

## Hong Kong & Macau Fact Sheet

As of June 2023

FWD Hong Kong & Macau are part of the FWD Group, a fast-growing pan-Asian life insurer with a customer-led and digitally-enabled model. FWD Group has more than 11 million customers across 10 markets, including some of the fastest growing insurance markets in the world.

FWD reached its 10-year anniversary in 2023. FWD is focused on making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD is committed to **changing the way people feel about insurance**.

### Highlights

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**Top 3** life insurer by new business first year premium in Hong Kong<sup>1</sup>
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**Top 1** life insurer by premium income growth in Macau<sup>1</sup>
- 

**Top 4** life insurer by new business case count in Hong Kong<sup>2</sup>
- 

**Top 1** online and direct platform new business case count in Hong Kong<sup>3</sup>
- 

**Over HK\$ 100 billion** in total asset size<sup>4</sup>
- 

Credit ratings:  
FWD Life Insurance Company (Bermuda) Limited – **Moody's A3, Fitch Rating A**
- 

**Over 95%** of fixed income investment is of investment grade<sup>4</sup>
- 

**One of the three insurance groups** in Hong Kong regulated under Group-wide supervision (GWS) by the Insurance Authority
- 

**95%** of FWD's customers are satisfied with their purchasing experience<sup>5</sup>
- 

**No.1 in value for money** among the insurance sector in Hong Kong<sup>6</sup>
- 

**Top 4** most Million Dollar Round Table (MDRT) members in Hong Kong
- 

**Top VHIS winner** in Hong Kong Insurance Awards and Bloomberg Awards<sup>7</sup>

### Our values

**Proactive**  
Perform with passion

**Innovative**  
Dare to be different

**Committed**  
Succeed together

**Caring**  
Everyone matters

**Open**  
Do the right thing



**Remarks:**

1. Provisional Statistics on Hong Kong Long Term Insurance Business - January to December 2022, Insurance Authority of Hong Kong. The calculation combines individual and group businesses, and non-bank insurers. Provisional Statistics of Life Insurance in Macau, January to December 2022, Autoridade Monetária de Macau.
2. Provisional Statistics on Hong Kong Long Term Insurance Business - January to June 2023, Insurance Authority of Hong Kong. The calculation combines individual and group businesses.
3. Provisional Statistics on Hong Kong Long Term Insurance Business - January to June 2023, Insurance Authority of Hong Kong. The calculation includes long-term life individual business, general insurance among multi-channel life insurers only and is FWD's own assessment based on its understanding on market information only. FWD does not take any responsibility for any errors or omissions.
4. The figure is aggregated from FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability), FWD Life (Hong Kong) Limited, FWD Life Assurance Company(Hong Kong) Limited and FWD Life Insurance Company (Macau) Limited.
5. Customer rated "Great/good" when asked about their overall purchase experiences with FWD in our Voice of Customer online survey during January to December 2022.
6. FWD is ranked no.1 in value for money in products and services among the insurance sector in Hong Kong, according to the 2021 Customer Experience Excellence survey compiled by KPMG.
7. FWD won the Grand Award of "Most Innovative Product/Service Award - Voluntary Health Insurance Scheme" in Hong Kong Insurance Awards 2022, with "vPrime Medical Plan" (Certification Number: F00045). FWD also won one Excellence Award from "Voluntary Health Insurance" and one Outstanding Award from "Medical Care" in Bloomberg Businessweek Financial Institutions Awards 2023, with "vTheOne Medical Plan" (Certification Number: F00067) and "vBooster Medical Plan" (Certification Number: F00069). The above mentioned insurance plans are recognised by and under the government's VHIS, and underwritten by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (VHIS provider registration number 00036).

## Comprehensive products and services

FWD Hong Kong : Life and Medical Insurance | Employee Benefits | Financial Planning

FWD Macau : Life and Medical Insurance



FWD Care offers eligible customers a suite of rehabilitation support services plus additional support from a dedicated registered nurse.

FWD Wellness Pass



The FWD Wellness Pass offers flexible, affordable access to all kinds of health and wellness services with over 1400 service providers across Hong Kong, including professional medical services and a range of complimentary therapies.

