

Organiser: 香港保險業聯會

Co-organiser:







The Hong Kong INSURANCE AWARDS 2019 香港保險業大獎



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Mr Praveen DaswaniChairman
The Hong Kong Federation of Insurers

Congratulations to the winners and finalists of the Hong Kong Insurance Awards 2019!

Since its inaugural run in 2014, the Hong Kong Insurance Awards has become a signature event of the insurance industry. Last year, the first ever Lifetime Achievement Awards were rolled out to commemorate our historic milestone—the 30th anniversary of the Hong Kong Federation of Insurers. Given the enormous interest and keen support from the industry, we are proud to team up with the South China Morning Post again this year to launch the Hong Kong Insurance Awards with more new categories to recognise the distinguished accomplishments of companies and industry professionals.

We must express our sincere gratitude to our esteemed panel of judges for rendering their precious time in deciding the most deserving awardees for 17 categories from over 120 entries of extremely high quality. Credits should also go to the whole industry, in particular our regulators, member companies, contestants and insurance organisations, in supporting us to acknowledge the top notched performance across the industry.

By organising the Hong Kong Insurance Awards over the years, we have set benchmarks for both companies and individuals. In doing so, we hope to uplift the professional standard as well as strengthen the public confidence towards our industry so as to meet the rapidly changing environment and rising expectations of the insuring public.

Your support is indispensable for the success of this event. We look forward to your continued participation in the years ahead.





Ms Elsie CheungChief Operating Officer
South China Morning Post

Several factors have helped to make the "Hong Kong Insurance Awards 2019" a standout event for the industry.

One, without doubt, was the high quality of entries seen this year, which we can take as a clear sign of the overall strength of the sector, its ability to adapt to change and take the opportunities new challenges present.

Another was the introduction of two new categories, taking the grand total to 17. The specific intention in launching the separate Awards for Outstanding Equal Opportunity Employers and Excellence in Digital Transformation was to recognise notable achievements in areas which will continue to shape the industry as a whole – and which no company or individual can afford to ignore.

And a third was the chance to see the continuing focus on all-round improvement. Whether through training, investment or the adoption of new technology, this year's Awards have once again shown just how much the industry is doing to enhance efficiency, customer engagement and overall standards.

As always, it has been an honour for the South China Morning Post to co-organise these Awards with the Hong Kong Federation of Insurers. With that in mind, we would like to thank all the judges who so generously shared their time and expertise over the past few months.





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



The Hon Bernard CHAN, GBS, JP Convenor of the Non-Official Members, Executive Council



Dr Michael CHAN Honorary Chairman, Legacy Academy



The Hon K P CHAN, GBS, JP Legislative Councillor



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
and Independent Director,
Manulife-Sinochem Life
Insurance Company Limited



Mr M K CHENG Former Chairman, HKFI



Ms Chitty CHEUNG
Non-Executive Director,
Insurance Authority



Ms Elsie CHEUNG Chief Operating Officer, South China Morning Post



Ms Agnes CHOI, MH IUMI Asia Ambassador; Chairman of Promotion & External Relations Committee, HK Maritime & Port Board and Former Chairman, HKFI



Mr C F CHOY Former Chairman, HKFI



Mr Ricky CHU, IDS Chairperson, Equal Opportunities Commission



Mr Francis FONG Honorary Chairman, HK Association of Interactive Marketing



Dr Jeffrey HUI
Associate Director of MSc in Marketing Programme, Chinese University of HK Business School and Former Chairperson, HK Institute of Marketing



Prof Witman HUNG, JP Principal Liaison Officer for HK, Shenzhen Qianhai Authority and Executive Chairman, Chinese Big Data Society



Mr David KNEEBONE
General Manager, Investor &
Financial Education Council



Dr Andy KWAN, PhDDirector, ACE Centre for Business & Economic Research



Dr Stella KWANChief Corporate
Development Officer,
Cybernart



Ms Karrie LAM Vice President, Sales & Marketing Solutions, South China Morning Post



Mr Stuart LECKIE, OBE, JP Chairman, Stirling Finance Limited and Former President, Actuarial Society of HK



OBE, JP
Chairman, International
Chamber of Commerce
- Hong Kong and Former
Chairman, Agency for
Volunteer Service



Mr Simon LEE
Senior Lecturer &
Co-director, International
Business & Chinese
Enterprise Programme,
CUHK Business School



Dr John LEUNGDirector, Executive
MBA Programme, City
University of HK



Ms Yvonne LEUNG Chief Marketing Officer, Alipay Payment Services (HK) Limited



Prof LI Jingyuan Professor & Head, Department of Finance & Insurance, Lingnan University



Dr Billy MAK
Associate Professor,
Department of Finance &
Decision Sciences,
HK Baptist University



Mr H Y MOK
Former Assistant
Commissioner of Insurance



Prof NYAW Mee Kau, BBS Former Vice President, Lingnan University and Former Associate Dean & Director of MBA Programmes, CUHK Business School



Mr Robert PANG, SCChairman, Former Insurance
Agents Registration Board



Mr Raymond SIT
Former Chairman,
HSBC Insurance Brokers
(Asia-Pacific) Ltd and
Former Chairman,
HK Confederation of
Insurance Brokers



Mr Sivam SUBRAMANIAM Editor-in-Chief, Asia Insurance Review & Middle East Insurance Review



Dr TIK Chi Yuen, SBS, JPChief Executive, HK Institute of Family Education



Ms Sue TOOMEY Executive Director, HandsOn HK



Dr Michael TSUI, MHChairman, Insurance Claims
Complaints Panel



Mr Paul F WINKELMANN General Committee Member, Insurance Complaints Bureau



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



Ir Allen YEUNG
Chairman, Institute of Big
Data Governance; Former
Chief Information Officer,
HKSAR Government and
Founder & CEO, Intelli
Global Corporation



Prof Paul YIP, MH Associate Dean (Research) and Chair Professor (Population Health), Faculty of Social Sciences, University of HK



Mr Allan YU
Chairman, Insurance Training
Board of Vocational Training
Council; Chairman, Insurance
Industry Training Advisory
Committee, Qualifications
Framework and Former
Chairman, HKFI



The Hong Kong
INSURANCE AWARDS 2019
香港保險業大獎
THE TOP 3







◆ Chubb HK's state-of-theart online claims portal is hailed as one of the most user-friendly in the local insurance businesses.

CHUBB° 安達保險°

Stanley Wong, President of Chubb's general insurance business in HK SAR, is proud of the award winning excellent claims service which is of exceptional quality and dependability.

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly.

Chubb Insurance Hong Kong Limited ("Chubb HK") has been present in Hong Kong

SAR for more than 90 years via acquisitions by its predecessor companies. We offer property, casualty, marine, financial lines and consumer lines insurance solutions designed for large corporates, midsized commercial and small business enterprises as well as retail customers.

Working closely with customers and partners, Chubb HK is renowned for the promptness and smoothness with which it settles outstanding claims. In 2018 alone, the company's team of dedicated claims experts processed over 27,000 cases.



Cigna is a global health service leader whose mission is to help people improve their health, well-being and peace of mind.

Staffed by passionate registered nurses possessing proven clinical experience of handling complex medical situations, Cigna Hong Kong's in-house Health, Wellness and Clinical Services Team (Care Manager Team) provides reliable professional advice on treatment and patient care. When customers face a critical medical condition, our team members are always standing by to help.

Where "Major" or "Complex" surgeries

are needed, Cigna Hong Kong Care Managers will offer everything from pre-treatment preparation to post-hospitalization care. The team provides our patients and their family members with professional advice and emotional support before treatment and throughout the recovery journey. To further increase peace of mind, the team will also help clarify the amount of coverage available under customers' medical insurance plans. Such close care ultimately makes it far easier for customers to prepare for their treatment and manage any out-of-pocket medical expenses.

those facing "Major" or "Complex" surgery in handling

claims and providing nursing guidance and support.



