

Organiser:



Co-organiser:



South China Morning Post

The Hong Kong INSURANCE AWARDS 2021

香港保險業大獎



CONTENTS



Message

Mr Edward Moncreiffe **04**
Chairman, The Hong Kong Federation of Insurers

Ms Tammy Tam **05**
Editor-in-Chief, South China Morning Post

Panel of Judges **06**

The Top 3

Outstanding Claims Management Award **12**
Outstanding Customer Services Award **14**
Outstanding Training & Development Award **16**
Outstanding Corporate Social Responsibility Award **18**
Excellence in ESG and Sustainability Award **20**
Outstanding Financial Education Award **22**
Outstanding Initiative on Community Health Crisis Award **24**
Outstanding Integrated Marketing Strategies Award **26**
Outstanding Digital Marketing Campaign Award **28**
Excellence in Digital Transformation Award **30**
Most Innovative Product/Service Award – General Insurance **32**
Most Innovative Product/Service Award – Life Insurance (Health) **34**
Most Innovative Product/Service Award – Life Insurance (Wealth) **36**
Most Innovative Product/Service Award – Voluntary Health Insurance Scheme **38**
Outstanding MPF/Employees' Benefit Product/Service Award **40**
Outstanding Risk Management Award **42**
Outstanding Industry Impact Award **44**
Outstanding Reinsurance Scheme Award **46**
Outstanding Professional of the Year – Corporate **48**
Outstanding Agent of the Year **50**
Outstanding Community Intermediary of the Year **52**
Outstanding Young Professional of the Year – Intermediary **54**

Top 3 at a Glance **56**

MESSAGE



Mr Edward Moncreiffe

Chairman

The Hong Kong Federation of Insurers

As the global health pandemic continues to impact consumers, businesses and communities around the world, the value of insurance has never been higher. In converting uncertainty into certainty, in mitigating unexpected financial costs, in safeguarding health and wellness, the Hong Kong insurance industry has battled through a challenging 2021 with its reputation for quality, trust and professionalism upheld and reinforced. The Hong Kong Insurance Awards, which acknowledges the best-in-class individual and corporate performances in our sector, is more essential now than ever in highlighting these areas of progress.

Despite the challenges posed by the pandemic, the response from the industry to the Awards has been encouraging. This year, over 110 entries were received to compete for 22 awards, setting a record high for the number of categories formed. New and revamped categories were introduced to recognise companies' efforts on risk management and ESG. With the quality of the entries improving every year, we take pride in the continuous professional development of our industry, which not only enables us to cope against external adversities, but actually turns these adversities into opportunities to innovate and deliver better processes, products, services and experiences for the insured population of Hong Kong.

May I take this opportunity to express my heartfelt gratitude to the esteemed Panel of Judges for their invaluable time and effort in selecting the most deserving awardees. We thank our partner South China Morning Post for their professional support. My appreciation also goes to the contestants for their perseverance and dedication in pursuing excellence during these challenging times, and – congratulations to all awardees for their outstanding accomplishments!

By running the Hong Kong Insurance Awards over the years, the HKFI have established a platform for insurance companies and practitioners to showcase their achievements, paving way for rising standards across the industry. Your support is indispensable in making this work, and we look forward to your continued participation in the years to come.

MESSAGE



Ms Tammy Tam

Editor-in-Chief
South China Morning Post

There is no doubt that the Hong Kong Insurance Awards continue to go from strength to strength. That is clear from the quality of candidates seen each year since the event was first launched back in 2014 and from the number of companies, teams and individual practitioners deserving of recognition.

Their efforts and expertise have been particularly important over the past 12 months. During a time of understandable concerns, insurance professionals have been there to offer practical support, sound advice and financial protection.

In doing so, they have demonstrated once again the vital importance of the industry and how, one way or another, it touches almost every aspect of life in Hong Kong. That became abundantly clear in the course of the Covid-19 pandemic, which presented a tough series of challenges for families, businesses and the community at large.

Fortunately, insurance companies were there to assist when needed to safeguard health, well-being, livelihoods, and so much more that is essential for the day-to-day life of the city.

As co-organisier of the Awards, it has been an honour for the South China Morning Post to work alongside the Hong Kong Federation of Insurers and to see both the extent of activities and the way things are changing. This ongoing partnership has proved very productive and, we believe, helped to raise standards within the industry by emphasising the need for transformation and innovation in order to meet the demands of the digital age.

Reflecting that, three new categories have been introduced this year, taking the total to 22. One is for Excellence in ESG and Sustainability, an area in which all companies must now look to improve by enhancing energy efficiency, reducing carbon emissions, and adopting greener policies.

The others are for Outstanding Risk Management and Outstanding Industry Impact. And each is intended to recognise strides made in responding to themes now affecting the broader business world, as well as the expectations of clients, partners and investors.

As always, a big vote of thanks goes to the expert judges who have done an excellent job in deciding between many outstanding candidates. And, of course, we would like congratulate everyone who took part in this year's Awards for their dedication, commitment and high standards of professionalism.

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 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



Ms Chitty CHEUNG
Non-Executive Director,
Insurance Authority

PANEL OF JUDGES



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 Ricky CHU, IDS

Chairperson, Equal Opportunities Commission



Mr Francis FONG

Honorary Chairman, HK Association of Interactive Marketing



Prof Witman HUNG, JP

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



Dr Andy KWAN, PhD

Director, ACE Centre for Business and Economic Research



Dr Stella KWAN

Chief Corporate Development Officer, Cyberport



Mr Ian LAU

Senior Legal Counsel, Legal & Corporate Secretarial, 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

PANEL OF JUDGES



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



Dr John LEUNG
Director, Executive MBA
Programme, City University of HK



Ms Mary LEUNG
CFA, Head, Advocacy,
Asia Pacific, CFA Institute



Ms Dora LI
General Manager, Investor and
Financial Education Council



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 Paul McNamara
Editorial Director, Asia
Insurance Review & Middle
East Insurance Review



Mr H Y MOK
Former Assistant
Commissioner of Insurance



Mr Johnny NG
Business Director,
Morning Studio, South
China Morning Post



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

PANEL OF JUDGES



Ms Qin SHENG

Senior Vice President, People,
South China Morning Post



Mr Raymond SIT

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



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



The Hong Kong
INSURANCE AWARDS 2021

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



◀ Cigna Hong Kong's in-house Clinical Services team is staffed by a team of passionate registered nurses whose extensive experience spans several key specialties.



▲ Providing virtual consultations that guarantee earlier access to doctors' advice and diagnosis, Cigna's Telehealth service minimizes the chances of customers' conditions worsening.



A global health service company, Cigna is committed to helping Hongkongers to enhance their health, well-being and peace of mind and remains one of only a handful of local insurers to offer customers the added reassurance of expert support from an in-house Clinical Services team. In 2019, the company became the first medical insurer in the city to launch a Telemedicine service.

In 2021, Cigna further upgraded customers' clinical experience and health outcome by pioneering Hong Kong's first ever

Client Disease Management Program. Those seeking medical advice via its Telehealth service were handled by an in-house registered nurse who tracked their recovery progress and provided specialist referrals where necessary. Delivering timely advice based on customers' actual conditions, such early interventions eliminated people's worries about elective surgery. Telehealth also measurably improved patients' overall health outcome by catching minor health problems before they could develop into full-blown crisis.



Collaborating with our major health partners, FTLife shares professional health tips online as a part of our all-rounded services to consumers for health protection.



"e-Connect Health Platform" was established for over 100,000 customers to book specialist consultation via mobile platform with value-added exclusive offers, such as free round-trip pickup service and free VIP room upgrade privilege.



As part of the ecosystem of New World Group ("The Group"), FTLife leverages the opportunity to collaborate with diversified businesses under the Group and NWS Holdings and delivers market-first user experience by providing a suite of comprehensive and unparalleled quality services to our customers. The healthcare and medical services integrate well with various products of FTLife, which ensure our customers to enjoy a life well-lived. Our goal is to alleviate our customers' financial burden,

relieve psychological stress and ease their cash flow, time and effort expended on their journey through effective collaborations with other organizations.

The strategy is to create a service, acting as a platform for our customers to manage their livings along with their health as well. By collaborating with our major health partners and driven by our synergy with other facets within the New World Group, we are able to provide a host of services and benefits which are exclusive to our customers.



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



Customers get paid via their selected means instantly, either by FPS, at any 7-Eleven convenience stores in MTR stations, or conventionally by direct transfer to their bank accounts



To provide a distinctive and relevant experience for customers and partners to manage their claims at the time of need in a simple and easy manner, FWD has launched an innovative instant claims service through its customer servicing mobile app, FWD Moment, taking claims efficiency to an unprecedented level.

First-of-its-kind in Hong Kong, the claims solution leverages on the very latest artificial intelligence, enabling our customers to enjoy instant claims and pay-out in some

circumstances. The whole claims journey is made easier and gone paperless, as customer can simply upload their receipts and our smart data will auto-fill, hence saving the time and effort of entering details manually. Furthermore, the claims process is shortened from a few working days to seconds, whereas our customers can also choose the way they preferred to receive claims payments, including via Faster Payment System (FPS), at the 7-Eleven convenience stores, or by direct transfer to their bank accounts.

OUTSTANDING

Customer Services

AWARD

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



THE TOP 3



▲ Our digital platform, "Knowledge Channel", enables service team to learn anytime, anywhere to keep abreast of the latest company and product information with the objective of ensuring service quality and aligning customer experience.



HEALTHIER, LONGER,
BETTER LIVES



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

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

Meeting the evolving needs of customers impacted by social distancing, we have accelerated Digitalization, providing a wide variety of self-help services 24/7 at customers' fingertips. Our signature services

include the all-in-one mobile app AIA Connect, which allows all customers from our different lines of business to manage their AIA accounts with a few clicks, and Chatbot "Andy" that answers over 100 different types of customer enquiries around the clock.

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



◀ BOC Life continues to uplift our customer experience. We have adopted measures like instant services, claims experience enhancement etc., to satisfy changing of customer needs and elevate customer service standard.



▲ BOC Life launched the "Wellness by Sensory" programme, like offering herb tea in VIP Service Centre in Central, customers can enjoy a moment of tranquility while enjoying our insurance services.



BOC Life was founded in Hong Kong and has served the local market since 1998. We have grown to be one of the top life insurance companies in Hong Kong, with a commitment to offering comprehensive services in life insurance, wealth management and retirement protection. BOC Life's shareholding is owned by BOC Hong Kong (Holdings) Limited and Bank of China Group Insurance Company Limited. We strive to provide our customers with tailored insurance and financial planning services that meet their needs.

BOC Life's solid financial strength has been affirmed by international rating agencies, including the financial strength ratings of "A" by Standard & Poor's and "A1" by Moody's Investors Service.

We embrace "people centricity and customer first" by integrating professionalism and care, fulfilling numerous aspirations of customers. We see customers as life partners by providing quality and professional services; we pursue efficiency and value creation for shareholders; we value employees and strive to be the employer of choice.



