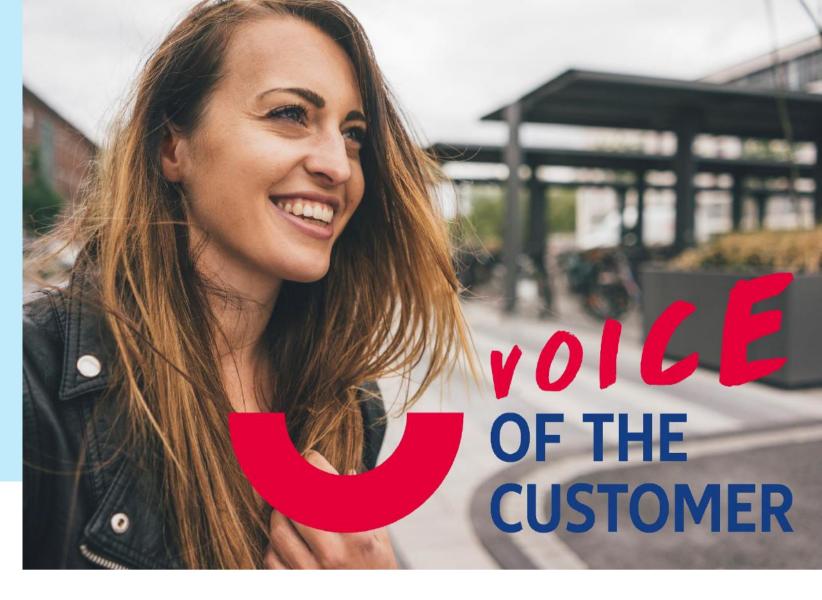
GROWING WITH OUR CUSTOMERS

LEVERAGING THE CUSTOMER JOURNEY TO BUILD A LASTING BRAND

Darlington Munhuwani | CEO Allianz Insurance Company Ghana Limited

11 Nov 2019







CONTENT TOPICS 01

RENEWAL & TRANSFORMATION



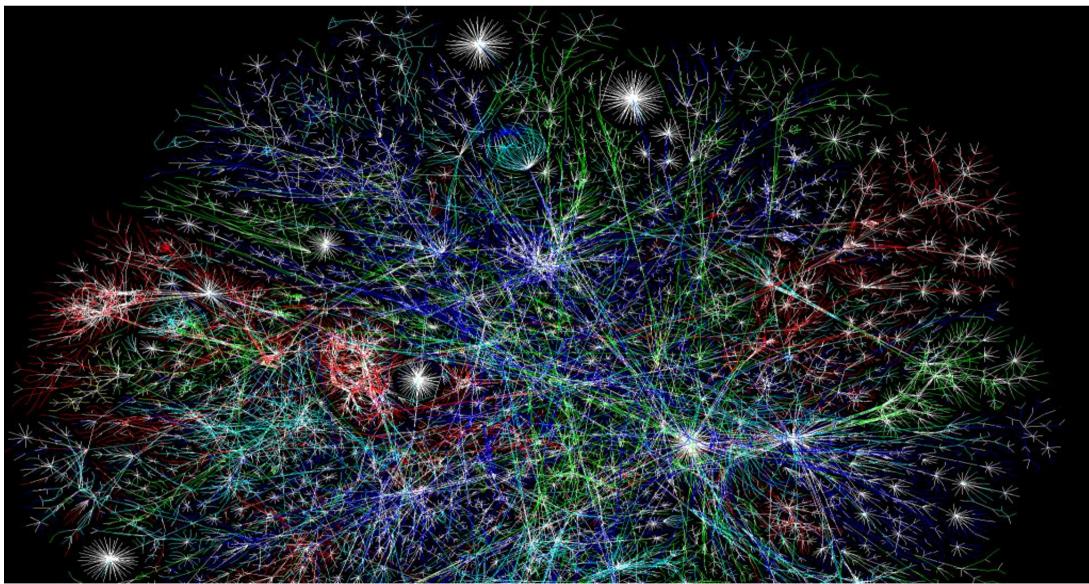


QUESTIONS AND COMMENTS





A DAY IN MY DATA... A NEW FORM OF ILLITERACY?



