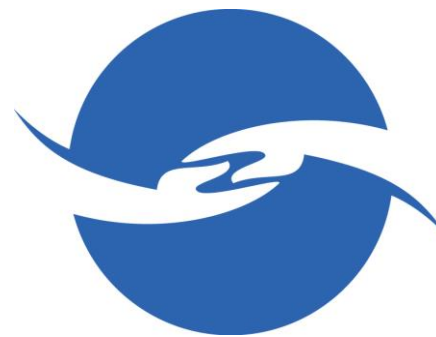


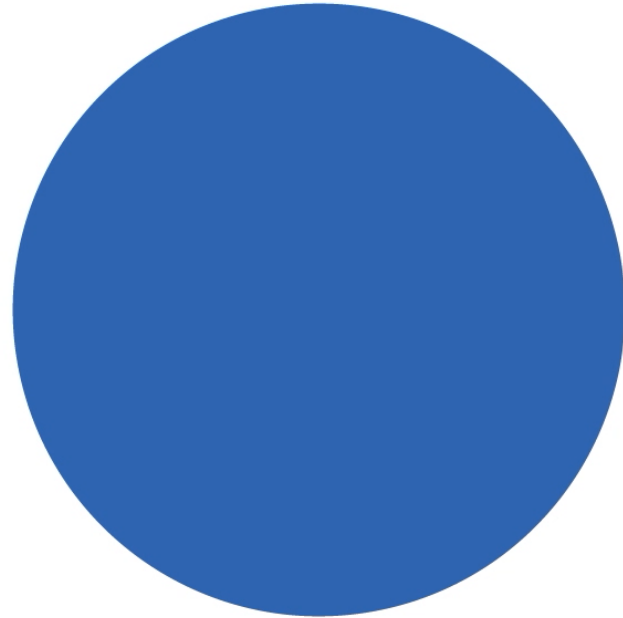


USING TECHNOLOGY TO DISRUPT AND SCALE HEALTH INSURANCE SERVICES

THE BIMA MOBILE WAY



BIMA



BIMA USES MOBILE TECH TO BRING EASY TO USE, AFFORDABLE INSURANCE & HEALTH SERVICES TO FAMILIES IN EMERGING MARKETS



30 MILLION

Customers
Reached globally



600,000

New customers
a month globally



15 COUNTRIES

Covered by
BIMA's service



75%

Customers accessing
insurance for the first time

PARTNERSHIPS WITH LEADING MOBILE OPERATORS ACROSS AFRICA, LATIN AMERICA AND ASIA



Shareholders



Signed partnerships

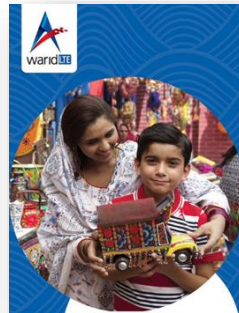


Global MNO Partner	Captive Customers (m)
Axiata	330
Telefonica	330
Orange	120
Airtel	80
Smart	70
Tigo	65
Jazz	56
Digicel	15
Total	1,066

BIMA LAUNCHED IN PAKISTAN 3 YEARS AGO AND HAS ALREADY SOLD INSURANCE TO OVER 2.5 MILLION SUBSCRIBERS



- ✓ Full regulatory approval
- ✓ Broker license
- ✓ CVAS license
- ✓ Shortcode license
- ✓ SECP no objection letters.



