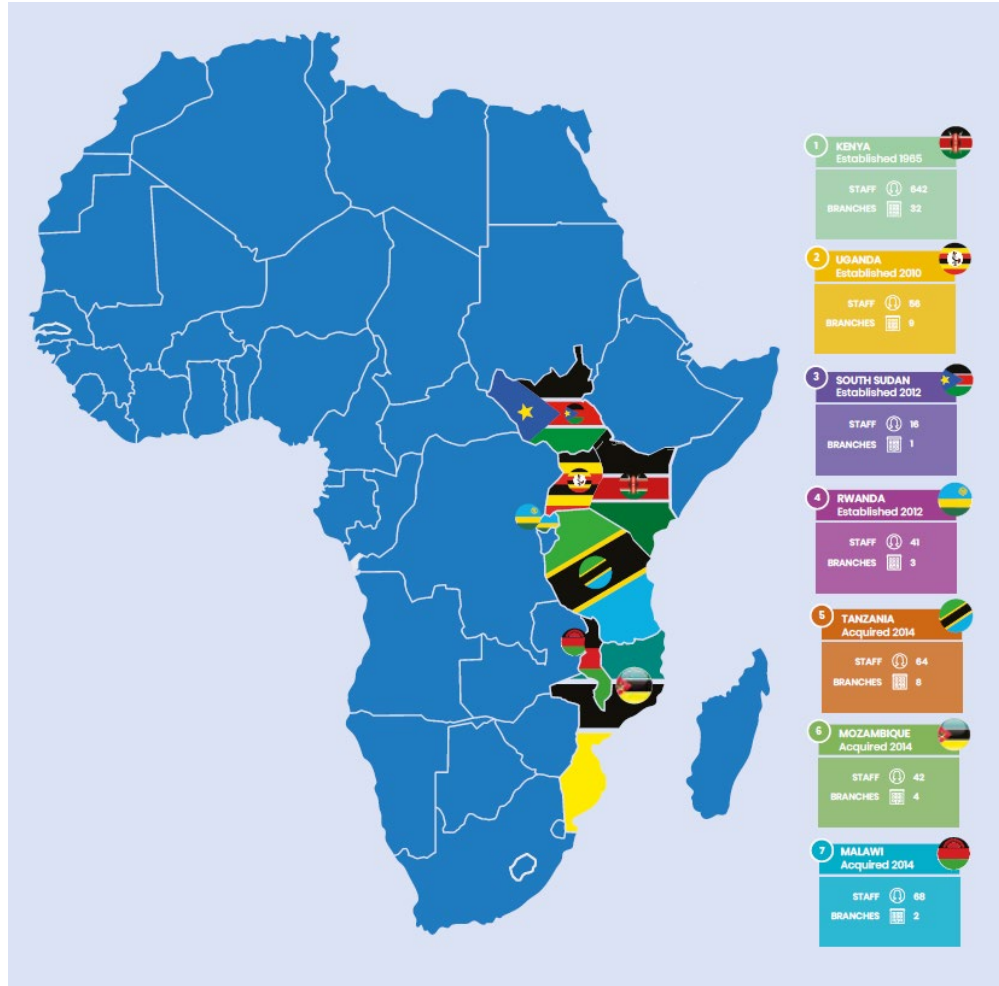


Our vision for Microinsurance at Britam

“Insurance with Impact”



# Making Health Microinsurance Viable



Two Million+  
Insurance Lives



34% CAGR  
Premium Growth



\$3Million+  
Cumulative Profits



\$30Million+  
Micro Claims Paid

## Group Health Covers

Target: SMEs & Co-operatives

Distribution: Conventional channels (brokers/agents/banks)

## Family Health Covers

Target: Micro-enterprises, informal workers

Distribution: Digital partners

## Family Hospital Cash

Target: Mass products

Distribution: Digital (Telcos, ride hailing, value chain tech startups)



Comprehensive benefits

Scalability



# Strategy #2. Digital Insurance Value Chain

## Distribution



Microinsurance Advisors Platform



Direct to customers Platform



Aggregator Platform



## Policy Administration

In-house LOB systems:  
Group & retail insurance



SaaS Insurtech systems:  
Digital Insurance



## Claims Journey

Medical insurance customer portal



E-claims Portal (hospital portal)



Direct2Customer claims platform (Chatbot)



- **Value chain approach:** Digitization follows the entire value chain i.e. distribution , underwriting and claims
- **Capital light model:** Reliance on Insure-techs with SaaS contracting to scale with low capital requirements



## BRITAM AFYA MKONONI

With the aim to improve and empower your health, we have partnered with MYDAWA to offer you end-to-end healthcare solutions.

