

Discussion Outcome

Group Name: ALPHA

Channel	Operation	Examined Items	Important matters for customer protection	Measures
Common	Product Development	Surrender Value	Allocation of premium should be high from the beginning of policy	Guarantee premium have much each policyholder paid in 10 years
			Clarify understanding process for customers	Free postal card attached with preposal form for life proposed comments
		Policy Provision		Implement complain report process operated by compliance department
		No Contestant Period	Help customers to protect their risk immediately	Auto underwriting and non medical product
				Calculate more precisely under the actuary proof through projection surrendering value
	Agent management	Recruiting Process	License quality people	Minimum requirement on degree of academy
		Selling Process	To satisfy customers need	Call back confirmation by the head office
			Build up the trust between customers, agencies and company	Consistent correspond with customers
				Educate agencies on regular basis
				Provide sales support materials

	Claim			Enhance active agents ratio
		Application procedure	Easily to make claim	Operate internal verification service team for claims
		Turn around time	Make customers satisfy by paying claims in at the earliest timing	Develop standard process in order to pay claim within 72 hours after applying - 90% probability
				Pay immediately when the amount of claim is under USD 2,500
		Document	Create simple list of people get medical documents properly	Provide claim application online
				Minimized the number of document policy holder should submit when making a claim