

Organiser:



Co-organiser:



The Hong Kong
INSURANCE AWARDS 2020
香港保險業大獎

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MESSAGE



Mr Eric Hui

Chairman

The Hong Kong Federation of Insurers

Congratulations to the winners and finalists of the Hong Kong Insurance Awards 2020!

Against the backdrop of COVID-19, the Awards this year differs vastly from its custom – the entire adjudication was conducted virtually, while the awards presentation ceremony proceeds in a special way. Yet our determination to recognise top-notch performance from the industry would never sway regardless of how the situation evolves. Indeed, the status quo serves to highlight the vital role that our industry plays in offering protection, and it is at this particular juncture that practitioners should be honoured for going the extra miles given the hardship they are presented with.

In this connection, we would like to thank our Member Companies and contestants for their staunch support albeit all the challenges they have faced. Needless to say, we must also express our sincere gratitude to the esteemed judging panel for rendering their invaluable time in selecting the most deserving awardees for the 16 awards from over 100 quality entries this year.

It has been the HKFI's ambition to uplift professional standards and foster public confidence in our industry. By running the Awards over the years, we are making good progress. It is your support which has driven to this success and we look forward to your continued participation in the years to come.

MESSAGE



Ms Elsie Cheung

Chief Operating Officer
South China Morning Post

Since they first began back in 2014, the Hong Kong Insurance Awards have recognised companies, teams and outstanding individuals who have made a significant contribution to the growth and development of the industry.

In 2020, a year when so much has happened to disrupt the normal course of events, we believe it is particularly important to acknowledge those who have continued to excel.

In testing circumstances, they have set new standards, innovated to meet changing client needs, and remembered their duties to the wider community as responsible corporate citizens.

Over the years, new Award categories have been introduced to reflect the evolution of the insurance industry and shifting priorities in the broader business environment.

This time, one such is the Outstanding Initiative on Community Health Crisis Award, specifically intended to recognise companies taking proactive measures in response to the Covid-19 pandemic.

Once again, it has been a privilege for the South China Morning Post to serve as co-organiser of the Awards alongside the Hong Kong Federation of Insurers.

In this respect, we would like to thank this year's judges – experts from within the insurance field and beyond – who have so kindly given their time and guidance to ensure the event's success.

And, naturally, our heartfelt congratulations go to each of the finalists, as well as to all those whose commitment to the future of industry led them to take part during the course of the past few months.

PANEL OF JUDGES



Mr David ALEXANDER
Former Chairman of General
Insurance Council, HKFI



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



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



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



The Hon K P CHAN, GBS, JP
Legislative Councillor



Dr Michael CHAN
Honorary Chairman,
Legacy Academy



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 Watson CHAN
Deputy CEO, Policy &
Business Development,
HK General Chamber of
Commerce



Mr M K CHENG
Former Chairman, HKFI

PANEL OF JUDGES



Ms Chitty CHEUNG
Non-Executive Director,
Insurance Authority



Ms Elsie CHEUNG
Chief Operating Officer,
South China Morning Post



Ms Agnes CHOI, MH
Non-Executive Director, Insurance
Authority; 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 Alex CHU
Former Chairman, HKFI



Mr Francis FONG
Honorary Chairman,
HK Association of
Interactive Marketing



Dr Jeffrey HUI
Associate Director of MSc
in Marketing Programme,
CUHK 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 Adam KOO
Chief Executive Officer,
Business Environment
Council Limited



Dr Andy KWAN, PhD
Director, ACE Centre for
Business and Economic
Research

PANEL OF JUDGES



Dr Stella KWAN
Chief Corporate Development
Officer, Cyberport



Mr Ian LAU
Senior Legal Counsel,
South China Morning Post



Mr LEE Jark Pui, SBS, 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 and
Chinese Enterprise Programme,
CUHK Business School



Dr John LEUNG
Director, 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



Mr Johnny NG
Marketing Solutions Director,
South China Morning Post

PANEL OF JUDGES



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



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, JP
Chief Executive, HK Institute
of Family Education



Ms Sue TOOMEY
Executive Director,
HandsOn HK



Dr Michael TSUI, MH
Chairman, 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, JP
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





The Hong Kong
INSURANCE AWARDS 2020
香港保險業大獎

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



▲ Blue Cross has raised the industry's service standard in claims management by utilising blockchain technology in medical e-claims service, resulting in a highly secure, efficient and flawless claims process.

▲ With Blue Cross HK App, patients can use QR code for outpatient consultation and check claims record immediately.



As an insurtech forerunner, Blue Cross has been undergoing digital transformation by adopting the latest technologies and solutions to meet the ever-changing needs of its customers.

The Company is evolving in line with its management philosophy of "Go Personal, Go Digital". It believes that innovative, customer-centric products and a comprehensive range of digital services, such as an efficient e-claims management process, are vital to its success in maximising customer satisfaction. Blue Cross differentiates itself through the "Moment of Truth" in customer service and

delivers a seamless claims experience with its automated, straight through e-claims processing to meet its customers' high expectations of after-sales service, thereby giving them greater ease and convenience.

Blue Cross is the first insurance company in Hong Kong to adopt blockchain technology in medical e-claims service. It provides one-stop medical insurance service through its mobile app, which enables QR code contactless outpatient consultation within its extensive medical network, resulting in a highly secure, efficient and flawless claims process.



◀ Cigna Hong Kong's in-house Health, Wellness and Clinical Services team is staffed by registered nurses with extensive experience across several key specialties.



▲ Cigna Hong Kong's 'Cancer and Chronic Diseases Care Program At Home' initiative significantly reduces cancer patients' risk of exposure to COVID-19 while accessing life-saving medical treatments.



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 remains one of only a handful of insurance providers to offer Hongkongers the added reassurance of expert support from an in-house Health, Wellness and Clinical Services team. Staffed by passionate registered nurses with extensive specialist clinical experience of complex cases, the team provides policyholders with reliable professional advice on treatment and patient care options.

As those afflicted with cancer or other chronic diseases frequently require sophisticated ongoing therapies to control their conditions, Cigna Hong Kong has innovated a first-in-market initiative called 'Cancer and Chronic Diseases Care Program At Home'. In addition to providing invaluable practical assistance during times of extreme stress, the service minimizes especially vulnerable patients' chances of getting infected when visiting clinics by enabling virtual consultations via the Cigna Telehealth Service.



▲ Building on the success, we will continue to accelerate our products and service offerings through digital innovations and provide value-added solutions for our business partners and customers.



▲ "We are committed to deliver exceptional service to our customers with innovation and technology - to give people the confidence to achieve their ambitions." said Lei Yu, CEO North Asia.



QBE Hong Kong is the finalist for the Outstanding Claims Management Award – General Insurance of Hong Kong Insurance Awards 2020 for the second year running. The company has been shortlisted for its continuous commitment in maximizing efficiency in claims management and dedication in offering value-added solutions, offering exceptional claims experience and a win-win outcome for customers, business partners and other stakeholders in the Insurance ecosystem.

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 corporate and individual customers. QBE Hong Kong operates through an extensive network of professional insurance agents and brokers and various strategic partnership with banks and life insurance company. To learn more about QBE Hong Kong, please visit www.qbe.com/hk

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.



**HEALTHIER, LONGER,
BETTER LIVES**

AIA has a strong foundation of **Service Excellence** built over the past century. We are committed to delivering Customer-Centric services to create unique customer experience.

Since 2019, the industry has witnessed unprecedented challenges. Our **Next Generation 3-Level Service Model** has given us a strong competitive edge to respond swiftly to potentially drastic changes, including customers' behavioural change impacted by social distancing in the COVID-19 pandemic.

During the critical times, we have shifted our emphasis to providing self-help services

THE TOP 3



Our wide variety of digital services, including the single mobile app portal – AIA Connect, Chatbot “Andy” and video chat, offer all the convenience that customers need at their fingertips.

The in-house developed “Knowledge Channel” enables all service ambassadors to keep abreast of the latest company information and product knowledge through weekly videos.



(Level 1), such as the mobile app **AIA Connect** and Chatbot “Andy”, as well as non face-to-face services (Level 2) to render **personalised services** without sacrificing performance standard. While maintaining face-to-face centre services (Level 3), we have also enhanced our service by introducing **video chat** to minimise infection risk.

Moving towards our next 100 years, we will leverage on **Technology, Digital and Analytics** to bring our Strategic Priority to life – significantly improve our **Customer Experience and Service Standards** to provide customers with a distinctive and meaningful experience.



BOC Life's WeChat binding service provides customers with instant access of their policy details and receive notifications on their policy and claim status upon activation of the eService.

BOC Life initiated the launch of WhatsApp business platform, enabling customers to make policy enquiries through the AI chatbot BOC Life Easy Chat, at their finger tips anytime and anywhere.



