



INCLUSIVE BUSINESS MODELS FOR AFRICA

DIGITAL INSURANCE



BIMA
PROTECTING THE FUTURE OF EVERY FAMILY

01

The Problem

The average household needs financial protection but is often excluded from it...

BARRIERS TO CONSUMER

PRODUCT DESIGN & AFFORDABILITY

FINANCIAL LITERACY & AWARENESS

TRUST IN INSURANCE



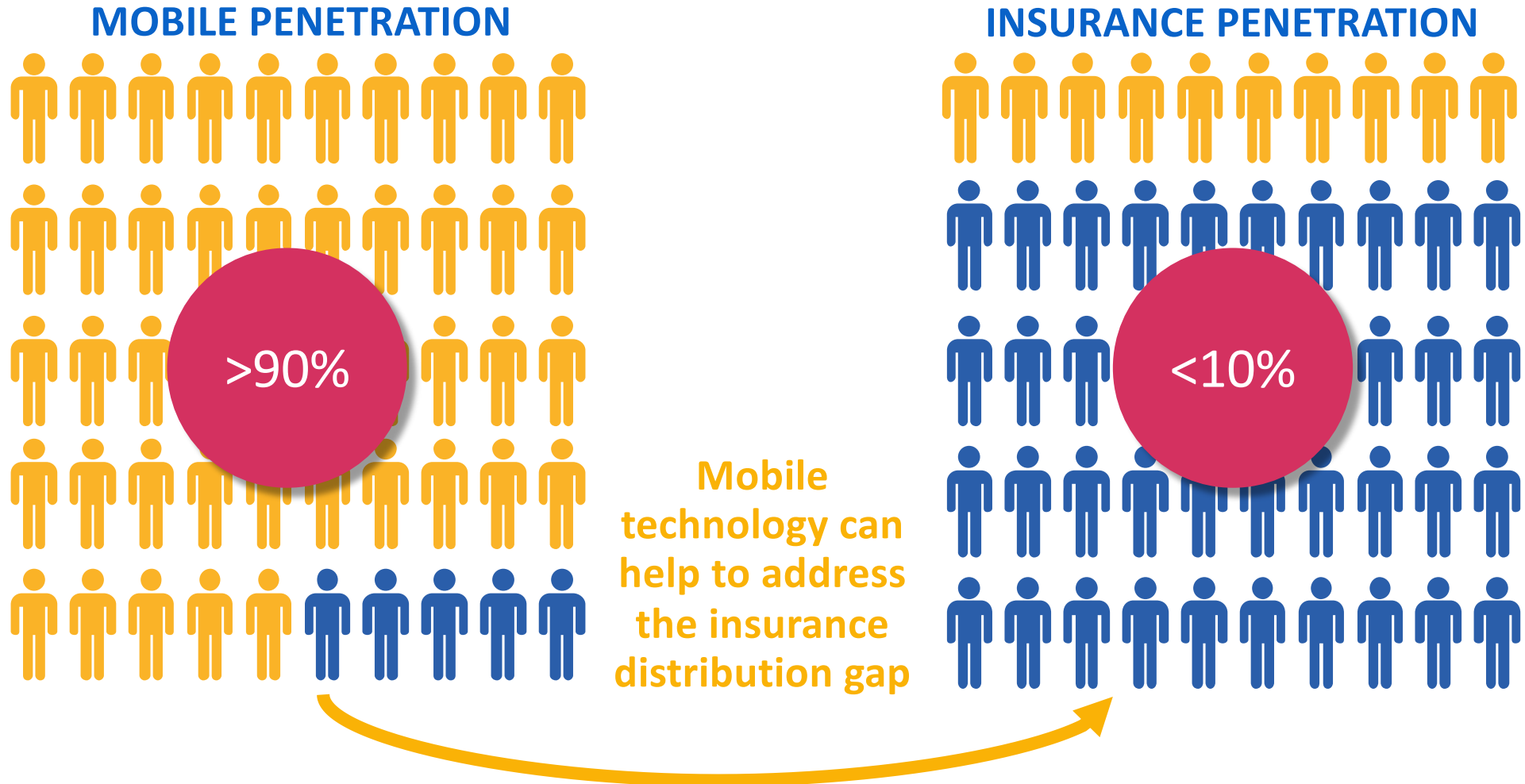
BARRIERS TO SCALE

LACK OF COST EFFECTIVE
REGISTRATION MECHANISM

LACK OF REOCCURRING
PAYMENT CHANNEL



High mobile penetration provide an opportunity to bridge the financial inclusion gap

