



Together with **MTN.**

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Day 2 Session 3: Digital Insurance

Legally privileged and confidential

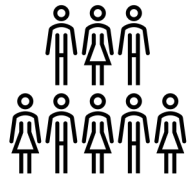
Africa's digital landscape at a glance



More SIM cards than people

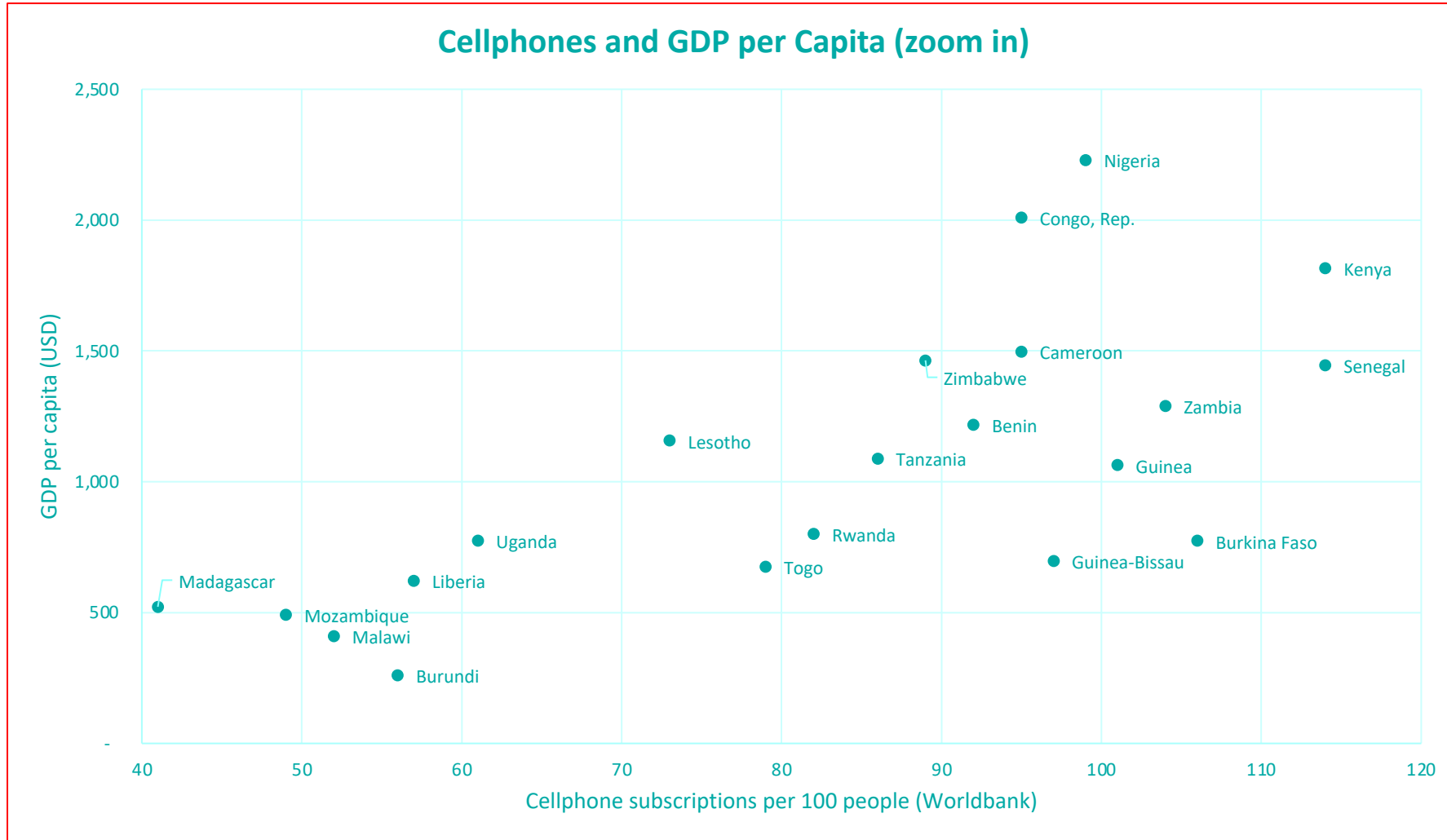


More phones than toothbrushes



Higher informal than formal employment

Cell-phone penetration and GDP per capita

