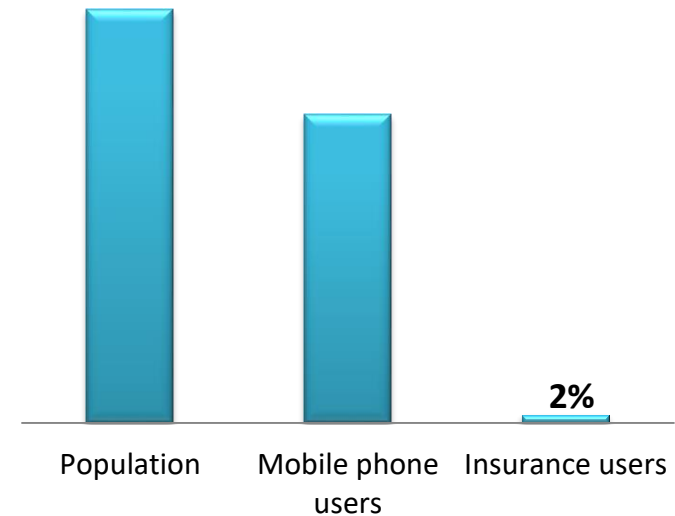
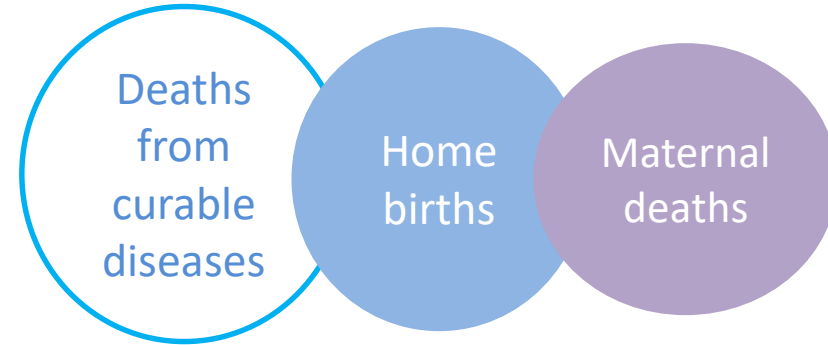
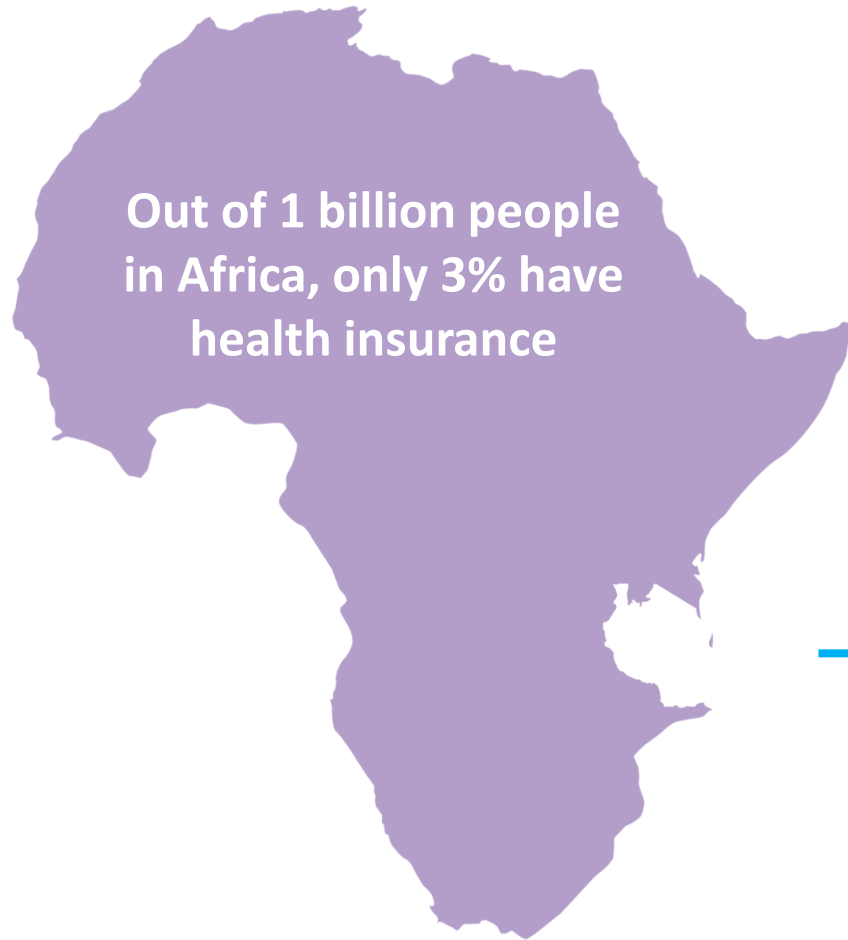




