TechX conference

Reinventing Engagement: Application of Cloud Tech to Transform Customer Experience

Bianca Nel

October 2025

KingPrice™ INSURANCE

Licensed insurer | FSP no. 43862

Overview

1. Who’s King Price Insurance?
2. King Price culture.
3. How to offer ‘royal service’ in a digital era.
4. Moving King Price towards the future:
   a) Moving from an on-premise to a cloud-based system.
   b) Identify clients and their needs.
   c) Extended communication through WhatsApp.
   d) Enhanced digital offerings.
5. The future of insurance.

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Who’s King Price Insurance?

King Price Insurance is a privately owned insurance company based in South Africa, founded in **2012** by **Gideon Galloway**. The company started with short-term insurance. A notable innovation is the decreasing premium model for car insurance.

Who’s King Price Insurance?

Key differentiators:

- **Client-centric and disruptive:**
  - Mission: ‘Flip insurance on its head’ to make it simpler, fairer, and more affordable.
  - Focused on digital transformation and effortless client experience.
- **Growth and innovation:**
  - Offers cover through direct, broker, and dealer channels.
  - Expanded into commercial, life, and funeral insurance.
  - Operations in Namibia and exploring markets in Europe.
- **Strong branding and culture:**
  - Known for its royal service and vibrant human culture.
  - Values: Fun, boldness, transparency, and treating clients like royalty.

King Price culture

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King Price culture

King Price is known for its distinct company culture, which stands out in a traditional industry.

Culture is seen as a core differentiator and not just an HR function… The goal is for clients to feel the difference through how staff treat them.

- Happy, empowered employees **= better service and creativity.**
- So, King Price built a workplace that encourages humour, humility, and passion; things unusual in the insurance world.

King Price culture

The staff are referred to as ‘royals’, and they’re all part of the King Price family.

- This fosters a feeling of **belonging, not just employment**.
- Train for skills and hire for culture fit. Someone who aligns with our values.
- These values include loyalty, integrity, fun, and doing things differently.

King Price culture

King Price culture

King Price didn’t just disrupt insurance pricing; they’re **challenging how people think about work and business**.

- A strong, playful internal culture fuels innovation.
- The marketing and communication tone of voice is humorous and bold, and drawn directly from the culture playbook.

How to offer ‘royal service’ in a digital era?

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How to offer ‘royal service’ in a digital era?

Key questions to consider:

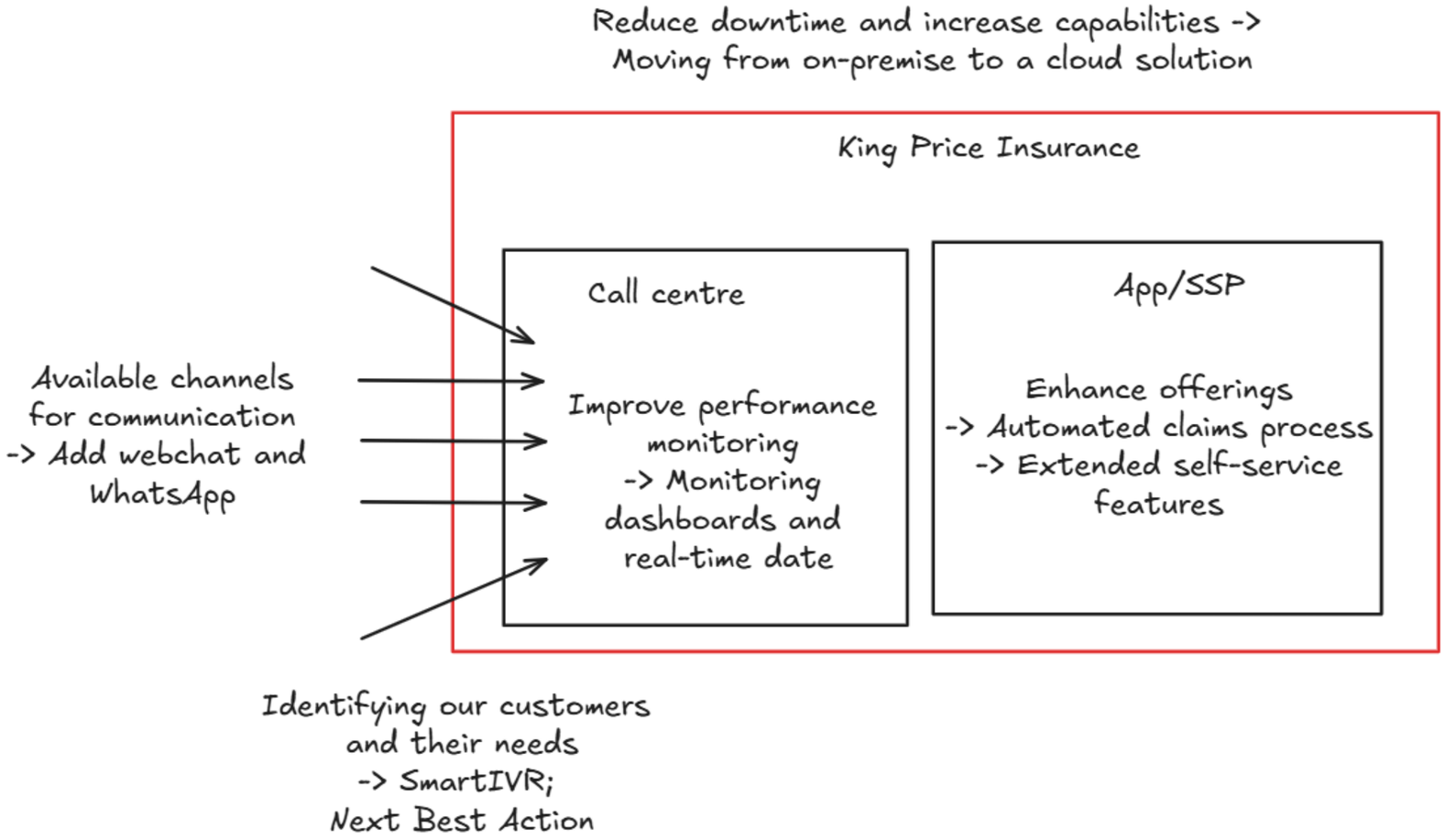
- Can we instantly recognise our clients and anticipate their potential needs?
- Through which channels do we engage and deliver our services, and are these channels aligned with client preferences?
- Do we have the ability to monitor continuously, measure, and improve our own performance?
- How effectively are we leveraging technology and automation to reduce manual processes and enhance efficiency?

