



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

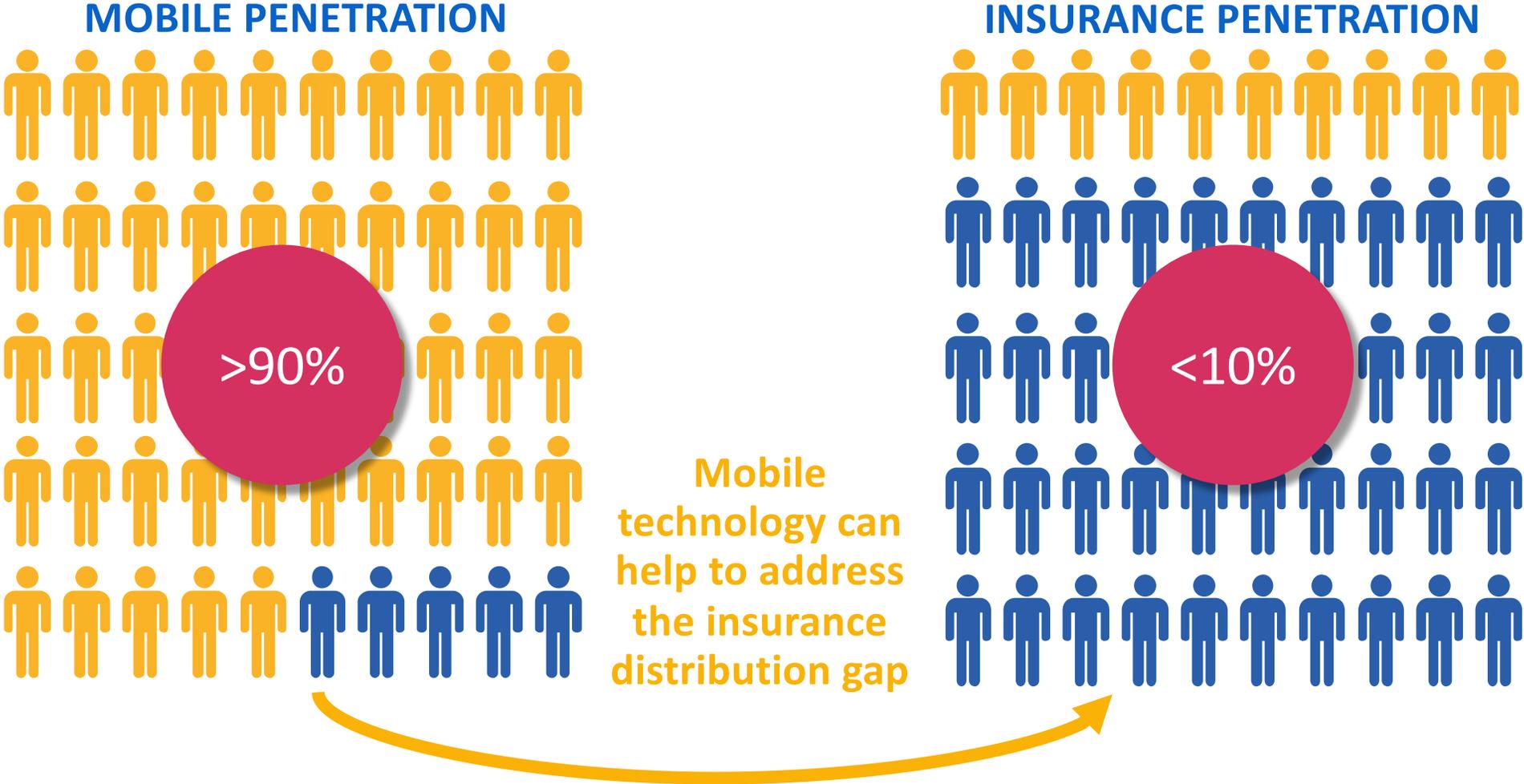


BARRIERS TO SCALE

LACK OF COST EFFECTIVE
REGISTRATION MECHANISM

LACK OF REOCCURRING
PAYMENT CHANNEL

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

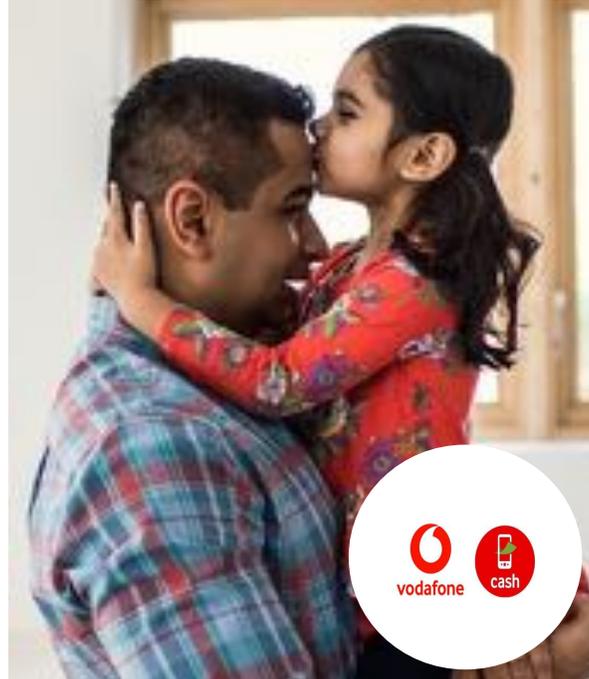


emerging consumers also lack affordable access to health and financial services...



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

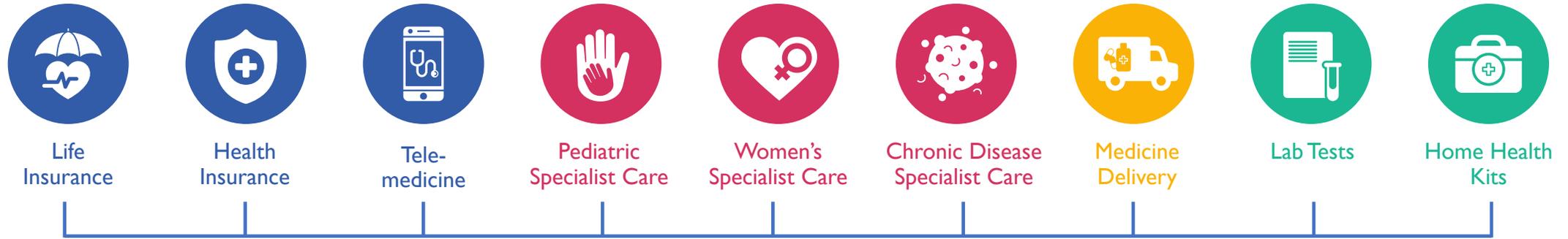
Only BIMA offers An all-in-one family health platform

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



Health Services Platform and Health Wallet



03

Inclusive experiences

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



**PAPERLESS
REGISTRATION IN
< 2 MINUTES**



