

Hang Seng Insurance
X
CUHK Business School

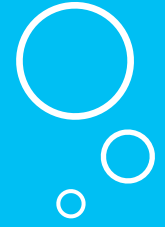
Group name: CSR

Content



- 01 **Product Ideas**
- 02 **Marketing Strategy**
- 03 **Distribution Strategy**
- 04 **Operation**
- 05 **Pricing**





1. Product Ideas



全部地區 樓盤/地區/代理關聯字

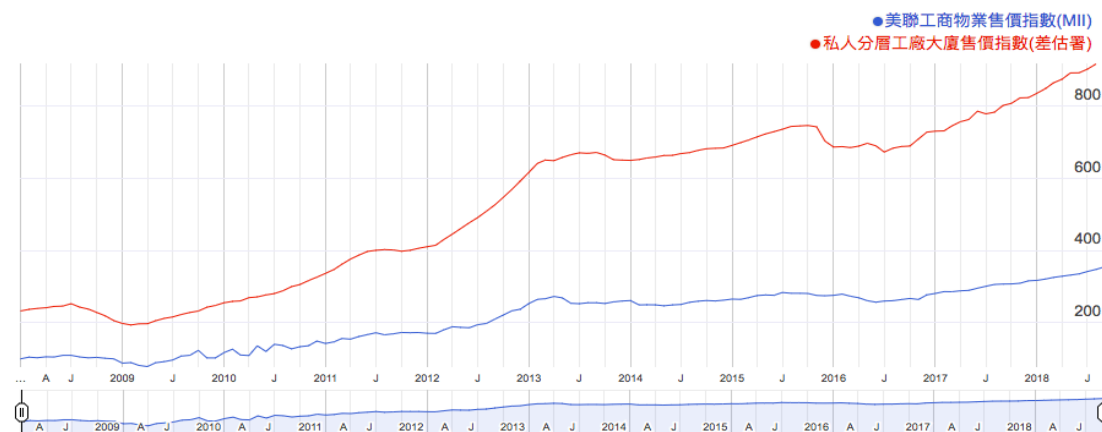
Q 工商舖搵盤

工廈

商廈

舖位

工廠大廈售價指數



備注:

根據本行成交資料庫的50座指標分散業權工廈物業實時成交(包括公司轉讓個案)數據為基礎, 並加以加權移動平均方式計算, 計算過程中或會把部分特殊個案(如內部轉讓)剔除。至於2018年1月份以前的指數, 則以25座指標分散業權工廈物業的平均呎價計算。MII指標基期為2008年1月, 基數為100。

