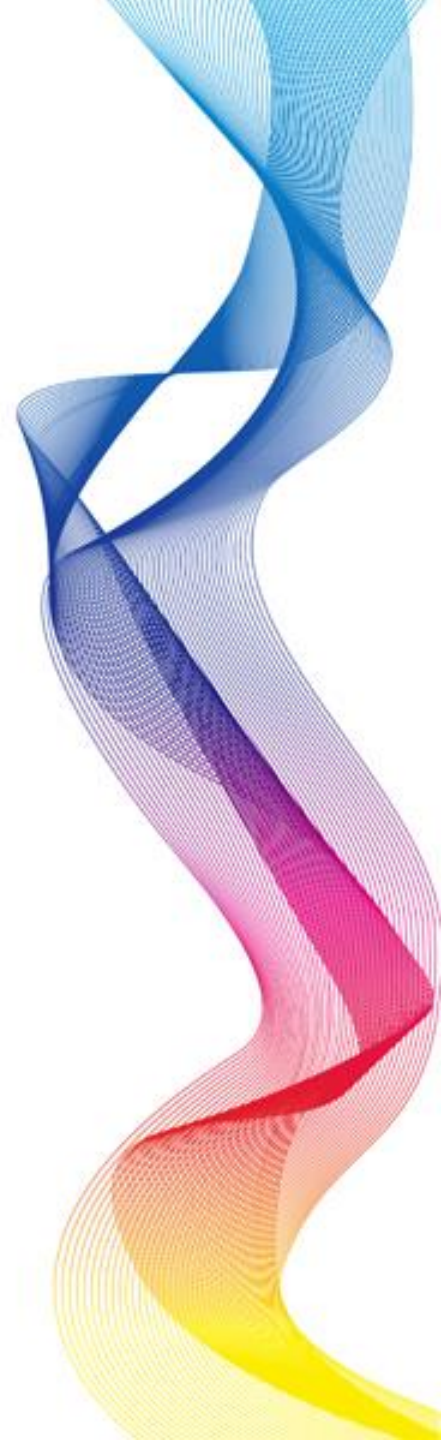




New Ideas in Distribution Beyond Mobile

November 17, 2016

Lorenzo O. Chan, Jr.
Pioneer Life Inc



NEW CHANNEL OF DISTRIBUTION

1



Affordability

2



Value to Business

3



Common Pushers

CEBUANA
LHUILLIER

Motortrade



*** Premium must be within Php50 (\$1)**

Benefit	Minimum Cover
Accidental Death, Disablement and/or Dismemberment	P20,000 (\$400)
Murder and Unprovoked Assault	P5,000 (\$100)
Fire Cash Assistance	P5,000 (\$100)
4-month Premium	Php25 (\$0.5)

18,657,420
No. of enrollments



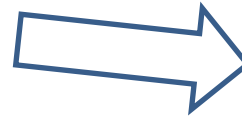
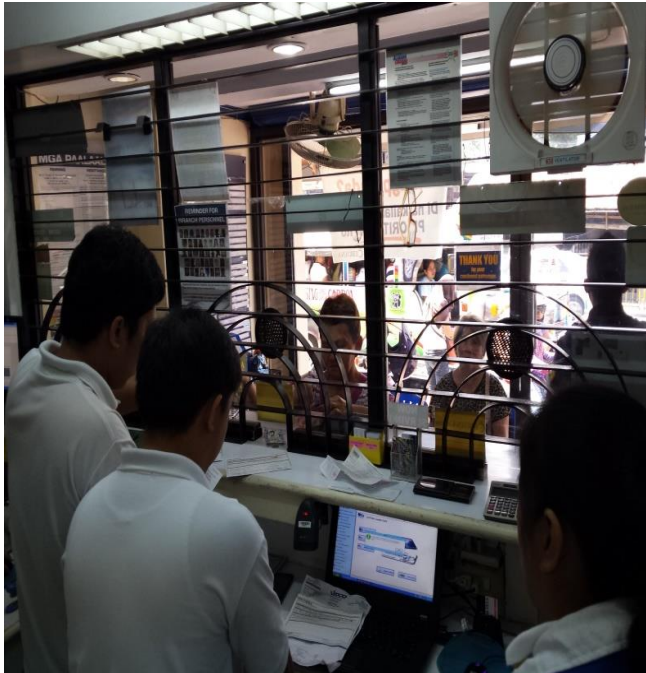
July 2015 to June 2016



