

# FWD Hong Kong & FWD Macau Fact Sheet

As of June 2024

FWD Hong Kong and FWD Macau are part of the FWD Group, a pan-Asian life and health insurance business with more than 12 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 of FWD



**Top 4** life insurer by new business first year premium and case count in Hong Kong<sup>1</sup>



**Over HK\$100 billion** in total asset size<sup>2</sup>



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



**99%** of fixed income investment is of investment grade<sup>2</sup>



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



**96%** of FWD's customers are satisfied with their purchasing experience<sup>3</sup>



**Top 5** in number of Million Dollar Round Table (MDRT) members in Hong Kong



**No.1 in value for money** among the insurance sector in Hong Kong<sup>4</sup>

## 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. Provisional Statistics on Hong Kong Long Term Insurance Business - January to June 2024, Insurance Authority of Hong Kong. The calculation combines individual and group businesses. Non-bank insurers only.
2. 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.
3. Customer rated "Great/good" when asked about their overall purchase experiences with FWD in our Voice of Customer online survey during April to June 2024.
4. 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.

## 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 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:

- ✓ 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 (HK) Limited, China Construction Bank (Asia) Corporation Limited, Industrial and Commercial Bank of China (Asia) Limited, Nanyang Commercial Bank, Limited, CTBC Bank Co. Limited, E.Sun Commercial Bank, Limited

**Macau:** China CITIC Bank International Limited Macau Branch, CMB Wing Lung Bank Limited Macau Branch



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



FWD financial planners: 120+ 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



Member of JA Worldwide



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



Support youth mental health through events and peer support training programmes



Mentor and host activities for underprivileged students to broaden their horizons

## Awards

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

**Insurer with most awards for the seventh consecutive year**  
**New record with 23 awards won**



Bloomberg Businessweek/Chinese Edition  
Financial Institution Awards 2024

**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

**Won eight awards and the most grand awards**



The Hong Kong Federation of Insurers  
Hong Kong Insurance Awards 2024



Hong Kong Economic Journal  
Financial Services Awards of Excellence 2024



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 TV COMMERCIAL  
HKMA ViuTV/Now TV Awards  
Marketing Excellence 2024



Hong Kong Council of Social Service  
(22nd 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](http://www.fwd.com.hk)



### Emails

[cs.hk@fwd.com](mailto:cs.hk@fwd.com) (Hong Kong) /  
[cs.mo@fwd.com](mailto: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

Unit Nos. 1-3, 29/F, Tower 1, Millennium City 1, 388 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong

FWD Life Insurance Company (Macau) Limited

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