

# Rapid prototyping for inclusive insurance

Queenie Chow  
Senior Consultant

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**"Human-centered Design is a creative process that starts with the people you're designing for and ends with new solution that are tailor-made to suit their needs."**

— IDEO.org

# Empathy.

Key to being customer-centric is empathy. It is about putting yourself in the shoes of your target audience.





# Create it

## Learning by doing

Learning by doing - objective of prototyping is to make the idea tangible and place it in the hands of the people the solution is looking to service.

# Sustainability through making, learning and

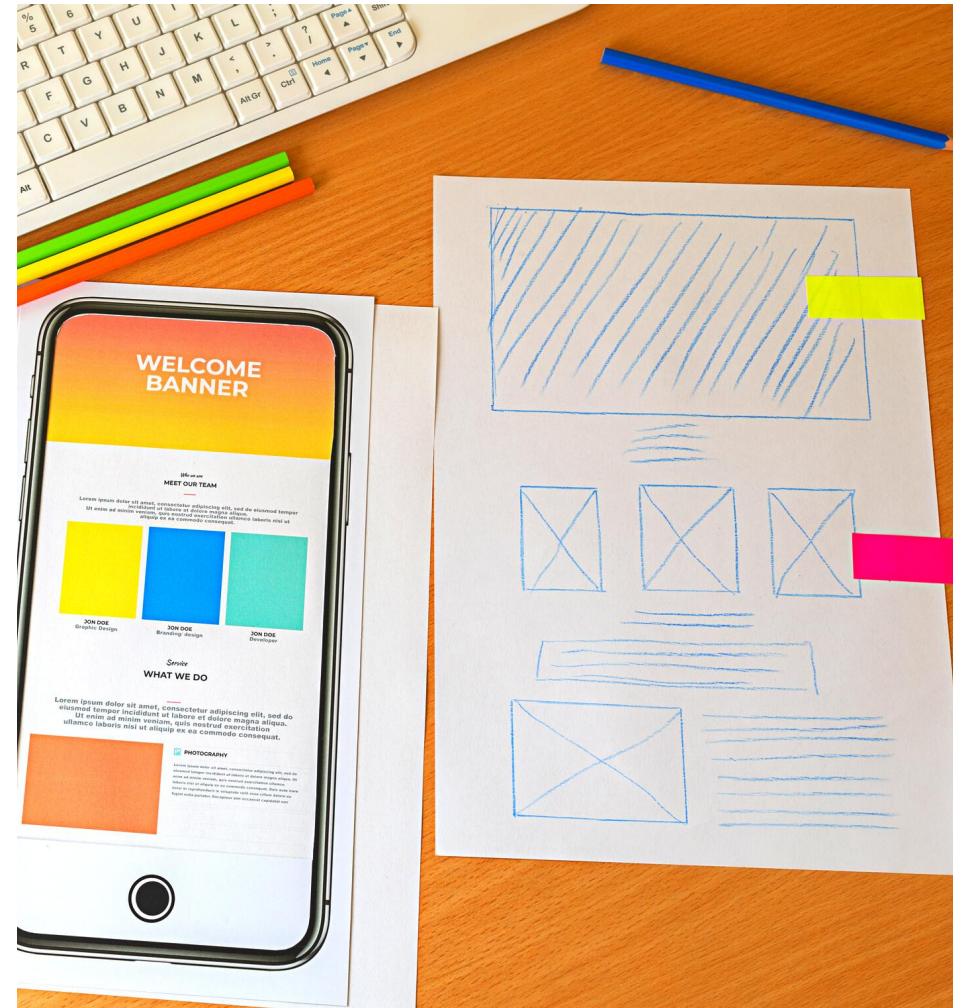
I have not failed. I've just found 10,000 ways that  
won't work. - Thomas Edison



