



CUSTOMER RETENTION, ACQUISITION, GROWTH AND CHURN RATE

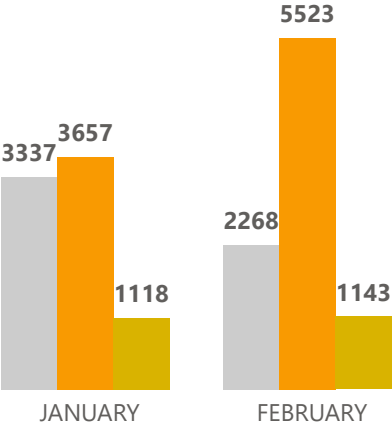
SLICER

January

February

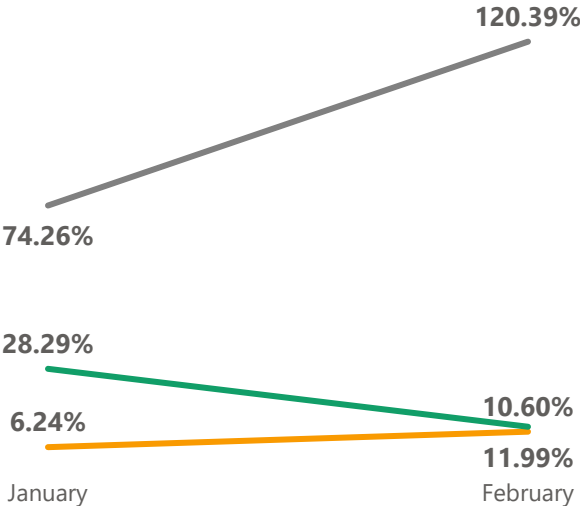
PLAN ADOPTION

● HYGIEA ● BASTION ● Sum of AXA MANSARD

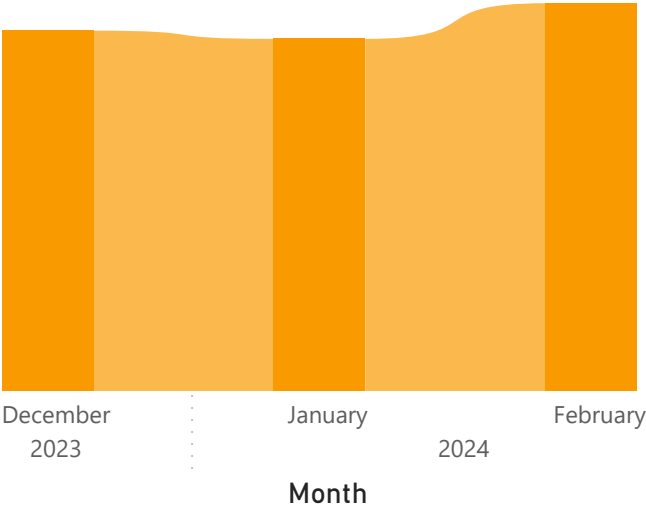


ACQUISITION, RETENTION, AND CHURN RATE

● ACQUISITION RATE ● RETENTION RATE ● CHURN RATE

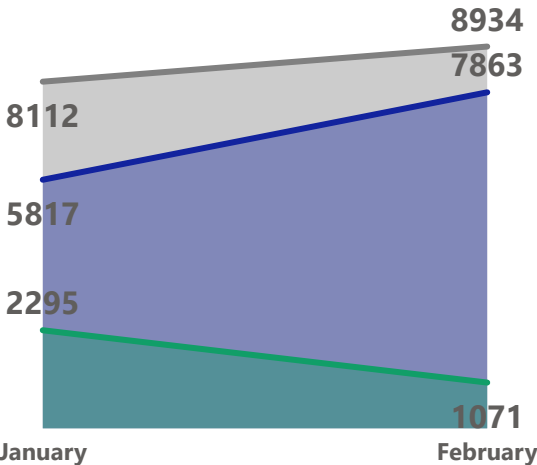


GROWTH RATE



TOTAL USERS, ACTIVE USERS AND CHURN USERS

● TOTAL USERS ● Sum of ACTIVE USERS ● CHURN USERS



BREAKDOWN OF ACQUISITION RATE, GROWTH RATE, RETENTION RATE AND CHURN RATE

Year	Month	TOTAL USERS	ACTIVE USERS	ACQUISITION RATE	RETENTION RATE	GROWTH RATE	CHURN USERS	CHURN RATE