# The Opportunity



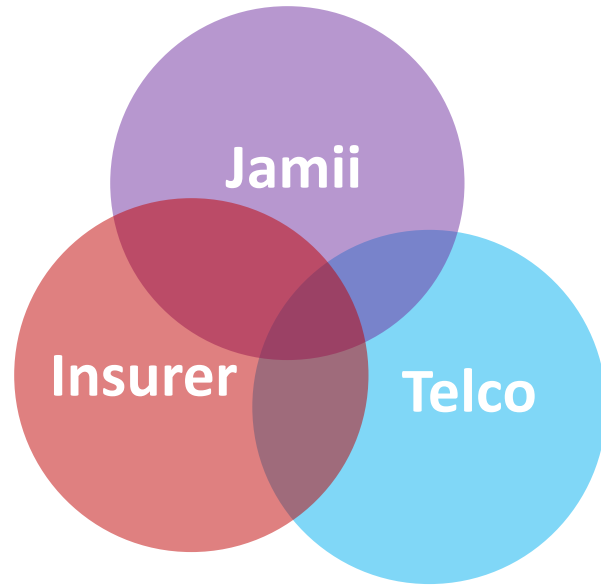
# The Solution



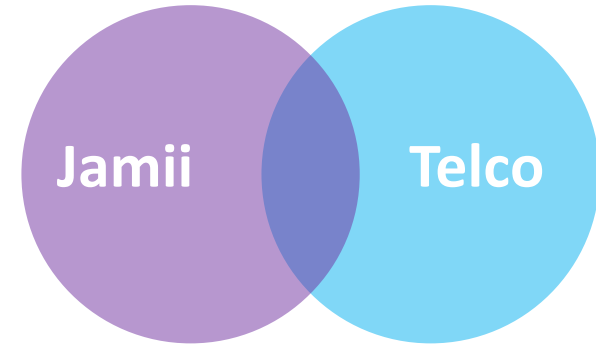
US\$1 per month mobile-based health insurance



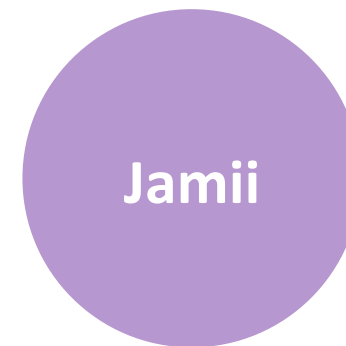
# The Jamii Model



**PHASE 1**



**PHASE II**



**PHASE III**

## Register for JAMII



## ACCESS Coverage





2019

- Partnerships
- 1st & 2<sup>nd</sup> pilot
- 8,000 activations

- Exclusive Partnership: Vodacom & Safaricom Kenya
- GSMA
- Seedstars + XL Africa
- Commercial Launch
- Platform improvement
- Seed Raise
- 15,000 policies

- Launch new pricing + our own prices
- National roll-out Tanzania
- Commercial pilot Kenya

