

Next Gen

Customer Experience

AI, Automation, and the
Human Touch in Insurance

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The Moment of Truth Has Shifted

The Old Instinct



The Modern Reflex



Imagine a serious car accident. The customer's first instinct is no longer to call their insurer. They reach for **WhatsApp**. They take pictures. They expect immediate answers, instant updates, and rapid payment. If another company can do it faster, they will switch.

We are no longer just competing on products, we are also competing on the customer experience.

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Customer Benchmark No Longer Another Insurer

20 Years Ago

Policies

Physical Branches

Paper Forms

Mandated Human Interaction

Today

Speed

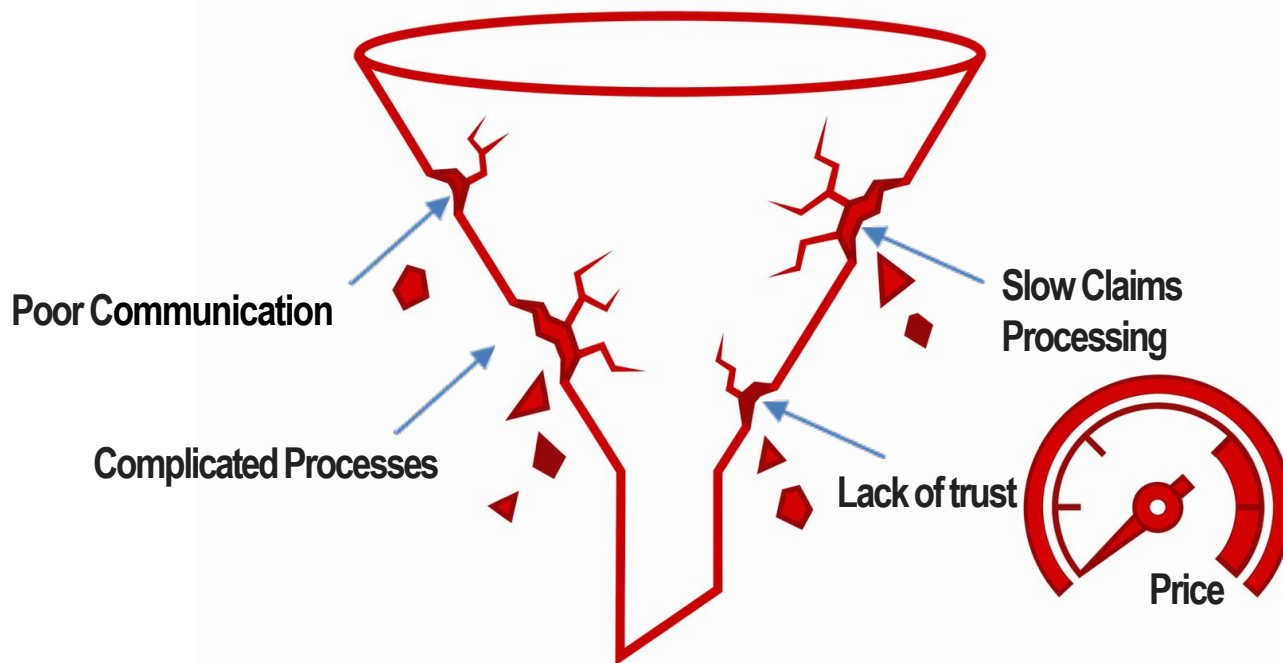
Simplicity

Convenience

Personalisation

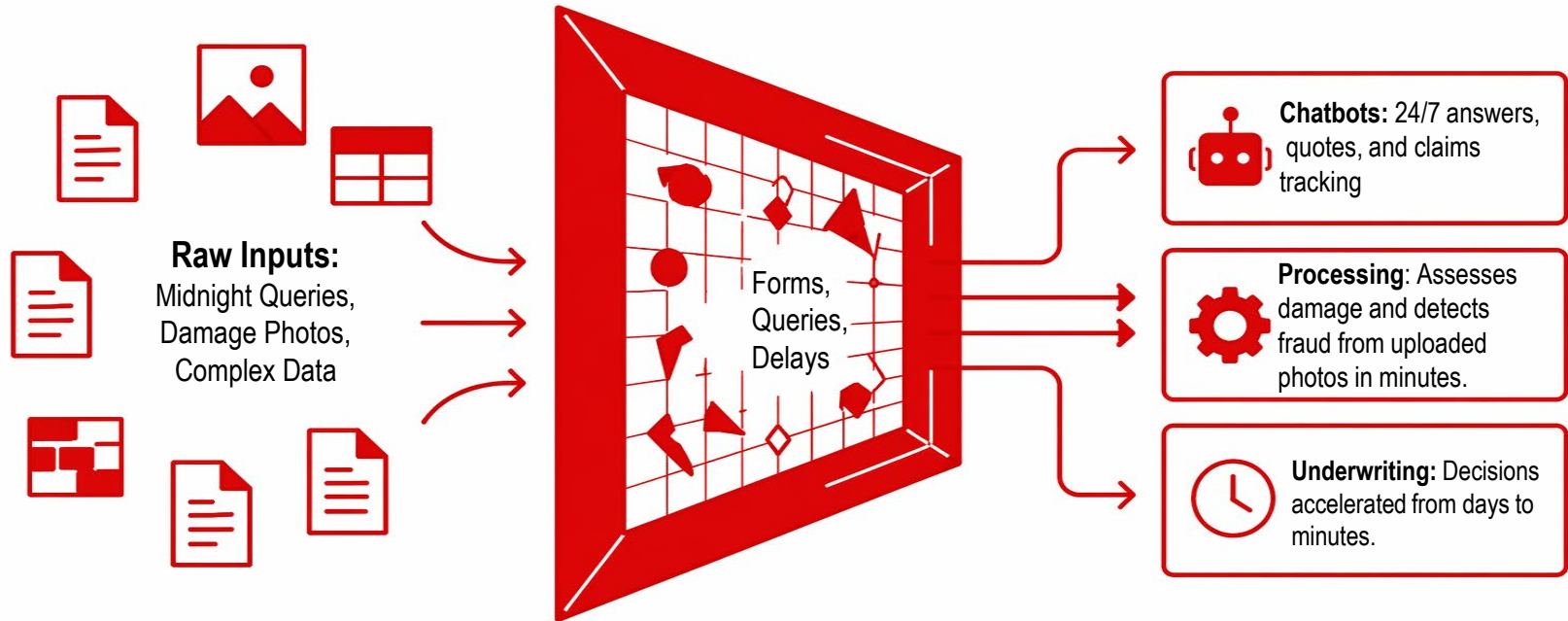
**Your customer's baseline for service is now set by Amazon, Uber, Netflix, & WhatsApp.
They expect insurance to work the same way.**

Friction, Not Price, Drives Customer Attrition



The future winner in insurance is **not** the cheapest insurer.
It is the easiest insurer to do business with.

