



Digital Insurance and Customer Centric Approach

Rohit Nambiar
Group CEO Tune Protect

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Insurance Simplified

Driving Customer Happiness by Using Insurtech



We understand what's working from customer perspective and know why by mapping the territory between us and our customers and updating it over time



Digitisation has enabled insurers to access any point in a customer's insurance journey



Raising the bar for customer expectations



Providing the instant response expected in the modern day



A personalized insurance engine enables quicker and simpler interaction and ensures each customer gets the most suitable product in line

Managing Touchpoints



from...
Bulky customer experience



**Complex policies;
lengthy
onboarding
process**



**Lack of
transparency in
processes such
as claims
approval and
status of claim**



**Physical
submission
and tedious
paperwork**



**Long
claims
settlement**



**Simple, tailored,
and bite-sized
insurance
products; seamless
onboarding
process**



**Opportunity to
offer peripheral
value added
services**



**Simple claims
settlement with
automated
assessments and
digital approval**



**Real-time
updates and
communication**



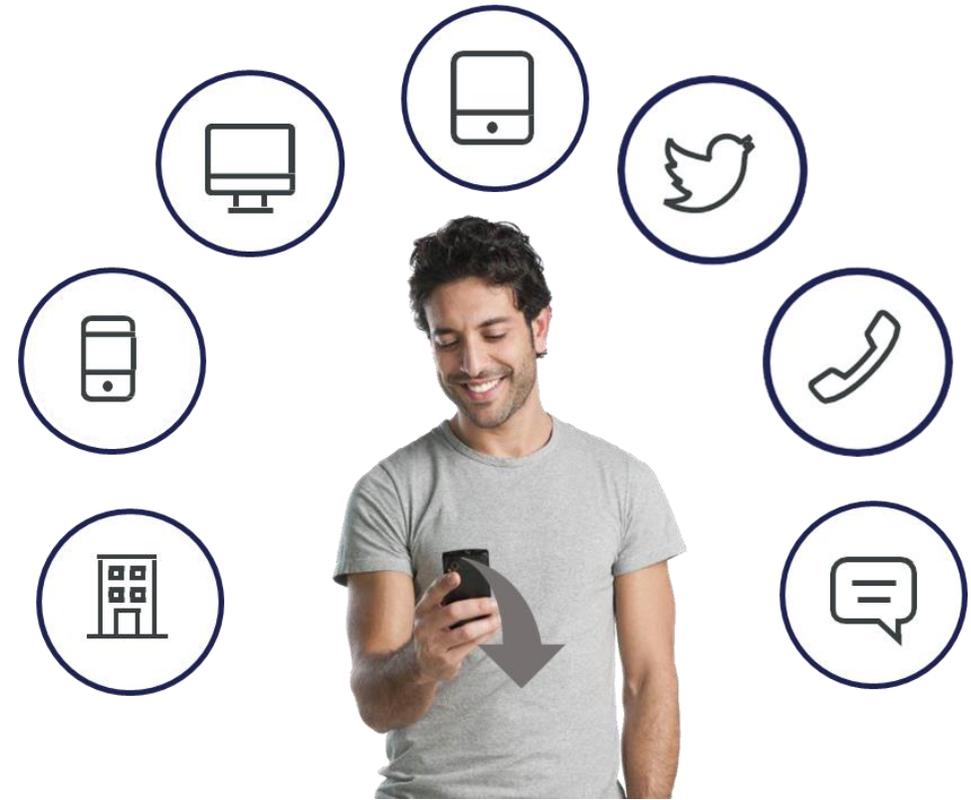
**Straight through
processing
(i.e., automatic &
seamless renewal)**

Delivering frictionless user journey regardless of channel

We have to go where a consumer wants us to go!

Customer journey require an omni-channel user experience

- Seamlessly shift from one channel to another
- Consistent user experiences across channels
- Guide users through a rich, end to end process
- Re-use of functionality across channels



