



When People protect People



P2P · Protect



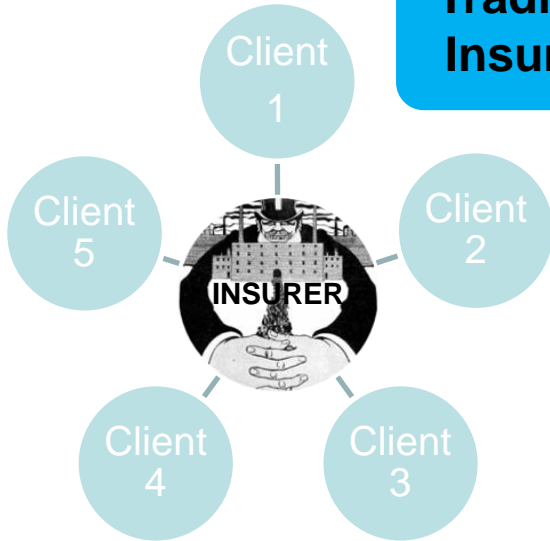
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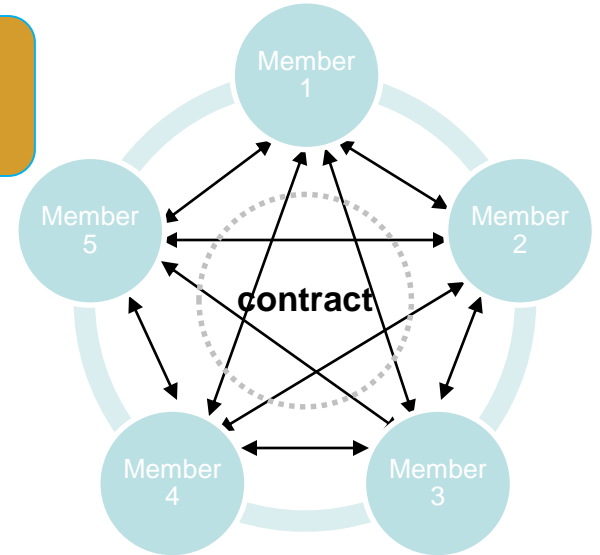
Different protection models



