

How to increase the employee satisfaction with proper insurance arrangement

Personal Business Unit

Nov. 2017

Allianz  Arena

Allianz 

Allianz China General Insurance Company Ltd.

安联财产保险（中国）有限公司

Agenda

Employee Benefit VS. Employee Satisfaction

Dilemma for HR

Our suggestions

Agenda

- ❑ Employee Benefit VS. Employee Satisfaction

Employee Benefit VS. Employee Satisfaction

Employee Benefit

Economic Security

A way to attract and maintain talent

Types: Accident, Critical illness, Medical, Business travel, and Overseas workers insurance



Employee Satisfaction

Happiness Index of Enterprise

Attitude and emotional response which represents staff satisfaction on their job

Improve productivity of employee

Things that staff feel dissatisfied with the employee insurance provided by the enterprise:

➤ **Full Reimbursement**

- not enough insurance amount

➤ **Experience**

- Poor experience on the claims process

Employee Benefit VS. Employee Satisfaction

Unsatisfactory I : Insufficient insurance benefit

Case study: A staff member will travel to Europe on his business trip, HR needs to buy a business travel insurance.

- if the insurance amount meet the Visa requirements?
- If the coverage consider with the consumption level and social situation of local countries?

Result in

- Visa rejected
- Small loss during the trip, may affect the normal work mood
- Self-pay and the fee maybe high when accident occurs
- Comfort of family members

Employee Benefit VS. Employee Satisfaction

Unsatisfactory I : Insufficient insurance benefit

Insured Benefits	Sum Assured	Comment
Accidental death & disability	300,000	1. Insufficient insurance amount 2. If it covers terrorist attack
Medical reimbursement (including outpatient and inpatient, domestic sickness medical reimbursement limited to RMB1,000)	100,000	1. Not conform to the Schengen Visa requirement 2. Insufficient for the developed country.
Daily hospital allowance (30 days limited)	200	
Travel delay (RMB300 for every 5 hours)	600	
Baggage delay (RMB500 for every 8 hours)	1,000	
Change of travel schedule	3,000	
Travel cancellation	3,000	
Emergency medical evacuation	200,000	Insufficient insurance amount
Repatriation of remains (funeral expenses limited to RMB16,000)	50,000	Insufficient insurance amount

Employee Benefit VS. Employee Satisfaction

Unsatisfactory I : Insufficient insurance amount

Insured Benefits	Sum Assured	Comment
Loss of travel documents	5,000	
Loss of personal belongings (Limit RMB1,000 per item)	3,000	Insufficient insurance amount
Loss of personal money	2,000	
Employer visit reimbursement	4,000	Insufficient insurance amount
Personal and pet liability insurance	300,000	

Employee Benefit VS. Employee Satisfaction

Example with correct design

Insured Benefits	Sum Assured		
	Plan 1	Plan 2	Plan 3
	Employee (Territory)	Employee (Overseas)	Management (Worldwide)
Accidental death & disability	300,000	500,000	800,000
Medical reimbursement (including outpatient and inpatient, domestic sickness medical reimbursement limited to RMB1,000)	100,000	300,000	500,000
Daily hospital allowance (30 days limited)	200	300	300
Travel delay (RMB300 for every 4 hours)	600	1,200	1,200
Baggage delay (RMB500 for every 8 hours)	1,000	2,000	2,000
Change of travel schedule	3,000	3,000	3,000
Travel cancellation	3,000	3,000	3,000
Emergency medical evacuation	200,000	500,000	800,000
Repatriation of remains (funeral expenses limited to RMB16,000)	50,000	200,000	500,000
Loss of travel documents	5,000	5,000	5,000
Loss of personal belongings (Limit RMB1,000 per item)	3,000	5,000	10,000
Loss of personal money	2,000	2,000	2,000
Employer visit reimbursement	4,000	10,000	12,000
Personal and pet liability insurance	300,000	500,000	500,000

