Research on the Automobile Insurance Service Model Based On the WeChat Platform

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Abstract. With the popularity of smart phones, The WeChat is in the growing number of users in China, the establishment of automobile insurance service mode, which is based on the WeChat platform, improve service level of automobile insurance, making full use of the function of the WeChat is the key. Contrast with the insurance WeChat service platform and the traditional automobile insurance service mode, we could see automobile insurance service model based on The WeChat platform is more efficient, insurance companies can fully explore the WeChat platform of user data, and more comprehensive, accurate, quick to offer Automobile insurance.

Introduction

The WeChat is a free application for intelligent terminal, the WeChat only need to consume a small amount of network traffic, you can achieve the positioning function between different communication operators. And, you could send the voice messages, video, images and text through the network quickly.

Development of Automobile Insurance Service Mode Based on the WeChat Platform

The WeChat which is the Tencent company launched providing instant messaging service, free application for intelligent terminal in January 21, 2011. The WeChat only need to consume a small amount of network traffic, you could achieve the positioning function between different communication operators. So, you could send voice messages, videos, images and text through the network quickly. At the same time, it could also be used to share the information through the streaming media content and location-based social plug-in "circle of friends", "public platform" and "enterprise public number" and other service plug-ins.

At the end of the first quarter of 2015, the WeChat users in China had exceeded 500 million, covering more than 90% of the smart phones, and had become the people under 50 years of age in the daily use of an indispensable tool. In the 2016 first quarter earnings data show that the number of WeChat Tencent Inc. and the combination of WeChat users had reached 806 million.

With installed in the smart phone users, free social software the WeChat, insurance companies use the WeChat public account to build the customer service platform, and provide automobile insurance inquiry, online insurance, online underwriting, online payment, electronic policy download underwriting processes. Also the platform could realize the real-time reporting, remote survey, small accident loss, transfer claims, claims status query, such as automobile insurance claims service, improve the efficiency of the insurance company's customer service. Up to now, China there is more than 100 insurance institutions opened the WeChat public platform. Among them, large-scale property insurance companies have built the WeChat service platform for automobile insurance, to provide customers with consulting, underwriting, claims etc. related services. With the widespread use of the WeChat in the smart phone users, research on the automobile insurance service model based on the WeChat platform has important practical significance.
Automobile Insurance Base on the WeChat Service Platform Has the Advantages and Disadvantages Compare with the Traditional Service Model

With the development of mobile Internet technology and the popularity of smart phones in China, as well as the promotion of wireless network transmission speed, the user can access anytime, anywhere through mobile phones. The WeChat platform which based on mobile internet technology, is to achieve a full range of communication and interaction by the user text, pictures, voice, payment, maps, position and other functions. Such as the People's Insurance Company of China, China Ping An insurance company and other large insurance companies had set up an automobile insurance service platform based on the WeChat for automobile insurance services. Motor vehicle insurance services model based on the WeChat platform, compared with the traditional service model, is greatly to make up for the deficiency of auto 4S shop, insurance agents, telephone sales, sales network channels, and has obvious advantages.

The Information Transmission of the Automobile Insurance Service Platform Based on the WeChat Is More Efficient Than the Traditional Channels, and it Could Improve Underwriting, Claims Timeliness, So Customers Have A Better Experience

In the traditional mode of automobile insurance service, the insurance claim material delivery must pass through the service agent and so on. In this way, the two sides need to spend a long time to pass the information, underwriting, claims efficiency is very lowly, and customer experience is impacted. Also, it would take high operating costs to the insurance companies. And the motor vehicle insurance services mode based on the Wechat platform, makes full use of mobile internet technology, realize between insurance companies and users of text, pictures etc. material transfer to communication and interaction, it could improve the efficiency of information transfer. Even customers use their mobile automobile insurance purchase and after be or get out of danger of self-claims, remove from the personnel of back and forth, greatly saving customers time. And it could reduce the cost of insurance company's operation.

The Service Function of the Automobile Insurance Based on the WeChat Is More Comprehensive than the Traditional Channel, and It Could Provide a Comprehensive Service for 24 Hours, Which Can Increase the Customer's Viscosity

The traditional channel, the insurance companies just contact with customer when renewal and claims. At the same time, due to the insurance companies to provide the service relatively professional, the customer is not willing to contact with insurance company when he get out of danger, basically seldom communicate. And by the automobile insurance service model which based on the WeChat platform, customers could read the insurance information, insurance options, premium calculation, insurance, payment, report of danger, the site survey, small and micro accident to assess the damage, claims schedule query, value-added service receiving, etc., any time. And it could increase the insurance company interaction, increase the viscosity of the customer.