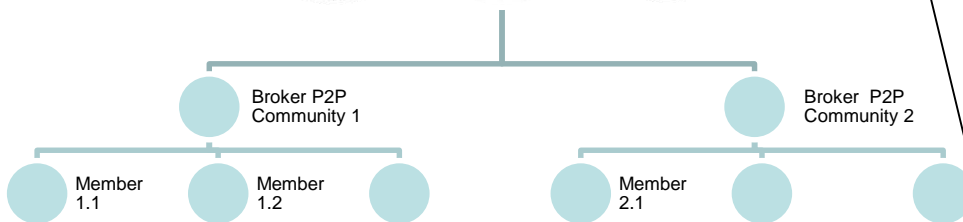
Traditional Insurance



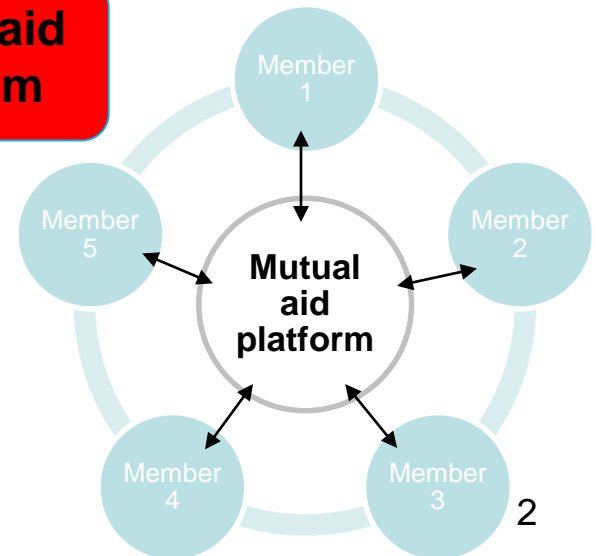
P2P risk sharing



Mutual Insurance



Mutual aid platform



"P2P" broker

P2P insurance : Western versus Chinese models



P2P insurance models : a western view



THE 4 WAVES OF PEER-TO-PEER INSURANCE

THE EVOLUTION FROM FRIENDS & FAMILY TO CROWDSURANCE



INSURTECH INSIGHTS



Credit to Rick Huckstep – TheDigitalInsurer

Mutual Aid models : a Chinese view



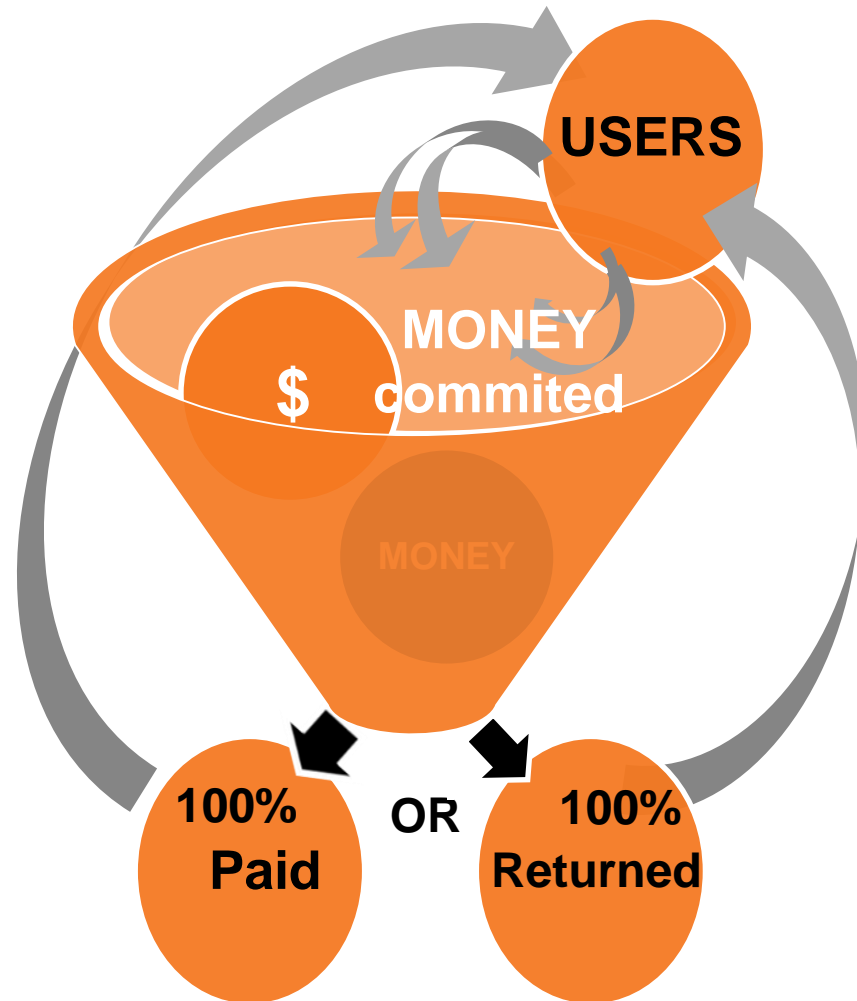
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- 1. Insurance penetration is very low in China, in particular in low income and rural segments : 800 million people in China don't have any insurance at all**
- 2. No adequately priced products for the majority of the population to have basic supports against critical illness**
- 3. Many social risks not covered by traditional insurance (divorce, child trafficking, migrant's family precarity)**
- 4. Insurance often perceived as a bad answer to real problems("they take your money and they keep it")**
- 5. Negative perception is exacerbated for Y and Millenials generation**



