

## A SUNNY DAY

# This is why your customers will leave at the slightest provocation

Two years ago I wrote on this page that insurance companies have a lot to think about. They face profound disruption. You might think this is for the usual reason — digital technologies — but you would be wrong. Yes, accelerated technological change is shaking every sector up, dramatically; but insurance faces a special problem all of its own making.

That problem, in a word? Trust.

Surveys will repeatedly reveal that the majority of insurance consumers simply do not trust their providers. The trust ratios in global surveys are very low for this industry.

And when more than half of your customers simply do not trust what you tell them, you have a serious problem on your hands.

Without trust, customers do not engage and they do not listen; and they are ready to leave you at the first sign that their suspicions were justified. You will only sell them your products if those products are driven by overwhelming fear, or are required by law.

Which sounds exactly like the traditional insurer: Gather fear-based or legally mandated premiums; then invest those premiums in real estate or stock markets. It's a game, one which increasingly won't be tenable.

Where does this lack of trust

in insurers come from, though? From the providers themselves, and their observed behaviour. If you have bought a lot of insurance in your lifetime, what is your experience? Are obligations generally upheld, or wriggled out of?

I observed a recent example: An elderly couple had held a local medical insurance product that they had been told would be honoured until the age of eighty-five.

They were then suddenly told that due to a policy change, the product would now only cover those younger than seventy-five. Caught between the two ages, the couple were unable to renew the product when it expired.

Please understand: What do you do to the old when you suddenly cut them off from medical insurance? You pretty much deliver a death sentence. Where else will they find insurance at that age, and how will they find the income to pay their own medical bills? The whole idea is to be with one trusted provider who sees you through your life.

In this case the insurer suddenly decided to unilaterally break this contract of trust, and broke it for existing clients — not just new ones. What could be a greater breach of faith?

Sure, this behaviour can be justified in the boardroom: We have to manage risk versus cost; we are losing money on



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this scheme; we did not break any regulation; we have the right to change the terms, blah, blah.

The real point is different. Does conscience ever enter your discussions? Is digging every dollar out of clients the only point of your enterprise? Do concepts like word of honour, commitment and faith ever feature in your business model?

Or, from a hard business perspective: Don't you want deep relationships with your clients? Losing a bit of money

staying true to them now and again could reap you much more in future.

This is not an indictment of an entire industry. I know many insurance people who try hard to do good; who feel personal shame at some of the practices happening around them.

Some are trying to reform their boardrooms and reposition their brands to stand for truth rather than artifice. Some are even starting their own fresh ventures, powered by new mobile and digital technology and guided by decency and good practice.

At the end of the day, if you are in any business you need to ask yourselves: How big is our deal? What is our purpose, and what do we actually stand for? What lines would we not cross? What would we not want etched on our gravestones?

All businesses need to make money, but making money is not a purpose, it is merely a necessity. It is what you do in order to do more. If you wish to run a better business than mere profiteering, instil some genuine values in it.

Values that you can believe in and live by; values that bring some common good to the world; values that your customers can believe are true; values that allow your short life to have genuine impact.

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## New weigh stations to drive overloaded trucks off the road

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The transport sector is set for a major shift with the adoption of a new technology that measures axle weights of vehicles in a move aimed at catching overloaded trucks.

Through the use of virtual weighbridges, it will be possible to monitor commercial vehicles on all major highways and information transmitted to the control centre in real time.

The weigh-in-motion devices will automatically weigh vehicles, helping to tame the rising costs of road maintenance and ensure a more regulated usage of the roads infrastructure.

Kenya Roads Board (KRB) executive director Jacob Ruwa said 10 weighbridges had been installed along various transport corridors at a cost of Sh1.5 billion and will go live before the year ends, after undergoing a series of successful test-runs.

"The installations will save taxpayers billions of shillings in road repairs as the virtual weighbridges will ensure strict enforcement of overload in order to increase the lifespan of our roads," said the boss of the agency that coordinates development, rehabilitation and maintenance of roads across the country.

He indicated that road usage will be monitored from a central command station in Athi River, Machakos County, through use of advanced cameras while there will be no need to physically man the virtual stations.

The virtual weighbridges will consist of various cameras, including infrared (to take photos at night), automatic number plate recognition and CCTV, traffic control systems including lights, signals and booms to automate the weighing of trucks. "With this kind of technology, the cameras can pick the finer details of drivers, including behaviours like the usage of phones, among other traffic violations," added KRB Director Michael Karanja during a recent tour of Nyanza.

