

## Customer Experience & Resilience



### Our Purpose

# "Safeguarding dreams and aspirations"

### Our Vision

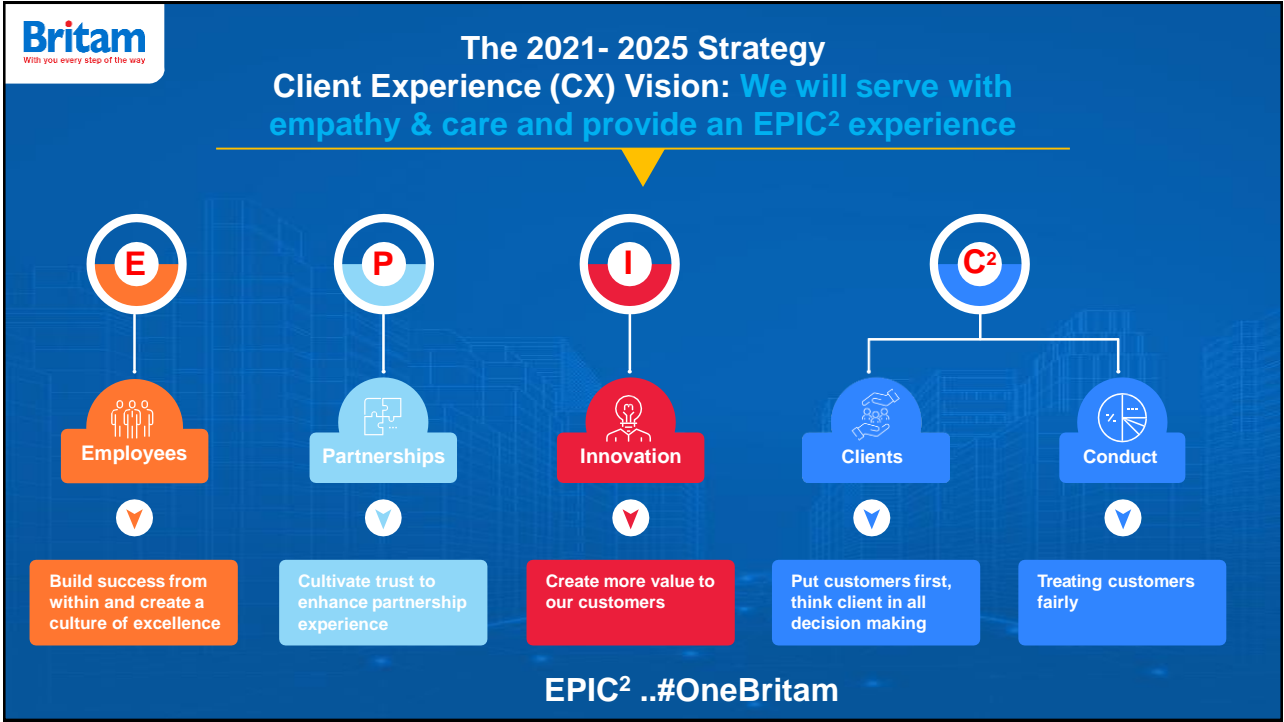
To be the LEADING diversified financial services company in our chosen markets across Africa

### Our Mission

Providing you with financial security  
EVERY STEP OF THE WAY

### Values

Customer Focus, Integrity, Innovation, Respect



**Britam**  
With you every step of the way

## What is Consumer Resilience?

Safety Aspirations 6

## Customer Resilience: Disruption is a constant

Despite macroeconomic pressures, many consumers are demonstrating strong levels of resilience.



