



# 富通保險

## 公司簡介

## Company Profile







## 我們的品牌

富通為配合市場不斷演進，推出新品牌展示鮮明、富活力的企業形象。富通專注保險業務，新品牌將為其穩健形象注入新動力。

### Ageas 的由來

AG – 代表公司源於 1824 年成立的 AG Leven

EA – 代表公司兩個核心業務市場，歐洲 (Europe) 和亞洲 (Asia)

AS – 是保證 (Assurance) 的意思，代表我們專注發展保險業務

Ageas 不單是以上各項的總和，這個字更由拉丁文 agere 演變而來，代表著行動、魄力、以及不斷向前的信念。

### 我們的標誌

- 手繪的圓圈代表我們充沛的活力和熱情
- 圓球表示國際化，代表我們國際頂級的專業團隊秉承一貫文化傳統，為全球提供優質的服務

**彩色圓環**代表我們能夠適應不同環境或市場，並與客戶和夥伴並肩同行。

## Our Brand Value

Ageas might be a new name in the market place, yet we are a strong and well-established force in both the life and non-life sectors of the global insurance industry. Our operations focus on Europe and Asia, which together account for the largest share of the worldwide insurance market.

### Why Ageas?

AG – reflects our roots – the creation of AG Leven in 1824

EA – our two key markets – Europe and Asia

AS – assurance, our single-minded focus on our core insurance business

But Ageas is more than the sum of its parts. The word derives from the Latin word 'agere' meaning action, drive and conviction to forge ahead.

### The Story of our Logo

- Free drawn circles symbolising energy and our eagerness to deliver
- A globe that says “international” – world class professionals around the world and a strong cultural heritage

**Multicoloured Rings** reflecting our ability to adapt to changing environments, different customers, different partners, different solutions and different markets around the world.

## 關於富通

## About Ageas

“富通是實力雄厚的國際保險集團，在歐亞擁有強大合作夥伴網絡

A strong global insurance group that excels in building partnerships in Europe and Asia

### 穩健的保險集團

- 在泛歐交易所（布魯塞爾-阿姆斯特丹）上市
- 4個主要市場包括有比利時、英國、歐洲和亞洲
- 位列歐洲20大保險公司之一
- 全球僱用超過13,000人
- 180多年豐富保險經驗
- 總流入金額高達1,730億港元
- 股東權益達784億港元
- 管理資產7,097億港元
- 穩健及卓越的風險管理
- 可靠及經常性的保險盈利

數據截至2011年12月31日

### Solid Insurance Group

- Listed on Euronext (Brussels – Amsterdam)
- The 4 key markets are Belgium, United Kingdom, Continental Europe and Asia
- Top 20 insurer in Europe
- 13,000 employees worldwide
- A heritage spanning more than 180 years
- Gross inflow HK\$173.0 billion
- Shareholders' equity HK\$78.4 billion
- Funds under management HK\$709.7 billion
- Conservative risk profile, sound risk management
- Solid and recurring insurance profitability

Data as of 31 Dec 2011



## 富通一覽

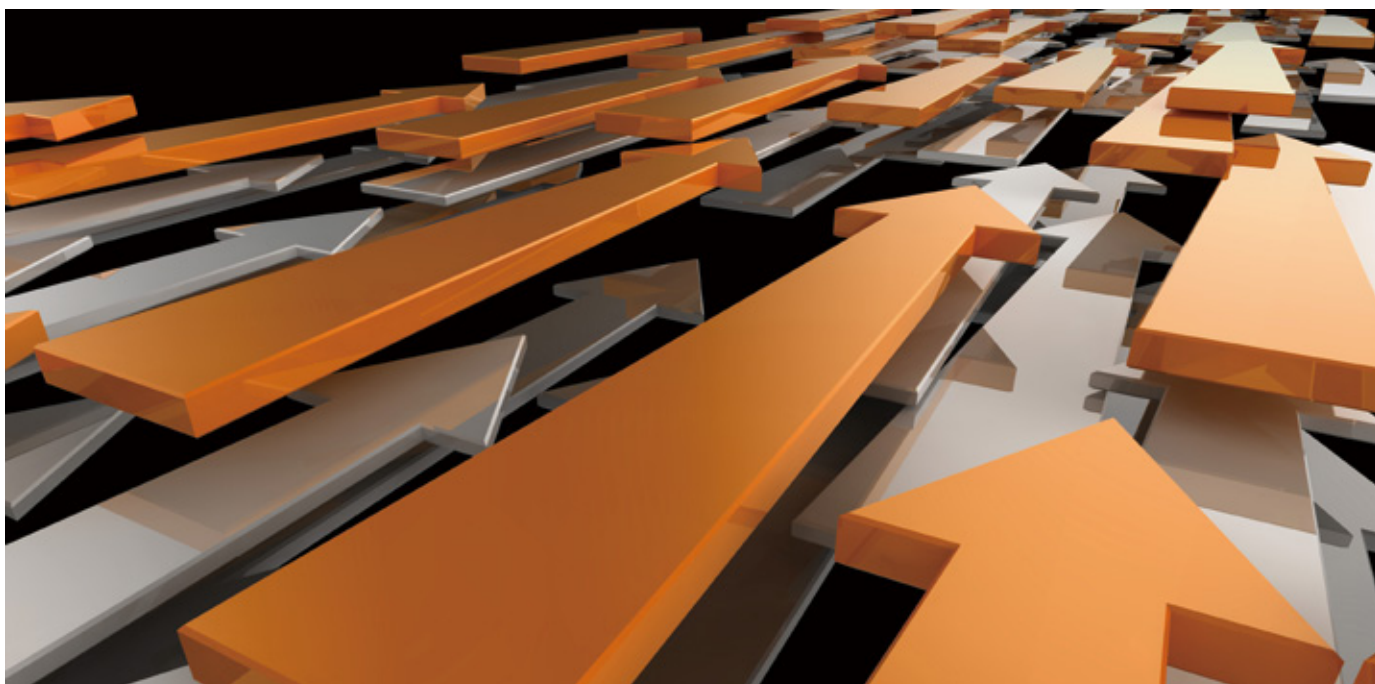
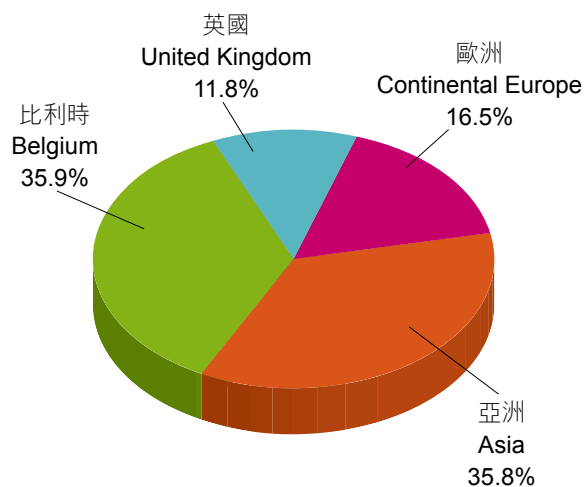
### 收入截至2011年12月底

