

Fact Sheet

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Making Lives Easier, Manulife Indonesia Embarks Upon 2020 with New Service Innovations

Jakarta – Manulife Indonesia embarks upon 2020 by introducing technology-driven service innovations that reaffirm its commitment to meeting customers' needs. These innovations include new premium payment channel, an enhanced interface of written correspondence with customers, and equipping its agents with a new digital app that will enable them to provide quick, efficient, and real-time responses to customers. The innovation along with Company's vision and mission to continue to help people make decisions easier and make their lives better. Therefore Manulife Indonesia review its services and keep updating with optimized services.

A Google Indonesia survey in 2018 revealed that Indonesian consumers are spending more time on the Internet and that online information have significant influence on their buying decisions, as shown by the finding that 68% consumers rely on their smartphones to acquire information on products and services. Those customer's behaviors triggered indirectly Manulife Indonesia to continue to improve services.

In the beginning year of 2020, Company has launched online payment for customers. Just a click with fingertips on the available link, this online payment makes it easy for customers to make premium payments; therefore this method ensure their protection continues. The online payment complements payment methods that available in Manulife Indonesia, such payment through credit cards, transfers or autodebit.

Furthermore, Manulife Indonesia also launches various other innovations that stand by its agents, such as ePOS and MiLearn. Using ePOS, agents are now able to fully digitalized submit new businesses, which reduces paper usage. Meanwhile, MiLearn is a digital training app from Manulife Indonesia for sales force both agent and financial specialists whereby they can improve their skills at any time. MiLearn also helps the sales force to carry out their role in providing professional and quality financial planning solutions to all customers.

Manulife Indonesia started implementing Kaizen program in the fourth quarter of last year. Kaizen aims to increase employees' effectiveness, efficiency, and productivity. The program has already delivered tangible results, such as easier and faster claim process that now takes up only three to six days upon meeting all requirements. The implementation of the Kaizen program will continue along this year, considering the results that have a positive impact on the company, employees and customers.

Manulife Indonesia puts its attention that innovation process as a whole part to innovate services and equip the sales forces and employees, therefore Company's goal to continue to prioritize customer needs can always be applied.

Showing its commitment to more than its 2.5 million customers, Manulife Indonesia has paid Rp5.3 trillion in claims as of November 2019 (unaudited), an amount that equals Rp15



billion per day or Rp608 million per hour and manages more than 7,000 professional agents throughout Indonesia.

About Manulife Indonesia

Established in 1985, PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) is part of Manulife Financial Corporation Group, a Canadian financial services group that operates in Asia, Canada and the United States. Manulife Indonesia offers a wide range of financial services, including life insurance, accident and health insurance, investment and pension plans to individual customers and group clients in Indonesia. Through a network of more than 9,000 employees and professional agents spread across 25 sales offices, Manulife Indonesia serves more than 2.5 million customers in Indonesia.

PT Asuransi Jiwa Manulife Indonesia is registered and supervised by the Otoritas Jasa Keuangan (OJK). To learn more about Manulife Indonesia, follow us on Facebook, Twitter, Instagram, YouTube, or visit www.manulife.co.id.

About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. With our global headquarters in Toronto, we operate as Manulife across our offices in Canada, Asia, and Europe, and primarily as John Hancock in the United States. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2018, we had more than 34,000 employees, over 82,000 agents, and thousands of distribution partners, serving almost 28 million customers. As of September 30, 2019, we had over \$1.2 trillion (US\$881 billion) in assets under management and administration, and in the previous 12 months we made \$29.8 billion in payments to our customers. Our principal operations in Asia, Canada and the United States are where we have served customers for more than 100 years. We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

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