



Circle and text

Together with **MTN.**

## 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

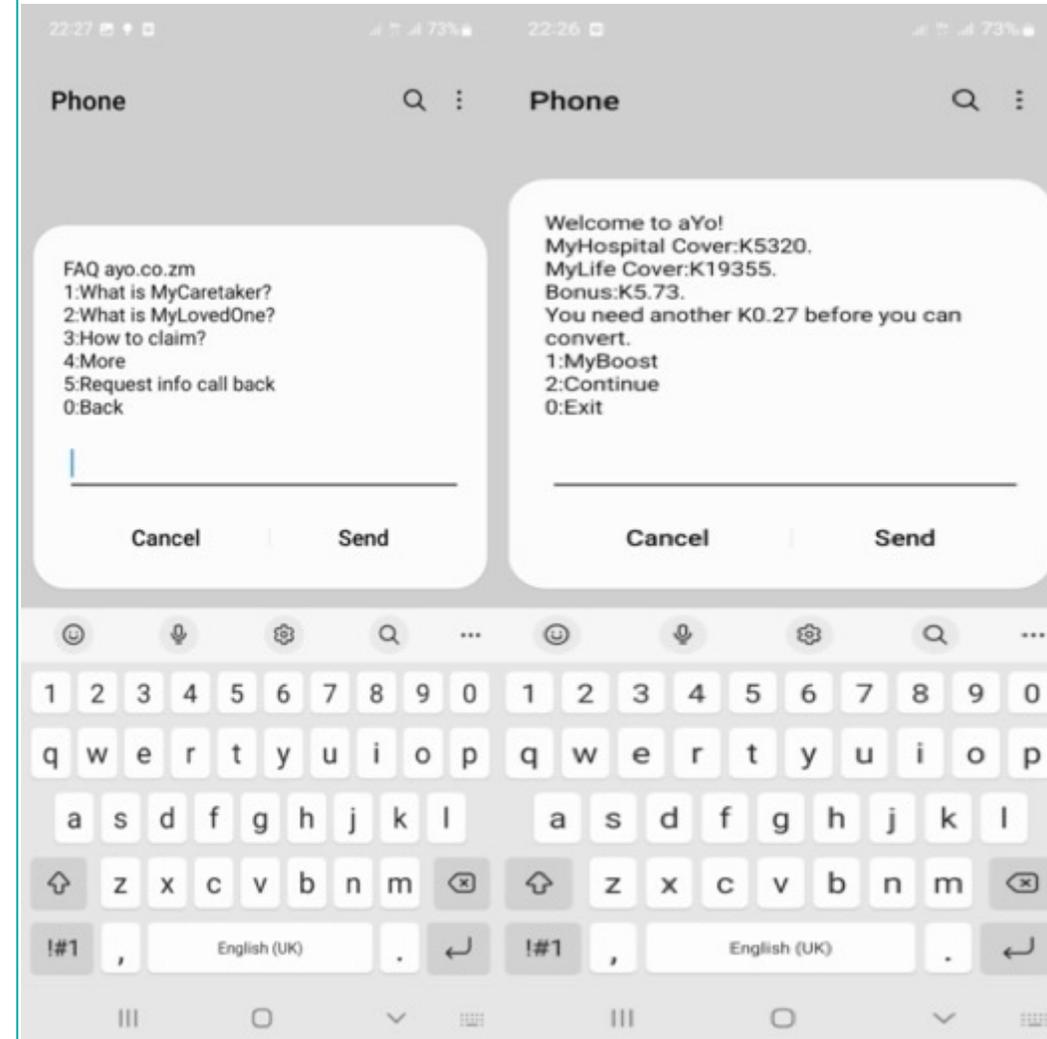


## AMBITION

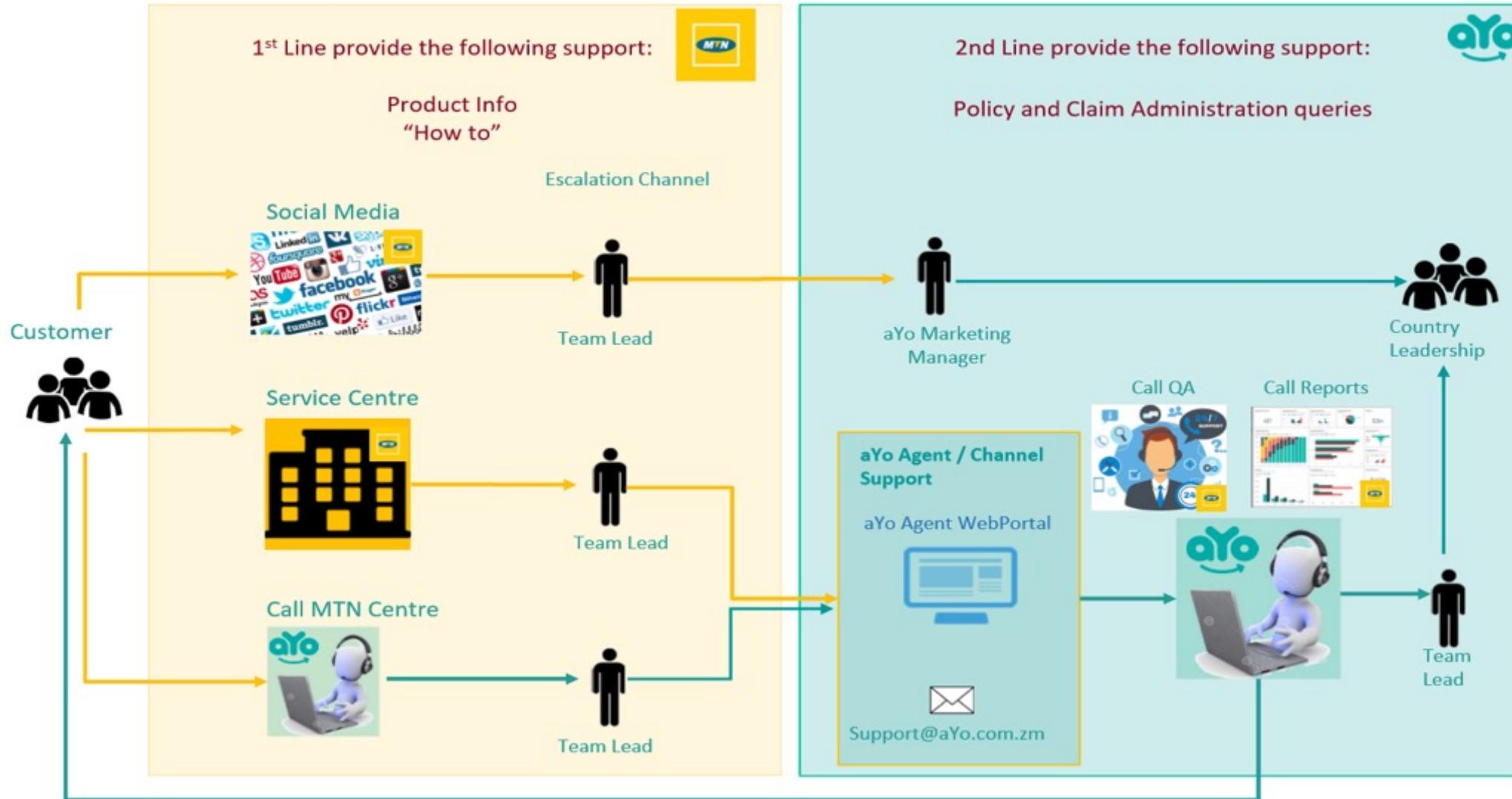
We aim to be an engagement company, increasingly leveraging analytics, customer value management and digital channels towards creating a future where everyone uses insurance.

# Product Simplicity

- 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**.

