

The winning company needs to demonstrate the excellent use of online/digital platform in sales or services provided to customers. The high degree of efficiency, effectiveness and user-friendliness in engaging customers and serving clientele will be the key for evaluation.



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.









Manulife (International) Limited

Innovative online platform wins over younger customers

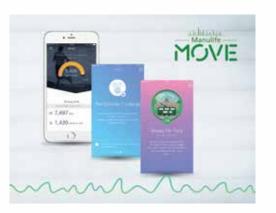
Taking a holistic approach to health and wellness, Manulife Hong Kong launched Manulife MOVE: an innovative, customer-centric solution that rewards customers for living healthy, active lives by offering discounts on their insurance premiums. The more members move, the bigger the discount they can earn through the Manulife**MOVE** mobile app.

The sophisticated Manulife**MOVE** online platform leverages wearable technology and best practice digital integration to help Manulife connect and engage with its target Generation Y consumers, inspiring an entire new generation of customers to embrace health and wellness as they start their journey with the Manulife brand. Based on human behavioural data and customer research showing Gen Y wanted insurance to "work for them", the app was designed by user experience specialists to maximise interaction and set members simple, measurable step goals and challenges.

With new weekly content and offers from wellness partners, including tips on healthy living, nutrition, and being more active, the app was designed to act as part 'friend' and part 'personal-trainer' to help members reach their goals. They can also win digital badges for completing challenges, making the process of staying healthy fun

MOVE's personalized interactions, regularly updated content, special offers and gamification features have helped make it an instant hit with the public, and following its successful launch in Hong Kong last September, the Manulife MOVE program has also been rolled out to Macau, the Philippines and China.







Prudential Hong Kong Limited

At Prudential, we are dedicated to enhancing customer experience to a new level. Since as early as 2001, we have invested in e-commerce to serve customers in a safe, accurate and efficient way. With the introduction of an all-in-one online self-service platform "myPrudential" which offers ePolicy contract and online payment, Prudential provides a consistent service quality for omni-channel customers. In January 2016, we further launched an integrated mobile sales platform "PRUone" combining innovation, digital technology and connections between people to support financial consultants to provide personalised and professional financial planning solutions.

PRUone is an all-in-one mobile sales platform that transforms the traditional insurance paper-based process into a digital solution. It is a hybrid application supporting both online and offline functionality and offers the highest flexibility of real-time information and offline working.

With a single sign-on platform that supports the sales cycle from end-to-end, PRUone's key functionalities cover point-of-sale, after sales service, instant messaging, performance dashboards and multiple sales channel support. Not only does it provide a one-stop and comprehensive service coverage for financial consultants, the enhanced mobility also enables financial consultants to conduct new business and provide timely service anytime, anywhere in Hong Kong.

PRUone's automation helps financial consultants fulfil regulatory requirements with ease. The guided processes such as Financial Needs Analysis and eSubmission ensure accuracy and compliance, while the robust security control prevents data leakage in case of device loss, providing peace of mind for financial consultants and customers alike.

Moreover, the straight-through processing of PRUone brings additional benefits, including reduced service turnaround time, lower operating costs and environmental friendliness.





PRUone, an integrated mobile sales platform, support financial consultants by providing personalised and professional financial solutions for customers in a safe,

