



安盛保險

# 月刊第八期

NEWSLETTER EDITION 8



# 盛放

# A MESSAGE FROM THE CEO CEO 寄语



## Dear Colleagues,

To succeed in the transformation and deliver on our goals, we need a strong culture built on the core values that are demonstrated through our everyday behaviors.

Together, we all play an important role in creating a culture of inclusiveness, innovation and trust by living our four core values, in which “Courage” I believe is the one guiding us to push the boundaries of what is possible and take bold actions to find new ways to be valuable.

I’m happy to see so many of our teams are daring to innovate, taking ownership and risks amid uncertainties in the China market.

In response to the new wave of motor premium deregulation, our motor working group is closely monitoring the market changes and orchestrating more relevant and differentiated solutions for customers by leveraging our global experience, existing customer data, technology innovations and digital channels.

## 同事们大家好，

转型要成功，目标要达成，就需要我们在日常践行的企业核心价值观基础上，打造安盛强大的企业文化。

同舟共济扬帆起，我们都可以通过践诺安盛四大核心价值观，在构建包容、创新、信任的企业文化中发挥举足轻重的作用。在我们推崇的价值观中，我相信“勇敢决策”能够指引我们突破局限、大胆行动、开拓创新并切中肯綮。

很高兴看到我们这么多的团队都能敢于创新，在风云变幻充满不确定性的中国市场中掌握主动权、勇担风险。

在新一轮车险综合改革即将到来之际，我们的车改工作小组通过紧密追踪着市场变化，凭借我们的全球市场经验、现有客户数据、科学技术创新及发掘线上渠道，为客户制定更贴合需求、更具差异化的解决方案。

The health team opens up new horizons lately by developing innovative health products to meet the evolving needs of all consumers and particularly the growing middle-class families. Broker relationships are further enhanced and extended during road-shows in major cities while more digital partnerships are cultivated for us to stay closer with our customers.

In branches, I'm happy to see more and more innovative and tailor-made approaches are made to suit the local markets, such as health and motor cross selling and multi-line business development including commercial line.

We just embarked on the exciting journey. I am confident that the spirit will be continued and improved in the new headquarters, and with new branding designs in all branches.

The key to success is to work as one team, meaning that we all take courage, and joint ownership of the transformation.

With courage, we will act to make things happen.

**Yamin Zhu**

我们的健康险团队则为公司业务发展开拓了新视野,通过开发创新型健康产品,满足广大消费者尤其是崛起的中产家庭不断演进的需求。在几大城市健康险路演期间,我们拓宽并巩固了保险经纪合作关系;另外我们与更多数字化合作伙伴携手,与客户保持更紧密的联系。

在各个机构,我很开心看到有了越来越多别出心裁、因地制宜的方案来满足当地市场需求,比如车险和健康险交叉销售、开拓包括商业险在内的多元业务等等。

美好旅程才刚刚开始。随着总部迁移新职场、机构品牌赋能,我相信这份“勇敢决策”的精神会不断延伸、进步。

成功的关键在于我们同心合力,在转型途中勇于决策、敢于承担。

让我们勇往直前,用行动带来改变!

**朱亚明**

## AXA Announced Half-Year Earnings with Prominent Health Result

AXA Group published the Half Year Earnings 2020 on August 6th, demonstrating the resilience in the challenging context of the COVID-19 pandemic. Revenues recorded Euro 52 billion, reflecting strong growth in Q1 offset by lower business activity in Q2.

Growth in health remained strong throughout the first six months, at +9% to Euro 7.9 billion across all geographies. Asia health business increased by 11%, mostly in China following the launch of digital partnerships.

## 安盛集团公布上半年业绩, 健康业务业绩显著

8月6日, 安盛集团公布了2020年上半年业绩, 展现出面对疫情挑战下的抵御能力: 虽二季度经营活动有所放缓, 一季度增长强劲, 上半年收入共520亿欧元。

健康险业务在1-6月于全球各个市场增势喜人, 增长率为9%, 收入达79亿欧元。其中, 亚洲市场增速11%, 主要得益于在数字化合作中发力的中国市场。



Thomas Buberl, Chief Executive Officer of AXA, said that AXA's strategic vision and business profile shift are more relevant than ever, notably with its growing and profitable Health business. "The Covid-19 pandemic has shown the critical role of insurance in protecting societies and supporting economic recovery. We will continue to take ambitious measures to meet the major challenges of our time, aligning post-covid recovery strategies with our long-standing commitment to facilitate the green economy transition."

This result gives us great impetus to our health focus in China. With the strong health expertise and support from the Group, we are confident to be a great health player in this market!

安盛集团首席执行官Thomas Buberl认为, 这段时期愈加凸显了安盛的战略愿景和业务转型的重要性, 特别是显著增长的健康险业务。“疫情显示出保险在保障社会经济复苏发挥的关键作用。我们将继续采取积极主动的策略, 迎接当下的重要挑战, 在后疫情时代践行一贯的策略, 坚定不移推动绿色经济转型发展。”

这份业绩极大鼓舞了我们中国市场聚焦健康的决心。背靠集团雄厚的健康险业务能力和支持, 相信我们也能在中国健康险市场中闯出一片天地, 成为佼佼者!

## AXA Jumps 12 Points to 34th in 2020 FORTUNE 500 List

AXA makes it to the FORTUNE 500 list again this year ranking **34th**, with US\$148.98 billion operating revenue, **a 12-point jump** from last year! The ranking is a testament to our financial strength, our global recognition and the trust from our customers.

This marks the **25th consecutive year** AXA has been recognized in FORTUNE 500, which ranks companies by total revenue and is regarded as a list of the most powerful companies in the world.

As a leading global insurer with over 200-year history, AXA serves 108 million customers worldwide with integrated services and solutions, empowering people to live a better life. As AXA's wholly owned P&C insurance company in China, we remain as committed to Chinese customers by leveraging our global experience with local expertise to bring holistic protection solutions and cover every step of customers' life.

This distinction is made possible by the commitment of all our employees around the world who go above and beyond every day to serve our customers. Congratulations and thank you everyone for your support throughout this journey! Together, we will get closer to our common goal and reach the next milestone!

