



中國人壽
CHINA LIFE

海外

香港分公司

信託公司

澳門分公司

新加坡公司

印尼公司

金融科技中心

中國人壽國際
金融研修院

堅守承諾 • 終身相伴
Lifelong Promise • Lifelong Partner



中國人壽保險（海外）股份有限公司（以下簡稱「中國人壽（海外）」）是中國人壽保險（集團）公司（以下簡稱「集團公司」）境外唯一的全資子公司。集團公司屬中國大型金融保險企業，2022年合併營業收入站穩萬億平台，合併總資產突破6萬億元。集團公司**連續21年入選《財富》世界500強企業**，2023排名第**54**位；**連續16年入選世界品牌500強**，2023年品牌價值高達**4,855.67億元**人民幣¹。2016年，中國人壽入主廣發銀行，開啟保險、投資、銀行三大板塊協同發展新格局。

中國人壽（海外）的歷史源遠流長，可追溯至1933年，與客戶風雨同舟90載。在集團公司的領導下，已發展成為**在港最大的中資保險公司和最大的中資機構投資者**，合併營業收入**逾500億港元**，合併總資產**4,903億港元**²。

中國人壽（海外）可投資資金達**3,932億港元**，面向全球近**50**個國家/地區的廣泛領域進行價值投資。

中國人壽（海外）立足港澳，聯結內地，面向東南亞，業務範圍包涵壽險、投資及強積金等，致力於為客戶提供人壽、儲蓄、年金等優質的產品及服務。公司總部位於香港紅磡中國人壽中心，**下設7家分支機構**，包括香港分公司、澳門分公司、信託公司、新加坡公司、印尼公司、金融科技中心，以及中國人壽國際金融研修院。全轄員工近4,000人，其中內勤人員750人。

China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") is the only overseas wholly-owned subsidiary of China Life Insurance (Group) Company, China's largest state-owned financial insurance corporation. In 2022, China Life Insurance (Group) Company's consolidated revenues exceeded a trillion dollars, and consolidated assets surpassed RMB 6 trillion. For **21 consecutive years**, China Life Insurance (Group) Company has joined the ranks of **Fortune Global 500 companies**, and ranked **54th** in 2023. For **16 consecutive years**, China Life Insurance (Group) Company has been named one of **the World's 500 Most Influential Brands**, with brand value of RMB **485.567 billion**¹. In 2016, China Life became the largest single shareholder of China Guangfa Bank, initiating a synergy layout among its insurance, investment, and banking businesses.

China Life (Overseas) has a rich heritage with its roots to be traced back to 1933, serving its customers for 90 years. With the strong support from the Group Company, **China Life (Overseas) becomes the largest Chinese insurer and Chinese institutional investor in Hong Kong**, with consolidated revenue **exceeds HKD 50 billion** and consolidated assets of **HKD 490.3 billion**².

China Life (Overseas) has **HKD 393.2 billion** investment capital, investing in nearly **50** countries and regions.

Deep-rooted in Hong Kong and Macau, China Life (Overseas) maintains strong business ties with Mainland China while expanding to Southeast Asia, with a wide range of business in life insurance, investment and Mandatory Provident Fund (MPF). China Life (Overseas) is committed to providing its customers with high-quality products and services in life protection, savings and annuities. Stationed at China Life Centre in Hung Hom, Hong Kong, China Life (Overseas) **established 7 subsidiary companies**, including Hong Kong Branch, Macau Branch, China Life Trustees Limited, Singapore Subsidiary, Indonesia Subsidiary, Fintech Centre, and China Life International Financial Academy. China Life (Overseas) has about 4,000 associates in total and 750 back-office associates.

1.世界品牌實驗室主辦的2023「中國500最具價值品牌」排行榜
"Top 500 Most Valuable Chinese Brands" 2023 by World Brand Lab

2.截至2023年9月30日
As of 30 September 2023

立足港澳、面向東南亞

- 中國人壽集團國際化戰略的橋頭堡和拓展海外市場的排頭兵
- 立足港澳、聯結內地、積極開拓東南亞業務
- 參與「一帶一路」倡議，支持當地經濟繁榮發展。中國人壽（海外）投資項目覆蓋**20**多個國家和地區，其中對「一帶一路」沿線國家的投資金額超過**120億**港元³

