

# Insurance Awareness

## Final Report

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**For:**



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## EXECUTIVE SUMMARY

The AKI management would like to increase the awareness levels by a measurable percentage as part of the 2016 – 2020 strategy. The current awareness levels of insurance have not been determined and AKI sought to fill this gap. To measure the insurance awareness at a national level, AKI commissioned a survey targeting persons aged 18 years and above. SBO Research was contracted to conduct this survey using an Omnibus approach targeted at households countrywide. The key objective of the study was to determine the general public's awareness and understanding of insurance and the specific objectives were: to measure the level of awareness of insurance among the Kenyan adult population and across different demographics, to evaluate the knowledge level of insurance and develop strategies to increase awareness levels.

The study was conducted using primary data targeting Kenyan residents and potential consumers of various insurance products and services. Findings reveal that 44% of the respondents are aware of insurance however, only 11% of them claim to know insurance fairly well or quite a lot. These figures reveal a huge gap with regard to knowledge of insurance which indicates potential for conversion or business to underwriters.

The key information sources on insurance are TV, Radio and word of mouth. Insurance is majorly perceived as a way of offering protection against unforeseen risks with a few respondents associating it with savings.

The consultant has made the following recommendations based on the findings:

- a) AKI/ Insurance industry should conduct intensive awareness campaigns and educational activities in order to raise awareness.
- b) Word of mouth emerged as a powerful communication tool which is often used to validate information. The industry should leverage on this.
- c) AKI and other industry players can engage in partnerships [Joint Ventures] to create awareness. A branding (co-branding) partnership involves two or more professionals, companies or salespeople who have common prospects, similar marketing needs, and complementary services. The insurance industry could enter into partnerships with professionals like financial planners.
- d) The industry should partner with the education sector and relevant institutions to have Insurance incorporated in the school curriculum.

## 1. INTRODUCTION AND BACKGROUND

The Association of Kenya Insurers (AKI) was established in 1987 as a consultative and advisory body for the insurance industry. AKI is a member's association for the insurance companies in Kenya. The Association currently has 50 members. AKI plays a pivotal role as the industry trade association responsible for championing the growth and development of the insurance industry.

Several past studies show that insurance awareness levels are low. To remedy this AKI 2016-2020 Strategy aims to grow insurance awareness by 30%. The problem however, is that the current awareness level has not been established. In view of this, AKI commissioned SBO Research to undertake an awareness survey at household level, among persons aged 18 and above as part of its national Omnibus Survey.

## 2. OBJECTIVES

The primary objective of the study was to determine the general public's awareness and understanding of insurance. This entailed measuring the awareness, knowledge and sources of new information on all products/ services and source of information on insurance.

The specific objectives of the study were to:

- a. Know the level of awareness of insurance among the Kenyan adult population
- b. Know the insurance awareness levels of different demographics i.e. age, educational level; regions; income levels; marital status; urban/rural etc.
- c. Evaluate the knowledge level. I.e. what is insurance?
- d. Propose strategies to increase awareness levels

In order to achieve the objectives of this research, the following information was assessed;

- Have members of the general public heard of insurance?
- For those who have heard about insurance, how did they first learn about insurance?
- What is the level of insurance knowledge among those who have heard about it?
- What does insurance mean to them?
- What are the main sources of information for members of the general public?
- What is their main source of information on insurance?

### **3. METHODOLOGY**

#### **3.1. Introduction**

The research was conducted through an Omnibus survey. Omnibus surveys provide cost-effective market research of a representative sample of the population in a short time frame. A number of clients can get 'on board' the same survey, sharing set-up and running costs while maintaining client confidentiality. Usually, multiple research clients provide proprietary content for the survey, while sharing the common demographic data collect from each respondent. An omnibus survey is a proven tool that provides timely consumer insights and perceptions on topics, products and trends.

#### **3.2. Target respondents**

The study targeted Kenyan residents and potential consumers of various insurance products and services. The target respondents were further stratified according to the following parameters;

- i. Age
- ii. Gender
- iii. Social economic class which refers to the living standards or status of a person in the society based on their level of education, income, assets and place of residence among other parameters
- iv. Education level
- v. Employment status
- vi. Geographic location – Region, county, rural, urban

#### **3.3. Data collection method**

The methodology applied for this study was determined by the various aspects of interest to AKI in driving awareness of insurance in Kenya. Primary research was used to collect data using quantitative method. Data was then aggregated and summarized to generate indicators that will be trended and action matrices developed to respond to study objectives and inform the association on the interventions needed.

### 3.4. Target and response rate

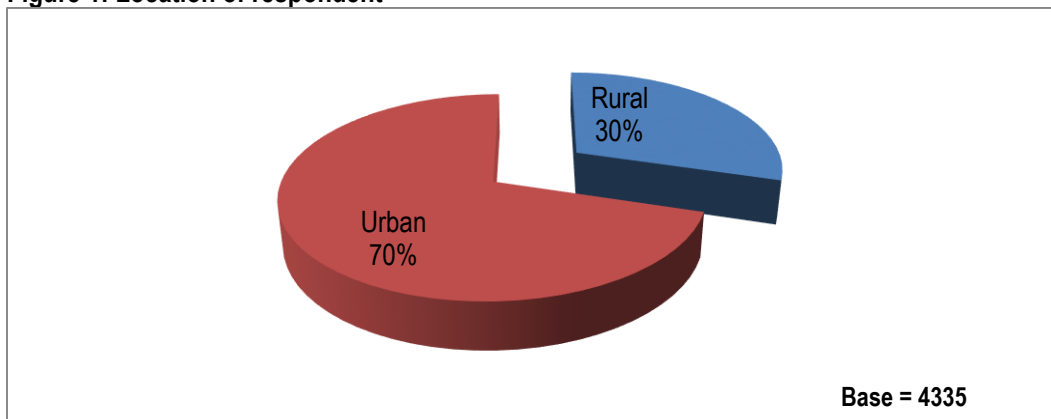
The survey targeted 4500 respondents aged 18 years and above spread in all the counties. Respondents were identified using the multistage cluster sampling whereby the larger clusters were the counties and the household was the sampling unit. The Kish- Grid method was used to identify individual respondents from each household based on the set criteria. Although the targeted sample was 4500 respondents, only 4335 respondents qualified and were willing to participate in this survey translating to a response rate of 96%.

## 4. PROFILE OF RESPONDENTS

### (a) Location of respondent

The survey targeted both urban and rural residents in the ratio of 70:30 respectively as shown in Figure 1. Although the urban-rural population distribution in Kenya is approximately 26:74, research shows that perceptions and usage are majorly influenced and shaped by the urban population. It is for this reason that larger samples are drawn from the urban populations compared to rural populations.

