

**Most Innovative Product/Service - Life Insurance (Health) 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.



**Crisis VCover**  
FWD Life Insurance Company (Bermuda) Limited

FWD's vision is to help customers alleviate their future worry, so that they can take the opportunities to pursue their passion in lives. We believe that life is too special to be held back from achieving your goals. FWD is changing the way people feel about insurance by offering easy-to-understand products that are relevant to life, alongside trusted advice and the convenience to connect with FWD.

With a wide array of insurance products and services, from medical to education, retirement, financial planning and more, our experts will help build a plan that best suits customers' needs today, and ambitions for the future.

FWD spans Hong Kong & Macau, Thailand, Indonesia, the Philippines and Singapore, offering life insurance across its markets. In Hong Kong, FWD provides general insurance, employee benefits, pension and financial planning services.

FWD is focused on creating fresh customer experiences, with easy-to-understand products, supported by leading digital technologies. Through this customer-led approach, FWD will achieve its vision to become the leading pan-Asian insurer that changes the way people feel about insurance.



**ManuSilver Care**  
Manulife (International) Limited

Manulife has been leading in the health insurance and retirement market. As the Retirement Expert, we identified the protection gap for pre-retirees / retirees in Hong Kong and are keen to provide an option for them to facilitate their retirement planning.

ManuSilver Care (MSC) is a **revolutionary** critical illness (CI) product that provides solutions to the senior customers' specific needs:

- First in market to issue CI coverage to seniors up to age 80 with simplified underwriting - **no medical examination**
- Multiple coverage on cancer and degenerative diseases. **Lump sum** benefit on cancer and up **to age 100 annuity** benefit on degenerative diseases.
- First in market to offer 12-month **special care program** to family member of insured with severe degenerative diseases, including devising home care plan, providing training to home caregiver and regular visits by nurses
- First in Asia market to offer **DNA Pharmacogenomic test, iGenes**. iGenes is an innovative DNA test to understand medication according to the variations in their genes. The test result could help doctor to identify the right medication and the right dosage based on the unique DNA.
- Protection up to the age of 100 by paying **guaranteed level premiums** to age 85, which provide fix budget plan to customers.

Overall, by pioneering into the **un-touched market**, revolutionizing **customers' purchasing experience** and bringing **awareness to caretaking support**, MSC is expected to influence many insurers in the local market to collectively explore and recreate the protection segment for seniors towards a more customer centric direction.

ManuSilver Care  
壽齡關懷保障計劃



Market-unique 12-month of Special Care Program



iGenes may help your doctor identify your 200 right medications and dosages for you to avoid all the following conditions:



**SunHealth UltraCare and SunHealth MaxiCare**  
Sun Life Financial

Sun Life recognizes the importance of having a financial plan in place when critical illness strikes. To help our clients achieve lifetime financial security, we've launched SunHealth UltraCare ("SHUC") and SunHealth MaxiCare ("SHXC").

SHUC and SHXC are the most comprehensive critical illness plans in Hong Kong and the new benchmarks for critical illness protection. SHUC and SHXC support clients by providing more coverage where it's most needed, like the Enhanced Benefit 10 which provides an additional 50% for all benefits claimed in the first 10 policy years, when financial vulnerability is highest. They offer enhanced coverage for angioplasty with coverage for up to 3 treatments to support the fight against cardiovascular diseases. The Early Stage Booster Benefit allows clients to claim 25% of the original sum assured twice from the 4 most prevailing early stage critical illnesses. SHXC's Multi-Protection Benefit offers up to 4 claims for Cancer, the most common critical illness.

Additionally, in Hong Kong approximately 10% of the population suffer from diabetes, yet awareness is low. In response, we have introduced the Diabetes Protector Benefit with additional coverage upon diagnosis of type II diabetes related illnesses. We've also introduced a program to help clients manage diabetes; the "Take Action for Your Health" program – 8765 hours of self-management for diabetes, through which we are now able to accept a wider range of clients diagnosed with diabetes with premiums which match their level of diabetes management.

By providing the most protection where it's most needed, Sun Life is providing a brighter future for our clients.

