

GA VOICE

ISSUE 20

Fresh New Look Same Great News



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KEY NOTE

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Jan - Jun Activities



Q&A

In 2021, We had GWP growth of more than 41%, underwriting profit of more than 57% growth and profit before tax growth of more than 47%, in terms of overall market standing, as you said, we are in number three position



Sandip Bhadury
CEO - Kenya

Being Ranked number three in Kenya's Insurance Industry, how does that feel like?

It feels good. And it's much more challenging now because once you have gone to number three, and it is a very difficult position. If you see the research all over, you know that when you talk about a race, it is always about number one and number two. So now the challenge is not only to maintain a number three position, but how to get into the number two and number one position. You know, around 15 years back, the promoters of I&M Bank bought this company, which was at the time a very small company. In the last two years, our growth has been phenomenal.

In 2020, our overall growth was around 18.7%. In 2021, our audited financial results have just come out. We had a GWP growth of more than 41%, an underwriting profit of more than 57% growth and a profit before tax growth of more than 47%. In terms of overall market standing, as you said, we are in the number three position.

In terms of our underwriting profit and profit before tax, we are number one in the market. In terms of various business line segmentations, we are the number one insurer when it comes to Fire Industrial business, Marine, and Workmen compensation. We are number two when it comes to Aviation, Theft, and Engineering classes of business. We are not number one and number two in segments where we do not want to be so it's quite deliberate the way we have positioned ourselves.

What makes GA Insurance stand out from the rest in the Insurance Industry?

You know, GA is indeed very different from the other insurers in the insurance ecosystem in Kenya. As a company, we have always challenged the status quo and we have done things differently which other people may find very unorthodox. We have been quite aggressive in our growth strategy.

We have a very strong resilient internal environment. In other words, it is a culture. This is the culture of the organization, which is the heart of any organization. Now, when you talk about what culture it is, we are talking about the shared values, set of assumptions and belief systems which the people in the

KEY NOTE (Cont'd)

workplace share. Now, if you see our core values, these are integrity, respect, professionalism, and transparency.

These values define the GA culture with respect to every stakeholder, whether external clients and intermediaries, or internal employees and shareholders. We have tried to create a distinct work culture as we believe it is a very crucial element for success and we have a very clear-cut strategy towards it.

A framework we use is called VRIN, which typically means any characteristic or resource a company has, has to be valuable, rare, inimitable, and non-substitutable. It is easy to see in the insurance space that most of the products are fairly standardized and any new product can easily be imitated by the competitor. Once any organization undertakes a BPE exercise, the processes also become more or less standardized. It's the workplace's culture that remains distinct and is very difficult to imitate.

Our fundamental belief, which comes from our culture, is not how much to extract from the employees, but how much value to instill in them. GA Insurance as an organization, acts as a facilitator in magnifying our employees' strength. This leads to higher levels of commitment and productivity. So, when you deal with an organization with a very strong internal culture and a positive workplace culture, you will get better care and better commitments by the company towards your own good. So that's what you should deal with.

What's the role of technology in the automation of processes in the insurance sectors, what's the outlook?

When we are talking about applying of technology and insurance, it is happening in two different segments. Number one is on the distribution part of it, and number two is on the interventions on your own internal processes. So, when you talk about applying of technology, it's like you adapt or you die, you transform, or you perish. The insurance industry as such has been very traditional.

Now, if you look all over the world, there have been certain developments regarding application of technology which is happening and this space is what we call as an insurer tech space. Currently a lot of things have happened in the insurtech space in Kenya.

However, the uptake of insurtech has not been the way we expected. In 2020, when the pandemic happened, we thought that this was the time when there would be a flurry of uptake in this particular space, but it didn't happen.

I personally feel that, we are yet to move up the curve regarding our market maturity. So, there is a great deal of market shaping exercise which needs to be done. I have a feeling that it will take another four years minimum to

reach the inflection point, wherein we can say that, in turn in the insurtech space in Kenya, there has been perception that there has been value. Now, whatever is happening in the insurtech space, there has been too much talk, but regarding generating overall revenue and regarding profitability, nothing much has moved. That is my personal view.

Is there a need for more capacity development in the insurtech space?

Yeah, definitely, definitely, this is what you need to do otherwise, you will have your own Kodak moment. The thing is that as a major player now, you need to either play or otherwise you will be left out. As I said, given what market studies have done, the inflection point will happen around four to five years to happen.

