


**Redefining Micro-Insurance**  
Kamal Tabaja, Group COO, Trust Re

INSPIRED BY THE ELEMENTS



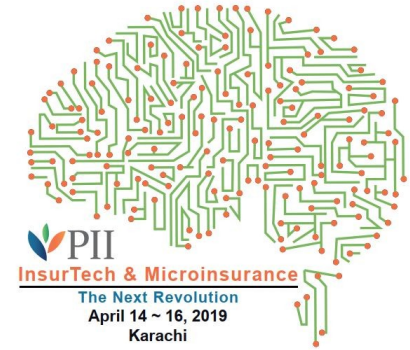
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REINSURANCE

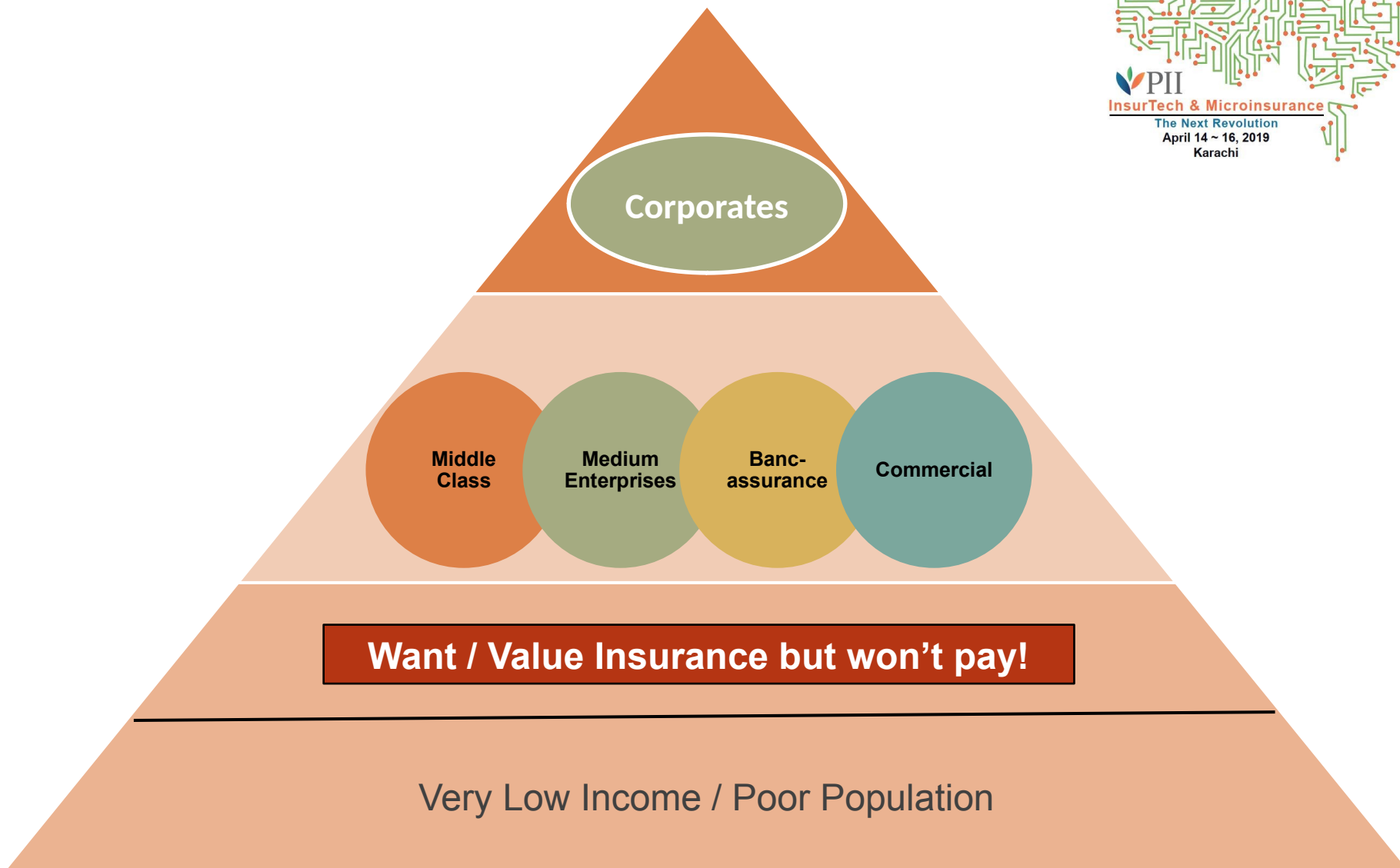
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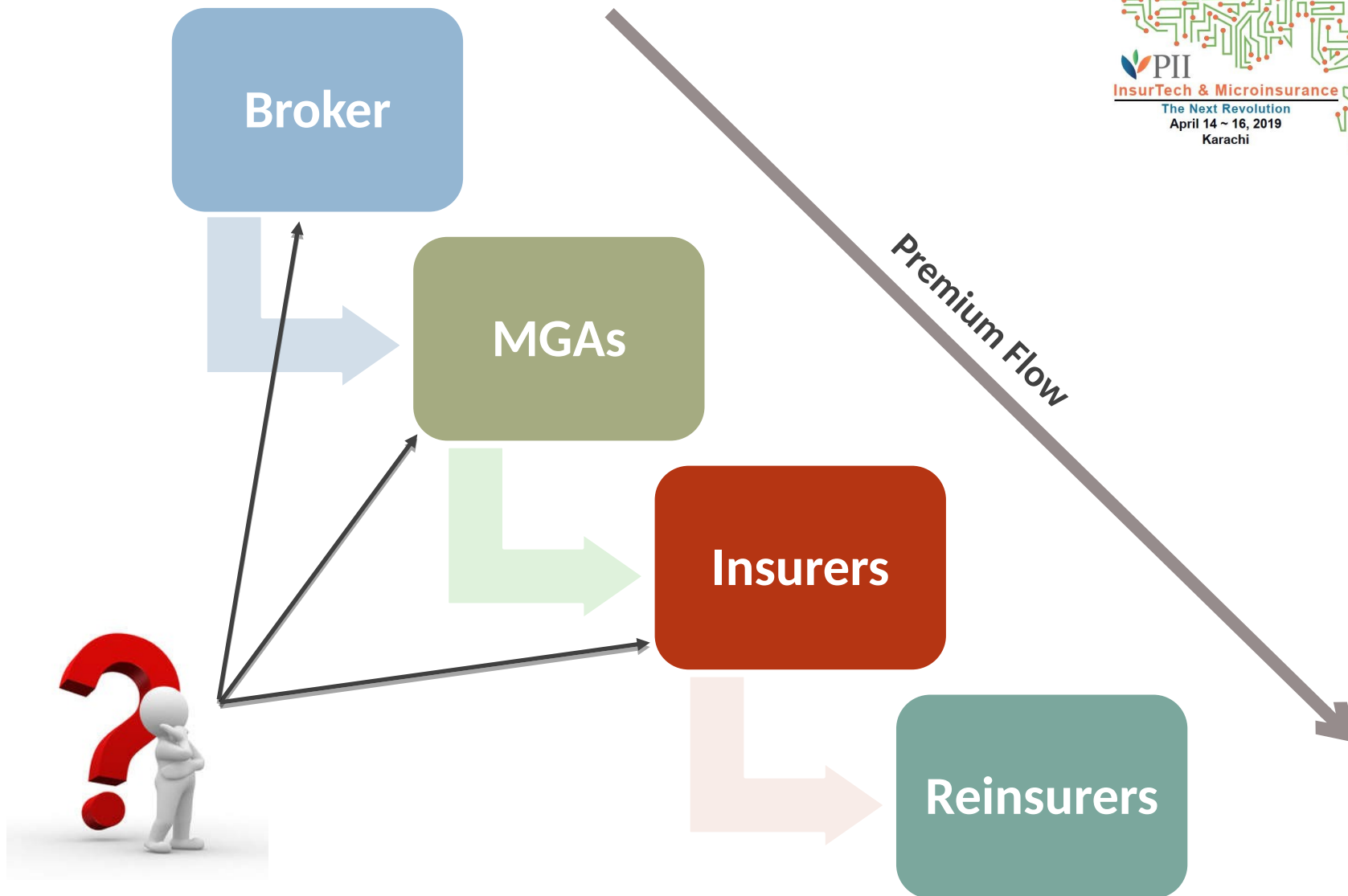
# Current Supply Chain