Looking ahead, QBE Hong Kona will continue to invest in digital innovations to deliver a better experience for business partners and customers.

QBE



▲ Lei Yu, CEO for North Asia and Regional Head of Distribution, QBE Asia said, "It is a great honour for us to be the finalist of the Outstanding Claims Management Award - General Insurance."

QBE Hong Kong is the finalist for the Outstanding Claims Management Award – General Insurance of Hong Kong Insurance Awards 2019. The company has been shortlisted for its innovative Digital Claims platform that delivers an outstanding claims experience for customers as well as operational excellence for the business.

QBE has been serving Hong Kong for more than a century. Today, QBE Hong Kong operations include QBE Hongkong & Shanghai Insurance Limited, QBE General Insurance (Hong Kong) Limited, and QBE Mortgage

Insurance (Asia) Limited. As a leading general insurer, QBE Hong Kong provides a comprehensive range of non-life insurance solutions for both business and personal customers. QBE Hong Kong operates through an extensive network of professional insurance agents and brokers and has an exclusive distribution partnership with Hang Seng Bank and Manulife. To learn more about QBE Hong Kong, please visit www.qbe.com/hk. QBE Hong Kong is part of the International Division of QBE Insurance Group Limited, a general insurance and reinsurance company.

OUTSTANDING Claims Management AWARD

LIFE INSURANCE

The award is to acknowledge the professional services offered by the company in helping people who suffered from accident/injuries/sickness. The winning company should demonstrate their outstanding achievements in handling claims, adjusting and supporting services to clients by integrating effectively with other departments/organisations.





▲ FWD provides claims service that is entirely digitalised, from claims submission to payout.

FWD turns claims service from passive to proactive, from complicated to simple.

富衛

In order to provide our customers with immediate claims result and proactive claims support, FWD launched five innovative claims services – Noble Agents, Claims Ambassador, E-submission, 7-11 Claims Payout and 30-min Claims Payment.

FWD is empowering authorised Noble Agents to assess and approve claims, which ensure that clients no longer have to suffer from prolonged waiting time and uncertainties about their claims. Meanwhile, our Claims Ambassadors evaluate the required claims documents and assist to expedite claims processes. They are also authorised to approve claims applications, allowing customers to enjoy a more flexible and effective claims experience. E-submission and the 30-min speedy claims process shorten the turnaround time from days to hour. Last but not least, claims submissions made through 7-11 Convenient Stores largely reduce the clerical bottlenecks and critical downtime in claims process.

Our innovative claims services give greater convenience to our customers and make insurance more simple.



Sun Life 永明金融

Sun Life Hong Kong provides insurance and wealth management solutions to individuals and corporates through individual life and health, pension and group pensions, and third party administration businesses. For more than 127 years, Sun Life has been here grow together with the people of Hong Kong.

At Sun Life, we are total client focused and committed to providing a personalized service to all our Clients. We understand that claiming insurance is a critical moment because our clients only entitle the benefits when they file a claim. Our claims philosophy "Ease of doing business with Sun Life", "Effective problem resolution" and "Proactive contact with our clients" guide how we act and behave. We are first in the HK Insurance industry to feature a straight-through claims assessment and first in implementation of Hong Kong's Faster Payment System enabling a third of all claims paid out to our clients within 24hours. We will continue to strive to make life brighter for our clients.



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

Customers have high expectations of our service quality and efficiency, and this drives us constantly to pursue service excellence. We adopt a holistic approach to our insurance services. Not only do we develop a wide variety of flexible and innovative insurance solutions

to meet customers' evolving financial-planning needs, but also deliver an efficient claims service that exceeds their expectations. Leveraging our advanced FinTech capabilities,

developed JET Claim is a one-stop mobile app-based

instant claims service that takes less than 15 minutes from application submission to claims payout.

we deploy advanced technology to raise the level of our insurance services.

Launched in Q2 2019, JET Claim is an innovative end-to-end mobile app-based claims service. With JET Claim, claim preparation and submission through to approval and instant payment of claims can be completed within 15 minutes, making the claims process a breeze.



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.





¶ "Robot Andy" is an industry-first artificial intelligence to act as our Service Ambassador to welcome customers at our service centre and provide practical information.





 Our AIA Connect mobile application has grouped self-help services of all business lines, enabling customers to manage their policies and information at their fingertips.

In 2019, AIA Group is celebrating our 100year journey. AIA Hong Kong is committed in providing pre-eminent service to all customers.

Built on our service strategy of **Customer Centricity** and **Digitalisation & Innovation**, we have rolled out the **Next Generation 3-Level Service Model** which targets at individual needs of different customer segments.

For Level 1, we have grouped all self-help services in AIA Connect—one mobile app one portal and online Chatbot "Andy" for all business lines to offer 24/7 One Customer Experience service.

Level 2 offers non face-to-face services, such as hotline, live chat, kiosk and email, to render dedicated and **personalised services**.

Level 3 is our prestige face-to-face concierge centre services. We process all policy change requests instantly and offer death claims concierge services.

Service Excellence is a never-ending journey. We will keep on launching new service initiatives by riding on digitalisation and innovation to take customer experience to a new height.



Life is too special to be held back from achieving one's goals. We are changing the way people feel about insurance and continue striving to ensure our customers buy, claim and ask with easy, effective and emotional bonding.

Technology, together with our channel optimisation strategy, is delivering an extraordinary service to our customers. As an FWD customer, you can enjoy FWD's services via various channels anytime, anywhere.

We believe teamwork is the key. Our Customer Service, Knowledge Management

▲ FWD Insurance Solutions Centre provides customers with easier and more convenient access to FWD's services.

and Operations Excellence teams have worked together to deliver extraordinary service to our customers. Upon the delivery of technologies and service designs, we have gained insights on how to enhance customer experience and received myriads of feedback from the people we serve. Friendship, trust and team spirit have been established throughout the collaboration, and it is unquestionably a remarkable journey for each of us.

We will continue to strive taking a step forward and going beyond your expectations. Thanks again to HKFI for affirming our efforts.



¶ "PRU for You" Online Customer Community listens to better understand customers' needs



Customer Service Center

At Prudential, we place the highest priority on a culture of Service Excellence. For over 50 years, customers have entrusted their most valuable financial, retirement and health matters to us. We aim to respond with the highest levels of integrity, loyalty and service.

We adopt a holistic approach and strive to elevate the entire customer experience, supported by the best technology, innovation and management techniques. Our Service Excellence culture is promoted internally to

deliver at every touch point - through our distributors, digital platforms and customer service representatives.

Our Voice of Customers Platform collects feedback about customer experience and expectation to derive pragmatic insights and drive continuous improvements.

In 2018, Prudential launched 2 revolutionised claims journey improvement platforms: "Hospital to Prudential" and "Agent Chatbot Claims Submission for Customers" enable an effortless claims experience.



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





Catalyst" is a digital learning platform that helps cultivate "habit learning" among service staff by allowing them to learn at their own pace, anytime, anywhere and with any device.





↑ The AIA Premier Academy established the Premier Agents Development Programme, which is a comprehensive training programme to nurture and train the young generation to become quality agents. We encompass the entire learning spectrum from knowledge to developing great work habits through skill practice and drilling sessions.

AIA Premier Academy

AIA has always been committed to nurturing talents, recognising that young professionals will drive the next wave of innovation and development in the Hong Kong insurance industry.

In 2011, we established the AIA Premier Agents Development Programme to develop the next generation of premier financial planners, putting them on the path to long-term success as customers' 'Partners for Life'.