## Funders

BILL & MELINDA  
GATES foundation



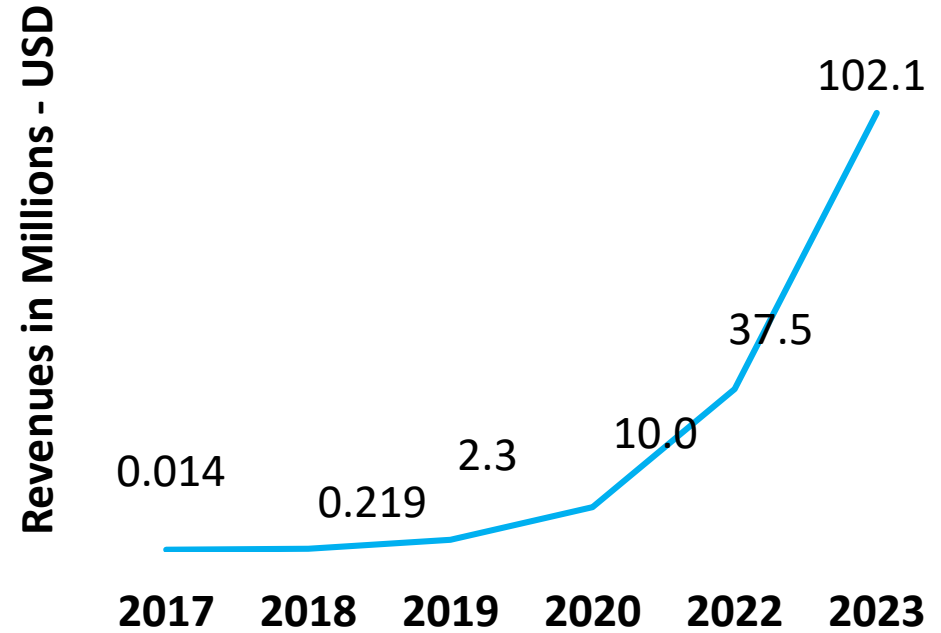
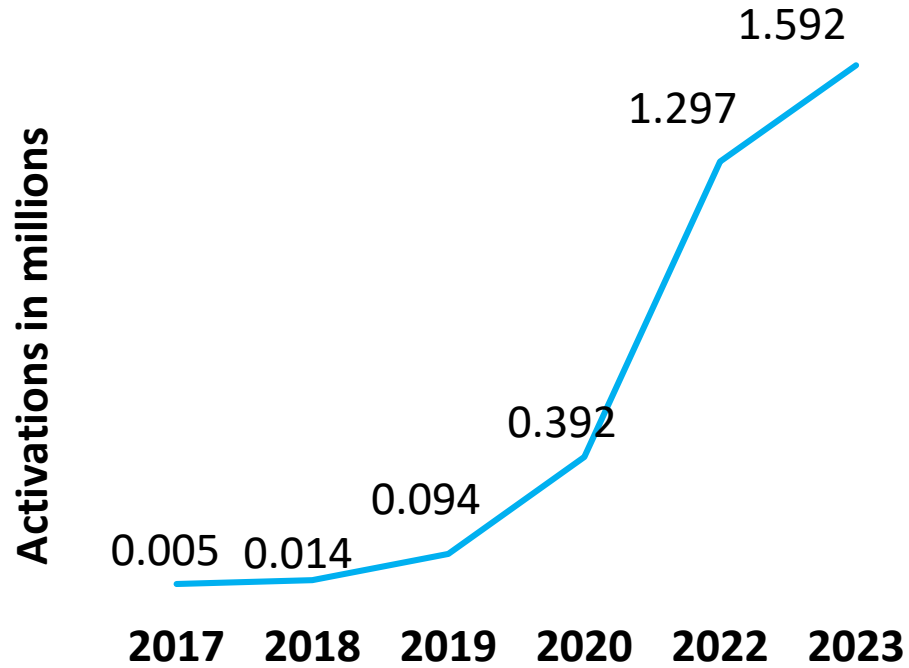
## Awards