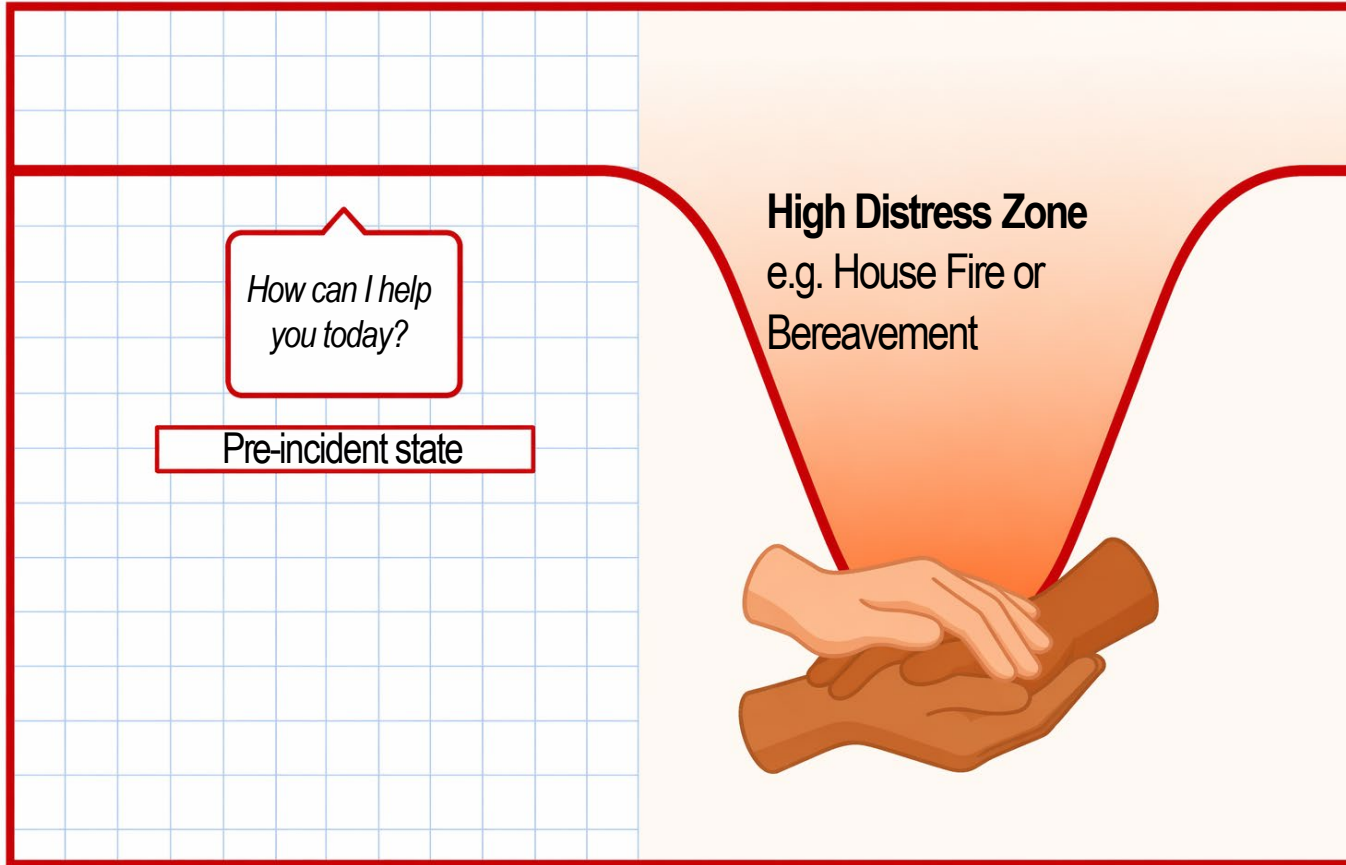
Real Value of AI: Removing Friction to Accelerate Outcomes



**Customers do not wake up wanting forms or queues.
They want outcomes.
AI delivers those outcomes instantly.**

Would you Want a Chatbot to Comfort You After Losing Your Home?

The Emotional Spike Diagram



Human connection becomes paramount when emotions are highest.

Insurance is not merely a financial transaction. It is inherently emotions.

Customers are buying peace of mind not just policies.

AI fails when the situation requires a soul.

Delineating The Domains of Machine and Human Intelligence

The Machine

- Data Processing
- Speed & Scale
- Perfect Repetition

The Human

- General Empathy
- Nuanced Judgement
- Relationship Building

Moments That Demand Humanity

Death Claims

Families require compassion not automation



Serious Medical

Patients require reassurance during vulnerable times.



Complex Commercial Losses

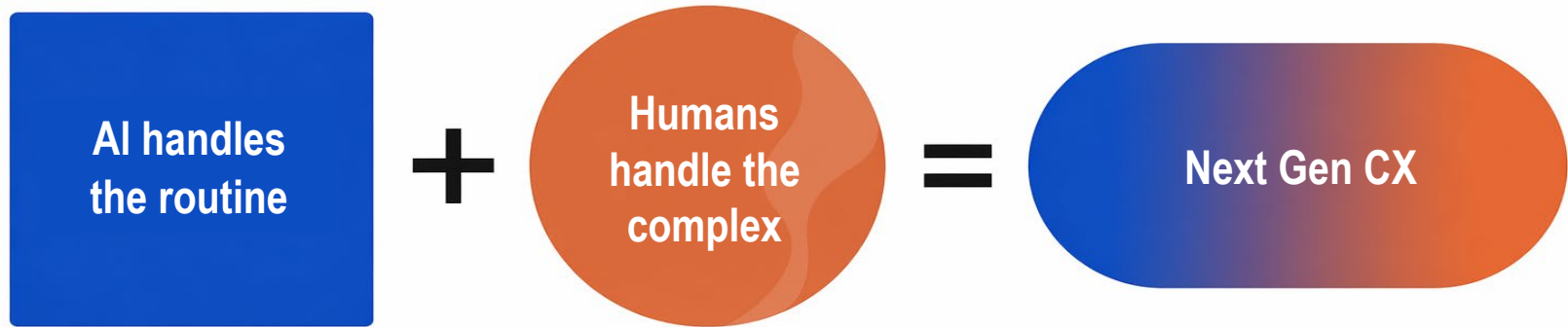
Business clients rely on nuanced, expert advice to survive.