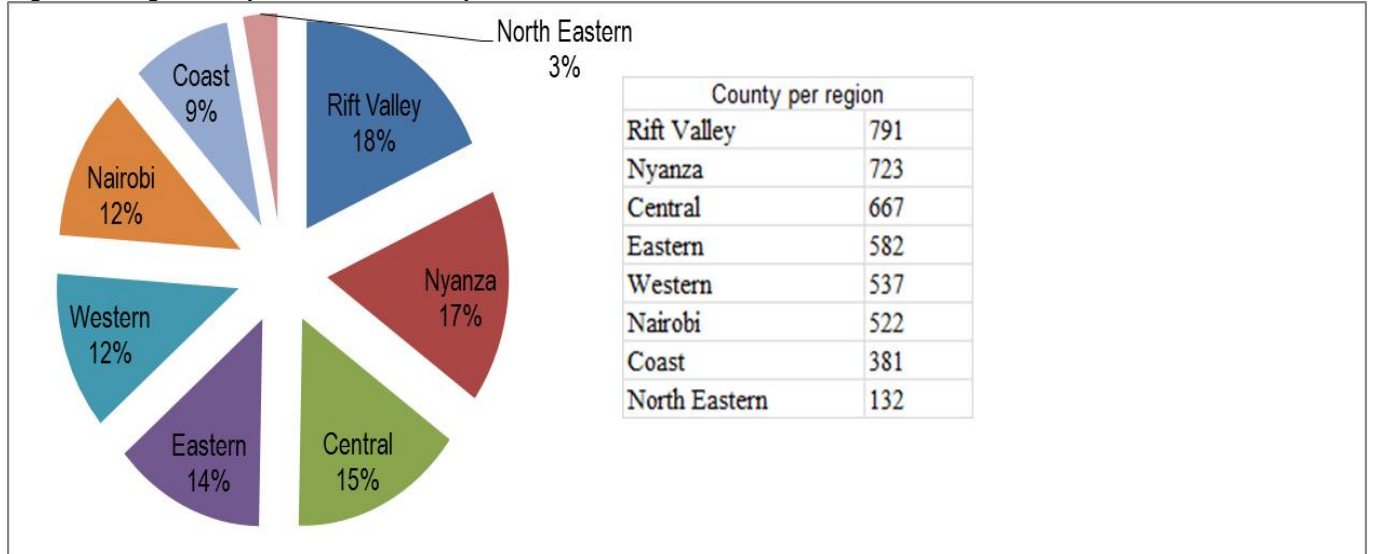
Figure 1: Location of respondent



### (b) Regional representation

The survey had a national scope as indicated in Figure 2 and Table 1. The table shows that Nairobi County had the largest representation followed by Kisumu and Mombasa Counties. This was informed by the fact that they are the major cities in Kenya hence their urban population comprises a key perception driver.

**Figure 2: Regional representation of respondents**

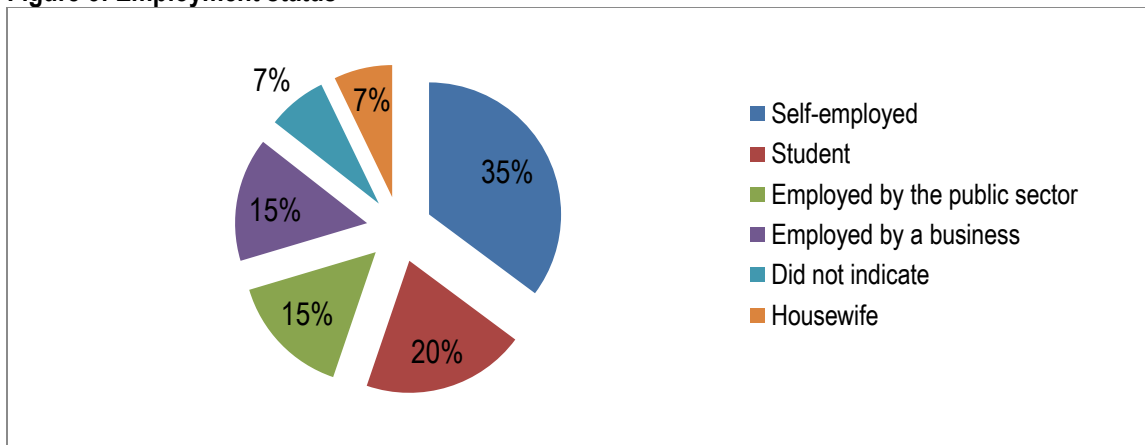


*\*Refer to Appendix 1 for county representation of respondents*

**(c) Employment status**

Although income and employment levels are only partial indicators of the well-being of households, they are critical factors in measuring insurance literacy and attitude. Even though this survey was limited to mere awareness and awareness source, the data collected was analyzed based on employment status as this is informative on what household characteristics are associated with insurance literacy and attitudes towards insurance. Figure 3 presents the employment status of respondents who participated in this survey.

