

# Treating Customers Fairly in InsurTech, 13<sup>th</sup> Consultative Forum

Communicating with Customers

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# Communication with Customers in InsurTech

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

- George Bernard Shaw.

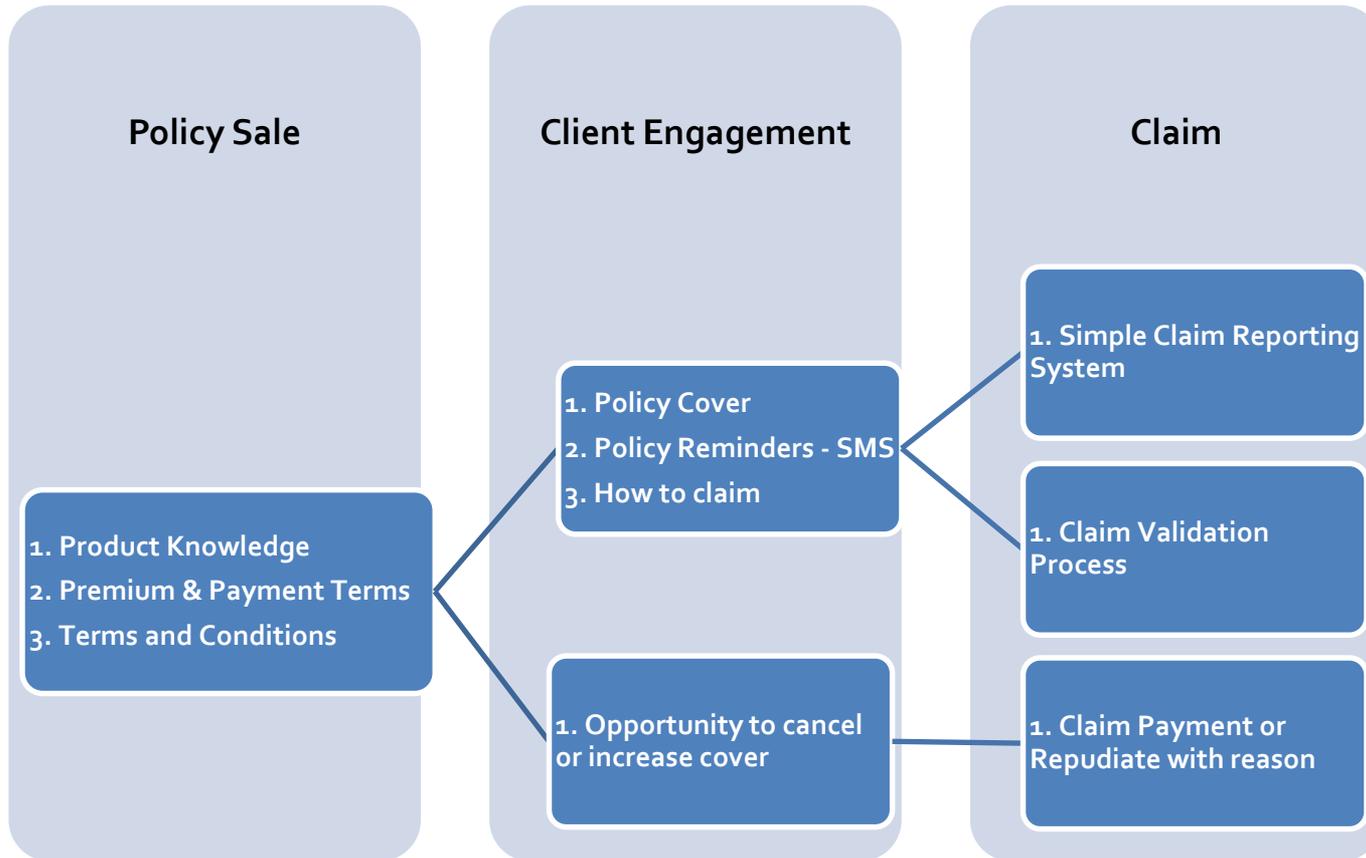
- The above is mainly to highlight that if a customer leaves, having not understood your sale or pitch, then no communication took place.

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



# Employing technology for communication

## 1. Enrolment

a. Simple USSD & IVR



b. Call Centre



## 2. Customer Engagement

a. Call Centre



b.



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