



RETENTION POLICY AND PROCEDURES MANUAL

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1. LIST OF ABBREVIATIONS

1. AIT – Assemble Insurance Tanzania Limited
2. CRO – Customer Relationship Officer

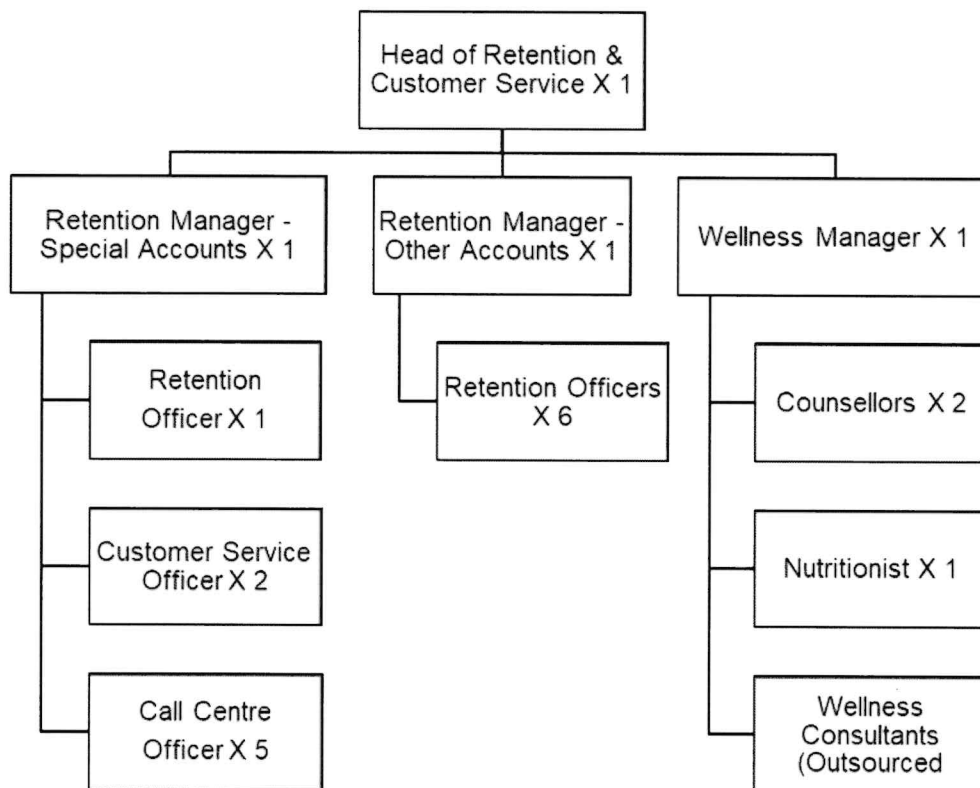
2. INTRODUCTION

The business Retention unit is there to ensure that all acquired clients are serviced throughout the year as per the agreed SLA and ensure renewal once expires. This document will define the scope, purpose, and procedures for the retention unit for client satisfaction.

1.1 Scope of policy

The scope of this policy is to define the activities involved in client retention from the acquisition point through to the end of the contract. It will define the services and turnaround times.

1.2 Departmental Structure



1.3 A. Retention process for Corporate clients

i. Preparation of SLA

Once a corporation has joined AIT the unit prepares a Service Level Agreement (SLA) that defines the services members will be receiving throughout the contract period, it also mentions the turnaround times of the said services. The table below identifies the same.

SN	UNDERTAKING	TURN AROUND TIME
1	Premium payment	Payable annually and prorate on addition during the policy period
2	Membership Card Enrolment	Within 3 working days (in case the card has not been issued within the time frame medical temporary letter will be issued in lieu of a Membership card
4	Reimbursement	Payment will be made within 14 working days of receipt of the claim
5	Referrals	The attending Medical Doctor or Service, provider (hospital) will notify ASSEMBLE Case Management of the need for the patient to be referred to another hospital for further treatment. Case management will start the process immediately.
6	Reports	ASSEMBLE INSURANCE shall produce a quarterly report. The report will cover Claims Patterns, Disease Patterns & Profiles, and Utilization details. A meeting will be arranged to meet with HR for discussion on the said reports.
7	Provider Accreditation	In case of accrediting or terminating Providers at any time ASSEMBLE will notify the client of the changes and the revised list will be shared immediately for information to be communicated to staff.
8	Addition members	To add a new employee/Child/Spouse with or without dependents, the ASSEMBLE application

		form must be completed and signed by the Principal Member (Permanent employee). Once payment is done, a card will be issued within 3 days.
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ii. Introduction Meeting

