



TOKIO MARINE
EGYPT

Distribution of Family Takaful Products

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Managing Director
Tokio Marine Egypt Family Takaful

8th International Takaful Summit
25th & 26th February 2014
Abu Dhabi, UAE

1. About Tokio Marine Group

Corporate Philosophy

With customer trust as the foundation of all its activities, Tokio Marine & Nichido Fire Insurance provides the safety and security necessary in order to contribute to the continuing economic aspirations of an affluent and comfortable society.

Head Office in Japan



Overview of Tokio Marine Group

Incorporation : **1879**

Capital : **1.5 Billion USD**

Ordinary Income: **34.5 Billion USD (Consolidated Basis)**

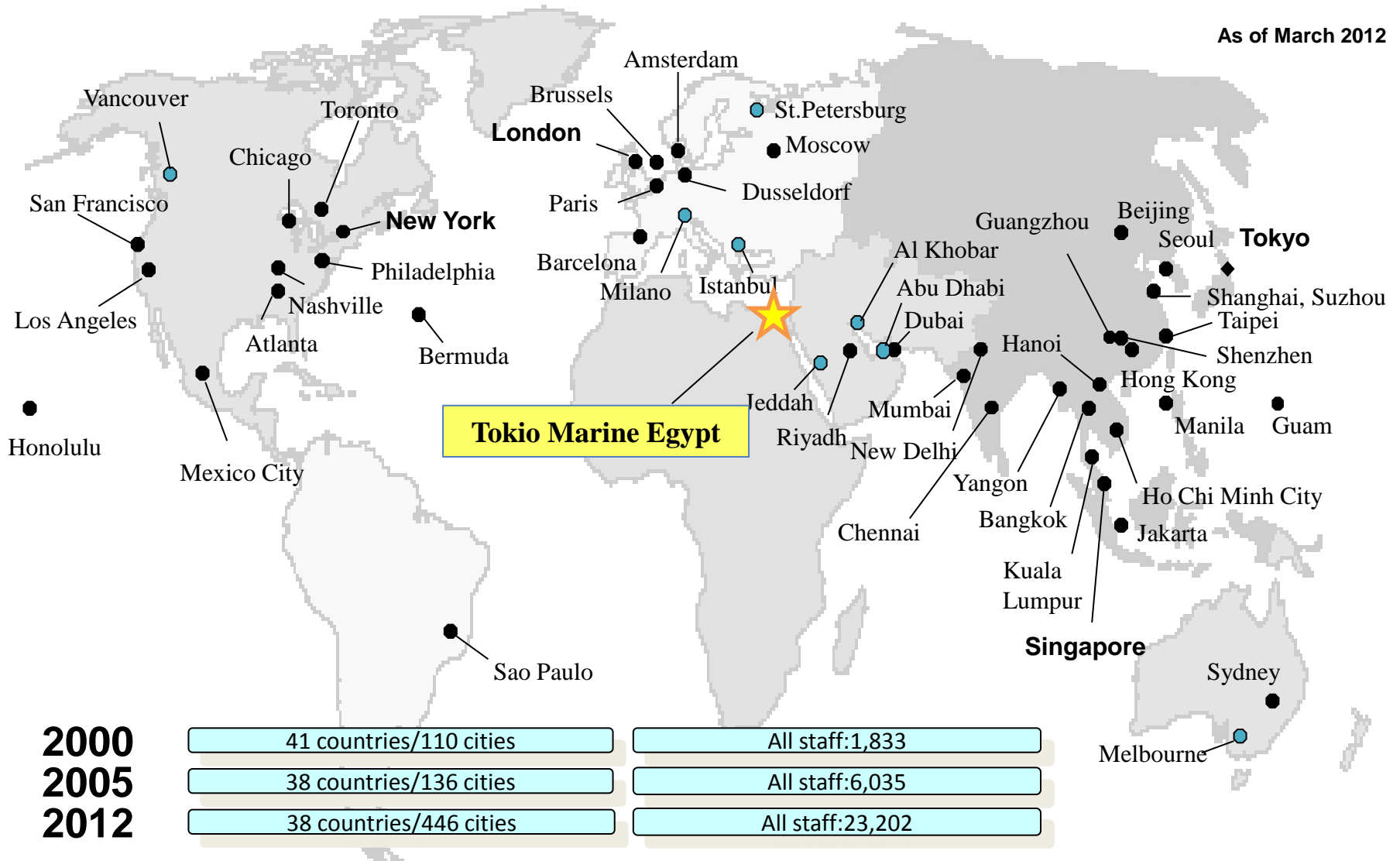
Net Income: **61 Million USD (Consolidated Basis)**