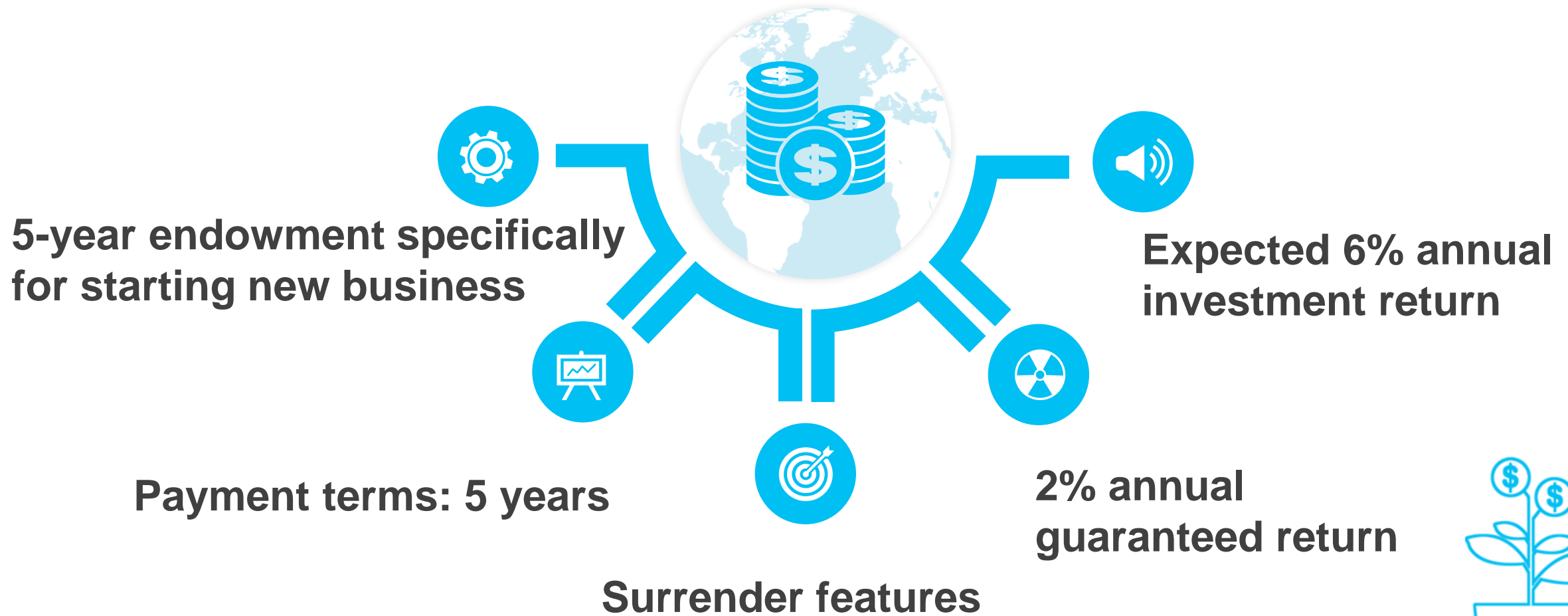
*為臨時數字

資料來源: 美聯工商舖資料研究部、差餉物業及估價署

工廠大廈租金指數

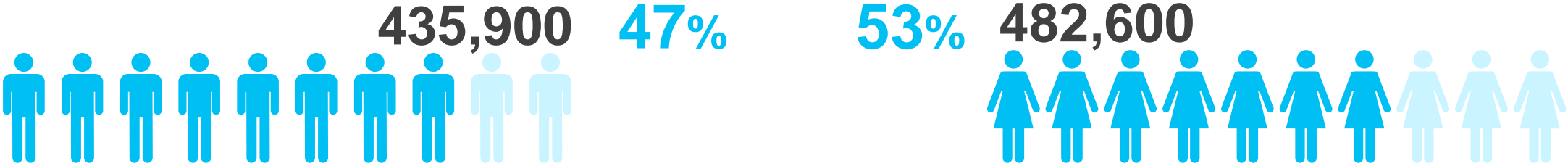


Product Ideas

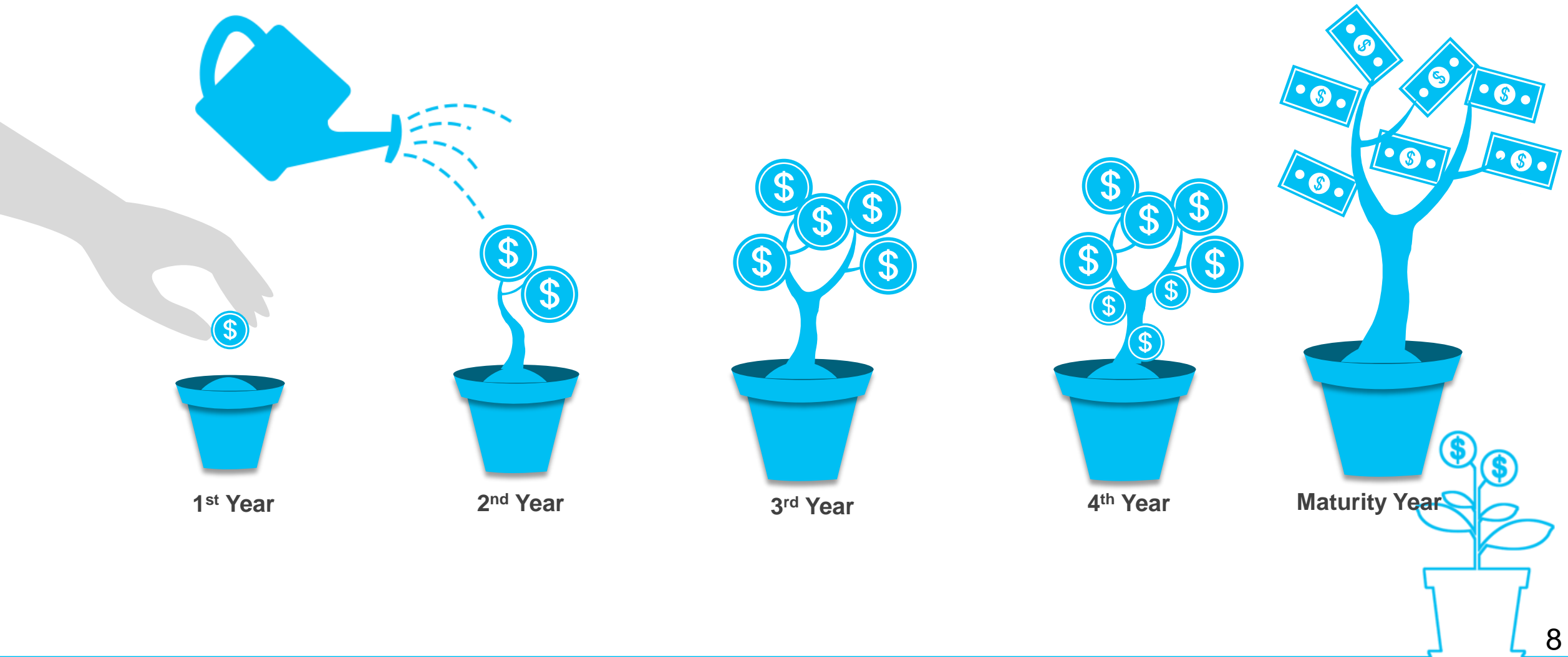


Distribution of the target group

Target Group: (i)Ages between 18-30
(ii)918,500 total

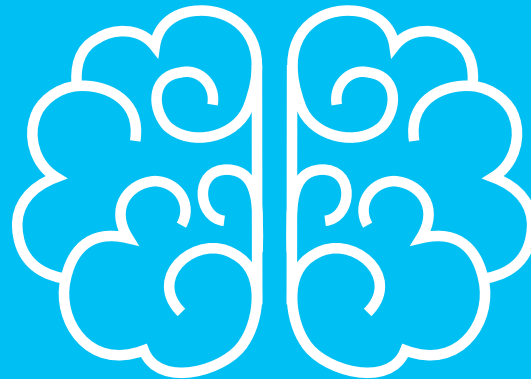