2024	January	8112	5817	6.24%	74.26%	-2.29%	2295	28.29%
2024	February	8934	7863	10.60%	120.39%	10.13%	1071	11.99%
2023	December	8302	7136				1166	
Total		25348	20816	16.84%	194.65%	7.84%	4532	40.28%

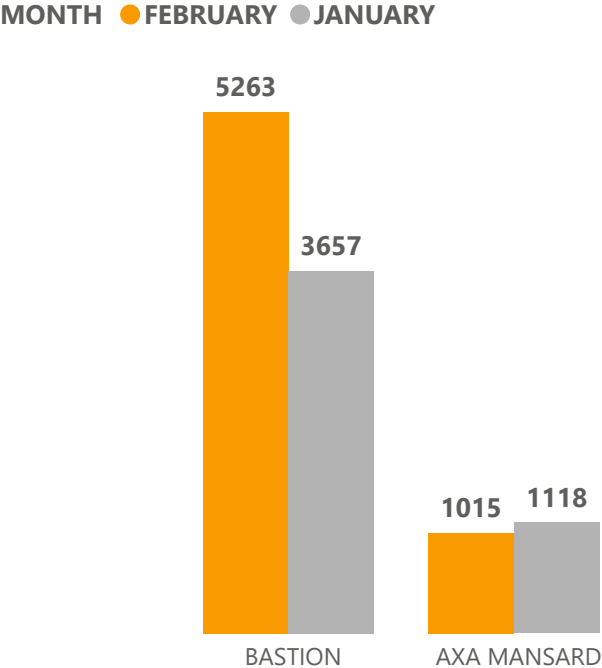


COVERAGE OPTION, UTILIZATION RATE AND PLATFORM UPTIME

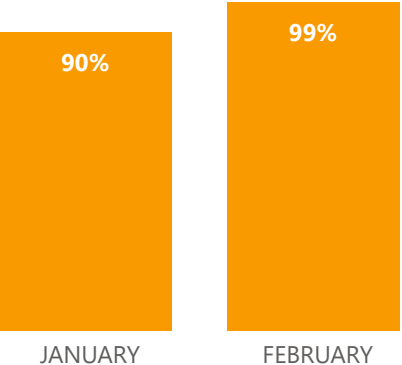
COVERAGE OPTION

HMO	PLAN	Sum of Monthly
Axa Mansard	Ruby	1000
Axa Mansard	Saphire	2000
Bastion	Alafiya	2000
Bastion	Diamond	9000
Bastion	Lafiya	1000
Hygiea	Sterling Basic	2000
Hygiea	Sterling Basic Family	8700
Hygiea	Sterling Classic	16500
Hygiea	Sterling Classic Family	63300
Hygiea	Sterling Plus	6975
Hygiea	Sterling Plus Family	28950
Hygiea	Sterling Xtra	8550
Hygiea	Sterling Xtra Family	35550

