

2025

Claims Report – Hong Kong



(Image generated by AI)

Claims Case Overview

Prompt and promising claims payment to support customers' health journey

FWD strives to provide comprehensive insurance cover by continuously launching innovative insurance products and services. Aiming at supporting customers' health from prevention to recovery, we adopted technology in order to streamline our claims process. The outcome can be reflected in claims results.



High successful claims rate and reimbursement rate of Voluntary Health Insurance Scheme plans reflects sufficient protection is provided to customers

Full cover plans¹
reimbursement rate:

99%²

Customers' health awareness raised after the pandemic. It also brings along their increased demand on insurance coverage. FWD responds by launching its first Voluntary Health Insurance Scheme ("VHIS") products in 2019, followed by a couple of VHIS plans to cater for market demand in the next few years. Apart from the various deductible options to cater for different customer needs; the products also provide full cover¹ on medical expenses incurred for hospitalisation and surgery with no itemised benefit limits to restrict its reimbursement amount. Customers could thus have more promising financial support when they are in need, it is reflected in the high reimbursement rate in 2025.

A total of HK\$100 million in no claims premium discount, rewarding healthy living

Beyond prompt and sufficient medical reimbursement, FWD values healthy living. In 2025, FWD provided no claims premium discount to eligible customers, with the aggregated value reaching HK\$100 million, recognizing proactive health management and a positive claims track record. This reflects our commitment to supporting long-term health beyond claims, by rewarding the choices our customers make to stay healthy.



Highlights

Claims applications^{4, 5} processed: 61,427

Clean cases⁶

- Number of cases: 51,201 (83% of total claims cases)
- Average processing time: 2 days (similar to that of last year/ 34% faster than 2019 before the pandemic)

Claims results are a lot greater than before the pandemic

Death⁷, critical illness⁸, medical⁹
and personal accident¹⁰ claims

Versus last year

Versus 2019 before the pandemic

Claims cases paid: 58,689

↑ 8%

↑ 264%

Total claims settlement amount: HK\$1.5 billion

↑ 10%

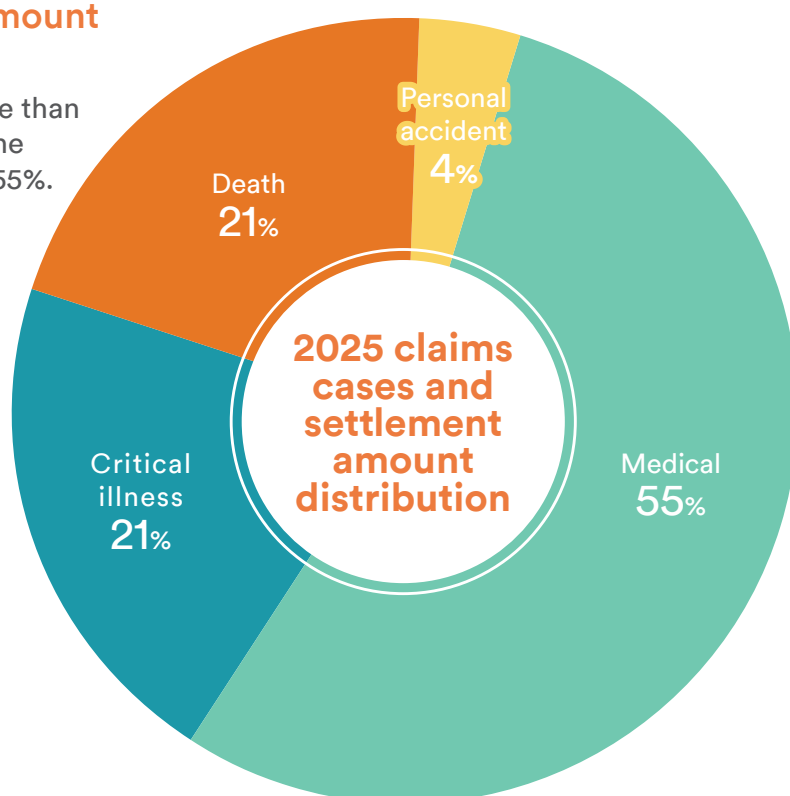
↑ 166%

Increasing trend of total settlement amount reflects greater needs on protection

The total settlement amount in 2025 is 166% more than that of 2019 before the pandemic, out of which the settlement amount of medical claims constitutes 55%.

Trend of total settlement amount

Year	Settlement Amount (Million HK\$)
2025	1,513
2024	1,378
2023	1,106
2022	1,180
2021	780



2025 claims cases and settlement amount distribution

Category	Claims cases paid	Amount (HKD)	Average settlement amount per case (HKD)
Death	495	311 million	629,141
Critical illness	554	310 million	560,718
Medical	32,435	829 million	25,588
Personal accident	25,205	61 million	2,439
Total	58,689	1,513 million	

¹ Full cover plans include the following VHIS plans that are underwritten by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (VHIS provider registration number: 00036):

-vPrime Medical Plan (VHIS Plan Certification Number: F00045), vTheOne Medical Plan (VHIS Plan Certification Number: F00067), vBooster Medical Plan (VHIS Plan Certification Number: F00069) and vPrime Signature Medical Plan (VHIS Plan Certification Number: F00070): full cover shall mean no itemized benefit sublimit, the actual amount of eligible expenses and other expenses charged after deducting the remaining deductible (if any) and is subject to the annual benefit limit. Full cover applies to selected benefit items only, while other benefit items are not fully covered and are subject to respective benefit item's limits.

-vCANSurance Medical Plan (VHIS Plan Certification Number: F00051) and vFamily Medical Plan (VHIS Plan Certification Number: F00072): full cover/ full coverage shall mean no itemized benefit sublimit, the actual amount of eligible expenses and other expenses charged is subject to the aggregate limit per disability per policy year. Full cover/ full coverage applies to selected benefit items only, while other benefit items are not fully covered and are subject to respective benefit item's limits.

Please refer to benefit schedule and policy provisions of the relevant products for details. Full cover is limited to reasonable and customary charges or expenses incurred for medically necessary services. Please refer to the relevant product brochure or policy provisions for definitions of "medically necessary" and "reasonable and customary". For the details of benefits and key product risks, please refer to the product brochure; and for exact terms and conditions and the full list of exclusions, please refer to the policy provisions of the plan.

² Includes cases of first claim with FWD only and disregard deductibles.

³ As of 31 December 2025, more than 90% of FWD's medical insurance policies include the no claims premium discount feature. Eligible policies refer to those that have been in force for two or more consecutive years, accounting for approximately 75%. If an eligible policy has no claim records for two or more consecutive policy years prior to renewal, it will enjoy a no claims premium discount at the next renewal. The offering of no claims premium discount is subject to terms and conditions, please refer to the product brochure or policy provisions of relevant products for details.

⁴ This report only calculates the cases received and settled in 2025.

⁵ Includes death, critical illness, medical and personal accident claims application.

⁶ Clean claims cases mean all required documents and information are provided for consideration of claims decision.

⁷ Death claims cases include death claims due to accident or critical illnesses.

⁸ Critical illness claims include Crisis Claims and Special Disease Claims.

⁹ Medical claims cases only include claims related to indemnity hospital insurance plans and voluntary health insurance scheme plans.