Value to Business

Interrelated array of products








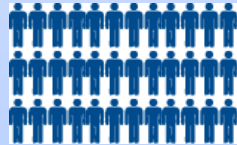

P 110 monthly
(\$2)

*Premiums paid
together with the
motorcycle amortization*

Motortrade



 MOTOR	MOTORCYCLE REPAIR BENEFIT ₱ 10,000* (\$200) In the event of damage to motorcycle due to accident or other causes covered by this product (Subject to ₱ 2,000 deductible or participation)
 RIDER	PERSONAL ACCIDENT BENEFIT In the event of death or dismemberment due to accident ₱ 50,000* (\$1,000) FUNERAL BENEFIT In the event of death due to accident or sickness ₱ 5,000 (\$100) HOSPITALIZATION BENEFIT In the event of hospital confinement due to accident or sickness ₱ 3,000* (\$60)

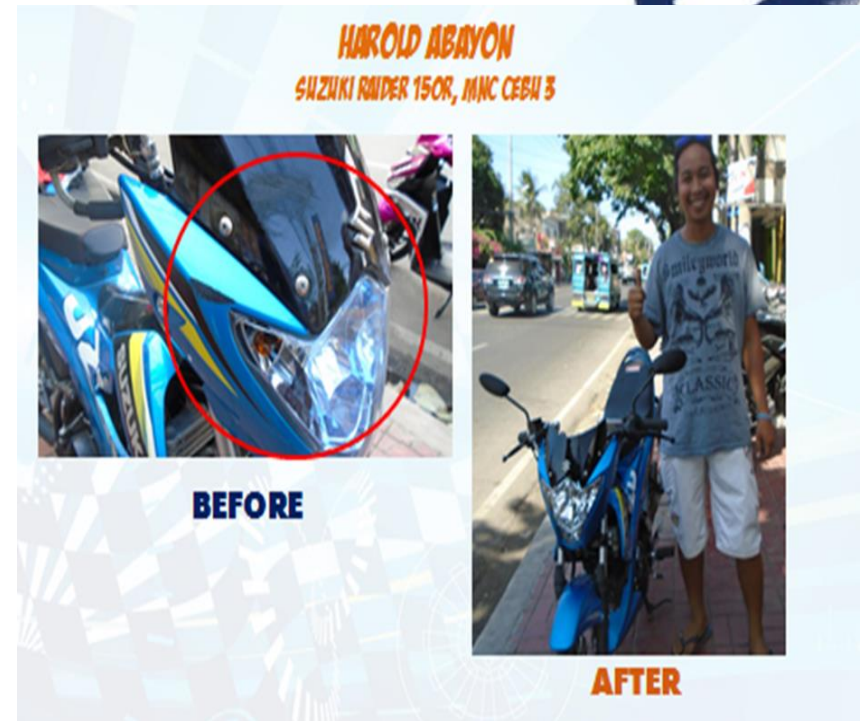
	No. of Branches	No. of Enrollments
Pilot (6 months 2015-2016)	17	2,034 
Nationwide Gradual Roll-out (6 months 2015-2016)	520	53,862 
Projection (2017)	520	174,720 



Value to Business

Motortrade

- Additional income stream from repairs
- After Sales Service
- Reduced number of repossessed units





Common Pushers



Core businesses (Sale of Motorcycles) and Microinsurance are being pushed by the same front liners/ branches



Frontliners have targets as part of their KRA

Motortrade

MAIN TAKEAWAYS

AFFORDABILITY

**COMMON
PUSHERS**

**VALUE TO
BUSINESS**



THANK YOU

