



Unlocking Public and Private
Finance for the Poor

Latest research on market size of remittances and the financial products of insurance and pension

16 June 2022

William Price, CEO D3P Global

SDC's Savings and Credit Forum

Hiding in Plain Sight:
The Business Case of Migrants' Financial Inclusion
June 16th, 2022

MARKET OPPORTUNITY



MIGRANT WAGES

USD **5.5 trillion**
per year

MIGRANT INSURANCE

USD **7-67 billion**
per year in
premium income
potential

MIGRANT PENSION

USD **3-5 trillion**
potential asset
creation in
20 years

**Government
Social
Security**



ENTITY

**Government
Policy
Makers**

CHALLENGES OF MIGRANT INSURANCE AND PENSION

Portability and Exportability of migrant pension and insurance are not ensured in a cross border environment



**Migration
Processing
Entities**

Digital wage, insurance and pension are not integral to the migrants employment process



**Financial
Regulator**

Regulations for cross-border financial service providers, insurance/pension contracts and payments are unclear or unavailable

**Private Sector
Insurance and
Pension for
Migrants**



**Wage/Insurance/
Pension
Provider**

Lack of clarity on business model alignment across the B2B relations in the value chain of migrant wage, insurance and pension



**B2B
Distribution
Channel**

Value proposition for distribution yet to be realized by the B2B partners



**Payments
Channel**

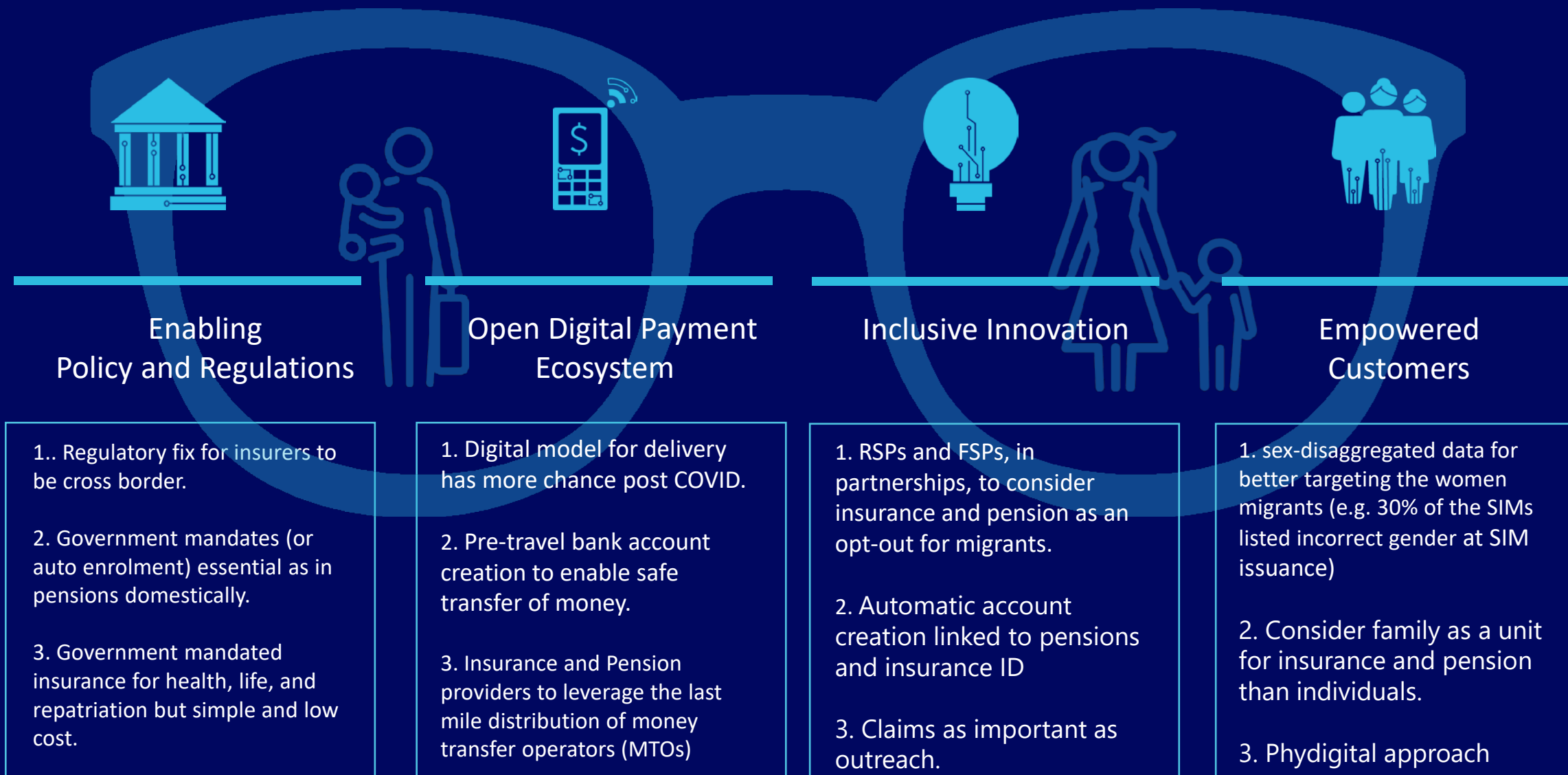
Cross-border, inter-operable payments platform are not always available



**Migrants
and their
Families**

Latent awareness and demand for digital finance, insurance and pension among migrants and their families

PRIORITIZING CHANGES IN THE ECOSYSTEM





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THANK YOU