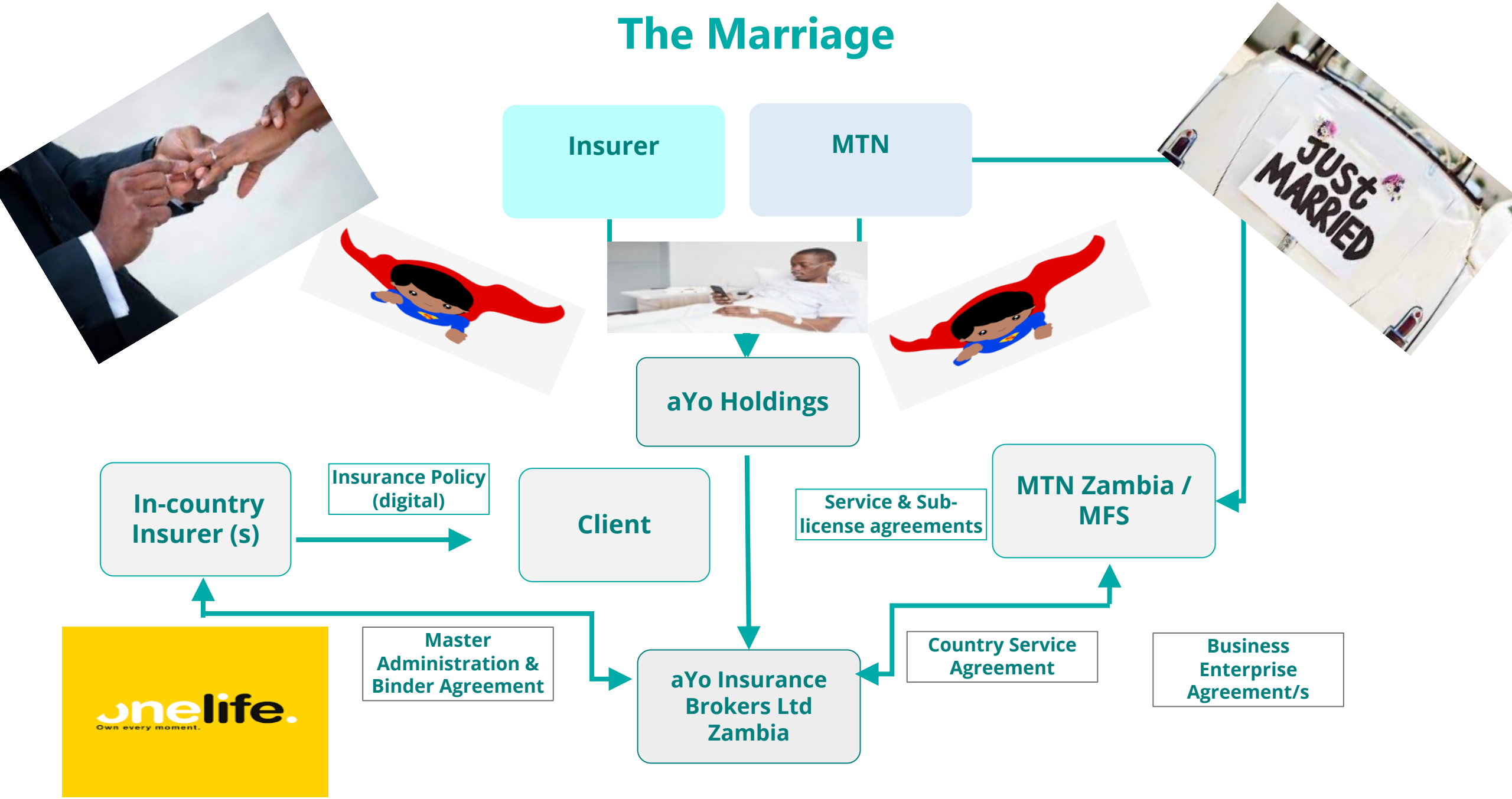


The birth of aYo

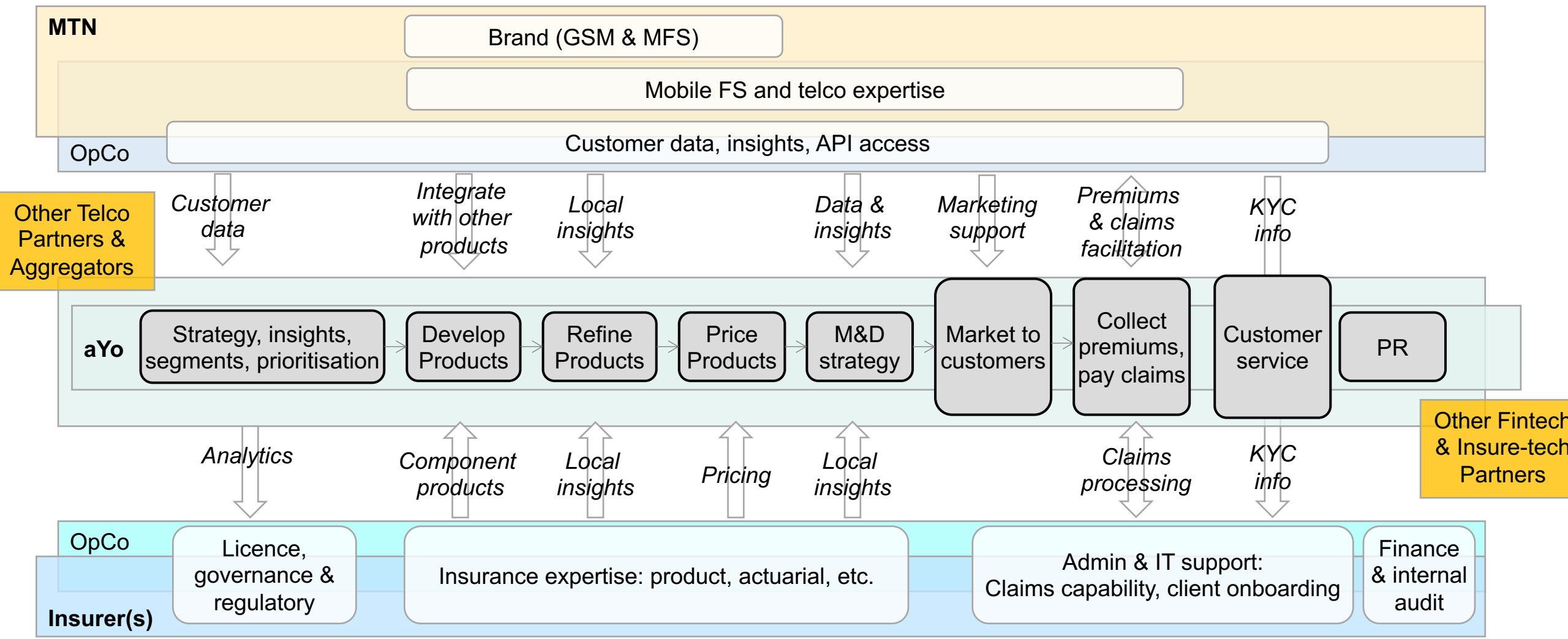
aYo was originally a **partnership**
between **MTN**
telecommunications giant &
traditional insurer **MMH**