How to offer ‘royal service’ in a digital era?

Key questions to consider:

- Can we instantly recognise our clients and anticipate their potential needs? We have a simple IVR, but we can’t automatically identify clients yet.
- Through which channels do we currently engage and deliver our services, and are these channels aligned with client preferences? We have the traditional channels implemented, which include a call centre, email service and SMS. We also have an app and a self-service portal (SSP) with basic features.
- Do we have the ability to monitor, measure, and improve our own performance continuously? Yes, but there’s a delay in the data.
- How effectively are we leveraging technology and automation to reduce manual processes and enhance efficiency? A lot of manual, repetitive processes.

Moving King Price towards the future



Moving from on-premise to a cloud-based system

Transition objective:

- Enhance agility and scalability.
- Improve client and user experience.
- Increase operational efficiency.
- Support remote and hybrid work models.
- Reduce IT overhead and maintenance costs.

Genesys PureConnect -> Genesys PureCloud

Moving from on-premise to a cloud-based system

Transition game plan: Phased migration that followed agile principles.

- The migration took 8 months to complete, which included the balancing of new functionality with like-for-like migration to develop a roadmap for further refinements.
- The adoption of the system was streamlined through online and in-house training, which emphasised the importance of consolidation for easy admin and international rollouts.

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2024 Genesys Awards: ‘Shortest Time to Value’

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Our results…

- 70% reduction in support and administrative efforts.
- Transition to a cloud-based environment enabled us to **decommission 5 legacy systems**.
- The cloud-based system supports **multi-channel communication**, allowing for easy integration of tools such as **WhatsApp and chatbots**. WhatsApp was implemented seamlessly, achieving a **250% increase in adoption within the first year**.
- Average **conversation handling time decreased from 26 minutes to 13 minutes.**
- The combined reduction in support and admin workloads, agent overheads, and system maintenance costs has led to a **48% reduction in total IT operating costs**.

Identify clients and their needs

SmartIVR

Next Best Action Model

Extended communication through WhatsApp

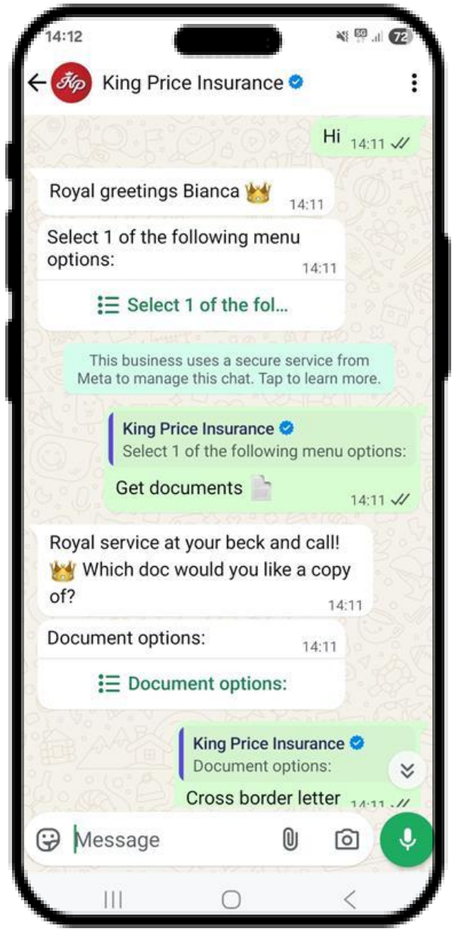
Why WhatsApp?

- WhatsApp is the number 1 messaging platform in South Africa.
- 96% of South Africans are using WhatsApp daily.
- We want to allow our clients to communicate with us via their preferred channels.
- A study by Deloitte found that more than 60% of South African consumers expect businesses to be reachable via WhatsApp.

