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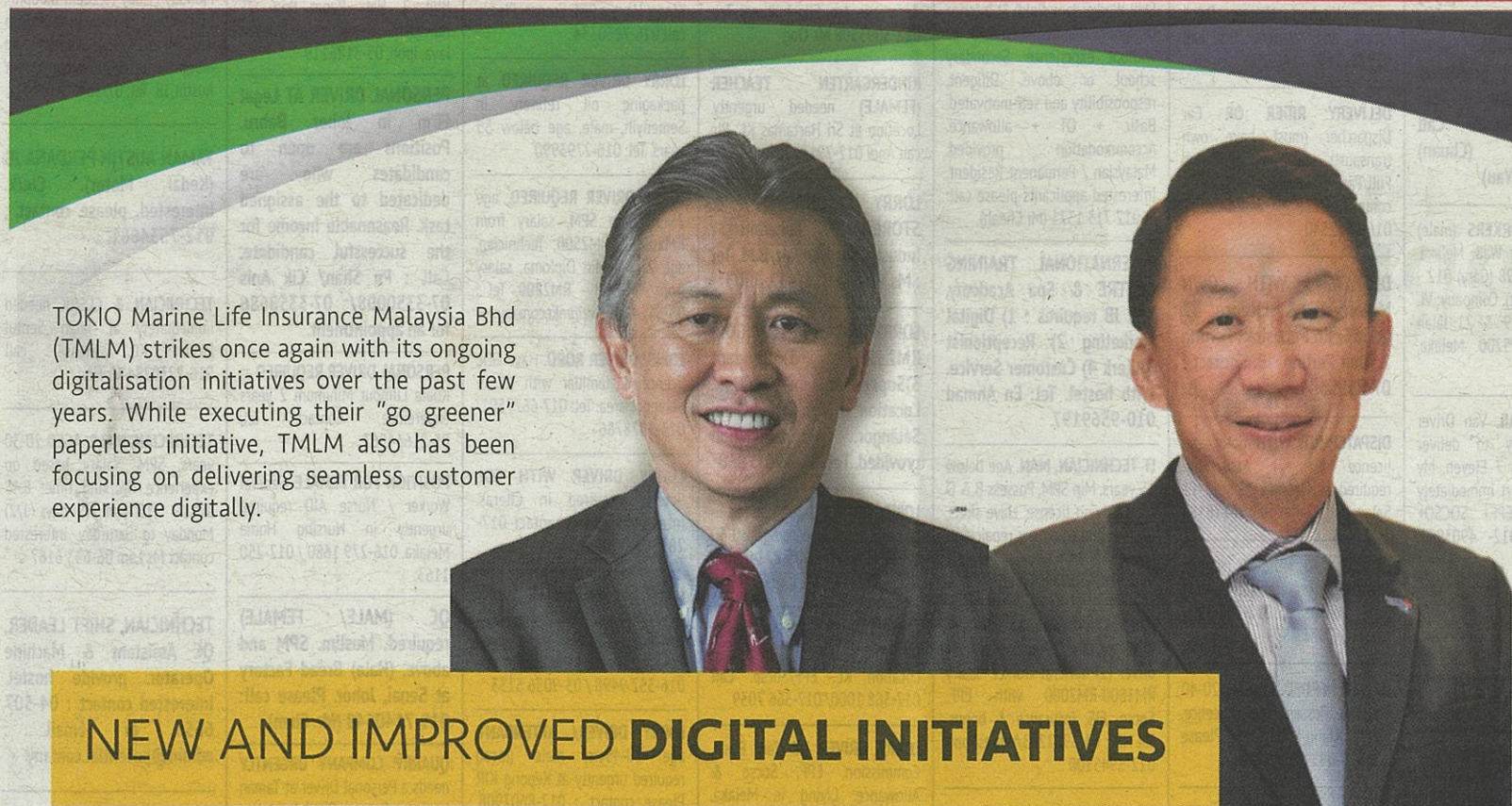
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TOKIO Marine Life Insurance Malaysia Bhd (TMLM) strikes once again with its ongoing digitalisation initiatives over the past few years. While executing their "go greener" paperless initiative, TMLM also has been focusing on delivering seamless customer experience digitally.

## NEW AND IMPROVED DIGITAL INITIATIVES

Amid the global pandemic and "new normal" of social distancing and precautions in public, digitalisation is the definite way to move forward and TMLM's digital initiatives offer a wider array of improved services and functions for customer's convenience.

Commenting on these efforts, TMLM's Chief Executive Officer, Toi See Jong, said: "Digital convenience is no longer an advantage, it is a necessity. Therefore, we have taken the necessary actions to develop and launch various digitalisation efforts for the ease and convenience of our customers and even our staff, improving their productivity."

Not only does TMLM focus on digital efforts internally with their paperless initiative and various apps, but their determination also expands into partnerships with other big players in the industry.