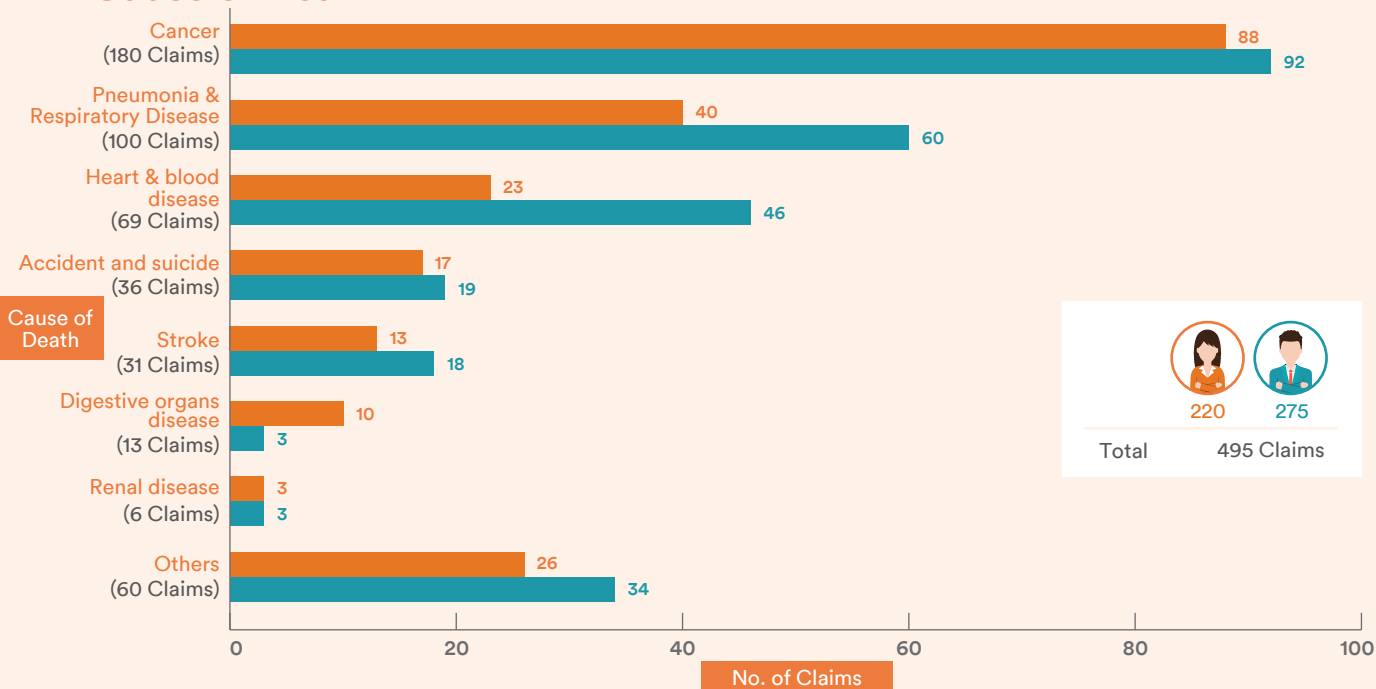
¹⁰ Personal accident claims cases include accidental death and dismemberment and personal accident claims.

Death Claims Statistics

High death claim payout reflects increasing protection needs

		Versus last year	Versus 2019 before the pandemic
Claim cases paid:	495	↑ 8%	↑ 55%
Total settlement amount:	HK\$311 million	↑ 12%	↑ 58%
Average settlement amount per case:	HK\$629,141	↑ 4%	↑ 2%

Cause of Death

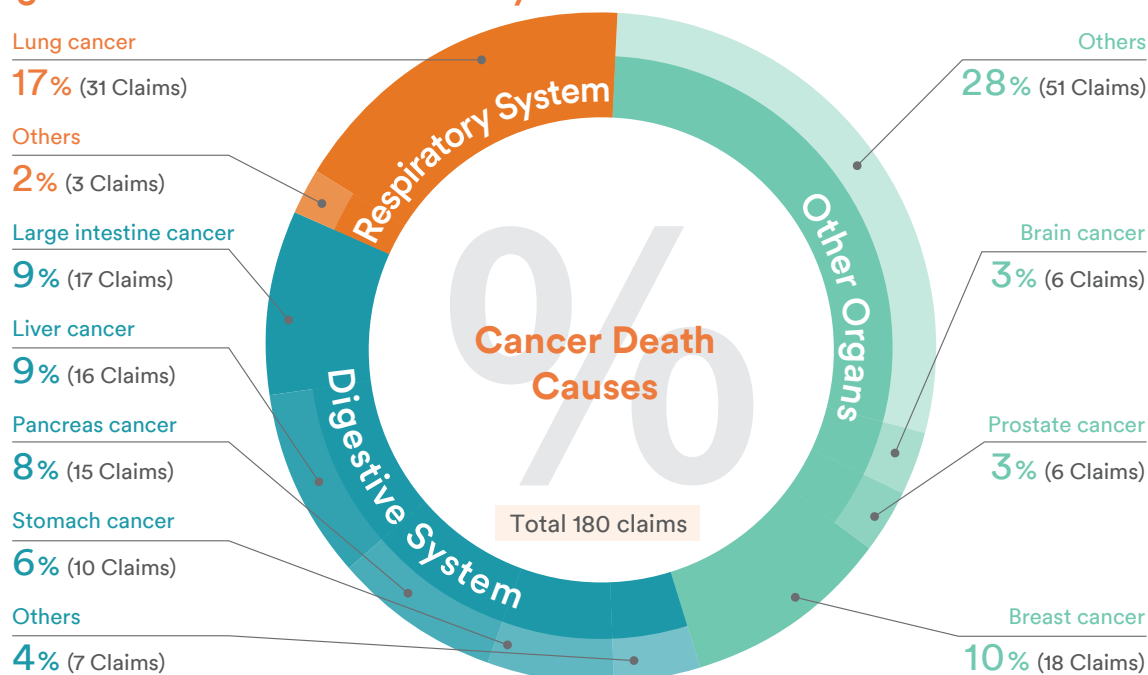


Cancer continues to be one of the leading causes of death

- Top 5 causes of death due to sickness were cancer, pneumonia & respiratory disease, heart & blood disease, accident and suicide, and stroke.

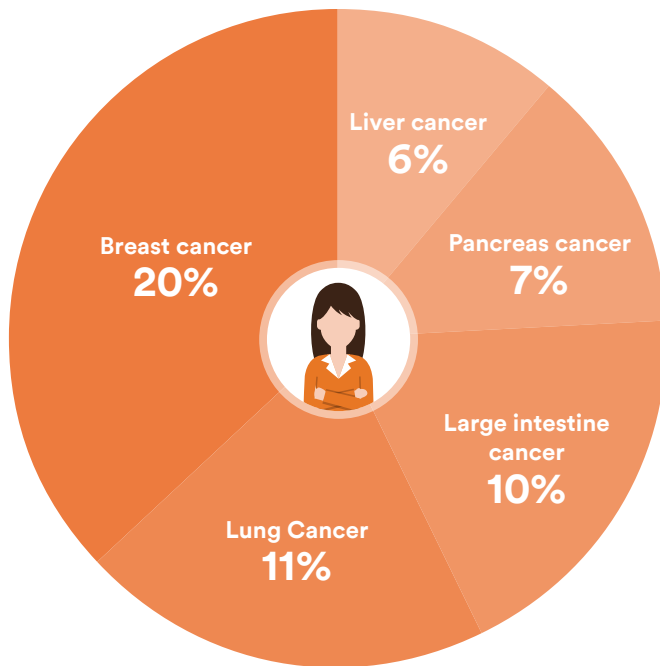
Note: 692 policies were involved in the above-mentioned death claims cases.

