



**Prudential**  
Seizing  
the  
**Opportunity**

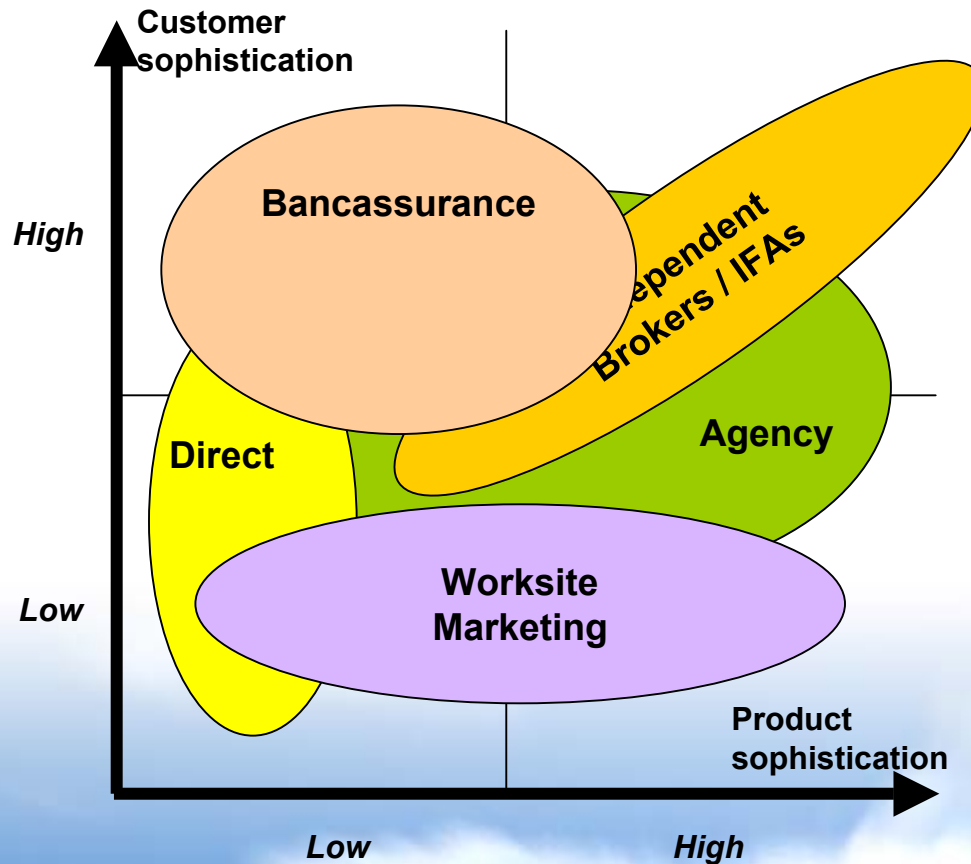
# Partnerships Distribution

**Pierre Fenech**  
Prudential Corporation Asia  
November 2004



“By 2006, bancassurance could potentially account for 13% of total premiums collected in Asia’s life insurance sector.”