## 安盛集团蝉联2020《财富》世界500强, 荣登第34位

安盛集团再次蝉联《财富》世界500强, 以1,489.8亿美元的营业收入位列2020全球榜单**第34位**, 较去年**提升12位**, 这是对我们雄厚财务实力、全球高度认可以及客户信赖的有力证明。

这是安盛集团**连续第25年**名列榜单前茅。《财富》世界五百强榜单排名以公司年度收入和利润为主要评定依据, 被公认是衡量全球大型公司实力较权威的榜单。

作为拥有超过200年历史积淀的全球领先保险集团, 安盛为全球1.08亿客户提供全面的保障服务和解决方案。安盛天平作为安盛集团在华全资产险公司, 致力通过安盛在全球市场的丰富经验与本地专长, 为客户生活的方方面面提供保障方案。

这份成绩离不开每位同事齐心协力尽心服务客户的专注和努力。感谢各位! 希望我们继续向着共同的目标一起努力, 更进一步!

2020年《财富》世界500强排行榜

2020年《财富》世界500强排行榜						
		CONSTRUCTION BANK)				
31	福特汽车公司 (FORD MOTOR)	155,900	47	美国	+	
32	信诺 (CIGNA)	153,566	5,104	美国	+	
33	开市客 (COSTCO WHOLESALE)	152,703	3,659	美国	+	
34	安盛 (AXA)	148,984.4	4,317	法国	+	
35	中国农业银行 (AGRICULTURAL BANK OF CHINA)	147,313.1	30,701.2	中国	+	

## AXA Tianping Grabs the International General Insurer of the Year – China Award

## 安盛天平荣膺中国年度国际财险公司大奖



We've won the International General Insurer of the Year - China award in the Insurance Asia Awards 2020! It's the best recognition for our transformation strategy pivoting from a motor mono-liner to a value-driven multi-liner, for our progress, and inspiring our journey ahead.

The awards were organized by Insurance Asia magazine to recognize the best of the best insurers in Asia Pacific. AXA Tianping is the only mainland Chinese insurer from more than 70 exceptional insurance companies from 22 countries that were recognized. This year's nominations were judged by a panel consisting of industry experts from Milliman, KPMG, PwC and Ernst & Young.

This milestone was built with all AXATP employees' joined efforts. We are confident that as we accelerate our transformation, we will meet even greater successes and continue to be recognized by our industry and our customers.

The award winner list: [Insurance Asia 2020](#)

安盛天平荣获2020年亚洲保险大奖“中国年度国际财险公司”大奖,充分肯定了我们由规模导向、单一车险业务线向聚焦价值、业务多元模式加速转型的策略以及目前取得的成绩,并鼓励我们继续前行。

亚洲保险大奖由亚太地区领先的保险行业杂志《亚洲保险》(Insurance Asia)举办,旨在表彰亚太地区杰出的保险公司。安盛天平从众多参选企业中脱颖而出,是本年度来自22个国家70多家获奖险企中唯一一家中国内地险企。今年的评审团包括明德精算、毕马威、普华永道和安永事务所的保险行业专家。

这是所有员工共同努力的结果。相信在转型加速的过程中,我们会取得更好的成绩,继续收获更多行业和客户对我们的肯定!

得奖名单: [亚洲保险大奖](#)

## AXA Tianping Titled "Shanghai Harmonious Labour Relations Enterprise"

AXA Tianping recently was titled the prestigious "Shanghai Harmonious Labour Relations Enterprise", bestowed on the company a consortium of authorities and industry bodies. They include the Shanghai Municipal Human Resources and Social Security Bureau, the Shanghai Federation of Trade Unions, the Shanghai Enterprise Confederation/Shanghai Entrepreneurs Association, and the Shanghai Industrial and Commercial Union.

The award recognises AXA Tianping's unwavering commitment to developing and promoting harmonious employee relationships. AXA Tianping underwent a multi phased assessment of its employee relations practices covering declaration, coaching and training, evaluation, appraisal, public notification, award of title and final review. The award panel conducted a holistic assessment on the company using six major criteria, including the "normative", "constructive", "perceptual", "point reduction" and "one-vote veto" benchmarks.

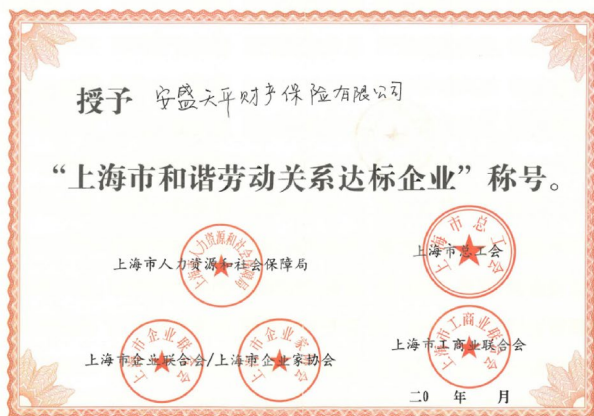
By putting people at the heart of the business, AXA Tianping attaches great importance to employees' physical and mental wellness, personal development and welfare. In the future, AXA Tianping will continue to promote a united and healthy corporate culture as a win-win for both the employees and the business.

## 安盛天平荣获“上海市和谐劳动关系建设达标企业”称号

近日，安盛天平由上海市人力资源和社会保障局、市总工会、上海市企业联合会/市企业家协会、上海市工商业联合会共同获颁“上海市和谐劳动关系建设达标企业”荣誉称号。

“上海市和谐劳动关系建设达标企业”称号是对安盛天平和谐劳动关系创建工作的极大表彰。整个过程经过了申报、辅导和培育、测评、评审、终审、公示、授予称号、复审等多轮环节，审核由规范性、建设性、感受性、减分和一票否决六大评选指标构成，采用分值制对企业劳动关系状况从进行了全方位评定。

安盛天平始终贯彻以人为本的企业理念，将员工的身心健康、个人发展以及福利待遇视为企业发展重点。未来，我们将再接再厉，不断巩固创建成果，打造和谐企业文化，推动员工和企业互利共赢。



## New Headquarter Office Signing Ceremony

A signing ceremony inaugurating AXA Tianping Headquarter office's exciting relocation to Ruiming Building was held on August 13th. The Designated CEO Yamin Zhu, Executive Vice-President Moreau Benoit and the relocation project team representatives attended the ceremony together with Lujiazui government officials and other corporate partners.

During the ceremony, Yamin gave her speech and expressed our unwavering long-term investment in China and the promise to our customers, partners and employees which are core of our corporate culture and values.

We are convinced that new headquarter office is more than a new workplace. It solidifies our promise to empower our employees, our exceptional company culture, our commitment to provide high-quality services to our customers, and continue the strong growth prospects of the business. We have never been more ready to deliver excellence to its customers in collaboration with partners across the country.