# The Product

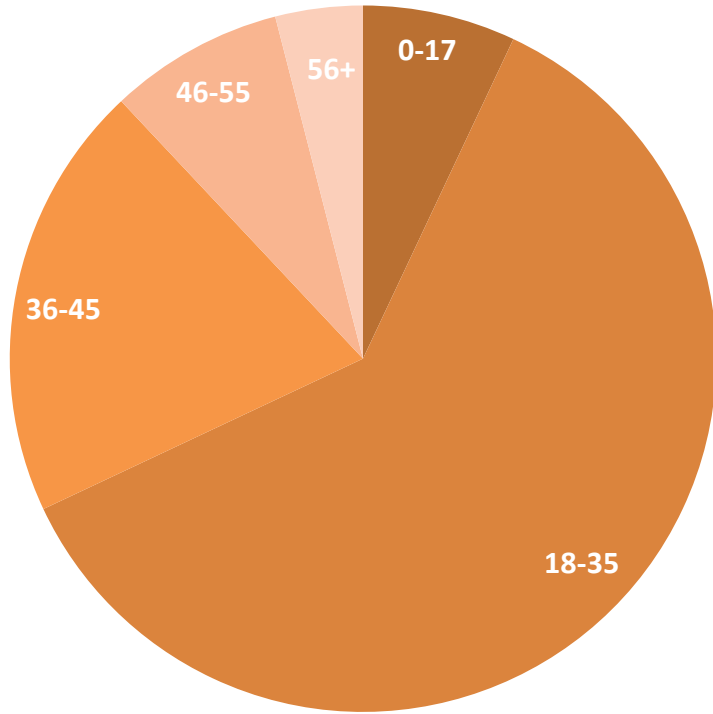
MEMBER LIMIT				
<b>3 MONTH Premium</b> (Benefit per person = \$30)	\$3	\$6	\$8	\$10
<b>6 MONTH Premium</b> (Benefit per person = \$55)	\$10	\$20	\$25	\$27
<b>12 MONTH Premium</b> (Benefit per person = \$70)	\$20	\$35	\$50	\$60