Founded in Hong Kong since 1998, BOC Group Life Assurance Company Limited (BOC Life) has been serving the local community for years. The company has grown to be one of the top life insurance providers in Hong Kong over the past two decades, committed to offering customers comprehensive life, medical, critical illness insurance protection, along with wealth management and retirement solutions through extensive O2O distribution channels.

BOC Life's solid financial strengths have been affirmed by international rating agencies,

including the financial strength ratings of "A" by Standard & Poor's and "A1" by Moody's.

BOC Life endeavours to set a strong foothold at the digital forefront by leveraging InsurTech at both product and customer service levels to optimise customer experience and satisfaction. BOC Life incorporates technology into business operations with the introduction of eService, policy binding, Easy Claim, eConnect and Chatbot on online and social media platforms, enabling customers to manage policies and claim applications in a fast and convenient way.



At Zurich, we thrive on making customers happy. Regular appreciation programs are held to recognize staff that have gone above and beyond their duty in delighting customers.

At Zurich, every step we take must ultimately benefit our customers. Customers are the heart of our business and the focus of our strategies. Our determination in continuously raising the bar in customer service is anchored by three pillars: "Focus on customers", "Simplify" and "Innovate". We are passionate about being a learning organization and have a culture that understands the importance of listening. We are simplifying products and streamlining processes to transform how we do insurance. We harness innovation that aligns with the dynamic digital landscape.

Our people have delivered in extraordinary ways and our customers are recognizing our efforts, as reflected in the solid NPS score improvement since launch. Over the years, we have continuously refined our approach in collecting and using the feedback customers provide to enhance their experience with us.

To our customers and people, thank you. Thank you for empowering us to be one of the bests. We will continue to make customer service our differentiator.

OUTSTANDING Training & Development AWARD

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

THE TOP 3

Leading Innovation

Animated Licensing eLearning & Gamification

EnterTRAINment: unique & creative eLearning delivery

Attractive animated content
Real life examples adopting insurance concepts.

Exam avatar(考试场景)
Providing exam tips and strategy

E-Mock exam
Practice makes perfect

Packaging Learning as an online game

Checkpoints to consolidate knowledge
and proprietary information for distribution.

Arousing interest by interactive missions

Selling skills demonstration in a real-life situation

Leading Innovation

Live Broadcast & Self Developed Modules

EnterTRAINment: Unique & creative eLearning delivery

View live broadcast on mobile device

Interact by polling or raising question

Playback on iAcademy for recapitulation

An interesting way to attract participants in learning

Insurance knowledge

Positioning of AIA products

Trend of customer's insurance needs

Operator and compliance related procedures

◀ We continuously transform traditional licensing training to attractive animated e-learning. The gamification and award also make learning easy and fun.

▶ We have also implemented virtual classes with live-chat and polling, and developed a series of drama videos to enhance participants' engagement both online and offline.



AIA has always been committed to nurturing talents and adopting new technology to invest in our people development. In 2018 and 2019, we launched iAcademy and iPartnership Academy (iPA) for our agents and technical representatives from our partners as digital learning solutions for their development.

We are aware that traditional classroom trainings are constrained by the learning venue, which would then impede the learning implementation plan with a large population of over 22,000 participants from our different distribution channels. The face-to-face training format has also been put on a halt

due to the COVID-19 pandemic. Yet with our iAcademy and iPA platforms, we are not only creating a new digital learning culture, but also empowering our financial planners and technical representatives with a wide spectrum of materials through which they can gain knowledge anytime, anywhere according to their individual learning progress.

In the future, we expect to continue investing in our people development. Our digital learning platform will be further enhanced with AI and gamification to empower our financial planners to help people live Healthier, Longer, Better Lives.



◀ Elite Signature at INSEAD – top business school in the world. An entrepreneurial approach is used with comprehensive pre- and post-classes focusing on results.



▲ MDRT Day offers a one-of-a-kind learning experience, the chance to share ideas with top agents from Hong Kong and Macau regions and the opportunity to learn new strategies for greater success.



At FWD, the training programme is rigorous from the get-go. From sessions on hiring, motivating and sustaining a sales force to exploring a repertoire of effective leadership and communication methods, and even delving into the new world of digital growth, our vision for our agency is very clear – and that is to establish the most trusted, professional and productive agency in the world.

We kicked off the Elite Signature at INSEAD Programme, which is designed specifically to groom the top leaders who will define a new standard for the industry.

Agency leaders were put through a year-long programme starting with three months of preparation at home before heading to **Fontainebleau in France** for a week-long residence programme. They learned from the top faculty, exchanged best practice ideas with each other, and were exposed to the **top FinTech and InsurTech companies in Europe**.

Besides a leaders' programme, an innovative training programme and learning methods were introduced. FWD Agents can **experience professional, practical and passionate training anytime, anyplace and anywhere**.



◀ Continuous learning is encouraged through an array of programmes designed to help financial consultants deliver excellence and achieve high standards of professionalism.



▲ Our series of live webinars available through Prudential's PRUTV channel give financial consultants engaging e-learning experiences anytime anywhere.



With over 24,000 financial consultants, Prudential continues to lead the industry in Hong Kong with the largest agency force since 2015. Our Academy of Financial Services (AFS) is committed to helping financial consultants discover their true potential and develop into well-rounded professionals. As a digital first company and to support our rapid manpower expansion, AFS has not only enhanced our existing programmes but also launched a series of innovative digital learning solutions. This includes online coaching, virtual

classrooms, live webinars and interactive live chat sessions. With a work-based learning strategy and model that also leverage in-house professional trainers and experienced mentors, many of our training and development programmes offer a brand new learning approach that differs from instructor-led training or traditional eLearning, allowing our financial consultants to develop skills in real-life context and put theories into practice, helping them to take pre-emptive moves at every stage of their career and excel in the industry.

OUTSTANDING Corporate Social Responsibility AWARD

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



Blue's WeCare Term Life Protection Plan 2 is designed to address customers' needs for simple and affordable life insurance that provides sufficient protection to their families against COVID-19.



Blue launched "Revitalising Hope" Project, offering free life insurance protection coverage totaling HK\$100 million to Hong Kong people, including the industries hard hit by COVID-19.

Blue is Hong Kong's first digital life insurer and a joint venture between Aviva plc., Hillhouse Capital, and Tencent Holdings Ltd. Blue was launched in 2018 with a founding vision to design simple and flexible insurance solutions for customers.

Since the COVID-19 outbreak, Blue has launched many initiatives to target different beneficiaries. As a responsible insurer, we believe the best way to help the community is to provide insurance protection to those in need.

1. During the early phase of the outbreak in February, Blue offered free COVID-19

coverage and extension of policy grace period for existing customers.

2. In May, Blue launched WeCare Term Life Protection Plan 2, a best-priced product against COVID-19.
3. Blue also launched a new project "Revitalising Hope" in June, giving out HK\$100 million free life insurance protection to the industries hard hit by COVID-19.

As the future evolves, Blue will continue to move forward with customers and empower them with a hopeful future.



◀ As part of the campaign, Bupa and BottLess introduced reusable utensil sharing for Bupa employees to buy takeaway food with eco-friendly reusable containers and enjoy special offers from partnering restaurants.



▲ We extended the positive impact by providing Bupa branded reusable solutions to public visitors at HKTDC Food Expo and runners at Hong Kong Streetathon to promote environmental sustainability.

Live Healthy Live Green campaign

Caring for the community and environment where we operate lies at the heart of Bupa's values. As a healthcare specialist in Hong Kong, we believe a healthier environment will contribute to healthier lives.

We launched a partnership with the social enterprise BottLess for the "Live Healthy Live Green" campaign to promote environmental sustainability and healthy living for employees, the community and general public. We jointly introduced a reusable utensil sharing scheme to encourage employees to use reusable food

containers to replace single-use plastics. We extended the positive impact at the HKTDC Food Expo 2019 by providing a public utensil lending service. We also promoted a plastic-reduced hydration experience for runners at Hong Kong Streetathon 2020 with reusable water cups.

With the success of this campaign, we continue to drive positive behavioural changes to benefit people's health and wellbeing in upcoming events. Our purpose at Bupa is to help people live longer, healthier, happier lives.



◀ The Eldercare programme is widely promoted to the community through various publicity channels, including videos of renowned Hong Kong actress Kara Wai – a true story of being a caregiver for her dementia-affected mother.



▲ HSBC Life is the first insurer in Hong Kong to offer ARIA, an innovative dementia screening test, to benefit Hong Kong people.

HSBC Life Eldercare Programme

As a leading Hong Kong life insurer, HSBC Life is committed to leading and working with Hongkongers to relieve the challenges of eldercare, ensuring people live well as they age and helping families thrive together.