## 总部新职场签约仪式

8月13日下午, 安盛天平入驻瑞明大厦签约仪式正式举行。拟任CEO朱亚明、执行副总裁Benoit及项目组同事代表们与上海陆家嘴管理局领导及相关合作企业共同出席了此次签约仪式。

亚明在签约仪式上发表演讲, 强调了安盛集团长期投资中国市场的坚定决心以及为客户提供优质服务、为员工谋求发展福利的不变承诺。

我们坚信新总部职场不仅是办公条件和环境的提升, 更代表着我们对员工发展与福利的重视和公司文化的转型, 也象征着我们为客户提供优质服务的坚定承诺, 以及未来美好的发展前景。安盛天平将与全国各地的合作伙伴通力合作, 为客户提供卓越超群的产品与服务, 开启新的征程。



## Health in Action Roadshow Reaches Beijing

On August 12th, the “Health in Action” roadshow hit the seventh stop – Beijing. Over 150 guests joined the event where Kevin Zhou, the Chief Health Officer and Xinxin Liang, General Manager of Beijing branch shared their views on China health market landscape, the vast opportunities and our health strategies.

Kevin believes that insurers and brokers both need to leverage the motor deregulation to develop diversified business model with a focus on health. According to Liang, we are bringing best-in-class insurance solutions to customers by integrating our global standard and sophistication with the local expertise and network, while seizing the opportunities presented by the Health China 2030.



## 健行安盛全国路演北京站

8月12日,“健行安盛”健康险业务全国路演到达第七站——北京。150余名嘉宾出席了此次活动。安盛天平首席健康险业务官周晞烨与北京分公司总经理梁欣鑫就中国健康险市场、巨大的机遇及公司健康策略几方面做了深入分享。

周晞烨认为,车改机遇下保险公司和中介机构应加速业务多元化,重点发展健康险。梁欣鑫认为“健康中国2030”政策红利下,我们将通过整合安盛集团在国际医疗市场、国际化的标准和经验,市场知识和资源网络,加上本土的资源网络和人力支持,为客户带来具备国际品质的保障和风险管理方案。



The roadshow concluded with the Product Development Director Thom Gao's sharing insights on the rising middle class and AXA Tianping's health offerings, which provides our distribution partners a better understanding of our health capabilities.

Since the launch on May 21st, the Health in Action campaign has been well received in the seven cities of Hangzhou, Nanjing, Shanghai, Guangzhou, Jinan, Shenzhen and Beijing by over 1000 distributors and partners. We see that many branches are making attempts to strike while the iron is hot and delivering good performance with overall increasing health sales. We look forward to more collective efforts and more fruitful progress from all branches!

Please find the roadshow moments via below QR code.

活动最后由健康险事业部产品开发总监高泓源展示了新中产阶级洞察及安盛健康险视图,并介绍了安盛健康险近期产品计划,加深了渠道合作伙伴对安盛健康险业务的了解。

自5月21日“健行安盛”全国路演打响以来,已经走过了七个城市——杭州、南京、上海、广州、济南、深圳和北京,得到了一千多位渠道合作伙伴的大力支持。同时,我们也看到很多机构都趁热打铁行动了起来,尤其是健康险业务整体有所增长。期待所有分支机构们一起努力,竿头日上!

更多活动精彩瞬间请扫描下方二维码。



## Motor Deregulation War-room Launched

A motor deregulation war room was set up in the headquarter on July 21st following the Motor Deregulation program launch on June 12th, to rise to the challenges from the fourth round of motor premium deregulation, which is soon to be initiated in coming months.

The motor segment has gone through further liberation in recent years. This time, many changes are to happen, including decreasing surcharge rate and surging loss ratio.

As the GWP is anticipated to decrease, companies will face greater challenges in managing the operating cost with refined pricing and underwriting strategy to enhance customer service, by being customer-centric and providing more holistic and suitable services. At AXA Tianping, we are focusing on a “customer-first” approach and “payer to partner” strategy, which is in line with the deregulation objective of protecting consumer rights and will bring more innovative and personalized products to customers.

## 总部成立车改作战室

2020年车险第四次改革即将到来,6月12日,公司正式启动了车改项目,7月21日,车改作战室正式成立以积极应对车险综合改革带来的挑战。

近年来,行业已推进了几轮车险费率市场化改革。这次将带来更多的调整,包括商业车险附加费率下调、预期赔付率大幅上升等等。

由于预计保费收入下降,保险公司的运营成本管理将受到挑战,保险公司需要更精细和专业的定价和运营管理以提升服务,“以客户为中心”,给消费者带去更全面和适合的产品,满足他们的需求。在安盛天平,我们秉承“客户至上”的企业价值观以及“从赔付者转型为陪伴者”的战略,与这次改革“保护消费者权益”的目标十分契合,希望为客户带来更创新和更定制化的产品及服务。



HQ and branches Motor Deregulation Meeting  
总分车改信息宣导会

## AXA Mini Program Landed on Alipay

AXA Mini-program Project version one has been successfully landed on Alipay on July 28th, with the joint efforts of the System Development department, Customer Experience team and related colleagues in the last three months.

As the largest payment app in the world, Alipay's user number has reached 1 billion. AXA is among the first batch of insurance companies in Alipay Mini Program, giving us the opportunity to share Alipay's huge traffic. 426 users registered our account in just one week after the launch.

Nine products are released, including UMC health, mass market health and personal accident, covering policy inquiry, online claim and customer service. Please explore more by searching “安盛保险” on Alipay's homepage.

Version two is also in progress, scheduled to go live in October. We will optimize the user interface by adding more features such as product pop-up banners and home-page search bar, with more services including online renewal and policy ownership. AXA Alipay mini program will be similar with our WeChat platform in structure and function, making sure that our customers can enjoy the best service through each platform.

Thank you for all the support! We believe Alipay platform will be another essential digital channel for us to bring holistic and accessible services to Chinese customers!

