



Together with **MTN.**

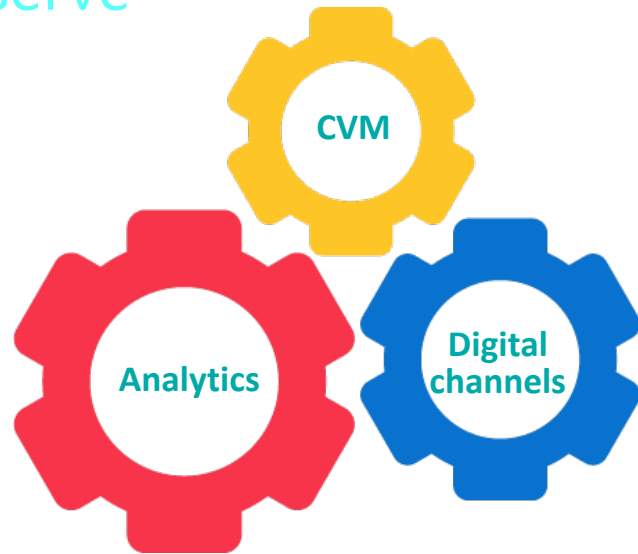
Click to add text

## Day 1: Digital Insurance Workshop

# The Reason we exist & what we want to become

## PURPOSE

To make insurance relevant, accessible and easy to use and thereby add value to and improve the lives of the clients we serve



## AMBITION

We aim to be an engagement company, increasingly leveraging analytics, customer value management and digital channels towards creating a future where everyone uses insurance.



# Product Simplicity



**RECHARGE WITH CARE**  
FREE INSURANCE THROUGH YOUR CELLPHONE

**Insurance Ya Mahala Ya Mailo**

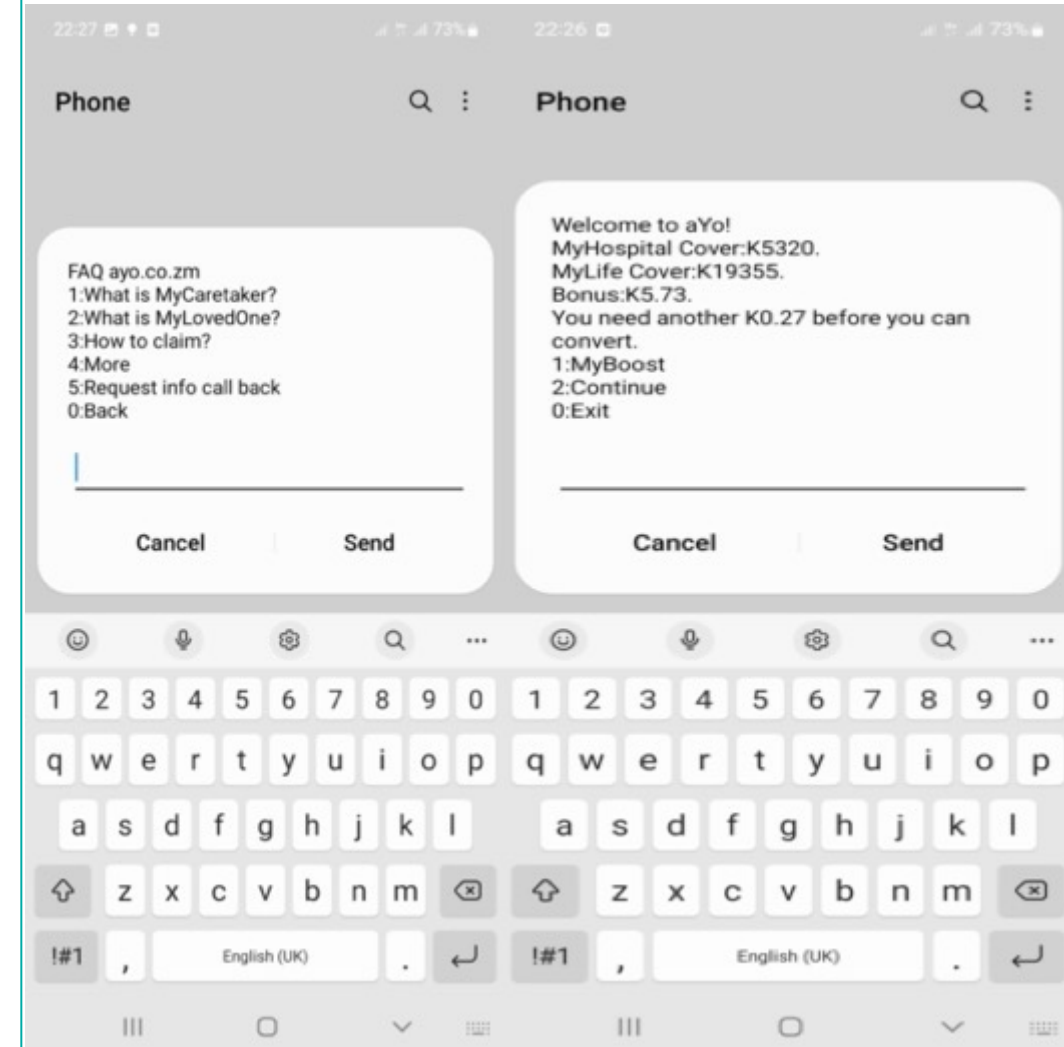
With **aYo** Recharge with Care you can make sure their dreams come true, even after you are gone.