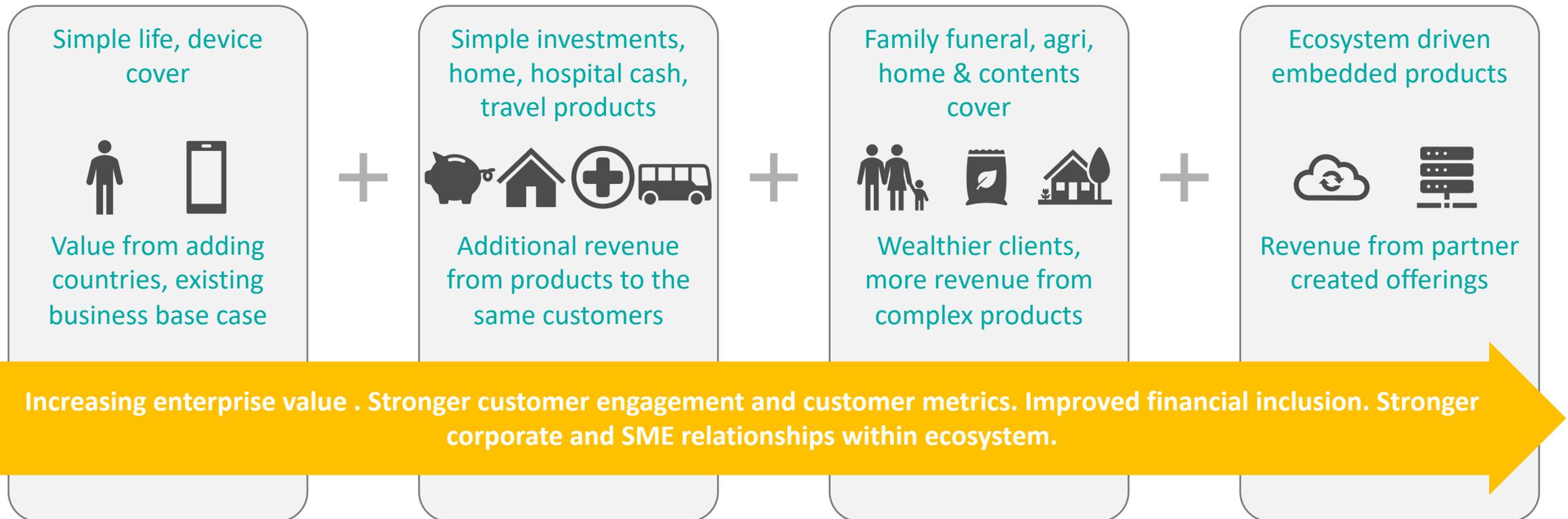


# Digital Enabled Customer Service Touch Points



# What next?

Building a progressively more comprehensive product set that enhances value



# The Opportunity



# Key Enablers

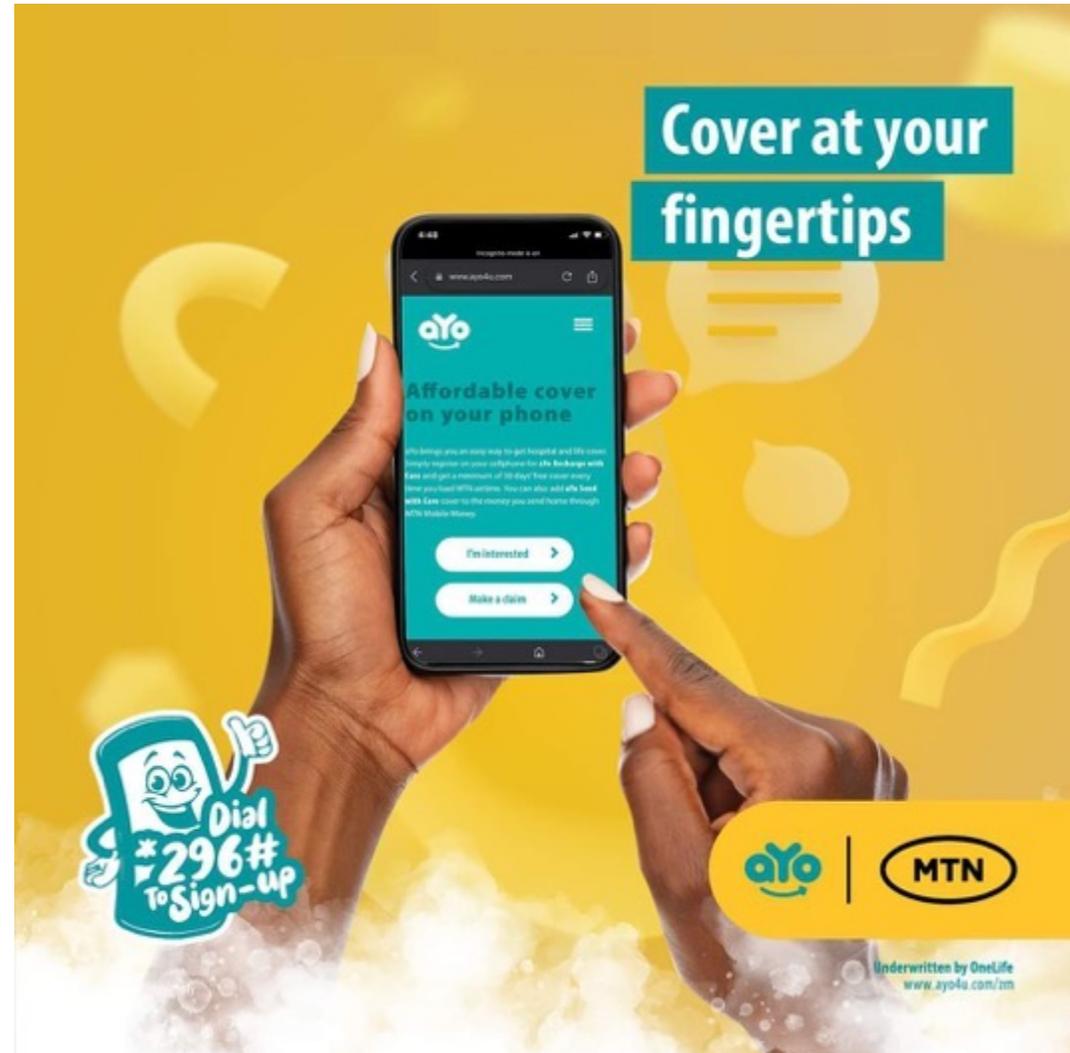
## Access

Demand