## 支付宝安盛小程序正式上线

在系统开发部、客户体验团队及部门相关同事三个月的共同努力下，安盛小程序V1版已于7月28日在支付宝正式上线！

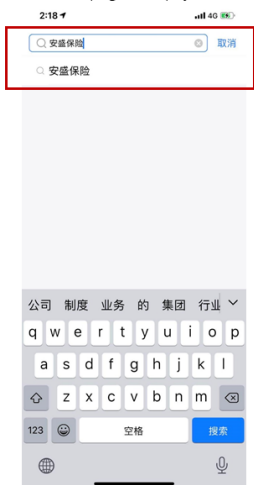
支付宝是全球最大的支付平台，用户目前已超过10亿。安盛属于第一梯队入驻支付宝小程序的保险公司，这让我们有幸分享支付宝平台的巨大流量。上线一周后数据显示，安盛小程序新用户数已达426人。

此次上线的V1版小程序上架了包括盛放人生、卓越守护、老年人意外等在内的9款产品，涵盖保单查询、在线理赔、在线客服三大服务功能。大家可在支付宝搜索“安盛保险”使用体验。

小程序V2版也在紧锣密鼓开发中，初步预计10月上线。V2版小程序将从页面展示及服务拓展着手。页面展示上，将增加主打产品弹窗展示板块、首页搜索板块等；服务拓展上，计划上线在线续保、保单权益等功能。V2版本上线后，支付宝小程序的整体架构和功能基本可与微信公众号体验一致，让客户无论在哪个平台都能感受到安盛贴心的客户服务。

感谢大家对安盛小程序上线的大力支持。后续，我们会根据公司新品发布节奏继续完善小程序产品及布局，相信支付宝小程序将成为我们继微信公众号后，为客户带来便捷且完善保障体验的又一重要平台阵地！

第一步：打开支付宝，并在首页搜索安盛保险。  
Step1: search "AXA insurance" on the front page in Alipay.



第二步：找到并点击安盛保险小程序。  
Step2: find AXA mini-program.



第三步：打开并体验小程序  
Step3: Experience the mini-program.



# AXA×HSBC Eighth Year of Partnership

## 安盛汇丰携手同行第八载

### Midsummer Afternoon's Brainstorm Workshop

2020 witnessed the eighth year of AXA and HSBC's partnership. We are deeply anchored in China, serving our Chinese customers, and seeing each other's rapid growth amid the fast changes and opening-up of China's financial market.

On August 6th, AXA and HSBC teams gathered in a classical Shanghai garden house on Wuyi Road for a brainstorm workshop in the midsummer afternoon.

Our colleagues from AXA China team, AXA Next Lab Asia, Health, Commercial and Branding joined the session and shared AXA's commitment in China market by leveraging our global expertise, technology innovations, local knowledge and partnership to serve local customers.

The half-day long discussion offers us opportunities to further know each other's business and strategy, to explore new possibilities amid challenges and to embark on our journey ahead.



### 盛夏午后脑暴研讨会

绿树阴浓夏日长。不知不觉，我们已经与汇丰银行合作走过了八年。我们共同深耕中国市场，根植本土服务客户，见证了彼此的快速发展，以及中国金融业的变革与开放。

8月6日，盛夏午后，安盛与汇丰团队三十余位各条产品和业务条线代表共聚上海武夷路，在红墙黛瓦、朱门绿篱的老式花园洋房中开展了为期半日的头脑风暴研讨会。

安盛中国团队、安盛亚洲创新实验室、健康条线、商业条线和品牌部同事们在会上分享了安盛扎根中国的决心，以及利用安盛全球经验、科技创新、对中国本地市场的洞察与合作伙伴关系服务本土客户的承诺。

双方在为期半日的深入交流中对彼此的业务和策略增进了解，探索机遇，共迎挑战，携手开启新的征程！



## AXA Health Broadcasting on HSBC Channel

On August 15th, Thom Gao, Product Development Director from the Health team was invited to speak at HSBC's broadcasting channel to its clients.

During the session, Thom shared insights on China's health market, consumers and family's pain points of not having access to high-quality service and our health offerings to help them address their pain points.

Well received by the audience, this cooperation reflects how AXA and HSBC can work together and bring the right the best resources to Chinese customers.

## 汇丰直播间来自安盛健康团队的分享

8月15日, 健康产品开发总监高泓源获邀于汇丰银行直播间做了关于健康险的分享。

这次直播中, 高泓源就中国的健康险市场、消费者与中国家庭较难获得高质量的医疗健康服务的痛点、以及为此安盛天平可以提供的健康产品和服务分享了解。

这次直播得到了观众的热烈欢迎和反馈, 此次合作也反应出安盛与汇丰通过携手合作互通有无为, 致力为中国客户带来最适合的资源和服务。



听见, 让家庭游刃有余--家人的健康如何保障

## AXA One-stop Health Management Platform to Launch in China

We are soon to launch AXA digital one-stop health management platform in China! By integrating comprehensive health services in one platform, this “Medical Concierge” concept digital platform will serve our customers with seamless health experience from prevention, diagnosis, physical and mental care services, treatment, recovery, health management, personalized and differentiated insurance coverage.

To help us better understand this platform, the Customer Division has published an introductory video on the **Brand Hub** to watch and download. (for internal use only)

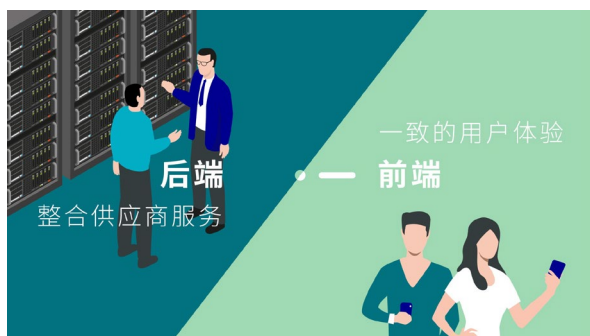
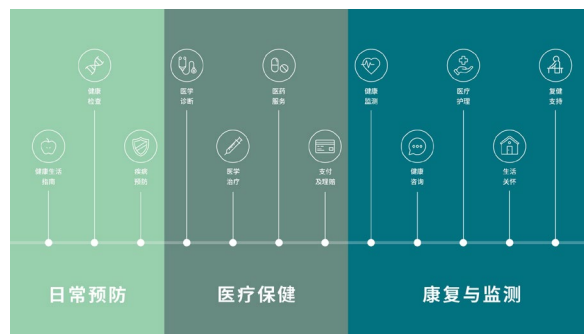
More details will be released soon. Please stay tuned!

## 安盛一站式管理平台亮相在即

安盛健康管理平台即将在中国市场亮相!该平台以“医疗管家”为特色,将通过整合多种全面的健康资源,为客户提供从预防、诊断到身体心理健康护理、康复、健康管理以及定制化保险保障方案等一系列健康服务。

为帮助大家进一步了解该平台,总公司客户战略部制作了介绍视频,简洁全面地介绍了该平台的愿景、特色、功能与发布计划。大家可以通过访问“**品牌素材中心**”,观看/下载该视频。(该视频仅供我司内部使用)

更多详情将陆续发布。敬请期待!



