

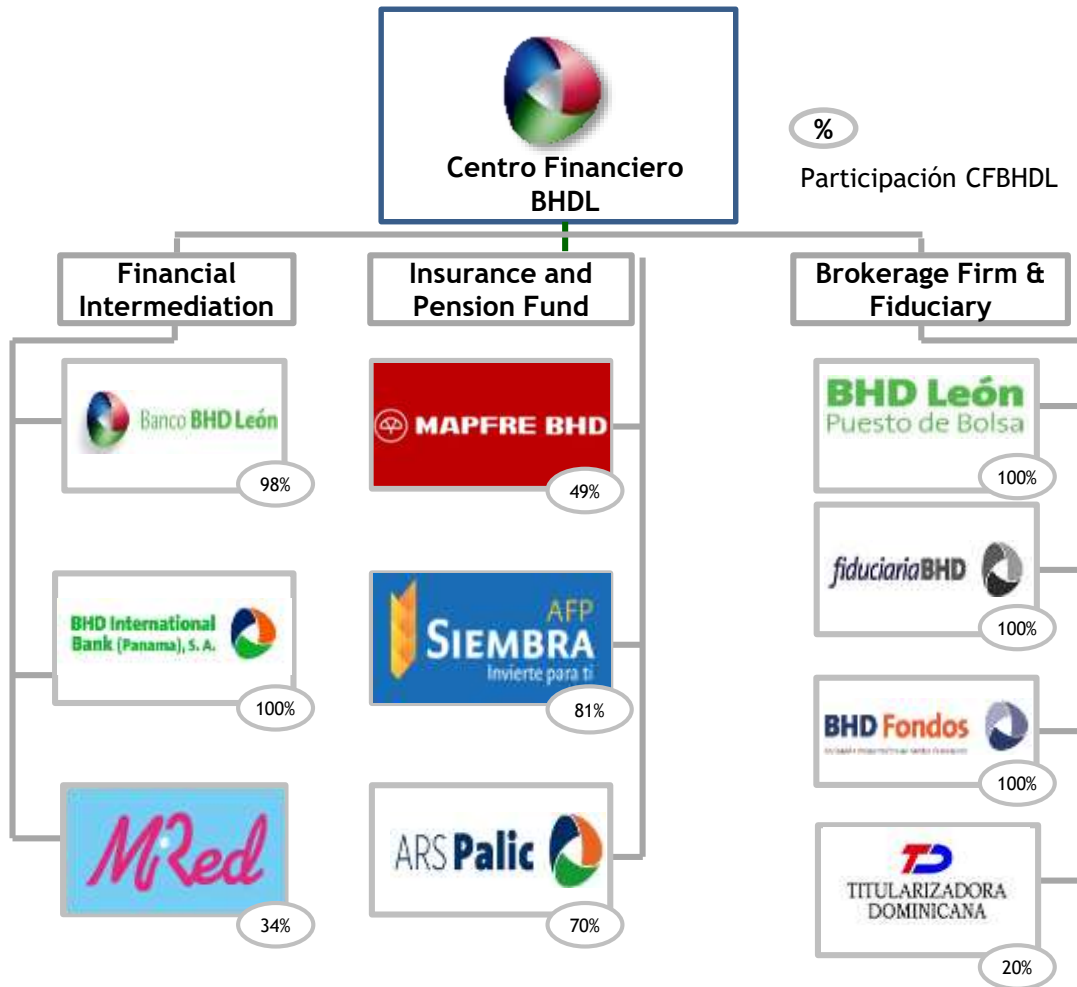
A close-up portrait of a woman with dark, curly hair, wearing a white tank top. She is looking directly at the camera with a slight smile. The background is a plain, light gray.