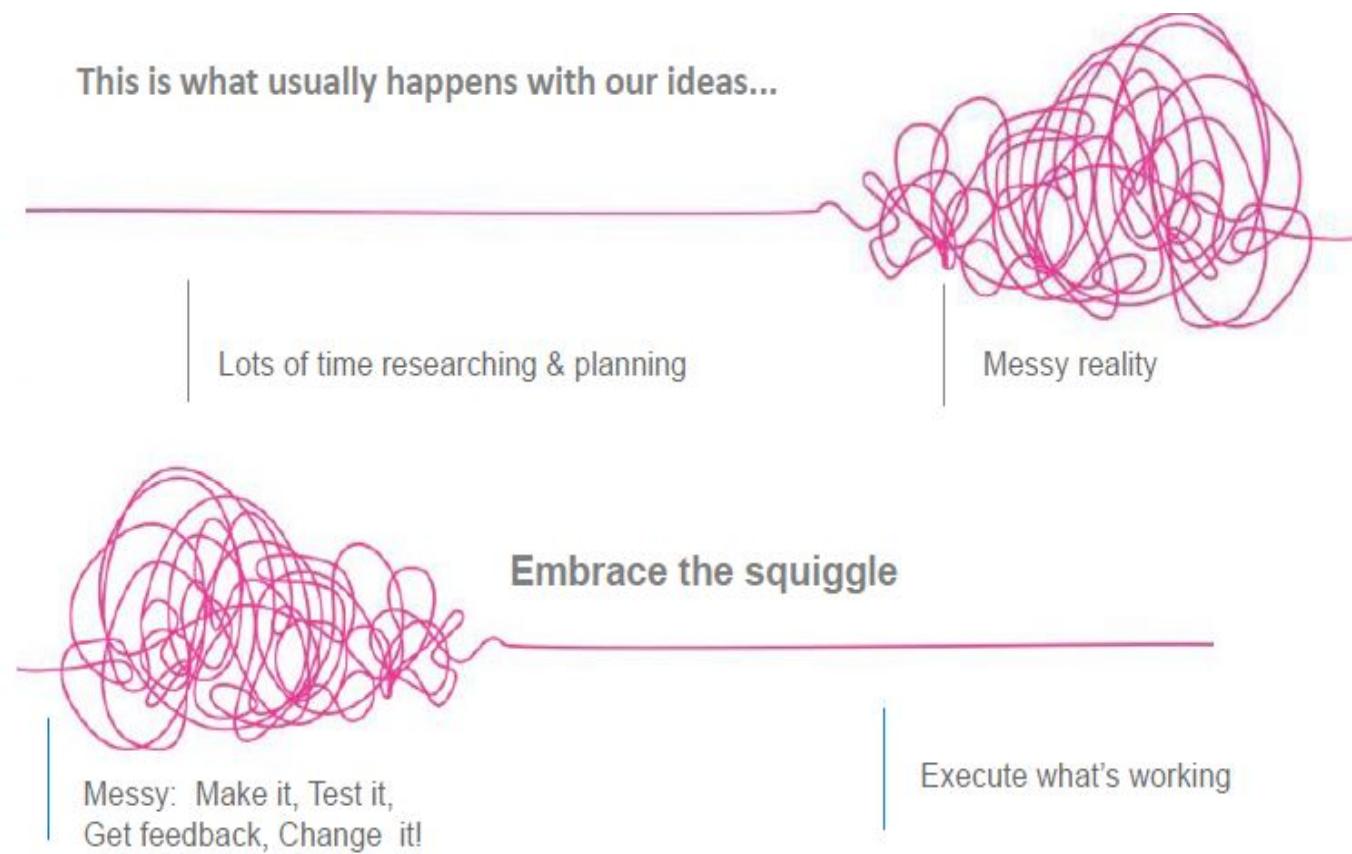
# Prototyping

"If a picture is worth a thousand words, then a prototype is worth a thousand meetings."

IDEO.org



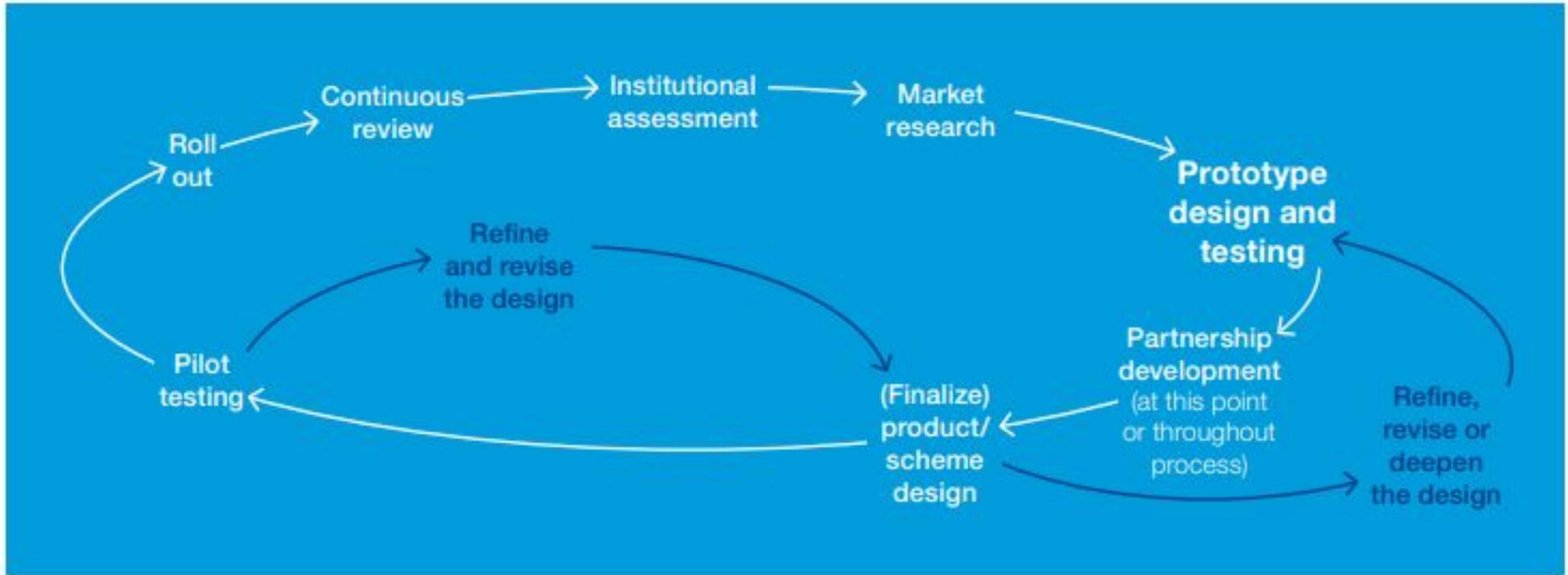
# Why prototype?



