

## Best General Insurer



***“Our goal at Liberty International Insurance is to provide solutions that are not only innovative but also closely aligned with the unique needs of individuals and businesses in Hong Kong. This award reflects our ongoing commitment to delivering personalised service and forward-looking products that empower our customers to face the future with confidence and peace of mind.”***



Karen Lee Kar Lun,  
CEO of Hong Kong and General Counsel  
Liberty International Insurance, Asia Pacific

Liberty International Insurance Limited (Liberty Insurance), a wholly owned subsidiary of Liberty Mutual Insurance Group, has been honoured with the Best General Insurer in Hong Kong award at the Insurance Asia News Country Awards for Excellence 2025. This is its second consecutive recognition, and reflects its expertise, comprehensive portfolio of insurance products and strong market presence honed over a half century of helping clients plan for the future.

Liberty Insurance's focus is on individuals and small and medium-sized enterprises (SMEs), and is currently ranked as Hong Kong's third largest provider for motor insurance and eighth largest for accident and health insurance (A&H) based on gross written premium (GWP).

In 2024, Liberty Insurance recorded significant year-over-year growth in gross written premium (GWP), underscoring its solid competitive position in the market. Specifically, Liberty Insurance's motor insurance segment made a substantial contribution, while non-motor insurance also generated strong figures. Additionally, its A&H portfolio represented a major portion of the GWP. The company's disciplined underwriting is reflected in a favorable underwriting (UW) to GWP ratio, placing Liberty Insurance among the leading insurers in the industry and demonstrating sound risk management and sustained profitability.

Liberty Insurance's trusted reputation and commitment to service quality has made it the insurer of choice for both intermediaries and customers. It continually invests in enhancing customer experience, using technology and data analytics to provide timely, responsive, and effective support, which are factors that have helped distinguish it within a competitive landscape.

In support of evolving electric vehicle landscape and future mobility, Liberty Insurance introduced the “InsureMyTesla” program—a mileage-based comprehensive motor insurance solution tailored for Tesla owners. Premiums are calculated based on kilometers driven, offering bespoke coverage that includes replacement costs for private electric charger and third party liabilities arising from direct usage of chargers.

Furthermore, Liberty Insurance collaborated closely with regulatory authorities to launch statutory auto insurance for Northbound Travel by Hong Kong-registered vehicles. This initiative facilitates seamless cross-boundary mobility between Hong Kong and mainland China, while reinforcing consumer confidence and ensuring regulatory compliance.

To further improve customer service, Liberty Insurance developed a user-friendly motor claims portal that streamlines claims management, and leveraging digitalization and data analytics to deliver quick claim solutions for customers.

On the A&H front, the company introduced MediSwitch, a comprehensive top up and conversion medical protection plan designed to accompany individuals from employment to retirement.

Additionally, its integrated portal LibertyPRO that is currently launched for selected non-motor products enhances operational efficiency across its product range by automating key processes, enabling users to quote, bind and issue policies.

The information in this article are accurate as of 27 August 2025.