



# INCLUSIVE BUSINESS MODELS FOR AFRICA

## DIGITAL INSURANCE



**BIMA**  
PROTECTING THE FUTURE OF EVERY FAMILY

01

# The Problem

# The average household needs financial protection but is often excluded from it...

## ***BARRIERS TO CONSUMER***

PRODUCT DESIGN & AFFORDABILITY

FINANCIAL LITERACY & AWARENESS

TRUST IN INSURANCE



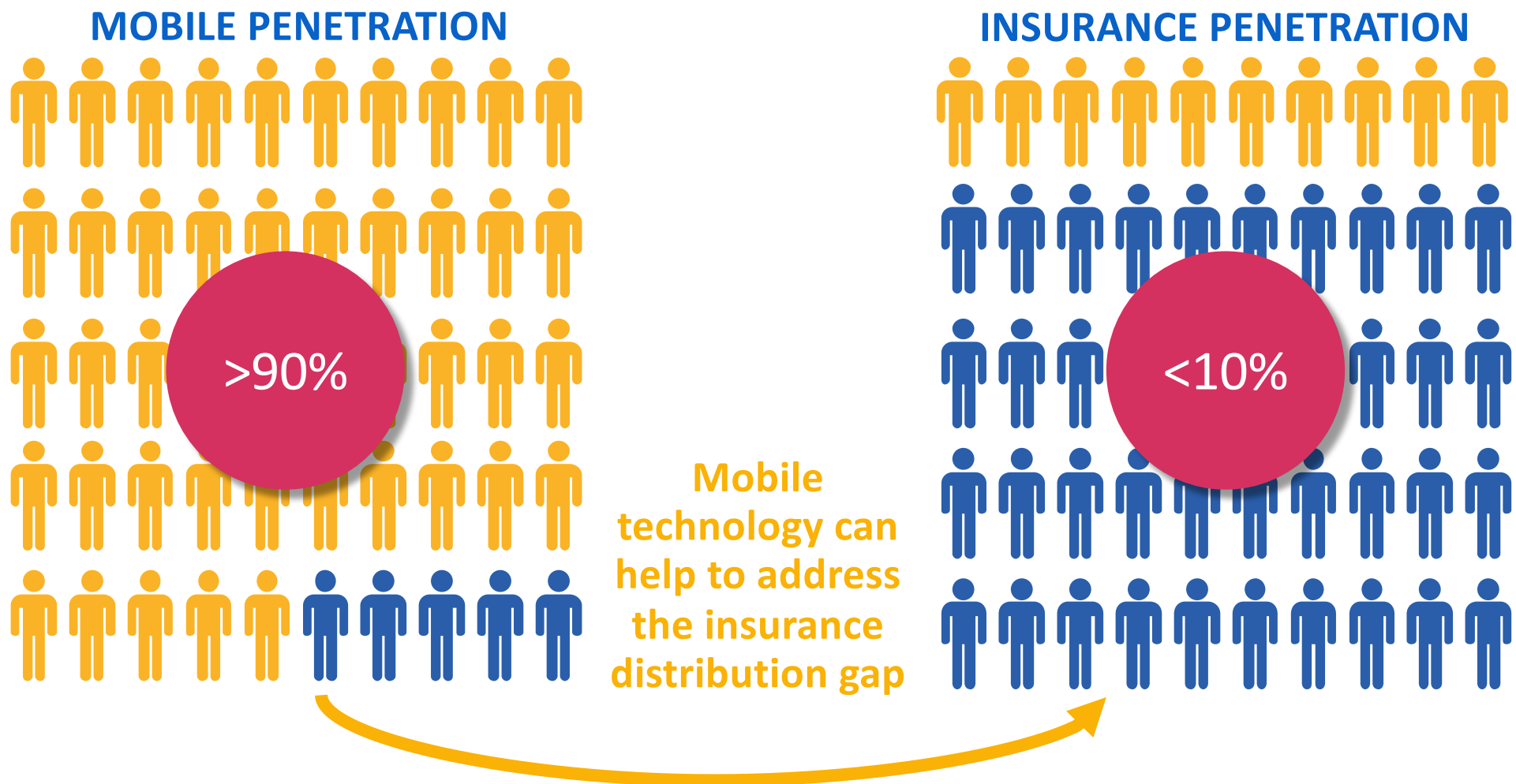
## ***BARRIERS TO SCALE***

LACK OF COST EFFECTIVE  
REGISTRATION MECHANISM

LACK OF REOCCURRING  
PAYMENT CHANNEL



# High mobile penetration provide an opportunity to bridge the financial inclusion gap



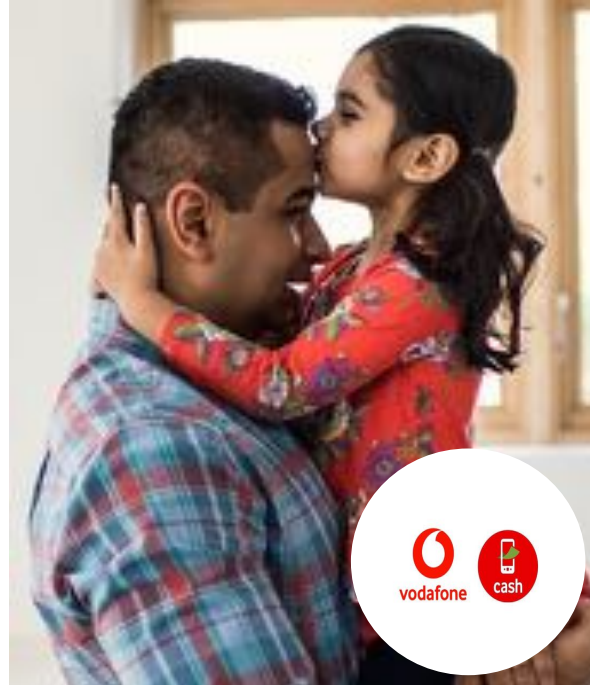