Employee Benefit VS. Employee Satisfaction

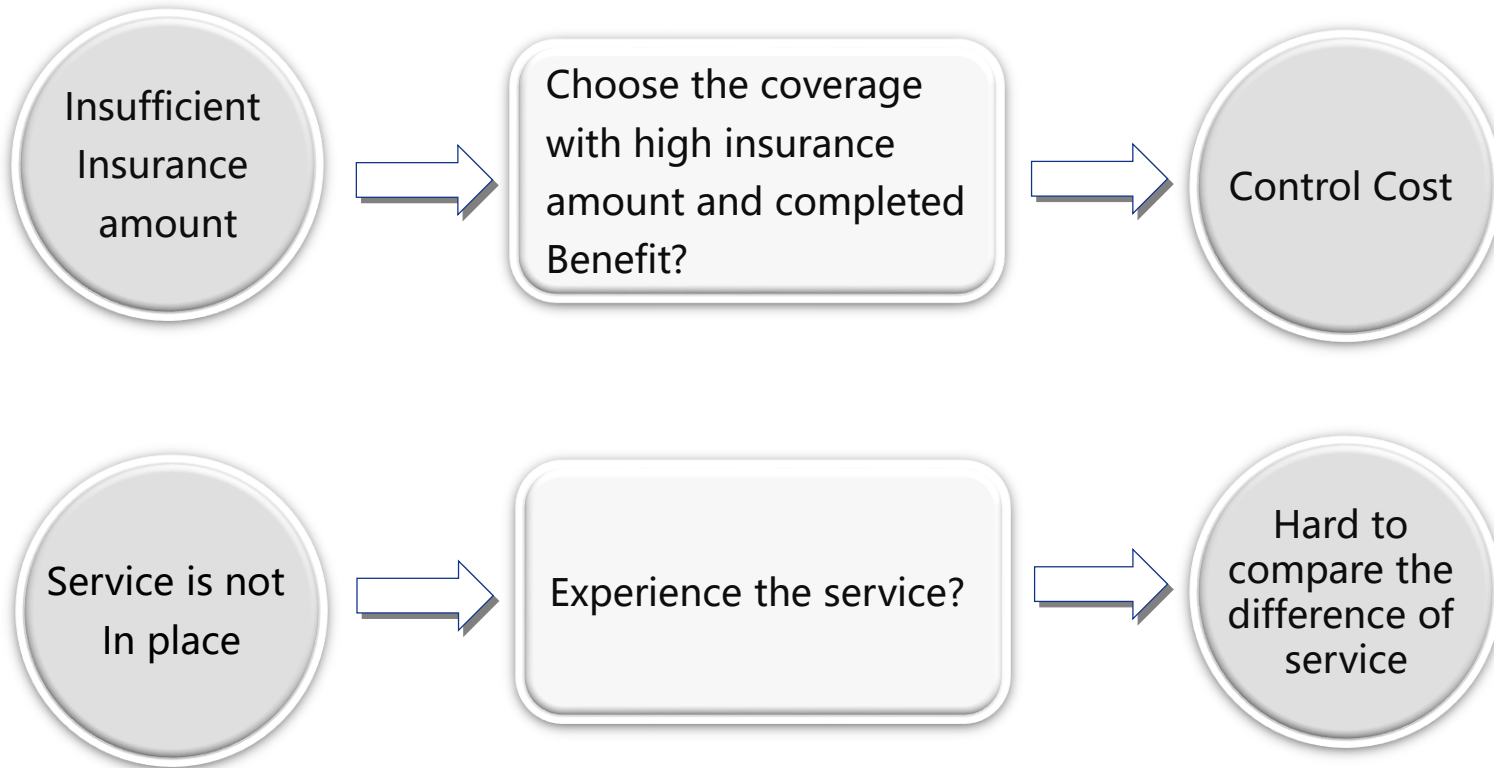
Unsatisfactory II : Service is not in place

Employee questions to HR with High Frequency		Insurance Company
Where should I hand in the claims documents ?	VS	No need to hand in claims documents
Where should I hand in the claims documents?	VS	Take photos with your cellphone and submit info via Wechat
How is the claim processing	VS	Check the claim status via Wechat

