



A Revolution in Products



Delighting the Customer





About Odiline

Image Boss
Life-Long Learner
Business Coach
Brand Strategist
Woman of Class

**Desperate for
New Challenges
Everyday**



**I shape minds to inspire
excellence**

I nature character development
and build holistic personalities

**I give VIP Branding
Experience as I make every
moment elegant for all**

I inspire others to blaze
their trail

VAKOMA



Hi, I Am Simply Vakoma

Image & Etiquette Boss
Personal Branding Coach
Corporate Brand Architect
Customer Service Preacher
Business Coach
Marketing & PR Strategist
Motivational Speaker
Mentor & Coach
Life Skills Consultant

LET'S CONNECT



VAKOMA
Business World



What do you think are the greatest opportunities and challenges the insurance sector in Zimbabwe will face regarding the digitalisation of underwriting & claims?

The Age of Innovation



Insurers have a choice: be disrupted or be the disruptor with new products, services, and business models



The Age of Innovation

**“We cannot solve our
problems with the same
thinking we used when
we created them”** Albert

Einstein







and

Technology,
society &
business
models are
evolving at
an alarming
pace

but

However,
organizations
continue to
use yesterday's
thinking to
approach the
problems of
tomorrow



A Revolution in Products



Improved
transparency on
claim status
through
centralized
communication

the application of chatbots

the online reporting of claims

early fraud, litigation and total loss indicators

online scheduling of workshop

adjuster appointments, remote damage assessment



A Revolution in Products

drones



connected cars

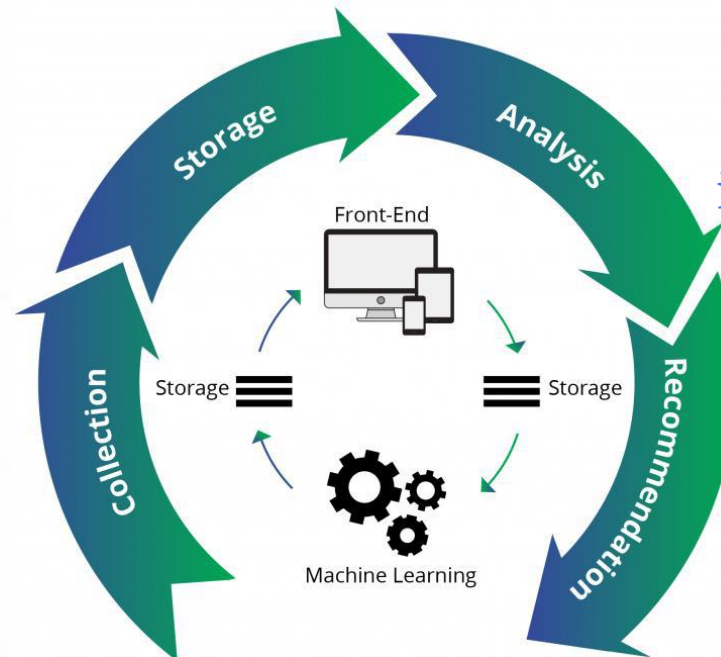


connected homes



- Central Power Management
- Convenient Control via Apps

artificial intelligence





How do we
delight the customer?





by

DISRUPTING

The internet

Search engines

Omni-present Technology

Social Media



Customer Pain Points

Policy inception and the claims process are customers pain points

A smooth buying process is crucial to customer satisfaction





My Experience



Online enquiry

Forms online

Claims form

Delighting the Customer

Top three areas which demand the attention of insurers are:

- challenges related to understanding of **policy benefits**, pricing and coverage and customer relationship
- Non-alignment of policy features/benefits with their needs
- At the service and claim stages, interactions and processes are not easy to deal with and paperwork makes the process lengthy