# Business Projections

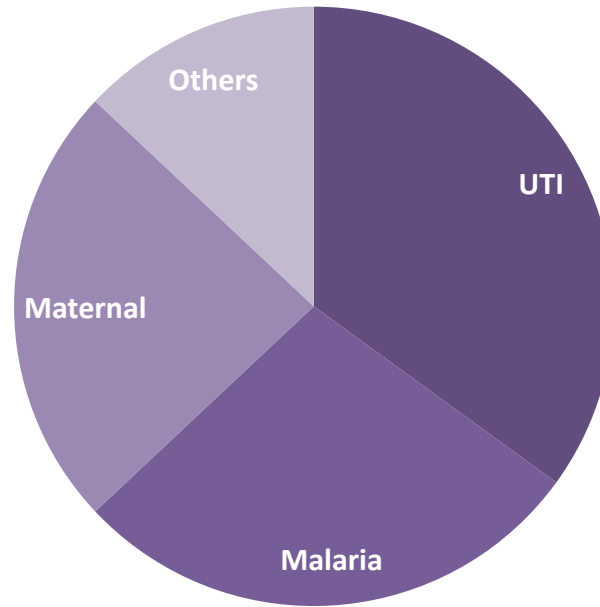




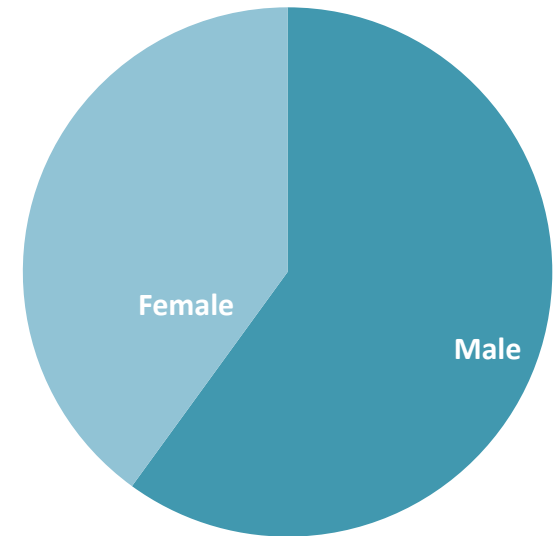
# Existing Customer Profiles



Age Split

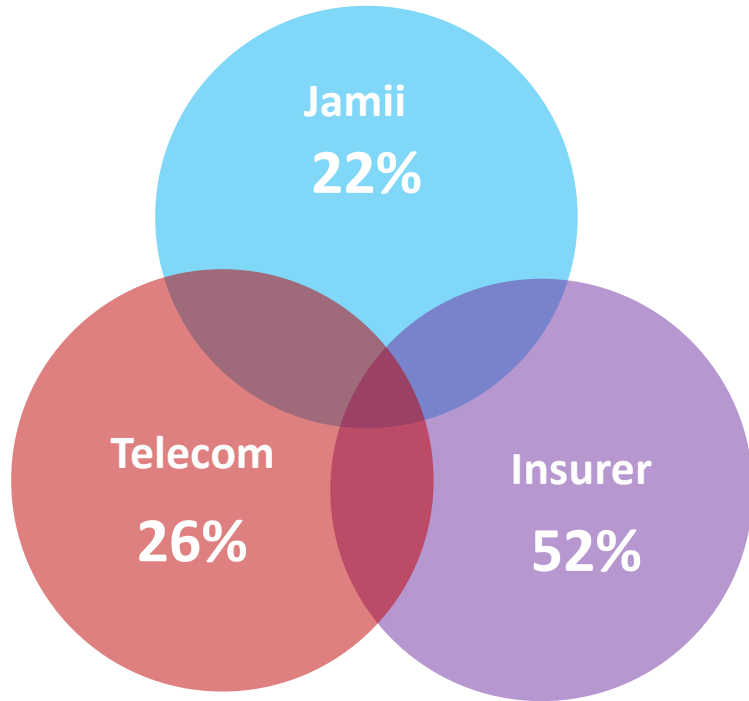


Claim Type (Claim ratio-13%)

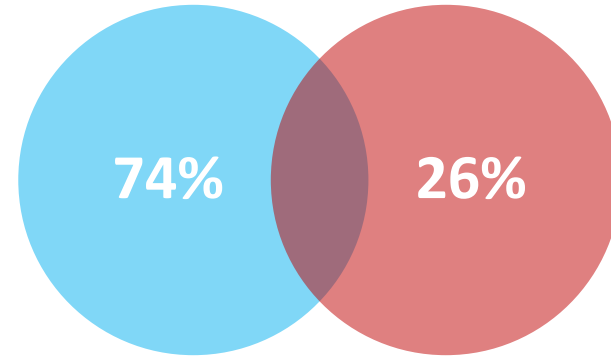


Gender Split

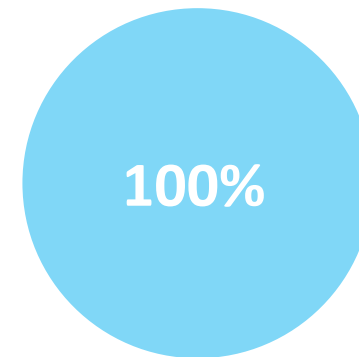
# Business Model



**Phase I**



**Phase II**



**Phase III**

# COA/ LTV - Assumptions

Acquisition channel	Conversion rate	Cost of Acquisition
Below the line marketing		
Experiential marketing	10%	\$1.0
Call center	15%	\$1.2
SMS	4%	\$0.0
Above the line marketing		
Radio, TV, billboards	15%	\$3.2

**COA: \$5.4**



**LTV of a customer\*:  
\$12**



- Reach: 48 million
- 20 countries
- Airtel & Sanlam
- Raised \$10m
- Valuation >\$200ml



- Reach: 18 million
- 14 countries
- Tigo & Resolution Insurance
- Raised \$38m
- Valuation >\$200ml



**USPs:**

- End to End
- Inpatient and outpatient options
- Strong strategic partners
- comprehensive platform
- No insurer dependency

<b>2018 Spend (\$)</b>	
Insurance licenses & Overhead	340,000
Marketing & platform improvement	930,000
Office operational costs	110,000
Setting up & launch Kenya & DRC	620,000
<b>TOTAL</b>	<b>2,000,000</b>

# Meet the Team



**Lilian Makoi** | CEO, MIB



**Rayah Ndagire** | COO, MBA



**Amitabh Kumar** | CTO, BIT



**Johnson Bebwa** | CMO, DBA

## Advisors



**Margret Ikongo** | Former DG  
TIRA



**George Alande** | CEO First  
Assurance Kenya



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