## Wuhan Contact Center Set up Health Team

In response to our company-wide transformation from motor mono-liner to multi-liner focusing on health, Wuhan Contact Center has set up its first health team on July 4th and sold the first policy in just four days.

On July 21st, the team has hit a milestone that four members of the team all sold policies including a family health policy with 2084.4 RMB premium. On July 29th, the team reached a new high: three members of the team sold policies with total premium of 7924.8 RMB.

Thank you for the team's efforts. We believe Wuhan Contact Center will fully seize health opportunities and help drive the company's growth!

## 武汉在线中心成立健康险专项团队

在公司由单一车险模式向多元业务聚焦健康转型之际,武汉中心第一支健康险专打团队于2020年7月4日应运而生;成立四天后便迎来了第一张保单。

7月21日,团队迎来里程碑——团队4人均已开单,同时也迎来了第一张健康险家庭保单,签单保费2084.4元;7月29日,团队成绩再创新高,4人中当日有3人开单,当日签单保费7924.8元;

感谢武汉在线中心同事们的积极尝试和努力!相信你们将充分把握机遇,在公司健康险业务推动的大潮中借力发展,勇创业绩,红红火火!



## Chengdu Contact Center Held Health Insurance Meeting

A health strategy meeting for all center managers was held at Chengdu Contact Center on July 24, hosted by the General Manager's office. During the session, the Assistant General Manager Ms. Song Rong shared her insights on the vast opportunities in the health market and our future strategies.

Our CDCC colleagues gained more confidence and a clearer direction for the company transformation. We believe all of us will be the driving force and ambassadors of AXA's growth. Jiayou!

## 成都在线中心举办健康宣导会

在总经理室筹划组织下,成都中心在7月24日针对管理人员组织开展了健康险战略转型宣导会。助理总经理宋蓉作为宣导人,分享了健康险的巨大市场前景、公司未来发展方向等内容。

此次宣导会坚定了成都中心同事们转型的方向和信心,相信在转型的道路上,大家会积极推动战略转型,以行动为安盛代言。一起加油!



## “Stress Relief Bazaar” Held at Head-quarter

Following the launch of Employee Health and Wellbeing Program initiated by HR team in China, a mental health roadshow – “Stress Relief Bazaar” was held on July 31st in AXATP headquarter office. It concludes the July “Mental Health” month initiative with six stress-relief games including taking “happy-moment” photo, identifying emotions, telling personality, blowing up balloons and popping bubble wrap.

Our colleagues joined the event together with the management. These activities were well received by our colleagues, helping them take a break from the daily hustle.

We care about every employee’s health and wellbeing and will continue to invest in our employees’ health and let them feel cared and appreciated when working with AXA.



## 健康同行, 盛放心灵——安盛“解忧市集”路演活动圆满收官

在总公司人力资源部正式启动“员工关爱计划”系列活动后, 7月31日, 作为重磅压轴的安盛“解忧市集”线下路演体验活动于总公司上海会议室隆重举行, 通过“我的快乐足迹”、辨别情绪、个性占卜、解压气球及火拼泡泡纸等解压游戏为7月的心理健康月画下了一个完美的句号。

同事们与管理层团队一起尽兴参与, 解压游戏帮助同事们在工作繁忙之余放松解压, 舒缓心灵。

安盛关心每位员工的健康和幸福感。我们将继续为大家的身心健康投入资源, 让每位安盛人都能得到关爱和珍视。



## Shanghai Branch Volunteers for Long-term “Sunshine Home” Activities

There is a group of friends around us who “have sights but unwilling to look at us, can speak but difficult to communicate, can hear but seem turning a deaf ear...”. They are mentally disabled people who are optimistic, strong and longing to contribute to the community. They have a special name called “Sunshine Students”.

Since 2018, our Shanghai branch have been helping these friends in social activities by working with the “Sunshine Home” on Dapuqiao Street in Huangpu District. On August 7th, our Shanghai branch colleagues launched a food-themed charitable event with them, introducing food knowledges through science sharing, prize quiz and food paintings.

Sincere thanks to the Shanghai branch by actively participating in public welfare projects and help fulfill our social responsibilities. We look forward to more volunteering work from HQ and branches!

## 上海分公司“阳光之家”长期志愿者活动

在我们身边有一群“有视力却不愿和你对视，有语言却很难交流，有听力却总是充耳不闻...”的大孩子，他们虽因心智障碍，却乐观坚强、渴望成为对社会有用的人，这个特殊的群体有一个共同的名字“阳光心学员”。

上海分公司自2018年起，就与黄浦区打浦桥街道“阳光之家”助残服务中心结对，定期组织志愿者活动以帮助学员适应社会、融入社会。8月7日分公司的志愿者们开展了主题为“五谷画丰登，粮安共小康”的爱心公益活动，通过知识科普、有奖问答、制作粮食画等形式向学员普及了相关知识。

真挚感谢上海分公司积极地参与公益项目，履行公司的社会责任。我们也期待总部及更多分公司同事们的公益行动！



## Claims Team Safeguards Customers on the Frontline of Flood Control

This summer, floods have severely impacted many tracts of China due to heavy rains and typhons, wreaking havoc on life and property. Many of our customers' vehicles were caught in flood, either had driven through or were stuck in flood water.

Our claims colleagues worked day and night fighting on the frontline to provide 24/7 emergency service and a peace of mind for our customers whose vehicles were submerged and damaged in the floods.

These colleagues are from branches of Zhejiang, Henan, and Shandong. We are truly grateful for your incredible efforts and dedicated work fighting on the frontline to protect our customers and their properties! You are the loveliest AXAers of this summer!

Behind the scenes:



Jinhua, Zhejiang  
浙江金华

Claim manager, Ye Xionglu, led the team including Li Xingduan, He Binbin and Zhou Hui to assess vehicle damages.

