Humanising insurance and healthcare through digital communication

International Conference on Inclusive Insurance 2021
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Desmond Mall
Fintech for health
The all-in-one family health platform

2.4 Million mHealth consultations

228,000
NEW CUSTOMERS A MONTH

75%
CUSTOMERS ACCESSING INSURANCE FOR THE FIRST TIME

9 Countries
2 Continents

25 Million
Customers reached
Innovation
Fintech for health
Underwriter
BIMA
THE SAGABI PARTNERSHIP
INSURANCE ALLIANCE
THE SAGABI CUSTOMER JOURNEY

Agent app
Teledoctor services
Digital onboarding and health programmes
Hospitalisation support
Quick claims payout
Personalised digital communication
Healthy and insured people

Experience centres
Hypothesis 1: 
*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

Delivery rate
70-80%

WhatsApp read rate
40%
Learning 2:

Message absorption is not guaranteed

- 90% Remembered receiving content
- 15% Could recall at least one key message
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
CONCLUSION:
Digital communication executed well can add another level of humanisation to the customer experience.
Thank You!