

Research on the Construction of Service Quality Evaluation System for Automobile Insurance Claims of Ping an Property Insurance Jilin Branch

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Abstract. Faced with the vast potential market of insurance industry, insurance enterprises must survive and develop in the fierce competition and improve the quality of claim service, which is the basis of insurance enterprises. To establish a scientific and effective service quality evaluation system, the insurance industry as a sunrise industry has not yet had an authoritative service quality evaluation system. The evaluation methods and evaluation systems of different regions and departments are not uniform, and the standard levels are uneven, which also affects the standardization and healthy development of the insurance industry to a considerable extent. Therefore, from the inherent requirements of the development of the insurance industry, it is urgent to establish a scientific and effective insurance service quality evaluation system. In this context, this paper carries out the analysis.

The Connotation of Automobile Insurance Claim and Automobile Insurance Claim Service

Auto insurance claims refer to the process in which the subject matter of insurance occurs during the insurance period after the insurance contract is signed between the insurer and the insured. The insurer follows the principle of utmost good faith, fulfills the promise of compensation according to the insurance contract, and provides compensation for the insured's economic losses. The premise of insurance claims is that the insurer needs to investigate and verify the cause, authenticity and loss of the accident. After receiving the insurance report from the insured, the insurer shall determine the insurance liability within the prescribed time limit, and examine as soon as possible whether the claim documents provided by the insured are complete and qualified, whether the claimant's claim for compensation is valid, whether the insured and the insured have insurable interest in the subject matter of insurance, so as to make timely compensation for the case. The conclusion of insurance company's compensation should be based on theory, and the result of compensation should be scientific and rational.

Vehicle insurance claims service refers to all kinds of claims services provided by insurance companies for customers in order to ensure that customers get reasonable loss compensation as soon as possible after the occurrence of insurance accidents in the subject matter of insurance. In practice, automobile insurance claims service mainly includes case return visit, vehicle damage determination, case investigation, case mediation and so on. The premise of insurance company providing claims service is clear operation process and clear claims procedure. Providing high-quality automobile insurance claims service for customers is crucial to ensure that property insurance company enlarges the scale of automobile insurance and occupies a high competitive position in the industry. Important.

Current Situation of Automobile Insurance Claims Service of Ping An Property Insurance Jilin Branch

Auto Insurance Claims Service Model.

As one of the most important links in the operation of automobile insurance business, automobile insurance claim settlement is the window of after-sales service of automobile insurance.

Independent claims are the main means of China's automobile insurance claims mode. A few businesses use third-party assessment and survey, and the claim mode is relatively simple. In today's social environment, customers want to enjoy a comprehensive, multi-level claims service, so whether to provide diversified derivative services has become the main means for companies to compete in automobile insurance business. As a large property insurance company in the province, the vehicle insurance claim service mode of Ping An Property Insurance Jilin Branch reflects the basic level of the current service mode.

These claims services can not reflect the operating differences of various companies. In addition to the basic vehicle insurance claims services mentioned above, Ping An Property Insurance Jilin Branch has also launched free rescue, collection of claims information from door to door, direct compensation of 4S shop car insurance, mediation of car insurers' injuries, provision of transportation fees and accommodation, flash compensation and other innovative claims service modes, which have achieved good publicity results, and also for the public. The company's car insurance operation provides a good service basis.

Business Process of Auto Insurance Claims.

In cases not involving human injury, the automobile insurance claims of Ping An Property Insurance Jilin Branch go through a series of steps, such as "reporting, dispatching, investigating and fixing damages, checking and fixing damages, reconsidering and compounding, repairing and scanning, checking and closing claims, paying and filing". After the vehicle is damaged, the customer should report to the insurance company first. The caller calls in to determine whether the customer calls for the vehicle insurance report through his description. Yes, he enters the inquiry and inquiry of the insurance policy information. No, he transfers to other business acceptance process. Then enter the company's internal service transfer process, seats need to be properly tracked in accordance with the following provisions: if the case belongs to the rapid handling of cases, the day shift directly recommends service centers, if customers do not accept seats in accordance with the normal dispatch process. The night shift directly informs the customer service center information, and the next day, if the customer does not accept the normal dispatch process, the case belongs to a small case, the day shift dispatches the factory, if the customer does not accept the seat according to the normal dispatch process, the night shift informs the customer the information of the factory, the next day to fix the loss, if the customer does not accept the normal dispatch process, if the system does not have the factory. The necessary areas in the service shall be handled by mobile investigators in accordance with the normal process. If it is not a small or fast case, it is necessary to consult and judge whether the client filed the case on the spot. In the case of unobstructed assignment, the seats should be transferred to the center and dispatching group. When the telephone of the surveyor is not smooth (unanswered, shutdown, busy, unable to connect, etc.), it is necessary to transfer to the dispatching group of the telephone center on the dispatching platform, and the dispatching group of the central dispatching group completes the dispatching. When a reconnaissance officer requests to be reassigned, it is necessary to reconstruct the reconnaissance area with the reconnaissance officer if the seating assignment is correct and cannot be reassigned; if the reconnaissance officer resolutely refuses to accept the case of the seating assignment or if the case cannot be contacted by hand, the reconnaissance officer should record the situation in the case, and at the same time the dispatching sister (or the reconnaissance assignment officer) of the contact institution should be dispatched. Obstructing people and general dispatching) follow-up processing; if the dispatching hours cannot be contacted by the dispatching group of the organization, the seating records shall be coordinated. If the case is filed manually, it is necessary to follow up and complete the case assignment by oneself. Finally, after the calculation and audit of the compensation, the insurance company transfers the payment to the customer account, and the whole case ends.