	百萬港元 Million HK\$
<b>比利時</b> Belgium	<b>62,110</b>
人壽 Life	45,314
非人壽 Non-Life	16,796
<b>英國</b> United Kingdom	<b>20,453</b>
人壽 Life	516
非人壽 Non-Life	19,937
<b>歐洲</b> Continental Europe	<b>28,639</b>
人壽 Life	22,306
非人壽 Non-Life	6,333
<b>亞洲</b> Asia	<b>61,892</b>
人壽 Life	57,790
非人壽 Non-Life	6,102
<b>合共</b> Total	<b>173,094</b>
人壽 Life	123,925
非人壽 Non-Life	49,169

## Ageas in a Nutshell

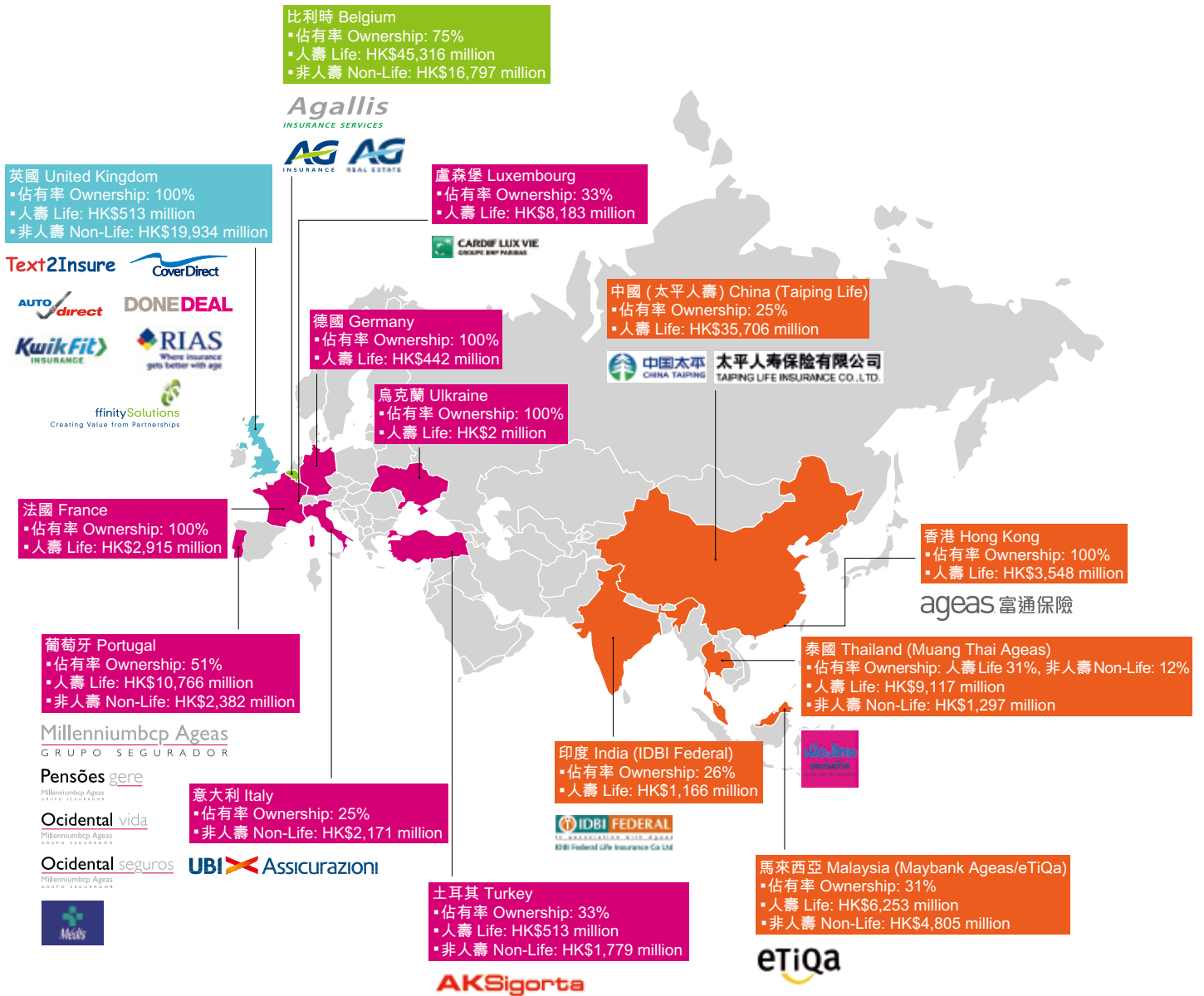
### Inflow End Dec 2011

收入以地區計算  
Inflow breakdown by segment



# 歐洲及亞洲業務一覽

# Europe and Asia Insurance Activities in a Nutshell



2011年收入 Gross inflow 2011