- Services as, when and wherever required

Supply

- Agility in offering



# Key Enablers

## Appropriateness

- Understanding & Identifying real value

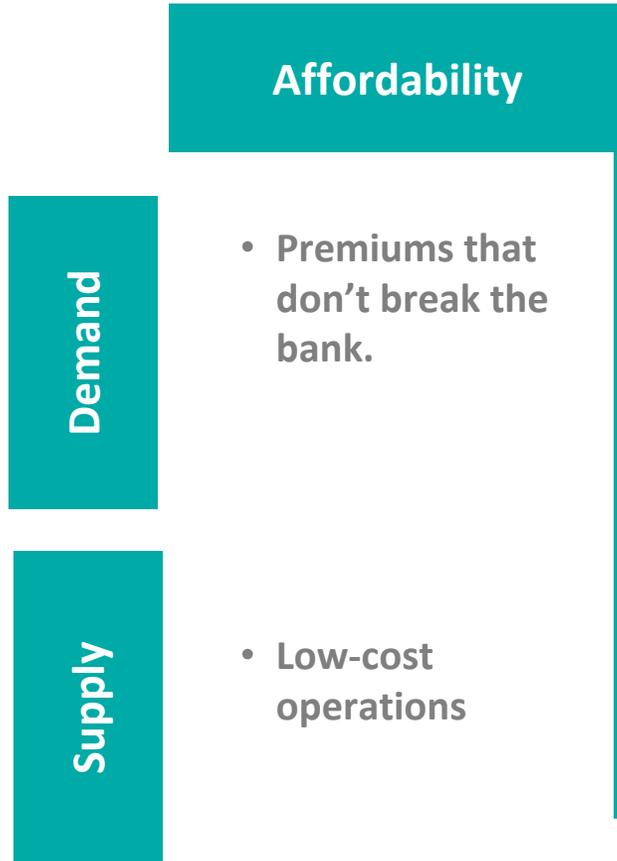
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- A Human Centered Design approach

