



Case Study

# Philippines Micro-Insurance

*Hospital cash product embedded in a SaaS offering for micro-entrepreneurs.*



## Challenge

There are 1.3 million “sari-sari” stores in the Philippines, run by micro-entrepreneurs who are often one illness away from extreme poverty. Even minor health issues can lead to both unexpected costs and a loss of income, as most need to travel far to reach care.



## Solution

AXA embedded a Hospital Cash insurance product in a popular SaaS service, GrowSari, with national coverage. Abi’s Chat-a-doc service was included as an additional benefit, reducing the need to travel to seek professional healthcare.



## Impact

- 41% activation rate, with avg. 2 consultations per user
- User rating of 4.7/5, NPS of 75
- About \$1 per customer per year