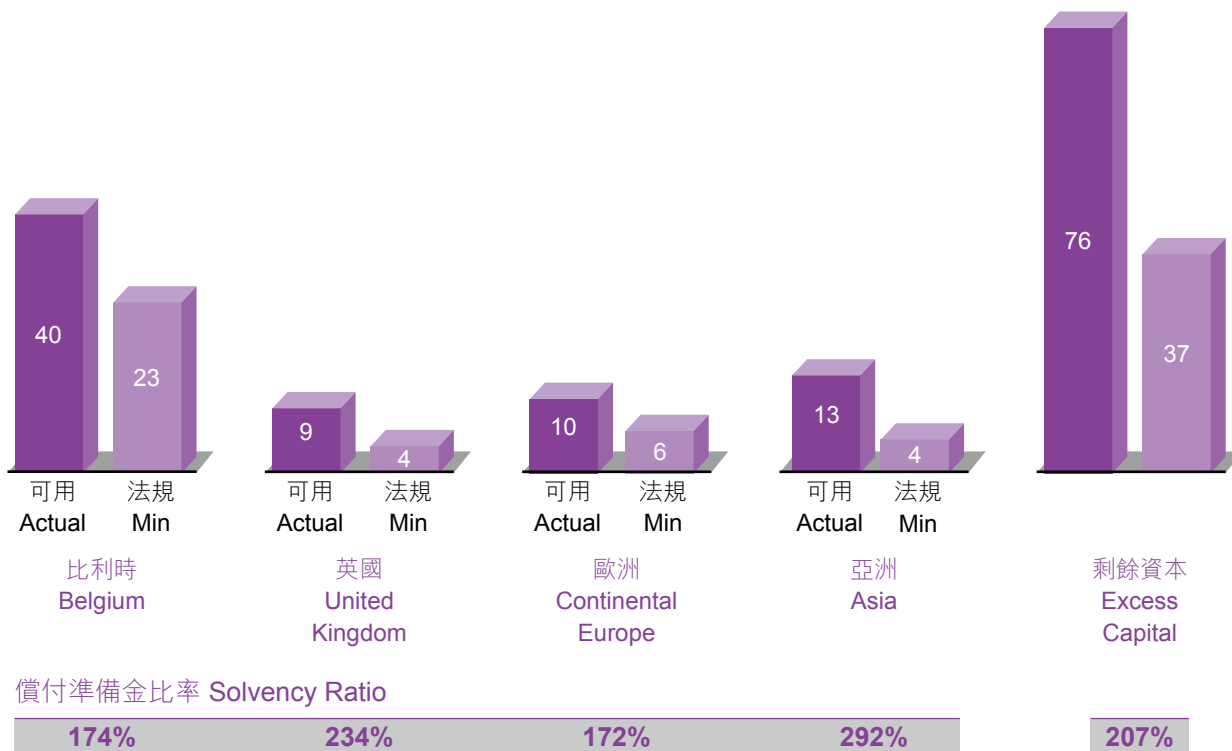
# 超卓償付能力

# Strong Solvency

截至2011年底  
End Dec 2011

■ 可用資本  
Total available capital

■ 法規償付準備金  
Required regulatory minimum



以十億港元計 in Billion HK\$



## 亞洲業務

富通在亞洲五個國家地區均有強大業務，其亞洲區總部設於香港，香港業務屬全資擁有。在中國、馬來西亞、泰國和印度的業務則與當地的領先金融機構及夥伴以合資企業形式運作。

### 香港

- 獨立財務顧問 (IFA) 部門再投入服務並錄得顯著業績。委任了六十新的代理商，業務新增長遠超目標 155%。
- 新建立的夥伴包括 BCT 銀聯集團和信安信託(亞洲)有限公司，提供全面的強制性公積金解決方案。
- 推出首個人民幣保險計劃「豐盛中華」；提供具吸引力的保證回報，貨幣升值的可能。
- 更新危疾儲蓄產品「康健終身」，率先推出糖尿病的全面保障。
- 無論在專業管理、產品開發、品牌推廣均受業界推崇，獲獎無數。

