



安盛保險

月刊第九期

Newsletter Ninth Edition



盛放

A MESSAGE FROM THE CEO CEO 寄语



Dear Colleagues,

This month is all about changes and challenges, both in the market and within us.

At the townhall meeting in early September, I said that we are kicking off the 鲲鹏万里/Soar to Success transformation project and we will take faster, more solid and radical action.

Our goal is clear: 13 billion GWP and 300 million UE in 3 years. It is vital that we achieve this if we want to be competitive in the long run.

The approach is concrete: enhancing the four building blocks of distribution, motor, health and structure to create a more profitable, leaner, more innovative and resilient company. It is about once again putting the needs of our customers at the center of what we do, and finally delivering returns.

We are concentrating our strengths and resources where we play to win and where we can make a true difference for our customers. In motor, we've

同事们大家好，

金秋九月，公司内外都充满了变化和挑战。

在月初的全员大会上，我跟大家分享过，我们已经全面开启了鲲鹏万里 (Soar to Success) 的转型计划，接下来我们将以更迅速、更坚实、更积极的行动落实我们的计划。

我们有着清晰的目标：3年时间达到130亿保费，3亿综合收益。长远来看，如果我們想在市场中脱颖而出，达成这一目标是关键所在。

我们也有着具体的执行方案：通过夯实渠道、车险、健康险和组织架构这四大模块，打造一个盈利能力更强、架构更精简、更加创新和灵活的公司。这意味着我们要牢记客户至上的初衷，进而推动业务，提升利润。

我们需要集中火力，充分利用自身优势和广泛资源，稳扎稳打，为客户带来真正切合他们需求的保

successfully launched the new system and products on the very day of the deregulation, which also brought us opportunities to set up the niche with a strong motor basis and diversified offerings.

In health, we've accelerated the pace with a more integrated team, more innovative products, more support to branches and more partners to collaborate. And we are counting down the days to roll out the digital health platform – EMMA.

I am determined that we are ushering in a new chapter that enables all of us. A chapter that puts customers first. A chapter that we jointly own and will be proud of!

Thank you for your support and happy holidays!

Yamin Zhu

障。车险方面,我们已经在19日开闸日当天成功上线了车改新系统和新产品,这次车改对我们来说也是一次很好的契机,在稳固的车险基础上,建立经营特色,提供多元化服务。

健康险也在加速,更整合的团队,更创新的产品设计,更多对机构和中心的支持,还有更多的合作伙伴。同时我们也在翘首以盼即将发布的数字化健康管理平台——Emma.

一段新的篇章正在开启,一段以客户为中心的篇章,一段我们共同书写的篇章,相信我们每个人都能有所收获,并引以为傲!

感谢大家的支持!祝大家假期愉快!

朱亚明



Group Town Hall Meeting

A Group Town Hall Meeting was held on September 14th with the participation of AXA Group CEO Thomas Buberl, AXA International & New Markets CEO Benoît Claveranne, Europe CEO Antimo Perretta, AXA France CEO Jacques de Peretti, Asia CEO Gordon Watson and AXA XL CEO Scott Gunter.

Presented by Ulrike Decoene, Group Head of Communication, Brand & Corporate Responsibility, the hybrid meeting discussed three topics - impact of the Covid19, key take-aways from this crisis and strategic priorities moving forward.

Thomas applauded the efforts and achievements across all markets during the crisis. "We all have really lived up to what it means to be in the middle of society, to make sure that we protect what matters in life. The main needs of our customers today are exactly in the areas where we are pushing." According to Thomas, we need to prioritize the digital interaction with our customers in our strategy and make sure that we are better prepared for the next potential crisis.

安盛集团沟通大会

集团于9月14日举办了一场管理层沟通大会，主要参会人包括：集团首席执行官Thomas Buberl、国际&新兴市场首席执行官Benoît Claveranne、欧洲市场首席执行官Antimo Perretta、法国首席执行官Jacques de Peretti、亚洲市场首席执行官Gordon Watson以及安盛信利首席执行官Scott Gunter。

这场线上线下结合的沟通大会由集团传播、品牌及企业责任负责人Ulrike Decoene主持，并与各位参会管理层就疫情带来的影响、体会以及今后的战略优先事项进行了探讨。

Thomas肯定了安盛各个市场在疫情期间作出的努力和取得的成绩，“保护生命之本，我们都尽到了自己的社会责任。客户如今的主要需求恰恰是安盛着力发展的方向”。Thomas认为，我们应当在战略中将数字化客户交互放在优先的位置，确保下一次危机来临时有备无患。

In Asia markets, according to Gordon, there are five priorities in the coming months. One is to pivot towards health and protection. Two, to transform distribution, particularly in digital. Thirdly is to build the AXA purpose and brand. Fourthly is to focus on China. "In China people are already flying internally. It is business as usual within China. So double down in China." And lastly, take care of our people, they are our biggest asset.

“Soar to Success”Townhall Took Place in Shanghai “

On September 9th, Designated CEO Yamin Zhu hosted her first all-hands meeting at AXA, and kicked off the transformation program – 鲲鹏万里/Soar to Success. Around 500 headquarter employees got together in Shanghai while branch colleagues dialing through WebEx.

Yamin elaborated on our goal of becoming a market leading insurance partner and providing holistic solutions for our customers by transforming from a mono-liner to a multi-liner, as well as the four building blocks we are working on to achieve the goal: revamping distribution, accelerating health, strengthening motor and restructuring.