## 4-steps pitch test

- 1** Define the problem  
*So you know how...*
- 2** The proposed solution  
*Luckily there's...*
- 3** How it works  
*Here's how it works...*
- 4** Articulate its benefits  
*In the end...*

# Microinsurance scheme development process



Source: [Rapid prototyping for inclusive insurance: Testing customer challenges and gaining early insights on feasibility](#)

# Case study

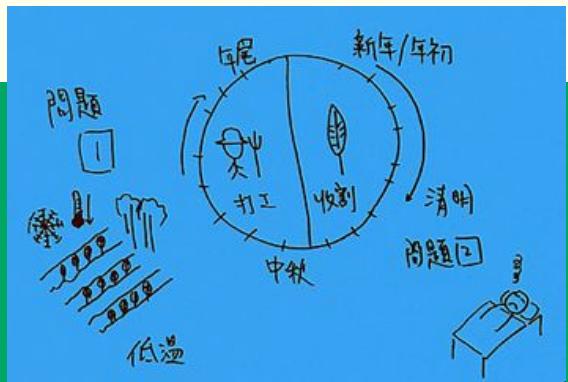
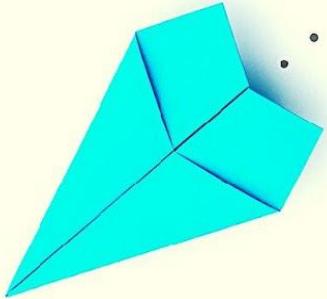
Agricultural microinsurance for smallholder farmers

in South Shaanxi, China

IFAD's grant-funded project "Managing risks for rural development: Promoting microinsurance innovations" partnering with Groupama Avic