Market Capitalization: **Approx. 20 Million USD**

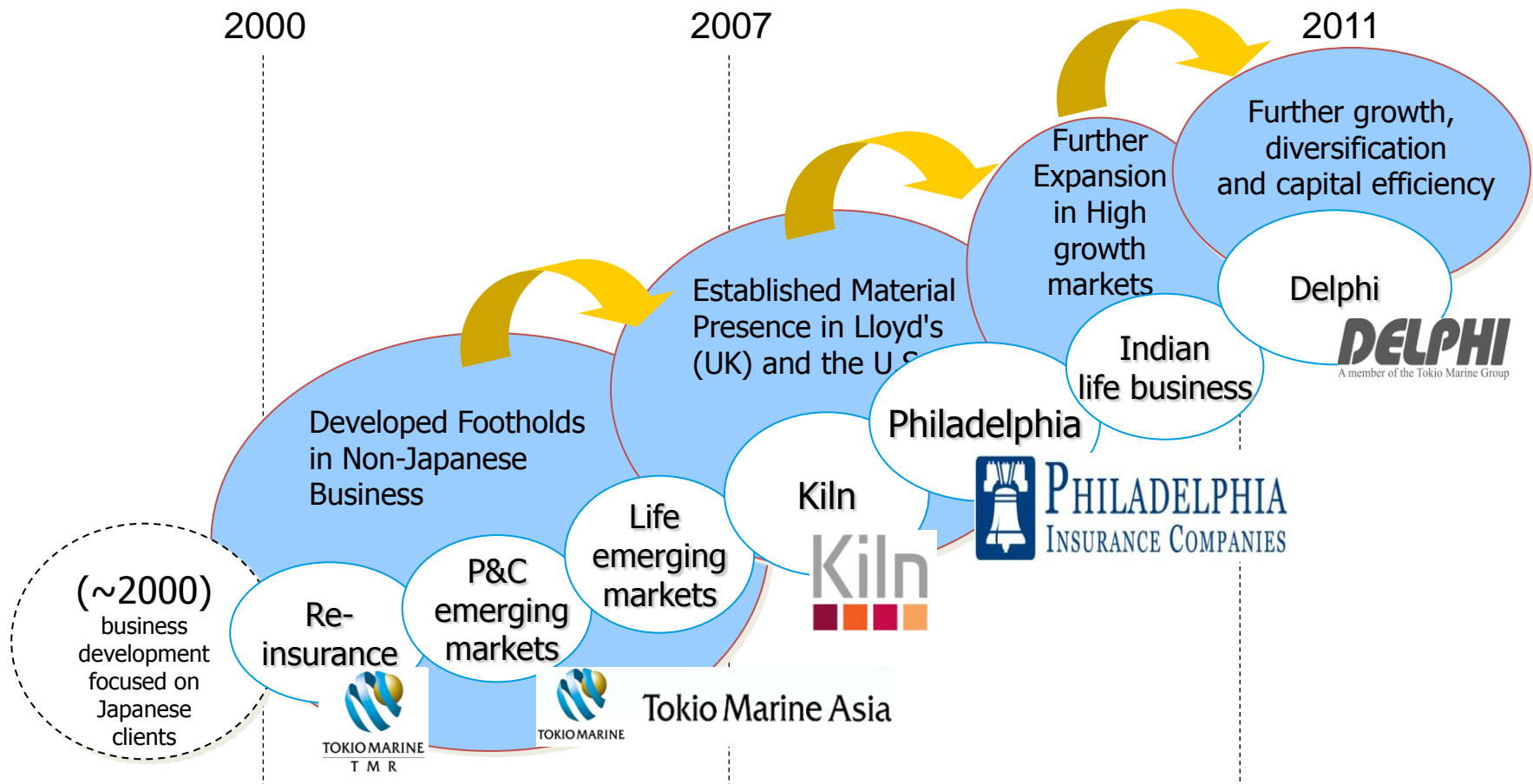
Insurer's Financial Strength Rating: **AA- (S&P), Aa3 (Moody's)**



2. Global Network of Tokio Marine Group



3. Global Expansion of Tokio Marine Group



Step by step expansion since the year 2000
International insurance business grew substantially after 2007 due to large scale acquisitions of Kiln, Philadelphia and Delphi



