AIG

Accident & Health
Cross-Selling

31 October 2023

AGENDA

1. Good News!
2. Optimizing your Cross-Selling Opportunity
3. Income Opportunity
4. MyGuardian PA- Key Propositions
5. MyGuardian CI- Key Propositions
6. Q&A Session
7. End

1 GOOD NEWS
Agents!

1 GOOD NEWS!



From **1st Nov 2023 – 31st Jan 2024,** we are offering **10% discount** to your active **AIG Auto customers** when they purchase **MyGuardian PA** and/or **MyGuardian CI !**

Seize the opportunity while it lasts!

To get the instant discount, simply apply a promo code in PRIME (via myAIGportal). Speak to your respective Branch / Sales Manager to receive your **promo code today**!

The following terms and conditions apply:

- Promo code is only applicable to new issuance of MyGuardian PA and/or MyGuardian CI policy within 1st Nov 2023 – 31st Jan 2024 (both dates inclusive).
- Policyholder must be an existing AIG Auto customer.
- Minimum GPW per MyGuardian PA/CI policy must be RM500 for the discount to be activated.
- The discount will no longer apply upon renewal of the policy.

2 OPTIMIZING
Your Cross-Selling Opportunity

2 OPTIMIZING YOUR CROSS-SELLING OPPORTUNITY

How to make it happen?

Now that you have protected **WHAT you love**…

It's time to protect **WHO you love** with **MyGuardian PA** and **MyGuardian CI** comprehensive personal accident and critical illness plan.



2 OPTIMIZING YOUR CROSS-SELLING OPPORTUNITY

How to maximize your opportunity?

2X policies with **higher** premium opportunity

1



In good state of health?

1 **MyGuardian CI**
Individual Comprehensive plan

and

2 **MyGuardian PA**
Individual + 2 parents (Plan 3)

Total premium : RM 1,953
Total commission : RM426

Azlan
Age: 31
Occupation: Doctor
Status: Single living with retired parents

Higher premium opportunity

2



Unable to pass health questionnaire on CI?

1 **MyGuardian PA**
Individual, Spouse & Children + 1 parent (Plan 3)

Total premium : RM 1,920
Total commission : RM480

Susan
Age: 44
Occupation: Marketing Manager
Status: Married with 3 Kids and living with her widowed mom.

3 INCOME Opportunity

3 INCOME OPPORTUNITY

Assuming you sell one policy per week based on Azlan's scenario:



Azlan
Age: 31
Occupation: Doctor
Status: Single living with retired parents

In good state of health?

1. **MyGuardian CI**
   Individual plan

and

2. **MyGuardian PA**
   Individual + 2 parents' plan

Total premium : RM 1,953
Total commission : RM426

If you continue with the same sales over the next 5 years:

Year 1	Year 2	Year 3	Year 4	Year 5
RM20,446 1st year comm	**RM20,446** 1st year comm	**RM20,446** 1st year comm	**RM20,446** 1st year comm	**RM20,446** 1st year comm
	RM20,446 Renewal comm	**RM20,446** Renewal comm	**RM20,446** Renewal comm	**RM20,446** Renewal comm
		RM20,446 Renewal comm	**RM20,446** Renewal comm	**RM20,446** Renewal comm
			RM20,446 Renewal comm	**RM20,446** Renewal comm
				RM20,446 Renewal comm
RM20,446	**RM40,891**	**RM61,337**	**RM81,782**	**RM102,228**

