

MOST INNOVATIVE

Product/Service

AWARD

LIFE INSURANCE (HEALTH)

The award recognises the winning company who has developed a new product/service or created new revenue opportunities and market share by revamping an existing product/service.

THE TOP 3



AXA launched the "AXA WiseGuard Pro Medical Insurance Plan" in July 2019. It is a certified Voluntary Health Insurance Scheme which offers three benefit levels including "Regular", "Enhance" and "Premier".



AXA Signature Network is a one-stop medical solution platform, allowing customers to access vast network of doctors.

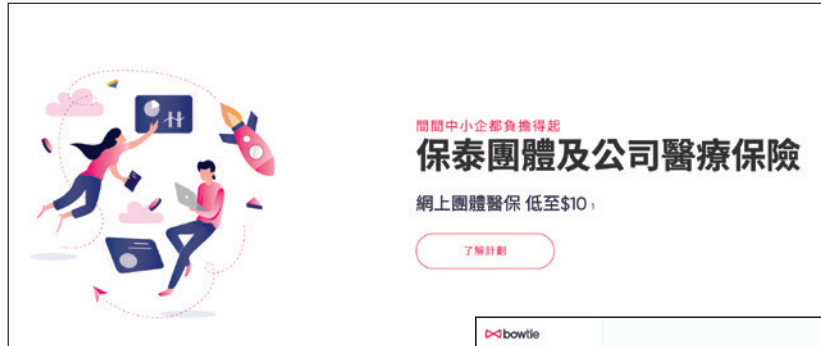
AXA WiseGuard Pro Medical Insurance Plan

AXA is committed to becoming the health partner of our customers, providing them with the best medical protection. As one of the largest health protection providers, we always keep abreast of market trends and provide customers with more innovative products to fulfill their needs in the fast-changing market.

Last year, we launched the "AXA WiseGuard Pro Medical Insurance Plan". It is a certified Voluntary Health Insurance Scheme. Customers are eligible for full cover on

hospitalization and surgical fees, with no sub-limit constraint. We are also the first mover in the market who extended full cover features without network limitation to ward class.

Besides, we launched the "AXA Signature Network" which provides high quality medical services to our customers. Once the customer is diagnosed with critical illness, AXA will provide free medical consultation. There are more than 400 experienced Network Doctors and they will give a second medical opinion to the patient.



▶ HK's First and Fully Online Group Insurance by Bowtie.



Bowtie Group Insurance Plan

As a start-up, Bowtie understands the challenges faced by many SMEs who have limited time and financial resources, while facing increased competition to retain talent and drive growth amid our overall economic uncertainty.

Bowtie is committed to a belief that insurance bears great social responsibility, and medical protection should be accessible by every corner of the community. We recently launched HK's first and fully online group insurance which offers flexible and affordable medical protection.

Understanding the agility nature of

SMEs and start-ups, this innovative product leverages a combination of the latest financial technology, a first-principles redesigned product pricing and feature list - tailored suited to the channel and SMEs, and new operational processes to drive new frontiers for access and convenience. The resulting customer experience has already helped Bowtie appeal to and expand to the market segment of local SMEs and non-profit organizations, many of which purchased their first employee health benefits solution, proof that new insurtech products can reach previously underserved segments.



◀ Crisis OneCover won two accolades at the Bloomberg Businessweek Financial Institution Awards 2020.

▼ Crisis OneCover – a one-stop total Critical Illness solution.



Crisis OneCover

Crisis OneCover – a one-stop total Critical Illness solution

Crisis OneCover is a groundbreaking, first in the market critical illness insurance, created after a thorough examination of patients' unmet needs when the worst happens, and redefining critical illness protection from mere financial protection to a one-stop total Critical Illness solution that is different from the current market offerings.

Crisis OneCover, a revolutionary critical illness protection that covers multiple bases from prevention to comprehensive treatment

options and rehabilitation support during recovery, provides the humanised, emotional support required at every stage of the patient's journey, supported by professional medical service providers.

Multiple crisis protection up to 1000% of the Initial Sum Insured

Crisis OneCover protection alleviates the concerns of customers at different stages of the patient's journey, with support from a team of professionals providing assistance every step of the way.