## Client Segments

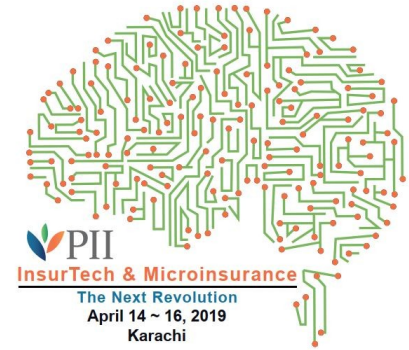


# Value Chain

## Current Insurance Model

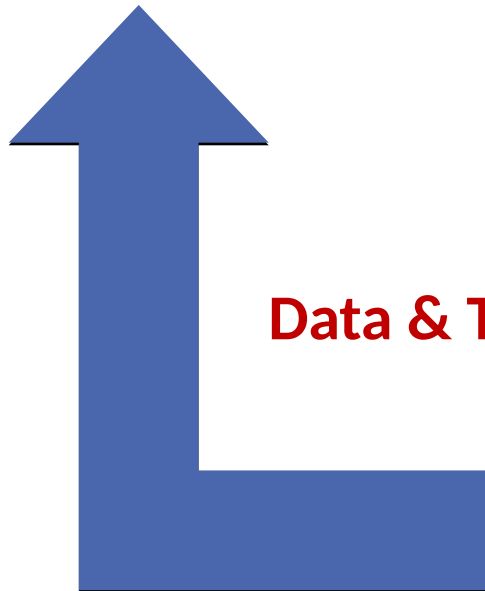


# What's the Opportunity?



**“Realized & Unrealized Margins are My Opportunity”**

*Insuretech*



**Data & Tech Disruption**

**“Your Fat Margin is My Opportunity”**

*Jeff Bezos - Amazon*

# New Model



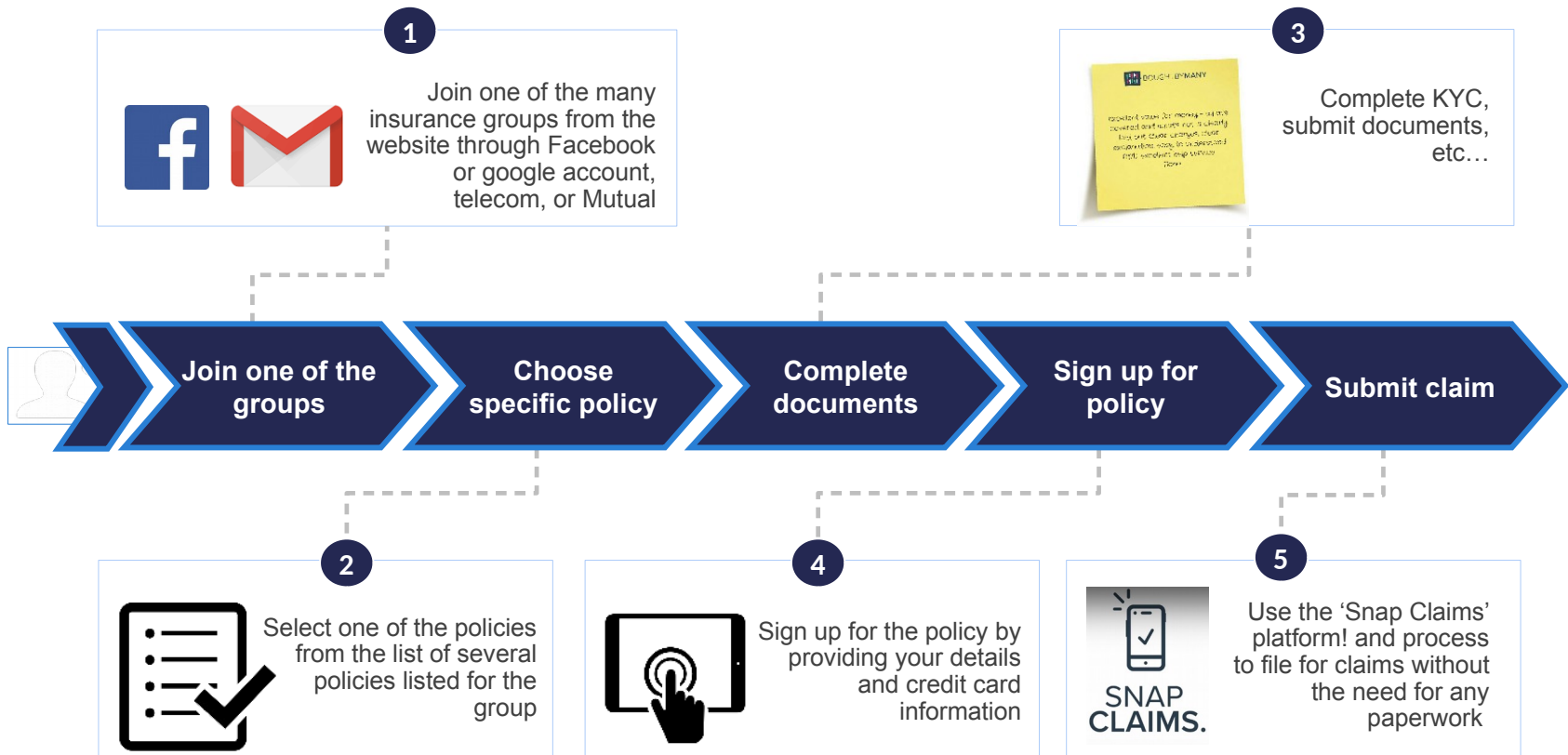
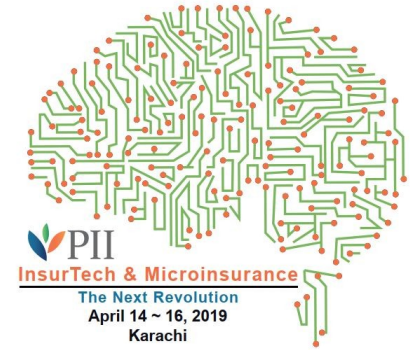
- ❖ Rigid Policies
- ❖ Paying for Unnecessary Covers
- ❖ Insurance Company Driven