Women Initiative Banco BHD León



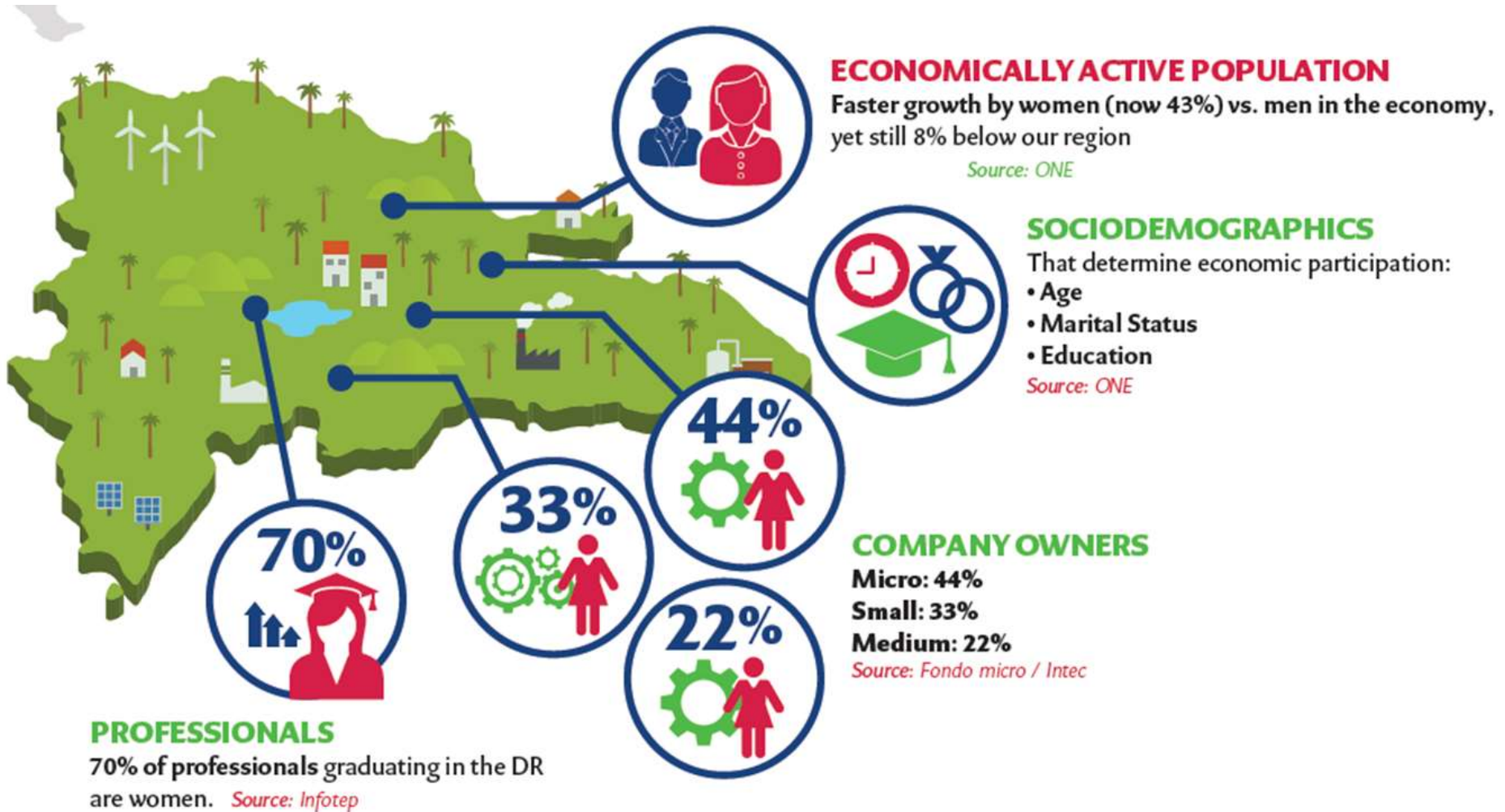
Pura Méndez
October 2017

Banco BHD León is part of a conglomerate of companies that include two insurance companies