UTILIZATION RATE



PLATFORM UPTIME



USER ONBOARDING TIME

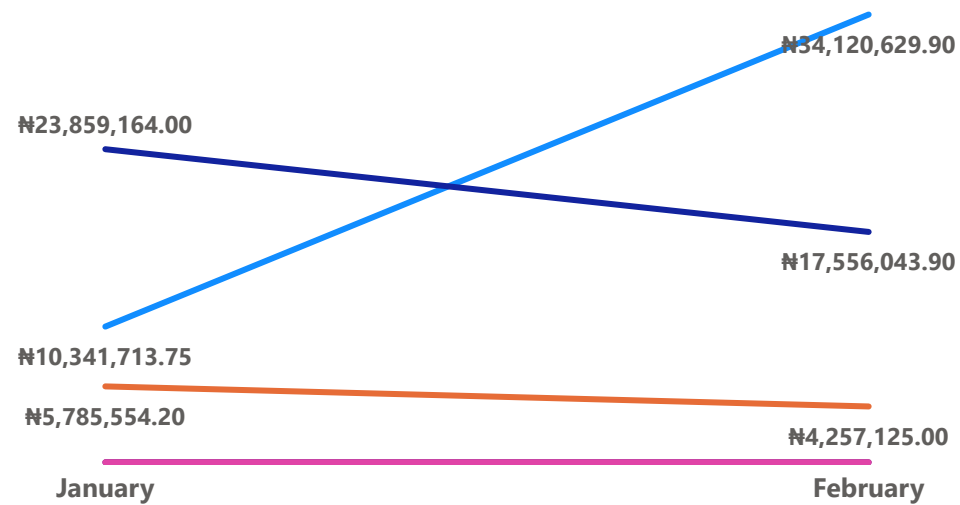
HMO	TIME
BASTION	24-48 Hours
HYGIEA	5 Working days(Month End)
AXA MANSRAD	5-7 Days

UTILIZATION RATE BREAKDOWN

HMO	AXA MANSARD					BASTION				
MONTH	TOTAL USERS	TOTAL UTILIZED USER	UTILIZATION RATE	MALE	FEMALE	TOTAL USERS	TOTAL UTILIZED USER	UTILIZATION RATE	MALE	FEMALE
FEBRUARY	1015	8	1.00%	29.00%	71.00%	5263	790	15.00%	43.00%	57.00%
JANUARY	1118	5	0.45%	80.00%	20.00%	3657	199	5.44%	34.67%	48.74%

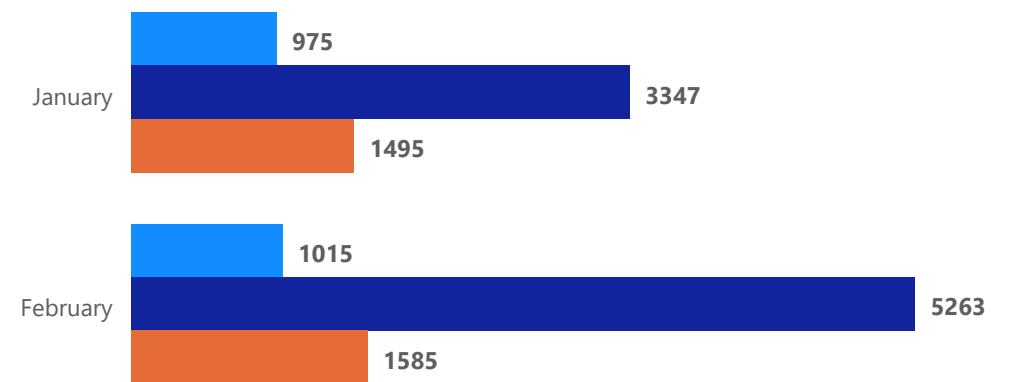
PREMIUM REVENUE, REVENUE, NET PROFIT, AVERAGE REVENUE PER USER AND PROFIT MARGIN

Sum of PREMIUM REVE... Sum of REVENUE Sum of NET PROFIT Sum of AVERAGE R... Sum of PROFI...



