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MESSAGE



Ms Orchis Li Chairman The Hong Kong Federation of Insurers

Congratulations to all finalists and winners of the Hong Kong Insurance Awards 2023! You have shown remarkable achievements and excellence in the insurance industry.

We are deeply encouraged by the overwhelming response from the industry, with numerous high-quality entries competing for 22 categories this year. We applied all the contestants for their commitment to making exceptional accomplishments.

We would also like to express our deep gratitude to our esteemed judges who have generously dedicated their valuable time and expertise to assess and select the most deserving teams and individuals for each category. Their guidance and contributions have been instrumental in ensuring the credibility and integrity of the Awards.

This year marks the 35th anniversary of the Hong Kong Federation of Insurers (HKFI), and to celebrate this special occasion, we have launched the Lifetime Achievement Award 2023 to honour two outstanding industry leaders from the general insurance sector and life insurance sector respectively. I am very privileged to be a Member of the Special Panel of Judges and my sincere appreciation goes to my fellow Judging Panel Members in determining the most deserving recipients of the Lifetime Achievement Award. These awardees have demonstrated significant accomplishments, visionary leadership, and impactful contributions to the insurance industry.

As we continue to organise this signature event year after year, we strive to provide a platform that recognises and rewards the outstanding performance of insurance companies and practitioners.

Your support is pivotal for our continuous success, and we hope to count on your participation in the years to come. Together, we can promote excellence and raise the standards across the insurance industry.

MESSAGE

The Hong Kong Insurance Awards 2023 Gala Dinner not only marks a milestone for this prestigious event but also celebrates the 35th anniversary of the Hong Kong Federation of Insurers (HKFI). This celebration is a testament to the Federation's enduring leadership and legacy within the insurance industry in our beloved city. The South China Morning Post (the SCMP) takes immense pride in its longstanding role as a co-organiser and partner to this esteemed institution.

This year, we are particularly thrilled to present 22 award categories. In addition, we also launched the prestigious Lifetime Achievement Award 2023 which recognises two winners from the general insurance and life insurance sectors respectively.

The incredible response and support from industry players for these awards highlight the steadfast commitment of our participants and awardees to excellence and innovation. These awards signify more than mere accolades; they symbolise the resilience, growth, and the unwavering pursuit of excellence that defines the industry's collective journey. We wholeheartedly commend HKFI for fostering and sustaining this spirit of continuous improvement, as well as for its pivotal role in shaping the future trajectory of the industry. Our sincere thanks extend to our esteemed panel of judges. Their diligent evaluations ensure that this event remains a true benchmark for distinction.

As we gather to celebrate the achievements and innovation within the Hong Kong insurance industry, let us also celebrate its collective strength. As we look ahead to the future, we do so with a sense of optimism, knowing that the industry will continue to play a pivotal role in shaping the development of Hong Kong.

Thank you for being a part of the Hong Kong Insurance Awards 2023.



Ms Catherine So Chief Executive Officer South China Morning Post

Lifetime Achievement Award

The Lifetime Achievement Award recognises the most outstanding industry members who have made substantial achievements and impactful contributions to the insurance industry in Hong Kong.

Panel of Judges

- CHAIRMAN----



Dr The Hon Moses CHENG, GBM, GBS, JP Non-Official Member, Executive Council; Chairman, Council of Hang Seng University of Hong Kong and Former Chairman, Insurance Authority



Dr Pamela CHAN, BBS, JP Chairman, Insurance Complaints Bureau and Former Chief Executive, Consumer Council



Ms Orchis LI Chairman, HKFI



Mr Ivan TAM, MH Deputy Chairman, HKFI



Ms Tammy TAM Editor-in-Chief, South China Morning Post



Dr Michael TSUI, MHChairman,
Insurance Claims Complaints Panel

WINNER



Lifetime Achievement Award

— General Insurance —

Mr Allan Yu

Mr Allan Yu, ACII Chartered Insurance Practitioner, has more than 50 years of experience in general insurance with exceptional management strength and underwriting capability. He has remained an active and integral member of the industry. His contributions have played a pivotal role in shaping the current industry landscape.

With ample experience in insurance, Mr Yu has held senior executive positions in major international and local insurance companies. He was the CEO of Zurich Insurance from 2005 to 2012 and responsible for strategic development and profitable growth of the general insurance business.

Throughout his career, Mr Yu served on a multitude of industry bodies including Chairman of Hong Kong Federation of Insurers (HKFI), Chairman of General Insurance Council of HKFI, Chairman of Motor Insurers' Bureau of Hong Kong, Chairman of Employees Compensation Insurer Insolvency Bureau, Director of Employees' Compensation Insurance Residual Scheme Bureau Ltd., and Honorary Secretary of Insurance Claims Complaints Bureau. Mr Yu was also engaged by HKFI working

on various task forces as Chairman and committee members over the past decades.

With his wealth of insurance experience, Mr Yu was appointed by HKSAR Government as Member of Industry Advisory Committee (General Business) of the Insurance Authority from 2016 to 2018 and various roles at committees under Financial Services and the Treasury Bureau, Financial Services Development Council, Anti-Money Laundering & Counter-Terrorist Financing (Financial Institutions) Review Tribunal and Hong Kong Institute of Vocational Education.

After his retirement, Mr Yu continues to serve the industry with commitment and great passion, currently as Chairman of Insurance Training Board of Vocational Training Council and Chairman of Insurance Industry Training Advisory Committee of Qualifications Framework to promote insurance education for the industry.

Through his multifaceted roles, Mr Yu has become a pillar of support, contributing to the growth and advancement of the industry.

Mr Samuel Yung, sbs, MH, JP

Mr Samuel Yung, SBS, MH, JP, Executive District Director and Honourable Advisor of AIA Hong Kong, is a seasoned insurance professional with a trailblazing career marked by astute leadership, exceptional achievements and immense contributions to the industry and broader community.

Mr Yung began his career in 1982 at AIA. With stellar accomplishments, he became the youngest District Manager in 1989, which was later renamed as District Director. In 1994, Mr Yung became the first person from an agency to be awarded Hong Kong's Ten Outstanding Young Persons, a harbinger of his future accolades: "The China Insurance Person of the Year" by China Insurance News; "Industry Achievement Award" by LUAHK; "Hall of Honour" Award by GAMA Global; "Lifetime Achievement Award" at the Asia Trusted Life Agents and Advisers Awards; and "Worldwide Chinese Life Insurance Lifetime Achievement Award" by the IDA Organisation. He also set the record of receiving GAMA Global's Master Agency Award for 29 consecutive years.

Mr Yung's active involvement in multiple industry associations has left an indelible mark on the insurance landscape, shaping the industry's evolution into an insurance hub in the Asia-Pacific region. In 1991, he fostered LUAHK's affiliation with MDRT to enhance productivity and professionalism, and co-founded APLIC to elevate the image of the industry region-wide. In 1997, he was appointed Chairman of the International Committee of GAMA International, the first and only Hong Kong insurance leader to assume this position, which aims to raise professional standards and management practices of agency leaders globally.

As a longtime member and Vice Chairman of the Committee for Economic Affairs, National Committee of CPPCC, Mr Yung is recognised for facilitating the realisation of several milestone proposals to promote the development of the insurance industry and unlock huge opportunities through industry collaboration in Greater China.

Lifetime Achievement Award

—— Life Insurance ——



The Hong Kong
INSURANCE AWARDS 2023
香港保險業大獎

CATEGORIES

PANEL OF JUDGES —



Mr David ALEXANDER Former Chairman of General Insurance Council, HKFI



Mr Roddy ANDERSON Chief Executive of HK Branch, Scottish Widows Ltd; Former Chairman, HKFI and Former President, Actuarial Society of HK



Ms Charity AU
Former Member,
Insurance Agents
Registration Board and
Insurance Claims Complaints Panel



Mr Bernard CHAN, GBM, GBS, JP Former Convenor of the Non-Official Members, Executive Council



The Hon K P CHAN, GBS, JP Non-Official Member, Executive Council; Legislative Councillor



Ms Lucy CHEN Head of Strategy and Data, South China Morning Post



Ms Agnes CHOI, MH
Non-Executive Director,
Insurance Authority;
IUMI Asia Ambassador;
Council Member, HKICPA;
Member, Travel Industry
Authority and
Former Chairman,
HKFI



Mr Alex CHU Former Chairman, HKFI



Mr Ricky CHU, IDS Chairperson, Equal Opportunities Commission

PANEL OF JUDGES



Mr Francis FONG
Founding Chairman,
Hong Kong Association
of Interactive Marketing



Ms Helena FUNG Head of Sustainable Finance and Investment, APAC London Stock Exchange Group



Mr LEE Jark Pui, SBS, OBE, JP Chairman, International Chamber of Commerce - Hong Kong and Chairman, Volunteer Service Trust



Mr Mike LEE Former Chairman, HKFI



Mr Simon LEE Honorary Fellow, Asia Pacific Institute of Business, CUHK Business School



Ms Christine LOH Chief Development Strategist, Hong Kong University of Science and Technology



Mr Paul MCNAMARA Editorial Director, Asia Insurance Review & Middle East Insurance Review



Ms Melissa Kaye PANG, BBS, MH, JP Chairman, Agency for Volunteer Service

PANEL OF JUDGES



Ms Libby POON
Chief of Staff,
South China Morning Post



Mr Calvin TANG Head of Marketing, Alibaba Cloud Intelligence Hong Kong, Macau, Taiwan & Philippines



Mr Paul F WINKELMANN General Committee Member, Insurance Complaints Bureau



Mr Harry WONG Former Chairman of General Insurance Council, HKFI



Mr James WONG
Former Non-Executive Director,
Insurance Authority and Former Chairman,
HKFI



Prof Martin YICK
Associate Professor in Teaching,
Department of Finance & Insurance,
Lingnan University



Mr Victor YIM
Head of FinTech,
Cyberport



Mr Allan YU Chairman, Insurance Training Board, Vocational Training Council and Former Chairman, HKFI

Outstanding Claims Management Award – General Insurance

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

 "We love We care We concern" It is our core value. Insurance is not only a product but also a journey with client when they are having any unexpected event.



 Claim is no longer a process with claim form and various documents. All in one online platform provides a wonderful customer journey.



"We love, we care, we concern" We have a strong team striving for the best services to our prestige customers. We have operation licenses for all 17 general insurance. We provide wide range of products including but not limited to Medical, Motor, Travel, Employees' Compensation, Public Liability, Contractors' All Risks, Property All Risks, Home Comprehensive, Personal Accident and Domestic Helper. For personal products, we focus on efficiency and convenience. We dedicate ourselves on striving technology

breakthrough. All we do is to provide seamless claims journey to our clients. With only a few finger-tip movements, a claim could be processed and completed. For corporate clients, we act as a risks manager. Not only do we handle claims, but we also provide observations and analysis on claims data and professional advice on claim handling. We offer to our corporate clients meetings to review the book regularly. We work with our clients and assist them in managing their risks in a professional way.



We are committed to building skillful claim professionals with robust governance. By having an agile and collaborative claims process, our customers appreciate our dedication to seamless healthcare service, and in return we gain their loyalty and confidence.



Our claims management principle "CIGNAPRO" honors our commitment and our promise to our customers. We pride ourselves on always listening to what our customers are saying and strive to better understand and anticipate their needs. Our goal is to bring our mission to life - to improve the health and vitality of those we serve.



Since 1933, Cigna Healthcare Hong Kong has been offering insurance solutions, providing health service advice to customers through different stages of their life journey. We see our customers as lifelong partners and it is our role to provide them with end-to-end all-rounded healthcare solutions.

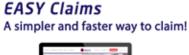
Our Claims Management Team collaborates closely with other teams to assist our clients' claims journey. This journey begins with 'Care'. Our Care Managers, who are registered nurses, serve as

the first line to listen and provide individualized advice and service to support our members' health needs.

