

FWD Hong Kong & FWD Macau Fact Sheet

FWD Hong Kong and FWD Macau are part of the FWD Group (1828.HK), a pan-Asian life and health insurance business that serves approximately 34 million customers across 10 markets, including BRI Life in Indonesia.

FWD's customer-led and tech-enabled approach aims to deliver innovative propositions, easy-to-understand products and a simpler insurance experience. Established in 2013, the company operates in some of the fastest-growing insurance markets in the world with a vision of **changing the way people feel about insurance**. FWD Group is listed on the main board of the Hong Kong Stock Exchange under the stock code 1828.

Highlights of FWD

(as of September 2025)



FWD Group's credit ratings:
FWD Life Insurance Company (Bermuda) Limited – **Moody's A2, Fitch Ratings A**



FWD Hong Kong ranked among the **top 5** in terms of the number of Million Dollar Round Table (MDRT) members in Hong Kong



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



FWD Hong Kong ranked **no.1 in value for money** among the insurance sector in Hong Kong¹



FWD Group is **one of the Internationally Active Insurance Groups** supervised by International Association of Insurance Supervisors



95% of FWD's customers are satisfied with their purchasing experience in FWD Hong Kong²



FWD Group reported total assets of **US\$59.4 billion**



FWD Hong Kong won **the most industry recognitions**³

Our values

Proactive

Perform with passion



Innovative

Dare to be different



Committed

Succeed together



Caring

Everyone matters



Open

Do the right thing matters



Remarks:

1. 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.
2. Customer rated "Great/good" when asked about their overall purchase experiences with FWD in our Voice of Customer online survey from 1 January to 31 August 2025.
3. FWD won eight awards at the Hong Kong Insurance Awards 2024, making it the insurance company with the most corporate category grand awards. FWD won 21 awards at the Bloomberg Businessweek/Chinese Edition "Financial Institutions 2025", making it the most awarded insurer for the eighth straight year. In additions, FWD won the "Health Insurer of the Year" at the "10Life 5-Star Insurance Awards 2025" for three consecutive years and achieved 24 five-star ratings across various categories, including health insurance and wealth management.

Comprehensive products and services

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

FWD Macau : Life and Medical Insurance



FWD Care collaborates with different professional and medical organisations to offer eligible customers with a suite of prevention support and recovery services, apart from financial protection.

FWD Health & Go

FWD Health & Go provides up to 50% off discounts on a range of health & wellness and outpatient services, with more than 2,000 service points, including general practitioner, specialists, acupuncture, bone-setting, physiotherapy and psychologist counseling, etc.

Holistic customers services



Reachable anytime, anywhere:

- ✓ 2 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



Bancassurance partners:

Hong Kong: Bank of Communications (HK) Limited, China Construction Bank (Asia) Corporation Limited, Industrial and Commercial Bank of China (Asia) Limited, Nanyang Commercial Bank Limited, PAO Bank Limited, Bank SinoPac, CTBC Bank Co. Limited, E.Sun Commercial Bank, Limited

Macau: China CITIC Bank International Limited Macau Branch, CMB Wing Lung Bank Limited Macau Branch, Chong Hing Bank Limited Macau Branch, Bank SinoPac Macau Branch



Brokerage: strong partnership with 250+ financial intermediary firms in Hong Kong



FWD financial planners: 150+ professional financial planners



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

Insurance solutions centres



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

Hong Kong : <https://www.fwd.com.hk/en/support/#locatorComponent/>

Macau : <https://www.fwd.com.mo/en/support-claims/>

Community Care

Major partners and programmes

 FWD HOUSE 1881	 JA Hong Kong 青年成就香港部 Member of JA Worldwide	 KELY SUPPORT GROUP 啟勵扶青會	 扶創明Teen計劃 Strive and Rise Programme	 WISE 睿動香港
Unique hospitality experiences to celebrate living	Nurture students with financial education, social and emotional learning via different programmes	Support youth mental health through events and peer support training programmes	Mentor and host activities for underprivileged students to broaden their horizons	Empower teenage girls through sports for mental wellbeing and self-confidence

Awards

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

Most awarded insurer for the eighth straight year



Bloomberg Businessweek/Chinese Edition
Financial Institution 2025

Only insurer to be awarded “Health Insurer of the Year” for three consecutive years



10Life 5-Star Insurance Awards 2025

Won eight awards and the most grand awards



The Hong Kong Federation of Insurers
The Hong Kong Insurance Awards 2024



Hong Kong Economic Journal
Insurance Services Awards of Excellence 2025



Institute of Financial Planners of Hong Kong
IFPHK Financial Education and ESG Leadership Awards 2024



Institute of Financial Planners of Hong Kong
Accredited Professional Financial Planning Firm 2024



JobsDB
Hong Kong HR Awards 2024/25



Office of the Privacy Commissioner for Personal Data
Privacy-Friendly Awards 2025



Marketing Interactive
Marketing Events Awards 2025



HKMA ViuTV/Now TV Awards Marketing Excellence 2024

Talk to us



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Live chat

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Offices of FWD Hong Kong & FWD 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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