A Q&A session was arranged in the end for Yamin to answer questions from on site and branches, including motor deregulation, the health strategies and the new structure. The meeting gave all China employees an opportunity to gain a better understanding of AXA's ambition, strategies and achievements in China.

As Yamin said during the townhall, we are in the same team with the same goal. By taking the joint ownership, we will build a greater AXA in China with everyone prospering on the journey!

Gordon认为在未来数月,亚洲市场的发展重点有五方面:一, 偏重健康和保障;二, 渠道转型, 尤其是数字化渠道的投入;三, 打造安盛使命和品牌;四, 聚焦中国市场;五, 守护员工健康, 员工才是安盛最宝贵的财富。在Gordon看来。“中国早已恢复了正常的工作和生活, 出行自如, 业务照常, 所以我们看好中国, 也会加大对中国市场的投入。”

鲲鹏万里”全员大会于上海举行

9月9日, 拟任首席执行官朱亚明主持了她加入安盛后的第一个全员大会, 并正式宣布开启鲲鹏万里 (Soar to Success) 转型计划。约五百名员工现场参加了现场大会, 机构和中心同事以视频拨入同步收看。

会上, 亚明重点阐述了公司的转型目标, 即通过从单一车险业务线向业务多元模式转型, 致力为客户提供全面的保障方案, 成为市场领先的保险合作伙伴, 通过着力于四大模块——渠道转型、巩固车险、加速健康以及架构重整达成这一目标。

最后在问答环节, 亚明一一解答了来自现场和机构及中心同事就车改、健康险策略以及新架构的提问, 大家对安盛深耕中国市场的雄心、策略与已有成绩也有了更深的认识。

正如亚明在转型大会上所说, 同一个团队, 同一个目标。拥抱主人翁精神, 积极主动、共同努力, 每个人都能有所收获, 安盛也会变得更好。



Two members of the Group Management Committee – Gordon Watson Asia CEO and Georges Desvaux, Chief Strategy and Business Development Officer of AXA Group, also sent their congratulations and wishes to us on the transformation kick-off and the new journey ahead.

集团两位管理层团队成员——亚洲首席执行官 Gordon Watson 以及集团首席战略与业务发展官 Georges Desvaux 在会后发来贺电，祝贺我们开启转型计划，踏上新的征程。



Gordon Watson

Asia CEO

亚洲首席执行官

Congratulations to everyone in our China team as you embark on this brand new chapter of your business. I have every confidence that the broader and more purpose-led strategy, together with your new structure and leadership will prove a successful combination for AXA in China, as we move to greater heights as one team focused on one goal.

祝贺中国团队开启全新篇章！同一个团队，同一个目标，我相信在更广阔更具目标导向的战略指导下，在新架构和新的管理团队的带领下，安盛一定会在中国市场取得更高的成就，绽放未来！



Georges Desvaux

Chief Strategy and Business Development

Officer of AXA Group

集团首席战略与业务发展官

Having lived in China for many years I have witnessed the fast market developments that Chinese companies have accomplished and I am fully convinced that AXA Insurance will be a strong pillar of growth for AXA Group. I am very proud to see our China team taking an ambitious step in transforming the business to capture the many opportunities. You've created a great momentum to revamp the distribution channels across China, to mitigate the impact of the recent deregulation in Motor, to accelerate Health with value-added solutions for the upper-mid-market and to drive efficiencies through a new simplified structure. The journey is exciting and I am convinced that the new strategy will help us to pivot massively towards Health and grow our business to become a market-leading insurer in China.

我在中国生活了多年，见证过中国市场的风云变化，也领略过中国公司的发展和成就。我充分相信，你们将会是整个安盛集团未来增长的重要支柱。看到我们的中国团队紧抓市场机遇，在转型之路上迈出了关键一步，我感到非常骄傲！在重整渠道、紧抓车改机遇夯实车险业务、通过为中产提供增值与创新服务加速健康业务，以及精简架构提升效率四个方面，你们势如破竹。转型之路激动人心，我坚信新的转型策略会推动健康转型，帮助安盛成为中国市场领军企业。

“Soar to Success” MC Branch Roadshow “

Following the townhall, we kicked started the management team national roadshow with all branches, to have closer dialogues on the transformation, strategies, headquarter support and the new structure.

In one week (as of September 23rd), the Soar to Success roadshow has reached nearly ten branches including Shandong, Hebei, Jiangsu, Beijing, Guangzhou, Tianjin, Shaanxi and Suzhou. Management team headed towards branches in parallel and conducted detailed conversations with branch colleagues on implementing the transformation program and designing local strategies to achieve the three-year goal, as well as the challenges they face and the support they need.

鲲鹏万里”管理团队路演

“鲲鹏万里”管理团队全国路演在全员大会结束后正式打响。借此机会，管理层团队跟机构同事们进一步探讨了公司转型、发展战略、总部赋能以及新的架构。

在短短一周时间内(截至9月23日)，包括山东、河北、江苏、北京、广州、天津、陕西和苏州等十多家机构已经成功开展了“鲲鹏万里”路演活动。管理层团队分别与各机构就三年转型项目目标、本地策略以及面临的挑战和所需帮助进行了详细交流。

At the Shandong stop on September 17th, the team of Yamin Zhu, Liancheng Zhou and Cheng Tian also visited local CBIRC officials accompanied by Shandong general manager YuquanBi, during which Yamin introduced our transformation and highlighted the Group's commitment in China market. CBIRC officials highly recognized the branch's achievement and encouraged us to leverage the global expertise to further innovate products and services.

