

Discussion Outcome

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Channel	Operation	Examined Items	Important matters for customer protection	Measures
	Product design	Survey	Need Based Insurance Package	Market survey by segmented FGD
			Hearing Customer Voice from LP Perspective	LP survey(both low & high performance)
				Questionnaires to existing customer
		Pricing	make sure the product is sustainable	Confirm with actuarial process
	Selling Process (NB, UW, Printing, 1st premium)	Financial Measurement	Make Sure the benefit are sufficient	Fact finding on prospect lifestyle to ensure LP offers sufficient level of protection & benefit
		Sales and Promotions	How to touch customer feelings to trigger the insurance need	How to creat efficient advertisement plan(below/above the lin)
				Online:enable customer self check
		Utilize data	Process Simplification	work w/ government to ease data collecting process & increase data accuracy
		Chanel and Customer relationship	Ensure Customer needs are taken care of	Design the long term activities for LP to increase intimacy w/ customer
	Policy issue	Provide Safety		Online: Secured digital policy (PDF)