## 理赔团队奋战抗洪一线、守护客户安全

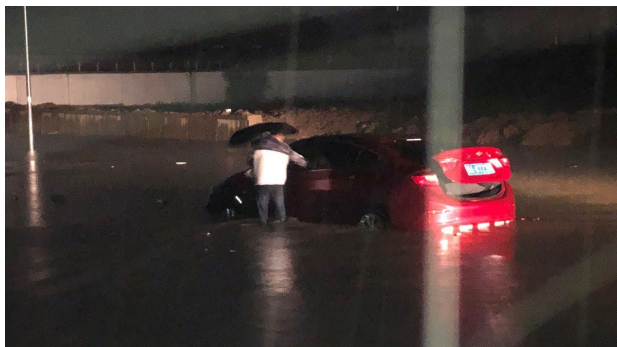
今年夏天,因强降水和台风影响,洪水席卷中国多个省市,给人民生命和财产安全带来了危害。我们有很多客户车辆在洪灾中都遭遇了涉水行驶或被水淹后损坏的情况。

公司各地的理赔同事们义无反顾、争分夺秒地奋战在抗洪前线,为机动车被淹受损的客户 provide 全天候最及时的服务支援,让客户安心、放心、省心。

这些奋战在抗洪前线的理赔同事们分别来自浙江、河南和山东分公司。由衷感谢你们孜孜不倦的忘我精神,冲在前线守护客户的勇气,你们是这个夏天最可爱的安盛人!

背后的故事:

理赔经理叶雄露带领团队进行现场查勘定损,团队包括郇兴端、何彬斌及周晖。



### Pingdingshan, Henan 河南平顶山

One customer was caught in flood while driving under a bridge. The surveyor Wu Xiaofei immediately got to the scene and arranged timely rescue. The case was settled with praise from the customer.

客户驾驶标的车行驶桥下因积水熄火，查勘同事吴晓飞接到报案后第一时间奔赴现场并安排救援；本月已结案，获得客户好评。



### Xinxiang, Henan 河南新乡

A customer's car was flooded in the rain near our Xinxiang sub-branch. Surveyors Li Zihao and Hou Haibo jumped into water without hesitation to help the customer.

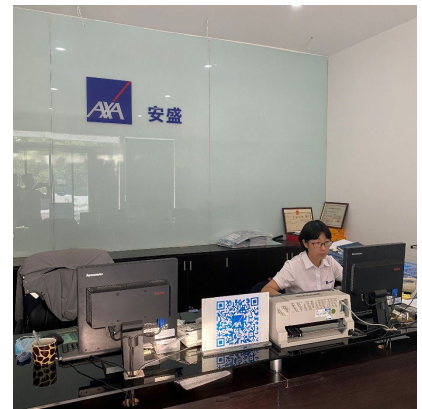
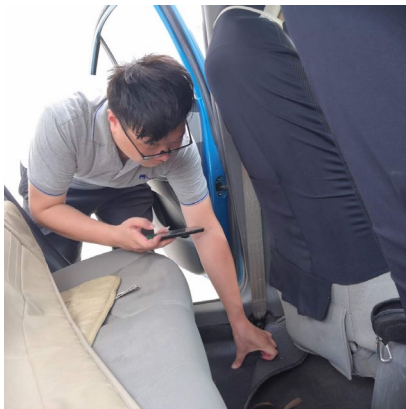
客户车辆于新乡中支所在街道被水淹，查勘同事李自豪及侯海波毫不犹豫跳入水中帮客户推车，得到客户高度赞扬。



### Wenzhou, Zhejiang 浙江温州

Surveyor Wang Chao pushing the stalling car to a safe spot before rescue team arrive in the night.

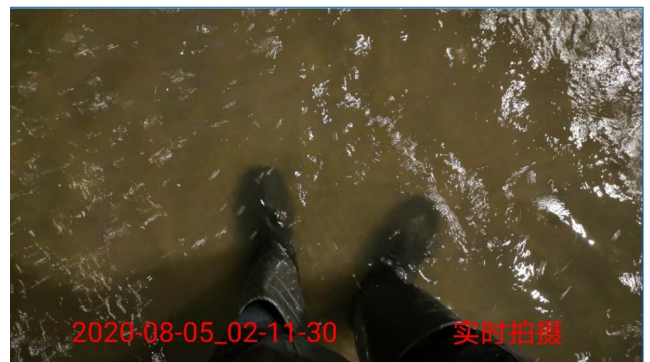
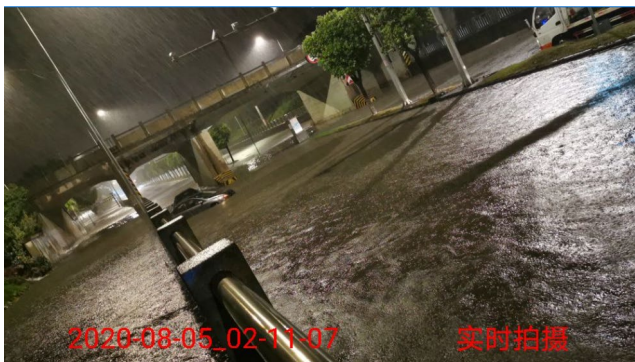
查勘同事王超晚上协助客户车辆移至安全地点停放，并联系施救单位进行施救。



## Wenzhou, Zhejiang 浙江温州

Wenzhou branch took emergency plans the first place to rescue, protect and prevent after Typhoon Hagupit leaving behind extensive flooding. Surveyor Wen Li conducting physical inspection in hot weather. Office claim staff working overtime to make sure customers get their loss covered.

台风“黑格比”登陆后，温州立即启动大灾预案，采取措施进行救援、保障客户并避免损失扩大。勘察同事温力在高温天气现场查勘定损，理算同事赵勉加班加点收单结案。



## Ningbo, Zhejiang 浙江宁波

Also hit by typhoon Hagupit, Ningbo branch set up green channel for flooding damage claims. Surveyor Ye Jibin detoured a few kilometers from the surrounding area to take photos of the water level and the vehicle damage at 02:03 in the morning. He immediately arranged to get the vehicle away from the waters to prevent further damage. The customer is quite satisfied with the claim handling.

受台风“黑格比”影响，安盛天平宁波分公司将开通大灾绿色理赔通道，加快案件处理进度。定损人员叶铭斌接到案件后即刻赶往事故现场，因事故现场附近水位均无法预测，从周边绕道几公里，于凌晨02:03到现场拍摄水位及车辆外观损失照片，并马上安排将车辆拖离高水位区域，减少车辆损失扩大。客户对本次理赔事故处理过程表示非常满意。

**As we are transforming into a value-driven multi-liner and a true partner for customers, our branches are taking actions in local markets by bringing the most relevant products to local customers. This month, we talked to one of the pilot branches – Shandong, to see how they are transforming the branch to deliver the best performance. The General Manager Mr. Bi Yuquan talked about their actions and achievements so far.**

**As one of the leading branches, Shandong took very prompt actions in non-motor transformation. Can you share with us your strategies and measures in Shandong?**

Mr. Bi:

We took below measures:

Six “ONE”s – the branch has initiated this program together with our third-tier branches in Shandong in exploring non-motor opportunities. The six ones are: ONE visit to local regulators, ONE training, ONE visit to distributors, ONE policy signing to accompany, ONE workshop, and ONE business research report. All the 16 branches finished this program already in July.

