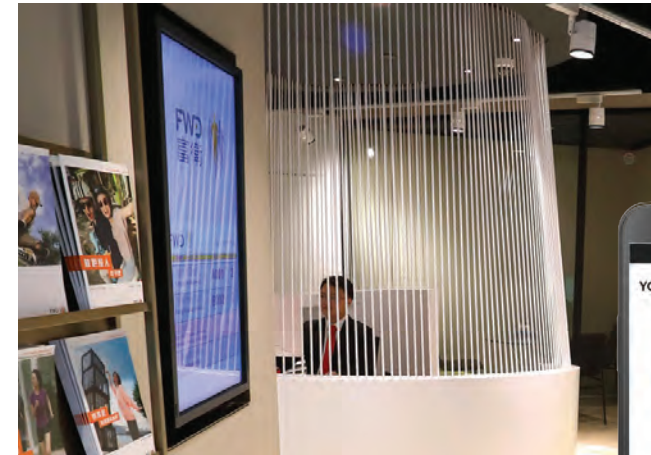
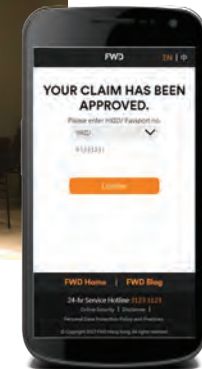


OUTSTANDING
Claims Management
 AWARD
 LIFE INSURANCE

The award is to acknowledge the professional services offered by the company in helping people who suffered from accident/injuries/sickness. The winning company should demonstrate their outstanding achievements in handling claims, adjusting and supporting services to clients by integrating effectively with other departments/organisations.



◀ FWD is the first insurer to provide 30-minute processing claims service. Our customers can enjoy swift and comprehensive claims resolution services at ease.



▲ FWD provides claims service that is entirely digitalised, from claims submission to payout.



FWD turns claims service from passive to proactive, from complicated to simple.

In order to provide our customers with immediate claims result and proactive claims support, FWD launched five innovative claims services – Noble Agents, Claims Ambassador, E-submission, 7-11 Claims Payout and 30-min Claims Payment.

FWD is empowering authorised Noble Agents to assess and approve claims, which ensure that clients no longer have to suffer from prolonged waiting time and uncertainties about their claims. Meanwhile, our Claims Ambassadors evaluate the

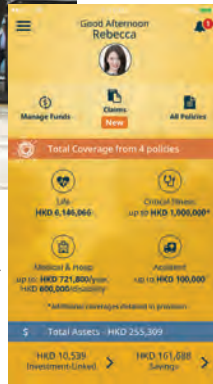
required claims documents and assist to expedite claims processes. They are also authorised to approve claims applications, allowing customers to enjoy a more flexible and effective claims experience. E-submission and the 30-min speedy claims process shorten the turnaround time from days to hour. Last but not least, claims submissions made through 7-11 Convenient Stores largely reduce the clerical bottlenecks and critical downtime in claims process.

Our innovative claims services give greater convenience to our customers and make insurance more simple.



◀ Advertising for promoting claim services to the public

With the launch of My Sun Life mobile app, clients can have a full and transparent view of their policy eContract and the coverage for the whole family on one page anytime, anywhere



Sun Life Hong Kong provides insurance and wealth management solutions to individuals and corporates through individual life and health, pension and group pensions, and third party administration businesses. For more than 127 years, Sun Life has been here grow together with the people of Hong Kong.

At Sun Life, we are total client focused and committed to providing a personalized service to all our Clients. We understand that claiming insurance is a critical moment because our clients only entitle the benefits

when they file a claim. Our claims philosophy "Ease of doing business with Sun Life", "Effective problem resolution" and "Proactive contact with our clients" guide how we act and behave. We are first in the HK Insurance industry to feature a straight-through claims assessment and first in implementation of Hong Kong's Faster Payment System enabling a third of all claims paid out to our clients within 24hours. We will continue to strive to make life brighter for our clients.



◀ YF Life is committed to helping customers "Own the future" by providing professional and technology-enhanced one-stop risk-and wealth-management consulting services.



At YF Life, we are committed to living up to our promise 'Own the future' by developing flexible and innovative products and to delivering professional services that help customers realize their long-term goals, giving them the confidence to take control of their future.

Customers have high expectations of our service quality and efficiency, and this drives us constantly to pursue service excellence. We adopt a holistic approach to our insurance services. Not only do we develop a wide variety of flexible and innovative insurance solutions



▲ Leveraging advanced FinTech capabilities, our newly developed JET Claim is a one-stop mobile app-based instant claims service that takes less than 15 minutes from application submission to claims payout.

to meet customers' evolving financial-planning needs, but also deliver an efficient claims service that exceeds their expectations. Leveraging our advanced FinTech capabilities, we deploy advanced technology to raise the level of our insurance services.

Launched in Q2 2019, JET Claim is an innovative end-to-end mobile app-based claims service. With JET Claim, claim preparation and submission through to approval and instant payment of claims can be completed within 15 minutes, making the claims process a breeze.