

# DLIAP InsTech Team Snapshot

December, 2019

DLI Asia Pacific Pte. Ltd.



Dai-ichi Life Group

1. DLIAP InsTech Team Initiatives FY2019/20
2. Customer Engagement Proof of Concept at DLVN
3. Dai-ichi Life Japan InsTech initiatives





# DLIAP InsTech Team Key Objective 2019/20

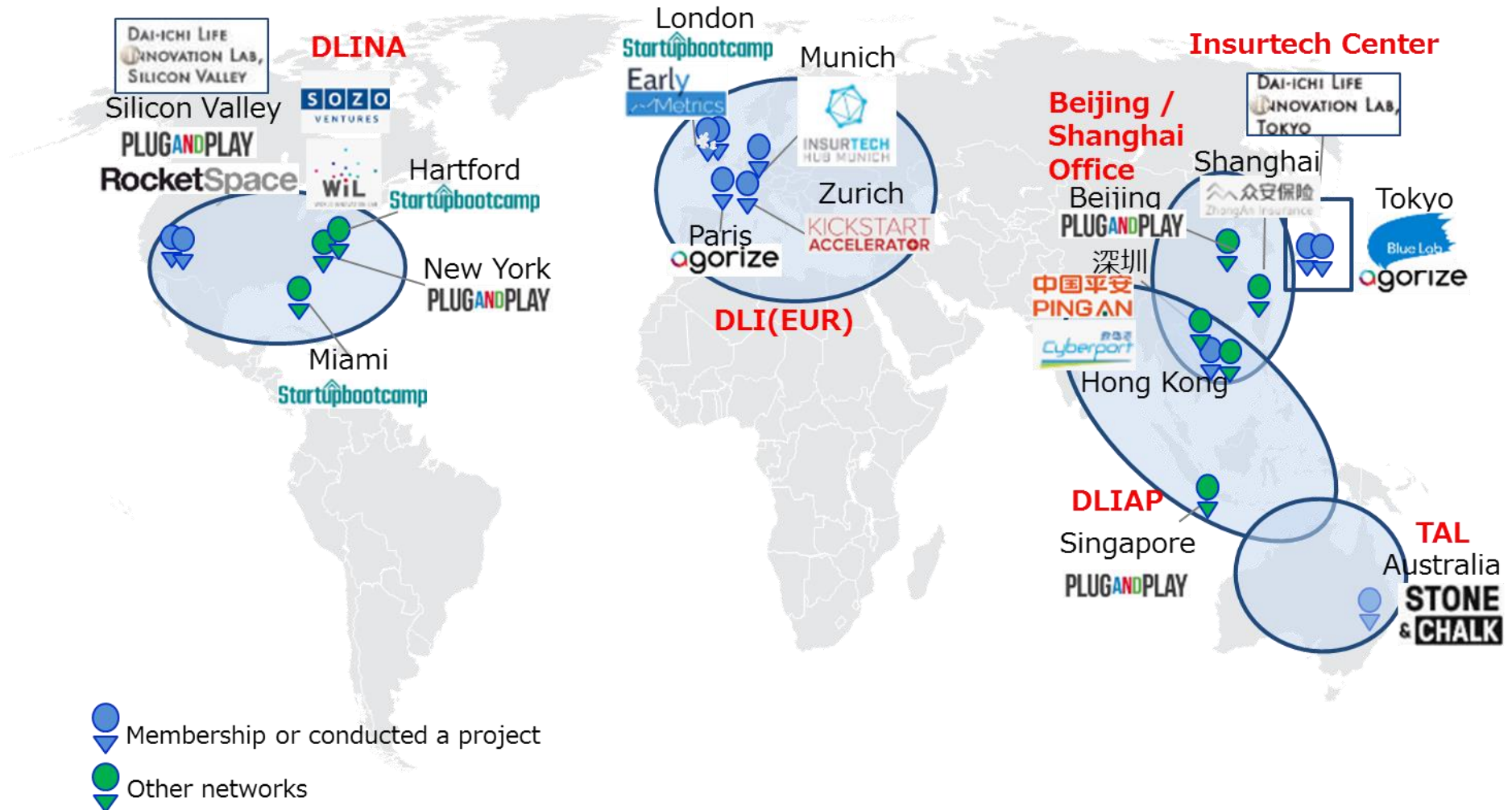
To drive adoption of  
**Innovation & InsTech** in our Region and support  
our **Group Companies**  
in improving market position & profitability  
through implementing **New Technologies**.