We are committed to continuously building skillful claim professionals with robust governance. Effective quality assurance and customer feedback management have allowed us to provide independent and transparent claims management, so our customers are always well informed on their claims.



Our fourth annual MSIG Claims Report offers a top-level view of total claims honoured in 2022 and providing examples of customer testimonials in support of MSIG's services and our digitalisation efforts.





We put ourselves in our customers' shoes and redesigned our online claims platform (EASY Claims) from their perspective. The brand-new user-interface guides claimants through the process of submitting a claim independently with smart suggestions to help them alond.



For over 160 years, MSIG has been a leader in the Hong Kong insurance industry, setting professional standards and driving innovation. As digital claims pioneers, we have spent over 16 years developing solutions that make our processes hassle-free and seamless. We continue to lead the way as one of the first insurers in Hong Kong to launch an online claims platform that supports all lines of business in 2017.

Our commitment is to continually invest in our

claims service to enhance the customer experience. By doing this we seek to create a differentiated market position based on claims excellence. We have implemented several initiatives in 2022 to take our claims service to the next level.

Our dedication to exceptional customer service and innovative claims management practices is unwavering and we will continue to invest in new solutions that respond to the ever-changing needs of our customers.

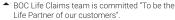
Outstanding Claims Management

Award - Life Insurance

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







♠ BOC Life Claims Service Mindset, "We Care Your Need & Take an Extra Step Forward", the claims management philosophy established the foundation for service excellence.



Since the global outbreak of coronavirus in 2019, people tend to avoid physical interactions due to lockdowns, physical distancing and suspension of work, etc. The switch to remote work and school during the pandemic increased people's loneliness.

BOC Life Claims team is committed "To be the Life Partner of our customers", and our Core Mindset, "We Care Your Need & Take an Extra Step Forward" to break the ice and uplift the passion by providing proactive and caring claims services to our customers.

As a customer-centric insurance service provider, BOC Life advocates being Flexible, Active, Simple & Timely (FAST) in our claims management philosophy to build the solid foundation for quality and professional service.

Last but not least, the team will keep collecting customer insights as well as sustainability and strive our services to a level unrivaled elsewhere.





 Facilitated by an automation system with proprietary claims rules, eligible e-claims can be approved instantaneously with payment immediately deposit into the customer's bank account.



 As a leading insurer in Hong Kong, HSBC Life has publicly disclosed its well-above-market average claims approval rate and claims paid ratio, dedicated to fulfilling the needs of customers.



During 2022, HSBC Life paid over 786k claims to our customers in Hong Kong and Macau. That's more than 1 claim paid Every Minute!

HSBC Life furthered its efforts with USD 20M+ investment in health technology to deliver faster and better claims experience to our customers by introducing ground-breaking 5-minute claims payouts with a simple e-claims journey embedded within its award-winning HSBC Life Benefits+ platform.

HSBC Life is committed to helping customers in recovering from illness, getting the right treatment, supporting dependents and families after the loss

of a loved one with a hassle-free claims experience, and serving our customers through the channel of their choice.

To further support our customers throughout the journey, HSBC Life equips with a full spectrum of medical service capabilities through the best -in-class Para-Medical Centers for preventive care, the market-leading Care+ Medical Network with 3,000+ partners to enable cashless experiences, convenient ePrescription experience and video consultation service at any locations with just a few taps away, and dedicated Medical Concierge Service to offer support for VHIS customers.



The value-added services of eSunPro ranged from services at the point of diagnosis to post-treatment care, providing comprehensive healthcare solutions to accompany Clients every step of the way.



eSunPro of Sun Life is a one-stop healthcare solution that includes value-added services such as 24/7 Medical Concierge Services and Local Urgent Care. We encourage cross-functional cooperation to enhance the claims experience by covering Specifically Approved Personalized Cancer Drugs and offering lower deductibles for Day Case Procedure at a designated Specialist network. eSunPro has made positive changes in various sectors – in society, it reduces the burden on the public healthcare system by encouraging private medical care: for clients, it provides comprehensive solutions

with hassle-free claims that not only address clients' needs but also extend support to their families; and for distribution channel, eSunPro helps provide better service with digital solution and 24-hour support. We also contribute to the business growth by utilizing accurate big data of medical decisions that can be used to develop new product solutions worldwide. We will further enhance the claims journey by providing a cashless application on eSunPro, and consistently reviewing the doctor network and coverage.

Outstanding Customer Services Award

The winning company should demonstrate an excellent level of customer services supported by clear and high standards of quality as well as validated monitoring of performance.

THE TOP 3



 Team Members of the AXA GI Contact Center Team. The team is passionate about providing outstanding customer experience for every customer enquiry.



 EMMA by AXA is our 24/7, all-in-one insurance and health services platform that caters to customers' needs and provides customers with policy information anytime, anywhere.



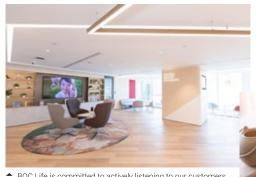
安盛

AXA Hong Kong and Macau is a member of the AXA Group, a leading global insurer with the purpose – "Act for human progress by protecting what matters". Our four core values are Customer First, Integrity, Courage, and One AXA. Every touchpoint of our customer journey is designed with customer ease, accessibility, and experience in mind. We strive to offer more choices, innovative products, and power to decide how, when, and where to access our products and services.

EMMA by AXA is our 24/7, all-in-one insurance and health services platform that caters to all

customers' needs and provides customers with policy information anytime, anywhere. During the pandemic, our swift response in offering additional coverage provided maximum protection and peace of mind to our customers.

Protection is at the core of our business, helping individuals, businesses, and societies to thrive. We are committed to renewed focus on ESG principles: Prioritising sustainable practices, customer satisfaction, employee well-being, and stakeholder engagement to create a responsible future.



 BOC Life is committed to actively listening to our customers, challenging conventional practices, pursuing excellence, and consistently delivering exceptional customer experiences.



 BOC Life provides a one-stop online eService platform that offers a hassle-free and secure experience, allowing our valued customers to access a wide array of services.



BOC Life was founded in Hong Kong and has served the local market since 1998.

We have grown to be one of the top life insurance companies in Hong Kong, with a commitment to offering comprehensive services in life insurance, wealth management and retirement protection. We strive to provide our customers with tailored insurance and financial planning services that meet their needs.

BOC Life's solid financial strength has been affirmed by international rating agencies, including

the financial strength ratings of "A" by Standard & Poor's and "A1" by Moody's Investors Service. We embrace "people centricity and customer first" by integrating professionalism and care, fulfilling numerous aspirations of customers. We see customers as life partners by providing quality and professional services; we pursue efficiency and value creation for shareholders; we value employees and strive to be the employer of choice.



In 2023, Cigna Healthcare Hong Kong celebrates 90 years of excellence in Hong Kong. Our professional customer care team are aspired to deliver a superb customer experience by putting our customers at the center of our heart in everything we do.



 We foster a culture of feedback and learning, colleagues with outstanding performance are always well recognized.



Cigna Healthcare Hong Kong is a leading health service provider, we provide comprehensive health and wellness solutions to employers, employees, and individual customers through every stage of life.

We guide our customers through the health care system, empowering them with the information and insight they need to make the best choices for improving their health and vitality. Delivering superb customer experience is at the heart of everything we do. Our professional customer care team strives to offer timely support to our customers anytime, anywhere with a human touch. Our customers can

also use the MyCigna app to get further assistance such as checking policy information, accessing important document, making claims etc., all at their fingertips.

Over the years, we take pride in having served as a trusted partner to generations of individuals and businesses, offering tailored solutions, personalized support, with unwavering reliability. As we reflect on our rich history and look toward to the future, we remain steadfast in our commitment to delivering innovative and customer-centric health services, to make a positive and lasting impact on the lives of our customers in Hong Kong.

Outstanding Training & Development Award

The winning company must be able to demonstrate how their organisation and staff have successfully committed to the development of professionalism. This could include, but is not limited to, implementation of training and recruitment, and the spread of best practice. The judges will be looking for practices that are focused around the innovative methods of instruction and communication, helping staff achieve unexpected results, personal growth, ethical standards and business results.

THE TOP 3

Purpose-Built Platform Matching Training Needs and Contents



 The Content Recommender works by incorporating the Training Needs Analysis and the Training Content Analyser and does automated mapping. ALRE recommends the most relevant training content to the agent's needs.

Results in Numbers







Sales Growth: Agents using ALRE got over 2.8X sales growth





Career Promotion: 3X faster on leader promotion





MDRT Achievers: 100% MDRTs adopted ALRE

 ALRE has started a new chapter in personalised, curated e-learning using big data with highly encouraging results in terms of users' adoption, satisfaction, sales growth and job promotion.



Al-enabled Learning Recommendation Engine (ALRE)

AlA is the first insurer in Hong Kong to integrate Al in agency recruitment and training. **The Al-enabled Learning Recommendation Engine (ALRE)** forms part of iAcademy, AlA's award-winning e-learning platform, and revolutionises the Company's approach to agency development.

Shifting away from product and compliance -focused training, ALRE fosters a sustainable learning culture with curated modules designed to maximise individual growth potential and learning outcomes of the agency force.

ALRE is a purpose-built platform matching

training needs and content, combining human interactions and continuous machine learning to deliver personalised recommendations for better selling and career advancement. The data-driven platform identifies strengths and gaps in personal competencies to tailor learning experiences to agents' individual needs, personalities, sales performances and learning preferences for ongoing development and success.

It features a management dashboard where agency leaders can review the latest recommendations for their team and completion rates, enabling them to provide timely support and unlock the full potential of their team to drive business growth.



 Elite Signature at INSEAD - top business school in the world: A comprehensive entrepreneurial approach is employed, with a focus on achieving results both before and after classes.





At FWD, we distinguish ourselves by investing in and empowering our frontline agents. We believe that by equipping them with the necessary knowledge and tools, they can provide exceptional services to our customers, embody our brand promise, and become the shining stars among the insurance industry.

We cultivate their journey first with internship programme, which introduce them to FWD and expose them to the world of finance. Through our groundbreaking "Star Maker Programme," we not only welcome insurance newcomers but also transform them into FWD Star leaders. To fuel their exponential career growth, we have introduced the Elite Signature at INSEAD, an executive management programme offered by a top business school. This world-class program elevates the invaluable insights from our leaders to new heights.

With the FWD STAR-maker Program, let's shine brighter and reshape the future of insurance!



HSBC Life has a strong focus in growing business in the Greater Bay Area (GBA). As part of our strategic approach, we have recently opened a new distribution channel in Macau to capture emerging business opportunities. Additionally, with the reopening of the border, we aim to capitalize on the increased sales potential from Mainland customer in HK.

As a vital component of our business, the Insurance Academy plays a crucial role in supporting these business directions. Our goal is to nurture a team

of highly proficient insurance sales professionals who can thrive throughout their careers. To achieve this, we have assembled a team of experienced trainers and developed a comprehensive series of training initiatives to supercharge our frontline sales staff with the knowledge and skills to excel in their endeavors. On top of these, we hope to provide them with invaluable exposure and development opportunities to ensure long-term success in the dynamic insurance industry.

Outstanding Corporate Social Responsibility Award

The award will be presented to the company which shows it has carried out a range of outstanding initiatives, campaigns and projects that provide social benefits. The winning entrant must demonstrate its commitment to ethical practices and contribute to economic development that improves the quality of life for the local community and society in general.

THE TOP 3



 The Youth-inspired Co-Creation Programme provided HK\$2.5 million Kickstart Fund for 10 exceptional creators in pursuit of their purposeful careers.



 An exclusive all-star mentorship program was built to equip 10 creators with the necessary skills to kickstart their businesses.



Young people today are brimming with infinite creativity and a strong desire for greater good. All they need are suitable platforms and opportunities for them to pursue their creative dreams.

