



Together with **MTN.**

Click to add text

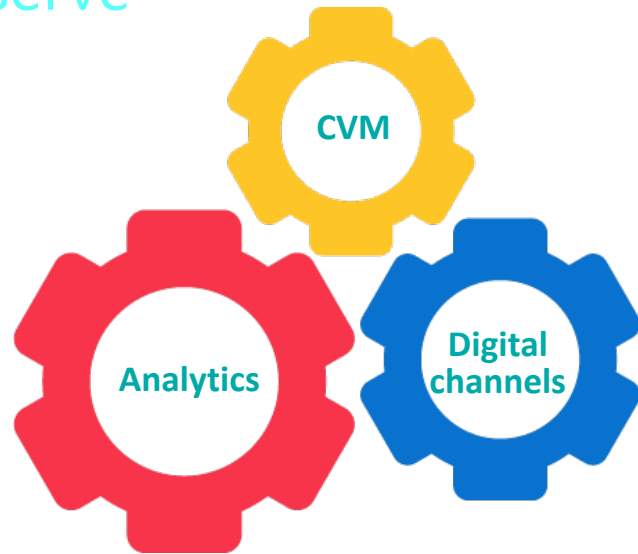
Day 1: Digital Insurance Workshop



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

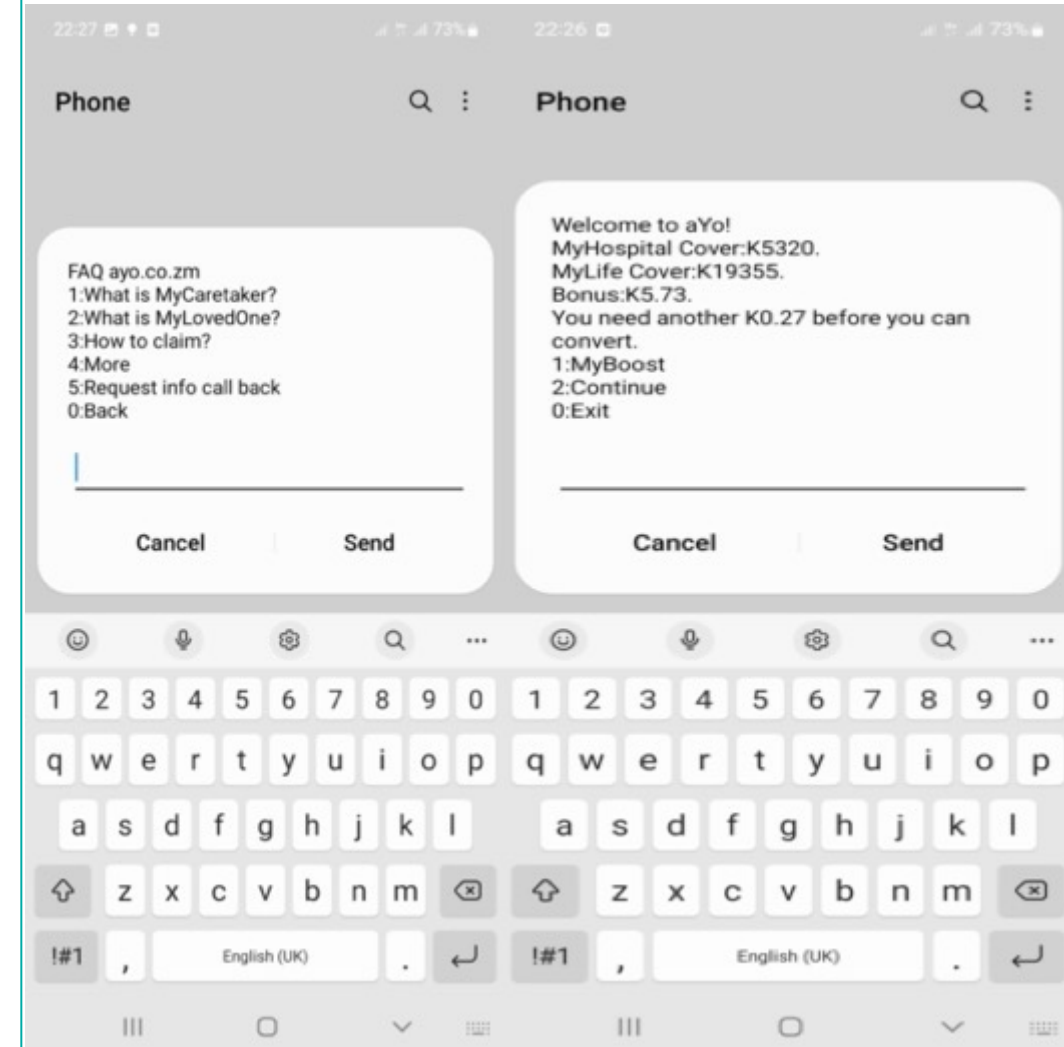
With **aYo** Recharge with Care you can make sure their dreams come true, even after you are gone.