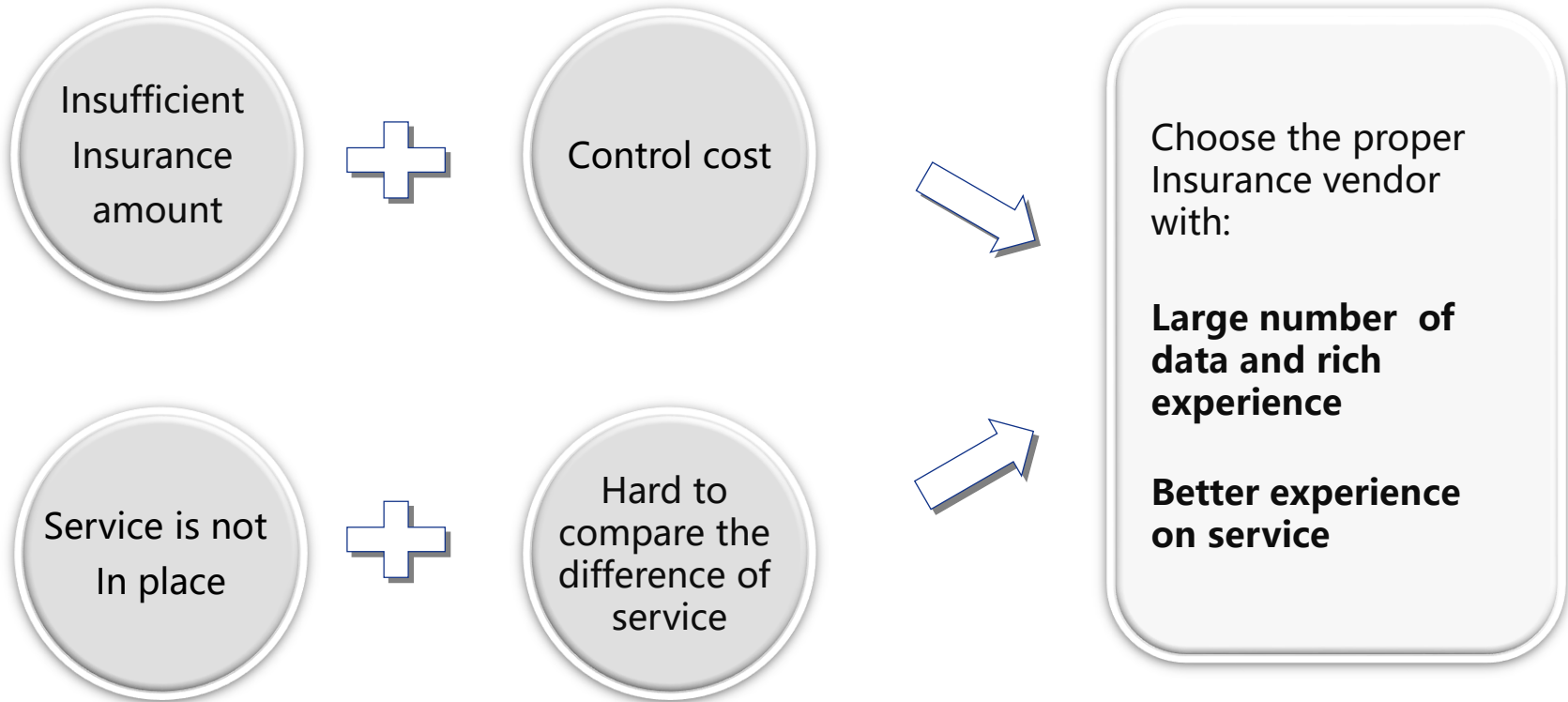
Agenda

- Dilemma for HR

Dilemma for HR



Dilemma for HR



Agenda

□ Our suggestions

Our suggestion

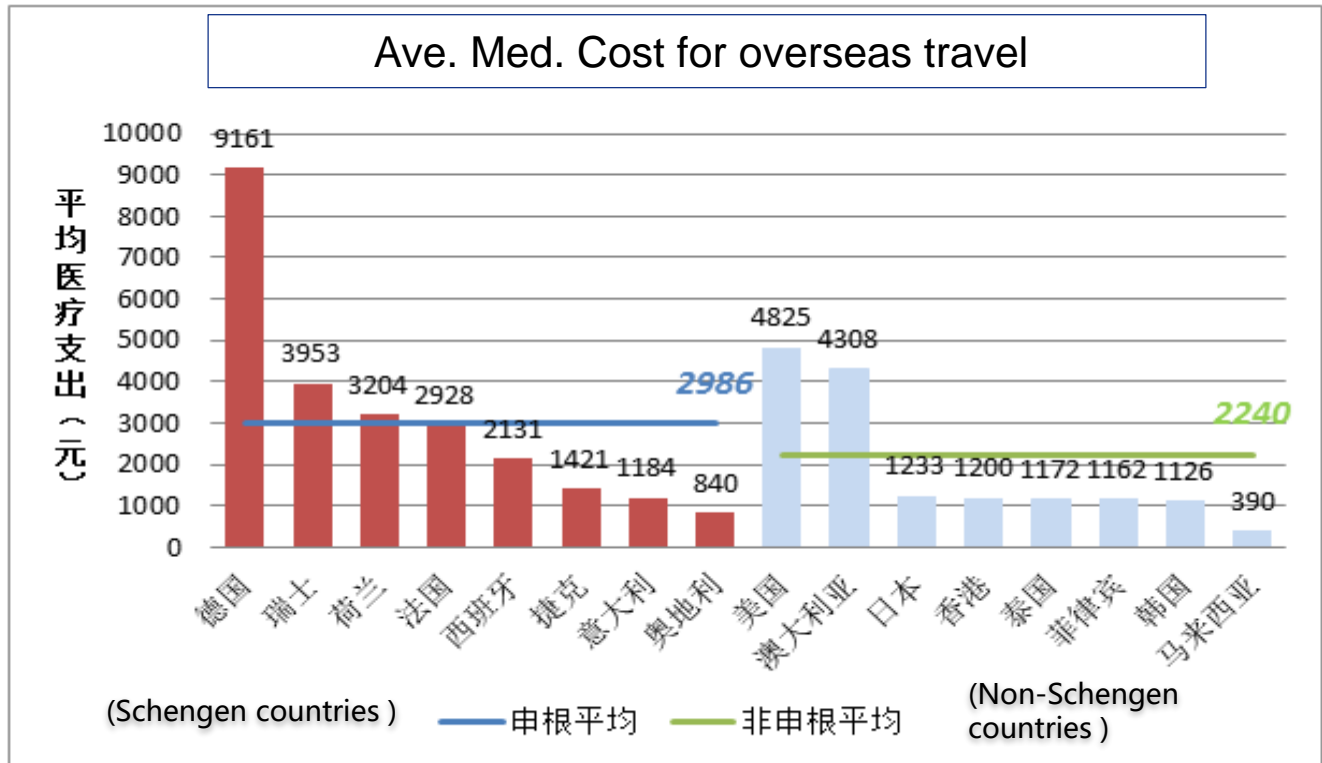
Consideration and Reason

- **Large number of data and rich Insured experience**
 - On a particular type of insurance, chose an insurance company with a large number of underwriting data , and used their rich experience on benefit design.

- **Better experience on service**
 - An insurance company with convenient claims service and professional operation, can effectively reduce staff complaints