**DIAL \*296# for MyLife cover**

**aYo**  
Together with **MTN**.

[www.aYo4u.com/zm](http://www.aYo4u.com/zm)  
Underwritten by Indemnity Ltd.  
Terms & Conditions apply

- Registration via **mobile phone USSD** code with assistance from an aYo Care Champion or Telesales Champion
- Easy way to get hospital cover for **accidents, illness and Life cover**
- Simply register on your cell phone for **aYo Recharge with Care** and get **30 days'** cover each time you recharge your mobile phone with airtime.
- View **Cover balances** on phone & with product information
- **Customer Support/Feedback** via Contact centre accessible via phone
- Claims intimation via USSD with document submission via whatsapp 24/7
- Automated Benefit payment into **Mobile Money Wallet**.



22:27 73% 22:26 73%

Phone Phone

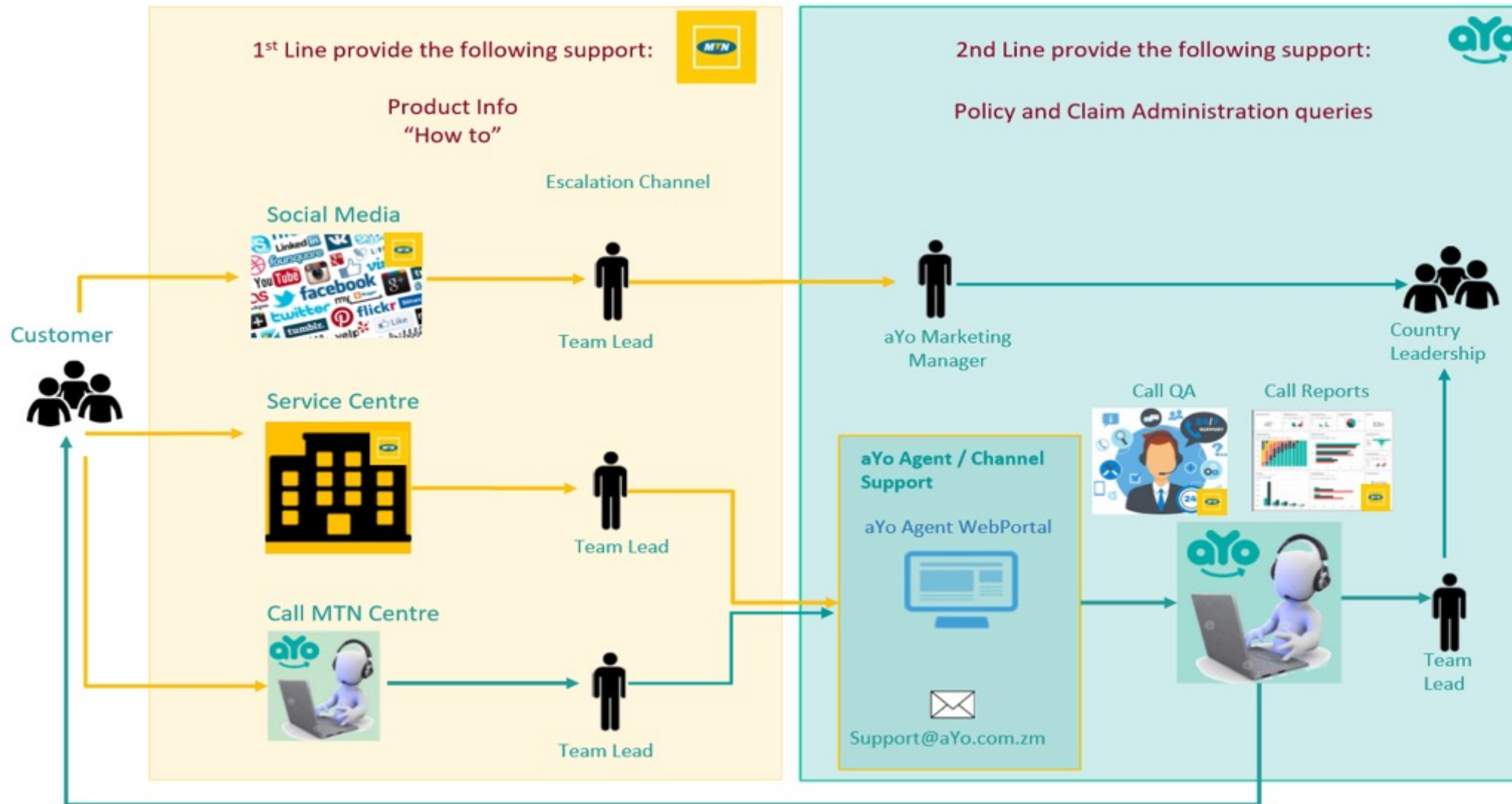
FAQ ayo.co.zm  
1:What is MyCaretaker?  
2:What is MyLovedOne?  
3:How to claim?  
4:More  
5:Request info call back  
0:Back

