

Most Innovative Product/Service
- *General Insurance Award*

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



Cigna HealthFirst Elite Medical Plan
Cigna Worldwide General Insurance Company Limited

A global leader in health services, Cigna has been doing its utmost to improve people's health, well-being and sense of security. Its ultimate goal is to develop products and services that provide customers with useful advice they need it at each stage of their lives.

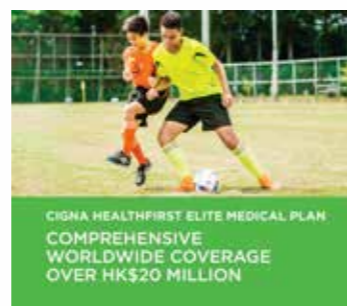
In delivering on this promise, Cigna Hong Kong has recently re-engineered its high-end medical reimbursement product, Cigna HealthFirst Elite Medical Plan ("Elite"). Backed by a worldwide medical network covering over 7,000 top quality hospitals, the plan meets the needs of almost all customer lifestyles and budgets with comprehensive annual worldwide medical coverage worth up to HK\$23,800,000. In addition to imposing no life time limit, Elite offers the added convenience of almost total flexibility in terms of geographical coverage and deductible levels.

With Elite, customers are assured easy access to reliable professional advice or referrals to qualified practitioners - around the world, around the clock. In addition to minimizing hassles for customers, Cigna Hong Kong's streamlined "simplified underwriting" approach makes Elite one of the very few high-end health insurance products that can be bought either face-to-face or through an inbound service center.

Given customers' overwhelmingly positive response, Elite is well on the way to achieving huge popularity. Determined to continue tailoring customer-centric solutions for Hongkongers of all walks of life, Cigna Hong Kong looks forward to continuing to enhance its health insurance product portfolio for many years.



Cigna HealthFirst Elite Medical Plan offers comprehensive worldwide medical coverage with no life time limit.



Cigna Hong Kong launched this new advertisement for the plan to raise awareness of the need for adequate medical protection.



HealthAngel Medical Insurance Plan
Zurich Insurance (Hong Kong)

Hypertension, high blood sugar and high cholesterol—collectively labeled the "Three-Highs Conditions" in Hong Kong—are serious issues. It has been found that an astounding six out of ten individuals suffer from at least one of the conditions.* But try searching the terms "Three-Highs" and "insurance" via online search engines and the results are alarmingly low. This is where Zurich's HealthAngel Medical Insurance Plan comes to the rescue as a true pioneering product that protects customers against not only complications that arise from any diseases, but also the Three-Highs Conditions—a true innovative insurance product in Hong Kong.

Zurich's vision for HealthAngel is "One Policy, Multiple Protections". It is a tailored and focused solution that meets the needs of Hong Kong's mid-end segment—with the plans well-rounded yet affordable protection. The meticulous underwriting procedures focus specifically on the needs of some of the greatest medical risks that individuals potentially face. With an annual limit of HKD8,000,000 together with multiple additional benefits, Zurich have created a 360 degree sustainable solution that strives to keep individuals well-protected against unforeseeable circumstances.

As a global insurer with over a century experience in intelligent protection, Zurich consistently brings to customers leading and innovative solutions. By making customers' needs our imperative, customers know they are in good hands when they are protected by Zurich.

* Source: "Cardiovascular Risk Community Screening Pilot Project", 2010, Hong Kong Medical Association – Hong Kong East Community Network



Zurich HealthAngel Medical Insurance Plan gives the insured greater peace of mind than normal health protection in filling the market gap by uniquely including the Three-Highs Conditions.



InsureMyTesla
AXA General Insurance Hong Kong Limited

As a leader in motor insurance, AXA General Insurance commits ourselves to the constant innovation and development of products that cater for the changing needs of customers. We redefine the industry standards by leading breakthroughs to better protect our customers.

Developed in close partnership with Tesla, **InsureMyTesla** sets itself apart from traditional motor insurance by offering unique and comprehensive coverage to the needs of Tesla customers. For example, it does not only cover the damage and liabilities in connection with the vehicle, but also extends to the charging equipment necessary for the use of a Tesla. **InsureMyTesla** offers a 3-year plan, ties with Tesla's Resale Value Guarantee program which gives Tesla owner a guaranteed future resale value at three years and Tesla's 3 Year Service Plan. **InsureMyTesla** was designed from the ground up to provide Tesla drivers with total peace of minds, convenience and great customer experience.

In addition to the product features, the simple and reliable online purchase platform which allows customers to obtain quotation and make premium payment instantly is also indispensable for the success of this product. It offers exactly what customers want, blends seamlessly into the motor buying journey.

The success of **InsureMyTesla** is a strong testament of our commitment to responding to customers' needs.



AXA General Insurance launched a customised motor insurance solution for Tesla owners in Hong Kong.