5 Years Payment Term



Rationale

Premium



A lump sum
for starting
business



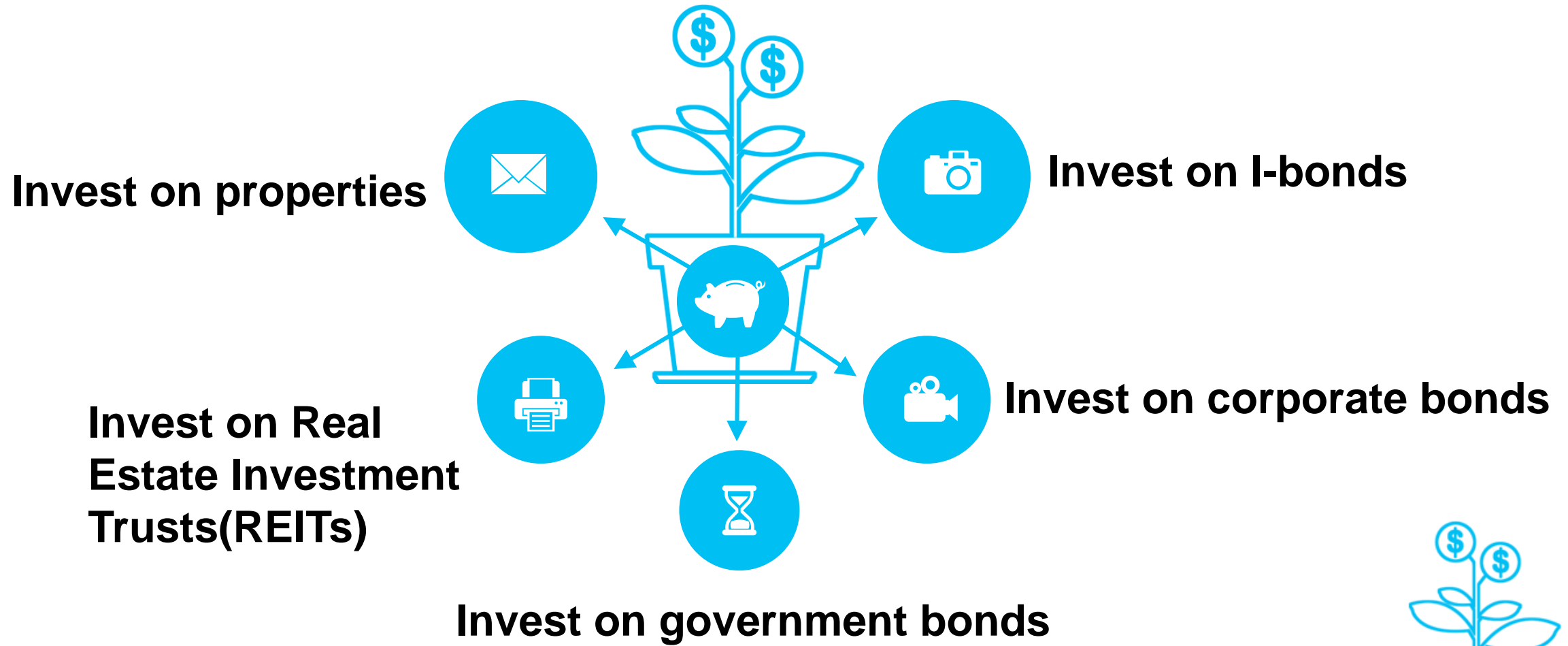
Investment



Hedge the rise in rent prices and salaries



Linkage with rent prices and salaries





2. Marketing



What are their
concerns?



convenience?
high return?