- ✓ 2.5 million subscribers in over 3 years of operations



- ✓ 1100+ dedicated call centre
- ✓ Educating consumer
- ✓ Enrolling customers onto insurance products,
- ✓ Customer service
- ✓ Quality control: 100% of calls are audited

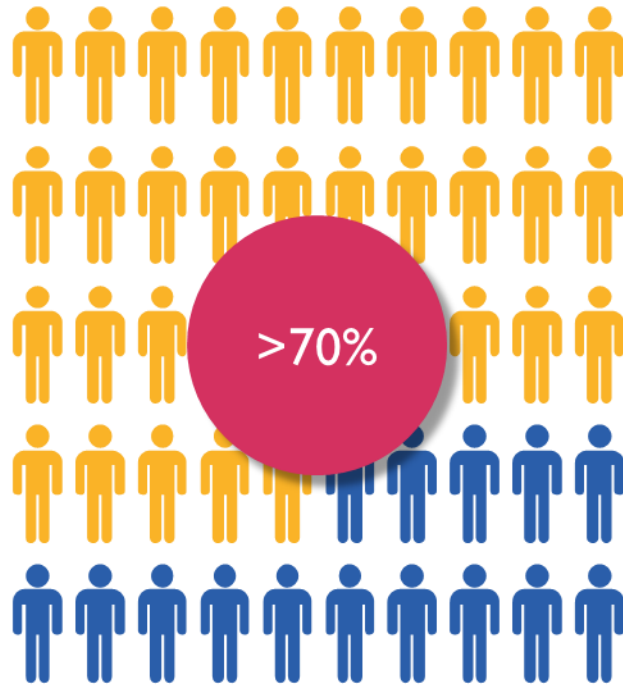


- ✓ Over 900,000 customers on health tips
- ✓ 30,000 + monthly consultations
- ✓ Nationwide lab collection and pharmacy delivery

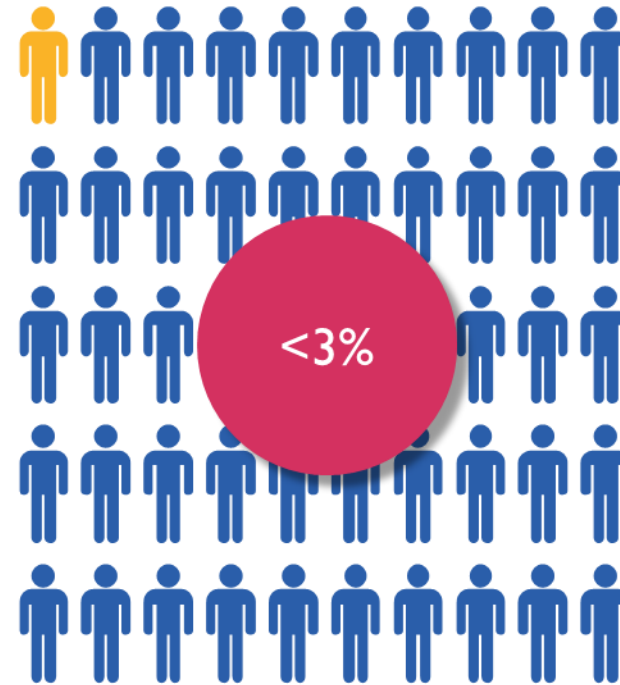
BIMA SAW AN OPPORTUNITY TO USE MOBILE TECHNOLOGY TO BRIDGE THE PROTECTION GAP



MOBILE PENETRATION



INSURANCE PENETRATION



4bn people uninsured; a unique opportunity for mobile operators to address the protection gap

