



Top performers rise to the challenge

Organised by the Hong Kong Federation of Insurers (HKFI), the Hong Kong Insurance Awards has become one of the most anticipated events for the industry every year since its launch in 2014. This prestigious awards recognises top-notch performance and innovation, and honours the outstanding accomplishment of insurance companies, teams and individual practitioners.

This year, the prize presentation ceremony cum gala dinner returned after a virtual ceremony in 2020. While the pandemic is not yet behind us, precautionary measures were taken, not only to comply with the requirements required by the government, but also to minimise the risk of infection. As Edward Moncreiffe, Chairman of HKFI, noted, "risk management and risk mitigation is the core foundational value of our industry".

"I am very proud to say that throughout this unprecedented global health pandemic, the Hong Kong insurance industry has upheld the highest level of risk management in its initiatives to keep its customers, its practitioners, and the society more generally protected, secure and in good health," Moncreiffe said.

Indeed, since the outbreak of Covid-19, nearly 60 Hong Kong insurers have announced and released special coronavirus facilities for their customers, covering travel, personal accident, employee compensation, home, pet, domestic helper, medical, critical illness and life insurance lines of business. Alleviation measures have included waivers of waiting periods, premium grace period extensions, express claims procedures, special coverage and complementary benefits, pre-admissions and access to Covid-19 tests and vaccinations and more.

He continued, "when the Hong Kong population needed protection, needed peace of mind and needed a safety net, the insurance industry has stepped up."

In light of this context, Moncreiffe thinks that the Hong Kong Insurance Awards is more essential now than ever, to recognise the best-in-class performances achieved by the companies and individuals in the sector, and to highlight how the industry continues to innovate in its mission to meet the customers' needs faster, more effectively and more sustainably.

This year, the Awards presents a record 22 categories, including three new categories on ESG and Sustainability, Risk Management, and Industry Impact.

"ESG and Sustainability are of increasing importance as companies are taking bolder steps to cut carbon, protect the environment, and put greener policies in place, while risk management and industry impact are about meeting changing expectations – whether from insurers, partners, investors, or regulators," said Brian Rhoads, managing editor at South China Morning Post, which is the co-organiser of the event.



This year, the prize presentation ceremony cum gala dinner returned after a virtual event in 2020.



The winners gathered on the stage at the gala dinner. The Awards presented a record 22 categories.

The judging panel comprised close to 40 honourable judges who are all notable and respected figures from across the insurance industry and related fields in Hong Kong.

"I would like to express my gratitude to the judges for volunteering their valuable time and expertise in helping to select the most deserving finalists and the winners. The success of this Awards would not have been possible without their advice, their independence and their wisdom," Moncreiffe added.

"There is a Chinese proverb that I think summarises it well – three minutes on stage takes ten years of hard work. It is the burning of midnight oil that brings company innovation; it is not giving up and not taking a step back that drives progress; it is pushing the limits that takes us to new heights," he concluded.



Edward Moncreiffe, Chairman of HKFI, delivered a welcome speech at this year's prize presentation ceremony cum gala dinner.



Brian Rhoads, managing editor at South China Morning Post, is impressed by the awarded companies, teams and individuals who have demonstrated professionalism and innovation especially during difficult times.

Organiser



香港保險業聯會
The Hong Kong Federation of Insurers

Co-organiser



South China Morning Post

Excellence in ESG and Sustainability Award

HSBC Life (International) Limited



HSBC Life has been a signatory to the United Nations Environment Programme Finance Initiative Principles of Sustainable Insurance since 2013, and has been continuously promoting the growth of green and sustainable finance in Hong Kong via three main pillars:

- 1) Sustainable investment – We set out policy focused on restricting investments that may have adverse impact on people and the environment.
- 2) Sustainable propositions – We are supporting our customers' physical, mental and financial health via launching of a series of products and services including HSBC VHS, HSBC Life Well+, Family Protector, Eldercare and plain language initiatives.
- 3) Sustainable operations – We balance ESG considerations within daily operations and decision-making processes. These include fair and transparent customer treatment, customer journey enhancements and various automation and paper reduction initiatives.

We seize every opportunity to work with clients and partners to publicise ESG, as well as working with governments, regulators and stakeholders to drive ESG actions within the organisation and society.



HSBC Life was the first-in-market insurer to expand the beneficiary definitions of its life insurance policies to address the many different needs and preferences of our customers.