HSBC Life took a leadership role in bringing eldercare costs to public attention through a joint study with the University of Hong Kong and The Women's Foundation, followed by partnering with Hong Kong Lutheran Social Service to launch its award-winning **HSBC Life Eldercare Programme**.

Widely promoted to the community, customers and its staff, the programme is a first-in-market health and financial support programme riding on the innovative ARIA¹ dementia risk screening test and a new dementia protection rider aimed to raise prevention/protection awareness and mitigate the impact of dementia on patients and caregivers.

¹ARIA – Automatic Retinal Image Analysis – Assessment on the Risk of Cognitive impairment is an innovative dementia risk screening system developed by Health View Bioanalytic ("Health View"), a Hong Kong healthcare technology company.

OUTSTANDING *Initiative on Community Health Crisis* AWARD

GENERAL INSURANCE

The timely introduction of this award will recognise the proactive measures or initiatives taken by a company in response to the global outbreak of the coronavirus disease, COVID-19. The award will acknowledge its efforts to insure or provide supports to the community against the pandemic. The judges will be looking for a proactive and innovative approach that has helped to mitigate the impact of the epidemic on the public and its policyholders.

THE TOP 3



◀ Bupa gave out Health First Care Kits with face masks, hand sanitisers and soup packs to our Bupa members, underprivileged members of the community and local families.



▲ We offer video consultation services to our eligible group and individual members to consult general practitioners through a video call comfortably and safely at home, with door-to-door medication delivery.

Bupa initiatives in response to COVID-19

The continuing COVID-19 pandemic is an unprecedented challenge for every person and corporation in Hong Kong, which impacts our health and daily lives in countless ways.

As a trusted healthcare partner in Hong Kong, Bupa is dedicated to continuing to support our customers and the community during this difficult time. To help people stay healthy physically and mentally, we have launched various initiatives in 3 phases:

- **Protection and Education:** immediate special protection and extra support for

our customers, such as Ask Q Doctors, video consultation service

- **Community Care:** actions to support the public targeting physical and mental health during the outbreak and stay-home period, such as Health First Care Kits
- **Re-energising:** campaigns to help people re-energise their bodies and minds when the situation is more stable, such as Bupa HealthFest

With the situation continuously changing, we closely monitor and take immediate action hoping to provide the right timely support to our stakeholders.



◀ Huang Zhaohui, CEO of CTPI(HK), donated HKD 1.09 million to Pok Oi Hospital at the Pok Oi Charity Show on behalf of the China Taiping Charitable Foundation.



中國太平保險(香港)有限公司
China Taiping Insurance (HK) Company Limited

China Taiping Insurance (HK) Company Limited ("CTPI(HK)") has been providing insurance service for more than seventy years. We have always adhered to the company spirit which emphasizes responsibility, pragmatism, coordination and dedication. With our strong financial strength, prudent management and good reputation, we have achieved the crediting rating of "A" from both Standard and Poor's and A.M. Best for many consecutive years. We are one of the most influential companies in the Hong Kong insurance market.



▲ We offer our sincere condolences to the elderly and community residents living in Senior Homes affiliated with the Pok Oi Hospital and Youth Service Center. We donated 23,000 masks.

Since the outbreak of the epidemic, we have donated necessary supplies to assist in the anti-epidemic fight. We have expanded our insurance coverage, properly cutting down on expenses and postponing deadlines for relevant enterprises, and exploring innovative products and marketing models that fit demand during the fight against the epidemic. We have been proactively promoting work resumption in all sectors in an orderly way. We have provided the relevant insurance services to assist economic development, and made contributions to the stability of Hong Kong.



Cigna stands with you

Free Cigna COVID-19 Income Protection
for Hong Kong residents

▲ Cigna Hong Kong's 'Free COVID-19 Income Protection' plan guarantees three monthly benefits of HK\$10,000 for anyone hospitalized with the virus.



Cigna is a global health service leader whose mission is to help people improve their health, well-being and peace of mind. With COVID-19 having wreaked havoc worldwide for most of 2020, Cigna Hong Kong has delivered on its commitment by doing everything possible to support those trying to overcome this crisis.

In taking the battle against the pandemic to the next level, Cigna Hong Kong broke new ground by not only supporting Hongkongers' physical health but also their financial well-

being. Anticipating the concerns of those worried about losing their jobs or incomes after being diagnosed with COVID-19, the company pioneered a 'Free Cigna COVID-19 Income Protection' plan. Offering anyone hospitalized with the virus three monthly cash payments of HK\$10,000, the plan ensures patients can focus on getting better by measurably easing their financial burdens. To better support Hongkongers during this unprecedented crisis, Cigna Hong Kong has also tailored several other special coverage measures.

OUTSTANDING *Initiative on Community Health Crisis* AWARD

LIFE INSURANCE

The timely introduction of this award will recognise the proactive measures or initiatives taken by a company in response to the global outbreak of the coronavirus disease, COVID-19. The award will acknowledge its efforts to insure or provide supports to the community against the pandemic. The judges will be looking for a proactive and innovative approach that has helped to mitigate the impact of the epidemic on the public and its policyholders.

THE TOP 3



A DOCUMENTARY-STYLE TRILOGY
STARRING HONG KONG CITIZENS

First video honoring cleaners who fought hard to reduce public health risk. The second thanking Hong Kong citizens for remaining steadfast. The last about giving hope under such trying times.



**HEALTHIER, LONGER,
BETTER LIVES**

AIA is committed to standing by Hong Kong, and we strive to enhance protection and generate positive vibes for citizens' Healthier, Longer, Better lives.

Since the pandemic's first outbreak, we have been agilely responding to the evolving virus situation and continually expanding our free protection for our customers, frontline cleaning workers, and to all citizens in Hong Kong. Understanding it is our collective efforts that enable us to conquer this challenge together, we specially launched charity campaigns and a trilogy

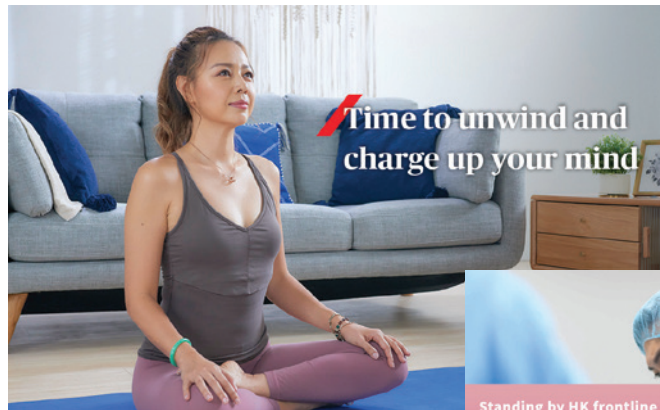


First-in-market product "AIA One Absolute – Cancer & Serious Infectious Disease Protection" that protects customers from existing and unknown serious infectious diseases that may emerge in the future.

of documentary-style videos, thanking everyone in society who have remained steadfast in their roles. Planning for the future, we also launched first-in-market insurance product, COVID-19 mobile alert service and share useful health advices to help people stay ahead of the disease.

These initiatives were supported with outdoor and large-scale digital advertising to spread the positive influence and we have gained wide support and appreciation from the community on our various efforts.

Be Agile. Be Influential. Be Ahead. Be AIA.



Time to unwind and charge up your mind

Follow Margaret Chung to practise breathing techniques in "Mind Charger" in the Emma by AXA app to keep your mind refreshed during the pandemic!



Standing by HK frontline medical workers to fight the virus

AXA is committed to supporting the community by providing free hospital benefit and death benefit coverage to medical workers of Hong Kong & Macau to show our appreciation and support.



Facing the unprecedented COVID-19 pandemic, we at AXA understand the fear and uncertainty it has created. As we care about our customers and the general public, we have taken a number of important steps to protect them in this difficult time.

AXA reacted proactively to the evolution of the pandemic and provided timely support and protection via these initiatives:

- **"Protect the Frontline" Programme** – free "first in the market" hospital benefit and death benefit coverage to medical workers.
- **"Ask Dr Chiu" Content Series** - timely prevention tips from a doctor's perspective

to educate the public, including a live broadcast.

- **"Enhanced policy coverage and preventive measures"** – Additional hospital cash benefits; 24-hour customer service hotline; and extension of policy premium grace period etc.
- **"Support the SME" Programme** – free cleaning and sanitising expense coverage to SME business owners who were impacted by COVID-19.
- **"Mind Charger"** in the **Emma by AXA** app – an innovative mobile app that enables the general public to uplift their mood.



HSBC Life offers complimentary special benefits for COVID-19 to all customers and their family members with no additional cost, when the pandemic starts spreading.



