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MESSAGE



Mr Ivan Tam, MH Chairman The Hong Kong Federation of Insurers

This year marks the 10th anniversary of The Hong Kong Insurance Awards (the Awards).

Over the last decade, we have experienced unprecedented challenges, in particular the COVID pandemic in the past few years. Despite the headwind we faced, the unwavering support offered by our members has been proved instrumental, and is successfully channelled into our success. Although we are now in a rapidly changing environment, our industry and our city will stand still and bravely overcome any obstacles laying ahead.

Taking this opportunity, we would like to express our sincere gratitude to all our members and those who have won or participated in the Awards over years. We are proud to witness how it has become a signature event and a widely-recognised platform, symbolizing the excellence and professionalism of the insurance companies and practitioners.

We are likewise immensely grateful for our esteemed panel of judges who generously dedicate their invaluable time and expertise to select the most deserving awardees.

Thanks also go to South China Morning Post, the co-organiser, and our colleague of HKFI Secretariat. Without their efforts, this event would not be so smoothly and successfully operated.

Furthermore, we must express our appreciation for the enthusiastic support from the industry, which enables us to acknowledge the outstanding achievements within the sector.

Thanks to their contribution, we have once again received numerous entries competing for various categories this year, which I would say all of them have done a great job, no matter they finally win or not. Please allow me to extend my heartfelt congratulations to all the Finalists and Winners!

Last, I must emphasise that without your support, our industry would never be prosperous. I expect more outstanding outcomes can be achieved in the future. HKFI and I are looking forward to having more participation in the days to come!



Mr Kevin HuangChief Operating Officer
South China Morning Post

SCMP is thrilled to once again be a long-standing partner of the Hong Kong Insurance Awards presented by the Hong Kong Federation of Insurers (HKFI). This year marks the 10th anniversary of the prestigious awards in recognising and celebrating the outstanding achievements of top performers in the insurance industry.

Through spotlighting achievements in various areas, the Awards encourage companies to innovate and enhance their offerings, ultimately benefiting consumers.

The Hong Kong insurance industry contributes significantly to our beloved city through providing financial protection for its residents, strengthening Hong Kong's economic stability and supporting local businesses.

The overwhelming response and support from industry players for this year's Awards underscore the industry's commitment to excellence and innovation. We commend the HKFI for playing a pivotal role in propelling the insurance industry forward and for helping to shape the future development of Hong Kong.

Our sincere gratitude goes to this year's esteemed panel of judges for their time, expertise and unwavering support of the Awards.

To all the awardees and participants, thank you for being a part of the Hong Kong Insurance Awards 2024 and congratulations!

































PANEL OF JUDGES



Mr David ALEXANDER Former Chairman of General Insurance Council, HKFI



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



The Hon K P CHAN,

Executive Council;

Non-Official Member,

Legislative Councillor

GBS, JP

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



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



Mr Raymond CHAN Former Chairman of Life Insurance Council. HKFI

Mr Roddy ANDERSON

Chief Executive of

Former President,

HK Branch, Scottish

Widows Ltd: Former Chairman, HKFI and

Actuarial Society of HK



Ms Lucy CHEN Head of Consumer, Audience 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 Francis FONG Founding Chairman, Hong Kong Association of Interactive Marketing



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



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Mr LEE Jark Pui Chairman, International Chamber of Commerce - Hong Kong; Chairman, Volunteer Service Trust



Mr Mike LEE Former Chairman, HKFI



Mr Simon LEE Adjunct Faculty, Shenzhen Finance Institute, CUHK (Shenzhen)

PANEL OF JUDGES



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



Ms Libby POON

Chief of Staff, Head

China Morning Post

Transformation, South

of Operations and

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



Marketing Director,

Intelligence North APAC

Alibaba Cloud

Region

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



Ms Catherine TONG DANNAOUI **Executive Director,** HandsOn Hong Kong

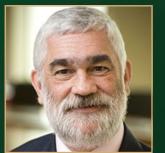


Dr Michael TSUI, MH Chairman, Insurance **Claims Complaints** Panel



Mr Paul F **WINKELMANN General Committee** Member, Insurance Complaints Bureau







Mr Andy WONG Head of Innovation and Technology, Invest Hong Kong



Mr Patrick YEUNG

Hong Kong General

Chief Executive Officer,

Chamber of Commerce

Mr Harry WONG Former Chairman of General Insurance Council, HKFI



Associate Professor in

Teaching, Department

of Finance & Insurance, **Lingnan University**

Mr James WONG



Mr Victor YIM Head of FinTech, Cyberport



Training Board, **Vocational Training** Council and Former Chairman, HKFI



Former Non-Executive Director, Insurance Authority and Former Chairman, HKFI



Mr Allan YU Chairman, Insurance



- THE TOP 3 -

OUTSTANDING CLAIMS MANAGEMENT **AWARD** 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

GENERAL INSURANCE



Our "Iron Triangle" model, an approach integrates innovative products, robust governance, and excellent customer experiences, supports our customers on their customized health journeys.

Our revamped all-in-one e-platform "MyCigna" app brings customers a step-by-step, simple and user-friendly medical claim experience.





Founded in 1933, Cigna Healthcare Hong Kong provides comprehensive health and wellness solutions to employers, employees, and individual customers through every stage of life.

With our Cashless Medical Service and extensive globalized medical network, we ensure our healthcare services are affordable, predictable and simple. We also offer our customers with hassle-free medical services worldwide, allowing our customers to focus on healing and recovering. By providing personalized 24/7 concierge customer service, digital claim support via e-platform "MyCigna"

app, and comprehensive physical and emotional healthcare support from our Care Managers, we foster customer loyalty and confidence.

Additionally, we are committed to developing skilled claim professionals equipped with robust governance practices. Our focus on quality assurance and customer feedback management enables us to uphold independent and transparent claims management, with a hope to support our customers on their health journeys whenever they need assistance.

GENERAL INSURANCE



Zero Touch speeds up the assessment of clinical or dental claims, confirming settlements in just 15 minutes. This reduces waiting times and elevates the customer experience.





Zurich's experienced Claims team is dedicated to providing outstanding service and support to every customer. We pride ourselves on always making our customers' wellbeing a priority.



Zurich enables easy and speedy customer journeys to facilitate claims submission via our eClaim portal. Over 70% of personal lines claim is submitted via our eClaim platform in 2023.



For over 160 years, MSIG has been a leader in Hong Kong's insurance industry, emphasising excellence, innovation, and customer-centric solutions. With nearly two decades as digital claims pioneers, we have developed user-friendly solutions for our valued customers.

In 2023, we proudly launched Zero Touch, a digital solution for claims assessment that streamlines verification of customers' claims history, policy validity and claims payment amounts for our Helper Insurance plan. This automation enhances efficiency and elevates the overall customer experience, enabling customers to effortlessly submit claims online, upload supporting documents, and contact

details, expediting assessment for clinical and dental expenses with settlement confirmations within 15 minutes.

By simplifying claims procedures and boosting our claims team's productivity, Zero Touch not only saves over 200 working days annually for our specialists but also empowers them to concentrate on more intricate tasks and dedicate more time to delivering extraordinary service to our customers.



With over 60 years of presence in Hong Kong, Zurich Insurance (Hong Kong) is committed to delivering customer-centric and best-in-class products and services. As a global leader in the insurance industry, we go beyond simply providing insurance cover; we offer comprehensive support to our customers before, during and after challenging events.

At Zurich, we take a proactive approach to customer engagement, ensuring our clients feel safe and supported throughout the entire process—from precautionary measures to claims resolution.

Our longstanding mission is to provide exceptional support when customers need it most. In times of crisis, having the right coverage and compassionate assistance can make all the difference. We are always here for our customers to provide tailored, flexible solutions that ease our customers' worries

Our unwavering operational readiness, proactiveness and resilience enable us to provide our customers with the best protection. We strive to ensure a smooth, stress-free claims experience, allowing our customers to focus on what truly matters: recovery and moving forward.

LIFE INSURANCE



Claims Services Ambassador is first-time-in-market to reinvent the claims journey by communicating a clear explanation on the claim process, follow up to customers promptly and shows empathy for long lasting trust-based relationship.



A team of licensed & professional ambassadors within Hang Seng Insurance provide best claims experience ever to customers for peace of mind. Claims journey starts before the claims submission until the claims decision.



Manulife Hong Kong and Macau's operations team



Manulife's corporate values and claims management framework adopted in Hong Kong and Macau



Hang Seng Insurance Company Limited ("Hang Seng Insurance") is a wholly owned subsidiary of Hang Seng Bank Limited. Over the years, Hang Seng Insurance has been committed to serving our customers by providing a comprehensive range of personal and corporate insurance products.

We firmly believe that customer satisfaction is the bedrock of success, with the claims journey playing a pivotal role in the overall end-to-end service experience. Thus, we have been steadfastly devoted to innovating and enhancing the claims journey, drawing valuable insights from customer feedback. In addition to addressing the customer expectation of asking

a seamless claims experience without backand-forth communication and a considerate team to promptly address their needs, we have launched Personalized Claims Services, which includes a preview of claim service and assigns Claims Service Ambassador specifically for claimants dealing with critical illnesses before the claims submission - a first-of-its-kind offering in the insurance industry.



With the surge in claims volume from border reopening and medical inflation, Manulife embarked on a transformative journey to revolutionize our claims management practices, unlocking the right balance between technology and human touch to deliver on the moment of truth for our customers

Driven by Manulife's core value, "Obsess about Customers", our Claims team leveraged advanced technology and big data to streamline our processes. We upskilled our claims professionals and partnered with frontline functions to provide personalized support to our customers, ensuring each customer feels heard and valued throughout the process. This

combination of technology and human touch significantly reduced turnaround time and achieved record-breaking levels of customer satisfaction.

To address medical inflation, we established a fraud detection model integrated with an industrial database platform to manage and mitigate potential fraud and abuse cases.

Our customer-centric approach, dedication to best practices, and commitment to continuous improvement ensure that we deliver fast, fair, transparent and exceptional claims services every day.

LIFE INSURANCE



In 2023, we served over 1.3 million customers and processed over 130,000 claims in Hong Kong, prioritising active listening to support their health and protection journeys.

We offer a holistic solution for the claims journey, providing comprehensive healthcare guidance and case management. Our PruHealth Office uses WhatsApp to offer health tips, booking services and direct billing.





At Prudential Hong Kong, we are committed to delivering outstanding claims services to safeguard the security and well-being of our customers. We prioritise listening to our customers and offering support during their challenging moments. Customer feedback is highly valued, driving our continuous efforts to enhance our services. Our dedication to customer satisfaction is evident in our claims process, which encompasses a holistic approach to claims resolution, healthcare support, case management and a robust medical network. We introduce cutting-edge solutions like the PRUHealth Office, direct billing facilities and a range of pioneering health partnerships and collaborations. Our

seamless claims processing and instant direct billing facilities ensure a smooth and effective experience for our policyholders.

With a steadfast and devoted customer community, Prudential Hong Kong remains at the forefront of the industry in claims management, providing a fair, transparent and empathetic approach to claims resolution while empowering our customers with medical freedom.



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

GENERAL INSURANCE



The AXA GI Contact Centre Team always go the extra mile in providing excellent service to our customers. Customer first is our motto in every conversation with our customers.

AXA offers customers different servicing channels for their needs. Our all-in-one servicing platform EMMA by AXA lets our customer enjoy the benefits of greater protection and unparalleled convenience!