ACTIVE USERS BY HMO

HMO AXA MANSARD BASTION HYGIEA



BREAKDOWN PREMIUM REVENUE, REVENUE, NET PROFIT, AVERAGE REVENUE PER USER AND PROFIT MARGIN

Month	ACTIVE USERS	PREMIUM REVENUE	REVENUE	NET PROFIT	PROFIT MARGIN	AVERAGE REVENUE PER USER
January	5817	₦10,341,713.75	₦23,859,164.00	₦5,785,554.20	24.25%	₦4,101.63
February	7863	₦34,120,629.90	₦17,556,043.90	₦4,257,125.00	24.25%	₦2,232.74
Total	13680	₦44,462,343.65	₦41,415,207.90	₦10,042,679.20	48.50%	₦6,334.37

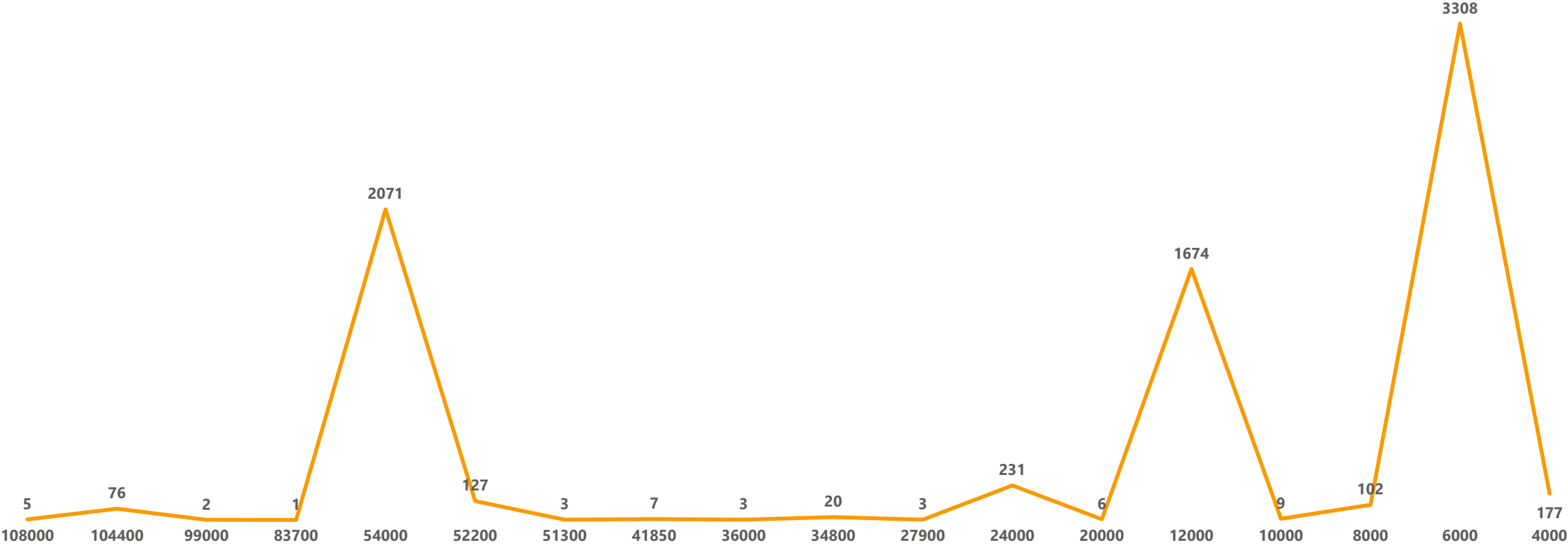


CUSTOMER LIFETIME VALUE

Average of Customer Lifetime Value

22,462.37

CUSTOMER LIFETIME VALUE





CUSTOMER COMPLAINTS

HMO

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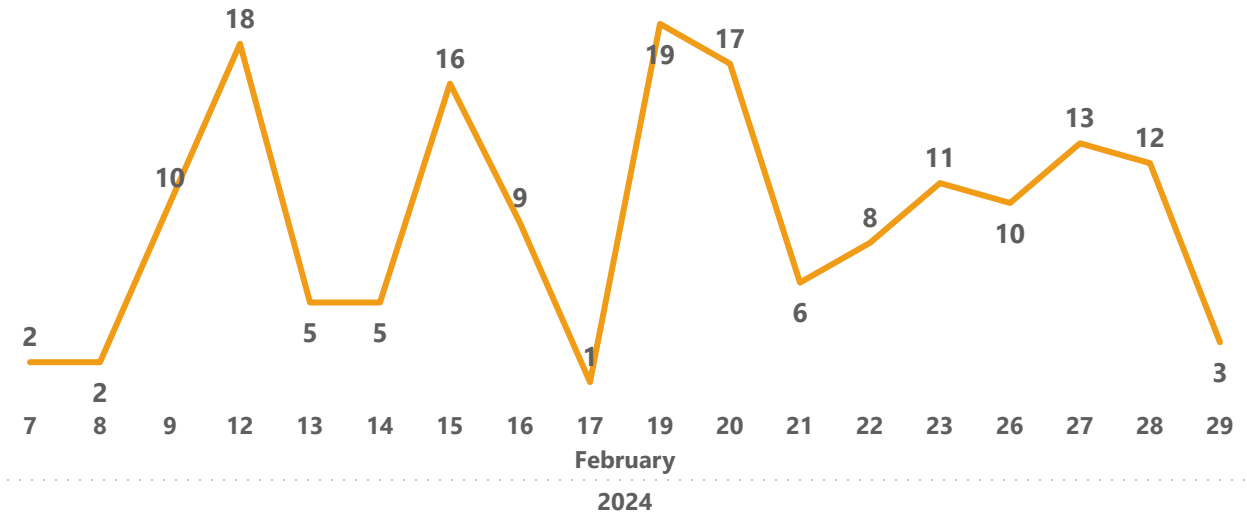
Axa Mansard

Bastion