*Swiss Re Sigma No7/2002*



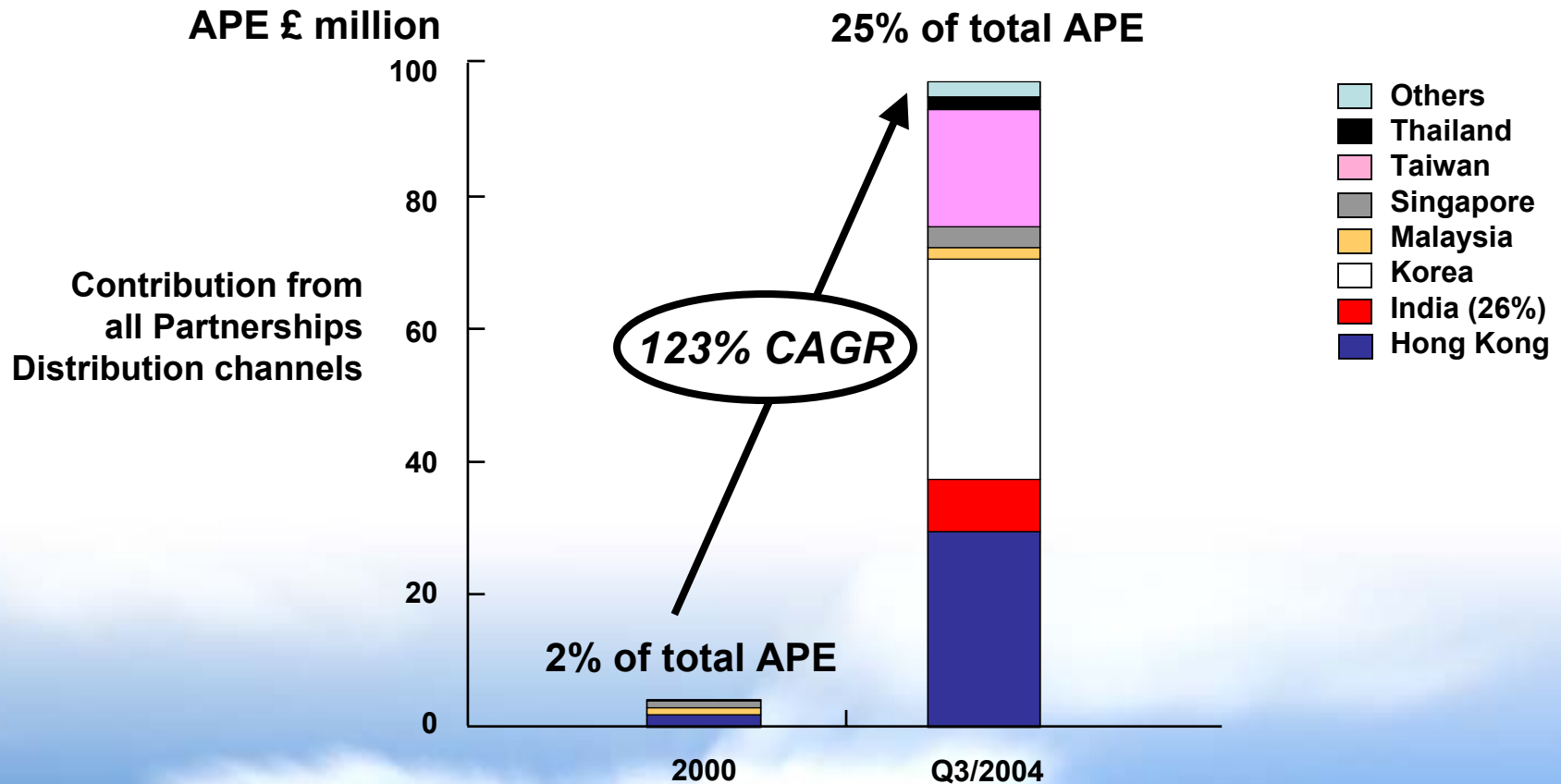
## Growth Opportunities

- Access more customers
- Penetrate new segments
- Expand existing relationships
- Establish new relationships
- Roll out to all markets
- Develop new sub-channels



# New business contribution mix

Continued growth and geographical diversification





# Success formula



- **Committed to multi-channel distribution**
- **Focus on quality long-term partners**
- **Track record of successful implementation**
- **Proven operational models**
- **Quality of people and management**
- **Investment in innovation**