Escalated Complaints

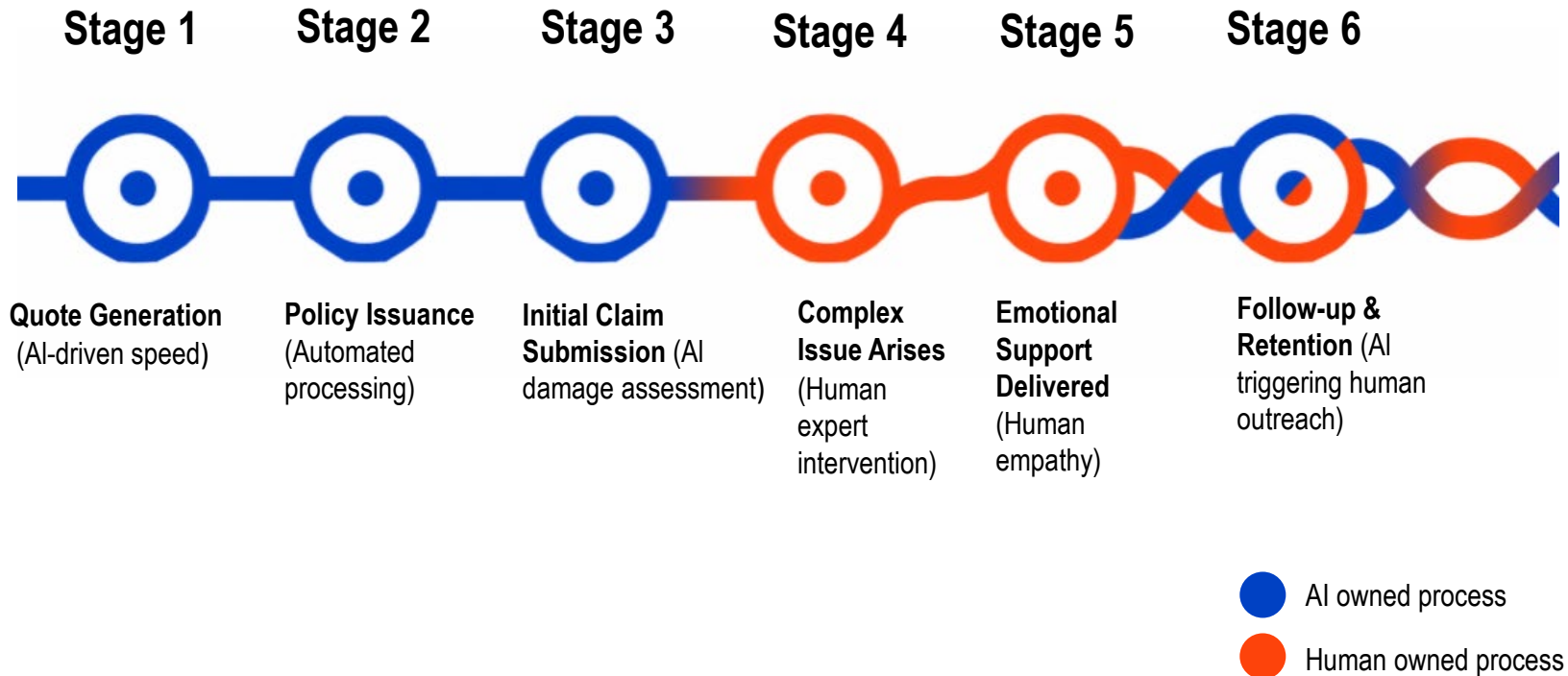
Frustrated people need to feel heard and validated.

