

## HSBC Insurance in the Asia-Pacific region

### Who we are

Headquartered in London, the HSBC Group is one of the largest banking and financial services organisations in the world. The Group's international network comprises around 10,000 offices in 83 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa.

Through its banking, consumer finance and insurance subsidiaries, HSBC provides a broad range of insurance products and services to its personal, commercial, corporate, institutional and private banking customers in 53 countries and territories, under the 'HSBC Insurance' umbrella. In Asia-Pacific a comprehensive range of insurance services is provided by Group members as described below.

### Entities in Asia Pacific

**HSBC Insurance (Asia-Pacific) Holdings Limited** is a wholly owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited, which is owned by HSBC Holdings plc, the London-based holding company of the HSBC Group.

HSBC Insurance (Asia-Pacific) Holdings Limited is the holding company for HSBC insurance manufacturing operations in Asia Pacific.

In the Hong Kong Special Administrative Region (SAR) and Macau SAR, **HSBC Insurance (Asia) Limited** provides a wide range of general insurance business including property and casualty insurance, and medical and healthcare insurance protection, and **HSBC Life (International) Limited** offers life insurance and retirement schemes.

**Hang Seng Insurance Company Limited** and **Hang Seng General Insurance (Hong Kong) Company Limited** are wholly owned subsidiaries of Hang Seng Bank, a member of the HSBC Group. Sharing the Bank's philosophy of service excellence, they provide individual and corporate customers in Hong Kong with a wide range of comprehensive life and general insurance services.

In Singapore, **HSBC Insurance (Singapore) Pte Limited** is a wholly owned composite insurer providing a wide range of personal and commercial products and services as well as a major player in the Takaful market, providing Muslim customers with Shariah compliant insurance and investment products.

In Malaysia, **HSBC Amanah Takaful (Malaysia) Sdn Bhd** is a 49% joint venture takaful company, with other shareholders being Jerneh Asia Berhad and Employees Provident Fund of Malaysia. It is one of the first takaful joint ventures in Malaysia and HSBC's first dedicated takaful company that provides a wide range of individual and commercial life and general insurance products and services. HSBC Amanah Takaful (Malaysia) is the first takaful company globally to obtain an "A" class rating from a global credit rating agency.

In Taiwan, HSBC launched its life insurance operations by opening a branch of **HSBC Life (International) Limited**.

Through joint ventures and partnerships, HSBC Insurance furthermore has a presence in:

- **South Korea** – a 50% less one share interest in **Hana HSBC Life Insurance Company Limited**
- **India** – a 26% stake in **Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited** (Insurance license pending regulatory approval)
- **Vietnam** – a 10% interest in **BaoViet Holdings**

HSBC Insurance also has representative offices in mainland China and Vietnam.

In addition HSBC Insurance through its affiliates within the HSBC Group holds a 16.784% investment in Ping An Insurance (Group) Company of China, Limited.

### HSBC Insurance Brokers (Asia-Pacific) Limited

Throughout Asia Pacific, HSBC Insurance Brokers enjoys an enviable reputation for innovation in the field of risk management, insurance broking and consultancy. The company's rich breadth of resources enables it to develop innovative solutions that address clients' specific risk requirements. Acting independently and for the client to source insurance protection from all Asian Insurance Markets.

<b>Financial highlights</b>	HSBC Insurance (Asia-Pacific) Holdings Limited's total assets stood at HK\$116 billion at 31 December 2007.	
<b>Employees</b>	HSBC Insurance employs over 2,000 dedicated staff in its Asian underwriting and broking businesses, providing professional support to its business partners and customers.	
<b>Products and services</b>	<p><i>Insurance and pension plans</i></p> <p>HSBC Insurance is a customer-focused organisation dedicated to providing quality products and services. It is a major provider of liability, life, marine, medical and property insurance, and pension plans. Services include comprehensive insurance programmes and tailor-made schemes for corporate and individual customers, ensuring that all clients' insurance needs can be met by one financial services organisation. In Singapore, HSBC Insurance is the largest provider of insurance services to the Muslim population for which it offers a range of Takaful insurance products. In Malaysia, HSBC Amanah Takaful offers a range of family (life) and general Takaful products to both local retail and corporate customers.</p> <p><i>Mandatory Provident Fund</i></p> <p>In the Hong Kong SAR, HSBC, through HSBC Life (International) Limited and other members of the HSBC Group provides customers with the full range of services required to arrange and maintain a Mandatory Provident Fund scheme comprising administration, custodianship, fund management and trustee services.</p> <p><i>Retirement schemes</i></p> <p>HSBC Life (International) Limited is the largest administrator of retirement schemes in Hong Kong. It is a market leader in the provision of Mandatory Provident Fund (MPF) schemes and voluntary pension schemes (ORSO). The business had total funds under management of HK\$124.2 billion as at 31 December 2007.</p>	
<b>Professionalism</b>	HSBC Insurance provides quality services, including the prompt and equitable settlement of claims and, as part of the HSBC Group, can assure customers of its financial security and professionalism.	
<b>Reputation &amp; Financial Strength</b>	<p>HSBC Insurance (Asia) Limited – Standard &amp; Poors AA, AM Best A+</p> <p>HSBC Life (International) Limited – Standard &amp; Poors AA, AM Best A+</p> <p>HSBC Insurance (Singapore) Pte Limited – Standard &amp; Poors A</p> <p>HSBC Amanah Takaful (Malaysia) Sdn Bhd – Fitch A- (A minus with outlook stable)</p>	
<b>Awards</b>	<p>2007 – Best SME Partner for MPF Services by Economic Digest magazine</p> <p>2007 – High-Flyer Outstanding Enterprise, General Insurance category by Hong Kong Business magazine</p> <p>2007 – Excellence in Bancassurances under The Asian Banker Excellence in Retail Financial Services Awards 2007 by The Asian Banker journal</p> <p>2005-2007 – Caring Company by The Hong Kong Council of Social Service</p> <p>2006 – Life Insurance Company of the Year by Asia Insurance Review</p> <p>2006 – Broker of the Year by Asia Insurance Review</p> <p>2002 – Certificate of Merit by HKMA Quality Award</p> <p>2000 – General Insurance Company of the Year by Asia Insurance Review</p>	
<b>Distribution</b>	Through its various underwriting companies, HSBC Insurance serves the needs of international and local network brokers and agents, direct customers, and its principal agent, The Hongkong and Shanghai Banking Corporation Limited.	
<b>Website</b>	<p>HSBC Insurance (Asia-Pacific) Holdings Limited</p> <p>HSBC Insurance Brokers (Asia-Pacific) Limited</p> <p>Hang Seng Insurance Services</p>	<p><a href="http://www.insurance.asiapacific.hsbc.com">www.insurance.asiapacific.hsbc.com</a></p> <p><a href="http://www.insurancebrokers.hsbc.com">www.insurancebrokers.hsbc.com</a></p> <p><a href="http://www.hangseng.com/insurance">www.hangseng.com/insurance</a></p>



## Offices

### Head office:

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### South Korea office:

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### Macau branch office:

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### India office:

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Life Insurance Company Limited  
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## China Representative Offices

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## Vietnam Representative Office

### Hanoi

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## Other Offices

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*Note: All the above information was updated as of March 2008, unless otherwise stated.*

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