Percentage of Death Claims Caused by Cancer

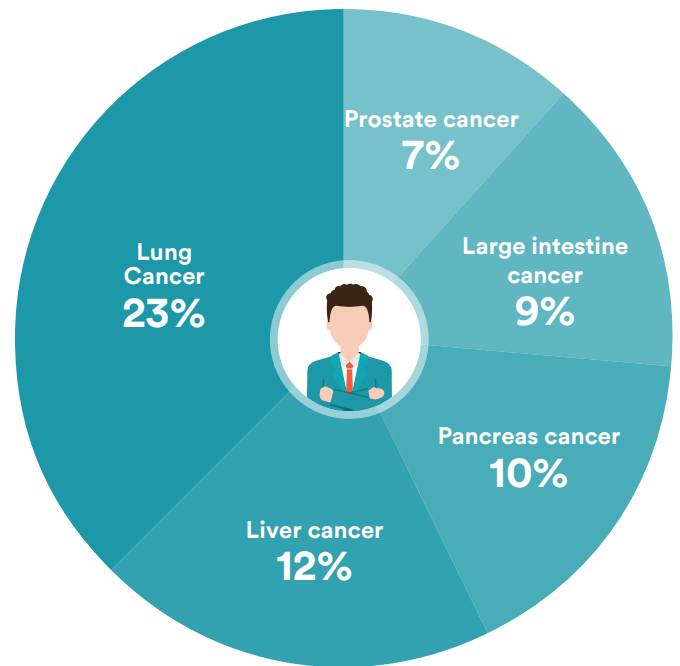


- No. of cancer cases in 2025 is 180, equivalent to 36% of total number of death cases. Top 5 cancer death cases constitute 54% of total number of cancer death cases. Lung cancer is the top killer, which constitutes 17% of total cancer death cases.

Top Five Cancers Causing Death



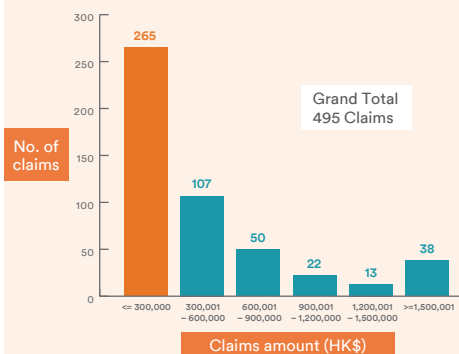
Female



Male

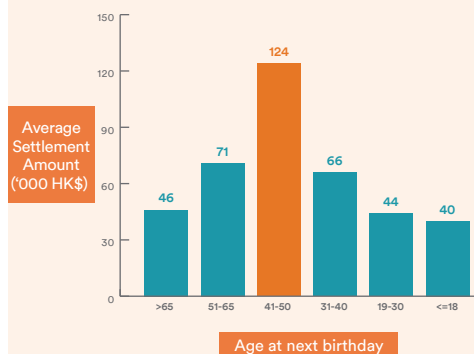
- No. of male cancer death cases is slightly higher than that of female; and constitutes 51% of total cancer death cases.
- Top 5 female cancer death cases constitute 55% of total female cancer death cases.
- Top 5 male cancer death cases constitute 60% of total male cancer death

Claims Amount

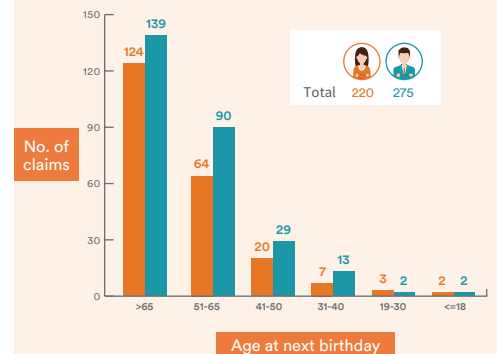


- The highest number of the death claims per insured fell under the claim amount of less than or equal to HK\$300,000.

Average Settlement Amount



Age Group and Gender



- Male cases were higher than that of female.
- The age group that has the highest number of death claims is above age 65 for both gender.

Critical Illness Claims Statistics

Provides financial relief to patients of critical illnesses, allowing them to focus on treatment

Claim cases paid: 554
Total settlement amount: HK\$310 million
Average settlement amount per case: HK\$560,718

