



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:



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

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



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

Year 1	Year 2	Year 3	Year 4	Year 5
RM20,446 1 st year comm	RM20,446 1 st year comm	RM20,446 1 st year comm	RM20,446 1 st year comm	RM20,446 1 st 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**



1.
START
OF A
NEW JOB

2.
LOVING
MARRIED
LIFE



3.
BABY'S
FIRST
RIDE!



4.
MUM AND DAD'S
40TH ANNIVERSARY

4 MYGUARDIAN PA
Key Propositions

SCAN ME



www.aig.my/myguardian-pa-agent

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

- ✓ 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)

Coverage

Affordability & Flexibility

- ✓ **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.

Target Market

Simplicity

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



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

Coverage

Affordability & Flexibility

- ✓ 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

Target Market

Simplicity

- ✓ 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



Questions & Answers

7 **END**
Thank You