"HSBC Life – Fulfilling Eldercare Promise" provides supports to the elderly with dementia and their caregivers during the COVID-19 pandemic.



The outbreak of COVID-19 in early 2020 created a global crisis for governments, businesses and individuals. In response, HSBC Life found new ways to help customers, the community and staff keep their promises to their family and loved ones.

Efforts began in January to extend a special COVID-19 benefit to all life insurance customers and their immediate families to provide protection and peace of mind. This was followed by a phone application for Qualifying Deferred Annuity Policies (QDAP) and a video-conferencing service, while

delivering health tips and key facts through the HSBC Life online education hub LIFE Talk.

We were also aware that SMEs have been hit hard by the pandemic, so complimentary insurance coverage was offered to help them provide safer working conditions for their employees during the difficult time. The dementia elderly were also deeply affected, thus was launched the "Fulfilling Eldercare Promise" programme just for them. For employees HSBC Life provided flexible working arrangements and a stream of helpful videos and health articles.

OUTSTANDING *Integrated Marketing Strategies* AWARD

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

THE TOP 3



◀ First video honoring cleaners who fought hard to reduce public health risk. The second thanking Hong Kong citizens for remaining steadfast. The last about giving hope under such trying times.



**HEALTHIER, LONGER,
BETTER LIVES**

AIA is committed to standing by Hong Kong, and we strive to enhance protection and generate positive vibes for citizens' Healthier, Longer, Better lives.

Since the pandemic's first outbreak, we have been agilely responding to the evolving virus situation and continually expanding our free protection for our customers, frontline cleaning workers, and to all citizens in Hong Kong. Understanding it is our collective efforts that enable us to conquer this challenge together, we specially launched charity campaigns and a trilogy



▲ First-in-market product "AIA One Absolute – Cancer & Serious Infectious Disease Protection" that protects customers from existing and unknown serious infectious diseases that may emerge in the future.

of documentary-style videos, thanking everyone in society who have remained steadfast in their roles. Planning for the future, we also launched first-in-market insurance product, COVID-19 mobile alert service and share useful health advices to help people stay ahead of the disease.

These initiatives were supported with outdoor and large-scale digital advertising to spread the positive influence and we have gained wide support and appreciation from the community on our various efforts.

Be Agile. Be Influential. Be Ahead. Be AIA.



◀ The advertising visual of WeSave S1 Insurance Plan highlights the unique selling proposition and features a group of Blue's target customer chasing after a star, which represents the ground-breaking concept of the product.

blue®
Live Easy



▲ An omni-channel marketing campaign was launched to promote WeSave S1 Insurance Plan, covering both online and offline channels to target different customer segments.

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

Blue conducted proprietary research that there is a strong demand for insurance savings products that offer both guaranteed returns and flexible withdrawal.

We acted upon the feedback and launched “**WeSave S1 Insurance Plan**” – a 5-year USD-denominated plan features a

unique combination of appealing guaranteed returns of 3% p.a. and withdrawals at any time with zero fees, enabling customers to achieve their financial goals and enjoy flexibility when navigating life's challenges.

Blue strives to redefine customer engagement by out-of-the-box and culturally-relevant campaigns. We adopted an integrated marketing strategy for WeSave S1 Insurance Plan, covering an omni-channel advertising campaign, search, social, PR and partnership – all aimed at enhancing brand awareness and extending customer reach.



◀ Manulife Tax-Deductible Retirement Solutions campaign features Vivian Chow as the Tax Savings Expert.



▲ Buses running in different districts to encourage consumers to act fast to enjoy the tax deduction benefits.

Manulife 宏利

Leveraging the government's new tax deduction scheme, Manulife Hong Kong launched a full suite of tax-deductible solutions, comprising Voluntary Health Insurance Scheme (VHIS), MPF Tax Deductible Voluntary Contributions (TVC) and Qualifying Deferred Annuity Policy (QDAP), aiming to bring customers well-rounded protection from health to wealth.

We ran a two-phased integrated marketing campaign encouraging consumers to maximize their tax savings. The campaign featured the “Hans Family”

and Vivian Chow to contrast daily frugality with a smart solution that brought instant savings for the following tax year – all to position this as a “no brainer” savings opportunity. In addition to the massive out-of-home ad domination, the second phase also launched a radio ad and digital banners with Chow “pretending to call” to urge consumers to take actions.

Manulife always values the health and wellness of our customers, we'll continue to provide customer-centric and innovative products to meet their changing needs.

OUTSTANDING Digital Marketing Campaign AWARD

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

THE TOP 3



終於等到長假期
一家外遊最開心！

點知黑雨水浸 趕唔切上機

AIA 智遊保

全港首創 錯過離港航班保障*

助您輕鬆應對突發事情

*「全港首創」是與本洲
**現投保即享HK\$10

健康長久好生活

投保可獲
HK\$200
優惠**

行程延誤
每6個鐘保HK\$500

AIA 智遊保

全港首創 現有疾保保障

前往 **AIA iShop ID** 投保
或聯絡您的財務策劃顧問

「AIA iTravel Protect」是與本洲各保險公司合作之靈活旅遊保險計劃，受保者及受保的家人，
*First in Hong Kong, is based on the competitive and official single trip travel insurance issued
by Hong Kong's major insurance companies. Terms and conditions apply.

HEALTHIER, LONGER,
BETTER LIVES

Over 300 personalised creatives along with A/B testing to reach a mixed of target audience groups.

Personalisation at scale, create numerous customised videos to engage specific targeted audiences based on their web behaviour and AI insights.

To power the growth of AIA business through best-in-class digital marketing campaigns, we deployed an Industrialised Digital Marketing Strategy to promote our newly launched innovative product - iTravel Protect, enabled by Machine Learning Insights (Data), Dynamic Content and Media (Personalisation), and Artificial Intelligence Optimisations (AI).

With big data and machine learning, quality prospecting was enabled. We segregated different target audiences by web behaviour, demographics, interests, and travel planning stages.

To achieve personalisation at scale, numerous customised ads were created

to engage specific targeted audiences with dynamic content based on their web behaviour and big data insights.

Advanced AI optimisation was a breakthrough to overcome the promotion bottlenecks, which vastly enhanced our agility in personalisation and improved overall performance.

Customers can purchase iTravel Protect anytime and anywhere through AIA iShop eCommerce platform.

Customers are at the heart of everything we do. Through digital innovative journey, we help our customers travel the world with peace of mind and live Healthier, Longer, Better Lives.



◀ Bowtie's First Anniversary Brand Campaign "Self-Protection Era".

bowtie



▲ Free VHIS Coverage for Medical Workers and their Families during COVID-19.

Bowtie is a homegrown HK virtual insurance brand. We commit to providing affordable and comprehensive health solutions for people living in HK.

To effectively distribute insurance via digital channel, we turned COVID-19 into opportunities and launched a tactical campaign through content, brand and acquisition strategies. Our content marketing achieved the highest web traffic among HK insurers of over 2.3 million visitors. We also timed our city-level campaign "Self-Protection Era" (featuring our Senior Advisor, Mr. John

Tsang) to align with the first anniversary, advocating a fearless attitude despite challenging times and motivating HK people's maintenance of their own health.

We created an association between our health and social challenges, and the importance of health insurance. We lived our commitment of providing real protection to HK people and reaching more customers at mobile speed. Bowtie has had a 30% month-over-month growth in the VHIS applications since Jan 2020 and was ranked 1st in the VHIS share-of-voice (Mar to Jun 2020).



▲ Prudential is the first insurer in Hong Kong to announce free COVID-19 protection offer for HK residents and their children.

PRUDENTIAL
英國保誠

▲ A positive message delivered by Louis Koo to encourage HK residents amid the pandemic created impact and viral effect for the campaign.

During the peak of the pandemic outbreak in Hong Kong, Prudential has boldly launched Pulse by Prudential (Pulse), a free, AI powered digital health and wellness App, together with a free COVID-19 protection offered to Hong Kong residents and their children. Addressing the public's fear over COVID-19 with a timely, practical and relevant solution while reinforcing emotional connection with the community through a heart-warming message delivered by Louis Koo, the much-loved showbiz icon, the campaign was able to cut

through the noise in the market, captured moment of truths and achieved remarkable business results. Through an orchestrated launch of social, digital and PR initiatives, the campaign garnered an overwhelming response, recording 200,000 downloads of the Pulse app within the first 24 hours of launch, and topping the charts as the #1 app on both iOS App store and Google Play during the campaign period. The campaign is testament to the company's "We Do" spirit and strong commitment to the local community in times of adversity.

