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Ms Winnie Wong, JPChairman
The Hong Kong Federation of Insurers

Congratulations to all finalists and winners of the Hong Kong Insurance Awards 2022!

The Hong Kong Insurance Awards is set to be one of the most prestigious brand elections among the insurance industry. Amid the longstanding pandemic, we are most encouraged by the keen and overwhelming response from the industry with over 100 quality entries competing for 19 awards this year. This also demonstrated the perseverance and resilience of our insurance companies and individual practitioners regardless of the hardship they have faced in these trying times. We applaud all contestants on pursuing excellence despite the challenges posed by the pandemic.

As always, a big vote of thanks goes to our notable and respected Panel of Judges for devoting their precious time and efforts on deciding the most deserved teams and individuals for various categories. I would also like to thank the whole insurance industry in supporting the Hong Kong Insurance Awards to recognize the top notched performance and achievements of our insurance companies and practitioners over the years. Credits should also go to our co-organizer South China Morning Post for partnering with us.

Through organizing this annual remarkable event for years, we are making good progress in setting benchmarks, maintaining the superb standard as well as uplifting the professionalism across the industry. Your support is crucial to this continuous success and we look forward to your unwavering participation in the coming years.



Ms Catherine SoChief Executive Officer
South China Morning Post

The Hong Kong Insurance Awards sets the benchmark for excellence in the Hong Kong insurance sector. We have witnessed a steady upward trajectory in the calibre of our candidates' achievements every year, as insurance providers continue to reach new heights. We look forward to seeing Hong Kong insurance companies raising the bar for years to come.

As Hong Kong demographics opt for increasingly sophisticated wealth planning strategies and insurance products become more integrated and complex in structure, there is a vital need for professionals in the industry to help businesses, families and individuals navigate the market and identify solutions that best fit their needs.

We saw the nimble and adaptive approach of Hong Kong insurance companies, as they remained responsive to unprecedented market needs throughout the pandemic period, offering various insurance products with different kinds of protection to allow people to rest assured that lifelines always remain within reach.

The South China Morning Post is honoured to work alongside the Hong Kong Federation of Insurers (HKFI) and gain a first-hand perspective of how the industry innovates to overcome emerging challenges while continuing to address long standing social issues. We also take pride in the achievements represented among the full range of award categories, which reflect the needs and values of our community.

As always, we are immensely grateful to the HKFI and all of our judges, who have dedicated their time and expertise to making an informed decision when evaluating so many exceptional candidates. A heartfelt congratulations goes to all of Hong Kong's outstanding insurance companies. Thank you for your dedication to our community's future.



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 Former Convenor of the Non-Official Members, Executive Council



The Hon K P CHAN, GBS, JP Non-Official Member, Executive Council; 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 M K CHENG Former Chairman, HKFI



Mr Kenny CHEUNG
Director, Product,
Innovation and Partnerships,
South China Morning Post



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



Mr Alex CHUFormer Chairman, HKFI



Mr Ricky CHU, IDSChairperson, 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



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



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



Mr George LEUNG CEO, Hong Kong General Chamber of Commerce



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



Mr H Y MOK Former Assistant Commissioner of Insurance



Mr Eric NGNews Editor, Climate,
South China Morning Post



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



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



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, JPChief Executive, HK
Institute of Family Education



Dr Michael TSUI, MHChairman, Insurance Claims
Complaints Panel



Mr Paul F WINKELMANN General Committee Member, Insurance Complaints Bureau



Mr Harry WONG
Former Chairman of General
Insurance Council, HKFI



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

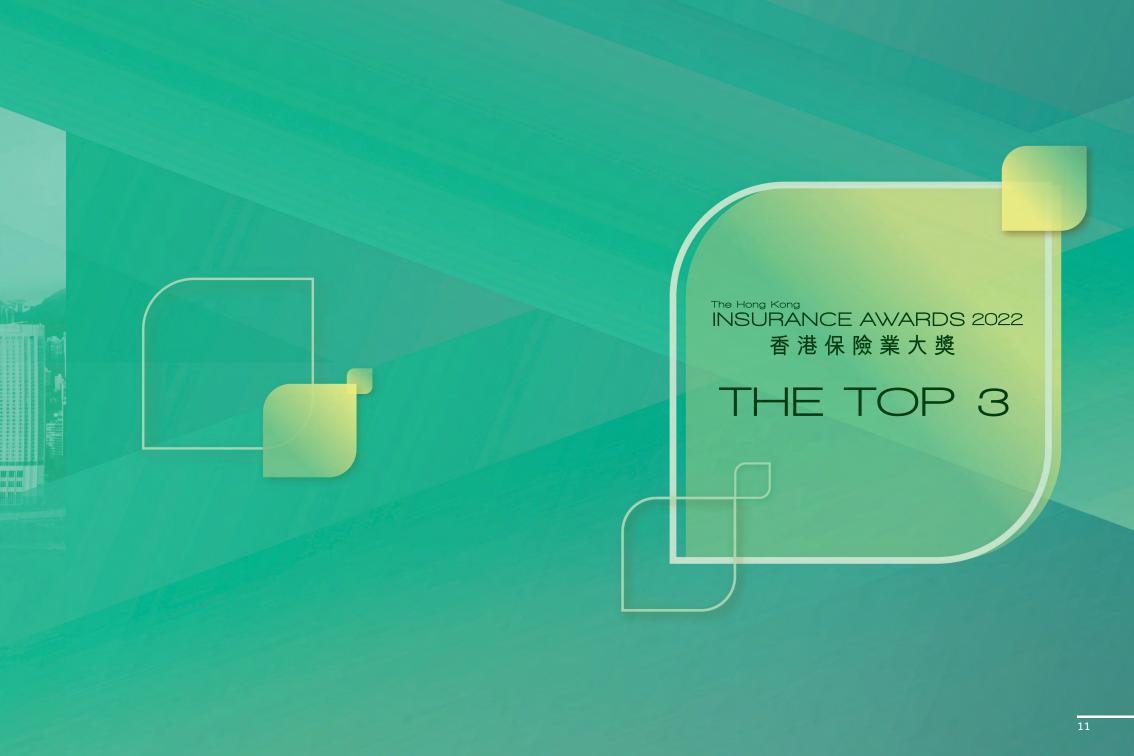


Prof Martin YICK
Associate Professor in
Teaching, Department
of Finance & Insurance,
Lingnan University



Mr Victor YIM Head of FinTech, Cyberport







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.



◆ We're not only proud of our rapid increment in insured value, but also for being the first virtual health insurer to address the 6 trillion-dollar protection gap in Hong Kong.



▲ Bowtie is creating a positive social impact by generating HK\$40 billion insured amount, providing support to over 60,000 families in times of need.



Bowtie is a technology-driven insurer changing how people access healthcare. We are committed to further enhancing our products by listening to our customers and their claim experiences.

Our customers complete their claim journey fully online in just a few minutes, irrespective of claim nature and amount. The all-in-one place account enables them to keep track of their claim status, settlement breakdown, settlement letter and the like anytime and anywhere. They can even make claims to health examinations or wellness services by simply showing the QR code at our

affiliated hospitals/clinics whilst no payment is required. Claim payout processing time has been shortened by over 60% for outpatient, 10% for inpatient and 20% for day case over the last year.

There is still a misconception that virtual insurers are not providing any human services. Contrarily, customer empathy is our foundation of everything. Up until now, we have handled over 100k customer enquiries with an incredibly high tickets resolved percentage (99.8%) and customer satisfaction (CSAT% 90.8%).



▲ We place "customer centricity" as our guiding operating principle, together with our professionalism, to match with our service motto - Your Health, Our Focus.

affordable predictable simple

◆ We make healthcare Affordable, Predictable and Simple.



Cigna is one of the few insurers that focuses on health strategy and we are professional in health claims management.

The Cigna Claims Management Team works closely with other teams throughout our clients' end-to-end journey.

We are proud to say that the claims journey at Cigna starts from 'Care'. Our Care Manager Service serves as the first line to listen and provide individualized service to suit our members' needs.

We support our clients with a strong global medical network and virtual consultation. We

ensure medical services are easily accessible and sustainable. With our deep insight in health claims and international network, we are able to offer customer service and cashless service globally.

We stepped up for our clients during the Covid-19 pandemic and have offered over HK\$15 million Covid-19 related claims payout. Our Claims Management Team leverages claims data and insights to bring our mission to life by making healthcare affordable, predictable, simple.



↑ The "Hospital to Prudential" portal creates a hassle-free and paperless hospital claims process by enabling medical professionals to submit claims and documents securely for Prudential customers.