We will achieve this by identifying opportunities  
through our **Global Digital Network** of internal  
and external partners and match them to our  
**Group Companies**.

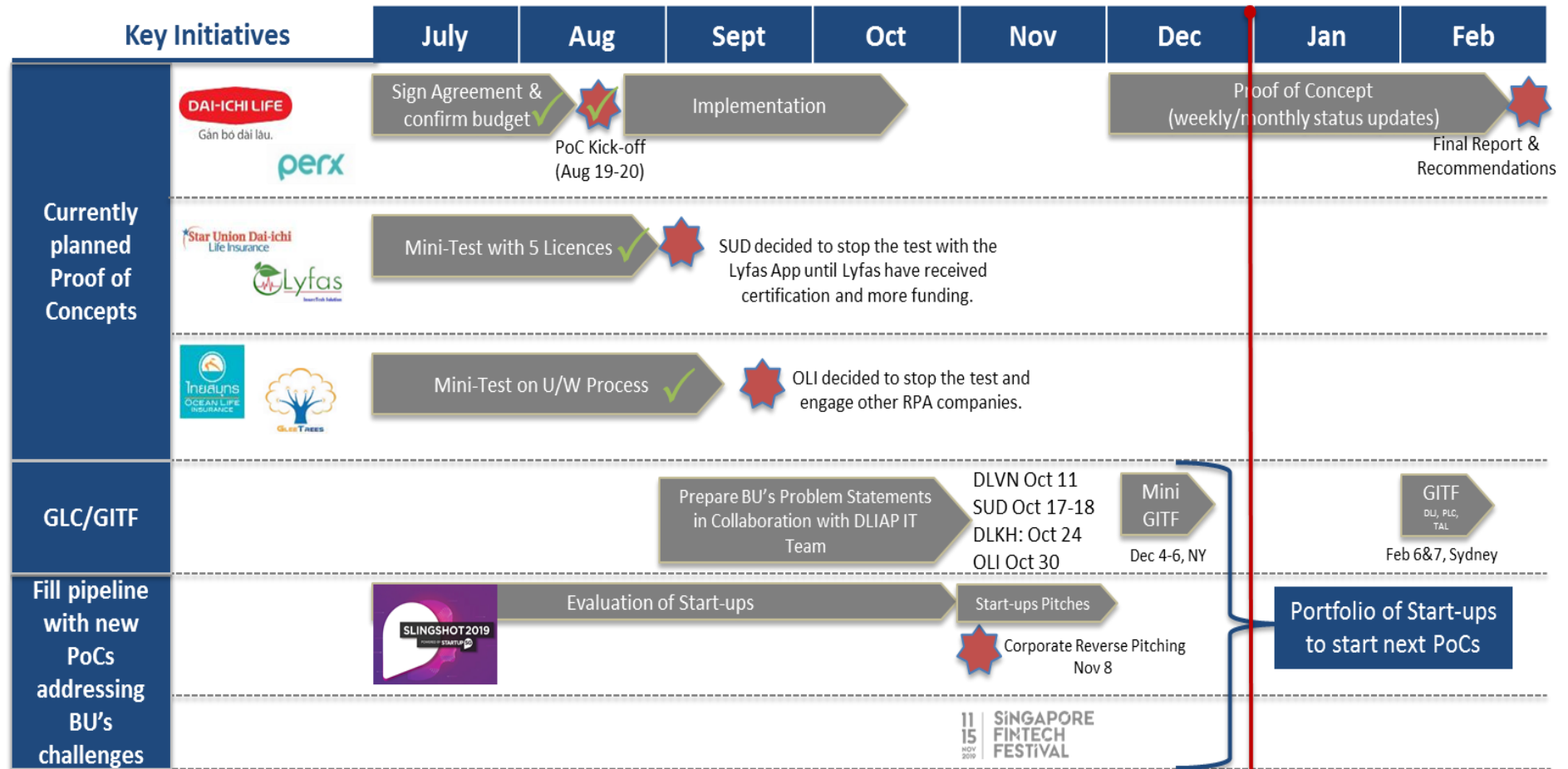
This is aligned to Dai-ichi Life Asia Pacific's vision  
"**Beyond expectations,  
towards the best regional capabilities**".