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2008

TMFT **TMGT**



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Insurance is S _ _ _

not B _ _ _ _



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Insurance is SOLD

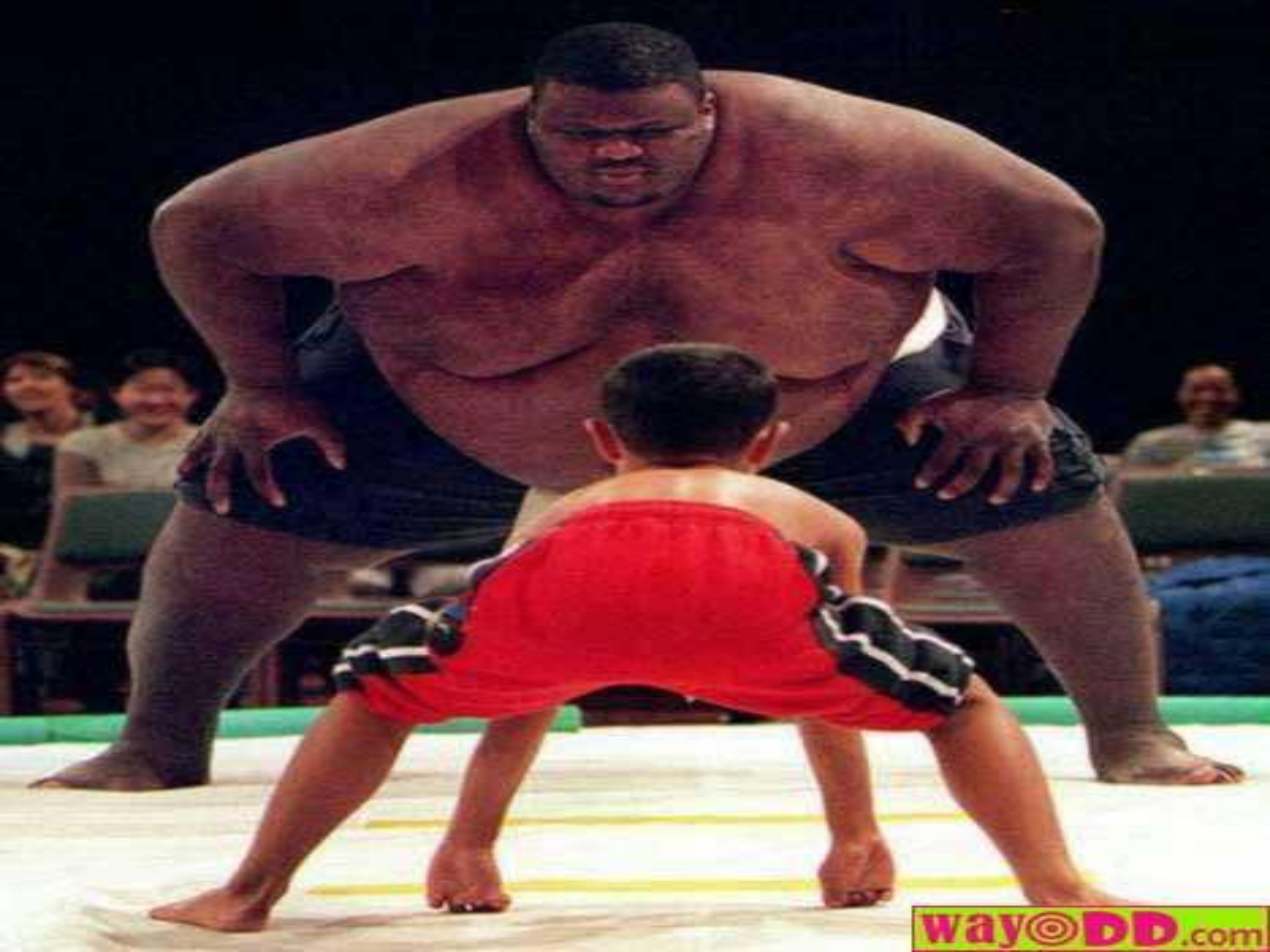
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Global Insurance Premiums \$4.613 trillion in 2012 ⁽¹⁾

**Global Takaful Contributions
approx. \$20 billion in 2013 ⁽²⁾**





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How ?



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REACH OUT TO CUSTOMER !!