Today, our premier agent force is 4,000-strong and stands behind our 30% growth in new business. The Programme has also received several prestigious awards. To ensure excellent front-end customer experience, our premier agents have all-round backend support, provided by around 100 customer service advisors. Additionally, our brand-new 'Catalyst' digital learning platform empowers all service staff with a wide spectrum of materials to gain new knowledge, anytime, anywhere.

Going forward, we will continue to expand our 'Habit Learning' efforts and enhance our AIA Premier Agents Development Programme to deliver on our brand promise to help people live Healthier, Longer, Better Lives.



◀ Innovative talent acquisition platform has boosted the agency recruitment momentum and fostered remarkable manpower growth



 The one-stop financial talent acquisition and development platform has laid the foundation for FTLife's long term and sustainable success

As a customer-centric insurance company, FTLife Insurance Company Limited ("FTLife") is dedicated to providing our customers with the best experience and services. Investment in human capital has attributed to our success, particularly in recent years.

The establishment of FTLife Financial Talent Development Center ("TDC") has indicated FTLife's commitment in talent development. TDC has seamlessly integrated the agency recruitment, training and development functions into a one-stop financial

talent acquisition and development platform to uplift the professionalism of FTLife agency force. TDC has adopted a paradigm shift from a traditional agency training to a holistic business problem-solving unit and is focusing on offering effective solutions to our agency force to achieve extraordinary business results.

The prominent business performance has reinforced FTLife's commitment in human capital investment and this will lay the foundation for our long term and sustainable success.



Various training methodologies adopted in our activities to ensure full engagement with the participants in order to maximize the learning outcome.

→ HSBC Life Insurance Academy strives to achieve our mission by inspiring ideas for insurance advocacy, ignite passion for continuous learning, and impact life of our company, customer, and the ones we engage.



HSBC Life values our people and understands that individuals have different learning paces and preferences. To ensure that the training solutions for our distribution channels comprising of thousands of learners are truly effective and impactful, we designed a wide spectrum of activities with different methodologies applied. On top of fundamental classroom learning, we create bite-size learning aids through visual and auditory means where learners can easily grab knowledge anytime,

anywhere. We emphasise experience-based



HSBC Life

learning that enable learners to build knowledge through the transformation of experience. We not only devote resources to our distributors, but also put significant focus on internal staff as it is crucial to build a right and compatible skillset and mindset for all front and back people.

HSBC Life Insurance Academy has a vision - to *inspire ideas* for insurance advocacy, *ignite passion* for long-term career development and personal growth, and last but most important is to *impact life* of our company, our customer, and our people.

OUTSTANDING Equal Opportunity Employers AWARD

Supporting Organisation: Equal Opportunities Commission

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



◆ AXA has been the platinum sponsor of PinkDot for the past few years, it marks an important milestone for us as we have gradually raised the awareness of Diversity and Inclusion in the organisation over the past few years.



安盛

As an equal opportunity employer, we support the hiring of differently-abled talents wherever possible, CareER is one of our NGO partner to provide source of candidates.

AXA Hong Kong and Macau is an equal opportunity employer. We are committed to promoting Diversity and Inclusion (D&I) by creating a work environment where all employees are treated with dignity, respect, and where individual differences are valued. We welcome and treasure diverse profiles to join our big family, and to build an inclusive

culture together which allows everyone to maximise their personal potential. We have sound equal opportunity policies and practices that is essential to cultivate an environment to ensure our people to feel valued and be able to bring their whole self to work and develop without fear or barriers of discrimination or harassment.

SURANCE



◆ Manulife regularly invites different organizations to give talks to our employees about equal opportunities. In July this year, our employees attended the racial diversity workshop by the Equal Opportunities Commission.



♠ In July 2019, Manulife announced a newly introduced Adoption Leave for employees – 16week leave entitlement for primary caretakers; 10-day leave entitlement for non-primary caretakers – family-friendly beyond traditional marital status.

At Manulife Hong Kong, we embrace equal opportunities by providing our employees with a fair playing field without regard to gender identity, age, family status, sexual orientation, disability or ethnic origin. As an international organization headquartered in Canada, diversity & inclusion is in our DNA. The company policies of anti-discrimination and anti-harassment remain the cornerstone of an equal opportunities workplace. We expect all our people to live the company's value of Share Your Humanity. Promotion and

education of equal opportunities at Manulife is multi-dimensional, jointly owned by our committed management, professional HR and our empowered Employee Resources Group (ERGs). Together we co-create an inclusive workplace that attracts, retains and develops talent with diverse background.

We're proud to be awarded the 2019 Hong Kong LGBT+ Inclusion Index Silver Standard by the Community Business, as well one of the first organizations to advocate as the EOC Racial Diversity & Inclusion Charter for Employers 2018.



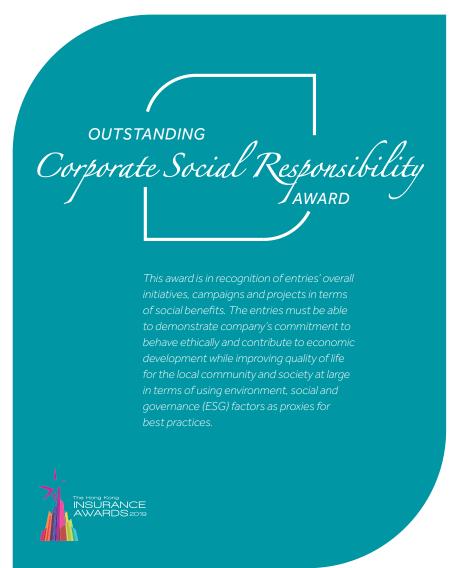
◆ The Zurich Hong Kong team dressed in purple in support of International Women's Day 2019.



At Zurich Insurance (Hong Kong), we know that our future success depends on having the right people on board and giving them the freedom to use their abilities to do extraordinary things. Being part of Zurich means joining a company that strives to create the right environment for all our employees to grow and develop. It is a workplace that brings out the best in everybody where people feel welcome, valued and included, allows employees to achieve their full potential and perform at their best. We demonstrate these

commitments through a number of initiatives:

- EDGE certification (focused on improving gender equality)
- Employee Resource Groups (focused on providing personal and professional support and networking)
- Female Sponsorship@Zurich (focused on accelerating female staff's career trajectory)
- FlexWork@Zurich (focused on greater flexibility in where, when and how we work)
- SimpliFlex@Zurich (focused on meeting diversified needs)





At AXA Hong Kong and Macau, "Empower People to Live a Better Life" is a mission embodying our commitment to the community. We place corporate responsibility at the heart of everything we do, and take pride in our company's efforts to build a more sustainable society.

In keeping with this, AXA Foundation pledges to support local programmes related to health and education. Through supporting different charities and social activities, AXA Foundation is committed to serving all walks

of life in the community and contributing to the sustainability of society, so that everyone can be empowered to enjoy a stable and prosperous life.

benefited from football training at LFC International Academy (HK).

As a responsible insurer, we are also committed to protecting people against potential yet uncertain risks over the long term through AXA Research Fund. In addition to providing comprehensive protection solutions to our customers, we leverage on our skills, resources and expertise to help the community be better prepared to address risks.



As part of the "Healthy City" campaign, Bupa sponsored a corporate spinathon challenge participated by corporate teams in Taikoo Place and raised donations for Mind HK supporting mental health.

> AT LEAST 8,000 STEPS A DAY TO STAY FIT

TAIKOO PLACE



The "Bupa – Walk for Miles" individual > steps challenge attracted a full house of participants who, together, walked over 79.5 million steps over a threeweek period.

Bupa Hong Kong "Healthy City" campaign

Caring for our customers, employees, and communities where we operate lie at the heart of what we do at Bupa. As a healthcare partner of the people in Hong Kong, promoting the right focus on health and wellbeing to help everyone live longer, healthier, happier lives is at the core of our Corporate Responsibility and Sustainability approach.