Throughout the years, AXA Hong Kong and Macau has been offering a wide range of life. health, property and casualty protection, as well as wealth management and retirement solutions to help customers achieve stability and prosperity. Today, over 1.76 million customers in Hong Kong and Macau, from individuals to established businesses, count on AXA Hong Kong and Macau to financially protect them, their loved ones and their future. Protection has always been at the core of our business, helping individuals, businesses and societies to thrive. Courage, Integrity, One AXA and Customer First are the four core values that guide us and as one of the leading insurers in Hong Kong and Macau, our purpose is to act for human progress by protecting what matters. We believe in helping make life safer, fairer and more inclusive for as many people as possible.

If life is full of risks, at AXA we believe the future shouldn't be one of them

GENERAL INSURANCE



Bupa is an integrated healthcare specialist in Hong Kong, offering customers domestic and international health insurance, as well as health services through Quality HealthCare Medical Services (QHMS).

We put customers at the heart of everything we do, and our ambition is to be the world's most customer-centric healthcare company.





Our customer service team is empowered to deliver an outstanding customer experience by placing customers at our heart of everything they do



Cigna Healthcare Hong Kong has demonstrated its commitment to the local community by offering simple, predictable, affordable medical insurance services for over 90 years



Bupa is an international healthcare group dedicated to helping people live longer, healthier, happier lives and making a better world for over 70 years. We serve more than 38 million customers worldwide. With no shareholders, we reinvest our profits into enhancing healthcare for the benefit of current and future customers.

Bupa has been a health insurance specialist in Hong Kong since 1976, offering one-stop solutions across domestic and international health insurance, and healthcare services. Our comprehensive medical insurance schemes are tailored to meet individual needs, and we provide health solutions for companies of all sizes. We also have a team of registered nurses,

health management professionals, and doctors who provide various expert healthcare support.

Our healthcare provision arm, Quality
HealthCare Medical Services (QHMS), became
part of Bupa in October 2013. QHMS offers
Western Medicine, Traditional Chinese Medicine,
Diagnostics & Imaging, Dental, Physiotherapy,
Mental Health and Wellness services via a
network of over 1,650 provider service points in
Hong Kong.



Founded in 1933, Cigna Healthcare Hong Kong provides comprehensive health and wellness solutions to employers, employees, and individual customers through every stage of life.

We guide our customers through the healthcare system, equipping them with the information and insight they need to make informed choices about their health. Our customer service team is committed to creating exceptional experiences for every customer. Their remarkable ability to listen and respond ensures that each voice is heard and valued, fostering strong relationships and trust.

As we celebrate our achievements, we are inspired by the compliments from our customers. Their feedback motivates us to enhance our services continually and strive for excellence.

Looking forward, we remain in our commitment to delivering innovative and customer-centric health services that make a positive and lasting impact on the lives of our customers in Hong Kong.

LIFE INSURANCE



The success of our service is driven by a dedicated team of empowered and passionate staff who are committed to delivering exceptional customer service.



Staff engagement is essential for upholding Service Excellence. We regularly organise team engagement and appreciation events to motivate and recognise their contributions at work.

HSBC Life Para-Medical Centres are located at the heart of CBDs in Hong Kong to offer a wide range of preventive care services to customers.





HSBC Life is committed to promoting healthy lifestyles to our customers by providing accessible wellness tools, empowering our customers to take an active role in managing and upgrading their wellbeing.



AIA always puts customers at the centre of everything we do, striving to delight and excel for customers by delivering a simpler, faster, and more connected service experience.

We proactively leverage the Power of Voice by tapping into customer voices across different service channels, collecting feedback from all customers through real-time survey and social listening along the service journey, and funnelling comments into a closed-loop feedback mechanism where we can openly assess all customer needs and make changes to meet their expectations.

We also pioneered the use of digital solutions such as Speech Analytics in our service ecosystem so we can review 100% customer communication and uncover insights that can drive more personalised and dynamic services.

With a human-led and tech-driven approach, we are dedicated to sustaining comprehensive care and support at every stage of our customers' health and wealth journey, and being their lifelong partners to help them live Healthier, Longer. Better Lives.



HSBC Life always puts customers at the centre of their propositions and is dedicated to providing all-round solutions that fulfill today and tomorrow's customer needs. Our all-round medical servicing proposition is summarised as a 3-step approach: "Prevent, Protect and Recover"

PREVENET: HSBC Life is well-equipped with a full spectrum of medical service capabilities through our best-in-class Para-Medical Centers for providing preventive care.

PROTECT: With the market-leading Care+ Medical Network of over 3,000 health partners, customers can enjoy cashless experience, convenient ePrescription service and video consultation at any preferred locations with just a few taps.

RECOVER: Claims are managed with technology through claims solutions & payment gateway to optimise customer journey and enhance efficiency, with dedicated Medical Concierge Service for customers throughout the journey as and when needed.

With the belief of 'prevention is better than cure', HSBC Life is committed to helping customers embrace a healthy lifestyle with an all-in-one medical servicing proposition, so that customers can keep their promises made to their loved ones.

LIFE INSURANCE



Great service starts with great people. Prudential fosters a diverse and inclusive environment where everyone feels valued and empowered to contribute their best.

At Prudential, we bring teams together, foster collaboration, build strong bonds and cultivate a culture of excellence!





At Prudential Hong Kong, our people is the cornerstone of our exceptional customer service. Anchored by our "Pruway" values, our devoted staff is dedicated to delivering top-notch customer experiences. We have instituted a range of initiatives to elevate service excellence, including comprehensive training programmes, robust customer feedback management and the integration of innovation, digitalization and technology. These initiatives ensure our customers receive prompt, accurate and personalized services.

Our achievements are the result of a collective commitment to prioritising customer needs and constantly enhancing our service quality. We take pride in our team's accomplishments and remain steadfast in our mission to establish new standards for customer service excellence.



THE TOP 3 -

EXCELLENCE IN CUSTOMER ACQUISITION AND ENGAGEMENT AWARD

This award honors exceptional initiatives that have successfully attracted and onboarded new customers, as well as fostered deep, meaningful connections between a brand and its customers. Submission should showcase creative, data-driven, and effective strategies that have resulted in significant growth in the customer base, improved customer acquisition rates, enhanced customer lifetime value, and innovative approaches to creating engaging, personalized, and valuable experiences that have driven increased customer loyalty, retention, and advocacy. Judges will evaluate entries based on the uniqueness of the approach, the ability to identify and reach the target audience, the seamless integration of the customer experience, the effectiveness in enhancing customer satisfaction and sentiment, and the measurable impact on the overall business performance.



We leveraged our partners' physical stores and online platforms to introduce various collaborative offers and promotions.



Premium Voucher is introduced in "Live Young" Rewards App exclusively to create unique benefits to our members



"Live Young" - the wellness ecosystem brand of BOC Life, is dedicated to promoting a healthier lifestyle among our audience. We continuously innovate and enhance the user experience of our comprehensive platform. Our goal is to establish long-term, sustainable relationships with our members, enabling them to enjoy a healthier lifestyle through the "Live Young" Rewards app. To achieve this, we aim to acquire more quality members and enhance customer lifetime value

Through strategic partnerships with wellness brands and collaborations with a diverse range of merchants, we have successfully attracted

a significant number of quality members who actively engage within the app.

To further enhance customers lifetime value and loyalty, we introduced Premium Vouchers in the app to create engaging and personalized experiences for our members.



Experience the unique synergy of FWD MAX x FWD HOUSE 1881, a groundbreaking omnichannel platform for customer acquisition and engagement.



FWD MAX, an award-winning platform in customer acquisition and engagement, has garnered industry acclaim with over 55 awards, including a recordbreaking 17 wins in the first half of 2024.



Customers need insurance for both their present and future. Prudential leverages its strengths in General and Life Insurance to offer a Total Insurance Solution "For Every Life, For Every Future."

Prudential acquires customers through its general insurance business, while financial consultants nurture these customer relationships using digital tools to facilitate life business conversion campaigns.





FWD MAX is redefining customer loyalty in the insurance sector by transforming agentcustomer relationships into dynamic, valuedriven experiences. This innovative platform embodies the brand promise Celebrate living and leverages advanced data analytics to seamlessly integrate personalised offers and rewards, ensuring each customer feels appreciated. With a user-friendly mobile app, FWD MAX enhances digital interactions, reinforcing connections between customers, agents and the brand. Exciting features like AR gamification, instant lucky draws, integrated digital ticketing for top entertainment events, and an agent toolbar elevate engagement to new heights.

The omnichannel synergy with FWD HOUSE 1881 revitalises heritage, creating a vibrant hub for exclusive experiences and interactive events, fostering deeper connections among the FWD community. Embrace the future of insurance with FWD MAX and FWD HOUSE 1881, where innovation meets customer engagement, creating a thrilling and rewarding journey for all.



GI-to-Life Model, powered by customer centricity

Customers require insurance solutions not only for their present lifestyles but also for their future. Prudential General Insurance, leveraging our Life business arm supports Total Insurance Solution throughout the customer life journey, offering protection 'For Every Life, For Every Future'. With the assistance of a financial consultant, Prudential can better understand and fulfill customers' needs.

Prudential adopts a GI-to-Life strategy to meet the demands of general insurance. We leverage our branding, product promotions and partnership strengths to promote and service our general insurance business, while our financial consultants nurture customer relationships using digital tools to facilitate life business conversion campaign at various touchpoints.

This strategy re-aligns Prudential resources to match customer needs, resulting in more effective customer acquisition and engagement. It establishes long-term relationship and trust in general insurance services, allowing us to convert customers to life insurance at the right moment in a non-intrusive matter.

学校はなります。 第17条はなります。 第17条はなります。 第17条はなります。 第17条は、第17条を Empowering Leaders, Changing Futures Shanghai, China

FWD STAR-maker program collaborates with Fudan University, a renowned institution in Mainland China.



Elite Signature at INSEAD, one of the world's leading business school, provides a strong Asian alumni network and employs entrepreneurial approaches.

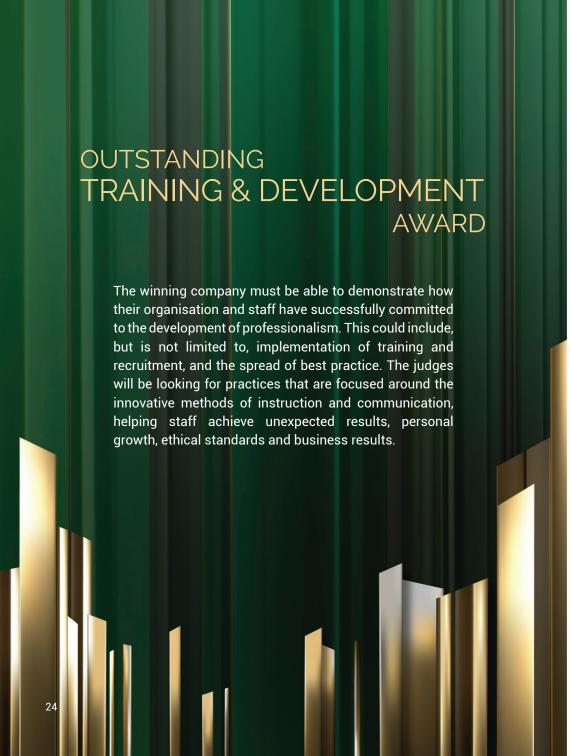


At FWD, we are dedicated to changing the way people feel about insurance. The FWD Business Academy embodies this mission by merging the advanced management theories of INSEAD with the cultural insights of Fudan University. This integration offers our agents a unique training experience, combining global business strategies with an understanding of Chinese market dynamics.

Our programme is meticulously designed to equip agents with essential skills in international management and specialised knowledge for serving clients across diverse cultural contexts. By blending these two pillars of education, the FWD Business Academy ensures our agents

are adept at both global business practices and the nuances of Eastern and Western market interactions.

This dual approach underpins our commitment to excellence in customer service and strategic business growth in the global insurance sector.





