

# LIBERTY KENYA CASE STUDY

## DIGITALISATION PROJECT MITIGATES COVID-19 BUSINESS IMPACT FOR LIBERTY KENYA

### ABOUT THE CLIENT

Founded in 1964, Liberty Life Assurance Kenya is a life insurance provider that has been providing relevant products to Kenyans for more than 55 years. Its diverse and flexible offering includes life insurance, investment solutions, and education and retirement savings plans.

### BUSINESS CHALLENGES

The challenges associated with a paper-based customer onboarding process at Liberty Kenya had a negative impact on the customer experience. This manual process tends to result in human errors that would slow down delivery time on loading policies. Any mistakes on the application form or errors inputting the information required an extensive review process that would potentially delay the application.

In 2018, Liberty Kenya began examining ways to digitalise this onboarding process to not only improve the customer experience but deliver on the digital enablement of intermediaries. The project needed to deliver a way for Liberty Kenya to benefit from the increased efficiencies associated with such a new business process. The solution had to be a digital extension of the existing administrative solution to empower advisors to engage with customers across a multi-channel environment for a seamless experience.

As a technology partner for Liberty Kenya for more than 12 years, the decision to use SilverBridge on this exciting migration project reinforced the value SilverBridge brings to the organisation.

The timing of the project was fortuitous given how the COVID-19 lockdown and associated health protocols such as social distancing would impact on business growth for insurers globally a few months later.

### THE SILVERBRIDGE OFFERING

The deep industry knowledge of SilverBridge coupled with its understanding of the Liberty Kenya business proved invaluable on the project. SilverBridge committed dedicated resources with intricate experience of the Liberty Kenya environment to work closely with the client team.

The SilverBridge solution was centred on the digital enablement of intermediary engagements to empower Liberty Kenya with a digitally-led environment that could leverage its existing administrative offering.

Thanks to the foresight Liberty Kenya had to embark on the digitalisation journey and to partner with SilverBridge, it had the foundation in place to deal with the significant business challenge that the COVID-19 pandemic would create. The Liberty Kenya advisors were able to rapidly adopt and continue with the sales engagements during the first several weeks of the lockdown, despite restrictions on physical interactions with customers.



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Going forward, Liberty Kenya is using the implementation as a blueprint to migrate even more process to a digital environment. It is already looking at ways to extend the SilverBridge solution to other services it requires such as a centralised portal to view reports and having portfolios easily accessible to advisors.



**Mr Asman Mugambi**  
**General Manager - Operations at Liberty Life Kenya**

“Digitization of the on-boarding process has been a game changer for Liberty Life Kenya and has positively transformed the advisor, customer and employee experience in a significant way.”

## IMPLEMENTATION PROCESS

The implementation took a little over a year to complete with the new digital environment operational at the end of 2019. There was significant engagement between the SilverBridge and Liberty Kenya teams to ensure the success of the project. For their part, SilverBridge provided dedicated resources to make the transition process to the new onboarding solution as smooth as possible.

Liberty advisors were integrally involved in the digitalisation process working with the SilverBridge team to address the business-critical issues important to them that were identified by the previous manual process. This strong working relationship between the two teams, ensured that the Liberty Kenya advisors were quick to adopt the digital onboarding solution and use it extensively especially during the COVID-19 lockdown months.



The advisors embraced the system in its entirety resulting in significantly improved customer experience and, ultimately, customer satisfaction. Policies can now be loaded virtually in real-time. Liberty Kenya also recently introduced a new product offering that was native to the digital onboarding solution.

## BUSINESS SUCCESSES



Reduced customer on-boarding from three weeks to real-time.



Digital enablement of advisors to deal with customers virtually.



Rapid recovery in sales following an initial slowdown during COVID-19 lockdown.



•Decreased administrative expenses for onboarding by 50%.



Improved customer satisfaction and advisor engagement.



Improved net provider score from below 30 to greater than 50.



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