The launch of our groundbreaking Digital Policy Value Projections platform makes insurance and protection solution offerings more accessible for customers by leveraging the latest technology.

Manulife partners with five NGOs to provide free preventive healthcare services for low-income families that are hardest hit by COVID-19.



Manulife Hong Kong has been a trusted community partner in Hong Kong for 124 years. We honour our #ShareYourHumanity value and responsibility to care for the communities in which we operate, with a clear vision to empower people to lead better lives.

This has come to the fore since the pandemic, to which we have responded swiftly with targeted and necessary actions to meet immediate social needs. From being the first insurer to give out free masks and health service vouchers, to enabling at-home education with iPad donations, our entire team worked hard to leverage our expertise in healthcare and digital solutions to support the community. Our customers also played a significant role – Manulife MOVE members participated in the 'MOVE for GOOD' challenge by keeping active for a good cause, their steps and sweat were collectively turned into donated masks for people in need and sports gear for under-resourced children.

Since the start of the pandemic, Manulife has partnered with more than 10 NGOs and helped over 7,000 people.

With COVID-19 disrupting school classes, Manulife's donation of iPads gives the much-needed tools to vulnerable children to learn at home.



Outstanding Financial Education Award

HSBC Life (International) Limited

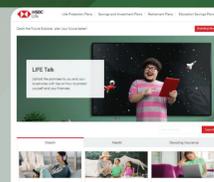


We drive financial education strategy via online and offline platforms through ongoing initiatives including:

- 1) Thought leadership – sharing of insights and financial ideas by conducting surveys;
- 2) Strategic content hub on the company website – explaining insurance needs and solutions in real lives and using game-based elements to increase customers' motivation and engagement;
- 3) Product brochure and sales tool – simplifying the language and presentation of product information to make it more customer friendly.

We aim not only to help our customers understand more about insurance, but also arouse their interest and awareness via these initiatives, and thus equip and empower them with fundamental financial knowledge. Since the launch of Life Talk in 2019, we have attracted over 371,000 unique visitors.

In the future, we will continue leveraging technology to develop more interactive digital tools and elevate the experience of financial literacy to the next level.



LIFE Talk's simple and well-structured content responds to the latest hot topics and market developments, giving users direct and easy access to practical tips and advice.



To empower customers with better financial-planning knowledge, HSBC Life recently launched Retirement Predictor – an interactive engagement tool that helps customers take stock of their future financial picture through gamification.

Offered a series of additional benefits and services to support our customers, such as hospital cash allowance, extended coverage period, online doctor appointment, video consultation and simplified claims, etc.



At Blue Cross, we demonstrated our care to the community via 'Stay Protected Campaign' to support and cheer up the people in Hong Kong. This includes the market-first free Pet Love Cash Allowance for all pet dogs and cats in Hong Kong, distribution of anti-virus protection sets to staff members, customers, and people in need, and a viral video launched together with a social game to promote positivity. We have also introduced Covid-19 Protection to over 40 medical, travel and general insurance products, and are the first insurer in Hong Kong offering Covid-19 Protection for pets.

Blue Cross has always been an Insurtech pioneer. During the pandemic when face-to-face meetings have become difficult, we leverage blockchain-enabled Blue Cross HK App which allows customers to apply for a policy, enjoy medical services, and make claims in a fast, secure and reliable manner round the clock.

Outstanding Initiative on Community Health Crisis Award

Blue Cross (Asia-Pacific) Insurance Limited



Supported by Hong Kong leading athletes Cheung Ka-long (left) and Cheung Siu-ling (right), SmartFit Sports Insurance protects customers against loss resulting from injuries that occur during sports activities, giving them a peace of mind.



Outstanding Integrated Marketing Strategies Award

FWD Life Insurance Company (Bermuda) Limited



We seek to bring our customer-led vision – "changing the way people feel about insurance" – to life. We are constantly striving to make insurance a simpler, faster and more positive experience for customers. The best practice is to listen to the customers and understand their pain points to create stories around their needs.

The majority of customers are engaged in more than one channel or touchpoint during their customer life cycle. Therefore, understanding how to implement and optimise an omnichannel strategy will be a top priority for insurers. It will enable our customers to engage with us on their own terms, leading to a better customer experience and stronger purchase intent.

Consumer insights and data from different channels have become a key tool in painting a clear picture when planning for our campaigns. By leveraging these data and insights, we can fine-tune customers' personas, predict their cross-channel journeys and behaviours, target more prospects, and modify the messaging for different stages along the customer life cycle.



