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INFORMATIONAL MESSAGE: Please note all 12hr solo/team riders are encouraged to arrive at venue on Friday 11th before 8pm for briefing. Thanks from Xtrem Events.

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Get Cover Before Boarding That Taxi

May 07, 2007

Metropolitan Life pioneers the world's first insurance by mobile phone with Cover2go.

Cape Town – A reality for many South Africans is taking potentially dangerous public transport over the Easter long weekend, with most travelling without any life insurance. Metropolitan Life created a new business unit called Cover2go that makes innovative use of mobile phone technology from Clickatell to bring insurance to those who had little access to it before. Just R10, coming off your phone's airtime, gives you instant life insurance for six days, paying out R60,000 in the case of accidental death.

"Every day, a large majority of South Africans have to board minibus taxis, many of which are notoriously unsafe. For people travelling over the most dangerous periods such as the Easter weekend, the risk to the wellbeing of their families is very real – 276 people died this past Easter holiday. Unfortunately, the common perception is that life assurance is a luxury that's unaffordable and complicated to obtain. With Cover2go, people can get basic cover instantly, at very affordable prices, when they need it most," says Derek Pead, CEO of Cover2go, a division of Metropolitan Life. "We are revolutionizing the insurance industry by putting the consumer back in control of the purchasing process, challenging the rather tired maxim that insurance can only be sold and not bought," he continues.

The policy is bought by sending your name and ID number to a premium-rate short code (38858, costing R10). The system, powered by technology from Clickatell, replies with a confirmation and policy number, requests the name of a beneficiary, and reminds the policyholder to make sure they've informed someone about the life assurance. Once the policy expires, a notification is sent asking if they choose to renew. One policy is permitted per person.

In this pilot campaign, Metropolitan marketed the offering through promoters that visited taxi ranks in Gauteng over the Easter Weekend. Promotions continued through April.

"Mobile phones are rapidly becoming payment channels. It's a logical progression as cellphones allow instant billing: they are on us all the time, and we can implement technology to make transactions safe and reliable. Metropolitan Life is a pioneer in this area, and we are excited about the possibilities that Cover2go has opened up for the financial services markets," says Pieter de Villiers, CEO of Clickatell.

Clickatell provided the technology that underpins the service with its enterprise messaging offering. This mobile messaging leader guarantees that messages are date and time stamped when delivered, securely archived and the reply sent to the user, ensuring legal compliance and high levels of customer service. Clickatell has a fully redundant platform with a world class data centre and managed backbone network to provide a robust, highly reliable service.

There were 14 companies vying for the deal. Clickatell was selected based on its service delivery, its quick and flexible response to the tender, and its extensive track record in the financial services sector.

Metropolitan sees a number of benefits as it extends its offering via the mobile phone, in a pioneering offer to bring insurance cover to a broader audience.

"Our research shows that many South Africans are aware of insurance, but often don't take advantage of it because they think it's unaffordable, or they have a financial glitch and skip a payment, so their policy lapses. With this kind of 'pay as you go' insurance,

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many lower income groups in under-served markets can get cover when they most need it," explains Pead. "Using mobile technology to provide insurance turns the industry on its head. Rather than designing products around what our intermediaries will sell, we can put the customer back at the centre. With mobiles phones as a sales channel, we'll know almost instantly what the market thinks of our products. This could change the insurance landscape forever," says Cover2Go's Pead.

For more information:

<http://www.clickatell.com/central/campaigns/redirect.php?cid=8902>

About Clickatell, Inc.

Delivering messaging solutions since 2000, Clickatell is a global leader in mobile communications products and services to small, medium and large enterprises in a variety of vertical markets. Clickatell's multi-modal capability and worldwide coverage gives organizations the power to deliver any message to any device anywhere in the world. Reaching in excess of 700 networks in more than 200 countries, Clickatell serves 8,000 customers including Barclays Bank, BBC, Continental Airlines, CNN, Metropolitan Life, Oracle, Shell, and other industry leaders. Clickatell products and services increase customer acquisition, improve loyalty and build trusted brands through direct, personal, easy, and immediate communications. A Sequoia-backed company, Clickatell is headquartered in Redwood City, CA, and has offices in South Africa and the UK.

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