 Prudential's Al-powered chatbot capabilities further streamlines the claims submission process, resulting in reducing the claims submission time to as little as three minutes compared to paper-based submissions.



Prudential is committed to embracing technology to deliver a seamless, paperless, end-to-end digital claims experience to both our customers and financial consultants. We were the first in the market to launch the Instant Pre-authorisation for cashless services for day surgeries and hospitalisation, freeing customers from the hassles of managing cash flows and the claims process. Meanwhile, Prudential has extended its Al chatbot capabilities to let our financial consultants submit hospital claims for customers, which has helped significantly reduce the claims submission time to as little as three minutes.

To cater for our digital-savvy customers, our e-service portal myPrudential also empowers them to submit claims, trace status updates anytime anywhere.

As a good corporate citizen, Prudential had offered a host of COVID relief programmes to battle the pandemic together with Hong Kong citizens. Our COVID-19 Vaccine Full Care Fund was extended to eligible Hong Kong residents against both the side effects of the vaccine and/or COVID-19 diagnosis with daily cash allowance for hospitalisation or in the unfortunate event of the registrant passing away.



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.



▲ AIA Connect, a self-service digital portal, enables customers to manage all AIA accounts, perform policy changes, schedule telemedical consultation, and file and track claim requests.



 Our 360 Service also provides services with human interactions as our service advisors serve customers and intermediaries face-to-face and deliver personalised solutions and resolutions on complex cases.



AlA Hong Kong is committed to live up to our **Purpose** in helping people live **Healthier**, **Longer**, **Better Lives** with **Customer Centricity** at the core of our drive for Service Excellence.

While the global pandemic has transformed our behaviours and reshaped customer expectations, AIA Hong Kong is dedicated in meeting evolving customer needs by providing 360 Service Beyond Boundaries – delivering exceptional experience through both human and digital support to our customers and intermediaries alike.

Among the **digital solutions**, our **AIA Connect** enables customers to manage all

AlA accounts and perform policy changes in one single platform, and our **Chatbot** resolves customer and intermediary enquiries round-the-clock. Those who opt for **human assistance** can seamlessly switch to and connect with our service advisors who provide personalised solutions and resolutions on complex cases.

Looking forward, we will continue to differentiate the AIA Experience through technology, digital and analytics to create Simpler, Faster and More Connected customer journey.



 Our Customer Service Team is guided by our "S.W.E.E.T" strategy to deliver the best customer experience at every single touch point.



▲ A gift to our Customer Service Representative to thank her for her excellent service in arranging everything for the customer's surgery and helping the customer with all her medical needs.





¶ HSBC Life Benefits+ introduces a cashless online video consultation service to connect customers with general practitioners, providing faster and more efficient access to medical services while maintaining social distancing.



At Cigna, our mission is to improve the health, well-being and peace of mind of those we serve. We aim to make healthcare affordable, predictable and simple. Service Excellence is deeply rooted in our culture. We offer global experience and strengths in our local, professional and personalized services to elevate the entire customer experience.

Our Customer Service Team is guided by our "S.W.E.E.T" strategy, including Speed, Worldwide Support, Excellent Program, Empathy and Training, to deliver the best customer experience at every single touch point. We pledge to ALWAYS respond to customer requests in a timely manner to ensure they get the best advice, treatments and care during their most vulnerable time.

We regularly conduct one-on-one coaching on a variety of topics to help our Customer Service Representatives enrich their knowledge and excel in service skills. They are also perpetually recognized by senior management and are rewarded on their achievements.

We are committed to customer service excellence. Thank you for affirming our efforts.



Riding on the award-winning HSBC Life Benefits+ platform, HSBC Life furthered efforts to make healthcare more accessible by introducing an online video consultation service with general practitioners (GP). Since its launch in October 2021, HSBC Life has delivered more than 5,000 video consultations to HSBC customers with a groundbreaking NPS score of +67, becoming the No. 1 GP network provider in Hong Kong.

The innovative service permits customers and dependents to book a video appointment with a doctor from the comfort of their home.

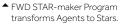
with medicine delivered to their doorstep in four hours. Key benefits to customers include:

- 1. Provision of rapid support when customers need to consult a GP;
- 2. Avoidance of clinic visits and long queues that helps reduce stress on customers and the medical community;
- 3. Ability to meet a doctor online with a mere three-click digital journey;
- 4. Receiving Whatsapp-enabled concierge support when they have any queries; and
- 5. Access to care and follow-ups in a faster and more convenient way.



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.







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



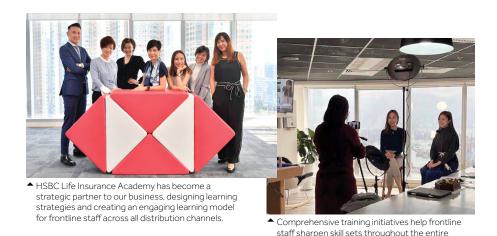


FWD believes by equipping and empowering frontline agents, they can give the best services to customers, bring our brand promise to life and ultimately become the stars of the industry.

The establishment of FWD STAR-maker Program has stipulated FWD's determination to build our next revolutionary stars. Apart from a series of structured professional training programmes and innovative training classes on digital platforms in response to the profound changes under pandemic, we

introduced Elite Signature at INSEAD, a world class executive management programme in a top business school, to bring the insight of our leaders to a new height and to achieve exponential career growth.

Besides, multiple unique media exposure on television and radio are lined up to strengthen the confidence of agents and ability to talk in public. These progressively uplift agents, step by step, to be the next STAR leaders and ensure we retain them as our most valuable assets.





Being the market leader and the first insurer in Hong Kong to introduce end-to-end video sales meetings, HSBC Life has been striving to nurture our strong sales force team across all distribution channels.

The HSBC Life Insurance Academy, with its group of seasoned trainers, is becoming a trusted partner to our business, and is committed to nurturing our frontline staff into well-rounded insurance talents, helping them seize new opportunities and demonstrate extra resilience amid economic headwinds.

To support strategic business goals that

unlock untapped opportunities in the midmarket segment, and boost the insurance take up rate in this ever-changing landscape, HSBC Life has designed a comprehensive learning journey with a series of initiatives to enhance trainees' knowledge, skill sets and mindsets. Understanding today's fastpaced environment, the education content is designed with micro-learnings, covering blended methodologies that resonate with staff across various roles, making learning happen anytime, anywhere.

sales journey, enabling them to turn customers'

objections into opportunities.



Ⅲ Manulife 宏利

Manulife's Career of Excellence and Opportunities (C.E.O.) Program is a career development platform especially tailored to high-profile advisors who aspire to future leadership positions. The Program provides an end-to-end career development journey with all rounded professional training, opportunities for rapid career advancement and support through specially assigned Corporate Business Coach, with the aim to nurture professional wealth management managers and build a premium agency for sustainable business growth.

C.E.O. Program focuses on uplifting the highprofile advisors in different aspects, such as

 Strong sense of entrepreneurial mind set to achieve the best result of business development

presentation for C.E.O. Program.

- Rapid career activation with all rounded development and support
- Unleash the potential of C.E.O. advisors with the 1-1 corporate business coach
- On the road to MDRT with advanced selling skills
- Highest standard of Wealth Management Specialist with professional qualifications



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.



▲ AIA Scholarships is a long-term commitment to pledge U\$\$100 million that offers financial assistance to 100 local undergraduates every year over the next several decades.



In view of the unprecedented impact of COVID-19, AIA Hong Kong stepped up our support to the community with a focus on the underprivileged and young generation.

Our key achievements included the donation of HK\$40 million through AIA Foundation to Yan Oi Tong and the Hong Kong Council of Social Service in March 2022, supporting 20,000 elderlies and people with disabilities. Our staff volunteer activities brought love to over 12,000 beneficiaries. We also launched various timely measures such as providing "Free Vaccination Side Effect

Cover" to over 2.7 million eligible customers*.

We continued with our commitment to nurturing the young generation. AIA Scholarships granted around HK\$10 million to university students in 2022 and will continue to support 100 undergraduates every year for the next several decades.

COVID-19 has not deterred our commitment to create a better and more sustainable future, rather it has made us more determined to help more people to live Healthier, Longer, Better Lives.

*as of June 2022



 HSBC Life launched the "Making Children Smile" programme to support the disadvantaged in the community through gift donations by staff members.



▲ HSBC Life donates supplies to facilities in need to help reduce the risk of COVID-19 exposure by our seniors, as well as help prevent cross infection within elderly centres.





HSBC Life is committed to supporting people in need through sponsorships and volunteer work. By partnering with local NGOs, we benefited the elderly, the younger generations and the wider community.

