



Prudential
Seizing
the
Opportunity

Bancassurance in Hong Kong

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Strength of partners

Well-known
and reputable

Distribution strength :
60 Hong Kong
branches

Broad customer base



Strong insurance brand

Insurance expertise

Product and training

Channel development

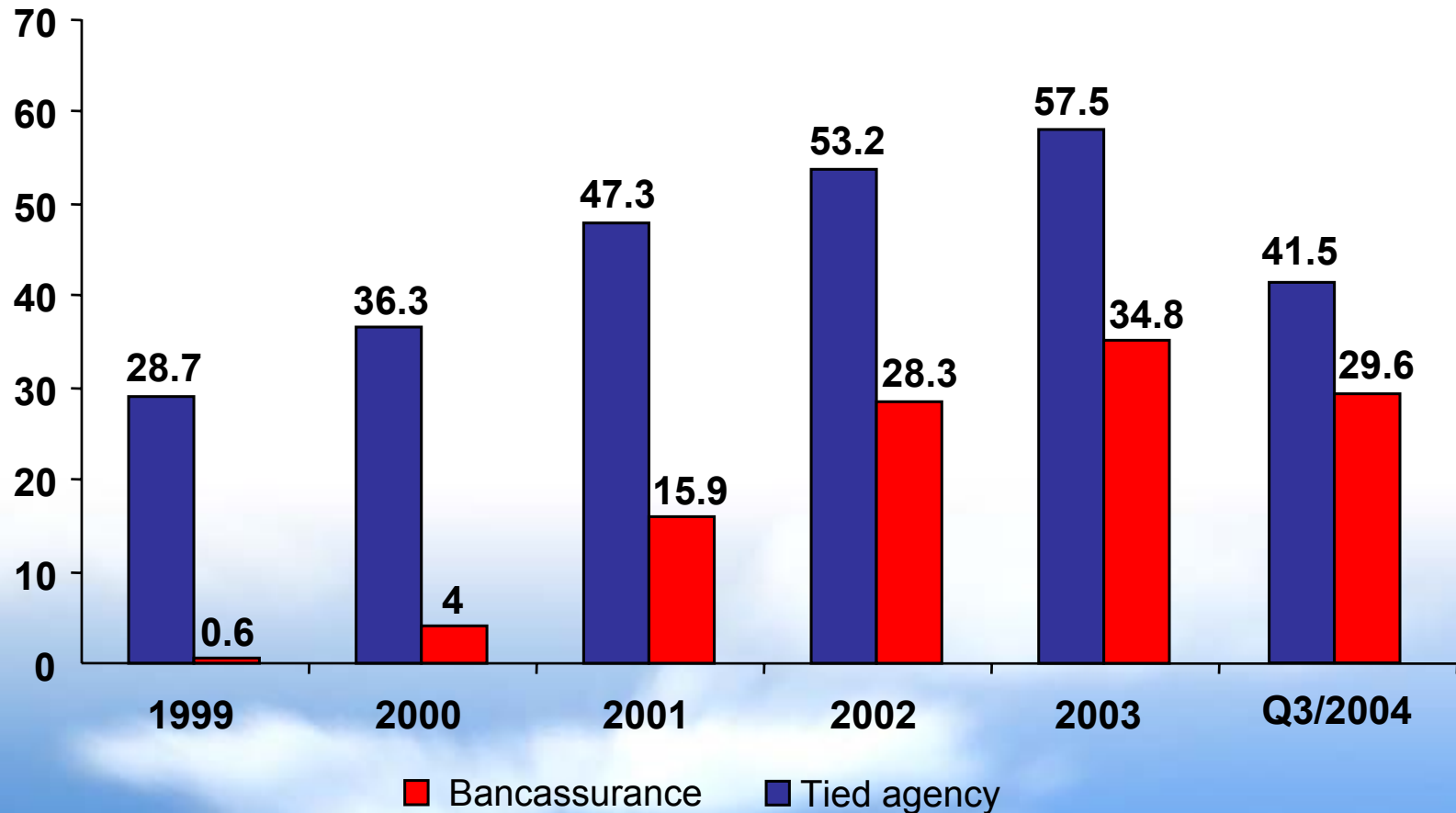
- *Joint commitment to delivering value*
- *Launched in February 1999*



Bancassurance business growth

Bancassurance sales have grown quickly in a short time to become a very material contributor to our business