We need to be prepared so that when the opportunity comes, we need to be able to take advantage of the opportunity. What is happening presently regarding automation and digitization is basically, conversion of manual processes into a digital process, which as far as innovation is concerned, is not adding value to the whole ecosystem.

I know there are some players in the market who are trying to do these things and, in GA, we have our own initiative, and we have identified where the gaps are in the market, and we are proceeding to fulfill that.

Has the government created an ideal environment to facilitate growth?

What government is doing especially as regulator has created a sandbox which enables you to experiment and government is facilitating through the regulator in terms of faster approval of products. So I think the government is playing its role where it should be.

KEY NOTE (Cont'd)

How is GA Insurance Adapting to the insuretech space?

We are investing a huge amount of our financial resources in upgrading our IT system. We are upgrading our core system with a strong emphasis on interoperability of data and integration with the third-party systems. So we will have a situation where you as an insuretech player who specializes in distribution can use our core system as an underwriting engine.

You can use our underwriting engine to develop your own products and we provide the technical support to all the insuretech players who want to work with us. And we are quite open to that. What happens is that it paves the way for future collaboration with a lot of insuretech players in the market. Plus, we have our own insurer tech and, digital initiatives.

We have a strong product pipeline, driven by a product management team who are developing products very specific for digital distribution and are targeted towards the new generation of clients whom we call Millennials and GenZ.

They are going to be our future clients. So, all our product development efforts are directed towards them. We are in talks with a lot of partners for embedded insurance, which we are developing in collaboration with a lot of players in the market. So, we are taking quite a number of steps so that our organization is future ready

As the team leader, how do you keep your team motivated?

My first job as a leader, which I try to focus on, is very strongly on workplace well-being. So, GA employees should feel happy coming to work. You know, we spend a lot of time with our colleagues more than our family members. Hence, a lot of emphasis is placed on caring for each other, taking responsibility for our colleagues as friends. Any kind of politicking is actively discouraged from the leadership in our organization.

All the company achievements are shared, and every milestone achieved is celebrated. We have our own small way of celebrating whatever little we achieve in every space. As a company, we have pursued high employee engagement policies, focusing on meaningfulness of work, inspiring each other at work and inculcating a growth mindset.

These, I believe, have resulted in collective resilience of the GA team and high levels of commitment, that has exceeded expectations even in the face of over whelming odds. If you see in the last two years, and even in this year, where the economy is showing signs of recovery, the kind of results which we are booking are

exceeding the expectations of the market. If you see GA's results in the last two years, the team has managed to grow the company almost twice its size, under very tough macroeconomic conditions.

What makes your team unique?

GA's staff, they're a collection of very beautiful minds, which I'm very proud to lead.

We have 241 employees in our organization. Interestingly, 1/3 of all our employees are below 30. And nearly 50% of our employees are female. So, in terms of overall staff composition, we have a mix of youth and a very strong gender balance, which is very difficult to see in this market.

How do you relate with your team?

We have a very safe workplace environment where employees are encouraged to speak up and seek help. We have a set of grievance redressal mechanisms which every employee can access. Other than that, all of our executives, including myself, Group CEO and our Director, have an Open Door Policy wherein any employee can come and speak to us.

You don't need a formal appointment. Just make sure that I'm not in a meeting or that our executives are not in a meeting. You can just knock, come in and talk. This actually results in a very high level of engagement and feedback coming from the staff. This helps a lot in terms of creating the trust factor in the organization.

What does the future hold for GA Insurance?

We expect GA to be the Number One insurance company in the Kenyan market in the next few years. Also, GA should be a significant market player in any geography it operates. So, my job as a CEO is to lead from the front, set the strategic vision of the company in consultation with my team members, and ensure that whatever strategy we set for the company is executed.

JOINING STAFF



Keziah W. Mburu -Assistant Underwriter

I hold a degree of bachelor of commerce degree and currently pursuing Diploma in insurance. I am resilient, self-driven, have a positive attitude, love learning new things and believe in team building. I love hiking, listening to music and enjoy travelling.



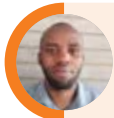
Dickson M. Kamau - Assistant Underwriter

I am a determined, intrinsically motivated and focused person, who sees each day as a learning day. I live by the Mantra of Prayer, Hard work and Discipline (PHD). I am determined to add value to GA in its ambitious growth Strategy.