Collaborating with the Hong Kong
Lutheran Social Service, HSBC Life launched
the "HSBC Life Eldercare Programme" in 2019
to introduce ARIA dementia risk screening,
sponsoring sensory toys and promoting
"Productive Ageing" through workshops.
Amid the COVID-19 pandemic, HSBC Life
also provided necessity bags and care packs
to elderly people with dementia and their

caregivers in 2020, and donated disinfection and sterilisation equipment to eldercare centres during the fifth wave of COVID-19.

HSBC Life has partnered with the Changing Young Lives Foundation since 2018 to help underprivileged youngsters explore their potential. Despite COVID-19, HSBC Life continued to engage with youngsters through online parties and education workshops. In addition, HSBC Life partnered with the Society for Community Organization to launch the "Making Children Smile" programme to further support the disadvantaged and make children's wishes come true.

III Manulife 宏利

As the longest continuously operating life insurer in Hong Kong, Manulife has made a significant and positive impact on the local community for the past 125 years. We are committed to empowering sustained health and well-being, driving inclusive economic opportunities, and accelerating a sustainable future.

Manulife has developed need-based, timely and sustainable CSR initiatives to address evolving social challenges. From being the first insurer in Hong Kong to donate COVID-19 rapid test kits during the fifth wave to enabling online medical consultations for needy elderly, we

supported the underserved community to live a better life.

Cyberport in December 2021.

To create a more even playing field for all, we organized Manulife FinKids Academy to help children-in-need continue acquiring financial literacy during class suspension by utilizing virtual reality and FinTech. We also raised the level of protection for LGBT+ and HIV-positive customers to build an inclusive and equitable society.

Our community investment includes direct funding, employee giving and volunteering, and we partnered with more than 10 NGOs to help 12,000 people in the past year.



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.



▲ AXA promotes mental wellness via a positive proposition "BetterMe" and has organised a scaled event during World Mental Health Day to encourage Hong Kongers to live healthily inside and out.



安盛

As a member of AXA Group, AXA Hong Kong strives to contribute to a sustainable future as an Investor, Insurer and an Exemplary Company.

AXA Hong Kong's ESG and Sustainability strategy aims to fulfil two goals: (1) act as a leading force against climate change, and (2) expand our health and protection businesses as an inclusive insurer. For example, AXA pledges to reduce paper usage during selling, servicing and claims through digitalisation, and is the first insurer to join the "Green"

Monday ESG Coalition" and the "Mastercard Priceless Planet Coalition". We have orchestrated a number of company-wide events to contribute back to the community. Our green investments have exceeded HKD4 billion, and our impact and sustainability funds have reached nearly HKD1 billion in 2022. All our effort is being governed by the ESG Steering Committee, a company-wide body to formulate, monitor and drive ESG actions to align with our global purpose to act for human progress by protecting what matters.



▲ Staff volunteering at the OneSky Global Family Centre as part of The Human Safety Net program, Generali's global movement of people helping people.



▼ LionGuardian Beyond, Generali's flagship critical illness plan that aims to close the morbidity gap especially in young population



At Generali, we believe sustainability is a necessary strategic way to approach business.

It all stems from our purpose, to "enable people to shape a safer future by caring for their lives and dreams".

In our new strategy, "Lifetime Partner 24: Driving Growth", sustainability is the originator, inspired by our ambition to be a Lifetime Partner. Being the originator of the new strategy means for Sustainability to be a game changer, shaping the way all the decisions are taken leading Generali to be a transformative, generative and impact-driven company, and be able to create shared value.

In the next three years, our aim is to deliver a positive social and environmental impact on stakeholders by integrating even more sustainability in our core business and processes, as well as to include our commitment to the community as an integral part of the overall strategic positioning.





Zurich aspires to be one of the most responsible and impactful businesses in the world, which truly reflects its purpose to "create a brighter future together". At Zurich, we believe we have the responsibility to leverage our role as insurer, investor, employer and in society.

We have long been committed to putting our sustainability vision into practice, supporting healthy living and driving positive changes that matter. As one of the key players in the industry, we have the responsibility to take lead and shape a

brighter future – together with our partners, customers, people and community.

need during tough times and work together in our

quest for a sustainable future.

Present in Hong Kong since 1961, Zurich Insurance (Hong Kong) is dedicated to providing the city with a diverse range of general insurance and life insurance solutions, tending to the needs of our individual, commercial and corporate customers. We continue to push our boundary further in Environmental, Social and Governance (ESG) performance, to make scalable and lasting impact.



The 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.



▲ A total of HK\$40 million donation was made in March 2022 to provide various timely support to 20,000 less privileged elderlies and people with disabilities.



AIA Hong Kong supports the community, its customers, staff and financial planners in fighting the COVID-19 pandemics on all fronts. A total of HK\$40 million donation was made in March 2022 to support 20,000 less privileged elderlies and people with disabilities. A series of initiatives have been introduced such as implementing a Special Claim Arrangement for Hospital Cover for eligible customers diagnosed with COVID-19 and admitted to the community treatment facilities designated by the Government; reserving HK\$100 million to provide eligible

customers with "Free Vaccination Side Effect Cover" including the vaccines against COVID-19 and offering "Telemedicine Service" for eligible customers, financial planners and employees, etc.

Through applying anti-COVID measures, AIA Hong Kong uplifts its brand equity to be the No. 1 Insurance Brand associated with "Health and Wellness" and having the "Most Comprehensive Health Protection"^.

^Source: YouGov BrandIndex, June 2022 with a sample size of 1,310. YouGov is an international market research and data analytics firm.



Jeat Conaige Comp-19

Reimburse any COVID-19 tests including rapid antigen tests and nucleic acid amplification tests

 Bowtie offering COVID-19 Test Coverage for customers during the critical moment of 5th wave of COVID in a timely manner.





⋈ bowtie



With more than 1,000 COVID-19 infections for the first time, we're facing the worst wave of infections in Hong Kong. We observed an immediate tightening of COVID restrictions, followed by a significant surge of demand for at-home COVID tests.

Bowtie believes in early screening at home, and the most effective way to get a peace of mind and prevent the spread to your family and friends, is to stay home and get tested.

Bowtie expanded its coverage to include

COVID-19 tests during this emergency period. This offer applies to all Bowtie policies and reimburses all authorized COVID diagnostic tests, which include rapid antigen tests and nucleic acid amplification tests.

Bowtie is proud to share that we have pushed ourselves to act quickly. It has only taken us 72 hours to launch this initiative, from ideation to launch announcement. It is our sincere wish this would contribute to enable you and your loved ones to remain in good health.



▲ In the fight against the epidemic, YF Life offered a variety of benefits to our community.



▲ YF Life launched the "Lessons Learnt from the Epidemic" advertising campaign, a six-part series that drew on sliceof-life stories from YF Life consultants and customers to reinforce the Company's commitment to "Own the future".

YFLife 萬通保險

YF Life is dedicated to offering comprehensive protections, not only to the existing insured, but also to all new customers. In the fight against the epidemic, YF Life has launched a 360° "Fighting COVID with You" campaign, covering "Protections", "Education", "Donation", and "Leading by Example".

- Protections Offering a variety of benefits, from reimbursement of COVID-19 test fee to life protection benefits
- Education "Good Life Rewards" lucky-draw program launched to encourage vaccination
- Donation Masks and RAT kits donated to

the needy ones in our community

 Leading by Example – Launched the "Lessons Learnt from the Epidemic" campaign to reinforce YF Life's commitment to "Own the future", by upholding a proactive attitude toward helping each other during difficult times

As a responsible corporate citizen, YF Life is committed to safeguarding a healthy future for customers, not just with comprehensive protections, but also by helping customers to achieve their goals with confidence and to "Own the future".



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 AIA "Beyond Insurance" Integrated Campaign goes beyond the traditional norms of insurance by taking a proactive approach to provide 360° value-added services that help our customers "Live Well", "Protect Well" and "Get Well".

▼ The integrated marketing campaign features Hins Cheung, Joyce Cheng and Terrance Lau who showcase their real-life experiences of "going beyond", reflecting how AIA Hong Kong embraces the concept of going "Beyond Insurance".



Insurance has always been perceived as a "claim payer" during bad times. To rise above the clutter and challenge this convention, we came up with "Beyond Insurance", a bold and unique creative concept that we brought to life by rolling out an integrated marketing campaign with cut-through advertising across different customer touchpoints.

