

Staying connected in a changing environment



Insurers have stepped up their customer engagement efforts during this global health crisis to ensure that their customer relationships will outlast the pandemic.

By Zuhara Yusoff

The COVID-19 pandemic has dramatically changed how insurers communicate and stay engaged with their customers. Customer loyalty and trust have been put to the test. Consequently, the need for clear and transparent communication has never been greater than in a time when people are at their most vulnerable.

“It is exactly in the midst of a pandemic when people will need their health insurance the most, so insurers have a huge responsibility to make members aware of their benefits and how to access them,” said Saudi Enaya CEO Daniel Whitehead.

Since the start of the pandemic, Saudi Enaya has shifted its engagement with customers into a new gear, said Mr Whitehead. The insurer launched a bevy of home services – from home prenatal visits and dental care visits for emergency cases, to telemedicine, home vaccinations for children and workplace visits for members with chronic diseases – to ensure that its members are still getting their medical needs met without them having to leave their homes or workplaces. To get its message out, the health insurer taps on every interactive channel available, including web, mobile, SMS, email, ‘live’ chat and social media.

For example, Saudi Enaya uses social-media platforms to announce its new services and stay-home advice. Important announcements relating to government guidelines are made through email, and SMS awareness streams – which were activated since the first announcement of the outbreak – are used around the clock for updates regarding services, new facilitations, and general safety regulations by the Ministry of Health.

“Our communications strategy has changed to become much more pervasive and specific to certain subgroups. We don’t want our members to have to work hard to find information about the virus or about our services; so we have increased our push notifications, SMS, social media posts and web interactivity,” he said.

“To identify specific subgroups such as the elderly, chronic patients, or even high-risk patients, we leveraged sophisticated algorithms to classify

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Mr Daniel Whitehead



Mr Dimitris Mazarakis



Mr Antoine Najib Maalouli



Mr Lawrence Alfonso

these groups and addressed each group based on their own requirements. Such an approach has developed members' awareness faster, and has had a compounded effect. In addition, we have also emphasised togetherness and a sense of community in all of our communications."

Communication vital in delivering promise

MetLife Gulf is also taking the same approach to "stand together with our customers and remain committed to ensuring they get the service they expect", said its SVP and general manager Dimitris Mazarakis.

"Our core strategy has not changed. As a customer-focused organisation, we have been learning about our customers for more than 150 years, studying socio-economic trends, and listening to their feedback to meet their evolving needs. We believe that to deliver value, we must focus on what truly never changes – putting people first," he said.

"The COVID-19 pandemic has necessitated organisations to adapt to meet their customers' needs swiftly. With the measures we implemented to enhance our customers' experience and ease their financial burden, it's only natural for the frequency of our communication to increase. Moreover, we believe communication plays a vital role in delivering our promise and commitment to being there for our customers."

Since news of the outbreak first emerged, MetLife Gulf has – through consistent, proactive communication – ensured that its customers have a comprehensive view of what steps the health insurer is taking, its response and preparedness, said Mr Mazarakis. "We have promptly answered their questions on coverage, claims and treatment."

The health insurer has enhanced its digital processes and servicing options so that policyholders can access their policies from wherever they are. Its website has a dedicated page where customers can find answers to frequently asked questions about their policies.

"It is our responsibility to create health-and-wellness discussions that are locally relevant so as to present inspirational and trusted educational content to our community," said Mr Mazarakis. To achieve this, MetLife Gulf has started hosting webinars for its members where renowned experts discuss important health and prevention topics.

Social media is another communication avenue that the health insurer relies on to stay connected with its customers. MetLife Gulf has also partnered with the Dubai Chamber of Commerce and Industry to produce a short video as part of an awareness campaign to

encourage more businesses to implement work-from-home policies.

New technologies improve engagement

To find out what customer engagement really mean for businesses today, Salesforce – a customer relationship management solutions provider – surveyed over 8,000 consumers and business buyers across the world for its 2019 'State of the connected customer' report.

It found that 84% of customers believe that the quality of a company's engagement is as important as the quality of the product or service they are buying.

Customers are also increasingly open to companies using new technologies to improve their experiences. In fact, 54% of customers think companies need to fundamentally transform how they engage with their customers. Personalisation, timeliness and connectivity are three foundations of good customer engagement, said the report.

"Consumers are inundated by thousands of marketing messages every day. It is tougher than ever to gain customer attention, keep audiences engaged, and build memorable relationships," said Selfanimate, a Beyontec group company, co-founder Lawrence Alfonso. "Inadequate customer connection means losing the opportunity to build valuable relationships that are essential for the growth of the business, especially during difficult times."

Selfanimate provides dynamic video personalisation solutions 'to help businesses build better customer engagement, drive higher conversions and improve brand loyalty'.

"We see a lot of interest from businesses, not just in insurance, but banks, retail, consumer goods and healthcare, where there is a high need to stay connected with the customer," Mr Alfonso said, adding that once businesses understand the concept and application of video personalisation, they are keen to use it at multiple customer touch points.

Digital interaction to evolve

Al Fujairah National Insurance Company (AFNIC) adopted these video solutions into its customer engagement strategy as it aims to increase interaction "to create the 'moment of truth' with its customers", said its CEO Antoine Najib Maalouli. The insurer kicked off 2020 by sending its customers personalised New Year's video greetings, and has since been using the platform to remind customers of their insurance policy expiry date and to send personalised birthday greetings.

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Mr Maalouli said, “The ‘moment of truth’ we want to create must be personalised, while remaining professional...the videos are especially important during this period as customers are spending more time at home and performing their transactions online.”

AFNIC, like many businesses, has been relying even more on technology since the start of the pandemic to ensure customers continue getting the services they need. Mr Maalouli said the company has implemented support through Zoom video chats for clients who prefer a more ‘intimate’ guidance to get their insurance.

In addition, the insurer is in the midst of developing a mobile application for customers to manage their insurance products, especially their renewals. “We will continue to focus on developing ways we can engage with customers, such as creating a loyalty programme and user-friendly interfaces with more language options,” Mr Maalouli said. “We expect that these changes will remain

even after this pandemic passes as people have become more accustomed to the convenience of conducting activities online.”

“The pandemic has accelerated certain trends in technology and services which have been around for some years but were not fully actuated,” said Mr Whitehead. “It has also strengthened alliances between government and the private sector to address what society really needs, rather than what businesses tended to focus on. This paradigm shift is strengthening the healthcare industry overall and will bring us one step closer to the future,” he said.

Black swan events like COVID-19 have wreaked havoc on markets, businesses and economies globally, said Mr Alfonso, and by acting swiftly, making the right decisions, businesses will be better prepared for whatever comes next. “Companies that navigate disruptions better often succeed because they invest in their customers and anticipate their behaviours.”

Mr Mazarakis said, “It is still too early to say what the world will look like post-COVID-19. I expect a shift in consumer behaviour and an increased demand for remote and digital processes and transactions. It would be reasonable to expect an accelerated move, by organisations, towards digitalisation and remote processes across many industries, including insurance and financial services. Undoubtedly, face-to-face interactions will still be needed in some cases, especially in our region, as customers’ adoption of digital interactions continues to evolve.”

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