At the same time, management team members including Shaw, Kevin,Yong Yang, Tracy and Alfonso split up in other branches talking through the project and discussing detailed local plans.

Please check the roadshow moments below. We will have more roadshow updates in next edition.

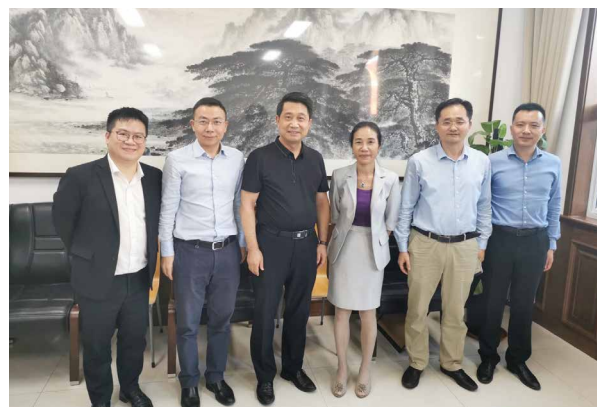
9月17日,朱亚明、周连成及田滕一行在山东路演期间由山东分公司总经理毕玉泉陪同拜访了山东银保监局。亚明向银保监局领导介绍了公司情况和未来转型计划,传达了集团希望公司在国内有更好发展的愿景。银保监局领导对山东分公司近年来的发展给予积极肯定,希望公司未来能积极借助安盛集团先进经验在服务 and 产品方面加强创新。

与此同时,包括曾翔、周晞烨、阳勇、蒋盈和Alfonso在内的管理团队分别与北京、陕西等机构,就转型计划和本地市场策略进行了交流讨论。

以下是路演期间的一些精彩瞬间,更多路演情况将会持续更新。



Yamin, Liancheng, Tracy and Cheng with Jiangsu Branch
江苏路演



Yamin, Liancheng and Cheng visiting Shandong CBIRC
朱亚明、周连成、田滕拜访山东监管领导



Kevin with Beijing Branch北京路演



Shaw with Suzhou Branch苏州路演



Mr.Yong Yang with Shaanxi Branch 陕西路演



Shaw with Tianjin Branch 天津路演

Motor Deregulation, New Journey

Led by CBIRC, the motor deregulation finally took effect at 12am sharp on September 19th with the revamped Motor Insurance system and the most comprehensive changes and disruptions to the market, and a very tight schedule for all insurers to act.

Thanks to our great deregulation teammates from headquarter and branches, our motor products were launched successfully through the new system in the early morning on September 19th!

车改至, 新征程!

在银保监会领导下, 车险综合改革于9月19日正式开启, 并于零点准时上线车险新系统。对所有保险公司来说, 这次车改时间紧, 任务重, 改革覆盖全面, 震荡空前。

在总部车改项目组同仁的共同努力下, 我们的车险产品于9月19日凌晨成功上线新系统!



To ensure a successful and smooth launch of both compulsory and commercial motorinsurances through the new system, our colleagues from the deregulation war room, IT, actuary, claims and sales have speeded up the work once the date was set by the regulator on September 3rd.

When the time was approaching, all these colleagues including 150 IT teammates, gathered in Jinqiao office for the final rush. Great thank you to our colleagues from war room, IT, actuary, claims, finance, sales and all branches fighting on the front line! You made it!

You will find more details and personal touches in the section of “Deregulation Team in Spotlight”.



The last minute 车改前一刻

为保证交强险和商业车险顺利上线,自9月3日车改开闸时间确定后,来自车改作战室、IT、精算、理赔和销售部门的同事们便开始快马加鞭为开闸日做准备。

随着开闸时间迫近,150余位IT同事与车改项目组齐聚金桥职场,为最后的冲刺做准备。感谢车改作战室、IT、精算、理赔、财务、销售以及各位机构和中心同仁们奋战前线!你们辛苦了!

关于车改项目团队更多故事,请阅读《聚焦车改项目组》



Celebrating the successful launch!成功上线!

Winning the Award of the Most Social Value Product 2020

In the Waterdrop Insurance Mall 2020 Global Partner Conference on August 20, our new novel coronavirus pneumonia (NCP) product has been awarded the "The Most Social Value Product in 2020", a full recognition of our great efforts in fighting the virus.

Congratulations to us all and huge thanks to our Retail team for winning us this honor!

To safeguard medical and media professionals, we have taken prompt measures to cooperate with authorities and work with Waterdrop to roll out the NCP insurance since the very beginning of the pandemic.

More than 87,000 medical and media workers were well protected by our very first NCP product during the pandemic, with an accumulated insured amount of 52.7 billion RMB. Fatality caused by Covid-19 infection can be covered up to 600,000 RMB per person.

安盛天平荣膺“2020年度最具社会价值产品”奖

在8月20日举行的水滴保险商城2020全球合作伙伴大会上,安盛天平“抗疫无忧险”荣膺水滴保险商城“2020年度最具社会价值产品”奖,充分肯定了安盛天平在今年抗击新冠疫情中的卓越贡献。

祝贺大家!感谢零售险团队为我们赢得这一荣誉!