**Continuous training** – all Shandong employees can feel stronger about the non-motor transformation determination through a series of trainings and on-site communications. Managers have acquired non-motor knowledge, and enhanced management skills by giving lectures. In the same time, we also took the opportunities to convey our strategy and commitment when visiting regulators and distributors.

我们向价值驱动、多元业务条线、客户“陪伴者”转型之时，很多机构先后在本地区市场展开行动，为当地客户提供最适合他们的产品组合。这个月，让我们走进试点机构领头羊之一——山东分公司，看看他们是如何执行转型、勇创佳绩的。以下是山东分公司总经理毕玉泉就其目前转型措施和成果的分

山东分公司作为领头的分公司之一也早早展开了非车转型部署，您可否跟大家分享一下目前我们山东分公司采取了哪些行动？

毕：

我们采取了以下的策略：

**“六个一工程”**——山东分公司和三级机构一起实施“六个一工程”——一次监管拜访，一次机构非车险专题培训，一次非车险渠道现场拜访，一次非车险业务陪同签单，一次机构非车险业务专题研讨，一份对口机构非车险业务调研报告；16家分支机构在7月份就全部完成了“六个一工程”。

**培训不间断**——通过培训、现场沟通，所有员工都感受到了公司非车转型的决心；各级管理者通过上场讲课，学习专业知识、提升非车业务管理能力；同时我们在拜访监管、渠道的过程中，也借机宣传了公司非车转型的战略和决心。

**Focus on health** - Following the Shandong Health Campaign organized by headquarters, account managers from 16 Shandong sub-branches have been proactively engaging with new comprehensive channels especially with life insurance brokers to boost health business. In parallel, the team also provided the existing channels with support for non-motor sales, facilitating their pivot to health.

With the support of HQ and the branch, Shandong sub-branches carried out in total 53 roadshows with over 2000 participants, covering channels such as life insurance brokers, existing traditional agencies, car dealers, individual agents, etc.

Account managers have been providing consistent support and trainings to channels, promoting product sales points, services of AXA health insurance, AXA's visions, etc.



### What's the non-motor progress?

Mr. Bi:

Shandong branch's health insurance monthly premium has grown from 200,000 RMB in early 2020 to 600,000 RMB in June and exceeding 700,000 RMB in July.

The Health in Action campaign has encouraged all our employees to acquire more knowledge in health insurance and to launch more health activities. Our Shandong employees thus have cultivated a better understanding of health and its significance to the company's future growth.

**聚焦健康** —— 山东在总公司健康险路演结束后, 16个机构客户经理积极寻找新的综合类寿险中介渠道开展健康险业务合作, 开拓新渠道的同时不忘原有渠道的非车销售支持, 帮助车险渠道进行健康险转型。

在总公司和分公司的支持下, 各个机构共计开展了53场产说会, 开展渠道包括: 寿险中介、原有团队、车商、个人代理人团队等等, 参与人数多达2000人次, 机构客户经理向渠道进行培训支持, 将产品卖点、安盛健康险落地服务、安盛理念等进行全面宣导。



### 目前在非车方面有哪些进展呢?

毕:

山东分公司的健康险从年初20万月平台, 增长到6月60万平台, 7月月平台保费突破70万; 在5月“健行安盛”活动开始后, 全员掀起了学习健康险、拓展健康险的活动, 员工对于健康险有更深的认知、更加理解了健康险对于公司未来发展的意义

**How headquarter is empowering your branch?  
How Shandong colleagues are involved in this journey?**

Mr. Bi:

The Health in Action roadshows organized by the headquarter fully reflect the company's determination in transforming the business, which is well received in the market. At present, Shandong branch has launched all-round activities including training, examination, further development and lecturing for all staff to know products, understand the transformation and gain a clearer idea of the company's positioning, which will help us to bring more relevant services to our customers here in Shandong.

**总部在哪些方面提供了支持?山东机构的同事们如何参与到转型中呢?**

毕:

总公司安排落实的“健行安盛”路演活动,可以体现公司转型的决心,在市场上反响很不错;目前分公司在非车险方面,全员学习、全员考试、全员拓展、全员讲课,让每位同事都能了解公司产品、理解公司转型,明确公司定位,为客户带来能更好满足他们需求的产品和服务。

## Yamin and Scott Speak to Securities Times on Motor Deregulation

Designated CEO Yamin Zhu and Chief Pricing Officer & Chief Actuary Scott Yin spoke to Securities Times lately on topics of the recent motor deregulation and our strategies coping with this regulation change.

Yamin sees the deregulation as an opportunity for small and medium sized insurers to reposition the company and set up the niche. "We are adopting an 'Outside-in' strategy which is customer-centric, focusing on customers' needs by leveraging our global expertise to provide diversified products and services, including health, travel and commercial in addition to motor, while health is not only the strategy for AXA Group but also for AXA Tianping."

Following the deregulation, AXA Tianping is taking proactive measures to strengthen the five capabilities in pricing differentiation, product innovation, customer outreach, customer insight and claim service enhancement, by updating risk pricing models and further optimizing customer labelling.

According to Scott, companies are facing greater challenges in to enhance operation and efficiency. "The next step is to promote online and automated services to bring more convenient services to customers."

The article was printed on publication on August 25 and reposted by multiple online news portals including Securities Daily and China Insurance.