Our global innovation network that supports all our companies

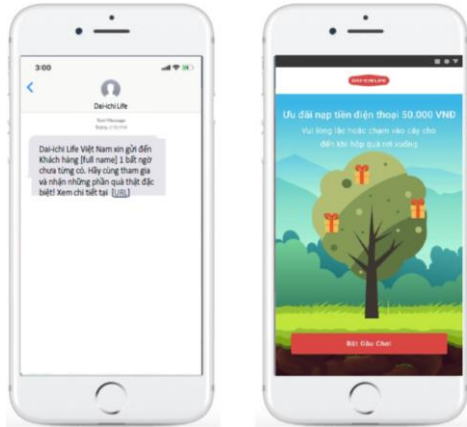


## DLIAP InsTech Key Activities &amp; Milestones



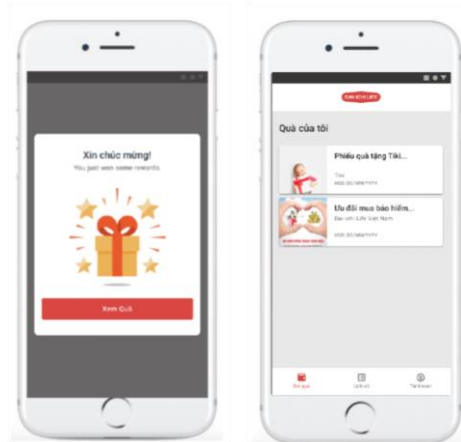
Group Member	Instech Key Focus & Collaboration Areas	Details
 Gân bó dài lâu.	<ul style="list-style-type: none"> <li>Customer Engagement</li> <li>New Distribution Models</li> <li>Digitizing Agency Channel</li> <li>Auto-Underwriting</li> </ul>	<ul style="list-style-type: none"> <li>Complete Perx PoC successfully and prepare production rollout</li> <li>Explore Grab Partnership opportunity</li> <li>Explore opportunities in supporting agents digitally</li> </ul>
 Dai-ichi Life នៅកម្ពុជា	<ul style="list-style-type: none"> <li>New Distribution Models</li> </ul>	<ul style="list-style-type: none"> <li>Explore partnership opportunity with a Telco</li> </ul>
 Dai-ichi Life ထာဝရသက်တမ်း	<ul style="list-style-type: none"> <li>Bancassurance</li> </ul>	<ul style="list-style-type: none"> <li>Support demonstrating digital capabilities</li> </ul>
	<ul style="list-style-type: none"> <li>Leveraging Indian Technology &amp; Innovation Ecosystem for wider group benefit</li> </ul>	<ul style="list-style-type: none"> <li>Support GHQ in its proposition for SUD to prepare an overview of the ecosystem and discuss next steps</li> </ul>
	<ul style="list-style-type: none"> <li>New Distribution Models</li> </ul>	<ul style="list-style-type: none"> <li>Support ongoing development of E-commerce platform</li> </ul>
	<ul style="list-style-type: none"> <li>Activity &amp; Leads Management in the Agency Channel</li> </ul>	<ul style="list-style-type: none"> <li>Explore PoCs opportunities with vendors</li> </ul>

**Dai-ichi Life Vietnam works with a SaaS customer engagement and loyalty platform, that uses machine-learning algorithms to engage with 3 million customers**



#### Key Objectives

1. Increase engagement rate with existing DLVN customers in line with 3m customers anniversary
2. Create opportunities for up & cross selling
3. Increase DLVN's brand awareness & reputation



#### Proposed Campaigns Drivers

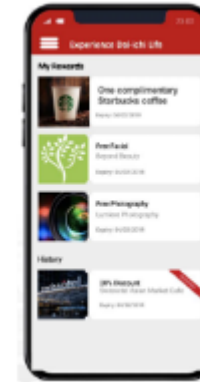
1. Encourage renewal
2. Upsell / cross-sell products
3. Generate new leads

PoC will run from Dec 2019 to Mar 2020

2

### Customer Dashboard

A customer dashboard / wallet will be set up that allows customers to view rewards they earned and redeemed, as well as access any campaigns that are applicable to them.