# emerging consumers also lack affordable access to health and financial services...



## Affordability

Daniel wants to be a responsible father and husband – but he can't get any insurance to protect his family.



## Awareness

Mohammed has no access to a Pediatric Specialist for his daughter.



## Access

Ibu Dewi is at risk of diabetes and heart disease, but she doesn't know it. When she does, it might be too late.

02

# Our unique proposition

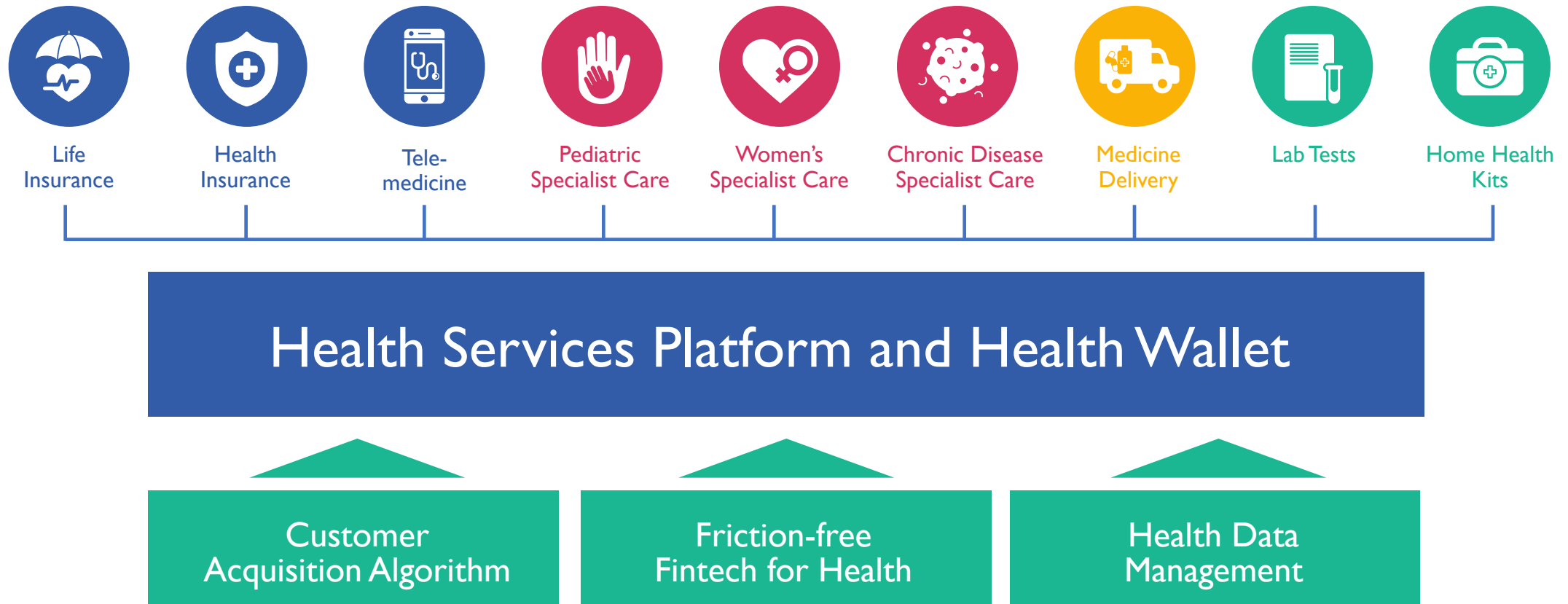
# Only BIMA offers An all-in-one family health platform