Versus last year

↑ 13%

↑ 17%

↑ 3%

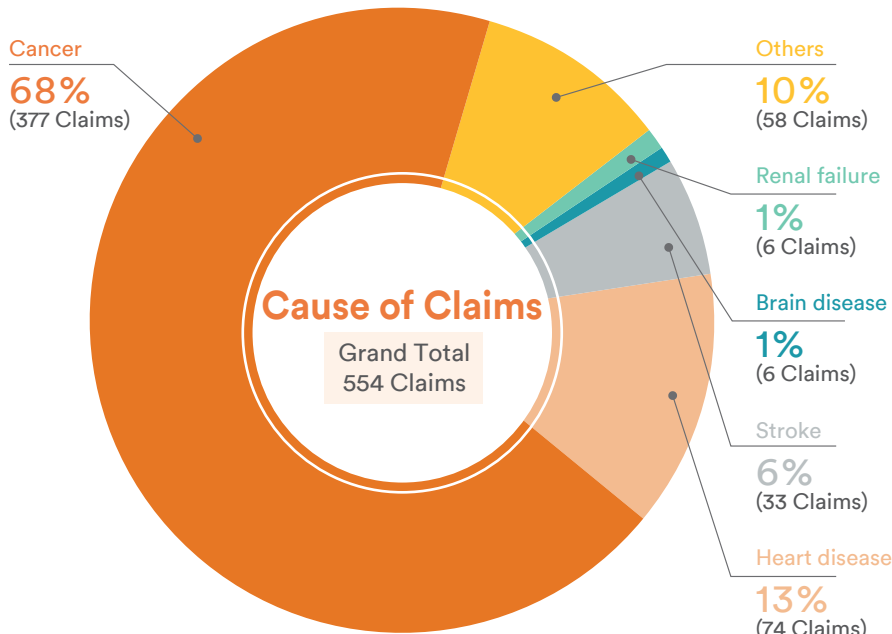
Versus 2019 before the pandemic

↑ 82%

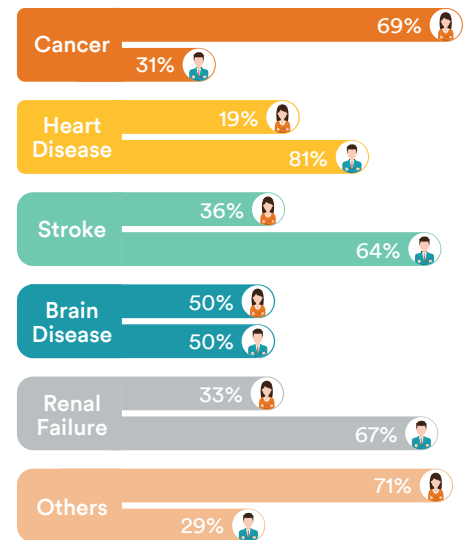
↑ 119%

↑ 20%

Cause of Claims



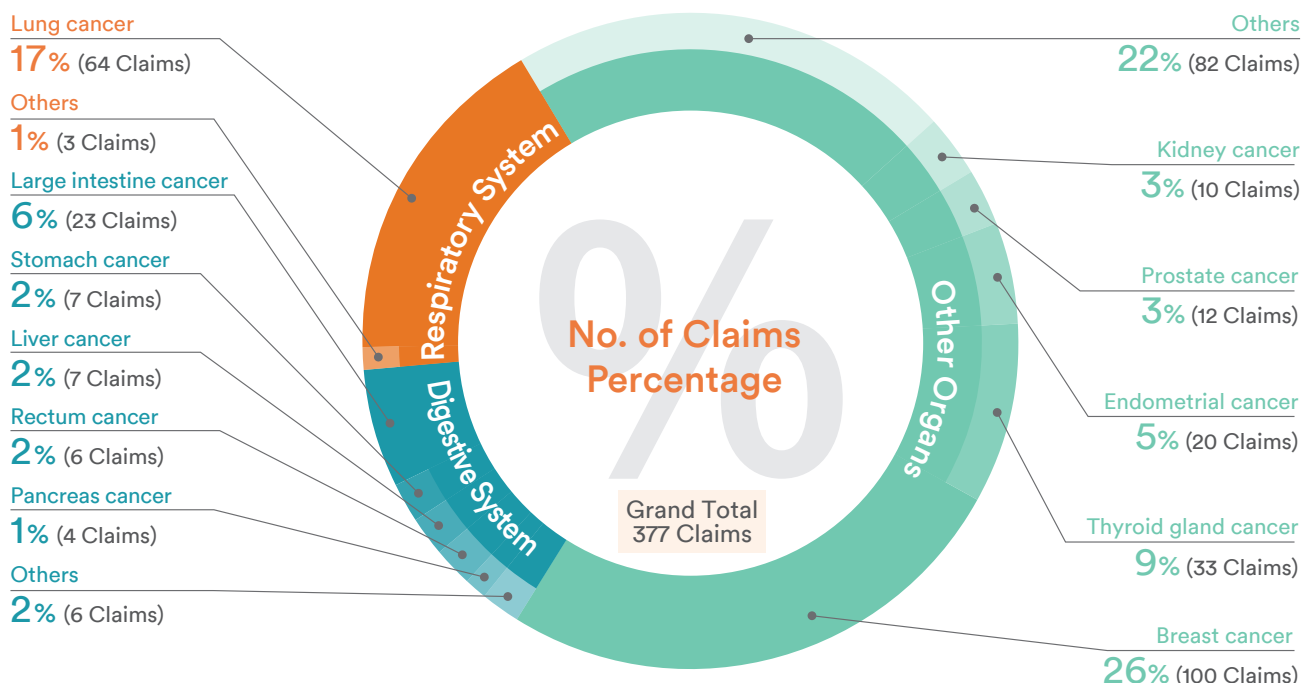
Percentage of Critical Illness Claims Caused by Cancer



- 87% of critical illness claims is caused by big 3 critical illnesses (i.e. cancer, heart disease and stroke), 68% is caused by cancer.
- Among the big 3 critical illnesses, female constitutes 69% of total cancer claims cases; male constitutes 81% and 64% of heart disease and stroke claims cases respectively which are higher than that of female.

Note: 607 policies were involved in the above-mentioned critical illness claims cases.

Percentage of Critical Illness Claims Caused by Cancer



- No. of cancer cases is 377, equivalent to 68% of total number of critical illness claims cases.
- Top 5 cancer claims cases include breast cancer, lung cancer, thyroid gland cancer, large intestine cancer and prostate cancer and constitute 63% of total number of cancer claims cases.
- Same as last year, breast cancer is on the top of the list, constitutes 27% of total cancer claims cases.

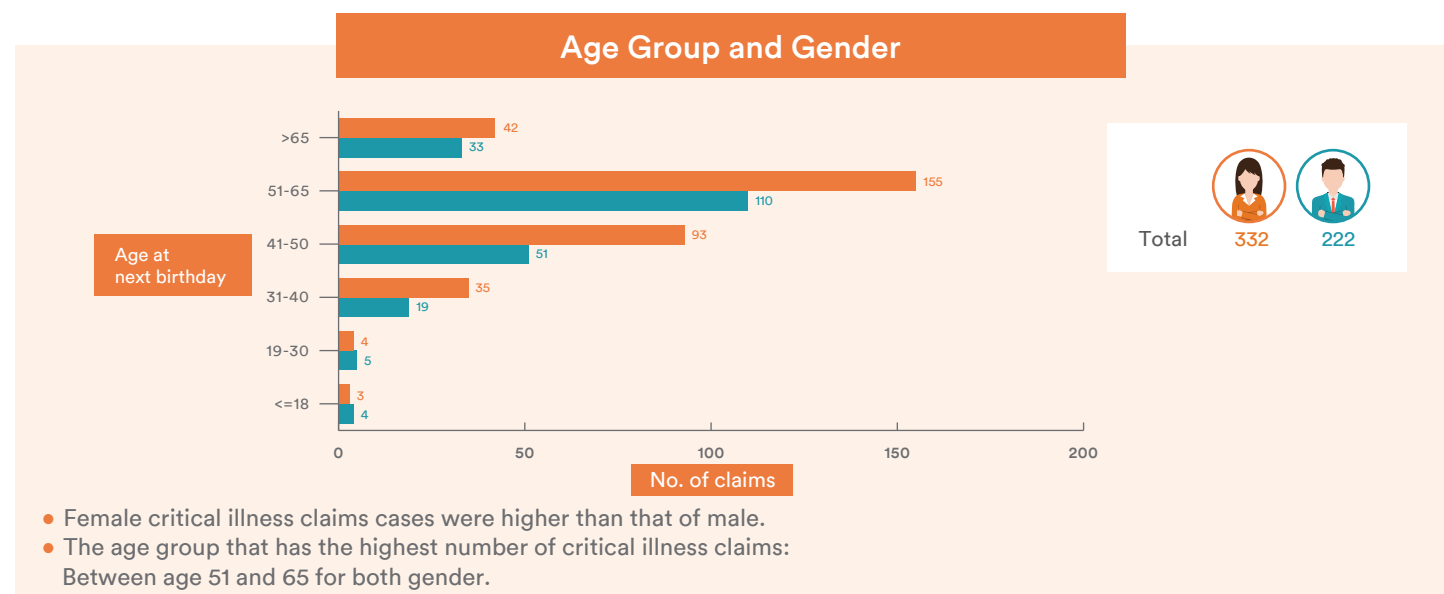
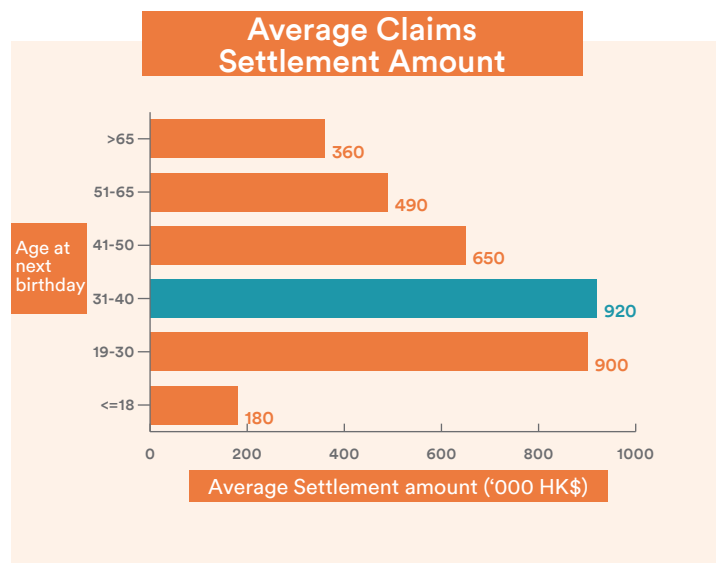
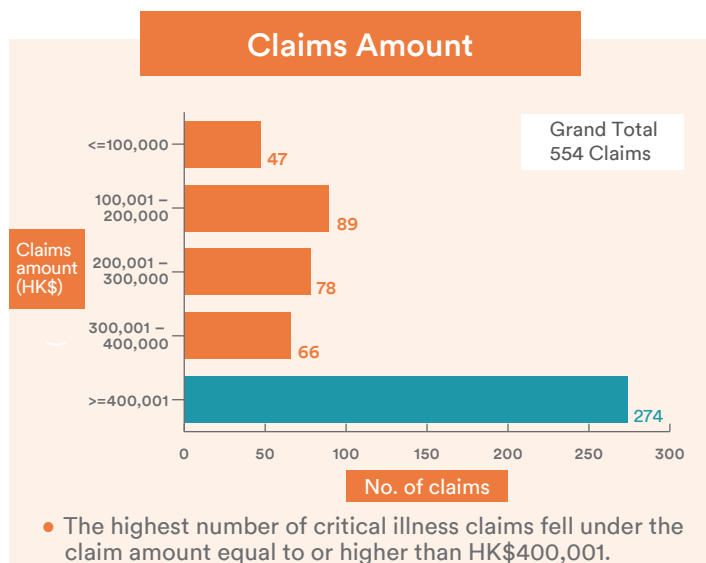
Top Five Cancer Causes of Critical Illness Claims