With a team of experienced trainers, HSBC Life Insurance Academy has been instrumental in developing sales talents and aligning with the company's strategic direction.



We believe learning is not a one-off journey, thus we strive to ensure our training can support staff's continuous growth and fuel them up by applying what they learn into daily work.



Enabling agility and innovation through learning



Holistic learning approach to empower people



HSBC Life, the leading life insurance provider in the Hong Kong Life and Bank Channel, is committed to delivering exceptional service to our customers and helping them fulfill their promises to loved ones. Insurance Academy, the dedicated training team at HSBC Life, has been inspiring ideas, igniting passion, and making a positive impact on our trainees since its establishment in 2017. Comprehensive training initiatives are provided to frontline insurance sales across all distribution channels, as well as HSBC Life staff.

With the increasing focus on legacy planning and protection needs for High-Net-Worth clients, a comprehensive in-house training

program has been developed for HSBC Private Banking Relationship Managers, which includes series of initiatives aiming at enhancing their insurance capability. Through continuous skill development and exposure, we enable them to offer a one-stop-shop service to clients, addressing all clients' wealth management needs. Our ultimate goal is to accelerate business growth and share our expertise in the High-Net-Worth market.



We pursue innovation, technology and agility to address strategic challenges such as employee turnover, need for incremental productivity, as well as a fast-changing market where customers expect an evolving gamut of products, services and distribution channels.

We accomplish this by empowering our people with a full spectrum of Training & Development which would radically re-skill and up-skill them. Our 'New Ways of Working' vision is supported by a focused and multi-faceted Training & Development programme. We embed future-ready skillsets such as Agile, Design Thinking, AI, Automation and Data to make our workforce significantly more productive, dynamic and

successful. These interactive learning content and development interventions cater to different segments such as business teams, people managers, focused talents, leaders as well as the wider organisation.

This programme also impacts our ability to offer more inclusive products and empathetic services to the people of Hong Kong and Macau, who trust us for their life's protection and savings needs.



Through the Global Challenge, we raised funds to offer deprived families enriching outdoor experiences through the Nature Experience Program and free nutritious meals at a community cafeteria, providing muchneeded support.





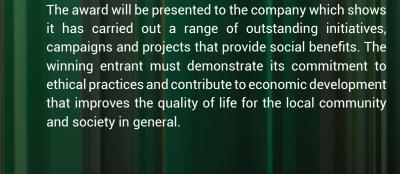


At Generali Hong Kong, we educate the public through engaging, easyto-digest video series on Diversity, Equity, and Inclusion, fostering an environment where everyone can express their true selves.



At Generali, we are dedicated to being a Lifetime Partner to our customers and communities. aligning with our purpose of enabling people to shape a safer and more sustainable future. Through The Human Safety Net, an initiative by Generali Group, we supported the launch of the first Community Living Room for young children's development in Sham Shui Po, offering families in subdivided flats a safe space to rest, learn, and grow. Our CSR initiatives not only demonstrate our commitment to being a responsible employer but also deepen the connection between our colleagues and the community. By actively participating in these meaningful efforts, our employees recognize our genuine care for the people we serve.

This shared purpose has boosted employee engagement and strengthened our culture, as reflected in the 100% participation rate in fundraising and community involvement. Additionally, our Diversity, Equity, and Inclusion efforts focus on supporting neurodiversity, women's empowerment, and LGBTQI+ inclusivity, fostering a more equitable society where all individuals feel valued and respected.



CORPORATE SOCIAL

RESPONSIBILITY

AWARD

OUTSTANDING



The partnership presents a powerful and impactful collaboration that addresses the mental health needs within the community.



The first public awareness-raising event, held in June 2024, provided attendees with a better understanding of emotions.

Last year, 1,000 PRUpeople joined the Blood Drive. This effort was recognised by the Red Cross with having the highest number of donors among private companies from Hong Kong.





Leveraging the mega event of "100% DORAEMON & FRIENDS" Tour sponsored by Prudential, we organised a charity visit to capture the hearts of 80 children and our dedicated volunteers.

111

Manulife 宏利

Manulife is proud to present our unique multi-year Strategic Charity Partnership with Mind HK, designed to bridge the critical gap in mental health resources within the Hong Kong community. This pioneering initiative features a series of impactful activities, including public awareness-raising events, ambassador storytelling sessions, anti-stigma campaigns, and a comprehensive three-day Mental Health Conference.

Our collaboration stands out by leveraging Mind HK's expertise and Manulife's extensive network, engaging over 4,000 individuals from diverse backgrounds such as the general public, NGO community, academia, professionals, and

our customers and employees. By fostering a culture of openness and reducing stigma, we aim to inspire change and provide essential support to those in need. This partnership not only aligns with our corporate values and Impact Agenda Global Strategy but also sets a new standard for sustainable and meaningful social impact in Hong Kong.



At Prudential, our community investment strategy aligns with our purpose and take into account stakeholder interests in financial education, inclusion, health, social capital, and community engagement.

Under our Education pillar, we provide children and their parents with the knowledge, resources, and tools needed for sound financial decisions. We believe financial literacy is vital for a secure life. Our programmes span primary schools, secondary schools, universities, and the elderly.

The Health pillar promotes healthy lifestyles for all ages and abilities. Our annual blood drives, recognised by the Hong Kong Red Cross Blood, demonstrate our commitment to social responsibility and saving lives. Our participation helps collect critical blood donations for

patients in hospitals across Hong Kong.

Our Social Capital pillar prioritises diversity, equity, and inclusion. We celebrate diverse ideas and cultures and partner with likeminded organisations to promote inclusive environments. In collaborations our SMEs clients, we empower ethnic minority youth with skills training and internships, giving a platform for our future generations to shine.

Through our Community pillar, we leverage resources and employee volunteerism to address diverse local needs, aiming to foster resilience and enhance the well-being of all Hong Kong residents. Our annual Volunteer Month mobilises employees and financial consultants in 30 diverse activities.

THE TOP 3 -







At AXA, we are committed to our purpose to "act for human progress by protecting what matters"

As a responsible investor, insurer and exemplary company, we strive to enhance sustainability for our environment and society. To achieve this, we have integrated sustainability into our business and operations, aiming to ensure a greener and better future for our customers, employees, and the community. Our focus is centered on three priorities: Leading Climate Transition, Expanding Inclusive Protection, and Fostering Social Resilience.

Through our innovative products, services, hero programmes and various initiatives, we empower our stakeholders with the necessary awareness, knowledge and solutions to transition to a low-carbon, more sustainable future





HSBC Life became one of the signatories of the Insurance Industry Climate Charter developed by the Hong Kong Federation of Insurers to support the industry in responding to the climate agenda.



As always, HSBC Life actively engages with the community by implementing different initiatives to foster positive social impacts and show our supports.



The Z Zurich Foundation and Zurich Insurance (Hong Kong) fully support The Mental Health Association of Hong Kong in launching "Chill Lab", a three-year youth mental well-being program.



Zurich actively connects with varied audiences to share our ESG insights and foster engaging discussions within both the business community and the public sphere.



Sustainability is core to HSBC Life and central to its insurance commitment as we all have a role to play in ensuring that we leave the world a better place for the generations to come. We are one of the signatories of the Insurance Industry Climate Charter and have been a signatory to the United Nations Environment Programme Finance Initiative Principles of Sustainable Insurance (UNEP FI PSI) since 2013.

To align with HSBC Group's sustainability strategy, HSBC Life approaches sustainability through four pillars supported by Risk and Compliance:

- Sustainable investments we participate in green projects and balance the traditional investment with social and environmental insights;
- ii. **Sustainable operations** we improve sustainability in our work environment, including the creation of streamlined and digitalised business operations;
- iii. **Customers** we embed sustainability across the entire customer life cycle; and
- iv. **Community** we care, educate, and support the community and our employees in term of community volunteering, physical & mental support, financial education, and diversity & inclusion.



Zurich's brand purpose, "creating a brighter future together", serves as our guiding light to leverage our business model to amplify positive impacts as an insurer, investor, employer and contributors to society. We collaborate with others to drive transformative change, so we can all thrive today and in the future.

Our sustainability framework consists of three focus areas - planet, customers, and people. In each of these areas, we empower our stakeholders in thriving through transitions and building resilience for a sustainable future.

As we aim to achieve net-zero by 2030 for operations and by 2050 for our underwriting

and investment portfolio, we proactively protect our planet through carbon footprint reduction initiatives. While we empower our individual customers for sustainable lifestyle with innovative products and services, our corporate customers gain support from us in upholding cyber resilience and workforce health and safety. We prioritize the health and well-being of our employees and the community while fostering a skilled and inclusive society.

THE TOP 3 —



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.



We have implemented a series of engaging and enjoyable activities, alongside comprehensive training programs on topic such as LGBTQ+.

We strive to foster a positive and open work culture, ensuring our diversity, equity and inclusion commitment is embedded in our business practices.





At Cigna Healthcare Hong Kong, our mission is to improve the health and vitality of those we serve. As a leading provider of Employee Benefits in Hong Kong, we believe that our employees are our greatest asset. We are dedicated to cultivating a work environment that prioritizes equal opportunities and diverse perspectives.

We have implemented a series of engaging and enjoyable activities, alongside comprehensive training programs over the years to promote a culture of Diversity, Equity and Inclusion (DEI). Our aim is to raise awareness and build a culture of acceptance and support for all

individuals, regardless of sexual orientation or gender identify.

To create an atmosphere where everyone feels safe and valued, we strive to create a workplace where we embrace inclusion and respect all voices.





At our 4th Annual Global Afternoon of Reflection and Learning, colleagues shared insights into fostering psychological safety and sense of belonging in the workplace.



Manulife proudly partners with Herbert Smith Freehills and Hyatt Hotels for the fourth year, offering university students enriching professional development through the Diversity Champion Internship Program.



Liberty Insurance takes immense pride in being an employer of choice globally, with a strong commitment to diversity, inclusion, and equity (DEI).

Over the past four years, we have implemented policies and processes to ensure equal opportunities for all employees - our greatest assets. These initiatives include a one-month paid paternity leave, enhanced maternity benefits, and achieving 50% female representation in managerial roles. Additionally. all employees have completed DEI training, fostering a strong culture of inclusivity.

To further our DEI aspirations, we have established a DEI Council and launched Employee Resource Groups focused on women's inclusiveness and LGBTQ+ community support. We also promote work-life balance through our flexible and hybrid working policies. and we use a digital HR management system to support employee career development.

At Liberty, we recognize that building a fair and equitable workplace is an ongoing journey. We remain committed to continuously evolving our policies and practices to meet the needs of our employees and the industry.



■ Manulife 宏利

Manulife is committed to upholding core values that prioritize equal opportunity for all. We foster an inclusive workplace through (1) the Diversity Champion Internship Program, which offers cross-industry placements for university students with diverse background including ethnic minorities and individuals with disabilities; (2) Accessible and Barrier-free Workplace with automated doors and dedicated disability washrooms; (3) Flexible Work **Arrangement** to cater for diverse needs whether it is Flexi-Place: Flexi-Time or Flexi-Load: (4) Inclusive Benefits, such as same-sex partner benefits; prayer room; gender affirmation benefits, mental health coverage; and (5) Management-sponsored and employee-led

Employee Resource Groups and Allyship such as Global Women's Alliance and Generation

From an inclusive recruitment process, diverse talent development programs, to internal purposeful education such as Psychological Safety, Cultural Competencies to training on anti-discrimination laws to regular code of conduct trainings, Manulife aims to offer a safe and inclusive workplace so everyone can thrive and live our Mission of **decisions made easier** and lives made better.

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.