**Figure 3: Employment status**

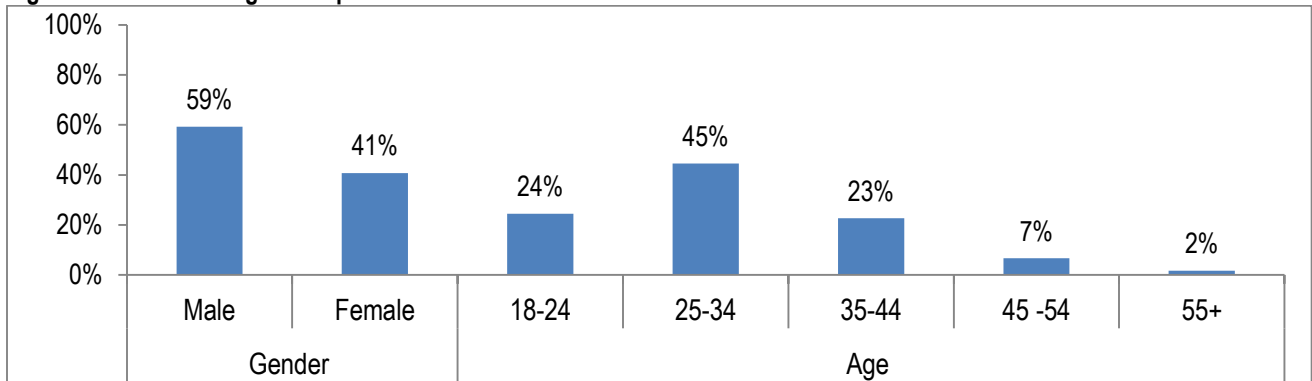




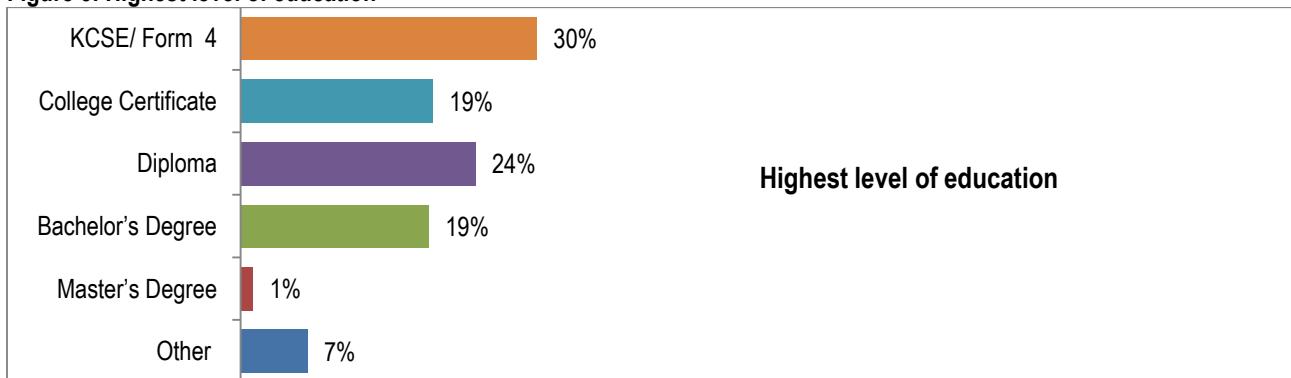
#### (d) Demographic characteristics of respondents

The age, gender and educational status of consumers are key determinants of awareness. Age is a statistically significant variable and positively predicts insurance literacy and attitude. Figure 4 shows the gender and age of respondents while Figure 5 shows the literacy level of respondents.

**Figure 4: Gender and age of respondents**



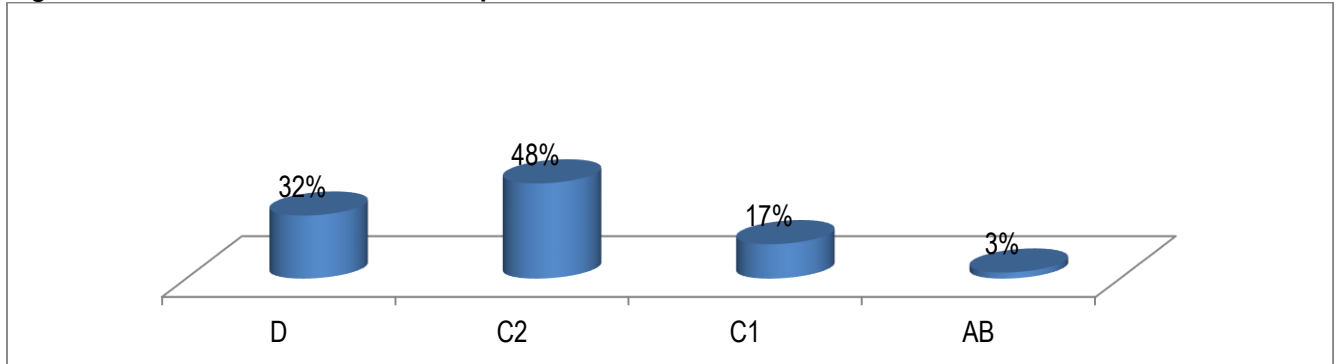
**Figure 5: Highest level of education**



#### (e) Socio-economic class of respondents

Social classifications refer to the divisions in society based on their social and economic status: the social classifications in Kenya are: High income earners who are classified as social class AB, The middle income earners categorized as C1C2, the low income earners categorized as D & E. The social class E is comprised of persons with low or no purchasing power hence this class is often left out in research. Refer to questionnaire on Appendix 2 for a detailed breakdown of the classes. Figure 6 shows the social classifications of the respondents who participated in this research.

**Figure 6: Socio-economic class of respondents**



## e. FINDINGS

### 5.1. Awareness of insurance

The goal of marketing is basically one; to reach consumers at the moments that most influence their decisions. Consumers start with a number of potential products in mind that can satisfy their needs. This is the wide end of the funnel. Marketing is then directed at them as they methodically reduce that number and as consumers move through the shaft in the decision making process, they at the end they emerge with the products they decide to purchase. Awareness familiarity and perceived need are some of the critical factors that would determine whether or not a product features in the purchase consideration set hence the importance of measuring awareness for insurance.

Awareness level measures whether consumers know about and are familiar with a company, organization, product, or service. This survey set out to measure awareness level for insurance as a service without delving deeper into the perceptions and attitudes that people have towards insurance.

#### 5.1.1. Insurance Awareness

The survey results indicate that 44% of the respondents are aware of insurance. Urban residents have higher awareness levels compared to their rural counterparts.

**Figure 7: Insurance Awareness**

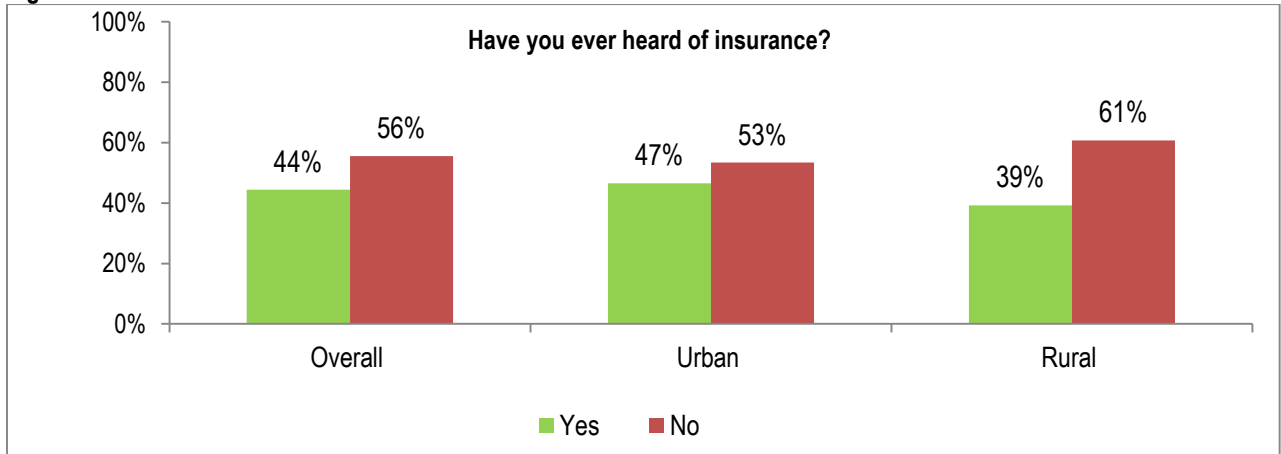


Figure 8 reveals that awareness of insurance does not differ among respondents of different age sets. A higher proportion of males compared to females claimed to be aware of insurance.

