TRANSACTION
E-COMMERCE PLATFORM

MICROSITE

PERSONAL ACCIDENT, HEALTH AND PET INSURANCE

VOUCHER CODES AS PROOF OF INSURANCE TRANSACTION
E-WALLET/MOBILE APP

PERSONAL ACCIDENT

IN-APP

PAYMENT INTEGRATION WITH GCASH APP
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