Partnering with Hong Kong's icon of aspiration, Siobhán Haughey, AIA narrates her compelling story as the real-life example to inspire people to pursue their personal goals and dream. The AIA Carnival returns in full, connecting everyone in our beloved Asia's World City, with a perfect blend of fun and wellness for families and friends to reconnect and create lasting memories.





AIA helps everyone live Healthier, Longer, Better Lives in Hong Kong's New Chapter of Growth

AlA's integrated marketing strategy, anchored by brand spirit "ASPIRE. For You, We Go Beyond," demonstrates AlA's commitment to empowering customers and community in pursuing their aspirations across physical, mental, financial and environmental well-being at life's various stages.

The year-round campaign utilised multiple channels, including TV, digital, outdoor advertising, social media, PR and strategic partnerships, to **spread the ASPIRE spirit** throughout the city. Central to enabling

customers' aspired future are AIA's innovative products, which played a crucial role in providing tangible support.

Beyond supporting customers, AIA also showed care for the community through AIA Healthiest School Program, Scholarships, and Creator Fund, and the return of the AIA Carnival underscores our support beyond insurance to contribute to Hong Kong's mega event economy.



Leveraging the celebrity family Louis, Kay, and their daughter Karina to develop integrated marketing campaign that appeals to young affluent families with children in Hong Kong. Extensive brand exposure through both on-ground and off-ground media placements in CBD areas and along the Hong Kong border to attract local and incoming Chinese tourists.





The Hero KV of our 'Let Love be Heard' campaign features Vivian Chow, highlighting her retirement dream of being a full-time cat lover.

Other KV's capture the retirement dreams of couples and parents. We also dominated Hong Kong's largest panoramic interactive screen to showcase top retirement dreams, inspiring true aspirations among the public.





In light of economic uncertainty, consumers are seeking secure and adaptable financial solutions. HSBC Life introduced its first multicurrency savings insurance plan encapsulated in the campaign idea of "Open plans for open future," which underscored our dedication to supporting all possibilities and true flexibility in an open future.

To resonate with our key audience, the young families pursuing international prospects, our campaign featured the beloved Hong Kong celebrity family, establishing a relatable connection. Leveraging the power of social media, we utilised their influence on kickstarting the campaign, generating public interest and

earning media coverage.

Our prominent outdoor advertisements through on-ground and off-ground media channels serve as striking touchpoints. On the digital side, we implemented targeted segmentation strategies to present tailored lead-in content that aligned with individual interests, ensuring maximum engagement and impact.

With HSBC Life as their trusted life partner, customers can find reassurance even amid economic challenges. Our commitment to fulfilling promises establishes us as a reliable insurance choice in Hong Kong.



Prudential's "Let Love Be Heard" campaign is an impactful initiative designed to position Prudential as the ideal partner for retirement. Prudential seizes this moment to go beyond traditional financial security, addressing the unspoken need for true financial freedom among Hong Kong residents. This campaign is a testament to Prudential's longstanding commitment to listening, understanding, and delivering on these aspirations through the PRURetirement Deferred Annuity Plan. By positioning Prudential as the listener for millions of Hong Kongers, "Let Love Be Heard" empowers individuals to rethink and embrace their retirement dreams.

With a blend of creative elements, data-driven insights, and a comprehensive 360-degree strategy—including TV commercials, digital content, offline promotions, interactive screens, and social media activations—we aim to empower people to pursue their retirement dreams with confidence. "Let Love Be Heard" not only enhances brand recognition and product sales but also solidifies Prudential as the ideal partner for achieving an ideal retirement life.

THE TOP 3 -



Redefined "MBTI" as "My Best Travel Insurance", emphasizing our commitment to providing tailored coverage that meets the diverse needs of travelers, ensuring their journeys are safe and worry-free Segmented our target audience into six distinct traveler types with unique characteristics, and paired them with features that address their specific pain points effectively







Hong Kongers are well-known as travel maniacs, highlighting the importance of travel insurance in protecting our customers. AXA's Travel MBTI Campaign stands out as a pioneering 360-degree digital marketing initiative that effectively harnessed the MBTI and REELS trends on social media, redefining the concept as "My Best Travel Insurance." We categorized travelers into six distinct types and conveyed the message that no matter what type of traveler you are, AXA is always your best travel insurance.

By integrating multi-touchpoint strategies across social media, collaborating with strategic KOLs and micro-influencers, utilizing gamified

content, and enhancing the O2O customer experience, we engaged our audience at every stage of their decision-making process. This approach resonated with diverse traveler personalities, showcased our commitment to understanding and meeting customer needs, and achieved excellent results





Shift from a traditional one-size-fits-all approach to personalised communication, tailoring messages to specific segments.

Build stronger relationships with selected target segment by better matching their needs, leading to a long-term business success.





To support the launch of Genesis, Benjamin Au Yeung ("Ben Sir"), a renowned linguistic scholar-turned-TV host, took a leading role in redefining the concept of saving.

We created tailored videos showcasing the relevant product benefits based on our target segment's situation and needs.





The insurance market in Hong Kong is experiencing a dynamic transformation fueled by rapid digitisation and changing consumer preferences, revolutionising the way people purchase insurance products online. However, the consumer cycle is relatively long as insurance is not something like consumer products. Recognising the potential market size of the family segment in Hong Kong, FWD introduced the targeted campaign "One for All" to resonate with the specific needs and desires of each family member.

"One for All" not only revolutionises our communication strategy but also increase competitiveness with a data driven approach. improves efficiency by focusing resources on selected target segments and develops better relationship by better matching customer needs.

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 testand-learn, and digital technologies has resulted in significant growth in awareness, platform traffic and digital sales.



■ Manulife 宏利

Manulife's Genesis Launch Campaign is a comprehensive digital marketing initiative aimed at redefining the concept of saving. Targeting diverse audience segments such as parents, pre-retirees, and young adults, the campaign leverages strategic content integration and collaboration with influencers to drive engagement and conversions. Key elements include tailored videos, advertorials, and lead ads that highlight unique product benefits like flexible withdrawal options and early breakeven points with relatable scenarios to drive conversion efficiency.

By partnering with KOLs and YouTubers, the campaign enhances message receptivity and relevance with strong storytelling impact, achieving significant viewership and interaction. This innovative approach not only enhanced brand awareness but also delivered tangible business results, showcasing the power of strategic digital marketing in driving success.

THF TOP 3 -

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.

AIA pioneers innovative **TOTAL SOLUTIONS**

to take holistic care of employers, members and their families







Employee Voluntary Solutions

Our innovative and first-in-market Total Solutions approach caters to the needs of different employers and extends to employee members, taking total care of their wellbeing. health and financial needs in life.

Standing at the forefront of corporate solutions, AIA's unique-in-market Employee Voluntary Solutions are designed to help employee members bridge the gaps in cancer and medical protection for themselves and their families at an affordable price.





Go Beyond Conventional Employee Benefits with "Total Solutions" Protection Ecosystem

AIA Hong Kong provides employee benefits solutions to companies of all sizes. Our pioneering, innovative Total Solutions "Group Insurance - Pension - Employee Voluntary Solutions" business model takes holistic care of employees and their families, setting a new industry benchmark to ensure they are well protected during their employment and retirement. Our purpose-led approach has guided our journey and supported our growth as an industry leader.

In today's rapidly changing world, we go above and beyond to fulfil the diverse needs of our corporate clients. Upholding the three pillars of Agility, Customer-Centricity, and Innovation, we empower employee members to thrive and help businesses flourish

Together, we strive to 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.





Manulife MPF provides monthly e-newsletters and mobile app updates on top fund performance and market outlook, encouraging members to manage their retirement savings proactively.



health needs through checkups, gynecologist

consultations, and symptom treatments.

With a solid foundation in comprehensive Employee Benefits (EB) insurance products and solutions, AXA Hong Kong and Macau is committed to delivering holistic healthcare services to EB clients, going beyond traditional protection to empower their workforce's well-being at every stage, from prevention to recovery.

In the past year, we have continuously expanded our robust healthcare ecosystem to protect our members' health. Focusing on the increasing medical needs in the Greater Bay Area, we have significantly broadened our medical network to include over 1,600 hospitals in mainland China, complemented by personalized management services throughout their journey. We also delve

deep into addressing women's health challenges by introducing tailored solutions such as the pioneering women-exclusive health centre and the innovative women's health management programme 'Better She'.

Kong, provides exclusive one-stop services for

women. Managed by a team of female experts.

it ensures a convenient and comfortable

healthcare experience.

All of these innovations aim to empower our clients and members, enhancing their well-being and setting new standards in healthcare excellence.

||| Manulife 宏利

At Manulife, we believe enjoying a better retirement could mean living healthier, being financially stronger, or retiring on your own terms. As the No. 1 MPF service provider*, with 88 years of pension management experience in Hong Kong and a strong global pension management footprint, we work with individuals, employers, and employees to tackle the ageing trend.

Whether you are an employer or a scheme member, our team of experts prioritizes your needs above all else and makes MPF management more efficient. Our retirement solutions, spanning various asset classes and geographies, aim to optimize investment

opportunities and risks effectively to meet your evolving needs. We understand that there isn't a single retirement solution for everyone, but our global presence and expertise ensure that we can tailor retirement plans to work for you.

*Mercer MPF Market Shares Report as of June 30, 2024 in terms of market share of total MPF assets by scheme sponsor.

MOST INNOVATIVE PRODUCT/SERVICE AWARD 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 -

GENERAL INSURANCE



Blue Cross Elite Combo combines six types of insurance into one single policy with up to 22 coverage options available for customers to choose from. Blue Cross Elite Combo allows for high flexibility and customisation of options, offering customers the "just right" protection that suits their lifestyles, needs and budgets.





Blue Cross Elite Combo

Blue Cross has long been renowned as an innovator with numerous "market-firsts" in general insurance (GI). Understanding customers' needs and pain points is the key to our product design and development. Blue Cross Elite Combo is a research-based innovation that addresses the hassles and pain points facing customers when managing various GI policies with multiple insurers and different coverage periods and renewal schedules.

Blue Cross Elite Combo introduced the groundbreaking concept of multiple plans in one single policy, effortless management and flexible adjustments of protection plans, and alignment of coverage periods despite different inception dates. It enables customers to freely choose their coverage combinations of GI protections and customise benefit levels according to their individual needs and budgets. It accentuates the freedom of choice, offering customers all-around protection for their everyday lives from daily necessities to explorations and lifestyle pursuits. This innovative plan allows for variations and adjustments in future, providing customers with great flexibility and total peace of mind.

GENERAL INSURANCE



MyTravel Superior Plan covers irrecoverable charges for flight and hotel accommodation arising from trip cancellation or a change in travel date for any reason, allowing you to travel safely and worry-free.



It offers the same coverage across age groups from 60 days old to up to age 80, aiming to protect your loved ones in the same way that you are covered.



SCOR shapes the reinsurer of tomorrow by investing in people, data and models to make risks insurable, put a price on the risks and provide capacity.



SCOR combines the Art and Science of Risks to protect society. We leverage our leading global franchise and access to clients and partners worldwide to offer solutions for existing and emerging risks.



MyTravel Insurance

Celebrate living with FWD - embracing every adventure with the confidence of being protected against the unexpected and travel worry-free with MyTravel insurance.

It is rare in the market to be able to cancel or reschedule your trip before departure for ANY REASON and get reimbursed for up to 50% of transportation and accommodations charges, in case your travel plans get disrupted due to unexpected events or simply if you change your mind at the last minute.

FWD also understands pets are cherished members of the family, and we are proud to introduce our pioneer feature supporting pet owners to return home earlier in the event that their pets require immediate or urgent medical attention

Live life your way. FWD is here for you and has you and your loved ones covered.



SCOR Smart Credit

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. The Group generated premiums of EUR 19.4 billion in 2023 and serves clients in around 160 countries from its 35 offices worldwide.