### Introducing:

- MYDAWA CDM Mzima Packages tailored for Diabetes and Hypertension management
- Comprehensive Telehealth Services - primary health examinations, prescription services and last mile drug delivery.
- Prescription fulfillment and Drug Delivery Service.

To enroll **Text** the word **"Britam and your member number"** (e.g. Britam 0123456789) to **70077** and a doctor will call you back in 30 minutes.

For more information, contact **Britam** on **0709 165 000**



Download the App today



## Did you know?

Despite significant progress in Maternal and Neonatal Health (MNH) in Kenya, there is still room for improvement. In 2020, the maternal mortality ratio in Kenya was 530 deaths per 100,000 live births, nearly double the global average of 223 maternal deaths per 100,000 live births

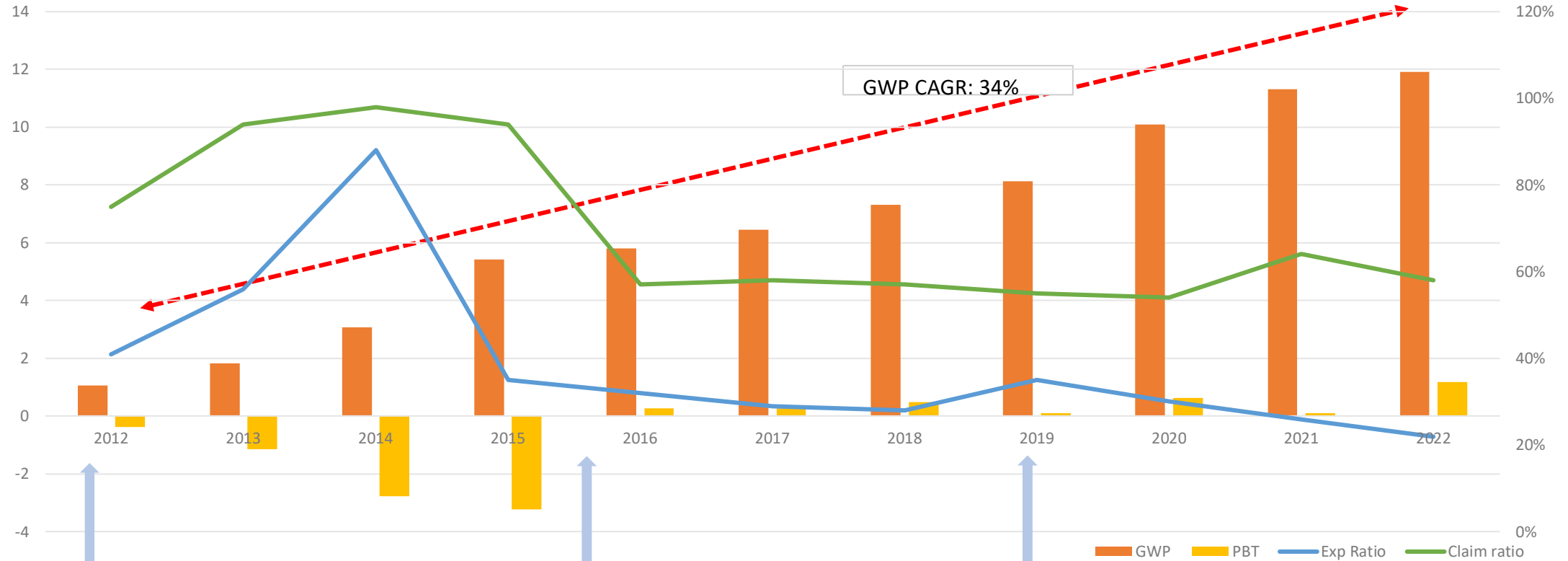
Source - World Bank



**Britam secures funding from FSD Kenya and the FSD Network to transform maternal and neonatal healthcare**

Visit [www.britam.com](http://www.britam.com) for more information.

# Results: Path to Profitability & Scale



GWP CAGR: 34%

Start with key distribution partner

Shift to Group only products

Added digital products

## Don't ignore operations



Robust operations are key to customer satisfaction and cost efficiency

## Group products for scale



Group products have lower acquisition costs and are easier to manage

## Invest in health expertise



Hire health professionals who understand health eco-system, it will pay off