



HONG KONG

Best Bancassurance Partnership, Exceptional ESG Leader, AI Adoption - Life Insurer



By delivering a wide range of market-leading life and health solutions through its numerous distribution channels, including its principal distributor HSBC Hong Kong (the Bank), HSBC Life Hong Kong won a triple crown this year by securing the awards for Best Bancassurance Partnership; Exceptional Environmental, Social & Governance Leader; and Artificial Intelligence Adoption by a Life Insurer.

The insurer has been delivering consistently strong results for many years - it has led the market in Hong Kong for the past four consecutive years in terms of total individual life new business premiums and recorded HK\$51.4 billion with a 15.5% market share in 2025.

Its partnership with the Bank was a key factor in helping HSBC Life Hong Kong build such a strong legacy of success. It unsurprisingly secured the top position in Hong Kong for individual life annualised new premiums in the bancassurance market in 2025, achieving a 42.1% market share, and growing its premiums by over 34% year-on-year.

Combining the Bank's customer reach, relationship strength and digital capabilities with HSBC Life Hong Kong's product, underwriting and claims expertise, the insurer leverages integrated banking systems, customer insights and diversified distribution to deliver innovative propositions and services at pace, creating distinctive value for customers.

On the ESG front, the firm's reach gave it a platform to influence the market and demonstrate to competitors that ESG-led strategies can also provide immense value and results. It did so through introducing more inclusive access to protection, diverse yet accessible wellbeing support through digital-first services, and in developing stronger retirement solutions that help customers to face the challenges of an ageing society. HSBC Life Hong Kong also embedded ESG into the philosophy underpinning its operations, investments, product designs, customer service and overall business practices, all guided by its three key pillars of social resilience, lifelong wellness and sustainable business.

Lastly, when it came to AI, the insurer successfully embedded AI to create positive outcomes for its distributor and its customers by launching its Insurance Navigator (IN) solution in November 2025 - an award-winning and benchmark-setting sales enablement portal that used AI to provide in-depth information that enhances insurance conversations. The solution has helped to address frontline challenges involving time-consuming sales pitch preparation, consolidating appropriate customer data, and access to competitor and market offer updates; in doing so it has helped focus conversations on quickly and effectively identifying tailored insurance solutions for its customers.



Daisy Tsang,
CEO, HSBC Life Hong Kong and
Co-CEO, Insurance, HSBC