As part of our commitment to being a responsible and sustainable business, Bupa has built a number of partnerships throughout the years to create shared values for the society utilising our expertise in health and corporate wellness. To raise awareness on health and wellbeing in Hong Kong, this year we've launched the "Healthy City" campaign in partnership with Swire Properties. The campaign targeted the working population in Taikoo Place through individual and corporate challenges focusing on building healthy bodies and minds.

With the success of this campaign, we hope to bring the "Healthy City" concept to benefit the wider population in Hong Kong.



Prudential has a long history of supporting the Hong Kong Red Cross blood donation programme, with record-breaking turnout among staff and financial consultants helping to save thousands of lives every year.



↑ Through innovative and effective coaching, we inspire children to develop healthy spending habits, as well as supporting parents to teach their children the importance of financial management

Good community work has listening and understanding at its heart. At Prudential, we apply our credo "Listening. Understanding. Delivering." in every aspect of our work, whether building financial solutions for our customers or developing community projects to support those in need.

Every year, our CSR work builds and innovates on our four long-term pillars of youth, education, health and community. These pillars align with Prudential's specific expertise as a leading insurance company and give us a solid foundation from which to address social challenges. In each pillar, we develop flagship

programmes and projects which draw on our specialist skills and resources to create maximum positive impact in our society.

Prudential's CSR programmes are constantly evolving, delivering innovative and sustainable campaigns aligned with our expertise. We believe greater impact can be achieved through a collaborative approach. With the growing force of PRUvolunteers and the expanding partnership with NGOs and other sectors of the community, the reach of our programmes will grow from strength to strength, imposing positive changes throughout the city.

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.





To realise our brand promise of helping people live healthier, longer, better lives, AIA launched a tax-incentive campaign to encourage Hong Kong people to plan early for their medical protection and retirement needs, riding on the tax-deductible schemes that the Hong Kong government launched for VHIS, MPF and Deferred Annuity on April 2019.

The campaign kicked off with a series of well-coordinated activities that integrated

traditional media (press conferences and media interviews, TV commercials, buses and prints) and digital media (several viral online videos targeted at different segments, various digital tools such as tax-saving calculator) to create an impactful launch. To make the campaign talk-of-the-town in a short period of time, we starred the popular trio Dodo and FAMA to announce the unbeatable WOW customer offer "Lowest-Price-in-Town Guarantee".



Manulife 宏利

 Bus and Tram parading in different neighborhoods in Hong Kong to remind our consumers the potential damage facing insufficient medical coverage.

For a rare occasion in the insurance history all major insurance players were fighting for the mindshare and market share for VHIS, a well-intended initiative from the government to ensure the public can enjoy sufficient medical coverage. In the sea of sameness, Manulife gained headwind by dominating the media space in the early news coverage about VHIS with its display banner ads. And instead of focusing its effort in educating the public about the product benefits which were already well covered, Manulife focused

its effort in explaining one simple fact to the public: insufficient medical coverage leads to savings depletion. The brand hired renowned and respected celebrity, Teresa Mo, to tell the story about the consequence of insufficient medical coverage. The campaign was executed unconventionally and mapped against purposeful consumer touchpoints including social, PR, digital, and traditional media. The effectiveness of the campaign was highly reflected in ad recall and stellar sales growth.



In 2019, Prudential Hong Kong Limited (Prudential) launched its latest brand campaign in Asia, highlighting its customerfirst commitment. Prudential unveiled a refreshed look and brand commitment under the theme "Listening. Understanding. Delivering." This new branding reinforces the company's unwavering dedication to helping customers of today and tomorrow progress in life, with a focus on human connections, simplicity and innovation. The company's new "We DO" campaign is designed to acknowledge and celebrate the drive and optimism of the people who do and highlight what the company can do

for them. It presents a series of themes including Innovation, Money and Fitness, building on Prudential's strategic focus on helping customers grow wealth and protect themselves and their families.

The fully integrated campaign combines product, services, sales incentives, customer offers, branding, advertising and channel support. Prudential also worked closely with its business partners to tailor all aspects of the campaign, based on customer and agent feedback.

"We DO" is an integrated campaign across multi-touchpoints, including television, newspaper, outdoor and online.

OUTSTANDING Digital Marketing Campaigns AWARD

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





◆ AIA Tax-incentive Campaign - Encourage Hong Kong people to plan early for their medical protection and retirement needs





 Viral online videos providing personalised product solutions for different customer segments

To realise our brand promise of helping people live healthier, longer, better lives, AIA launched a tax-incentive campaign to encourage Hong Kong people to plan early for their medical protection and retirement needs, riding on the tax-deductible schemes that the Hong Kong government launched for VHIS, MPF and Deferred Annuity on April 2019.

The campaign kicked off with a series of well-coordinated activities that integrated traditional media (press conferences and

media interviews, TV commercials, buses and prints) and digital media (several viral online videos, various digital tools such as tax-saving calculator) to reach different customer segments. The customer journey was entirely digitally-led from education, awareness, understanding, engagement to purchase. To make the campaign talk-of-the-town in a short period of time, we starred the popular trio Dodo and FAMA to announce the unbeatable WOW customer offer "Lowest-Price-in-Town Guarantee".



◆ Leverage the familyoriented creative to create relevancy among the family targets and use emotional headline to arouse attention and supported with product benefits



recovery journey.

AXA repositioned its brand purpose to "empower people to live a better life" Illness Plan" since 2017, aiming to move from the role of "payer" to "partner" of our customers. To through the play a more proactive role in customers' lives, AXA launched "Critipartner Critical Illness patients with Plan" in July 2018. The plan not only provided revolutionary critical illness coverage and first-in-the-market claims payout but also a Diabetes & Three-Highs Management strategy to mind to customers during the lengthy segments; and the sunched the su

In June 2019, we enhanced the plan and

Leverage the creative of "Life is like a drama", AXA launched a light-hearted situational video showcasing how our plan offers the most timely financial support to customers.

launched the new "Critipartner Plus Critical Illness Plan", to provide all-round protection for cancer and enhancing support for children, through the new feature of "additional monthly payouts for Stage III or Stage IV Cancer patients without waiting period" and "monthly payouts up to 17 months for parents".

To launch the products, a comprehensive digital campaign with distinct marketing strategy to create awareness among the targets via customised creatives for different segments; different social contents to arouse consideration and through retargeting to convert the interest into sales.



 Customers interacted with our innovative Al chatbot game "Blue Guru" to get health tips and lifestyle rewards.

Blue is Hong Kong's first digital life insurer - in fact we are more than that, much more.

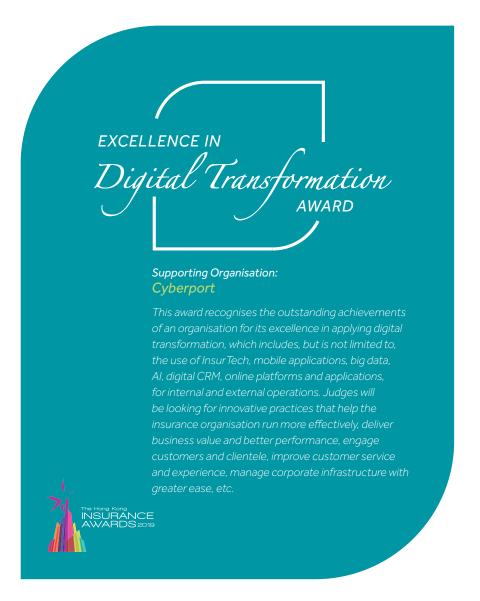
As a joint venture between Aviva plc., Hillhouse Capital, and Tencent Holdings Ltd, Blue was launched in September 2018 with a founding vision to design simple and flexible insurance solutions with customers, for customers.