With the tremendous growth of e-commerce worldwide, SCOR is bringing traditional trade

credit insurance to the digital ecosystem through its data-driven automated underwriting tool, SCOR Smart Credit. Designed to improve access to risk protection for SMEs trading online, SCOR Smart Credit enables insurers and financiers to work together to close protection gaps, support economies, and make a positive impact on society.

Hong Kong Export Credit Insurance Corporation (HKECIC) launched its first trade insurance cover based on SCOR Smart Credit in May 2024, covering trade loans granted by the fintech scale-up FundPark.

LIFE INSURANCE

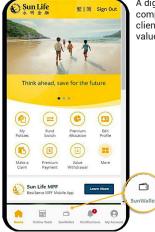
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The "Every Way of Wish" marketing campaign encourages meaningful conversations about last wishes, promoting Silver Life Insurance Plan as a way to help fulfill those dreams and protect legacies for loved ones



Two riders are introduced to meet the medical protection needs of seniors, providing enhanced flexibility to customize coverage according to unique circumstances after retirement.



A digital wallet which provides comprehensive functions for clients to flexibly manage policy values (cash values) one-stop.



Leveraging SunWallet's flexible one-stop solution, including policy splitting and currency change, client can easily navigate and manage the complexities of his/her family's financial planning.



Silver Life Insurance Plan

At Chubb Life Hong Kong, we understand the unique challenges faced by the aging population. Silver Life Insurance Plan and its rider series are designed to provide peace of mind and financial security for seniors concerned about life protection and rising medical expenses.

Designed with simplicity, the plan makes protection more accessible for the elderly. Many seniors encounter barriers accessing adequate insurance due to health, costs, and complex applications. Yet coverage is crucial for this vulnerable group. We simplify our

products and application process to unlock essential insurance support for the city's aging population.

Our mission goes beyond offering policies; we aim to facilitate wealth transfer to the next generation, extend coverage to those who may have been underinsured during their working years, and raise awareness about the importance of life and death education. By amplifying the voices of our clients, the plan not only safeguards legacies but also enriches the quality of retirement living.



SunWallet

In our rapidly evolving world, individuals and families face a myriad of challenges and opportunities at various life stages. For family planners, navigating the diverse financial needs and goals associated with each family member's life stage is crucial.

Recognizing this complexity and uncertainty, Sun Life believes that catering to clients' diverse life scenarios is key to its innovative approach. Flexibility is the answer to managing this complexity and uncertainty. SunWallet, Sun Life's first-in-market digital wallet solution, provides comprehensive functions for clients to manage their policy values (cash values) flexibly, anytime and anywhere, in any currency. It offers a consolidated overview of all policy values, with detailed breakdowns in a single view. Clients also have flexible withdrawal options, including one-off, regular, and withdraw to pay premium, all within a secure environment powered by eKYC technology. This empowers clients with full autonomy over their policies at their fingertips.

LIFE INSURANCE



Leveraging China Taiping Group's well-established Elderly Care-Healthcare-Insurance ecosystem in Greater China, we proudly introduced the first-in-HK one-stop elderly care solution platform, i.e. "Taiping GBA Elderly Care Solution".



"3-in-1" product and service solutions with ease for retirement living.



Taiping GBA Elderly Care Solution

Hong Kong is facing the ageing challenge as it is now a deeply ageing society and will become a super-aged society by 2046. The demand for quality elderly care services is substantial, however, majority of the elderly care residences in HK struggle to meet the needs of HK seniors.

Leveraging China Taiping Group's wellestablished Elderly Care-Healthcare-Insurance ecosystem in Greater China, we proudly introduced the first-in-HK one-stop elderly care solution platform, i.e. "Taiping GBA Elderly Care Solution", to fill the elderly care service gap for Hong Kong residents by bundling insurance with characteristic healthcare and elderly care. It combines wealth accumulation via insurance products, retirement care in our quality Continuing Care Retirement Communities (CCRCs) together with health protection and life style management.

Our pioneering efforts and industry leadership have been recognized by government bodies, the media, and clients alike, resulting in increased awareness of GBA retirement and CCRCs, as well as satisfactory business growth and market recognition.



HEALTH



Industry-first Care Concierge provides value-added medical concierge services, including the Medical Home Visit Service that allows customers to stay connected to the health of their parents in Mainland China



A series of documentary-style videos shot in a hospital in Mainland China to allow our customers to visualise our groundbreaking products and services in action



Crisis OneMaster Series supports the healthcare needs of families by supporting physical and mental health of "Gen Sando" with tailored protections and services for the elderly.



FWD remains committed to disrupting the Hong Kong health insurance market, and the Crisis OneMaster Series is a revolutionary critical illness product that goes far beyond providing financial assistance.



All-New-Holistic Health Propositions

As medical technology advances and the mobility between Hong Kong and Mainland China increases, there is a rising demand for quality medical protection among local customers and those living, working, or retiring in the Greater Bay Area (GBA). Driven by our purpose to help people live Healthier, Longer, Better Lives, AIA Hong Kong launched a differentiative holistic health proposition in April 2024 to address our customers' pain points. The AIA Voluntary Health Insurance Privilege Ultra Scheme provides an enhanced safety net for customers to cope with rising medical needs and offers the first-in-market Phase 3

clinical trial cancer drugs benefit. Together with the GBA Health Connect Outpatient Plan, we enable seamless access to outpatient services in the GBA. What's more, we have transcended traditional insurance boundaries by taking care of our customers' parents in China as well with the industry-first Care Concierge's Medical Home Visit Service.



Crisis OneMaster Series

Crisis OneMaster Series is a groundbreaking, first-in-the-market critical illness insurance, created through a thorough examination of what patients may need in the worst-case scenario. We have redefined the "Total Critical Illness Solution", which builds upon:

- the innovative family care concept and provides critical illness coverage across three generations without health underwriting,
- protection and support for "Gen Sando" towards potential elderly illness in the future;
- first-in-market mental health protection in Hong Kong with various professional services

for all-rounded support for physical and mental health

The Plan covers 170 defined diseases along with other undefined diseases; maximum coverage could exceed 2,080% of initial sum insured, which is vital for bringing customers peace of mind.

FWD Care provides a wide range of services to support and ensure customers are well taken care of throughout the journey from prevention to recovery.

HEALTH



CTF Life's "FamCare 198" Critical Illness Protector provides customers and their loved ones with a worry-free future



"FamCare 198" Critical Illness Protector Pregnancy Baby Protection Plan offers the earliest-in-market critical illness protection

CTF Life 周大福人壽

"FamCare 198" Critical Illness Protector

Chow Tai Fook Life Insurance Company Limited ("CTF Life") is one of Hong Kong's most well-established life insurance companies and aspires to become a leading insurance company in the Greater Bay Area while continuously creating value beyond insurance.

We strive to help customers achieve their life goals and secure a worry-free future. "FamCare 198" Critical Illness Protector ("the Plan") is designed to shield customers from the emotional and financial burdens caused by critical illnesses. The Plan features many market-leading coverages including most-

covered-in-market coverage for up to 198 illnesses, unlimited top-up benefit on severe urban diseases and SEN (Special Educational Needs) Care Benefit. The unique features make it the most comprehensive plan in the market prioritising the well-being of our customers.

The version of Pregnancy Baby Protection provides market-first features of Neonatal Intensive Care Unit Cash Benefit and Waiver of Premium Benefit upon Maternal Death. It is the earliest insurable critical illness protection plan in the market crafted for expectant mothers to safeguard their precious little ones after 18 weeks of gestation.



WEALTH



FortuneXtra offers a user-friendly savings calculator that helps customers see how this product can generate solid returns to support their diverse global visions and life goals.



In the video, AXA shares a survey indicating that nearly 60% of respondents have been planning new life goals over the past three years, exploring global ambitions such as digital nomad lifestyles, living abroad, and early retirement.



Manulife launched flagship savings product Genesis to help customers accumulate wealth and craft an enduring legacy with several first-in-market features and a series of value-added services.



Darren Thompson, Chief Product Officer, and Kelton Wong, Head of Proposition and Product Development at Manulife Hong Kong and Macau, unveiled the Genesis plan in April 2024.





FortuneXtra Savings Plan

In today's rapidly transforming world, market instability and financial uncertainty present considerable challenges for wealth management and planning. As individuals pursue new global prospects and opportunities, navigating volatile financial climates to achieve their ambitions has become increasingly complex. FortuneXtra empowers customers to rise above these challenges through its pioneering solutions.

FortuneXtra introduces an innovative multicurrency insurance solution unlike any other. With up to 9 policy currencies and cuttingedge dual currency account tools, FortuneXtra provides unlimited flexibility. Customers can seamlessly convert values—either partially or fully-between currencies to unlock the global savings potential, with no handling fees required.

At the core of this product is a resolute focus on adaptability. Anticipating customers' evolving needs. FortuneXtra delivers unparalleled versatility through features like the pioneering Flexi Segregation Option. Beyond supporting flexible wealth planning, this plan provides a suite of thoughtful, industry-leading tools designed to ensure seamless inheritance and address the global needs of future generations, making it the ideal solution for efficient legacy transfer in today's modern era.



Manulife 宏利

Genesis

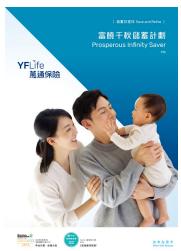
When it comes to saving for the future, many conventional savings insurance products are often perceived as long-term commitments that lack liquidity. With saving being an essential part of one's financial planning, Manulife has developed Genesis as an innovative solution to meet short, mid and long-term financial needs. Genesis offers a flexible withdrawal option that enables customers to receive a lifetime nonguaranteed income stream, and an advance benefit that covers designated critical and mental illnesses. This makes it a great option for those who wish to have the freedom to withdraw their savings when they need it and be covered in the event of an unforeseen illness.

Manulife Hong Kong has been a trusted name for more than 125 years and has grown to become one of the top-tier providers of financial services. We will continue to introduce financial solutions that help people make their decisions easier and lives better.

WEALTH



A strong team of Product Strategy & Pricing is dedicated to design and develop products that address life stage insurance needs and exceed customer expectations!



"Prosperous Infinity Saver" not only offers multiple policy currency exchange, flexible policy-split, bonus lock-in, premium holiday, and various advance instruction options, but also the freedom to convert the cash value into lifetime annuity income.



Prosperous Infinity Saver

At YF Life, innovation starts with an idea which is put into practice through a diligent implementation process. Our dedication and devotion have worked into an unbeatable position in product development to create a niche unique to us and appealing to customers.

We gather insights about targeted customers related to life stages needs, especially about popular topics like aging, retirement, and inheritance. Annuities and savings products have long been flagship products at YF Life, and we have enhanced them to provide unparalleled flexibilities, including wide range

of currencies and administrative options. Our special features, creatively brainstormed and meticulously implemented, have provided us competitive edges as a niche player in the current market landscape.

In YF Life, "product" encompasses more than just features, it extends to encompass customer experience and even expectations on unexplored insurance needs. For us, product development is akin to a sustained habit – incremental but consistent enhancements can yield substantial results in the long term.



THE TOP 3 —



AXA launched an inclusive protection, CareForAll, to bridge the protection gap of underinsured community The campaign focused on a simple and direct message "From NO to YES" to symbolise CareForAll's inclusive protection to underinsured community







CareForAll

AXA CareForAll campaign was launched in response to the significant number of individuals in Hong Kong who do not have comprehensive access to insurance coverage, particularly those with substandard health condition and the elderly.

The campaign aimed to address the needs of these segment and provide them with essential insurance. It positioned AXA as an innovative and inclusive brand, seeking to protect the unprotected and offering solutions to those who have been left behind.