With Hins Cheung, Joyce Cheng and Terrance Lau as celebrity endorsers, our promotional efforts included a series of thematic videos, marketing videos for our popular products, outdoor advertising, a

press conference, and continuous customer engagement via our social media, digital platforms and events. A full-funnel marketing strategy was also adopted from building awareness to driving conversions along different stages of the customer journey. Digital assets were produced and released through our proprietary content sharing platform iSay, social media programmatic banners and search. The campaign has made a significant positive impact on our business results, with our brand consideration score reaching an all-time high.







The challenge in the Insurance Industry has always been about cut-through, a category with high budgets and little differentiation in communication. Not only did AXA's latest WiseGuard Pro Medical Insurance Campaign generate true campaign stickiness with cut-through, but managed to do so in a way that led to record-breaking sales. It managed to do this with a 5-step strategy

to first build credibility through aggregator 10Life, then fed relevant messages that hijacked every other communications and hot-topic in the city. With more than just dynamic creative optimisation, our contextual creative went across all digital spaces and even to the most unexpected offline ones, to achieve the necessary reach we needed.



▲ Live Young uses five friendly avatars to encourage Hong Kong people to download the app and live a healthier lifestyle.



Live Young Rewards App calculates your Bio Age Result every day by using the 5 metrics of Biological Age Model – Steps, Active Calories, BMI, Resting Heart Rate and Sleeping Hours.



BOC Life launched the wellness ecosystem brand – 'Live Young' in December 2021. 'Live Young' is cutting-edge in its exclusive introduction of the 'Biological Age Model' algorithm, coupled with its gamification with charity and social elements all into one platform, encouraging users to engage in a healthy and bio age-reducing lifestyle together with their families and friends. BOC Life believes that the connection between people is the key to individual physical and mental health.

The launch of 'Live Young' was well-supported by a 360-degree campaign

covering online and offline channels which has successfully enhanced the brand awareness of 'Live Young'. The membership base has already reached over 60,000 and over 60 brands have been engaged.

Co-creating and sharing are important pillars of the ecosystem, BOC Life hopes the 'Live Young' marque will become an established iconic ecosystem in future that is created, owned and enjoyed by all stakeholders, including customers, collaborative partners and the society at large.

Together, We Live Younger!



GENERAL INSURANCE

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.



▼ A music video with P1X3L was created to illustrate the competitive edge of SmartProtect Plus. The song "This is how we '\mathbb{R}" was composed with catchy lyrics and strong rhythm, enhanced a strong awareness for the product.







Accidents can come to anyone unpredictably and personal accident insurance is essential to protect you and your family from accidental injuries. AXA launched a digital campaign to arouse consumers' needs and introduce its new personal accident insurance "SmartProtect Plus".

The campaign started by launching a music video from a popular boy band PIX3L — "This is how we 保", which is a remixed version from the band's new song but integrated the key customer benefits of the plan in the lyrics. On screen, P1X3L demonstrated

different accidents that could be encountered in daily lives and illustrated the competitive edge of SmartProtect Plus. A variety of engaging social content was followed and broadcasted via AXA's social platforms, 3rd party publishers and the influencers' social accounts to create talk of the town and generate customer interests. The campaign results were very encouraging that it created 3.4mil+ video views of the music video and 10K+ engagements with positive customer feedback across social.



↑ The campaign successfully supported us to acquire more millennial customers and increase the use of Care Manager service.



As a global health services company, Cigna is committed to improving the health, well-being and peace of mind of those we serve. We rolled out the "Cigna Care Manager Internship" campaign to promote the complementary medical concierge service we offer to our health customers. It aims to educate the public that health insurance can be much more than helping customers settling their medical bills.

To raise awareness and service usage, a full-funnel digital marketing strategy was adopted to target millennials who are generally less interested in medical insurance. A series of storytelling videos were produced with popular YouTubers (Hui Yin & So Ho) and renowned theater actor (Joey Leung) to showcase the services in a humorous approach, which is always more appealing on social media.

The successful implementation of digital media strategy generated over 15 million online video views, drove more new visitors (approximately 90%) to our website and has brought more millennial prospects and customers to Cigna.





partnership equivalent to marriage.

Best known for its market-leading pet insurance, OneDegree strived to increase its market penetration by expanding into Home Insurance targeting a new, bigger segment.

Early focus group and product testing results indicated a compelling interest in LGBTQ+ group with the highest click-through-rate, suggesting a protection gap which we could tap into home insurance market. With further study we identified Pride Month as the best time to launch a product highlighting LGBTQ+ privilege.

OneDegree adopted a funnel approach

to grab the spotlight: a Social Media Video to appeal to LGBTQ+ emotions and a TVC to elaborate on the product uniqueness, followed by a press release and targeted coverage to strategically amplify the campaign. We further engaged LGBTQ+ and mass KOLs to boost brand awareness and arouse talking points, and sustained by educational contents such as advertorials, social posts, blogs and SEO. Lastly, we utilized effective calls to action at bottom funnel – SEM, programmatic banners, Facebook posts and eDMs – to drive conversion.

appeal to LGBTQ+ emotions, encouraging

the belief that "not all homes are the same

but the needs are universal, therefore

everyone should be equally protected".



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.

LIFE INSURANCE



Apply one single customer-centric message of "Do LESS and contribute MORE" across placement and over 50 digital ads to strengthen customers' perception, which successfully helped doubled up the online sales.





AXA is committed to fostering sustainability and hopes to strike a balance between environment, social and economic concerns. While doing more for the environment, AXA would like to bring positive impact to the brand and business.

While people are hesitant to Green action because of the "perceived extra effort or inconvenience", AXA has multiple goals to achieve.

Going for green, the campaign adopted digital means for both offline and online placement. To drive both e-services usage

and online sales, targeted media placement is selected to cover across awareness and performance media to complete the user journey and ecosystem.

Synergising the path for Emma by AXA usage and direct sales, we also retargeted customers who have just purchased our general insurance online and other existing customer via CRM marketing through social media, eDM and SMS, encourage last go green steps by using our e-services, which has successfully shifted majority of customers to our e-service too.



 FWD's online insurance platform with a simple and easy customer journey – serving as a strong touchpoint at conversion funnel.



◆ FWD's full funnel digital marketing featuring celebrities with multiple digital touchpoints.



In the pursuit of financial inclusion, FWD revamped the online insurance platform to provide a better customer experience and more-digitally-fitted life and general insurance products. We launched a full-funnel digital marketing campaign, "One-Stop Digital Platform", buttressed by data obsession and celebrity amplification.

We built the awareness and prospecting base on multiple touchpoints, including content blog, SEO, SEM, social, display and other programmatic networks with enhanced audience targeting, followed by customer engagement through celebrity

and micro-influencers marketing. Further, we retargeted different persons with customized messaging supported by various AdTech such as lookalike, custom audience, etc. This campaign has been assisted by the smart use of technology such as Salesforce, conversion API and advanced data analytical tool-like attribution models. The perfect marriage of data intelligence, persistent test-and-learn, technologies and our agile execution results in a significant growth in awareness, platform traffic and digital sales, giving our mass consumers more time to celebrate living with families and loved ones.



▲ The first cooperation between Jan Lamb and Mui G by mimicking HK's most popular morning radio show as "在明朗的一天掙扎" has added another layer to the campaign to help create awareness and resonance. ➤ We used multiple digital formats to maximize campaign impact, including You Tube Trueview video, You Tube Bumper Ad, Teads Video Ad, ViuTV Pre-roll Video ad, Splash Ads, Programmatic Banners, facebook & Instagram social posts.



Ⅲ Manulife 宏利

During the pandemic, people face many stresses over the healthcare system. Manulife's VHIS campaign uses a lighthearted way to resonate their struggles by ascertaining them that with VHIS, they are given choices to receive better medical attention so they can stop stressing about their health.

The story mimics HK's most popular morning radio program in a funny and optimistic tone, which we named our show as "I struggle on a bright sunny day 在明朗的一天掙扎". Jan Lamb takes on the role of an audience phoning in, whereas a popular child

star Mui G starred as the host.

We ran a two-phased digital marketing campaign to generate website traffic and facilitate agent communication to customers, by firstly provoking our audience to rethink their health plan and reintroduce benefits of VHIS across multiple high-impact channels. Then, we engage them with educational content and drive urgency to take action lastly.

Despite the fifth wave of pandemic, Manulife has succeeded in continuing to champion the market share with positive business growth in 2022 Q1.



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.



 OneCircle.Club is a new social channel that empowers our agents to reach their outer-circles of network. They can also unleash business opportunities by engaging customers with everyday contents.





AXA applies a purpose-driven approach to our digital transformation strategy to ensure a positive and sustainable impact to all those we serve.