The Marriage



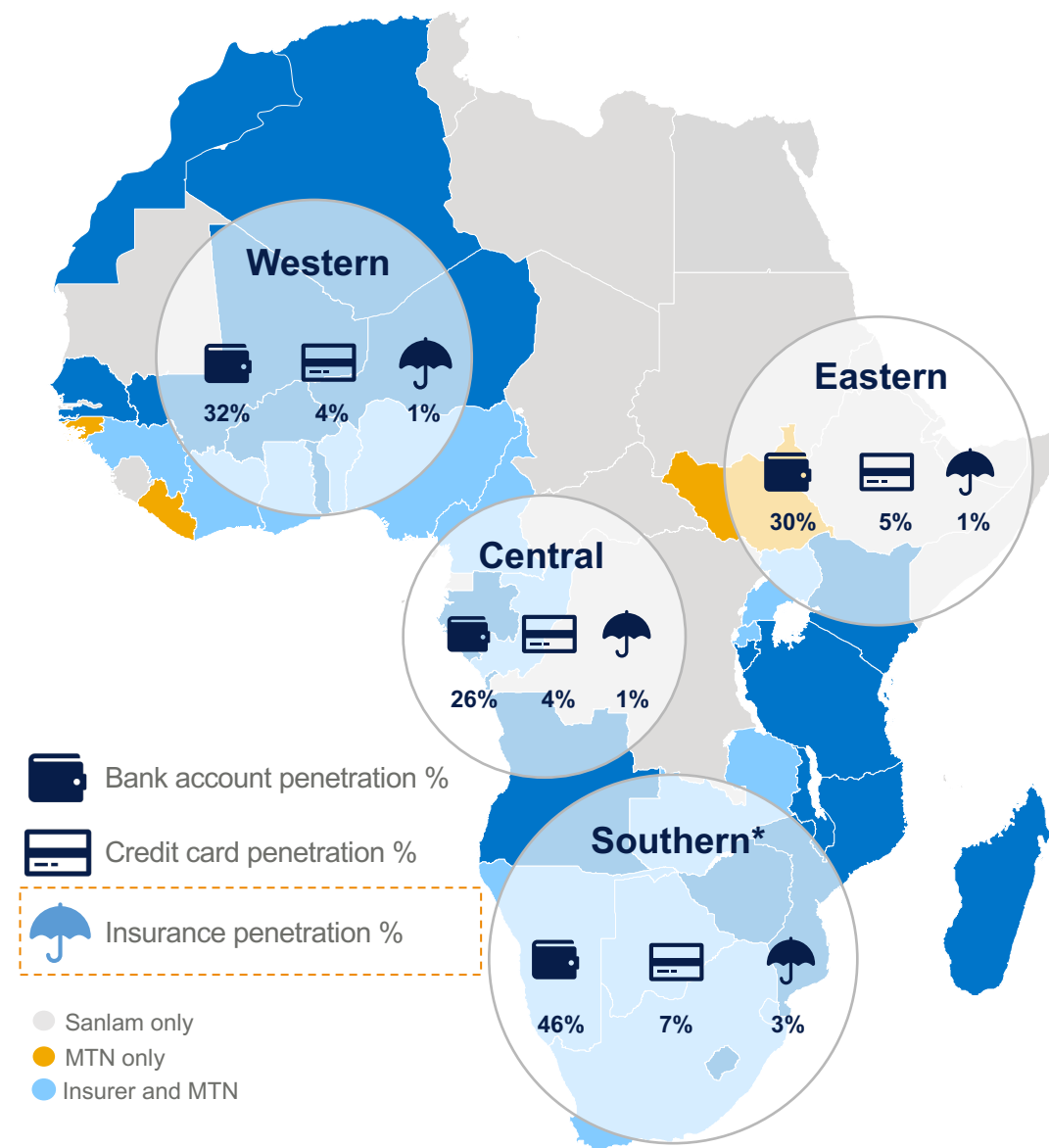
The Cross Pollination



Insurtech unlocking insurance opportunities in Africa

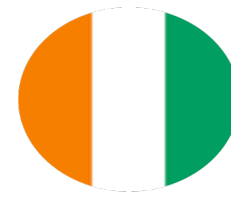


These combined capabilities are solving the insurance challenge in Africa from both a Supply and Consumer side primarily digitally. Through a collaborative ecosystem, generating additional revenue streams, opportunities and benefits for existing businesses.

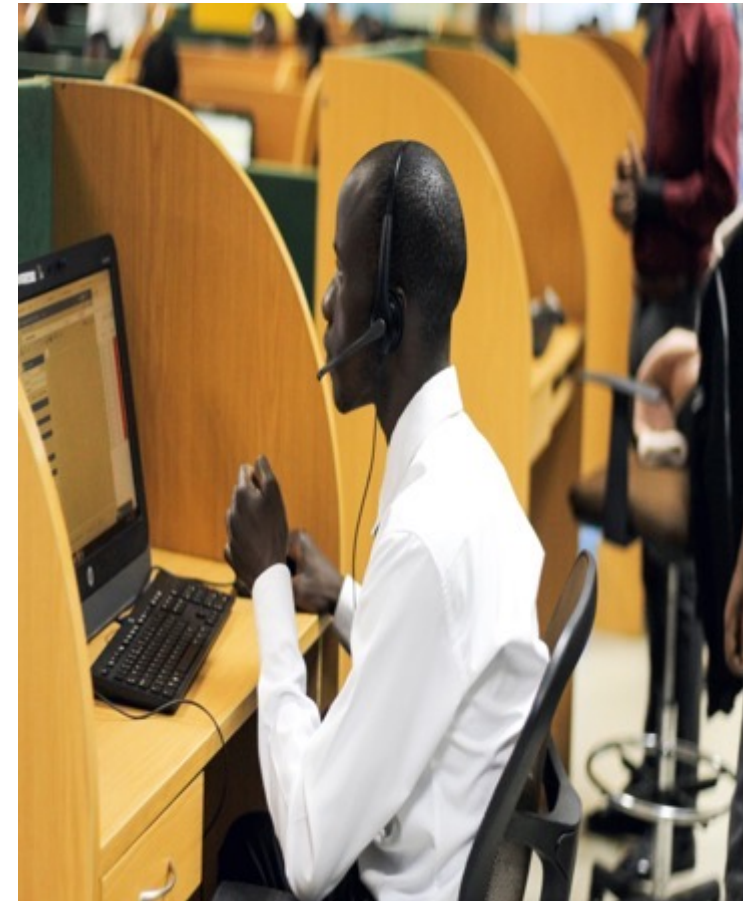




The aYo Story thus far



16m
Customers
enrolled





Thank you !!!



Because you care.