A 360-degree campaign covering both online and offline channels was launched to highlight the features of our flagship VHS products.

FWD partners with ViuTV to co-create TV drama series 'Single Papa' for affinity seeding.

Outstanding Digital Marketing Campaign Award

FTLife Insurance Company Limited



FTLife launched a branding campaign themed "Embrace change for a better future" in 2020 to refresh our brand and connect with our customers amid the pandemic. Two new products – "On Your Mind" Insurance Plan and "Healthcare 168 Plus" Critical Illness Protector – were launched to support the brand proposition. The campaign successfully integrated traditional means, such as press interviews, TV commercials and outdoor advertising, with the use of digital and social channels. While the former build mass awareness and draw public attention, the new media enable us to target customers with content that they are interested in, and better engage them using mobile technology. We see opportunities in the rising needs for protection and we are well positioned to capture these opportunities by offering innovative health and medical solutions. With the help of technology, we can connect with our customers in a more effective and timely manner in order to meet their evolving needs.



Interactive mobile spin was adopted to generate product interest by inducing customers to touch and click, which successfully brought direct traffics to our website.

The newly launched PRUExpert one-stop digital learning platform redefines the teaching model and creates an agile training cycle.

Prudential's Agency Training Academy, founded in 2004, develops innovative training programmes that enable financial consultants to continually achieve their best under the "new normal".

Outstanding Claims Management Award

FWD Life Insurance Company (Bermuda) Limited



We have launched an innovative instant claims service through our eServices mobile application, taking claims convenience to a new level. First of its kind in Hong Kong, it allows our customers to receive claims payments within seconds after claim applications approval. We embark on a new and paperless claim journey that shortens the claim pay-out process from a few working days to seconds. Claim applications submitted to the eServices app are processed instantly by an AI assessment engine, and customers can receive claims approvals and get paid through their selected means instantly via FPS, at any 7-Eleven convenience store in any MTR station, or direct transfer to their bank accounts.

Digital wallet has become a key trend, which is also one of the most popular payment options in the city. We expect the use of digital wallet will grow rapidly in the future, hence we are now exploring the potential of electronic services for increased payment options.



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



Customers get paid via their selected means instantly.

During the pandemic, we accelerated digitalization with the focus on self-help services 24/7, including the mobile app AIA Connect and Chatbot "Andy" to provide customers convenience at their fingertips.



AIA has been standing by the community for over a century, through both good and bad times. With Customer Centricity being at the core of our drive for Service Excellence, we are committed more than ever to living up to Our Purpose of helping people live Healthier, Longer, Better Lives during the pandemic as well as in the current recovery period.

Meeting the evolving needs of customers impacted by social distancing, we have accelerated digitalization, providing a wide variety of self-help services 24/7 at customers' fingertips. Our signature services include the all-in-one mobile app AIA Connect, which allows all customers from our different lines of business to manage their AIA accounts with a few clicks, and Chatbot "Andy" that answers over 100 different types of customer enquiries around the clock.

Looking forward, we will continue to leverage Technology, Digital and Analytics and take the lead in bringing Simpler, Faster and More Connected services to make customer journey a distinctive and meaningful experience.

Outstanding Customer Services Award

AIA International Limited



Outstanding Training & Development Award

Prudential Hong Kong Ltd



Prudential Hong Kong has established a 'future-ready sales force' who are of high quality, young and professional. We have launched PRUExpert, our ongoing initiative to overhaul, upgrade, and dispense our learning offerings – so that our financial consultants can access innovative contents on-demand and on-the-go. With an active learning culture, our reinvented learning solutions provide our financial consultants with new ways of working that equip them with essential skills for success in the new normal.

Upskilling and reskilling is an investment in careers, but importantly, it is also an investment in our ability to build on our heritage, of providing relevant products and sound advice; advice that sits alongside and complements our digital offerings. As a digital first company, we have long provided flipped learning, in favour of a more modern approach that emphasises skill buildings; skills that enable our financial consultants to be more capable and confidently advise, on an ever-evolving customer needs.



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Excellence in Digital Transformation Award

AXA China Region Insurance Company Limited



Digitalisation has enabled us to engage with our customers more effectively by offering a seamless digital experience across the entire customer journey from policy application to after-sales support, even during the pandemic times. Our distributors are now able to serve customers without the need to meet face to face. In addition, we can leverage data analytics and science to automate processes, identify micro trends and proactively deliver information to our customers.