We Enable our Distributors to Achieve More.

OneCircle.Club, is a new social engagement platform that enables our agents to expand their social circles and develop their digital presence. We also launched our ONE AXA CRM which centralizes all our customer and business data in a single platform for our front, middle and back office teams to use and collaborate.

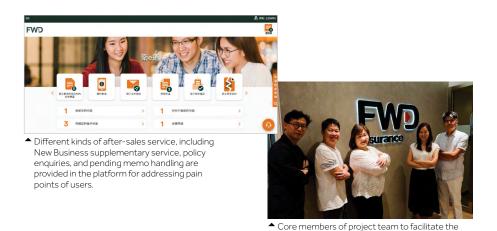
We Enable Seamless Engagement Anytime Anywhere.

Customers across all our lines of business can now manage their insurance services and value-added benefits via a single digital experience, Emma by AXA.

We Commit to Take Go-Green Actions to Change our Business.

Leveraging data and machine learning techniques, we developed a green score pricing model to reward our home insurance customers for reducing their carbon footprint within their home.

Combining our digital and data strategy with our purpose driven business objectives, these initiatives are creating a sustainable future for all.





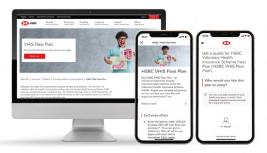
FWD always advocates digital transformations with innovative propositions to make a seamless insurance journey.

Digital transformation for an end-to-end customer journey enables purchase, customer onboarding, servicing, claims, retention and renewal across multiple distribution channels to provide aftersales service through an integrated digital ecosystem. The system can support a customer's insurance needs throughout a policy's life cycle. FWD online platforms enable our customers and advisors to handle and complete policy enquiries around the clock

without geographical restrictions. Improved service request turnaround time, savings on operating expenses and reduction of paper usage are the significant benefits to customers, advisors and the community.

development of FWD servicing platforms.

It is not just about technological innovations. It is about how we change the way people feel about insurance. Together with our customer-led and user-experience driven digital platforms, FWD continues to support innovations in both technology and business processes to provide better user experience and engagement.



◆ The HSBC VHIS Flexi Plan enables customers to access health protection seamlessly on HSBC's digital channels through a simple and quided quotation and application process.



◆ With the heightened importance of health amid the pandemic, HSBC Life launched Well+ to help Hongkongers achieve holistic wellness goals covering physical, mental and financial health in an interactive way.



As a leading digital insurer in Hong Kong, HSBC Life is dedicated to fulfilling the needs of Hong Kong's increasingly tech-savvy population by deploying the latest technology and transforming the way to engage with customers. The goal is to support them to better manage their health and wealth needs.

HSBC Life furthered its efforts to make healthcare more accessible by introducing a video consultation service with general practitioners, the market-first instant health scanner Health Scan+, and the simple e-Claims journey on its award-winning HSBC Life Benefits+ platform. The introduction of Well+ offers valuable rewards for Hongkongers to take extra steps and unlock their wellness with an innovative, unique and gamified design on the HSBC Mobile Banking app.

For protection and wealth management, HSBC Life launched the HSBC Swift Save Insurance Plan exclusively online to help customers grow their wealth with multiple currency options, and made the HSBC VHIS Flexi Plan available online. The overall customer journey has also been enhanced through the Video-Enabled Meetings, SimplyBook and Tele-Underwriting services.

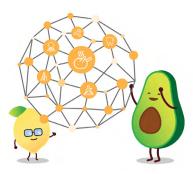


GENERAL INSURANCE

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.



Stay insured from accidents, food poisoning and postural issues even working remotely.



▲ With AvoCare, customers enjoy a special rate for unlimited appointments with 1,000+ doctors and allied health practitioners within their policy period.



Avo WFH Protection

As the working-from-home (WFH) model emerges, new challenges for employers and employees have also arisen. Catering to the risks, Avo pioneered the WFH Protection in Hong Kong. Primarily, it adds on an extra layer of security on top of the existing employee protection. Besides, employees under hybrid working model, slashers and entrepreneurs who work remotely are also in good hands.

The Protection pinpoints possible accidents under the WFH environment,

shielding the Insuree from any unanticipated expenses incurred by ergonomic injury, food poisoning from a licensed restaurant, mental health therapy, and even damage or loss of equipment.

Backed by a streamlined user journey and simplified underwriting process, Avo's WFH Protection delivers a state-of-the-art experience, tackling the forthcoming risks in the post-pandemic era.





 Our Bupa Medical Centre in Central provides integrated healthcare services, from general practitioner and specialist consultations to health check-ups, endoscopies and much more.



The centres offer a premium healthcare experience for Bupa members, including a seamless booking hotline, personalised support from Bupa's service assistants, dedicated waiting areas and servicing counters and member-exclusive privileges.



Bupa Medical and Dental Centres

Providing a holistic, hassle-free healthcare experience

As the leading health insurance specialist in Hong Kong, Bupa continues to innovate by comparing our capabilities with what our customers are looking for – truly end-to-end services and support along every stage of their healthcare journey. That's why we've leveraged the medical expertise of our local healthcare provision arm, Quality HealthCare Medical Services (QHMS), to launch a network of seven Bupa Medical Centres and Bupa Dental Centres, which are Hong Kong's first Bupa-branded medical facilities.

Located in prominent business and residential districts, the centres provide Bupa members and the public with one-stop, comprehensive healthcare facilities and services that are easily accessible. We will also provide our members with a personalised healthcare experience.

These Bupa-branded centres represent a unique model that underscores Bupa's leading position in curating a holistic healthcare ecosystem, benefiting members with a diverse range of healthcare services beyond insurance protection.



 AXA aims to become a lifetime partner with our customers, by providing market-leading comprehensive protections.



 With optional cover of sport protection, family members can always enjoy their favorite sports with peace of mind.





AXA SmartProtect Plus

SmartProtect Plus provides first-in-market shared coverage, allowing all insured members in a policy to share one insured sum with more premium saving, along with the conventional individual coverage, caters to the distinct needs of different families.

SmartProtect Plus offers personal accident protection for all 3 generations of a family in one single policy, where the first enrollment age could be as young as 6 months and up to 80 years old, and no age limit for renewal, keeping abreast with the trend of longevity. Our thoughtful features for

sports protection even provide compensation to sports equipment, customers can enjoy their favorite activities and sports with peace of mind.

We simplified the buying journey with instant quotation and online enrolment 24/7, so that customers can manage the whole family's protection at their fingertips with ease, saving time to enjoy life.

SmartProtect Plus offers thoughtful protections, with first-in-market features addressing customers' needs and has been well received since its launch.



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.



AIA Hong Kong is your committed Health Partner, accompanying you always on your personal health journey.



 We communicated the innovations with a major media launch, together with our press conference ensured extensive awareness in both business and mass media.



AIA Health Journey Guardian

COVID fuelled health consciousness to new heights, and three out of four Hongkongers now want more health insurance cover. Traditional medical policies covering just hospitalisation are no longer enough.

AlA Health Journey Guardian is our answer to that demand. It takes care of every need along a person's health journey, from disease prevention, prediction, and diagnosis to treatment and recovery. This full journey, which we term "PPDTR", is our pioneering concept to rethink health insurance as AlA Hong Kong becomes our customers' holistic Health Partner.

It combines six pillars, including outpatient benefit and all-round protection, to help customers throughout their health journeys at an affordable premium. We also launched a market-first at-home rehabilitation and hospice option for those who want recovery or end-of-life care in the comfort of familiar surroundings.

In the future, we will expand this new "total solution" space which we have created, to realise our vision to become our customers' lifelong Health Partner and to help everyone live Healthier, Longer, Better Lives.



FWD insurance

FWD Care Recovery Plan

A new kind of post-claim support to go the extra mile for customers

FWD Care recovery plan is a revolutionary service that goes beyond what a traditional insurer offers. Aiming to provide bespoke psychosocial and physical rehabilitation services for customers and their family members, FWD Care recovery plan features wide range of professional services from consultation services by physiotherapists, Chinese medicine practitioners, dietitians, clinical psychologists, to home assistants and transportation services, making the plan unique.

Patients will be assigned a Recovery Nurse, who will discuss and coordinate the support services best suited for the patient and be the patient's recovery companion. This hassle-free service ensures that customers can focus on recovery, overcome emotional challenges, and prepare for lifestyle readjustments. FWD Care recovery plan also covers bereaved families of deceased customers, to help them cope with grief and resume normal life.

to offer a registered nurse and a range of support services to help patients navigate any challenges ahead.

