**Employee Benefits Strategy 2025**

**XXXX Lebanon**

# **Mission Statement:**

* To maintain the position of being the insurer of choice for multinationals and NGOs through providing a comprehensive TOB, value added services and wellness solutions
* To create new solutions that fit the local clients
* To develop a solid EB team
* To grow the EB portfolio profitably

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# **SWOT Analysis**

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| **Strengths**   * Most Comprehensive TOB in the market * Lead insurer for MCNs and NGOs * Value added services * Strong agency distribution * Company Profile * Financial Stability * Good relationship with MMB/AON * Crisis management | **Weaknesses**   * High pricing vs market (40-50% gap) * Rigid und guidelines * Complex on-boarding process * Absence of general insurance/products * Absence of a low expense and limited coverage GM product (Similar to market) * Outsourced GR * Outdated CI and travel policies * Claims reimbursement delays 🡪 Service affected * TPA data analytics * TPA stagnation * TPA claims audit * No claim fraud detection * Local brokers relations |
| **Opportunities**   * Expansion of NGOs in 2025 * Wellness Program Development * Team development * Product Development * In-house GR * Claims cost containment efforts | **Threats**   * Exit of MCNs from market * Economic crisis 🡪 Clients are heavily budget oriented * War expansion 🡪 Additional financial crisis * Aggressive competitor pricing * Companies’ closures 🡪 Market Shrinkage * Lack of PWR coverage for new business |

# **GAP Analysis**

## **1. Team Capabilities and Development**

**A. Current State:** Team members have foundational skills but may lack advanced knowledge or expertise in strategic selling, products, general EB knowledge, treaties, pricing, and navigating complex client demands. Therefore, the team has become dependable.

**B. Desired State:** A well-rounded, independent, high-performing team with advanced training in product and general employee benefits knowledge, pricing, and sales strategies**.** As a result, the team should become independent, creative and solution oriented.

**C. Gap:**

* Limited access to structured and customized training programs.
* Insufficient mentorship or career development pathways.

**D. Remedies**

* Creation of individual development programs
* Structured general trainings programs
* Customized trainings as per each member’s areas of development
* Continuous guidance and career conversations
* Foster a positive culture with clear communication and recognition

**E. Remedies Complexity**

* Medium

**F. Impact**

* High

## **2. Client Satisfaction**

**• Current State:** 65% satisfaction ratio with more than 90% of complaints are claims related.

**• Desired State:** High retention rate with proactive client engagement and tailored solutions to ensure client satisfaction, even under challenging circumstances.

**Gap:**

**•** Insufficient customized retention programs for high-value clients.

• Lack of consistent client feedback mechanisms to identify evolving needs early.

## **3. Product Offerings and Innovation**

**• Current State:** Core insurance products are available, but flexibility in coverage and value-added services (e.g., wellness) are limited.

**• Desired State:** A broad and flexible product portfolio that includes innovative, customizable solutions, with options for value-added services like wellness programs.

**Gap:**

• Lack of specialized or customizable products tailored for current client needs.

• Limited value-added services that enhance client differentiation and satisfaction.

## **4. Market Reach and Expansion**

**• Current State: E**xisting market focus is primarily on Lebanon, with limited penetration in adjacent markets (e.g., Jordan) and limited exploration of high-growth sectors.

**• Desired State:** Expanded geographic reach and industry focus, tapping into high-growth sectors and cross-border solutions (e.g., for temporary relocations).

**Gap:**

• Absence of a defined market expansion strategy to enter high-potential regions or sectors.

• Limited partnerships or alliances that can facilitate market entry.

## **5. Operational Efficiency and Technology Integration**

**• Current State:** Basic operational processes are in place, but there’s room for improvement in areas like CRM, automation, and client data management.

**• Desired State:** Streamlined, technology-driven processes that enhance operational efficiency, client responsiveness, and data-driven decision-making.

**Gap:**

• Limited automation and integration across sales, CRM, and client support platforms.

• Inconsistent data analysis practices, reducing visibility into sales trends and client needs.

