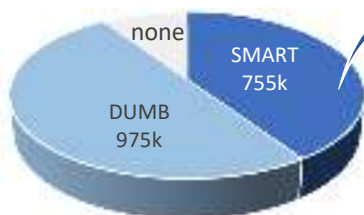


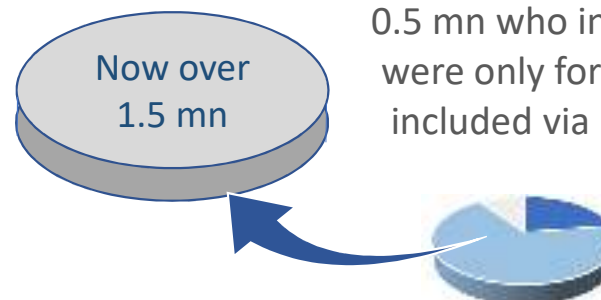
## Zambia – using FinScope to scope potential for digital health insurance by degree of financial and digital connectedness:

1.9 mn in 2015  
underinsured users  
of banks/MFIs



Now  $\approx$  2.5 mn  
with much more  
than half on MM

0.5 mn who in 2015  
were only formally  
included via M-M



» Same sort of digi-markers as  
for banks / one quarter use MM

Disproportionately prevalent  
(67%) among top two wealth  
quintiles but still only one in  
eight insured

But one in three have heard of  
insurance and about one in  
eight have any form of cover

»

Almost by definition at least basic  
digi-connectivity

Far fewer smart phones but  
proportion almost certainly rising

No real gender/rural bias and  
much less top-end income bias

But only one in five know of  
insurance and low single  
percentage usage