4

### Expected Outcomes

**Drive DLVN's market share through:**



#### Loyalty

Higher Engagement drives Retention



#### Cross-/Upsell Existing Customers

Campaigns drive customer needs & awareness for cover



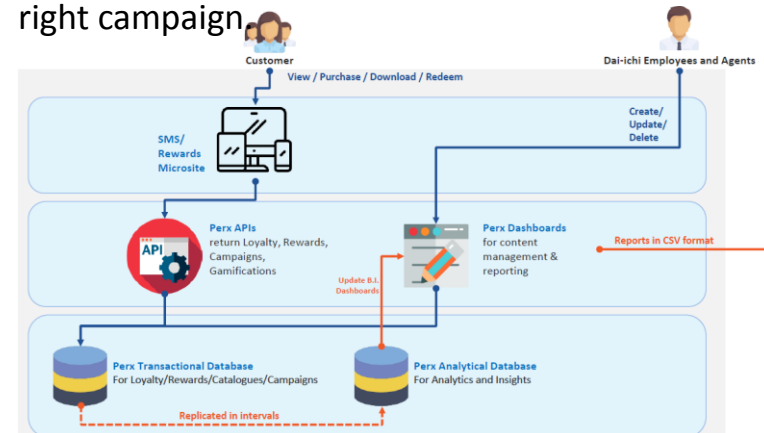
#### New Customers

Digital Experiences / Gamification get the attention of new customers to consider cover

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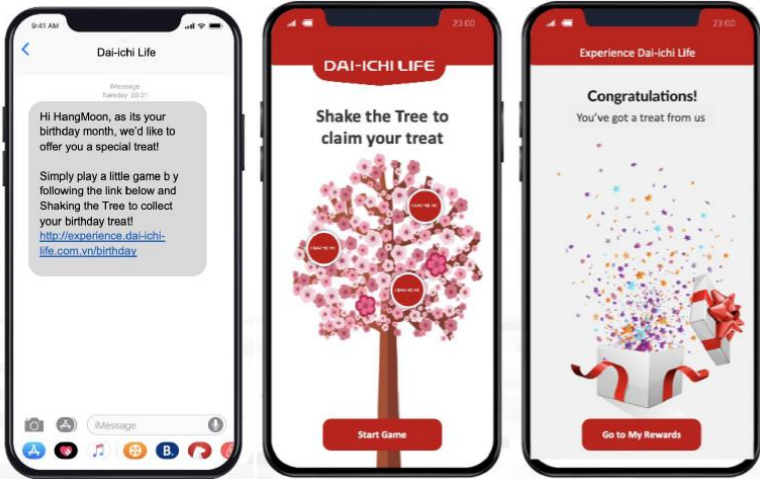
### Analysing Customer Behaviour

DLVN will collect customer data to personalize customer experience and target them with the right campaign.



### 1 Customer Engagement Campaigns (examples)

1) SMS invitation 2) Game Experience 3) Receive a Reward





## Example Healthcare: New product based on big data analysis

- We uniquely developed a “Health age” to determine life insurance premium.
- Receive premium discount for a healthier lifestyle.
- Incentivize people to exercise and take annual health check-ups.



<How it works>



Elements to calculate health age	Annual health checkup result
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健康年齢算定項目	健康診断結果
体格 (BMI)	22.1
血圧 (最高) mmHg	118
血圧 (最低) mmHg	76
尿蛋白	— (マイナス)
HDLコレステロール mg/dl	67
中性脂肪 mg/dl	110
GOT U/l	18
γ-GTP U/l	20
HbA1c %	5.5

(Ref) Elements to calculate health age

1. BMI
2. Blood pressure (max, min)
3. Urine protein
4. HDL Cholesterol
5. Neutral lipid
6. GOT
7. γ-GTP
8. HbA1c

**Application**

Actual age:  
40 years old

Health age:  
40 years old

**Good result**

3 years later...

**Renewal**

Actual age:  
43 years old

Health age:  
38 years old

健康年齢算定項目	健康診断結果
体格 (BMI)	22.1
血圧 (最高) mmHg	118
血圧 (最低) mmHg	65
尿蛋白	— (マイナス)
HDLコレステロール mg/dl	100
中性脂肪 mg/dl	70
GOT U/l	15
γ-GTP U/l	10
HbA1c %	5.5