Insurance Simplified



Tune Protect Customer Promise 3-3-3

3 minutes to buy

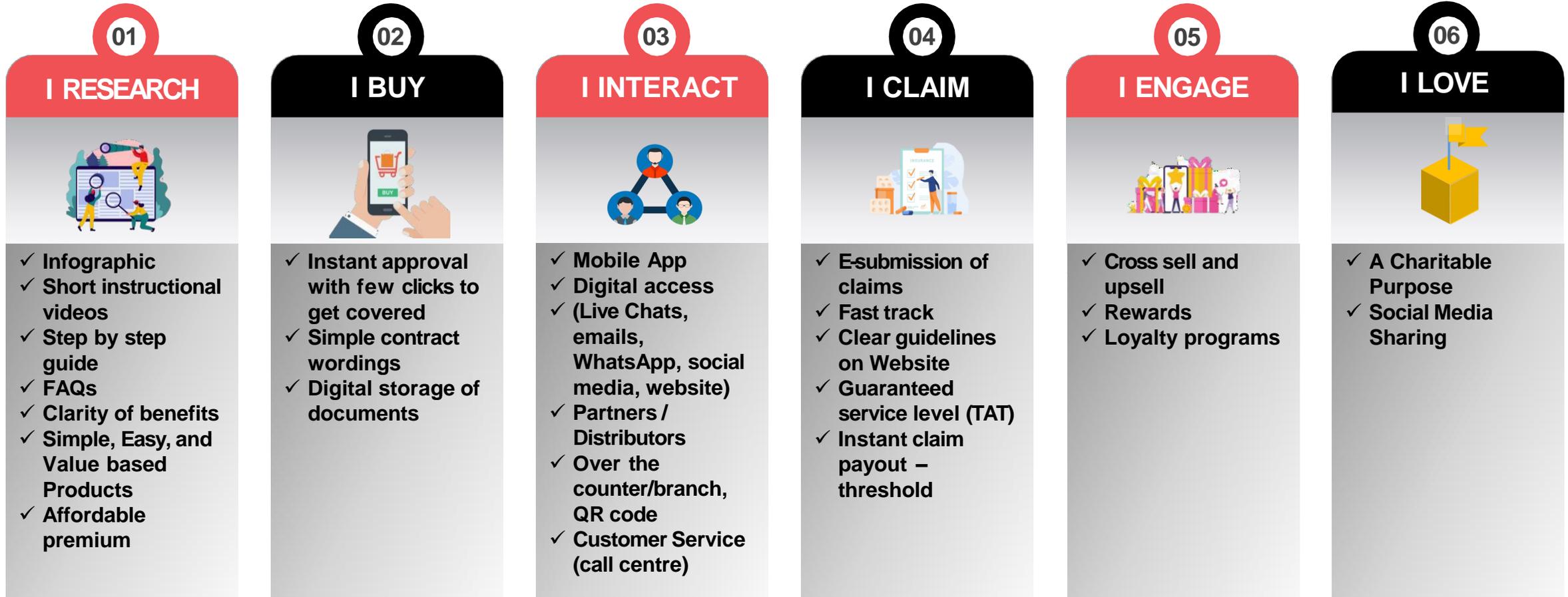
3 hours response time

3 days claims payout

Omni-channel enables us to become **channel-less**

Net Promoter Score Approach - Customer Journey Moments of Truth

Creating the 'LOVE' Experience - Customer Happiness Focused



NPS score collected at multiple key touchpoints that provide valuable insights of stakeholders for the business to identify area of improvement needed for those touchpoints

Our primary target segment

What does the statistics tell us?



Gen Z

1997-2012

26%

**Growing
consumer share
in Malaysia**

**A segment we
can't afford to
ignore**

Millennials

1981-1996

35%



**What
we
know**



73%



Malaysian online shoppers are aged 18-24

56%



Proportion of internet users in their 20s and 30s

**What
matters to
them?**



Mobile Phone



Travel



Health

Research shows priorities for these customers are:

- (1) Convenience
- (2) Affinity
- (3) Price
- (4) Trust/Brand
- (5) Others like sustainability, benefit and service

Our view of the landscape and what we offer

Products that accelerate our growth



Standalone Insurance

Motor

Motor Easy, Ride Easy

Property

Home Easy

Personal Accident

PA Easy, Guard Easy,
Easy-Care PA



Standalone is multi-channel

Embedded Insurance

Travel

AirAsia Travel PA, Sport+,
Outbound Travel Easy,
Inbound Covid Travel Pass+

E-wallet Protection

Product Warranty With A Core
Product or Consignment
Insurance with eCommerce

Landlord "Zero-Deposit"
Insurance

Embedded is largely B-2-B
except travel (B-2-C)

Advise Based

High Net-Worth Health

Dental Easy, Critical Illness,
Tune Sihat

SME Commercial

Business Shield, Fire, Marine
Cargo, Engineering Insurance



Primarily Agency with small B-2-B

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3-3-3 at the core of our differentiation efforts



Our claims promise

- ✓ PARAMETRIC CLAIMS in Vietnam and the Middle East
- ✓ 95% of claims paid within 3 days



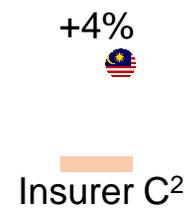
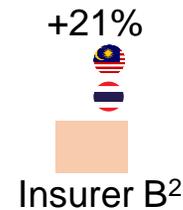
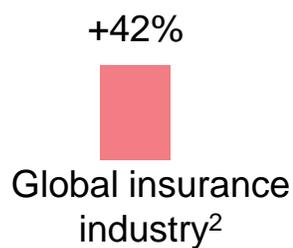
For the introduction of a parametric claim* payout solution

Malaysia **airasia** **bigpay**

Vietnam **BAMBOO AIRWAYS** **mo mo** mobile money

* Customers do not need to raise or submit claims. It will be credited automatically into their e-wallet

Customer NPS¹



Partner NPS³



We have a diversified list of partners

A critical component to accelerate growth



75+

affinity & digital partners
in different sectors

- airline
- property
- super app
- e-commerce
- delivery
- ride hailing
- telco
- e-wallet
- loyalty programme
- health tech
- logistics
- online broker
- and more...