DIAL *296# for MyLife cover

aYo
Together with MTN.

www.aYo4u.com/zm
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

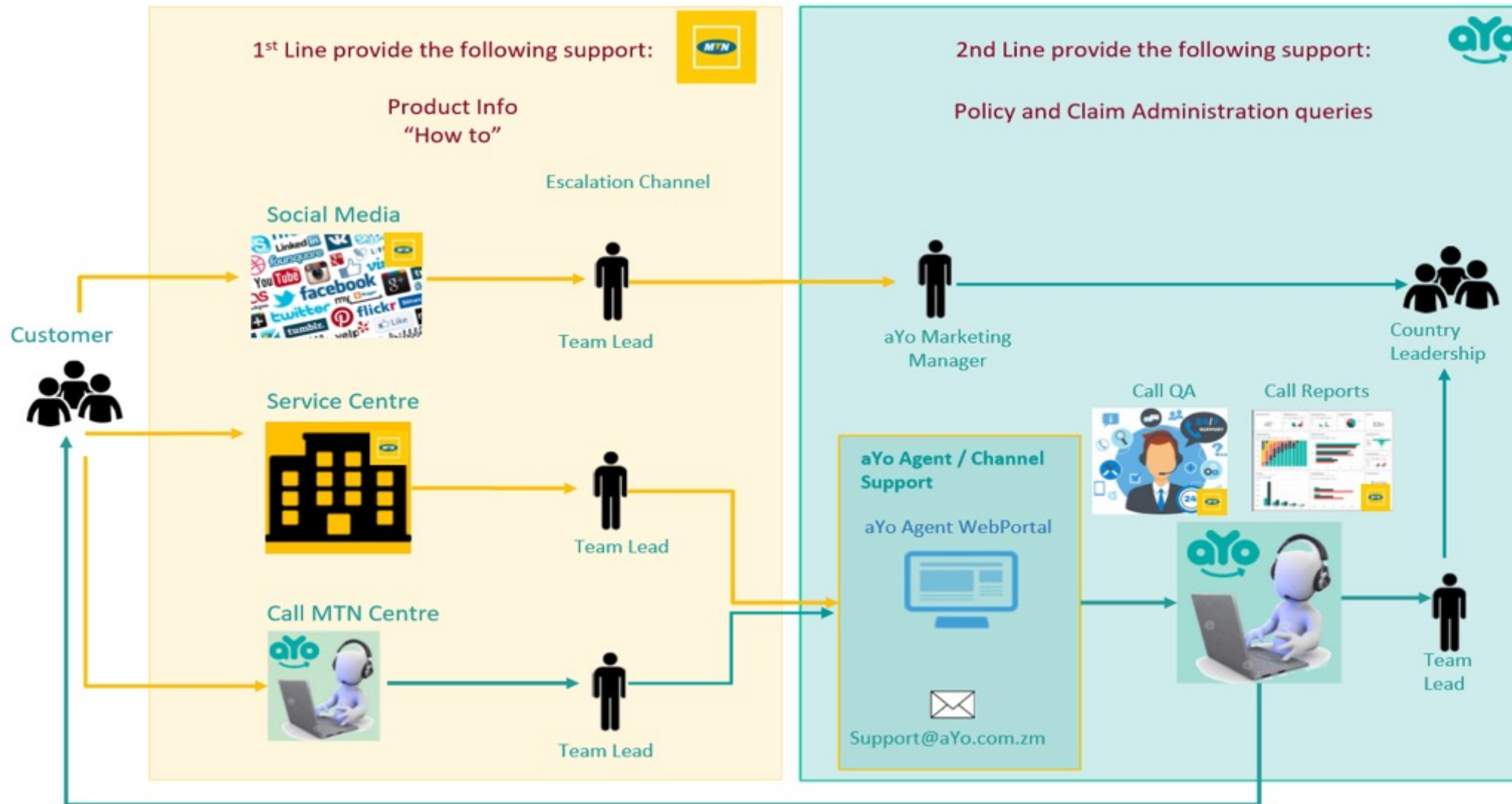
FAQ ayo.co.zm
1:What is MyCaretaker?
2:What is MyLovedOne?
3:How to claim?
4:More
5:Request info call back
0:Back