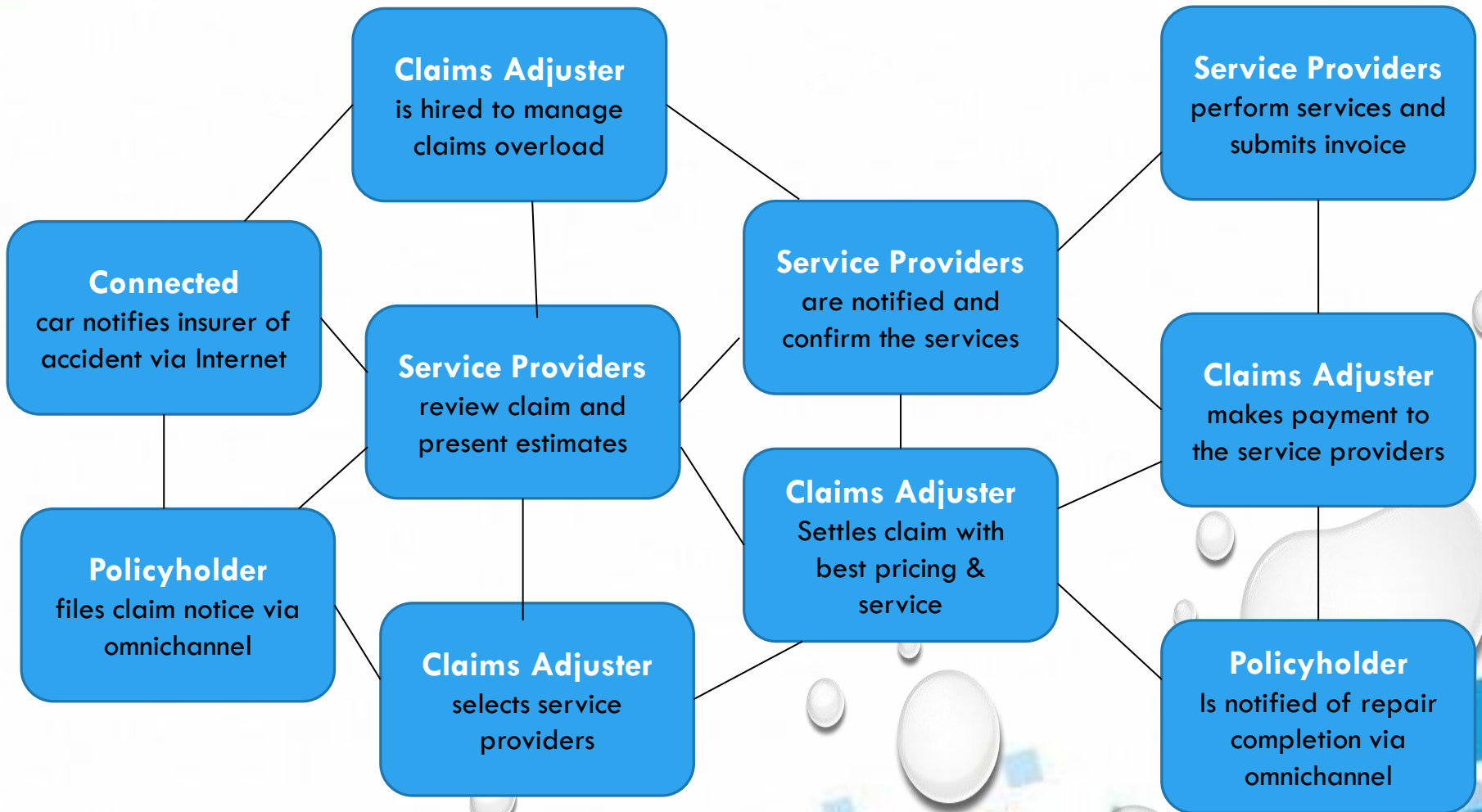
Insurance Chatbot

Artificial Intelligence



Digital Claims Management

VAKOMA
Business World



Auto Insurance Ecosystem





Customer Expectations





Delighting the Customer

In this new environment, understanding the digital customer experience is critical to success



What is required to meet these challenges?

