



Inclusive Health Insurance for Emerging Consumers

Saurabh Sharma

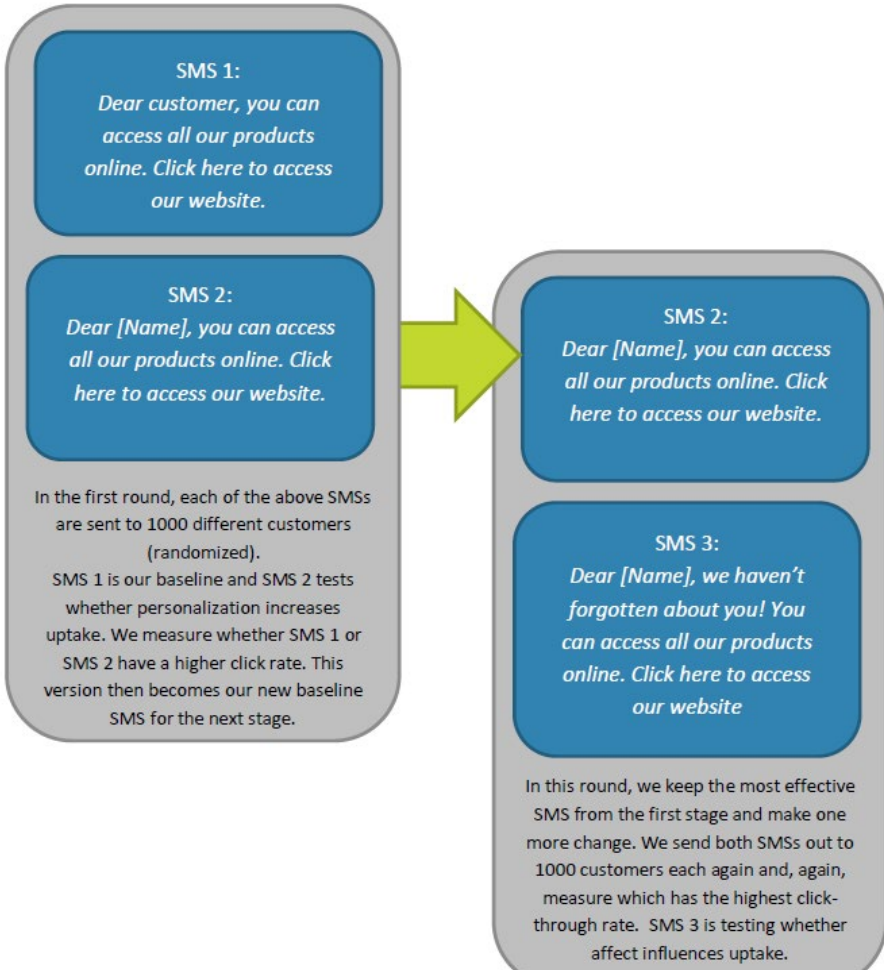
Director, Emerging Consumers @ Britam Group

- Esther is a 38 year old micro-retailer who sells fresh product in a local market in Kenya.
- Her husband works as a security guard. They have 4 children with 2 currently in school.

