

EXCELLENCE IN *Digital Transformation* AWARD

Supporting Organisation:
Cyberport

This award recognises the outstanding achievements of an organisation for its excellence in applying digital transformation, which includes, but is not limited to, the use of InsurTech, mobile applications, big data, AI, digital CRM, online platforms and applications, for internal and external operations. Judges will be looking for innovative practices that help the insurance organisation run more effectively, deliver business value and better performance, engage customers and clientele, improve customer service and experience, manage corporate infrastructure with greater ease, etc.

THE TOP 3



◀ We leverage disruptive technologies to simplify solutions and create human-centric designs to deliver delightful experiences.



At AIA, we take pride in our culture of innovation. We leverage disruptive technologies to simplify solutions and create human-centric designs to deliver delightful experiences.

AIA Smart empowers Financial Planners throughout the sales journey using AI and data analytics. **AIA Partner** delivers best-in-class services to support our distribution partners on-the-go to serve their customers more efficiently. Our employee engagement app, **AIA ONE**, cultivates a high-performing culture for stronger employee engagement.

AIA Workforce Wellbeing Programme supports our corporate client's strategic decision making using data-driven insights by **AIA Analytica**. Our new **AIA Wellness Corner**

▲ Our digital user journey is backed by AI with a strong understanding of our customers, distribution channels and employees.

delivers tailored wellbeing programmes. Integrating of this new feature into **AIA Connect** app makes healthy living more accessible. **AIA iShop** and **iShop GO** facilitate online insurance purchases for customers and financial planners. **Robotic Investment Choice Service** helps customers who confirmed to purchase ILAS to build their investment portfolios that suit their individual risk tolerance levels and investment preferences. **AI Chatbot** provides appropriate recommendations based on customer needs.

We will continue to embrace digital technology in response to our customer expectations, helping customers live Healthier, Longer, Better Lives.



◀ Emma by AXA – All-in-one Insurance and Health Services Platform making our customer's experience with us simpler and more personal.



▲ Next Best Offer – an AI engine integrated with our sales tool to help distributors offer the most relevant products for our customers.



At AXA Hong Kong and Macau, Digital Transformation is a core strategic focus in our overall business transformation to build a more sustainable insurance ecosystem for the HK community.

In keeping with this, we have innovated and implemented the following initiatives in the past one year as part of our digital and data transformation journey:

- **Next Best offer**, an AI driven solution to help our distribution channel to offer most relevant products for our customers.
- **Mailbot**, an AI driven solution to help customers and call centre staff by

identifying the sentiment in customer emails, triaging and prioritizing customer emails for efficient handling.

- **Fraud, Waste & Abuse Management tool**, used by health claims handlers to identify potential fraudulent claim submissions and cases with potential wastage or abuse of benefits.
- **Emma by AXA**, a one-stop mobile e-service platform which combines insurance & health partner services and our data modelling – making our customer's experience with us simpler and more personal.



◀ Bowtie's Team and Senior Advisor, Mr. John Tsang (front row, centre).



▲ Co-Founders and Co-CEOs of Bowtie, Mr. Michael Chan (left) and Mr. Fred Ngan (right).



Bowtie is a technology-driven insurer changing how people access healthcare. We built from scratch HK's first virtual insurer to offer insurance directly to individuals and SMEs.

We launched a full line-up of life and health insurance products - all backed by our proprietary underwriting engine, the first-of-its-kind in HK. Our engine automatically underwrites life, health, accident, critical illness, cancer and group medical products. Most customers complete their underwriting journey fully online in just a few minutes, and get a fair and transparent price. The engine

handles over 90% of applications, significantly reducing time and costs, while delivering great underwriting results. For applications that our engine passes to our professional staff for review, a smart machine learning engine assists our medical underwriters to speed up turnaround and customer acceptance. The engine continually improves through interactions with new applications and underwriting decisions, creating a virtuous loop to match our mission of buying insurance and accessing healthcare protection 10x simpler and more affordable.