This meeting is set up by a salesperson to introduce a CRO who will be servicing the corporation throughout the year. The meeting will basically touch on the basic activities to be conducted during the first 30 days which is training staff on the packages to understand what is covered and what is not and agreement on quarterly meetings.

iii. Product Knowledge Presentation

This is the session that is conducted with clients to educate them about who we are and about the cover they have with us in terms of benefits and procedures for overseas referrals, and reimbursements.

iv. Health Talk Training

The Corporate Relationship Officer is required to share health education topics with clients for clients to choose as the preferred session which will be conducted by the doctor to create awareness of such disease which will help our members to live a healthy life. This training has to be conducted twice a year for each corporation.

v. Courtesy Visits

This is a visit done to clients to check on them and get feedback about services and address them accordingly once any issue is reported in this meeting.

vi. Scheme Performance Review

This is a comprehensive report shared with clients on a quarterly basis, it gives an overview of the performance in terms of the number of hospital visits, the average cost per visit, and how it impacts the utilization of the group. It provides an analysis of the Loss Ratio and the analysis of the premium paid against claims incurred in order to give the client a clear understanding of how the portfolio performs and predict if there will be any cost implication on the premium at renewal.

vii. Fund Statement Report for corporate under Fund Management

This report is shared on a monthly basis with the corporates under fund management in order to monitor their utilization so that they top up funds at the right time to avoid negative balances.

viii. Customer Satisfaction Survey

In order to satisfy customers a survey must be conducted to understand areas of weakness that we need to improve and resolve issues that contribute to client dissatisfaction. This survey is conducted quarterly to all clients.

1.3 B. Retention process for Individual

i. Sharing Renewal Notice

Corporate Relationship Officer shares renewal notice letters to individual clients 3 months prior to renewal in order for members to start preparing for renewal.

ii. Follow up for renewal

The responsible CRO will follow up with the client on a weekly basis for the first two months and then on a daily basis for the last 30 days if the member has not yet paid to avoid expiry of cover which will then cause service denial.

iii. Card and Policy preparation for dispatch

Once a member has confirmed renewal and paid the premium, the Corporate Relationship officer (CRO) is required to ensure all required documents (Renewal Notice and Photos) are submitted to the membership unit for renewing the member in the system and follow-up for new cards and policy the same day and provide the same to client. Should there be any technical challenge that may cause delay, clients must be informed and provided a letter just in case he/she may require access to the service while waiting for the card.

iv. Courtesy Calls

This is done to ensure service satisfaction and address any challenge a client may be facing, The Corporate Relationship Officer (CRO) is supposed to do courtesy calls on a quarterly basis.

v. Sharing of Health Tips

Monthly tips shall be shared with all clients to keep them informed on Health matters that help them live a healthy lifestyle but also avoid risks of getting diseases.

3. CUSTOMER RENEWAL PROCESS

i. **Internal Renewal Discussion**

Once underwriters finalize renewal quotes which is done 3 months prior to renewal and share the quotation with the Head of Retention.

The Head of Retention will organize the internal renewal discussion with the Head of Operation(HOO), Data analysts, and Head of Sales and Retention manager to discuss the pricing and loading decision. The reason this team meets is to discuss reasons for loading and see the necessity of that loading and what caused it so that when a renewal meeting is conducted with the clients there are answers to a client concerning the loading. If no need for loading then the quote will be revised and shared with the clients.

ii. **Sharing Renewal Terms with Clients**

Once internal discussion is done data analysts will then share the final agreed quotes to provide to clients and Corporate Relationship officers (CRO) will immediately share all quotes (3 months before renewal) with clients, Brokers, and Agents.

iii. **Renewal Meeting with client**


Once the quotation is shared with the client, the Corporate Relationship Officer will then make a follow-up meeting to agree on renewal terms so that there is any benefit adjustment required to be done in order to avoid delays. This has to happen before cover 60 days before the cover expires.

iv. **Benefit Revision**

After the renewal meeting, whatever has been agreed, be it additional benefits, discounts, or additional providers is worked upon and share the revised quote with a client for confirmation before issuing invoice. Once client confirms then invoice is issued for payment.

This Retention Procedure Manual – Medical Insurance has been reviewed and approved by the Board of Directors of Assemble Insurance Tanzania Limited.

Date: 22nd September 2023

Signature:  _____

Name: Agnes Batangas

Designation: Board Chairperson