



Humanising insurance and healthcare through digital communication

International Conference on Inclusive Insurance 2021

28 October 2021

Desmond Mall

Fintech for health

The all-in-one family health platform



2.4 Million mHealth
consultations

2 Continents

9 Countries



75%

**CUSTOMERS ACCESSING
INSURANCE FOR THE FIRST TIME**

**25
Million**

Customers reached

228,000

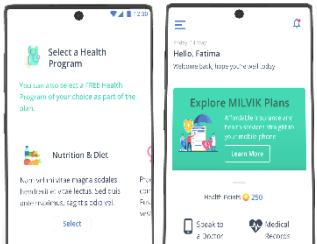
**NEW CUSTOMERS
A MONTH**



giz Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH



Innovation



Fintech for health

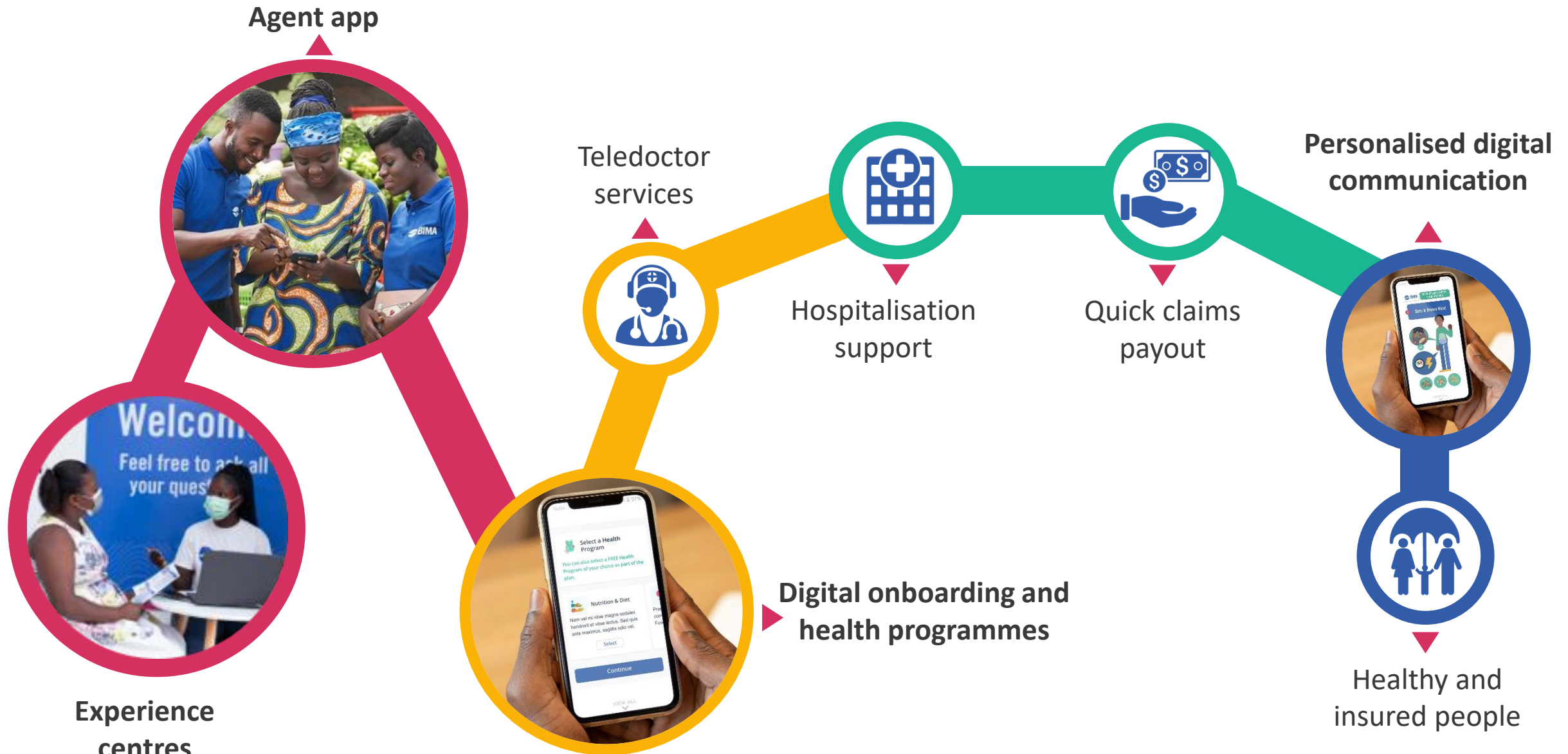
Allianz 



Underwriter



INSURANCE ALLIANCE



Hypothesis I:

Digital communication drives greater retention after a human-touch sale



Hypothesis 1:

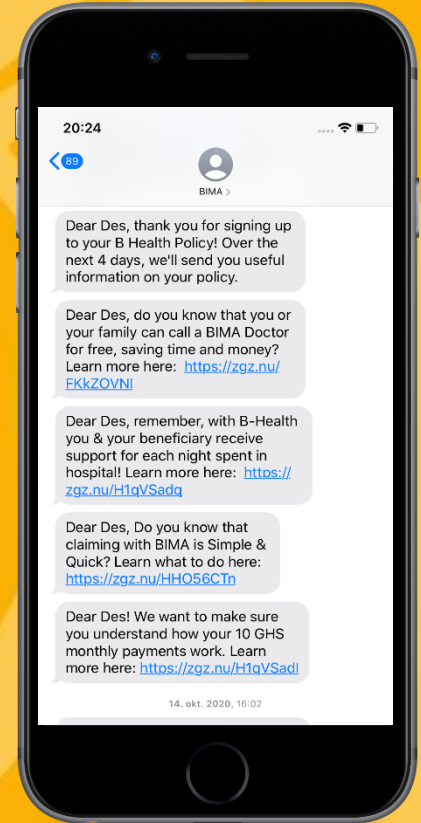
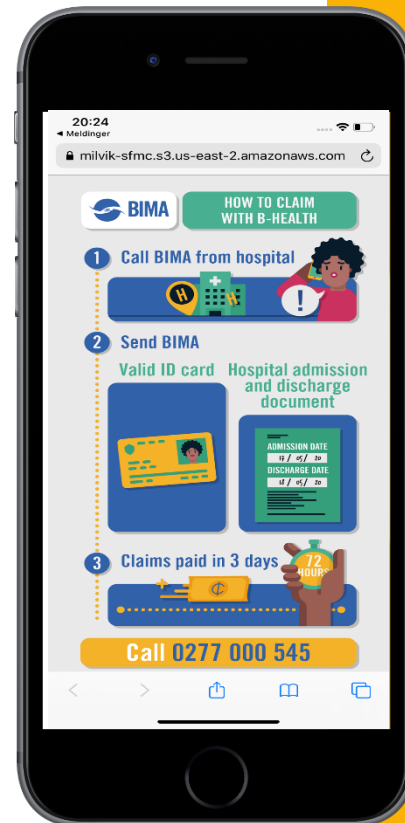
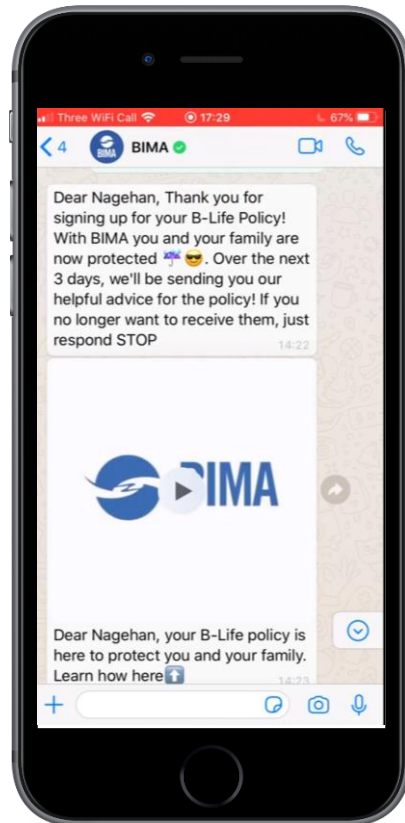
Digital communication drives greater retention after a human-touch sale

Hypothesis 2:

Personalisation and rich media content increases customer engagement



What we did





Learning 1:

