



MAKING THE LEAP: HOW PAKISTAN CAN TAKE ADVANTAGE OF GLOBAL INNOVATION

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Developed markets have walked along a long road of innovation



In developing markets some are **making the leap**, missing out the middle steps



Guaranteed
Cover

Health
monitoring

Post

Mobile

Sales
force

Customer-
centred

Health monitoring: technologies are advancing very quickly

How Does Continuous Glucose Monitoring Work?

CGM unveils what no meter can. Unlike fingersticks that give a number for a single point in time, CGM provides dynamic glucose information by showing where your glucose is, where it's going, and how fast it's getting there.

Dexcom's CGM consists of 3 parts:

- 1 **Small Sensor** that measures glucose levels just underneath the skin.
- 2 **Transmitter** that is fastened on top of the sensor and sends data wirelessly to the receiver.
- 3 **Receiver** that displays your glucose trends in vivid colors so you can easily see when it's high, low or within range.

Dexcom[®]
One Step Ahead



February 23, 2012

Dexcom Acquires SweetSpot Diabetes Care, Inc.

Dexcom entered into a definitive agreement to acquire SweetSpot Diabetes Care, Inc., a healthcare-focused information technology company. SweetSpot has an advanced cloud-based platform for uploading and processing data and specializes in turning raw output from patient devices into powerful information for healthcare providers, patients and researchers. [Read More.](#)

All Life uses regular testing to offer life insurance to HIV and Diabetes customers



HIV.



DIABETES.

HIV

- Life cover for those with HIV
- Blood tests for all clients twice a year to check treatment regime
- CD4+ count below 200 cells/mm³ triggers response:
 - Contact customer about treatment plan
 - Reduce cover

Diabetes

- Life and disability cover for people with diabetes
- Annual monitoring of compliance with All Life's Optimum Life Diabetic Control and Control Monitoring Policy
- Annual changes in cover up or down depending on customer's health control performance

AFFORDABLE LIFE COVER FOR SOUTH AFRICANS LIVING WITH HIV AND / OR DIABETES.

Mobile: mobile wallet leading the way towards using mobile connectivity to benefit consumers



Munich Re's ALLFINANZ automated underwriting works on any platform: mobile, tablet, PC

Enhanced customer experience



ZEBRA
LIFE INSURANCE

Home About Us Contact Us Our Products News

Life Insurance
THAT'S RIGHT FOR YOU

Buy Life Insurance Online

Are you male or female?

What age are you?

More Great Stuff
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Ut enim ad minim veniam



- Used on tablets by 4000 sales agents at Sony Life
- 97% straight-through processing
- **Zero** incomplete applications
- Awarded “Best Mobile Insurer” by Asia Insurance Review and Celent

Will platforms like BIMA turn the insurer into a commodity?



- A mobile insurance platform connecting insurers and mobile operators.
- Operations in Ghana, Tanzania, Senegal, Mauritius, Bangladesh, Sri Lanka and Indonesia.
- Products: Life, Personal Accident and Hospitalisation cover
- More than 6m customers
- What is the role of the insurer other than capacity?

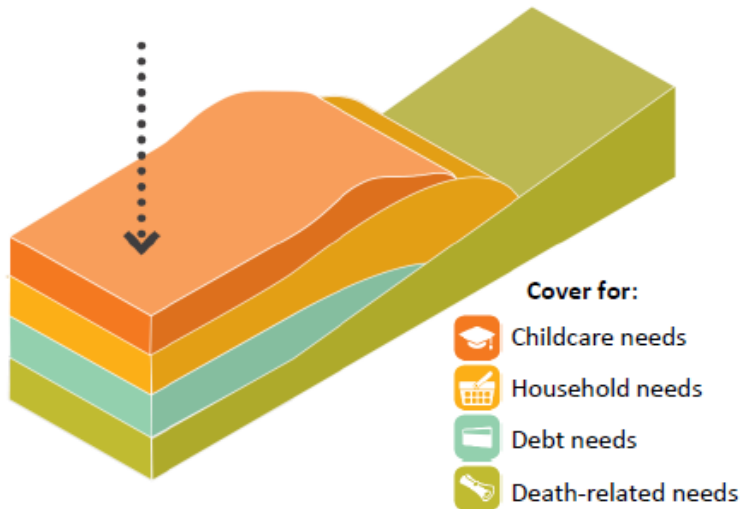
Customer-centred: South African Brightrock offers life insurance tailored to a customer's needs

Significant savings delivered from day one

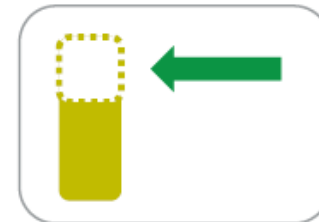
BRIGHTROCK

Efficiency dimension 1: Cover to match duration

With BrightRock, your cover is designed to exactly match each specific financial need



By charging only for the cover you need, we remove premium waste



Savings pocketed or used to buy more cover

Can we make life insurance bought not sold?



<p>YOU DIE, WE PAY</p>	<p>FRANK.net - clear proposition no complications</p>
<p>PLATINUM L I F E</p>	<p>Sales by referral, building an insured community</p>

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- **Global innovation leaders can come from any market**
 - **Innovation needs to solve a customer problem:**
 - **Design** centred around the customer's needs
 - **Delivery** the way the customer does their day-to-day business
 - Use **Data** for your proposition and for customer engagement

If our customers are running with the machines, so must we