


FWD Hong Kong & FWD Macau Fact Sheet

As of December 2023


FWD Hong Kong and FWD Macau are part of the FWD Group, a pan-Asian life insurer with more than 13 million customers across 10 markets, including some of the fastest-growing insurance markets in the world.


The company was established in 2013 and is focused on **changing the way people feel about insurance**. FWD's customer-led and digitally enabled approach aims to deliver innovative propositions, easy-to-understand products and a simpler insurance experience.

Highlights


 **Top 1** online and direct platform new business case count in Hong Kong¹


 **Over HK\$ 100 billion** in total asset size³

 **Top 4** life insurer by new business case count in Hong Kong²

 **96%** of fixed income investment is of investment grade³

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

 **95%** of FWD's customers are satisfied with their purchasing experience⁴

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

 **No.1 in value for money** among the insurance sector in Hong Kong⁵

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

 Awarded the **"Health Insurer of the Year"** by 10Life for two consecutive years⁶

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 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.
2. Provisional Statistics on Hong Kong Long Term Insurance Business - January to December 2023, Insurance Authority of Hong Kong. The calculation combines individual and group businesses.
3. 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.
4. Customer rated "Great/good" when asked about their overall purchase experiences with FWD in our Voice of Customer online survey during October to December 2023.
5. 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.
6. 10Life calculates the expected average coverage rate and provides ratings based on publicly available information from insurance companies. For details, please refer to the 10Life website. The data is as of January 15, 2024.

Comprehensive products and services

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

FWD Macau : Life and Medical Insurance

FWD Care

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 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:

- ✓ 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 in 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



FWD HOUSE 1881



Unique hospitality experiences to celebrate living



CareER
Talent No Boundaries



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



匡智會
FOR people with intellectual disabilities



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



Member of JA Worldwide



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



共創明Teen計劃
Strive and Rise Programme



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

Only insurer to be awarded "Health Insurer of the Year" for two consecutive years



10Life 5-Star Insurance Award
Health Insurer of the Year 2024

Received all digital-related awards



The Hong Kong Federation of Insurers
Hong Kong Insurance Awards 2023



Hong Kong Economic Journal
Financial Services Awards of Excellence 2023



Institute of Financial Planners of Hong Kong
IFPHK Financial Education and ESG Leadership Awards 2023



Institute of Financial Planners of Hong Kong
Accredited Professional Financial Planning Firm 2023



PRWeek and Campaign
PR Awards Asia 2023



Marketing Interactive
Marketing Events Award 2023



EXCELLENCE IN VIDEO MARKETING
HKMA ViuTV/Now TV Awards
Marketing Excellence 2023



Hong Kong Council of Social Service
(22nd year since 2002)
Caring Company Award

Talk to us



Hotlines

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+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 & 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

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

FWD Financial Planning Limited

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FWD Life Insurance Company (Macau) Limited

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