Existing Problems in Automobile Insurance Claims Service System of Ping An Property Insurance Jilin Branch

Claims Team Level is Uneven.

From the perspective of brand building, successful brands should make customers feel that no matter where they go, the quality of goods and service should be the same, so can car insurance claims, so that customers can realize that no matter where they report, seating treatment is the same, fixed loss price is the same, and compensation services are the same. Customers can make an impression on their customers regardless of the damager they come into contact with. Insurance claims is a highly professional work, requiring insurance claims personnel to have relevant professional knowledge, rich claims experience and strong ability to distinguish falsehoods in the assessment of losses, loss fixing, claim document auditing, compensation calculation, etc. However, in practice, due to the different technical level of the personnel dealing with, the proportion of the existing practitioners who fully meet the standards is not high, resulting in public opinion that the insurance price is negotiable, forming the habit of bargaining with some repair shops and customers, which is mainly due to the lack of complete standardization of service language and operation gestures.

False Compensation Cases Can't be Eliminated Effectively.

As a whole, a small number of false claims consume a large part of the energy of the automobile insurance claims of Ping An Property Insurance Jilin Branch. As a result of a very small number of false claims, the Jilin Branch of Ping An Property Insurance has to spend a lot of energy to identify, resulting in a great waste of resources, both in system construction and service provision. The main reason is that at the present stage, the judicial crackdown on insurance and financial crimes is not strong enough and the social environment does not attach importance to it.

Burden of Claim Settlement.

There are great differences in the level of claim management among branches of Jilin Branch of Ping An Property Insurance Company in different cities: there is no clear and unified management goal, evaluation accountability line and standard management system; the ability of the team is weakening, the positioning of the team is blurred, there is no development roadmap, and it is extremely unstable; the surge in the workload and the surge in the number of cases make the claim settlement manpower unsatisfactory, so the claim management must be carried out. Innovation; the impact of the market environment - the expansion of liability, the improvement of compensation standards for injuries, repair fraud and price increase of spare parts.

Lack of Efficiency in Management.

Firstly, the criteria for evaluating the service quality of motor vehicle claims are not standardized enough, and attention is paid to the determination of the upper limit of premium amount, but the design of the criteria for evaluating the overall service quality and operating results is lacking. Secondly, although the evaluation criteria have been formulated, they are mere formality. At the end of the year, the actual operation evaluation often regards the criteria as nothing and still adopts the old operation method. At the same time, the technical level of the compensation site survey and damage determination personnel needs to be improved, which leads to the deviation of the assessment results from the actual level and brings huge losses to enterprises. Finally, Ping An Property Insurance Jilin Branch lacks effective management and management control over the whole claim service process, which makes it difficult to effectively launch the claims service process, which greatly reduces the efficiency of the whole company.

Professional Guidance to Customers is not in Place.

When insurance companies sign insurance contracts with policy-holders, marketers only pay attention to improving their sales performance, ignore customers who have signed contracts, and fail to introduce and learn timely claims process after accidents, which results in insurers failing to take timely and correct actions to ensure that their claims amount is guaranteed when accidents occur. After the insurance contract is signed by the customer and the insurance company, the salesman shifts all the responsibility to the claim department, but the specific signing situation of the insurance contract fails to make a detailed supplementary explanation, which leads to the loss of important information in the handover process and causes inefficiency in the claim settlement of consumers. At the same time, when marketing insurance products, marketers exaggerate the amount of claims, while the specific calculation method of claims is too complicated to inform consumers,

which leads to consumers' negative dissatisfaction with the actual amount of claims obtained after the event, which is too low compared with the expected value, and the overall image and reputation of insurance companies. There is a very negative evaluation, which is very unfavorable to the long-term effective development of insurance companies.

Guarantee of Quality Evaluation System of Automobile Insurance Claims Service of Ping An Property Insurance Jilin Branch

Internal Control Guarantee Measures of Claims Settlement Department.

