

MOST INNOVATIVE

Product/Service

AWARD

GENERAL INSURANCE

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.



THE TOP 3



◀ To tap into the millennial segment, Bupa has adopted strategic talent selection and featured Ben Chiu, Champion of King Maker III to increase millennials' interest and awareness of Bupa Safe.



▲ Bupa has developed a series of digital tools to help millennials understand the importance of insurance and the Bupa Safe product, as well as for self-enrollment, claims and health management.



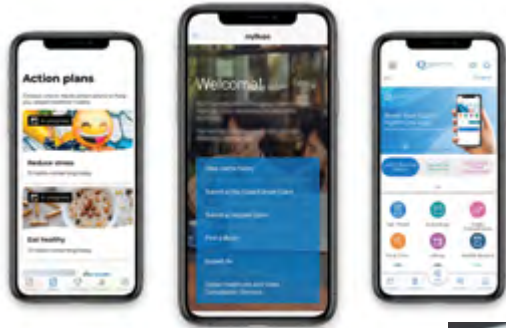
Bupa Safe Critical Illness Insurance

Critical illnesses are becoming more common in younger generations. To help millennials plan for their health coverage, Bupa has launched a solution that tackles both critical illnesses and medical expenses – Bupa Safe Critical Illness Insurance Scheme.

This scheme covers up to 98% of all serious critical illnesses, including 85 conditions (such as cancer, heart attack). It offers 3 separate lump sum payments with multiple benefits up to HK\$3,300,000 to help customers cope with medical expenses and

make up for lost income. It also features an optional Cancer Treatment Reimbursement Benefit, offering full cover on treatment expenses for cancer up to HK\$1,000,000 per year.

Bupa Safe is first in the market to provide 100% payment of the major critical illness benefit amount after a 1-year waiting period for cancer recurrence and distant metastasis. It also provides a first-of-its-kind experimental treatment cash allowance to fully take care of customers' treatment and recovery needs.



◀ Our one-stop online digital wellness platform helps our customers manage their healthcare, medical insurance services and wellness needs all in one place.



▲ Having wellness, healthcare and medical insurance services at your fingertips!



Bupa Digital Wellness Platform

Providing a seamless customer experience with Bupa's digital wellness platform

At Bupa we constantly look for ways to take our proposition to the next level and improve customer experience while staying ahead. Our digital wellness platform builds upon myBupa, our customer service portal, by creating a super app that provides access to Bupa4Life and QHMS apps. Customers can access wellness,

healthcare and medical insurance services conveniently all in one place.

At the peak of COVID-19, customers were able to get medical care through video consultation services, have prescriptions delivered, submit an insurance claim and participate in live online exercise classes without leaving their doorstep through this integrated app experience.



◀ With the increasing popularity of overseas study, AXA is delighted to be a companion to students during this important journey of their lives by providing them market-leading comprehensive protections.



▲ "SmartStudent Overseas" helps students feel confident to achieve their goals and go further in life, which exemplifies AXA's "Know You Can" brand promise.



SmartStudent Overseas

AXA aims to be the best companion for students studying overseas by ensuring that they have the necessary protection from the moment they leave home for overseas study until they return to Hong Kong. We launch "SmartStudent Overseas" to provide comprehensive protection for students studying abroad with home-to-home coverage, even during internship, working as part-times or going on excursions.

"SmartStudent Overseas" offers instant policy approval with simple and fast online enrolment. Customers can get this all-round

protection before leaving Hong Kong and enjoy easy claims service via email anywhere in the world. Our market-leading medical benefit covers both inpatient and outpatient expenses, including pandemics such as COVID-19.

We further built awareness on overseas study protection need with educational videos, fun games and activities via different mass and social media. With all these together, we have recorded very encouraging sales performance since launch.