◀ Prudential's Customer Services team delivers professional experiences at every step of the customer journey and is committed to providing service excellence



▲ Prudential is dedicated to leveraging digital technologies to provide an enhanced, comprehensive and efficient customer experience



At Prudential, we are committed to a culture of Service Excellence, leveraging every touch point to enhance the customer journey and ensure we offer insurance solutions and services that meet customers' needs and expectations.

Through our holistic 'We Do' approach towards Service Excellence and our credo "Listening. Understanding. Delivering.", we harness the voice of customers to provide predictive service and acquire actionable information to improve our products and services.

Customer Satisfaction is integral to Prudential's key performance index and drove

our efforts to help customers power through the challenges of the COVID-19 pandemic. Aided by our innovative digital support tools, we introduced dedicated new services, launched free COVID-19 coverages and relaxed internal processes to support customers in need.

We continue to leverage digital technologies to provide an enhanced and comprehensive customer experience, offering remote service support and launching new health-related functions on our Pulse app to support customers in managing their health and wellness. As customers interact with our platform, we get to know them better and in a way that is unrivalled.

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



Integration with New World Group ("The Group") has enabled FTLife to leverage the Group's thriving business ecosystem.



FTLife is proud to be the first insurance company in Hong Kong offering artificial intelligence ("AI") learning journey to agency force.



"LEAP & Beyond" Program ("LEAP") launched by FTLife aims to attract talented financial planning professionals to join our family and to groom the future leaders of finance and insurance industries. "L-E-A-P" stands for Leader, Entrepreneur, Achiever and Partner.

FTLife Financial Talent Development Center ("Fin-TDC") has attributed the success of LEAP training and development to the strategic and holistic needs analysis and design process. The innovative introduction of

New World Group's business ecosystem and adoption of a hybrid training model powered by artificial intelligence ("AI") in the overall LEAP learning roadmap have differentiated us from rivals and have become a strong proposition to attract future entrepreneurs.

Driven by FTLife's core value of "Think beyond insurance.", Fin-TDC will continue to create out-of-box training and development activities to take LEAP and FTLife to the next level of success!



▲ **Winning Team:** WE pride ourselves on being a company where treasures people. Our success is down to our collaboration with remarkable management team and staff, making strides in delivering extensive support to our Agency.



▲ **Groom the talents:** a holistic approach to grow and support our Agency Managers not only with comprehensive training programs, but also an array of best-in-class events and seminars.

Manulife 宏利

At Manulife Hong Kong, we strive to become a high-performing organization and build a winning culture that drives our bold ambitions of helping our customers **make decisions easier and lives better**. So "people" is our greatest asset and we always treasure our Agency people a lot.

Manulife always makes a consistent and company-wide effort to develop and upskill our Agency talents to help them reach their full potential. And our **Manulife Business Academy**, with a devoted team of professional and thriving trainers, is strongly committed in uplifting the **entrepreneurial competencies**

of our Agency Managers with strong winning mindset.

In view of the raising training needs since the COVID-19 outbreak, the Manulife Business Academy specially designed a top-notch training program, the **Leader Development Programs (LDP)**, for our Agency Managers to help them excel in the new normal. The LDP is a multi-faceted program with lots of creative ideas, development toolkits, practical takeaways and coaching support, inspiring Agency Managers to strive for superior business results.



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



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

With a strong sales force of financial consultants, Prudential leads the insurance industry in Hong Kong in terms of manpower. COVID-19 has reshaped the insurance industry landscape, including the feasibility of training and developing future industry talents. To address this, Prudential's PRUEXPERT Induction Programme provides our new financial consultants with new ways of working that equip them with essential skills for success in the 'new normal'.

In response to the profound changes in the way people engage with one another, the building blocks of the programme include

new approaches to candidate onboarding, new methods of learning and development and new ways of nurturing and engaging customers.

The programme, based on learning science, aims to drive productivity with daily learning and actions, supporting financial consultants with a content library of more than 500 microlearning videos and 120 e-learning modules. The digital content is built on a needs-based sales advisory process and contains the knowledge needed for financial consultants to influence, advise and serve their customers.

OUTSTANDING

Corporate Social Responsibility AWARD

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



THE TOP 3



▲ AIA Scholarships is a long-term commitment of US\$100 million to support local undergraduates over the next several decades; while YLDP aims to groom elite university students to become future leaders.



**HEALTHIER, LONGER,
BETTER LIVES**

▼ AIA Foundation Online Wellness Playground provides over 160 educational and fun workshops for children as well as monthly events for parents.



AIA has been committed to creating shared value in Hong Kong and making a positive impact to the society. Through AIA Foundation, we affirm our long-term commitment to investing in and nurturing young generations, striving to cultivate healthier and more productive future human capital through three ongoing initiatives:

1. The over-two-decade-old annual Young Leaders Development Programme provides all-round training outside the textbook for selected group of elite university students each year, benefiting over 510 students since its establishment in 1996.

2. AIA Scholarships is a long-term commitment of US\$100 million to provide financial assistance to 100 local university undergraduates every year for the next several decades.

3. AIA Foundation Online Wellness Playground is a free online platform that provides over 160 educational and fun workshops hosted by renowned instructors and monthly parenting talks and concerts hosted by distinguished guests. It helps children and parents enrich themselves, stay positive and enhance their physical and mental well-being without having to set foot outdoor.



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



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

Manulife 宏利

#ShareYourHumanity in an Unprecedented Pandemic

Rooted in Hong Kong for over 124 years, Manulife is trusted in health and retirement solutions. COVID-19 took everyone by surprise, but the company's centennial history meant that the team knew how best to support the community.

As the pandemic evolved, Manulife responded swiftly with targeted necessary actions to meet the immediate social needs. This was an effective decision – while COVID-19 was unpredictable, but Manulife knew who was most in need and what they needed through its well-built NGO network.

From being the first insurer to give out free masks and health service vouchers to enabling at-home education with donations of iPads, everyone from CEO to employees worked hard to implement a steady drumbeat of campaigns leveraging its competencies in health and digital.

Even customers participated – Manulife**MOVE** members contributed their efforts to the donation of festive meals for the needy and sports gear for children.

Since the start of the pandemic, Manulife partnered with more than 10 NGOs to help over 7,000 people.



▲ During the COVID-19 pandemic, Prudential urgently mobilised its volunteer team to reach out to the community and provide care and support to those in need



▲ "As a long-term supporter of HK Red Cross Blood Donation, Prudential's management initiated the 'Blood Donation Community Meal Pledge' to help patients and underprivileged people during this challenging time



Building on our company purpose of helping people get the most out of life, our CSR work supports the communities where we operate, through investment and community support activities. Built around our four strategic CSR pillars of Youth, Education, Health and Community, our long-committed programme involves flagship projects and impactful activities to make Hong Kong a better place.

During 2020, we continued to deliver our flagship CSR programmes, demonstrating our unwavering commitment to Hong Kong. We adapted projects to maintain our support

for the local community and launched new initiatives to protect Hong Kong citizens with free insurance coverage related to COVID-19. We also worked to encourage vaccination in the city and set aside funds for COVID-19 support.

Where possible, we took steps to provide additional care for our key stakeholders, including our employees, agents, policyholders and the community. Through such measures, Prudential has continued to invest in our community, making Hong Kong a better place and delivering on our company purpose to help local people get the most out of life.

EXCELLENCE IN ESG and Sustainability AWARD

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



THE TOP 3



▲ AIA Vitality is Hong Kong people's most preferred digital Health and Wellness Platform to help them live healthier.*



**HEALTHIER, LONGER,
BETTER LIVES**

For more than a century, AIA has strived to have a positive impact on our customers and communities across Asia. This commitment is reinforced by our Purpose: to help millions of people live Healthier, Longer, Better Lives. And our Environmental, Social and Governance (ESG) strategy is inspired by this overarching Purpose.

AIA's ESG Strategy is built on five pillars, and the objectives behind are summarised as follows:

- Health and Wellness: Drive better health outcomes through greater engagement and access to quality care.
- Green Operations: Reduce the environmental footprint of AIA's operations.
- Sustainable Investment: Deliver long-term value by investing in companies that commit to

sustainable outcomes.

- People and Culture: Empower AIA's people to succeed and ensure a fair and supportive culture.
- Effective Governance: Ensure that AIA continues to operate to the highest standards of business practices, both in terms of its engagement with stakeholders, and how it manages risks.

Taking due consideration of ESG factors will make a positive difference to the sustainable development of our communities for decades to come.

*AIA commissioned international research and data analysis firm YouGov to interview 1,020 respondents aged 18 years old or above in Hong Kong in January 2021.

AS OF 2020, AIA HAD:

\$ US\$ 407.2 MILLION
invested in renewable energy

\$ US\$ 1.8 BILLION
invested in green, social and sustainability bonds

**A PORTFOLIO OF
6 CERTIFIED
GREEN BUILDINGS
WHICH ARE
OWNED BY THE GROUP**

▲ AIA has employed a pragmatic and phased approach to addressing our investments in carbon intensive sectors.



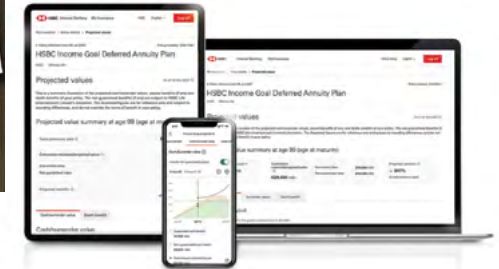
▲ The play area for 0 – 2 years old at the OneSky Global Family Centre in Sham Shui Po, sponsored by Generali



▼ LionGuardian Beyond, Generali's flagship critical illness product that protects children from 22 weeks of gestation - truly a Gift of Life from a parent to a child.



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



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



At Generali, we believe sustainability is a necessary way of business. It stems from our purpose, to "enable people to shape a safer future by caring for their lives and dreams".

As an insurer, we can tackle the megatrends of our times, protecting people, their health our planet, and future generations; and create long-lasting value for our customers, employees, environment, community, and society as a whole.

To meet this purpose, sustainability is integrated the foundations of our activities and all aspects of our business.

Green and Social Products

- Green and sustainable investments
- Sustainability Bond Framework

- Social products that address a social need or a gap in the market

Community

- EnterPRIZE, program for SMEs to stimulate sustainability
- The Human Safety Net, a global movement of people helping people

Diversity & Inclusion

- Training program for female senior managers
- DiverseAbility Awareness journey
- LGBTQI+ employee and ally resource group
- Upskilling and reskilling programs

Environment

- COVID-19 EU Recovery Plan
- Shift from investment in non-green sectors

As a leading Hong Kong life insurer, sustainability is one of the key focus areas of HSBC Life's long-term business strategy. HSBC Life has been a signatory to the United Nations Environment Programme Finance Initiative Principles of Sustainable Insurance (UNEP FI PSI) since 2013.

To align with HSBC Group's sustainability strategy and commitment to UNEP FI PSI, HSBC Life approaches sustainability through three key areas, namely sustainable investments, sustainable customer

propositions and sustainable operations. These three areas are supported by Risk and Compliance.