## Sold

## Bought

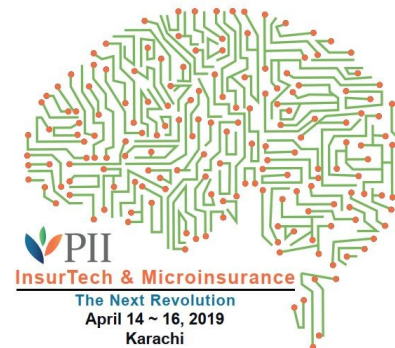
- ❖ Customer Driven
- ❖ Custom Selection
- ❖ Mobility and User Friendly

Challenge for Insurers



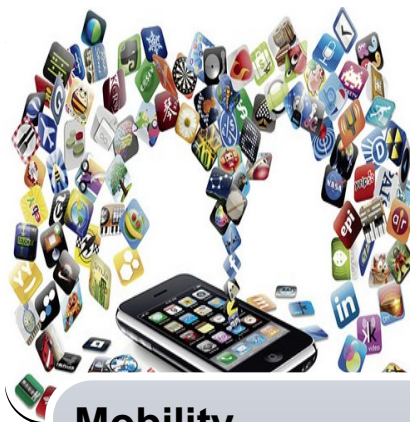
# Challenges for Insurers

## Ecosystem Change



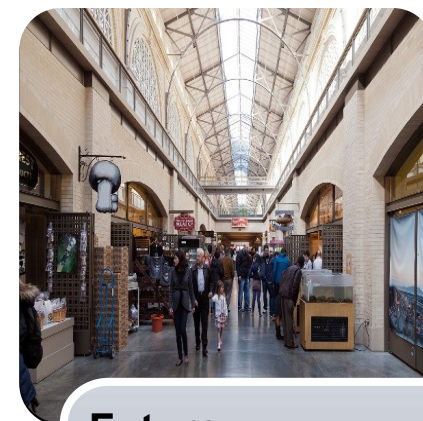
### Current

- ❖ Professional Agents and Broker
- ❖ Linear Model
- ❖ Face to Face Interaction
- ❖ Manual Underwriting



### Mobility

- ❖ Digital generation
- ❖ Remote Reach
- ❖ Evolving Life Styles
- ❖ Nothing fits all