新冠疫情爆发伊始,安盛天平积极响应政府号召,联合水滴保险商城快速响应,发布“抗疫无忧险”,免费为前线医护人员和媒体工作者提供保障,为疫情中的医护工作者、媒体工作者的生命安全保驾护航。

作为疫情期间推出的首款既保障前线医护人员、又保障媒体工作者的保险产品,安盛天平“抗疫无忧险”提供了高达60万元保额的人身保障,共计传递至8.7万名前线医护人员和媒体工作者,累计保额高达527亿。



Family Guardian Product Unveiled in Shenzhen and Chengdu

The innovative health product of “Family Guardian” was initially launched for customers in Shenzhen and Chengdu in August!

As the first co-designed product with our digital health partner QHealth, it delivers cost-effective and high-quality insurance solutions for families, as well as a one-stop health management services to satisfy their in and out-patient needs.

The product brings health management solutions from difference levels, covering all aspects of families’ health needs: online “dedicated family doctor” offering medical consultations at home; nearby QHealth clinics taking care of mild cases; top-tier hospitals arranging inpatient services.

Available initially in Shenzhen and Chengdu, the two of China’s important innovation hubs, the Family Guardian solutions will deliver convenience and peace of mind to middle class families in China.

盛放人生·幸福家庭医疗保险

盛放人生·幸福家庭医疗保险已于八月率先在深圳和成都两地成功上市！

作为与企鹅杏仁合作的首款医疗保险，该产品为家庭客户提供高性价比的“快捷门诊，安心住院”健康保障服务，让一站式的健康管理服务人人可享。

幸福家庭医疗保险为客户提供三个不同维度的健康管理服务：在线“专属家庭医生”，在家轻松实现远程问诊；日常轻症就诊由企鹅医生门诊覆盖保障；同时由优质医院负责安排住院服务。

通过率先在中国创新城市的代表的两座城市上市，相信这款幸福家庭医疗保险将惠及中国中产家庭客户，为他们的健康管理旅程带来一份省心和放心。



Health in Action Roadshow Concluded

The 15-week Health in Action national roadshow arrived at the last station of Shijiazhuang on August 28 and achieved a perfect end on August 31 with your support and joint efforts.

The total GWP of health insurance (excl. AGH and reinsurance) reached 23.51 million RMB since the roadshow launch on May 15. A huge stride in our pivoting towards a strong, multi-liner, health-focused value player! A great success by all teams' efforts from Shanghai headquarter and branches!

Two branches top the health GWP list during the roadshow – Hebei and Shandong. Hebei generated RMB3.95 million GWP, expanding over 30 integrated broker channels. Shandong conducted over 120 health training and education sessions and developed over 20 broker channels, achieving RMB 2.21 million GWP.

As the first phase, the series of 2020 Health in Action roadshows across eight major cities, were supported by our branch teams, joined by over one thousand guests and well received by our distribution partners.

Thank you, Health team for organizing the national roadshow! Congratulations to branches winning the first battle! We look forward to our next proud milestone on the health journey!

健行安盛全国路演圆满收官

8月28日,「健行安盛」健康险业务全国盛大路演活动来到了最后一站——河北石家庄,为期十五周的路演活动也在各位同仁的支持和共同努力下于8月31日圆满收官!

自5月15日「健行安盛」全国路演开启以来,健康险业务保费(不含AGH及再保业务)累计达2351万。这是在我们向业务多元、聚焦健康模式转型途中一份满意的答卷!也是总部和机构同仁们同心合力的成果!

在本次「健行安盛」路演期间,河北分公司和山东分公司以优异的成绩为全国机构做出了表率。河北分公司以395万的健康险保费勇夺桂冠,同时新开拓综合型经代渠道30余家。山东分公司进行了120场的健康产说、开拓了20余家渠道,签单健康保费221万。

作为2020年「健行安盛」第一期活动,健康险业务全国盛大路演已经走过了八座城市,参与嘉宾超过千名,收获了各地分公司的大力支持与渠道伙伴的广泛好评。

感谢健康险团队成功组织这场全国盛大路演!祝贺机构同仁们首战告捷!期待我们健康险业务的下一个值得骄傲的里程碑!



Health Boosting 100 Activated盛放100，精彩开启！

Health Boosting 100 - the second phase of health boosting campaign was launched on September 1st following the first campaign - "Health in Action" national roadshow. It aims to further empower all the stakeholders- distributors, branches, customers and employees to continue to drive the health business, while leveraging EMMA and other innovative health products as the driving force to reach our 2021 GWP goal.

On September 3rd to 4th, around 50 attendees including headquarter colleagues, branch health ambassadors and broker partners gathered at our first Health Insurance Summit, where comprehensive introduction and training sessions were conducted on Health Boosting 100, health products and knowledge, underwriting and operating and distribution channels. Experts from Mingya and Datong brokerage houses were also invited to share their experience and insights in health business development.

During the two-day summit, branch ambassadors gained a better idea of the company's health products development, deployment plan, to align the strategy and execution plans through internal training, expert sharing and detailed group discussions and case presentations.

Kevin Zhou, the Chief Health Officer concluded the summit by encouraging our branch colleagues to keep the momentum, work together, spread the Health Boosting 100 spirit and achieve greater success!

