

About BOC Life

BOC Group Life Assurance Company Limited ("BOC Life") upholds the "People-Oriented, Customer-First" principle, dedicated to offering comprehensive life insurance, wealth management, medical, and retirement protection services. Embracing innovation and focusing on high-quality development, BOC Life has become one of the leading life insurance companies in Hong Kong. As a trusted life partner to our stakeholders, BOC Life is committed to providing exceptional products and services that empower customers at every stage of their life. We strive to create sustainable value for shareholders while cultivating a rewarding environment for our employees as their employer of choice. BOC Life places great emphasis and promote sustainability by embedding Environmental, Social, and Governance (ESG) elements into its business strategy and operations. We advocate the "Sustainability Starts with Me" principle, cultivating a sustainability-driven corporate culture, where ESG elements are embraced in both work and life.

SINCE
1998

Your Life Partner

Commenced operation in Hong Kong in 1998, BOC Life has grown to become one of the largest and leading life insurers in Hong Kong.

Our robust business is backed by the financial strength of our shareholders — BOC Hong Kong (Holdings) Limited (Stock code: 2388) and Bank of China Group Insurance Company Limited.

A\$

Solid Financial Strength Affirmed by International Rating Agencies

Financial Strength Rating **"A"** by Standard & Poor's

Financial Strength Rating **"A1"** by Moody's

The total assets amount to
HK\$261.5 billion¹



No. 1 in the Market

No. 1 in RMB insurance market for over 10 consecutive years²

Direct Sales channel ranking in the market³

Wealth Management Team Per Capita Productivity ranking⁴



Market-Leading

Top 3 Market Ranking – Standard New Business Premiums⁵

Several of the whole life insurance products achieved **100% fulfillment ratio**

Certified as Stable Fulfillment Ratio Insurer⁶

10Life **"Wealth Insurer of the Year"** – Awarded for Three Consecutive Years (2024 – 2026)⁶

Bancassurance and Brokers channels ranked among the top in the market⁷

Wealth Management Team MDRT members + 60% YoY (2025)⁸

1. Data as of March 2026.

2. Based on the standard new business premiums for direct individual new business issued in RMB in the "Quarterly Release of Provisional Statistics for Long Term Business" published by the Insurance Authority (IA) from 2013 to 2025 (statistics for 2025 are referred to as the "IA's 2025 Statistics") (https://www.ia.org.hk/en/infocenter/statistics/market_7_2025.html). The standard new business premiums are defined as the sum of the annualised premiums and 10% of single premiums of new business.

3. Based on the standard new business premiums for direct individual new business sold through the "Direct sales" channel in the IA's 2025 Statistics. The standard new business premiums are defined as the sum of the annualised premiums and 10% of single premiums of new business.

4. Based on (i) the number of tied agents recorded in the "HK Life Insurance Intermediary Monitor" published by the market research company "Pi Financial Services Intelligence" (as of 31 Dec 2025), and (ii) the standard new business premiums for direct individual new business sold through the "Agents" channel as stated in the IA's 2025 Statistics, these figures are compared against BOC Life's relevant internal data for the same period to derive a general statistical estimation. Per capita productivity is defined as the per capita standard new business premiums, calculated by dividing the total standard new business premiums by the number of tied agents, using the data of 2025 as the reference. The standard new business premiums are defined as the sum of the annualised premiums and 10% of single premiums of new business.

5. Based on standard new business premiums for direct individual new business as stated in the IA's 2025 Statistics. The standard new business premiums are defined as the sum of the annualised premiums and 10% of single premiums of new business.

6. Awarded by the Hong Kong insurance comparison platform 10Life in the relevant year(s) of "10Life 5-Star Insurance Awards".

7. Based on the standard new business premiums for direct individual new business sold through the "Bancassurance" and "Brokers" channels, as stated in the IA's 2025 Statistics. The standard new business premiums are defined as the sum of the annualised premiums and 10% of single premiums of new business.

8. The year-on-year growth rate of MDRT members is calculated based on BOC Life's internal data, comparing the number of MDRT members 2026 (based on 2025 performance) with that in 2025 (based on 2024 performance).