FWD Care recovery plan provides unique rehabilitation support and care, as we believe insurance is more than just paying claim, but to care for the insured and their family as human.

▼ PrimeHealth Jr. Care lets customers prepare for the future by extending the benefits to their soon-to-be-born child.

PrimeHealth Jr. Care

- Multiple Critical Illness Claim Payments
- Cash Benefits for Critical Illnesses with no waiting period
 Sperm / Oocyte Cryopreservation
- Benefit First in HK and Macau
 Pregnancy Benefit /

 Pregnancy Benefit / comprehensive coverage for Severe Child Diseases



 PrimeHealth Pro/PrimeHealth Jr. Care provide comprehensive protections with innovative critical illness benefits.



PrimeHealth Pro/PrimeHealth Jr. Care

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

Knowing that our most valuable asset is "Health", YF Life has launched its PrimeHealth Pro/PrimeHealth Jr. Care, providing comprehensive protections covering up to 148 illnesses, and offering 4 additional claim payments for cancer, heart attack, or stroke. The plans also provide instant cash benefits for critical illnesses to safeguard the good health of the insured. The first-in-the-market feature "Sperm/Oocyte Cryopreservation Benefit" helps customers map out their family planning into the future in the unfortunate event of a cancer diagnosis. PrimeHealth Jr. Care even lets customers prepare for the future by extending the benefits to their soon-to-be-born child. The future really does lie within their reach.



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.



◆ To launch this first-in-market product, we used a 360° communications plan to share the news with the public.



 We targeted parents effectively with media partners, overseas education experts, and parenting KOLs to host online seminars about overseas education.



AIA Global Power Multi-Currency Plan

Global Power is AIA Hong Kong's groundbreaking multi-currency product, which rocked the industry upon its launch in June 2021.

It is based on our insight into three phenomena, that more parents are sending their children to study abroad, working professionals are considering overseas retirement, and that the global lifestyles of modern families have made legacy planning more complicated.

AIA Global Power Multi-Currency Plan is a highly innovative product, as it supports seven policy currencies and many possible conversion pairs to flexibly address customers' financial needs.

To make this flexibility possible, our elite team of asset managers, analysts, and data scientists had to set up complex rules and derivative solutions; but despite this complexity, our user experience is straightforward and intuitive.

Global Power is a holistic ecosystem in a new product category that nobody had seen before. Looking ahead, we will continue to develop creative and innovative solutions that help everyone live Healthier, Longer, Better Lives.



To raise customers' awareness, Manulife launched a series of outdoor and online advertisements to promote ManuGlobal Saver.



Manulife launched its first multicurrency savings plan to meet growing demand among people looking to capture opportunities both locally and globally for longterm wealth accumulation.



ManuGlobal Saver

Given the dynamic global environment, it is imperative for people to have access to wealth solutions that support their international ambitions at various stages of their life. That's why Manulife launched ManuGlobal Saver with seven currency options. The diverse range of currency options helps customers prepare for retirement, children's education, or other financial goals in Hong Kong or overseas. ManuGlobal Saver has a currency switch option which allows customers to change the

policy currency to meet their evolving needs at different life stages, or when the dynamic global market presents new opportunities. It also features extra liquidity with a realization option and flexible withdrawal options, as well as wealth transition to future generations.

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



 Fully committed to offering clients well-designed insurance products and solutions, Sun Life Hong Kong celebrates 130 years of business operation in the city.



 Sun Life Hong Kong launched Stellar, the first ESG-focused savings plan in the market in April 2022.





Stellar

Sun Life Hong Kong launched Stellar, the first ESG-focused savings plan in the market in April 2022. For celebrating our 130th anniversary, a milestone not only celebrates our achievements over the years but also, more importantly, focuses on a future that contributes to the development of a healthier and more sustainable community. Stellar is designed to help our clients manage and grow their wealth while empowering them to

make financial decisions that can impact the future positively.

Stellar supports allocation to sustainable investments including, but are not limited to, green bonds, renewable energy, energy transition, etc. Furthermore, we pay particular attention to carbon profiles and selectively invest in assets with relatively lower carbon intensity, so that we can build a greener future together.



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



◆ After buying Bowtie Pink VHIS Plan, about 20% of the customers did their checkup at our wellness center and received a doctor/dietitian consultation to provide personalized health advice.



▲ Bowtie Pink makes high-end medical accessible and affordable with the 100% full cover for any surgeries and hospitals.



Bowtie Pink

As the first insurer to offer online VHIS products, Bowtie continues to innovate and integrate Bowtie Pink VHIS Plan with a health screening test at their own clinic, operated by Bowtie & JP Health.

Bowtie Pink makes high-end & quality medical protections more accessible and affordable with the 100% full cover for any surgeries and hospitals, up to an annual

benefit limit of HKD 10 million.

The protection also prompts the general public to re-evaluate the benefits of primary care and reimagine how a long-term sustainable premium can be achieved through health management of the insured over time.

Currently Bowtie is the most googled insurer brand when people search for VHIS.











vPrime Medical Plan with FWD Care

Pioneer in the VHIS Market

vPrime goes 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 the flexibility to choose the best-suited coverage amongst plans with a wide range of deductible options and affordable premium, FWD goes an extra mile to introduce first-in-market features, including the innovative first-dollar coverage where deductibles are waived for designated crises, enabling our customers to have peace of mind and focus on recovery when in need;

free extra protection for new-born babies; and also a family no claims discount to reward our customers to adopt a healthier lifestyle together with their family.

Endeavouring to go beyond mere financial support, FWD offers the market pioneering FWD Care, which includes Recovery Plan a designated Recovery Nurse will be a lifelong companion and a series of professional services offered, including a rehabilitation programme and ancillary services, to support and ensure customers are well taken care of throughout the patients' journey.



▲ WiseGuard Pro is the only VHIS plan who received perfect score in 10Life Medical Coverage for all three ward classes (ward, semi-private, standard private) with 100% average coverage, outperforming the market.



▲ WiseGuard Pro offers a comprehensive range of benefits without lifetime benefit limit and a wide range of premium features to give you a well-guarded life.



AXA WiseGuard Pro Medical Insurance Plan

AXA always keeps abreast of market trends and provides customers with innovative products to fulfill their evolving needs. To address customers' health issues without worrying about exhausting the benefit limit, AXA launched a full upgrade of the AXA WiseGuard Pro Medical Insurance Plan ("WiseGuard Pro") with more comprehensive coverages including up to HKD40 million annual benefit limit and no lifetime benefit limit. It features a new Noble benefit level with worldwide (excluding USA) coverage, which suits the needs of those who

are studying abroad or on business trips.

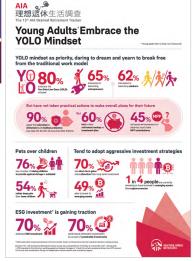
In addition, a series of additional supporting services are offered to cushion customers' all-rounded medical needs. Alongside "AXA Signature Network" which provides high quality medical services to our customers, "AXA Goal" encourages and rewards customers for living a healthy lifestyle. Moreover, qualified nurses can be arranged to provide patients with suitable advice and timely support throughout the entire recovery journey.



I he 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.



→ Digitalisation 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 platform, anytime, anywhere. ▼ 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.





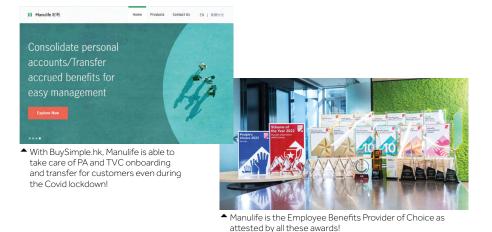
AIA Hong Kong has been providing employee benefits solutions to companies of all sizes for over 60 years. Our purpose-led and customer-centric approach have supported our growth as an industry leader and one of the few providers offering one-stop group insurance, pension, and employee voluntary solutions. 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 valuefor-money products and exclusive valueadded 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 stateof-the-art digital platforms and dedicated servicing teams.

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 costeffective manner.







As the key Employee Benefits player in Hong Kong, AXA Hong Kong is leading to transform traditional Employee Benefits offerings with innovative solutions for environment and members as a "Health Partner"; and continues to deliver exceptional customer experience for corporate clients and employees. We are the first insurer in Hong Kona to:

- Offer green premium rebate to create positive impact to the environment by encouraging customers to Go Green with incentives and seamless digital experience;
- Provide accessible and comprehensive mind

health care by including psychiatrists and psychologists in the network to develop a "Journey to Health"; and

Emma by AXA which encourages customers to start

their Go Green journey at ease.