- 45 years
- 2nd largest private Bank in DR
- #1 position in Banking for Women
- 4,800 employees
- Total assets :
- Dec. 2016
- (USD Millions)

Rationale: Dominican Market and BHDL



FINANCIAL
VALUE
PROPOSITION



ENTREPRENEUR

Financial products
Bundled credit card + Insurance
Technical assistance services
Training and consultation



EDUCATION

Education Life Insurance
Financial products such as
Savings, loans and credit cards
Seasonal discounts



HOME

Technical assistance at home
Financial products
Savings account, Mortgage and remodelling
loans
Seasonal discounts



MOBILITY

Road Assistance
Car insurance tailored for women
Financial products for savings and financing,
Seasonal discounts



HEALTH

Health assistance plan with medical visits to
home and phone medical assistance
Seasonal discounts
Women cancer insurance
Health insurance for home employees

Research showed that Women SMEs share traits with overall women but also have specific needs



Family and Individual Well being



Saving Time



Economic Independence



Women SMEs

- **Information:** who to contact for advice, technical assistance, professional in business matters, how to protect their business
- **Networks**
- **Training**

Insurance related Products for Women SMEs

SMEs Technical Assistance

Value Proposition

Phone assistance in:

- Taxes, Labor Law, Accounting, Computer difficulty
- Plumber, electrician, AC repair, etc
- Escort service

Insurance as benefit of Credit Card



- Credit card with better interest rates
- Free SME Technical Assistance
- Free Cancer protection

Personal & Family Needs

- Life Insurance for children education
- Health Insurance for Small Business and their employees
- Car Insurance: phone assistance with pediatric, nutrition, IT, fitness; cancer protection (adds coverage), facial surgery in accidents.
- Phone Health assistance for parents, kids and spouse.

Measuring results

KPI's Women Segment

Area	KPI	Results	
		2015	2016
 <p>Number Of Products</p>	<ul style="list-style-type: none"> # of women w/ Insurance 	45.7	58.1
	<ul style="list-style-type: none"> Average Insurance products per client 	1.12	1.46
	<ul style="list-style-type: none"> % of Women clients with Insurance 	12	13
 <p>Financial Services</p>	<ul style="list-style-type: none"> Average number financial products 	3.64	3.75
	<ul style="list-style-type: none"> Average Savings x client ('000) 	82.4	91.8
	<ul style="list-style-type: none"> Average credit x client ('000) 	94.6	95.4

Currency: \$ DOP / 1 US\$ = \$ 48 DOP

Measuring results

Women with insurance are more loyal

Insurance KPIs



Women
w/ insurance

2015	2016
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Women
w/o insurance

2015	2016
------	------



Men
w/ insurance

2015	2016
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Average number of Insurance products x client



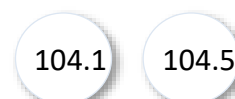
% of clients with Insurance



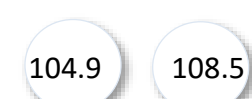
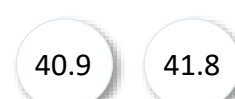
Average number financial products



Average Savings x client ('000)



Average credit x client ('000)



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Recent Qualitative Research shows that women SME's value from BHDL...



- Business related insurance as well as personal and family options
- Insurance products especially for their business, children education, and car insurance
- The Women Credit Card was rated as the best option for their personal lives (seasonal discounts), cancer protection, home technical assistance
- Mentioned they would like to see **maternity plans**

Our Experience working with Insurance Companies

Lessons learned

- Explain the opportunity (\$\$)/ make your Business Case- **Your clients are your best asset**
- Engage them early in the process
- Invite them to participate in the research
- Include them in formal teams for Value Proposition development and design
- Be patient



Women Initiative
Banco BHD León



una mujer **mujer**
ve oportunidades
donde otros
solo ven riesgos

Mujer **Mujer**
Tú lo cambias todo
Apostamos a ti con todo



Banco
BHD León