**Improved!**



**Bad result**

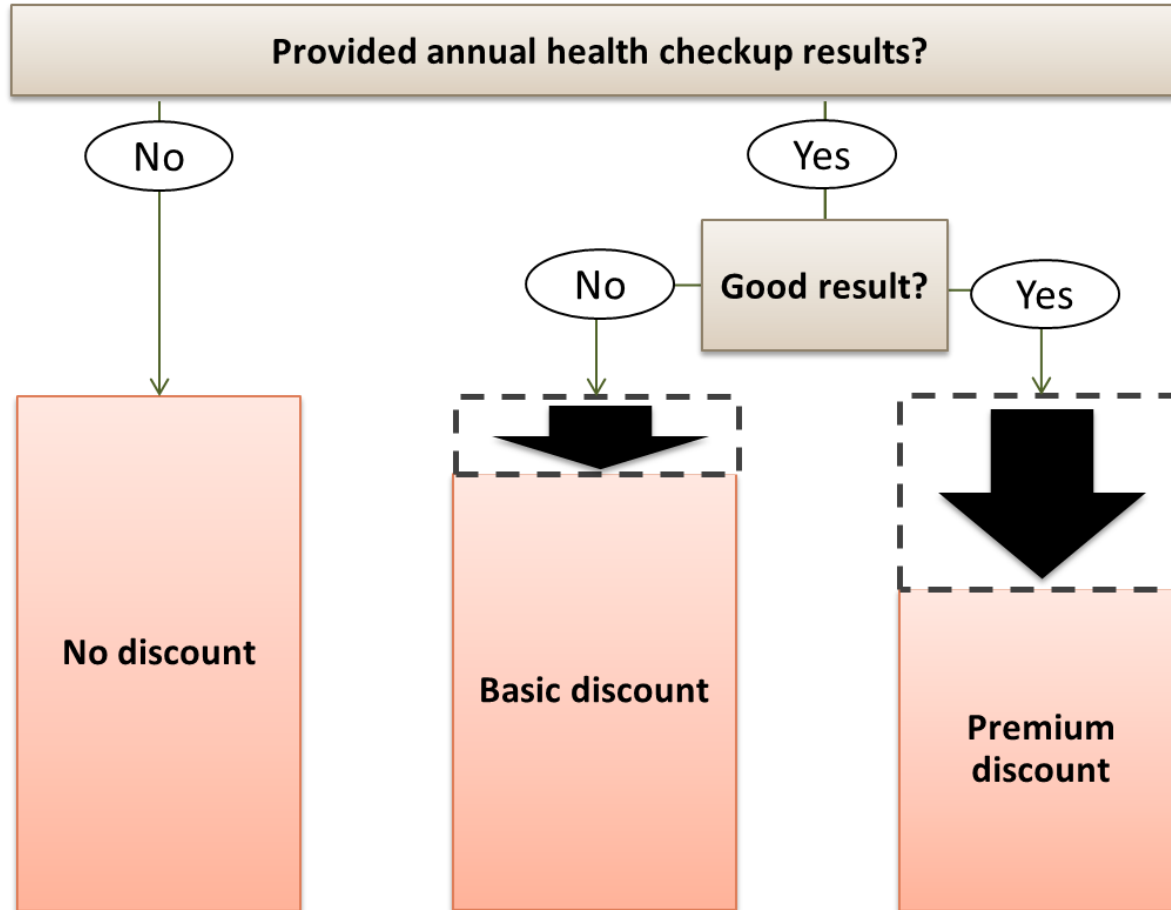
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体格 (BMI)	22.1
血圧 (最高) mmHg	118
血圧 (最低) mmHg	65
尿蛋白	— (マイナス)
HDLコレステロール mg/dl	25
中性脂肪 mg/dl	110
GOT U/l	20
γ-GTP U/l	25
HbA1c %	6.0

Health age:  
48 years old



## Example Healthcare: Life insurance promotes wellness

- We support reducing the national healthcare cost.
- Raising health awareness through discounts in life insurance may act as an enabler.



生命保険業界初!※3

健診割↓

#### (Ref) Criteria for premium discount

BMI	Above 18.0, under 27.0
Blood pressure	Min: less than 85mmHg Max: less than 130mmHg
Blood test (HbA1c)	At or under 5.5%



## Example Distribution: Snap Insurance (Insurance-on-Demand), (1/2)



Launch: Aug  
2019

Evocation of  
potential  
needs

Approach

Purchase

After  
service

- Snap Insurance is a Small amount/Short term casualty insurance for one-day leisure activities.
- Customers purchase by web application, and premiums are about 100 yen per day. Purchase process can be completed digitally in a few minutes.
- Claims process is also completed on the web app by submitting medical certificates taken by smartphone camera.
- This app has functions to share information through LINE, Facebook Messenger, URL and QR code.
- Just in Case is a Japanese startup and the product provider. Dai-ichi Life is the digital distributor.



Application



My page



Claims



### 3. Dai-ichi Life Japan InsTech initiatives

DLI Asia Pacific Pte. Ltd.



## Example Distribution: Snap Insurance (Insurance-on-Demand), (2/2)