Expect the coming years to be a struggle



More cautious about decisions they're making

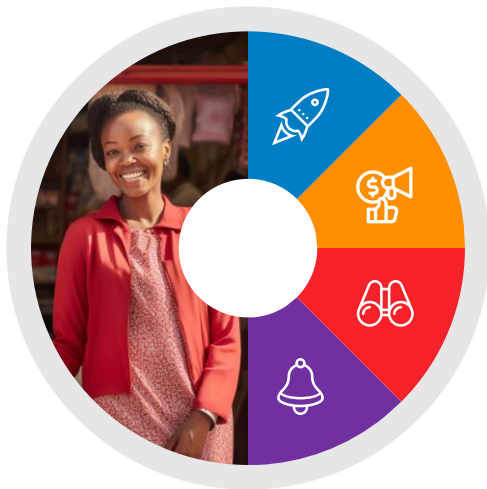


Challenges have created opportunities for them

Source: Accenture 2023 Consumer Pulse Survey

Safeguarding Dreams & Aspirations

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## The African Consumer

**They know what they want**

**Price sensitive**


**Hassle-free products**


Safeguarding Dreams & Aspirations


### Customer resilience is how consumers cope with uncertainties.


 Some will cut back expenses



 Others will adapt their own ways



 Others, downgrade their lifestyle, move to smaller/cheaper residences, schools etc



**Resilient consumers adapt to living with uncertainty on their own terms**

Safeguarding Dreams & Aspirations

### When consumer behavior is changing, how do we enhance Customer Resilience?



#### VALUE

Focus on sustainable growth – solve unmet needs, and add value



#### INNOVATE

Take what you are good at and give it a twist.



#### CUSTOMER EXPERIENCE

Design a delightful customer experience

Safeguarding Dreams & Aspirations

**Insurance & Financial  
Services Industry  
Championing Customer  
Resilience**

What are we doing as  
an insurance industry?



**Here's what Britam is doing.**

## Britam Pharmacy First Service

**Britam**  
With you every step of the way

**Your Britam Medical Cover now gives you access to quick and convenient medical care for minor ailments\***

Visit any of our pharmacy partners and present your Britam medical card for consultation and treatment.

Partners: Airtel, Goodlife, givona, Mawani Pharmacy, Safaricom Pharmacy, Tigo Pharmacy, Ujuzi Pharmacy, Zuku Pharmacy

**Britam**  
With you every step of the way

**Need a quick consultation and treatment with over the counter medicine?**

Visit any of our pharmacy partners and present your Britam medical card for consultation and treatment.

Partners: Airtel, Goodlife, givona, Mawani Pharmacy, Safaricom Pharmacy, Tigo Pharmacy, Ujuzi Pharmacy, Zuku Pharmacy

## Britam Micro Insurance – bite size offerings

### Bima Ya Mwananchi

**Britam**  
With you every step of the way

**Access to MORE than 500 hospitals at an affordable premium!**

Get Bima Ya Mwananchi for as little as **KES 4,661** per year  
SMS 'BIMA' to 21778

Access to over 500 hospitals, specialist, Outpatient services, Chronic Prescription, ambulance cover, Maternity, all dental services cover

T&Cs Apply

**Britam**  
With you every step of the way

Get Bima Ya Mwananchi for as little as **KES 4,661** per year. Offering inpatient services such as:

- Maternity services
- Outpatient hospitalization
- Ambulance services
- Surgery services
- Post hospitalization
- Chronic & pre-existing cover
- Inpatient physiotherapy

www.britam.com T&Cs Apply

### Personal Accident

**Britam**  
With you every step of the way

**ONE ACCIDENT CAN CRIPPLE YOUR PROGRESS**

Get Britam's Personal Accident cover for as little as 35 bob monthly.

Dial \*334#  
update bima mkanoni

Get 100,000 for Permanent Disability or Death.

T&Cs apply

powered by **airtel money** and **Insafability**

### Kinga Ya Mkulima

**Britam**  
With you every step of the way

**Majani**  
Insurance & Finance Ltd

**KINGA YA MKULIMA (KYM)**

Approved by the Insurance Regulatory Authority

**Sustainability: Flood Insurance**

