


## Hong Kong & Macau Fact Sheet


As of December 2022


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 10 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>
- 


**Top 1** life insurer by premium growth income in Macau<sup>1</sup>
- 


**Top 4** life insurer by new business case count in Hong Kong<sup>1</sup>
- 


**Top 1** online and direct platform new business case count in Hong Kong<sup>2</sup>
- 


**Top 2** life insurer by online and direct channels' annual premium equivalent 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>
- 

**Top 5** most Million Dollar Round Table (MDRT) members in Hong Kong
- 

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

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

### Our values

#### Committed

Succeed together



#### Innovative

Dare to be different



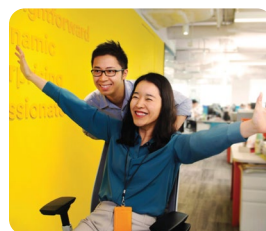
#### Proactive

Perform with passion



#### Open

Do the right thing



#### Caring

Everyone matters



#### 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 Monetaria de Macau.
2. Provisional Statistics on Hong Kong Long Term Insurance Business - January to December 2022, 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.
3. Provisional Statistics on Hong Kong Long Term Insurance Business - January to December 2022, Insurance Authority of Hong Kong. The calculation includes individual business only.
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, two Outstanding Award from "Voluntary Health Insurance" and "Medical Care" and one Excellence Award from "Health & Protection" in Bloomberg Businessweek Financial Institutions Awards 2022, with vPrime Medical Plans (certification number F00045) ("vPrime") of its VHIS series. vPrime are flexi plans recognised by and under the government's VHIS. The above mentioned insurance plans are 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



A recovery programme that offers critical illness survivors with tailored supports, physically and mentally, from registered recovery 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:

- ✓ 4 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 Moments 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: major ones include Bank of Communications (Hong Kong) Limited, China Construction Bank (Asia) Corporation Limited, Industrial and Commercial Bank of China (Asia) Limited, CMB Wing Lung Bank Limited, Nanyang Commercial Bank and E.SUN Bank



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**
- 7/F, FWD Financial Centre, 308 Des Voeux Road Central, **Sheung Wan**
  - 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**
- 12/F, Fortuna Business Centre, 301-355, Avenida Comercial De Macau, **Macau**

## Community care

### Community care partners



FWD HOUSE 1881



Night view of FWD HOUSE 1881



Exclusive workshop - Under the Mistletoe: Hand make Your Christmas Wooden Plate



匡扶智障 FOR people with intellectual disabilities



FWD x Hong Chi "Live Up Today" Programme Dishwashing Training Centre



Member of JA Worldwide



FWD X JA Spark the Dreams Interactive financial literacy session with students



Special Olympics 香港特殊奧運會 Hong Kong



FWD x SOHK Unified Spikeball Day



FWD x SOHK Barista Placement Programme

## Awards

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

Most awarded insurer for the fifth consecutive year



Bloomberg Businessweek/Chinese Edition Financial Institution Awards 2022

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

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



Hong Kong Economic Journal Financial Services Awards of Excellence 2022



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 2022



Markies Awards Best Idea - CSR and Events 2022



Human Resources Online Asia Recruitment Awards 2021



Hong Kong Council of Social Service (20th year since 2002) Caring Company Award

## Talk to us



Hotlines

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



Live

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)

28/F, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong

FWD Life (Hong Kong) Limited  
FWD Life Assurance Company (Hong Kong) Limited

28/F, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong

FWD Financial Planning Limited

Room 1305-7, 13/F, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong

FWD Life Insurance Company (Macau) Limited

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