### 中國

與中國太平集團的合作踏入 10 週年，進佔第七大保險公司，超過 12,000 工作人員，網絡分佈超過 47,000 顧問及超過 19,000 銀行，超過 800 個分行和銷售點。

獲第六屆中國保險業創新獎：

- 最具創新力保險產品和最佳理財保險產品
- 最佳健康保險產品
- 最佳退休產品
- 最佳意外死亡產品

獲金財務策劃獎類別獎「最佳投資型保險產品」。

## Business in Asia

Ageas is active in five countries in Asia with its regional office based in Hong Kong being fully-owned. The other activities are organised in the form of joint-ventures with leading local partners and financial institutions in China, Malaysia, Thailand and India.

### Hong Kong

- Independent Financial Advisor channel re-launches with outstanding success. Sixty new broker mandates are signed and new business growth exceeds plan by 155%.
- New partnerships are established with BCT and Principal Trust Company (Asia) Limited, respectively to offer comprehensive MPF solutions.
- Launches its first Renminbi-denominated insurance plan “Dynasty”, offers attractive guaranteed yields with possible currency appreciation.
- Revamps its critical illness savings product “Forever Health”, the 1st in the market to offer cover for “Diabetes Mellitus”.
- In terms of professional management, product development, brand promotion, Ageas has received many industry awards for such excellence.

### China

Ageas celebrates in the 10th anniversary of partnership with China Taiping Group; which has become China's 7th largest insurer, employing over 12,000 staff, distributing through a vast network of 47,000 agents and over 19,000 bank outlets of various partner banks, supported by more than 800 branches and sales outlets.

The 6th Chinese Insurance Innovation awards:

- Most Innovative and Best Financial Planning Product
- Best Health Insurance Product
- Best Pension Products
- Best Accidental Death Product

Wins the “Best Investment Product of the Year” award from the Golden Financial Planning Awards category.



## 馬來西亞

- 與 Maybank 的合作踏入第十年，發展成多渠道的分銷商；繼續高踞市場第二位。
- 「最佳運營商」及「最佳承銷商」。
- 引入「Fortune 8」，成為保險界最佳銷售產品第二位。
- 與馬來西亞獨家郵件服務供應商建立合作關係，促使全國約 700 分行納入 Etiqa 版圖的新據點。

## 泰國

- 憑藉強大的夥伴關係和泰華農民銀行的網絡分佈；儘管洪水為患，Muang Thai 依然取得驕人業績，在銀行保險新業務市場保持首位。
- 整體壽險市場以總保費作計算，排第三位；繼續保持非壽險市場的第五位。
- 連續第 5 年獎獲頒發「優秀管理人壽保險」大獎。

## 印度

- 儘管對保險業的監管加緊，IDBI 繼續善用銀行的 1,800 分行與其超過 7,700 營業員的網絡分銷能力。
- 「Childsurance」能讓基金投資初年更快增值及當達標時讓基金減少回報波動。
- 取得「成功廣告大獎」，Wealthsurance 廣告則獲得銅獎。

## Malaysia

- Ageas celebrates its 10th anniversary of partnership with Maybank and has further expanded into a full-fledged multi-channel distribution. Maintains its strong 2nd overall position.
- “Best Group Business Operator” and “Best Bancatakafu Operator”.
- Launches a new product at Maybank branches, the “Fortune 8”, and is the 2nd best selling product.
- Establishes a new cooperation with POS Malaysia, which allows Etiqa to tap into the national courier’s approximately 700 branches nationwide.

## Thailand

- Muang Thai maintains its 1st market position in new business in bancassurance leveraging on the strong partnership and distribution network of KASIKORNBANK.
- Solid 3rd in terms of total premium in the overall life insurance market. Maintains its 5th position in non-life sector.
- Receives the “Life Insurance Company with Outstanding Management” Award for the 5th consecutive year.

## India

- Despite challenging regulatory monitoring, IDBI Federal Life continues to leverage on the distribution capabilities of IDBI Bank and Federal Bank’s 1,800 branches together and its agency force of over 7,700 agents.
- Launches “Childsurance” which enables faster growth in fund value during initial years and minimizes volatility in returns or benefit payout as relevant milestone approaches.
- Scores high at the EFFIE Awards (Awards for Effectiveness of Advertising) in which its Wealthsurance Ad wins the Bronze EFFIE.