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

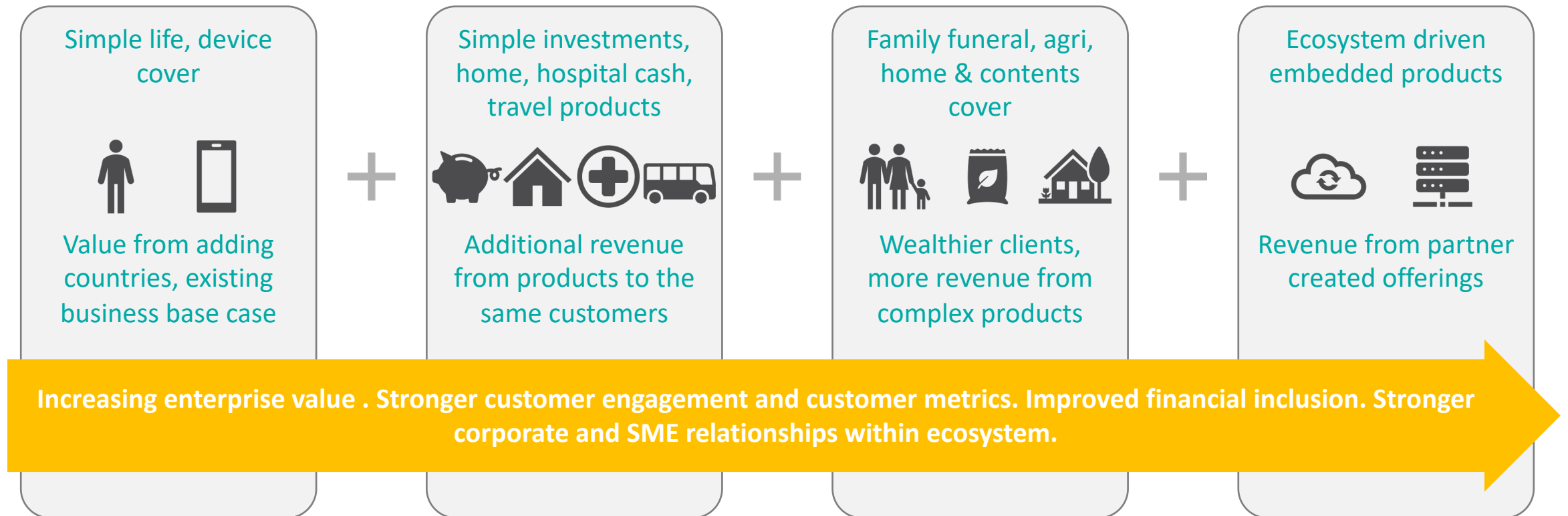
1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0
q w e r t y u i o p q w e r t y u i o p
a s d f g h j k l a s d f g h j k l
z x c v b n m z x c v b n m
!#1 , English (UK) . !#1 , English (UK)

Digital Enabled Customer Service Touch Points



What next?