Total Commission Income for 5 years = RM102,228



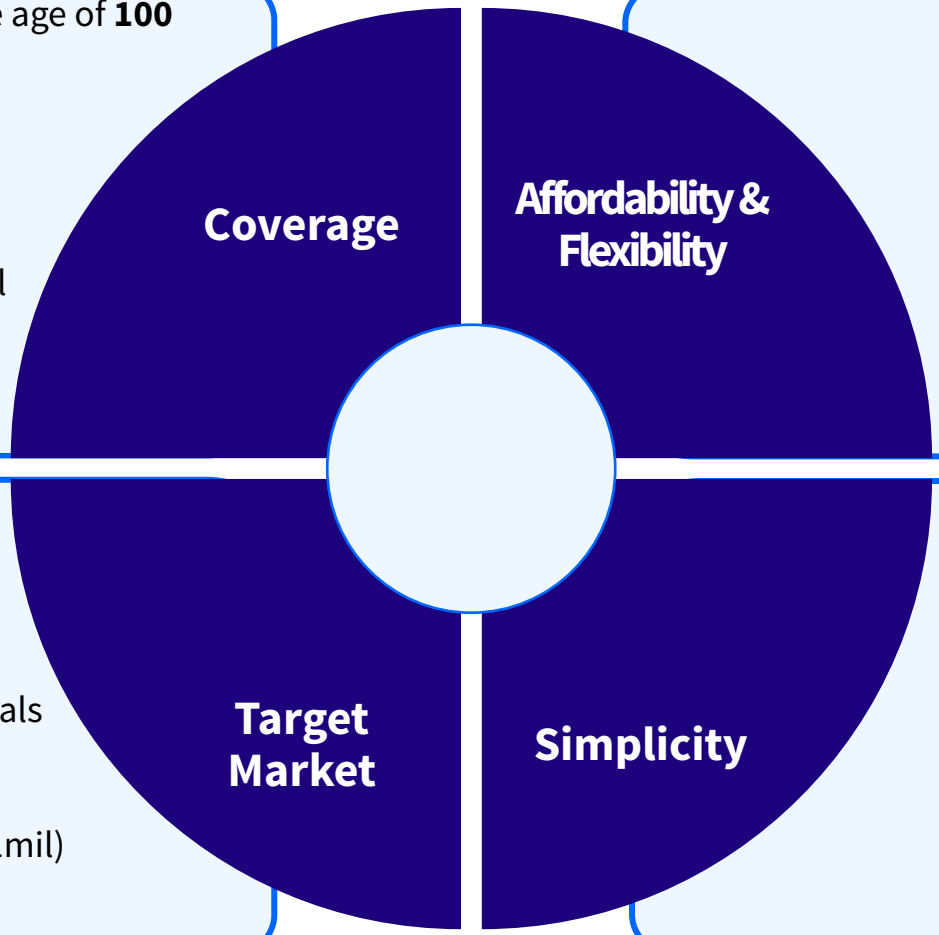
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4 **MYGUARDIAN PA**
Key Propositions

SCAN ME

4 MYGUARDIAN PA - KEY PROPOSITIONS

- ✓ **Family** coverage including **parents** up to the age of **100 years old**
- ✓ **24/7 worldwide** coverage
- ✓ Most benefits are paid on **lump sum basis**
- ✓ Specified Infectious Disease (SID), including Dengue and HFMD
- ✓ Up to **100% renewal bonus** (ie 20% Renewal Bonus on ADD benefits up to 5 years without additional premium)
- ✓ **No medical check up** requirement



- ✓ **Fixed premiums** irrespective of age
- ✓ Average annual premium of RM450, which is **lower** than Life policies
- ✓ Flexibility of choosing optional coverage to fit customer needs and affordability.
- ✓ Flexibility to upgrade plan at renewal as long as no claim has been made.

- ✓ Young adults entering workforce including married couples without kids
- ✓ Married couples with young kids / Families with single income source
- ✓ Married couples with kids / Working individuals supporting aged parents
- ✓ Retirees / Elderlies / Housewives
- ✓ Keyman cover (based on highest plan @ RM1mil)

- ✓ Hassle free enrolment since it is **pre-underwritten**
- ✓ **Immediate** policy issuance in PRIME via myAIGportal
- ✓ **25% commission** *(except for SID benefits at 15%)*