## 朱亚明与殷兆男就车险综改接受《证券时报》采访

拟任首席执行官朱亚明与首席定价官兼首席精算师殷兆男近日接受了《证券时报》专访，就车险综改和安盛天平应对策略进行了探讨。

在亚明看来，车险改革是一次机会，为中小险企重新定位自己、建立经营特色提供了契机。“我们希望以客户为中心，做‘Outside-in’（客户需要什么公司提供什么），从客户需求出发，结合安盛的全球市场优势来开发更多元化的产品组合，在车险基础上涵盖健康、旅游保障和商业险；同时，健康险既是集团公司策略，也是安盛天平的策略”。

面临车险综改，公司已就五大能力积极建设开展更新全国风险定价模型、进一步优化客户标签等相关准备工作。五大能力包括：差异化定价能力，产品创新能力，客户触达能力，客户的洞察能力，和优质的理赔服务能力。

殷兆男认为，车险综合改革对财险公司经营提出更高要求，包括精细化经营、进一步提质增效等。“下一步，公司会积极推动线上化、自动化服务，为客户提供更加便捷的服务。”

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## 安盛天平朱亚明：提升五大能力应对车险改革



证券时报记者 邓雄鹰

车险改革为中小险企重新定位自己、建立经营特色提供了契机。”安盛天平财险拟任首席执行官 CEO 朱亚明近日接受证券时报记者独家专访时表示，我们将这次车险改革看作是

一次机会。”

当前，被称为史上最大力度的车险改革正在加速推进。作为最大的外资财险公司，安盛天平将如何应对机遇和挑战？安盛天平管理团队日前首度回应了这一热点问题。

### 车险改革提供新契机

2019 年底，法国安盛收购安盛天平 50% 的交易案获得监管批复，安盛天平正式成为中国最大的外资独资财险公司。安盛天平是少数将车险作为主险种的外资财险公司。2019 年，安盛天平实现保费收入 69.15 亿元，其中车险业务实现保费收入 60.57 亿元，占比从此前近 90% 降至 87.59%，但仍高居险种之首。

车险作为本土化程度最高且竞争最激烈的险种，市场化改革正逐步进入深水区。今年 7 月，银保监会发布《关于实施车险综合改革的指导意见（征求意见稿）》，这次改革亦被业内人士称为史上最大力度车险改革。朱亚明表示，车与广大民众生活息息相关，长期来看，车险综合改革做好了，将有助于中国从保险大

国向保险强国迈进。法国安盛具有全球资源和优势，非常关注安盛天平如何在中国车险改革过程中体现自己的价值，推进改革更好地在企业层面落地。

安盛天平总精算师兼首席定价官殷兆男表示，车险综合改革有利于财险公司为消费者提供更好的产品和服务，同时改革也对财险公司经营提出更高要求，包括精细化经营、进一步提升质效等。

他认为，综合来看，五大能力在车险改革之后将变得更加重要：一是差异化定价能力，只有更好地识别出不同客户的不同风险，才有可能为客户提供匹配其风险的价格和产品；二是产品创新能力，监管也鼓励中小公司加大创新投入；三是客户触达能力；四是对客户的洞察能力；五是优质的理赔服务能力。

朱亚明认为，车险改革为中小险企重新定位自己、建立经营特色提供了契机，创新既有利于消费者，也能促进财险业的繁荣，有创新能力的公司最终会胜出。我们把这次车险改革看作一次机会，很多海外中小公司特色经营做得非常好。例如韩国市场和日本市场很接近，有四家公司特别大，但

安盛在韩国依然找到了特色经营的空间。”她说。

据介绍，安盛天平已就上述五大能力建设开展相关准备工作，包括开展交易降低运营成本、更新全国风险定价模型、进一步优化客户标签等。客户风险安全通过价格体系后，客户的价格敏感性会降低，但服务敏感性会提升。”殷兆男说，下一步，公司会积极推动线上化、自动化服务，一方面为客户提供更加便捷的服务，另一方面也可部分消化保费对成本的挤压。”

除了上述工作，借助安盛全球资源开展产品和服务创新的工作也在推进中。我们与安盛全球的沟通非常顺畅，例如法国有很多创新产品，未来可能考虑引进中国市场，安盛亚太区有财险中心、健康险中心，他们也能及时给我们提供相关帮助。”朱亚明说。

### 关注多元化保险需求

朱亚明表示，中国保险市场发展空间非常大，同质化最终会被差异化和优胜劣汰所取代，所以安盛去年决定全资收购安盛天平，安盛对中国市场非常有信心。目前的挑战在于，如何将集团优势真正运用到中国市场，

如何利用中国发达的金融科技赋能保险主业。”朱亚明说。

虽然车险是安盛天平的主打险种，但在朱亚明看来，保险不能仅围绕车险做车险，更应该关注民众与车生活相关的一揽子需求。中国每四户家庭有一辆车，人们在车险之外还有什么需求，这是我们应该关注的。传统财险运营模式是 fa-side-out，公司有什么就提供什么，现在我们希望 Outside-in，客户需要什么公司提供什么。”朱亚明说。

基于上述考量，安盛天平将进一步实施转型，安盛天平不再标榜为主打车险的公司，而是要转型为以价值为主、提供多元化产品和服务的公司。”朱亚明说，公司不会对各险种设定比例限制，而是从客户需求出发，结合安盛的优势来匹配更多产品和服务。

我们不会放弃车险业务，这是公司很重要的业务。朱亚明强调，同时，健康险既是集团公司策略，也是安盛天平的策略，未来会把健康险作为一个重点来做。此外客户的旅游保障需求、商业险需求，公司也希望能够覆盖。

2019 年，安盛天平健康险业务保费收入 3.62 亿元，同比增长 146.3%，百度跻身公司第二大险种。

## Beijing Health in Action Roadshow Featured in Major Press

The Health in Action roadshow's Beijing stop was featured in major media publications of China Bank and Insurance News, National Business Daily and Beijing Business Today, in which the Chief Health Officer Kevin Zhou and Beijing Branch General Manager Xinxin Liang were both quoted as they shared insights on China's health landscape and our offerings to Chinese customers.

National Business Daily also conducted a detailed interview with the both on topics of Chinese health market growth, health insurance consumers and our health strategies. Kevin talked about the three main driving forces behind the rapid growing health market – evolving consumer needs, government policy support and more health offerings from insurers. Kevin and Liang also shared their views on the rising middle class' needs and how AXATP can bring the most relevant and best-in-class health management solutions for them.

## 健康险路演北京站获主流媒体报道

健行安盛健康险路演北京站获主流媒体《中国银行保险报》、《每日经济新闻》和《北京商报》报道，引用了首席健康险业务官周晞烨与北京分公司总经理梁欣鑫对中国健康险市场的看法和安盛天平为中国客户提供的健康产品和服务。

《每日经济新闻》同时就中国健康险市场增长、健康险消费群体和我们的健康险策略与周晞烨和梁欣鑫进行了专访。其中周晞烨提到，健康险的发展离不开三大因素 —— 不断变化的消费者需求、国家政策支持以及险企提供的多样健康险产品。同时周晞烨与梁欣鑫就中产不断增长的健康需求分享了观点，并阐述了安盛天平能为这些消费者提供适宜优质的健康管理解决方案。



安盛保險