For better Promotion:



- Higher cost effective
- Easily reach target market

Online advertising!!!



KONEW
FINANCIAL
EXPRESS | 康業信貸快遞
香港·新加坡·台北

全天候24小時熱線：
2110 2110
WWW.KONEW.COM



人情味雪糕店 西九龍中心突不續租

Watch later Share 熱話

杯裝 \$5 (2球)

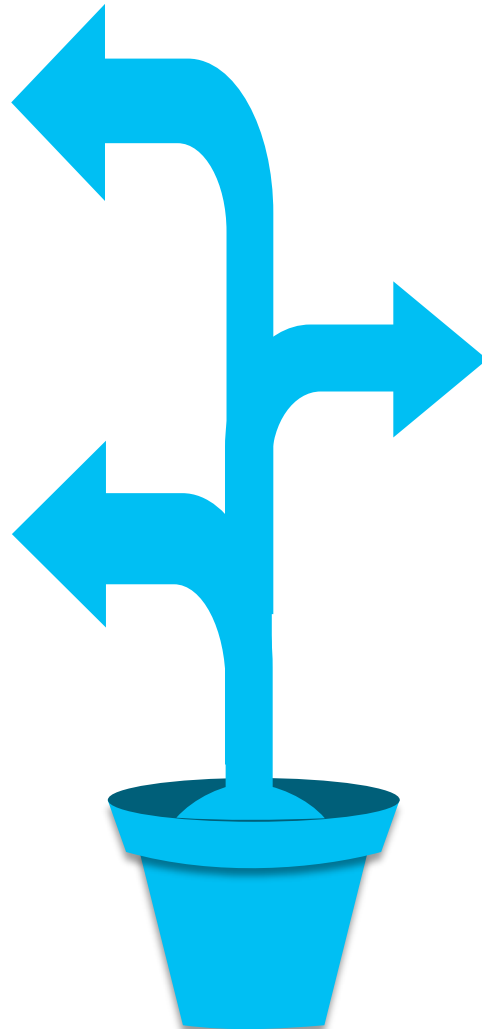
小店\$5兩球 拳頭雪糕 惠基層

突不獲西九龍中心續租 5月中結業

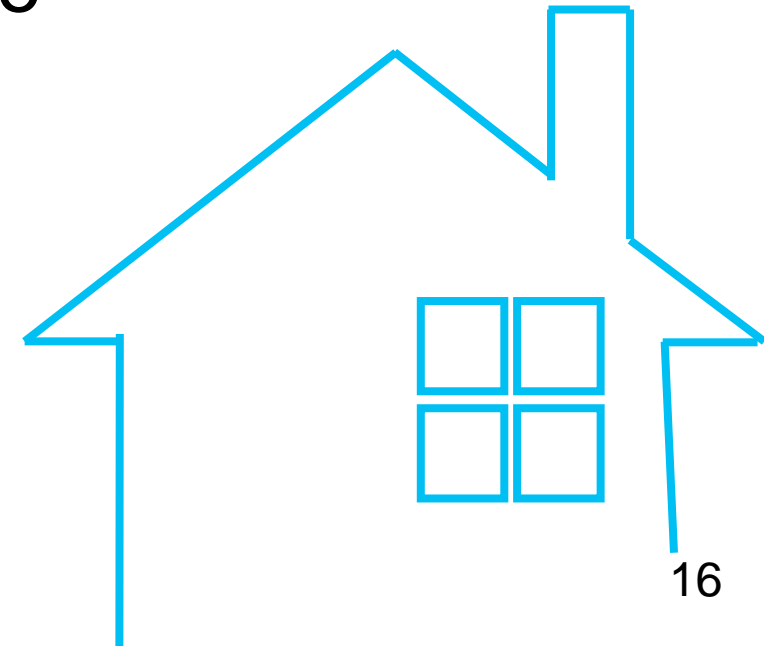
Cooperation with bank

Contact the target group directly

Large customer base