Critical illness claims are more from middle-aged groups

Female			
Cancer causes	Percentage of total female cancer cases	Age group with highest number of cases	Percentage of respective cancer cause
Breast cancer	38%	51-65	45%
Lung cancer	15%	51-65	45%
Thyroid gland cancer	8%	51-65	35%
Endometrial cancer	8%	51-65	64%
Large intestine cancer	5%	51-65	46%

Male			
Cancer causes	Percentage of total male cancer cases	Age group with highest number of cases	Percentage of respective cancer cause
Lung cancer	21%	51-65	54%
Prostate cancer	10%	51-65	64%
Thyroid gland cancer	9%	41-50	50%
Large intestine cancer	9%	51-65	50%
Stomach cancer	5%	51-65	67%

- No. of female cancer death cases is higher than that of male; and constitutes 69% of total cancer cases.
- Top 5 female cancer cases account for 74% of all female cancer cases, and they are all concentrated in the 51-65 age group
- Top 5 male cancer cases account for 64% of all male cancer cases, with the majority occurring in the 51-65 age group.



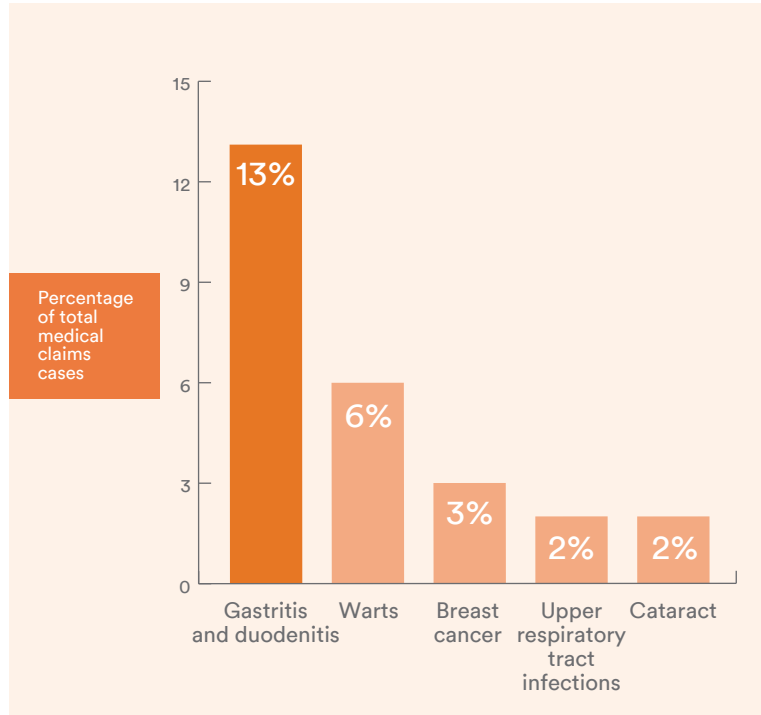
- Female critical illness claims cases were higher than that of male.
- The age group that has the highest number of critical illness claims: Between age 51 and 65 for both gender.

Medical Claims Statistics

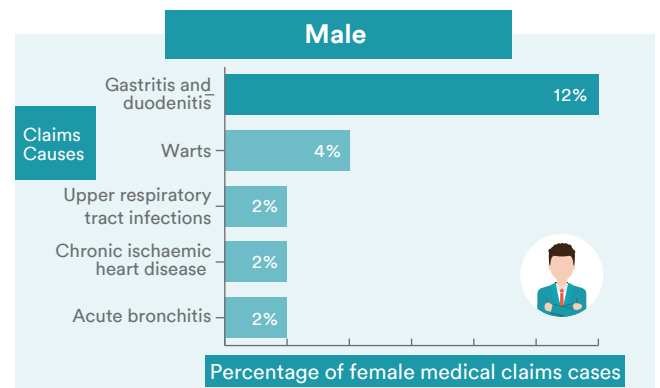
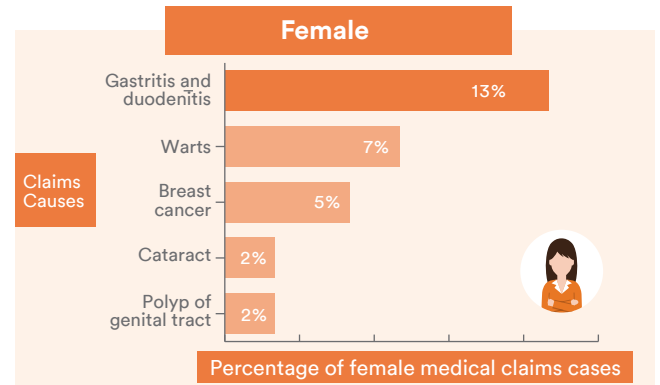
The number of cases and total settlement amount of reimbursement based medical claims have drastically increased when compared to the period before the pandemic in 2019. This trend likely reflects increased customer awareness on insurance due to the pandemic. This also demonstrates FWD's capability to handle the increased claims and provide financial support via claims.

		Versus last year	Versus 2019 before the pandemic
Claim cases paid:	32,435	↑ 9%	↑ 250%
Total settlement amount:	HK\$829 million	↑ 7%	↑ 284%
Average settlement amount per case:	HK\$25,588	↓ 2%	↑ 10%

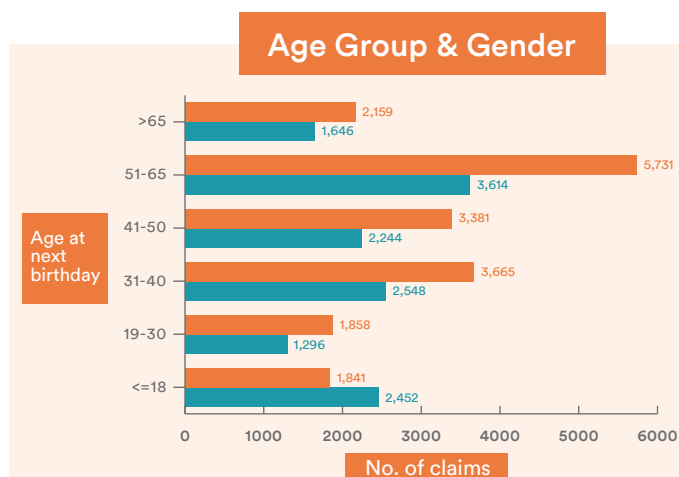
Top Five Claims Causes



- Top 5 Claims Causes constitute 26% of total medical claims cases.

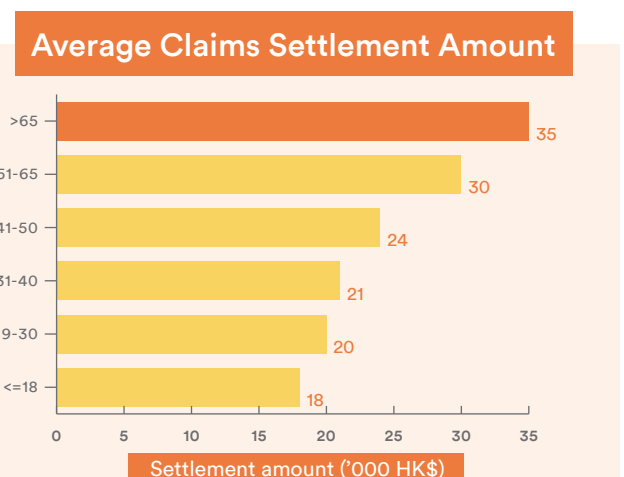


- Top 5 claims cause for female constitute 29% of its total medical claims cases.
- Top 5 claims cause for male constitute 22% of its total medical claims cases.



