



# **PA Smart 365**

## **Official Product Launch**

**26 August 2011, URA Auditorium**



Professional  
Investment  
Advisory  
Services



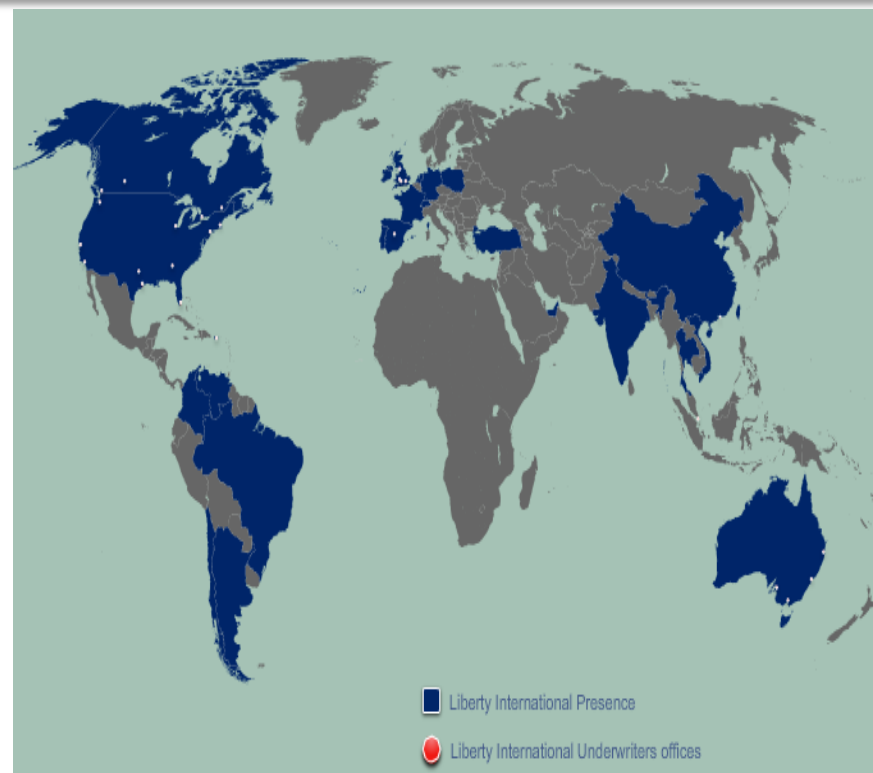
# Highlights of the Day

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# Liberty's Profile

- 3<sup>th</sup> Largest P&C insurer in United States
- 6<sup>th</sup> largest Global P&C insurer
- \$112.4 Billion in consolidated assets
- \$33.2 Billion in consolidated revenue
- Rated A- by S&P and A by AM Best
- 71<sup>st</sup> on Fortune 500 list (based on 2009 revenue)
- Rank 6<sup>th</sup> in Singapore for 2010 in GWP
- 900 offices and 45,000 staff worldwide
- Helping people live safer, more secure lives



# Liberty's Products and Services

## Personal Lines of Products

- Privilege Motor
- Motor insurance
- GolfCare
- proMediCare
- proMedico
- Individual Personal Accident
- HomeCare
- FamilyCare
- The Traveller
- TourCare Plus
- MaidCare

## Commercial Lines of Products

- Foreign Workers' Bond
- WICA Standalone Policy
- Foreign Workers' Medical
- Fire / All Risks
- Performance Bonds
- Contractor's All Risks
- Jeweler's Block
- Professional Indemnity
- Director's & Officers
- Organizer's Liability
- Business Packages for SMEs

# What happened?



The van, which was stuck between a lorry and a bus, was badly crushed in yesterday morning's accident on the Seletar Expressway. PHOTO: SHIN MIN DAILY NEWS

## Van driver killed in chain collision on SLE

*st dated 9 Dec 2010*

A 40-YEAR-OLD van driver was killed in an accident involving four vehicles on the Seletar Expressway (SLE) yesterday.

The chain collision took place at about 8.30am near the Turf Club Avenue exit and caused a traffic jam that lasted about three hours.

It is believed that a car travelling on the outermost left lane was first hit by a lorry from the back.

The lorry in turn was hit by a van, and the latter by a bus.

The van, stuck between the lorry and bus, was badly smashed. Its driver, Mr Lim Teck Min, was pronounced dead at the scene by Singapore Civil Defence Force officers. No one else was injured.

Construction company owner Toh Kah Piew, 52, said he was stuck in the jam for half an hour.

"The van was badly crushed. The driver was trapped inside," he said.

No one was home when The Straits Times visited Mr Lim's Punggol flat.

His neighbour of eight years, who wanted to be known only as Mrs Wong, described him as friendly, quiet and nice.

"It's a shock to me," said the 40-year-old housewife.

She added that Mr Lim went out frequently with his wife and son.

Police investigations are ongoing. Eyewitnesses may call the Traffic Police hotline on 1800-547-1818.