## **6. Staffing and allocation**

To ensure this team is effectively embarked and deployed to actualize the company’s growth strategies across the employee benefits (EB) division, staffing and allocation profiles are critical success determinants. At the present scenario the team is competent but not comprehensively proficient or specifically trained in strategic selling, the product, price and multiple requirements of the clients at this level. To counteract this, the staffing strategy that should be employed to satisfy this staffing gap should cover both the developmental and the selection spectrum.

Workforce allocation should be done effectively for the employees to be placed at the right positions that would put to best use their strongholds besides filling the gaps that might be hand in their developments. The next step is developing very specific development plans or programs that must include internal and external opportunities, such as mentorship. This enables them to expand their responsibilities in ways that will meet the client needs and the changing market environment as well. The team must be grouped into groups based on the experts in the product or sector focusing on the various clients’ sectors or line of products.

However, staffing has to be more focused not only in skill building, but also in experience and character of the workers in order to form a more diverse, self-reliant team. Direct supervisors should be allowed to offer continual feedback, give career direction, and appreciate work well done by employees. Appropriate staffing and work allocation approach proposed would enhance coordinated functioning of the EB team, aligned to the key objectives of product enhancement, sales, and client satisfaction.

## **7. Department visibility**

Increasing departments’ profile is crucial, when it comes to synchronizing operations related to employee benefits with company objectives and optimizing performance in the marketplace. Since the current state of the EB team with little organized training and no clear career advancement path well understood, visibility will be crucial for its growth – inside and outside of the organization.

Internally, the visibility of departments may be increased by using such traditional means of communication where the EB team can casually inform other departments including sales, marketing as well as customer services of the achievements, problems and new findings. Generate new interdepartmental meetings or social sites through which the team can have access to other departments so that the intricacies of the operations and the requirements of the clients are known. Also, disseminating information of the department’s goals and accomplishment across the company fosters recognition culture. This would also foster compliance with the company’s mission statement to deliver unique solutions and creative products.

Externally, it means that the EB team should be even more present in such activities as industry conferences, acting with clients or partners. Combining the two is that more frequent communication with current and potential clients as well as constant getting back to them assures the EB department of being viewed more as an expert partner. Increasing visibility on the inside and outside the organizations will help the department to work more effectively, satisfy the clients, and have the capacity to penetrate more relevant markets.

## **8. Pebbles**

In the context of ‘pebbles’, any extensive valuable actions or projects that can create long term strategies in an organization are involved. While such initiatives may not always be huge and/ or easily visible, the possibilities discussed above indicate that they yield significant cumulative returns over time. To the EB department in the insurance company, stakeholders of pebbles are those activities and strategies that will add increased efficiency and value for the insurance company as well as for its clientele base.

Another important pebble for the EB team would be the cultivation of individual client retention approaches. This could mean developing particular service offerings for certain clients that fits the profile of high Expectancy/Value Clients. These so simple but effective activities can help reinforce the relationship with clients – for example, daily or weekly calls, feedbacks in the form of questionnaires, or special offers related to wellness. Another potential pebble is “improve communication effectiveness”, or the employees have to deliver better and more individualized communication that furthers trust and satisfaction with the clients and shareholders.

Also, pebbles can comprise “onsite micro-training” that consists of brief study meetings on the relevant trend, new technologies, and internal systems. Cumulatively they ensure that team members remain knowledgeable and responsive, thus adding value to other more structured learning interventions. Last, creating an “internal reward system” that would motivate people and teams to perform small activities that would improve overall performance is the last one. By consistently focusing on these pebbles the EB team can make big advancements, ultimately achieving elimination of gaps noticed at the current state.

# **Summary of Gaps and Recommendations**

## **Area Gap Recommendation**

Revenue Generation Lack of data-driven sales approaches and targeted incentives. Implement CRM tools for better lead tracking; add incentives based on segment.

Client Retention Limited retention programs for high-value clients; lack of consistent client feedback mechanisms. Develop retention programs for top clients; conduct regular surveys and feedback sessions.