Luiza W. Wanjau - Branch Assistant Underwriter

I am an open minded self-driven team player with a high affinity for knowledge. I am a go getter focused on achieving targets eager to be challenged to grow in all fields. Away from work you can always find my nose buried in a good book.



Isaac I. Mwangi - Underwriter

I like working in an environment that demands continuous improvement, total dedication, creativity and sound decisions making as a prerequisite to success. I advocate for human values of compassion, forgiveness, contentment and self-discipline.



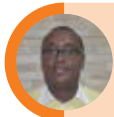
Viola W. Ndung'u - Senior Underwriter

I am passionate, self-driven, determined and reliable. I look forward to new challenges as I develop new skills. I am glad to join the Great Team.



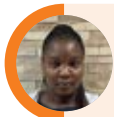
Azariah M. Muendo - Reinsurance Underwriting Officer

I am a hard-working, passionate and determined individual who strives to do the best. Away from work I enjoy watching documentaries, writing short stories and touring new places.



Kenneth M. Mugo - Customer Service Officer - Call Centre

I am diligent, self-driven, have a good attitude and greatly believe in teamwork. I hold a Bachelors of Arts Degree in Journalism and Media Studies and a Diploma in Mass Communication. Outside of work I love photography, cooking, and travelling.



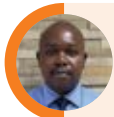
Damackline M. Bundi - Motor Claims Officer

I am resilient, driven, and believe in teamwork. I hold Bachelors of Science Degree in Actuarial Science, a Diploma in Insurance and currently undertaking the Certified Investment and Financial Analysts course (CIFA). Outside of work I love to cook and travel.



David K. Maina Claims Assesor & Reconciliation Officer - Health Division

I am innovative, self-driven and a great team player. I have over 4 years working experience in Medical Claims and am a holder of a Bachelors of Business Administration Degree (Accounting & Finance). I love travelling, hiking and enjoy listening to music.



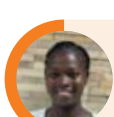
Erick O. Okoth Manager - Records Management Services

I am proactive, diligent, flexible and organized. I believe in teamwork and problem solving. I hold a diploma in Archives and Records Management and have over 10 years working experience in Records Management. I love travelling and group excursions.



Maureen N. Gitonga - Accountant

I am resilient, self-driven, have a good attitude and I greatly believe in teamwork. I hold a Bachelors of Arts Degree (Economics) and CPA(K), and have over 6 years of experience in finance accounting. I love travelling and enjoy reading.



Lucyann A. Oyombe - Underwriting Senior Officer - Health Division

I am a passionate, self-driven and determined individual. I enjoy taking up new and challenging tasks. On the flip side, I am an interior design enthusiast.

JOINING STAFF(Cont'd)



Cedric T. Mbukhitsa Deputy Manager; Reinsurance

I hold Bachelor of Science degree in actuarial science and is an Associate of the insurance institute of Kenya. I have advanced proficiency reinsurance from the London school of insurance I love speed bikes, enjoy watching documentaries and travelling.



Gideon O. Oboch Senior Claims Assessor - Health Division

I am a B. Com Graduate, a Certified Trustee (TDPK) by RBA and have 15 years of experience in Health insurance. My hobbies include travelling, reading inspirational books and swimming Above all, I love humor and sharing jokes.



Agnes Mwasya - Non Motor Claims Officer

I am diligent, self-driven, have good attitude and greatly believe in teamwork. I have 6 years working experience in Insurance and am currently pursuing a diploma in Insurance. I love to travel, cook and make new friends.



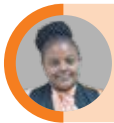
Pheny S. Adhiambo - Claims Assessor - Health Division

I am self-driven, excellent in teamwork and networking. I have experience in statistics and data entry and outside of work i love to travel.



Simon W. Mugo - Motor Claims Officer

I am passionate about what I do. I have Continuously honed my skills in evaluating and identifying opportunities to drive process improvements that positively impacts motor claims experience. When I'm not busy, I enjoying playing musical instrument and photography.



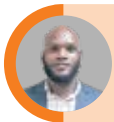
Evlyn Wanjiku Wachira - Relationship Officer – Government Solutions

I have 6 years working experience in insurance. I am dedicated, responsible, reliable, eager to learn and believe in co-operation and teamwork. I hold a Bachelors of Science in Information Technology, Diploma in Marketing (CIM), Ongoing Diploma in insurance (AIK).