**Figure 8: Insurance Awareness- age and gender**

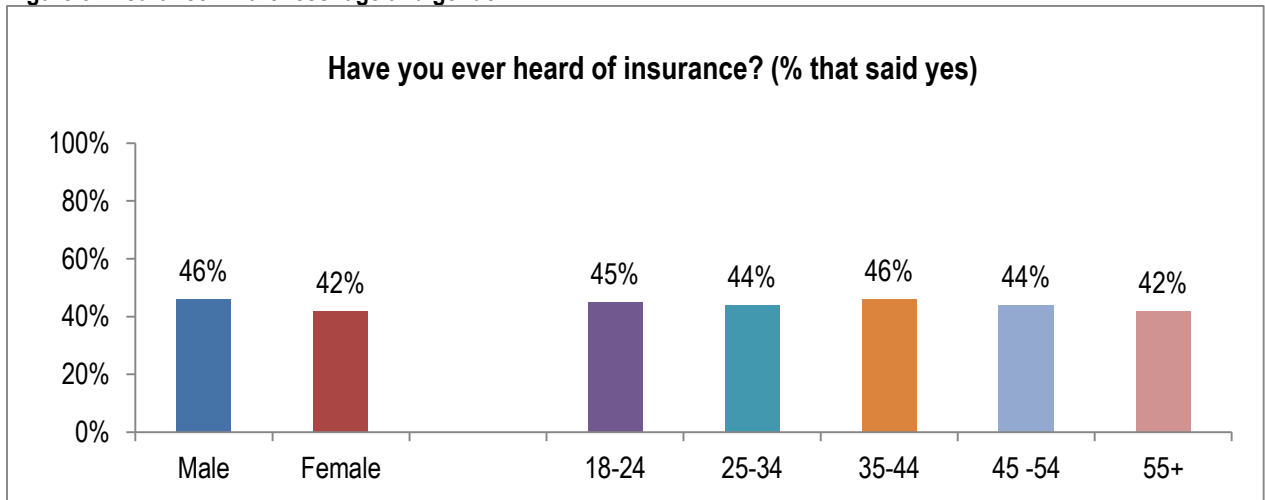
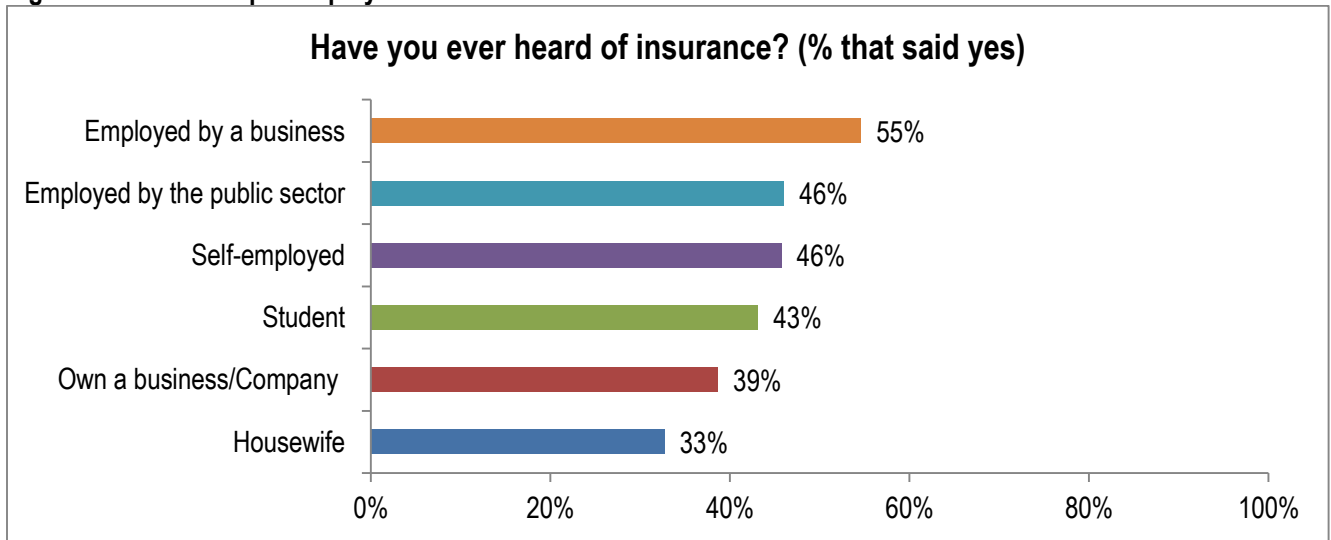


Figure 9 indicates that respondents in formal employment have wider exposure to the insurance concept. This could be due to the fact that insurance agents tend to focus on selling insurance to the people in formal employment.

**Figure 9: Awareness per employment status**



**Table 1: Insurance Awareness (per region)**

% who are aware of insurance per region	
Nairobi	48%
Central	38%
Coast	30%
Eastern	33%
North Eastern	26%
Nyanza	55%
Western	52%
Rift Valley	51%

*\*Refer to appendix 2 for awareness per county*

### 5.1.2. Level of understanding of insurance

Respondents were asked to rate their level of familiarity with insurance by assigning score indicating their level of knowledge. A 5 point likert scale was used to measure the understanding levels where 5 was used to indicate that a respondent has a lot of knowledge about insurance and a rating of 1 was used to indicate that respondent does not have any knowledge about insurance. Percentages have been used to indicate the findings representing the proportion of those who have a lot of knowledge about insurance, those who have moderate knowledge and those respondents with little or no knowledge.

Figure 10 reveals the level of understanding of insurance is quite low with majority of the respondents having little or complete lack of understanding about insurance.