Team Capabilities Limited advanced training and career development pathways. Introduce a structured training program and mentorship initiatives.

Product Offerings Lack of customizable or innovative product options; limited value-added services. Develop flexible product options and wellness services.

Market Reach No clear strategy for market expansion into new regions or sectors. Define an expansion strategy for high-growth areas.

Operational Efficiency Basic CRM and limited automation; inconsistent data practices. Invest in automation and CRM integration for better data insights.

Addressing these gaps will align the department’s operations with the strategic goals for 2025, ensuring a more proactive approach to market demands, enhanced client loyalty, and a motivated, capable team. Let me know if you need more specific steps for each recommendation.

## **Q1: New Business**

**Target:**

Achievement of targets for new business in the EB division should therefore target penetration of high-growth industries and adjacent markets, especially international markets outside Lebanon. Therefore, the company should focus on developing a targeted market that includes MNC and NGOs and high potential domestic companies in nearby countries such as Jordan, Egypt. In those sectors, attention should be paid to those companies that require individual approaches in terms of insurance – wellness programs, flexible benefits, and integrated HR services.

Also, targeting mid to large companies that are interested in adding some new perspectives on their employees’ wellness may be another good perspective. Such businesses may be willing to afford far more differentiated solutions that are part insurance product, part additional services.

**Action Plan:**

**1. Market Research and Analysis:** Market evaluation should be done wisely to select the best sectors in the market along with the geography. Especially, evaluate the market needs for wellness programs, life and health insurance and other added services.

**2. Expand Sales Channels:** Form a specialty focused business development team responsible for selling to MNCs and NGOs especially those with a regional presence. This team need to know not only the local market of the country of operation but also regional market conditions.

**3. Tailored Solutions:** Ensure that one designs high quality solution offering that directly addresses the needs of growth-oriented markets. Flex-feasible benefits and wellness programs will place the company in a vanguard of leaders as these options are modular and flexible.

**4. Strategic Partnerships:** Establish alliances with regional brokers, managing consultants based on HR, and local insurance firms for an efficient market entry.

**Portfolio**

**Target:**

The opportunity for the portfolio of the EB should be to develop and increase the list of the company’s products and services, as well as to offer more related and free-form solutions. This is done by developing a set of common insurance solutions that would allow an insurer to adapt to the needs of international clients or SMEs in dynamic industries. Specifically, the particular needs that should be covered in the portfolio include digital health, mental health, and flex work.

**Action Plan:**

**1. Product Diversification:** Build new generation of insurance solutions that meet diversified requirements of companies in terms of their size. These products should be group health plans, life insurance and wellness programs.

**2. Value-Added Services:** Include services like counselling, exercise, telemedicine, and stress invasion as extras that a policyholder can freely choose to buy apart from the insurance policies. This would create a competitive edge to the company against the other competitors in the same industry.

**3. Customizable Benefits:** Provide choices, allowing the clients to select one option or another depending on the company’s values and employees’ preferences. These could be such things as flexitime, policy on fertility treatment, or maternity/ paternity leave.

**4. Repackage Existing Offerings:** Determine how the current value-added propositions can be repackaged and presented to new market segments – another option is to provide the specific SME managing packages or even more extensive, international packages for more significant purchasers.

**5. Pricing Models:** It is suggested to enhance pricing strategies for offering potential and reasonable rates but profitable at the same time. Provide favorable rates for the little firms and at the same time provide models that come with expensive extra frills to the large clients.

## **Q2: New Busineess**

**Target:**

The target should therefore concern the company’s ability to retain the clients and find more sales for the product. Using what was learned from the initial new business push, the company can build more loyal client base and provide more services to answer the needs of the clients. This involves strategies such as, prioritizing on account assortment development and concentration on key customers as well as targeting sectors with enhanced employee benefits like technology, health and the professional industries.

**Action Plan:**

**1. Client Segmentation:** Divide the current list of clients in terms of industry type, size, and service demand to determine where new coverage and extra service will be of most value.

