

Press release

Hong Kong, 31 May 2018

AXA Hong Kong introduces new insurance initiative, “BetterMe by AXA”, featuring launch of the first “Quit Smoking Incentive” programme to mark “5.31 World No Tobacco Day”

As a health partner for its customers, AXA Hong Kong is committed to putting its customers at the forefront, therefore introducing the innovative insurance initiative “**BetterMe by AXA**”. This covers three areas including breakthroughs in underwriting approach, inclusiveness of protection and all-round health management. It aims to protect customers in every possible way whilst supporting them to live a longer and healthier life. The first-in-Hong Kong “Quit Smoking Incentive” programme announced today is one of the programmes under “**BetterMe by AXA**”, together with others: -

- **Breakthrough in underwriting approach** – The current approach will extend medical coverage to the three most common diseases including Diabetes Mellitus Type 2, Asthma and Anaemia to fill the protection gap, so that people who were not covered before will get a chance to be protected.
- **Inclusiveness of protection** – AXA Hong Kong has always been supporting diversity and inclusion in the community. As society evolves, we have been addressing the changing needs of customers and has not imposed restrictions on the beneficiary naming by policyholders so as to enable more individuals and families to get protected, including grandparents, grandchildren, stepchildren, and de-facto and same-sex couples, amongst others.
- **All-round health management**
 - The upcoming exclusive health management plan will help improve the health status of early-stage patients and reduce the risk of deterioration by using sustainable methods.
 - Health age calculator – According to the AXA Stability and Prosperity Index 2017 survey results, all respondents claimed that they perceived their health condition age to be older than their actual age. To enhance the health awareness of customers, AXA Hong Kong will soon launch the Health Age Calculator to help people better understand their health status. The Health Age Calculator will also provide health tips, so customers’ habits can be changed for better health.

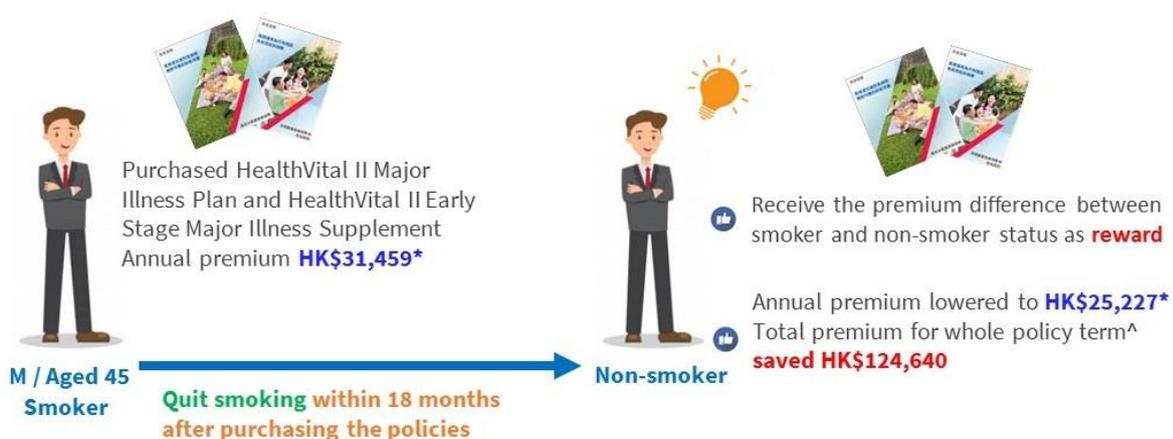
The first-in-Hong Kong “Quit Smoking Incentive” programme by AXA Hong Kong allows customers to enjoy the premium difference between smoker and non-smoker status, equivalent to an average of 20% of the paid premium in the 1st and 2nd policy year of the eligible policies, after they have successfully quit smoking. The company hopes to encourage customers to actively quit smoking and live a healthier life for themselves and their

families. According to statistics¹, smokers are 10 times (900%) more likely to develop lung cancer than non-smokers, and smokers who smoke heavily are 15 to 25 times (1400%) more likely to develop lung cancer. As of 2017, about 10% of people aged 15 or above in Hong Kong have the habit of smoking every day.