Building a progressively more comprehensive product set that enhances value



The Opportunity



Key Enablers

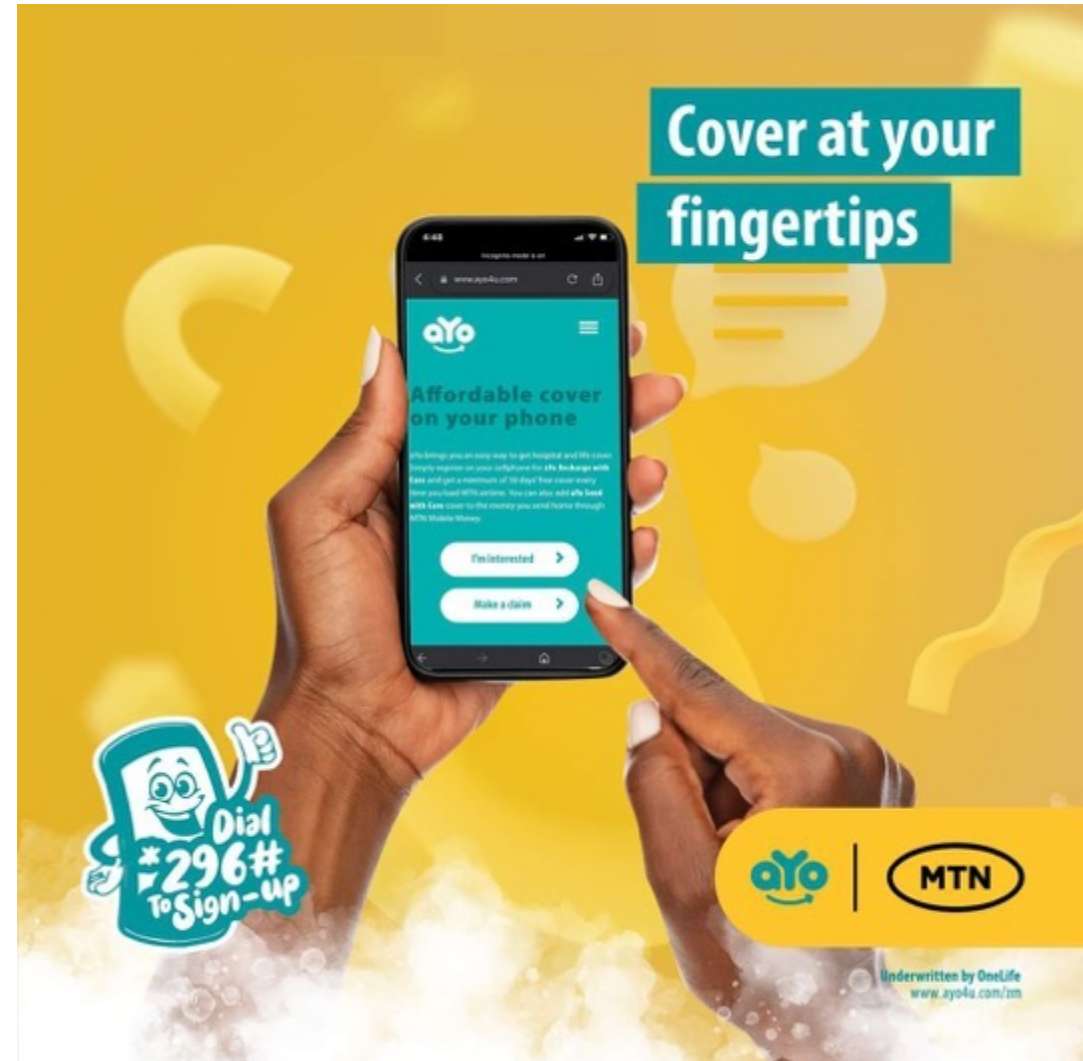
Access

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

Affordability

Demand

- Premiums that don't break the bank.

Supply

- Low-cost operations

AMAZING

VALUE

K4=K8,830



Terms & conditions apply



MTN

Underwritten by OneLife
www.ayoku.com/om

Key Fintech Enablers



aYo Joins Forces with Clickatell to Launch WhatsApp Customer Channel



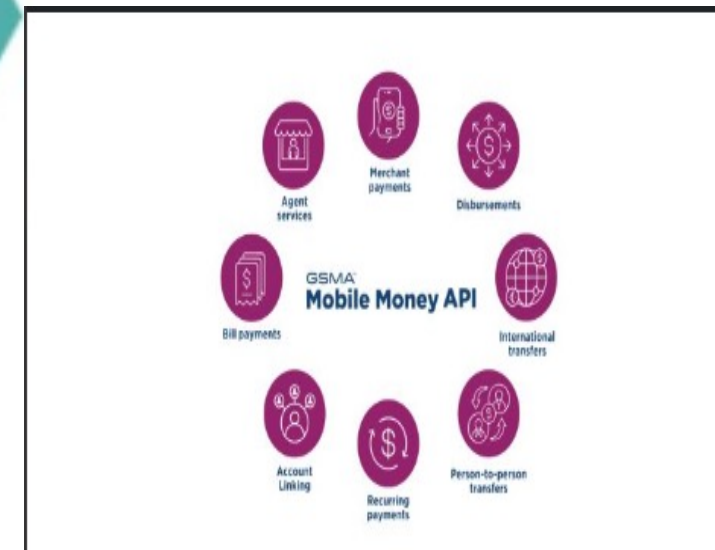
Fintech enablers:

- 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

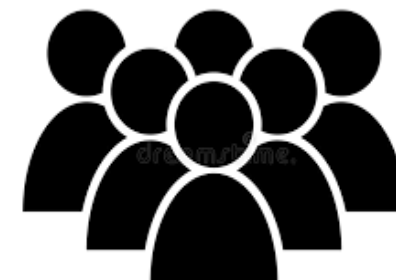


FINTECH

Purpose



AUTOMATION





Thank you !!!



Because you care.