Sustainability is core to HSBC Life and central to its insurance commitment – helping customers keep their promises to themselves and loved ones, and be at their best. This is because every one of us has an important role to play in ensuring that we leave the world a better place for the generations to come.

OUTSTANDING *Financial Education* AWARD

Supporting Organisation:

Investor and Financial Education Council

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



THE TOP 3



▲ Our online platform and blog content makes insurance simple, understandable, allowing 80% of new customers to self-serve. Visitors can read articles like "Insurance 101" at their own pace, anytime on any device.

▲ We're #1 in direct channel sales among all life insurers in 2021Q1. That's the best proof that Bowtie is able to educate our readers and successfully impact customers to learn about the importance of insurance.

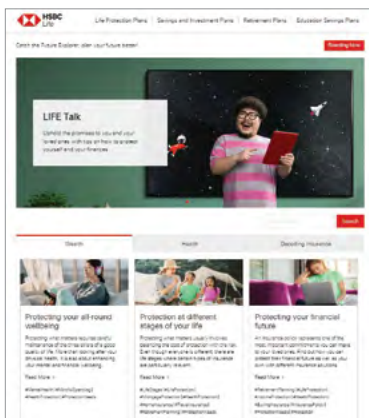


Bowtie is the first virtual insurer with a mission to make insurance simple and affordable. Bowtie strives to provide information that educates users in making health insurance decisions. In just two years, Bowtie has provided over US\$10 billion insurance coverage to over 40,000 customers.

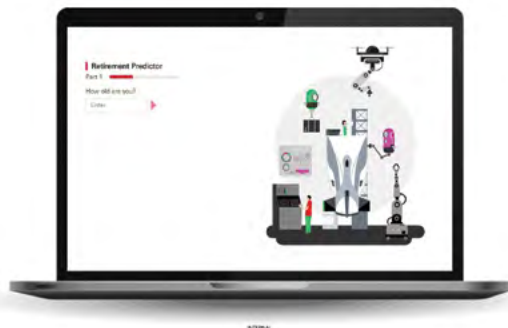
We fully utilize our digital insurance platform, content information and innovative tools to empower customers to make informed purchasing decisions. Our customers can easily gain access to product information, benefits, premiums and claim

status anytime and anywhere without sales pressure.

Bowtie also strives to establish a resourceful library of insurance, healthcare and wellness articles that are written by our network writers consisting of medical doctors, actuaries, product specialists and professionals from different industries. For the first half of 2021, our content strategy achieved the highest web traffic among major finance educators and all HK insurers. Bowtie is ranked 1st in terms of policies sold for pure protection products using direct channels.



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



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

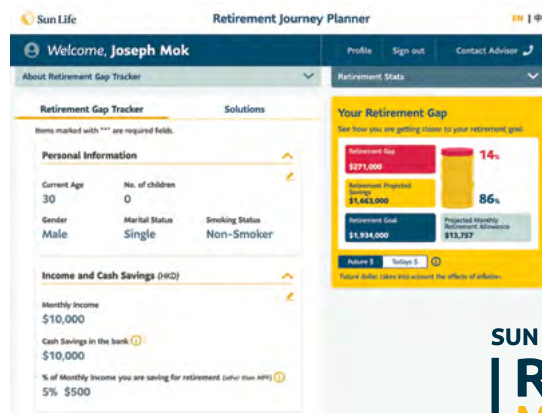


To help our customers better understand insurance products, HSBC Life's 'simple language' initiative removes jargon and small print, while simplifying the language and presentation to make product information more customer friendly.

As a continuation of its 'simple language' initiative, HSBC Life introduced its first financial literacy platform called LIFE Talk – a centralised online content hub that conveys complex insurance knowledge in easy-to-understand ways to our customers through compelling videos and bite-sized articles. LIFE Talk helps

our customers understand insurance products that have long been seen as technical and difficult to comprehend.

Presented in an appealing lifestyle approach with graphics, pictures, and videos, LIFE Talk's content is easily understood. Three main sections – Health, Wealth and Decoding Insurance – give users a wide range of useful and timely information in a convenient way. It ultimately empowers them to make better decisions about how to manage risk through suitable insurance solutions.



◀ An end-to-end digital tool that can help people get started. It can also assist advisors in educating clients on the topic and assessing their progress along the retirement planning journey.



▲ The Sun Life Retirement Mastery Index measures Hongkongers' degree of control over retirement planning, evaluating their real performance in three pillars: "Intelligence", "Momentum", and "Positive Experiences".

Sun Life Hong Kong has been helping Hong Kong to shine brighter since 1892. Today, we provide professional financial services to both individual and corporate Clients through our individual life and health, pensions and group pensions, and third party administration businesses in Hong Kong. We are focused on providing client-centric protection, wealth, and retirement resolutions to satisfy our clients' evolving needs at different life stages.

The compound effect of aging population and skyrocketing cost of living have put retirement protections under spotlight.

Financial education can enable the general public to have a better understanding of retirement planning and start saving for retirement before it is too late.

As the 3rd largest MPF service provider in Hong Kong based on AUM* and an insurer that boasts a proud history that dates back more than 120 years, Sun Life Hong Kong understands Hong Kong people's anxiety over retirement and is prepared to help Hong kongers plan for a comfortable retirement.

* Mercer MPF Market Shares Report (as at June 30, 2021). MPF refers to Mandatory Provident Fund. AUM refers to assets under management.

OUTSTANDING

Initiative on Community Health Crisis

AWARD

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



▲ "Emma by AXA", an all-in-one mobile platform personified by a human avatar called "Emma", offering insurance services coupled with a range of supportive and reassuring health and wellness services.



Covid-19 was no doubt a game changer for the world and AXA launched an array of initiatives to protect the community from this Health Crisis. Through enhanced support with our mobile application Emma by AXA, we helped Hong Kongers to cope with disruptions in their daily lives, including both e-enabled insurance services and claims processes, and digital wellness services such as symptom checker and mind charger. Furthermore, having seen the anxiety and concerns brought about by the Covid-19 vaccine, we offered the first-in-market Post-Vaccination Protection

▼ AXA was proud to be the first insurer to introduce Post-Vaccination Protection, setting the ongoing trend of bringing much needed reassurance to Hong Kong.



free to provide added peace of mind. We also shared credible, relevant, and timely medical insights leveraging our inhouse expertise to educate the public on the pandemic.

With all these efforts, we launched the Emma by AXA campaign which generated outstanding marketing and business results, and more importantly, we became the trend setter for the industry. AXA was further appointed as the Third Party Administrator by the HKSAR Government for the Government's AEFI fund.



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



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



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

As a customer-centric company, Blue Cross always stands ready to help our customers especially when they face the unprecedented challenges during the COVID-19 pandemic. We have launched various measures and initiatives to bring protection and financial peace of mind to our customers and support local communities.

360° Support for Customers: Introduced COVID-19 Protection to over 40 medical, travel and general insurance products. As travel restrictions in various places are gradually relaxed, we offered free "Vaccine Cash Allowance", providing extra protection for travelers. Besides, Blue Cross is the first

insurer in Hong Kong offering COVID-19 Protection for pets.

Support for the Community: Extended our care to the community via "Stay Protected Campaign" that included the free Pet Love Cash Allowance for all dogs and cats in Hong Kong, distribution of anti-virus protection sets to staff members, customers and people in need, and a viral video to promote positivity.

To encourage healthy lifestyle, we have launched SmartFit Sports Insurance to provide comprehensive protection which covers over 30 types of sports for leisure, training and competition.



▲ Bupa provides free COVID-19 vaccination side-effect coverage for members and the public. Our healthcare provision arm Quality HealthCare is also playing its part to support the government's COVID-19 Vaccination Programme.



Bupa's all-round support during the pandemic

The pandemic continues to impact us in many ways. It not only threatens our physical health, but mental health crises are also emerging. According to Bupa's mental health survey in 2020, half of employees in Hong Kong have experienced symptoms of anxiety or depression amid the coronavirus outbreak.

As a customer-centric healthcare company in Hong Kong, Bupa is dedicated to supporting our customers and the community at all times. We put our focus on 3 key areas to help people adapt to living with the virus:



▲ Bupa launched the 'Feel Better' Mental Health Campaign with various initiatives targeting employee wellbeing, including the new MindCare Company Recognition Scheme together with the Mental Health Association of Hong Kong.

- **Health:** continue to provide immediate protection and support, such as COVID-19 vaccination side-effect coverage and full support of the vaccination programme
- **Wellness:** focus on boosting people's physical and mental wellness, such as the 'Feel Better' Mental Health Campaign
- **Transformation:** look into new ways to help people adapt to the new normal, such as video consultation services and the Bupa4Life wellness app

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



▲ AIA "Today · Plan for Your Future" Integrated Campaign
– Encourage Hong Kong people to plan for their health and wealth protection today for a better future.

▼ To boost awareness of the campaign's launch, we held a press event to engage the media and public. Nick Cheung was also invited to share his own financial planning tips.



HEALTHIER, LONGER,
BETTER LIVES



As COVID-19 swept the world by storm in 2020, AIA saw a pressing need for people's demands for health protection and wealth planning, so we launched "Today · Plan for Your Future" integrated campaign to encourage people to plan for their health and wealth protection today for a better future, fulfilling our brand purpose of helping people live Healthier, Longer, Better Lives.

To make the campaign talk-of-the-town, we starred the award-winning actor Nick Cheung to show how AIA, as the

one-stop health and wealth solutions provider, helped Nick's character transform from a "No Plan Man" to a "Well-Planned Man". 5 product campaigns (supported by TV commercials, outdoor and digital advertising) were launched to help people understand the products better and further encourage them to start planning now.

We also held a virtual live event with the popular trio Dodo and FAMA to reinforce the importance of life planning in a light-hearted way.

THE TOP 3



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

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



FWD
insurance

FWD launched two innovative VHIS products – vCANSurance and vPrime Medical Plans in 2020, with a suite of first-in-the-market features. To promote our brand-new offerings, we rolled out an omni-channel campaign, namely, "Better coverage, more comprehensive protection," aiming to deliver a focused messaging across multiple points of contact.

Partnering with local television network ViuTV, FWD sponsored and co-created

TV drama series, Single Papa, for affinity seeding, subtly injecting brand and product elements into the story. A 360-degree campaign covering both online and offline channels was then launched in two phases by leveraging the popular drama to introduce our new products before we further extended to PR and partnerships. Not only did the campaign successfully help boost brand awareness, our business was also able to reap the benefits.



◀ We partnered with Jan Lamb, who played all the characters featured in our videos – the patient, the doctor, and his organs, to play out the story in a light-hearted way.

▼ We created mass awareness through highly impactful media like cross-harbor tunnel billboards, bus bodies and MTR station domination in Phase 1.



Manulife 宏利

Manulife launched a new critical illness product 'ManuBright Care 2' during the blows of 2020. While the fears and tears often associated with critical illnesses was the last thing consumers needed, we decided to inspire hope and optimism by highlighting its rising survival rates.