Personalisation and automation are key trends for insurance. To do this, we need a 360-view of our customers. This is one of the key reasons why we embarked on our digitalisation journey with a cloud-based foundation. With the latest technology, we can assess a person's wellness with the health data tracked by their mobile device, recommend appropriate coverage, facilitate instant approvals for policy issuance and claims, and provide relevant information and prompt to our customers in a proactive manner driven by AI and delivered via digital channels.



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.



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.

Most Innovative Product/Service Award - General Insurance

SmartStudent Overseas AXA General Insurance Hong Kong Limited

As studying abroad has become increasingly popular choice for students, AXA is delighted to be a companion to students during this important journey of their lives by providing them market-leading comprehensive protections.

Covering a broad age group from 10 to 35, '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.

'SmartStudent Overseas' provides comprehensive protection to students who are studying overseas from the moment they leave home until they return to Hong Kong, even during intershhip, working as part-times or going on excursions during the study journey. Some of the key benefits include market-leading medical expenses cover up to HKD2,000,000, extensive personal accident protection, education fund, travel inconvenience, losses to overseas home contents and personal belongings and more.



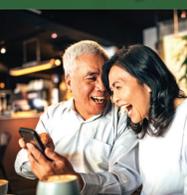
SmartStudent Overseas helps students feel confident to achieve their goals and go further in life, which exemplifies AXA's 'Know You Can' brand promise.

Most Innovative Product/Service Award - Life Insurance (Health)

Crisis OneCover Prime FWD Life Insurance Company (Bermuda) Limited

Crisis OneCover Prime is a groundbreaking, market-first critical illness insurance created after 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" that differentiates us from others.

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 (benefit cover pre-mid- and post-illness support), and includes 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. We also cover the uncovered to offer unique coverage based on severity for both defined and undefined diseases, which is pivotal for bringing customers peace of mind.



Market pioneering innovative and holistic dementia support package with SDISA.



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

Most Innovative Product/Service Award - Life Insurance (Wealth)

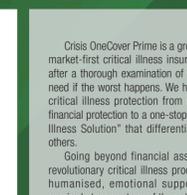
Wealth Ultra Savings Plan AXA China Region Insurance Company Limited

Wealth Ultra Savings Plan (Wealth Ultra) aims to help our customers accumulate wealth and achieve their ideal life. Total cash value is projected to be doubled every 10 years on average and the total internal rate of return would exceed 7% to maximize the growth potential.

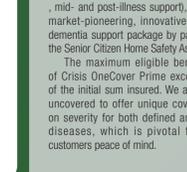
'Wealth Ultra' is equipped with three market-leading features:

- (a) Flexible Premium Option which provides flexibility in financial planning and allow them to allocate their resources for more urgent priorities;
- (b) Bonus Lock-in Rate Option to capture market return at their desired timing. Without a life-time aggregate limit on the lock-in rate, it enables customers to pass on the policy to future generations without worrying about exhausting the lock-in rate; and
- (c) Flex Continuation Option and unlimited changes of insured provides comprehensive legacy planning solution, enables customers' wealth to be passed on and offers immediate life protection in parallel.

After 6th policy anniversary (2-pay version), after premium payment term (8-pay version), after 10th policy year (8-pay version)



Kevin Chor, Chief Life and Health Insurance Officer of AXA China Region Insurance Company Limited, announced the launch of an epoch-making savings solution - Wealth Ultra Savings Plan.



Wealth Ultra Savings Plan offers sustainable wealth growth across multiple generations, along with market leading flexibility to counter against market shifts and changes in your financial standing.

Most Innovative Product/Service Award - Voluntary Health Insurance Scheme

VHS Series (vCAInsurance / vPrime) FWD Life Insurance Company (Bermuda) Limited

vCAInsurance and vPrime offered go above and beyond the VHS standard scope and provide more comprehensive coverage, with first-in-market features addressing customer pain-points as well as better protection. Apart from removing sub-limits of benefit items and covering congenital conditions regardless of the diagnosis age, FWD has gone an extra mile and introduced several innovative features to the plans, including a 'per-disability-per-policy-year' reimbursement basis that can maximise benefits claimable under vCAInsurance, and 'first-dollar coverage' where deductible is waived for certain diseases under vPrime. These new features enable our customers to have peace of mind and focus on recovery.