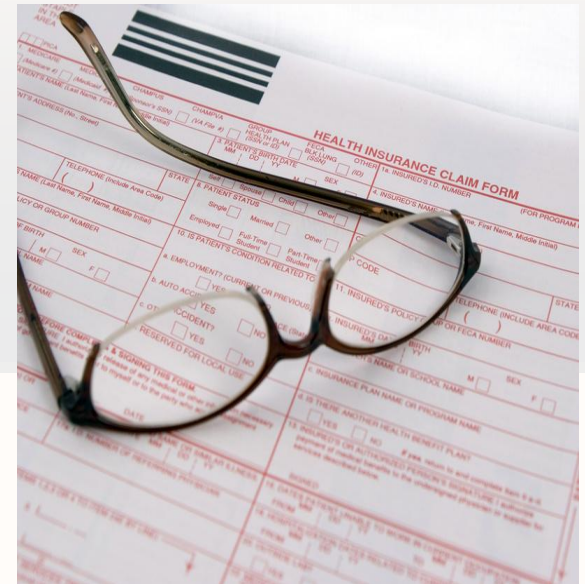


# What is happening everyday?

Total No. of Discharges (,000)		2006	2007	2008
		<b>418.2</b>	<b>434.1</b>	<b>418.8</b>
% of Total Discharges				
1	<b>Accidents, Poisoning &amp; Violence</b>	9.10	9.20	9.30
2	<b>Cancer</b>	5.6	5.5	5.4
3	<b>Ischaemic Heart Disease</b>	3.9	3.7	3.5
4	<b>Obstetric Complications affecting Fetus or Newborn</b>	2.4	2.4	2.5
5	<b>Pneumonia</b>	2.3	2.5	2.5
6	<b>Other Heart Diseases</b>	2.3	2.3	2.3
7	<b>Chronic Obstructive Lung Disease</b>	2.3	2.4	2.2
8	<b>Cerebrovascular Disease (including stroke)</b>	2.1	2.2	2.1
9	<b>Intestinal Infectious Disease</b>	2.1	2	2
10	<b>Complications related to Pregnancy</b>	1.9	1.9	1.8

# Why market Personal Accident Plan?

- Complementary tool in Financial Planning and offerings
- Cross sell with Life Insurance policies
- Useful customer acquisition tool
- Alternative source of evergreen revenue



# PA Smart 365 Begins



PA Smart365  
Exclusive to  
PIAS only



Customize  
Features



Comprehensive  
Benefits



Attractive  
Commissions



PIAS Anniversary  
Promotion



# PA Smart 365 Specials

- Exclusive Product for PIAS advisers only!
- Comprehensive set of benefits for your clients
- Free coverage for up to 3 children when both parents purchase together
- Covers Infectious diseases and leisure sports.
- Full Terrorism cover including Nuclear, Chemical or Biological weapons of mass destruction
- Renewal up to 79 years old.
- Attractive Commission: **35%** for paper submission or **40%** for online submission (available from End of Quarter1, 2012)

# PA Smart 365 Benefits

	Professional	Innovative	Adaptable	Successful
Benefit Name	Sum Insured	Sum Insured	Sum Insured	Sum Insured
Accidental Death	100,000	200,000	300,000	500,000
Permanent Disablement	100,000	200,000	300,000	500,000
Medical Expenses following accident and infectious diseases (per accident)	2,000	4,000	6,000	8,000
Traditional Chinese Medical Treatment per accident	1,000	1,000	1,000	1,000
Temporary Total Disablement per week, maximum of 104 week per accident	100 per week	200 per week	300 per week	500 per week
Daily Hospital Cash per day with maximum period of 100 days per accident	100 per day up to 100 days	150 per day up to 100 days	200 per day up to 100 days	250 per day up to 100 days
Credit Assistance	1,000	2,000	3,000	5,000
Child's Cover				
Accidental Death / Permanent Disablement	\$10,000	\$10,000	\$10,000	\$10,000
Medical Expenses following accident and infectious diseases (per accident)	\$200	\$200	\$200	\$200
Traditional Chinese Medical Treatment per accident	\$100	\$100	\$100	\$100

# PA Smart 365 Premiums and Promotions

Plan Type	Annual Premiums (Before GST)			
	Class 1	Class 2	Class 3	Child
Professional	\$110	\$140	\$190	\$17
Innovative	\$202	\$253	NA	\$17
Adaptable	\$275	\$363	NA	\$17
Successful	\$451	\$589	NA	\$17

# PA Smart 365 Premiums and Promotions

## Anniversary Offer for 1 Year!

Plan Type	Annual Premiums (Before GST)			
	Class 1	Class 2	Class 3	Child
Professional	\$100	\$125	\$170	\$15
Innovative	\$180	\$230	NA	\$15
Adaptable	\$250	\$330	NA	\$15
Successful	\$410	\$535	NA	\$15

# PA Smart 365 Quick Comparison

	PA Smart 365	T Company	Q Company
Coverage for infectious diseases	✓	✓	X
Coverage for leisure sports	✓	X	✓
Free Child coverage for family purchase	✓	✓	✓
Premium Discounts for 1 <sup>st</sup> Year	✓	X	X
Sublimit for TCM	\$1,000	\$500	\$150
Premiums Comparison (Class 1)	\$100	\$158	\$100
Premiums Comparison (Class 2)	\$125	\$221	\$130



# PA Smart 365 Specials

- PIAS Producer sub code to identify individual adviser submission
- Statement Of Accounts to reflect with individual advisers breakdown
- Current application via paper submission
- Email forms to either Jennie Tan at [tan.jennie@libertyinsurance.com.sg](mailto:tan.jennie@libertyinsurance.com.sg) or Esther Lee at [lee.esther@libertyinsurance.com.sg](mailto:lee.esther@libertyinsurance.com.sg)
- In line with OneLiberty new portal development
  - PA Smart 365 Portal – (Target launch by Q1 2012)
  - Online premium deduction
  - Online policy issuance
  - Online renewal function

# Multiple Contact Points

## Business Development & Marketing

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# Multiple Contact Points

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# IT'S UNIQUELY PIAS – BRING IT ON!

- **“Get Smart” Promotion**
- Currently commission for manual submission is 35%
- For a limited time only,
- For all policies transacted,
- **40% commission** (for now till 30 September 2011)
- **Let's race PA Smart 365 OUT IN THE MARKET!**



**THANK YOU!**