

Inclusive Insurance in a Post-Pandemic Future

Lorenzo Chan Jr.
Chairman, Microinsurance Network
CEO, Pioneer Inc., Philippines
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Undeniable Truths

- The need for insurance is ever present
- The pandemic aggravated this need
- Barriers – old and new

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The Sudden Shift

- The disruption accelerated pre-existing transitions;
- New habits, possibly new markets emerged;
- Culture, structures, available infrastructures are major considerations;
- A hybrid approach as the present solution.

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Post-pandemic: What's next?

- Reinforce/build on the improvements that emerged/ applied during the pandemic -
 - Simplified enrollment & renewal process
 - Initial purchase via face-to-face, renewal via digital platforms
 - Quick payments via e-wallet
 - New products in response to heightened awareness
 - Better value - coverage amount and/ or price

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Post-pandemic: What's next?



More changes -

- Risk elements and exposure have changed e.g. blended WFH and WIO
- Digital/ infrastructure upgrade
- New ways to engage customers
- Cash-in, cash-out agents

Thank you!