• Launch digital solution for chronic disease prevention, BeOnTrack programme, which aims to help people reduce health risks and potential medical expenses by building new healthy routines and proactively managing their health.

AXA keeps enhancing our market-leading health management ecosystem to bring to life our ongoing commitment of the Payer-to-Partner strategy and become a lifelong partner to our customers.



Manulife has been a trusted name in Hong Kong for 125 years, and we are proud to be the longest continuously operating life insurer to offer quality life, health and wealth protection for individuals, institutions, and retirement plan members here. We take pride in being the largest MPF service provider* in the territory as we provide one of the most comprehensive MPF platforms in the industry, backed by our bold creativity and strong dedication towards digital transformation. We are committed to stand by our customers in their wealth protection and financial planning journey.

Our comprehensive pension/MPF platform offers a vast array of investment options and we are devoted to help strengthen investment education and engagement of our customers through fun and trendsetting activities. Aside, we also invested heavily on our digital capabilities to provide convenience and enhance user experience for our customers.

*Source: "Mercer MPF Market Shares Report" as of June 30, 2022 by Mercer (Hong Kong) Limited, in terms of market share of total MPF assets by scheme sponsor.



GENERAL INSURANCE

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



Asia Insurance collaborated with CUHKMC, HKBHAMC and Dr. Vio & Partners to launch a package-priced Day Case Endoscopy Service and VHIS plan "Asia iCare" in 2019 and 2021.



▲ All-in-one In-network Healthcare Ecosystem includes Wellness, Out-patient Care, Hospitalization, Post-hospitalization and Rehabilitation Treatment packages.



Hong Kong's public healthcare system is now facing a number of growing challenges. As a composite insurer rooted in Hong Kong for more than 60 years, we always stand ready by our customers and understand Hong Kong people's concern over the affordable and quality healthcare services.

To address the burning issues, we have established strategic partnerships with CUHK Medical Centre (CUHKMC), Hong Kong Baptist Hospital Ambulatory Medical Centre (HKBHAMC) and Dr. Vio & Partners to develop an all-in-one In-Network Healthcare Ecosystem. With the tripartite collaborations,

we started to provide Cashless Day Case Endoscopy Procedure in 2019. In 2021, we launched the 1st VHIS plan, Asia iCare, to fully cover 5,000 surgical packages.

Our In-Network Healthcare Ecosystem is backed by over 100 experienced specialists and has already benefited more than 10,000 people. We will continue to take the lead on promoting the adoption of the transparent package pricing system and expand our service area, striving to bring a healthy healthcare system with affordable medical services in Hong Kong.





Partnership development is poised to be the future of insurance. In AXA, we firmly believe the boundless potential of partnerships in unlocking growth opportunities and providing the fuel for immense innovation. AXA recognizes the importance of choosing the right partner to bring out the best in each other and deliver success.

We partnered with Hong Kong's leading telecommunications and technology solutions provider, Hong Kong Broadband Network ("HKBN"), to deliver a more engaging, more interactive customer experience in insurance. The shared vision and aligned

values between AXA and HKBN ensure that the teams work harmoniously toward joint goals.

Our collaboration with HKBN highlights AXA's efforts in elevating customer relationships into partnerships in creating more win-win-win opportunities. True partnerships take time, effort, and energy to form—this is why AXA and HKBN (AXA-HKBN) are committed to developing a long-term strategic partnership that lasts. AXA-HKBN will continue to find new, impactful ways to achieve our partnership goals and accelerate sustainable business ambitions together.



Cigna collaborated with Cathay to offer health protection, wellness and lifestyle rewards in one solution.



The Cathay Wellness Journey - a health companion tracker app to allow you to earn daily Asia Miles by completing daily wellness goals (i.e. eating fruits, doing exercise or yoqa).



As a global health services provider and a world-leading airline and premium lifestyle brand, Cigna and Cathay share the same vision of helping the people of Hong Kong to improve their health and wellbeing.

Cigna collaborated with Cathay to offer health protection, wellness and lifestyle rewards in one solution - the Cigna Cathay Premier Health Plan, the first and only health insurance plan allowing members to earn and use Asia Miles to pay for premiums, receive comprehensive medical and health insurance

coverage and access Cigna's telehealth service worldwide.

We aim to promote healthy lifestyle by offering daily miles to members upon completing fun daily wellness goals with the Cathay Wellness Journey app. In addition, bonus miles will be rewarded to members with no claims record every three years.

Since its launch in February, over 80% of the 21,000 new members who have signed up for the Wellness Journey have engaged the app to reach their wellness goals.



LIFE INSURANCE

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



▲ Health Plus Partnership Programme is the cross-industry partnership between AIA Hong Kong and four leading global pharmaceutical companies, AstraZeneca Hong Kong, Lilly, Novartis and Pfizer.



The industry's first collaboration with pharmaceutical companies aims to alleviate the financial burden on cancer patients, reaffirming AlA's commitment to help people live Healthier, Longer, Better Lives.



AIA Hong Kong, a customer-centric insurance company, always keeps abreast of the health trends, health issues and healthcare system in Hong Kong to create sustainable solutions to our customers while adding value to the community. Fostering the spirit of giving back to the society and promoting public health, AIA Hong Kong joined hands with global pharmaceutical companies to launch the "Health Plus Partnership Programme", a cross-industry partnership ecosystem to offer our customers with additional benefits on cancer

medications from both AIA Hong Kong and pharmaceutical companies.

Health Plus Partnership Programme is a first-in-market cross-industry collaboration with like-minded partners, with a shared vision to address patients' affordability concerns and create a vibrant medical ecosystem allowing patients' expanded access to innovative and life-changing medications. This sets the foundation for a partnership ecosystem with huge expansion potential and has marked the dawn of a new era in insurance.



▲ Advance FWD's brand presence from promotion campaigns of our partners, driving synergy across brands to target health-conscious audiences from different sectors.



During the pandemic, the public has been more concerned about wellness and health. In Q1 2022, FWD launched its first non-insurance product – FWD Wellness Pass, which aims to alleviate the burdens of medical consultation while rewarding customers to live a healthier lifestyle.

FWD partnered with a service provider who offers blockchain-based medical ecosystem, through which over 1,400 wellness and medical partners from different networks are gathered on one single platform. A seamless user journey is designed to enable simple and fast registration. Users can

also get healthcare consultation via a fully digitalized environment, so they can have ease of mind getting medical services, even during the pandemic.

To maximize the outreach of FWD Wellness Pass, FWD engaged ten brand partners from different sectors, including finance, FMCG, lifestyle, travel, wellness and more. Such partnership creates a win-win-win for FWD, our partners and their customers as FWD can widen the customer base, the partner can bring value-added services to customers, and customers can enjoy add-on services easily and for a better deal.



▲ HSBC Life and The Economist Group conducted the "Productive Ageing in Hong Kong: Breaking the Mould of Ageing" survey to understand the state and preparedness of "Productive Ageing" locally.



→ HSBC Life organised Retired "Slashie" Workshop with the Hong Kong Lutheran Social Services to promote "Productive Ageing".



The Eldercare Project is an HSBC Life thought-leadership programme that began in 2019 and has been building momentum by studying the challenges that eldercare poses to society and examining ways to alleviate it. We believe that the key to realising potential during retirement life is through the introduction of "Productive Ageing" – continuing to stay active and make contributions to society even in one's senior years.

Led by HSBC Life, a multi-disciplinary partnership has been established to investigate "Productive Ageing" and identify possible applications. Apart from new insurance product solutions by HSBC Life, collaboration with different partners has contributed to society, such as social research studies on the issues, CSR activities for the elderly in the community, online interactive tools to empower customers with better retirement planning knowledge, and much more.

The Eldercare Project has achieved outstanding results, creating virtually unlimited collaborative opportunities for the future under the public-private partnership model.



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.



With a view to nurturing young talents into future leaders, Henry founded the "Torchbearer Programme" through which junior team members have achieved a fast-track personal development via unique coaching and target-oriented initiatives.



↑ Thanks to Prudential's digital-first strategy in serving customers, Henry and his team "CHARM" have increased sales productivity by 30% despite the challenges brought by the pandemic.



Henry Tsang

Henry started his career at Prudential in 1997 after graduating from the Chinese University of Hong Kong. He was promoted to Senior Regional Director in 2017 and is currently leading an agency comprising nearly 400 financial consultants. Henry is a motivational speaker and has been invited to speak at various international conferences and events. He is the author of the best-selling book "Perfect Life" published in 2021. Henry also devoted his time to promote the

insurance industry. In 2021, during his tenure as Vice President of the Life Underwriters Association of Hong Kong, he founded the LUA Academy with the mission of enhancing the professional and ethical standard of the life insurance practitioners. He has attained the 11-time membership status of the Million Dollar Round Table, with five-time Court of the Table and three-time Top of the Table honours.



