

OUTSTANDING

Claims Management AWARD

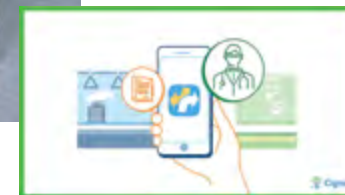
The award is to acknowledge the professional services offered by the company in helping people who suffered from accident/injuries/sickness. The winning company should demonstrate their outstanding achievements in handling claims, adjusting and supporting services to clients by integrating effectively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



THE TOP 3



◀ Cigna Hong Kong's in-house Clinical Services team is staffed by a team of passionate registered nurses whose extensive experience spans several key specialties.



▶ Providing virtual consultations that guarantee earlier access to doctors' advice and diagnosis, Cigna's Telehealth service minimizes the chances of customers' conditions worsening.



A global health service company, Cigna is committed to helping Hongkongers to enhance their health, well-being and peace of mind and remains one of only a handful of local insurers to offer customers the added reassurance of expert support from an in-house Clinical Services team. In 2019, the company became the first medical insurer in the city to launch a Telemedicine service.

In 2021, Cigna further upgraded customers' clinical experience and health outcome by pioneering Hong Kong's first ever

Client Disease Management Program. Those seeking medical advice via its Telehealth service were handled by an in-house registered nurse who tracked their recovery progress and provided specialist referrals where necessary. Delivering timely advice based on customers' actual conditions, such early interventions eliminated people's worries about elective surgery. Telehealth also measurably improved patients' overall health outcome by catching minor health problems before they could develop into full-blown crisis.

THE TOP 3



◀ Collaborating with our major health partners, FTLife shares professional health tips online as a part of our all-rounded services to consumers for health protection.



"e-Connect Health Platform" was established for over 100,000 customers to book specialist consultation via mobile platform with value-added exclusive offers, such as free round-trip pickup service and free VIP room upgrade privilege.



As part of the ecosystem of New World Group ("The Group"), FTLife leverages the opportunity to collaborate with diversified businesses under the Group and NWS Holdings and delivers market-first user experience by providing a suite of comprehensive and unparalleled quality services to our customers. The healthcare and medical services integrate well with various products of FTLife, which ensure our customers to enjoy a life well-lived. Our goal is to alleviate our customers' financial burden,

relieve psychological stress and ease their cash flow, time and effort expended on their journey through effective collaborations with other organizations.

The strategy is to create a service, acting as a platform for our customers to manage their livings along with their health as well. By collaborating with our major health partners and driven by our synergy with other facets within the New World Group, we are able to provide a host of services and benefits which are exclusive to our customers.



▲ Applications processed and approved instantly by eServices app's AI assessment engine



▲ Customers get paid via their selected means instantly, either by FPS, at any 7-Eleven convenience stores in MTR stations, or conventionally by direct transfer to their bank accounts



To provide a distinctive and relevant experience for customers and partners to manage their claims at the time of need in a simple and easy manner, FWD has launched an innovative instant claims service through its customer servicing mobile app, FWD Moment, taking claims efficiency to an unprecedented level.

First-of-its-kind in Hong Kong, the claims solution leverages on the very latest artificial intelligence, enabling our customers to enjoy instant claims and pay-out in some

circumstances. The whole claims journey is made easier and gone paperless, as customer can simply upload their receipts and our smart data will auto-fill, hence saving the time and effort of entering details manually. Furthermore, the claims process is shortened from a few working days to seconds, whereas our customers can also choose the way they preferred to receive claims payments, including via Faster Payment System (FPS), at the 7-Eleven convenience stores, or by direct transfer to their bank accounts.