Beyond mere financial support, FWD offers a series of professional services in both plans, ranging from ancillary services and consultation to rehabilitation, providing the best possible care throughout a patient journey. Furthermore, FWD encourages customers to lead better lives by rewarding customers who adopt a healthy lifestyle.



vPrime - Pioneering the market by offering comprehensive protection with full coverage and timely care by having deductible for designated crises.



vCAInsurance – a comprehensive medical plan which provides full cover with the introduction of an innovative claims mechanism.

Most Innovative Product/Service Award - Life Insurance (Wealth)

Wealth Ultra Savings Plan AXA China Region Insurance Company Limited

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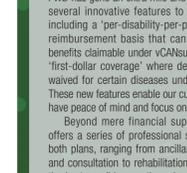
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Outstanding MPF/ Employees' Benefit Product/Service Award

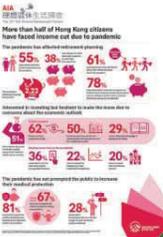
AIA International Limited



AIA Hong Kong has provided employee benefits solutions to companies of all sizes for over 60 years. Our purpose-led and customer-centric approach have supported our growth as an industry leader and one of the few providers offering one-stop group insurance, pension, and employee voluntary solutions. Dedicated to understanding the challenges faced by both employers and employees and what they value most, we deliver strategic employee benefits solutions that underline our value propositions:

- **VALUE** by providing a broad range of value-for-money products and exclusive value-added services;
- **CHOICE** by offering a comprehensive range of voluntary solutions and investment choices to meet unique retirement and medical protection needs; and
- **SIMPLICITY** by making it easy and convenient for employers and employees through state-of-the-art digital platforms and dedicated servicing team.

Our solutions meet the evolving needs of the diverse workforce and help companies to stay competitive while fulfilling human resources objectives in a flexible and cost-effective manner.



By listening to our customers, we gain a better understanding of their needs. This enables us to develop products and services that cater to their retirement and medical protection needs.



Digital is transforming the employee benefits landscape – "AIA Connect" is a powerful, all-in-one mobile app that enables our customers to manage all their AIA accounts in one place, anytime, anywhere.

Prudential Hong Kong's purpose is to help people get the most out of life, by making protection and healthcare affordable and accessible. A strong business discipline that embeds the right culture, effective corporate governance and mature risk management practices enable Prudential Hong Kong to deliver the long-term promise to our customers and create shareholder value in a sustainable way.

The right culture is an essential element of Prudential risk management system and is driven by the tone from the top and cascaded throughout the organisation. We believe prevention is better than cure and risk management is more effective if everybody in the organisation is their own risk manager. Instilling the right culture via persistent and broad engagements throughout the organisation, backed by the dedicated and full range of risk management professionals and technologies, is the key to success.

Prudential Hong Kong will continue to work together with various practitioners and professionals to advance the maturity of risk management and enhance the public trust in the insurance industry.



Outstanding Risk Management Award

Prudential Hong Kong Ltd

Strong governance and a mature risk management culture are part of Prudential's DNA enabling us to serve our customers for over 170 years through different economic cycles.

Outstanding Industry Impact Award

AXA General Insurance Hong Kong Limited



At AXA, we have set up a dedicated Partnership Team in support of AXA's value proposition "from paper to partner" in June 2020. The Partnership Team has a clear strategy of leveraging our strong reputation to create a partner-friendly image and choosing good quality partners which share the same beliefs and visions with us.

Cultivating strong trust with business partners is key to forging win-win partnerships. A solid understanding of the partners' business and the changes that are taking place around them allows us to embed AXA's products seamlessly into people's daily lives and stay truly relevant with our partners and customers. Through digital partnerships, we are creating the best possible solution to shorten sales cycle, improve customer experience and achieve sustainable, value-creating change and innovation.

The future of insurance will be built on true partnerships to influence product initiatives and scale the insurance business, creating a new value proposition that can lead us to success.



AXA and HBN team up to launch Hong Kong's first-ever fibre broadband service combo with home insurance, network security and smart home kit, a comprehensive home solution for residential customers.



AXA has introduced an innovative home insurance e-voucher through an Insurtech collaboration with WeSureto support corporate customers' business development and improve reach of home protection for households in HK.