MOVING BEYOND INSURANCE TOWARDS INSURANCE LED HEALTH SERVICES



LIFE



ACCIDENT



HOSP. CASH

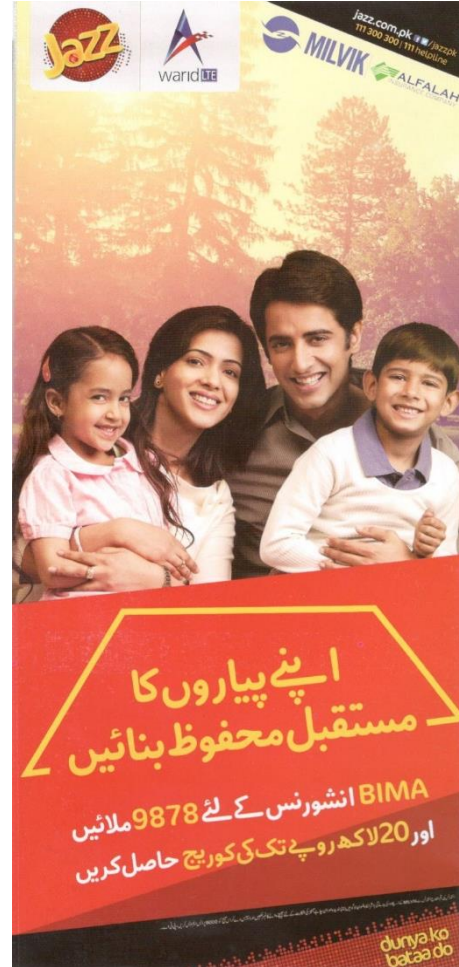


mHEALTH



BIMA PERSONAL ACCIDENT

- PA cover from PKR 200k to 2 Million
- Funeral Expense of up to PKR 300k
- Hospitalization of up to 5,000 in case of PA
- Available on Postpaid



BIMA SEHAT

- Unlimited teledoctor consultations
- Segmented health coaching programmes
- Discounts on labs and pharmacies
- Affordable inpatient cover





BIMA OFFERS AN ENGAGING, END TO END HEALTH SOLUTION BEYOND INSURANCE



HEALTH PROGRAMMES

Content keeps customers healthy and BIMA top of mind

Healthy Mother & Child
Timely help for new mothers

BE PREPARED WHEN YOUR BABY IS TEETHING!

How to help:
Your baby's teeth will start appearing between 4-7 months. Signs that your baby is teething include irritability, biting or sucking more than usual, drooling and difficulty sleeping.

Manage Your Weight
Tool to maintain a healthy weight

DO KNEE-LIFTS TO LOSE WEIGHT!

How to help:
Try to do 30 knee-lifts in 30 seconds daily. To do this, stand tall, bring up alternate knees to touch the opposite hand. Keep your abs tight and back straight.

Living with Diabetes
Help managing hypertension

AEROBIC EXERCISES PREVENT HYPERTENSION!

#DiabetesHypertension
Several studies suggest that regular aerobic physical activity may be beneficial for both prevention and treatment of hypertension and to lower the cardiovascular risk.

Stay Healthy
Leading a healthier life for all

QUIT SMOKING TO AVOID EARLY AGEING!

StayHealthy
Smoking causes early ageing of the skin by reducing the skin's natural elasticity through the breakdown of a specific protein called collagen in the skin. So, quit smoking.



TELEDOCTOR SERVICE

Remote consultations act as first point of treatment



Chat to a Doctor

SELECT ONE OF THE OPTIONS BELOW

- START NEW CHAT
- ACCESS ACTIVE CHAT

My Consultation History

Paradise Diagnostic Centre

11:11 AM

Hi Doctor, I'm suffering from stomach pain since two days

Hi Doctor, what is the problem you are facing?

It's continuous or does it occur every now and then?

It's irregular

Diagnosis: Urinary Tract Infection

Medication: Cefuroxime, Nospa

Doctor: Dr. Boni

Notes: Drink a lot of water



ONLINE TO OFFLINE SERVICES

Partnerships enable physical follow-ups when needed

BIMA | DOCTOR

ARE YOU A BIMA DOCTOR CUSTOMER?

Get 10% discount on laboratory services

Use code BIMA10 to verify your membership.

Paradise Diagnostic Centre

last seen today at 5:00 PM

Okay 2:58 PM

Thank you very much 2:58 PM

0.28years,16/01/2018

Lab: Semen Analysis

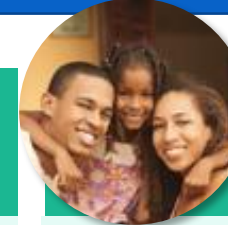
PA Marwan

Paradise Diagnostic Centre

last seen: today at 5:00 PM

Lab: Lum

Dr. Boni



INPATIENT / OUTPATIENT INSURANCE

In-person consultations are covered by insurance

BIMA | HOSPITAL INSURANCE

التأمين على المستشفيات

orange

AN AFFORDABLE AND EASY WAY TO PROTECT YOUR FAMILY

وسيلة معقولة وسهلة لحماية عائلتك

UNGEWARTENET BY

LOGO HERE

Call 800 0000 8800 for FREE to learn more and register.

