



MOBILE-DELIVERED MICROINSURANCE FROM BIMA

THE CONCEPT

Insurance is a powerful product that many emerging market customers are unable to access. Mobile network operators are uniquely placed to address this problem; they have vast reach and offer an existing method of payment in the form of prepaid airtime credit or postpaid billing.

BIMA partners with some of the world's leading mobile operators to offer customers access to simple, affordable insurance cover that can be earned in return for loyalty or paid-for using their prepaid mobile credit or postpaid billing.

BIMA & MOBILE OPERATORS

We work closely with our mobile operator partners to deliver to their specific requirements and KPIs (e.g. ARPU, churn, acquisition, revenue, CSR) through a plug and play, fully managed solution.

We recognise that insurance falls outside of mobile operators' core capabilities. That's where BIMA comes in. We manage everything from product design, distribution and sales, provide the essential technological platform to run the service, through to the claims administration.

As the industry leader in mobile-delivered insurance, BIMA has unrivalled expertise. With our partners we have already brought this model to over 15 million registered customers around the world.

WHEN WE STARTED THIS JOURNEY AROUND 2 YEARS AGO, IT WAS IMPOSSIBLE TASK TO ACHIEVE THESE NUMBERS. WE MADE IT POSSIBLE MAINLY WITH THE EXCEPTIONAL COMMITMENT AND PERFORMANCE OF BIMA TEAM ~ SENIOR EXECUTIVE, DIALOG SRI LANKA



BIMA'S ROLE & EXPERTISE

PRODUCT DEVELOPMENT

All BIMA products are designed to be affordable, easy to understand, and offer great value to the consumer.

We design bespoke products for each operator we partner with. Our ambition is to build a portfolio of insurance and health services that will bring value to your customers and help you stand out in an increasingly competitive landscape.

DISTRIBUTION AND EDUCATION

BIMA's success is based on our unique approach to distribution, and we have perfected practices at every stage of the process.

Sales: BIMA hires, trains and manages a network of sales agents who are spread across the country in busy streets and marketplaces, as well as in call centres and MNO branches

Quality: In addition to sales, our agent force provides vital customer education and ensures quality through after-sales quality follow-ups.

Registration: Registration is paperless, completed via handset in the field. The BIMA technological platform ensures this process is simple, secure and easy.

TECHNOLOGY

BIMA's Mobile Insurance Platform ('MIP') automates each stage of the process from registration through to premium collection via airtime deduction.

Key functions of our proprietary platform include:

- **Seamless integration.** The platform is designed to be unobtrusive, ensuring compatibility and compliance with our partners' existing IT infrastructure to ensure that we can integrate quickly and easily.
- **Maximum flexibility and responsiveness.** We design customized pricing models for each new partner and can easily incorporate new product and business models.



- **Full redundancy and security.** We provide 24/7 technical support from our dedicated, expert IT team.

CLAIMS ADMINISTRATION

Management of the claims process is an essential service that we provide to our mobile partners. BIMA's claims agents deliver a fair, transparent and fast process for customers through our dedicated claims hotline and our agents located in your branches. Our claims expertise also guards our partners from fraudulent claims and leaves them free from claims-related liabilities or complications.

For more information visit: www.bimamobile.com

Or **contact** mathilda.strom@milvik.se