With our unwavering commitment to helping people live Healthier, Longer, Better Lives, a Youth-inspired Co-Creation Programme was designed to empower promising young creators to ignite their innovative ideas into sustainable careers. On top of the HK\$2.5 million Kickstart Fund, the programme also offered exclusive star

mentorship and publicity opportunities.

The programme has garnered an overwhelmingly positive response with over a thousand applications and widespread public awareness of the young creators' aspirations. It proved the infinite possibility to co-design the future with 10 young creators, and in the process, creating sustainable social impact as well as strengthening AIA as the number 1 brand considered by the young segment.



▲ Building around on the Group's development strategy, BOCG Insurance gradually expands from the base in Hong Kong to the Greater Bay Area of China.



◆ BOCG Insurance upholds the philosophy of "Root in the Society, Serving the Community" and has long been committed to giving back to society.



 Participants of Manulife FinKids Academy attended the end-of-term competition cum graduation ceremony to showcase their learning outcomes in February 2023.

中根集團保倉有限公司 BANK OF CHINA GROUP INSURANCE COMPANY LIMITED

Established in 1992, Bank of China Group Insurance Company Limited, is a wholly owned subsidiary of Bank of China Limited. Uncountable sales network, unbeatable expertise, unshakable financial position are the three reasons why BOCG Insurance has steadily expanded its business to 4 branches, 1 subsidiary and 3 affiliates since its establishment. Rated 'A-' with a rating outlook of "stable" by rating companies in consecutive years since 2007, BOCG Insurance surely awarded with a great future prospect ahead.

In 2022, we arranged insurance for taxi owners who had lost their insurance cover. In 2023, we will continue to carry out insurance policy maintenance, while concurrently driving the application of technological solutions to enhance risk management.

With diversified products, extensive sales channels, market-oriented development strategies and business policies, BOCG Insurance will continue to provide high-quality and professional services to customers.

Manulife 宏利

Through Manulife's Impact Agenda, we are committed to empowering sustained health and well-being, driving inclusive economic opportunities, and accelerating a sustainable future.

Pandemic or not, we remain focused on elevating the health and well-being of people in Hong Kong. We arranged complimentary Chinese and Western medical consultation for underprivileged individuals to treat their long COVID symptoms. With the "MOVE for GOOD" program, we challenged ManulifeMOVE members to collectively walk 100 million steps and donated "soft meals" to people with swallowing difficulties upon successfully

completing the challenge.

To give everyone a fair shot at success, we equipped under-resourced students with money management concepts using virtual reality through Manulife FinKids Academy. We also opened up opportunities for the LGBT community by providing coaching programs, creative arts workshops and personal sharing sessions.

As Hong Kong's longest continuously operating life insurer, Manulife strives to build a better business to better the world by creating long-term value for the community for more than 125 years.

Excellence in ESG and Sustainability Award

This award aims to recognise a company's efforts on initiatives/ measures/practices relating to environmental, social and governance (ESG) or sustainability, such as using resources and energy as efficiently as possible, offsetting carbon emissions, promoting sustainability and contributing towards ESG standards. The winning company should demonstrate how it has embraced the principles of business sustainability/ESG in its operation or initiative(s), etc.

THE TOP 3



 The AXA BetterMe Weekend is AXA's annual iconic event designed to promote holistic wellness through fun, engaging and unique wellness activities.



 During AXA Week for Good, a week dedicated to sustainability, we organised surplus food soup workshops to turn edible surplus food into delicious soup for families in need.



安盛

AXA Hong Kong and Macau is a member of the AXA Group, a leading global insurer with presence in 51 markets. Our purpose is to act for human progress by protecting what matters. We embrace our responsibility to be a driving force against climate change and a force for good to create shared value for our community. We are committed to integrating environmental, social and governance factors across our business and strive to contribute to a sustainable future through 3 distinct roles - as an investor, an insurer and an exemplary company.

In Hong Kong, we direct our innovation efforts towards collaborations with like-minded partners and ground-breaking products and offerings to motivate our community to go green. We are proud to be the first insurer to address the importance of mental health through innovative services and the signature programme "AXA BetterMe". All our efforts are governed by the ESG Steering Committee, a company-wide body, to formulate, drive and monitor our ESG actions to align with our global Sustainability Strategy.



 Fundraising and staff volunteering at OneSky in Hong Kong are part of The Human Safety Net program, Generali's global movement of people helping people.



 Generali Hong Kong launches Go Green Campaign for its small medium enterprise customers to raise awareness of sustainable development and climate change mitigation.



STEP STATES

At Generali, sustainability is not just nice-tohave, but a strategic necessity. Sustainability is the originator of our strategy: we act as a responsible insurer, investor, employer and citizen for the common good to build a more resilient and just society.

In Hong Kong, we actively foster societal resilience and equity, integrating sustainability into our core business operations and processes. Our 'Go Green Initiative' exemplifies this commitment, promoting environmental consciousness by offering insurance premium discounts for clients in 'BEAM PLUS' buildings, a symbol of sustainable

architecture. We are dedicated to diversity, equity, and inclusion, which shape our hiring practices and workplace culture, creating an environment where everyone can thrive.

Our commitment to sustainable human development is shown through our active role in The Human Safety Net, one of Generali's global movements of people helping people, partnering with NGOs such as OneSky in Hong Kong. We are committed to being a Lifetime Partner to our customers, amplifying our dedication to sustainability.



At Zurich, we aspire to be one of the most responsible and impactful businesses globally. We firmly believe that sustainability is not only about how we conduct business today, but also about safeguarding the future. We partner with our employees, customers, investors, and our community to dedicate our efforts to three essential pillars: Planet, Customers and People.

In the realm of Planet, our primary focus is to achieve net-zero operations by 2030. By doing so, we aim to make a positive impact on nature, enhancing the resilience of our planet and society.

As customer centricity intertwines with sustainability, we endeavor to engage and inspire our customers with ESG-themed products and solutions to support them in their own transitions to build a brighter future together.

and GreenFi Centre in Hong Kong" in June 2023.

People are important assets. We strive to uphold the well-being and sustainability of our employees and the broader community. We accomplish this by supporting work sustainability and providing assistance to the vulnerable in society.

Outstanding Equal Opportunity Employer Award

Supporting Organisation: Equal Opportunities Commission

The winning company must show firm commitment to providing a fair and equitable workplace where all individuals are treated equally in every aspect of their work or employment, regardless of gender, age, race, national or ethnic origin, disability, pregnancy, religion, family status and sexual orientation, through practices and policies which offer employee benefits beyond the statutory requirements. This award recognises efforts to create a welcoming work environment that dispels stereotypes and embraces diversity, in preventing harassment and discrimination, and also in encouraging a family friendly set-up.

THE TOP 3



We provide learning opportunities to all employees on topics such as diversity and inclusion and have people policies to promote a supportive and inclusive workplace culture.



We regularly organize social engagement activities to cater for different preferences, aiming to help our colleagues achieve a healthy balance between work and personal life.



Cigna Healthcare Hong Kong is a health service provider, our mission is to improve the health and vitality of those we serve. As a leading player in Employee Benefits in Hong Kong, we value our employees highly and place great importance on creating a supportive work environment that values equal opportunities and diverse perspectives. We firmly believe that maintaining a healthy work-life balance is important for our employees' overall well-being and productivity. To ensure that

our employees can achieve a healthy balance between work and personal life, we have put various initiatives in place and regularly organize a wide range of staff engagement activities that cater to everyone's preferences. Our Senior Leadership Team has also taken a pledge to devote 5% of their annual work hours to listen, craft and implement tangible changes to improve our colleagues' mental health in the workplace.



We ensure that everyone is treated with dignity and respect, in an inclusive culture supporting equal opportunities.

 Having faith in diversity and inclusion enables our people to be connected and engaged.



Acting as a Lifetime Partner is Generali's core ambition and drives our 3-year strategic plan, 'Lifetime Partner 24: Driving Growth'. Central to this plan is Environment, Social, Governance (ESG), which inherently includes our commitment to Diversity, Equity, and Inclusion (DEI).

DEI is integral to our programs and initiatives, reflecting our commitment to equal treatment in all workplace aspects, regardless of gender, orientation, age, race, ethnicity, disability, religion,

or social status. We strive to foster an inclusive environment that dispels stereotypes, prevents harassment, and embraces diversity.

We promote a culture where DEI is embedded in how we work and do business every day. We are proud of the gender ratios at manager and above levels; improvement in the equal pay gap; the enhanced company policies and benefits to make us more equitable and inclusive; and the learning we have provided to staff on DEI topics.



For every life, for every future, we are partners and protectors. Our people live the Prudential purpose – people who listen, understand and deliver while unleashing their best self. We care about our people, helping them to achieve their full potential. When you work with us, we integrate work and life in a way that works for you, your loved ones,

your colleagues and our customers. Prudential is a place where people are valued for their best self and best work, always supported to unleash their full potential. At Prudential, we ensure that everyone treats each other with dignity and respect, creating an inclusive culture to support equal opportunities.

Outstanding Financial Education Award

Supporting Organisation: IFEC

This award recognises the outstanding financial education initiatives of a company that enhance the financial literacy level (i.e. a person's ability to manage personal finance and make informed financial decisions) of the general public, employees, NGO's service users, customers, students, etc. in Hong Kong. The content of the winning initiatives should include, but is not limited to, elements on "Financial Planning" or "Protection and Risk" as outlined in the Hong Kong Financial Competency Framework (https://www.ifec.org.hk/common/pdf/fcf/hong-kong-financial -competency-framework.pdf), which should not contain sales and marketing of products/services and should be provided on a complimentary or non-profit making basis.

THE TOP 3



 Our expert videos and animations make insurance education enjoyable and accessible, resulting in over 24 million views on our YouTube channels. Being the top performer in direct channel sales among all life insurers for two consecutive years is a testament to our ability to educate and inspire customers about the importance of insurance.





Bowtie is the first virtual insurer with a mission to make insurance simple and affordable. We strive to empower users by providing informative and engaging content to assist them in making informed decisions about their health insurance.

As the largest hub for health and insurance content, we have published over 2,000 articles authored by 140 professionals, including experts in finance and medicine. We combine content strategy with multi-media tactics, empowered by SEO and generative Al tools, to deliver quality and educational content.

Our content strategy has achieved remarkable results, with 100 million web traffic over the last four years, surpassing major finance educators and all insurers in Hong Kong. Bowtie ranks 1st in the number of policies sold through the direct channel and holds the 2nd position globally among all digital insurers, in terms of digital experience, according to Sia Partners. We are fully committed to transforming the insurance landscape, providing a seamless, transparent, and customer-centric experience.



China Life (Overseas) provides financial education for the general public through various digital and social media platforms, mobile learning app, and Virtual Wealth Management Center.



China Life (Overseas) provides financial education to different target segments through seminars, workshops, toolkit and internship program and courses collaborated with local universities.



The two-hour activity-based \$avvy Planner workshop enabled students to learn setting financial goals and budget planning covering save, invest, risk and debt management.



 Featuring six lively cartoon characters, Cha-Ching offers an education platform providing resources to instill sound financial habits and promotes financial responsibility in children.







China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") is the only overseas wholly-owned subsidiary of China Life Insurance (Group) Company, China's largest state-owned financial insurance corporation. China Life (Overseas) has a rich heritage with its roots to be traced back to 1933, serving its customers for 90 years. With the strong support from the Group Company, China Life (Overseas) becomes the largest Chinese insurer in the Hong Kong and Macau markets, and the leading Chinese institutional investor in Hong Kong, investing in over 50 countries and regions, with

total assets exceeding HKD460 billion.

As a leading life insurer in Hong Kong, China Life (Overseas) has been dedicated to promoting financial literacy in the local communities for years. To achieve a better learning outcome, different tactics are deployed in implementing our financial education initiatives and reaching out the target groups to cope with their needs. China Life (Overseas) collaborates with NGOs, local universities and colleges to provide interactive workshops for the vulnerable groups and students respectively.



