

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.



THE TOP 3



▲ AIA Hong Kong hold a press conference in January 2021, announcing the launch of "AIA One Absolute – Full Protection".

▼ "AIA One Absolute – Full Protection" fills the protection gaps between medical and critical illness insurance, providing customers with a more comprehensive cover.



AIA One Absolute – Full Protection

AIA Hong Kong launched "AIA One Absolute – Full Protection", a forward-looking plan that redefines claims concept. It is Hong Kong's first protection plan that offers "**One Single Claims Index to Cover Unlimited Diseases**" including unknown diseases and injuries. Coverage is future proof without boundary by the number of covered illnesses as in traditional critical illness policies, bringing total peace of mind to customers.

Instead of the definition based approach in traditional critical illness policies, this product uses an innovative scoring table

based on the severity of the insured's medical journey with respect to Surgery, Treatment, Intensive Hospital Stay and Disability, addressing their concerns over the impact on their daily lives from an illness. Should the insured's condition be extremely serious, the total claim payment could be up to 160% of the Sum Assured.

Remarks:

- This material does not contain the full terms of the product and the full terms can be found in the policy contract. Please note the relevant product risks.
- The above plan can be purchased as a basic plan or as a rider.



▲ Market pioneering innovative and holistic dementia support package with SCHSA



▲ Crisis OneCover Prime is a revolutionary critical illness product that goes far beyond financial assistance



Crisis OneCover Prime

Both emotional and functional support on defined and undefined diseases – Go beyond financial protection

Crisis OneCover Prime is a groundbreaking, first-in-the-market critical illness insurance, created through a thorough examination of what patients' need if the worst happens. We have redefined critical illness protection from merely being financial protection to a one stop "Total Critical Illness Solution", which differentiates us from the market.

Going beyond financial assistance, this revolutionary critical illness product provides

humanised, emotional support which is required at every stage of the patient's journey, from prevention to recovery (benefits cover pre-, mid- & post- illness support), and including market pioneering innovative and holistic dementia support package by partnering with the Senior Citizen Home Safety Association.

The maximum eligible benefit amount of Crisis OneCover Prime exceeds 1450% of the Initial Sum Insured. It also offers unique-in-the-market coverage from defined to undefined diseases based on severity, and which is vital to bring customers peace of mind.



▲ HSBC Life Well+ is a holistic health and wellness solution that encourages people in Hong Kong to "Make Every Day Count" through a 24-month rewards programme.



▲ To effectively reach its target audience, HSBC Life's advertising campaign included videos featuring the iconic "ballet daddy" with his actual daughter, and sharings from KOLs.



HSBC Life Well+

To meet our customers' desire for holistic solutions covering both financial and physical well-being, HSBC Life launched HSBC Life Well+, which is the first and only health and wellness programme that is fully integrated into a mobile banking app, synchronising with the Apple Health app in Hong Kong.

HSBC Life Well+ encourages customers to take steps to protect their loved ones and live healthier by giving them the incentive

to earn an Apple Watch or HKD1,200 in RewardCash by achieving an average of 9,000 steps a day over 24 consecutive months.

In less than a year, HSBC Life Well+ has driven a significant increase in physical activity among our customers with a step count increase of around 60%. It has also attracted new customers and has successfully engaged with younger segments through a series of integrated marketing activities.