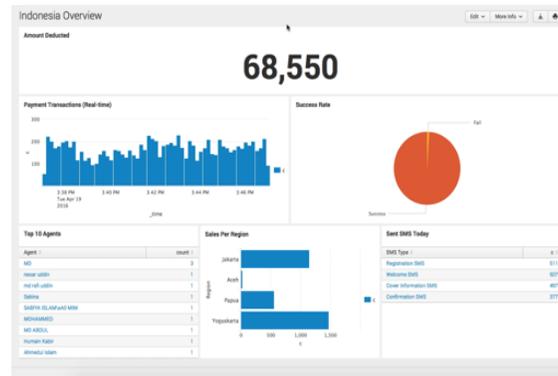
**PHONE NUMBER AS
DIGITAL SIGNATURE**



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



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



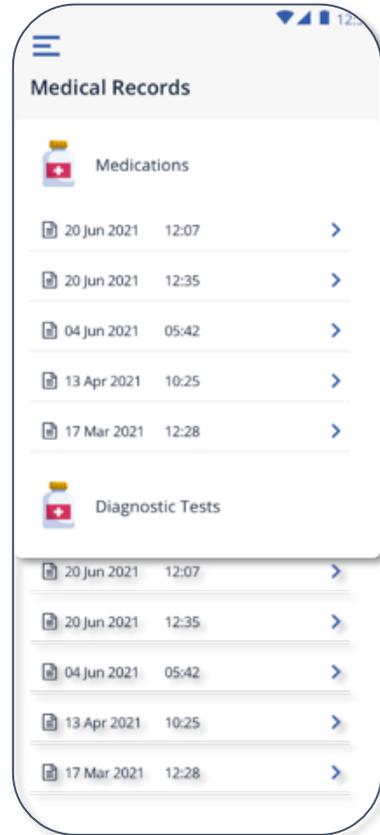
Name	KTP	Membership Card Number	Claim ID	Status	Initiated Date	Select
ENHIX SUPANZI	5200382405750005	5200959528	CLM_1461064607037	Approved and Closed	19 Apr 2016	Select
Janetich NA	5208219003000000	5200714933	CLM_1461061746276	Approved and Closed	19 Apr 2016	Select
Wendy NA	5272025007000000	520821498	CLM_1461061476380	Approved and Closed	19 Apr 2016	Select
JUMP JUNA	5272025005000000	520821250	CLM_1461060695741	Approved and Closed	19 Apr 2016	Select
Wendy NA	5208215208000000	520838958	CLM_1461060624036	Approved and Closed	19 Apr 2016	Select