Prudential lives by our mission of promoting financial inclusion in Hong Kong. Partnering with different NGOs, we promote financial literacy to different communities, helping them create a better and sustainable future.

Our award-winning financial education platform - "Cha-Ching" helps children ages 6-12 develop money management concept. Apart from online, the cartoon videos also run in Cartoons Network.

Prudential outreached to secondary school students with a board game named "\$avvy Planner". Through role-playing exercises, students learnt

how to set up budget planning when they start to earn a living.

Ethnic minority (EN) group is also one of Prudential's targets. We held the **"Open Door Work Placement Programme"** for EN students and taught them managing their income and spending when they enter the workforce.

For many disadvantaged older adults, Prudential partnered with a social enterprise to promote the importance of **Advance Care Planning**. Financial education seminars and witnessing services were offered.

Outstanding Integrated Marketing Strategies Award

The winning company has achieved extraordinary success from effective integrated marketing practices; she must be able to demonstrate diversified marketing activities that integrated with different forms of marketing communications disciplines, e.g. advertising, public relations, interactive media, direct marketing, sales promotion, etc. to improve market share, enhance customer loyalty, raise brand awareness and sales performance within the business to customer and/or business to business sector.

THE TOP 3



 Blue Cross unveiled the brand campaign with a high profile press conference which received impressive media coverage.



Young consumers yearn for good living and experiences. They value healthier lives yet they may not realise their protection needs. Blue Cross launched an integrated marketing campaign "Just Right", which advocates a rational approach to insurance, underlining the 3 pillars of its offerings – the Right protection at the Right time and at the Right price – perfect for young consumers who embrace "living in the moment" with a smart mindset.

The campaign kicked off with a thematic video and five product videos that highlight the

necessity of risk mitigation and insurance protection. Following a press event, the campaign ran on multiple, high-impact communications channels, including TV, OOH and print, to reach the public. The young target segment was further engaged through eye-catching and simple social contents as well as fun games with prizes on digital and social platforms. The campaign has proved to be effective with over 8 million video views generated and a positive impact on business sales as well as a surge in brand awareness and consideration scores.



The advertising campaign, centered around the key message "No matter what the challenge is, with smart and high flexibility, you can survive them.", effectively promotes our new flagship critical illness product.



 Our campaign is supercharged with a story between two award-winning celebrities, Gordon Lam and Louise Wong, where they play couple in their agent identities to dramatize our product features.

III Manulife 宏利

Critical illness comes in different forms and stages, and each recovery journey is unique. Having comprehensive coverage (even for unknown diseases) and pay-out flexibility provide customers with the highest chance and widest range of choices for a strong recovery.

Our creatives leveraged the acting skills of two award-winning actor and actress to bring our creative idea to life in a highly entertaining way — 見招拆招,化「危」為機 "No matter what the challenge is, with smart and high flexibility, you can survive them." We ran a three phased integrated marketing campaign to create broad awareness, fuel ongoing conversation and drive action across high-impact channels with a series of advertisement and educational content.

The successful marketing campaign was one of the key drivers for Manulife's robust growth in 2022 Q3. Despite the nation-wide pandemic, Manulife succeeded to **lead market share** in terms of Total New Premium in 2022 Q3.



 Photo hotspots on the Central and Western District Promenade; first-ever interactive wall in Hong Kong Station; 3D billboard at Tsim Sha Tsui Pier; and LED screen atop Star House.



 A sea of ducks at a Cantopop concert, where top Hong Kong artists spread joy at the free "THE FUNFAIR Prudential 175th Anniversary Music Festival"



Prudential's 175th Anniversary - Celebrating Life

To celebrate its 175th anniversary, Prudential brought "DOUBLE DUCKS by Florentijn Hofman" to Hong Kong, along with "THE FUNFAIR Prudential 175th Anniversary Music Festival" and more. It's all about spreading joy and "Celebrating Life" with the city.

Lead sponsor Prudential spreads joy with "DOUBLE DUCKS by Florentijn Hofman"

Ten years ago, a giant rubber duck captured the city's imagination. Its return, courtesy of lead sponsor Prudential, shows that **Hong Kong is back**.

This time, the rubber duck returned with a mate to symbolise double happiness, tying perfectly with our theme of "Celebrating Life".

1,750 free tickets for "THE FUNFAIR Prudential 175th Anniversary Music Festival"

Prudential brought top artists to the AsiaWorld-Expo stage and gave away free tickets for a fun-filled evening surrounded by a sea of ducks. Attended by almost 4,500, the concert was also broadcast live on Prudential's digital channels for the whole city to enjoy together.

Outstanding Digital Marketing Campaign Award

The winning company needs to show the effective use of digital campaigns, through channels such as social media, mobile applications, content marketing, search marketing, marketing automation and online advertising, etc., in tapping into trends and enhancing brand image, generating new customers, engaging existing clientele or launching new products or services.

THE TOP 3



A total refreshed look of "Live Young" has been consistently displayed via multiple touchpoints, from pre-launch event promotion to post-event content displays, captivating audiences across diverse platforms.



 Featuring the young and energetic singer-song writer Yuki Law together with our signature mascots in the video to promote brand awareness and create resonance.



Ever since the launch of the wellness ecosystem brand – "Live Young" in 2021, BOC Life has continued to innovate and enhance the overall user experience of the comprehensive platform. On top of the cutting-edge "Biological Age Model" algorithm which motivates users to reduce their biological age and embrace healthier lifestyle, we brought in a refreshed look of "Live Young" to the market in Jun 2023, integrating gamification, charity, and social elements all in one.

We strategically partnered with a line-up of

wellness brands including Decathlon, to organize a large-scale outdoor activation event "LIVE YOUNG SUMMERFEST" at Discovery Bay, attracted more than 6000 participants in two days. From offline to online, we leverage the event to launch the refreshed "Live Young" Rewards App as well as the online video featuring Yuki Law, the up-and-coming singer song-writer who composed the song for her first commercial. Together with a well mix of cross-channel digital exposure, our member base has reached over 80.000.



 The campaign was to challenge and revolutionise the standard service of online insurance through the transformative capabilities of Al.



 Uncovering the right target audience across multiple touchpoints, we standout our platform and HERO products with personalised targeting and offerings for every needs.



Sun Life Hong Kong launched its first non-fungible tokens (NFTs) project, marking its 130th anniversary in July 2022. The 11 series of the digital artworks featured various aspects of living showcasing local culture and traditions.



 Striving to stay ahead by enhancing the experience journey of the clients and advisors using digital technology, Sun Life Hong Kong offered qualified applicants to enjoy premium rebate and NFT during promotional period.



The ever-changing digital marketing landscape emphasises the significance of adopting new-age marketing strategies. With our learnings on customers' unique needs via research, FWD introduced a new customer perspective "Simplicity is Our Basic" with a comprehensive data-driven strategy as a new communication standard to revolutionise the industry.

Through compelling celebrity choice, captivating storytelling, and impactful messaging through amplification, we drove a strong brand awareness and personalised connections with our audiences across search, social, display and other programmatic networks. We retargeted different

audiences through customised and immersive content supported by various AdTech such as lookalike and custom audience, and the smart use of technology such as Artificial Intelligence, Salesforce and advanced data analytical tool-like attribution models. We embrace digital agility to improve the user experience from the initial discovery phase, product selection to purchase.

The perfect marriage of data intelligence, persistent test-and-learn, digital technologies and our agile execution approach has resulted in a significant growth in awareness, platform traffic and digital sales.



The market-first NFT launch of Sun Life Hong Kong has received comprehensive coverage from traditional and social media platforms and generated over 3,000 conversations on the latter, acting as a starting point for agent-client interactions and bringing us potential sales worth HK\$40 million. The campaign earned media coverage worth HK\$1.7 million and over 31 million impressions. The minting operation was conducted on Polygon, a green ESG-advocating chain in support of sustainability efforts to showcase our ESG awareness. Additionally, we introduced the adorable and

approachable chatbot character Sunny and an in-depth tracking system behind it to trace the audience's social activities and feed proper recommendations to agents, leading to an increase in lead generation by 500% and web traffic by 200%, as well as a reduction in dropout rates by 400%. We also saved HK\$5 million annually by introducing 20 fully automated operation procedures into the tracking system. These initiatives showcased our commitment to adopting new trends and driving market changes.

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 InsurTech, 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



♠ (Left) Mr. Daniel Li, Assistant General Manager & Head of Insurance Division, Personal Digital Banking Products Department, Bank of China (Hong Kong) Limited ("BOCHK") and (Right) Mr. Ngai Chi Wai, Chief Marketing Officer of BOC Group Life Assurance Company Limited ("BOC Life") for the revamp of BOC Life Deferred Annuity (Fixed Term) (Apply via mobile banking).



 iTarget 3 Years Savings Insurance Plan (Online Application) of BOC Life.



There are 3 highlights to the digital transformation of BOC Group Life Assurance Company Limited ("BOC Life") online insurance platform:

1. Simple-structured insurance products with a product spectrum covering different protection needs to create a convenient online experience for customers.

The key features are *Life and Critical Illness* - AlongPro Critical Illness Plan (Online Application) and iProtect 10-Year Insurance Plan (Apply via mobile banking); *Target Savings* - iTarget 3 Years Savings Insurance Plan (Online Application), BOC Life iGreen Savings Insurance Plan and 3-Year Savings Insurance Plan (application via livi app); *Medical and Health* - iRefund Hospital Cash Plan (Apply via mobile banking); *Annuity* - BOC Life Deferred Annuity (Fixed Term) (Apply via

mobile banking).

2. Comprehensive online insurance supporting services to assist customers seamlessly from enquiry and application to policy management and claims. The key features are Easy Claim, E-Claims, ecConnect, Electronic Signature, Electronic Bill Presentment and Payment Services (EBPP), Easy Chat – smart customer service Al chatbot, Live Chat service and Digital Sales Assistant and Non-face-to-face (non-F2F) Sales.

3. Marketing: As online life insurance products continued to diversify, **BOC Life iProduct Hub** was launched to further enhance the customers' experience in browsing online insurance platforms, as well as provide a more precise target marketing via online ad tracking.



 Al Discovery is an innovative Al driven tool designed to improve our customers' experience during the needs assessment stage of their purchasing journey.



 The Al-driven Claims Decision Engine reduces the turnaround time for claim processing and improves the operation efficiency by identifying suspicious fraud effectively.



FWD aims to make our customers' insurance journey simpler, faster, and smoother, with innovative propositions and easy-to-understand products, supported by digital technologies. To achieve this, we have launched several Al-driven tools, including Al Discovery, which allows customers to identify their protection gaps through unsupervised machine learning of big data; Al Claims Decision Engine that enables customers to perform instant claims processing; Al Lapse Prediction Model for agents and customer service team to follow up our customers in a timely manner.

Our omnichannel transformation for an end-to-end customer journey enables purchase, on-boarding, servicing, claims, retention and renewal through an integrated digital ecosystem. FWD has made significant progress in this customer journey transformation with strong digital adoption rates and high customer engagement scores. In fact, over 80% of customers were satisfied with our services. The benefits of omnichannel transformation are increase in revenue and growth — and the ability to stay ahead of the competitive landscape.



The newly enhanced features harness the innovative end-to-end service approach for our financial consultants to engage our customers, with a seamless, highly efficient onboarding experience and timely health protection.



Our success reflects our dedication to continuously improving user experiences and delivering on our promises. By providing innovative and convenient solutions, we are setting new standards in the industry and delivering the best possible experience to our people and customers.



Prudential prioritizes continuous digital advancement with a keen focus on our people, evolving customer needs, and operational excellence. The pandemic has heightened consumer awareness of gaps in health protection, spurring demand for insurance products through digital channels to obtain insurance related advisory services. While customer centricity comes first, this has established a pivotal position for financial consultants as the use of technology cannot replace human customer service. The insurance industry is a "people-oriented" industry, and the role of financial consultants is also

very important. Moving together with this belief and trend, the integration of technology and financial consultation forms the crux of our digitalization efforts in providing quality customer service.