**2. Cross-Selling Initiatives:** See where it is possible to introduce new offers with Wells being a partner through offering products like wellness, life and mental health insurance. Help them with specific recommendations based on specific client information, which is in the hand of account managers.

**3. Client Relationship Management:** Create and maintain loyal clients, who are provided with frequent communication, and making them offered special offers for their extended periods of patronage.

**4. Proactive Communication:** Develop an information delivery system to remind the existing clients on emerging goods and services in this industry, and any changes that need to be communicated. It also ensures the company is easily on mind of the clients who are looking for new benefits for their workforce.

**Portfolio**

The objective will be to stabilize the new product lines and improve their versatility for different established clients. Furthermore, the company needs to focus on the issues regarding the differentiation, here it is necessary to mention innovative products and/or services, digital platforms, and wellness services.

**Action Plan:**

**1. Enhance Digital Solutions:** Offer the clients technology solutions that enable benefit plan administration, tracking of wellness programs and feedback through clients’ web self-service tools or even mobile apps.

**2. Pilot New Programs:** Test-run the wellness programs or the wellness tracking mechanism of a company for some of its most valued clients for testing the effectiveness.

**3. Integrated Solutions:** Systematically incorporate insurance products into the operations of an HR system to cater for employee benefits so that efficiency is guaranteed to the clients.

**4. Client Feedback Mechanisms:** Establish procedures with regards to what clients can say about the new products and services which enables the constant improvement. This could include regular ones say once every three months or customer feedback to enhance the services.

**5. Continuous Product Innovation:** Always have the next potential blue ocean creations on deck—especially in health care technology, environmental initiatives, and workplace mental health strategies. This way, you will always be ahead of your competitor and alert to new opportunities in the market.

## **Q3: New Business**

**Target:**

For the new business, there should be the focus on entering the new regions in the country where the market is still uncompetitive and the new track industries, especially the technology, fintech, and education industries. The target should consist of MNCs who wish to receive cross border solution and the local organizations who plan for expansion to a new region. One segment that must be a priority is a business with a dispersed or a partially on-site staff in which innovative strategies that facilitate the delivery of such perks are particularly useful, including telemedicine, virtual health-oriented activities, and flexible coverage.

**Action Plan:**

**1. Regional Market Expansion:** Select regions which are expected to have high growth of their area of comprehensiveness of employee benefits such as the Gulf Cooperation Council (GCC) region or parts of Sub Saharan Africa. Working on the market entry tactics for these areas that will use local collaborations and global experience.

**2. Industry Focus:** with technology, startups, Internet, financial, and education industries which target younger employees with extensive experience in technology and flexibility and wellness in the benefits granted. Adapt messages to convey the company’s ideas of being innovative, offering flexible services that will suit specialty sectors.

**3. Strategic Alliances:** Enter alliances with local brokers and human resource consultants, and local trade associations to gain acceptance in the new market. Such alliances will assist the firm in making sense of local regulations and pushing brand penetration.

**4. Customized Proposals:** Establish occasions to build erudite benefits packages for organizations with preeminent employee portfolios, especially those with offshoot or kinetic employees. Out of these packages, it should be possible to include digital health solutions, and elastic as well as the accommodation wellness programs insurance cover both local and overseas employees.

**Portfolio**

It expected that the portfolio target should concentrate on expanding product differentiation and flexibility to meet the new requirements of multinationals and high-growth segments. The portfolio should purposefully offer more holistic solutions, where insurance is offered with HR and wellness solutions that many business, especially when managing a hybrid or remote workforce, would benefit from.

**Action Plan:**

**1. Product Integration:** Reflect insurance options right from the employee management systems so that the user experience is as smooth as can be. For example, link benefits enrollment with HR software, provide the clients with an opportunity to get both employee benefits and administrative services.

**2. Expand Wellness Offerings:** Convert existing wellness offerings into digital concepts like telepharmacy, psychological counselling services via phone or online, mobile applications for measuring wellness standards. This would be attractive to organizations that have placed value on their employee’s health such as tech and education sectors.

