

Session 9 ICII 2023

Developing business models for inclusive insurance; Experience and lessons learnt











Setting the scene: Business Case





Inclusive insurance

All persons have effective access to insurance from responsible providers

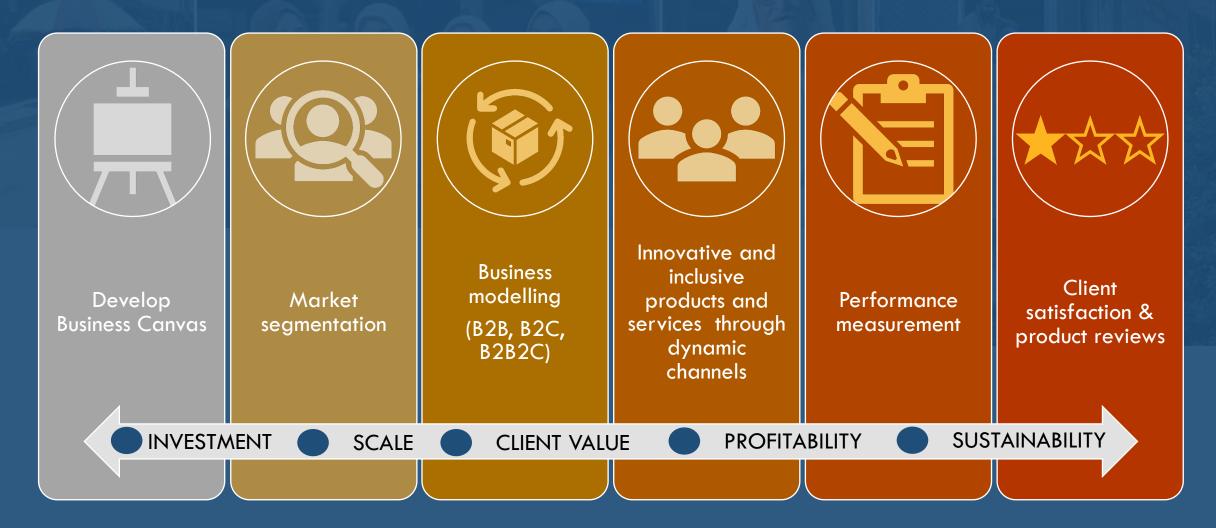
Aim to provide access to insurance for excluded groups

Microinsurance

Insurance for low-income persons, provided by different entities and based on generally accepted insurance practices

Setting the scene: Business Modelling Considerations





International Conference on Inclusive Insurance 2023 – Accra, Ghana

25 October 2023 – Day 3:

14:00 - 15:30

Parallel session 9

Developing business models for inclusive insurance: Experience and lessons learnt



Director, Emerging Customers, Britam, Kenya Tarek Seif

Secretary General, IFEGY, Egypt

Agrotosh Mookerjee

Managing Director & Chief Actuary, Risk Shield Consultants, Zambia



Lemmy Manje

CEO, FinProbity Solutions, Rwanda/Zambia













Session 9 ICII 2023

Developing business models for inclusive insurance; Experience and lessons learnt









D1: What can drive inclusive insurance in your company?

- Organisational structural change & human capital investments

 R Investment in client centric product development processes
 - Investment in dynamic distribution
 - nproving claims processes
 - E Appointment of champion
 - Investments in R & D
- G Technology and innovation



D2: What can drive inclusive insurance in your country?

- A Client centric product development
 - **B** Regulatory changes
 - (C) Insurance education and awareness
 - Supply incentives
 - E Application of technology
- **F** Other (specify)