實力卓然、發展穩健



總資產**4,903億**港元



2023年上半年新造保單年度化
保費收入**全港排名第二**



澳門市場業務規模**最大**、市場
份額**最高**的中資壽險公司

Rooted in Hong Kong & Macau, Expanding to Southeast Asia

- The strategic headquarters for overseas business development of the parent company
- Profoundly rooted in Hong Kong and Macau, connecting to the Chinese mainland and expanding to Southeast Asia
- Support The Belt and Road Initiative and local economy development. China Life (Overseas) invests in more than **20** countries and regions, with total investment of over HKD **12 billion**³ in the countries of The Belt and Road Initiative in particular

Strong Financial Performance

- Total assets reached HKD **490.3 billion**
- The annualized premiums of direct new business ranked **2nd** in Hong Kong market in first-half of 2023
- The largest life insurer in terms of market share among Chinese insurance companies in Macau



三輪驅動、業務全面

- 協同內地機構，推出覆蓋粵港澳三地的保險產品和保障服務，服務三地民生
- 主營業務包括壽險、投資及強積金

Full-fledged Business with Three Major Pillars

- Jointly launched products and services with mainland counterparts for customers in Guangdong, Hong Kong and Macau
- Major businesses including life insurance, investment and MPF

財務實力

中國人壽（海外）的財務評級：



穆迪⁴



標準普爾⁵

Financial Strength

Financial Strength Rating for China Life (Overseas):



Moody's⁴



Standard & Poor's⁵

³截至2023年7月
As of July 2023

⁴截至2023年10月25日，穆迪將保險財務實力「A1」評級授予中國人壽保險（海外）股份有限公司
As of 25 October 2023, Moody's has assigned an "A1" insurance financial strength rating to China Life Insurance (Overseas) Company Limited

⁵截至2023年10月30日，標準普爾將本地貨幣長遠保險公司財務實力評級及發行人信用評級「A」授予中國人壽保險（海外）股份有限公司
As of 30 October 2023, Standard & Poor's has assigned an "A" long-term local currency issuer credit rating and insurer financial strength rating to China Life Insurance (Overseas) Company Limited



回饋社會、屢獲大獎

- 秉持「堅守承諾 終身相伴」的品牌核心理念
- 堅持保險本源，主動承擔社會責任，積極參與公益活動
- 憑藉優異業績，連續三年榮獲「傑出大灣區保險發展貢獻獎（壽險）」，連續兩年榮獲《Myth Focus》「亞洲最有價值服務大獎」，連續四年榮獲《經濟通》「健康同行夥伴大獎」，連續六年獲頒「積金好僱主」的獎項殊榮，以及獲「粵港澳大灣區百強企業傳承大獎」等業內多項獎項

CSR and Awards

- Commit to the Corporate Vision of "Lifelong Promise Lifelong Partner"
- Stick to profound roots, actively undertake CSR activities
- Received numerous awards including the "Outstanding Development Contribution to Insurance Industry in GBA Award" for 3 consecutive years; the "Asia's Most Valuable Brand Awards" by Myth Focus for 2 consecutive years; the "Health Partnership Awards" for 4 consecutive years; the "Good MPF Employer" for 6 consecutive years and the "GBA Top Enterprises Inheritance Award"





香港 Hong Kong

信託公司 China Life Trustees Limited

澳門 Macau

香港分公司

- 1984年成立，香港最大的中資保險公司，銀行、代理人、中介三大渠道全覆蓋
- 2023年上半年新造保單年度化保費收入**全港排名第二**⁶
- 與**18間**銀行成為策略夥伴
- 銷售網絡遍佈全港，在香港1200間銀行分行中，建立**超過600間**分行的銷售及服務網絡⁷

澳門分公司

- 1989年成立，澳門市場業務規模**最大**、市場份額**最高**的中資壽險公司
- **九年市場第一**，2023年6月末市場份額佔**37%**
- 2018年成為**第一批**非強制中央積金基金管理實體

信託公司

- 1995年成立，是**香港13間經核准並營辦強積金計劃的受託人之一**，專營各類信託業務、公積金及強積金計劃
- 2000年首批獲強制性公積金計劃管理局（積金局）核准的強積金受託人之一

新加坡公司

- 2015年成立，中國人壽第一間國外全資子公司。2022年首年保費收入同比大幅**增長70%**，新業務價值大幅**增長80%**
- 中資企業（新加坡）協會**副會長**單位

Hong Kong Branch

- Established in 1984, it is the largest Chinese insurer in Hong Kong. The main distribution channels include bancassurance, agency channel and brokerage
- The annualized premiums of direct new business ranked **2nd in Hong Kong market** in first-half of 2023⁶
- Established strategic partnerships with **18 banks**
- Established an extensive sales and service network of **more than 600 branches**⁷ among 1,200 bank branches in Hong Kong