## 富通保險（亞洲）有限公司

富通保險（亞洲）有限公司（「富通保險」）是富通的全資附屬機構，也是香港最大的壽險公司之一。富通總部設於比利時及荷蘭，擁有180多年的豐富保險經驗，位列歐洲20大保險公司之一，業務遍及歐洲和亞洲，目前員工超過13,000人。

憑藉我們的環球優勢及對本地市場的專業知識，富通保險為個人及機構提供多元化的保險及理財規劃服務。同時，中國太平保險（香港）有限公司，亞洲保險有限公司及三井住友海上火災保險（香港）有限公司為我們的業務夥伴，為客戶提供全面的一般保險服務。

新建立的夥伴包括BCT銀聯集團和信安信託（亞洲）有限公司，提供企業、個人和機構客戶全面的強制性公積金解決方案。

## Ageas Insurance Company (Asia) Limited

Ageas Insurance Company (Asia) Limited is one of the Hong Kong's largest life insurance companies. We are a wholly-owned subsidiary of Ageas, an international insurance company with a heritage dating back more than 180 years. Headquartered in Belgium and Netherlands, Ageas is among Europe's top 20 insurance companies, with 13,000 employees working throughout Europe and Asia.

Combining global strength with local flexibility, the company offers the Hong Kong market a diversity of financial protection products and wealth management services. In addition, we provide comprehensive general insurance services in partnership with China Taiping Insurance (HK) Company Limited, the Asia Insurance Company Limited and MSIG Insurance (Hong Kong) Limited.

New partnerships are established with BCT and Principal Trust Company (Asia) Limited, respectively to offer comprehensive Mandatory Provident Fund (MPF) solutions to businesses, individuals and institutional clients.



## 實力雄厚

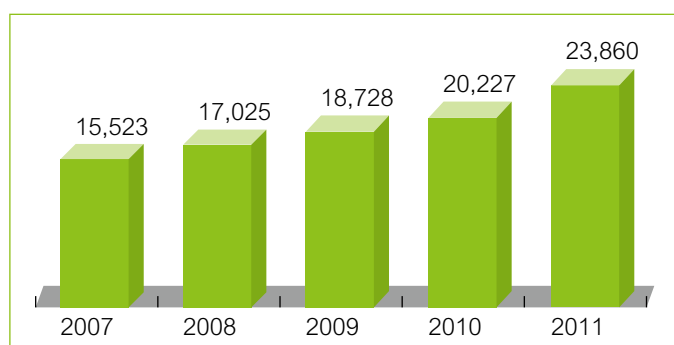
### 國際嘉許 信心保證

富通保險一向採取審慎的投資策略和專業的管理模式，榮獲多家國際信貸財務評級機構高度評價，雄厚實力毋庸置疑。

- A.M. Best : A- (優良)
- 惠譽國際 : A-
- 穆迪投資 : Baa1

### 審慎投資 客戶信賴

作為專業的理財機構，富通保險因應市場變化，適當地調整投資組合。此外，我們的投資組合中，固定收益的投資工具佔大部份，確保客戶得到合理回報。



資產總額 (百萬港元)  
Total Asset (Million HK\$)

### 償付能力 遠超要求

富通保險為一家在本地經營保險業務的獨立公司，受到香港保險業監理處的監管，其資產及負債均由香港公司獨立持有，投保人的利益從而得到妥善保障。

富通保險注重風險管理，其償付準備金比率遠超監管要求，足證公司財政穩健，值得信賴。

### 卓越表現 傲視同儕

富通保險的專業理財、多元產品以及雄厚實力，為業務發展注入強勁動力。以保險新生意計算，富通保險在保險界位列第5位 (截至2011年12月)。

## Solid Foundations

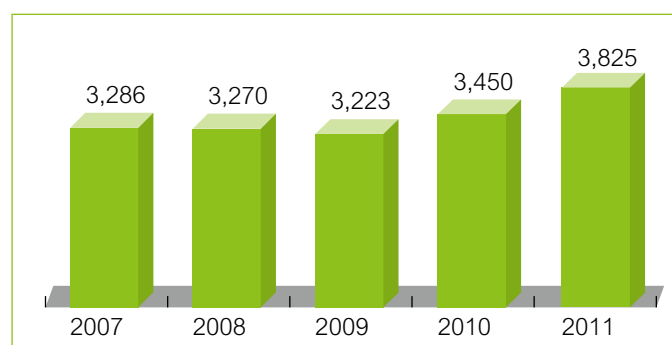
### Top-notch Credit Ratings

Ageas consistently implements cautious investment strategies. Our financial status is confirmed by the high ratings we receive from a number of global rating agencies, namely:

- A.M. Best : A- (Excellent)
- Fitch Ratings : A-
- Moody's : Baa1

### Cautious Investments

Drawing on our enormous financial planning experience, Ageas strives to gain optimal returns for our clients while safeguarding their wealth. We continuously review our investment mix to match our liabilities with the current market situation. The vast majority of our assets are invested in fixed-income instruments.



個人保費總額 (百萬港元)  
Total Premium (Million HK\$)

### Sound Solvency

We are regulated by Hong Kong's Office of the Commissioner of Insurance, and we operate as an entirely separate legal entity with ring-fenced assets. Our top priority is to protect our policyholders' interests fully and at all times.