Insurtech in a box

One stop centre of solutions for partners



11m
policies issued on
average per year

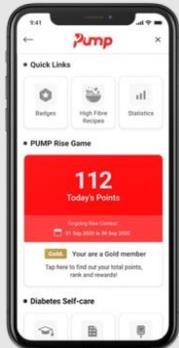


Go-live in 4 weeks
for one insurer after
project kick off

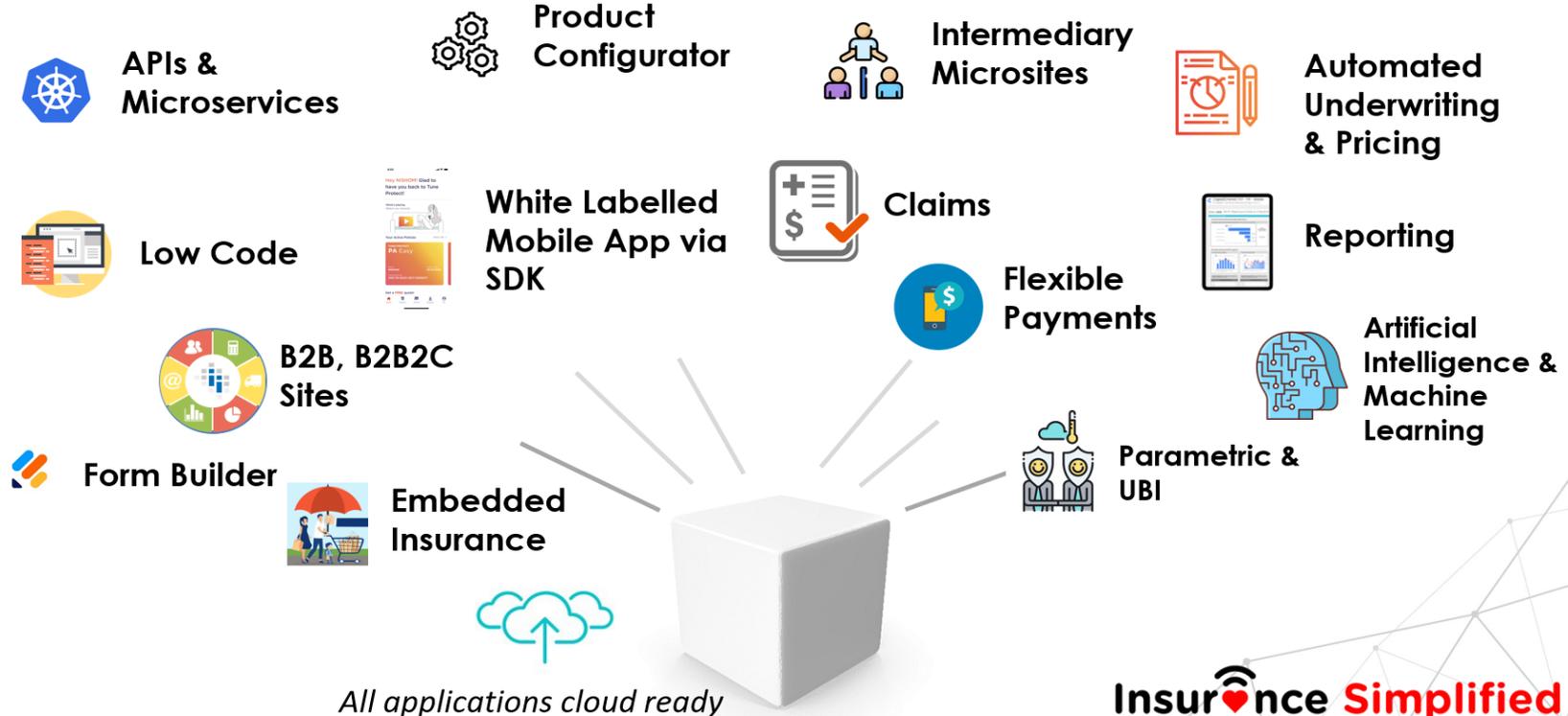


Generated 500k
quotations in a single
day for one partner

75+
digital partnership for
Malaysia & Thailand in
2021-22



Launched a digital
healthtech app that
**tracks your health and
rewards you for being
healthy**



Insur**♥**nce Simplified

Disruption is at the forefront of what we do

Driving customisation through digitalisation of insurance



3-3-3 commitment

- 3 minutes to buy
- 3 hours response time
- 3 days claim payout

Cyberinsurance

Tune Protect Now Offers
Cyber Crime Insurance
For Individuals



Device protection

Tune Protect And Boltech
Collaborates To Provide A
New Line Of Device
Protection Services

SME microsite

Tune Protect launches
digital solutions for
SMEs and MSMEs



Our Philosophy



Insur^{ns} Simplified

Affordability

Plans that fit your budget

Accessibility

Digital (API) /
Mobile First

Convenience

3-3-3 messaging

Lifestyle

Insurance plans for every lifestyle need



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