**Figure 10: Level of insurance understanding**

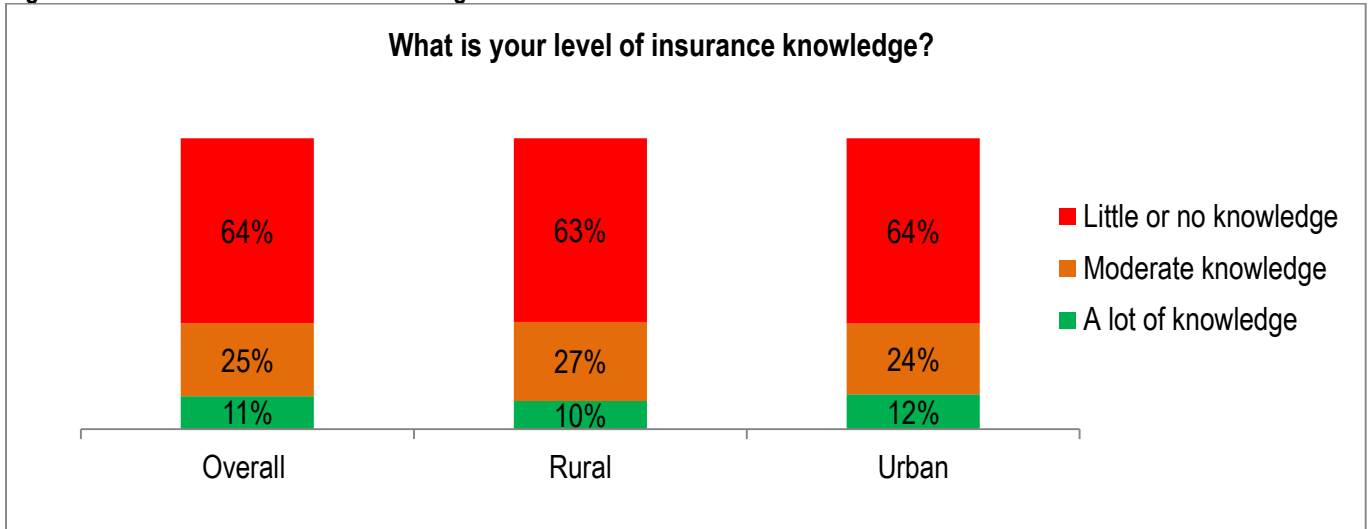
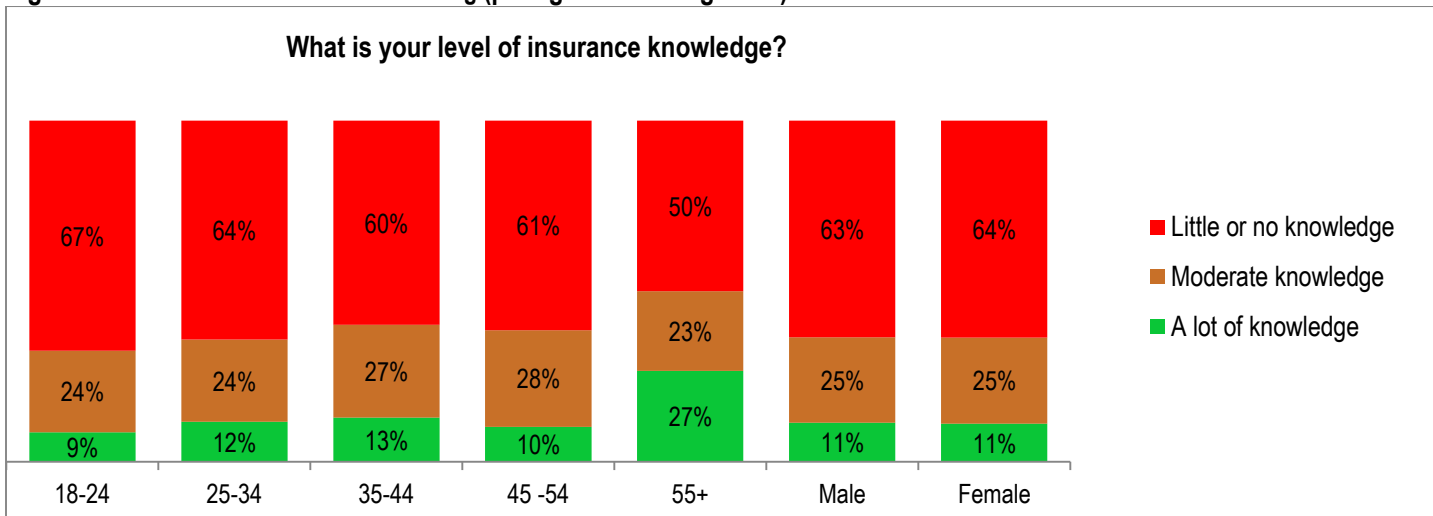
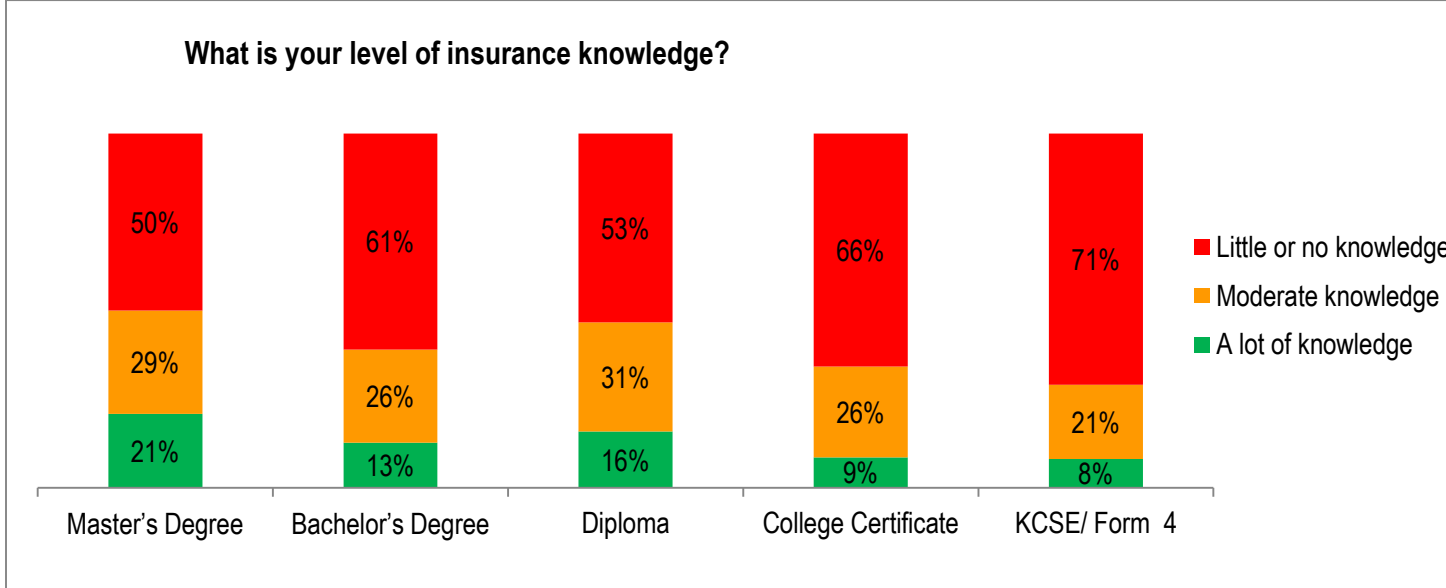
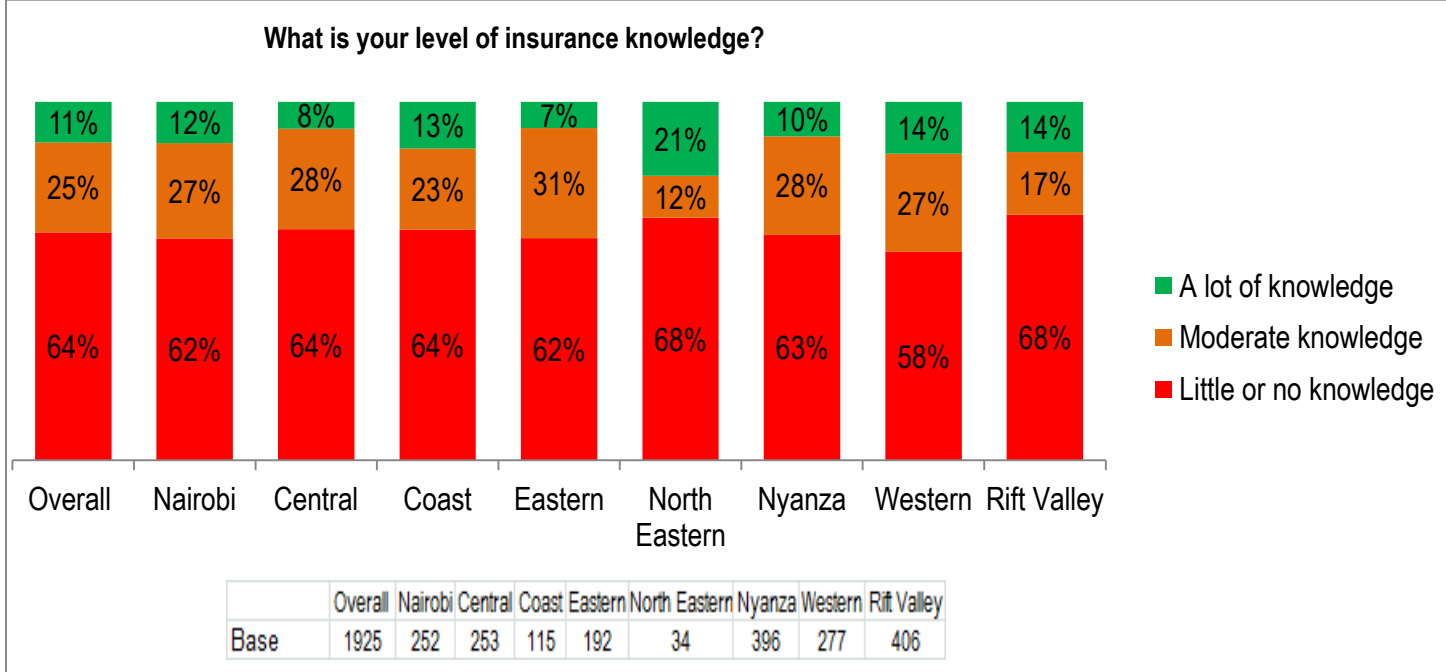