# Pitch Tests



DEFINE THE  
PROBLEM



THE PROPOSED  
SOLUTION



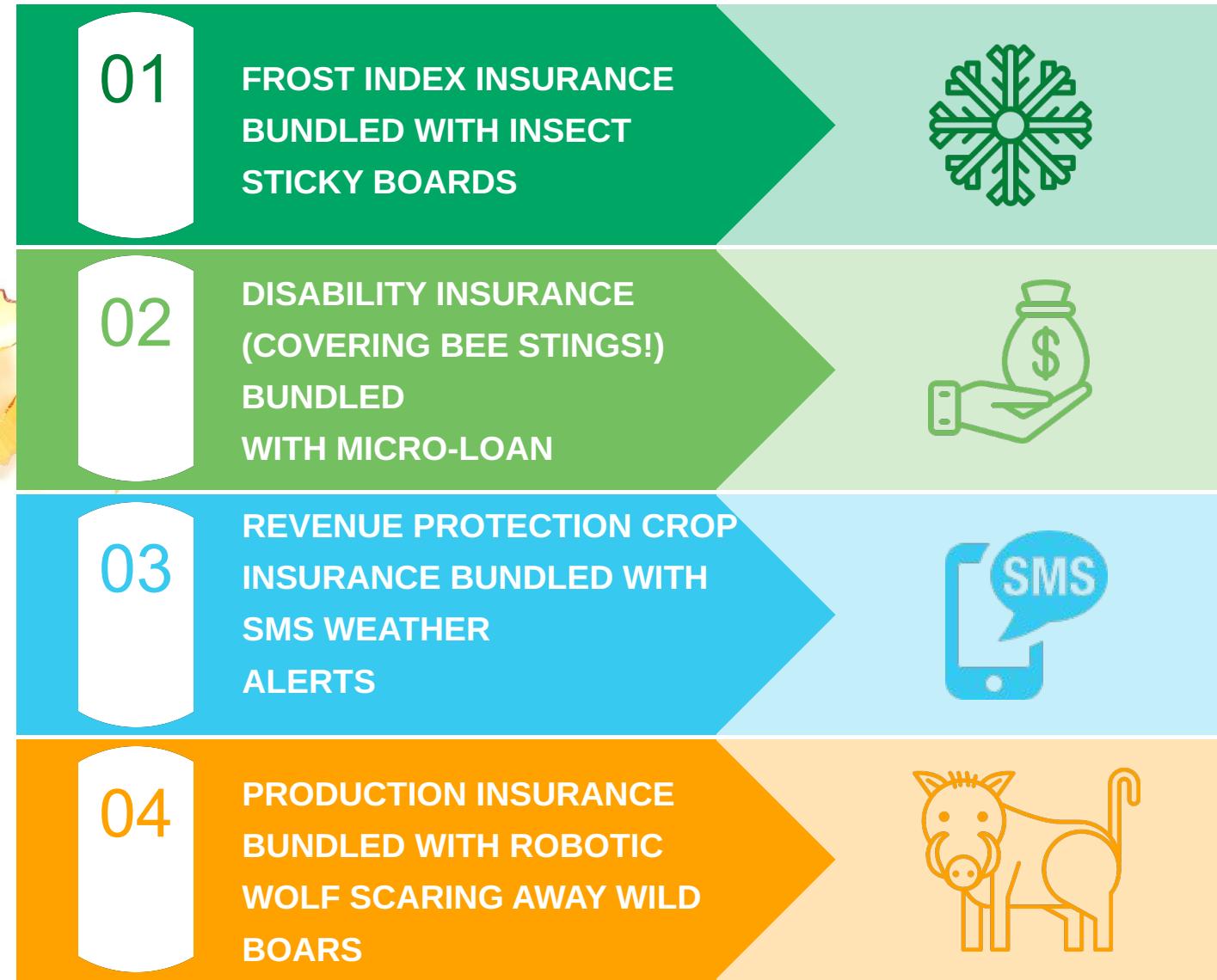
HOW IT WORKS



ARTICULATE ITS  
BENEFITS

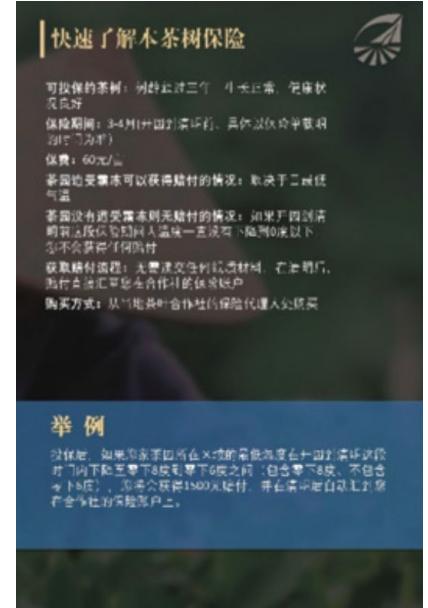
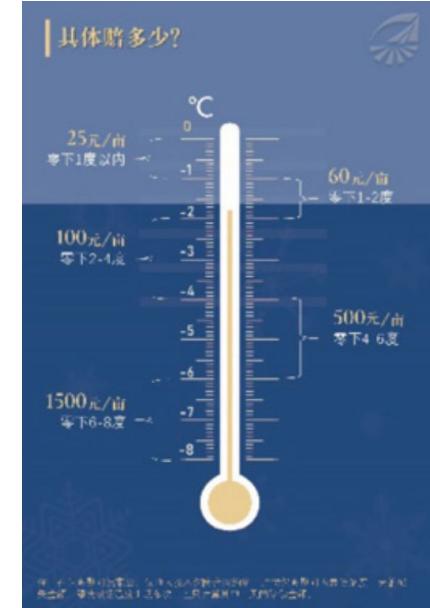
# Prototype ideas

Tested



Source: [Rapid prototyping for inclusive insurance: Testing customer challenges and gaining early insights on feasibility](#)

# Integrating & re-iterating



Marketing material mock-ups for the frost index insurance idea used during integrating and re-integrating phases

Source: [Rapid prototyping for inclusive insurance: Testing customer challenges and gaining early insights on feasibility](#)

# Thank you

**Queenie Chow**

**Senior Consultant**

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