To elevate the light-hearted yet thought-provoking creative idea of 'Increase Your Odds of Survival', we teamed up with Jan Lamb who's known for his quick wit. Through the dialogue and interaction with his organs, we cleverly introduced how each key product feature will cover our patient's needs in the

journey of recovery.

We ran a three-phased integrated marketing campaign. First, we provoked our audience by emphasizing the high survival rate across high-impact channels for mass awareness. Then, we engage them with educational content that was fed when consuming related topics. Lastly, we brought hope home by convincing consumers to purchase with our website.

The power of positive thinking brought Manulife remarkable result. We are the only player in the market with overall positive business growth in the toughest year yet!

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



◀ The campaign used a refreshing combo of MIRROR x ERROR and Sammy that created a huge buzz across social media and successfully drove purchase intent for AXA's innovative savings product.



▲ The celebrities with youthful and energetic characters were perfectly fit to illustrate the competitive edge of AXA's Wealth Ultra saving product, like "flexible" and "short payment term".



安盛

To launch our signature savings product, AXA developed a creative and differentiating digital campaign using a festive and light-hearted approach to accentuate the product features and we were also the first insurer to engage the young & energetic pop groups MIRROR and ERROR, together with Sammy Leung.

The campaign concept "The Unskippable Ad – for an Unskippable savings product" stemmed from the idea of the "Skip Ad" countdown, with the storyline that MIRROR & ERROR battled to become the lead characters for our advertisement. This humorous

approach resonated well and made strong impressions to the market and was also proven to be an effective and impactful way to showcase the innovative product.

With strategic digital advertising placement, it has successfully created 'talkability' via strategic media partnerships, social activations, and more importantly, has translated awareness into lead conversions by performance-based ads with precise targeting. The campaign results were very encouraging and generated over 4.2 million video views and over-achieved the business targets.



◀ The name is a twist on the slang 化危為機. Bupa Safe helps turn danger into safety – there's no need to worry about medical and living expenses.



▲ Bupa partnered with an NGO, Cancer Information, to form a sports team of young survivors and interview our doctor, aiming to raise awareness of cancer recovery and encourage earlier protection.



Full-funnel marketing strategy for Bupa Safe launch

There's a growing trend of young people suffering from critical illnesses. Through marketing research, we found that critical illness insurance provides an opportunity to tap into the young market segment. This group prefers humorous digital advertisements.

To appeal to our target audience, Bupa launched a series of 1-minute videos about "love journey vs critical illness journey" and adopted strategic talent selection with Ben Chiu, the Champion of King Maker III known for

his energetic bone-breaking dance.

Bupa utilised a full-funnel approach from building awareness to driving acquisition. We started by extending the reach through online mini-movies and banners on social and display/telecom channels. Then, we engaged sub-segments using third-party content. We used comparison sites and designed a new website with hot topics and case studies to facilitate customer decision-making. Lastly, we adopted a comprehensive digital acquisition strategy in SEM, social media and display channels with digital tools and machine learning to drive sales.



▲ FTLife launched its branding campaign to encourage customers to embrace change and lead to a fulfilling life fearlessly with supports from two new flagship products.



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

In 2020, FTLife kicked off its branding campaign themed "Embrace change for a better future", to refresh the image and connect with customers during pandemic challenge. FTLife is committed to empower our customers to adapt to the new normalcy and seize opportunities, that lead to a fulfilling life fearlessly. Customers are well protected with our best-in-class insurance products and solutions.

The campaign spanned for five months. "On Your Mind" Insurance Plan and "HealthCare 168 Plus" Critical Illness Protector were launched with orchestrated

activities to support the brand theme, seamlessly integrated traditional media (press interviews, TV commercials, and outdoor advertising), digital and social media to reach different customer segments.

As a result of employing innovative advertising tools that triggered O2O targeting, optimized digital performance and strategic content partnership, we successfully garnered a strong brand awareness up by 70% YOY. Despite of the overall market recession, we were able to drive a robust local business growth.

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



▲ Virtual Onboarding

The non-face-to-face module is a revolutionary addition to our point of sales toolkit by providing a frictionless end-to-end onboarding experience for both our distributors and customers.



安盛

Digital Transformation is a core strategic focus for AXA to evolve our business to match rapidly changing consumer expectations and operate in the new normal. Through holistic digital experiences and data-driven intelligent engagements we strive to create sustained value for our customers, distributors, partners and staff. The pandemic has accelerated the shift in customer preference & behavior driving us to continue to challenge traditional thinking and the status quo. This has led us in 2020 to introduce a first-in-market non

▼ Emma by AXA

A seamless digital experience offering a broad range of insurance, health & wellness services. We strive to become more human and more engaged in our customers' lives



F2F integrated point of sales experience for our distributors to onboard customers virtually, respond to population health needs with speed to market health and protection offers delivered through a seamless digital experience (e.g. digital redemption of Post Vaccination protection offers through our digital platform Emma by AXA) and develop predictive data models to support our contact centres in reducing inbound call volumes through proactive customer outreach.



▲ Agent Assist is a servicing platform for Financial Advisors to provide after-sales service and support insurance needs of customers throughout a policy's lifetime.

▲ With innovations in both technological and business processes, after-sales service can be done in a simpler way at the convenience of financial advisors and customers.



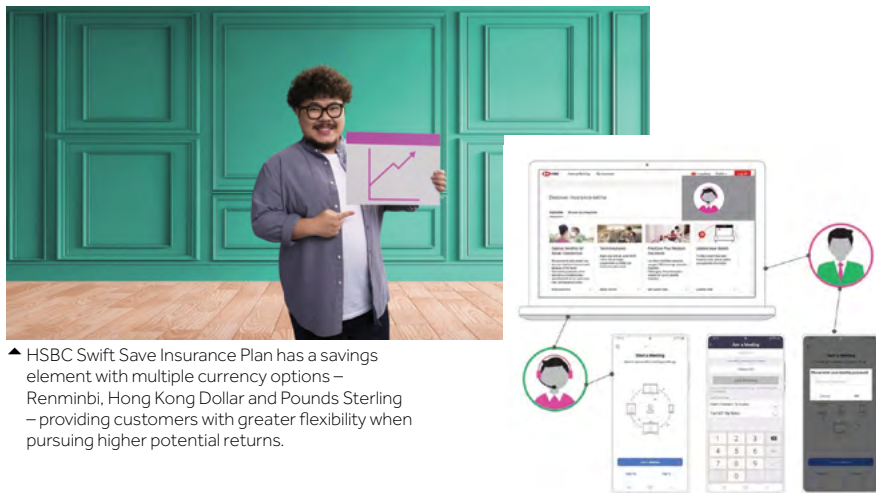
FWD believes through digital transformations and innovations, we can address the pain points of customers and financial advisors, making both purchase and servicing journeys simpler, faster and smoother.

Agent Assist is one of the digital transformation initiatives that customers can use to gain autonomy in choosing digital self-services or being served by their financial advisors digitally. Service request turnaround time has been significantly improved, from days to seconds and over 90% of the eSubmissions are straight through processed, resulting in millions of operating

expenses saved every year, not to mention other benefits such as reduction of paper usage, mailing costs, traveling time and risk of infection during the pandemic.

The better customer experience and engagement through FWD Moments, FWD MAX and Agent Assist and two other customer apps, FWD Moments and FWD MAX, have promoted "intimacy" between customers and financial advisors, which helps realize cross selling opportunities and higher customer advocacy.

It is not just about technological innovations. It is about how we change people feel about insurance.



▲ HSBC Swift Save Insurance Plan has a savings element with multiple currency options – Renminbi, Hong Kong Dollar and Pounds Sterling – providing customers with greater flexibility when pursuing higher potential returns.



▲ The Video Conferencing Service enables customers to meet their end-to-end insurance needs conveniently from their computer or mobile device at their preferred locations.

HSBC Life values customers' feedback and promises so we can be there for them throughout the customer journey, both before and after sales.

As life insurance is a significant and complex investment, HSBC Life has deployed a full spectrum of digital capabilities to offer customers a seamless journey through our products and services.

HSBC Life's digital transformation involves an end-to-end customer experience, from planning for insurance needs with the online financial education hub LIFE Talk, to making appointments through the

SimplyBook system and holding discussions with our representatives via the Video Conferencing Service. Wealth management and protection are enabled by digital products such as HSBC Family Protector and HSBC Swift Save Insurance Plan, while insurance policies are managed through the HSBC Life Insurance Dashboard and the Digital Policy Value Projection platform. Engaging with customers and caring for their well-being are made possible through the launch of products such as HSBC Life Well+ and the HSBC Life Benefits+.

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



◀ To tap into the millennial segment, Bupa has adopted strategic talent selection and featured Ben Chiu, Champion of King Maker III to increase millennials' interest and awareness of Bupa Safe.



▲ Bupa has developed a series of digital tools to help millennials understand the importance of insurance and the Bupa Safe product, as well as for self-enrollment, claims and health management.



Bupa Safe Critical Illness Insurance

Critical illnesses are becoming more common in younger generations. To help millennials plan for their health coverage, Bupa has launched a solution that tackles both critical illnesses and medical expenses – Bupa Safe Critical Illness Insurance Scheme.

This scheme covers up to 98% of all serious critical illnesses, including 85 conditions (such as cancer, heart attack). It offers 3 separate lump sum payments with multiple benefits up to HK\$3,300,000 to help customers cope with medical expenses and

make up for lost income. It also features an optional Cancer Treatment Reimbursement Benefit, offering full cover on treatment expenses for cancer up to HK\$1,000,000 per year.

Bupa Safe is first in the market to provide 100% payment of the major critical illness benefit amount after a 1-year waiting period for cancer recurrence and distant metastasis. It also provides a first-of-its-kind experimental treatment cash allowance to fully take care of customers' treatment and recovery needs.



◀ Our one-stop online digital wellness platform helps our customers manage their healthcare, medical insurance services and wellness needs all in one place.



▲ Having wellness, healthcare and medical insurance services at your fingertips!



Bupa Digital Wellness Platform

Providing a seamless customer experience with Bupa's digital wellness platform

At Bupa we constantly look for ways to take our proposition to the next level and improve customer experience while staying ahead. Our digital wellness platform builds upon myBupa, our customer service portal, by creating a super app that provides access to Bupa4Life and QHMS apps. Customers can access wellness,

healthcare and medical insurance services conveniently all in one place.

At the peak of COVID-19, customers were able to get medical care through video consultation services, have prescriptions delivered, submit an insurance claim and participate in live online exercise classes without leaving their doorstep through this integrated app experience.



◀ With the increasing popularity of overseas study, AXA is delighted to be a companion to students during this important journey of their lives by providing them market-leading comprehensive protections.



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



SmartStudent Overseas

AXA aims to be the best companion for students studying overseas by ensuring that they have the necessary protection from the moment they leave home for overseas study until they return to Hong Kong. We launch "SmartStudent Overseas" to provide comprehensive protection for students studying abroad with home-to-home coverage, even during internship, working as part-times or going on excursions.

