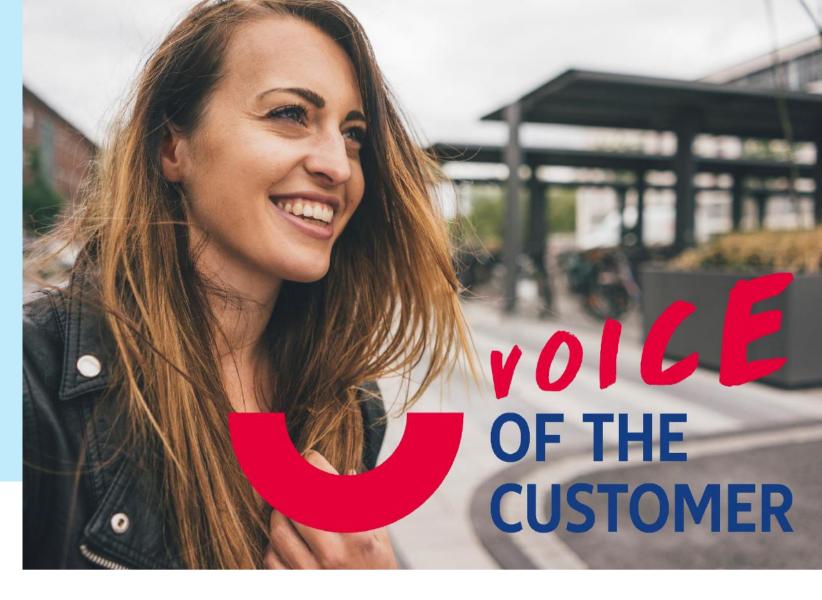
# **GROWING WITH OUR CUSTOMERS**

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** 



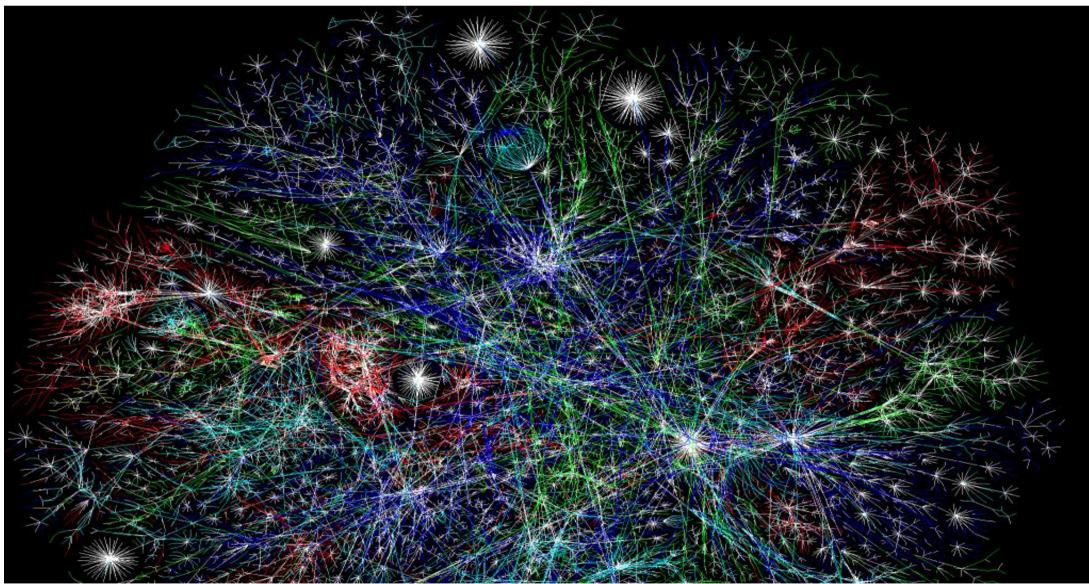


**QUESTIONS AND COMMENTS** 





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



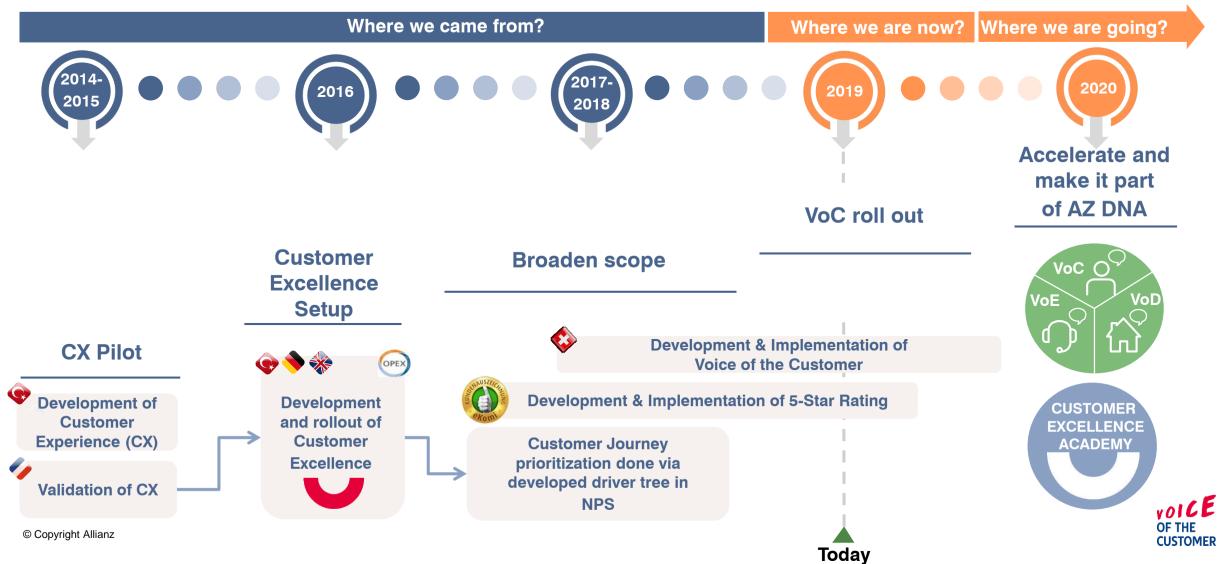
## **RENEWAL AGENDA 2.0 AMBITION IN CUSTOMER CENTRICITY**



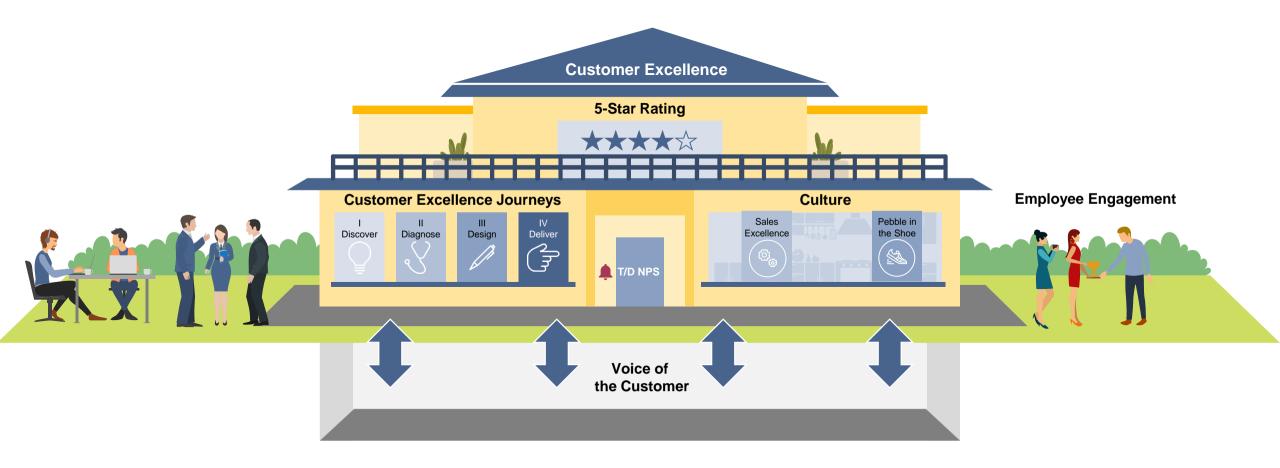
|                                   | RENEWAL AGENDA 1.0  | RENEWAL AGENDA 2.0   |
|-----------------------------------|---|--|
| CUSTOMER<br>CENTRICITY            | Customer-centric culture  | Loyalty Leadership: Science for NPS drivers;<br>VoC to design intuitive processes & products |
| DIGITAL BY<br>DE <del>FAULT</del> | IT consolidation<br>Digital buyable products & customer interface | Dual transformation:<br>Productivity; decommissioning  |
| TECHNICAL<br>EXCELLENCE           | PPortfolio optimization & ALM focus                               | Must haves<br>Data-drive product design, pricing & claims                                    |
| GROWTH<br>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