## Holistic customers services



Reachable anytime, anywhere:

- ✓ 3 Insurance Solutions Centres across Hong Kong & Macau
- ✓ Service hotline +852 3123 3123 (Hong Kong) / +853 8988 6060 (Macau), live chat, and chatbot
- ✓ Claims Ambassadors Service
- ✓ FWD eServices mobile app

## Digital experience



- All-in-one app for insurance policies management and claims submission
- Instant claims payments enabled by artificial intelligence technology, customers can choose to get claims paid through FPS or in cash at convenience stores



- Community and customers engagement platform where members can earn MAX points to redeem exclusive experiences
- **Celebrate living** with the community through a wide array of online and offline offerings

## Omni-channel distribution

We maintain omni-channel sales distribution so that our customers can connect with us and be served whenever and wherever they choose, offline or online:



Tied Agency: provide quality personalised services to customers

Bank Partners:



**Hong Kong:** Bank of Communications (Hong Kong) Ltd, China Construction Bank (Asia) Corporation Ltd, Industrial and Commercial Bank of China (Asia) Ltd, Nanyang Commercial Bank, Ltd, and E.SUN Bank, Ltd.

**Macau:** China CITIC Bank International Ltd, CMB Wing Lung Bank Ltd.



Brokerage: strong partnership with 200+ financial intermediary firms in Hong Kong



FWD Financial Planners: 100+ professional financial planners



FWD online insurance platform: <https://www.fwd.com.hk/online-insurance/en/>

## Insurance solutions centres



Conveniently located throughout Hong Kong and Macau | Providing **instant** and **comprehensive** insurance services

**Hong Kong** • 13/F, Devon House, Taikoo Place, 979 King's Road, Quarry Bay

**Kowloon** • Suite 2605, 26/F, Miramar Tower, 132 Nathan Road, Tsim Sha Tsui

**Macau** • 15/F, Fortuna Business Centre, 301-355, Avenida Comercial De Macau, Macau

## Community care

### Major partners and programmes



Unique hospitality experiences to celebrate living



Enhance job matching services for highly educated people with disabilities and SEN



Enhance vocational skills of people with intellectual disabilities in the past 10 years through different projects



JA SparktheDream programme to help children build life goals with financial literacy



Mentor and host activities for underprivileged students to broaden their horizons



Develop sales platforms and provide vocational training to people with disabilities

## Awards

Recognitions for our endeavour to deliver quality, and customer-led insurance services and solutions:

**Most awarded insurer for the sixth consecutive year**



Bloomberg Businessweek/Chinese Edition  
Financial Institution Awards 2023

**VHIS Grand Award winner for the second consecutive year**



The Hong Kong Federation of Insurers  
Hong Kong Insurance Awards 2022



Institute of Financial Planners of Hong Kong  
Accredited Professional Financial Planning Firm 2022



Hong Kong Economic Journal  
Financial Services Awards of Excellence 2023



Institute of Financial Planners of Hong Kong  
IFPHK Financial Education Leadership Awards 2022



10Life 5-Star Insurance Award  
Health Insurer of the Year 2022



PRWeek and Campaign  
PR Awards Asia 2023



Marketing Interactive  
Marketing Events Award 2023



HKMA ViuTV/Now TV Awards  
Marketing Excellence 2023



Hong Kong Council of Social Service  
(21st year since 2002)  
Caring Company Award

## Talk to us



### Hotlines

+852 3123 3123 (Hong Kong) /  
+853 8988 6060 (Macau)



### Live chat

www.fwd.com.hk



### Emails

cs.hk@fwd.com (Hong Kong) /  
cs.mo@fwd.com (Macau)

## Offices of FWD Hong Kong & Macau

**FWD Life Insurance Company (Bermuda) Limited**  
(Incorporated in Bermuda with limited liability)

18/F, Devon House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong

**FWD Life (Hong Kong) Limited**  
**FWD Life Assurance Company (Hong Kong) Limited**  
**FWD Financial Planning Limited**

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**FWD Life Insurance Company (Macau) Limited**

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