

# 2 ——— Consistently Going the Extra Mile



*At Income, people come first. As such, we go the extra mile to design schemes and initiatives, particularly our slew of Orange initiatives, which aim to add value to the people we serve and the communities we operate in.*

## ORANGE HEALTH

### *Rewarding Healthy Living in Singapore*

In May 2015, Income launched Orange Health, which is a suite of initiatives to reward and encourage people in Singapore to maintain a healthy lifestyle.

Orange Health comprises health screening at a special rate and a mobile application to make it easier for users to keep track of their health status, medical appointments and insurance details. The app even allows users to keep track of the medical habits of their dependents.

As of 31 Dec 2015, more than 1,300 had signed up for the health screenings. IncomeShield policyholders who passed the test receive a \$50 voucher each, while non-policyholders received a \$50 discount on their first-year premiums if they were to sign up for Enhanced IncomeShield.

“I was involved in a 10-car collision at a major expressway in early Oct 2015. This was my first car accident and I was at a loss and didn't know what to do. Fortunately, Orange Force rider, Steve Loo, arrived almost immediately at the scene. He gave me clear instructions on what I needed to do and stayed with me to render me assistance throughout the ordeal.”

– Ms Noor Sharmila,  
Income policyholder

## ORANGE FORCE

*Accident-scene Assistance for Distressed Motorists*

38,855  
engagements\*

1,375  
compliments\*

12.67  
minutes  
(average response time)

\* AS OF 31 DEC 2015

Orange Force is a uniformed team of specially-selected and expertly-trained riders who provide round-the-clock accident-scene assistance to Income motor insurance policyholders who have met with a road accident. The unique community service which helps remove stress and anxiety from motorists in distress was officially unveiled in Oct 2011.

## MOTOR SERVICE CENTRE

*One-stop Solution for Accident Reporting & Vehicle Repairs*

Officially opened in Feb 2015, our Motor Service Centre (MSC) is a one-stop depot set up to offer Income customers accident reporting and damage assessment services. The MSC is the first-of-its-kind in Singapore and it complements Orange Force to offer a seamless process to remove as much stress and anxiety as possible from motorists who have been involved in accidents.

2,185  
vehicles served\*

111  
compliments received\*

7.3 days  
(average turnaround time for vehicle repair)

\* AS OF 31 DEC 2015



# ORANGESAFE

## Free Defensive Riding Course

1,610  
registrations since launch

1,274  
policyholders who successfully  
completed OrangeSafe

\* AS OF 31 DEC 2015

In Jul 2014, Income announced our investment of \$500,000 in OrangeSafe, a defensive riding course for all our motorcycle insurance policyholders. Upon completion of the half-day course, participants will enjoy a 10% discount on their annual premiums when they renew their policy with Income on top of any other applicable discounts. Through OrangeSafe, Income aims to encourage safe riding amongst motorcyclists and enhance road safety in Singapore.

“OrangeSafe will go a long way to help riders  
avoid accidents on the road.”

– Mr David Chia, motorcyclist  
and OrangeSafe participant



## ORANGE EYE

### Safeguards Welfare of Motor Policyholders

Income launched Orange Eye, a mobile application in May 2014 to encourage the use of in-car cameras to combat motor insurance fraud and to safeguard the welfare of our policyholders. We offer motorists a \$100 discount on their insurance premiums with Income when they submit useful video evidence that helps settle a claim.





## BIG VALUE BAG

### *Playing a Part to Make Essential Products and Services More Affordable*

Income contributed \$10 million to NTUC Enterprise's \$35 million Big Value Bag, a programme designed to make essential products and services more affordable to Singaporeans.

Under this initiative, Income gave \$1,000 cash to those who graduated from local universities, polytechnics and the Institute of Technical Education in the last three years and had purchased a regular premium life policy from Income with a minimum annual premium of \$2,000 between 20 Jul and 31 Dec 2015 to help recent graduates kick-start financial planning.

Income is also offering \$30 rebates, as part of the Big Value Bag, to existing motorcycle insurance customers when they renew their policy between 1 Sep 2015 and 31 Aug 2016. During the same period, new motorcycle insurance customers also receive a \$30 CapitaLand mall voucher. This initiative is designed to reach out to 80,000 policyholders to help moderate their living expenses.



## ADVISER CONNECT

### *Creating Greater Access to Financial Advice*

In Apr 2015, Income unveiled Adviser Connect, the first-of-its-kind service offered by an insurer in Singapore to provide the public with greater access to financial advice.

Adviser Connect allows members of the public to choose their preferred financial planner based on his or her profile and interests, and initiate a conversation online while remaining anonymous. Once they feel comfortable with a financial planner through their online chats, they can decide to take the conversation further or meet in person.

As of 31 Dec 2015, Adviser Connect had attracted more than 153,000 unique visitors to the site, with almost 17,500 conversations.

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**"Adviser Connect allows me to 'try out' my financial planner before I decide if I would like to have a more in-depth conversation with him or her."**

*– Mr Rajiv Juneja,  
user of Adviser Connect*

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