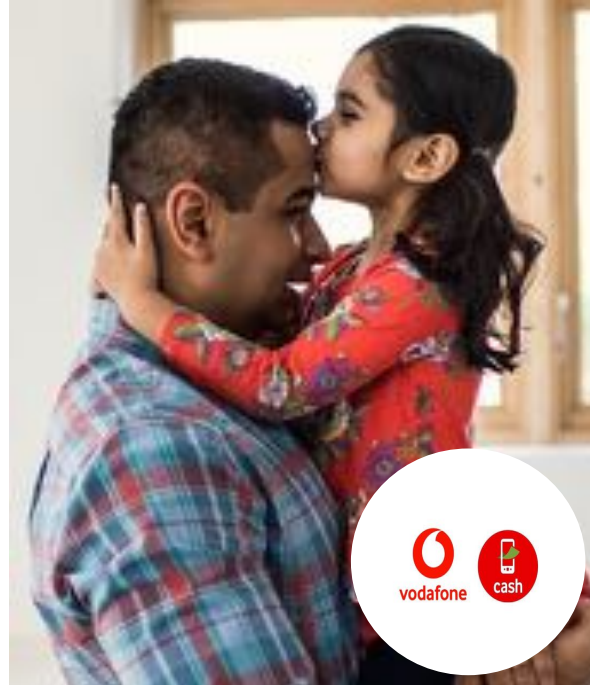


emerging consumers also lack affordable access to health and financial services...



Affordability

Daniel wants to be a responsible father and husband – but he can't get any insurance to protect his family.



Awareness

Mohammed has no access to a Pediatric Specialist for his daughter.



Access

Ibu Dewi is at risk of diabetes and heart disease, but she doesn't know it. When she does, it might be too late.

02

Our unique proposition

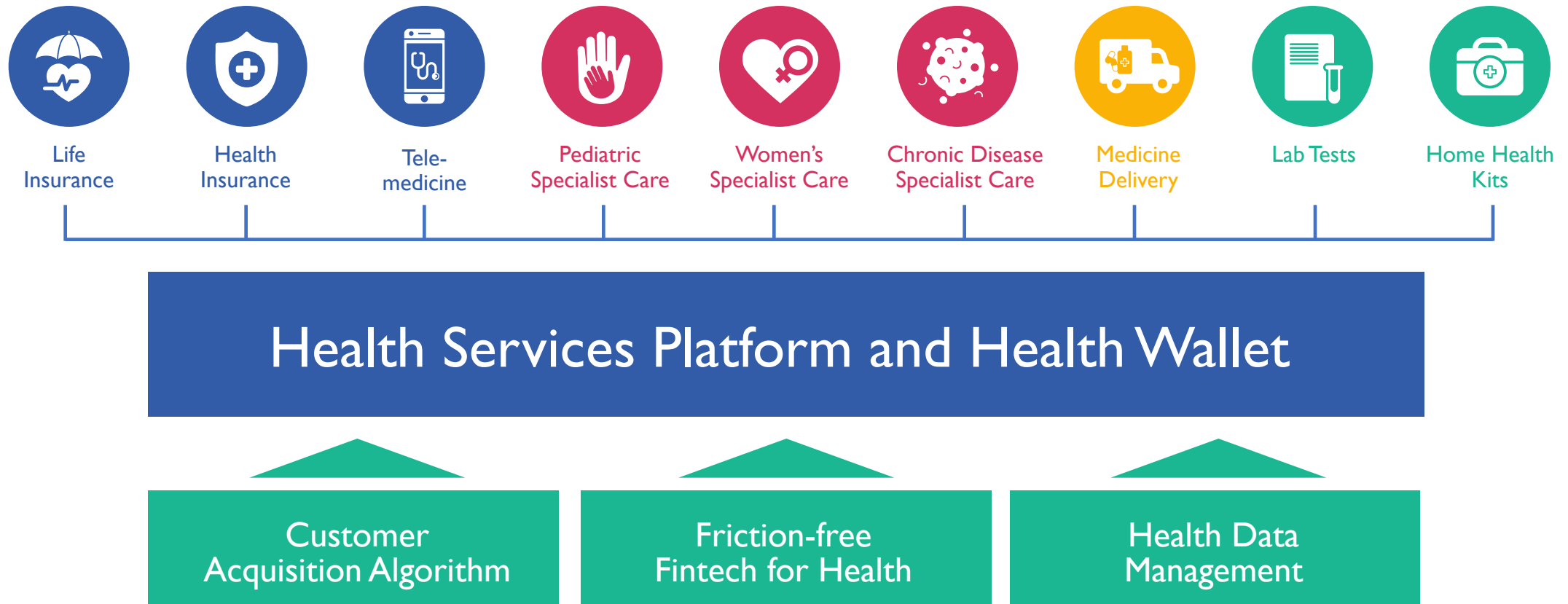
Only BIMA offers An all-in-one family health platform