Providing  
insurance,  
health-screening,  
specialist tele-medicine and  
other relevant healthcare  
benefits

&

Via  
flexible, frictionless,  
recurring subscriptions  
through mobile money  
wallets that our customers  
already have

# All-in-one platform for our customers' lifetime health needs





03

# Inclusive experiences

# MOBILE TECHNOLOGY ENABLES TO DIGITALIZE THE CUSTOMER EXPERIENCE AND REMOVE BARRIERS TO REGISTRATION AND PAYMENT



**PAPERLESS  
REGISTRATION IN  
< 2 MINUTES**



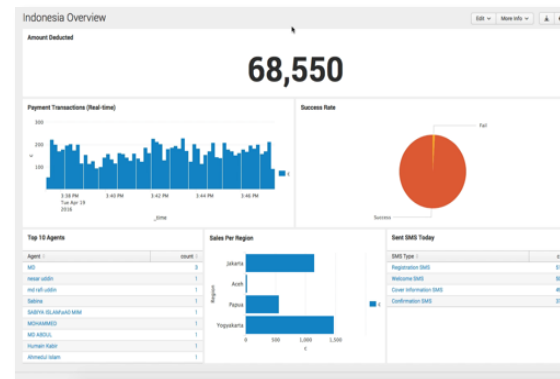
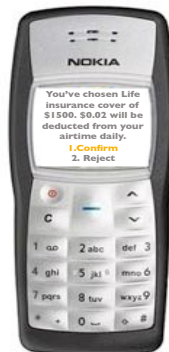
**PHONE NUMBER AS  
DIGITAL SIGNATURE**



**MANAGEMENT OF MILLIONS OF  
MICRO-PAYMENTS EACH DAY**



**CLAIMS PAID WITHIN 3  
DAYS via MOBILE MONEY**



**BIMA Claim List**

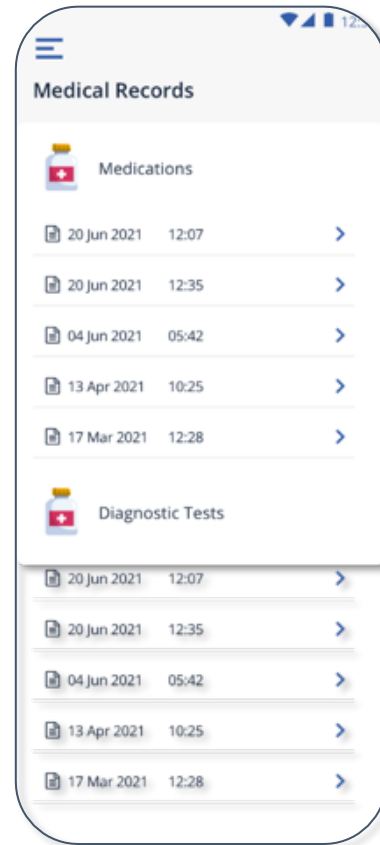
Name	KTP	Membership Card Number	Claim ID	Status	Initiated Date	Select
IRMAH SUPRADI	52015243275003	10001010	CLM_1461046101017	Approved and Closed	10 Apr 2016	Select
IRMAH NA	5208215003010005	1000174833	CLM_1461047482156	Approved and Closed	10 Apr 2016	Select
IRMAH NA	5272526100100005	1000174833	CLM_1461047482156	Approved and Closed	10 Apr 2016	Select
IRMAH NA	5272526100100005	1000174833	CLM_1461047482156	Approved and Closed	10 Apr 2016	Select
IRMAH NA	5208215003010005	10001010	CLM_1461046101017	Approved and Closed	10 Apr 2016	Select