We leveraged the big idea of "From NO to YES" to symbolise the narrative from rejection to

acceptance. The marketing approach involved groundbreaking features and a simplified underwriting process with only 3 questions. Leveraging CRM data, social channels, and events, the campaign successfully targeted the underinsured community.

This resulted in remarkable business outcomes, including increased awareness, #1 ad recall, high call-to-action, and high digital leads generation. Post-campaign surveys showed a positive shift in respondents' perception of AXA. The CareForAll campaign not only positioned AXA as an innovative and purpose-driven brand but also set a new standard for inclusive protection in the insurance industry.



OUTSTANDING

CAMPAIGN FOR

TARGETED COMMUNITY

This award honors exceptional marketing campaigns

that have successfully reached and engaged a specific, underserved, or niche audience (instead of general public). Submissions for this award should showcase how the brand has tailored its messaging, creative, and media strategy to authentically connect with and positively impact a well-defined community. Judges will evaluate entries based on the depth of audience understanding, the relevance and inclusivity of the campaign content, the effectiveness in driving meaningful engagement and

tangible outcomes for the targeted community, and the

overall alignment with the brand's values and purpose.

AWARD



Sun Life in partnership with Beyond Sport announce the opening of the newly refurbished Wah Sum Basketball Court in Fanling, the Northern district of Hong Kong.

To amplify the reach of Hoops + Health, we partnered with InspiringHK Sports Foundation, a local nonprofit, to conduct bi-weekly free basketball sessions for local youths.





Pawrents from a diverse range of pet groups were invited to participate in pet racing, the main competition at Prudential Easter Pawty 2024, co-hosted with leading pet portal "MohiGuide".

The Prudential Easter Pawty created cherished moments between pawrents and their furkids, strengthening connections among pawrents, our financial consultants and us.





Hoops + Health

The Sun Life "Hoops + Health" initiative is a regional initiative in partnership with a global sport for social change foundation Beyond Sport, with the aim of promoting health and wellbeing with the power of sport, particularly basketball and to encourage underprivileged youth to be physically active and live healthier lives. The initiative was kick started in September 2023, refurbishing basketball courts and organizing various events in 6 major markets in Asia with a total investment of HKD\$5.7million. In June 2024, the initiative rolled out in Hong Kong, with the refurbished court opened to public in Wah Sum Shopping Center at Fanling, northern district of Hong Kong.

In addition to the physical refurbishment, coach education workshops and a series of basketball sessions for youth under 18 have been organized to promote healthier lifestyles among local youths. The campaign has successfully reached over 4,500 community members to make use of the safer and appealing refurbished basketball courts, driving community wellness initiatives in different locations and positive impact in the society.



PRUChoice Furkid Care

Modern "pawrents" devote their love and unwavering care for their "furkids", just like parents. However, social support towards furkids has yet caught up with this. Thus pawrents form different communities to share joy and information on raising furkids.

Prudential upholds "We DO Family" spirit and protects every member of modern families from pawrents to furkids. PRUChoice Furkid Care offers comprehensive features that protect furkids and pawrents, while goes beyond insurance with fursonalised policy documents and VAS offers in creating precious pawrent-furkid moments.

Prudential launched a 360° online-to-offline

campaign, reaching pawrents via social media, digital marketing, advertising, events and partnerships, successfully engaging pawrents via various pawrent sub-communities.

Our engagement did not confine to PRUChoice Furkid Care. Prudential agents were assigned to provide consultation to each pawrent in dealing with future "pawsibilities" when they grow old with furkids. We also collaborated with our life insurance arm to tailored pawrents extra offers on selected savings products to bring up their awareness on future planning and support the high cost in raising furkids.



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.



AXA accelerates digital transformation by adopting world-class technology to maximize business value, enhance user experience, and achieve operational excellence.

AXA Talent - a one-stop agency recruitment app, a ground-breaking solution designed to digitalize the agency recruitment experience and revolutionize prospect management, empowering agencies to acquire the right talent faster than ever.







AXA has undergone a remarkable digital transformation journey, revolutionizing the operations, agency experience and customer engagement through innovative practices and cutting-edge technologies. AXA has created a digital-first, data-driven organization, transformed into a digital insurance leader by broadening technology horizons and embracing cloud agility. The expansion of our cloud migration and the development of standout applications are pivotal moves designed to catalyze business growth and reinforce our market leadership. The solid, stable foundation sets the stage for integrating advanced technologies such as generative AI, ensuring

AXA remains at the forefront of digital and data capabilities, ready for future challenges.

Our vision is to transform AXA into a dynamic 'insurance as a service' company, poised to serve more customers and serve them better. By prioritizing continuous technology advancement, we not only anticipate the future of insurance but actively shape it, ensuring that every customer journey with AXA is as empowering as our promise: 'Know you can.'.



Launched in April 2024, Super Agent+ transforms the agency experience from a transaction-based configuration into an "office-in-a-box" solution that heightens productivity with streamlined processes and account management.



BlueCross+, a centralised customer portal, is another cornerstone of Blue Cross's transformation. This selfservice platform will allow customers to manage their accounts, policies and Smart Points effortlessly and seamlessly.



FWD is actively engaged in creating a digital ecosystem, facilitating data flow and achieving breakthroughs in data integration and application.

FWD taps into the new opportunities created by AI, applying this transformative technology in underwriting and claims.





Blue Cross 藍十字

An AIA Company 友邦保險成員公司

"Go Young, Go Digital" underlines the new focus of Blue Cross's digital transformation. Faced with the challenges of legacy systems, Blue Cross works towards an all-encompassing digital ecosystem, built on the three pillars of Customers, Staff and Distribution, a major advancement from the transaction-based model

Driving the transformation is a cross-team squad advocating collaboration, flexibility and swiftness which took only nine months to birth - SuperAgent+, the first milestone of Blue Cross digital ecosystem. Offering a one-stop, "officein-a-box" solution, the new portal has propelled agent productivity with significant increases in policy count and gross written premium.

The new-face customer digital platforms deliver a seamless user experience on the learn-buyservice-claim journey, cutting the steps and friction points while keeping customers engaged, resulting in a remarkable growth in organic traffic and conversion rate.

The power of data is evident in the centralised operations platform which integrates multiple purpose-driven dashboards for different departments. Harnessing data intelligence, the all-in-one platform empowers staff to work smarter with predictive modelling and streamlined workflows

Blue Cross digital ecosystem shall evolve and continue its role as a growth driver for the company.



FWD is committed to delivering a best-in-class customer experience through innovation and customer-centric design. After transforming to a digital purchase and claims process, we are now focused on advancing digitalisation with our partners and leveraging Al alongside human expertise to provide an instant insurance experience.

We engage in industry initiatives and utilise APIs to create a digital ecosystem with our partners. By sharing and consuming data and services within and beyond the insurance sector, we unlock innovative solutions and enhance service efficiency for our customers.

Additionally, FWD is advancing its use of Al for complex risk assessment, transitioning from traditional rule-based engines to a highly efficient hybrid model powered by AI. This approach allows instant underwriting and claims decisions, enabling our customers to experience faster policy issuance and claim payments. With FWD, customers can truly harness the power of data and AI.

THE TOP 3 -

BEST PARTNERSHIP PROJECT AWARD

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.

If the partnership has been formed between two insurance companies, the entry may be submitted by either company or both.



The GBA Health Connect Outpatient Plan by AIA Hong Kong provides seamless access and consistent outpatient services across GBA cities, with the flexibility to arrange either face-to-face consultations with immediate medication or online consultations with medication delivery services.



A strategic partnership enables customers to access quality GBA-focused medical network, with affordable and accessible outpatient services wherever they travel in the cities of GBA.



Going Beyond: Elevating GBA's Primary Care with Strategic Partnership

As residents increasingly travel between Hong Kong and Mainland China, the demand for cross-border medical protection is on the rise. Through a strategic partnership, AIA Hong Kong and the GBA Healthcare Group co-created the GBA Health Connect Outpatient Plan, aiming to provide customers with the access of medical services consistent with the standards of care in Hong Kong. This plan provides seamless access to face-to-face consultations with immediate medication, online consultations with medication delivery services, and preventive check-up services, with coverage

across Hong Kong, Macau, and designated cities in the Greater Bay Area. This collaboration demonstrates our steadfast commitment to the government's efforts in strengthening the primary healthcare system, aligning with the "family doctor for all" concept to enhance personal health and disease prevention.



AXA and HK Express hosted a media event at the HK Airport hangar to celebrate the launch of our exclusive partnership.



Meet the "AXA Heroes" behind the successful launch of our partnership – each individual has played a crucial role in bringing our vision to life.



Our partnership with TPIM and GBAH enables us to establish a sustainable insurance, elderly care and healthcare ecosystem.





Establishing and scaling a partnership is often more challenging that it seems. However, having the right partner, like HK Express Airways Limited, along with a dedicated and supportive team, makes all the difference. They keep us focused and motivated, even in tough times, reminding us of our original vision, the potential we share, and the meaningful impact we can create together.

A true partnership is built on trust, collaboration, and a shared commitment to excellence. By aligning our goals and investing our passion, we can overcome challenges and achieve remarkable results. Our combined energy and determination have enabled us to launch three innovative travel insurance products in just a

few months. This accomplishment not only showcases our teamwork, but also serves as a platform for our team to shine and feel a sense of ownership in our shared success. Witnessing our partnership thrive and make a real impact is incredibly rewarding, and it fuels our commitment to continue progressing together!



China Taiping Life Insurance (Hong Kong)
Company Limited (TPLHK), Taiping Industry
Investment Management Co., Limited (TPIM),
and GBA Healthcare Group (GBAH) have forged
a strategic alliance to pioneer a comprehensive
"insurance+" solution for Insurance, Healthcare
and Elderly Care.

This powerful partnership leverages the synergized strengths of each partner. TPLHK's deep understanding of the Hong Kong market and its expertise in catering savings need through insurance, TPIM's expertise in elderly care communities, and GBAH's extensive network of healthcare resources in the GBA, have been seamlessly integrated to create the "GBA Elderly Care Solutions".

By combining insurance coverage, cross-border healthcare services, and access to elderly care communities, this innovative solution addresses the unique challenges faced by HK's aging population. This one-stop platform integrates wealth management, retirement planning, health protection, and lifestyle services, empowering Hong Kong residents to plan for a secure and enjoyable retirement in the GBA.

Our strategic partnerships with TPIM and GBAH not only position us to capitalize on emerging silver economy opportunities but also strengthen our competitive edges and service capabilities.

THE TOP 3 —

EXCELLENCE IN KOL PARTNERSHIP AWARD

This award recognizes outstanding and innovative collaborations between brands and key opinion leaders (KOLs) that have driven significant, measurable impact. Entries for this award should demonstrate how the brand and KOL partnership leveraged the KOL's unique influence, authenticity, and rapport with their audience to effectively communicate the brand's message, enhance brand awareness, and deliver tangible business results. Judges will evaluate submissions based on the strategic alignment between the brand and KOL, the creativity and execution of the partnership, and the overall effectiveness in achieving the campaign's objectives and metrics.



Yuki composed the "Live Young" theme song with Lyrics that echo the refreshed features of the "Live Young". The theme song was performed for the first time at our event.

Every "Live Young" event & activity involving Yuki participation consistently garners good engagement and feedback for both online & offline media.





BOC Life has continued to innovate and enhance the overall user experience of the comprehensive platform under the wellness ecosystem brand - "Live Young". Since Jun 2023, we have introduced a refreshed look for "Live Young," integrating gamification, charity, and social elements into one platform.