Our suggestion - Large number of data and rich Insured experience

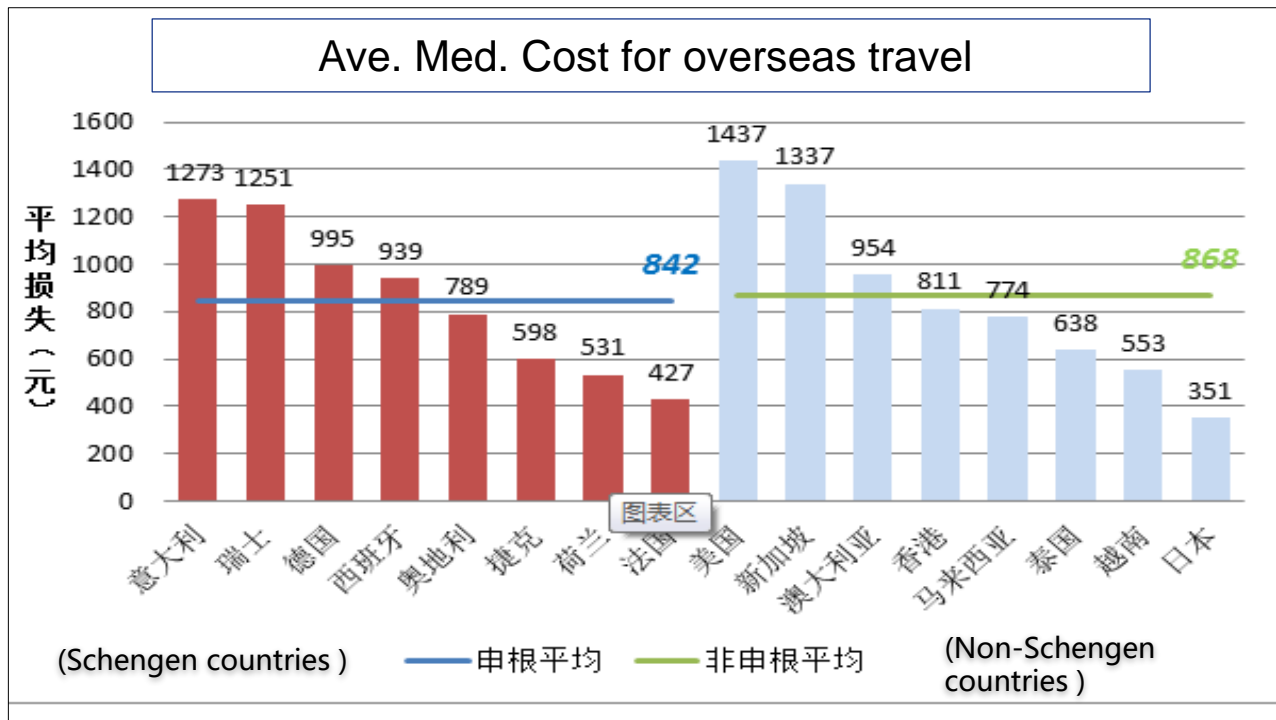
Claim data of 2016



- Med. Cost for Schengen countries generally higher than the Non-Schengen countries. The most highest three countries is German, Swiss, and Netherland.

Our suggestion - Large number of data and rich Insured experience

Claim data of 2016



- Loss of personal belonging almost the same between Schengen countries and Non-Schengen countries.
- The number of theft or robbery cases in Italy and Spain accounts for 65% of the total case number of Schengen countries.

Our suggestion - Large number of data and rich Insured experience



Claim data of 2016

	地区	国家	事故经过	垫付费用 (CNY)		
				医疗费用	医疗运送费用	遗体送返费用
1	大洋洲	澳大利亚	心肌梗塞	13,000	5,200	72,000
2	大洋洲	澳大利亚	肺炎	85,000		
3	大洋洲	澳大利亚	心率失常	160,564		
4	大洋洲	新西兰	猝死	13,900		53,093
5	北美洲	加拿大	眩晕	59,000		
6	北美洲	美国	心脏不适	160,622		
7	北美洲	美国	胸痛	85,374		
8	北美洲	加拿大	心肌梗塞, 并发心脏破裂身故	118,042	73,899	
9	北美洲	美国	呼吸衰竭	300,000		
10	亚洲	尼泊尔	高原反应	12,600	29,670	
11	亚洲	约旦	猝死			78,000
12	亚洲	泰国	溺水身故	2,090	49,000	
13	亚洲	泰国	溺水身故	17,183	34,692	
14	亚洲	马来西亚	溺水身故			28,505
15	亚洲	泰国	腰椎骨折		127,800	
16	欧洲	法国	滑雪摔倒, 骨盆骨折并发内出血	506,000	194,000	
17	欧洲	法国	旅行期间突发气胸	279,000	279,800	
18	欧洲	芬兰	胃十二指肠溃疡	70,800		
19	欧洲	意大利	意外摔伤, 左肱骨骨折	26,000		
20	欧洲	德国	上呼吸道感染, 发烧	22,080		
21	欧洲	奥地利	滑冰意外摔倒, 左小腿骨折	46,000	38,000	
22	欧洲	瑞典	摔倒, 左小腿骨折	78,279		
23	欧洲	挪威	脑血管意外		128,200	
24	欧洲	冰岛	溺水身故			63,600
25	欧洲	俄罗斯	滑雪摔倒, 腰椎骨折	32,089	223,000	
26	欧洲	英国	心率失常	150,000		
27	欧洲	德国	急性阑尾炎	36,771		
28	欧洲	瑞士	左脚骨裂	55,877	18,716	
29	欧洲	德国	摔倒, 导致腿部骨折	43,814	34,135	
30	欧洲	法国	脚踝骨折	83,955		
31	欧洲	西班牙	心肌梗塞	102,885		
32	欧洲	西班牙	车祸身故			99,450
33	欧洲	荷兰	急性心梗	56,250		
34	欧洲	英国	急性阑尾炎	119,750		
35	欧洲	俄罗斯	大腿严重挫裂伤		110,935	
36	非洲	科摩罗	心源性猝死		47,700	197,104
37	非洲	摩洛哥	胸椎和肋骨骨折	30,000	500,000	
38	南美洲	巴西	急性阑尾炎	131,695	19,850	

Our suggestion - Large number of data and rich Insured experience

Claim data of 2016

Medical cost for European and American countries are definitely expensive.