→ Community always get it 100% back



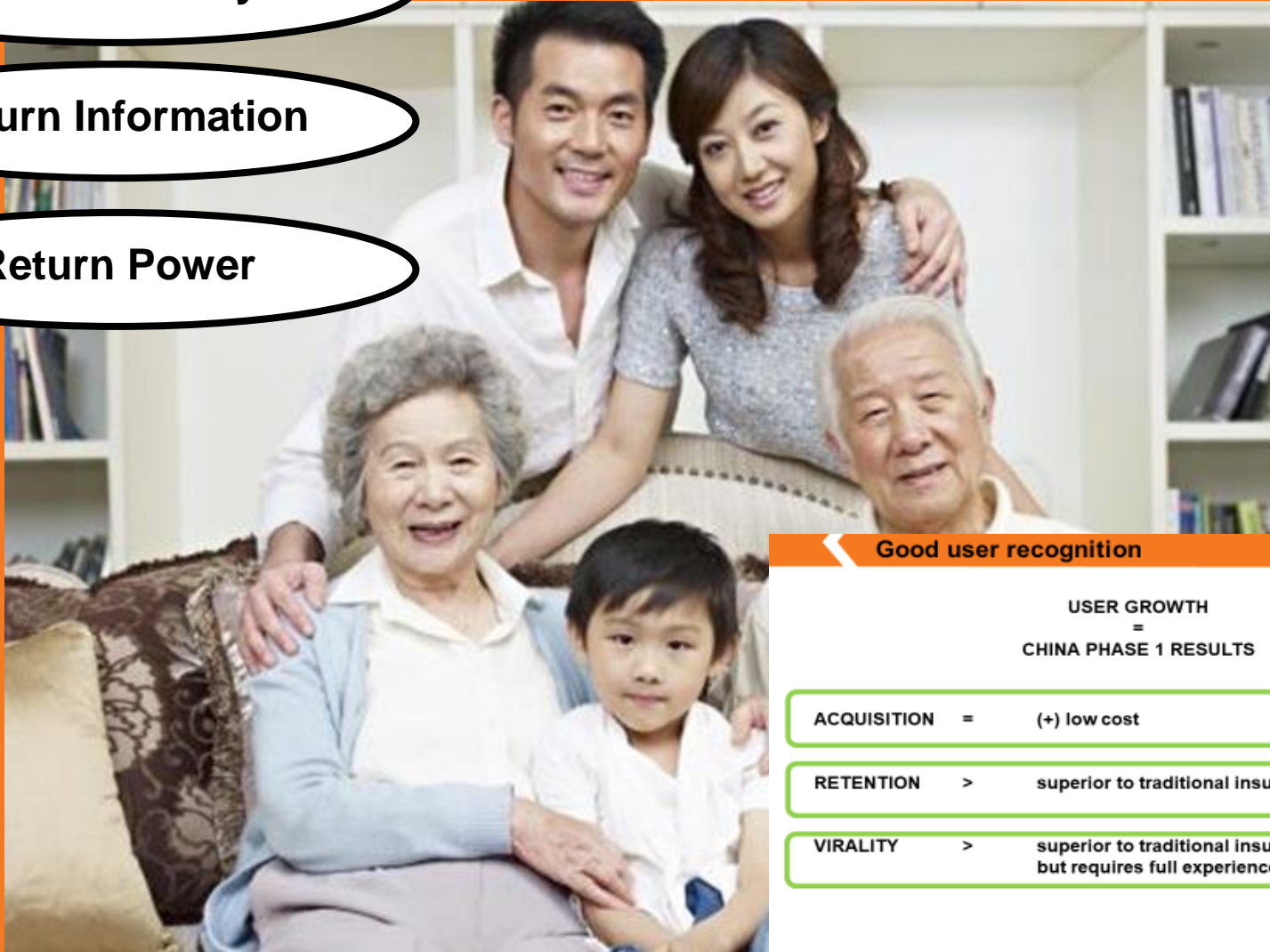
P2P Protect focus: back to users



Return Money

Return Information

Return Power



Good user recognition

USER GROWTH
=
CHINA PHASE 1 RESULTS

ACQUISITION = (+) low cost

< 50%
cost per user

RETENTION > superior to traditional insurance

90%

VIRALITY > superior to traditional insurance
but requires full experience cycle

60%

Protected Risks



**2015 – 2017
China**



Divorce



**ID Loss
(Migrants Workers)**



Child trafficking

2018 – 2019

France project & Social partners

**Overindebtedness ; credit
insurance ; divorce**



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Solidarity against terrorism



**Rental payment insurance,
access to housing**



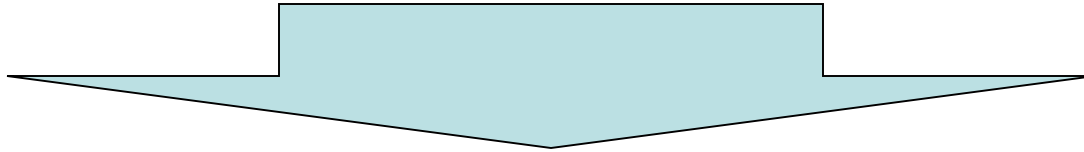
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2019 – 2010 ?

**Africa topics : exploratory discussions with Mobile Payment operator:
Critical Health – Hospitalisation – Small Merchants ?**



- Regulators are held responsible for ensuring financial system stability
- But innovation is by essence movement, by definition not been time tested



Is it part of regulators' mission to facilitate and nurture innovation ?
To permit that new models bring new protections and benefits to the same or un-reached population ?

As entrepreneurs and innovators, we hope you do,
BECAUSE

**Innovation
is frail !**

**There are
many ways to
kill it, not even
knowing !**

**Regulator's story 1
Unintended
death kisses**

**Regulator's story 2
Sleeping beauties...
do not stop aging.**

We need loving and nurturing regulators !