"SmartStudent Overseas" offers instant policy approval with simple and fast online enrolment. Customers can get this all-round

protection before leaving Hong Kong and enjoy easy claims service via email anywhere in the world. Our market-leading medical benefit covers both inpatient and outpatient expenses, including pandemics such as COVID-19.

We further built awareness on overseas study protection need with educational videos, 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



▲ AIA Hong Kong hold a press conference in January 2021, announcing the launch of "AIA One Absolute – Full Protection".

▼ "AIA One Absolute – Full Protection" fills the protection gaps between medical and critical illness insurance, providing customers with a more comprehensive cover.



HEALTHIER, LONGER,
BETTER LIVES

AIA One Absolute – Full Protection

AIA Hong Kong launched "AIA One Absolute – Full Protection", a forward-looking plan that redefines claims concept. It is Hong Kong's first protection plan that offers **"One Single Claims Index to Cover Unlimited Diseases"** including unknown diseases and injuries. Coverage is future proof without boundary by the number of covered illnesses as in traditional critical illness policies, bringing total peace of mind to customers.

Instead of the definition based approach in traditional critical illness policies, this product uses an innovative scoring table

based on the severity of the insured's medical journey with respect to Surgery, Treatment, Intensive Hospital Stay and Disability, addressing their concerns over the impact on their daily lives from an illness. Should the insured's condition be extremely serious, the total claim payment could be up to 160% of the Sum Assured.

Remarks:

- This material does not contain the full terms of the product and the full terms can be found in the policy contract. Please note the relevant product risks.
- The above plan can be purchased as a basic plan or as a rider.



▲ Market pioneering innovative and holistic dementia support package with SCHSA



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

FWD
insurance

Crisis OneCover Prime

Both emotional and functional support on defined and undefined diseases – Go beyond financial protection

Crisis OneCover Prime is a groundbreaking, first-in-the-market critical illness insurance, created through a thorough examination of what patients' need if the worst happens. We have redefined critical illness protection from merely being financial protection to a one stop "Total Critical Illness Solution", which differentiates us from the market.

Going beyond financial assistance, this revolutionary critical illness product provides

humanised, emotional support which is required at every stage of the patient's journey, from prevention to recovery (benefits cover pre-, mid- & post- illness support), and including market pioneering innovative and holistic dementia support package by partnering with the Senior Citizen Home Safety Association.

The maximum eligible benefit amount of Crisis OneCover Prime exceeds 1450% of the Initial Sum Insured. It also offers unique-in-the-market coverage from defined to undefined diseases based on severity, and which is vital to bring customers peace of mind.



▲ HSBC Life Well+ is a holistic health and wellness solution that encourages people in Hong Kong to "Make Every Day Count" through a 24-month rewards programme.



▲ To effectively reach its target audience, HSBC Life's advertising campaign included videos featuring the iconic "ballet daddy" with his actual daughter, and sharings from KOLs.

HSBC
Life

HSBC Life Well+

To meet our customers' desire for holistic solutions covering both financial and physical well-being, HSBC Life launched HSBC Life Well+, which is the first and only health and wellness programme that is fully integrated into a mobile banking app, synchronising with the Apple Health app in Hong Kong.

HSBC Life Well+ encourages customers to take steps to protect their loved ones and live healthier by giving them the incentive

to earn an Apple Watch or HKD1,200 in RewardCash by achieving an average of 9,000 steps a day over 24 consecutive months.

In less than a year, HSBC Life Well+ has driven a significant increase in physical activity among our customers with a step count increase of around 60%. It has also attracted new customers and has successfully engaged with younger segments through a series of integrated marketing activities.

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



▲ FTLife launched a revolutionary product "On Your Mind" Insurance Plan that met the evolving needs of customers.



▲ To maximize the reach to consumers, FTLife launched a series of impactful and consecutive outdoor advertisements to promote "On Your Mind".

"On Your Mind" Insurance Plan

Driven by our "Think beyond insurance." core value, FTLife redefines traditional life into a ground-breaking insurance of "On Your Mind" by offering two versions for different customers with three innovative first-in-market features which allow customers to acquire carefree life at different stages.

"On Your Mind" makes a revolutionary breakthrough by embedding Policy Reverse Mortgage Function, customers can convert death benefit amount into annuity upon retirement while traditional life only pays out upon insured's death. It helps customers better fulfil their evolving needs

during lifetime. Customised Death Benefit Arrangement is also offered to customers to take control of future by selecting designated death benefit option for each beneficiary according to different needs. In view of increasing dementia cases, the plan provides advanced payment for severe dementia to cover extensive care expenses when needed.

With two versions, FTLife can perfectly offer a life insurance plan to address customers' specific needs, no matter with a comprehensive coverage or an affordable plan with care.



- Alongside the launch of Magnitude, Zurich has also developed a first-in-market mobile app, ZOOM, enabling partners to benefit from digitized, more efficient, and streamlined processes, notably simplifying the formulation of proposals for customers.



Magnitude

As the first-in-market Investment-linked Assurance Scheme (ILAS) to incorporate a coveted cross-generation wealth transfer feature, Magnitude enables customers to plan their family's financial future by building, securing, preserving, and transferring wealth over generations. Magnitude is an invaluable tool that efficiently combines wealth management, inheritance, and succession planning in a sophisticated framework.

Together with an extensive network of select partners including globally renowned fund houses and independent financial

advisors, our team of experts offers a holistic approach that helps understand and anticipate the needs of customers in a complex and dynamic world.

Zurich Hong Kong celebrates its 60th anniversary in 2021, and we have continued to be an innovative player in the world of insurance to this day. Over 30 odd years, we have introduced a total of 28 ILAS products, second-most in the market, and accumulated in-depth technical knowledge and experience that continue to strengthen our proposition.



- Zurich Hong Kong launched the first-in-market ILAS policy with a cross-generation wealth transfer feature in Hong Kong.



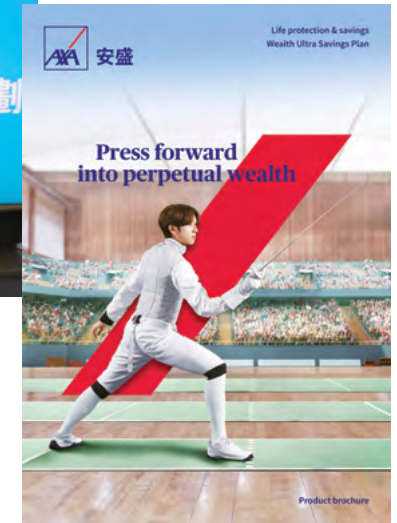
- Kevin Chor, Chief Life And Health Insurance Officer of AXA China Region Insurance Company Limited, announced the launch of an epoch-making savings solution - Wealth Ultra Savings Plan



Wealth Ultra Savings Plan

Under the current volatile market conditions, we understand that people want to have more flexibility to achieve their savings goals. That's why AXA launched its timely innovative savings product Wealth Ultra Savings Plan ("Wealth Ultra") in July 2020, offering dual bonuses and competitive long-term return to accelerate customers' wealth growth and achieve their ideal financial goals. Upon completion of the premium payment term, total cash value is projected

to be doubled every 10 years on average. "Wealth Ultra" is equipped with 3 unique market features at its launch, including Flexible Premium Option, no aggregate limit for Bonus Lock-in rate and Flexi Continuation Option. It provides flexible and personalised options for customers to best meet their financial goals at different life stages, allowing them to have more certainty to achieve their plans and to share their wealth with future generations.



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

MOST INNOVATIVE

Product/Service

AWARD

VOLUNTARY HEALTH
INSURANCE SCHEME

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



▲ Bowtie believes innovation is essential, by enhancing transparency and providing affordable private healthcare services. This innovative initiative supplementary to our flagship VHIS strengthens healthcare services for citizens residing in Hong Kong Island.

▼ Through providing all-inclusive fixed price medical packages and fee advisory service, patients are well informed of the fees involved before making a decision about admission.



Bowtie & Gleneagles HK Wellness Package

Bowtie and Gleneagles Hospital Hong Kong (Gleneagles) introduced the first-ever "Medical Insurance + Wellness" Package in Hong Kong. With the objective of providing a comprehensive healthcare experience to customers, this Voluntary Health Insurance Scheme (VHIS) rider plan offers customers an affordable "Full Reimbursement" premium medical package, combined with wellness services of their own choice.

Bowtie truly believes innovation is essential to create better products and services for customers by enhancing

transparency and providing affordable private healthcare services. We are honoured to have Gleneagles Hospital Hong Kong stepping up and encouraging us to innovate on top of the solid foundation built by VHIS, and becoming an anchor hospital to strengthen healthcare services for citizens residing in Hong Kong Island

The "Medical Insurance + Wellness" package is now available for Bowtie's VHIS Flexi Plan customers, with a monthly premium of HK\$200 regardless of age and gender.



▲ Cigna's pioneering new and upgraded VHIS Series optimally combines price, coverage and value-added service with comprehensive top quality protection.



▲ To guarantee customers' financial security during a period of unprecedented uncertainty, premiums for the new and upgraded VHIS Series will remain unchanged throughout 2021.

Cigna VHIS Series – Flexi Plan (Superior)

A global health service company, Cigna is committed to enhancing customers' health, well-being and peace of mind by meeting their needs for comprehensive private healthcare choices. In 2019, the company launched Hong Kong's first ever suite of government-certified Voluntary Health Insurance Scheme (VHIS) plans.

To boost people's peace of mind when meeting their evolving needs, Cigna recently pioneered a new and upgraded VHIS Series featuring three new life insurance products and significant upgrades of three existing general insurance plans – Standard Plan, Flexi

Plan (SMM) and Flexi Plan (Superior).

Other innovations via which Cigna customers' are enjoying added value include a Telehealth Service that enables virtual consultations, home medication deliveries and a one-stop digital claims and policy management tool.

As of March 2021, leading local independent insurance rating aggregator 10Life had awarded Cigna's VHIS Series – Flexi Plan (Superior) a Medical Coverage Score of 10/10, a 5 Star Rating and a No. 1 ranking as Hong Kong's High-end VHIS medical product.



▲ vPrime – Pioneering the market by offering comprehensive protection with full coverage and timely care by waiving deductible for designated crises

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



VHIS Series (vCANSurance / vPrime)

vCANSurance Medical Plan & vPrime Medical Plan – Pioneers in the VHIS Market

vCANSurance and vPrime go above and beyond the VHIS standard scope by offering comprehensive coverage, notwithstanding having been designed based on the VHIS framework. Apart from removing sub-limits of benefit items and covering congenital conditions regardless of the diagnosis age, FWD goes an extra mile to introduce several first-in-market features, including the innovative "per-disability-per-policy-year" claims mechanism which maximises benefits claimable under vCANSurance, and the first-

dollar coverage where deductible is waived for designated crises under vPrime, enabling our customers to have peace of mind and focus on recovery when in need.