Providing
insurance,
health-screening,
specialist tele-medicine and
other relevant healthcare
benefits

&

Via
flexible, frictionless,
recurring subscriptions
through mobile money
wallets that our customers
already have

All-in-one platform for our customers' lifetime health needs



03

Inclusive experiences

MOBILE TECHNOLOGY ENABLES TO DIGITALIZE THE CUSTOMER EXPERIENCE AND REMOVE BARRIERS TO REGISTRATION AND PAYMENT



**PAPERLESS
REGISTRATION IN
< 2 MINUTES**



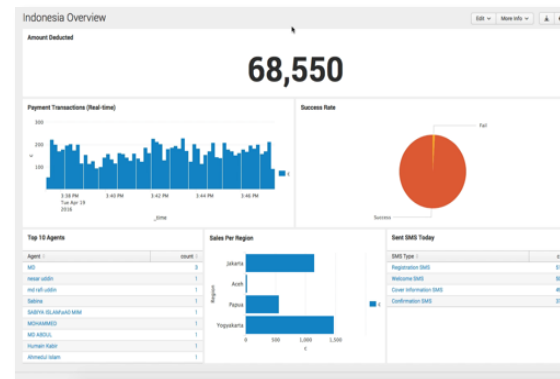
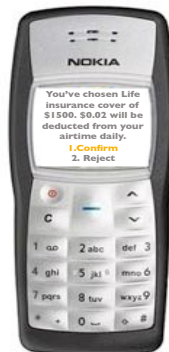
**PHONE NUMBER AS
DIGITAL SIGNATURE**



**MANAGEMENT OF MILLIONS OF
MICRO-PAYMENTS EACH DAY**



**CLAIMS PAID WITHIN 3
DAYS via MOBILE MONEY**



Claim List

Claim Status: * (Please Select)

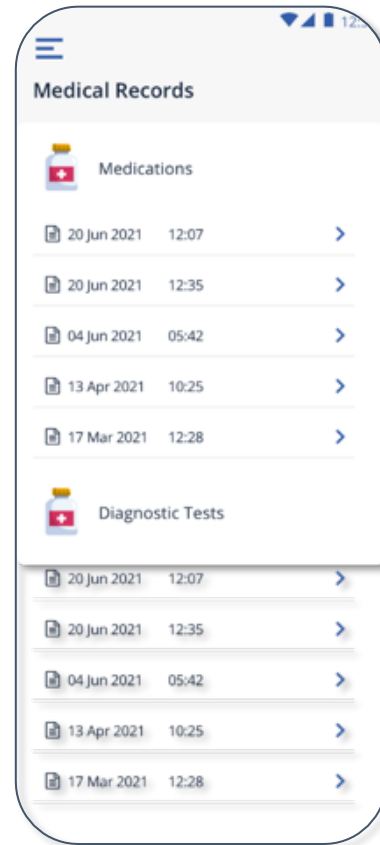
| Name | KTP | Membership Card Number | Claim ID | Status | Initiated Date | Select |
|---------------|----------------|------------------------|------------------|---------------------|----------------|--------|
| IRMAH SUPRADI | 52015242575000 | 10001010 | CLM_146104610101 | Approved and Closed | 10 Apr 2016 | Select |
| IRMAH NA | 52082150001000 | 10001010 | CLM_146104610101 | Approved and Closed | 10 Apr 2016 | Select |
| IRMAH NA | 52725000000000 | 10001010 | CLM_146104610101 | Approved and Closed | 10 Apr 2016 | Select |
| IRMAH NA | 52725000000000 | 10001010 | CLM_146104610101 | Approved and Closed | 10 Apr 2016 | Select |
| IRMAH NA | 52082150000000 | 10001010 | CLM_146104610101 | Approved and Closed | 10 Apr 2016 | Select |

Serving digital customers...

