

Discussion Outcome

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Channel	Operation	Examined Items	Important matters for customer protection	Measures
common	product development	survey	understand customer needs,situation	
		categorization	segmentize customer into different groups eg. white color,high net-worth, low-income group	
common	new business	KYC	basic information(ex: budget,risk profile)	
		product feathers	> Common: ensure fits into customers need &financial ability > Tele sales : record call ,reconfirm on customer intention,agreement	
		Exclusions Terms&Conditions	explain on exclusions ,eg:pre-existing illness, contestable period	
		Underwriting	(health,financial,occupation)	
		policy issuance	immediate issuance	Agent may deliver the policy by hand
		Policy documents	such as policy contract, sales illustration, proposal forms, cash	Commission disclosure? proposal forms to countercheck

common	policy serving	in-force period	>period visits to PH to ensure customer are in touch,any additional benefit, update policy information >Call centre	
		lapsed/NFL	reminder on omitted premium, advise on reinstatement	
		upselling		
		complaints handing	To get back to customer soonest possible, even before the solution has been sorted out.	
		customer portal/ Apps	1 stop solution for customer, which contains not only policy information but can even make claim submission	
		complaint analysis	to analyze and for future reference purposes.	
	benefit payout	Claim Submission	> Easy submission, ie can submit via agents, straight to the company > Medical Claim, major claim, survival claim are submit in one form	
		Claim Payout	TAT/accuracy of claim payout)	