健行不停步，继「健行安盛」第一期全国路演活动后，第二期活动「盛放100」也于9月1日全面启动。「盛放100」旨在全方位支持渠道、机构、客户、员工，并借助EMMA和其他的创新健康产品的驱动力，进一步推动健康业务发展，为2021年保费目标达成奠定坚实基础。

9月3日-4日，五十余名总部同事、机构健康险大使以及保险经纪合作伙伴代表们齐聚首届安盛保险健康险高峰会，围绕「盛放100」活动、健康险产品和知识、核保和运营、经代渠道等方面做了全面宣导和培训。来自明亚和大童的经纪专家也从经纪公司的角度就健康险业务发展进行了思路分享。

机构健康险大使在为期两天的峰会中，通过内部培训、专家经验分享、项目讨论与展示中收获满满，对公司产品开发和部署有了更清晰的认识，厘清思路，统一战略。

首席健康险业务官周晔辉最后寄语我们的机构健康险大使：聚是一团火、散是满天星！希望健康险大使返回分公司后作为健康险火种，促进分公司健康险业务发展。



盛放100

Expanded Partnerships in Travel

We have expanded the partnership with VFS Global - the biggest outsourcing and technology service provider this year to provide one-stop travel insurance solutions for travelers. With Travel Accidental Insurance released on VFS official website, customers can enjoy comprehensive travel protections including trip delay insurance, baggage delay insurance, personal belongings insurance, credit card fraud insurance, etc.

Meanwhile in the travel service, the company has been in collaboration with AXA Assistance to provide reliable and professional travel assistance to cover any accidents occurred on the road. AXA Assistance boasts high-quality medical resources and a vast network of more than one million medical institutions worldwide, as well as over 4,000 service institutions in China.

The collaboration with VFS and AXA Assistance illustrates our Payer to Partner strategy to cover every aspect of people's life by leveraging our rich global experience, together with our strong local expertise,

旅行险合作深化

今年,安盛天平与全球最大的外包与技术服务专家VFS Global继续扩大深化合作,为旅客提供一站式的出行保险保障服务。随着VFS官网上架安盛天平旅行意外险产品,客户可以充分享受覆盖旅行延误、行李延误、随身物品遗失、信用卡盗刷等多重保障。

除此之外,在旅行领域,安盛天平一直和安盛援助合作,确保客户购置旅行险后得到专业、可信赖的救援,帮助他们解决旅行途中可能发生的意外事件,使得旅行变得更加轻松惬意。安盛救援拥有高品质的医疗资源和规模庞大的服务网络,其中包括全球一百多万家医疗机构,和遍布中国的道路救援网络(全国4,000多家服务机构)。

与VFS和安盛救援的合作充分体现了安盛“从赔付者到陪伴者”的战略,凭借集团丰富的国际市场经验,利用强大的本地资源,为客户带来全面、高性价比、可信赖以及定制化的保险服务,保障生活的方方面面!



Yamin Speaks at HSBC Family Protection Webinar 汇丰直播间亚明分享：守护家庭健康

As AXA and HSBC are celebrating the eighth year of our partnership in China, the Designated CEO Yamin Zhu was invited to speak at HSBC's lately "Family Protection" Webinar on topics of Chinese families' needs in health management.

The livestreamed webinar was hosted by Richard Li, head of HSBC Wealth Management and Retail Banking, also joined by another two industry experts: Liang Chen CEO of Allianz China and Danny Lui, CEO at HSBC Life Insurance.

Yamin shared her observations and insights in Chinese families' pain points in their health management journey and introduced AXA's holistic health solutions to give families a peace of mind. As she said, "we are committed to orchestrating the continuum of care with diversified and differentiated solutions and provide Chinese families and customers with a hassle-free health journey from prevention, diagnostics, treatment, recovery and follow-up, and to be their true Partner in their health journey."

Through leveraging each other's resources, network and technologies, AXA and HSBC will further collaborate and bring the right and the best solutions to Chinese customers.

时值安盛与汇丰合作第八年，拟任首席执行官朱亚明近日获邀参加了汇丰银行以“听见爱，守护爱”家庭保障为主题的线上直播节目，并就中国家庭健康管理分享了她的看法。

这次线上直播分享由汇丰银行财富管理及个人银行业务总监李峰主持，并有中德安联人寿保险首席执行官陈良和汇丰人寿保险总经理雷浩然加入讨论。公司的角度就健康险业务发展进行了思路分享。

直播中，亚明分享了她对中国家庭健康管理痛点的观察，并表示安盛正以全面的健康解决方案，让中国家庭健康之路安心无忧。“安盛致力通过多样化和差异化的解决方案，提供足够丰富的产品，让中国家庭从预防、诊断、治疗、康复到后续护理的整个健康旅程中省去麻烦，真真正正全程陪伴客户左右。

我们将继续通过利用双方的资源、业务网络和技术，深化合作，为中国客户带来适合他们的最佳服务。



First AXA Cup Shanghai MBA Football Tournament

The first AXA Championship Shanghai MBA Football Tournament opening ceremony was successfully held at Qiyi Football Park on 30th August in Shanghai. 14 teams from Shanghai top universities' MBA programs joined the fun competition on the greens.

Yamin opened the game and sent her wishes to the teams. She also kicked off the exhibition game where AXA team played against the Taishan Football Club led by a China football legend Liu Yue with a 1-0 win over to start the tournament.

As the Official Principle Partner of Liverpool FC, AXA has been always dedicated in supporting football and advocating a healthy lifestyle with more comprehensive protection and service for our customers and realizing the vision of "from Payer to Partner".