Supply



# Key Enablers



**AMAZING  
VALUE**

**K4=K8,830**

**Dial \*296#  
To Sign-up**

**aYo | MTN**

Underwritten by OneLife  
www.aYo.co.ke/296

Terms & conditions apply

# Key Fintech Enablers

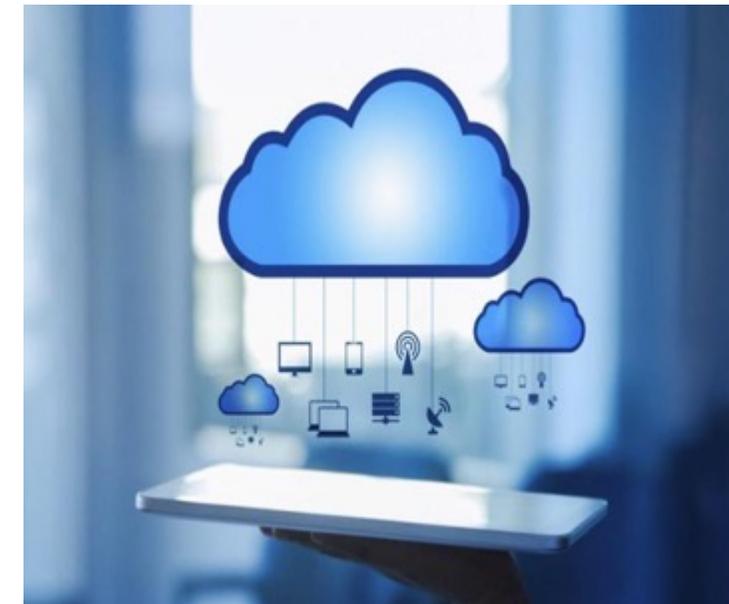


aYo Joins Forces with Clickatell to Launch WhatsApp Customer Channel

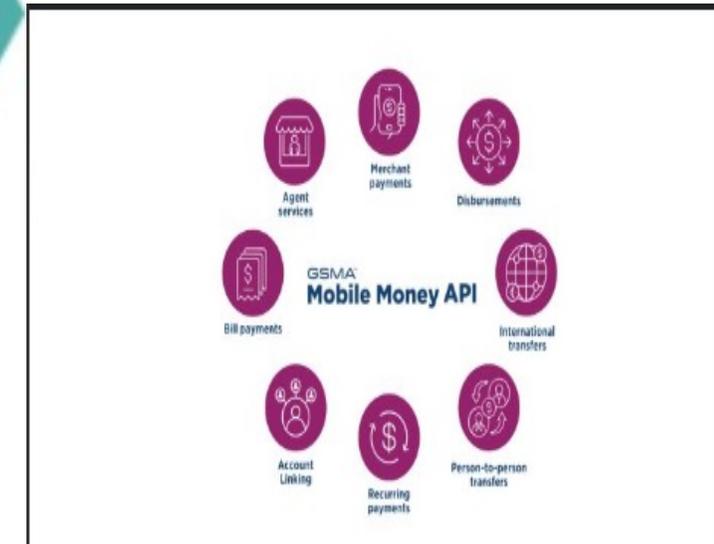
## Fintech enablers:

- 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



# Purpose



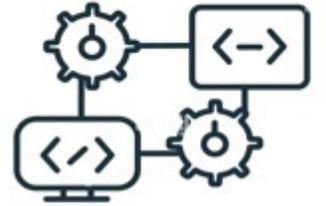
INSURANCE COMPANY



REGULATION



FINTECH



AUTOMATION



Thank you !!!



Because you care.