Blue strives to redefine customer engagement by introducing out-of-the-box and culturally-relevant campaigns. We adopted an omni-channel digital marketing strategy for our launch, covering search, display, social engagement, and affiliate

partnership – all aimed at enhancing brand awareness and customer engagement.

One of our innovative campaigns was "Blue Guru" – Hong Kong's first Al chatbot game, where participants could interact with the chatbot to receive health tips and lifestyle rewards. We also partnered with Tencent's music streaming platform, JOOX, to tap into the wider consumer segment.

The backbone behind all activities was a powerful digital model, which enabled us to directly garner insights and create campaigns that customers were more engaged with.





Blue is Hong Kong's first digital life insurer - in fact we are more than that, much more.

As a joint venture between Aviva plc., Hillhouse Capital, and Tencent Holdings Ltd, Blue was launched in September 2018 with a founding vision to design simple and flexible insurance solutions with customers, for customers.

Blue disrupts the insurance sector by pioneering a game-changing proposition – an easy-to-use, anytime-anywhere digital life insurance journey. Our 24/7 online platform, capitalising on cutting-edge technologies including online underwriting and facial

recognition, enables customers to complete a life insurance application by answering at most three simple health questions. Coupled with the suite of easy to understand products, Blue empowers customers to take charge of their own protection solutions with ease.

Our digital model allows us to directly collect, analyse, and act upon data across all customer touch points swiftly. It lays a strong foundation for InsurTech deployment, equipping Blue with extensive digital capabilities to unlock possibilities for the insurance industry.



◆ Co-Founders and Co-CEOs of Bowtie, Mr Michael Chan (left) and Mr Fred Ngan (right)



Official launch of Bowtie with distinguished guests from the IA and the FSTB, Mr. John Tsang (Bowtie's Senior Advisor) and Sun Life Hong Kong

Bowtie Life Insurance Company Limited is an authorized life insurance company and Hong Kong's very first virtual insurer approved under the Fast Track pilot scheme. Built with modern technology and medical expertise, Bowtie's fully end-to-end digital platform offers health insurance plans under the Voluntary Health Insurance Scheme (VHIS) to customers directly.

With Bowtie's mission to "Make Insurance Good Again", we hope to be the positive catalyst for the industry to win back trust from customers through our own journey of digital transformation. Bowtie enables a new generation of consumers to access pure insurance protection and take direct control of insurance decisions.



In Prudential, we constantly look at our current operations and technology to identify how we can simplify and converge solutions to empower our businesses to evolve quicker and at a lower cost.

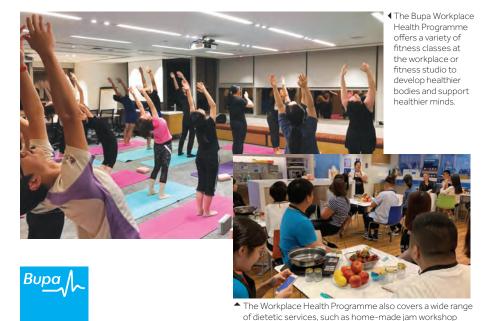
One of our key initiatives is *process automation* - identifying opportunities across the business to remove or replace complex, low value, paper-based processes. This will allow us to provide quicker, better

service to our customers and make us more efficient.

While mobile technology has changed how customers want to engage and be served by enterprises, we strive to reflect this "mobile first" philosophy on our new propositions, services and solutions.

To do so, we adopt *a new way of working* with agile approach so that we can evolve more quickly and scale faster than others.





organic ingredients.

Bupa Hong Kong Workplace Health Programme

Bupa introduced the Workplace Health Programme in 2017 in Hong Kong with the goal to unlock a healthier, happier and higher performance workforce. Bupa is the first health insurer in Hong Kong to offer a holistic workplace health solution to corporate clients as a supplementary feature to the existing health insurance plan to address employee wellbeing and health risks and increase productivity.

The Workplace Health Programme helps employers empower their employees to better manage their health and wellbeing

in the workplace and beyond by providing a framework with different initiatives to develop healthier bodies, support healthier minds, create healthier cultures and healthier places in the working environment, supported by our healthcare provision arm Quality HealthCare and a network of quality health and wellbeing providers offering innovative services.

with chef demonstration to promote healthy diet with fresh

Investing in the health and wellbeing of employees has the potential to change millions of lives, and substantially improve employees' performance, which would positively impact the success of an organisation.



◆ Cigna Hong Kong made local insurance history on April 1st by being the first insurer in Hong Kong that provides two Certified VHIS Flexi Plans on top of VHIS Standard Plan.





Cigna.

Cigna is a global health service leader whose mission is to help people improve their health, well-being and peace of mind.

Cigna Hong Kong is one of the first 25 health insurance providers to offer a range of medical protection plans under the Hong Kong Government's Voluntary Health Insurance Scheme (VHIS). On April 1st 2019, Cigna Hong Kong rolled out three certified plans under the umbrella of the Cigna VHIS Series – Standard Plan, Flexi Plan (SMM), and

Flexi Plan (Superior) – and offer a total of six plan levels with a range of options of coverage and deductibles. Cigna Hong Kong offers more by providing a range of added-value services, including access to the DoctorNow app for virtual consultation and medication delivery, cashless hospitalisation, a medical classification hotline and care manager services to all its VHIS clients. These additional benefits differentiate Cigna VHIS products from the competition.

Zurich's Get "Z" Go Travel Insurance Plan ▶ innovative coverage tackles the protection challenges of modern-day travelers.





Get "Z" Go Travel Insurance Plan

Zurich Insurance (Hong Kong) has long been at the forefront of travel insurance, serving an astounding 1.5+ million number of insured travelers in 2018*. We understand the increased vulnerability of travelers when overseas and we take pride in the role we play in protecting them in unexpected moments.

Zurich's Get "Z" Go Travel Insurance Plan is the latest addition in our winning travel protection shelf. Distinctive to Get "Z" Go are several pioneering elements, including the redefinition of family, extension of elderly protection, coverage for sports events, elimination of perils and an overall simplified policy that is easy to understand, and most importantly, match and anticipate customers' protection needs. The product enhancements bear testament to Zurich's agility in responding to the rapidly evolving behavior and needs of the modern-day traveler.

*Zurich Insurance (Hong Kong) internal data, based on number of insured persons (as of December 31, 2018).





◆ A holistic solution for family under one single plan: Strengthen personal protection and then extend the coverage to family, meeting the needs of sandwich generation.



Manulife 宏利

 Manulife breakthrough the framework of general Cl products: Creating first-in-market solution for a family, bringing true value to customers.

ManuLove Care

Specially designed for the sandwich generations, ManuLove Care is a first-in-market critical illness solution for a family. Apart from extensive protection for an individual, protection extends to the insured's parents and children including children born in the future.

Spreading love to the family

- Market-unique family protection Provides additional financial support when CI strikes on family members
- Compassionate death benefit Waives premium of the plan in case policyowner or policyowner's spouse passes away

 Wellness program – Encourages early diagnosis of any health issues and lower the risk of having Cl, check-up can be shared with family members

Extensive protection for an individual

- Protection restore benefit Provides the insured with much-needed financial support by restoring prior claims
- Continuous care benefits Protects the insured with multiple benefits in case a CI strike again
- Market-unique realization option Up to 50% terminal bonus can be locked up and withdrawn anytime



◆ Mind+ Critical Illness Protection Plan --First Innovative Total Health Solution To Safeguard Physical and Mental Health



FWD 富衛

▲ Genie - Mobile App to promote healthy lifestyle for mental wellness

Mind+ with Genie

The First Innovative Total Health Solution for Safeguarding Physical and Mental Health

Mental illness is a well-known uncovered area in the insurance market. As a challenger brand, FWD launched the Mind+ which provides comprehensive mental illness protection as well as a wide range of mental wellness support programmes to fill the gap.