首届安盛保险杯上海商学院高校足球邀请赛开幕

8月30日下午, 由安盛保险赞助的安盛保险杯上海商学院高校足球邀请赛开幕式于浦东琦逸足球公园隆重举行, 14支来自上海各大高校商学院的足球健儿们角逐绿茵场, 一同开启了热血足球之旅。

亚明出席了开幕式并寄语此次比赛成功举行, 并为表演赛开球。现场, 由前国脚刘越带领的申城泰山队带来了精彩的表演赛, 安盛保险队在表演赛中以1-0取胜, 喜获开门红。

作为利物浦足球俱乐部的官方主要合作伙伴, 安盛保险希望为足球事业的发展贡献一份支持的力量, 同时也倡导健康生活的理念, 为客户提供更全面的保障与服务, 践行安盛“从赔付者到陪伴者”的愿景。



Spring Thunder Top Branch Colleagues in Shanghai

Organized by the Channel Development Center, a headquarter tour for 35 outstanding branch colleagues from the Spring Thunder Top Branch program was arranged in Shanghai on August 27 – 29.

During the meet-up on August 27, Yamin conversed with each of the branch colleagues and expressed her sincere gratitude for their hard work at the frontline, encouraging them to keep learning and enriching themselves in the transformation journey. CDO Liancheng Zhou congratulated and welcomed the team and elaborated on our strategic transformation, channel development and personal career planning. In the meantime, Thom from Health team and Chen Chen from Commercial team introduced the health insurance market trend and commercial insurance pre-underwriting products respectively.

On August 28-29, a course training on marketing and collaborative segmentation was conducted for branch colleagues. Focusing on market research and segmentation, marketing coordination and strategy creation, the training provides an opportunity for branch colleagues to gain professional knowledge and marketing skills through activities such as sand table simulation and interactive games.

春雷计划“TOP Branch”机构优秀员工参访上海总部

8月27日-29日，渠道发展中心根据“春雷计划”“TOP Branch”方案获奖结果，组织第一批机构35名优秀员工赴上海总部参访。

在8月27日的见面会上，亚明与奋战一线的机构同事们一一交流，并向他们表达了真挚的感谢，勉励大家不断充实自己，为转型助力；首席渠道管理和销售官周连成就公司的战略转型、渠道发展、个人的职业规划与大家交流深切；同时总部健康险事业部高泓源和商业险事业部陈晨就“健康险市场发展趋势”和“商业险预核保产品”做了分享。

8月28-29日，在“市场营销和协同细分”的精编课程培训中，机构同事们通过实战沙盘模拟演练、互动游戏，主抓市场调研与细分、制定营销协同与策略，并结合自身工作需求提升专业知识与营销技能。



Deregulation Team in Spotlight 聚焦车改项目组

On the deregulation eve, over 200 colleagues including IT, war room, sales, claims and branches& call centers, were working around the clock to make sure everything is in place and to embrace the very moment. Though under an extremely tight deadline, the new products were successfully launched on time through the team's joint efforts. We've talked with several colleagues in the team - Philip, Scott, Jane and Thomas, and have explored more details of the deregulation and the great team.

This time is said to be the most comprehensive and disruptive deregulation in history. Why and how it affects our business, in short term and in long haul?

Scott:

The motor deregulation this time covers both commercial and compulsory motor insurances, with a wide range of changes in service, terms and rates.

It is going to create a lot of disruptions in the market in short term, with a huge immediate impact on pricing, and it will take more than a year for the market to adjust itself.

In the long term, I believe we will seize this opportunity to enhance the products and system, to differentiate and bring high-quality services to the market, with what we already have – comparatively precise forecast on regulations and market, global experience and local expertise, comprehensive motor strategies as well as structural and technical support.

Can you tell us more about the war room? How branches and centers are involved and empowered apart from strategy and technology support?

Scott:

The deregulation project for headquarter and branches & centers was initiated as early as on June 12, to prepare for the changes, and to align strategies and timeline.

车改前夕, 200多名包括IT、作战室、业务、理赔以及机构和中心的同事们, 坚守职场、加班加点, 为确保车改顺利切换共同守夜。时间紧迫, 但通过所有同事们的努力, 新产品在19日得以成功上线! 这一期的聚焦版块中, 车改项目组的Philip, Scott, Jane以及Thomas会跟大家详细分享我们的车改应对情况和前线团队的故事。

殷总, 都说此次车改是力度最大的一次, 体现在哪些方面? 对我们的车险业务会产生哪些短期和长期的影响?

殷兆男:

这次车改是一次双险改革 - 不仅改革商车险, 还有交强险, 力度很大, 范围也广, 包括服务改革、条款改革、费率改革。

短期来看, 车险改革毫无疑问会对整个市场带来极大的震荡, 尤其在产品定价方面, 冲击很快, 整个市场可能需要一年以上的时间去适应、消化和调整。

长远来说, 我们有对监管和市场较为准确的预判、有国际化的市场优势和本地积累的经验、有全面的车险业务发展战略、还有组织和技术保障, 帮助我们紧抓车改机遇, 进一步完善车险产品设计体系, 因地制宜为各地消费者带来多元化、高质量的服务体验。

车改作战室做了哪些准备工作? 除了总部的战略指导和技术支持, 机构和中心同事们又是如何安排的?