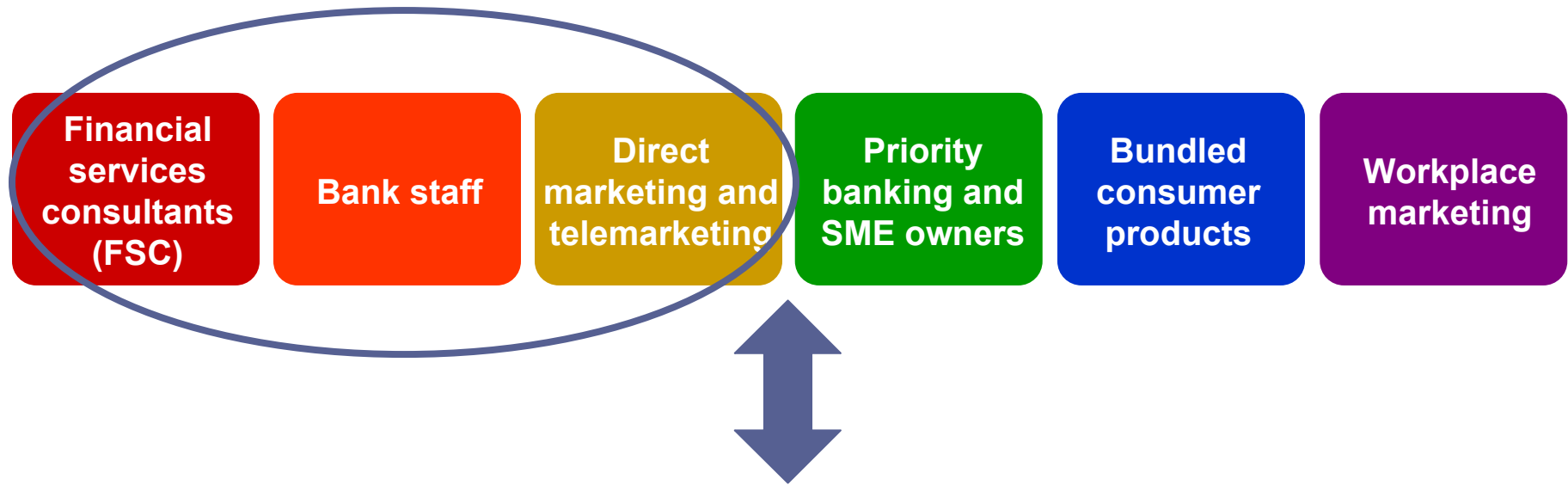
APE £ million





Multi-channel approach

Expansion of bancassurance channels to increase access to SCB customers and contact points



Standard Chartered Bank customer segments

Mass market /
Excel retail

Credit card and
loans

Priority
banking

Mortgage and
Auto

Corporate and
business



Our financial services consultants

Financial services consultants (FSC)



- | **120 financial services consultants : Prudential salaried employees**
- | **Professional and comprehensive training**
- | **Well defined Career Programme**
- | **Branch-based and Mobile**
- | **Differentiated by expertise to tailor different customer segments**



Our branch staff sales

Bank staff

- | **SCB branch staff : 40% of SCB front-line staff with insurance license**
- | **Simple volume products**
- | **Pass referrals to Financial Services Consultants**





Our direct marketing and telesales

Direct marketing and telemarketing



- | **Call centre**
- | **In excess of 1 million outbound calls in 2004**
- | **150,000 customers with more than 200,000 in force policies**
- | **Well-defined sales process and professional telesales**



Comprehensive product range reaches more customers via more contact points

Prudential products

Savings and investment

With profits and unit linked

Accident and health

Credit line

Mortgage protection



Financial services consultants (FSC)

Bank staff

Direct marketing and telemarketing

Priority banking and SME owners

Bundled consumer products

Workplace marketing



Standard Chartered Bank customer segments

Mass market / Excel retail

Credit card and loans

Priority banking

Mortgage and Auto

Corporate and business

A few words from our SCB bank partner



Summary

Standard
Chartered



- | **Broaden our customer base with SCB partnership**
- | **Successful partnership that delivers additional APE**
- | **Significant growth potential through shared vision and joint commitment**
- | **Experience in Hong Kong helps refine partnerships distribution model in other countries**