Mr Kevin Chor, Chief Life Product and Proposition Officer of AXA Hong Kong, said, “Smoking affects not only smokers, but also the health of smokers’ families and friends deeply as they are exposed to second- or third-hand smoking. A recent survey of students’ smoking patterns found that the current rates of smoking and using electronic cigarettes among secondary school students were 2.5% and 8.7% respectively, while the corresponding rates for primary school students were 0.1% and 1.4% respectively. It shows that e-cigarettes have become a trend among young people. Therefore, as a responsible health partner for our customers, AXA Hong Kong is committed to putting customers at the forefront by providing a full range of health management solutions leading them to a healthier lifestyle with their families. AXA Hong Kong is also pleased to partner with Pok Oi Chinese Medicine Services to promote quit smoking and a healthy lifestyle.”

The "Quit Smoking Incentive" programme covers a wide range of designated health and protection insurance basic plans as well as designated insurance supplements*. Anyone who wishes to participate in the programme must first make a pledge to quit smoking when purchasing a new designated insurance basic plan and its designated insurance supplements. It requires customers to quit smoking successfully within 18 months after purchase. Before the second renewal date of the plans, customers will be notified and are required to take a nicotine test from designated laboratories (cost of the test will be paid by AXA Hong Kong). If the test results prove that the customer has successfully quit smoking, the customer will be charged a non-smoker premium thereafter, and will receive the premium difference between smoker and non-smoker status that the customer has paid in the 1st and 2nd policy years as a reward.

Case illustration:



*Round up figure. Calculated based on sum insured HK\$600,000 for HealthVital II Major Illness Plan; HK\$150,000 for HealthVital II Early Stage Major Illness Supplement
[^]Calculated based on premium payment term = 20 years

¹ Source: Hong Kong Council on Smoking and Health

In addition, AXA Hong Kong will share tips for smoking cessation with participating customers regularly, including using acupuncture, Chinese medicines and diet, among others.

* List of designated health and protection insurance basic plans and supplements:

Designated Health and Protection Insurance Basic Plans	Designated Insurance Supplements	
Cancer And Stroke Therapy Insurance	Cancer And Stroke Therapy Insurance Supplement	HealthVital II Multiple Benefit Supplement
Cancer Therapy Insurance II	Cancer Therapy Insurance II Supplement	Multiple Benefit III (Enhancer) Supplement
HealthElite Critical Illness Insurance	Early Stage Major Illness III Supplement	Multiple Benefit III Supplement
HealthSelect II Major Illness Plan	HealthElite Enhanced Benefit Supplement	Smart 10-Year Term First (1 st) Year Free Supplement
HealthVital II Major Illness Plan	HealthVital II Early Stage Major Illness Supplement	Smart Term Supplement
	HealthVital II Multiple Benefit (Enhancer) Supplement	Waiver of Premium Supplement

Photo caption:

AXA Hong Kong introduces a new and innovative insurance initiative, “BetterMe by AXA”. Mr Kevin Chor, Chief Life Product and Proposition Officer of AXA Hong Kong, announced details of the first-in-Hong Kong “Quit Smoking Incentive” in which customers who successfully quit smoking will receive a rebate of premiums so as to encourage customers to actively quit smoking and pursue a healthy lifestyle. The “Quit Smoking Incentive” is a newly-launched programme under “BetterMe by AXA”.



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ABOUT AXA HONG KONG

AXA Hong Kong, a member of the AXA Group, prides itself of serving over 1 million customers¹ in Hong Kong and Macau. Besides being one of the largest health protection providers in Hong Kong, it is also the #1 General Insurance provider² and the #1 insurance brand worldwide for the ninth consecutive year³.

AXA Hong Kong has a clear goal of 'empowering people to live a better life'. This is reflected in everything we do. AXA Hong Kong is one of the most diversified insurers providing full range coverage for individual and commercial customers. We offer all-round, integrated solutions across Life, Health and Property & Casualty to address all their insurance needs.

AXA Hong Kong leverages on Big Data and AI to transform end-to-end customer experience, making insurance simpler and more personal. As an innovative insurer, we continue to drive innovation notably in health and protection, supporting customers in prevention, treatment and recovery.

We also believe it is our inherent responsibility to support the communities we operate in. The AXA Foundation is our flagship corporate social responsibility programme covering all of our efforts in promoting health, education and community support to create positive and lasting impact to Hong Kong.

¹ Including customers of AXA China Region Insurance Company Limited, AXA China Region Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) and AXA General Insurance Hong Kong Limited

² Based on 2016 Insurance Authority market share statistics represented by overall gross premiums

³ Interbrand Best Global Brand 2017 (By brand value)

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