Extended communication through WhatsApp

What distinguishes our WhatsApp channel from other insurers?

- We’re the only insurer that offers self-service capabilities via WhatsApp.
- Our channels are available 24/7 with agents being online between 06:00 and 23:00, Mondays to Fridays.
- We’ve incorporated intelligence into our bot.
- It’s easy to communicate with agents, and it’s possible to request a callback seamlessly.



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Extended communication through WhatsApp

WhatsApp capabilities:

- Intelligence to identify the users (SmartIVR).
- Different menu options based on user type.
- Inbound and outbound communication.
- Next Best Actions- birthdays, claims, unpaids, recent queue interactions.
- Integration with policy system to enable self-service functionality.

WhatsApp stats

WhatsApp statistics:

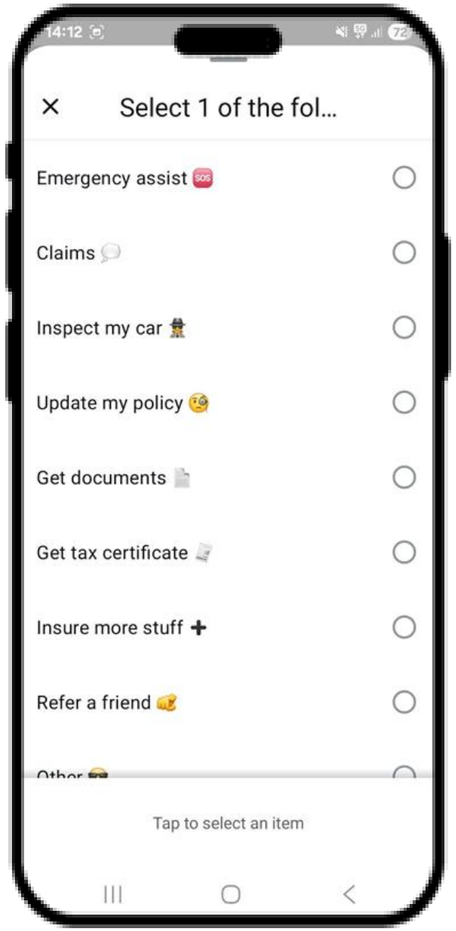
- Distinct client WhatsApp conversations increased from **19,000 when we launched in June 2024** to **more than 564,000 in September 2025.**
- Since launch, **more than 500,000 clients** have communicated on our WhatsApp channel.
- In total, we have had **more than 780,000 chats.**
- **64%** of all conversations are handled **without an agent**.
- **Average handling time** of a WhatsApp conversation **reduced from 26 minutes** at launch to **12 minutes today**.

WhatsApp stats

WhatsApp statistics:

On average, we've the following number of monthly conversations per feature:

- Emergency assist requests: **400**
- Car inspections: **4200**
- New claims: **1400** and existing claims: **720**
- Friend referrals: **340**
- Document requests: **450**
- Contact information updates: **50**



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Enhanced digital (app/SSP) offerings

Clients can now get a quote, accept it, and update policy details; all online, without needing to speak to an agent.

Self-service features available on the app and SSP:

- Get an online quote or make an amendment (anonymous and logged in users)
- Complete car self-inspections.
- Update banking details or change debit order dates.
- Add or remove cover with immediate effect.
- Request policy documents.
- Update contact information.
- Submit help desk requests.
- View payment history.
- Refer friends directly from the platform.

Enhanced digital (app/SSP) offerings

Traditional claims process:

1 of the most critical client touchpoints in insurance is claims.

Traditionally, the process was manual and time-consuming:

- Clients phoned the call centre to log a claim.
- Agents captured the claim and contacted the client for supporting documents.
- Assessors were sent out when needed, followed by coordination with repairers.
- Clients often had to follow up repeatedly until the car was repaired; marking the end of the journey.

Enhanced digital (app/SSP) offerings

Digital claims process: Automated claims handling and client communication.

- Clients can now log a claim via the call centre of a digital platform.
- Real-time communication via WhatsApp.
- If we need any additional info, the user can upload it via the digital channels.
- AI-driven claim assessment automatically evaluates claim details and documents.
- If claim is selected for auto-release, get instantly informed of outcome and next steps.
- Automated claims process reduces callback volumes, agent involvement and overall improved user experience.

The future of insurance

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The future of insurance

Client-centricity first

- Shift from product-focused to experience-led insurance.
- Personalised, data-driven engagement across all channels.

Digital transformation and automation

- Hybrid systems (on-premises and cloud-based platforms that replace legacy systems).
- AI and machine learning drive real-time decision-making.
- Straight-through processing for claims and policy updates.

The future of insurance

Data and predictive insights:

- Use of big data, telematics, and IoT to assess risk dynamically.
- Predictive analytics for fraud detection, pricing, and prevention.
- Hyper-personalised products based on behaviour and lifestyle.

Ecosystem partnerships

- Collaboration between insurers, tech providers, and service partners.
- Embedded insurance that offers cover at the point of need (for example, car purchase, travel booking).

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