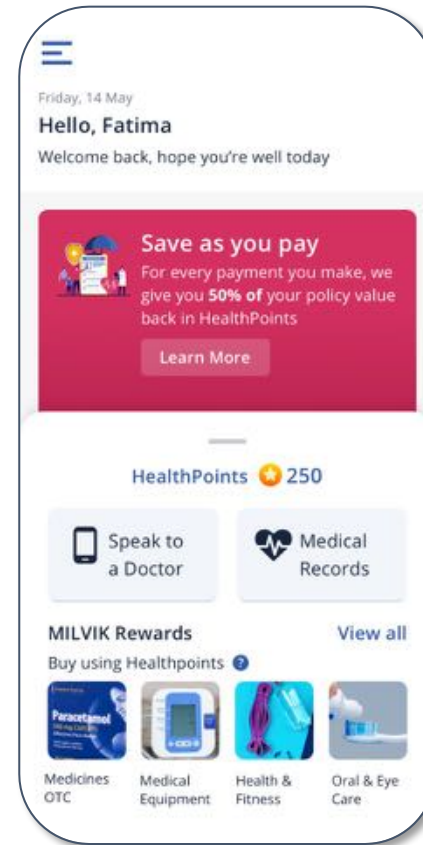
All features of the BIMA Doctor Service accessible via the BIMA App



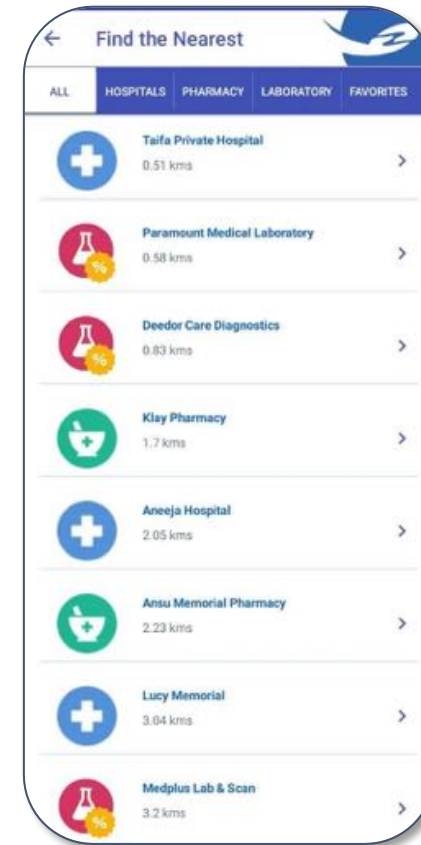
Doctor Consultation



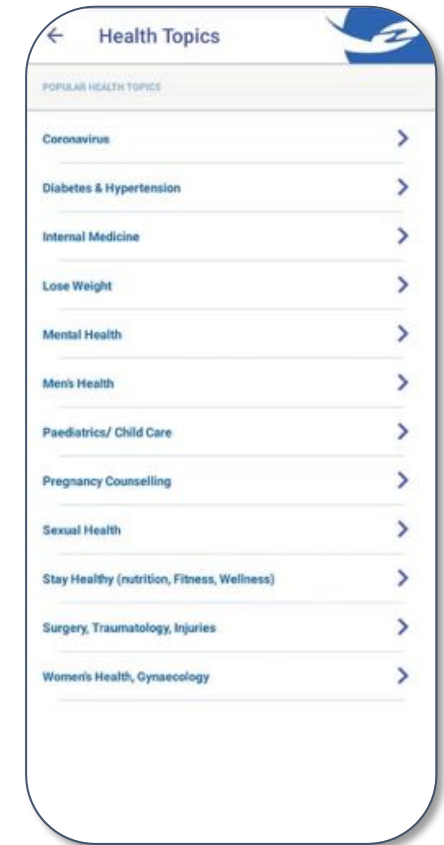
Personal Health Record



Health Rewards & Loyalty Scheme



Directory Services



Health Program

And non-digital customers

via toll-free number, SMS, recorded audio messages in local languages and experience centers across the country

