



Circle and text

Together with MTN.



Day 2 Session 3: Digital Insurance

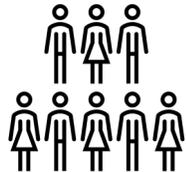
# Africa's digital landscape at a glance



*More SIM cards than people*

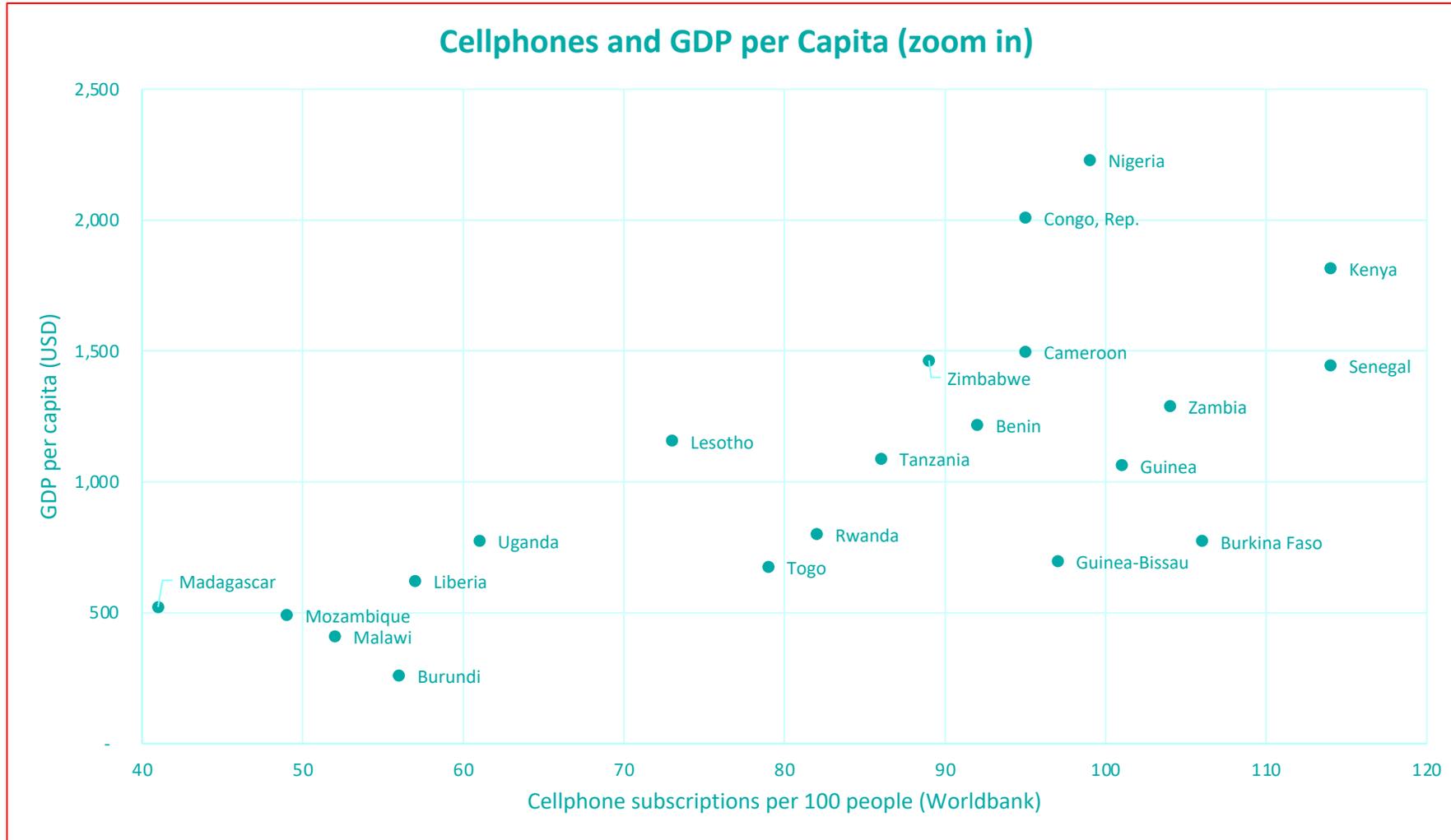


*More phones than toothbrushes*



*Higher informal than formal employment*

# Cell-phone penetration and GDP per capita

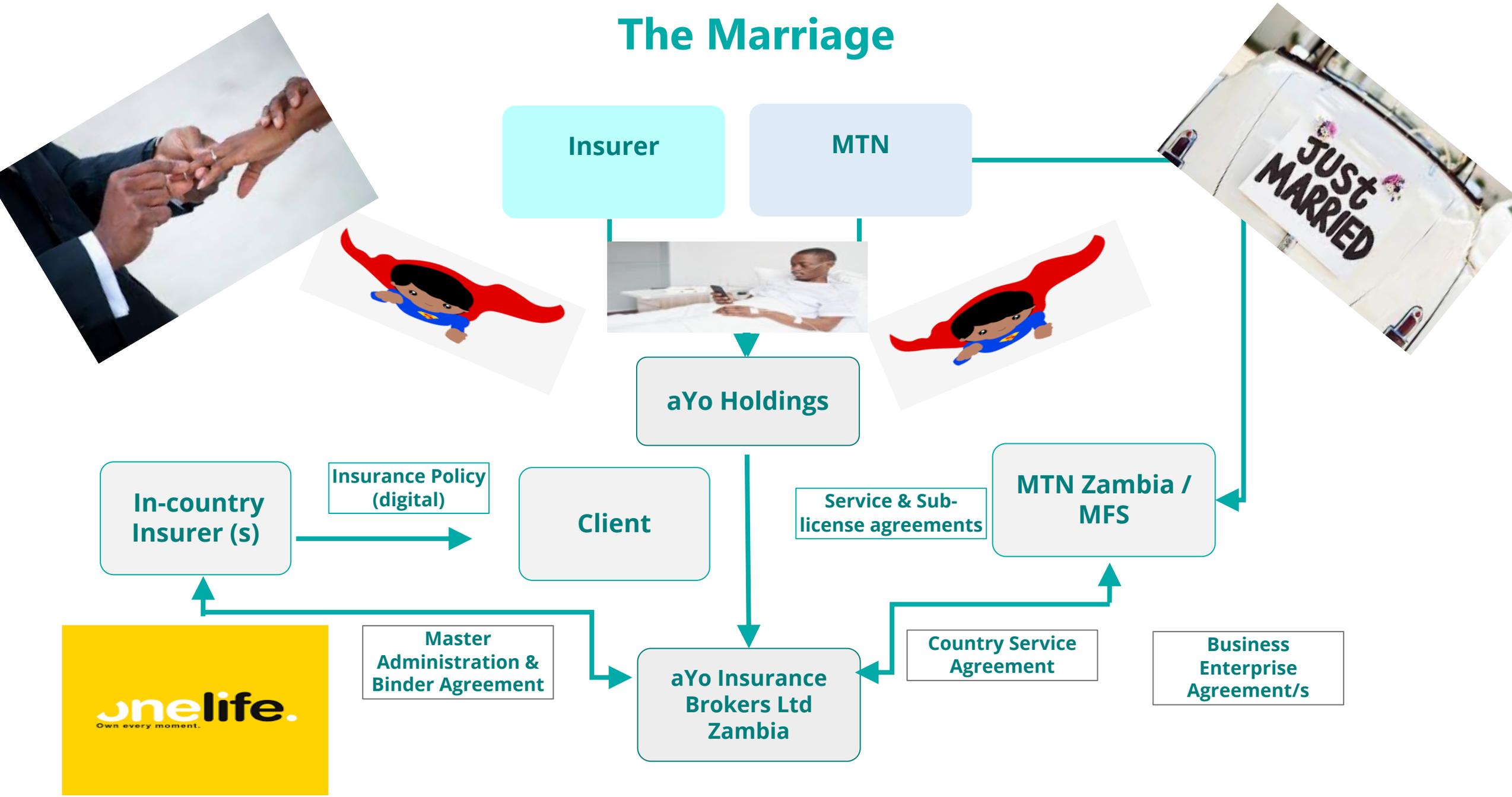