Digital Transformation

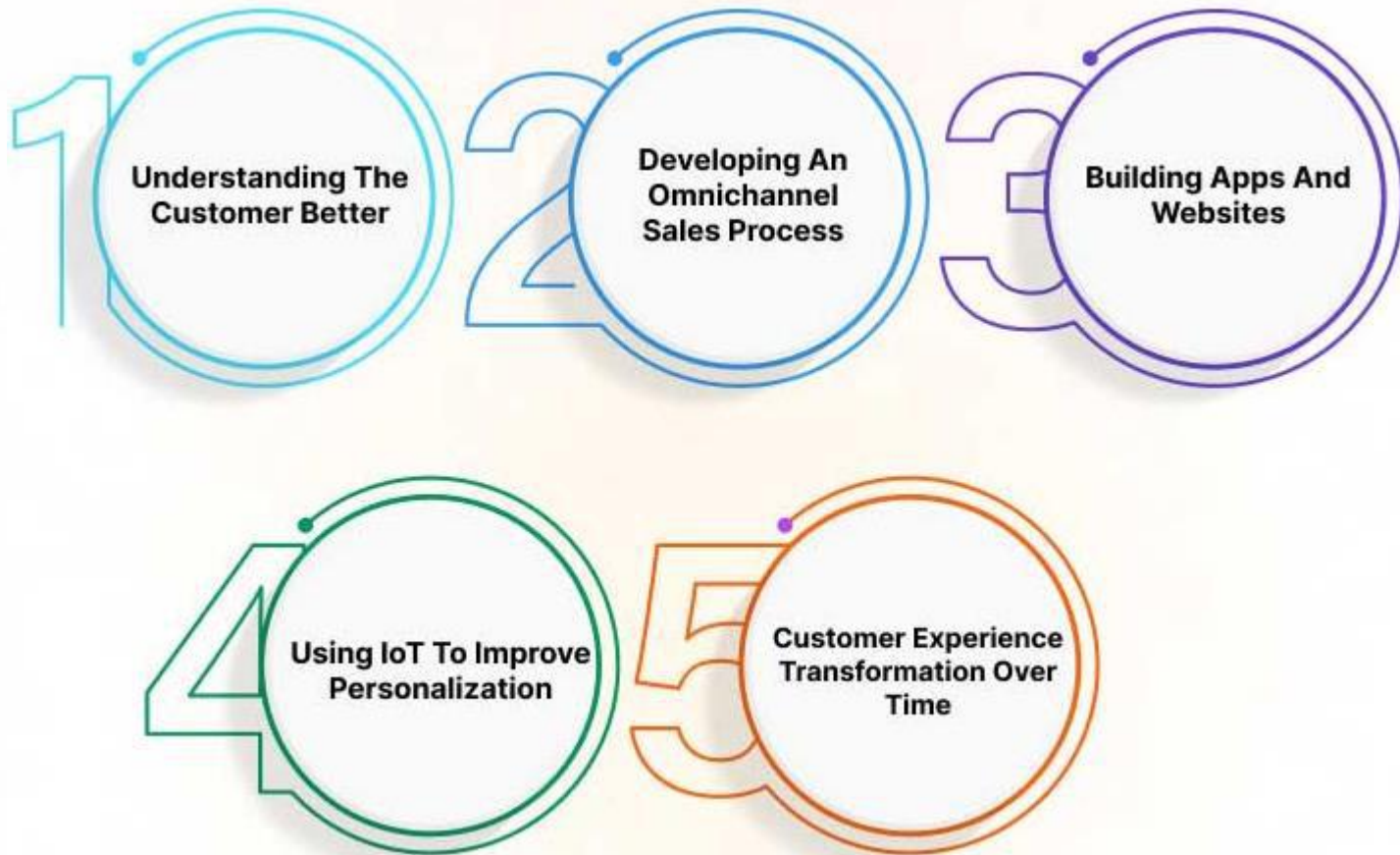


A roadmap to the digital transformation





Insurance Customer Experience Challenges





Understand your Customer



- Identify your customer
- Create a buyer persona
- Seek feedback from your customers
- Analyze the competitors
- Craft a customer needs statement



Ways CX Transforms Over Time

Give your customers a better way to communicate with you using REVE Chat's omnichannel customer engagement





Ways CX Transforms Over Time

01

Understand and empathize

02

Educate and align

03

Identify and innovate

04

Test and pilot

05

Validate and scale



Providing the Best Insurance CX





Customer Interactions

**Redefine your customer interactions with
best customer engagement**

Make customer conversations effective with suite
of live engagement
tools such as co-browsing, video and live chat

 **Omnichannel Messaging**

 **Co-Browsing**

 **Video Chat**

 **Live Chat**



Digital Disruption

Disruption is
Everywhere

If you think your
business or
industry is
immune, think
again





Software is Eating the World

Why is this Happening?