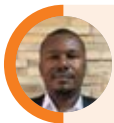
Denis Odoyo - Creative Design Officer

I am an Inborn creative who is passionate about visual design and creating digital experiences that solves design related problems in UI/UX Design, Print Design and Digital design. Has over 5 years' experience with a keen eye on design when it comes to attention to detail.



Chacha Mshenga John - Relationship Manager - Energy & Hull

I hold a Higher Diploma in Business Administration, Certificate of HSE NEBOSH Oil & Gas and is a Certified Internal Auditor finalist. with over 10 years working experience in Offshore/Onshore Oil & Gas Exploration and Drilling, Marine Engineering, Maritime and Renewable Energy.



Samuel Ngige Ng'endo - Dispatch Assistant Officer

I am open minded, self-motivated, an advocate of team work and, often play the role of team leader. I have over over 8years in the insurance industry as a facilities admin officer managing properties with experience on health & safety. I enjoy traveling as a hobby.



Ephraim Amiani Mudavadi - Claims Assessor - Health Division

I am an customer service executive. I am open minded, self-motivated, advocate of team work. I have been in the insurance industry for over an year as a claim analyst - experience on health as a clinical officer. I enjoy music production.



Margaret Wangari Kuria - Motor Claims Senior Officer

I hold a Bachelor of Science degree in actuarial science degree with over 8years experience in insurance industry claims department.



Sharon Jepngetich Koech -Assistant Underwriter

I am ambitious and self driven individual who never fears to face a challenge. I am always looking for an opportunity to do better and achieve greatness. I enjoy listening to music

The 10 Key Requirements for a Smooth Power Purchasing Agreement (PPA) Approval In Kenya Under The Feed-in Tariffs (FIT)



Identification And Acquisition Of Land

Land identification and acquisition is a critical element towards project success. Factors such as geographical location, climate and project size come into play while searching for an ideal location. Most importantly, technical factors such as the national grid connectivity including availability of infrastructure such as overhead lines(OHLs) and substations should be significant success pointers. To avoid future disputes, project developers should be clear with land owners on proposed lease/purchase rates, payment terms and currency, size of land to be utilized etc. It is recommended to engage all relevant stakeholders during the land acquisition process to avoid any future back-lash.



Financing Resources

A license holder is required to provide sufficient proof for financing resources as this together with the Environmental Social Impact Assessment (ESIA) and feasibility studies will form part of the project appraisal report (PAR) used by development partners, funding agencies and the regulator to inform your suitability.



No Government Sovereignty/Guarantee

In most cases, the government does not offer any guarantee or letter of support towards financial close and in case of a PPA approval, project owners are expected to operate without any binding government guarantees including zero assurance on occurrence of policy changes (likely to affect the negotiated power tariffs) in the coming years. There may be a few exceptions made depending on the Public- Private Partnership (PPP) model embraced



Environmental Social Impact Assessment Report (ESIA) Studies

Environmental Social Impact Assessment studies play a vital role for project approvals with the National Environmental Management Authority (NEMA). The project owner has a legal mandate to submit a comprehensive ESIA report to NEMA for review and approval.



Feasibility Studies

This should include the resource assessment, the economic and financial models analysis, transmission or distribution line, interconnection facilities/infrastructure and grid stability for completeness.



Synchronization with the Integrated Power Planning Matrix

The Energy and Petroleum Regulatory Authority (EPRA) is engaged to advice on the suitable timing for commissioning of your power plant to align with the Integrated Power Planning Matrix. It is also mandated to approve the tariff between power producers and off takers Pursuant to Section 163 (1) of the Energy Act, 2019.



Approval with the Public-Private Partnership (PPP) Unit at the National Treasury

After a thorough review by the Feed-in Tariffs Policy committee and subsequent approval, the feasibility studies reports are submitted to the PPP Unit at the National Treasury for approval of the fiscal risks and contingent liabilities and confirmation for value for money, affordability and risks transfer tests under section 61 (3) of the PPP Act. Subsequently, after completion of negotiations on the PPA, together with a project and financial risk assessment report –detailing the negotiated terms and highlighting any fiscal commitments or contingent liability requirements, is submitted to the PPP Unit for approval.