**3. Flexible Coverage Plans:** Create more diverse types of coverage which enable a firm to make it easy to expand employee benefits following employee growth, or change in need of the numerous employees. For instance, providing malleable health care packages that each employee can pick according to situations affecting him or her.

**4. New Benefits Products:** Introduce new benefits with different market appeal to meet targeted client groups including parent id leave benefits, fertility benefits, and EAP. These products should be offered mainly as extra services and promoted as a need for businesses to retain and motivate their employees.

**5. Technology-Driven Solutions:** Use advanced technologies like AI and data analytical tools in organizational employee benefits and wellness programs to assist clients to obtain a better understanding on performance to enable them enhance employee satisfaction.

## **Q4: New Busineess**

The new business strategy should leverage the company’s position as a guru in employee benefits market providing innovative solutions and focusing on the future developments. It should be companies that belong to industries that have shifted towards digitalization or need stable, professional, and customizable benefits solutions. Existing customers should also be targeted with existing products and services in a bid to keep them and also sell them value added products and services that conform to the new trends in the industry.

**Action Plan:**

**1. Innovation and Thought Leadership:** Build the company repute as the expert in designing and implementing effective employee benefits solutions by participating in and speaking at conferences and hosting webinars and by providing content. This will improve the value perception and pull for businesses looking for better solutions from the company.

**2. Upselling to Current Clients:** Find ways of selling new products and services to the clients who have previously been served by your business. This can be done on a quarterly basis, with an annual reminder of the essence of the benefits plans, and how newer service offerings such as superior wellness programs or applications add value to the system.

**3. Target Emerging Sectors:** Moreover, target well-developed fields, as well as focus on innovative areas that were created relatively recently, for example, companies in the gig economy or with a remote work model, which usually require special assistance in choosing benefits. Promote targeted ones, as, for instance, portable benefits or global health coverage.

**4. Cross-Border Solutions:** Offer more products made available across international borders because more clients may have their workers in different regions. It might involve developing international insurance solutions, cross border health insurance solutions and services meant for employees who are in several countries.

**Portfolio**

the portfolio target should be to strengthen the company’s competitive advantage by providing well-customized, fundamentally flexible and integrated solutions which are compliant with the further trends for the work environment including hybrid work, self-organization, and CSR. It should be designed as a portfolio presented to clients who seek benefits that are flexible and suitable for quickly evolving surroundings.

**Action Plan:**

**1. Personalized Benefits Packages:** Create even more unique personalized benefit offerings that will help employees in their workplace especially given that remote and hybrid work is set to become more the norm. Provide some kind of openness in health care insurance, mental health assistance, and retirement benefits.

**2. AI-Powered Customization:** Adopt AI solutions in which clients can recommend or suggest benefit options depending on the employee’s interest. It also can identify trends in engagement and satisfaction that the business may use to forecast future trends of its employees.

**3. Sustainability and CSR:** Expand CSR benefits by including products that are environmentally sustainable and provide simple solutions to everyday environmental challenges like the wellness programs for environmental as well as health and health insurance that addresses sustainability.

**4. Global Coverage Expansion:** For multinational clients further develop the portfolio across countries, thereby offering the multi-national employees a similar level of health care and wellness solutions as their counterparts in other countries. This also may involve getting legal and compliance help in various locations so that the benefits packages will conform to the regulations of the country.

**5. Continuous Innovation:** Be up to date with the key industry movements for the future of work and continuously update the portfolio with more services such as AI-assisted mental health issues or new solutions for retirement planning. Easier to ensure that, the portfolio is updated with the latest employee expectations.

# General Actions 2025:

In this context, the specific strategic objectives that will orient the insurance company’s strategic action plan in 2025 are presented here, with a view towards consolidating its presence in the EB market. The activities for the year will be directed toward strengthening the EB division by right staffing, optimizing work with IT solutions, deepening effective communication with clients, expanding a range of products, and acquiring profitability and stability.