Eating well, sleeping well and staying active are good for physical and mental health. Therefore, Genie app with a three 60-day challenges is developed. Upon

completing the challenges, customers will also be entitled to up to 10% premium discount for the next 2 Policy Year. On top of that, a DNA health assessment or child talent gene test is provided for Insureds to have a better understanding of themselves.

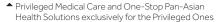
Setting a New Standard

Mind+ is a product that offers unique and comprehensive coverage in mental illness with a wide range of relevant services which are vital to bring customers peace of mind.



■ Professional & experienced medical specialist team/ Superior hospitalisation arrangement in Pan-Asian/ Efficient and seamless claims resolutions and cashless facility





TheOne with PREMIER THE ONEcierge

FWD, through its dynamic and committed team, is always dedicated to disrupting the Hong Kong insurance market through offering relevant, innovative and customer-led products and comprehensive services. One of our flagship offerings in healthcare is TheOne Medical Solution with PREMIER THE ONEcierge ONE TEAM HEALTH MANAGEMENT ("PREMIER THE ONEcierge"). Not only do we provide customers with comprehensive medical protection, we also customise

dedicated health services especially for our customers' needs in the high-end market. With a one-stop approach, PREMIER THE ONEcierge offers tailor-made and customercentred treatments in the Pan-Asian Region, including Hong Kong, Mainland China, Taiwan, Singapore and Japan. FWD's professional health management team supports customers when they need help the most, allowing them to relax with ease, knowing we are here to take care of their wellness in all areas of concern.





Commitment

Sun Life Hong Kong provides insurance and wealth management solutions to individuals and corporates through individual life and health, pension and group pensions, and third party administration businesses. For more than 127 years, Sun Life has been here grow together with the people of Hong Kong. Our purpose is to help our clients achieve lifetime financial security and live healthier lives.

Commitment is a participating life insurance which offers life protection while

building up ample reserves. The product offers a unique combination of Policy Continuation Benefit and the option of choosing two different beneficiaries for Saving Benefit and Death Benefit. It also provides flexibility in its plan mix based on financial status, savings and protection needs. The level of protection and savings can be adjusted by subscribing to two different optional rider benefits, namely Protection Booster and Saving Booster.



Splendid Harvest 2 Income Plan is a participating whole-life product catering the customer needs of wealth preservation, retirement planning and legacy planning.



 Advertisement of Splendid Harvest 2 Income Plan with Leo Ku, the brand ambassador of Tahoe Life. showcasing the top selling points.

Splendid Harvest 2 Income Plan

Tahoe Life's brand tagline 'Craft Your Future' highlights our devotion to crafting a brilliant future for our stakeholders. We are committed to providing exquisite services and developing high-quality customer centric life insurance products.

Splendid Harvest 2 Income Plan is one of Tahoe Life's flagship products which showcases our commitment. It is a participating whole-life product catering the customer needs of wealth preservation, retirement planning and legacy planning targeting pre-retirees and retirees. Its top three selling points include:

- Eternal income stability. The product provides reliable and steady income up to age 130 of the insured, thus creating a lifelong retirement income stream for our customers.
- Ultra-short payback period. Customers can enjoy a 3-year guaranteed payback period for prepayment of premium which allows flexible cash access.
- · Simple legacy planning. The product is a powerful tool for legacy planning which offers a simple and flexible option to replace the lengthy legal procedures of legacy planning.



¶ "Love Mom, Love Your Child" campaign for our critical illness product was launched on Mother's Day.



 Our term life product allows customers to flexibly change their protection amount and period.

WeCare Protection Series

Blue is Hong Kong's first digital life insurer - in fact we are more than that, much more. As a joint venture between Aviva plc., Hillhouse Capital, and Tencent Holdings Ltd, Blue was launched in September 2018 with a founding vision to design simple and flexible insurance solutions with customers, for customers.

Putting customers at the core of product design, Blue conducted proprietary research to understand customers' needs, and identified simplicity, flexibility, and value as their key asks. We acted on consumer insights by launching "WeCare Protection Series" with revolutionary product features:

- WeCare Term Life: featuring flexibility for customers to change their protection period and amount at no charge, with unused premium refunded
- WeCare Critical Illness: covering Hong Kong's three leading illnesses – cancer, stroke, heart attack - alongside complimentary cover for children
- WeCare Personal Accident: offering protection against 15 infectious diseases

The product suite has addressed customer pain points and their needs. serving as a testimony to our promise to put customers first.

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 Connect enables our customers to manage all their AIA accounts, from individual life insurance, group insurance, MPF to AIA Vitality, with one single App.





enables us to develop products and services that meet our customers' medical and retirement protection needs.

pertise and customer-centric values have

By truly listening to our customers, we gain

a better understanding of their needs. This

100 HEALTHER LONGER

AlA Hong Kong is a subsidiary of AlA Group Limited. AlA Group Limited established its operations in Hong Kong in 1931. To date, we have over 16,500 AlA financial planners¹, as well as an extensive network of brokerage and bancassurance partners. We serve over 3 million customers², offering them a wide selection of professional services and products ranging from individual life, group life, accident, medical and health, MPF, personal lines insurance to investment-linked products with numerous investment options.

AIA has provided employee benefit solutions to companies of all sizes in Hong Kong and Macau for over 60 years. Our expertise and customer-centric values have made us an established industry leader known for one-stop group insurance, pension and employee voluntary protection solutions that stand for value, choice and simplicity.

Leveraging our extensive experience, we aim to meet the medical and retirement protection needs of the territory's diverse workforce. Our solutions benefit small-to-medium-sized companies and multinational corporations, helping them advance their business goals and meet their human resource objectives in a flexible and cost-effective manner.

¹ as at March 2019 ² as at 31 March 2019



♠ In just 5 minutes, you can set up your MPF tax deductible voluntary contributions account with Manulife via our BuySimple.hk platform!

▼ Enjoy a speedy and paper-free experience with Manulife's ClaimSimple.hkl This 3-in-1 web-based platform allows customers to make claims, download e-medical card and search network doctors in one go!

III Manulife 宏利

As a digital leader in the employee benefits industry, Manulife strives to provide convenience to customers through various e-tools. On group life and health ("GLH") front, we render a 3-in-1 web-based platform called ClaimSimple.hk for our customers, significantly shortening claims processes and turnaround and in tandem, making network doctors search a lot easier. On the MPF front, we pioneered a market-first mobile app named "ec-Work", facilitating easy administration of HR and MPF matters by employer customers and allowing for member e-enrolment on mobile devices. Our BuySimple.hk platform enables easy

self-serve application for Tax Deductible Voluntary Contributions ("TVC") accounts online anytime, anywhere, whilst our MPF intermediaries are also equipped with an iPad app to help customers set up TVC





Sun Life Hong Kong provides insurance and wealth management solutions to individuals and corporates through individual life and health, pension and group pensions, and third party administration businesses. For more than 127 years, Sun Life has been here grow together with the people of Hong Kong. Our purpose is to help our clients achieve

永明金融

lifetime financial security and live healthier lives.

retirement planning in 2019.

Being one of the top 4 MPF providers in the market, Sun Life has been diligently applying our experience and expertise in everything we do to make MPF a palatable retirement option for the Hong Kong workforce. We are gratified that our efforts have been affirmed by the professionals from the industry.



who has developed a distinguished reinsurance scheme which provided superior service and security to clients as well as value-added offerings to insurers.