Our goal is to offer financial consultants a fully digitalized end-to-end service and increase awareness of health protection needs for customers to narrow the protection gap. To achieve this, we have streamlined the process through launching a suite of enhancements within our award-winning integrated mobile solution, solving major challenges for both our financial consultants and customers.

Alvin Kwock, CEO of the OneDegree Group, recently spoke with NowTV to discuss digital asset insurance and OneInfinity's latest developments

THE TOP 3



◆ OneInfinity often speaks at Web3 industry events to offer ou

insights on digital asset regulations and how the industry can better prepare themselves for further regulatory developments.



OneInfinity - Digital Asset Wallet Insurance

OneInfinity was created by the OneDegree Group to address the significant gap in the Web3 market, whereby only ~0.5% of digital assets are insured, despite a total market cap of USD 1.15 trillion, contrasting against a modest digital asset insurance capacity of USD 6 billion.

Our bespoke digital asset insurance product line provides tailored risk management solutions that fills the market void and creates new revenue streams for our business. Our multidisciplinary team of cybersecurity experts and underwriters, well-versed in insurance, blockchain, cybersecurity. and Web3 operations, enables OneInfinity to evaluate the unique risks associated with digital assets, setting us apart from traditional insurers.

Since its full launch in 2022, OneInfinity has already validated its effectiveness, securing over 20 virtual asset exchanges, custodians, and asset managers both locally and internationally. As a result of increasing global regulatory focus on digital assets, our coverage inquiries continue to rise, further validating the industry's need for digital asset insurance.

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.



Kelly Mok, General Manager of Prudential General Insurance Hong Kong Limited, announced the launch of PRUChoice Furkid Care at the press conference, together with renowned radio DJ Kitty Yuen Siu Yee.



PRUChoice Furkid Care provides special features and privileges that go beyond traditional insurance to meet both insurance and non-insurance needs of pawrents and their furkids.



PRUChoice Furkid Care Insurance

Prudential upholds "We DO Family" spirit and protects every member of the modern diversified families. With PRUChoice Furkid Care, we offer innovative features that go beyond insurance protection in creating precious moments for furkids and pawrents.

It features 4 intimate benefits including emergency pet-sitting care, third-party legal liability, medical expenses and funeral expenses*. Enabled by PRUeShop and myPrudential, customers can purchase and claim instantly and seamlessly at their fingertips.

*Subject to terms and conditions.

^May change from time to time without prior notice.

Prudential offers first-in-market "fursonalised" policy documents and privileged offers to add sparkle to pet insurance. Fursonalised documents carry the insured furkid's name and photograph like a fancy kindergarten handbook. We also handpick privileges to pamper pawrents and their furry companions collaborating with pet shops/services, animal hospitals, pet-friendly restaurants and more^.

PRUChoice Furkid Care not only enriches Prudential's offerings, but also demonstrates our commitment in providing a total solution for all families



 AXA has partnered with Chung Shing Taxi and TaxiSafely and introduced Telematics for AXA Taxi Insurance, thereby contributing to Hong Kong's development of a smart city and the improvement of road safety.



Taxis play an important role in public transportation, we believe this partnership will benefit taxi drivers, passengers, all road users and also inspire other like-minded companies to join forces to improve overall road safety for the community, and to create a sustainable business for taxi insurance.



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Telematics for AXA Taxi Insurance

In 2022, AXA partnered with Chung Shing Taxi and TaxiSafely to launch Hong Kong's first Internet of Vehicles (IoV) project for taxi. We introduced Telematics for AXA Taxi Insurance, which utilises innovative technology to enhance taxi driving safety and protect taxi drivers, passengers, and other road users.

As part of this partnership, Chung Shing Taxi's taxis were the first to install TaxiSafely's telematics device. The device features a high-sensitivity duo lens that provides real-time monitoring of road conditions, accurate obstacle detection, and immediate advice to taxi drivers on high-risk

precautions to avoid accidents. This includes maintaining a safe distance from the vehicle ahead and following proper driving techniques.

We will regularly review and analyze the collected data to evaluate the driving safety of the taxi fleet. This data also allows AXA to determine insurance premiums based on actual driving performance, past underwriting and claims records, and provide premium discounts to taxi fleets with good driving records, ensuring equitable treatment for drivers with excellent driving performance and promoting awareness of driving safety among taxi drivers.

Most Innovative Product/Service Award – Life 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



→ JoyAhead offers a convenient digital tool on www.axa.com.hk/joyahead-immediate-annuity-plan, allowing customers to effortlessly explore the plan's main features and obtain an instant benefit projection.



 JoyAhead meets the silver-hair community's identified needs by providing a dependable source of annuity income for the lifetime of the insured alongside enhanced protection for difficult times.



JoyAhead Immediate Annuity Plan ("JoyAhead")

People around the world are aging rapidly and Hong Kong is no exception to this trend. In response to the aging population and increased longevity, AXA has introduced **JoyAhead**, a solution tailored to address local customers' most-pressing concerns. According to the AXA Annuity Insurance Omnibus Survey, 61% of Hong Kong residents aged between 50 and 85 are worried about assets depletion due to longevity. Furthermore, only 37% of respondents feel confident that their current retirement savings will cover future retirement expenses.

The benefits of **JoyAhead** are subject to the terms, conditions and exclusions set out in the relevant product brochure and policy contract.

Tailor-made specifically for Hong Kong pre-retirees and retirees, AXA's **JoyAhead** provides immediate and lifelong monthly guaranteed annuity payment, and a terminal dividend to boost potential returns. Additionally, it offers enhanced life protection with at least 120% death benefit and double monthly payout when first diagnosed with severe dementias before age 80, offering additional support during challenging times.



◆ MY Flexi Lifetime Annuity offers customers the market-unique features of a guaranteed lifetime annuity with 12 annuity options.



MY Flexi Lifetime Annuity enables customers to share the wealth accumulated in the policy across the generations.



 Sun Life Hong Kong launched SunProtect, a new ESG investing-focused whole of life protection plan. It targeted at the protection needs of clients going through different stages of life.



SunProtect featured "double coverage" in the first 20 policy years to offer the family's breadwinner a backup plan during their prime age and a "cost-effective death benefit pattern" that saved most of the budget for protecting clients' prime years



MY Flexi Lifetime Annuity

YF Life is committed to living up to its promise of "Own the future" by developing flexible and innovative products and delivering professional services that help customers realize their long-term goals, giving them the confidence to take control of their future.

In an age of constant change, the ideal retirement solution would be one that provides a steady cash flow, plus the flexibility to make changes according to your needs at the different stages of your life, as well as deal with circumstances beyond your

control. MY Flexi Lifetime Annuity not only offers the market-unique features of a guaranteed lifetime annuity with 12 annuity options, but also provides a range of financial flexibilities, including multiple policy currencies and policy splitting. The plan also allows change of policy owner/ insured, enabling policyholders to share the wealth accumulated in the policy across the generations. The future really does lie within their reach.



SunProtect

SunProtect of Sun Life Hong Kong is a participating insurance plan that offers whole-life protection to clients and financial security to their loved ones across all life stages. It features "double coverage" in the first 20 policy years to offer the family's breadwinner a backup plan during their prime age and a "cost-effective death benefit pattern" that saved most of the budget for protecting clients' prime years. Additionally, with the market-first Lifelong Protection Lock-in Option, SunProtect allows clients to acquire high-leverage protection while maintaining the

flexibility to enhance the benefit when their needs and financial capability evolve. The cutting-edge technology AUT also promises to revolutionize the underwriting journey and aids advisors to serve clients more efficiently by providing a seamless and stress-free experience. SunProtect is also the market-first whole life insurance to integrate ESG concepts into its investment strategies for clients to reap the duo benefits of superior financial return and a more sustainable future for their loved ones.



AIA created a full-fledged marketing campaign to echo the essence of AIA Assemble, which offers customers the flexibility to build their own protection plans by tailoring cover based on their needs and budgets.



Customers have the freedom to select their covers for multiple cancer, cardiovascular, neurological and other illnesses, with the combined sum assured of all critical illness covers up to 25 times the Initial Sum Assured of the Life Cover.



AIA Assemble

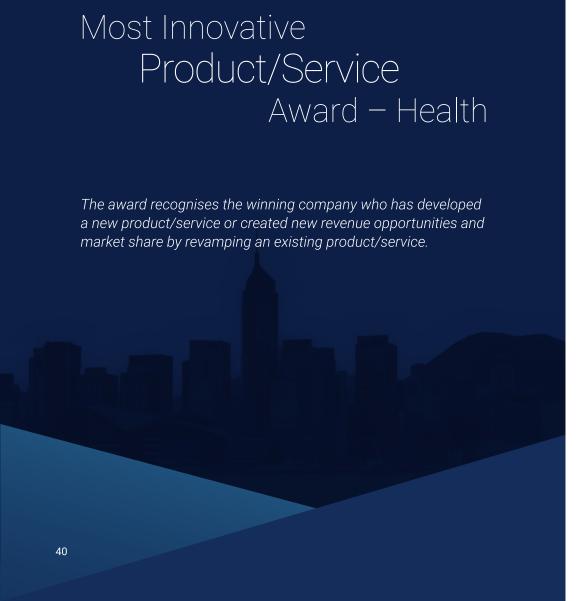
AIA Assemble is a first-in-market, customisable critical illness plan that sets a new industry standard. With the innovative "modular" concept, we enable customers to tailor their critical illness protection and sum assured with higher levels of flexibility and freedom

It is a participating insurance plan that provides critical illness and life protection and the opportunity for wealth accumulation. The key features of the plan include:

- First-in-market customisation of critical illness cover
- Customisation of sum assured of specific critical illness cover

- Up to 5 additional claims for optional Multiple Cancer Cover
- Premiums and claims of critical illness covers are calculated independently

AIA Assemble is particularly well suited for younger customers who value flexibility, and those who have already bought critical illness plans but wish to strengthen specific aspects of their personal protection. The product is a testament to our product innovation and is a milestone in our dedicated development of customisable insurance.





 Go beyond financial support: A market-first mental health insurance with breakthrough solutions with a series of comprehensive services for better mental wellness.



 "We are here for your health": Extensive Media Exposure -Promoting wellness and intertwining insurance with everyday life through comprehensive protection.



Mind Strength Protection Plan

Post pandemic adjustments and work pressure are key contributing factors to mental health challenges in Hong Kong. FWD has launched the Mind Strength Protection Plan, an innovative mental health-focused medical protection plan which reframes the way people care for their mind by encouraging proactive measures before any mental health challenges occur. It offers first-of-its-kind coverage, including prevention and early detection in a timely manner, preliminary diagnosis and referral services, out-patient counselling, hospitalisation treatment and post-hospitalisation care.

Mind Strength Support Programme and

MINDcierge including mental health assessment, Chinese medicine relieve program, on-line learning platform, tailor-made family support by caretaker support program and even priority referral service and face to face counselling are available under the plan. FWD hopes that customers can maintain healthy life in body and mind via these service programs.

FWD is committed to disrupting the Hong Kong health protection market by providing comprehensive protection and service program, supporting Hongkongers to live their lives to the fullest.



 One of the several "Satellite Centres", which both shorten customers travel to their preferred sites and save time by "one-stop" completion of all underwriting required exams and tests, creating excellent experience.



 This is a rendered image which demonstrates the typical setting of the designated ME room in a Satellite Centre to provide personalized and comprehensive health assessments and video consultations.



Satellite Medical Examination

Medical Examination (ME) is an essential insurance onboarding process for risk assessment and underwriting. However, ME is not customers' top priority. We focus to accommodate busy schedules, especially for travellers and executives. Our solution in Satellite ME offers multiple locations and a one-stop approach through medical diagnostic centres (MDC) and qualified professionals, maximizing availability while minimizing travel and waiting time.