EXCELLENCE IN *Digital Transformation* AWARD

Supporting Organisation:
Cyberport

This award recognises the outstanding achievements of an organisation for its excellence in applying digital transformation, which includes, but is not limited to, the use of InsurTech, mobile applications, big data, AI, digital CRM, online platforms and applications, for internal and external operations. Judges will be looking for innovative practices that help the insurance organisation run more effectively, deliver business value and better performance, engage customers and clientele, improve customer service and experience, manage corporate infrastructure with greater ease, etc.

THE TOP 3



◀ We leverage disruptive technologies to simplify solutions and create human-centric designs to deliver delightful experiences.



**HEALTHIER, LONGER,
BETTER LIVES**



▲ Our digital user journey is backed by AI with a strong understanding of our customers, distribution channels and employees.

At AIA, we take pride in our culture of innovation. We leverage disruptive technologies to simplify solutions and create human-centric designs to deliver delightful experiences.

AIA Smart empowers Financial Planners throughout the sales journey using AI and data analytics. **AIA Partner** delivers best-in-class services to support our distribution partners on-the-go to serve their customers more efficiently. Our employee engagement app, **AIA ONE**, cultivates a high-performing culture for stronger employee engagement.

AIA Workforce Wellbeing Programme supports our corporate client's strategic decision making using data-driven insights by **AIA Analytica**. Our new **AIA Wellness Corner**

delivers tailored wellbeing programmes. Integrating of this new feature into **AIA Connect** app makes healthy living more accessible. **AIA iShop** and **iShop GO** facilitate online insurance purchases for customers and financial planners. **Robotic Investment Choice Service** helps customers who confirmed to purchase ILAS to build their investment portfolios that suit their individual risk tolerance levels and investment preferences. **AI Chatbot** provides appropriate recommendations based on customer needs.

We will continue to embrace digital technology in response to our customer expectations, helping customers live Healthier, Longer, Better Lives.



◀ Emma by AXA – All-in-one Insurance and Health Services Platform making our customer's experience with us simpler and more personal.



▲ Next Best Offer – an AI engine integrated with our sales tool to help distributors offer the most relevant products for our customers.

At AXA Hong Kong and Macau, Digital Transformation is a core strategic focus in our overall business transformation to build a more sustainable insurance ecosystem for the HK community.

In keeping with this, we have innovated and implemented the following initiatives in the past one year as part of our digital and data transformation journey:

- **Next Best offer**, an AI driven solution to help our distribution channel to offer most relevant products for our customers.
- **Mailbot**, an AI driven solution to help customers and call centre staff by

identifying the sentiment in customer emails, triaging and prioritizing customer emails for efficient handling.

- **Fraud, Waste & Abuse Management tool**, used by health claims handlers to identify potential fraudulent claim submissions and cases with potential wastage or abuse of benefits.
- **Emma by AXA**, a one-stop mobile e-service platform which combines insurance & health partner services and our data modelling – making our customer's experience with us simpler and more personal.



◀ Bowtie's Team and Senior Advisor, Mr. John Tsang (front row, centre).



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

Bowtie is a technology-driven insurer changing how people access healthcare. We built from scratch HK's first virtual insurer to offer insurance directly to individuals and SMEs.

We launched a full line-up of life and health insurance products - all backed by our proprietary underwriting engine, the first-of-its-kind in HK. Our engine automatically underwrites life, health, accident, critical illness, cancer and group medical products. Most customers complete their underwriting journey fully online in just a few minutes, and get a fair and transparent price. The engine

handles over 90% of applications, significantly reducing time and costs, while delivering great underwriting results. For applications that our engine passes to our professional staff for review, a smart machine learning engine assists our medical underwriters to speed up turnaround and customer acceptance. The engine continually improves through interactions with new applications and underwriting decisions, creating a virtuous loop to match our mission of buying insurance and accessing healthcare protection 10x simpler and more affordable.

MOST INNOVATIVE Product/Service AWARD GENERAL INSURANCE

The award recognises the winning company who has developed a new product/service or created new revenue opportunities and market share by revamping an existing product/service.

THE TOP 3



Examples of online workshops available to our customers include yoga classes (left) and jam making workshops (right).

Bupa4Life, our one-stop online wellness engagement platform, will help our clients manage their employee wellness programme through employee engagement initiatives, rewards, wellness events, tailored challenges and campaigns.



Bupa Hong Kong Workplace Health Programme 2.0

As a pioneer in Hong Kong's Workplace Health market, we continue to improve and develop our programme to maintain our leading position in this space. We believe digitalisation through an online wellness platform will provide a better overall customer experience. It will help educate and empower people to better understand and achieve their health and wellbeing goals, whilst supporting and rewarding them with access to free or discounted health and wellbeing related content, products and services, guided by our purpose of helping people live longer, healthier, happier lives.

Our Workplace Health Programme 2.0 now includes:

Digital quarterly tailored campaign Bupa HealthFest

One-stop online wellness engagement platform Bupa4Life:

- Online health assessment (OHA)
- Wellness library e.g. articles, videos, recipes and more
- Action plans and goal-setting
- Online booking system with a menu of services
- Health and fitness challenges
- Health coaching and video consultation
- Rewards system

New online webinar services



▲ Customers can reschedule or extend the benefit term anytime and anywhere before their journey through the "AIA Connect" mobile application.



▲ The innovative iTravel Protect goes beyond conventional protection to provide first-in-market cover for "Missed flight departure".

iTravel Protect

Guided by our 'customer-centric' philosophy, the new game changing product iTravel Protect provides **first-in-market "Missed flight departure"** and **"Extended cover to pre-existing illnesses"** protections as well as cover against various unexpected travel incidents, offering customers a more comprehensive travel insurance product that bridges the market gap with better and more extensive covers.

Made possible by the AIA iShop platform, iTravel Protect's **highly customisable modular benefits** provide customers extra flexibility by enhancing the cover based on

individual needs, with optional covers such as Destination Wedding and Photoshoot, Winter Sports, Water Sports and Cruise Vacation.

Customers can purchase the plan, **flexibly reschedule or extend the cover** and make a claim via "AIA Connect" mobile application anytime and anywhere at the ease of their fingertips.

With this highly innovative and flexible plan that caters to changes in schedule and arrangement of thematic activities, customers can travel the world with peace of mind and live Healthier, Longer, Better Lives.



◀ SmartHome Plus aims for your free-minded living by providing diverse protection for your beloved home.



▲ AXA listens and understands customers' needs. SmartHome Plus provides distinct coverages for different identities and extra protection under adverse weather to ease your worries.

SmartHome Plus

To further increase the penetration of home content insurance, we revamped our product to address the specific needs of different home owner segments such as self-occupiers, landlords and tenants. Differentiated plans with a wide range of sum insured level are offered at customer's choice. Keeping abreast with the lifestyle trend, we provide optional benefits such as typhoon shelter, fixtures and fittings from ex-owners and developers, enhanced third party liability and many more, so that each customer can tailor their best fit protection plan on need basis.

To make life easier, we simplified the buying journey with 24/7 instant quotation and online enrolment, taking in those with special needs such as old age property, flat with rooftop, flat with garden and so forth. We further built awareness on home protection need with educational videos, shared cases, fun games and activities via different mass and social media. With all these together, we have recorded very encouraging sales performance since launch.

MOST INNOVATIVE

Product/Service

AWARD

LIFE INSURANCE (HEALTH)

The award recognises the winning company who has developed a new product/service or created new revenue opportunities and market share by revamping an existing product/service.

THE TOP 3



AXA launched the "AXA WiseGuard Pro Medical Insurance Plan" in July 2019. It is a certified Voluntary Health Insurance Scheme which offers three benefit levels including "Regular", "Enhance" and "Premier".



AXA Signature Network is a one-stop medical solution platform, allowing customers to access vast network of doctors.

AXA WiseGuard Pro Medical Insurance Plan

AXA is committed to becoming the health partner of our customers, providing them with the best medical protection. As one of the largest health protection providers, we always keep abreast of market trends and provide customers with more innovative products to fulfill their needs in the fast-changing market.

Last year, we launched the "AXA WiseGuard Pro Medical Insurance Plan". It is a certified Voluntary Health Insurance Scheme. Customers are eligible for full cover on

hospitalization and surgical fees, with no sub-limit constraint. We are also the first mover in the market who extended full cover features without network limitation to ward class.

Besides, we launched the "AXA Signature Network" which provides high quality medical services to our customers. Once the customer is diagnosed with critical illness, AXA will provide free medical consultation. There are more than 400 experienced Network Doctors and they will give a second medical opinion to the patient.



問問中小企都負擔得起
保泰團體及公司醫療保險
網上團體醫保 低至\$10

了解計劃

bowtie

你正在投保：
標心計劃續期
保泰團體保險計劃（企業級別）
附屬計劃續期
保泰團體保險計劃（入門級別）

成功建立帳戶
你現在可以即時登入 Bowtie 網上平台繼續你的團體保單申請。

登入 Bowtie 平台
返回團體保險主頁

提供公司及聯絡人資料
提供商業登記證
建立 Bowtie 保主帳戶
登入平台，完成申請！

▶ HK's First and Fully Online Group Insurance by Bowtie.