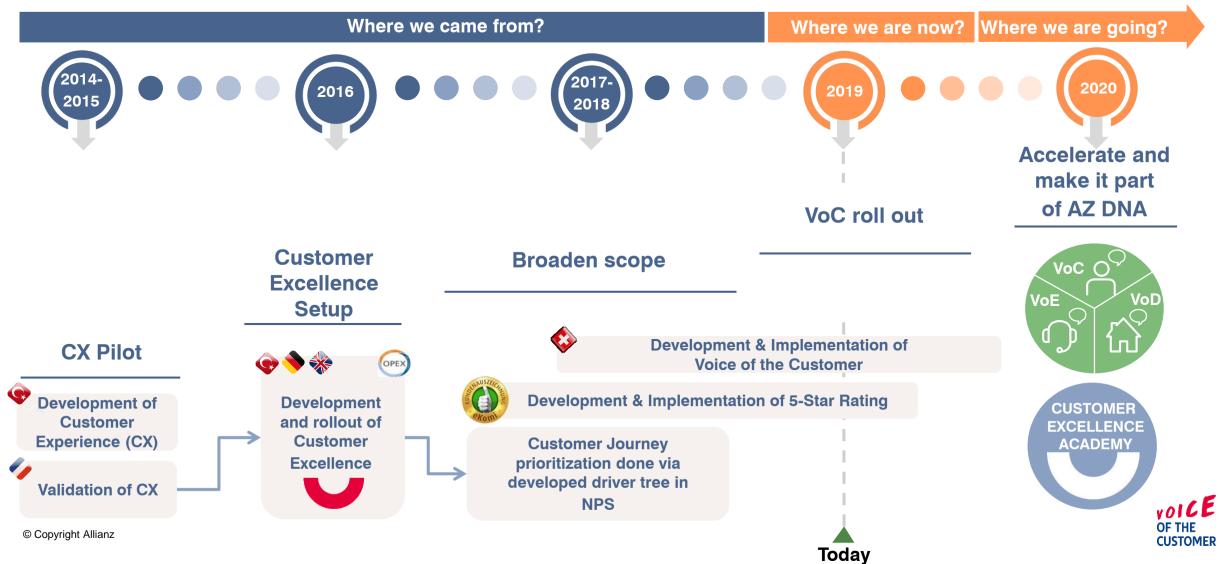
RENEWAL AGENDA 2.0 AMBITION IN CUSTOMER CENTRICITY



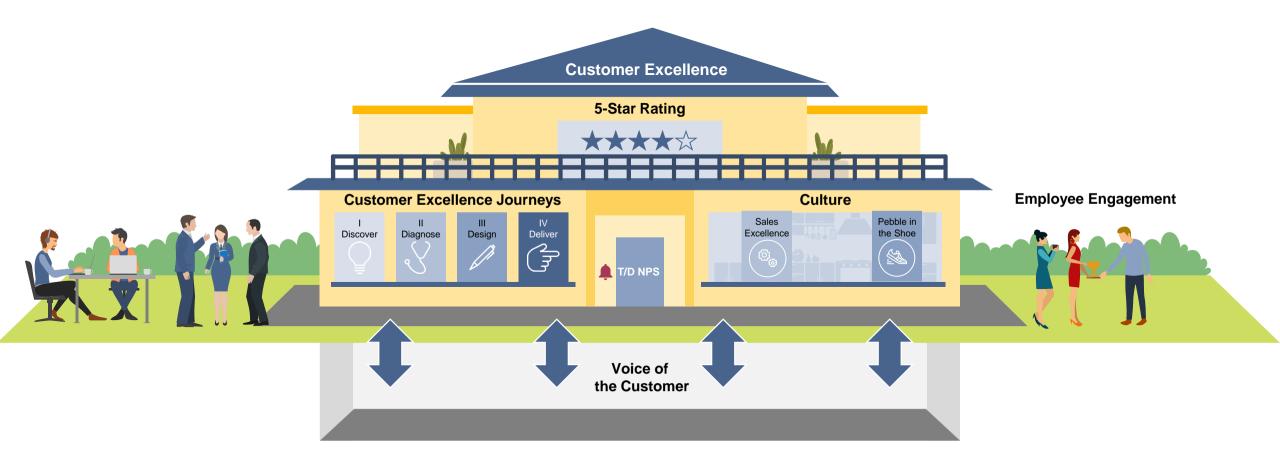
	RENEWAL AGENDA 1.0	RENEWAL AGENDA 2.0
CUSTOMER CENTRICITY	Customer-centric culture	Loyalty Leadership: Science for NPS drivers; VoC to design intuitive processes & products
DIGITAL BY DE FAULT	IT consolidation Digital buyable products & customer interface	Dual transformation: Productivity; decommissioning
TECHNICAL EXCELLENCE	PPortfolio optimization & ALM focus	Must haves Data-drive product design, pricing & claims
GROWTH ENGINES	Some rebalancing	Systematic rebalancing
INCLUSIVE	Stronger collaboration &	Beat-the-best mindset & incentives
MERITOCRACY	"what & how" leadership	Digitally literate, agile & lean organization

