

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.



◀ A holistic solution for family under one single plan: Strengthen personal protection and then extend the coverage to family, meeting the needs of sandwich generation.



▶ Manulife breakthrough through the framework of general CI products: Creating first-in-market solution for a family, bringing true value to customers.

## Manulife 宏利

### ManuLove Care

Specially designed for the sandwich generations, ManuLove Care is a first-in-market critical illness solution for a family. Apart from extensive protection for an individual, protection extends to the insured's parents and children including children born in the future.

#### Spreading love to the family

- **Market-unique family protection** – Provides additional financial support when CI strikes on family members
- **Compassionate death benefit** – Waives premium of the plan in case policyowner or policyowner's spouse passes away

- **Wellness program** – Encourages early diagnosis of any health issues and lower the risk of having CI, check-up can be shared with family members

#### Extensive protection for an individual

- **Protection restore benefit** – Provides the insured with much-needed financial support by restoring prior claims
- **Continuous care benefits** – Protects the insured with multiple benefits in case a CI strike again
- **Market-unique realization option** – Up to 50% terminal bonus can be locked up and withdrawn anytime



◀ Mind+ Critical Illness Protection Plan -- First Innovative Total Health Solution To Safeguard Physical and Mental Health



▲ Genie - Mobile App to promote healthy lifestyle for mental wellness

**FWD**  
富衛

**Mind+ with Genie**

**The First Innovative Total Health Solution for Safeguarding Physical and Mental Health**

Mental illness is a well-known uncovered area in the insurance market. As a challenger brand, FWD launched the Mind+ which provides comprehensive mental illness protection as well as a wide range of mental wellness support programmes to fill the gap.

Eating well, sleeping well and staying active are good for physical and mental health. Therefore, Genie app with a three 60-day challenges is developed. Upon

completing the challenges, customers will also be entitled to up to 10% premium discount for the next 2 Policy Year. On top of that, a DNA health assessment or child talent gene test is provided for Insureds to have a better understanding of themselves.

**Setting a New Standard**

Mind+ is a product that offers unique and comprehensive coverage in mental illness with a wide range of relevant services which are vital to bring customers peace of mind.



◀ Professional & experienced medical specialist team/ Superior hospitalisation arrangement in Pan-Asian/ Efficient and seamless claims resolutions and cashless facility

**FWD**  
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**TheOne with PREMIER THE ONECierge**

FWD, through its dynamic and committed team, is always dedicated to disrupting the Hong Kong insurance market through offering relevant, innovative and customer-led products and comprehensive services. One of our flagship offerings in healthcare is TheOne Medical Solution with PREMIER THE ONECierge ONE TEAM HEALTH MANAGEMENT ("PREMIER THE ONECierge"). Not only do we provide customers with comprehensive medical protection, we also customise



▲ Privileged Medical Care and One-Stop Pan-Asian Health Solutions exclusively for the Privileged Ones

dedicated health services especially for our customers' needs in the high-end market. With a one-stop approach, PREMIER THE ONECierge offers tailor-made and customer-centred treatments in the Pan-Asian Region, including Hong Kong, Mainland China, Taiwan, Singapore and Japan. FWD's professional health management team supports customers when they need help the most, allowing them to relax with ease, knowing we are here to take care of their wellness in all areas of concern.