TOTAL COMPLAINTS

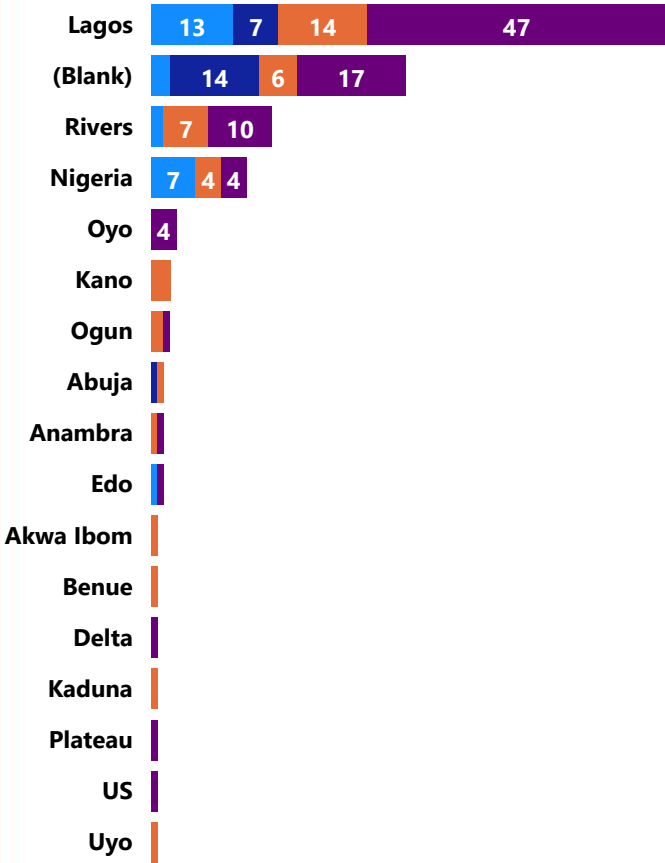
168

TOTAL COMPLAINTS PER DAY



STATE AND MODE OF COMMUNICATION

MODE OF C... Email Live Chat Phone Call Whatsapp



COMPLAINTS BY AGE GROUP

COMPLAINTS GROUP	0 - 14		15 - 18	
Account Terminated				
Delay	Delay		Delay	
Enquires	Enquires		Enquires	
Enrollee ID	Enrollee ID			
Hospital List	Hospital List			
Inability to Access Care	Inability to Access Care		Inability to Access Care	
Not Satisfied with Our Service				
Payment Issues				
Payment Reconciliation/Confirmation	Payment Reconciliation/Confirmation		Payment Reconciliation/Confirmation	
Plan Coverage	Plan Coverage			
Registration Issues	Registration Issues			
Renewal	Renewal			
Status Confirmation	Status Confirmation			