استدعنا 800 0000 8800 لمعرفة المزيد والتسجيل مجاناً

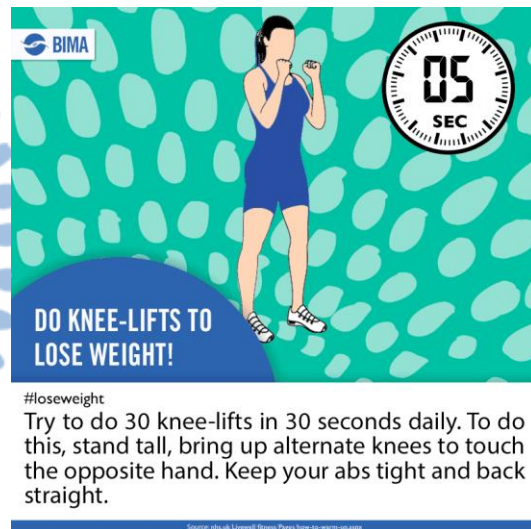


4 programmes currently available for customers to choose from:

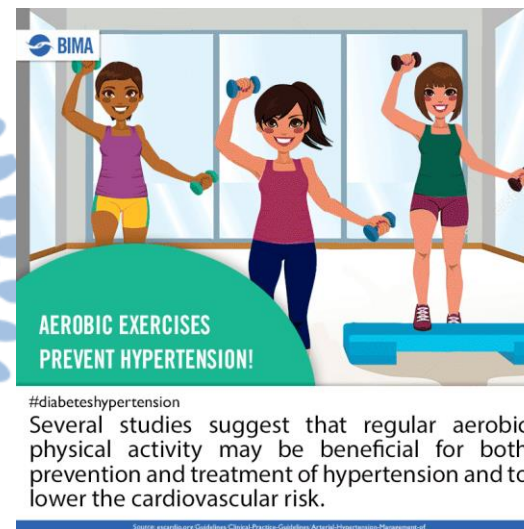
Healthy Mother & Child
Timely help for new mothers



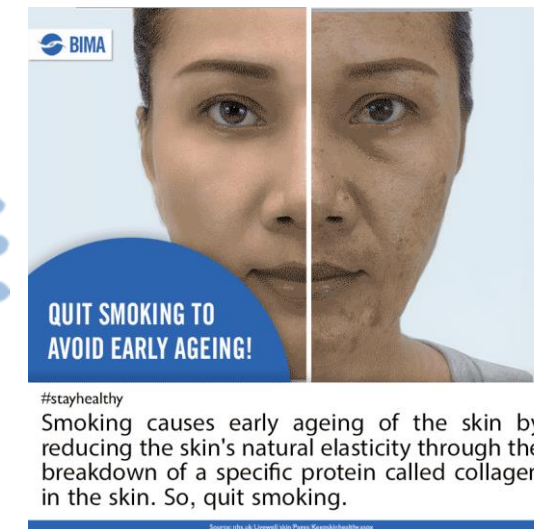
Manage Your Weight
A tool to maintain a healthy weight



Living with Diabetes
Help managing hypertension



Stay Healthy
Leading a healthier life for all



MULTIPLE DELIVERY CHANNELS AVAILABLE:

SMS (Text tips)

Facebook, WhatsApp (Videos, GIFs)

IVR (Voice content)