- The age group that has the highest number of medical claims: Between age 51 and 65 for both gender.
- From the statistics, 43% of medical claims were male, while 57% of medical claims were female.

Note: 19,757 policies were involved in the above-mentioned medical claims cases.

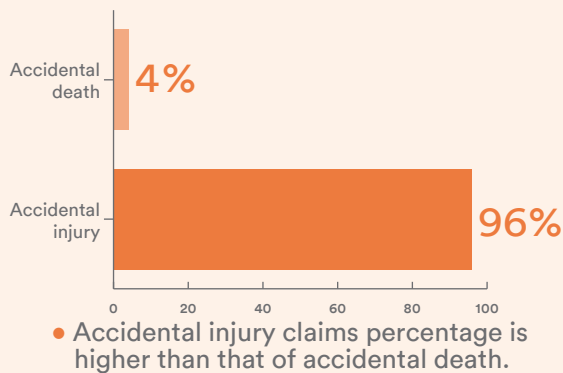


Personal Accident Claims Statistics

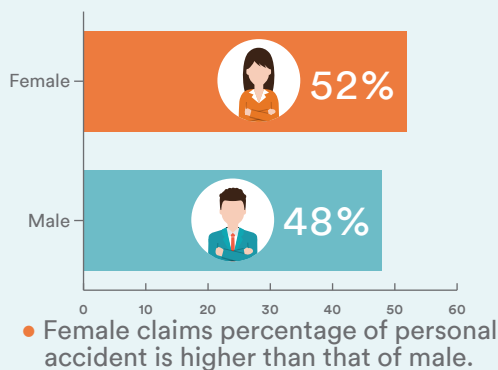
Prompt personal accident claims payouts made to customers to help them cope with impacts on their physical well-being and daily living.

		Versus last year	Versus 2019 before the pandemic
Claim cases paid:	25,205	↑ 7%	↑ 303%
Total settlement amount:	HK\$61 million	↑ 6%	↑ 345%
Average settlement amount per case:			
Accidental death: HK\$232,908		↑ 60%	↑ 42%
Accidental injury: HK\$2,338		↑ 2%	↑ 50%

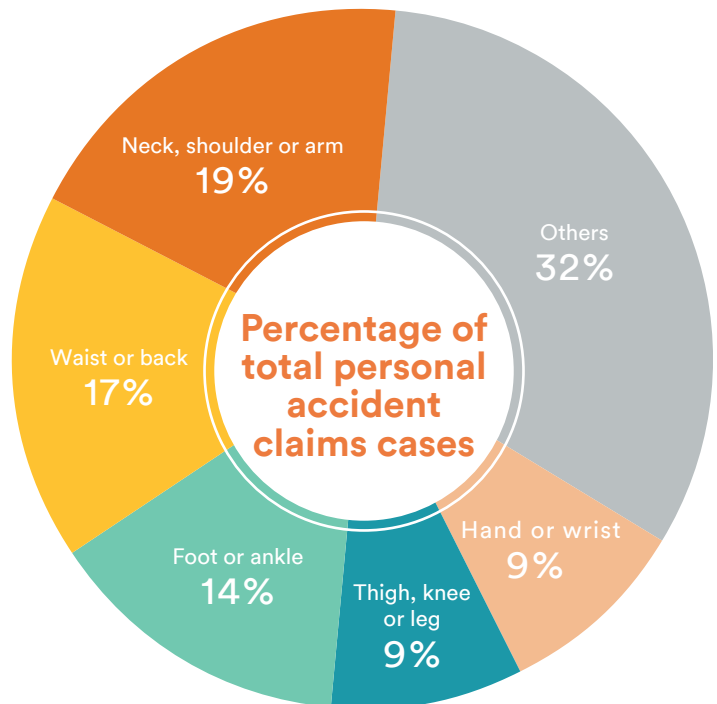
Settlement Amount Distribution



By Gender Claims Percentage

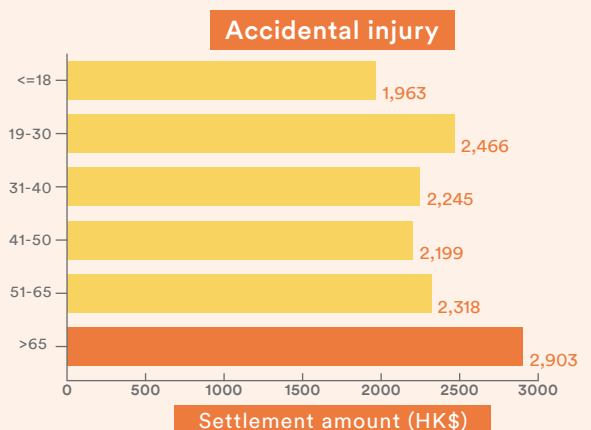
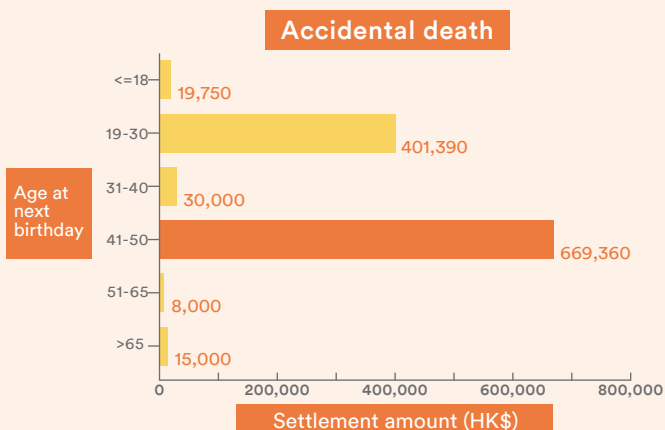


Top 5 Injury Locations



- Top 5 injury locations constitute 68% of total personal accident claims cases.

Average Claims Settlement Amount



Note: Above-mentioned personal accident claims cases include accidental death, accidental death and dismemberment; and personal accident claims. 9,399 policies were involved in the above-mentioned personal accident claims cases.

Top 10 claims cases: death claims

When protection matters most: HK\$80 million paid in top 10 death claims

Providing financial support for families at life's most difficult moments

Insured/ insured person	Policy names and effective year	Diagnosis and claim	Amount
Mr. Chan (Age 65)	Wealth ICON Supreme III Insurance Plan (2025)	Haemophagocytic Lymphohistiocytosis	HK\$24 million
Mr. Ng (Age 78)	Wealth ICON Supreme Insurance Plan (2021)	Acute myocardial infarction	HK\$16 million
Mr. Ma (Age 48)	Crisis Fighter Plus 10 (2011), Noble Fortune (2019)	Sudden death	HK\$12 million
Mr. Lo (Age 61)	Wealth ICON Supreme Insurance Plan (2022), Wealth ICON Supreme III Insurance Plan (2024)	Vascular disorder of intestine	HK\$6.7 million
Mr. Lau (Age 71)	Eternity Savings Insurance Plan (2012), Journey Annuity Plan (2014, 2016, 2017 and 2018)	Ischaemic heart disease, diabetes, hypertension	HK\$4.6 million
Mr. Wong (Age 67)	AECONOLIFE 20 (2008), Easy Defender Critical Illness Insurance Plan (2013) and AECONOLIFE (1998)	Pneumonia	HK\$4.1 million
Mr. Wu (Age 50)	MyTerm (2022), vPrime Medical Plan (2023)	Stroke	HK\$4 million
Mr. Yue (Age 35)	MyTerm (2023)	Toxic effect of carbon monoxide	HK\$3.9 million
Mr. Lam (Age 92)	Enhanced Whole Life (1995)	Sepsis	HK\$3.2 million
Mr. Mak (Age 54)	vCare Supreme Medical Plan (2020), AECONOLIFE (2006)	Ischaemic heart disease	HK\$3.2 million