Continuing the 12-year long partnership, RHB Bank Berhad ("RHB") and TMLM take their joint efforts further by enhancing staff efficiency through digital innovation via the Banca mobile application. This mobile application is designed to improve staff productivity and enhance quality of sales.

Through this app, sales staff can easily access the e-academy feature, enabling

with their staff performance that is summarised by region. There is also a Leaderboard that enables ranking viewing by regions and branches to keep track of the performance of each region. These features not only improved overall staff productivity, but there have been increase in quality of sales through the digital advances.

"We are pleased to continue our strategic partnership with Tokio Marine to further embed digitalisation into our customers' lifestyle and business needs. Speed continues to drive digital innovation and recognising this, these digital solutions aim to improve productivity through promoting better sales quality," said Jeffrey Ng, managing director of Group Community Banking, RHB Banking Group.

Another front-runner in these digitalisation efforts is T-Marine Pro, a sales adviser tool that enables sales professionals to communicate with customers at any time.

As this is a link-based tool, TMLM sales representatives will not need to face the hassle of installing any apps to activate the service that is also available on all types of devices.

Sales representatives can now

lead generation integration for activity tracking and an auto underwriting engine, which ultimately increases the business capacity exponentially.

TMLM had also launched the oneTokio mobile application, a customer servicing tool with convenience in mind for its users. Forgoing the hassle of storing physical policies and contracts, oneTokio allows policyholders to stay informed of their policy while on the go, regardless of where they are or the time of day.

The app also enables them to have convenient access to features like e-Medical Card with claim history, e-Correspondence (view and download policy statements and letters), details about Unclaimed Money (moneys which are legally payable to the owner but have remained unpaid, or moneys standing to the credit or trade account) and Fund Prices (for investment-linked plans).

Clients can also find their Life Adviser's contact details (a great panic-reliever feature when quick advice is needed), have access to an e-Payment feature (with payment reminder, so no more missing payments), and are able to make an appointment with a TMLM representative before visiting any branches, as well as able to refer to the list of panel

fund price movements and history on oneTokio, besides getting access to fund performance reports.

In 2020, TMLM and RHB co-launched Perlindungan Tenang TokioMarine-StarterPack ("Perlindungan Tenang Campaign"), a simple and affordable Life Protection Plan offered digitally to all Malaysians as part of RHB's Community Banking on-going digital initiatives. As the plan successfully helped over 24,000 families in need, this year, the campaign has been extended and enhanced to 'Tenang Hero Campaign', with a rebranding name of TokioMarine E-ssential Tenang Plan. Just like before, users are able to self-enrol online at an affordable price, and in addition, will now get free festive accidental coverage, post Covid-19 vaccination support 2.0 (until Dec 31, 2022) and Tenang Voucher cashback rewards.

So far, there has been over 22,000 online insurance cases completed, with more potential cases. TMLM aims to achieve a fully digitalised system with 100 per cent online transactions and policies, in the future. Digitalisation has enabled RHB's sales staffs to facilitate successful transactions and expand its customer base by efficiently reaching out to more



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For Laarni Guarino, the price hike means her family now eats fewer rolls for breakfast.

"We will have to redo our budget. From five pieces each, my children will have to eat just three to four," Guarino, 35, said. "Fifty centavos is a big thing for poor people like us."

Lucito Chavez, president of an association representing local bakeries, said thousands of breadmakers were reeling from the higher cost for raw materials, most of which are imported.

"All of us are struggling, not to make profit, but to survive,"

Chavez said. "We have to protect the pandesal industry."

Inflation in the Philippines hit 6.1 per cent in June, the highest level in nearly four years, as steep fuel price hikes pushed up food and transport costs.

Lawmaker and economist Joey Salceda said bread would be hardest hit by "shrinkflation", where the size of a product gets smaller but the price stays the same.

"Wheat prices have increased by 165 per cent," he said, urging bakeries to fortify their products with vitamins and minerals. **AFP**

### UNIVERSE

## 'Avengers' films due in 2025

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Feige revealed plans for an 18-episode TV series called *Daredevil: Born Again*, which will stream on Disney+ in the spring of 2024, and a *Thunderbolts* movie scheduled for July 2024.

The studio spotlighted some of the nearer-term films in Marvel's Phase Five, including next February's debut of the third

with a look at *Black Panther: Wakanda Forever*, a sequel to the 2018 blockbuster that starred Chadwick Boseman, who died of cancer two years later.

"It feels monumental to be back in Wakanda," said Lupita Nyong'o, who reprises her role as the warrior Nakia in the sequel, due in theaters in November.



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"We finally get to spend some time in the quantum realm," teased director Peyton Reed.