Inspired by the satellite healthcare model in the US and Europe, experienced registered nurses are trained for face-to-face preliminary assessments while panel ME doctors are equipped with remote technology, ensuring customers' comfort and accuracy is comparable to traditional MEs.

We optimize underutilized MDC and reduce customer travel to minimise carbon footprint. Our innovation improves insurance access and sustainability.

In summary, our Satellite ME service seamlessly accommodates busy schedules. We prioritize accuracy, leveraging technology and professionals. Through careful measurement, accessibility, and sustainability, we offer a comprehensive onboarding experience. Our innovation is being replicated across multiple countries within Prudential.

Most Innovative Product/Service Award – Wealth

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



 HSBC Wealth Select Protection Linked Plan helps achieve your investment goals whilst providing strong protection for you and your family.



This the purview is combact to challenges, and basic insurance sciences may arrive the test century their into any of conditions which it may be a support to the second of their interest in century opened requirements as and a result injuried requirements, as and of finant formation to describe their information for their information for the second to the product in the first information of the following market different informations in a fluid subject to the product information and make a result in management to expent to be a great fourth.



 The Smart Simulator enables customers to discover the flexibility of high protection ILAS in making different decisions within a fluctuating market environment and design a wealth management blueprint for the future.



HSBC Wealth Select Protection Linked Plan

To encourage early retirement planning among the younger generation and extend the product choices in the market to satisfy the retirement needs of individuals, HSBC Life has launched Hong Kong's first Protection Linked Plan – HSBC Wealth Select Protection Linked Plan (WPLP). WPLP is a whole life policy designed to provide life protection and different investment choices at policyholder's discretion, each of which is linked to an underlying fund that is authorised by SFC and managed by an investment manager.

In addition to a minimum death benefit and

diversified investment choices, WPLP offers market-only risk matching and de-risking services to facilitate policyholders risk reduction of their investment portfolio towards retirement, with proactive notifications to nurture regular risk appetite review and foster effective risk matching. Fund management for WPLP is also easily accessible via mobile and online banking services, which allows policyholders to flexibly manage portfolios and react quickly to market changes anytime and anywhere.



◆ Star Legacy Private Wealth Whole Life Plan of BOC Group Life Assurance Company Limited ("BOC Life").



Star Legacy Private Wealth Whole Life Plan

The success of honorable and prominent individuals today is the result of years of accumulated hard work. Being such a distinguished person yourself, while enjoying life, you should also plan for your wealth to create a brilliant future and pass on your achievements.

BOC Group Life Assurance Company Limited ("BOC Life") deeply understands customers' farsightedness and presents Star Legacy Private Wealth Whole Life Plan ("the Plan") exclusively for BOCHK Private Wealth customers. The Plan provides customers with not only whole life insurance protection to fulfill changing needs in different life stages, but may also provide attractive potential returns to accumulate wealth for their retirement life and pass it on to their beloved ones.

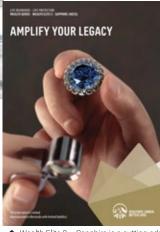
With the elaborative planning by a team of wealth management experts, customers can unlock their wealth for composition of their success, and create a flourishing future towards the prosperity of their family. Offering exclusive insurance solutions that integrate life protection and potential wealth growth in one product, the Plan meets the rapid growing demand of customers.

Please refer to the policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan.

For further information, please see https://www.boclife.com.hk/en/product/star-leg-acy-private-wealth-whole-life-plan.html.



AIA Alta Wealth Management Centre is an industry-first one-stop shop for High Net Worth customers seeking professional wealth management services. Featuring an onsite dedicated team, the Centre also partners with international organisations to provide advisory services through referrals, with a view to building a premier service ecosystem for our customers.



Wealth Elite 2 – Sapphire is a cutting-edge product that helps High Net Worth customers plan ahead for their legacy with greater flexibility while addressing customers' concerns about mental health with our market-leading Mental Incapacity Option.



Wealth Elite 2 & Premier Service Ecosystem

Through our research insight into the high-net-worth (HNW) market, HNW customers' health and wealth management needs are on the rise. To satisfy their complex and evolving needs, we innovated a HNW proposition to provide holistic solutions with compelling product and value-added services.

For product offering, Wealth Elite 2 – Sapphire helps HNW customers plan ahead for their legacy with greater flexibility. It provides the first-in-market Pre-Underwriting Option of up to US\$20,000,000 – upon successful application for the first policy, customers can apply for another one or more

policies of Wealth Elite 2 – Sapphire with a simplified underwriting within a designated period and the pre-approved cover amount.

Continuing to break the boundaries of traditional insurance, we recently opened the industry-first AIA Alta Wealth Management Centre, offering HNW customers a one-stop shop for all-round professional wealth management services. This entire range of services, coupled with our diverse and competitive HNW products, showcased our dedication to deliver a one-stop premier service ecosystem for customers to help them live Healthier, Longer, Better Lives.

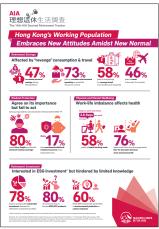
Outstanding MPF/Employees' Benefit Product/Service Award

The winning company has developed an excellent employee benefit product/service, e.g. MPF, group medical/life/personal accident/travel plan, long term disability (LTD)/critical illness plan, etc. for SMEs/corporations. The winning entry should demonstrate how the product/service attracts the employers and is beneficial to the employees in terms of coverage, flexibility and cost-efficiency.

THE TOP 3



 We go the extra mile in customers' medical journey. Our differentiated health and wellness framework goes beyond 'detect & restore' to 'predict & recover', contributing to a sustainable medical ecosystem.



AIA Desired Retirement Tracker seeks to understand Hong Kong people's retirement goals to help them better prepare for their golden years. The latest survey explored COVID-19's impact on retirement planning.



AIA Hong Kong has provided employee benefits solutions to companies of all sizes for over 60 years and is one of the few providers offering one-stop Pension, Group Insurance and Employee Voluntary Solutions. Our purpose-led approach has guided our journey and supported our growth as an industry leader.

In today's rapidly changing world, we are embracing 'Going Beyond with You', our approach to fulfilling the diverse needs of our corporate clients. Guided by the three pillars of Agility, Customer -Centricity, and Innovation, we empower employees

to thrive and help companies flourish.

We have pioneered innovative solutions to address evolving customer priorities. These include digital services such as Investing Style Assessment; health and wellness initiatives including WorkWell with AIA; and financial inclusion and literacy efforts like AIA Desired Retirement Tracker.

Together they meet the evolving needs of Hong Kong's diverse workforce and help companies to stay competitive while fulfilling human resources objectives in a flexible and cost-effective manner.



importance of daily habits to health.

◆ The medical services provided by AXA Medical Centre, ranging from diagnosis and prevention to treatment, assist the staff of EB's clients in managing their health with comfort and professional care.



From Payer to Partner

AXA Hong Kong and Macau is more than a traditional provider of employee benefits health insurance (EB); supported by a robust portfolio in health and medical services, we are your partner in caring for your organisation's corporate well-being.

Recognising the significance of physical and mental well-being. AXA provides all-rounded support. including prevention, diagnosis, treatment, and rehabilitation. Staff members of the EB client can access more than 3,000 service providers in Hong Kong, offering a broad spectrum of specialisations through our medical network. The case management services guide staff

members through their medical journey from beginning to end.

Our innovative BeOnTrack program delivers a tailored health management solution integrating digital health monitoring, professional medical consultations, and proactive wellness measures. The personalised approach reshapes members' health habits and prevents them from health risks.

We at AXA are committed to redefining the future of employee benefits and health insurance. From payer to partner, we help organisations achieve long-term healthy corporate well-being.



▲「WE DO 用行動 力撐打工仔」aims to help SMEs offer benefits that rival those provided by larger corporations, enhancing employee satisfaction.



Prudential Hong Kong takes immense pride in delivering exceptional employee benefits services. We are fully committed to supporting SMEs, recognizing their unique need for assistance and protection. Our goal is to safeguard their employees' well-being and assist them in planning for a prosperous future, ensuring they make the most of their working life. Prudential goes beyond being a mere insurance solution provider; we strive to impress SMEs and their employees with innovative

"beyond insurance" solutions. With our "WE DO SMEs 用行動 力撐打工仔" initiative, we aim to help SMEs offer benefits that rival those provided by larger corporations. By enhancing employee satisfaction and aiding in employee retention, we are dedicated to supporting SMEs every step of the way. Trust Prudential Hong Kong to elevate your employees' experience and empower your business, being a trusted business partner for SMEs, providing comprehensive solutions tailored to their needs.

Best Partnership Project Award – General Insurance

This award recognises an outstanding project/programme/ campaign that brings a business solution or delivers more value to the customers, through a collaboration between two industry players or a cross-sector partnership. The winning project/programme/campaign will be able to demonstrate how the two parties have worked together to achieve significant success in terms of impact and scalability, and how they have maximised contributions to the customers and communities they serve, achieved through a best-practice approach to partnership and collaboration.

THE TOP 3



 AXA and Klook proudly team up to launch "Klook Travel Care", "Klook No-show Refund", and "Klook Car Rental Protection", offering a value-added upgrade for Klook customers' bookings of various activities.



 A good partnership will constantly radiate good, positive energy to drive business development and fill the meeting room with happiness



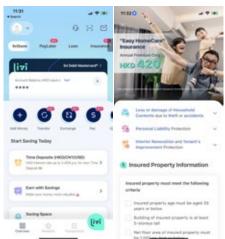
安盛

AXA partners with the leading travel and leisure e-commerce platform, Klook to create a seamless one-stop shop experience for Klook's customers in need of digital insurance protection in Hong Kong. This is especially important for next-gen shoppers who are digital natives and value efficiency and convenience.

Overseas travel is high on the wish lists of many people upon easing of the Covid travel restrictions. Since safety has become a top concern, AXA-Klook has launched three customer-centric insurance products that bring better protections

to the customers in response to the global travel rebound in just one year.

AXA-Klook takes an active interest in each other's business development with full transparency, while working together to develop shared success. The future of insurance will be built on true partnerships. AXA-Klook strives to share a balanced commitment and investment. AXA's long-term experience in insurance combined with Klook's creativity and agility will provide impetus for the partnership to drive impact, innovation, and business sustainability.



 bolttech Insurance partners with livi bank to bring home insurance to customers in an embedded journey, empowered by bolttech technology.

bolttech

In response to a significant protection gap for property owners and tenants, bolttech initiated a strategic collaboration with livi Bank ("livi"). Our survey revealed that while 70% of respondents shopped for home insurance online, but only 28% of them purchased the coverage they needed due to confusing policies and a cumbersome online application process.

Through our partnership, bolttech has empowered livi to provide an embedded home insurance product for their customers via their app, embodying livi's customer-centric philosophy with a single premium and seamless annual renewal. Leveraging bolttech's technology, including a wrapper API, bolttech has streamlined distribution

and future product integration with an innovative solution that grants customers instant access to protection, eliminating underwriting delays and policy delivery hurdles.

With the addition of pet insurance on the livi platform, the two launched products collectively attracted up to 180,000 clicks in the first two months, expanding livi's embedded offerings to 300,000 virtual bank customers. It redefines how customers can get the right insurance at the point of need, setting new industry standards.

bolttech remains committed to revolutionising customers' insurance journeys and looks forward to future collaborations with fintech leaders such as livi to drive meaningful industry change.





 A prompt and responsive promotion campaign was held together with Tesla to provide another wave of exclusive offers to Tesla 2nd hand owners.



Dah Sing Insurance has created an ecosystem jointly with Dah Sing Bank to provide one-stop solution with vehicle finance, credit card and motor insurance services to Hong Kong customers. As part of this solution, strategic partnerships were developed with Tesla and Maserati to meet customers' surging needs and demands.