GO-TO-MARKET STRATEGIES





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MULTI-CHANNEL DISTRIBUTION

AGENCY

BANCATAKAFUL

CORPORATE SALES

BROKERS / IFAs

WORKSITE MARKETING

PROFESSIONAL INTERMEDIARIES

DIRECT MAIL

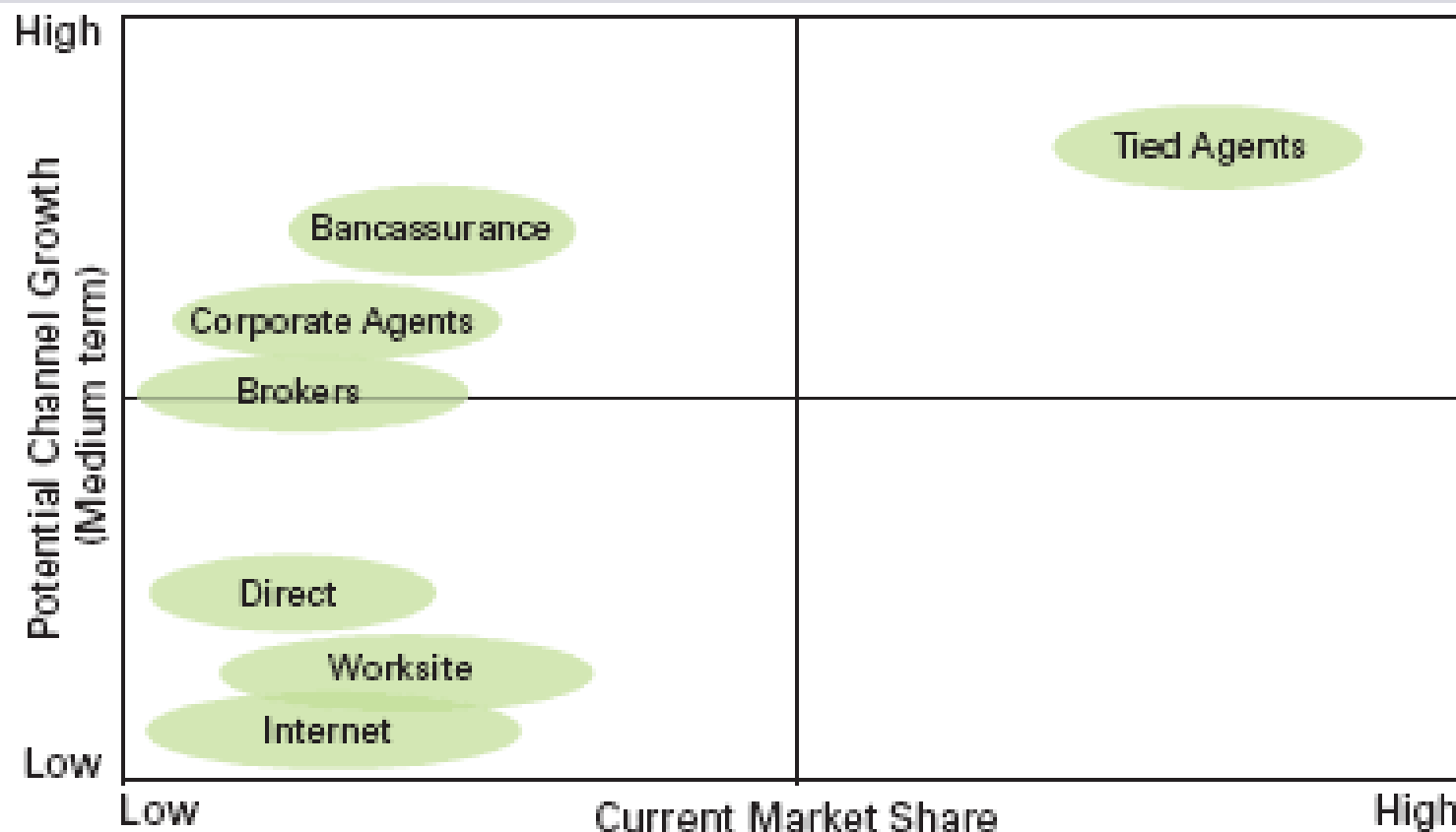
CALL CENTRE

ONLINE

MICROTAKAFUL

MORE

Figure 2: Current market share and potential channel growth



Bancassurance Insurance products offered through banks

Brokers Representative for buyers who deal with either agents or companies in arranging for coverage

Corporate Agents Non-bank institutions involved in the sale of insurance products

