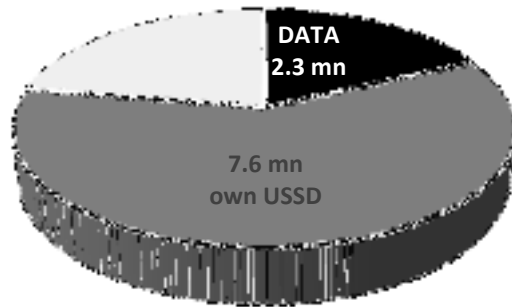


# Tanzania – using FinScope to scope potential for digital health insurance by degree of financial and digital connectedness:

12.8 million actively using mobile money but having no active FFI relationship



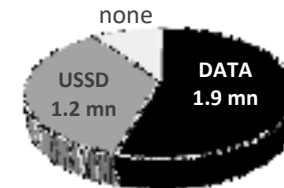
» Have phones (obviously) but only 20% fully data enabled

Some rural-urban bias in this but not as much as might be expected (+/-5% around 20%)

Much more cross-market although bottom two quintiles underweight

Not unreached by private health insurance but low tenths of a percent (Source DHS)

3.5 million actively engaged with FFIs by digi-connectedness



» Far more smart phones (urban just over 50%)

No huge urban/rural differentiation

80%+ mix mobile money with active use of banks

Biased to top quintile and therefore slightly better penetrated by private health ins but still sub-1%