恒生保險
HANG SENG INSURANCE

Hang Seng Insurance Company Limited ("Hang Seng Insurance") is a wholly-owned subsidiary of Hang Seng Bank Limited ("Hang Seng Bank"), with its principal business operations based in Hong Kong. Hang Seng Insurance is authorised and regulated by the Insurance Authority of Hong Kong to conduct long-term insurance business, with a primary focus on life insurance and annuity products for both retail and corporate customers.

Major Milestones

1995
Hang Seng Life Limited ("Hang Seng Life") began to pursue long-term insurance business for Hang Seng Bank group

2007
Hang Seng Insurance took up the long-term insurance business from Hang Seng Life

2018
Hang Seng Insurance's digital sales channel went live

2026
Marked the 31st anniversary in operating long-term insurance business

31st Anniversary

1 in every 3 Hang Seng Bank Prestige Customers are holding Hang Seng Insurance.

Integrating Traditional and Innovative Distribution Channels

We provide a diverse range of insurance products and services to our customers through Hang Seng Bank's retail banking, private banking, commercial banking networks, as well as third-party brokers.

We offer swift and convenient services to our customers across various age groups through phone banking, online and mobile banking platforms.

Awards

« The Hong Kong Insurance Awards 2025 »

Most Innovative Product/Service Award – Wealth

« Ming Pao Awards for Excellence in Finance 2025 »

- Award for Excellence in Multicurrency Savings Product
- Award for Excellence in Wealth Inheritance
- Award for Excellence in Online Deferred Annuity Product

« Bloomberg Businessweek/Chinese Edition Financial Institution Awards 2026 »

- Bancassurer of the Year – Outstanding Performer
- Integrated Marketing (Product) – Outstanding Performer
- Product Innovation – Outstanding Performer

Solid Financial Strength

Credit Rating – Hang Seng Insurance (as of 30 October 2025)

- **AA-** rating from Standard and Poor's for 10 years since 2015

Investment Strategies

Our Investment team works diligently to achieve Hang Seng Insurance's asset-liability and financial management objectives.

Asset Mix (as of 31 December 2025)	HKD million	Percentage %
Debt Securities and Accreting Loans	133,425	63.9
Equities and Derivatives	22,512	10.8
Collective Investment Schemes	51,368	24.6
Investment Property	1,577	0.8
Total Investment Assets	**208,882**	**100**

Capital Requirements

- Insurance Authority is the main regulatory body of Hang Seng Insurance
- As of 31 December 2025, according to the regulatory requirement on capital holding, Hang Seng Insurance's solvency ratio is 219%. Total Eligible Capital stood at HKD35,997 million.

HKD million, unless otherwise stated	As of 31 December 2025
Capital Base	35,997
Prescribed Capital Amount	16,456
Ratio of Capital Base to Prescribed Capital Amount	219%