In order to maximize values to the customers and partners, as well as to support a green economy for sustainability and lifestyles that promote the use of clean energy; Dah Sing Insurance, Dah Sing Bank and Tesla jointly rolled out the all-in-one 'Electric Vehicle Finance and Insurance Plan' designated to support the launch of Tesla Model Y in Hong Kong. An overwhelming and responsive promotion

campaign was held together with Tesla to provide a new wave of exclusive offers to Tesla car owners.

With a shared passion for excellence and commitment to customers, Dah Sing Insurance and Maserati formed a partnership to march through the revolutionary era of automotive industry. We have been developing world class products, innovating one stop solution to exploit business synergies and opportunities, as well as to building up customer's loyalty. Dah Sing Insurance hosted an event with Blackbird (the distributor of Maserati) to introduce their 1st Grecale for test drive to their customers for different driving experience.

Best Partnership Project Award - Life Insurance

This award recognises an outstanding project/programme/ campaign that brings a business solution or delivers more value to the customers, through a collaboration between two industry players or a cross-sector partnership. The winning project/programme/campaign will be able to demonstrate how the two parties have worked together to achieve significant success in terms of impact and scalability, and how they have maximised contributions to the customers and communities they serve, achieved through a best-practice approach to partnership and collaboration.

THE TOP 3



Chinese University of Hong Kong, to share the key findings.



Recovery.



Adhering to our customer-centric philosophy, AIA Hong Kong strives to create a healthier, sustainable community by encouraging customers to understand their health, wellness and protection needs. Therefore, we aspire to deliver far-reaching values to the society, not only insurance solutions.

As part of our cancer care proposition, we collaborated with The Centre for Health Systems & Policy Research, The Jockey Club School of Public Health and Primary Care of The Chinese University of Hong Kong to conduct an independent study on cancer care in Hong Kong. The study has not only enabled us to have a deeper understanding of the cancer care trends in Hong Kong, but also shed more light on the pain points and needs of our customers. Through the research insights, we endeavour to grow awareness of early cancer prevention in our community, and set up an industry role model through partnership to drive co-created values for the greater good of the public.

Guardian 3 to take care of key needs of customers all the way

from Prevention and Prediction to Diagnosis, Treatment and



"AXA Go Green Rewards" embarks the collaboration between AXA and Carbon Wallet to reward customers' efforts in to reducing paper use through opting for digitalised insurance services.



 Green In, Green Out. Customers are entitled to CW Points for their reduced carbon emissions, incentivising them and reinforcing sustainable consumption.



安盛

AXA is Hong Kong's first insurer to collaborate with Carbon Wallet, a one-stop green lifestyle reward platform and portfolio company of MTR Lab Company Limited, to motivate the community to live a greener lifestyle for a sustainable future. This strategic partnership aims at taking concrete actions to lighten our carbon footprints as a corporate commitment.

To embark our green journey, the "AXA Go Green Rewards" campaign was launched in Jun 2023 to recognise our customers' effort in reducing paper usage through opting for digitalised insurance processes on Emma by AXA and thereby

reducing carbon emissions. Customers were rewarded with sustainable rewards as an encouragement to take further steps towards a greener lifestyle.

With climate change being this century's biggest challenge, we wish to raise our customers', partners', and even competitors' awareness on the importance of environment protection and we strongly encourage everyone to join hands with us to co-create a sustainable GREEN insurance ecosystem for the environment and future generations — one small step today, a greater future for all!



 FWD and SCHSA collaborate to achieve a shared goal of caring for the well-being of elderly and their family members.



◆ This ground-breaking collaboration between FWD and SCHSA creates synergy to address the challenges of aging population and becomes a role model in Hong Kong insurance sector.



The first-in-market cross-sector partnership that supports people aging in place

Aging is a worldwide phenomenon, and by providing support for people to age in place requires significant assistance. It can also pose challenges for families as they navigate how to care for the elderly amidst their busy lives.

That's why FWD has instilled its unique family concept in its products and services. Going beyond financial protections, we take care of our customers' health journey through FWD Care; and extend the coverage to their families. We shared a common

goal with Senior Citizen Home Safety Association ("SCHSA"), a renowned local non-profit organisation that strives for a future where people of all ages can age in place with a high quality of life. Our shared objective is to support the well-being of the elderly and their families.

This leads to the ground-breaking collaboration between FWD and SCHSA. The partnership pioneers local insurance market, and we aim to become a role model for other local insurers to invest in strategies and further address the challenges of aging.

Outstanding Reinsurance Scheme Award

This award recognises the winning reinsurer who has developed a distinguished reinsurance scheme which provided superior service and security to clients as well as value-added offerings to insurers.

THE TOP 3



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 In honor of RGA's 50th anniversary, RGA leaders rang the closing bell in August at NYSE where the company banner was displayed.



The in-person Hong Kong Seminar returned after three years online. The event featured local and global RGA experts discussing ways to make insurance products more inclusive, particularly through product development.



Reinsurance Group of America, Incorporated (RGA) is a global industry leader specializing in life and health reinsurance and financial solutions that help clients effectively manage risk and optimize capital. Founded in 1973, RGA celebrates its 50th anniversary in 2023. The company launched its Asia operations in 1995 by establishing a branch office in Japan and regional headquarters in Hong Kong and has since expanded to markets throughout the region.

Over the past five decades, RGA has become one of the world's largest and most respected

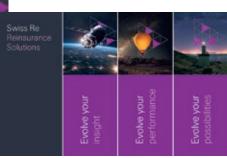
reinsurers and is listed among Fortune's World's Most Admired Companies. The global organization is guided by a fundamental purpose: to make financial protection accessible to all. RGA is widely recognized for superior risk management and underwriting expertise, innovative product design, and dedicated client focus.

At RGA, we understand and value the power of fresh thinking and innovative ideas. We partner with clients to improve risk management, increase capital efficiency, and position their businesses for long-term growth.





At Swiss Re, we actively shape the evolving insurance industry. We've stayed ahead of transformation and applied our knowledge and expertise to innovative solutions that help clients keep pace and lead change.



 We partner with clients to evolve their insight, performance, and possibilities so that they can see beyond the limitations of today and build resilient businesses that can thrive in the digital age and beyond.



As a leading global reinsurer, SCOR offers its clients a diversified and innovative range of reinsurance and insurance solutions and services to control and manage risk. Applying "The Art & Science of Risk", SCOR uses its industry-recognized expertise and cutting-edge financial solutions to serve its clients and contribute to the welfare and resilience of society.

At SCOR Life & Health, we feel a strong call to build for impact, to bring life insurance to as many people as possible, and to improve people's

health and wellbeing. By offering early detection cancer programs, we help to bridge the gap between medical advancements and their impact on life insurance. Through our proprietary algorithms and our Biological Age Model (BAM) app, our insurer clients can onboard customers on their health and wellness journeys quickly and easily. SCOR is committed to providing clients with plausible and practical solutions, continuing its positive contribution to the health and wellness ecosystem.



Swiss Re is one of the world's leading providers of reinsurance, insurance and other forms of insurance-based risk transfer. Through our work with clients we fulfil our vision of helping to make the world more resilient.

We have a distinct mission: Together, we apply deep knowledge, intelligent data and capital strength to anticipate and manage risk. That's how Swiss Re powers progress for our clients, helping the world rebuild, renew and move forward.

Today 75% of risks – from natural catastrophes and climate change, to ageing populations and cybercrime – remain uninsured. We aim to change that.

Headquartered in Zurich, Switzerland, where it was founded in 1863, the Swiss Re Group operates through a network of around 80 offices globally. Our approximately 14,400 employees provide a wide range of technical expertise, enabling us to develop unique solutions and drive growth.

Outstanding Agent of the Year

This award focuses on the development of long term relationships with clients and insurers, commitment to promoting the work of the industry and the company as well as enhancing the industry image, and demonstration of professionalism and industry expertise. The award recognises service excellence with vivid example(s) of overcoming difficulties or outstanding performance for clients. The award winner should also be able to make a positive impact on people's lives and inspire others as a role model.

THE TOP 3



Henry appreciates the opportunity to guide his team in pursuing their dreams and attaining happiness. His team is committed to conveying the right understanding of insurance to each family in Hong Kong and offering continual, professional services to every client.



Henry and his team are able to consistently deliver outstanding and professional services to their clients with the diverse product platform of Prudential. Their approach ensures worry-free, prompt, and enduring customer support.



Henry Cheng

Henry commenced his career journey with Prudential in 1986 after serving the community as a social worker. He was appointed as Senior Regional Director in 2007 and is currently leading an agency comprising over 560 financial planning professionals.

With the aspiration of blessing more people through life protection, Henry not only won overwhelming acknowledgement and affirmation from his clients, but also crowned himself with numerous industry recognitions, including over 120 awards from General Agents and Managers Association of Hong Kong (GAMAHK), Life Underwriters Association of Hong Kong (LUAHK)

and Hong Kong Management Association (HKMA), while also is a Quarter Century, Honor Roll and Life Member of the Million Dollar Round Table including qualified 27 times as Million Round Dollar Table (MDRT) and a Top of the Table(TOT) member.

Adhering to his belief of "leadership as servitude", Henry continuously developed his agency and nurture talents with the core values of 4Ps: Professional, Productive, Proactive and People-oriented. He also pledged to devote his passion and energy to the industry by serving as President of LUAHK and Chairman of Chairman of Asia Pacific Life Insurance Congress (APLIC).



Quiny and her team strive to forge and maintain enduring relationships with each client in order to provide exceptional service to them and their families in areas such as health insurance needs, wealth management, and retirement planning.



Quiny fosters leadership across all levels, leveraging the collective wisdom of her team. By expressing gratitude within the agency, she instils positive energy and rekindles their initial motivation for pursuing a career in insurance.



Quiny Shum

Quiny held senior roles in legal advisory at CLSA group and Barclays for more than a decade before following her father's legendary footprints in financial planning in 2017. She is Senior Regional Director at Prudential and currently leading a team of more than 400 professional financial consultants, which collectively achieved impressive business growth in the past 12 months.

With a mission to nurture talents, Quiny embraced the concept of Whole Person Development and acted as a role model by attaining 2 times Million Round Dollar Table (MDRT) and one Court of the Table (COT) despite the outbreak of COVID.

Quiny's success was further recognized with more than 15 GAMA awards as well as Guangdong -HK-Macao Greater Bay Area Outstanding Young Entrepreneur Award in 2022.

Quiny also devoted herself to promoting education development of vulnerable children by being a board member of Sowers Action. She was also appointed as Nanning Municipal Committee of the Chinese People's Political Consultative Conference Member in engaging the exchange between local companies and government officials to understand the local community and commercial development.



 Zoie's team members come from 25 different industries, yet they share the same values and commitment to serve their clients with empathy and make a positive impact on the industry.



 Zoie Kwok, an MDRT member for 15 consecutive years, serves 600 individuals and families with 2,000 policies. To date, she continues to accompany her clients on their doctor visits.



Zoie Kwok

Zoie Kwok joined AIA in 2007 and was promoted to District Director in 2021. As the pioneer of her family's second generation to work with the Company, insurance is in Zoie's blood, just as AIA is in her DNA.

This sense of family and legacy has shaped her vision to "Be the Light in Someone's Life" by forging a brighter tomorrow through today's collective effort. This shared goal drives her team of elites to strive for greater impact in their clients' lives.

Zoie's dedication to inspiring others to reach

their full potential extends beyond her team. Besides sharing insights on agency development, implementing education programmes, and speaking at global industry seminars, she actively elevates professional standards within the industry through roles such as MDRT MCC Hong Kong & Macau Area Chair and MDRT Digital Adoption Task Force Committee. Zoie has won numerous awards for her exceptional leadership, most recently, GAMA International Management Award — Platinum, and LUA Quality Manager Award

Outstanding Community Intermediary of the Year

The judges will be looking for an individual/agency/team that can demonstrate how he/she/the team has embraced the role in contributing to the community. This can be through a one-off project or on-going community services with a charity in the year. The award winner should be able to demonstrate concrete example(s) of tangible and intangible achievement in CSR programme(s).

