

# Discussion Outcome

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Channel	Operation	Examined Items	Important matters for customer protection	Measures
common	inforce business	identification papers	family unaware of policy bought may miss out on claims	set up a common database of insurance policy , that can be access by family of the decected to check any insurance bought. And criteria for checking.
common	sales return call	you should have good product design for customer protection	making sure customers are adequately informed of their rights, and the right to understand of product features	a number of confirmation from the customer that they had agreed or confirmed about the product they have bought and know about the right.
common	after sales service	claims speed	making sure the family of the customer get a quick process of claims	no claims-send a notice and inform the reason no to claim. or claims - inform of number of claim days, claimsitems and claim amount
common	fair treatment in pricing	insurance premium rates	to inform customers of fair treatment policy	_ embed policy in contract, promotional material, etc - declare commission rate on a culmulative basis

common