

Fanhua Inc

NASDAQ: FANH

Third Quarter 2022 Earnings Release Conference Call

2022/11/22 (Tuesday) 09:00



01

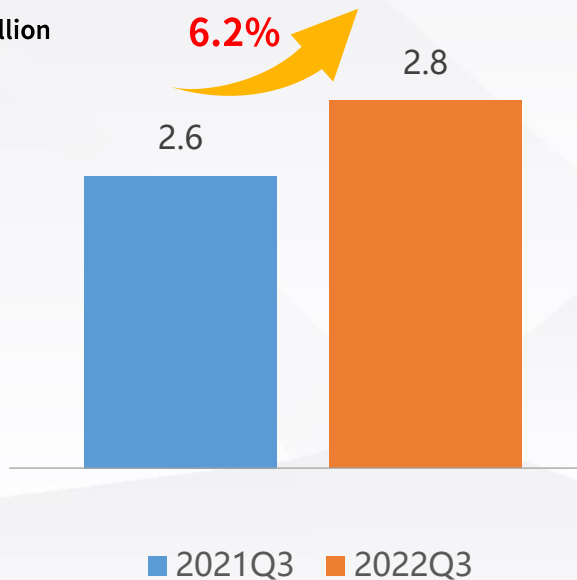
Overview



Steady Growth Momentum of Life Insurance Business

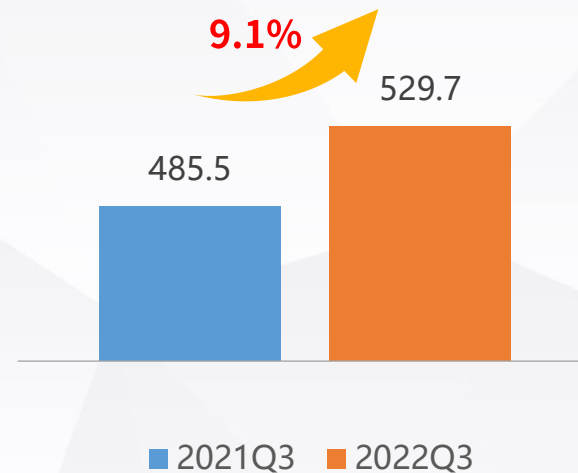
GWP

RMB: Billion



Regular First-year Premiums

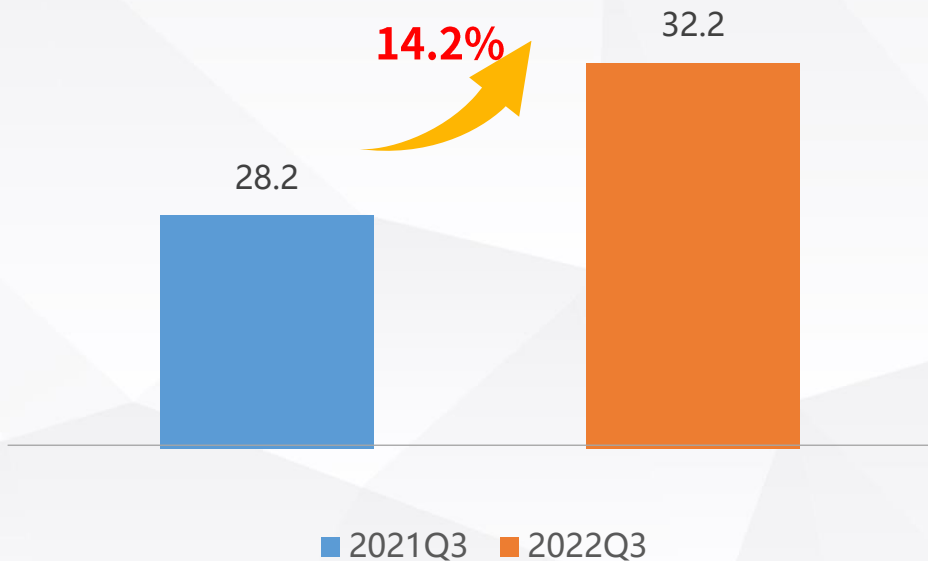
RMB: Million



Operating Income Beat Expectation, up by 14.2% YOY

Operating Income

RMB: Million

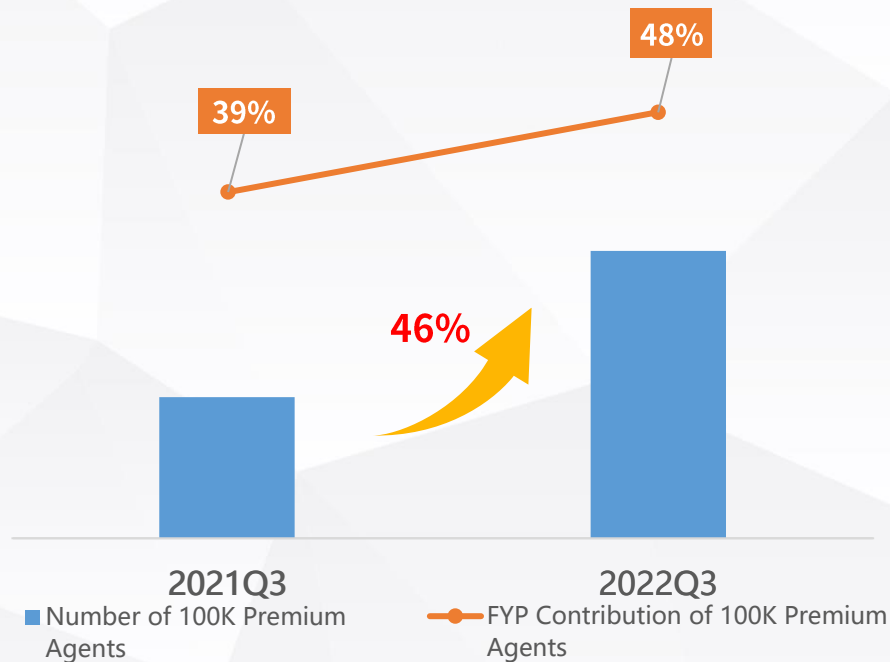
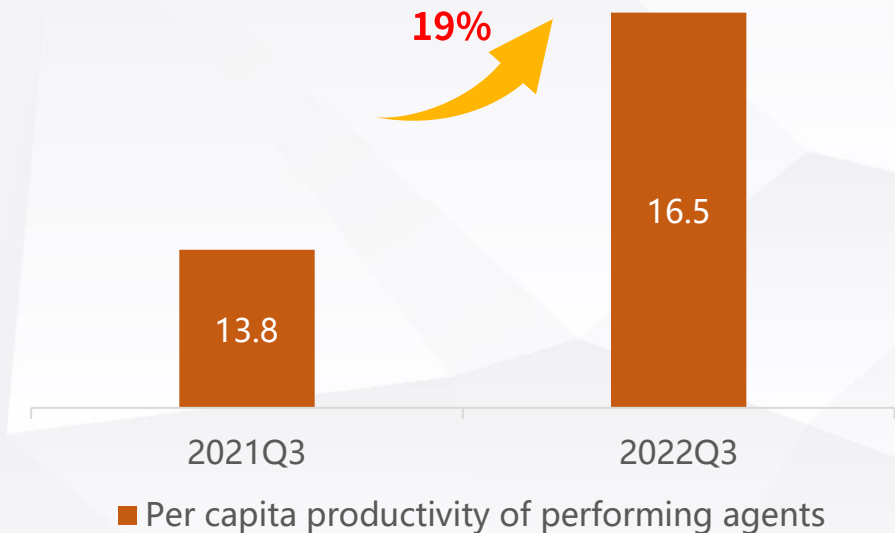


Continued Improvement in Agent Force Quality

Increasing Productivity of Performing Agents

Growing Number & FYP Contribution of 100K Premium Agents*

RMB: Thousand



Note: "100K Premium Agents" refers to agents who have contributed more than RMB100,000 annualized premiums equivalent during the reporting period.

02

Business Highlights & Key Initiatives

Offering Full Spectrum of Product + Service Throughout Customer's Lifecycle

Performance of Trust in 9M 2022

New trust accounts



Entrusted assets



Average assets per account: >RMB10 mn

New policies



1 trust account bringing 1-2 policies

Total premiums



Health Care Services

- Introduced high-quality life care service resources
- **Set up 14** health care service experience centers to display health management and elderly community resources from across the country

Empowering Agents to Achieve Professional Growth

Triple-F¹ training system

Triple-R² marketing system

Scenario marketing

Performance of the triple-F system in 9M 2022

200+

FOC and FRP
training programs

>130k

FOC and FRP total
trainees

66%

FOC and FRP certified
trainees' contribution
of FYP(22Q3)

3000+

FRC trainees (starting
from October)

Note:

1. Triple-F: "Family Office Consultant, Fanhua retirement Planner and Family Policy Custodian"
2. Triple-R: "Account Responsibility, Solution Responsibility and Fulfill Responsibility"

Digital Technology-driven Operation Efficiency

Trading Mid-office

Underwriting assistant, product (plan) comparison, simple double-recording and intelligent underwriting; to enhance product operation, and integrate the data and services of insurance companies.

Policy Custody

Policy identification, comprehensive functions for customers, family asset analysis; Product library, FPC project, national promotion of integrated business, and in-depth operation.

Digital Operation

Active practice project, segmented community operation, strengthening WeCom operation, nationwide promotion of online customer service and work order platform, activity mid-office, upgrade and promote Guanjia dashboard.

Recruitment

All-round upgrade in recruitment function, to integrate the "321" empowerment system, basic law management, and recruitment courses and contents, align new agent management with business supervision, and digitalize of the whole recruitment process.

Fanhua Academy

All-round upgrade in UI, design and user experience improvement, and the cash withdrawal of course income; creator projects and access to external courses.

RONs Live

To upgrade RONS Live 3.0 for multi-party connection interaction, multi-type document presentation, rewarding blessing bags, red envelope rain, etc. Strengthen operations in combination with business operation scenarios.

1. Productivity of agents using our digital tools was nearly **1.5 times** that of agents otherwise;
2. Productivity of agents that have become a Guanjia was about **20% higher** than that of those otherwise.



THANKS
