



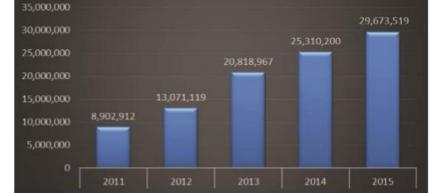
Accessible, Connected Healthcare in Africa

Our mantra is premised on Quality and Accessible Healthcare for all in Kenya and Africa as a whole

KES 15.1B Medical net claims incurred in the year 2015

#### Figure 17: Medical Gross Written Premium, 2011-2015

Medical Gross written premium, KES '000



# Insurers slip back to losses as medical claims rise 45pc

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#### MEDICAL INSURANCE

## KES 29.67B Medical gross written premium rose to KES

29.67 billion in 2015 from KES 25.3 billion in 2014.

# Four Insurers

Wrote 62.5% of gross written premium

## 17.24% growth

in gross written premium in 2015.



Amount of underwriting loss made in 2015 in this class of business. 26.51% of Total Premiums in Kenya were from Medical insurance

# The Unique Dynamics and Opportunities



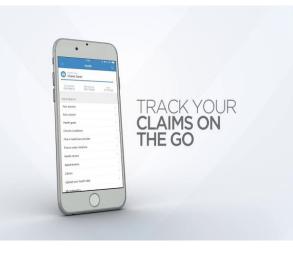
- Growing middle class
- Deepening insurance understanding
- Niche products

- Operational excellence
- New markets/Pricing
- Fraud















# Complete

**Claims Management** 

**Schemes Management** 

**Automated Authorisation Letter** 

**Claims gateway** 

**Terminology Management** 

**Physical Claims Tracking** 

**Clinic Management Tool** 

**Mobile Money Payment** 

# Healthix

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