Figure 11 shows that males demonstrate a better understanding of insurance compared to females.

**Figure 11: Level of insurance understanding (per age bracket & gender)**



Respondents with a better education exhibit a better understanding of insurance as shown in Figure 12.

**Figure 12: Level of insurance understanding (per education level)**

**Figure 12: Level of insurance understanding (per region)**


\*Refer to appendix 3 for insurance knowledge per county

## 5.2. Perceptions of insurance

Majority of the respondent's associate insurance with protection against future occurrences as shown in Table 2.

**Table 2: What respondents associate insurance with (base = 1738)**

What does insurance mean to you?										
	Overall	Rural	Urban	Male	Female	18-24	25-34	35-44	45 -54	55 +
Protection against occurrence of future events	90%	93%	89%	88%	92%	90%	90%	88%	91%	100%
A saving plan company	6%	3%	7%	6%	5%	5%	4%	9%	5%	
Insurance policies	3%	3%	3%	4%	2%	2%	5%	2%	4%	
NHIF	1%		1%	1%	1%		1%	2%		
Agreement between insurer and insured		1%		1%		1%				

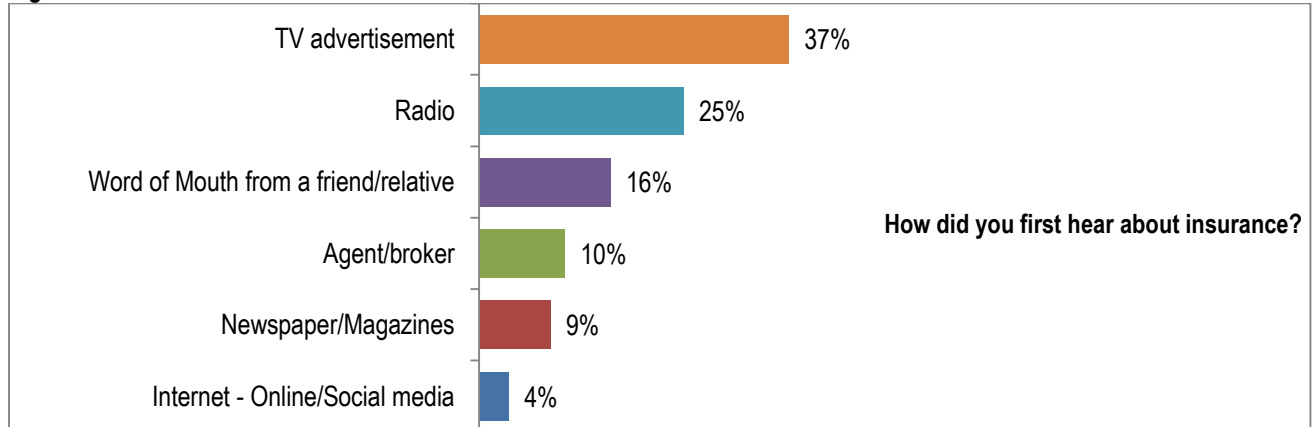
### ***Verbatim comments from respondents on what insurance means to them***

- A cover against a certain risk in case it occurs
- A cover that covers someone and the property he owns
- A cover that stands for someone in case of emergency
- A firm that provide cover and protection on life and property
- A government strategy to siphon money
- A future protection
- A means of indemnity against occurrence of future events and activities
- A protection from financial loss
- A reserve for the rich
- A relief after risky occurrence
- Protective way in case of damage or loss
- An agreement for compensation
- Cover from emergency
- Covering a particular item against an unforeseen peril/perils
- Future security
- It's hard to explain
- I don't know the meaning
- Security
- Protection

### 5.3. Awareness sources of insurance

TV and Radio emerged as the key awareness source for information on insurance. Word of mouth also emerged as an important source of information especially from friends, relatives and colleagues.

