

Britam

With you every step of the way



About Us



Our Purpose

- 1** Safeguarding dreams and aspirations.



Our Vision

- 2** To be the leading diversified financial services company in our chosen markets across Africa.



Our Mission

- 3** Providing you with financial security every step of the way.



Our Values

- 4** Accountability, Trust, Agility and Customer.



Lea Mama

A digital AI based maternal value-based healthcare programme for expectant women, supporting them through the pregnancy journey from when they learn of their pregnancy up to six months after birth.





Friendly Companion

- AI-powered Care coordination
- Mobile led friendly reminders and prompts
- Digitized Pregnancy and newborn information
- 24/7 digital advisory



Ante & Post Natal Care

- Supplements
- Ultrasounds
- Triaged care using AI
- Contraception post delivery
- Frequency dependent on pregnancy risk



Value Adds & Rewards

- Whatsapp Based Peer group support
- Telehealth services
- Mental health teleconsultation support
- Mom & baby care bag
- Transportation (to/from)

Programme Highlights

3,300+

moms enrolled

270+

deliveries within
Nairobi

32

Facilities accessible
by moms

75%

Reported Clinical
outcomes

75%

Mothers surveyed
for Programme NPS

9.4/10

Average NPS
score

Process Outcomes

39%

Caesarian section rate vs
Nairobi rate of 46%

61%

Spontaneous vaginal
delivery rate

50%

Rate by which miscarriage
dropped

73%

Reduction rate of post-
delivery admissions

Business Outcomes

8%

Increase in overall medical
insurance business revenue

4%

Decrease in maternity related
claims vs baseline (2023 - 2024)

Managing Anti Selection in Inclusive

Anti selection occurs when individuals enroll only when they expect to claim. If unmanaged, it leads to high claims ratios and threatens product sustainability. The objective is to design distribution and product features that create balanced risk pools

Key Risk Management Strategies (All Products)

- ✦ Group Based Enrollment
- ✦ Waiting Periods
- ✦ Enrollment Windows
- ✦ Embedded Insurance
- ✦ Minimum Participation Requirements
- ✦ Pre Existing Condition Controls

Key Risk Management Strategies (Lea Mama)

- ✦ It's a Value-Added Service, Not a Standalone Product
- ✦ You Cannot Enjoy the Full Range of Benefits by Enrolling at the Point of Delivery
- ✦ The Support Extends Far Beyond Delivery, Creating a Diverse Member Pool

Key Takeaway

Sustainable inclusive insurance relies on smart product design, ecosystem partnerships, and strong portfolio management to minimize anti selection while maintaining accessibility.

Thank You

