

# Customer Story

## MR. WONG\*

Customer since early 2018

## IFP

- La Vie, HK\$1m
- ManuBright Care, HK\$525k

## EMPLOYEE BENEFITS

- Group life & health policy

Servicing agent: Danny

\*not his real name

Manulife 宏利



## THE SITUATION

The whole world has been rocked by the spread of Covid-19. Hong Kong was one of the first impacted areas outside Mainland China.

Sadly, Manulife customer Mr. Wong became one of Hong Kong's early coronavirus fatalities, leaving behind his wife and children.



## CHALLENGES

Mr. Wong's agent Danny wanted to act fast, but faced some challenges:

- Manulife did not have Mrs. Wong, the beneficiary's, contact details.
- Standard death claims require an official death certificate, which had not yet been issued.
- As both Mr. Wong's policies were issued recently in 2018, it is standard procedure to carry out a claims investigation, which takes weeks or even months.



## ACTIONS

At last, Mrs. Wong reached out to Manulife and Danny could connect with her directly, providing close support to ensure she was well taken care of.

The Group and Individual Claims teams knew to do the right thing and put the Customer First by waiving the need for an investigation or providing a death certificate as the circumstances were well known.

With their quick action a cheque for ~HK\$1.58m was issued within 13 days – a process, which under the old mindset would have taken several months.

**Mrs. Wong was extremely grateful that Agency and back-office teams put the Customer First and got it done together to help her through this difficult time.**

## AGENT VERBATIM COMMENT

"The company is really good! Prioritizing compassion and compensating first. We didn't have the official death certificate, but the company's special arrangements allowed us to provide the certificate at a later date."