Endeavouring to go beyond mere financial support, FWD offers a series of professional services in both plans, ranging from ancillary services and consultation to rehabilitation, providing the best possible care throughout a patient journey. Furthermore, FWD also encourages customers to enhance their well-being by rewarding customers who adopt healthy lifestyles.

OUTSTANDING MPF/Employees' Benefit Product/Service

AWARD

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



THE TOP 3

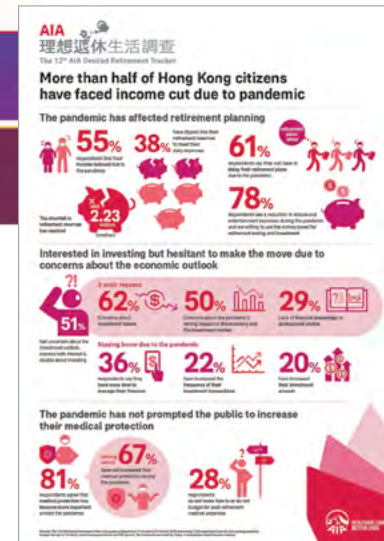


▲ Digital is transforming the employee benefits landscape – "AIA Connect" is a powerful, all-in-one mobile app that enables our customers to manage all their AIA accounts in one place, anytime, anywhere.



HEALTHIER, LONGER,
BETTER LIVES

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



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

- VALUE by providing a broad range of value-for-money products and exclusive value-added services;

- CHOICE by offering a comprehensive range of voluntary solutions and investment choices to meet unique retirement and medical protection needs; and
- SIMPLICITY by making it easy and convenient for employers and employees through state-of-the-art digital platforms and dedicated servicing team.

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



▲ HSBC Life Benefits+ helps commercial customers implement a holistic employee benefit solution for their workers to improve the overall health and well-being of employees and their dependents.



▲ HSBC Life Benefits+ enhances our customers' overall health and wellness through a comprehensive and flexible range of products and services.

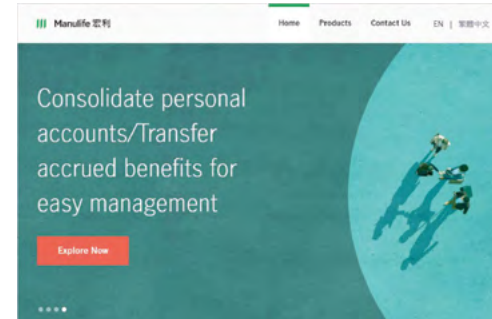


With health awareness at an all-time high, HSBC Life's market-leading employee benefits solution HSBC Life Benefits+ caters to the protection needs of businesses of all sizes with flexible group medical and life insurance, as well as a one-stop HealthTech digital platform that lets employees manage their health and wellness at their fingertips, from lifestyle assessments through clinic searches and an exclusive e-marketplace of wellness goods and services.

HSBC Life Benefits+ life insurance plan is a Group Term Life insurance offering with

optional hospital cash coverage that enables customers to provide comprehensive life and medical protection to their workforce. HSBC Life Benefits+ medical insurance plan is a Group Medical insurance offering, with flexible options designed for small and medium-sized enterprises.

HSBC Life Benefits+ members can manage their health and wellness on the web or via a mobile app, while enjoying over 175 preferential offers for products and services from 23 partners currently available on the e-Marketplace "Choices".



▲ With BuySimple.hk, MPF members can consolidate or transfer their personal accounts or set up a tax deductible voluntary contributions account online at ease!



▲ Manulife introduced the market-first retirement solution that covers pre- and post-retirement stages, aiming to provide regular and stable income to retirees.



Manulife is a committed financial institution with 85 years of pension management experience in Hong Kong. We strive to provide value-for-money retirement solutions and stand close by our MPF customers on their retirement journey. As the largest MPF scheme sponsor*, we provide all-round retirement solutions that aim to address MPF members' needs in retirement wealth accumulation as well as post-retirement income sustaining.

We also invest heavily in digital capabilities for our members and employer customers.

Our MPF members can consolidate or transfer personal accounts or set up an MPF tax deductible voluntary contributions account online via our BuySimple.hk self-serve platform, check their account and perform fund switch via our customer website or mobile app; whilst employer customers can enroll their employees to MPF scheme online and perform MPF administration via our employer website.

*Source: "Mercer MPF Market Shares Report" as of June 30, 2021 by Mercer (Hong Kong) Limited, in terms of market share of total MPF assets by scheme sponsor.

OUTSTANDING *Risk Management* AWARD

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



THE TOP 3



▲ AIG Hong Kong performs a rigorous risk identification process on all business strategy and financial plan proposals.



Operating in 80 countries and jurisdictions, AIG's worldwide perspective offers the benefit of global experience on current and emerging risks, while our local presence provides partners, clients and customers with access to professionals who understand local market needs.

With 90 years' experience in Hong Kong, AIG has established a reputation as a leading insurer and ally to individuals, corporates, SMEs, and multinationals. Offering a range of personal and business insurance products, we bring technical expertise and insight to everything we do, enabling us to support and



▲ "At AIG Hong Kong, risk management is everyone's job – not just the risk department's." – Ivan Fung, Chief Risk Officer of AIG Hong Kong

protect our clients when they need us most.

At AIG Hong Kong, we are committed to advancing risk management across the organisation and in the industry at large. This commitment informs our continually evolving risk management practices, including the embedding of risk considerations into business decision-making processes, optimisation of risk-adjusted return, ongoing self-initiated assessments of risk culture and conduct, as well as the nurturing of future risk managers for the insurance industry through participation in the VTC internship program.



▼ With the aim of “making progress while maintaining stability and pursuing excellence”, China Re HK strives to become a leading professional life and health reinsurer with Chinese characteristics in Asia.



▲ Based on continuous cultivation in the Hong Kong market over the past twenty years, China Re Group will further expand its business across the region and accelerate its overseas expansion.



China Reinsurance (Hong Kong) Company Limited (“China Re HK”), wholly-owned by China Life Reinsurance Company Limited, which in turn is wholly-owned by China Reinsurance (Group) Corporation (“China Re Group”), is committed to providing a range of customized life reinsurance solutions and services for the Asian and global markets. With our strong financial strength, satisfactory operating performance and solid risk management, the Company has received “A” credit ratings from both Standard & Poor’s and A.M. Best.

Risk management is at the heart of our

business and the focus of our strategies. We are dedicated to developing leading risk management capabilities and an all-rounded enterprise risk management (ERM) framework. Located in Hong Kong and taking advantage of the opportunities in Mainland China, China Re HK embraces local regulations and has inherited the robust risk management culture of the Group. Adhering to the highest standards of professionalism and utilizing analytics, China Re HK’s risk management process plays a key role within the Company’s strategic planning and ensures its long-term sustainable business success.



◀ Prudential Risk Management’s vision is to be a partner and enabler to formulate strategic goals and make balanced decisions that help the corporation achieve sustainable growth



At Prudential, we are committed to raising risk awareness throughout the organisation, instilling a strong risk culture from the top down and embedding strong risk practices throughout the company. As we work to help customers get the most out of life, we aim to make balanced decisions to achieve sustainable growth. Our proactive response to key events has allowed us to turn challenges into opportunities and to become more resilient.

Through our commitment to maintaining high standards of corporate governance, we

are able to make better decisions and have comprehensive oversight of key risks. Our mature corporate governance structure is embedded throughout the company and enhances operational quality.

Our Risk Management Framework delivers a comprehensive approach to risk management and internal controls, supporting compliance with internal and regulatory requirements. We embed risk management processes and decisions throughout the company, ensuring they are integrated into day-to-day operations.

OUTSTANDING Industry Impact AWARD

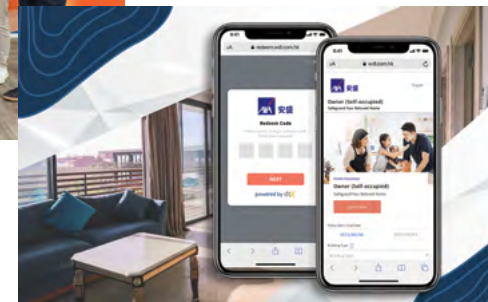
This award recognises the importance of business deals, partnerships and key hire that impact the Hong Kong insurance sector. The winning company should demonstrate an excellent example of, e.g. major affinity/white-label deal, outsourcing, insourcing arrangement, transformational acquisition, major investment, business realignment/restructure, well-capitalised new entrant, etc.



THE TOP 3



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



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



Nowadays, customers expect quick and easy products and services as well as an integrated experience and no single organization can deliver all the value. In June 2020, AXA General Insurance has set up the Partnership Team for the growth and sustainability of the business.

Leveraging on AXA's strong reputation, the Partnership team's ambitions are to partner with familiar names in other industries to embed AXA's products seamlessly into people's daily lives and pursue digital partnerships to achieve value-creating innovation.

The Partnership Team was established amid COVID-19. Our society, our economy, and our livelihoods have all been affected. To support our partners in recovering and rebounding from the pandemic, the Partnership Team has launched three innovative and strategic partnerships to respond to challenges and create business opportunities.

The future of insurance will be built on true partnerships. Our long-term experience in insurance combined with the creativity and agility of partnerships will undoubtedly define a new value proposition that leads to success.



▲ Bowtie is creating a positive social impact by generating HK\$20 billion insured amount, providing support to over 20,000 families in times of need.



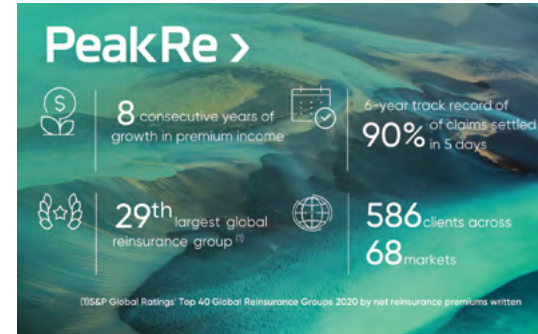
▲ We proudly built Bowtie from zero to 10 billion in just two years, and doubled to 20 billion now. Always the top-of-mind health insurer in addressing the 6 trillion dollar protection gap.



Bowtie has hit HK\$10 billion in insured value in just 2 years, providing protection to over 30,000 customers across Hong Kong. Right from day one, Bowtie strives to be a purpose-driven insurance company to bridge the health protection gap in Hong Kong. This started with the principle of ensuring that Bowtie's premiums provided the highest protection value, with no savings, no paperwork and no commissions. The technology investments we've made allows Bowtie to keep its cost leader position in many insurance products including VHIS. Our 10x

growth shows that customers trust Bowtie. Our 85% coverage rate also proves that our products work for our customers.

Looking back at Bowtie's milestones, we have made meaningful progress in insurance education for pure-protection products and filling the protection gap. We are particularly grateful for impacting the society and market players for continuous improvement. Hong Kong is facing many challenges, and we hope to play our part in making an impactful change to the industry by providing affordable access to quality healthcare.