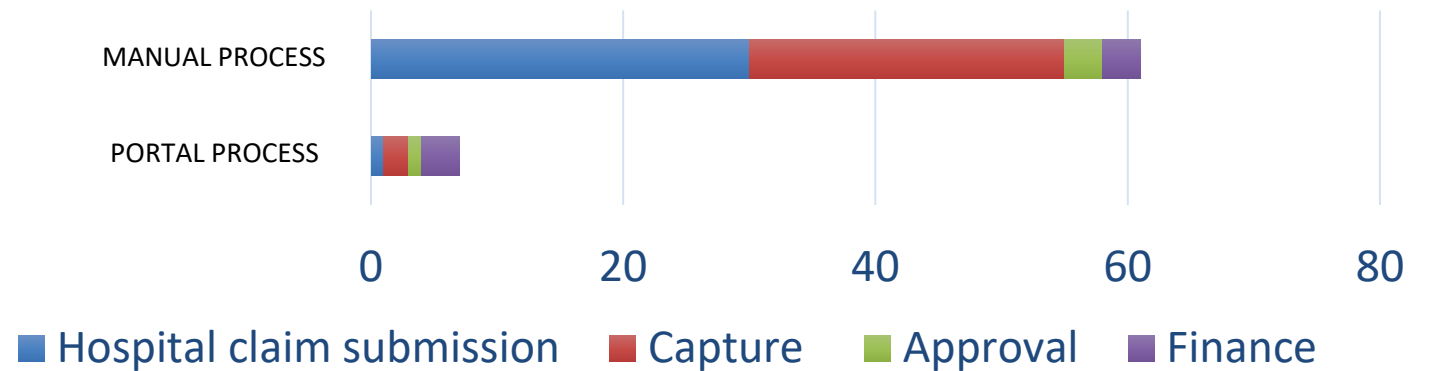
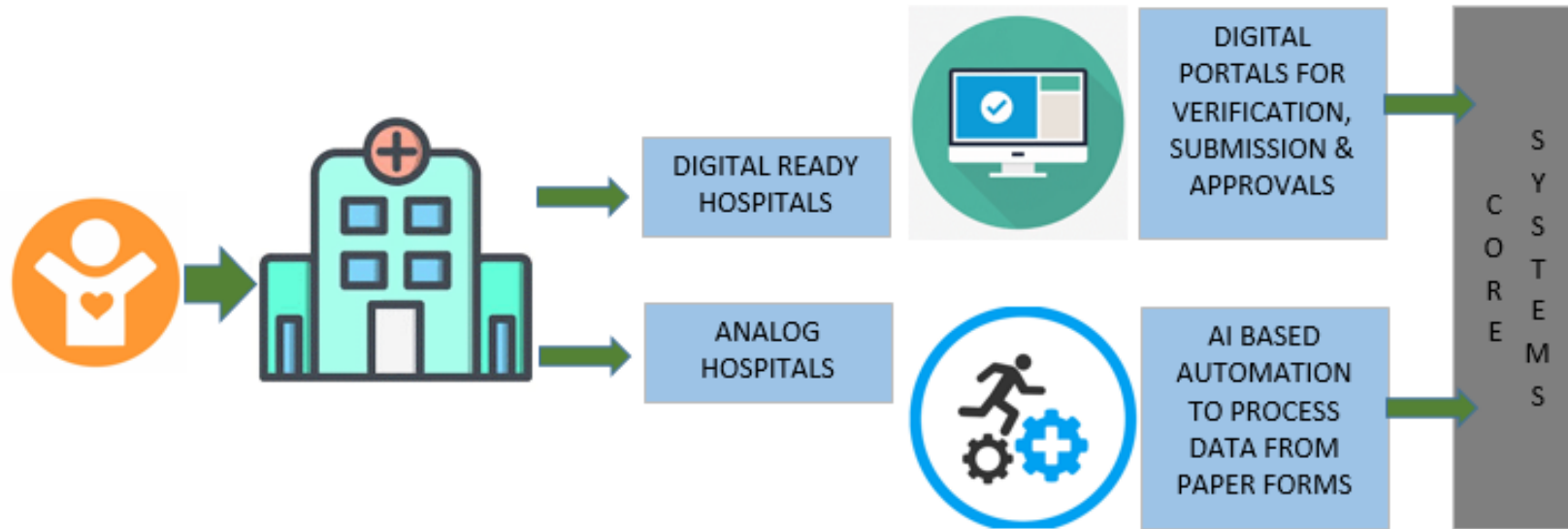


OUTREACH: TECH LED GO-TO-MARKET

Item	Targetted SMS	Telesales	Web	On ground
Leads	2,728	14,303	131,700	12,593
Conversion rate	19%	6%	<1%	2%



ACCESS: NETWORK OF 450 HOSPITALS CONNECTED BY TECH



VALUE: DIGITAL HEALTH INITIATIVES



Britam
With you every step of the way

Your doctor's appointment at the touch of a button with AfyaMkononi

Dial *888#



Britam Afya Mkononi for mothers

Britam and Penda Health present a new phone-based medical service for soon-to-be mums.

The services include:-

-  Tele-Consultation
-  Medication
-  Nutrition and Dieting
-  Counselling Services

How to access the service

Pigia Penda Health on +254 20 7909045

Chat na Penda on (WhatsApp Only): +254 20 7640471 or

SMS Penda on: 21882

KEY TAKEAWAYS

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