



EMPOWERING CUSTOMERS THROUGH
TECHNOLOGY

THE BIMA WAY



BIMA

PROTECTING THE FUTURE OF EVERY FAMILY

BIMA USES MOBILE TECH TO BRING EASY TO USE, AFFORDABLE INSURANCE & HEALTH SERVICES TO LOW-INCOME FAMILIES IN EMERGING MARKETS



14 OPERATIONS IN AFRICA, ASIA & LATIN AMERICA



ACHIEVEMENTS



24 MILLION

Customers
reached



575,000

New customers
a month



ACCESS

75%

Customers accessing
insurance for the first time



93% PEOPLE LIVE ON LESS THAN \$10
PER DAY

c.90% SELF-EMPLOYED, WITH NO
FORMAL PROTECTION

33% SMARTPHONE PENETRATION

26-84% NO FORMAL SAVINGS
ACCOUNT

INSURANCE IS A POWERFUL TOOL THAT CAN PREVENT A FAMILY FROM SLIPPING BACK INTO
POVERTY

BIMA'S MODEL IS BUILT ON OUR PARTNERSHIPS, PLATFORM, PEOPLE AND PRODUCTS



PARTNERSHIPS with Mobile Operators to reach scale and be at the forefront of innovation in emerging markets



Award-winning tech **PLATFORM** that delivers a user experience that works for our consumers



PEOPLE or agent force dedicated solely to distribution of BIMA products, our providing vital product education



High value **PRODUCTS** that are easy-to-use and built around the needs of the customer

BIMA MAKES INSURANCE AND HEALTH PRODUCTS THAT ARE AFFORDABLE, VALUABLE AND WORK FOR OUR TARGET CONSUMER



INSURANCE-LED HEALTH PRODUCT BUNDLES



SIMPLE DESIGN AND COMMUNICATION

Are you prepared for the unexpected?

Speak to your **BIMA Agent** or call us using the numbers below to find out more information about how you can register today:
621 4505 or 0918 663 3248 (Smart) or visit: www.bima.ph

BIMA
BIMA Philippines, Insurance Agency Inc.
Unit 1202 Presige Tower, F. Ortigas Jr. Rd. Ortigas Center, Pasig City
Insurance Commission Licence No: 1049574-8080223-90000000
Registration No. (SEC) CS201403469

Service available to Talk'N Text and SMART subscribers

TNT **Smart**

BIMA
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PROTECTION SERVICE

CHOOSE YOUR LEVEL and SEND KEYWORD TO 2462.

- FREE registration
- FREE ₱30,000 first month cover
- Accident and Disaster protection in one
- Choose your protection level and send a text with the respective keyword to **2462**: BIMA45, BIMA60, or BIMA70

CODE TO SUBSCRIBE	BIMA45	BIMA60	BIMA70
COVER MAX CASH BENEFIT	₱ 135,000	₱ 180,000	₱ 210,000
DAILY COST	₱ 5 (9 days)	₱ 5 (12 days)	₱ 5 (14 days)
MONTHLY COST	₱ 45 (9 days)	₱ 60 (12 days)	₱ 70 (14 days)

PROTECT THE FUTURE OF YOUR FAMILY FOR AS LOW AS ₱5 A DAY

PAPERLESS SUBSCRIPTION

FREE 30K FIRST MONTH INSURANCE

BIMA'S PLATFORM DIGITALIZES THE CUSTOMER EXPERIENCE AND DESTROYS THE BARRIERS TO REGISTRATION AND PAYMENT



Registration

PAPERLESS
REGISTRATION
IN < 2 MINUTES



Confirmation

MSISDN AS
DIGITAL
SIGNATURE



Payment

Cover Notifications

MANAGEMENT OF OVER 27
MILLION MICRO-PAYMENTS
EACH DAY



Claim

ELECTRONIC
CLAIMS
TRACKING

BIMA'S TECH INNOVATIONS TO IMPROVE THE CUSTOMER EXPERIENCE

FOCUS ON SMART TECH RATHER THAN HIGH TECH



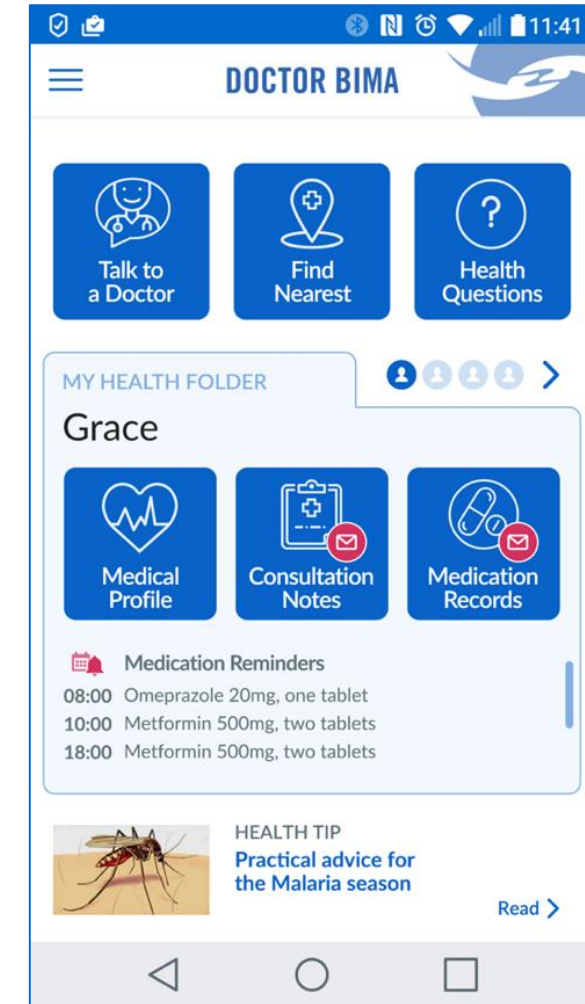
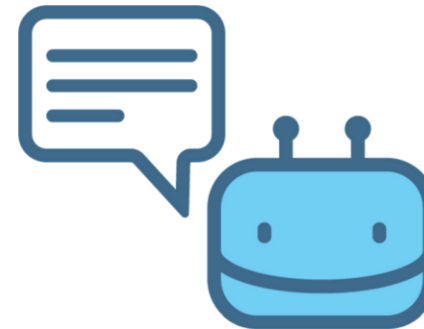
BIMA

Welcome Carl-Johan Hedstrom

Status: ACTIVE
Sales Level: None
QA Score: 0

Today's Sales: 0.00 GHC
Last Cash Deposit: 0 GHC
Outstanding Balance: 0 GHC

Sales Record	Sales Value	Sales Level	Earnings
Total Sales-Current Month	0	NA	NA
Daily Sales Avg-Current Month	0	None	NA
Daily Sales Avg-Move to Next Level	42	Developing	185
Working Days Remaining - Current Month	10	NA	NA



PEOPLE ARE STILL A KEY COMPONENT TO ADOPTION



**3,500 PEOPLE EMPLOYED
GLOBALLY**



**KEY TO TRUST, EDUCATION
& AWARENESS**

**AWARD-WINNING BIMA
AGENT ACADEMY**



THANK YOU



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PROTECTING THE FUTURE OF EVERY FAMILY