# Serving digital customers...

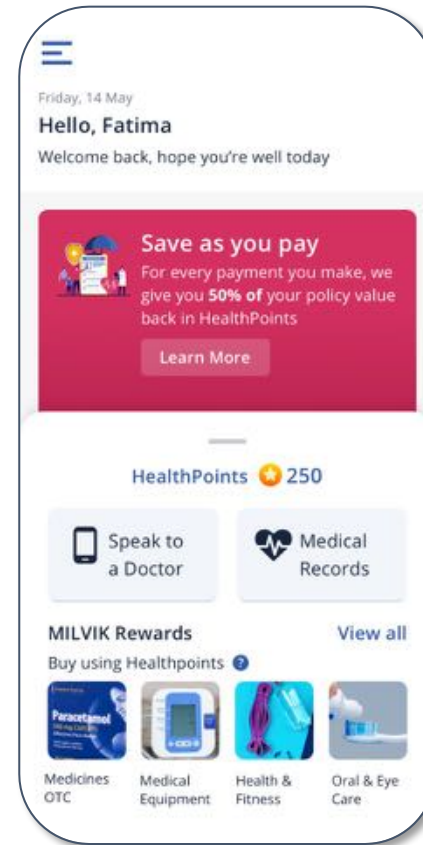
All features of the BIMA Doctor Service accessible via the BIMA App



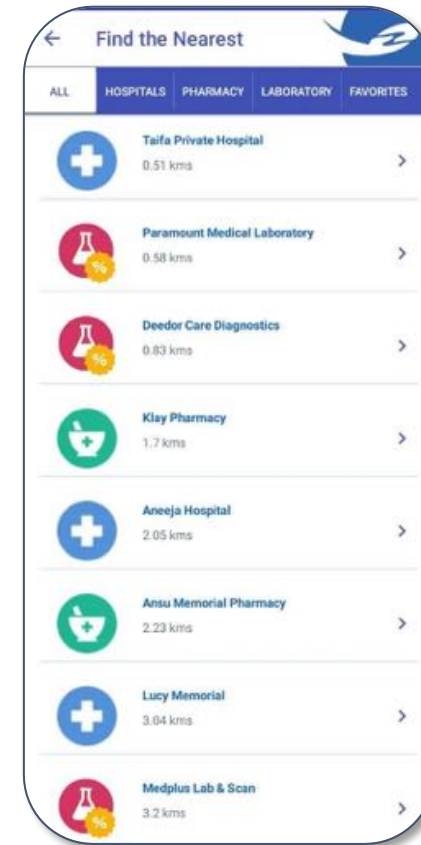
Doctor Consultation



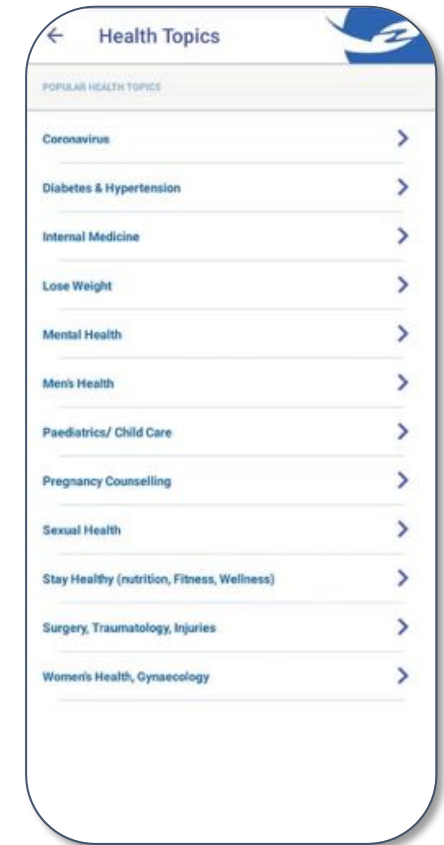
Personal Health Record



Health Rewards & Loyalty Scheme



Directory Services



Health Program

# And non-digital customers

via toll-free number, SMS, recorded audio messages in local languages  
and experience centers across the country