Free health checks at Customer Experience Centers



Make it easy for customers to buy

Do it myself

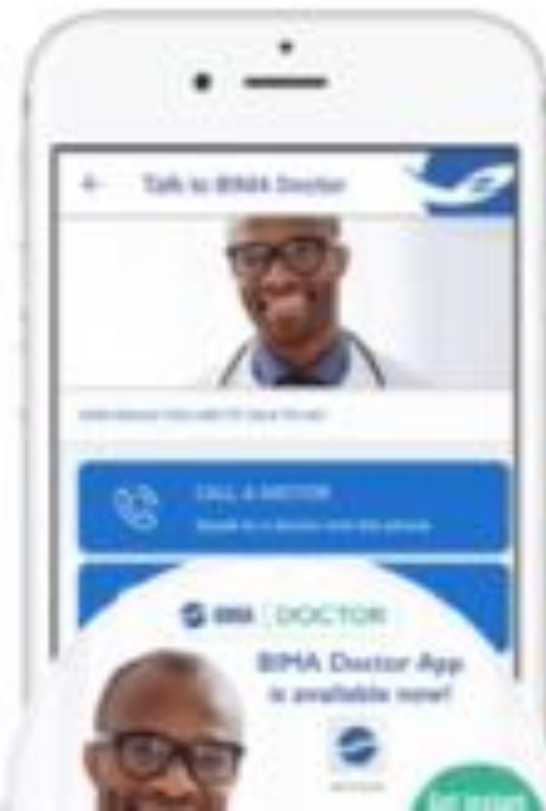
Do it for me

Purchase through USSD or in-app

Sign-up for call back through BIMA App or Online

Tele-sales

In-person sales



04

Partnerships & Regulatory

Unique Fintech & Health partnerships

Fintech

Health

Ghana



64 lab partnerships in 152 locations

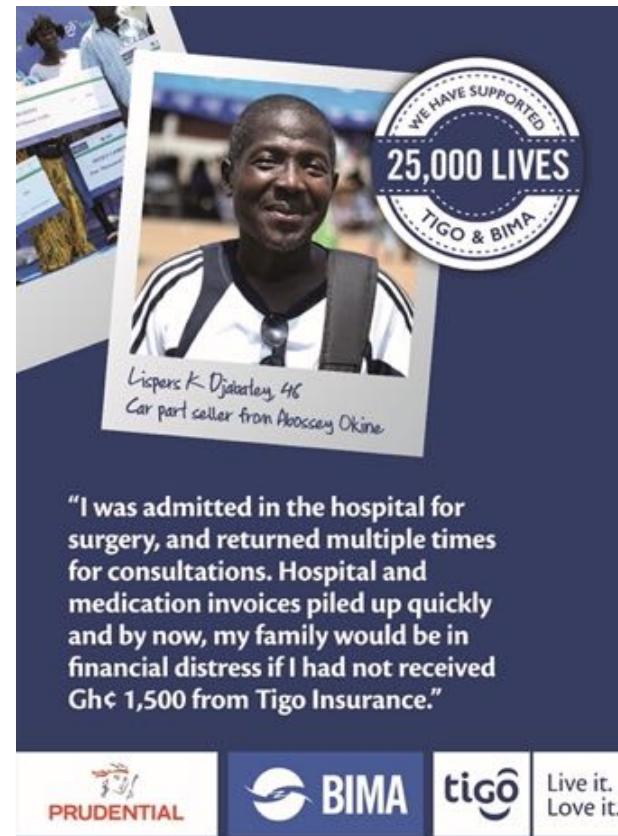


05

Impact



3M
active customers



>\$5M
claims paid in 3 days



300,000
doctors consultations



THANK YOU



BIMA
PROTECTING THE FUTURE OF EVERY FAMILY