The Winning Formula: Next Gen Customer Experience



The future is not AI versus humans.
The future is AI **with** humans.

The Hybrid Customer Journey Model



“

Customers may remember what your system did. But they never forget how your people made them feel.

”

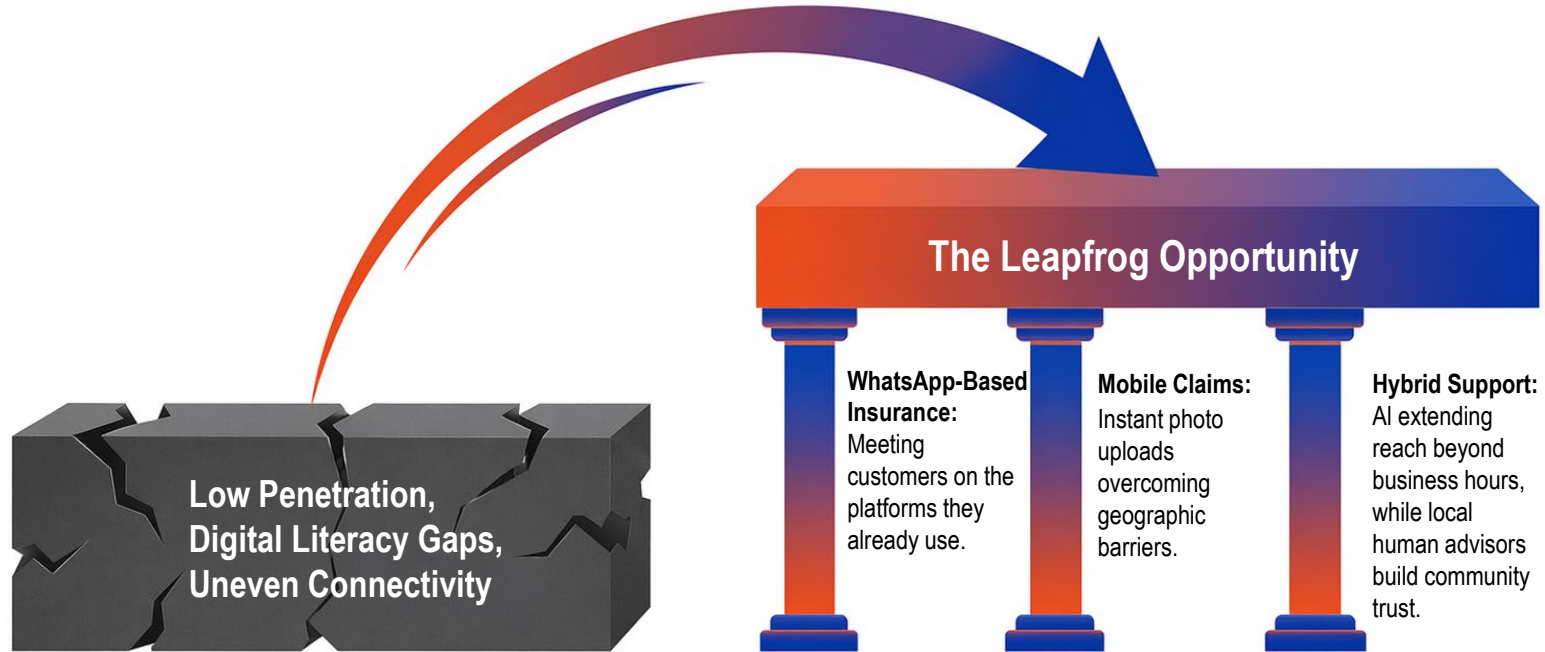
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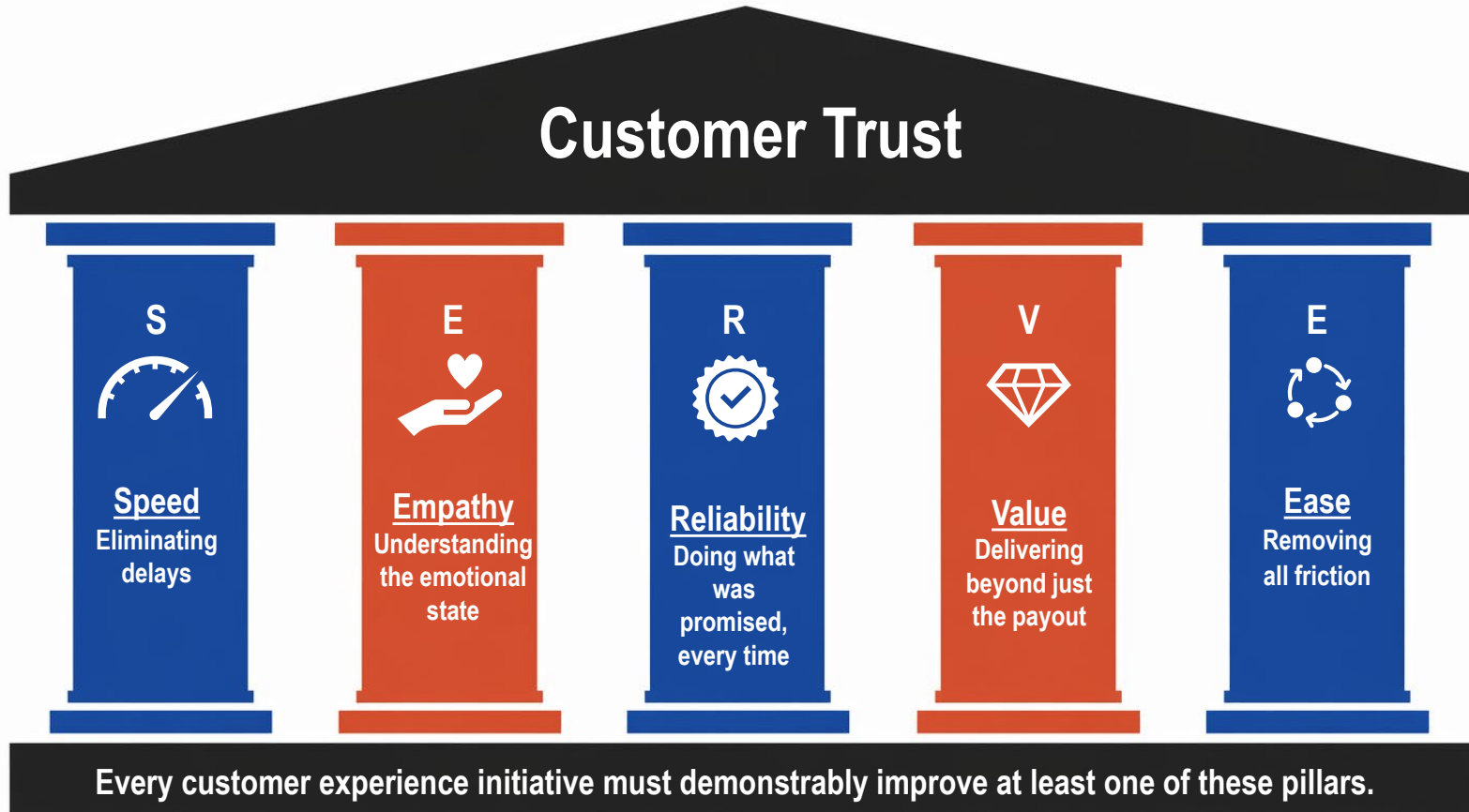
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Zimbabwe Does Not Need To Copy Europe's Legacy Evolution - We Can Leapfrog Directly To The Future



Technology increases reach.
Humans build trust.
Both are required.

The S.E.R.V.E. Architecture



Vision 2030: The mechanics change, but the promise remains.

Claims settled
in minutes.



Policies instantly
personalised.



Fraud detected
automatically.



Insurance has always been a promise.

AI can process a claim, and automation can accelerate a process.

But only people can create trust.



“The future of insurance belongs to companies that use AI to handle the predictable, so humans can focus on the meaningful.”

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