Serving digital customers...

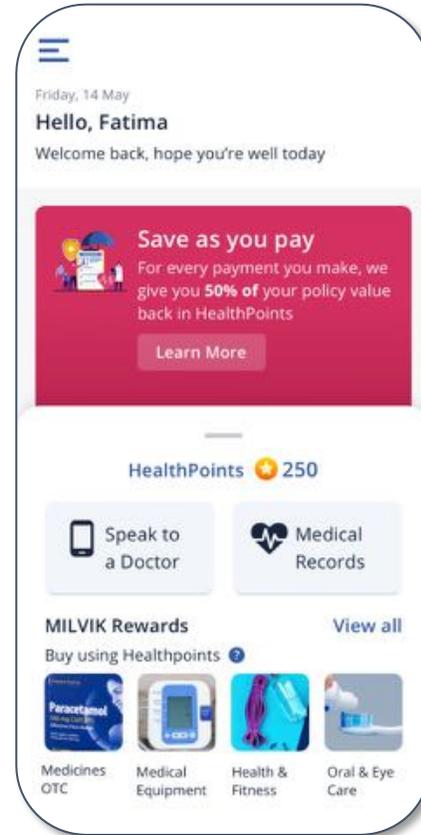
All features of the BIMA Doctor Service accessible via the BIMA App