Provision Of A Proposed Project Execution Programme

This should include the timeframes to do land acquisition, ESIA and feasibility studies as well as attain financial close, construction and commissioning dates. The FIT committee has powers to monitor the progress a license holder is making and site visits may be made to ascertain progress levels and if determined that little or no progress is made, the license may be revoked and considerations made for other developers within the same site.



Firm And Feasible Agreements With Development Partners

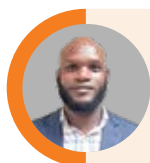
Development partners should agree beforehand on the equity/debt and other revenue sharing ratios or models to avoid future disagreements which may negatively impact on the project development progress.

Hurray! Get ready to procure a reliable Project Insurance, Operation and Maintainace (O&M)

After approval of the PPA, the regulator requires you to start development activities immediately following a stipulated timeframe. It is at this stage for instance the procurement/importation of construction materials and project equipment such as solar pv panels, inverters, battery storage, wind turbines etc is done and mobilization to site follows shortly thereafter.

Both the project owner and contractor should have various insurance covers running at this point to mitigate certain risks (depending on their respective roles) including the marine cargo/hull, contractor/ erection all risks, machinery breakdown, theft/burglary, fire, public liability, protection and indemnity etc.

After commissioning, the project owner should again ensure a reliable and long-term operation and maintenance (O&M) is in place with the contractor or sub-contractor to safe guard project life span and the power plant's intended productivity. It is imperative to note that some O&M risks are not covered with the manufacturers' product warranties thus require separate insurance policies.



Author: John Mshenga

Relationship Manager-Oil & Gas & Power and Marine Hull - GA Insurance Limited
Has over 10 years working in Offshore/Onshore Oil & Gas Exploration and Drilling, Marine Engineering, Maritime and Renewable Energy



Intermediaries Appreciation Cocktail Dinner 2022



Think Business Awards 2022



Hole In One Sligona Golf Tournament



GA Team Building 2022

GALLERY(Cont'd)



HCK Sanskriti Mahautsav 2022



Antara Health Activation



AKI Tree Planting Event



Teambuilding, ITC Quiz & Insurance Innovation Awards Uganda

GA TELEMATICS PROGRAM

Introducing GA x Zep Re Telematics Program

With insurers always looking to deliver value and solutions for their clients, the need for enhanced product innovation and development remains our key focus. How can insurers deliver value for their customer? An obvious solution in the current environment is to invest in technologies and partnering with others in the smart-cars ecosystems.

With the growing ecosystem forming around the connected cars, we would like to provide you a new solution, **GA Telematics program**. The current partnership brings together, an insurer (GA Insurance), a reinsurer (Zep-Re PTA Reinsurance Company) and (Altron Kenya), a technical service provider with digital platform and telemetry expertise. This will involve adding a telematics device to the car of the candidates provided, at no extra cost for at least 3-month proof of concept period**. The program will ensure we create a viable program with actionable insights.

The genie is out of the bottle with this technological advancement, and we would like to be involved in these transformative products and offer products such as Usage Based Insurance (UBI). Being early adopters, we believe the program will serve as a key determinant to the direction of the industry.

What is Telematics

The program involves the installment of an onboard device fitted with sophisticated sensors to understand the vehicle environment, improve road safety and improve driving behavior while aligning insurance premiums.

To stay ahead of the curve, together with our partners we have made the investments to incorporate mobile sensors and analytics in products and services to digitize our customer interface. We believe the analytical capabilities of telematics will displace traditional approaches to the pricing with real-time information to provide customized products to our customers.



Why Telematics

We know our customers value convenience, dynamic risk profiles (lower premiums for lower risks), maintenance services, safety and security. You may be asking "How will telematics deliver this?" Well, this technology will ensure the onset of new applications such as per km and usage-based insurance for insurers which make sure the prices we charge are dynamic to fit you. We would like to provide trail blazingly greater precision in underwriting and pricing of your premium. Most of our customers can only associate interactions to only disagreeable situations such as negotiating premiums or claims management. We would like to change that to a more delightful interaction. Customer interfaces will be improved with a web platform or a mobile app available with location details about your car and other important and interactions with other features of our usage-based insurance products.