殷兆男:

6月12日我们就率先启动了车改项目以及总部+机构及中心动员, 正式开始了准备工作, 明确战略和时间表。

On July 21st, we set up the war room with colleagues from sales, IT, actuary, claims and finance. The team then started working on upgrading the pricing, underwriting, products, distribution channels and digital innovations, and closely monitoring regulatory and market changes. Headquarter and branch synergy is furthered through a series of trainings and workshops.

The peak phase finally came when the time was confirmed on September 3rd. We stepped up the process and held a four-day seminar for branches and centers to make their own market strategies.

It's not an end game when we launched the products on the new motor insurance system on September 19. The team was still in a rat race and kept tuning up the system.

The deregulation war room will be still with the front-line colleagues in the next few months. They will keep watching out the regulation and market moves to ensure a smooth running on our end.

Any thoughts on we taking the deregulation challenge?

Scott:

What impressed me most is the solidarity within all teams. We are not alone in this battle. We have the most proactive responses and support from all branches and all business lines. Those agile online and offline trainings also help headquarter, branches and centers to align strategies.

As Yamin put it at the townhall, the deregulation opportunity is vital in the transformation program. We are heading towards the same goal. A long way to go, and I hope we will carry on the momentum and reach the next success!

7月21日成立了车改作战室,集结了各个部门的精英同事,包括业务、IT、精算、理赔和财务,开始就定价、核保、产品、渠道、创新与数字化进行技术拓展升级,并实时监测市场和监管动向,并与各机构和中心通过培训、宣导等方式理顺内部流程,加深联动。

9月3日,车改生效时间确定,我们也加快了应对的步伐,在为期四天的总分研讨会后,机构和中心也分别制定了符合各自市场情况的策略,总部同事也开始了夜以继日的冲刺工作。中心通过培训、宣导等方式理顺内部流程,加深联动。

9月19日凌晨,我们的车险产品成功上线新系统,但并不意味着战役的结束,19日到22日,总部和机构及中心同事仍旧加班加点测系统、做调试。

在接下来的几个月内,车改作战室仍旧会跟前线同事们一起,继续奋战,紧密留意市场和监管动向,保证系统平稳运行。

对这次车改我们的应对能力和上线情况怎么看?

殷兆男:

我感受最深的一点是,这并非单枪匹马的战役,而是公司上下各个团队在并肩作战。各条业务线各个部门和每家机构与中心都在积极响应全力配合,灵活的线上线下培训也确保总部和各机构及中心统一车改思路、明确策略。

正如亚明总在全员大会上说的一样,这是我们转型项目中的重要一环,我们都在朝着同一个目标而努力,我们还有更长的路要走,希望我们能够保持这份高涨的士气,继续努力!



Deregulation War Room 作战室合影



On the eve车改前夕

IT team also deserves the credit. How they helped on the project?

Philip:

The IT team has been working around the clock to develop the new system since initiated in June. On the deregulation eve, 150 IT colleagues worked together on launching one new system and upgrading 65 old systems in the meantime.

It's an urgent task. We only have three weeks to prepare since informed by regulators. With the existing AXA cloud platform, IT colleagues made swift actions based on the overall strategy and cooperated with business team, to ensure a smooth launch on September 19.

How many deregulations you've been through? Any challenge and anecdote to share?

Philip:

This is my third time being part of it. Different from the past two, we have a tighter schedule and heavier load. The challenge is that we have to launch both commercial and compulsory motor insurances at the same time in all branches. Fortunately, our comprehensive plans and online simulations helped us to realize the smooth launch in the end.

这次车改新系统公司产品能够成功上线IT团队功不可没，您能跟我们分享一下IT同事们在车改项目中具体做了哪些工作吗？

余健光：

6月开始车改项目启动，IT就开始持续加班开发新规则系统。车改前夕也就是9月18日，我们投入了150名IT同事，实现了1个新规则系统的全新上线，以及65个旧系统的升级上线。

这次车改时间非常紧迫，收到监管需求时仅有三周时间，项目组所有IT同事根据整体部署，充分利用安盛云平台的敏捷开发优势，小步快跑、快速迭代，业务与IT的充分融合与交流，最终实现了9.19成功上线。

这是您经历的第几次车改？这次有遇到什么技术挑战吗？有什么有趣的插曲/小故事可以跟我们分享？

余健光：

这是我所经历的第三次车改。与前两次不同，这次车改不但时间紧、任务重，关键是要求一刀切，当晚要求交强险、商业险新产品在所有机构同时上线。IT据此充分做了预案和上线演练，实现了车险开闸后的平滑上线。

The most challenging and fun part is about new changes and demands popping up till the last minute. We were lucky to have the evolving technical platform and talented professionals, as well as customers helping us test at the same time.

最有趣、最有挑战的,就是直到最后一刻都充满了新的需求和变化;幸运的是我们有持续演进的技术平台优势和专业人才优势,在上线最后一天我们跟用户一起还在做用户验收测试,确保了当晚的成功上线。



Hi Jane, can you introduce the war room colleagues? How many of them and who are they?

车改作战室聚集了公司各个部门的精英同事,能为我们介绍一下他们吗?

Jane:

张晓凤:

We have the talented colleagues from all teams and colleagues in the main battle room are:

车改作战室汇聚了各个部门及条线的骨干,其中常驻主战场的有以下几位同事:

Thomas Chen from Actuary, focusing on project management and actuary, always sweating, and a master of communicating across the team.