# The birth of aYo

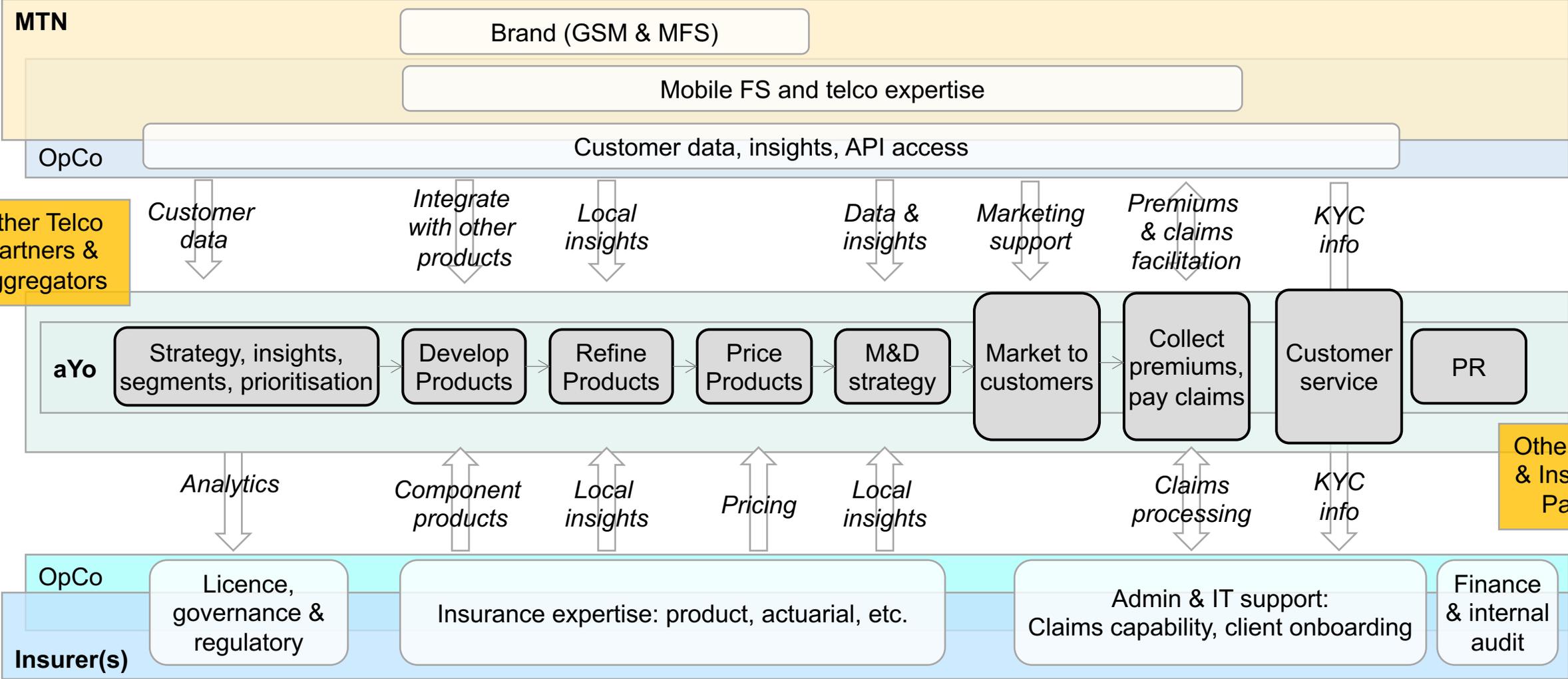
aYo was originally a **partnership**  
between **MTN**  
telecommunications giant &  
traditional insurer **MMH**



