Value-added services

Insurance provides important protection, yet often clients do not experience any immediate benefit. If they do not claim they may feel that it is not worth buying insurance again. Value-added services offer one solution. They are tangible, non-insurance benefits provided alongside an insurance product. Some value-added services (e.g. hygiene campaigns) aim to reduce the probability of claims. Such services can be valuable for both clients and insurers. A number of insurance schemes find that value-added services can improve demand, renewals, and viability.