陈蛟,精算部的骨干,主要做项目统筹及精算技术,永远看他都是忙得满头是汗,是作战室沟通担当;

Jeffrey Gao from Actuary, focusing on product launch and training, an expert in actuary of course!

高争,精算部骨干,专注产品的上线和培训,是作战室的精算担当;

Keqiao He from Non-direct, taking multiple roles in the war room, a master in multi-tasking.

何柯桥,分销的骨干,经常身兼数职,飞奔多个战场,是作战室的多面手担当;

Shine Tian from Direct, proficient in sales and data, taking seamless roles across branches, centers, and all other teams, an expert in technology execution.

田帅,直销的骨干,业务和数据均精通,在机构、中心及精算各部门间无缝切换,是作战室的技术落地担当;

Jin Sheng from IT, specialist who can solve all IT problems

生晋,IT的骨干,有生晋在,没有IT搞不定的活,是作战室的技术桥梁担当;

Wei Mao from Strategy and Planning, updating all key data at the earliest time, bridging between business and finance team.

毛围,战略企划部骨干,总会给大家第一时间通报各种关键数据,是业务对接战略及财务的连接担当。

There are multiple sub-war rooms besides the main one, including nearly all members from those key teams, for example many dedicated new joiners including Hailin Yang, Yilan Liu and Jiaxuan Li. Main

除了主战场,作战室还有许许多多的分战场,主要部门几乎全员总动员,背后都有大量的人员不间断的支持和配合,例如几位新人杨海麟、刘伊兰、

contacts and general managers from branches and centers also provided timely market updates to assist the war room.

How many deregulations you've been through? Any feedbacks from customers?

Jane:

This is my fourth time. As very customer-centric this time, our customers can enjoy all the benefits from this deregulation with expanded coverage, more reasonable price and more comprehensive services. My personal feeling is that customers are getting more and more rational and mature. And the large-scale policy cancellations didn't appear as we anticipated, which is a good sign.

李家璇等各位同事成为最敬业的分会人员。机构及中心的主要联络人及一把手也不断输入市场的关键信息,是作战室不可或缺的市场千里眼。

这是您参与的第几次车改呢?目前新车改上线后,客户有哪些反馈呢?

张晓凤:

这是我参与的第四次车改。客户充分体会到了整个行业以人民名义,以客户为中心的改革思路,享受到了此次改革带来的保障范围扩大、价格更合理、服务更齐全的好处。而且经过多次车改,我们的客户也变得越来越理性和成熟,之前预计的客户集中性的退保情况并未出现。



The war room, IT and all branches were working day and night to prepare and adjust before and after the deregulation day. It must be quite exhausting. How do you feel as a member of the war room?

Thomas:

As part of the war room, I can feel the great team-work vibes and winning spirit. It's the joint efforts and dedication from everyone with professional

作战室、IT同事以及机构和中心同仁们在新车险系统上线前后都在加班加点、夜以继日地准备和调试,非常辛苦,作为其中的一员,可以分享一下你的感受吗?

陈蛟:

作为车改作战室的一份子,我感受到的是浓浓的、协同作战的氛围和勇于拼搏的精神,车改工作能

skills, serious attitude and meticulous manner, to help control risks and lay a solid foundation. The team didn't tire out yet. We are still monitoring and inspecting all details and ensure the new system normal operation as well as handling other various tasks.

I won't use the word exhausting to describe the work. Instead I feel extremely lucky to work with such a team. We shared jokes together when working late into midnight. We encouraged each other when getting stuck. We always got prompt replies no matter how late it was in night. This is a team where you will not feel alone. A joint journey supported by each other, always.

How long it takes to tune up the new system? Is the war room still in use?

Thomas:

It's estimated to be within one week to adjust and optimize the system.

The war room will still be there in next couple of months. There are three phases in our motor strategy and now we are in phase three. Phase one is the preliminary work before the deregulation proposals; phase two is between the proposal time and deregulation launch time; phase three is the debugging period after the new system is initiated. There will be no doubt that the war room will stay with all the teams and branches in the post-deregulation period to cope with the uncertainties and changes.

够顺利进行,离不开每位同事的努力与付出。大家凭借扎实的专业技能、严谨的工作态度,细致入微地排查问题,不放过每一个风险点,为车改顺利上线打下了坚实的基础。在车改成功上线后,大家仍未松懈,不断进行全方位的验证和监控,以保证新系统的正常运行及各项工作的顺利开展。

说到辛苦,其实我反而很庆幸自己能跟这样一个团队一起工作,夜深入半时总有玩笑打气,陷入困阻时总能得到鼓励开解,紧急的邮件、无论几点发出的微信总能得到回复.....这是一个让你时刻感受到不是一个人在战斗的团队,无论何时,你都不是一个人在独行!

新系统上线后,我们需要多长时间调试?车改作战室会继续存在吗?

陈蛟:

19日凌晨新系统准时上线后,系统的调试和优化都在以最快速度持续进行中,预计一周内即可基本完成。

整体车改应对工作共分为三大阶段:第一阶段是在正式改革方案出台前的前期准备阶段,第二阶段是改革方案出台后至车改上线的切换冲刺阶段,第三阶段是车改切换后的经营适应阶段。目前,我们刚结束第二阶段,迎来第三阶段。车改作战室作为车改应对工作的机制枢纽,也仍将继续持续下去,与大家一同度过接下来变化莫测的一段后车改时期。



安盛保險