Top 10 claims cases: critical illness claims

Cancer and heart disease drive top 10 critical illness claims

Highlighting the continued impact of major critical illnesses

Insured/ insured person	Policy names and effective year	Diagnosis and claim	Amount
Mr. Ma (Age 53)	Crisis OneCover Prime (2023)	Hearing loss	HK\$6.5 million
Mr. Leung (Age 56)	Crisis XDefender Supreme (2017)	Stomach cancer	HK\$5.3 million
Mr. Chan (Age 46)	Easy Defender Critical Illness Insurance Plan (2013), Crisis XDefender Signature (2023)	Lymphoma	HK\$4.2 million
Ms. Ho (Age 40)	Easy Defender Critical Illness Insurance Plan (2015)	Breast cancer	HK\$3.9 million
Ms. Yeung (Age 55)	Easy Defender Critical Illness Insurance Plan (2012), Crisis XDefender Supreme (2017 and 2018)	Cervix uteri cancer	HK\$3.1 million
Ms. Lam (Age 41)	Crisis XDefender (2016)	Breast cancer	HK\$3 million
Ms. Luk (Age 59)	Crisis XDefender Supreme (2018)	Acute myocardial infarction	HK\$2.5 million
Ms. Cheng (Age 36)	Crisis USupporter (2024)	Breast cancer	HK\$2.5 million
Mr. Kwok (Age 62)	Crisis XDefender Supreme (2018)	Lymphoma	HK\$2.3 million
Mr. Cheung (Age 71)	Fearless Cancer Protection Plan (2016)	Prostate cancer	HK\$2.1 million

Top 10 claims cases: medical claims

VHIS policies account for nearly all of the top 10 medical claims

Reflecting the role of VHIS in supporting access to significant medical treatment

Insured/ insured person	Policy names and effective year	Diagnosis and claim	Amount
Ms. Yiu (Age 37)	vPrime Medical Plan (2023), MediPro100 Rider (2011)	Leukaemia	HK\$5.1 million
Mr. Leung (Age 60)	vPrime Medical Plan (2020)	Stomach cancer	HK\$5 million
Mr. Yuen (Age 56)	vPrime Medical Plan (2022)	Stroke	HK\$4.6 million
Ms. Chun (Age 62)	vCANSurance Medical Plan (2023), vPrime Medical Plan (2023)	Pancreas cancer	HK\$4.3 million
Ms. Chung (Age 30)	vPrime Medical Plan (2022)	Focal brain injury	HK\$3.8 million
Mr. Yim (Age 69)	vPrime Medical Plan (2021)	Acute leukaemia	HK\$2.8 million
Ms. Ting (Age 46)	vPrime Medical Plan (2021)	Biliary tract cancer	HK\$2.8 million
Ms. Fung (Age 67)	vPrime Medical Plan (2022)	Lung cancer	HK\$2.1 million
Ms. To (Age 74)	vPrime Medical Plan (2020)	Lung cancer	HK\$2.1 million
Ms. Lau (Age 74)	vPrime Medical Plan (2020)	Liver cancer	HK\$2.1 million

Claims stories

Case 1: With ONEcierge by your side – your treatment is guided with unwavering clarity



Life often unfolds in unexpected chapters. When Ms. Chan heard the diagnosis - Stage II breast cancer - in her doctor's office, the sudden news was understandably overwhelming. Yet despite the emotional shock, she gathered herself, stayed calm, and immediately recalled that she was covered under the FWD vPrime Medical Plan. She filed her claim that very same day. Within just one business day, her claim was swiftly approved, and FWD connected her with the FWD Care PREMIER THE ONEcierge One Team Health Management⁶ (the "ONEcierge") to support her treatment planning.



The ONEcierge began by preparing a comprehensive and easy-to-understand guide for Ms. Chan, comparing two leading medical centers and two treatment directions - breast-conserving surgery or mastectomy with reconstruction. They clearly presented each option's advantages, considerations, treatment timelines, and procedures, enabling her to meet her surgeon with clarity and confidence. Once the treatment plan was confirmed, the ONEcierge continued to support her throughout the entire process - from medical planning to hospital admission - arranging the cashless facility to ensure she could enter a private hospital smoothly and receive treatment without upfront payment.



After the surgery, Ms. Chan needed to begin a series of follow-up treatments. ONEcierge arranged rehabilitation training to help her maintain physical function and coordinated family support services to assist with household tasks, allowing her to focus fully on chemotherapy. Emotional ups and downs are naturally part of the treatment journey, and thus mental wellbeing is equally important. Since the vPrime Medical Plan policy made Ms. Chan eligible for MINDcierge⁶, the ONEcierge team arranged six emotional wellness consultations over the following months to help ease the anxiety and psychological stress brought on by her illness.

With the combined support of treatment, rehabilitation, and multiple layers of care, Ms. Chan gradually regained her strength and moved steadily toward recovery.



FWD's Word

True recovery is not only about completing treatment - it is about rediscovering the rhythm of everyday life. With comprehensive and innovative medical protection solutions, FWD helps ease the financial burden that treatment costs can bring during major health challenges. Combined with the strong medical network of the FWD Care PREMIER THE ONEcierge One Team Health Management⁶, FWD provides timely assistance along with MINDcierge⁶ emotional support, rehabilitation coordination, and familycare services - offering holistic support from diagnosis and treatment all the way to returning to normal life.

Case 2: Seamless cross-border medical care – with ONEcierge by your side



No matter how busy work gets, health is always the most important asset to prioritise. As a frequent business traveller moving between Hong Kong and Shanghai, Mr. Lam needed to undergo a knee replacement surgery last year at a Grade 3A hospital in Mainland China. Fortunately, he had taken out the FWD vTheOne Medical Plan a few years ago, allowing him to benefit from the full support of the PREMIER ONEcierge One Team Health Management⁶ (“the ONEcierge”).



After understanding his situation, the ONEcierge immediately assisted him in applying to FWD for a cashless facility. FWD completed approval within just one business day, and the ONEcierge promptly coordinated with the hospital to confirm the guaranteed amount—ensuring Mr. Lam did not need to transfer funds across borders or pay any admission deposit upfront. At the same time, the ONEcierge, together with professional medical partners, recommended a comprehensive treatment plan that covered knee implant selection, operating room arrangements, medical consumables, meals, accommodation, and post-operative care, ensuring every detail was well taken care of and giving Mr. Lam complete peace of mind.



After his successful surgery, Mr. Lam was discharged to recover. With ONEcierge coordinating between the hospital and FWD, he did not need to worry about settling any bills or handling claim procedures himself, allowing him to focus entirely on his recovery before returning to his busy travel schedule between Hong Kong and Shanghai.



FWD's Word

Cross-border medical care often comes with the added challenge of cross-border payments. With the full support of the FWD Care PREMIER THE ONEcierge One Team Health Management⁶, FWD can swiftly coordinate eligibility checks, establish comprehensive surgical plans, ensure accurate bill verification, and settle payments directly - allowing customers to enjoy quality medical services without worrying about financial arrangements.

Case 3: With EasyTake Service, protection never stops when you need it most



Planning ahead is the key to handling life's uncertainties with confidence.