# The Marriage



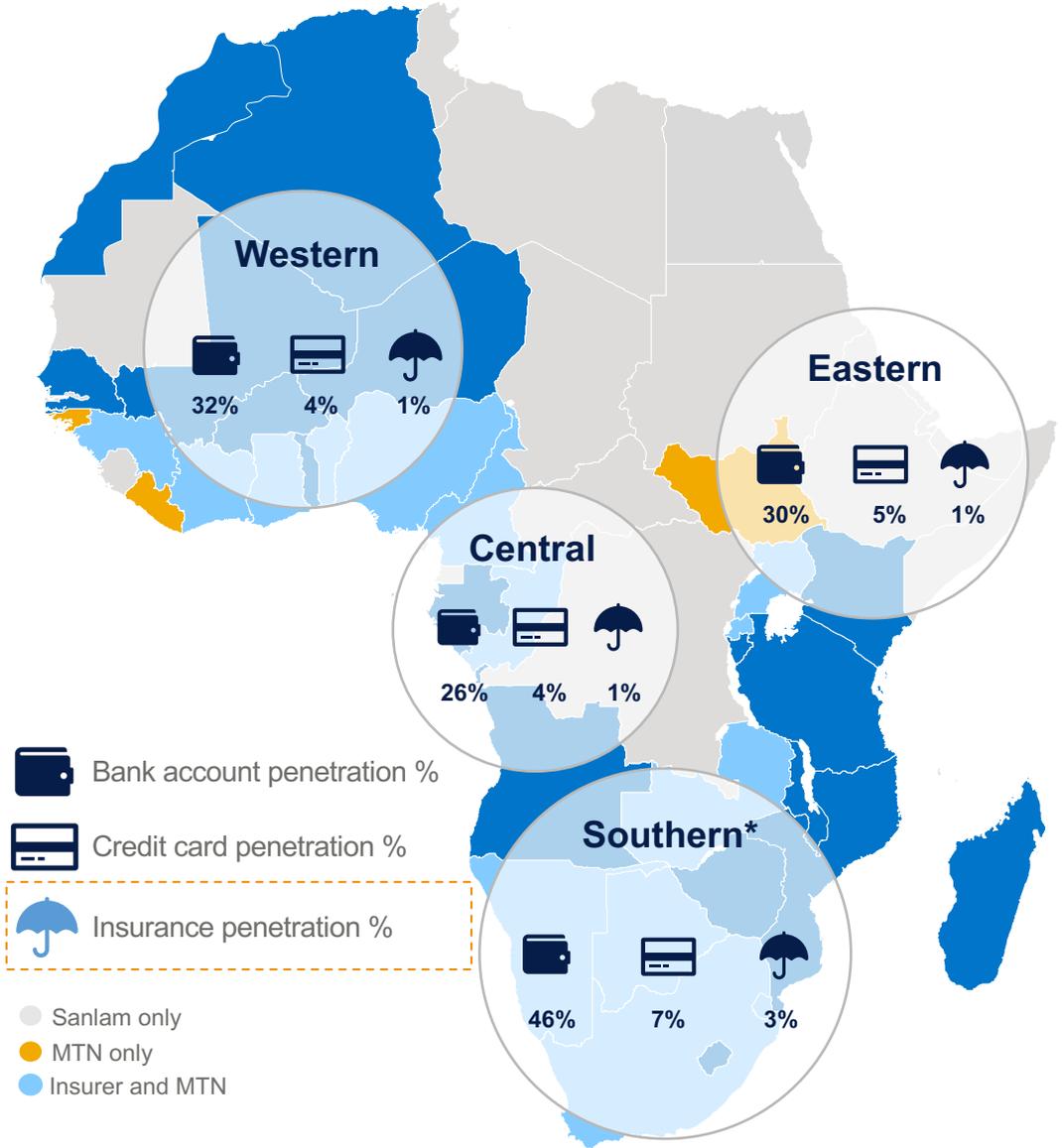
# The Cross Pollination



# Insurtech unlocking insurance opportunities in Africa

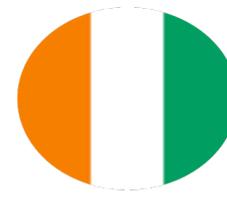


**These combined capabilities are solving the insurance challenge in Africa from both a Supply and Consumer side primarily digitally. Through a collaborative ecosystem, generating additional revenue streams, opportunities and benefits for existing businesses.**

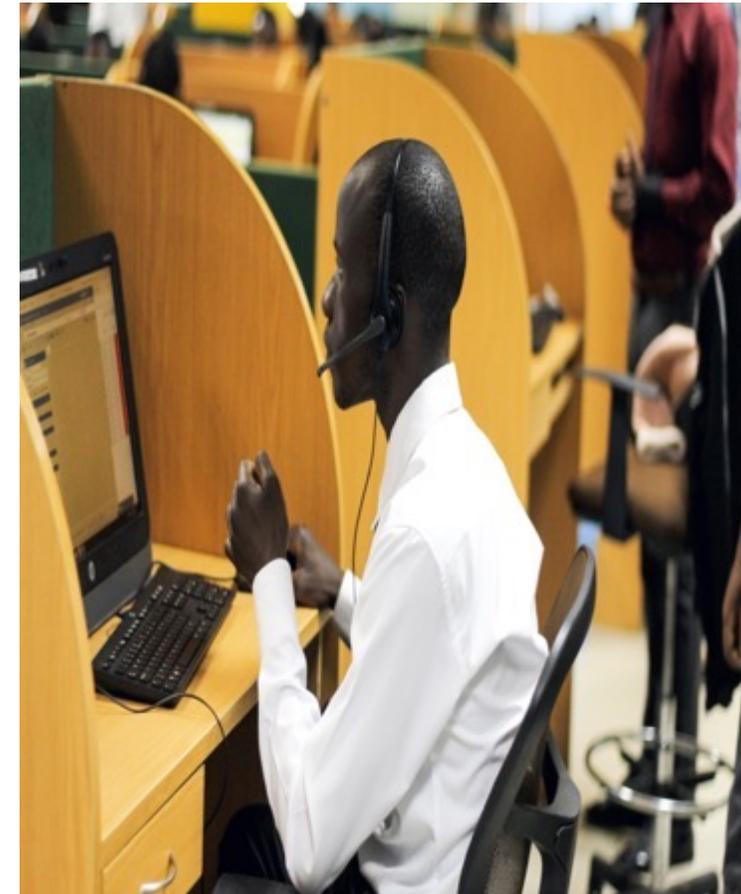




# The aYo Story thus far



16m  
Customers  
enrolled



Thank you !!!



Because you care.