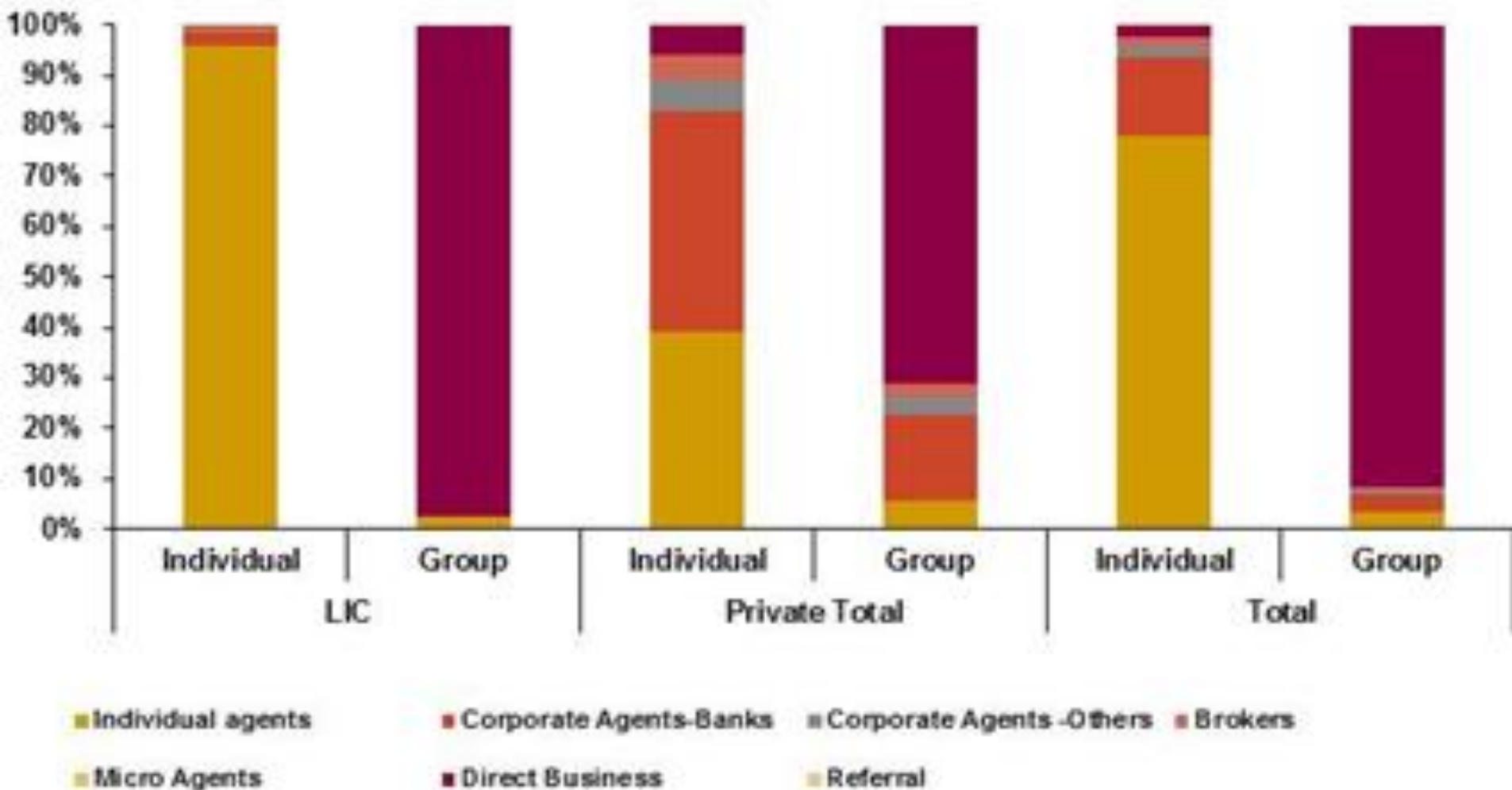
Direct Sales through call centres and/or direct mailing

Internet: E-commerce sales through internet portals

Tied Agents Insurance companies' aligned agency force

Worksite Marketing arrangements with corporates to sell insurance to their employees

Distribution channel mix for total unweighted new business premium for April to December 2012



