

Technology and distribution in inclusive insurance

International Conference on Inclusive Insurance
October 2021

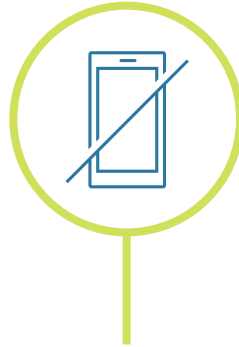
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Challenges faced by the inclusive insurance sector to grow



Limited reach



Lack of access to customers



Limited knowledge on customers



High-cost structures

Types of inclusive insurance distribution models



Direct sales
(agents)



MFIs, community-
based
organisations



Retailers, postal
networks



Value chain
stakeholders



Remittance
service providers



Mobile network
and payments
operators



Digital
platforms

Least

Extent of digitalisation and use of technology

Most

Early examples of how tech has built platforms for distribution

SweepSouth®
simply

Digital platforms

gojek
PasarPolis

MTN
MMI HOLDINGS
ayo
Because you care.

Mobile services and payments

inclusivity solutions
airtel tigo
RADIANT YACU

Mukuru™
more than money transfers
GUARDRISK
TAILORED RISK SOLUTIONS
SIYAVIKA
risk solutions
An Authorized Financial Services Provider
FSP 4599

Cross-border payments

AXA
WESTERN UNION WU™

Parsyl
FIT
FREIGHT IN TIME GROUP
Regional Supply Chain Enhancement
Gavi
The Vaccine Alliance
PATH
République du SENEGAL
Un Peuple - Un But - Une Foi
Ministère de la Santé et de l'Action sociale

Value chains

PULA
+ 26 distribution partners across gov't, input providers and credit lenders

Benefits of partnering with tech-enabled distribution partners

Integrated payments and communication channels

Consumer data

Digital financial services use cases

all leading to...



Increased collaboration among players and across sectors



Access to an established customer base



Increased efficiency and economies of scale



Creation of new markets and new products



Improved customer experience

Thank you

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About Cenfri

Cenfri is a global think-tank and non-profit enterprise that bridges the gap between insights and impact in the financial sector. Cenfri's people are driven by a vision of a world where all people live their financial lives optimally to enhance welfare and grow the economy. Its core focus is on generating insights that can inform policymakers, market players and donors who seek to unlock development outcomes through inclusive financial services and the financial sector more broadly.