Voice of the Customer

CUSTOMER EXCELLENCE HAS EMPOWERED THE ORGANIZATION TO BECOME CUSTOMER CENTRIC

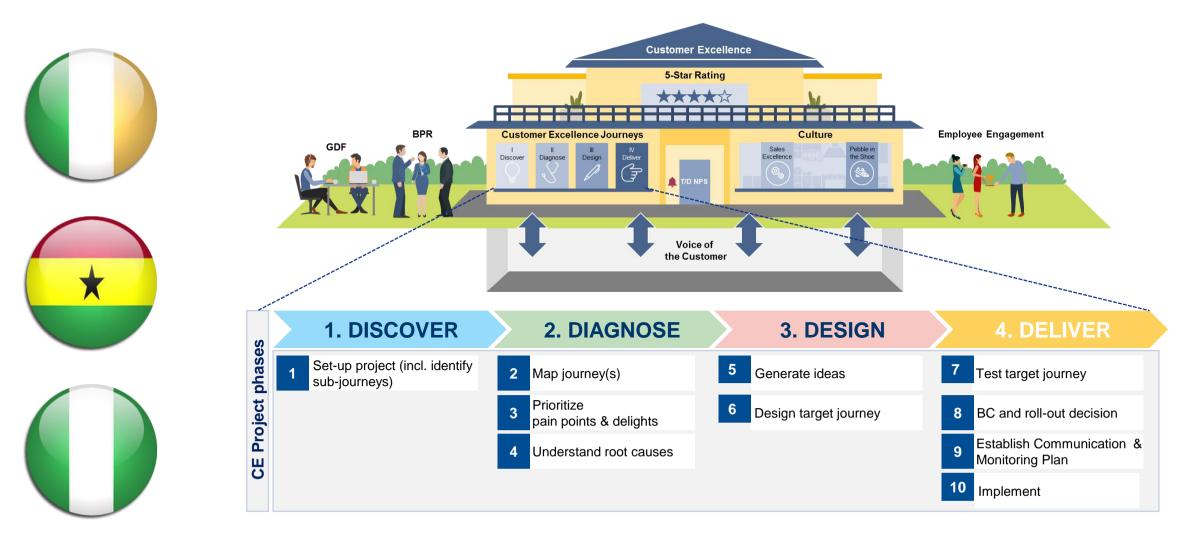


THE CUSTOMER EXCELLENCE PROGRAM IS A COMPREHENSIVE PROGRAM WITH VOC AS A KEY ENABLER OF ITS IMPACT

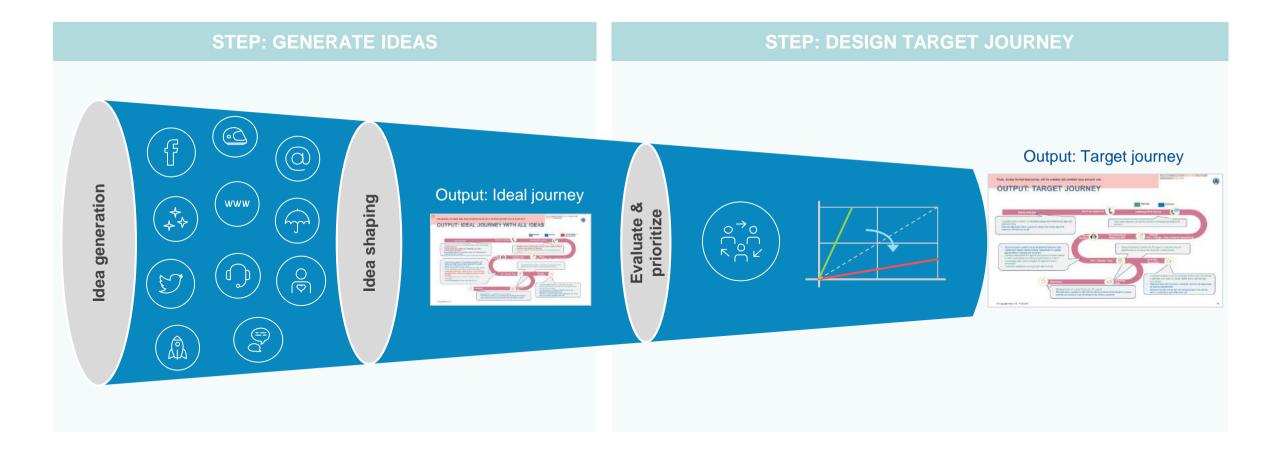


(II)

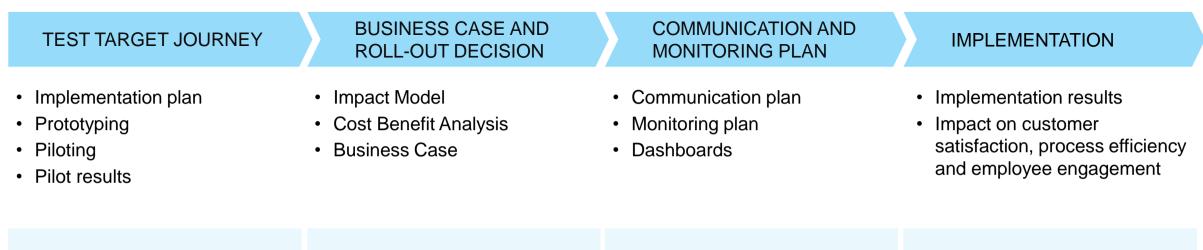
CUSTOMER EXCELLENCE TRAINING FOCUS AREAS