Telematics Benefits

- Safety and security-stolen vehicle recovery, the devices provide state-of-the-art technology (RF, GSM and GPS)
- Safety and security- Route optimization and navigation alerts for potentially hazardous conditions to increase safety and improve productivity.
- Real-time tracking accessed by the customer only through an app – and our technical service provider.
- Geo-fencing, with our social communities, friends share cars but they may not always go where they promise. If Ken borrows your car and he says he's going to Nyeri, and unfortunately had an accident in Machakos, in the claims process, you might tell the investigators that he went to Nyeri, and claim ends up declined on material facts being different. With this the alerts are a way to ensure there is a trail for a smooth claims management process.
- Maintenance services- boosting fuel economy and automated maintenance service alerts to avoid spending too much on your next scheduled maintenance, well in this economy sign me up!

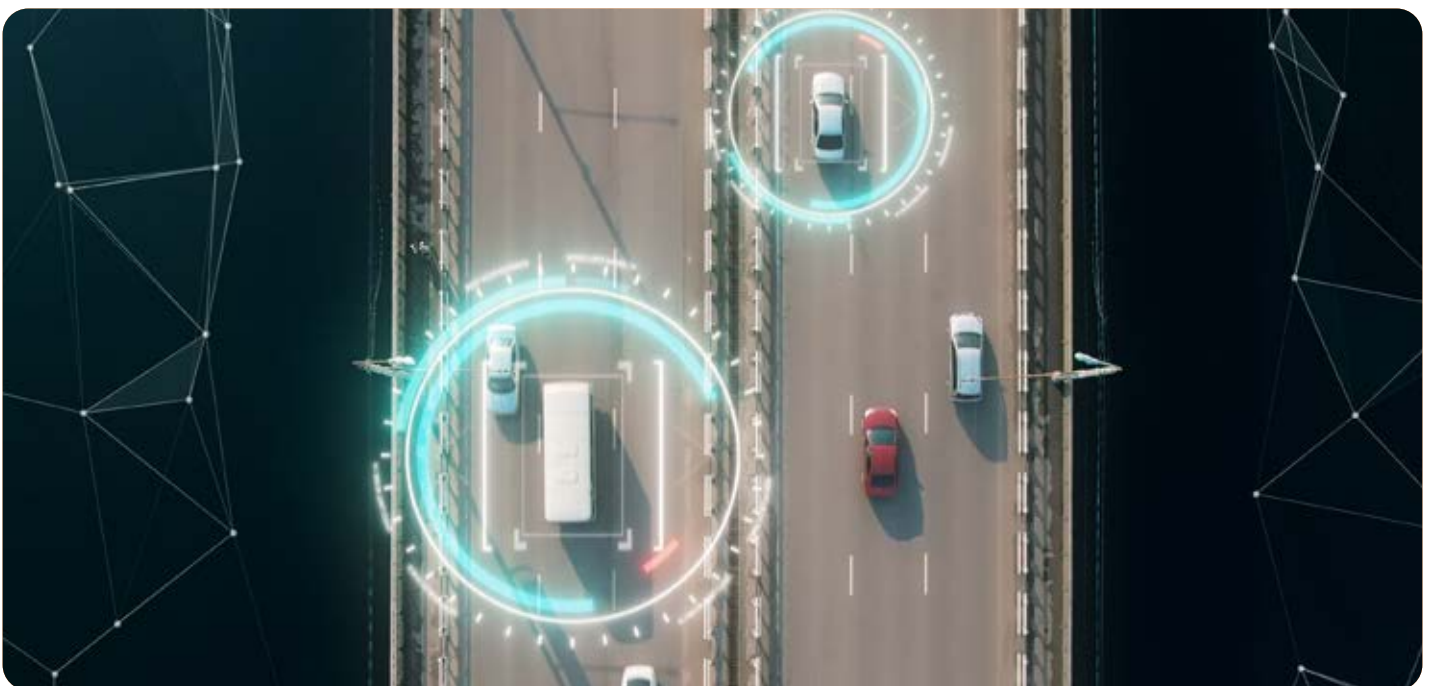
GA TELEMATICS PROGRAM (Cont'd)

- Facilitating any medical assistance services from our products under the ambulance services and First notification of loss in case of accident.
- Commercial customers are better able to manage their fleets with optimized utilization, driver and freight service management in addition to other remote vehicle diagnostics and automated maintenance services based on the data.

For us to use the process to launch, has also presented learning opportunities for us too. We have been able to build our digital capacity through working in cross functional teams from marketing to IT and by the end of the concept period, analytics.