We attach great importance to risk management and maintain a solvency position far exceeds the statutory requirement and it serves as a solid proof of our dependable financial strength.

### Remarkable Performance

Our professionalism, wide range of products and services and strong financial foundations have generated impressive growth. In 2011, we are one of Hong Kong's top 5 agency based insurance companies in terms of newly generated life insurance business.

## 卓越品牌

富通保險為配合市場演進，以「愛生活•愛未來」為主題，推出鮮明、富活力的企業形象。品牌推廣包括：

為首家採用港鐵廣告內之「U tie」程式推廣最新資訊後，今年再接再厲，成為全港首間公司運用最新QR互動程式推廣品牌。黃子華和影視紅星鄭裕玲攜手合作，為富通保險炮製新一輯互動廣告「打俾子華、DoDo姐」，直接打電話給名人，分享理財小貼士。

## Outstanding Corporate Branding

To raise its profile in Hong Kong, Ageas designs an aggressive advertising campaign to increase public awareness of the new brand and the theme “We love the future”. Including these:

The 1st time an insurance company uses the QR technology in interactive advertising campaign, the “Calling Dayo, Calling DoDo” promotion is starred with stand-up comedian Dayo Wong and the renowned movie and TV artist DoDo Cheng. Ageas also is the pioneer in using “U tie” technology to enable audience to scan the advertisements on MTR billboards in order to receive details of the latest promotions.



為加強富通保險充滿活力及動感的品牌形象，特別冠名贊助由陳奕迅、黃貫中 & The Postman 及吳雨霏擔綱的「富通保險呈獻新城極唱HD數碼音樂會」。3位樂壇炙手可熱、勁度十足的歌手同台演出，令數千理財精英及客戶享受勁歌熱舞，無盡視聽驚喜。

品牌代言人黃子華繼續宣揚 Ageas 品牌：「富通保險棟篤講您知」資訊系列在各大媒體播放。推出了以「健康與財富」為題的網站，可瀏覽不同之健康及理財資訊及短片，於互動區測試健康指數，下載商戶折扣優惠券。

To reinforce our energetic and vibrant brand image, Ageas is the title sponsor of the Metro Radio HD Digital Concert. Thousands of our consultants and customers enjoy the night with Cantopop star Kary Ng, Paul & The Postman and Eason Chan.

Dayo Wong continues to promote the Ageas brand by featuring in the “Health and Wealth” advertising campaign. He provides financial planning tips on various media. The “Health & Wealth” website offers up-to-date information about how to maintain a healthy life while staying abreast of the current situation in the financial markets.



## 卓越品牌

富通保險一向致力推動青少年足球運動，為傑志足球學校的首要贊助商。足校成立以來，已有超過300名本地少年免費接受具國際水平的足球訓練。

富通保險全力贊助本地甲組足球聯賽冠軍傑志與西班牙甲組勁旅維拉利爾之慈善足球賽。為日本地震、海嘯及核電事故的災民籌款，是本地為賑濟日本之唯一大型體育籌款活動。

## Outstanding Corporate Branding

Ageas is committed to developing youth football in Hong Kong and is proud to be the presenting sponsor of the Kitchee FCBEscola in conjunction with European Champions, FC Barcelona. Since its introduction, Kitchee FCBEscola has so far given more than 300 local children the chance to enjoy world-class football training free of charge.

Ageas is the major sponsor of Hong Kong League winners Kitchee's exhibition football match against Spanish League (La Liga) Villarreal C.F. It is the only large-scale sports events in Hong Kong to raise funds for victims of the Japanese earthquake, tsunami and nuclear disaster.



富通船隊勇奪香港帆船錦標賽冠軍。

富通保險連續3年冠名贊助香港高爾夫球錦標賽，行政總裁司徒富瑞表示：「富通的品牌形象鮮明又充滿活力，與錦標賽配合起來，實在是相得益彰。」

富通保險為比利時啤酒節的贊助商；客戶及顧問一同歡慶了充滿爵士音樂、啤酒、窩夫和特色朱古力的下午。

“Fly by Wire”, is sponsored by Ageas, wins Hong Kong National Sportsboat championship.

Ageas is the title sponsor of Hong Kong’s most prestigious golf tournament for a three-year period. Stuart explains: “Our title sponsorship aligns perfectly with the fresh and vibrant new image of the Ageas brand.”

Ageas is the sponsor for Belgian Beer Festival; our customers and consultants spend a wonderful afternoon with Grammy nominee jazz music, Belgian beers, waffles and delicious chocolates.



## 企業公民責任

富通保險連續10年獲香港社會服務聯會頒發「商界展關懷」標誌，以表揚公司履行良好企業公民的責任。自成立以來，富通保險一直名列愛心機構的行列。

「愛生活 • 愛未來」的富通保險，一向身體力行推動環保活動，獲環境保護運動委員頒發香港環保卓越計劃 - 減廢標誌（卓越級別）。

富通保險多年績極參與山頂明德醫院抬轎比賽，支持本地公益事業。創意無限，多次奪取「最佳轎子設計獎」及「最佳團隊合作」。最新主題為「Rock n' Run」，勇奪「搞鬼挑戰賽之最佳娛樂獎」亞軍。

## Corporate Social Responsibility

Ageas' long-term commitment to the community is recognised by the Hong Kong Council of Social Service with the title of "Caring Company" for the 10th consecutive year since its introduction.