*Guardians of the Galaxy Vol. 3* will delve deeper into the backstories of the movie's oddball characters, including the gun-toting raccoon named Rocket, who director James Gunn de-

with a look at *Black Panther: Wakanda Forever*, a sequel to the 2018 blockbuster that starred Chadwick Boseman, who died of cancer two years later.

"It feels monumental to be back in Wakanda," said Lupita Nyong'o, who reprises her role as the warrior Nakia in the sequel, due in theaters in November.

Director Ryan Coogler recalled watching scenes from the first *Black Panther* with Boseman at an earlier Comic-Con and the actor gripping his shoulder with excitement.

"I promise you I can feel his hand on me right now," Coogler said.

"His spirit, his passion, his genius, his pride in his culture, and



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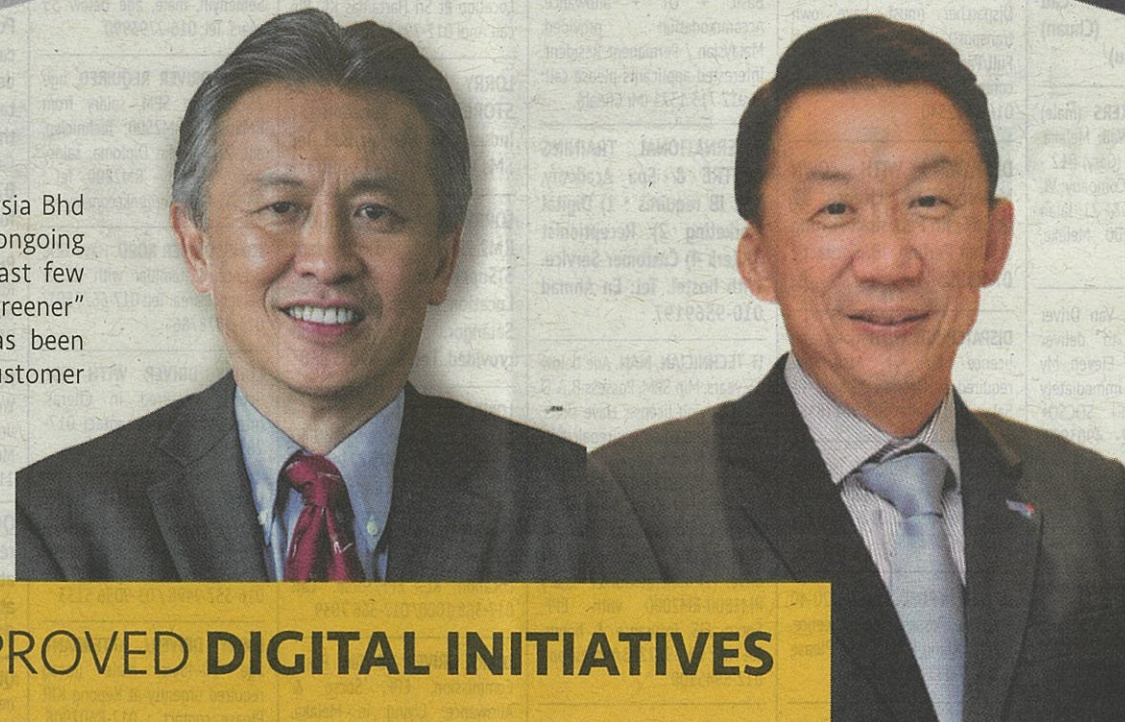
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Through this app, sales staff can easily access the e-academy feature, enabling them to perform training courses at the convenience of their smartphone, where their results will be displayed immediately after completion as well as a one-glance view of their completed continuous professional development (CPD) hours and courses.

The app also has a Nationwide Dashboard, which can be viewed holistically by all HQ staff and branch managers, enabling them to keep track of their nationwide sales along

with their staff performance that is summarised by region. There is also a Leaderboard that enables ranking viewing by regions and branches to keep track of the performance of each region. These features not only improved overall staff productivity, but there have been increase in quality of sales through the digital advances.

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As this is a link-based tool, TMLM sales representatives will not need to face the hassle of installing any apps to activate the service that is also available on all types of devices.

Sales representatives can now approach any potential customers anywhere, on their personal devices. This comes as a major convenience to the sales representatives, customers, and office staff during this unprecedented pandemic as TMLM minimises face-to-face meetings, keeping everyone safe and sound. Most significantly, this e-submission tool enables digital signatures and e-submission in addition to possessing an OTP function.

T-Marine Pro will also continue going through enhancements, and this year

lead generation integration for activity tracking and an auto underwriting engine, which ultimately increases the business capacity exponentially.

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The app is also made available to non-registered users, who can get free, useful health-related information, such as: checking for Unclaimed Money, access to Online Will Templates (users can download these for free and use them to create their own will), and TMLM's panel hospitals. Non-registered users who are interested in investment-linked plans will also be able to view

fund price movements and history on oneTokio, besides getting access to fund performance reports.

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