Welcome to aYo!  
MyHospital Cover:K5320.  
MyLife Cover:K19355.  
Bonus:K5.73.  
You need another K0.27 before you can convert.  
1:MyBoost  
2:Continue  
0:Exit

Cancel Send

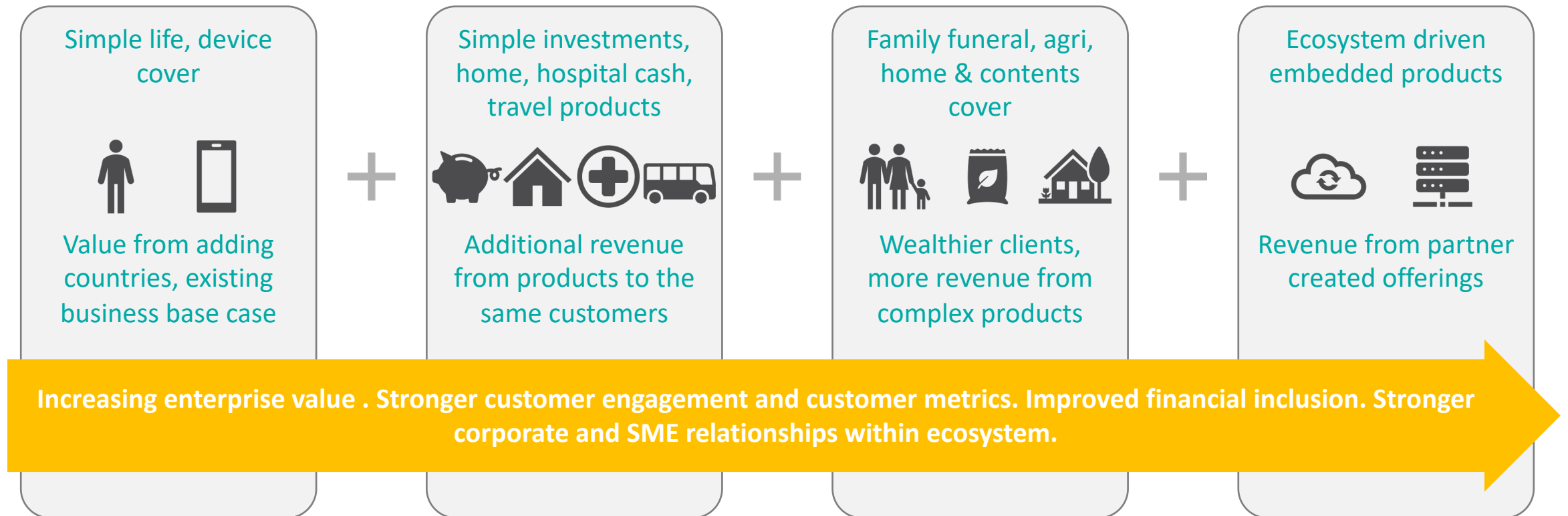
1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0  
q w e r t y u i o p q w e r t y u i o p  
a s d f g h j k l a s d f g h j k l  
z x c v b n m z x c v b n m  
!#1 , English (UK) . !#1 , English (UK)