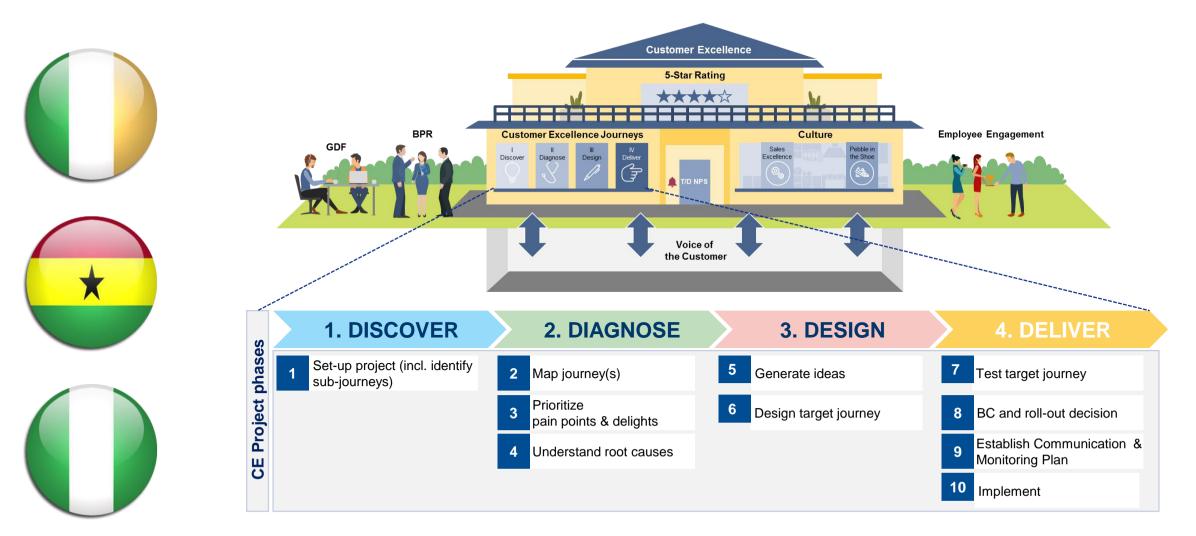


# THE CUSTOMER EXCELLENCE PROGRAM IS A COMPREHENSIVE PROGRAM WITH VOC AS A KEY ENABLER OF ITS IMPACT

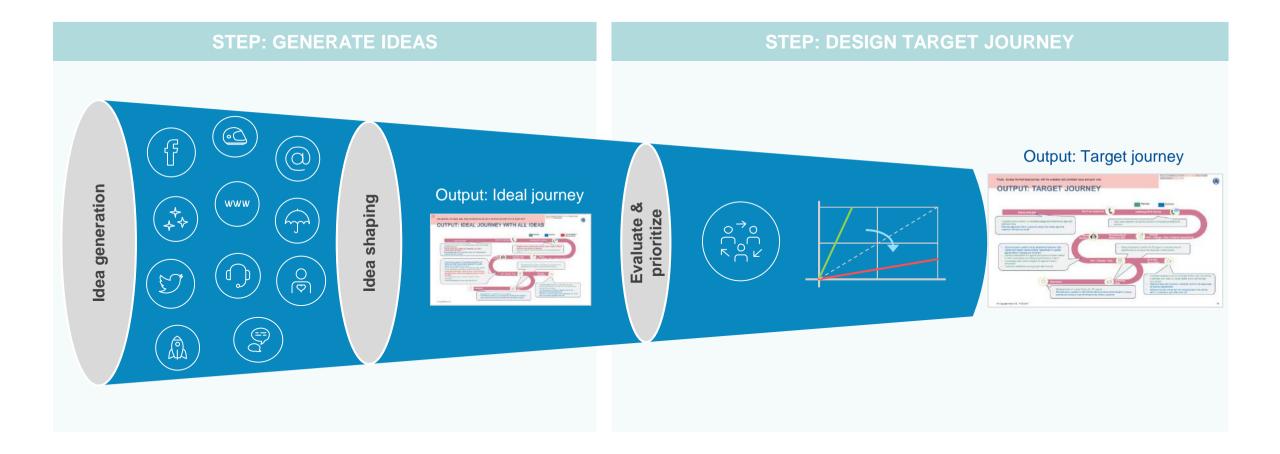


**(II)** 

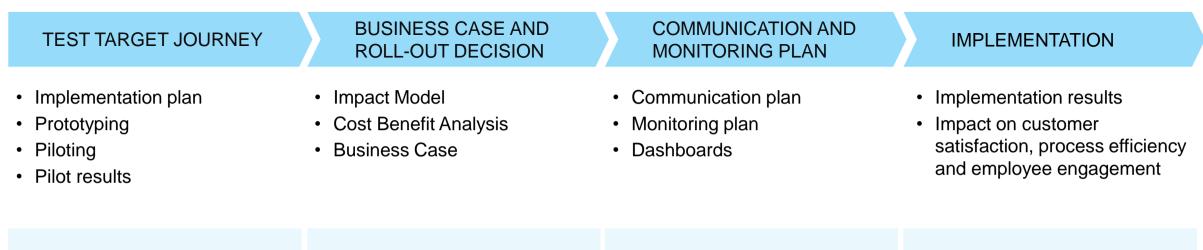
# **CUSTOMER EXCELLENCE TRAINING FOCUS AREAS**



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



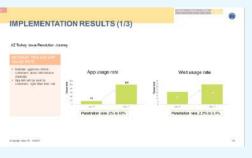
# , CALCULATE THE IMPACT AND IMPLEMENT; MONITOR (1) THE RESULTS AND COMMUNICATION





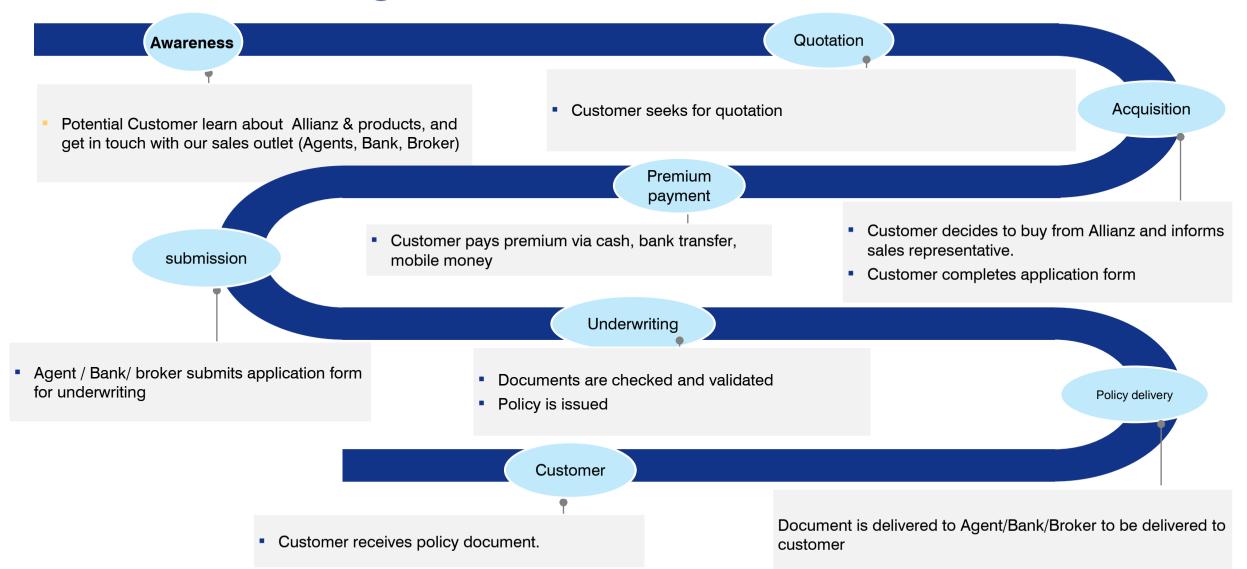
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|   | 10000         |       |       |       | 11    |     | -   | -   | ·    |    |
| <ul> <li>Creat communication tool – serves as a platform to jointly<br/>discuss issues and solutions. Discuss the dashbeard<br/>results on a regular basis with team and top</li> </ul> |               | 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 |
| <ul> <li>Increases employee morale and motivation, even</li> </ul>  |               |       | 10    |       | + 100 | -   | 1T  |     | **** |    |
| <ul> <li>introduces healthy competition to be helter;</li> <li>Cever accountability for journey performance</li> </ul>  | 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...