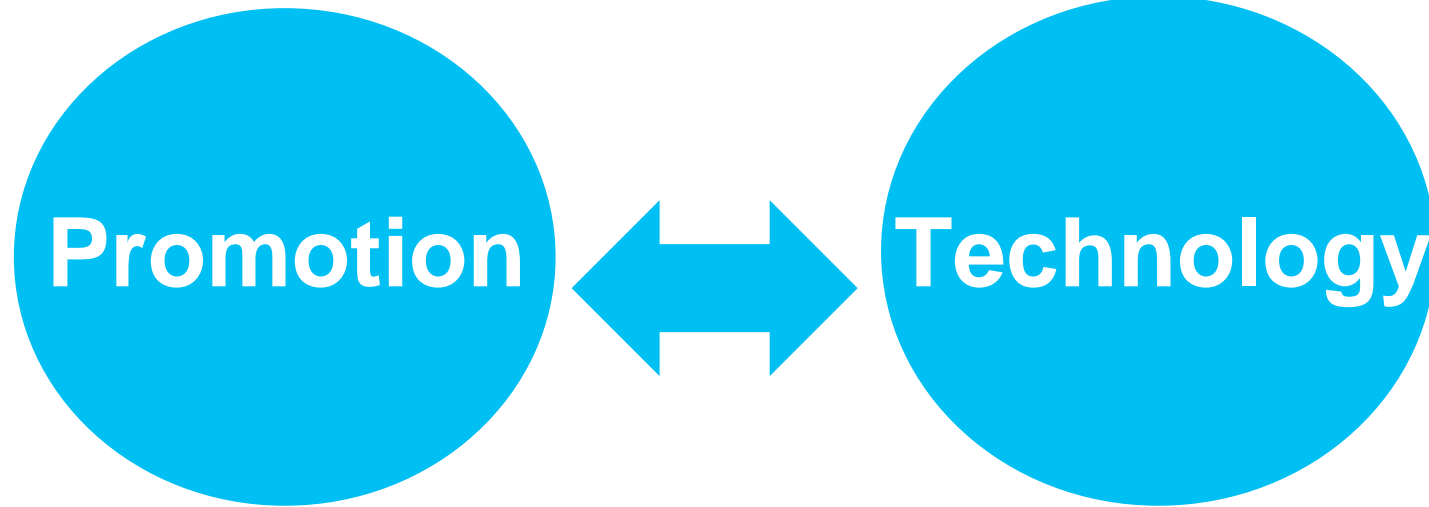


More reliable



Big data analyzes?

E-serves?



App?

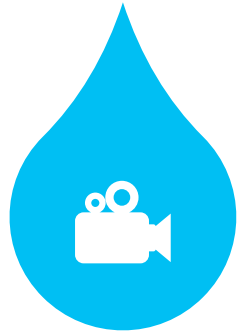




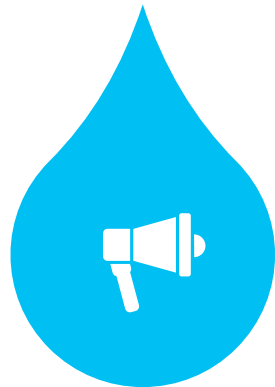
3. Distribution Strategy

Distribution Strategy

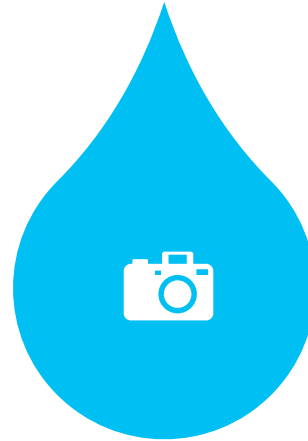
Sales channel: Retail branches mainly



**Huge
customer
recognition**



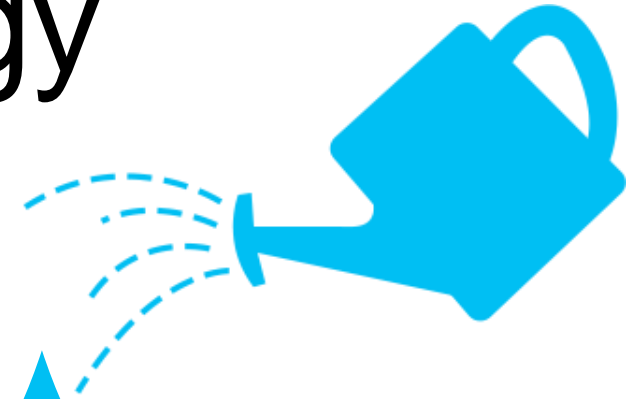
**Relatively
short
application
process**