The Automobile Insurance Service Platform Based on the WeChat is More Economical Than the Traditional Channel

Insurance companies reliance on insurance intermediary, automobile 4S shop, agents and other channels so much, with the increasing of vehicle insurance business of insurance companies, in order to fight for the limited channel resources, insurance companies always costs in the fight, to city insurance intermediary, automobile 4S shop, the agent's cost is increasingly high .

The automobile insurance services model based on the WeChat platform, takes full advantage of the free The WeChat app, contact with consumers directly, without any intermediary, and saving a lot of labor costs. It would greatly reduce the cost of the insurance company's customers, improves operational efficiency. In addition, it would enhance the automobile insurance user viscosity, further improve the insurance company's brand, get more customers recognized, so as to maintain the customer loyalty by good customer service and consumption experience.
Of course, the automobile insurance service model based on The WeChat also has its own disadvantages.

In the traditional channel mode, Automobile insurance sales staff will often take the initiative to customers to visit, explain, sales, reflecting the interaction between people. But the automobile insurance service model based on The WeChat, the customer must be active concerned about the insurance company’s WeChat platform, the platform can provide related services. At the same time, customers could easily cancel the automobile insurance based on the WeChat platform. Telephone marketing, network marketing, automobile insurance, mobile phone and other social software such as the Alipay, are robbed of the automobile insurance market, it is possible to form the fierce competition of automobile insurance service based on the WeChat platform. In addition, the automobile insurance service platform based on the WeChat is built in the phone, the service will cost the user a certain data traffic, increasing the cost of the customer. The popularity of smart phones for automobile insurance service platform based on the WeChat application has laid a good foundation, but smart phones with a small screen, small capacity battery also affects the promotion of automobile insurance service platform.

**Suggestions for the Construction of the Automobile Insurance Service Platform Based on the WeChat**

Automobile insurance service model based on the WeChat platform, is mature and the use of cloud computing, big data, mobile internet technology, and the automobile insurance industry to adapt to the new era of Internet plus, is the future trend of development. The automobile insurance service platform based on the WeChat, should be focus on doing a few aspects of the function.

**Service Function**

Automobile insurance service model based on the WeChat platform should be focus on service users, rather than marketing users. It should take full advantage of the characteristics of the mobile terminal The WeChat platform to narrow the distance between the insurance company and the customer.

Automobile insurance advisory services. Customers could through the automobile insurance WeChat platform get automobile insurance introduction, change of insurance premium calculation, the insurance information, query policy inquiry, the progress of the claim, service outlets, vehicle rescue tips and other content of The WeChat online consultation;

Two is living services. Automobile insurance service model based on the WeChat platform could provide customers with the car related services, such as car maintenance skills, illegal inquiries, bad weather reminder, traffic safety knowledge and the location of urban traffic conditions, etc.

Automobile insurance service model based on the WeChat platform need to reflect on the user's use value is possible by users to continue to focus, only through practical and effective information services to meet user needs and aspirations, the value of content and services to enhance the user viscosity, which could get the user's lasting concern.

**Underwriting Function**

Insurance products should have a simple, popular knowledge and other characteristics of the automobile insurance service model based on the WeChat platform. Automobile insurance as the owner must be covered by the insurance, in accordance with the principles of sales in the WeChat platform. Automobile insurance in the WeChat in the sales process of the platform, customers according to the actual situation, must choose the right insurance scheme, completing the policy information, including insurance time, personal information and e-mail, instant query policy, a few minutes can easily handled. Also, log on automobile insurance service platform based on the WeChat, it would have a key renewal, no longer hard to counter the queue handle, save time.
Claims Function

Customer is in after be or get out of danger, Automobile insurance through the The WeChat service platform to the insurance company to report a case to the security authorities, on-site to take pictures and upload photos of the accident scene photos, to achieve self survey, the insurance company could even remote to assess the damage and pay reparations. Compared to the traditional claims procedures, claims through the automobile insurance service model based on the WeChat platform, without the need to travel back and forth to the insurance company to submit materials, efficiency claims have greatly improved. At the same time, customers could self-shooting scene under the guidance of the insurance company staff, without waiting for the insurance company's survey members rushed to the scene, and customers save time cost, insurance companies save labor costs. However, the scope of the general claims of the automobile insurance service model based on the WeChat platform is limited to the amount of the loss is small, the case is simple and clear responsibility.

The future Development of the Automobile Insurance Service Model Based on the WeChat Platform

Increasingly warming internet banking is quietly changing the insurance industry, with the advantage of the internet, the acquisition and processing of information, may become the core of the future of the competitive ability of insurance institutions. The automobile insurance service model based on the WeChat platform, with the rapid development of mobile Internet technology, will be further explored the WeChat platform of user data, a more comprehensive, accurate, quickly provide automobile insurance services, which will be the trend in the future development of automobile insurance.

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