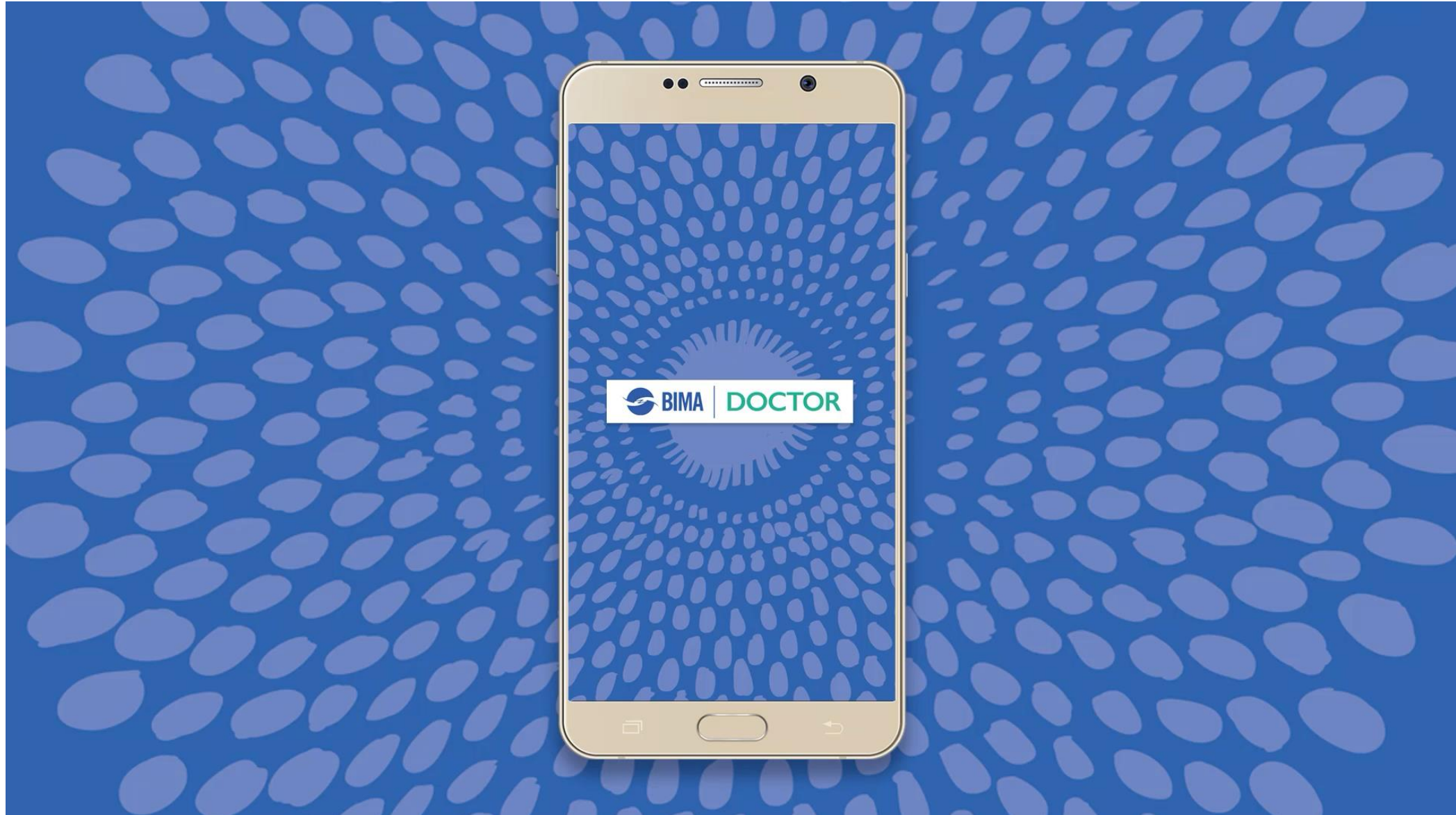
NEW FEATURES SCHEDULED FOR RELEASE IN 2019:

New programmes topics

Ask a Doctor (one-off Q&A)

Quizzes and interactive content

THE MHEALTH APP WILL HELP TO DRIVE FURTHER ENGAGEMENT





THANK YOU



BIMA
PROTECTING THE FUTURE OF EVERY FAMILY