**Clear
explanation
on policy
terms**



Confidentiality



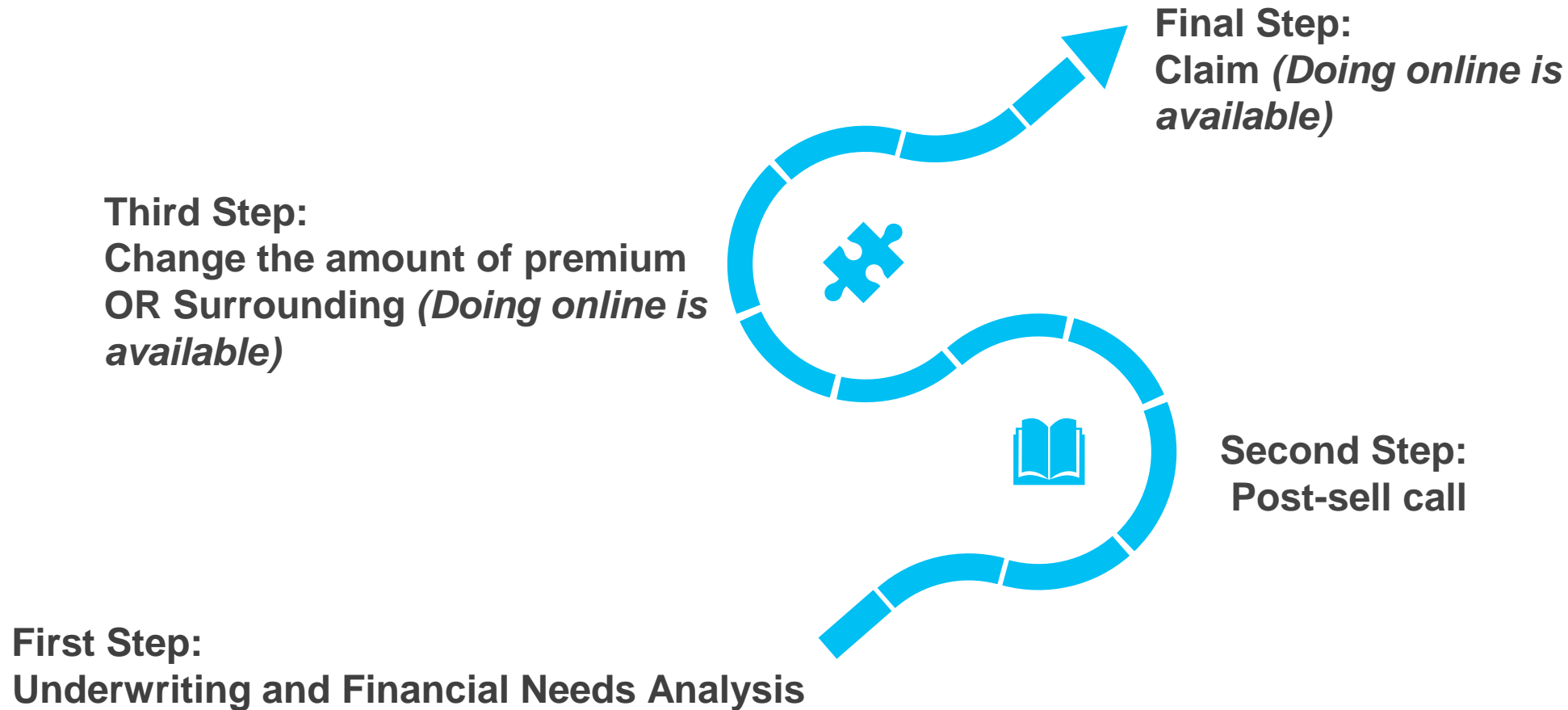


4. Operation

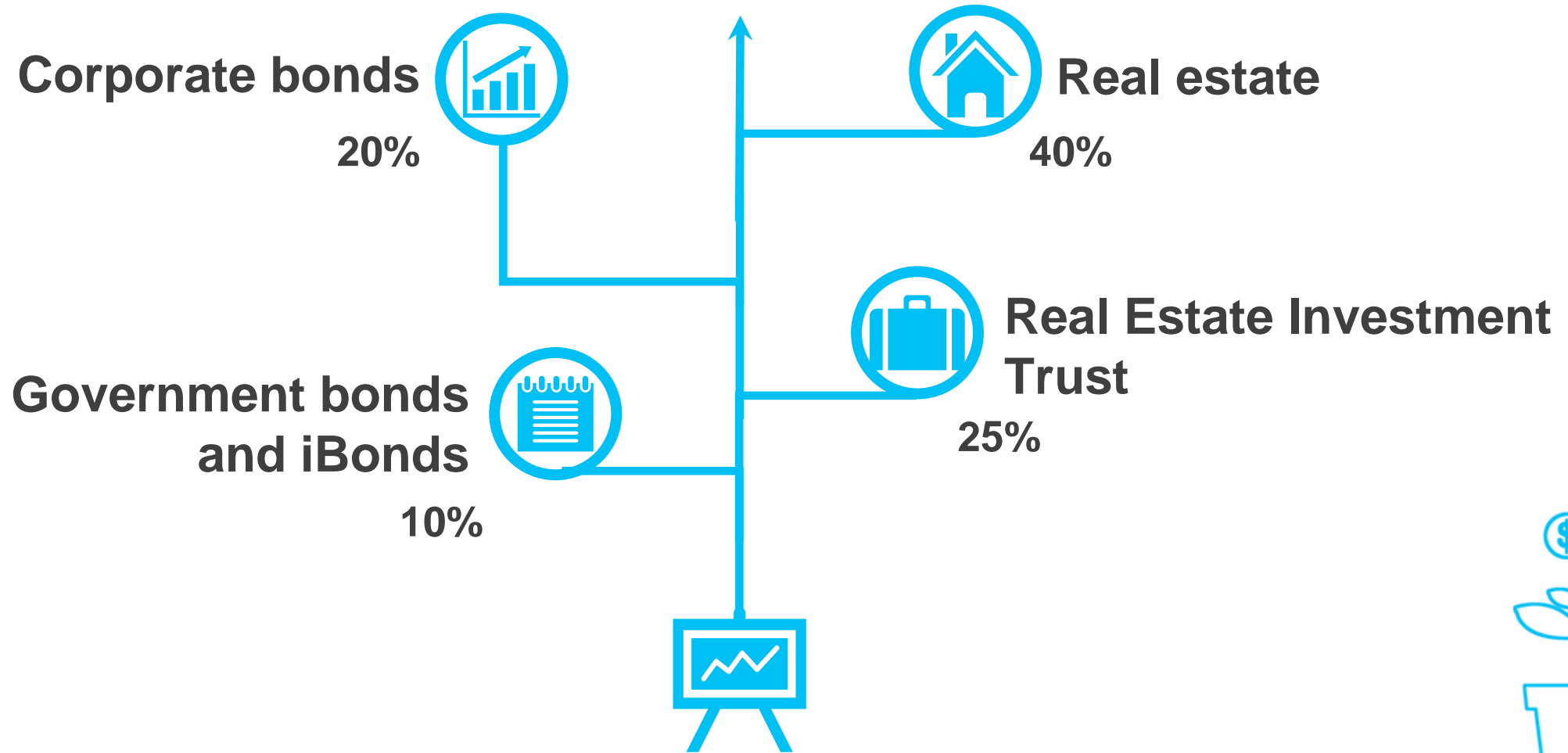


Selling procedure

Provide a simple and convenient buying procedures



Investment Vehicles





5. Pricing

Assumptions

Valuation interest rate

Investment types:

- Properties
- REITs
- Corporate Bonds
- Government Bonds and I-bonds
- Cash

Surrender value & rate

Average mortality rate



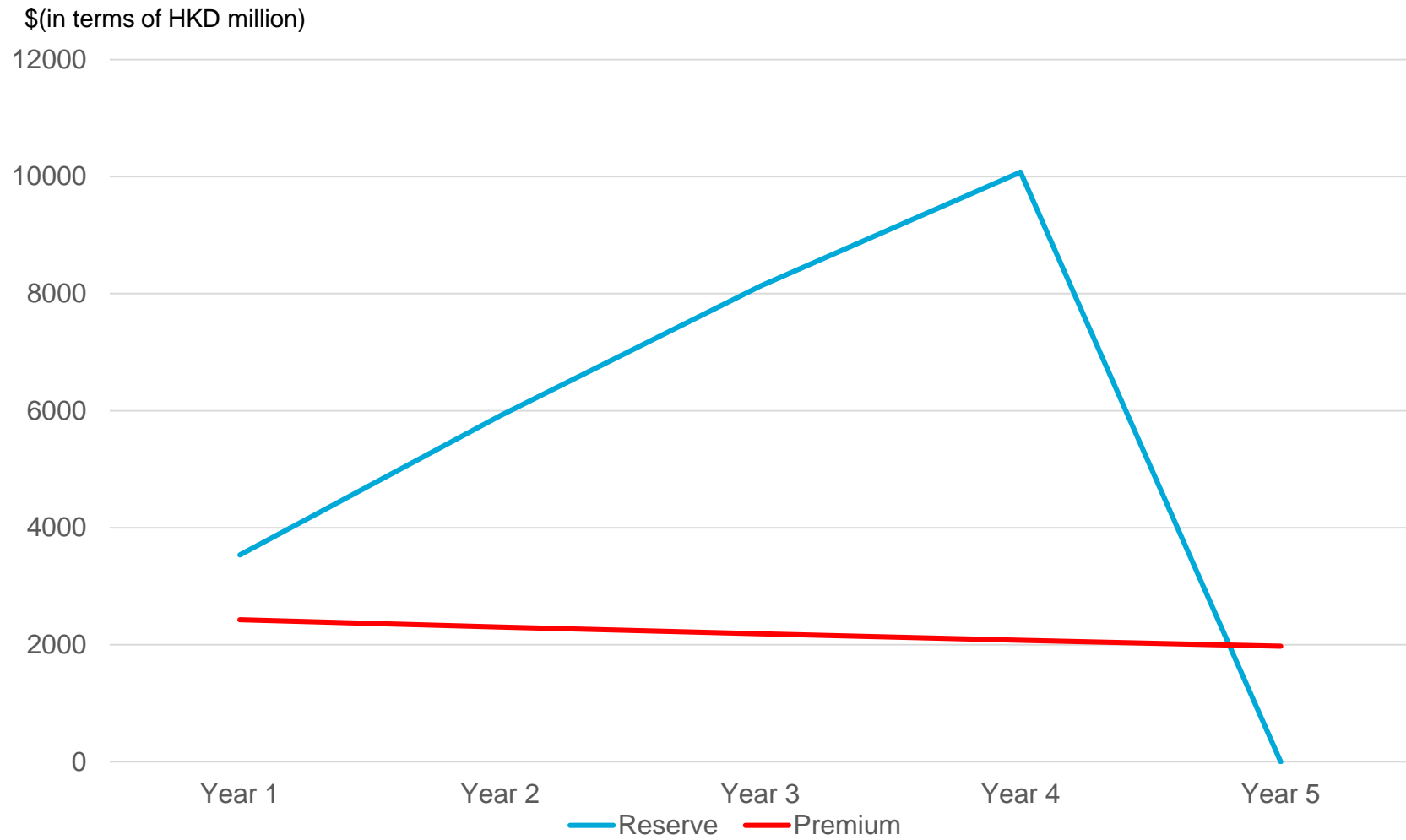
Sum assured

Expected annual return to policyholders

Average annual premium

Expected number of policyholders

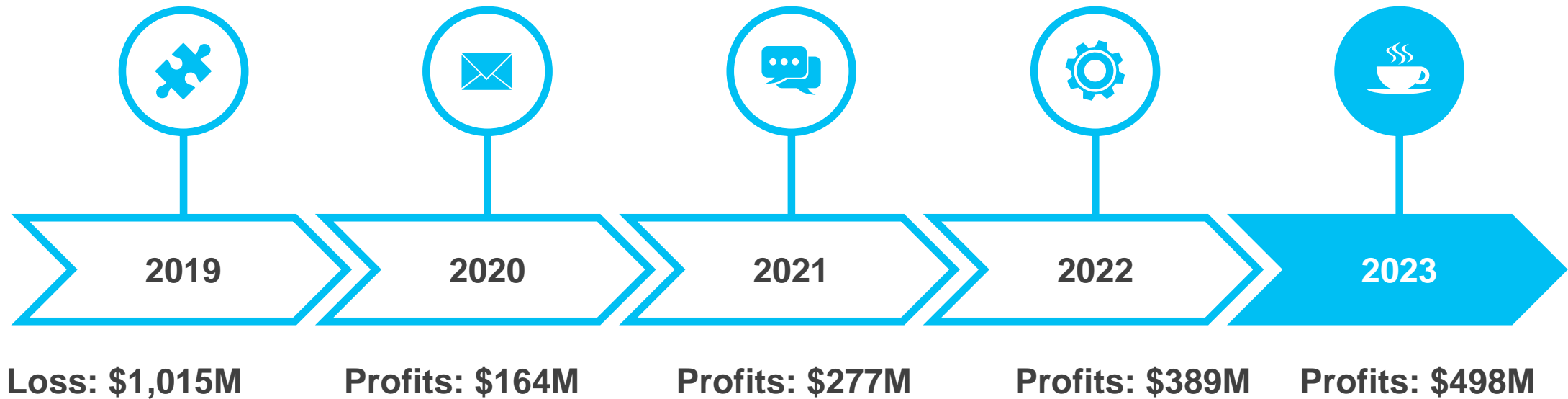




Reserve= APV of all future cash outflows – APV of all future cash inflows



Endowment's profit & loss in 5 years



Overall profits generated: \$313M
Breakeven point: Year 5
NPV: \$214M
IRR: 9.82%





END

THANK YOU