# Digital Enabled Customer Service Touch Points



# What next?

Building a progressively more comprehensive product set that enhances value



# The Opportunity



# Key Enablers

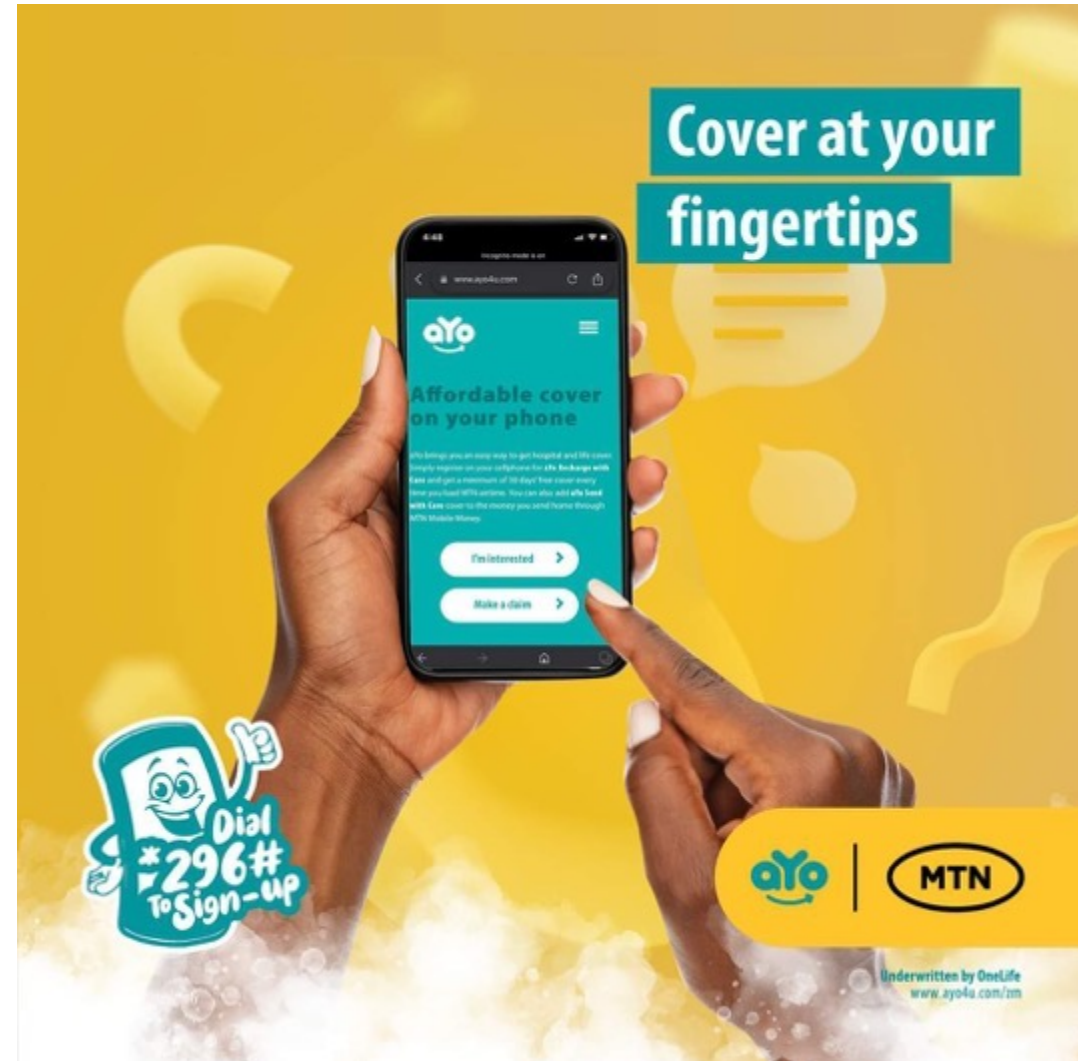
## Access

### Demand

- Services as, when and wherever required

### Supply

- Agility in offering





# Key Enablers

## Appropriateness

- Understanding & Identifying real value

Demand

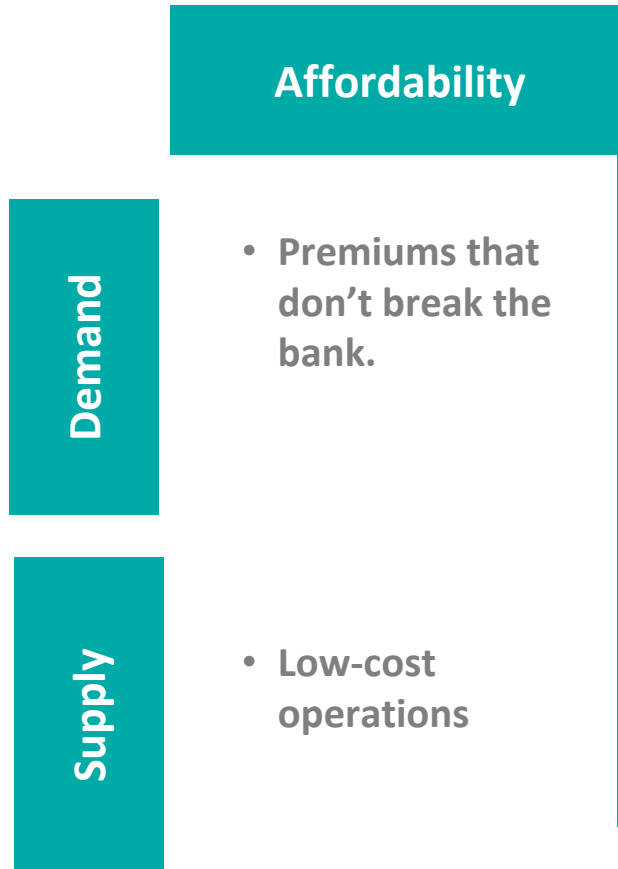
- A Human Centered Design approach

Supply





# Key Enablers



The advertisement features a large orange background. At the top, the words "AMAZING" and "VALUE" are written in large, bold, yellow and white letters respectively, each inside a dark teal rectangular box. Below these, the text "K4=K8,830" is displayed in a large, bold, teal font. At the bottom left, there is a cartoon character of a smartphone with a face, wearing a blue shirt, and holding a sign that says "Dial \*296# To Sign-up". Below