▲ Peak Re at a glance — our efficiency, impressive claims performance and tailored reinsurance solutions enable us to effectively step up to support the needs of communities and emerging middle-class society



▲ Peak Re continues working together with our clients, communities, and business partners in partnership to provide the solutions and support they need to achieve a more resilient and sustainable world



Peak Re continues to move forward and work together with clients, communities, and business partners to provide reinsurance solutions and support for a more resilient and sustainable world.

In 2020, Peak Re provided reinsurance, risk and underwriting expertise to evaluate, structure and price a tailored solution that enabled the rapid rollout of COVID-19 vaccines in the Asia market. Peak Re also leveraged its expertise to support the development of a pioneering Trade Credit Insurance solution for an emerging market.

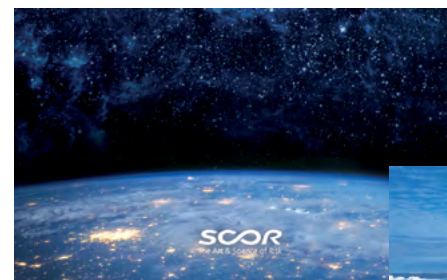
Peak Re as a Hong Kong-based global reinsurer, actively shares insights across the markets by hosting events and speaking at industry and global forums such as Asian Financial Forum and Asia Insurance Forum. The Company also continued its sixth year of partnership with the Shanghai Typhoon Institute, to report and forecast on tropical typhoons in the North Western Pacific Basin and South China Sea, to help insurers better understand these cyclones and mitigate the associated risks.

OUTSTANDING *Reinsurance Scheme* AWARD

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



THE TOP 3



▲ We remain confident in the future of reinsurance as an enabler of a better world

▼ Combining the Art & Science of Risk to protect societies



SCOR
The Art & Science of Risk

Innovation in NatCat parametric solution

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

SCOR offers its clients an optimal level of security with its AA- rating or equivalent from S&P, Moody's, Fitch and AM Best. The Group generated premiums of more than EUR 16 billion in 2020 and serves clients in more than 160 countries from its 36 offices worldwide.

The P&C business unit of SCOR combines integrated systems, advanced tools, human expertise and more than 45 years of business experience in multiple lines of business, across more than 160 countries.

Providing proportional and non-proportional reinsurance in many forms, SCOR's P&C experts stand out thanks to their spirit of long-term partnership.

Their aim is to evolve alongside their clients, while ensuring a consistent underwriting philosophy and direct access to decision makers.

For more information, visit: www.scor.com.



▲ Life is Precious. We Value Life.

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



SCOR
The Art & Science of Risk

Innovative insurance solutions under COVID19

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

SCOR offers its clients an optimal level of security with its AA- rating or equivalent from S&P, Moody's, Fitch and AM Best. The Group generated premiums of more than EUR 16

billion in 2020 and serves clients in more than 160 countries from its 36 offices worldwide.

At SCOR Global Life, we feel a strong call to build for impact, to bring life insurance to as many people as possible, and to improve people's health and wellbeing. We put our customers in the center of everything we do. We partner with our clients to co-develop products and build solutions across the entire consumer journey.

For more information, visit: www.scor.com.



▲ Peak Re's solutions support the local business community to become more resilient from credit risks

▼ Trade credit ecosystem brought healthy and sustainable commercial development to the community



PeakRe >

Trade Credit Partnership in Emerging Markets

Trade Credit Partnership Scheme is the first bespoke trade credit partnership scheme in emerging markets offered by Peak Re. It empowers medium-sized local insurers in emerging markets by making it easier to do business in the local emerging market for delivering better and more holistic service to their customers.

Trade credit insurance is not easily available in emerging insurance markets, knowledge transfer is also not available

for medium-sized local insurers. Peak Re understood their pain points and was able to build and rolled out a scheme to facilitate the development of trade credit insurance in this market, by partnering with clients and a specialised FinTech solution provider to develop a business solution that paves the way for a new trade credit ecosystem.

Peak Re bring benefits to the local community and insurers, and created sustainable value for the future.

OUTSTANDING

Professional of the Year

CORPORATE

This award recognises an insurance professional (non-sales) who has demonstrated excellence/ achievement in the industry that is distinct from the norm and possesses outstanding leadership qualities. Nominees should also show in-depth industry expertise and have been helping with the industry's advancement. He/she should also influence the development of industry practices to enhance the stability, growth and professionalism of the market.



THE TOP 3



▲ With his team, Frankie YUEN helped our company breaking into a market that has been dominated by oligopolies for years.



▲ "Whatever we do, we think of how we can achieve a win-win-win position among our partners, customers and us." Frankie says.



中国太平
CHINA TAIPING

太平人壽(香港)
Taiping Life Hong Kong

Frankie Yuen

China Taiping Life Insurance (Hong Kong), Co. Ltd., incorporated in 2015, has attained steady development despite intense competition, through our core values of "Trust, Professionalism, Innovation, Performance". Mr. YUEN Hong-chung (Frankie), Assistant General Manager of Intermediary Department, is a good example of professionals and business leaders in our company.

Frankie emphasises on service quality, not quantity. He believes that the best way to keep partners engaged is to provide them with the ongoing support they need

to succeed and grow with the company. He is a leader who embraces collaboration with different team members having different specific skills and expertise that are complementary to each others.

Frankie's notable achievements include diversifying sales channels through engaging brokers as trusted partners; tailoring training for them; and launching a new product series - 'Diamond Splendid Universal Life Insurance' to fill the market gap unnoticed by banks after interviewing broker companies.



▲ Mr. Franz Josef Hahn, Chief Executive Officer of Peak Re



▲ Under Mr. Hahn's strong leadership, Peak Re has grown from a start-up in 2012 to become a Hong Kong-based global reinsurance company that reaches beyond Asia to Europe and Americas

PeakRe >

Franz Josef Hahn

Mr. Franz Josef Hahn is the Chief Executive Officer of Peak Reinsurance Company Limited ("Peak Re"), a well-regarded global reinsurance leader. With over 30 years of reinsurance industry experience, he has successfully helped to build and shape the reinsurance business in the Greater China and Asia Pacific regions. He has held senior management positions in several leading reinsurance companies and has acquired extensive strategic business advisory experience across the globe.

Mr. Hahn's mission is to modernize

re/insurance to support the needs of communities and emerging middle-class society through meeting reinsurance needs in Asia and around the globe. Under his strong leadership, Peak Re has grown from a start-up in 2012 to become a Hong Kong-based global reinsurance company that reaches beyond Asia to Europe and Americas. It offers both Property & Casualty ("P&C") and Life & Health ("L&H") reinsurance, and it strives to provide clients around the globe with innovative and tailored reinsurance, risk management and capital management solutions.



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



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



Joyce Lau

Joyce Lau is the Chief Financial Officer and Executive Director of Target Insurance Company, Limited, first local general insurance group listed in the Hong Kong Stock Exchange Main Board. She is mainly responsible for managing financial reporting and regulatory compliance of Target.

Currently, she is General Insurance Councillor, chair of Task Force on IFRS 17, Convenor of Club 2028 and member of Task Force on Risk-based Capital Framework, InsurTech Task Force and Task Force on Green Insurance of Hong Kong Federation of Insurers.

She is a member of Hong Kong Insurance Implementation Support Group and Insurance Regulatory Advisory Panel of Hong Kong Institute of Certified Public Accountants. She is also a member of the Capacity Building Working Group under the Centre for Green and Sustainable Finance, a cross-sector platform launched by the Green and Sustainable Finance Cross-Agency Steering Group.

She is a part-time lecturer for Postgraduate Diploma in Insurance in Risk Management at VTC Institute of Professional Education and Knowledge.

OUTSTANDING

Agent of the Year

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



THE TOP 3



▲ ACE held its 2020 Grand Award Ceremony and 2021 Kick off Meeting at Emperor Cinemas.



**HEALTHIER, LONGER,
BETTER LIVES**



▲ Cissy has built an elite team of over 600 members and has cultivated four District Directors who took an average 4.25 years to get promoted.

Cissy Wong

Cissy Wong graduated with a Bachelor's in Economic Law from China University of Political Science and Law and got an EMBA from City University of Hong Kong.

Since 2003, Cissy has excelled in the insurance sector and accumulated solid experience in the profession. She recommends insurance protection solutions that cater the needs of her customers.

Cissy has achieved TOT for 12 consecutive years and is an MDRT life member. Being ranked 1st twice in AIA's

District Directors of the Year, she is recognised as the youngest female Senior District Director in AIA Hong Kong.

From 2019 till now, she has led and transformed the ACE Family to support the development of local businesses. ACE Family has since become an all-encompassing team that expanded their services in both Mainland China visitors and Hong Kong markets, achieving myriad of AIA awards, including those on unit-linked business, group medical plans and MPF, etc.



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



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

Lester Lee

As a 15-year veteran in the insurance and risk management profession, Dr. Lester Lee is keen to stay abreast of industry development and keeps pursuing higher goals. As the youngest Chief Regional Director of FWD Insurance, Lester has been a COT member for three consecutive years since 2019, and has been recognised nine industry awards, including Master Agency Awards (MAA) and the Distinguished Management Award (DMA) in 2021.

Named "GoAhead MDRT Region",

Lester's team demonstrate their passion in growing their team. Under his enormous and impactful leadership, his team has grown continuously to more than 210 professional advisors, and nurtured 36 MDRT members in 2021.

Furthermore, Lester is one of the elite trainers in the FWD Academy of Excellence and holds more than 30 professional training sessions a year for the industry, the company, and his team. He exemplifies the perfect role model of an outstanding FWD agent.



▲ The mission of Hoi's 'Ocean Agency' aims to provide professional and quality financial services to customers, allowing them to build life-long protection and financial security



Wong Fuk Hoi

Wong Fuk Hoi graduated from the Chinese University of Hong Kong before joining Prudential in 2000. He became a Regional Director in 2019, leading the 'Ocean Agency' team of young financial consultants to help clients meet their financial needs and goals.

Hoi has been recognised for his professionalism and commitment with more than 45 industry and international awards. He was also appointed Vice President of GAMAHK Board in 2019, leading a series of programmes to promote the insurance industry in Hong Kong and China.

Hoi believes that lifelong learning is crucial for professionals and has received various financial planning and executive development



▲ Wong Fuk Hoi keeps on leading by example, developing a team of young and financial planning elites to be the most reliable partners of customers in their life journey and help them to achieve their needs and goals.

designations, including Chartered Financial Consultant, Certified Retirement Financial Planner, Certified Financial Planner[™] and International Financial Planner.

Hoi's team works to provide thousands of families in Hong Kong with professional protection solutions, acting as 'Financial Doctors' with an emphasis on needs-based selling to support customers' financial health. Most of his team members have achieved Million Dollar Round Table (MDRT) status. Hoi has also organised voluntary student exchange programmes to nurture the next generation with positive values and holistic development.

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



▲ Through current social events, Freddy initiated community service projects to provide opportunities for empowering young people to create positive changes



▲ Freddy believes being fully devoted in community service is an impactful behaviour to create positive change to the society.