## **GLD Development (Growth, Learning, and Development)**

This paper argues that the development of a high performing team is a process that has to be constant. By 2025, to further the development of the EB team and its efficiency, funding to GLD programs must be increased. This will involve:

**1. Structured Training Programs:** Communicating training that includes not only basics but also additional and progressive information on strategic selling, techniques of coping with difficult pricing, approaches to client management.

**2. Leadership Development:** In particular, we provide leadership programs for senior managers with leadership coaching to facilitate the teams which they lead and fittingly dealing with clients. All this will foster culture of mentorship and career growth of the employees.

**3. Skill Enhancement:** There are specific training on trends that include the following; telemedicine, digital wellness, the application of Artificial intelligence in health insurance among others. This helps to develop employees for the capability in the future market needs to make certain.

**Outcome:** A motivated human capital capable of challenging situations from clients end and fit in the organizational strategic vision.

## **P&L Management**

EB division in 2025 has set the P&L management as one of its key management areas as growth without profitability should not be encouraged. The P&L management strategy will involve:

**1. Revenue Growth:** Segmentation of the market in terms of client profile and selecting the most profitable niche segments such as MNCs, NGOs and sectors associated with technology, fintech, etc., creating new insurance products that will meet their demands.

**2. Expense Control:** Reducing operating expenses as a proportion of sales through efficiency gains, especially in matters to do with claims and other administrative factors.

**3. Profitability Metrics:** Including helping achieve clear profitability targets for the year. This include the setting of gross profit targets for different products, achieving top line growth and bottom line profits.

**Outcome:** Increased economic returns through sales and controls over costs with a system of progressive profit realization for reinvestment.

## **Market Study / Analysis**

Market intelligence will play an important role for current and future positioning strategies. The insurance company in 2025 should consider the following executive actions; Key components of the market study include:

**1. Customer Segmentation:** Segmenting customers and understanding their dynamic needs, in order to effectively cater benefits and wellness solutions to needs of MNCs, SMEs, start-ups, and NGOs.

**2. Competitive Landscape:** Competitor overlap analysis where offerings are compared, pricing strategies and innovative patterns can be established to denote opportunities for differentiation.

**3. Emerging Trends:** Investigating emerging practices like asynchronous work, staff health – mental and physical, and the digitization of perks.

**Outcome:** More coherent information on the market and its trends that can serve as a basis for creating product and sales strategies.

## **Plan / Targets in Numbers**

Specific tangible goals will solidly underpin the 2025 action plan. Key targets should include:

**1. Revenue Targets:** Record a year on year increase of “20-25%” in revenues from the EB division from acquiring more valuable clients and the launching of new products.

**2. Client Retention Rates:** Providing services with a \*90% average client retention\* and more focus towards value select niches (MNCs, NGOs).

**3. New Product Launches:** Implementing at least 2-3 new and specific insurance products or services for employees or introducing new innovative benefits such as wellness programs or Hi-tech solutions such as telemedicine.

**4. Geographic Expansion:** establishment in “1-2 new countries” in the MENA region or in adjacent markets to enhance the company’s overall market share.

**5. Cost Containment:** Reducing operating cost by “5-10 %” through such strategies as automating some of the processes involved in handling and processing of claims.

**Outcome:** Delivering large financial and operational goals to place the firm on a course for success into the future.

## **Operations Plan**

It is therefore imperative that the company designs a clears and organized operations plan in its attempt to achieve its set objectives. The operations plan for 2025 should focus on:

**1. Process Optimization:** The utilizatiocx vn of sophisticated customer relationship management tools and Artificial intelligence in claims management, polices’ issuance and customer service.

**2. Data Analytics Integration:** Utilizing data analytics to enhance both sides of the value proposition – for clients and for internal business functions, such as better client segmentation, smarter claims handling, and wiser decisions, all for the sake of raising organizational productivity.

**3. Technology-Driven Solutions:** How to use technology for the effective administration of employee benefits. This could include creating certificates for the customer where he or she can be able to track claims, manage policies, and join wellness programs online.