# Expansion of bank partners

2000



From...  
8 partnerships  
with 5 banks  
in 8 countries

to ...  
26 partnerships\*  
with 22 banks  
in 11 countries

2004

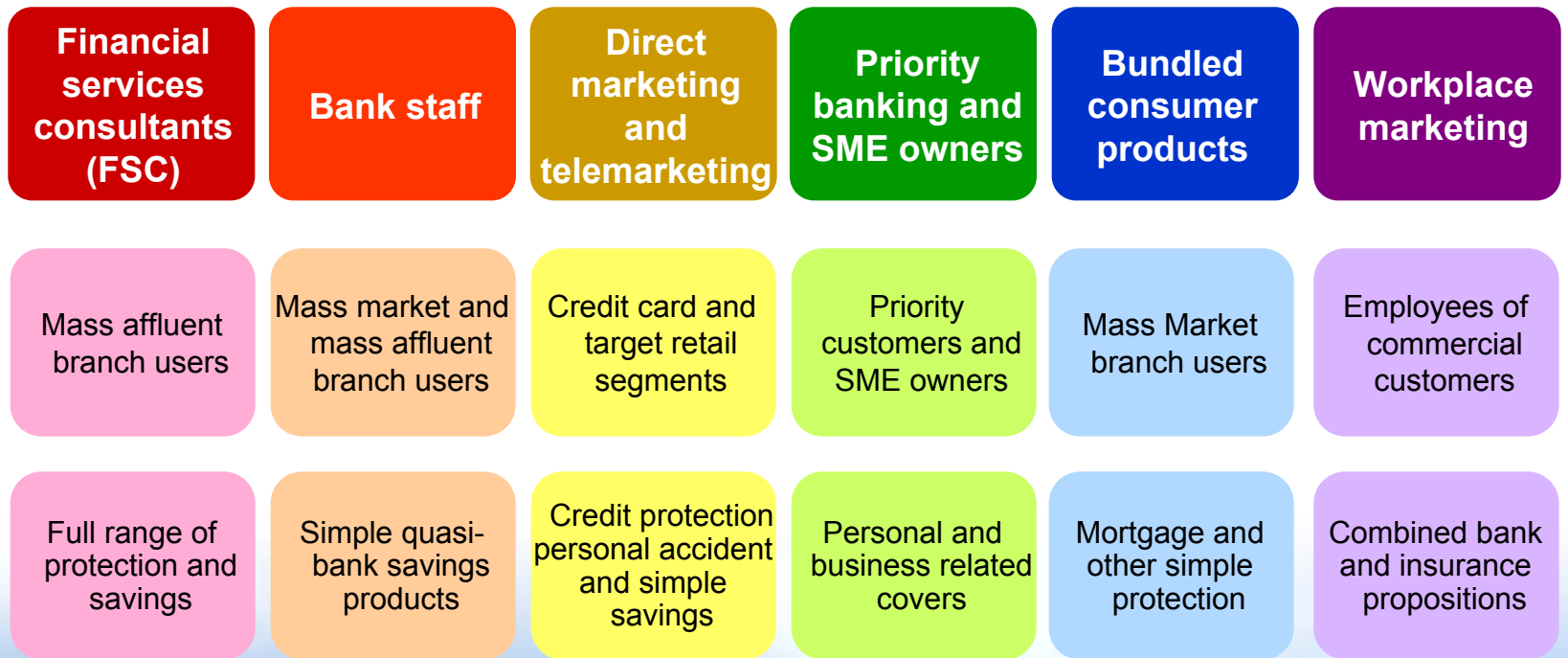


\* This is the number of bank strategic alliances. We also operate a number of campaign based activities with other bancassurance partners across the region.



