AI² and how we’re using technology to support our agents and improve our products and services

We support our agents to do their best work through the latest technology. We facilitate the parts of the job they enjoy and use digitalisation to overcome any frictions. That’s why we automate our agents’ data collection. Because this can be time consuming and prone to error, so the easier we make it, the more accurate our data becomes. And quality data also allows our agents to better understand our customers’ needs and behaviours, meaning a better service - and more relevant offerings.

And we know that the means and the motivation to buy can vary widely from person to person. So understanding our customers’ individual needs is paramount to the sales experience. But we found that most of the tools available are either too complicated (which confuses customers) or too simplistic (which doesn’t fully reflect the customers’ needs).

We believe that the most effective agent advisory tool should combine the power of technology with the insights of big data, and the experience that only our agents can bring.
When we found there was no such tool, we created it. And we called it AI²

While other tools are more geared towards product suitability, AI² is the first fully comprehensive financial planning tool in the market – further differentiated by the intelligent data we used to guide the process.

It provides:
- A realistic assessment of each customer’s needs, risk appetite and affordability
- Multi-directional flow to augment our agents’ fact-finding process
- Intelligent pre-filled data, tailored from local market insights (increasing customer confidence, and trust)

AI² is brilliantly intuitive to use and keeps up with natural conversation, avoiding a fixed (A-B-C-D) process evident in most other tools. And since there are no long, repetitive forms, we’ve substantially cut down on unnecessary questions.

The tool is currently live in Indonesia, the Philippines, and Vietnam - and is about to be launched in in Malaysia.

AI² is a Financial Needs Analysis (FNA) tool – and the only one of its kind in Asia

AI² = Assisted Intelligence + Agent Insight