HKAEE Wastewi\$e Label – Class of Excellence Growing greener every day has granted Ageas the Hong Kong Award for Environmental Excellence (HKAEE) in Wastewi\$e Label – Class of Excellence.

Rock n' Run is the theme of the Matilda Sedan Chair Race, our team is 1st Runner-up in the event's "Public Spirited Trophy-Most Entertaining Award".



富通保險連續第7年全力支持「樂施毅行者」，公司3隊參賽的同事完成100公里艱鉅的路程，為亞洲及非洲的扶貧及救災項目籌募經費。

富通保險主力贊助第三屆「大嶼山小牛」三項鐵人賽；今年受惠的是服務無家者的組織。

要改變世界，有人走更遠更長的路。我們的同事選擇攀登非洲第一高峰，為「香港乳癌基金會」籌款。

Out in force again, the consecutive 7th year, 3 enthusiastic teams square up to outpace their rivals as they complete the arduous 100-km course across mountainous terrain.

Ageas is a key sponsor of the 3rd Lantau Calves multi-sports race. The proceeds go to a project for homeless people in Hong Kong.

Some people who will go to extraordinary lengths to make an impact. One of our staff chooses to go to extraordinary heights, as he tackles Africa's highest mountain and to raise money for Hong Kong Breast Cancer Foundation.



## 市場推廣獎項

無論在專業管理、產品開發及品牌推廣，富通保險多年來均受業界推崇，獲獎無數。

- 華富財經 Quamnet 頒發「傑出保險公司」
- Hong Kong Business 頒發「傑出企業大獎 – 人壽保險」
- 連續三年獲資本壹週之「智選人壽保險品牌大獎」
- TVB「最受歡迎電視廣告 – 資訊系列優異獎」
- Hong Kong Business 評選為「卓越投資移民認可產品供應商」
- Benchmark 頒發「企業公民年獎 – 大型企業傑出成就獎」及「2010年度公共關係及傳訊獎 - 傑出表現獎」。

## Marketing Awards

In terms of professional management, product development, brand promotion, Ageas has received many industry awards for such excellence.

- Outstanding Insurer in the Quamnet Awards Outstanding Enterprises.
- Hong Kong Business magazine's High Flyer Awards since 2006.
- The winner of the PROchoice Award from Capital Weekly – Life Insurance for the 3rd consecutive year.
- Citation for Excellence in the recent TVB Most Popular TV Commercial Awards.
- Eminent Insurer by Hong Kong Business, due to swiftness in responding to the market's needs by introducing one of the first authorised products that cater to CIES applicants.
- Benchmark Magazine Corporate Citizen of the Year – Large Corporation – The Outstanding Achiever. That follows our success in winning the Benchmark Best PR & Communications Award – The Outstanding Achiever.