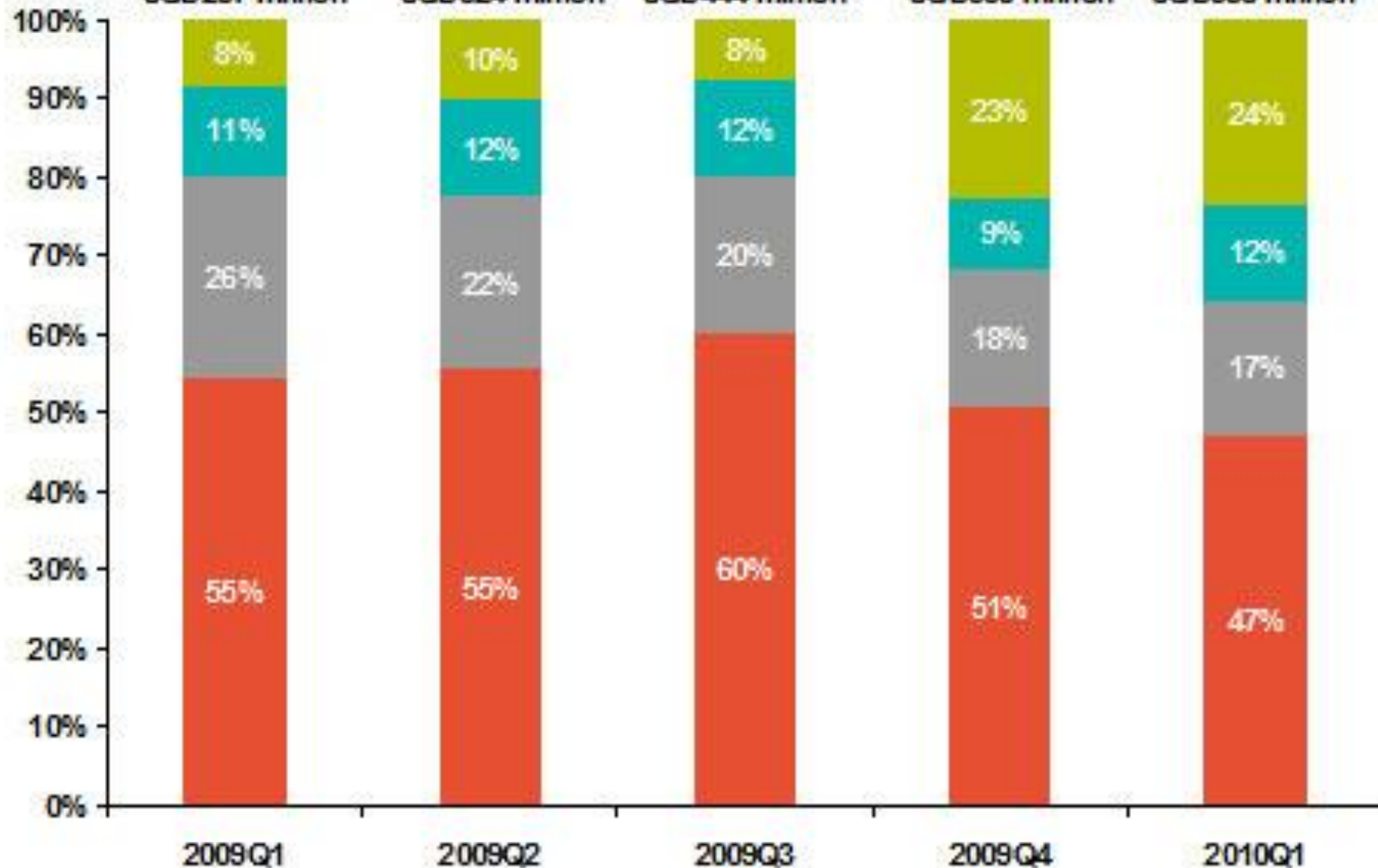
SGD237 million

SGD324 million

SGD444 million

SGD559 million

SGD338 million



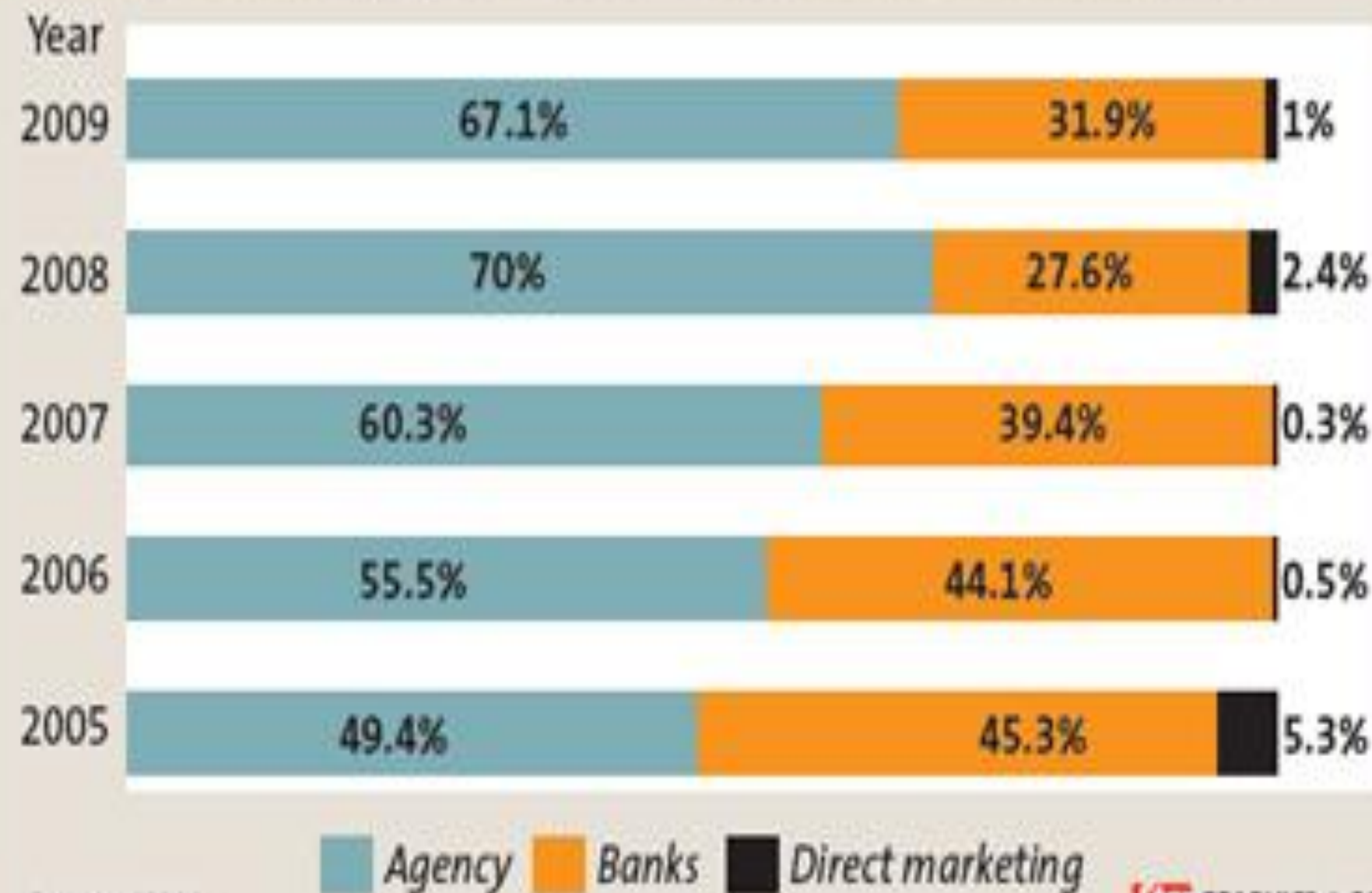
Tied Agents

Bank Distribution

Financial Advisers

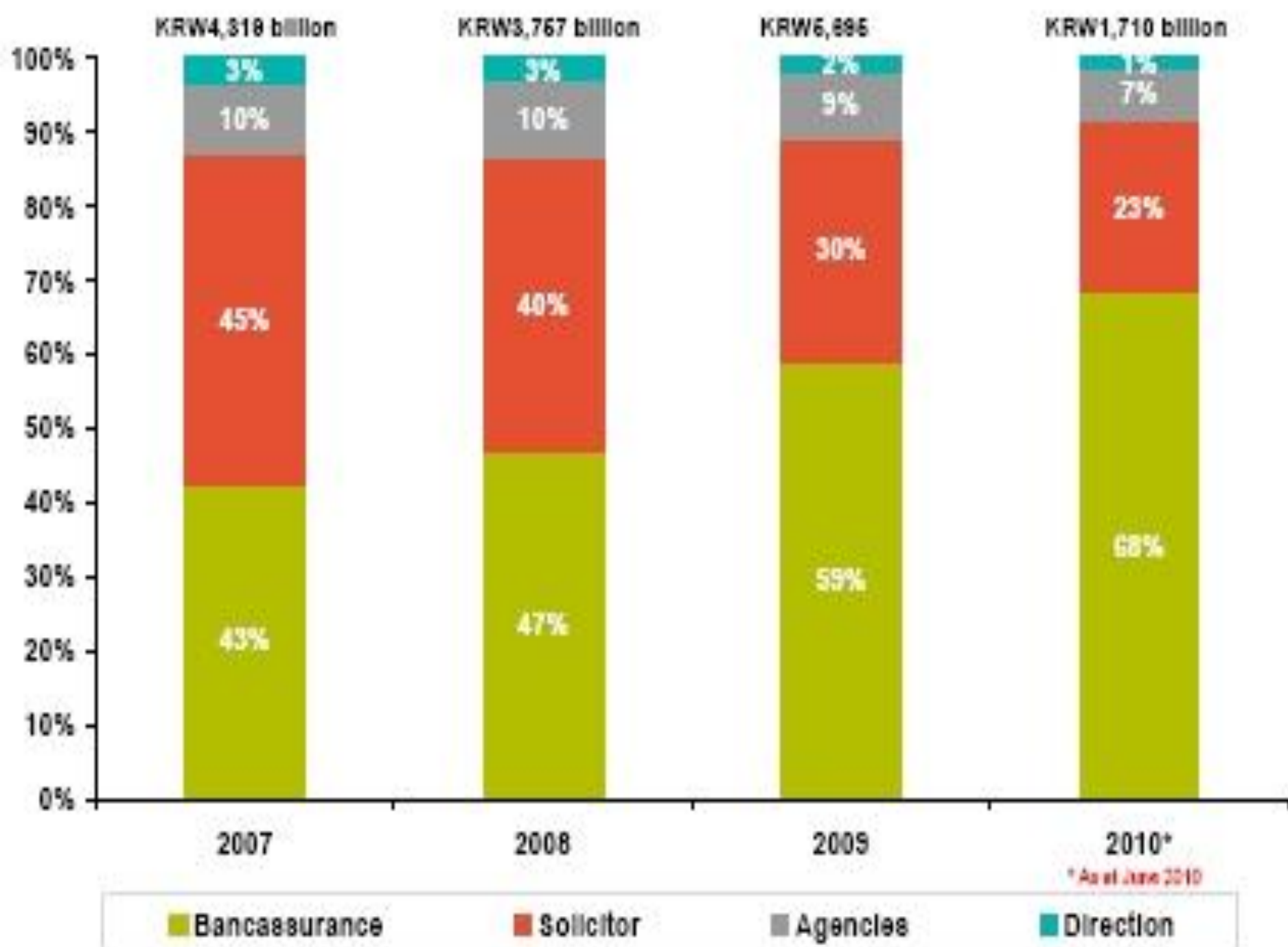
Others

Market share (%) in terms of distribution channels

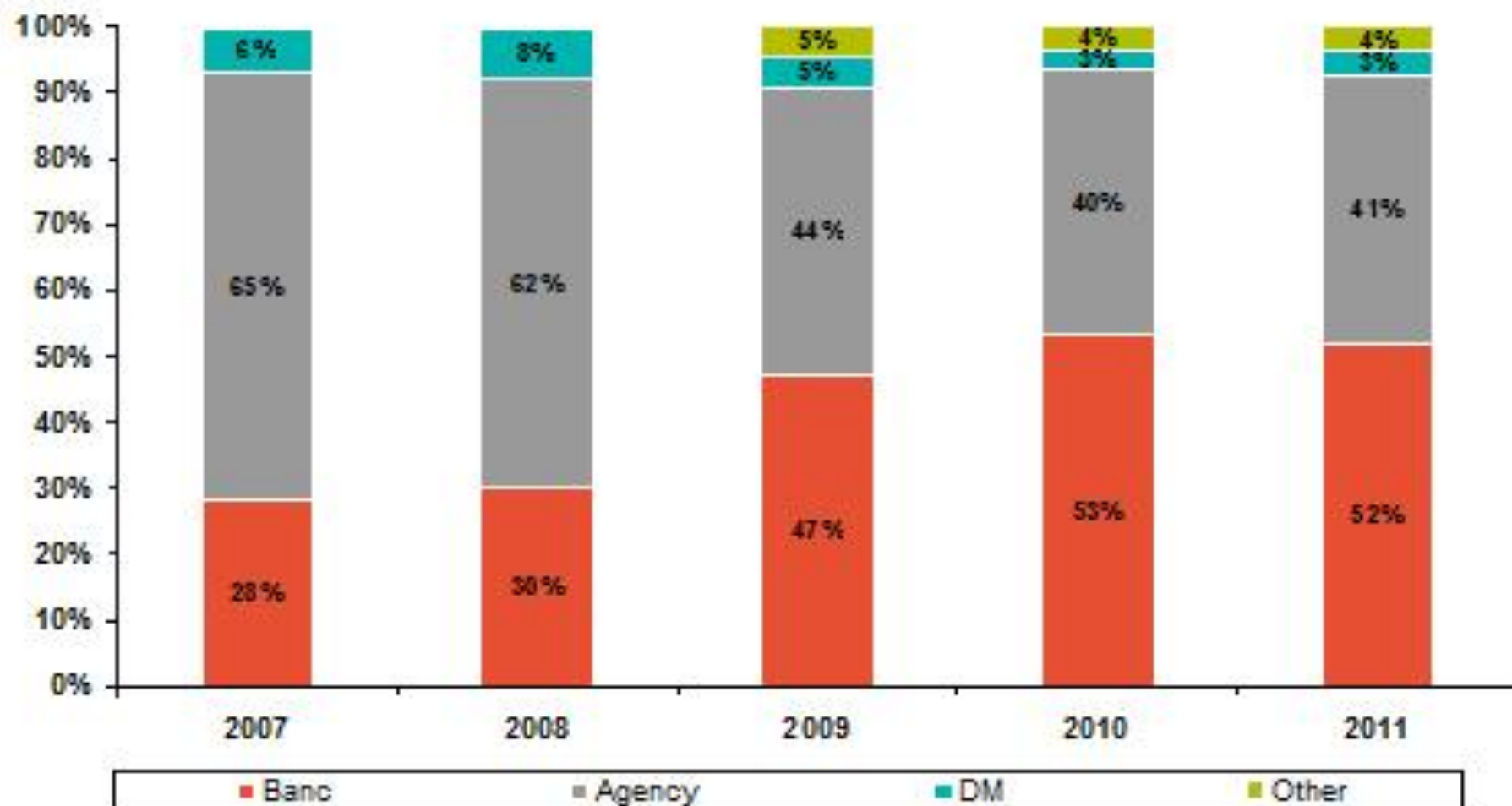


Source: LIAM

Star GRAPHICS © 2010



Thailand - Unweighted new business premium by Distribution Channel (2007 – 2011)





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ENABLERS:

EFFECTIVE SELECTION & RECRUITMENT

TRAINING & DEVELOPMENT

EFFECTIVE SALES PROCESS & COMPLIANCE

SALES STRUCTURE / HEIRARCHY

SALES COMPENSATION

KPIs WITH EFFECTIVE MIS



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ENABLERS:

ACTIVITY MANAGEMENT

CHANNEL-SPECIFIC PRODUCTS

MARKETING

ACTUARIAL & FINANCE

TECHNOLOGY

PROACTIVE AFTER-SALES CUSTOMER SERVICE



رمضان هيثم حيات



BEDAYA
For Charity Works
Voice of Khair



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بدأ بيد نحو مستقبل أفضل
مشاركة رمضانية ٢٠١٣