SCOR co-developed a market-first Dementia Protection Rider with HSC Life Hong Kong. By offering a simple and affordable rider on top of an annuity product, the insured can receive protection for one of the most common elderly diseases. As we require no underwriting at the point of sale, the customers are more engaged with the insurance protection itself rather than bogged down by the long and tedious onboarding process. We believe that the "Dementia Protection Rider" product has enabled us to get one step closer to closing the protection gap for elderly people.

SCOR also fully supported Bowtie's WHS plan rider in partnership with Gleneagles Hospital Hong Kong. The rider offers full reimbursement for over 240 medical packages at Gleneagles Hospital, giving patients price transparency and certainty of healthcare expense. We truly believe that this solution effectively tackles the current pain points of medical insurance, and will help shape a new direction for the healthcare system.

Outstanding Reinsurance Scheme Award

Innovative insurance solutions under COVID-19 SCOR



Life is Precious. We Value Life.



At SCOR, we provide solutions for people to grave insurance needs.

It is my honour to be named the Outstanding Professional of the Year. As the Chief Financial Officer at Target Insurance, I am proud to be part of it when the company was first listed on HKEX in 2015, and won the 3rd Prize of Fintech Initiatives Award at the Shenzhen-Hong Kong Fintech Award in 2019. The latter could be a demonstration on how corporate professionals like me can contribute to the digital transformation of the industry, particularly from risk management and compliance perspective.

Apart from technical know-how, I think a successful insurance professional should broaden his/her knowledge beyond insurance. It is no longer sufficient to be an expert in only one area. Be an open-minded all-rounder.

My advice for newcomers would be "get ready to step up when the right opportunity arises. Be prepared for changes and be brave. When you are open to different ideas, there are always opportunities".



Joyce is a seasoned accountant and governance professional specializing in general insurance, risk management and corporate governance.

Outstanding Professional of the Year - Corporate

Joyce Lau Target Insurance Company, Limited



Representing HKF, Joyce shared the success ingredients of MIDAS in attaining Gold Award in FinTech (Banking, Insurance and Capital Markets) Award at the HKIC Awards 2020

Outstanding Agent of the Year

Lester Lee FWD Life Insurance Company (Bermuda) Limited



In 2021, Lester was recognized nine industry awards for his professional so far, including Master Agency Awards (MAA) and the Distinguished Management Award (DMA).

As a 15-year veteran in the insurance and risk management profession, I am keen to stay abreast of the industry development and continue to pursue higher goals.

Looking back, there have been a number of challenges such as insufficient networking and no well-established system for young agents. We, however, overcame these by adapting the changes, taking initiatives, and working as a team. Named "GoAhead MDRT Region", my team, with more than 210 professional advisors, has demonstrated their passion and professionalism. We nurtured 36 MDRT members in 2021 and expect more next year.

On a personal level, I have been a COTI member for three consecutive years since 2019. Over the course of my career, I have received numerous industry awards, including the Master Agency Award and Distinguished Management Award in 2021.

Being sincere, optimistic and willing to try and learn from mistakes are among the most important attributes of a successful insurance agent. For those who are new to the industry, trust yourself and focus on your goals, especially during difficult times.



Lester is the youngest Chief Regional Director of FWD insurance, and leads an outstanding and enthusiastic team of more than 210 professional advisors.

Outstanding Community Intermediary of the Year

Steve Lo FWD Life Insurance Company (Bermuda) Limited



Steve Lo, senior branch manager of FWD Hong Kong and Founder of Wheel for Oneness (WFO) to promote and educate public about disability inclusion.



Steve has given more than 120 speeches to high schools, universities, social service group and companies.

Outstanding Young Professional of the Year - Intermediary

Koobe Lau FWD Life Insurance Company (Bermuda) Limited



Living by the principle "don't let your dream be dreams", I always work hard to pursue my goals. Joining the industry in 2014, it is my honour to be named the Outstanding Young Professional of the Year in the Hong Kong Insurance Awards this year, and to have received the Best Young Agent Award in FWD - First Runner up, the Distinguished Salesperson Award by HKMA and the International Management Award at GAMA 2021.

To further enhance my professionalism, I successfully completed the certifications as an Associate Chartered Financial Practitioner and a Qualified Retirement Adviser. Last year, I became a branch manager and have pro-actively recruited new joiners since to strengthen my team, which comprises young professionals like me. My goal is to help more young people shine, and to demonstrate our professionalism to customers.



Koobe's first time to achieve MDRT was just a start to be a MDRT life member. Don't let your dream be dreams!



No one is perfect, but a team can be. Full of love in her team. Not only work hard, but also play hard.