### Digital stations

The electronic devices will be located at Kibera on the Nairobi Southern bypass, Mayoni on the Mumias-Bungoma road, Kamulu on the Nairobi-Kangundo road and Yatta on the Thika-Garissa road.

Others will be at Sagana Bridge on the Thika-Nyeri road, Mwatate on the Voi-Taveta road, Ahero, Kamulu, Eldama Ravine on the Ravine-Eldoret road and Archers Post on the Isiolo-Moyale road.

The digital stations will complement the existing

brick and mortar weighbridges that are very costly to operate due to the need to deploy personnel along the highways. The facilities have become synonymous with massive delays and gridlocks, often inviting the wrath of neighbouring landlocked countries, which rely on Mombasa port.

Mr Karanja, however, pointed out that the virtual stations will eradicate delays and queues that have created opportunities for transporters to circumvent load restrictions through bribery.

"The virtual stations will ensure that only those suspected of overloading are diverted and checked at the static or mobile weighbridges which are placed randomly on the roads," he said.

Nyanza region Kenya National Highways Authority (Kenha) director Felix Osongo noted that the virtual sensors will relay the information of violators to the command centre and notify the nearest police station, as well as the National Transport and Safety Authority.



Kenya Roads Board executive director Jacob Ruwa

"Upon being alerted by the officers at the Athi River station, Kenha officers manning the mobile weighbridges will be dispatched to the ground to ascertain the anomaly while those found to be overloading will face heavy penalties either through instant fines or taken to court to answer to charges," he said.

With the technology, Mr Osongo noted, it will take less than three minutes to apprehend the offenders and action taken against them.

This comes as the KRB boss raised concerns over the rising government expenditure on maintenance of roads.

To bridge the gap, the board, which receives an annual budget of Sh52 billion from fuel levy and toll collections has applied to raise an additional Sh28 billion through infrastructure bond to enable it operate effectively and efficiently.

"We hope this will enable us operate effectively as we look forward to adequately fund and coordinate the construction of various roads in the country," said Mr Ruwa.

## TECHNOLOGY

## How to keep your facial expression in text

Emojis — those weird-looking digital images used to express an emotion in electronic messages — are now a staple in messaging. Regardless of the communication platform, nowadays, a message is incomplete without an emoji here and an emoji there.

Unicode Consortium, the group that keeps tabs on emojis, reports that there are 2,823 approved emojis. Did you know that "face with tears of joy", "smiling face with heart-eyes" and "red heart" are the world's most popular emojis?

When used with text to show emotions, studies show, the tone and tenor of a message becomes clearer. Emojis reduce or eliminate opportunities for misunderstanding, often associated with plain text messages.

In the social circles, emojis are embraced with passion. Now, workplaces are also catching the emoji bug. Leery workers, especially those with a touch of grey hair, have a disdain for emojis. They claim that emojis aren't so

professional for workplace communication.

Whereas that might be true in some workplaces, more and more smiley faces are not uncommon on work e-mails — and studies show many workers receive then with a wink and a nod.

An emoji can help pacify the pain from a boss's stern e-mail. When negative feedback from a superior comes with positive emoticons, employees are more likely to feel good about the message and more likely to make the changes requested of them.

In a 2013 study, for example, a group of professionals read an e-mail message both with and without smiley emojis that were part of a fictional workplace situation. When they were questioned about what they read, the results showed that emojis reduced the negativity effect in the business-related e-mail messages. They said that the same message sounded less negative when embellished by a smiley face.

An e-mail is more likely to magnify the negativity of



SAM WAMBUGU

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a negative message beyond the intention of the sender. In the days when we could not share facial expressions and other non-verbal cues on e-mails, emotions expressed on

e-mails were sometimes hard to understand.

It gets worse when e-mails are exchanged between people who have grown on different cultural soils, who may perceive certain words differently, especially among non-native language speakers.

Other studies have shown that e-mails with an emoji on their subject line are more likely to be read because they stand out from the heap. On twitter, where most people struggle to fit their message within the limited number of characters, emojis come in handy because one emoji can replace many words.

Emojis have become the yin and yang of messaging. It is estimated that two-thirds of people online are frequent emoji users. Nearly one-third of them are occasional emoji users who use them several times a year. Only one in ten people who don't use emojis at all. In which group do you belong?

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