

ICII Session: The Ups and Downs of Inclusive Insurance:
Learning from Experience

TECH IN TOUCH: A Balancing Act

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INITIAL PAIN POINTS:

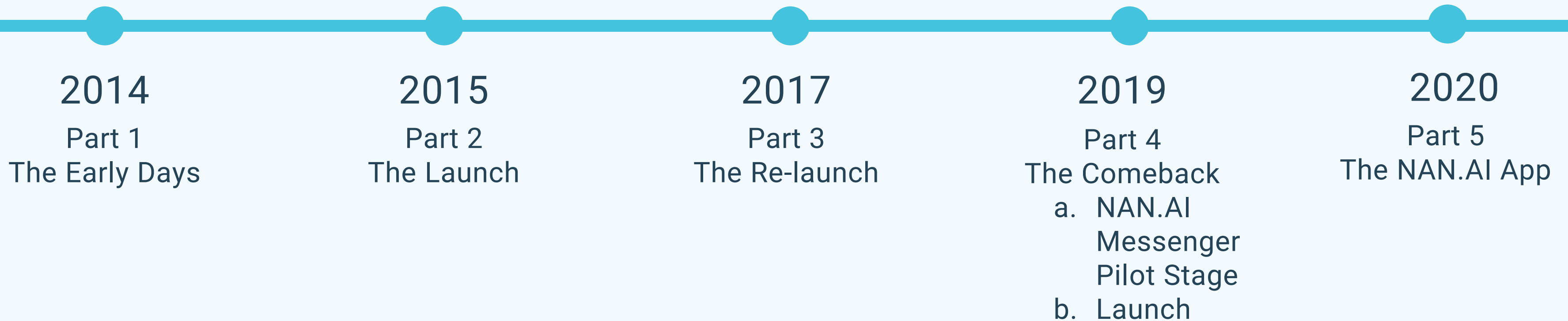
- Several months' delay in encoding client data
- Data accuracy of enrollments

SOLUTION:

Automated Enrollment

The AUTOMATED ENROLLMENT PROJECT

A BRIEF TIMELINE



2014 The Early Days



June: Phone vs. Tablet?

Gadget should have a big enough screen for faster input of data and less prone to misspelling

October: Preparation

- Ordered 818 Phablets
- Initial set up (SIM card, app installation)



"My fingers are too big for the phone."

2015 The Launch



July Launch

Phablet setup is in place,
ready for distribution and
use

***“How come the keys are
not alphabetically
arranged?”***

***“Soft touch” on a touch
screen?”***

***“Will my phablet explode
...?”***

Challenges

1. Poor connectivity;
2. User familiarity with
the tool - MICs are
first-time smartphone
users

Learnings

1. Add an offline
function to the app;
2. User acceptability
test – train the
users, Teki Nanays





2017 The Re-Launch



Feb - Sept

1. Introduce the app's offline function – auto synch when internet is available
2. Training of MIAs – “game format” to train users on the basic motions: ***tap, slide, on and off, volume***

Result

Enrollment through Phablet:

2017: 21,078

2018: 79,194

2019: 72,254

Challenges

1. Phablet has become outdated – app is no longer supported by system upgrade/updated OS
2. For the users (MIAs): additional work as they are still getting used to the new tool

Learnings

Always factor-in technology updates and system upgrades – compatibility of device with the desired functions



2019

NAN.AI Messenger

Activities

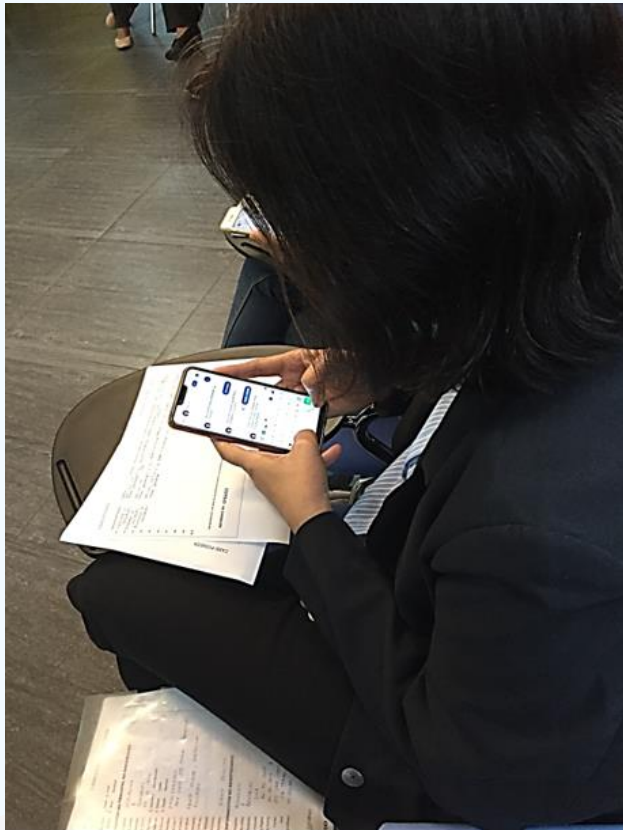
- Series of discussions on processes
- Immersion and journey mapping
- POC redesign
- Chatbot development
- Testing the prototype and demos

Improvements

- Reduced info fields to be entered in smartphones
- OCR tech to capture completed form
- Transmit all info via Messenger Chat

June - October

- Pilot test NAN.AI chatbot via FB Messenger to 15 select MIAs
- Enrollments via Chatbot: 961



"With NAN.AI, it's like talking to a friend; I get a reply even at 2 am."

2019 -
Present

NAN.AI
Messenger

Launch in October

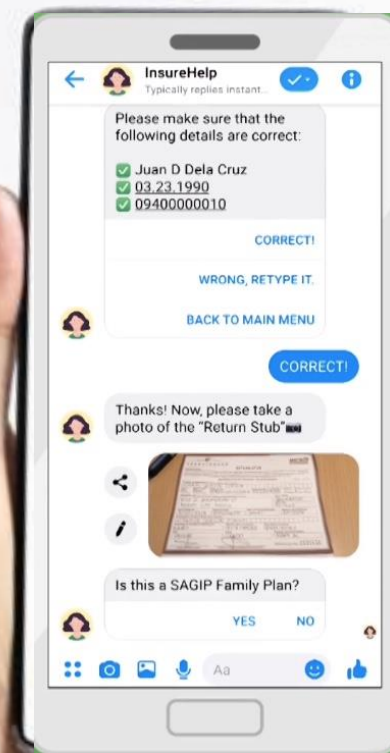
- NAN.AI Messenger rolled out to 500 MIAs
- Total transactions from November 2019 to October 2020: **82,905**

Challenges

- Slow transmission due to internet speed
- Bad picture quality slows down the uploading process

Learnings

- Use of FB Messenger helped as MIAs are familiar with it
- Internet connectivity remains the biggest challenge



2020 The NAN.AI App

Challenge

Deal with limitations of FB Messenger by developing an app that addresses concerns:

- Uploading of photos
- Slow reply from the chatbot
- Internet connectivity

Improvements

- Has online and offline mode
- Better quality of captured image and faster upload

Activities

- NAN.AI app development and testing
- Virtual Training of MIAs
- Post-training assessment 2 weeks after roll out

Launch Date

Target launch date:
3rd week of November

Lessons

1

Do not assume.

3

**Use of tech is a
continuously evolving
process.**

2

Prepare for offline.

Thank you