Bowtie Group Insurance Plan

As a start-up, Bowtie understands the challenges faced by many SMEs who have limited time and financial resources, while facing increased competition to retain talent and drive growth amid our overall economic uncertainty.

Bowtie is committed to a belief that insurance bears great social responsibility, and medical protection should be accessible by every corner of the community. We recently launched HK's first and fully online group insurance which offers flexible and affordable medical protection.

Understanding the agility nature of

SMEs and start-ups, this innovative product leverages a combination of the latest financial technology, a first-principles redesigned product pricing and feature list - tailored suited to the channel and SMEs, and new operational processes to drive new frontiers for access and convenience. The resulting customer experience has already helped Bowtie appeal to and expand to the market segment of local SMEs and non-profit organizations, many of which purchased their first employee health benefits solution, proof that new insurtech products can reach previously underserved segments.



FWD insurance

Bloomberg Businessweek Financial Institution Awards 2020

FWD insurance

◀ Crisis OneCover won two accolades at the Bloomberg Businessweek Financial Institution Awards 2020.

▼ Crisis OneCover – a one-stop total Critical Illness solution.



Crisis OneCover

Crisis OneCover – a one-stop total Critical Illness solution

Crisis OneCover is a groundbreaking, first in the market critical illness insurance, created after a thorough examination of patients' unmet needs when the worst happens, and redefining critical illness protection from mere financial protection to a one-stop total Critical Illness solution that is different from the current market offerings.

Crisis OneCover, a revolutionary critical illness protection that covers multiple bases from prevention to comprehensive treatment

options and rehabilitation support during recovery, provides the humanised, emotional support required at every stage of the patient's journey, supported by professional medical service providers.

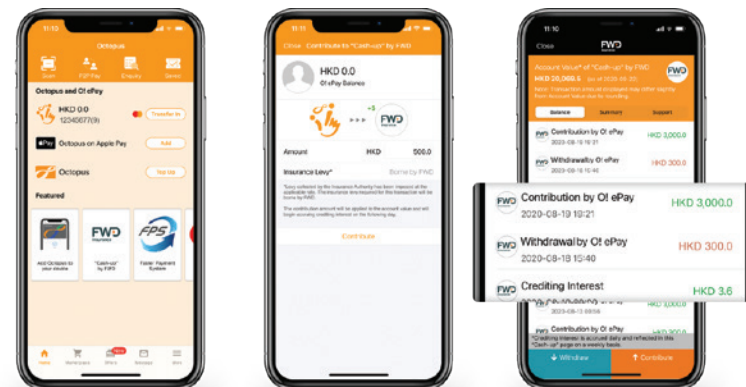
Multiple crisis protection up to 1000% of the Initial Sum Insured

Crisis OneCover protection alleviates the concerns of customers at different stages of the patient's journey, with support from a team of professionals providing assistance every step of the way.

MOST INNOVATIVE Product/Service AWARD LIFE INSURANCE (WEALTH)

The award recognises the winning company who has developed a new product/service or created new revenue opportunities and market share by revamping an existing product/service.

THE TOP 3



◀ Cash-up is a universal life product for savings integrated with digital wallet facility, letting users enjoy 24/7 flexible contributions and withdrawals without any charges, and convert funds for spending.

FWD
insurance



◀ Capturing the generation's eagerness for Fintech engagement, Cash-up brings an Insurtech awareness to customers, helping to expand FWD's digital insurance market.

Cash-Up

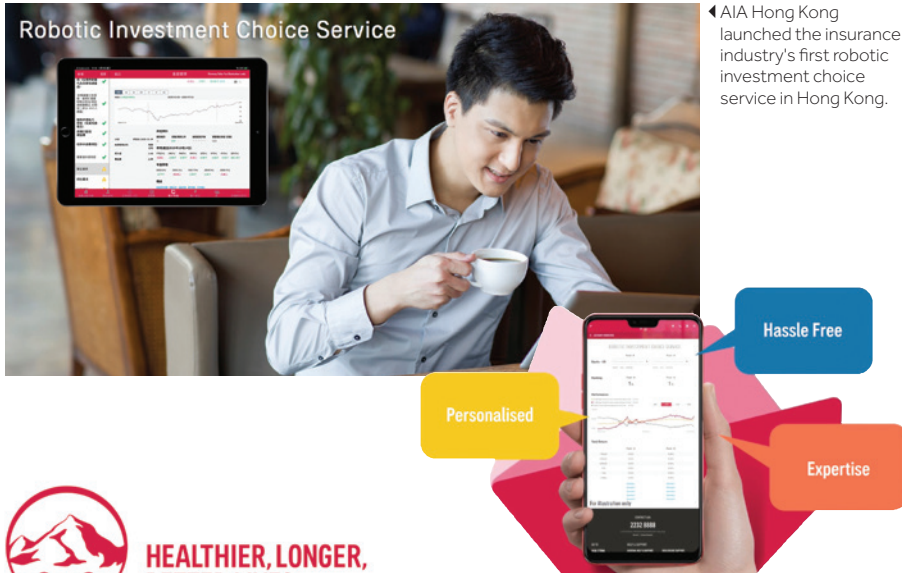
Cash-up Insurance Plan, FWD's Insurtech initiative, is a universal life product integrated with a digital wallet environment that offers customers a unique Fintech experience. Leveraging the convenience of a stored value facility (SVF), Cash-up creates a new ecosystem among insurance, savings, and daily spending.

From simplified application, identification verification, premium payment to fund conversion and transfers, Cash-up customers go through an effortless journey all at their fingertips. Customers enjoy a high degree of flexibility in premium contribution and

withdrawal, any time anywhere, all without any charges. With the Live Statement, Cash-up provides customers with a high level of transparency by showing all transactions and crediting interest details, encouraging proactive monitoring of policy account value on the go.

As funds between the Cash-up policy and digital wallet can be transferred seamlessly, the easy earn-and-spend experience makes Cash-up an ideal product to cultivate a new kind of Insurtech awareness and savings habit in the young generation that is Fintech ready and thirsty.

Robotic Investment Choice Service



▲ AIA Hong Kong launched the insurance industry's first robotic investment choice service in Hong Kong.

▲ Through an interactive platform, the service enables our customers who confirmed to purchase investment linked assurance schemes policies to build quality personalised investment portfolios under their investment linked assurance schemes policies easily.



Robotic Investment Choice Service

Understanding that some customers may find it difficult to select investment options comprehensively and systematically under Investment-linked Assurance Schemes (ILAS) policies, with its wide range of investment options, AIA Hong Kong launched the first Robotic Investment Choice Service in Hong Kong's insurance industry to help customers who confirmed to purchase ILAS build their investment portfolios that suit their individual risk tolerance levels and investment preferences.

The Robotic Investment Choice Service integrates professional analysis and

expertise from AIA Investment Management HK Limited to provide customers with more than 120 personalised reference portfolios based on their financial needs. In addition, if a customer is interested in a particular market or asset class under the ILAS investment options, the service will also provide a Best-In-Class Fund out of all the investment options in the relevant category for the customer's reference.

This service is a validation of our commitment to understanding and addressing our customers' needs, and in turn providing them with a relevant value-added solution.



▲ Blue leveraged the power of KOLs to promote WeSave S1 Insurance Plan which is well suited for a wide spectrum of customers, for example, families, investors and pre-retirees.

▲ Blue's WeSave S1 Insurance Plan offers a competitive guaranteed return of 3% p.a. and allows full withdrawal anytime without any charge.

WeSave S1 Insurance Plan

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

Blue conducted proprietary research that there is a strong demand for insurance savings products that offer both guaranteed returns and flexible withdrawal.

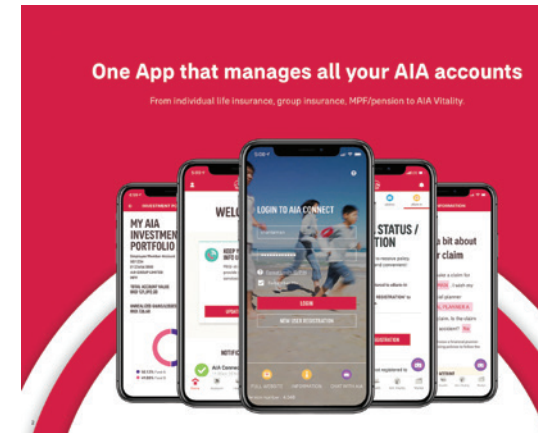
We acted upon the feedback and launched "WeSave S1 Insurance Plan" - a

5-year USD-denominated plan features a unique combination of appealing guaranteed returns of 3% p.a. and withdrawals at any time with zero fees, enabling customers to achieve their financial goals and enjoy flexibility when navigating life's challenges.