As a policy holder and insured person under the FWD vCANSurance Medical Plan, Mr. Ho underwent a craniotomy a few months ago due to a cycling accident. After the surgery, his cognitive abilities were impaired, leaving him unable to manage daily paperwork or claims applications. Fortunately, he had already registered for FWD's EasyTake Service⁷ ("EasyTake"), appointing his spouse (an eligible family member aged 19 or above) as his representative to apply for living benefits⁷ under the policy should he lose mental capacity.



At this critical moment, once FWD's claims team received valid dual medical certifications from a neurosurgeon and another doctor, they immediately activated Mr. Ho's EasyTake arrangement. The team quickly verified his registration details, family relationship documents, and medical reports, expediting the subsequent claims process.



After confirming his eligible claim, FWD settled Mr. Ho's hospitalization and surgery expenses. His spouse then helped manage the ongoing rehabilitation-related bills, while FWD continued to monitor his recovery progress throughout. Six weeks later, Mr. Ho regained consciousness and notified FWD to terminate the EasyTake service, with all his policy rights fully preserved.



FWD's Word

Customers have always valued uninterrupted protection. That is why FWD pioneered EasyTake Service, Hong Kong's first-in-market*, free service that allows family members to handle living-benefit claims whenever the policy holder experiences mental or physical incapacity. All original policy ownership rights and benefits remain fully preserved, with no complex legal procedures, additional costs, or unnecessary delays. With EasyTake, you can confidently entrust your protection to your loved ones – ensuring your coverage continues without interruption.

*First-in-market is based on a policy service comparison between FWD and other key insurers available in Hong Kong among their critical illness or medical insurance products as of 27 Oct 2023. FWD is the first insurance company in Hong Kong to provide service to the Policy Owner/ Policy Holder, allowing him/ her to appoint a designated person in advance to make claim and apply to receive the living benefits of the policies on behalf of the Policy Owner/ Policy Holder when he/ she becomes mentally or physically incapacitated.

Case 4: From diagnosis and treatment to recovery, FWD stands by your side every step of the way



Health challenges can arise at any age, and only comprehensive protection can truly safeguard a vibrant life. Christine, a young professional in the prime of her career, loves travelling and great food. She worked hard with the dream of one day journeying across the world and tasting culinary delights from every corner. Her mother's experience with lung cancer reminded her to take her own health seriously. Yet, just one month after her mother passed away, Christine was unfortunately diagnosed with stage four nasopharyngeal cancer. Thankfully, she had taken out FWD's vPrime Medical Plan years earlier, becoming her strongest support in this difficult time.



With guidance from the FWD Care PREMIER THE ONEcierge One Team Health Management⁶ service, Christine received care from top medical specialists and underwent intensive treatment at an international standard private hospital in Hong Kong, including firststage chemotherapy followed by secondstage proton therapy. At the same time, FWD's Claims Ambassador invited her to join the FWD Care recovery plan⁶. Over the sixmonth service period, a dedicated recovery nurse stayed connected with her by phone, offering personalised support - from emotional guidance, imagery-assisted eating techniques, practical nutrition management, and coping strategies. These helped her maintain optimal nutrient intake, stabilise her weight, and build emotional resilience,



Through her vPrime Medical Plan policy, Christine's treatment expenses - amounting to around HK\$1 million - were fully covered, lifting all financial burden during her medical journey and allowing her to focus entirely on recovery. From diagnosis and treatment to recovery, FWD stood by her side with warmth and care, helping her rediscover hope and embrace life with renewed courage.

Please [click here](#) or scan the QR code to view Christine's story.



When health is at stake, thoughtful support can make all the difference. FWD's comprehensive medical insurance products help you face unexpected health challenges with confidence. Through the FWD Care PREMIER THE ONEcierge One Team Health Management⁶ service, professional support is activated from the moment of diagnosis, ensuring seamless specialist matching and access to advanced treatments. At the same time, a dedicated recovery nurse from the FWD Care recovery plan⁶ will stay by your side throughout the six-month service period, providing ongoing support over the phone. With attentive, personalised care, they design a tailored recovery plan, provide nutrition advice, emotional support, and practical guidance - helping you rebuild strength both physically and mentally as you embark on a comprehensive recovery journey.

Since its launch in 2021, FWD Care recovery plan has supported over 220 customers on a cumulative basis by the end of 2025, representing a 23% increase compared with the same period in 2024, as we accompany more customers throughout their recovery journey.

Important notes:

1. This report is made according to the claims records of FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD") between 1 January 2025 and 31 December 2025 reflecting the benefits payable for the claims. It is for reference only and do not constitute a guarantee of any future claims. Please note all claims cases are assessed on a case-by-case basis. The claims amount is calculated based on the actual amount paid.
2. Due to rounding of decimal places, the total percentage may be slightly higher or lower than 100%.
3. For policies in US dollar, the exchange rate for the claims amount in this report is US\$1 to HK\$7.8.
4. All insurance products mentioned in this report are underwritten by FWD (VHIS provider registration number is 00036); including vPrime Medical Plan (VHIS Plan Certification Number: F00045), vCANsurance Medical Plan (VHIS Plan Certification Number: F00051) and vTheOne Medical Plan (VHIS Plan Certification Number: F00067) which are Flexi Plans certified by the Hong Kong Special Administrative Region Government under the Voluntary Health Insurance Scheme ("VHIS").
5. Claims stories are for reference only. Names in the claims stories are made up, except that of case 4 in which consent is obtained from the customer to reveal her name.
6. PREMIER THE ONEcierge One Team Health Management, MINDcierge and FWD Care recovery plan (collectively "the Services") are arranged by FWD and provided by third-party service providers ("Service Providers"). Terms and conditions apply. It is not a part of the policy or benefit item under the policy provisions of designated individual life insurance products. The Recovery Nurses under FWD Care recovery plan are healthcare professionals employed and provided by a third-party service provider. They are not FWD employees, agents or representatives. FWD makes no representation, warranty or undertaking as to the availability and quality of the service. FWD shall not accept any responsibility or liability for their services, opinions, treatment, negligence, omission or failure to act by such third-party Service Providers. FWD reserves the right to replace any such Service Providers or cease and/or suspend the provision of such services without prior notice. FWD would not provide any medical advice and you should consult your own medical advisors for professional advice. For details of the Services, please visit the following relevant FWD webpages:
-PREMIER THE ONEcierge One Team Health Management and MINDcierge: fwd.com.hk/zh/vhis/vtheone/ ; or fwd.com.hk/zh/vhis/vprime/
-FWD Care recovery plan: fwd.com.hk/en/fwd-care/fwd-care-recovery-plan/
7. EasyTake is applicable for all FWD existing and shelved critical illness or medical insurance products. Living benefits are limited to any crisis benefits, medical reimbursement benefits and cash benefits under the policy for selected products. Living benefits do not include the death benefit, maturity benefit, surrender benefit or any benefits which advance part or all of the initial sum insured of non-critical illness basic plan. FWD reserves the right to vary it in its sole discretion without further notice. Please check with FWD for details.
8. The above does not contain the full terms and conditions of the relevant insurance plan. For the core policy benefits, protection of rights and interests, full version of terms & conditions, exclusions and risk disclosures, please refer to the FWD website, relevant product brochure and policy provisions. Before applying for any insurance products, customers should confirm the product(s) is/are suitable for their insurance needs and objectives.
9. This material is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products or services of FWD outside Hong Kong.

Disclaimer:

The insurance products mentioned are underwritten by FWD. The above does not contain the full terms and conditions of the relevant insurance plan. For the core policy benefits, protection of rights and interests, full version of terms & conditions, exclusions and risk disclosures, please refer to the FWD website, relevant product brochure and policy provisions. Before applying for any insurance products, customers should confirm the product(s) is/are suitable for their insurance needs and objectives. Any promotion material(s) should be read in conjunction with the relevant product brochure and terms and conditions of the insurance products.

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