this character, the text "Terms & conditions apply" is written in small black font. At the bottom right, there are two logos: "Ayo" in a stylized teal font and "MTN" in a black oval. Below these logos, the text "Underwritten by OneLife" and the website "www.ayoku.com/201" are written in small black font.

# Key Fintech Enablers



aYo Joins Forces with Clickatell to Launch WhatsApp Customer Channel



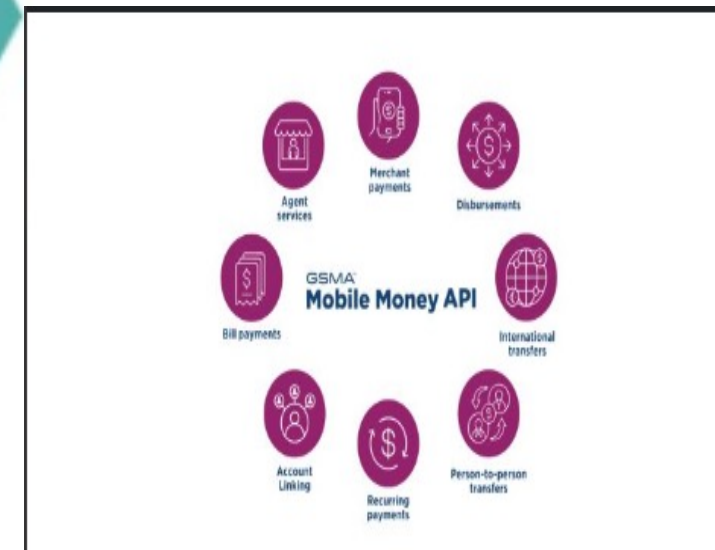
## Fintech enablers:

- ID verification
- Digital disbursements
- Digital payments
- Payment flexibility
- Alternative data
- IoT and remote sensors
- Communication tech, IVR, and remote customer service
- Digital wallets and stores of value
- Graphical interfaces

Source: BFA Global, April 20, 2021



aYo Looks to the Cloud to Power the Future of Microinsurance





INSURANCE COMPANY



REGULATION

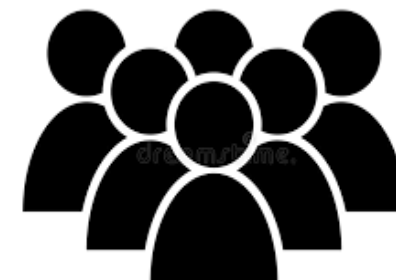


FINTECH

## Purpose



AUTOMATION







Thank you !!!



Because you care.