THE TOP 3



Billy sponsored a team of young athletes who emerged a the champions of Hong Kong's U15 Softball Age Group Competition – some then represented Hong Kong in Women's Softball Asia Cup.



 Billy (left) was appointed as Vice President of Hong Kong Softball Association in 2023, a recognition of his yearslong contribution to the sport and talent development in Hong Kong.



Billy Ng

Despite his grassroots background, Billy Ng has always persevered and is passionate about inspiring the young with his grit. Today, he is a District Director with a eight-year streak of MDRT.

His community contribution is centred around softball, a sport Billy has enjoyed since he started learning from Lu Kwong Fai, the famous schoolmaster who founded the first Chinese youth baseball/softball team and built over 700 primary schools in Mainland China. Inspired by Lu, Billy not only became an avid player representing Hong Kong during his teens but was also determined

to devote himself to philanthropy.

Billy's charity work started in 2008. He volunteered to be Vice President of Hong Kong Softball Association in 2012 and his philanthropic journey has since been intertwined with the promotion of softball. Besides founding a university team, Billy sponsors multiple school and university teams, sending some for overseas competitions. In 2021, he founded Allstar Charity to support children's sports development and promote their wellbeing.



 Kendrick has led several green initiatives, including advocating for insect repellent-free living through the project Love of the Earth, which reached more than 10 million people.



Kendrick believes it is not who he is underneath, but what he
does that defines him. Leading for impact, he inspires his team
to new heights making a difference in society.



Kendrick Yuen

Kendrick Yuen joined AIA in 2013, beginning a journey of professional and community service, rooted in a passion for making a meaningful difference in society. Over the past decade, he has worked with various social organisations, including Hong Kong United Youth Association and District Fire Safety Committee.

His commitment to the community spans a spectrum of activities, from environmental conservation and youth empowerment to cultural preservation and supporting the underprivileged. Besides participating in programmes such as Orbis Moonwalkers and Ten Outstanding Young

Persons Selection, Kendrick has initiated notable campaigns like Love of the Earth, advocating for insect repellent-free living; Project Bullseye, a student mobile phone app design competition; and meal distribution to lower-income households.

Exemplifying excellence in leadership, Kendrick sets high standards for himself while valuing the contributions of others. His social contributions and accolades, including Agent of the Year and Deputy Chairman for the Nomination of Ten Outstanding Young Persons Selection Project Team, reflect both his professional accomplishments and tireless community service.



 Charity Run co-organised by HKMD in 2022 with over 120 participants.



 Dr. Lester Lee was interviewed by NOW TV News to share the vision of HKMD on youth empowerment and its contribution to Hong Kong.



Lester Lee

Dr. Lester Lee, a veteran with 17 years in the insurance industry, holds the distinction of being the first Chief Executive Regional Director at FWD Hong Kong. Leading a team of over 350 professional financial advisors, he has been recognised with notable industry awards, including but not limited to the Outstanding Agent of the Year in the Hong Kong Insurance Awards 2021 and the LUA Distinguished Manager Award in 2022.

Recognising the significant role of youth in shaping society and the future, Dr. Lee also founded Hong Kong MingDe (HKMD) with the aim of fostering national identity, social responsibility,

and community engagement. HKMD actively supports scholarships and organises more than 20 events annually, including career workshops, charity runs, and overseas volunteer services.

In 2022, HKMD launched the "Outstanding University Student Award" to honor exceptional young individuals and promote community involvement. This six-month programme attracts over 250 applicants each year and has garnered media attention, showcasing Dr. Lee's commitment to empowering the younger generation and fostering community engagement.

Outstanding Young Professional of the Year – Intermediary

This award recognises a young insurance professional under 35 years of age with more than 3 years of experience in the industry. He/she must demonstrate excellence/achievement in the industry that is distinct from the norm. Nominees should also show the potential for leadership and a commitment to the advancement of the insurance industry.

THE TOP 3



→ From Individual Success to Collective Impact: Adrian celebrates success with his district, Creators, on winning multiple accolades, including District of the Year in 2021.



Upon celebrating his 10th year in AIA, Adrian has set out an ambitious 30-year plan to build a 2000-strong team, reshaping societal views and making a difference in the industry.



Adrian Lee

Dreaming through belief – a motto that guides the life of Adrian Lee who endeavours to inspire the young and spark their journey.

Despite his lesser physique and height, Adrian dared to chase his dreams in basketball where he found the taste of success – top scorer and captain of the school team and a proud representative of the Hong Kong Youth Basketball Team.

An unfortunate illness of his mother became a wake-up call that changed his career pursuit, taking him from the basketball court to the world of insurance where he found the values of protection, security and love.

A dreamer, a doer and a true believer in the transformative potential of insurance, Adrian achieved MDRT in just 10 months. Following his personal success, notably nine straight years of MDRT, he became the youngest District Director at age 30. His district was named District of the Year 2021, testifying his conviction in the twin pillars of success: Training and Atmosphere.



Carson has organized many charity activities since joining the industry and leads his team members support the charity event, Race for Water, organized by A Drop of Life every year.



 Carson is acutely aware of the challenges inexperienced young professionals, he has created a system that can be replicated, aiming to facilitate success for a greater number of young entrants in the insurance industry.



Carson Chan

Carson embarked his fruitful career in financial planning by joining Prudential in 2018. As a Senior Regional Manager, he strived to help young generation fulfilling lifelong dreams and built a team comprising of more than 50 elites with an average age of 27. His dedication of service excellency is well rewarded by achieving 250% growth of business performance in the first half of 2023.

Drove by his service excellency and customers' support, Carson qualified 4 times Million Dollar Round Table (MDRT) and 2 times International

Dragon Award (IDA) while also crowned himself with abundant awards from LUAHK, GAMA and APFinSA. He also brought in an exceptional award-winning culture which allow his teammates to flourish by triumphing in industry recognitions.

"If it's to be, it's up to be" is a motto embraced by Carson. He acted as a role model for his team by holding the MDRT record of over 30 policies issued in a month, while also devoted himself to voluntary service such as serving as a Consultant at Auxiliary Medical Service.



The values of Dylan's team are integrity, inclusive diversity & equity and collective success. These values are woven into their business culture, and help customers, communities and each other.



 Dylan is committed to build a young and energetic team, cultivate every individual to be their own boss, willing to share and dare to be the first.



Dylan Jiang

Dylan was a Radio Host in the mainland China and Media Practitioner at Xinhua News Agency before pursuing a prosperous career in financial planning industry. He is leading a high-performing team of nearly 100 elites with an average age below 33 while 95% of them hold masters or doctoral degrees. With the shared values of integrity, inclusive diversity & equity and collective success, Dylan led his team in achieving a strong business growth in H1 2023.

Since joining Prudential in 2016, Dylan has consistently achieved prestigious accolades by

earning Million Dollar Round Table (MDRT) membership every year, including 3 Court of the Table (COT) qualifications. In the first half of 2023, he further distinguished himself by qualifying double Top of the Table (TOT) honors.

As an esteemed business leader, Dylan is unsparing in devoting himself to serve the community. He has made significant contributions during his tenure as the Executive Director of Anhui Fraternity Association in promoting academic and cultural exchanges between Hong Kong and Mainland.

The Hong Kong
INSURANCE AWARDS 2023
香港保險業大獎

——Top 3 at a Glance

-TOP 3 AT A GLANCE-

Outstanding Claims Management Award - General Insurance



Cigna Worldwide General Insurance Company Limited



MSIG Insurance (Hong Kong) Limited

Bank of China Group Insurance Company Limited

Outstanding Claims Management Award - Life Insurance



BOC Group Life Assurance Company Limited



HSBC Life (International) Limited



Sun Life Hong Kong Limited

Outstanding Customer Services Award



AXA Hong Kong & Macau



BOC Group Life Assurance Company Limited



Cigna Worldwide General Insurance Company Limited

Outstanding Training & Development Award



AIA International Limited



FWD Life Insurance Company (Bermuda) Limited



HSBC Life (International) Limited

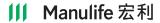
Outstanding Corporate Social Responsibility Award



AIA International Limited



Bank of China Group Insurance Company Limited



Manulife (International) Limited





AXA Hong Kong & Macau



Generali Hong Kong



Zurich Insurance (Hong Kong)

TOP 3 AT A GLANCE -

Outstanding Equal Opportunity Employer Award



Cigna Worldwide General Insurance Company Limited



Generali Hong Kong



Prudential Hong Kong Limited

Outstanding Financial Education Award



Bowtie Life Insurance Company Limited



China Life Insurance (Overseas) Company Limited

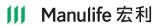


Prudential Hong Kong Limited

Outstanding Integrated Marketing Strategies Award



Blue Cross (Asia-Pacific) Insurance Limited



Manulife (International) Limited



Prudential Hong Kong Limited

Outstanding Digital Marketing Campaign Award



BOC Group Life Assurance Company Limited



FWD Life Insurance Company (Bermuda) Limited



Sun Life Hong Kong Limited

Excellence in Digital Transformation Award



BOC Group Life Assurance Company Limited



FWD Life Insurance Company (Bermuda) Limited



Prudential Hong Kong Limited

TOP 3 AT A GLANCE-

Most Innovative Product/Service Award
- General Insurance



OneInfinity – Digital Asset Wallet Insurance
OneDegree Hong Kong Limited



PRUChoice Furkid Care Insurance

Prudential General Insurance Hong Kong Limited



Telematics for AXA Taxi Insurance
AXA Hong Kong & Macau

Most Innovative Product/Service Award
- Life Insurance



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JoyAhead Immediate Annuity PlanAXA Hong Kong & Macau



MY Flexi Lifetime Annuity

YF Life Insurance International Ltd.



SunProtect

Sun Life Hong Kong Limited

Most Innovative Product/Service Award

- Health



AIA Assemble

AIA International Limited



Mind Strength Protection Plan

FWD Life Insurance Company (Bermuda) Limited



Satellite Medical Examination

Prudential Hong Kong Limited

Most Innovative Product/Service Award
- Wealth



HSBC Wealth Select Protection Linked Plan

HSBC Life (International) Limited



Star Legacy Private Wealth Whole Life Plan

BOC Group Life Assurance Company Limited



Wealth Elite 2 & Premier Service Ecosystem

AIA International Limited

Outstanding MPF/Employees' Benefit Product/Service Award



AIA International Limited



AXA Hong Kong & Macau



Prudential Hong Kong Limited

TOP 3 AT A GLANCE -

Best Partnership Project Award
- General Insurance



bolttech

大新保險
DAH SING INSURANCE

AXA Hong Kong & Macau

bolttech Insurance

Dah Sing Insurance Company (1976) Limited

Best Partnership Project Award

- Life Insurance



AIA International Limited

AXA Hong Kong & Macau

FWD insurance

FWD Life Insurance Company (Bermuda) Limited

Outstanding Reinsurance

Scheme Award



RGA Reinsurance Company, Hong Kong Branch



SCOR Reinsurance Company (Asia) Ltd



Swiss Re Asia Pte. Ltd.

Outstanding Agent of the Year



Henry ChengPrudential Hong Kong Limited



Quiny ShumPrudential Hong Kong Limited



Zoie Kwok AIA International Limited

Outstanding Community Intermediary of the Year



Billy NgAIA International Limited



Kendrick Yuen
AIA International Limited



Carson ChanPrudential Hong Kong Limited



Lester LeeFWD Life Insurance Company (Bermuda) Limited



Dylan JiangPrudential Hong Kong Limited

Outstanding Young Professional of the Year – Intermediary



Adrian Lee
AJA International Limited





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