

# EXCELLENCE IN *Digital Transformation* AWARD

Supporting Organisation:  
**Cyberport**

*This award recognises the outstanding achievements of an organisation for its excellence in applying digital transformation, which includes, but is not limited to, the use of Insur Tech, mobile applications, big data, AI, digital CRM, online platforms and applications, for internal and external operations. Judges will be looking for innovative practices that help the insurance organisation run more effectively, deliver business value and better performance, engage customers and clientele, improve customer service and experience, manage corporate infrastructure with greater ease, etc.*



## THE TOP 3



### ▲ Virtual Onboarding

The non-face-to-face module is a revolutionary addition to our point of sales toolkit by providing a frictionless end-to-end onboarding experience for both our distributors and customers.



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Digital Transformation is a core strategic focus for AXA to evolve our business to match rapidly changing consumer expectations and operate in the new normal. Through holistic digital experiences and data-driven intelligent engagements we strive to create sustained value for our customers, distributors, partners and staff. The pandemic has accelerated the shift in customer preference & behavior driving us to continue to challenge traditional thinking and the status quo. This has led us in 2020 to introduce a first-in-market non

### ▼ Emma by AXA

A seamless digital experience offering a broad range of insurance, health & wellness services. We strive to become more human and more engaged in our customers' lives



F2F integrated point of sales experience for our distributors to onboard customers virtually, respond to population health needs with speed to market health and protection offers delivered through a seamless digital experience (e.g. digital redemption of Post Vaccination protection offers through our digital platform Emma by AXA) and develop predictive data models to support our contact centres in reducing inbound call volumes through proactive customer outreach.



▲ Agent Assist is a servicing platform for Financial Advisors to provide after-sales service and support insurance needs of customers throughout a policy's lifetime.

▲ With innovations in both technological and business processes, after-sales service can be done in a simpler way at the convenience of financial advisors and customers.



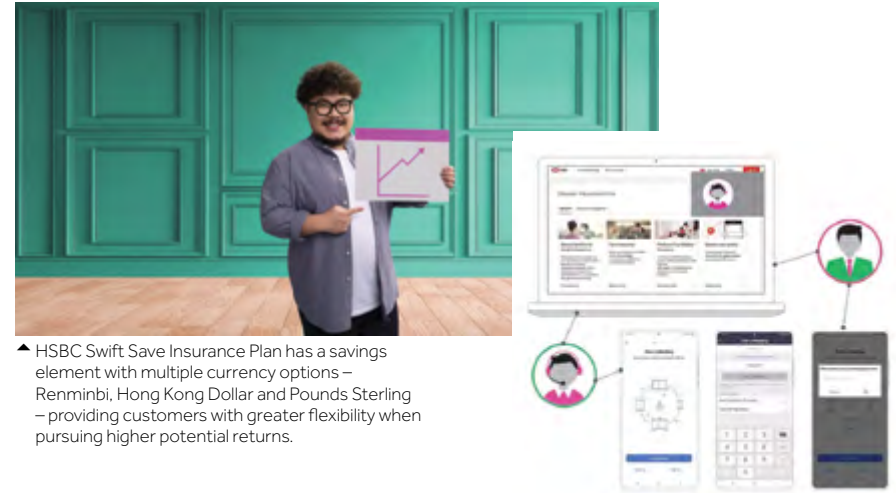
FWD believes through digital transformations and innovations, we can address the pain points of customers and financial advisors, making both purchase and servicing journeys simpler, faster and smoother.

Agent Assist is one of the digital transformation initiatives that customers can use to gain autonomy in choosing digital self-services or being served by their financial advisors digitally. Service request turnaround time has been significantly improved, from days to seconds and over 90% of the eSubmissions are straight through processed, resulting in millions of operating

expenses saved every year, not to mention other benefits such as reduction of paper usage, mailing costs, traveling time and risk of infection during the pandemic.

The better customer experience and engagement through FWD Moments, FWD MAX and Agent Assist and two other customer apps, FWD Moments and FWD MAX, have promoted "intimacy" between customers and financial advisors, which helps realize cross selling opportunities and higher customer advocacy.

It is not just about technological innovations. It is about how we change people feel about insurance.



▲ HSBC Swift Save Insurance Plan has a savings element with multiple currency options – Renminbi, Hong Kong Dollar and Pounds Sterling – providing customers with greater flexibility when pursuing higher potential returns.

▲ The Video Conferencing Service enables customers to meet their end-to-end insurance needs conveniently from their computer or mobile device at their preferred locations.



HSBC Life values customers' feedback and promises so we can be there for them throughout the customer journey, both before and after sales.

As life insurance is a significant and complex investment, HSBC Life has deployed a full spectrum of digital capabilities to offer customers a seamless journey through our products and services.

HSBC Life's digital transformation involves an end-to-end customer experience, from planning for insurance needs with the online financial education hub LIFE Talk, to making appointments through the

SimplyBook system and holding discussions with our representatives via the Video Conferencing Service. Wealth management and protection are enabled by digital products such as HSBC Family Protector and HSBC Swift Save Insurance Plan, while insurance policies are managed through the HSBC Life Insurance Dashboard and the Digital Policy Value Projection platform. Engaging with customers and caring for their well-being are made possible through the launch of products such as HSBC Life Well+ and the HSBC Life Benefits+.