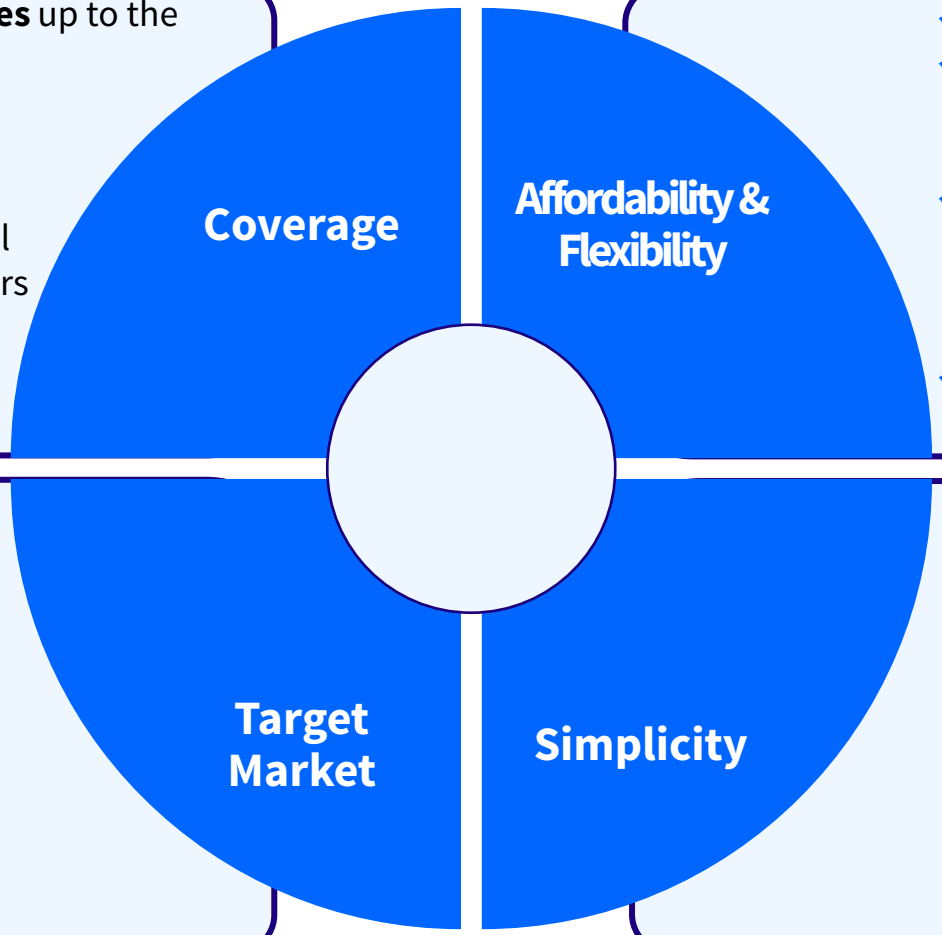
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5 MYGUARDIAN CI
Key Propositions

SCAN ME

5 MYGUARDIAN CI - KEY PROPOSITIONS

- ✓ Coverage including **children and employees** up to the age of **75 years old**
- ✓ Most benefits are paid on **lump sum basis**
- ✓ Tailored protection according to needs (i.e primary or supplementary cover)
- ✓ Up to **50% renewal bonus** (ie 10% Renewal Bonus on Critical Illness benefit up to 5 years without additional premium)
- ✓ **No medical check up** requirement



- ✓ Average annual premium of RM500
- ✓ **3 plans** (ie Basic, Essential and Comprehensive) to choose from to suit a customer's protection needs
- ✓ **Optional benefits** packages addressing key protection concerns (i.e growing concerns, medical expense, cash flow & post recovery)
- ✓ Flexibility to upgrade plan at renewal as long as no claim has been made.

- ✓ Children/ Young adults seeking for first CI comprehensive cover
- ✓ Adults/Married couples seeking for supplementary cover on top of existing Life cover
- ✓ Retirees / Elderlies / Housewives seeking for basic CI cover

- ✓ Hassle free enrolment since it is **pre-underwritten with 6 underwriting questions**
- ✓ **Immediate** policy issuance in PRIME via myAIGportal
- ✓ **15% commission**

6 Q&A Session

6 Q&A SESSION





Questions & Answers

7 END
Thank You