The launch of **WeSave S1 Insurance Plan** bridges the product gap in the market and sets a new standard for insurance savings products in Hong Kong. It reflects Blue's vision to shape the future of insurance for customers, fulfilling our promise to create simple, flexible, and valuable solutions for customers.

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" mobile app enables our customers to manage all their AIA accounts, from individual life insurance, group insurance, MPF to AIA Vitality, in one single app.



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

AIA Hong Kong has provided employee benefit solutions to companies of all sizes for over 60 years. Our expertise and customer-centric values have made us an established industry leader known for providing one-stop group insurance, pension and employee voluntary solutions. At AIA, we dedicate ourselves to understanding the challenges faced by both employers and employees and we are committed to delivering on our value propositions to our customers:

- Create **VALUE** by providing a broad range of value-for-money products and investment choices, differentiation through exclusive funds and value-added services;

- Tailor to unique retirement and medical protection needs, providing **CHOICE** through a comprehensive range of voluntary solutions and funds managed by different investment managers covering active, passive and dynamic asset allocation strategies; and
- Bring **SIMPLICITY** by making it easy and convenient for employers and employees through state-of-the-art digital platforms and dedicated servicing team.

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



◀ AXA helps our customers to improve motivation and productivity in a workplace, support talent retention and add to the reputation as a caring employer.

▼ AXA Mind Health Programme is the market-first, comprehensive, end-to-end mental health programme for corporates to maximise employees' wellbeing through education, prevention and support.

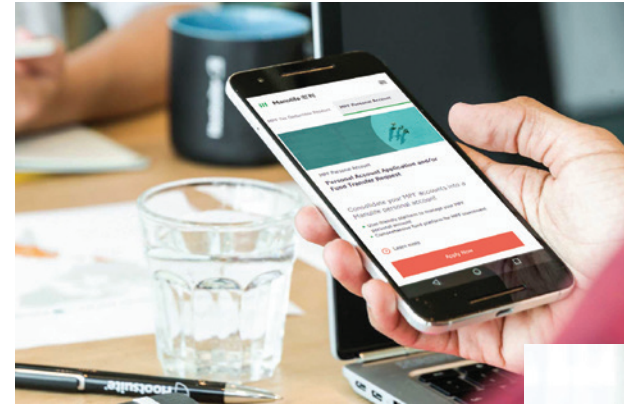


2020 has been a tough year. Both employers and employees in Hong Kong may feel uncertain and stressed in the recent economic downturn and coronavirus pandemic. At AXA, we are committed to providing comprehensive solutions that support our customers through trying times, and helping them cope with the unprecedented challenges.

In 2020, not only we enhance our products and services, but also provide professional support to our clients. Our new product, CORProtect Employee Benefits Insurance

Package Plan, provides comprehensive coverage and flexible benefit options to cater different clients' needs. Our Mind Health Programme, the first-in-market innovation to redefine traditional employee benefits, promotes all aspects of physical and mental wellbeing, especially under the current circumstances.

Taking good care of employees is crucial to business success. AXA endeavours to shelter employers and employees both physically and mentally, which is the key to attract high-calibre candidates as well as retain existing talents.



◀ With Manulife's BuySimple.hk platform, customers can conveniently consolidate MPF personal accounts and transfer MPF assets in simple steps online anytime, anywhere.



▲ In the fight against COVID-19 outbreak, Manulife stands with its GLH customers with additional hospital cash, one-off cash benefit and simplified claim procedures.

Manulife 宏利

Manulife is a leader in employee benefits dedicated to providing superb MPF and group life & health ("GLH") products and services to employers and employees in Hong Kong. As a visionary service provider, we have been innovating various digital initiatives in recent years and are well-positioned to offer non-face-to-face solutions to our customers anytime, anywhere.

As the COVID-19 pandemic strikes Hong Kong and poses challenges for employers and employees, we perfectly embrace

the challenge. On the MPF front, we offer personal account consolidation on our self-serve application platform BuySimple.hk, market outlook webinars, educational videos, informative webpage on the Employment Support Scheme, etc. On the GLH front, we render additional hospital cash and one-off cash benefit with enhanced and simplified claims for customers diagnosed with COVID-19, etc. As a Manulife MPF and/or GLH customer, you can rest assured that we have your back covered.

OUTSTANDING *Agent of the Year*

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



Apollo Lau

Dr Apollo Lau Ka-kui is a 31-year industry veteran lives by the principle: "Passion + Commitment = Success". He has been an MDRT member for 31 years and qualified as an MDRT Life member in 2005. Always striving to lead by example, Apollo insists on submitting over 100 policies by himself every year. While leading a successful team for more than 25 years, he has won multiple prestigious awards including the National Management Award.

Passionately dedicated to the insurance



▲ Striving for excellence, Apollo has led a successful team for over 25 years. By writing books and giving lectures, he passes on his experience to the next generation.

industry, Apollo became a member of the Board of Directors of General Agents and Managers Association of Hong Kong in 2000 and was appointed as President in 2009. He writes books, speaks at industry events, and gives university lectures in order to pass on his experience to the next generation. Apollo seizes every learning opportunity. In addition to 3 postgraduate degrees, he completed a PhD in Management at Beijing Normal University last year.



▲ Kathy, a Senior Regional Manager at Prudential, leads a team of more than 100 professional financial consultants.



▲ Kathy has achieved MDRT status 13 times, with five COT qualifications and one TOT honour.

Kathy Siu

Kathy Siu is a professional financial consultant with 14 years' experience. She has been a member of MDRT (Million Dollar Round Table) 13 times, five with COT (Court of Table) status and once with TOT (Top of the Table) honour. A Senior Regional Manager at Prudential, Kathy leads 100 agents and is a mentor for the award-winning "Run to MDRT" training programme.

After graduating from the University of Melbourne in 2006, Kathy pursued a career as an insurance professional at Prudential. She is the only agent to have won both the

Outstanding Young Salesperson Award and the Distinguished Salesperson Award, and has been presented with the Forbes China Insurance Elite 100 Platinum Award.

Kathy aspires to be a role model for new agents. She is committed to the industry, serving on numerous professional committees and volunteering in charitable services. To achieve her vision of serving the community, she founded the Preschool Vision Screening and Education Centre and the Summit International Youth Leadership Association.



▲ UTOPIA team broke the world record and achieved the miracle of 100% MDRT in 2016. The team is composed of young professionals with an average age of 31.



▲ The book launch event of "The Key To Building A 100% MDRT Team". The book has become an all-time bestseller in the insurance category locally.

Wave Chow

Wave Chow has embarked on his life's journey as an Insurance Agent for over 20 years. He keenly stays abreast of industry developments and has earned 15 professional qualifications. As a Senior District Director at AIA Hong Kong, he leads an outstanding team of nearly 400 young professionals, of which 96% of them are tertiary graduates and over 70% have their Masters and Doctorates. After earning his recognition as an MDRT Honour and Life Member, he led by example

and groomed his team to achieve a 100% MDRT miracle (including 38.7% TOT & COT) in 2016. Not only is he a prolific columnist for 3 publications and a bestselling author for 3 books, he is also an international speaker who has delivered over 400 speeches to more than 70,000 members of the audience. He also won the Asia Trusted Life Agents and Advisers Award – Insurance Agency Leader of the Year in 2019 and Digital Agency Leader of the Year in 2020 respectively.

OUTSTANDING *Community Intermediary of the Year*

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

THE TOP 3



▲ We are a TEAM. Who says the disabled cannot enter the Spartan Race?



▲ Chik Wing Keung, Chief Regional Director of FWD Hong Kong.

Chik Wing Keung

Mr. Chik Wing Keung joined the financial planning industry in 1998 and has worked at several financial institutions. He joined FWD in 2015 and now takes the role of Chief Regional Director. In his 21-year career in financial planning, he has led his teams to overcome many obstacles and achieve success. Mr. Chik aimed to advance his team's development after joining FWD. With his leadership, his team grew significantly and reached over 700 elites in five years. Recognition for his

achievement was shown with industry awards in recent years.

Charities and lifetime challenges are also part of his life focus. He completed Marathon des Sables – a six-day 251-kilometre ultramarathon – twice in six years, and also competed twice in the North Pole Marathon and once in the Antarctic Ice Marathon. In February 2020, he even paired with his 13-year-old daughter to complete seven runs on seven continents in seven days.



▲ Lisa Tsui is a Senior District Director of AIA and the founder of Champ MVP Family, which consists of over 400 members, while the MVP's direct team has nearly 300 members.