Peak Re named its first sidecar the "Lion Rock Re" reflecting the famous Hong Kong "can-do" spirit. Through Lion Rock Re, Peak Re successfully raised US\$75 million from a panel of world-class international investors in 2018.

PeakRe >

Peak Reinsurance Company Limited, authorised by the Insurance Authority of Hong Kong, is the only privately owned global reinsurance company headquartered in Hong Kong. It is also one of the few locally established reinsurance companies in Asia Pacific, underwriting both life and non-life reinsurance business.

With a shareholder equity of over US\$1 billion as of 30 June 2019, it enjoys an "A-" rating by A.M. Best, a leading international insurance industry credit rating agency, and is the world's 34th largest global reinsurance

group in terms of gross written premiums*.

In December 2018, Peak Re made history by launching Asia's first sidecar transaction via a special purpose vehicle named Lion Rock Re Ltd. It marks an important milestone in the reinsurance market of Hong Kong as well as Asia. The transaction was supported by a range of high-quality global investors who saw the investment as a one-of-a-kind opportunity to invest alongside Peak Re and gain exposure to a unique, geographically diverse property portfolio.

^{*} Source: A.M. Best Top 50 Global Reinsurance Groups 2019



◀ Leveraging Swiss Re's proactive claims strategy and rehabilitation management expertise of TRM (HK) Limited. better rehabilitation and auicker return-to-work is now made possible to affected employees



· The project contributes to the sustainability of Construction Employees Compensation business, benefiting construction workers in Hong Kong.

Swiss Re beat stiff competition from 14 other companies to secure the deal for the transfer of the Hong Kong Construction Employees Compensation portfolio from a client. The first third-party P&C portfolio transfer of its kind in Hong Kong, the deal was closed within a tight timeline of four-months. The legal finality solution highlighted innovative approaches to improving the sustainability of construction employees compensation

business in Hong Kong while enhancing stability for the client.

Leveraging Swiss Re's proactive claims strategy and the third party administrator's rehabilitation management expertise, the project also showcased the strong benefits that it has brought to claimants and policy holders, enabling better rehabilitation and quicker return-to-work for affected employees.



With deep-rooted local presence, technical expertise, professional service and strong financial position, Taiping Reinsurance Co., Ltd. (TPRe) is well prepared to work with our clients in Greater Bay Area to support the catastrophe management initiative and fill the protection gap.

Taiping Reinsurance Co., Ltd.

In response to the need in Mainland China on more suitable agricultural insurance cover and to provide more effective and innovative solutions to the market, agricultural index (re)insurance products catered for specific counties' exposure has been successfully

developed based on in-house technical capability and in cooperation with National Meteorological Centre (NMC) for their weather data.

▲ TPRe's solution provides more effective

Agricultural coverage to Mainland China market.

By interpolating the weather data to 3kmby-3km resolution and analyzing the correlation between damage to crops and insured perils, suitable level of parametric trigger is set under the protection scheme. It enhances the risk assessment capability of insurance industry on agriculture-related meteorological hazards and provide product meeting the local needs which would be beneficial to the society.





Commitment to clients, focus on execution and the ongoing pursuit of innovation

Reinsurance Group of America, Incorporated (NYSE: RGA) is a FORTUNE 500 company with \$3.3 trillion of life reinsurance in force and assets of \$64.5 billion as of December 31, 2018. RGA is one of the largest life reinsurers in the world.

RGA Hong Kong is a trusted leader in developing innovative products for the Hong Kong market. We understand and value the power of fresh thinking and innovative ideas. We listen to our clients, and continually strive to

provide ways to help them prosper and grow.

From designing new products and advancing underwriting processes, to powering customer conversion and retention and improving claims, we deliver solutions throughout the insurance value chain.

In addition to serving as a market leader in traditional reinsurance space, RGA Hong Kong also builds on RGA's legacy of continuous innovations in emerging areas such as data science and wellness, as well as the highly specialized field of financial reinsurance.



SCOR, the 4th largest reinsurer in the world, provides insurance companies with a diversified and innovative range of solutions and services to control and manage risk. From our world headquarter in Paris France and operations in more than 160 countries, SCOR provides cutting-edge financial solutions, analytics tools and services in all areas related to risk – in both Life & Health insurance and P&C insurance.

SCOR Reinsurance Company (Asia) Ltd is a composite subsidiary of SCOR Global SE. At SCOR, we are constantly looking for ways to bring more innovative reinsurance solutions and added value to clients. We continue to strengthen digital capabilities around robotics, e-business, multi-cloud, big data and Al, to provide scalability, agility and better integration of innovations.

SCOR successfully helped many insurers in Hong Kong with innovative market-first products and features to better serve the end customers. We believe all lives are precious and it is our purpose to further close protection gaps and expand the insurance safety net for our customers at all stages of life.



Taiping Reinsurance Co., Ltd. (TPRe) was incorporated in Hong Kong in 1980. As the reinsurance flagship of China Taiping Insurance Group Ltd., TPRe writes life and P&C reinsurance businesses all over the world. It has been the No.1 ranked reinsurer in Hong Kong market for the past years and is highly recognized by the market.

Life segment has become TPRe's new growth engine making impressive development in recent years. With our professional team, client-oriented service, effective asset-liability management and innovative philosophy, TPRe has dedicated to provide solution package, including product development, data analysis, pricing and reinsurance support to clients.

TPRe is committed to deliver solution that serves market demand. Our new product Yu Liang Bao is a flexible universal life product with unique features. It achieved both product and channel innovations. Yu Liang Bao satisfies the market needs for wealth management and enables insurance company to expand its clientele so as to capture new market segment.



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





 Agency annual dinner



 Chen Siyan, Regional Director of Prudential Hong Kong Limited

▲ Top 1 Direct Agency Award

Chen Siyan

Ms. Chen Siyan graduated from Kennesaw State University and commenced her journey with Prudential in December 2012. She is currently the Regional Director of Promise Agency.

Siyan has been a qualified TOT for the last six years. She leads a team of over 100 agents to accomplish their dreams and fulfil their promise. Her team has achieved the top two group performance award every year and Siyan received the 26th and 27th Distinguished Manager Award from LUAHK.

As well as helping over 500 families and clients with over 10 billion in policy coverage, Siyan is also targeting to train professional and excellent managers.

Additionally, Siyan is the founder of the Promise Charity Foundation, which was established in August 2017 to help low-income Hong Kongers and newcomers through various non-profit activities. She believes that as well as providing insurance protection to customers, we can do more to help teenagers and elderly people in Hong Kong.



◆ Maggie Lee Region 2019 Annual Luncheon at House 1881



▲ Maggie Lee, Regional Director of FWD Life Hong Kong; MDRT Life Member (Quarter Century and Qualifying Member, Honour Roll)

Lee Mo Kit Maggie

Lee Mo Kit Maggie, currently the Regional Director of FWD Life, has been serving the insurance industry for over 30 years on the principle of "Work with Mission, Serve with Passion".

She has received an array of recognitions, including International Management Award (IMA), Distinguished Manager Award (DMA), and Quality Manager Award (QMA) - Rainbow Qualifier, etc. Dedicated to serve the industry, Maggie has committed to a number of public offices, including the President of the General Agents and Managers Association of Hong

Kong (GAMAHK) and the Life Underwriters Association of Hong Kong (LUAHK), to promote the development of the insurance industry.

To further broaden her career, Maggie has continued to equip herself actively. Besides obtaining a Master's degree in Business Administration, she also obtained several professional qualifications as Certified Child Financial Quotient Instructor (CCFQI), Chartered Insurance Agency Manager (CIAM), Registered Financial Consultants (RFC), Insurance Financial Planner (IFP), and others.