# Expansion of bank channels

## Tailored multi-channel bancassurance distribution model

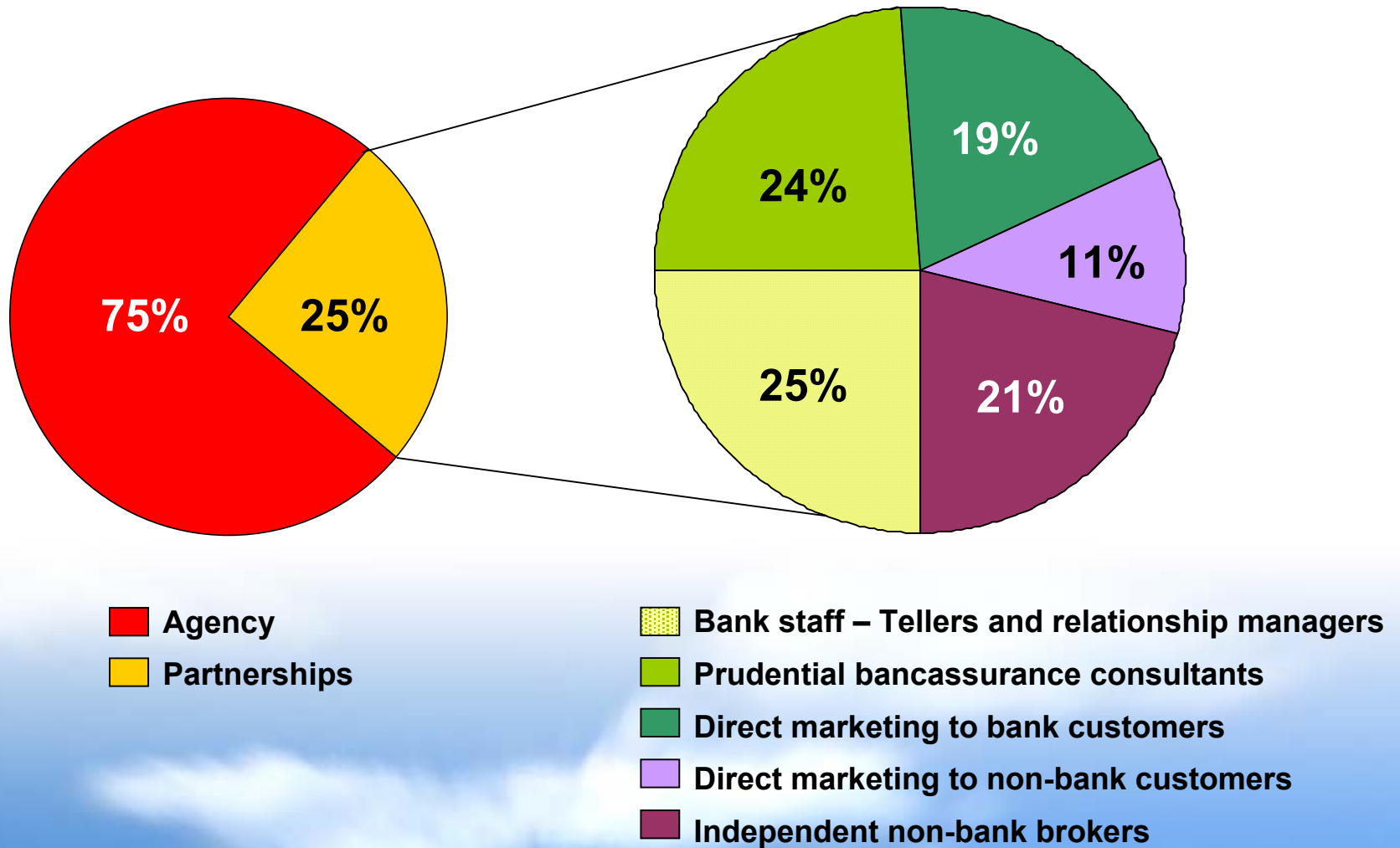


Significant expansion in reach across available customer segments in banks



# Diversification beyond banks

## APE split for 3rd quarter 2004 year to date





# Tremendous Opportunities

Committed to continue increasing sales through partnerships distribution



- **Grow existing bancassurance and non-bank partnerships**
- **Forge new long term relationships with quality partners**
- **Expand our direct marketing & worksite marketing capabilities**
- **Open new and innovative partnership channels**
- **Develop our talent pool**