Macau Branch

- Established in 1989, **the largest** Chinese life insurer in terms of business scale and market share in Macau
- Ranked **1st in the market for 9 years**, with a market share of **37%** at the end of June in 2023
- In 2018, it became **the first batch** of Non-Mandatory Central Provident Fund management entities in Macau

China Life Trustees Limited

- Established in 1995, **one of the 13 MPF trustees approved** and operate MPF registered schemes in Hong Kong, specializing in trust business, provident fund and MPF schemes
- One of the first MPF trustees approved by the Mandatory Provident Fund Schemes Authority (MPFA) in 2000

Singapore Subsidiary

- Set up in 2015, the first overseas subsidiary company established by China Life Insurance (Group) Company. In 2022, the first year premium **increased by 70%**, and new business value (NBEV) **climbed 80%**
- **Vice-President** of China Enterprises Association (Singapore)

6. 資料來源：保險業監管局 — 2023年1月至6月香港長期保險業務的臨時統計數字 — 新造直接業務（個人壽類別 A-F）
Insurance Authority's provisional Statistics on Hong Kong Long Term Insurance Business from Jan to Jun 2023 - Direct New Business (Individual Business Classes A to F)

7. 截至2023年4月30日
As of 30 April, 2023

新加坡 Singapore

印尼 Indonesia

深圳 Shenzhen

中國人壽國際
金融研修院
China Life International
Financial Academy



印尼公司

- 2018年成立，深耕華人群體，打造新商業模式
- 支持「一帶一路」建設，與雅萬高鐵、鎳鋼工業園等「一帶一路」重點項目緊密聯繫
- 積極拓展本地銀行渠道、直銷、中介及創新渠道
- 2022年**首款**重疾險獲監管機構批准

金融科技中心

- 科技賦能、創新驅動
- 整合重構港深兩地IT資源，承接公司整體IT研發與系統建設
- 構建**安全可靠**的雲上系統架構
- 實現**數智化經營**，促進商業模式再造

中國人壽國際金融研修院

- 借鑒教育培訓國際化標準，整合海外金融和教育培訓資源
- 聚焦公司**人才隊伍建設**，向員工提供多元化、高品質教育培訓服務
- 2022年總培訓時數**逾20,000小時**，總參加培訓學員**逾14,000人次**

Indonesia Subsidiary

- Set up in 2018, concentrating in Chinese communities, and formulating a new business model
- **Support the construction of The Belt and Road** and work closely with The Belt and Road key projects such as Jakarta-Bandung High-speed Railway and Nickel Steel Industrial Park
- Proactively expanding local bancassurance channels, direct marketing, brokerage, and other innovative distribution channels
- Launched its **first critical illness product** approved by regulator in 2022

Fintech Centre

- Technology-driven innovation
- Integrate the IT resources in Hong Kong and Shenzhen, responsible for the company's IT and system development
- Construct a **secure and reliable** cloud structure
- Enable **digital operation**, and facilitate business model innovation

China Life International Financial Academy

- Integrate overseas finance and training resources to align with international education standards
- Focus on **talent development**, and provide a wide variety of high quality trainings to associates at all levels in the company
- In 2022, the total training hours **exceeded 20,000 hours** with a total attendance of **more than 14,000**

客戶服務熱線
399 95519
中國內地客戶服務熱線
400 60 95519

www.chinalife.com.hk



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關注「國壽海外」

中國人壽保險（海外）股份有限公司 China Life Insurance (Overseas) Company Limited

電郵 Email: info@chinalife.com.hk

中國內地服務熱線*:

95519客戶服務專線:95519 (接通後按「8」, 然後按「1」)

400客戶服務熱線:400 60 95519 (接通後按「1」)

客戶服務熱線 Customer Service Hotline: (852) 399 95519

Mainland China Service Hotline*:

95519 Dedicated Hotline: 95519 (Press "8" after connection and then press "1")

400 Service Hotline: 400 60 95519 (Press "1" after connection)

*不論透過手機、固網電話、公共電話或電話卡於中國內地致電此服務熱線，均免收長途電話費用，惟市內通話費用（如有）則需由來電者承擔。

This service hotline can be accessed from mobile lines, fixed telephone lines, payphones and call cards and are free of IDD charge. Callers have to bear local access fees (if any) from their service providers.

中國人壽保險（海外）股份有限公司（於中華人民共和國註冊成立之股份有限公司）

China Life Insurance (Overseas) Company Limited (Incorporated in the People's Republic of China with limited liability)