Technology is now a
permanent fixture in
everyone's lives



customer experience



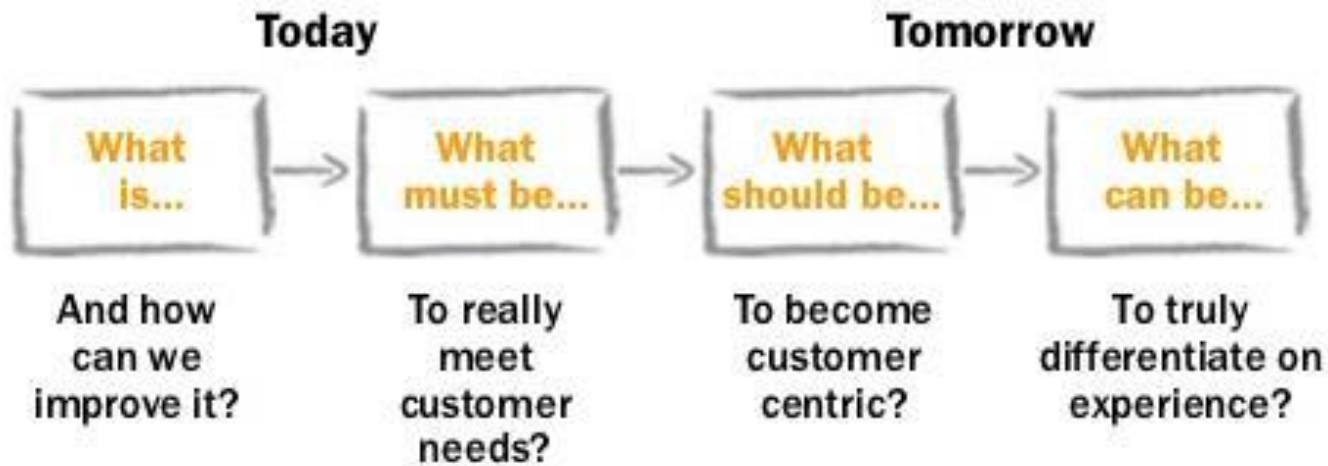


Uncertainty,
therefore, is now the
root cause of
organizational
problems





Customer Experience





Customer Experience

Your Customers' Lives...are Changing

These changes impact

- ..what customers buy,
- ..when they buy,
- ..how much they pay
- ..what they expect of you



This 2 year old easily manipulates the iPad interface, finding the program she wants and using it in seconds



Customer Experience

Your Touchpoints...need to Change Too

**Blogs
Email
Social
Media
Websites
Products**

Interactive

**Customer
Experience**

**Sales
Call Centre
Service
Word of
Mouth**

Human

**Products
Promotion
Direct
Mail
Collateral
Contracts**

Static



Customer Experience

Where is your Company today?

Which best describes your customer experience initiatives

1. *Need to fix what is broken today*
2. *Trying to better address customer needs*
3. *Focused on becoming more customer centric*
4. *Working to truly differentiate on experience*
5. *We have got it nailed*



Road Ahead

This journey is not only about technology but also about handling internal disruption and managing challenges - like workforce complexity arising from the inclusion of robots and dynamic interactions across the insurance value chain.





Final Thought.....

Transformation
suggests an end point





But...