The cost of Medical Evacuation & Repatriation from countries in Asia, Africa and Latin America is not low.

Average cost of Repatriation of Remains is around 80,000.

Our suggestion - Large number of data and rich Insured experience

Consideration of overseas travel

➤ Travel Pattern

-- Travel Period

- Medium or Long term stay (three months or longer)
- Short term stay (less than three months)

-- Travel frequency

- Repeatedly round trip or destination change

Our suggestion - Large number of data and rich Insured experience

Travel Pattern VS. benefit suggestion

Travel Period Coverage	Travel Period		
	short-term	medium-long term	Round trip frequently
Accidental death & disability	●	●	●
Common Carrier Accident	●	●	●
Self-drive Accident	●	●	●
Kidnapping and illegal detention		●	
Travel Delay	●	●	●
Change of travel schedule	●	●	●
Baggage delay	●	●	●
Loss of Personal belongings	●	●	●
Loss of Personal money	●	●	●
Loss of travel documents	●	●	●
Medical reimbursement	●	●	●
Emergency medical evacuation	●	●	●
Repatriation of remains	●	●	●
Employer visit reimbursement	●	●	●
Repatriation of Minors		●	
Personal and pet liability insurance	●	●	●

- The First Suggestion
- The Second Suggestion
- The third Suggestion

Our suggestion - Large number of data and rich Insured experience

Consideration of overseas travel

- Travel Destination
 - European and American – Visa deny, expensive medical cost
 - Middle East, Africa – Infectious diseases (malaria, cholera, Ebola)
 - European countries – Terrorist attacks, loss of personal belongings
 - Southeast Asia – Natural disaster and Kidnapping

Our suggestion - Large number of data and rich Insured experience

Travel Pattern VS. benefit suggestion

Destination Coverage	America & Europe	Mid east & Africa	Southern East
Accidental death & disability	●	●	●
Common Carrier Accident	●	●	●
Self-drive Accident	●	●	●
Kidnapping and illegal detention		●	●
Travel Delay	●	●	●
Change of travel schedule	●	●	●
Baggage delay	●	●	●
Loss of Personal belongings	●	●	●
Loss of Personal money	●	●	●
Loss of travel documents	●	●	●
Medical reimbursement	●	●	●
Emergency medical evacuation	●	●	●
Repatriation of remains	●	●	●
Employer visit reimbursement	●	●	●
Personal and pet liability insurance	●	●	●
Visa Rejected	●		

- The First Suggestion
- The Second Suggestion
- The third Suggestion

Our suggestion – Better experience on service

Key words of better experience on service

Efficiency, Professional and Quality

For small cases:

- Experience simple and convenient operation service start from the most often claim item.

For big accident event :

- Quick response when receiving the report
- Suggest a comprehensive solution
- Accomplish the case

Our suggestion – Better experience on service

Self-service via Wechat – Claim online

航延险理赔申请



中国移动
拨打紧急电话 73% 17:15

✕ 航延险理赔申请

< 返回 航延险理赔申请

请填写基本信息

原起飞日 输入原起飞日

保单号 -请选择以下保单号-

航班号 输入航班号

请上传理赔申请资料

登机牌 +

延误证明书 +

投保证件 +

投保时使用的身份证或护照证件

请填写理赔账户信息

@安联财险 来自德国 世界500强 客服热线

注意事项

预计起飞日期必须**大于等于**保单生效日

开户人信息由系统自动带出，**无法修改**

若指定的开户银行不存在于可选列表中，只能走线下理赔

客户**不能重复提交**申请 (重复的航班号及预计起飞日)

如资料有误，理赔部会透过**电话或邮箱**联系客户

微信提交的案件我司会**优先处理**

Our suggestion – Better experience on service

Self-service via Wechat – check the claim status

理赔查询



注意事项

点击后会显示保单号、立案号、事故日、理赔金额

Our suggestion – Better experience on service

Big Accident event – Case of Repatriation of Remains

A staff take a business travel to Comoros.