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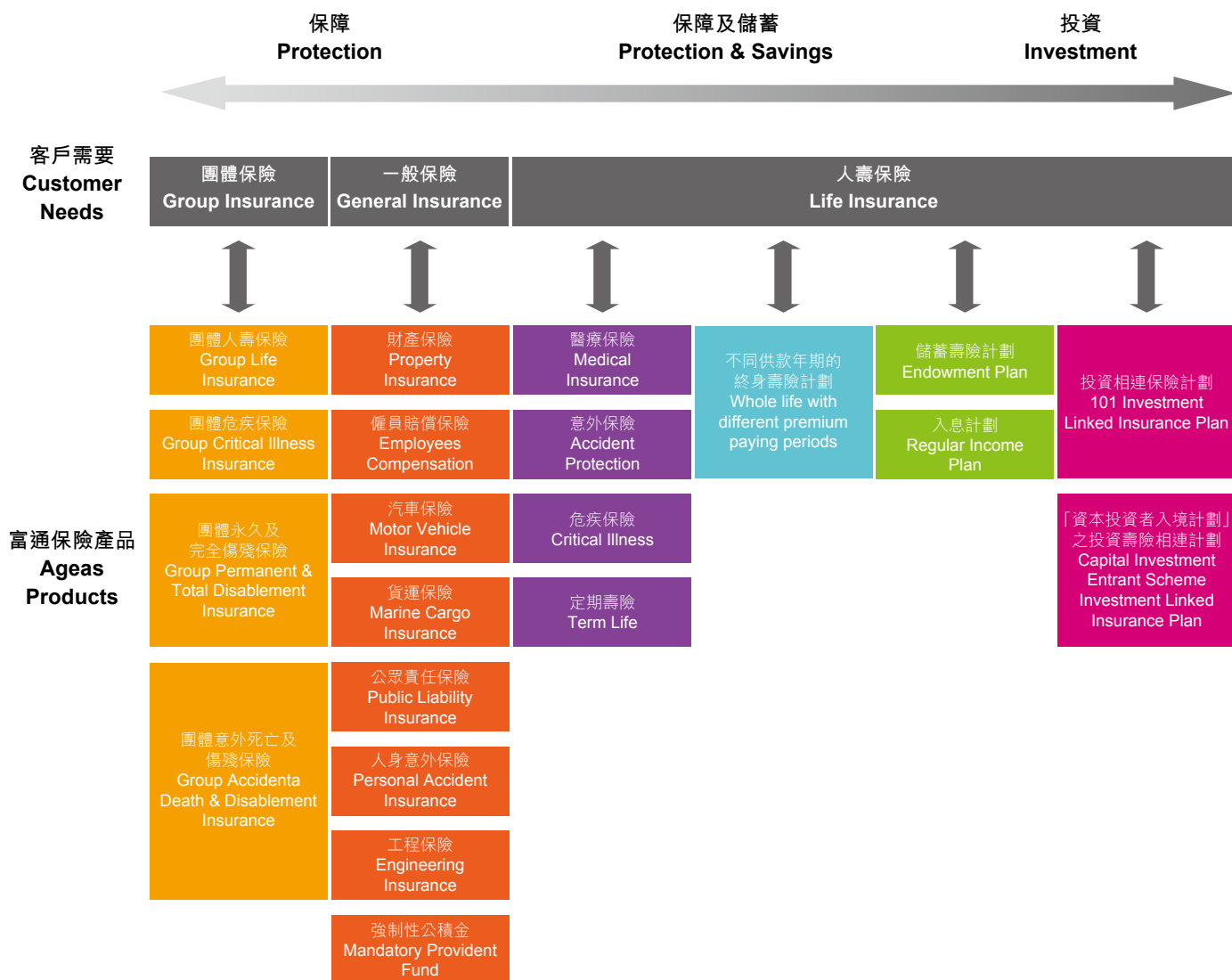
TVB MOST POPULAR  
TV COMMERCIAL AWARDS  
**2011**  
T V B 最受歡迎電視廣告大獎

## 多元化產品

富通保險明白在不同投資環境和人生階段，客戶會有不同的財務需要。憑藉多元化及具競爭力的優質產品，我們專業的顧問悉心為客戶籌劃全方位的理財方案，讓他們免除後顧之憂，輕鬆為財富增值。

## Diversified Products

Ageas fully understands that the financial focus of our customers changes according to market situations and during different stages of their lives. Drawing on a diversified range of competitive and high-quality products, our professional financial planners are committed to developing optimal solutions for their specific needs, thus simultaneously providing them with peace of mind and opportunities to accumulate wealth.



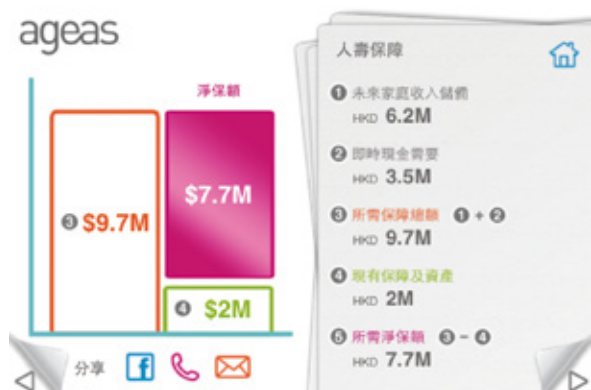


## 智能手機應用程式

蘋果系列的廣泛使用，為銷售團隊和客戶在財務策劃上提供了莫大的機遇，特設三個新的手機應用程式，涵蓋退休，教育基金和保障所需的即時資訊。圖文並茂的計算結果，更可以PDF檔案電郵寄存，方便列印參考。

## Ageas iPhone App

Ageas launches three new App calculators covering Retirement, Education and Protection solutions. These tools provide visual, personalized, quick and easy reference to specific financial goals planning. PDF result can be emailed, printed for future reference.



# 所有於以上程式內提供的資料只作參考之用。

# All information provided by the above apps should be used for reference purposes only.



## 聯絡我們

<b>獨立理財顧問服務部熱線</b>	<b>(852) 3192 8333</b>
傳真	(852) 2543 3660
網址	<a href="http://www.ageas.com.hk">www.ageas.com.hk</a>
辦公時間	星期一至五：上午9時至下午6時 星期六：上午9時至下午1時 星期日及公眾假期：休息
客戶服務中心	香港干諾道中111號永安中心27樓

## Contact Us

<b>IFA Concierge</b>	<b>(852) 3192 8333</b>
Fax	(852) 2543 3660
Website	<a href="http://www.ageas.com.hk">www.ageas.com.hk</a>
Services Hours	Monday to Friday : 9:00 am - 6:00 pm Saturday : 9:00 am - 1:00 pm Except Sundays and Public Holidays
Address	27/F Wing On Centre, 111 Connaught Road Central, Hong Kong





**富通保險（亞洲）有限公司**

於百慕達註冊成立之有限公司

**Ageas Insurance Company (Asia) Limited**

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