Yuki, Law Yuk Yee may not be widely recognized as a KOL across all age groups, but her appearances in various popular TV dramas have made her a beloved figure among many families. Just before we engaged her as a KOL for "Live Young", she was planning to debut as a singer-songwriter, further expanding her career beyond acting, which made it an ideal time for

the campaign launch, leveraging her growing popularity.

By bringing Yuki on board not only as our ambassador but also as the composer of an original advertising song, along with her debut performance at our events, we were able to enhance our advertising efforts and create exciting synergies.



Bowtie, as Hong Kong's pioneering virtual insurer. has achieved 100m website pageviews, highest amonast all insurers.

Bowtie's commitment to providing high-quality, expert-driven content. Professor Tony Mok's health series not only educates audiences about cancer screening and prevention but also drives significant organic growth for Bowtie's channel.





Our KOL video ranked as the "#1 Top Branded Video" on YouTube for the month when it was launched in May 2024.

By collaborating with a group of KOLs with established credibility, it adds authenticity to our messages.



bowtie

Bowtie, as Hong Kong's pioneering virtual insurer, has leveraged an innovative KOL partnership strategy to revolutionize the industry's approach to customer engagement and transform insurance education into relatable content

In 2024, we have partnered with 38 diverse influencers, including heavyweights like John Tsang, Professor Tony Mok and the latest addition, YouTuber MingJai. Our approach prioritizes authenticity and personality. addressing hot topics through a mix of health insights and personal stories. Notable collaborations include a celebrity driving product awareness of term life insurance, foodie influencers delving into the quality of healthcare & hospitalization services, and customized content for various demographic segments. These have struck a chord with audiences, generating 1.3 million organic views and translating into 2.000 sales.

By popularizing insurance and health knowledge, we empower prospective customers to make informed decisions about products that best suit their needs. This innovative fusion of education and influence is also transforming customer engagement into sustainable business growth in Hong Kong's insurance landscape.



■ Manulife 宏利

Manulife's Genesis Launch Campaign redefined the idea of saving from being a passive activity to a proactive approach to building wealth. By strategically partnering with key opinion leaders (KOLs) such as Torres and Ben Sir, we created engaging and relatable content that resonated with diverse audience segments. Our innovative approach included leveraging the unique influence and authenticity of these KOLs to effectively communicate our brand messages.

The campaign achieved significant measurable impact, including over 900K organic views on YouTube, a 10-point increase in ad awareness, and a 110% growth in engagement. This collaboration boosted brand awareness.

and delivered tangible business results, demonstrating the effectiveness of strategic KOL partnerships in achieving success.

THE TOP 3 —

OUTSTANDING RISK MANAGEMENT AWARD

The award recognises the company which has established an adequate and effective risk management framework/practice to support strategic planning and generate long term sustainable success. For example, the winning company should demonstrate how it tackled and solved one/more major problems encountered by established and/or implemented risk management strategies; how it advanced the risk management profession; how its risk strategy be well articulated, formalized/integrated into enterprise-wide decision making process at all levels, etc.



Prudential Risk Management's vision is to be the trusted partner and protector of our stakeholders. We focus on formulating strategic goals and making balanced decisions that drive sustainable growth for the corporation.

Prudential's annual Risk Awareness Festival promotes a culture where conduct and risk management are clear and relevant for all employees through engaging and informative activities.





Prudential General Insurance Hong Kong has effectively managed risks and opportunities despite significant industry challenges, such as climate change, increased regulatory scrutiny, and evolving customer expectations. Our comprehensive risk management framework, based on a robust three-tier risk governance structure, ensures clear accountability and oversight at the board, management, and operational levels. This framework balances risk and profitability, aligns with group and local regulatory requirements, and integrates risk-based decision-making into core business processes like product development, pricing, underwriting, claims, and reinsurance.

The Enterprise Risk Management department aims to be a partner and enabler to business units and functions, helping them formulate strategic goals and make balanced decisions for sustainable growth. An effective governance structure embeds risk management in business decisions and instils a strong risk culture throughout the organisation. This framework helps navigate uncertainties and complexities in the general insurance industry, delivering value to customers, shareholders, and stakeholders.



"At Prudential, we are committed to fostering a strong risk culture, which is built on the collective mindset and awareness of everyone in our organisation." — Johnny Lee, Chief Risk Officer

Prudential is enhancing risk and compliance management to improve commercial focus, digitise processes and strengthen customer offerings, with a Governance, Risk and Compliance platform that supports company-wide objectives and mitigates risks.







Prudential Hong Kong excels in effective enterprise risk management. This competitive edge enables us to fulfill our long-term commitments to customers while ensuring they are treated fairly. We are dedicated to enhancing risk awareness and fostering a robust risk culture throughout our organisation. Our priority is balanced decision-making for sustainable growth, leveraging challenges as opportunities to strengthen our resilience.

Our mature corporate governance structure is embedded within the organisation, enhancing operational quality. The Risk Management Framework we employ ensures comprehensive risk management and adherence to both internal and regulatory standards, integrating risk processes into our day-to-day operations.

The establishment of an integrated risk and compliance e-platform supports system-based risk assessments and control management. We continually capitalise on technological advancements and data analytics to fortify our risk management and compliance monitoring, while also nurturing our enterprise risk management talents through competency development programmes.

YFLife 萬通保險

Traditional risk management often rely on the 3 Lines of Defense (LOD) model. However, in today's rapidly evolving business landscape, this approach is showing signs of inadequacy. This year, YF Life proudly presents a new paradigm in risk management with the establishment of a "squad", known as the 1.5 Line of Defense, termed Operation Risk and Complaint Management (ORCM).

Risk identification works best if it is performed during daily business activities. Our insights reveal that customer complaint served as a valuable indicator of potential vulnerabilities, preempting major crises. Also, conducting process reviews or self-assessments is instrumental in pinpointing operational bottlenecks. That's where ORCM assists and facilitates process owners to report and escalate risk issues in a constructive manner.

Through engaging real-life examples, we demonstrated the team's success in transforming potential risks and issues into improvement opportunities. By reassessing procedures with a customer-centric focus approach, we steer towards a culture of enhancement and coherence.

The state of the s

The 2024 RGA Hong Kong client seminar featured RGA experts sharing insights on market dynamics and exploring forward-looking solutions unique to the Hong Kong market.

RGA Hong Kong is honored to be a Gold Sponsor at the 'Women of Influence' Summit by the American Chamber of Commerce in Hong Kong. We value diversity and empower future women leaders in our industry.



"Reinsurance Group of America (RGA) is the only global reinsurer focused exclusively on the life and health industry. We support clients and partners around the world with innovative approaches and customized solutions. RGA provides financial security and growth opportunities to our insurer partners by enhancing their capital efficiency and risk management capabilities. As one of the world's largest reinsurers, RGA combines insights from the global reinsurance market with local expertise to develop comprehensive strategies and solutions. Working together with our clients, we will continue to turn risk into opportunity, advance the insurance industry, and strive to make financial protection accessible to all."





We will continue to rely on our recognized in-house expertise and leverage our powerful global franchise, providing solutions to our clients and contributing together to the resilience of societies.

Driving value creation. Shaping the reinsurer of tomorrow.





Swiss Re's Property & Casualty Reinsurance business is more than just a risk transfer provider. We are a trusted partner for our clients and partners, offering them risk expertise, innovative solutions. and financial stability. Whether it's natural catastrophes, specialty lines, or liability, Swiss Re has the experience and the technology to help you manage your risks and grow your business.



Let's progress together

With 160 years of knowledge, we're helping clients build resilience and unlock opportunities around the wor



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. The Group generated premiums of EUR 19.4 billion in 2023 and serves clients in around 160 countries from its 35 offices worldwide

SCOR is a long-term and committed player in Hong Kong. At SCOR, we believe that life is precious and that we should support our customers in living their best life. We continued

to develop distinguished reinsurance schemes which provided superior service and security to our clients and their policyholders. Putting our clients in the center of everything that we do enabled us to co-develop unique products and propositions with our insurer clients that provide peace of mind to our policyholders.

For more information, visit: www.scor.com



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 analysis 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. Swiss Re is organised into Business Units, each with a distinct strategy and set of objectives contributing to the Group's overall mission. Through our strong financial position, we provide the security clients need, especially during times of uncertainty and transition.

THE TOP 3 -



Alan inspires and nurtures the next generation of agency leaders while advocating for the value of personal financial planning.



Alan is committed to driving leadership excellence.



Alan Wong

Alan has dedicated 35 years to his insurance career since 1989, driven by a passion for influencing others and creating a meaningful life. Recognised for his achievements, he became Senior Regional Director in 2007 and now leads an agency of nearly 700 professionals.

Alan's philosophy is to empower team members to view insurance as a lifelong career, fostering an environment where they thrive, ensuring professional success and personal growth, contributing to the organisation's success. In 2023, under his leadership, his agency FLAME achieved 150% growth in sales productivity and an 84% increase in MDBT members.

Alan is a recognised thought leader in the industry, offering valuable advice to professional bodies and regulators on regulations and policies. He serves as the President of the General Agents and Managers Association of Hong Kong (GAMAHK) and is a member of the Discipline Review Committee for the Mandatory Provident Fund (MPF).



The Beezy team, led by Charleson, showcases youthful energy and diversity in driving success in both onshore and offshore market businesses and setting new industry benchmarks through personalised client interactions.



Charleson received the Bloomberg Businessweek District Achievement of The Year (Agency Force) Outstanding Award 2024, reflecting his commitment to a client-centric approach and the transformative power of personal interaction in financial planning.



Glen's modest beginnings have instilled in him a strong passion to "Give" back. He believes his career success comes with the responsibility to guide his teammates to greater heights.



Together, the "Givers" serve numerous clients and have an impressive referral rate. The "Givers" are characterised by their strong hearts and team spirit.



Charleson Ng

Charleson Ng's swift ascent at FWD Insurance, from his 2015 entry to becoming the youngest Regional Director in 2020, exemplifies his innovative leadership. He guides a diverse Beezy team of 150 professionals now, with an average age of 30, with a 53% MDRT achievement rate. The team serves both onshore and offshore markets, showcasing their versatility. Charleson's focus on building a young, culturally diverse, and highly educated team aims to changing the way people feel about insurance.

His initiatives challenge conventional practices, blending cutting-edge technology such as

Al with personalised service to redefine client experiences. Through programs like Genius, Charleson nurtures and inspire emerging talents and sets new benchmarks for agency operations. His vision extends beyond mere business growth; he strives to elevate industry standards and transform public perceptions. Under Charleson's guidance, the Beezy team is not just providing insurance—they're pioneering a new approach that puts clients at the heart of their service.



Glen Wona

Glen Wong is a Senior District Director at AIA, serving hundreds of clients and policies. Driven by a heartfelt commitment to supporting others, he leads the "Givers" team with the mission of "giving good vibes, love, and strength" to excel and thrive, nearly a third of "Givers" have achieved MDRT.

A "Giver", Glen has made valuable contributions to AIA and the industry. He nurtured numerous agents through AIA's Elite Development Programme and served on the Life Underwriters and Sales Executive Board. As Vice President of the Life Underwriters Association of Hong Kong

in 2016-2023 and Area Chair of MDRT Members Communication Committee in 2016-2024, he fostered professional development and championed best practices. Glen has also shared his expertise with professionals at global conferences. His achievements have been recognised with numerous awards, including GAMA MAA.

Glen is also active in the community, serving diverse causes as Chartered President of Lions Club of Hong Kong Eagles Nest, Honorary President of Wong Tai Sin Association of Youth Development, and Director of Hung Yi Charitable Education Foundation.

THE TOP 3 —



Dr. Lee with winners and Guest of Honour, Mr. Eddie Ng Hak-Kim GBS, JP, at HKMD's Hong Kong Outstanding University Student Award Ceremony 2023.