The coordination of investigation and processing, adjustment and review, operation and damage determination must strictly follow the system of post separation; we should regularly carry out purposeful ideological and moral education, knowledge training and honesty education for survey, adjustment, loss determination and compensation personnel, so as to establish high-end honesty awareness and service level for automobile insurance claims practitioners; and establish perfect accountability and authority management. Setting up a series of fair and impartial quantitative evaluation systems, such as the evaluation system of automobile insurance claim settling personnel, the accountability system of automobile insurance claim settling personnel and the quality evaluation system of automobile insurance claim settling; setting up a perfect supervision system, strictly controlling the key points of claim investigation power, examination and approval power, so that these rights can supervise and promote each other, so as to improve the level of internal monitoring, so as not to create a perfect supervision system. Unnecessary distress.

In order to get on-site investigation at the first reporting time, it is necessary to formulate a perfect duty system and a system for surveying damaged vehicles, so as to improve the double investigation rate and on-site investigation rate; prepare basic tools such as high-definition digital cameras and wireless internet access receptor computers to transmit on-site investigation data to the compensation center; record on-site notes and hand them to the parties for signature; The site survey report is strictly inspected, including driver's license number, license plate number, location, time, etc. If rescue costs are incurred, the investigators must list the specific rescue costs. If there are doubts about the related costs, they should seek help from the legal adviser. In addition, the investigation work should be carried out well. To investigate the insurance liability, first of all, we must carry out the on-site survey work well and ensure 95% of the survey rate, while the survey rate of contracted or private vehicles and major accidents must be as high as 100%. In the process of investigation, we must make "seeing is believing". To list all details of the scene, business managers must personally participate in the investigation of major, suspected and important cases.

Strengthen the Link of Assessor in Automobile Insurance Claims Settlement.

Through the specialized insurance assessment company, the motor vehicle damage is determined. The compensation Department contacts directly with the compensation department within the insurance company. After receiving the accident report, the compensation Department contacts the assessment company directly. Then the assessment company arranges a special person to investigate the accident and fix the damage of the vehicle. Then the loss information is transferred to the compensation Department of the insurance company, and the compensation Department examines, adjusts and pays the compensation.

Improving the Evaluation Mechanism of Customer Satisfaction.

Implementing satisfaction evaluation is a key way to investigate customer satisfaction. Insurance companies regularly organize professional staff to investigate customer satisfaction, strengthen communication with customers, understand the actual needs of customers, and improve existing services, so as to achieve the desired goals. To build a perfect and mature evaluation system and improve customer satisfaction with enterprise services, the following ways can be considered:

Establish a perfect and mature customer satisfaction supervision system to provide customers with the best quality products and services, so that all sectors of society and the public can supervise the work of each link; if the promises have not been made, enterprises need to make up or compensate, so as to achieve the desired results and improve customer satisfaction with enterprise services. At this stage, the most important task of insurance companies is to improve the service and

process, improve the quality of service, and achieve all service commitments; if compensation measures are not taken in time, even if the commitment is limited to the superficial form, the most important thing is to play a propaganda role.

Organize professionals to investigate customer satisfaction, collect and collate relevant data, conduct regular surveys and research, and engage external agencies to participate in key periods, such as organizing various forms of insurance consulting activities, customer seminars, etc., to strengthen communication and communication with customers, understand their real ideas, and provide them with the best service. In order to improve customer satisfaction with enterprise services, employ external customers or enterprise customers, regard them as "mysterious customers", and supervise the effective implementation of each link of work.

Pay Attention to the Construction of Claim Service Information System.

Make full use of the vehicle insurance information platform to collect and process all kinds of data information, correctly identify accident vehicles, supervise and manage suspicious vehicles, and ensure that risk identification can be greatly improved. Transportation departments and insurance companies cooperate with each other, especially in the investigation of damage reports, accident certification documents, claims cases and other aspects to achieve resource sharing, if involving cases related to insurance fraud will be prompted. In the process of claims settlement, insurance companies should strengthen exchanges and cooperation with all walks of life. For example, automobile service providers can build a perfect and mature vehicle maintenance system according to their own actual development; major commercial banks can strengthen cooperation with hospitals to provide more high-quality services to customers; and build and improve a mature customer manager system of automobile insurance based on the actual situation.

Car insurance facilities are monitored and managed in real time. As long as the owner logs on the insurance company website, he can inquire about the compensation situation of motor vehicles, such as the time of insurance, the information of compensation, the amount of compensation, the procedure of compensation and so on. To sum up, it is very important to strengthen the management of automobile insurance. To make full use of information technology to improve the management level, insurance companies should focus on networking and informatization. We will increase the research and development of new systems, integrate e-commerce, automobile insurance, customer relationship management systems and automatic damage determination systems, and make full use of new and high-tech production technologies and equipment, such as electronic map technology, global positioning technology and wireless mobile devices.

Conclusion

As an important service item of insurance company, the quality and level of automobile insurance claim service will directly affect the future development of insurance company. Insurance companies must carry out specific innovation and Optimization in terms of automobile insurance clauses and claims settlement process, improve the ability and quality of claims settlement personnel, and create a better foundation for the development of automobile insurance claims service.

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