▲ Mark Gao, Senior Regional Director of Prudential

Hong Kong Limited

▲ Top Agency Award

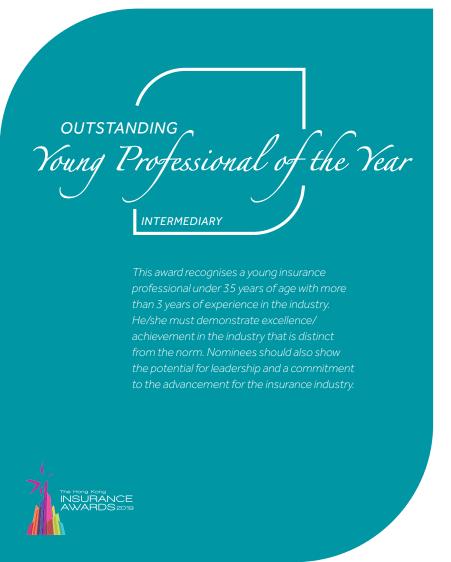
Mark Gao

Mark Gao believes everybody has a spark, igniting amazing possibilities. He has named his team "星火", helping young people develop professional careers and unleash their potential.

Mark joined Prudential in 2012 and is one of the company's youngest Senior Regional Directors. He has qualified for MDRT every year since 2014 – three times as COT and once as TOT.

Mark led his 400-strong agency team "星火" to its record-breaking performance as Team Production Champion for 18 consecutive months, with many members successfully achieving MDRT. During the past four years, the agency recorded annual growth of 150% in inforce manpower and 140% in business performance (in terms of annualized premium of new business).

Mark has also served as the vice-president of several community service organisations including the "香港江蘇青年總會", "山東職業經理人協會" and holds the *Certified Private Banker* qualification, presented by Financial Planning Standards Board.





◆Team performance celebration, 2018



 Anchor Huang, Regional Manager of Prudential Hong Kong Limited

↑ The 50th Distinguished Salesperson Award Presentation Ceremony

Anchor Huang

Anchor Huang graduated from Hong Kong Polytechnic University with a Master degree, joining Prudential in September 2016. She qualified for MDRT for the last three years, twice as COT.

Her team members, from eight major universities in Hong Kong, have an average age of 26. Anchor believes that the approach "Try to find the meaning of the work, not only the money" can help their development and customises different training programmes for

each one. Anchor also supports their careers, with seven achieving manager grade and two qualifying as MDRT members last year.

Anchor has completed the Certificate of Top-level Will Planner, the Certificate of International DISC Behavioral Science Analyst, the Certificate of TTT Distinguished Teacher and Certificate Private Banker training programme. She received the 50th Distinguished Sales Person Award from the Hong Kong Management Association in 2018.



- ▲ Jason Chu, Agency Director of Sun Life Hong Kong
- ▲ Jason is a young and energetic agency leader who has developed a Gen-Y team with 27 MDRTs and 2 COTs (including himself).





to Agency Director.

系統

平台成就人生

認清方向

Jason Chu

Jason joined Sun Life Hong Kong as Unit Manager and started with only a few agents. In 6 years' time, he built a team of over 100 advisors. He is now an Agency Director who is among the top 1 per cent of agency leaders in the agency force of Sun Life Hong Kong. In 2018, 36% of Jason's team achieved MDRTs which is above the market benchmark. He just won the Rookie

Insurance Agency Leader of the Year Award of the 4th Asia Trusted Life Agents & Advisers Awards 2019. Over 90% of Jason's team are Gen-Y with average age of 26 years old and has successfully developed 2 District Directors in 2018. He exemplified the role model of young leader in Sun Life Hong Kong.

JASON CHU

REGIONAL

DIRECTOR 年青國隊領袖



 Mr. Yung Sze Hon Solomon, District Manager of AIA International Limited; Jiangsu Chinese People's Political Consultative Conference Member

Yung Sze Hon Solomon

Solomon Yung joined AIA in 2012, after graduating with a law degree from Bristol Law School, UK. Since joining the industry, he has achieved MDRT (including three TOT and two COT qualifications) seven times. He was honored with the "Agent of the Year" distinction at AIA in 2013 and 2014. He was presented with the 46th Outstanding Young Sales Person Award (OYSA) by HKMA in 2014 and the China Insurance Managers Association's China Young Insurance Elite Award in 2017. He was also conferred the Frontline Leader Award (Platinum) in 2017 and 2018, International Management Award (Silver)

in 2018 and International Management Award (Platinum) in 2019 by GAMAHK.

Solomon's philosophy is "Insurance is a Form of Love to Every Family". Insurance protection is of profound importance in the event of unexpected life changes. He believes in humility and authenticity, and that achievements should be shared and celebrated with gratitude. His vision is to train young individuals to become the leading group of insurance providers in the industry by instilling in them the right Attitude, Discipline and Persistence.

Outstanding Claims Management Award
- General Insurance



Chubb Insurance Hong Kong Limited

Cigna Worldwide General Insurance Company Limited



QBE Hong Kong

Outstanding Claims Management Award
- Life Insurance



FWD Life Insurance Company (Bermuda) Limited



Cigna.

信諾環球

Sun Life Hong Kong



YF Life Insurance International Ltd.

Outstanding Customer Services Award





AIA International Limited



FWD Life Insurance Company (Bermuda) Limited



Prudential Hong Kong Limited

Outstanding Training & Development Award





AIA International Limited



FTLife Insurance Company Limited



HSBC Life

Outstanding Equal Opportunity Employers Award



AXA Hong Kong and Macau



Manulife (International) Limited



Zurich Insurance (Hong Kong)

Outstanding Corporate Social Responsibility Award



AXA Hong Kong and Macau



Bupa (Asia) Limited



Prudential Hong Kong Limited

Outstanding Integrated Marketing Strategies Award





Manulife 宏利

AIA International Limited

Manulife (International) Limited

Prudential Hong Kong Limited

Outstanding Digital Marketing Campaigns Award





AXA Hong Kong and Macau

Blue

AIA International Limited



Most Innovative Product / Service Award

Most Innovative Product / Service Award

- General Insurance

- Life Insurance (Health)



Blue

Bupa Hong Kong Workplace

Health Programme

Bupa (Asia) Limited

Manulife 宏利



Bowtie Life Insurance Company Limited



Cigna VHIS Series

Cigna Worldwide General Insurance Company Limited



Mind+ with Genie

FWD Life Insurance Company (Bermuda) Limited





Get "Z" Go Travel Insurance Plan

Zurich Insurance (Hong Kong)



TheOne with PREMIER THE ONEcierge

FWD Life Insurance Company (Bermuda) Limited



WeCare Protection Series Blue

Commitment



ManuLove Care

Manulife (International) Limited

Sun Life Hong Kong

Splendid Harvest 2 Income Plan Tahoe Life Insurance Company Limited

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Most Innovative Product / Service Award - Life Insurance (Wealth) Outstanding MPF / Employees' Benefit Product / Service Award









AIA International Limited

Manulife (International) Limited

Sun Life Hong Kong

Outstanding Reinsurance Scheme Award
- General Insurance



Swiss Re



Peak Reinsurance Company Limited

Swiss Reinsurance Company Limited, Hong Kong Branch Taiping Reinsurance Company Limited

Outstanding Reinsurance Scheme Award
- Life Insurance



The Art & Science of Risk



RGA Reinsurance Company

SCOR Reinsurance Company (Asia) Limited Taiping Reinsurance Company Limited

Outstanding Agent of the Year



Chen Siyan Prudential Hong Kong Limited



Maggie LeeFWD Life Insurance Company (Bermuda) Limited



Mark GaoPrudential Hong Kong Limited

Outstanding Young Professional of the Year
- Intermediary



Anchor HuangPrudential Hong Kong Limited



Jason Chu Sun Life Hong Kong





Solomon Yung AIA International Limited