**Figure 13: How first heard about insurance**

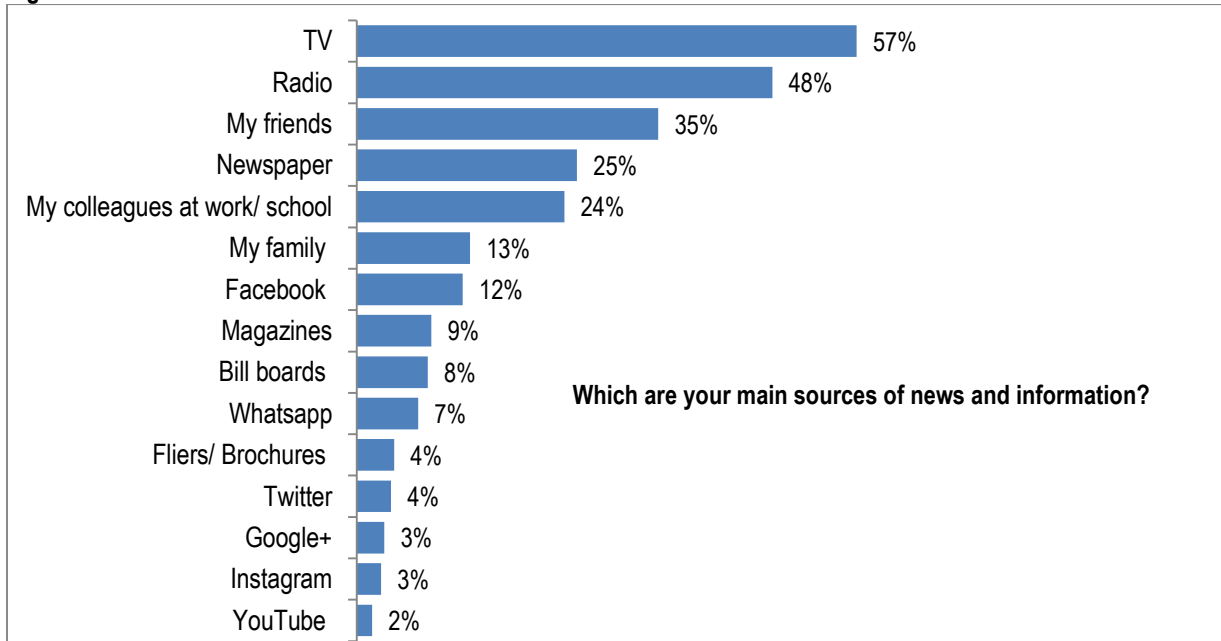


### 5.4. Main information sources

Figure 16 below gives a more detailed breakdown of information sources. Word of mouth is a crucial communication channel as many people rely on their friends (35%), colleagues (24%) and family (13%) for information. The power of WOM basically lies in the social connections among people. Social media channels, if several channels are employed, are also a well ranked an information source as can be seen on the reliance on Facebook (12%), Whatsapp (7%), Twitter (4%), Google+ (3%), Instagram (3%) and YouTube (2%).



Figure 14: Main information sources



**f. RECOMMEDATIONS**

- a. There is a general lack of knowledge about insurance among members of the general public. This calls for intensive awareness campaigns and educational activities in order to raise awareness.
- b. Word of mouth emerged as a powerful communication tool and often used to validate information. AKI should consider this as an important channel of communication.
- c. AKI and other industry players can engage in partnerships [Joint Ventures] to create awareness. A branding (co-branding) partnership involves two or more professionals, companies or salespeople who have common prospects, similar marketing needs, and complementary services. The insurance industry could enter into partnerships with professionals like financial planners.
- d. The industry should consider partnering with educational institutions to have Insurance incorporated in the educational curriculum.

## APPENDICES

### Appendix 1: Respondents County of residence

Base = 4335					
Nairobi	522	Nyandarua	69	Kajiado	89
Kisumu	225	Baringo	54	Murang'a	86
Mombasa	207	Kericho	54	Nyamira	85
Nyeri	201	Vihiga	51	Siaya	83
Kakamega	201	Tharaka Nithi	50	Uasin Gishu	82
Bungoma	182	Garissa	50	Kitui	80
Kiambu	171	Narok	50	Machakos	80
Meru	161	Bomet	50	Makueni	80
Nakuru	156	Kilifi	44	Migori	80
Kisii	150	Kwale	43	Samburu	33
Kirinyaga	140	Mandera	35	Tana River	30
Busia	103	Marsabit	35	Lamu	30
Embu	101	West Pokot	35	Isiolo	30
Homa Bay	100	Wajir	12	Turkana	30
Trans Nzoia	100	Elgeyo/Marakwet	10	Nandi	30
				Taita Taveta	27
				Laikipia	18

### Appendix 2: Awareness of insurance per county

Have you ever heard of insurance?								
	Yes	No		Yes	No		Yes	No
Kericho	93%	7%	Kisii	49%	51%	Nyamira	28%	72%
Wajir	92%	8%	Kakamega	49%	51%	Trans Nzoia	28%	72%
Migori	88%	13%	Nairobi	48%	52%	West Pokot	26%	74%
Baringo	72%	28%	Mombasa	46%	54%	Kitui	25%	75%
Laikipia	72%	28%	Murang'a	44%	56%	Turkana	23%	77%
Kisumu	72%	28%	Nyeri	42%	58%	Elgeyo/Marakwet	20%	80%
Nakuru	71%	29%	Kiambu	41%	59%	Homa Bay	16%	84%
Nyandarua	62%	38%	Nandi	40%	60%	Kilifi	16%	84%
Siaya	60%	40%	Samburu	39%	61%	Lamu	13%	87%
Tharaka Nithi	58%	42%	Bomet	38%	62%	Kirinyaga	12%	88%
Marsabit	57%	43%	Kajiado	37%	63%	Tana River	10%	90%
Narok	56%	44%	Isiolo	33%	67%	Kwale	9%	91%
Bungoma	55%	45%	Meru	33%	67%	Taita Taveta	7%	93%
Busia	51%	49%	Embu	32%	68%	Garissa	6%	94%
Uasin Gishu	51%	49%	Makueni	31%	69%	Mandera	0%	100%
Vihiga	51%	49%	Machakos	29%	71%			

### Appendix 3: Knowledge of insurance per county

County	Alot of knowledge	Moderate knowledge	Little or no knowledge	County	Alot of knowledge	Moderate knowledge	Little or no knowledge	County	Alot of knowledge	Moderate knowledge	Little or no knowledge
Nairobi	11%	27%	62%	Embu	0%	50%	51%	Bungoma	8%	29%	63%
Nyandarua	5%	12%	84%	Kitui	15%	30%	55%	Busia	8%	13%	79%
Nyeri	6%	46%	48%	Machakos	9%	22%	70%	Turkana	86%	14%	0%
Kirinyaga	6%	29%	65%	Makueni	4%	20%	76%	West Pokot	0%	11%	89%
Murang'a	8%	13%	79%	Garissa	0%	33%	67%	Samburu	15%	38%	46%
Kiambu	12%	24%	64%	Wajir	63%	27%	9%	Trans Nzoia	64%	25%	11%
Mombasa	11%	21%	67%	Marsabit	0%	0%	100%	Uasin Gishu	14%	21%	64%
Kwale	0%	50%	50%	Siaya	26%	26%	48%	Elgeyo/Marakwet	50%	0%	50%
Kilifi	0%	29%	72%	Kisumu	13%	41%	45%	Nandi	0%	0%	100%
Tana River	33%	0%	66%	Homa Bay	6%	6%	88%	Baringo	16%	15%	69%
Lamu	25%	50%	25%	Migori	0%	20%	80%	Laikipia	23%	31%	46%
Taita Taveta	100%	0%	0%	Kisii	1%	18%	82%	Nakuru	8%	14%	78%
Isiolo	0%	20%	80%	Nyamira	4%	4%	91%	Narok	0%	11%	89%
Meru	14%	17%	70%	Kakamega	23%	33%	44%	Kajiado	18%	36%	45%
Tharaka Nithi	3%	55%	41%	Vhiga	19%	31%	50%	Kericho	0%	10%	90%
								Bomet	0%	16%	84%

### Appendix 4: Source of information per location, gender and age

Which are your main sources of news and information?