Having read to this point, you are probably asking “why do I need to give my insurer all this information?” We appreciate data privacy and oversight concerns. We would like to assure the key focus of the program is the proof of concept remains to get experiential information on the distance driven and driver behavior. Our approach will be based on transparency and strict adherence to our data privacy laws. Based on the partnership set up, the third-party telematics device provider will retain data on location service as would be the case as your tracking service. This data will be treated in accordance with the Data Protection regulations in place and customers own their driving and vehicle data in terms of data protection. GA Insurance will only have access to data about the distance driven, personal driving behavior through scores and other anonymized vehicle data, and in the case of an accident, the details on the first notification of loss to provide any assistance services.

The benefits that can be derived from such a scheme is proportional to the uptake within the different markets. We would like to ensure we maximize the value from such as a program with your enrollment on the program. To make this a reality, we are running a three-month proof-of-concept for our clients at no extra costs to the current insurance subject to terms and conditions. Your involvement in the program will attract a 10% participation discount on renewal. You can express interest or ask any questions about the program to: telematics@gakenya.com.





GA PARTNERS WITH ANTARA HEALTH

GA Insurance has launched a strategic partnership with Antara Health to provide Antara's world-class Health Navigation services to staff and clients.



Antara delivers virtual primary care services to all its members, through a dedicated team of health experts including doctors, nurses, nutritionists, physiotherapists, and mental health counselors.

All of GA's members have access to:

- A dedicated nurse (called a Health Navigator) who can coordinate care and provide health services and follow-up at no additional cost
- Access to Antara's nutritionists, mental health counselors, physiotherapists at no additional cost
- Prescription refills, Medication delivery, monitoring equipment delivery at no additional cost
- Access to virtual consults with a doctor, quickly and easily, for only KES 500
- Access to Antara's ground-breaking Chronic Care Management Programme for only KES 1,500 for every 3 months of care, including nutrition and fitness support, home delivery of monitoring kits, scheduled consults, and Health Navigator support.

Antara has been onboarding the GA Insurance team and has **already delivered health services to more than 60%** of GA employees and a significant number of their spouses and children.

Antara listens, learns and designs a personalized health journey built around each member's needs, goals and health status. Antara then follows-up to make sure members are achieving their goals and have all the tools they need to:

- Take greater control over their health
- Understand the preventive and promotive actions they can incorporate into their lifestyles
- Reach out to our own medical team for virtual clinical services whenever needed.
- More effectively engage with their medical service providers.



Health Navigation goes far beyond traditional telemedicine.

Antara provides GA's members with a level of support, trustworthiness, and follow-up for all their health needs. GA's members can now quickly and easily get many of their health needs sorted out through an Antara doctor. Most importantly, Antara makes sure to follow-up with members to make sure that all care is delivered properly and effectively.



"I am used to going to hospital and just getting medicine and that's it. I love that with Antara I have someone following up with me" -
~GA Team Member.



GA's members love the Antara App because they can schedule appointments, see their health information and speak with the health team anytime. This is especially useful for Members with Chronic Conditions.

Through the App, Members can also reach out to their Health Navigators for support and schedule a consultation with an Antara Doctor.



"I love that I can see my blood pressure summary from the HMP, I can also see if I've improved or deteriorated. I remember what I should eat from the conversation with the nutritionist so I don't need to check the HMP"
~GA Team Member.



Antara delivers health equipment monitoring machines (like blood pressure machines and glucometers) to a GA member's door.

Antara teaches members how to use the machines, and makes sure the member can conveniently share their results with Antara's team. GA's members with chronic conditions are actively experiencing how Antara makes it easy for them to better monitor their conditions.



"I love that you send me BP machines and glucometers which helps me check my vitals in the convenience of my home and not have to go to hospital"
~ GA Team Member.



GA's members have found that the Antara Health Check is a great first step towards taking control of their health.

After a brief conversation with an Antara Health Navigator, GA members can better understand their health and what steps to take to improve it.



"I have not had a health check in a very long time and so I appreciate the time that you are taking to re-introduce this to me and my family. I am interested in knowing what I should work on for my health"
~GA Team Member.



"Antara is honoured to partner with GA, to provide Health Navigation services to its team. Our goal is to provide the GA team with the best health experience in Kenya by focusing on convenience, trustworthiness, and effectiveness"

~Antara's CEO, Dr. Kebba Jobarteh.

Editors

- Grace Too
- Sundeep Vaghela

Contributors

- Sandip Bhadury
- John Mshenga
- Antara Health

Creative Designer

- Denis Odoyo