REASONS FOR DEACTIVATION

HMO	REASON	Sum of NUMBER ▲
HYGEIA	New Price rate	1
AXA MANSARD	Axa Mansard are not prompt and never pick calls	2
AXA MANSARD	Axa Mansard not offering services they want. Was convinced to migrate to Bastion	2
HYGEIA	Company registered the mother on a family Plan	3
HYGEIA	Exited Staff	12
AXA MANSARD	Exited Staff	16
BASTION	Exited Staff	174
Total		210



TIME TO RESOLUTION FOR USERS ISSUES

TOTAL COMPLAINTS

98

DATE OF COMPLAINTS	COMPLAINT TIME	COMPLAINTS GROUP	TIME OF RESOLUTION	Time
19 February 2024	09:31:00	Enquires	10:11:00	41 minute
19 February 2024	10:19:00	Enquires	11:58:00	1 hr 39 minute
19 February 2024	10:25:00	Enquires	13:22:00	3 hrs 3 minute
19 February 2024	10:29:00	Status Confirmation	10:32:00	3 minute
19 February 2024	10:40:00	Enquires	13:08:00	3 hrs 32 minute
19 February 2024	10:42:00	Enquires	11:10:00	23 minute
19 February 2024	10:49:00	Enquires	10:57:00	8 minute
19 February 2024	10:59:00	Enquires	11:56:00	57 minute
19 February 2024	12:03:00	Enquires	14:37:00	2 hrs 34 minute
19 February 2024	12:13:00	Payment Reconciliation/Confirmation	12:42:00	29 minute
19 February 2024	12:30:00	Payment Reconciliation/Confirmation	12:45:00	15 minute
19 February 2024	12:54:00	Enquires	13:13:00	19 minute
19 February 2024	13:06:00	Enquires	13:33:00	27 minute
19 February 2024	13:41:00	Enquires	14:11:00	30 minute
19 February 2024	13:45:00	Payment Reconciliation/Confirmation	14:02:00	17 minute
19 February 2024	16:17:00	Status Confirmation	16:21:00	4 minute
19 February 2024	17:35:00	Enquires	17:41:00	6 minute
20 February 2024	06:30:00	Delay	09:10:00	2 hrs 40 minute
20 February 2024	07:59:00	Enquires	08:04:00	5 minute
20 February 2024	08:03:00	Enquires	08:09:00	6 minute
20 February 2024	08:10:00	Enquires		
20 February 2024	08:20:00	Enquires	08:30:00	10 minute
20 February 2024	08:30:00	Enquires	08:43:00	14 minute
20 February 2024	08:31:00	Payment Reconciliation/Confirmation	08:36:00	5 minute



RESULTS SUMMARY

According to the analysis, there are 8112 users in January and 8934 users in February, with growth rates of -190 (-2.29%) and 822 (10.13%), respectively, from the total users (6.24%) 518 new users were acquired in January, 74.26% were retained, and 28.29% churned the product, compared to (11.99%) 860 new users acquired, 120.39% retained, and 10.60% churned the product. Bastion has the highest rate of plan adoption in January and February. With revenues of 23,859,164 and 17,556,043.90 respectively, and a profit of 24%. The average customer lifetime value is 22.462.37. Hygiea has the highest complaints compare to other HMO's, with the average of 30 minute of time to resolution for users issues. The reasons for the majority of the deactivations are the existing staff.