Transformation does not end

It must become a mind-set to constantly evolve and respond to change forces





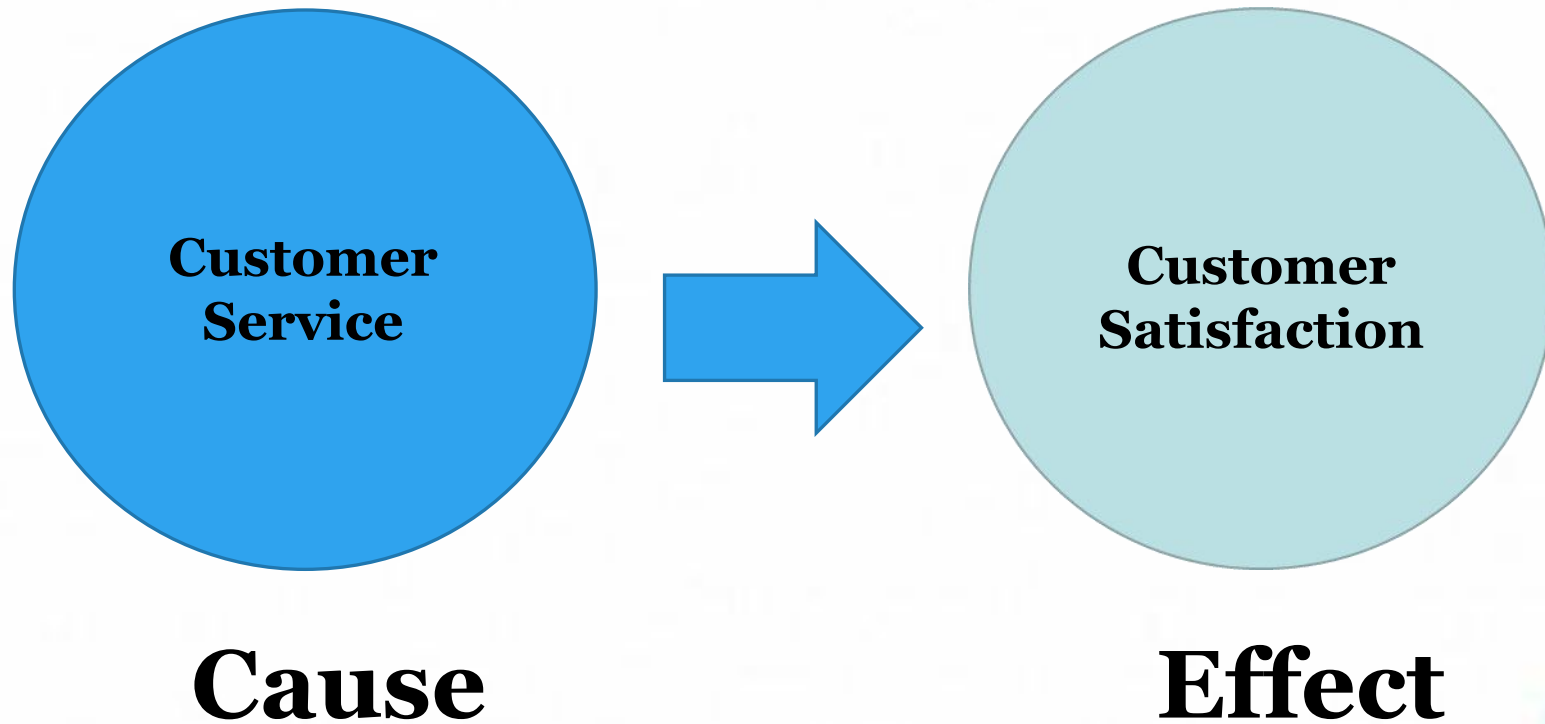
Customer Experience

Remember we now
**sell the value we
offer**
and not the product





Customer Experience





**Rewards
for
customer
experience**

Increased Customer
Loyalty

Positive word of mouth

Happier customers &
more productive staff

Competitive advantage

Image enhancement &
Profitability



What Does it Mean To You?



Success

Motivation

Pride

Confidence



Enjoyment

Satisfaction

Fulfilment

Happy



Recognition

Compliments

**Sense of
Achievement**

Enthusiasm



The Power of Positivity

Change the way you look at
things and the things you
look at change





and



Connect



VAKOMA
Business World



Vakoma Business World / Oddie Odiline



Vakomabusiness / odilinethebrand



Odiline Kava



@insuredimage

+263 772 338 420

+263 712 964 003



Thank You