## Free health checks at Customer Experience Centers





# Make it easy for customers to buy

Do it myself

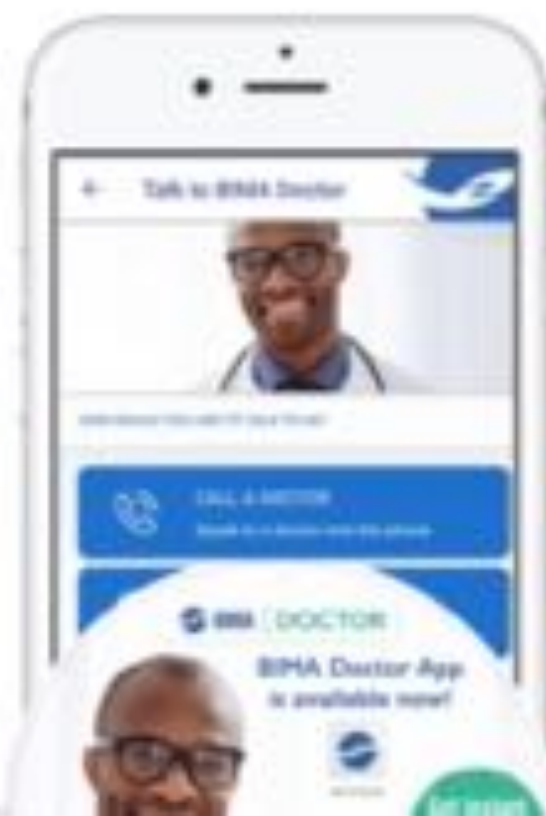
Do it for me

Purchase through USSD or in-app

Sign-up for call back through BIMA App or Online

Tele-sales

In-person sales



04

# Partnerships & Regulatory

# Unique Fintech & Health partnerships

## Fintech

## Health

Ghana



64 lab partnerships in 152 locations



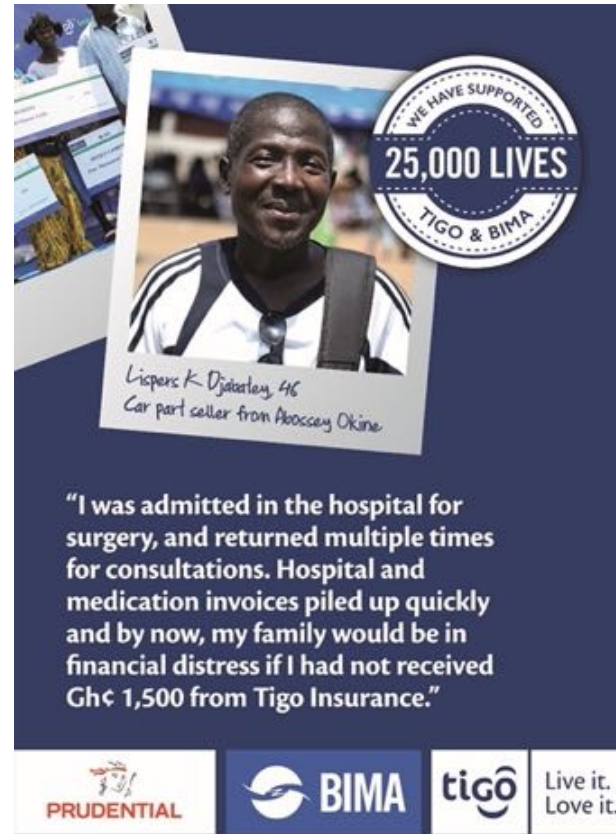
05

**Impact**





**3M**  
active customers



**>\$5M**  
claims paid in 3 days



**300,000**  
doctors consultations



THANK YOU



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PROTECTING THE FUTURE OF EVERY FAMILY