Lisa Tsui

Lisa Tsui is a Senior District Director of AIA and the founder of Champ MVP Family. She became a MDRT Life Member in 2015 and has won AIA District Director of The Year – Top 10 over the past five years.

Today, MVP Family consists of over 400 members, while the MVP's direct team has nearly 300 members. Her agency has won AIA Super Grand District of the Year (SGDOY) – Champion in 2015.

The team members come from Hong



▲ Lisa shows great enthusiasm in charity and she hopes to influence and lead the whole MVP Family to engage in charity undertakings through her participation.

Kong, mainland China and overseas. Holding master or even postdoctoral degrees, many of them are successful investment immigrant entrepreneurs, doctors, lawyers, former foreign company executives and so on, and it is noticeable that MVP district is an elite star team among the elite.

Lisa shows great enthusiasm in charity and she hopes to influence and lead the whole MVP Family to engage in charity undertakings through her participation.



▲ She led her team members not only joining the industrial competition but also volunteer activities to help the underprivileged in the society.



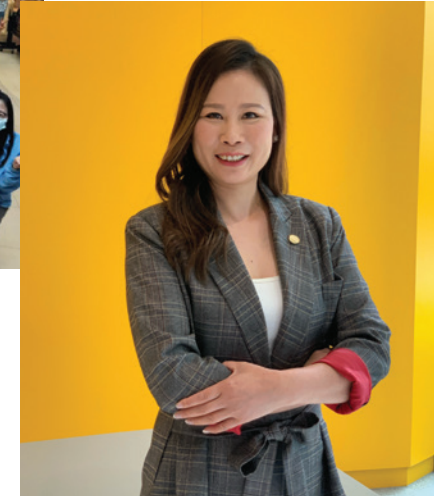
Susanna Chan

As a veteran with 26 years of experience, Susanna Chan, Regional Director at Sun Life Hong Kong, leads a team of over 70 advisors. She has been a MDRT member (an Honor Roll member) for 17 years, and is also a qualifying member for Top of the Table (TOT) in 2020.

Susanna is committed to serving clients through quality service and products. She also contributes to the community through various initiatives, helping the underprivileged

and those in need. Recently, Susanna has been a strong advocate for an industry-wide charity campaign.

Susanna's nomination for the Outstanding Community Intermediary of the Year Award is a remarkable honour. Undeterred by external headwinds, Susanna remains dedicated to motivating her team to success and building a healthier community for all.



▲ Susanna practices as a role model to join industrial charity activities.

OUTSTANDING *Young Professional of the Year*

INTERMEDIARY

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

THE TOP 3



▲ Cheung Sze Yiu believes that being on a journey as a team is of great value, and she strives to do what is right and what is best for every team member's growth.



▲ Cheung Sze Yiu, founder of the INFINI Agency, joined the insurance industry in 2012.

Cheung Sze Yiu

Cheung Sze Yiu obtained her Master's degree at the Chinese University of Hong Kong in 2011. She joined Prudential and is now a Senior Regional Director, leading more than 900 financial consultants.

Sze Yiu and her INFINI team have received high praise for their outstanding professionalism in providing thousands of families with wealth-management and comprehensive health-protection services. In 2016, she became the youngest Regional Director in the industry. Since 2014, she has achieved Million Dollar Round Table(MDRT)

status every year, qualifying for Court of the Table (COT) three times.

Sze Yiu has continuously improved her credentials, receiving awards and honours in development, recruitment, and management. In 2015, she was one of the five nominees for Outstanding Young Salesperson Award, and was honoured with the Leader Benchmark Award and International Dragon Award. She won one of the top three Outstanding Young Professional of the Year in 2017 and achieved Outstanding Corporate and Leaders Award in 2019.



▲ Jessie Chiu (middle), a World-class Future Agency Leader at INSEAD, Fontainebleau, France, strives to change the way people feel about insurance.



▲ Jessie Chiu, a 2018 & 2019 COT member from FWD Hong Kong.

Jessie Chiu

Jessie Chiu graduated from Pace University in the United States with a Masters Degree in HR. She joined FWD in 2016 and achieved MDRT four months after commencement. She has obtained MDRT twice, COT twice, IDA three times, and has won the Frontline Leader Award by GAMAHK twice and Quality Advisor Award by LUAHK twice. She has served over 300 families worldwide.

Jessie's team is composed of **young graduates, working mothers, professional retirees** and **ethnic minorities**. They benefit from one another through diversified cultural backgrounds and speak 6 different languages. They are keen on social communities. She is an

FWD MDRT Ambassador and a PTA volunteer in MDRT Committee. She has become a Puppy Walker for HK Seeing Eye Dog Society to enhance her social caring role.

To expand her career and diversity, Jessie continues to be actively engaged. She was selected as one of the top five candidates for the "Elite Signature Program" at **INSEAD** Business School in 2019, and has acquired several professional qualifications such as **Certified Child Financial Quotient Instructor, Fortune Steward of Family Office**, etc. She always reminds herself that learning from incredible people and enlightening others through wisdom, joy and love is the way to reach full human potential.



▲ Sheria and her team have won multiple awards at AIA.



▲ Ms. Sheria Li, District Director of CHAMP SUPERNOVA, AIA International Limited.

Sheria Li

Sheria Li graduated from the Hong Kong Polytechnic University in 2011 with a Master's degree. She joined AIA Hong Kong in 2015 and was honoured with the "New Agent of the Year" award at AIA, with the achievement of TOT and 4 times COT. She is the first female financial planner from AIA Premier Academy to be promoted as District Director, managing close to 70 young elite financial professionals with an average age of 30. Over 20 members

from her district have achieved MDRT under her leadership. She is always well-prepared to take on any challenges.

Sheria always encourages her district members to give back to the community, thus her district has actively involved in various community services. She is determined to expand her district and recruit more young elite financial professionals to join her in undertaking charitable work.

TOP 3 AT A GLANCE

Outstanding Claims Management Award



Blue Cross (Asia-Pacific) Insurance Limited



Cigna Worldwide General Insurance Company Limited



QBE Hong Kong

Outstanding Customer Services Award



AIA International Limited



BOC Group Life Assurance Company Limited



Zurich Insurance (Hong Kong)

Outstanding Training & Development Award



AIA International Limited



FWD Life Insurance Company (Bermuda) Limited



Prudential Hong Kong Limited

Outstanding Corporate Social Responsibility Award



Blue



Bupa (Asia) Limited



HSBC Life

Outstanding Initiative on Community Health Crisis Award – General Insurance



Bupa (Asia) Limited



中國太平保險(香港)有限公司
China Taiping Insurance (HK) Company Limited

China Taiping Insurance (HK) Co. Ltd.



Cigna Worldwide General Insurance Company Limited

Outstanding Initiative on Community Health Crisis Award – Life Insurance



AIA International Limited



AXA Hong Kong and Macau



HSBC Life

TOP 3 AT A GLANCE

Outstanding Integrated Marketing
Strategies Award



AIA International Limited



Blue



Manulife (International) Limited

Outstanding Digital Marketing
Campaign Award



AIA International Limited



Bowtie Life Insurance Company Limited



Prudential Hong Kong Limited

Excellence in Digital Transformation Award



AIA International Limited



AXA Hong Kong and Macau



Bowtie Life Insurance Company Limited

Most Innovative Product/Service Award
– General Insurance



Bupa Hong Kong Workplace
Health Programme 2.0
Bupa (Asia) Limited



iTravel Protect
AIA International Limited



SmartHome Plus
AXA Hong Kong and Macau

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



AXA WiseGuard Pro Medical Insurance Plan
AXA Hong Kong and Macau



Bowtie Group Insurance Plan
Bowtie Life Insurance Company Limited



Crisis OneCover
FWD Life Insurance Company
(Bermuda) Limited

TOP 3 AT A GLANCE

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



Cash-Up
FWD Life Insurance Company
(Bermuda) Limited



Robotic Investment Choice Service
AIA International Limited



WeSave S1 Insurance Plan
Blue

Outstanding MPF/Employees' Benefit Product/Service Award



AIA International Limited



AXA Hong Kong and Macau



Manulife (International) Limited

Outstanding Agent of the Year



Apollo Lau
FTLife Insurance Company Limited



Kathy Siu
Prudential Hong Kong Limited



Wave Chow
AIA International Limited

Outstanding Community Intermediary of the Year



Chik Wing Keung
FWD Life Insurance Company
(Bermuda) Limited



Lisa Tsui
AIA International Limited



Susanna Chan
Sun Life Hong Kong

Outstanding Young Professional of the Year – Intermediary



Cheung Sze Yiu
Prudential Hong Kong Limited



Jessie Chiu
FWD Life Insurance Company
(Bermuda) Limited



Sheria Li
AIA International Limited



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