On 2016/09/26, feels unconsciousness, difficult breathing, and die after being rescued.

On 09/30, received a phone from HR



Our suggestion – Better experience on service

Big Accident event – Case of Repatriation of Remains



Our suggestion – Better experience on service

Big Accident event – Case of Repatriation of Remains



Confirm the policy benefit

Arrangement of Family member visit

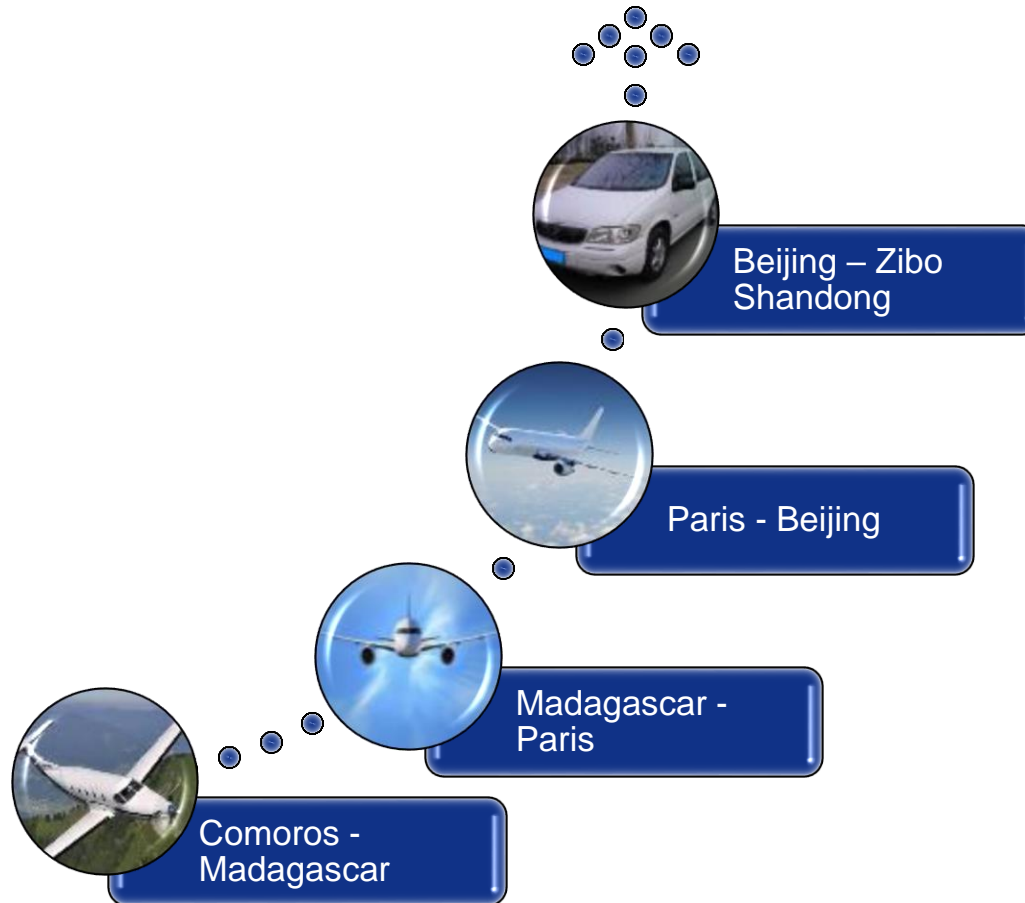
Determine the way of repatriation

Determine the way of embalmmnt

The remains return back to China

Our suggestion – Better experience on service

Big Accident event – Case of Repatriation of Remains



Our suggestion – Better experience on service

Big Accident event – Case of Repatriation of Remains

Difficulties of this case:

1. Sudden Death , and the country is very remote
2. Received report on 9/30, international day holiday in China
3. New year holiday for that place
4. High temperature, no refrigerator
5. Embalment treatment and customs clearance
6. Multi-Destination Transformation

Our suggestion - Conclusion

Choose a proper insurance vendor

with

- Benefit , coverage, and policy condition are the most suitable for your enterprise.
- If it offers a better service experience.
- Efficient and professional response when big accident happens



Q & A

Thank You !



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