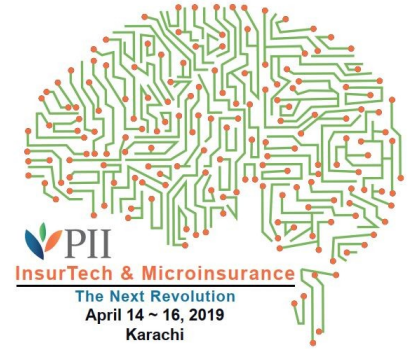
### Future

- ❖ Bookshop
- ❖ Taxi
- ❖ Local Store
- ❖ Community Centre etc...
- ❖ Automation in Pricing
- ❖ Remote Claims Handling



# Challenges for Insurers

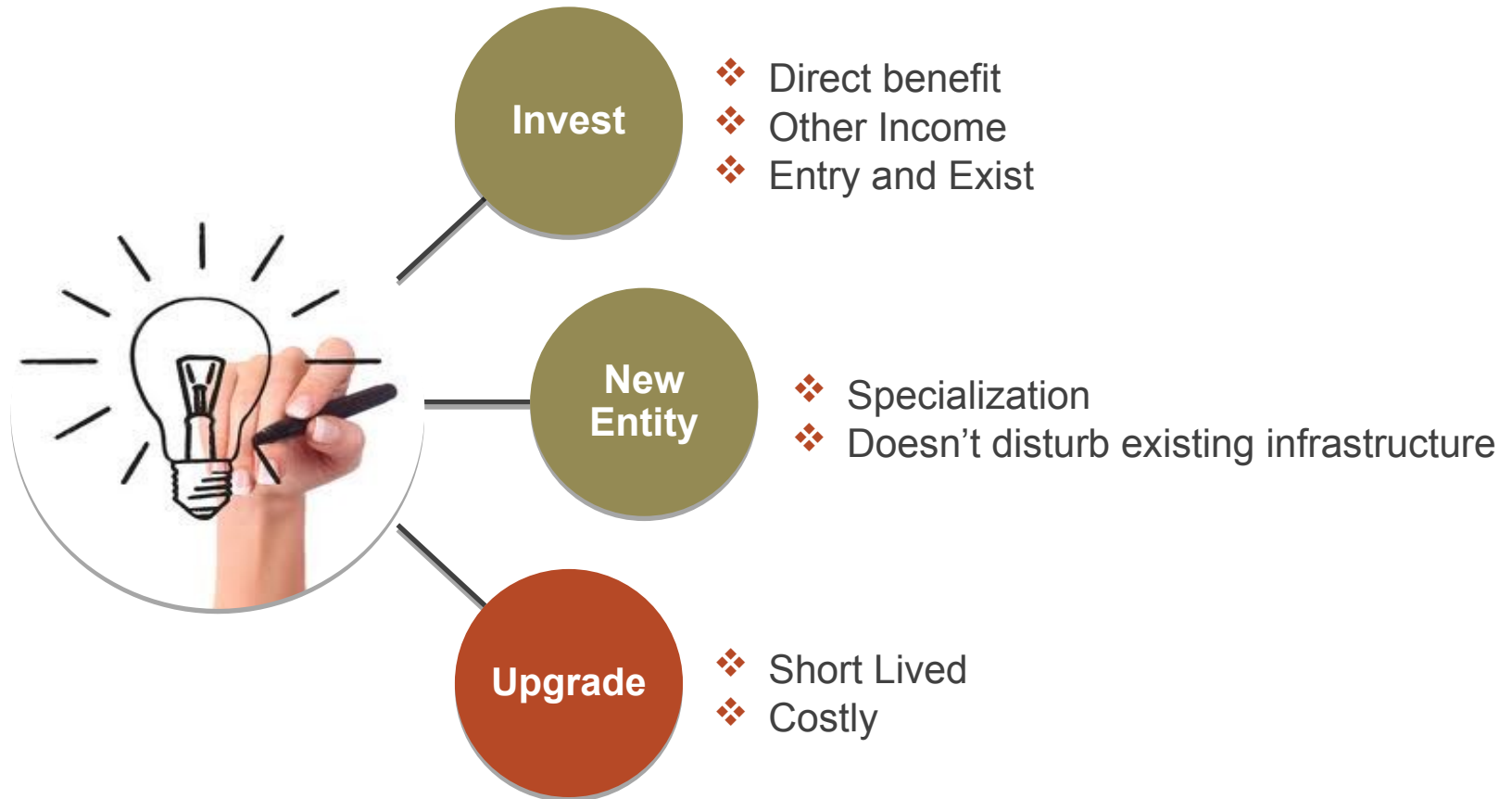
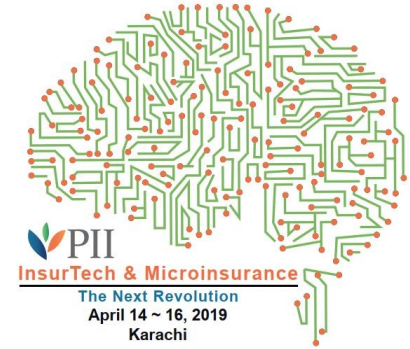
## Complexities