**4. Talent Development:** On the other hand, training workers about the latest technologies in platform services and achieving optimum client satisfaction.

**Outcome:** Better client and claims processing with significantly less likelihood for mistake or error, the ability to handle an increased amount of business.

## **Claims plan**

An important element of the plan will consist in the proper control over the claims bearing in mind the main objectives of keeping their costs at bearable level and also making sure that the clients will remain satisfied. In 2025, the claims plan should prioritize:

**1. Claims Efficiency:** Automation of the claims processing including ensuring that the claims processing cycle time is minimized. Originally implemented to decrease claim cycle time by “15-20%”.

**2. Fraud Detection:** To reduce cost, improve awareness of and response to fraudulent claims, organizations must incorporate better and more complex methods of detecting fraud.

**3. Client Communication:** Improving and making the client’s communication stronger during the claims phase, to avoid miscommunications and dissatisfaction.

**Outcome:** More efficient claims, lesser costs incurred on administrative aspects and better customer satisfaction.

## **Cost Containment**

From these trends it could be extrapolated that in 2025 the most important factor for ice cream’s market success will be “cost control”. Key strategies include:

**1. Operational Automation:** More innovation in dealing with clients, policy sales, and claims to minimize the costs and overhead in term of personnel.

**2. Outsourcing Non-Core Functions:** Decentralizing support tasks like Information Technology and documentation should be implemented wherever possible to free up resources for higher level.

**3. Reviewing Vendor Contracts:** Periodically re-evaluating current relationships with vendors such as TPA’s, Claims Adjusters or searching for more favorable options.

**Outcome:** Illustrated through efficiency that now should enable the company to maintain not only healthy profit margins but also invest in further innovation and improving and developing customers’ experience.

# **2026 and 2027 Main Goals**

This is why in 2025 the company should only focus on setting the base, which should than be developed and intensified in the years 2026 & 2027. Key long-term goals include:

**1. Global Expansion:** Increase a coverage in “3-5 more countries”, especially in the emergent markets, either by making a partnership or a joint venture.

**2. Innovative Product Offerings:** Introduce line of “Advanced Employee Benefits Products & Services” by leveraging AI and analytics as well as blockchain technology.

**3. Sustainability and CSR Focus:** Advertise the firm to the employees via the provision of sustainable products that address social, environment and governance practices (ESG).

**Outcome:** By 2027, the company’s position should be clearly defined as one of the leaders in the market with the diversified service portfolio and viewed as the innovator and desirable contractor among the clients.

## **TPA Tender**

Among the cost containment and efficiency improvement strategies for 2025 and beyond is to tender for “TPA (Third-Party Administrator) for claim management and customer service”. The tender should be focused on:

**1. Cost Efficiency:** Finding the best prices right from TPAs while offering quality services at the same time.

**2. Service Quality:** Working with TPAs that can possess more sophisticated processing of claims, identification of fraud, and servicing of customers.

**3. Technology Integration:** Making certain that the various TPAs chosen have effective online presence and interfaces that are compatible with the company’s systems.

**Outcome:** A new system that can handle the existing claim management in that firm as well as expanded new claims and other types of claims that may be added as the firm grows.

## **New Operating System**

One important components of the discussed 2025 strategy fighting should be the implementation of the \*new operating system\* (OS) for the EB division. This system would help in CRM, data management and analytics and claims processing, He added. Key features should include:

**1. Cloud-Based Platform:** For ease of scale and to integrate with unrelated geographies whenever possible.

**2. AI-Driven Analytics:** To enhance client understanding, claim prognosis, and insurance solutions.

**3. User-Friendly Interface:** It is used by internal users such as, sales and operation staff, and also by the outside clients in order to manage policies, claims, and benefits.

**Outcome:** An operating system that Optimizes productivity, user satisfaction and potential capacity, for the sustainable development of the company.

It could therefore achieve its strategic goal of maintaining and increasing market leadership of the company and sustainable growth in the benefits to employees by the following the following strategic actions.