Dr. Lee received the Master Agency Award at the GAMA Awards Presentation 2024.





Lester Lee

With 18 years in the insurance industry, Dr. Lester Lee has risen to prominence as the first Chief Executive Regional Director of FWD Insurance in Hong Kong. Leading a team of over 500 advisors, he has been recognised with numerous accolades, including the "Outstanding Agent of the Year" from the Hong Kong Insurance Awards 2021 and the "General Agents and Managers Association (GAMA) Master Agency Award" for four consecutive years since 2021.

Driven by his belief in empowering youth, Dr. Lee has established the non-governmental organisation Hong Kong MingDe (HKMD) to nurture national identity and social responsibility in the next generation. Under his leadership, HKMD advocates various initiatives such as career workshops, local home visits and overseas volunteer programs serving thousands to date. Now in its third run, HKMD's Hong Kong Outstanding University Students Award honours exemplary individuals and fosters greater community engagement, attracting over 300 applicants and significant media attention each year.

Dr. Lee's dedication to the insurance industry and youth development showcases his leadership, vision, and commitment to making a positive impact on society. He inspires professionals and young people alike, demonstrating the power of combining professional success with a passion for social responsibility.





Renowned for his leadership skills and decades of experience, Marcus Wong has led his team to win Super District of the Year for the 7th year.



Like father, like son. Marcus Wong (left) seeks to continue his father's legacy in the insurance industry, the late Joshua Wong.



Susanna's Motto "Wind control the direction of tree moving; but you determine the direction of your own way to go.



Susanna won the Inspirational Agent/Leader of the Year (Winner) 2019 at the Asia Trusted Life Agents & Advisers Awards.



Marcus Wong

No sooner was Marcus Wong named Personal Production Agency Leader of the Year than he pledged a donation to build a school in mainland China in 2003. The school in Guizhou became a harbinger of his many philanthropic initiatives in the following decades.

With a mission to foster a more inclusive and equitable community by helping grassroots and underprivileged families, Marcus believes everyone can maximise their potential and be a better me if given an opportunity and support. His community programmes span youth education, training and development.

volunteering and community service, and crosssector collaborations.

Building on his career success, Marcus has leveraged his influence to drive community commitments and amplify his impact on society. Besides establishing his flagship Fly High Foundation Company Limited, he is reputed for his leadership and talent in mobilising influencers and celebrities to engage in joint community programmes. Together, he strives to inspire hope and positive energy among the vulnerable and needy in the face of adversity.



Susanna Chan

Susanna Chan has been with Sun Life for 25 years. She is a role model in her region, having achieved over 20 years of MDRT status. She has received several notable industry awards, including the Asia Trusted Life Agents & Advisers Awards - Inspirational Agent/Leader of the Year (Winner) in 2019.

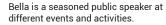
Susanna's outstanding contributions as a community intermediary are evident through her exceptional efforts in supporting vulnerable groups. She has championed a "charitable life" mindset, inspiring her colleagues to volunteer and engage with the local community. Her

initiatives have fostered lasting cross-sector collaboration, driving positive change for the vulnerable in her community.

As LifeCare's most outstanding member, Susanna actively advocates for policy donations. She and her team continuously encourage clients to donate a portion of their coverage each year, and to date, they have donated over 1,000 policies to help those in need

THE TOP 3 -







Bella empowers her team members to address the diverse needs of their clients.



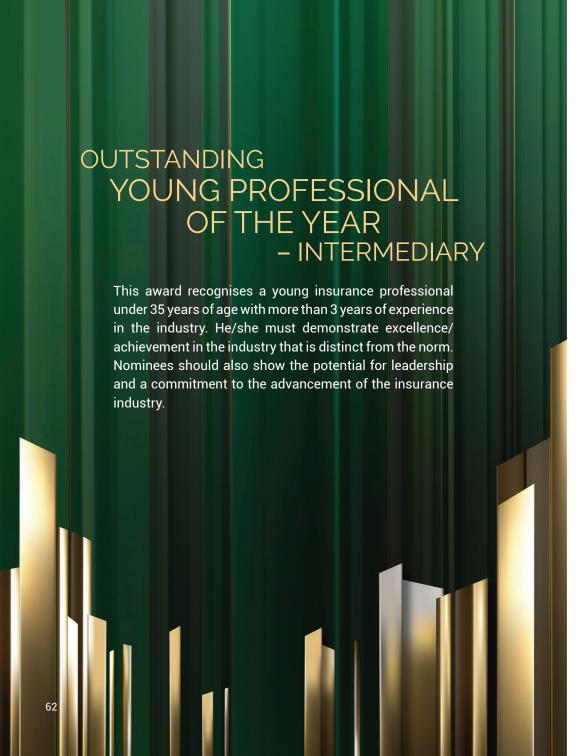
Bella Lam

Bella began her career at Prudential in 2013. She has qualified for the Million Dollar Round Table (MDRT) six times, including two memberships in the Court of the Table (COT). Currently, Bella serves as the Principal Wealth Planning Director, leading a team of over 30 professional financial consultants.

Bella delivers comprehensive protection solutions tailored to meet the diverse needs of her customers. Over the years, she has served hundreds of individuals and families, providing more than \$250 million in protection coverage. In 2023, Bella's team achieved remarkable

results, demonstrating exceptional capabilities and dedication, including significant growth in group productivity, the number of cases, and the number of MDRT qualifiers.

Bella emphasises the significance of selfawareness and personal growth. She inspires individuals to pursue their passions and desires and believes that they hold the keys to unlocking their destiny. "When we strive to become better than we are, everything around us becomes better too."





Japheth Man has received numerous awards over the years.



Japheth started his team in 2015, attracting many young and aspiring members who share his motto of "Everyone Can Shine".



Kelly empowers young professionals by equipping them with right tools and mindsets for success.



Kelly leads her team in providing professional insurance solutions and services to meet the customers' needs at different stages of life.



Japheth Man

Despite his humble beginnings, Japheth Man found a new start with insurance. His calling came when he suffered two major surgeries and realised the importance of protection and life planning. He joined AIA in 2014, made a turnaround in life and embarked on a promising career.

With sweat and toil, Japheth became a Million Dollar Round Table member in barely two years and attained Court of the Table in 2022-2023. As a District Director, he serves numerous customers and has achieved a very high policy renewal rate!

Believing that "Everyone Can Shine", Japheth started to build his team in 2015, recruiting university graduates and daring them to chase their dreams. His district has since grown steadily. Apart from training his teammates, Japheth also shares his life stories and experiences within AIA and via social media to the wider community, as part of his ongoing efforts to inspire people to dream — and to shine.



Kelly Tong

Kelly is a dynamic millennial entrepreneur transforming the insurance landscape with her innovative ideas and determination. She has built a brand that challenges conventional perceptions of insurance products and the profession.

Beginning her career in 2016, Kelly now serves as the Regional Director, leading a vibrant team of young financial consultants. With an average age under 35, over 90% of her team members hold master's or doctoral degrees, bringing fresh perspectives to the industry.

Known for her passion for making a positive impact, Kelly is driven by a profound sense of purpose and a desire to foster meaningful change through her leadership. Her win-win philosophy has cultivated a robust network she leverages for success.

Kelly's vision is to empower young individuals to become the next generation of industry leaders. By instilling a passion for excellence, an entrepreneurial mindset, and fostering a collaborative environment, she aims to elevate the standard of insurance provision and inspire others to follow in her footsteps.

Outstanding Claims Management Award

General Insurance Life Insurance



Cigna Worldwide General Insurance Company Limited



MSIG Insurance (Hong Kong) Limited



Zurich Insurance (Hong Kong)



Hang Seng Insurance Company Limited



Manulife (International) Limited



Prudential Hong Kong Limited

Outstanding Customer Services Award

General Insurance

Life Insurance



AXA Hong Kong & Macau



Bupa (Asia) Limited



Cigna Worldwide General Insurance Company Limited



AIA International Limited



HSBC Life (International) Limited



Prudential Hong Kong Limited

Excellence in Customer Acquisition and Engagement Award



BOC Group Life Assurance Company Limited



FWD Life Insurance Company (Bermuda) Limited



Prudential General Insurance Hong Kong Limited

Outstanding Training & Development Award



FWD Life Insurance Company (Bermuda) Limited



HSBC Life (International) Limited



Prudential Hong Kong Limited

Outstanding Corporate Social Responsibility Award



Generali Hong Kong



Manulife (International) Limited



Prudential General Insurance Hong Kong Limited

Excellence in ESG and Sustainability Award



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AXA Hong Kong & Macau



HSBC Life (International) Limited



Zurich Insurance (Hong Kong)

Outstanding Equal Opportunity Employer Award



Cigna Worldwide General Insurance Company Limited



Liberty International Insurance Limited



Manulife (International) Limited

Outstanding Integrated Marketing Strategies Award



AIA International Limited



HSBC Life (International) Limited



Prudential Hong Kong Limited

Outstanding Digital Marketing Campaign Award



AXA Hong Kong & Macau



FWD Life Insurance Company (Bermuda) Limited



Manulife (International) Limited

Outstanding MPF/Employees' Benefit Product/ Service Award



AIA International Limited



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AXA Hong Kong & Macau



Manulife (International) Limited

Wealth

Most Innovative Product/Service Award

General Insurance Life Insurance Health



Blue Cross Elite Combo
Blue Cross (Asia-Pacific) Insurance Limited



MyTravel InsuranceFWD Life Insurance Company (Bermuda) Limited



SCOR Smart Credit
SCOR Reinsurance Company (Asia) Limited



Silver Life Insurance Plan Chubb Life Insurance Hong Kong Limited



SunWallet Sun Life Hong Kong Limited





Taiping GBA Elderly Care Solution
China Taiping Life Insurance (Hong Kong) Company Limited



All-New-Holistic Health Propositions
AlA International Limited



Crisis OneMaster Series
FWD Life Insurance Company (Bermuda) Limited



"FamCare 198" Critical Illness Protector Chow Tai Fook Life Insurance Company Limited



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FortuneXtra Savings Plan AXA Hong Kong & Macau



Genesis

Manulife (International) Limited



Prosperous Infinity Saver
YF Life Insurance International Ltd.

Outstanding Campaign for Targeted Community Award

AVA 中成

CareForAll
AXA Hong Kong & Macau



Hoops + Health Sun Life Hong Kong Limited



PRUChoice Furkid Care
Prudential General Insurance Hong Kong Limited

Excellence in KOL Partnership Award



BOC Group Life Assurance Company Limited



Bowtie Life Insurance Company Limited



Manulife (International) Limited

Excellence in Digital Transformation Award



AXA Hong Kong & Macau



Blue Cross (Asia-Pacific) Insurance Limited



FWD Life Insurance Company (Bermuda) Limited

Outstanding Risk Management Award



Prudential General Insurance Hong Kong Limited



Prudential Hong Kong Limited



YF Life Insurance International Ltd.

Best Partnership Project Award



AIA International Limited







China Taiping Life Insurance (Hong Kong) Company Limited

Outstanding Reinsurance Scheme Award



RGA Reinsurance Company, Hong Kong Branch



SCOR Reinsurance Company (Asia) Limited



Swiss Re Asia Pte. Ltd.

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Outstanding Community Intermediary of the Year

Outstanding Young Professional of the Year – Intermediary





Alan Wong Prudential Hong Kong Limited



Charleson Ng FWD Life Insurance Company (Bermuda) Limited



Glen Wong AIA International Limited



Lester LeeFWD Life Insurance Company (Bermuda) Limited



Marcus Wong
AIA International Limited



Susanna Chan Sun Life Hong Kong Limited



Bella Lam Prudential Hong Kong Limited



Japheth Man AIA International Limited



Kelly Tong Prudential Hong Kong Limited