# Challenges for Insurers

## Solutions

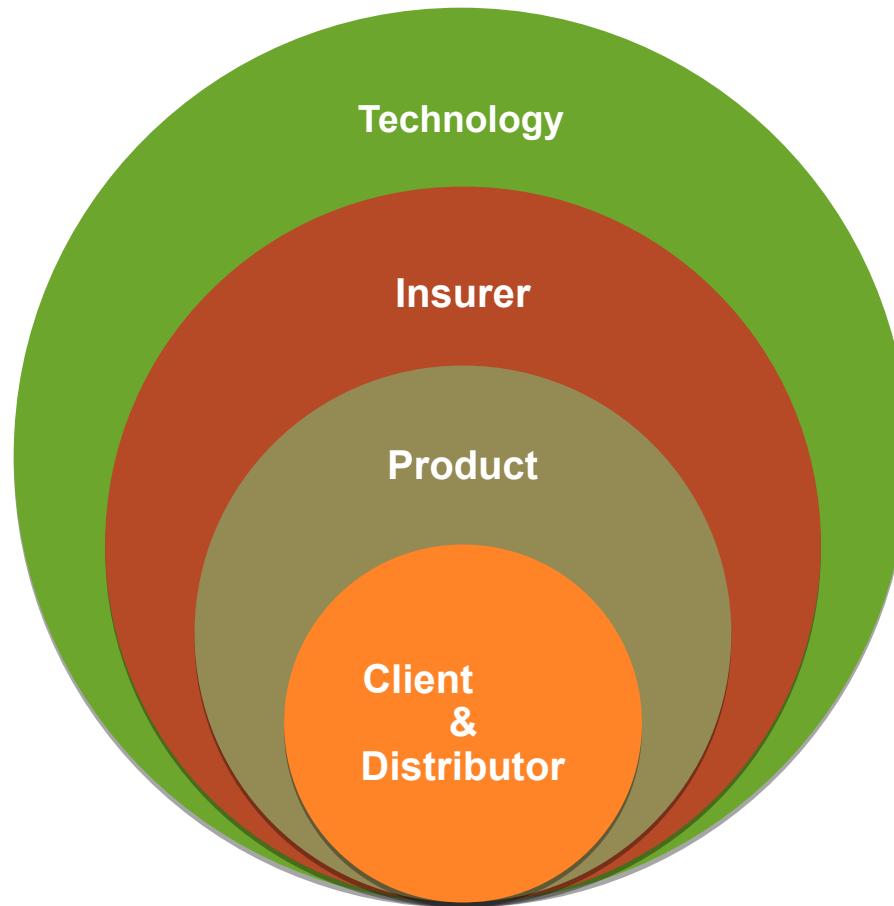
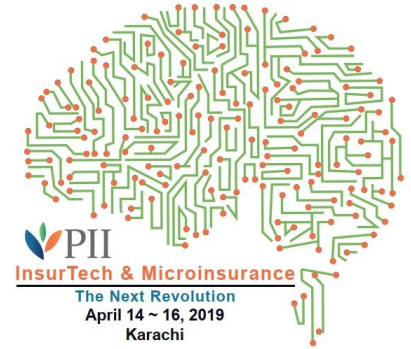
Don't reinvent the wheel... *find a Partner!*



# Micro-insurance

## Redefined

It is not a conventional approach...



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*Thank  
You*



REINFORCE