



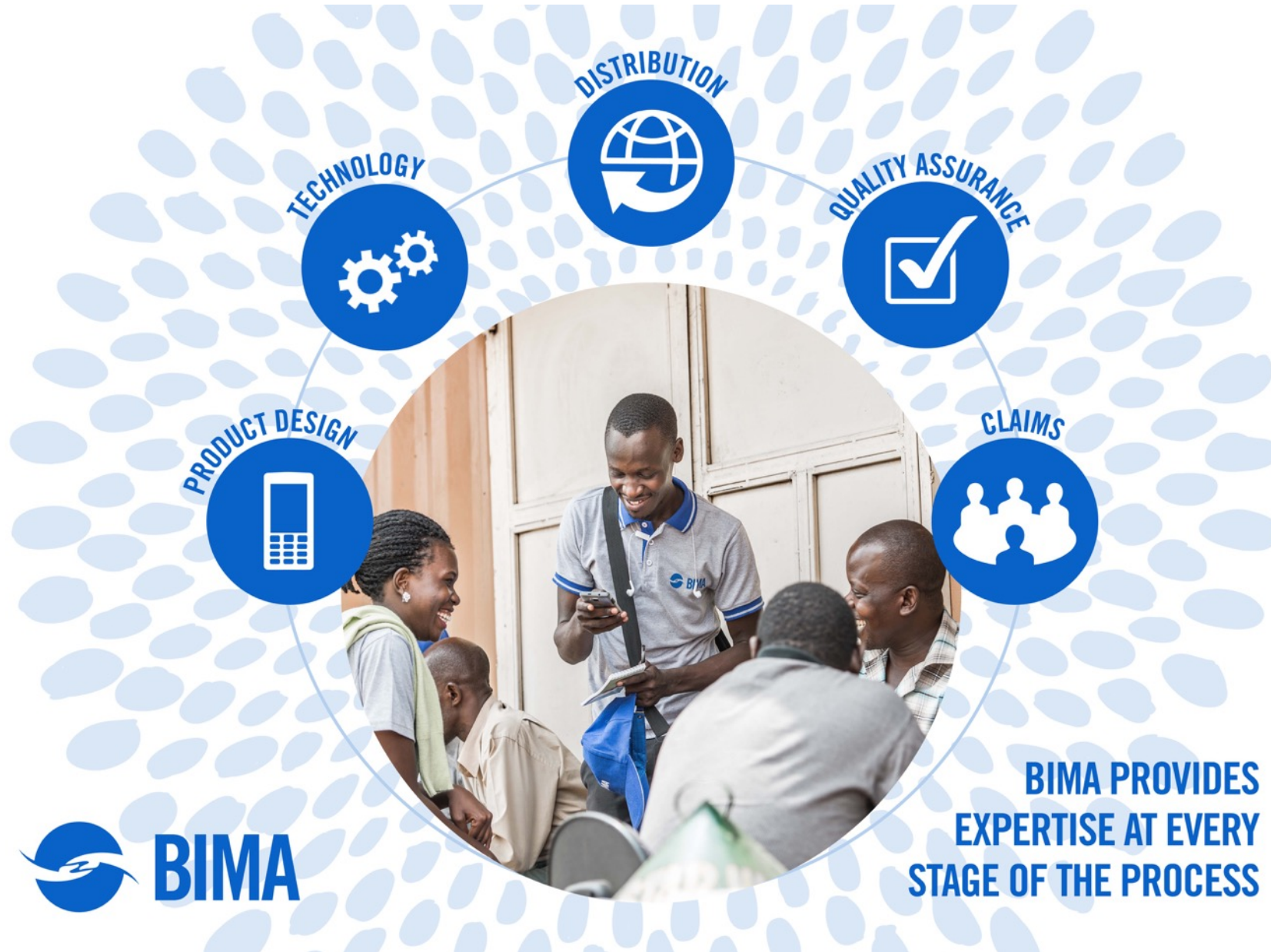
PIONEERING MOBILE MICROINSURANCE

MIN – 16 NOVEMBER –SRI LANKA



BIMA

PROTECTING THE FUTURE OF EVERY FAMILY





BIMA



**16 COUNTRIES
3 CONTINENTS
3,500 PEOPLE**





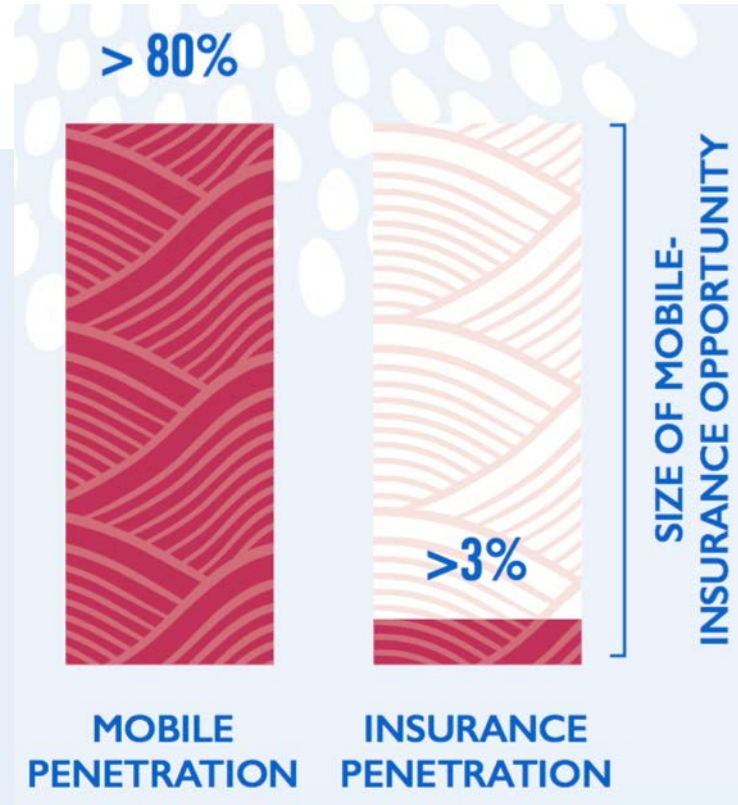
REGISTRATION

LESS THAN 2 MINS

PAPERLESS VIA HANDSET

MOBILE NUMBER USED AS
DIGITAL SIGNATURE

CONFIRMATION AND POLICY
UPDATES VIA SMS



PAYMENT



MICRO-PREMIUMS

AUTOMATED VIA MULTIPLE
CHANNELS

FLEXIBILITY

SMART BILLING (daily/monthly)



Prices in real terms

Psychology in payments

Free insurance vs paid

Role of charity?

“Price of a lunch”

Paid product stickiness

Paid insurance performs better

Awareness



With that said, there are areas which are challenging and charity/subsidies can provide a helping hand

Niche products

Small markets

Excluded
customers



THANK YOU



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