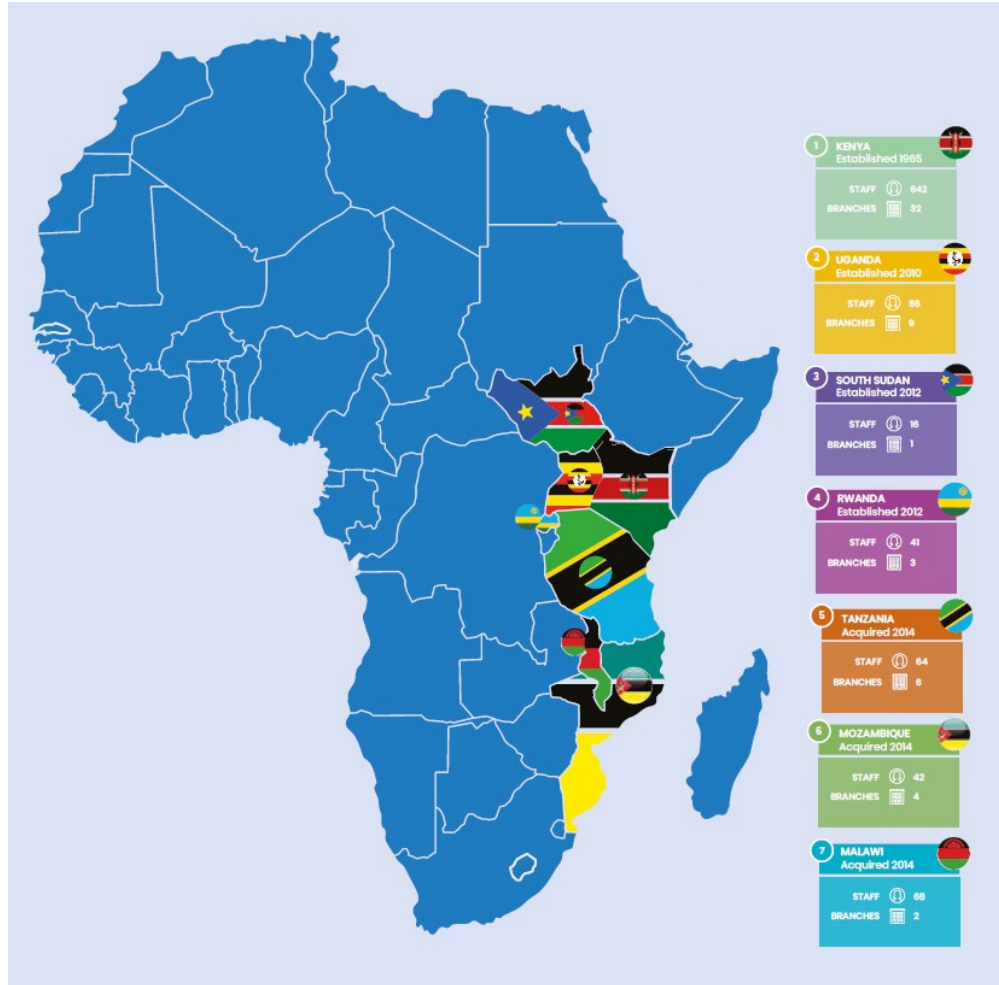




1. Business Models

Model: Dedicated Microinsurance Business Unit



\$50 Million+
Cumulative Premiums




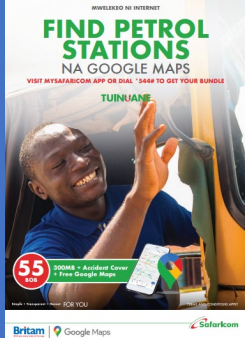

34% CAGR
Premium Growth



\$3Million+
Cumulative Profits



\$35Million+
Micro Claims Paid

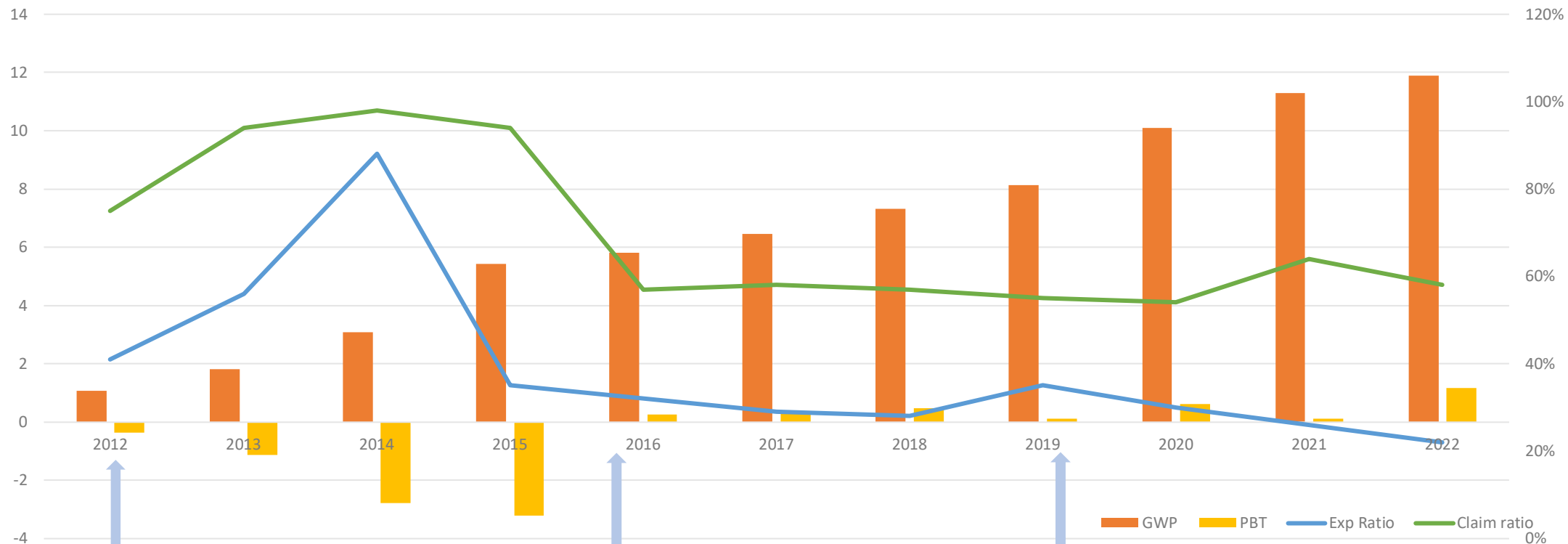
CATEGORY	GROUPs & MSMEs	EMBEDDED INSURANCE	CLIMATE INSURANCE
			
TARGET	Micro, Small & Medium Sized Enterprises	Digital ecosystems	Farmers, NGOs & Government bodies
PRODUCT TYPE	Group health, funeral, accident & business insurance	Bite sized health, accident & funeral products	Index based crop, livestock, flood insurance products
DISTRIBUTION	Conventional channels (brokers, agents, banks)	Aggregators (Digital & non-digital) enabled by micro agents	Aggregators enabled by micro-agents
KEY PARTNERS	Cooperatives, Employer groups	Airtel, Safaricom, Google	Oxfam, Swiss re
CURRENT OUTREACH (PREMIUM)	60% of total portfolio	30% of total portfolio	10% of total portfolio
CURRENT OUTREACH (CUSTOMER NUMBERS)	100K+	1.5M+	60K+



2. Results

Britam Path to Profitability & Scale

With you every step of the way



Start with key distribution partner

Shift to Group only products

Digital operations & partnerships



3. **Recommendations**

Long Term View



Insurance is a long term business, such a view can help learning from failure

Organization structure



Independent & Autonomous structure can bring focus & ownership of value chain

Client Centricity



Client centricity in the value chain from product design to client education to claims

Our long term ambition



A Top 10 insurance
company in Kenya



Fifty million
insured lives by 2030



RoE at 30%+
driven by profitability



Sustainability & impact
to be the **key values**



Activate **100k+**
micro agents



MI expansion in
all **seven countries**



65% of insured
to be women



Fully digital Ops
claims TAT <3 days