▲ PL district is a young, energetic and compassionate team.



◆ Paggie is the first female Senior District Director of BOC Life. She has nurtured 7 District Directors with around 400 members so far.



Paggie Law

Paggie Law is a seasoned practitioner with over 20 years of solid experience and track records in the financial planning industry. Over the years, Paggie has received a number of industrial honors and awards, including Quality Manager Award (QMA), Distinguished Management Award (DMA), Master Agency Awards (MAA), International Management Award (IMA) and Leader Benchmark Award (LBA) in 2021.

Paggie joined BOC Life since 2015 and attained the 2021 Senior District Director

of the year and the 2022 COT, which has successfully led the district to achieve the championship of MDRT District of the Year and District of the Year Top Production.

Paggie is a professional team builder and is always willing to share her vision and insights with her team to create an enthusiastic working environment. In addition, her eagerness to learn and dedication to work have enabled her to maintain good team spirit and encourage her team to achieve their goals with flying colours.



▲ As a leader, I am always in the front. It is not a privilege, but a responsibility, an obligation and a commitment to my team.



No matter how drastic the world is changing, hold on to our core belief, not only can we overcome the threat, but we must also find unlimited opportunities.



Otto Chan

An MBA graduate with over 20 years' of experience in financial services, Otto Chan has an unwavering focus on Portfolio Management and an impressive track record of serving high-net-worth customers.

Since joining AIA in 2009, Otto has won numerous international and company awards for his outstanding performance. He was named Insurance Person of the Year 2017 by Hong Kong Economic Times, won Top MDRT District of the Year and Top District High-Net-Worth Business Award for 10 consecutive years at AIA Hong Kong.

Otto is recognised for his leadership, managing a team of over 500, among them ex-accountants, ex-lawyers and ex-bankers. Despite the pandemic, Otto had over 100 teammates qualified for MDRT in 2021, thanks to his commitment to provide them with relentless professional development. His mentorship has groomed 65 leaders, including 4 district directors.

Otto is a multiple-time awardee of Social Capital Builder Awards for leading his team to give back to society in various volunteering and community activities.



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.



There is no perfect person, but only perfect team. Derrick and his teammates work with passion and professionalism.



Derrick Lam, District Director of AIA International Limited, aims/aspires to raise the bar for the industry.



Derrick Lam

A Certified Public Accountant, Derrick Lam started his insurance career in 2013. His career move has proved a fulfilling one – not only has he been promoted from Wealth Management Manager to District Director in just 8 years, he also found his financial knowledge valuable in tailoring health and wealth solutions for the needs of customers.

A multiple-time MDRT and COT, Derrick has garnered many industry accolades and company awards in recognition of his remarkable sales performance and leadership. He was named Principal Premier Builder for his strength in nurturing and coaching his younger teammates. He now leads a team of over 30 members with one-third of them qualified for MDRT.

Keen to contribute to the industry and steadfast in championing the use of InsurTech, Derrick has attended numerous local and international conferences to share views with his peers to bolster industry practices and standards.

On community service, Derrick is Divisional President of St John Ambulance Brigade where he once was a cadet.



↑ The triumph in the 54th Outstanding Young Salesperson Award is one of the best recognitions of Ivy's service excellence and professionalism in the financial planning and sales field.



As a promising young leader in the insurance industry, lvy is committed to delivering innovative and cutting-edge ideas in agency management and recruitment of Gen-Z talents.



Ivy Lam

After graduating from the University of Science and Technology School of Engineering, Ivy joined Prudential in 2015 and was promoted to Senior Unit Manager in 2017.

Ivy successfully achieved Million Dollar Round Table seven times in a row since 2016, including twice in Court of Table and four in Top of Table membership. During her tenure, Ivy has been serving over 300 customers and their families. Even during the pandemic, her team has managed to attain 14% growth in

production and 29% increase in manpower.

lvy believes dedication is the key to serving customers. Her professionalism and dedication were highly recognised in the industry. She was crowned the Outstanding Young Salesperson Award by the Hong Kong Management Association and the Distinguished Young Manager Award by the Life Underwriters Association of Hong Kong.



 With steadfast dedication to community initiatives, Kenny has organised over 40 charity events with a total of more than 5000 beneficiaries.



▲ Kenny is the youngest district director of FWD Insurance and has been a MDRT member for 8 consecutive years since 2015, and became a COT member in 2022.

Kenny Tai

Kenny Tai Wing Keung, the youngest district director of FWD Hong Kong, has been working in the insurance and risk management profession since 2013. As part of his passion for pursuing higher goals and staying abreast of industry development, Kenny has been a MDRT member for eight consecutive years since 2015, and became a COT member in 2022.

Apart from being a star agent with numerous industry awards, Kenny believes a company's success not only comes from individual players, but team. As an elite trainer in the FWD Academy of Excellence and FWD promotion ambassador, Kenny regularly holds different training sessions to share his best practices and experience with the company and industry professionals.

Additionally, Kenny has also served as a Vice President in one of the government registered charities — ACT charity since 2017. With his steadfast dedication to community initiatives, he has organised over 40 charity events with a total of more than 5000 beneficiaries.



Outstanding Claims Management Award



Bowtie Life Insurance Company Limited



Cigna Worldwide General Insurance Company Limited



Prudential Hong Kong Limited

Outstanding Customer Services Award



AIA International Limited



Cigna Worldwide General Insurance Company Limited



HSBC Life (International) Limited

Outstanding Training & Development Award



FWD Life Insurance Company (Bermuda) Limited



HSBC Life (International) Limited



Manulife (International) Limited

Outstanding Corporate Social Responsibility Award



AIA International Limited



HSBC Life (International) Limited



Manulife (International) Limited





AXA China Region Insurance Company Limited



Generali Hong Kong



Zurich Insurance (Hong Kong)

Outstanding Initiative on Community Health Crisis Award



AIA International Limited



Bowtie Life Insurance Company Limited



YF Life Insurance International Ltd.

Outstanding Integrated Marketing Strategies Award



AIA International Limited



AXA China Region Insurance Company Limited



BOC Group Life Assurance Company Limited

Outstanding Digital
Marketing Campaign Award
– General Insurance



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AXA General Insurance Hong Kong Limited



Cigna Worldwide General Insurance Company Limited



OneDegree Hong Kong Limited

Outstanding Digital
Marketing Campaign Award
– Life Insurance



AXA China Region Insurance Company Limited



FWD Life Insurance Company (Bermuda) Limited



Manulife (International) 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



Avo WFH Protection

Avo Insurance Company Limited



Bupa Medical and Dental Centres

Bupa (Asia) Limited



AXA SmartProtect Plus

AXA General Insurance Hong Kong Limited

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



AIA Health Journey Guardian

AIA International Limited

HEALTHIER, LONGER, BETTER LIVES



FWD Care Recovery Plan

FWD Life Insurance Company (Bermuda) Limited



PrimeHealth Pro / PrimeHealth Jr. Care

YF Life Insurance International Ltd.





Manulife (International) Limited



Stellar

Sun Life Hong Kong Limited

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Most Innovative Product/Service Award
- Voluntary Health Insurance Scheme

Most Innovative Product/Service Award

- Life Insurance (Wealth)



AIA Global Power Multi-Currency Plan

AIA International Limited

Bowtie Pink

Bowtie Life Insurance Company Limited



vPrime Medical Plan with FWD Care

FWD Life Insurance Company (Bermuda) Limited



AXA WiseGuard Pro Medical Insurance Plan

AXA China Region Insurance Company Limited



AIA International Limited



AXA China Region Insurance Company Limited



Manulife (International) Limited

Outstanding MPF/Employees' Benefit Product/Service Award Best Partnership Project Award
- General Insurance



Asia Insurance Company, Limited



AXA General Insurance Hong Kong Limited



Cigna Worldwide General Insurance Company Limited

Best Partnership Project Award

- Life Insurance



AIA International Limited



FWD Life Insurance Company (Bermuda) Limited



HSBC Life (International) Limited

Outstanding Agent of the Year



Henry TsangPrudential Hong Kong Limited



Paggie LawBOC Group Life Assurance Company Limited



Otto Chan
AIA International Limited

Outstanding Young Professional of the Year
- Intermediary



Derrick LamAIA International Limited



Ivy LamPrudential Hong Kong Limited



Kenny TaiFWD Life Insurance Company
(Bermuda) Limited

