

# 8x8

## OKO Insurance use WhatsApp and 8x8 to transform communication with African farmers.



oko.finance



### Industry

Insurance/agriculture



### Headquarters

Tel Aviv, Israel



### 8x8 Products:

8x8 Chat Apps API



### Primary Reason Chose 8x8:

Robust WhatsApp solution with built-in fallback, automatic content adaptation, and WhatsApp template management

### Highlight Metrics

- 30% customer base already using WhatsApp
- 1800 paying customers for inaugural season in Mali
- Large majority of customers prefer voice messages over text

OKO provides effective, affordable crop insurance to farmers in emerging markets. Using new technologies in satellite imagery and weather forecasting simplifies the claim management process, making crop insurance accessible to thousands of smallholder farms who are otherwise left exposed if their crops fail. By leveraging the increasing influence of mobile technology, OKO provides a safety net of income security, and aims to help overcome income inequalities for farmers around the world.

### Challenge: Connecting with customers

For remote smallholders who are often farming less than 5 acres, traditional insurance is not a viable option. There are an estimated 500 million farms of this nature globally.

OKO's model – backed by global giant Allianz - uses historical data that automates the claim process, making crop insurance much more affordable. But connecting with, and selling insurance to, this demographic was proving difficult – located in remote locations, often illiterate, and with low incomes and no bank account. They also don't necessarily understand how insurance works, so they needed to be educated to understand the benefits. To address this, OKO began a pilot project in landlocked Mali in West Africa.

### Solution: Voice and video messages

Initially, OKO was using SMS to communicate directly with the farmers via the local network provider, Orange. But they were limited to the text-only content that could be exchanged. There were also cost implications for the farmer – every time they sent an SMS, they would get charged.

"We created our own system to broadcast SMS, but soon realised that wasn't the right channel. Not only was it expensive for farmers to exchange texts, but many were unable to read or write. So we had to look at other options," recalls Simon Schwall, CEO and Co-founder of OKO.

Then they discovered that around 30% of the smallholder farmer population in Mali was already using WhatsApp to send voice recordings and videos, rather than just text-based messages. "Giving farmers the option of communicating by voice and video was the game changer. They can really express themselves and their needs at low cost," explains Simon.

## 8x8 ticked all the boxes

As a small start-up, OKO needed a vendor that understood the WhatsApp Business complexities. "We evaluated several options, but following a demo from 8x8 we knew their Chat Apps API ticked all the boxes, and being an approved Business Services Provider gave us the reassurance we needed that our solution would be approved by WhatsApp and Facebook," explains OKO CTO and Co-founder, Shehzad Lokhandwalla.

The 8x8 Chat Apps API enables companies to reach their customers through 7 channels with just one API and the ability to fall back to SMS. In OKO's case, they started with WhatsApp.

Once the solution was validated, 8x8 delivered a comprehensive onboarding and training programme for OKO including its call centre staff. "Deployment was super-fast, and the dedicated onboarding team clearly understood our needs to ensure the solution fit," recalls Shehzad.

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**Simon Schwall,**  
CEO, OKO Insurance



## Results: Improved customer experience

During the inaugural season, OKO struggled to get back to everyone on time with requested information. They were overwhelmed with the number of calls received (600 per day).

Thanks to the WhatsApp Chatbot, OKO can now give initial information to the customer so that they only call OKO to finalise their registration. This has simultaneously improved the quality of customer service and the efficiency of our sales process.

"For the farmers, this is a completely new way of communicating with a service provider. Using the chat app facility allows us to integrate voice messages, images, and videos which enables us to automate services for customers," explains Shehzad.

The ability to broadcast messages or video content, create discussion groups and engage with their customer community in this unique way helps to free up contact centre resources to focus on more qualified sales leads. Personalized quotes can now be provided for every enquiry received from farmers, driving down the cost of acquisition while improving the overall customer experience.

In terms of future plans, Simon already has his eyes on other geographies: "Most insurance companies have struggled with the delivery of service to this audience. So what we have delivered here with 8x8 is a real game changer. And the solution is so flexible – it will enable us to integrate other messaging platforms that dominate in other parts of the world, like Viber or Zalo."

For more information, call **0333 043 888** or visit **8x8.com**

**8x8**

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