	Rural	Urban	Male	Female	18-24	25-34	35-44	45 -54	55+
TV	51%	60%	57%	57%	47%	61%	62%	57%	45%
Radio	53%	45%	48%	47%	43%	49%	49%	44%	58%
My friends	33%	35%	34%	35%	33%	35%	35%	39%	25%
Newspaper	21%	27%	27%	22%	26%	25%	25%	26%	24%
My colleagues at work/ school	20%	26%	23%	24%	22%	24%	26%	23%	17%
My family	12%	13%	12%	14%	13%	13%	12%	14%	21%
Facebook	11%	12%	12%	12%	15%	13%	9%	8%	7%
Magazines	6%	10%	9%	8%	10%	9%	7%	9%	4%
Bill boards	6%	9%	8%	8%	8%	9%	7%	6%	6%
Whatsapp	5%	8%	7%	7%	8%	7%	6%	6%	4%
Fliers/ Brochures	4%	5%	4%	4%	5%	4%	4%	4%	4%
Twitter	4%	4%	4%	3%	5%	4%	3%	5%	4%
Google+	2%	4%	3%	3%	3%	3%	3%	2%	0%
Instagram	2%	3%	3%	3%	5%	2%	1%	3%	3%
YouTube	2%	2%	2%	2%	2%	2%	1%	2%	3%
Telegram	0%	1%	1%	1%	1%	0%	0%	2%	1%

## Appendix 5: Questionnaire

1. Have you ever heard of insurance?

Yes	1	<b>Continue</b>
No	2	<b>Close</b>

2. What does insurance mean to you?

3. What is your level of insurance knowledge?

Just know Insurance by name but nothing more	1
Know a little about Insurance	2
Have moderate knowledge about this Insurance	3
Know a lot about Insurance	4
Know Insurance fairly well	5

4. How did you first hear about insurance? **Single response**

TV advertisement	1
Radio	2
Newspaper/Magazines	3
Agent/broker	4
Word of Mouth from a friend/relative	5
Internet - Online/Social media	6
Other (specify)	

5. Which are your main sources of news and information? **Multiple responses**

My friends	1
My colleagues at work/ school	2
Radio	3
TV	4
Newspaper	5
My family	6
Bill boards	7
Magazines	8
Fliers/ Brochures	9
Facebook	10
Twitter	11
Instagram	12
Google+	13
YouTube	14
Whatsapp	15
Telegram	16
Other ( <b>specify</b> )	

**PROFILE**
**CONSUMER DEMOGRAPHICS**

Respondents Name						Telephone number:	
AGE:		GENDER:		SOCIAL CLASS		HIGHEST LEVEL OF EDUCATION	
18-24	1	Male	1	AB	1	Master's Degree	1
25-34	2	Female	2	C1	2	Bachelor's Degree	2
35-44	3			C2	3	Diploma	3
45 -54	4			D	4	College Certificate	4
55 and above	5					KCSE/ Form 4	5
						Other (Specify)	

**EMPLOYMENT STATUS**

Self-employed	01	Housewife	05
Student	02	Employed by a business	06
Employed by the public sector	03	Don't know/Refused	07
Own a business/Company (employer)			

Home Area		
Rural		01
Urban		02

<b>NAIROBI</b>	01
<b>CENTRAL</b>	
Nyandarua	02
Nyeri	03
Kirinyaga	04
Murang'a	05
Kiambu	06
<b>COAST</b>	
Mombasa	07
Kwale	08
Kilifi	09
Tana River	10
Lamu	11
Taita Taveta	12
<b>EASTERN</b>	
Isiolo	13
Meru	14
Tharaka Nithi	15
Embu	16
Kitui	17
Machakos	18
Makueni	19
<b>NORTH EASTERN</b>	
Garissa	20
Wajir	21
Mandera	22
Marsabit	23
<b>NYANZA</b>	
Siaya	24
Kisumu	25
Homa Bay	26
Migori	27

Kisii	28
Nyamira	29
<b>WESTERN</b>	
Kakamega	30
Vihiga	31
Bungoma	32
Busia	33
<b>RIFT VALLEY</b>	
Turkana	34
West Pokot	35
Samburu	36
Trans Nzoia	37
Uasin Gishu	38
Elgeyo / Marakwet	39
Nandi	40
Baringo	41
Laikipia	42
Nakuru	43
Narok	44
Kajiado	45
Kericho	46
Bomet	47

<b>SOCIAL ECONOMIC CLASSPROFESSION/INCOME</b>	<b>Below 5,000</b>	<b>5001-15000</b>	<b>15001-35000</b>	<b>35001-60000</b>	<b>Above 60000</b>
Fully qualified professional/ Senior manager /Senior government officer Professor / Lecturer/ Head teacher/ Owner of a large commercial farm/business					<b>AB</b>
Senior manager Senior government officer Professor / Lecturer/ Head teacher Owner of a large commercial farm/business medium-sized commercial farm/business				<b>C1</b>	<b>C1</b>
Skilled Manual worker (Mechanic/Carpenter) Foreman/ Supervisor/ Clerical worker/ Non-graduate teacher small commercial farm			<b>C2</b>	<b>C2</b>	<b>C2</b>
Upper side-semi skilled / part trained manual worker Servants in up-market households/Waiters in large establishments /Stewards in large establishments/Barbers in large establishments/ Plumbers in large establishments Lower side – unskilled manual labourers (urban)/ Informal sector traders / artisans Servants in lower-income households. Waiters in small establishments /Stewards in small establishments/ Barbers in small establishments in small establishments		<b>D</b>	<b>D</b>	<b>D</b>	<b>D</b>
Irregular unskilled worker with land / Unskilled manual labourers (Rural)/ Street people/ Unemployed with no income (urban)/ Irregular unskilled worker with no land (rural)	<b>E</b>	<b>E</b>	<b>E</b>	<b>E</b>	<b>E</b>