GENERATE IDEAS, EVALUATE THEM AND DESIGN THE IDEAS, EVALUATE THEM AND DESIGN THE



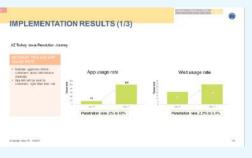
, CALCULATE THE IMPACT AND IMPLEMENT; MONITOR (1) THE RESULTS AND COMMUNICATION





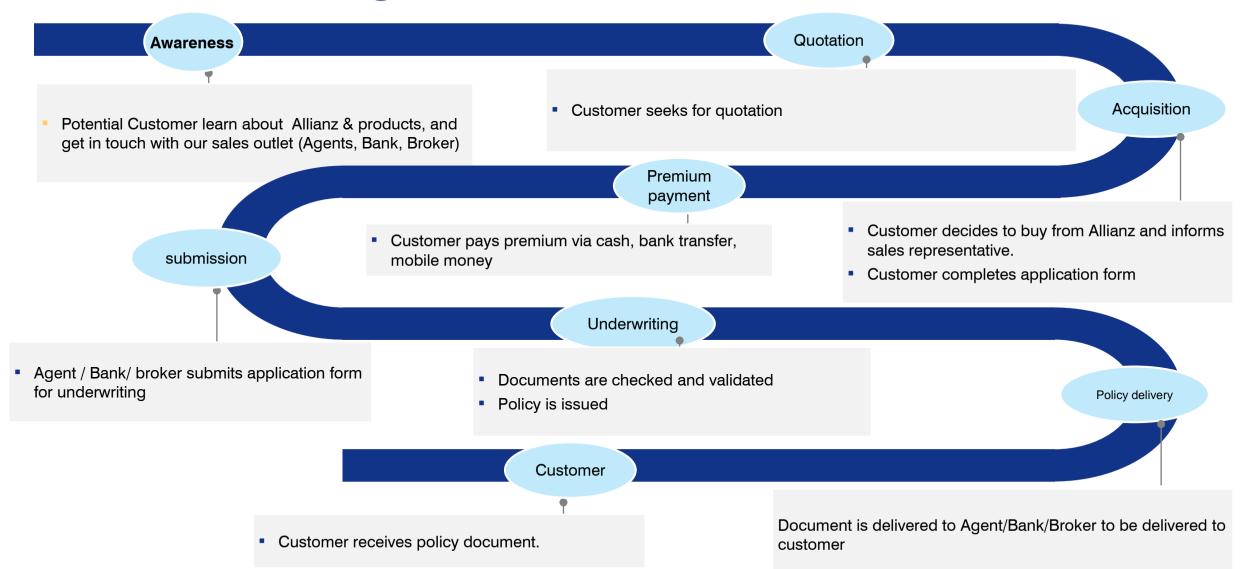
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	10000				11		-	-	·	
 Creat communication tool – serves as a platform to jointly discuss issues and solutions. Discuss the dashbeard results on a regular basis with team and top 		1B	12	12	13	-	12	12	18	
management			12	部	-	122	122	110	識	-
Transparency of journey performances Immediate flag of issues and support them discussion to resches leases			-12	122	-	-	-	譃	-	11
 Increases employee morale and motivation, even 			10		+ 100	-	1T		****	
 introduces healthy competition to be helter; Cever accountability for journey performance 	iteres.	1		-	8					





Sales On-boarding Process Flow



PAIN POINTS FOR CUSTOMERS



Pain point	Operational drivers	Mitigation Idea
Need product information / Not easy to understand	Access to product information (SMPLCTY WNS)	
Too much data required on forms	Only important information	Digital sales toolkit
No premium payment confirmation	Mobile money premium	Real time premium payment notification



THE JOURNEY- Being a customer

Presa

Discovery:

- Brand and products are easy to find
- Clear product offerings

Advice and Quoting:

- Customer-centric attitude –
 in-person and on phone
- Ease in contacting directly
- Ease in finding information on website,



On-Boarding

Sign Up:

- Smooth transition from receiving a quote to signing up
- Fast and intuitive user
 experience

Pay Premiums:

• No pain in paying ...

Manage Customer relationship:

Being A Customer

- Flexibility in updating policy and personal details
- Cross-selling
- Fast and reliable feedback processes

Claims:

 Quick responses and processes

Renewal/Retention:

Easy process, less time

Prioritizing Matrix



THE RESULT...



