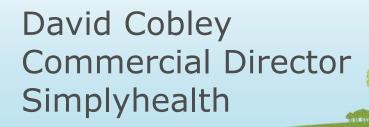


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View from the health market

- The relationship between Underwriting/Pricing and Sales is the key relationship for a Health Insurance company
- Rather than being in the back office, underwriting is on the front line of getting business
- Therefore underwriting has a key part to play in driving health insurance sales



View from the health market

Two branches of underwriting

Commercial Underwriting

Setting the price for the group or scheme

Medical Underwriting

Setting the terms for individual members



Keys to sales



- Clarity
- Commerciality
- Communication
- Customer
- Community



Clarity

- If you are not clear what should be being sold, then sales can't sell it!
- Have clear guidelines as to what is or is not acceptable, so sales are not wasting their time
- Be consistent in your actions so sales know what response they are going to get



Commerciality

- If sales can't sell, then there is no business for underwriting to underwrite, so need to look for ways of both being successful
- Set most appropriate prices and terms drive market as well as risk understanding
- Look to give alternatives, rather than a flat no
- Understand the wider relationships that are involved



Communication

- Make sure there is ongoing, two-way dialogue between underwriting and sales
- Therefore both can understand the others' priorities and problems
- There will be creative tension as part of this relationship – that is why getting the communication right is so important



Customer

- The key value for Simplyhealth is our focus on the customer, particularly through our high standards of customer service
- However, underwriting decisions also have to keep the customer in mind in order that we live our promise and are consistent in our values
- Cashplan business is insurance that expects claims and uses them to drive retention
- Active claims management on PMI (telephone relationship, booking appointments etc), builds strong customer relationships and advocacy



Community

- The Sales/Underwriting relationship can only succeed when part of a wider community. For a health insurer this includes:
 - Customer Services Claims Management
 - Healthcare Commissioning
 - Marketing & Product Development
- It is how you work as a team that will determine success in driving sales



Keys to sales



- Clarity
- Commerciality
- Communication
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