Treating Customers Fairly in InsurTech, 13th Consultative Forum

Communicating with Customers

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1. ‘The single biggest problem in communication is the illusion that it has taken place.’

   - George Bernard Shaw.

   - The above is mainly to highlight that if a customer leaves, having not understood your sale or pitch, then no communication took place.

2. Your customer holds the important decision to buy or not to buy.

   - It is critical to convey each point carefully and in simple language.

   - It is important that the recipient interprets a point in the way that it was intended.
Communicating with Clients

**Policy Sale**
1. Product Knowledge
2. Premium & Payment Terms
3. Terms and Conditions

**Client Engagement**
1. Policy Cover
2. Policy Reminders - SMS
3. How to claim

**Claim**
1. Simple Claim Reporting System
2. Claim Validation Process
3. Claim Payment or Repudiate with reason

1. Opportunity to cancel or increase cover
Employing technology for communication

1. Enrolment
   a. Simple USSD & IVR
   b. Call Centre

2. Customer Engagement
   a. Call Centre
   b. SMS
   c. Helpine

3. Non-physical Claims documentation
   a. Messenger
   b. WhatsApp
   c. Mail

4. Electronic Claims Payment
   a. Mobile Money
Outcomes of Communication – Entire Customer Journey

POLICY TERMS
- Content Customer

EDUCATED
- Empowered Customer

ENGAGEMENT
- Informed Customer

CLAIM
- Satisfied Customer

SATISFIED
- Repeat Customer

EMPOWERED
- Refer others to you!
THANK YOU!

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Questions

1. In every call centre, there is a limit on how long a call centre agent may engage a customer. Is there opportunity for mobile regulators to come onboard to decrease voice charges, so as to better increase awareness?

2. To further create awareness around Insurance, can media houses be engaged to provide subsidized time slots on their platforms? This will mainly assist in creating public awareness around everyday risks and how insurance provides a safety net.