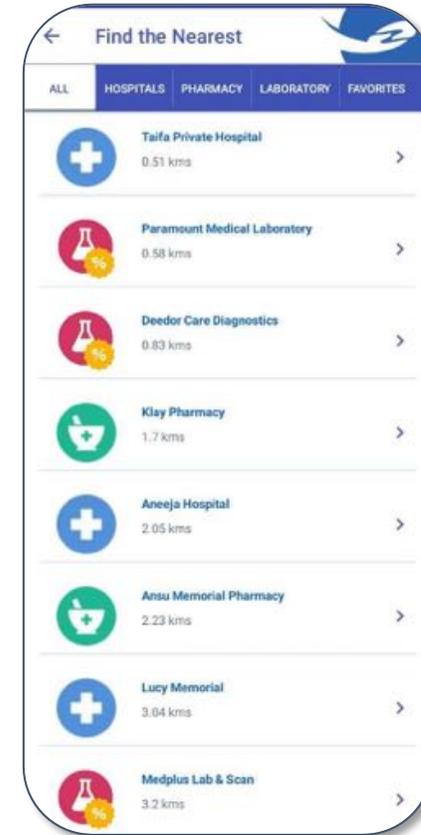
Doctor Consultation



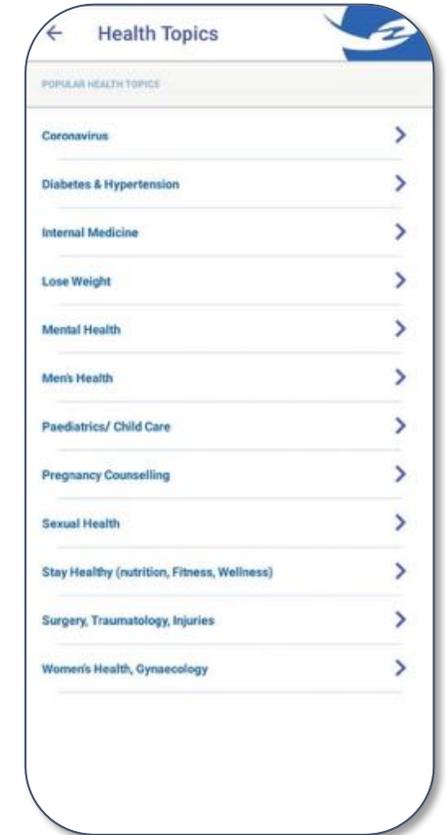
Personal Health Record



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



BIMA HEALTH CHECK AT BIMA CEC - HADINA  bimaghana



BIMA HEALTH CHECK AT BIMA CEC - HADINA  bimaghana

Make it easy for customers to buy

Do it myself

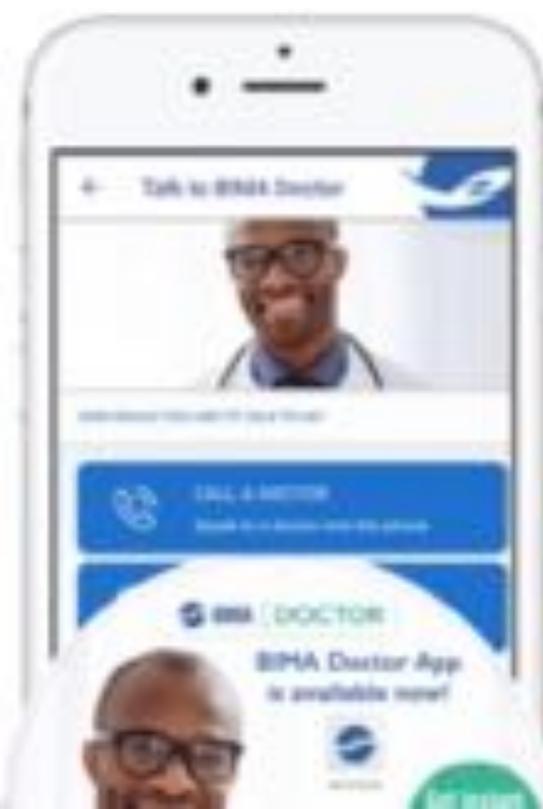
Do it for me

Purchase through USSD or in-app

Sign-up for call back through BIMA App or Online

Tele-sales

In-person sales



04

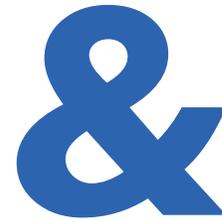
Partnerships & Regulatory

Unique Fintech & Health partnerships

Fintech

Health

Ghana



64 lab partnerships in 152 locations

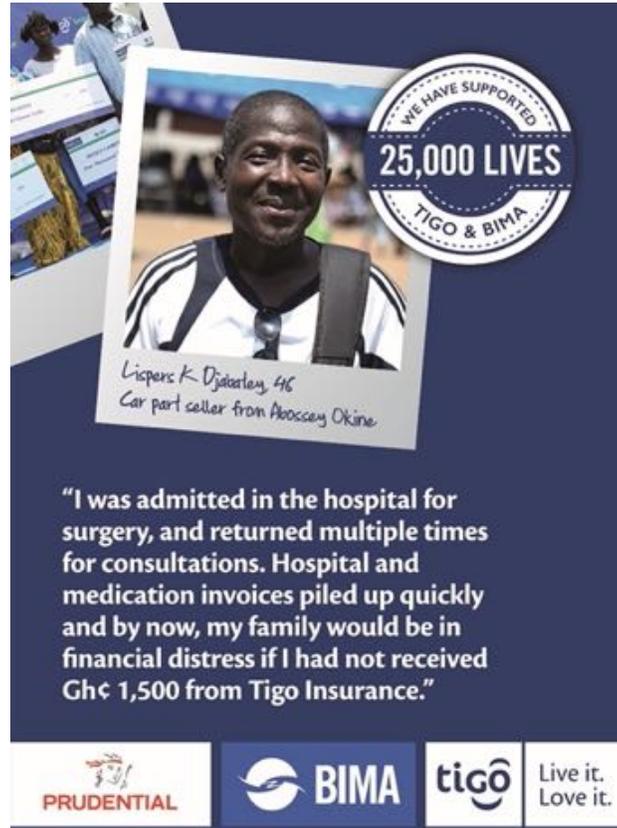


05

Impact



3M
active customers



>\$5M
claims paid in 3 days



300,000
doctors consultations



THANK YOU



BIMA
PROTECTING THE FUTURE OF EVERY FAMILY