Freddy Tse

Freddy Tse graduated from the Hong Kong Polytechnic University with a master's Degree in Corporate Finance. He joined FWD Hong Kong in 2009 and has gained several industrial awards over the years such as QAA, LUA Best financial planner - Gold Award in 2015, GAMA IMA - Silver and GAMA FLA - Silver in 2017.

Apart from his tremendous professional career, Freddy started his community service in 2011 by joining NGO JCIHK affiliate chapter JCI North District and stepped up to be National Vice President

in 2021. During the term of office, he has initiated multiples projects that enhanced JCI North District projects' quality and empowered young people to create positive change towards the society.

Believing the principal: "We don't have to be great to start, but we have to start to be great.", Freddy never stops his contribution to the society during the covid-19 pandemic, including but not limited to mask donation, LIONS Club fund raising event and charity run.



▲ Upholding her purpose "Be a source of love and energy", Karine builds her district to multiply the power of giving and serving, and to make a positive impact on society.

▼ Karine has been invited to speak on many occasions in Hong Kong and overseas. Believing everyone is unique, she encourages people to excel and be the best version of themselves.



Karine Lam

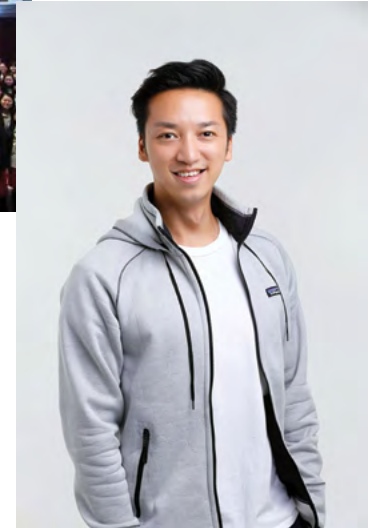
As a District Director of AIA Hong Kong and founder of The First Class Group, an organisation dedicated to community service, Karine Lam is a prolific columnist for major publications. Since joining AIA Hong Kong in 2006, she has maintained an exceptional level of performance in terms of team development and personal production. She won the Asia Trusted Life Agents and Advisors Awards - Insurance Agency Leader of the Year 2017 and Inspirational Leader of the Year 2021, and was named Top District Director of the Year in 2020. An MDRT life

member, she has qualified for 6 MDRTs, 4 COTs and 5 TOTs.

Advocating her purpose "Be a source of love and energy", Karine builds her district to multiply the power of giving and serving, and to make a positive impact on society. Her commitment to community services was highly recognized: Hong Kong Professional Elite Ladies Awards 2012, Most Outstanding Female Leaders in Asia 2018, Jessica's Women of Excellence 2019. The First Class Group was also honoured with the "Caring Company" distinction 2020/21.



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



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



Steve Lo

Steve Lo Chun Yin, currently the senior branch manager of FWD Hong Kong, has been serving the insurance industry since 2008. Apart from achieving numerous successes in his professional field, Steve is also a tireless advocate for charity works with his team.

To promote the spirit of community care and the importance of embracing social inclusion, Steve combined his interest in running and volunteering by establishing a charity organisation "Wheel for Oneness" in 2017, through which he assembles a group

of running enthusiasts to literally "carry" kids with physical disabilities using a specially designed cart to explore the world, locally and worldwide, including the Gobi Desert and Kyrgyz Republic.

Cumulatively with hundreds of talks and thousands of audiences since 2012, Steve set up Oneness Academy in June 2021. It is a physical school that creates job opportunities for the disabled and facilitates people to appreciate the true association of disability inclusion.

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



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

FWD
insurance



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

Koobee Lau

Koobee Lau Hoi Yan joined FWD in 2014 and has achieved MDRT for four years in a row. Living by the principle "Don't let your dream be dreams", she works hard to pursue her goals constantly. Her effort was recognised as she was commended the Best Young Agent Award in FWD - First Runner up, the 53rd Distinguished Salesperson Award by HKMA and the International Management Award at GAMA in 2021.

To further develop her professionalism, she takes various courses to qualify herself as an Associate Chartered Financial Practitioner

and Qualified Retirement Adviser. She became a branch manager in 2020 and pro-actively recruits new joiners to strengthen her team, which is composed of young professionals, all holding degrees or above.

Other than her passion towards her profession, Koobee loves to do philanthropic work to support disadvantaged groups in the society. Apart from routine volunteering, she also participated in the 250KM ultramarathon in the Sahara Desert to raise money for the Hong Chi Association, a charity to serve people with intellectual disabilities and their families.



- ▲ UFAA District members are mostly young and energetic, with an average age of 26, and consist of fresh graduates or experts from other professions such as banking and aviation.



**HEALTHIER, LONGER,
BETTER LIVES**



- ▲ Matthew Lo, District Director of AIA Hong Kong, believes in unity within teams through trusty ties between members.

Matthew Lo

Matthew Lo joined AIA Hong Kong since his graduation in 2010 from City University of Hong Kong with a Bachelor's Degree in Marketing. Consistently displaying his forward-thinking and resolute mindset over the years, he successfully established the UFAA District and was promoted to District Director in 2021.

At present, Matthew leads a remarkable team of nearly 100 professionals, of whom

most are university graduates. UFAA District provides a vibrant and passionate working environment for young aspiring graduates to fully achieve their career potential. With a unique focus on sports, his team attracts young and promising athletes who value both sports and business accomplishments.

In the coming years, UFAA District aims to bring a new dimension and set a new standard of quality for the insurance industry.



- ▲ Leading a team of 40, with different background and prior work experience, Nicholas believes that we could be the future of the industry.



Nicholas Chan

Graduating from journalism school of CUHK, I was a TV sports host before becoming a financial advisor in June 2018. Without prior knowledge of finance and sales, I finished my first COT in 6 months' time as a rookie, setting one of the youngest achiever records of Manulife HK. As I focused on providing professional services to millennials, who are well-educated and critical, I decided to pursue a master's degree of Finance in the Hong Kong Polytechnic University, while



- ▲ More than thankful to receive honour from LUAHK, as the Distinguished Young Agent Award 2020, with also the Rookie Insurance Agent of the Year by the Asia Trusted Life Agents & Advisors Awards.

using my Instagram platform @justnickit_, to empower and educate my clients with interactive ways. With #AgentNick, it helped me to establish a unique branding, that even through social unrest in 2019 and COVID in 2020, I was able to breakthrough and finished TOT in both difficult years. With a vision of redefining the image of the industry, I grew a team of 40 energetic youngsters in less than a year, hoping to influence the market in a positive way.

TOP 3 AT A GLANCE

Outstanding Claims Management Award



Cigna Worldwide General Insurance Company Limited



FTLife Insurance Company Limited



FWD Life Insurance Company (Bermuda) Limited

Outstanding Customer Services Award



AIA International Limited



BOC Group Life Assurance Co., Ltd

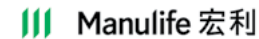


Prudential Hong Kong Ltd

Outstanding Training & Development Award



FTLife Insurance Company Limited



Manulife (International) Limited



Prudential Hong Kong Ltd

Outstanding Corporate Social Responsibility Award



AIA International Limited



Manulife (International) Limited



Prudential Hong Kong Ltd

Excellence in ESG and Sustainability Award



AIA International Limited



Generali



HSBC Life (International) Limited

Outstanding Financial Education Award



Bowtie Life Insurance Company Limited



HSBC Life (International) Limited



Sun Life Hong Kong Limited

TOP 3 AT A GLANCE

Outstanding Initiative on Community Health Crisis Award



AXA China Region Insurance Company Limited



Blue Cross (Asia-Pacific) Insurance Limited



Bupa (Asia) Limited

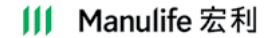
Outstanding Integrated Marketing Strategies Award



AIA International Limited



FWD Life Insurance Company (Bermuda) Limited



Manulife (International) Limited

Outstanding Digital Marketing Campaign Award



AXA China Region Insurance Company Limited



Bupa (Asia) Limited



FTLife Insurance Company Limited

Excellence in Digital Transformation Award



AXA China Region Insurance Company Limited



FWD Life Insurance Company (Bermuda) Limited



HSBC Life (International) Limited

Most Innovative Product/Service Award - General Insurance



Bupa Safe Critical Illness Insurance
Bupa (Asia) Limited



Digital Wellness Platform
Bupa (Asia) Limited



SmartStudent Overseas
AXA General Insurance Hong Kong Limited

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



AIA One Absolute – Full Protection
AIA International Limited



Crisis OneCover Prime
FWD Life Insurance Company (Bermuda) Limited



HSBC Life Well+
HSBC Life (International) Limited

TOP 3 AT A GLANCE

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



"On Your Mind" Insurance Plan
FTLife Insurance Company Limited



Magnitude
Zurich Insurance (Hong Kong)



Wealth Ultra Savings Plan
AXA China Region Insurance Company Limited

**Most Innovative Product/Service Award
- Voluntary Health Insurance Scheme**



Bowtie & Gleneagles HK Wellness Package
Bowtie Life Insurance Company Limited



Cigna VHIS Series – Flexi Plan (Superior)
Cigna Worldwide General Insurance
Company Limited



VHIS Series (vCANSurance / vPrime)
FWD Life Insurance Company
(Bermuda) Limited

**Outstanding MPF/Employees' Benefit
Product/Service Award**



AIA International Limited



HSBC Life (International) Limited



Manulife (International) Limited

Outstanding Risk Management Award



AIG Insurance Hong Kong Limited



**China Reinsurance (Hong Kong)
Company Limited**



Prudential Hong Kong Ltd

Outstanding Industry Impact Award



AXA General Insurance Hong Kong Limited



Bowtie Life Insurance Company Limited



Peak Reinsurance Company Limited

TOP 3 AT A GLANCE

Outstanding Reinsurance Scheme Award



Innovation in NatCat parametric solution
SCOR



Innovative insurance solutions under COV19
SCOR



Trade Credit Partnership in Emerging Markets
Peak Reinsurance Company Limited

Outstanding Professional of the Year - Corporate



Frankie Yuen
China Taiping Life Insurance (Hong Kong)
Company Limited



Franz Josef Hahn
Peak Reinsurance Company Limited



Joyce Lau
Target Insurance Company, Limited

Outstanding Agent of the Year



Cissy Wong
AIA International Limited



Lester Lee
FWD Life Insurance Company
(Bermuda) Limited



Wong Fuk Hoi
Prudential Hong Kong Ltd

Outstanding Community Intermediary of the Year



Freddy Tse
FWD Life Insurance Company
(Bermuda) Limited



Karine Lam
AIA International Limited



Steve Lo
FWD Life Insurance Company
(Bermuda) Limited

Outstanding Young Professional of the Year - Intermediary



Koobee Lau
FWD Life Insurance Company
(Bermuda) Limited



Matthew Lo
AIA International Limited



Nicholas Chan
Manulife (International) Limited



www.hkfi.org.hk/hkia