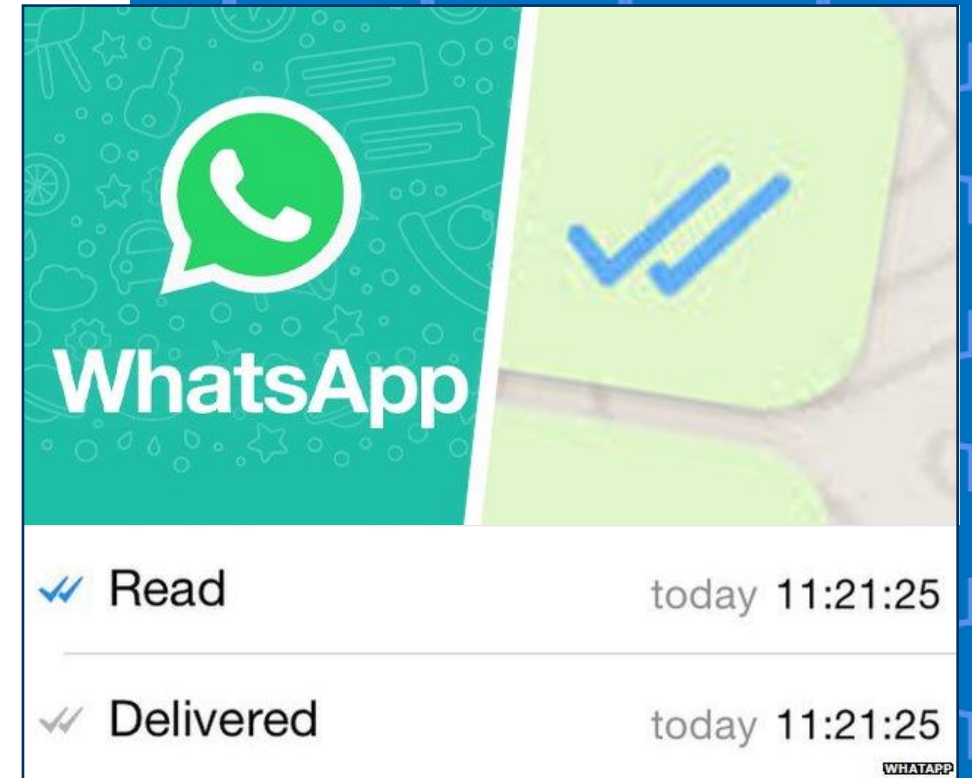
*Reach and visibility
are real challenges*

70-80%

Delivery rate

40%

WhatsApp read rate



Learning 2:

*Message absorption
is not guaranteed*

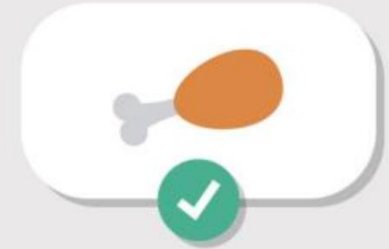
90%

*Remembered receiving
content*

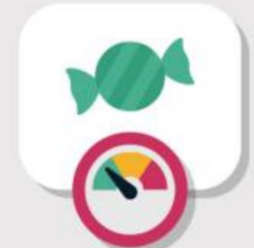
15%

*Could recall at least
one key message*

Your portions need to be smaller



And you should have treats less often



Learning 3:

Retention uplift is short-lived



Uplift in retention after onboarding journey

Learning 4:

*Not all smartphone users
use WhatsApp*

21%

*Smartphone users described
themselves as not digital*



Learning 5:

*Active users are savvier
and have higher expectations*



85%

*Smartphone users educated
to at least secondary level*

Learning 6:


WhatsApp users demonstrated greatest level of understanding

3

Times more likely to recall a topic correctly

2 Send BIMA

Valid ID card Hospital admission and discharge document



The illustration shows two documents side-by-side. On the left is a yellow ID card with a blue border, featuring a photo of a person with dark curly hair and some text. On the right is a green document with a blue border, titled 'HOSPITAL ADMISSION AND DISCHARGE DOCUMENT'. It contains the following text: 'ADMISSION DATE 17 / 05 / 20' and 'DISCHARGE DATE 18 / 05 / 20'.



CONCLUSION:

Digital communication executed well can add another level of humanisation to the customer experience





Thank You!