Innovative Product and Service Offerings

- We provide comprehensive protection and financial planning services to our customers while offering a diverse range of products including whole life, universal life, endowment, annuity, critical illness and health insurance plans with flexible currency options tailored to diverse customer needs.
- As one of the first insurance companies to launch Qualifying Deferred Annuity Policy (QDAP), our offerings have been well-received by the market since launch.



Bancassurance

Distribute insurance products through Hong Kong's extensive branch network by leveraging the banking platforms of Bank of China (Hong Kong) Limited and Chiyu Banking Corporation Limited.



Digital Channels

Diverse online insurance products are available for purchase within a few taps on computers or smart phones.



Wealth Management Team

Provide life insurance, financial planning and one-stop banking service referrals to help customers to manage their personal finances with ease.

Advantages of Multi-channel Distribution



Brokerage

Through a network of professional and experienced local and international insurance brokers and independent financial advisers, customers from diverse backgrounds with different demands are offered with customised solutions covering a broad range of high-quality products and services.



Building a Wellness Ecosystem

- BOC Life's wellness ecosystem brand "Live Young" introduced the "Biological Age Model BAM" for the first time, which helps users calculate their biological age and gives reward points when customers successfully "reverse" their age, which can be used to redeem various digital rewards. Coupled with games, charity and social elements, "Live Young" promotes healthy living among users and their family members.



Seizing Opportunities in the Greater Bay Area

- BOC Life actively supports China's retirement finance policies and the Greater Bay Area integration strategy. Leveraging the strengths of Bank of China's 'BOC Silver Age' brand, it has entered into a strategic partnership with Shenzhen Wellbeing and Wellness Group and Bank of China Shenzhen Branch to develop a distinctive cross-border elderly care model centred on 'Finance + Wellness'. Through complementary strengths and resource sharing, the initiative seeks to enhance the well-being of residents across the Greater Bay Area.



Elevating Pension Finance with High-Quality Development

- Addressing the increasing retirement needs of senior citizens, BOC Life is continuously innovating and refining our products and services. We have taken the lead in establishing the "Assure2gether" alliance, and have developed a holistic retirement financial service solution that integrates "Comprehensive financial products + diversified elderly care services". Furthermore, we have introduced the "RetireCation" experience programme to help customers in creating a more comprehensive "enjoying retirement" blueprint.



Promoting Green Finance

- Incorporating ESG considerations into investment decision-making process and selecting suitable opportunities in line with responsible investment principles.

Professional Investment Team

- BOC Life's experienced and professional investment team builds diversified portfolios of fixed-income and growth investment assets.
- With a combination of prudent investment strategies and flexible asset allocation, BOC Life actively seizes investment opportunities. Our team selects financial instruments available in financial markets around the world with the goal of delivering investment returns and achieving steady growth.



Equities

Diversified across different stock markets with a primary focus on The Chinese mainland, Hong Kong and U.S. markets.



Private Funds

Investments are made with reputable private funds.



Fixed-income Funds

Investment in a wide range of fixed income instruments like senior loan funds and bond funds.



Bonds

Investments are made in investment-grade bonds, with portfolios diversified across various regions, most of the assets have a credit rating of A or above.

Cross-platform User-friendly Services

- Diversified online services allow customers to apply for insurance plans and manage policies anytime, anywhere.



One-stop eService Platform

Customers can purchase a range of insurance products entirely online via the BOCHK Mobile Banking App, BOC Life Mobile App or online platform, enjoying a brand-new level of convenience and experience.



Manage Policies with Ease

Customers can use the self-service digital platform to easily view and manage their policy details, such as updating their address or change of option for dividend/guaranteed cash payment. Additionally, they can submit online claims for specific policies quickly and conveniently.



Simple Claim Application Procedure

"Easy Claim" is a simple and convenient application process designed to provide customers with instant assessment results for specific items. "eConnect" assists customers in notifying other insurance companies for follow-up arrangements.

Customer Service Centres

- Customer Service Centres are conveniently located at Hong Kong's key business hubs:

11/F, Tower 5, The Gateway,
15 Canton Road, Tsim Sha Tsui, Kowloon

East Hall, 1/F, Bank of China Tower,
1 Garden Road, Central, Hong Kong



Awards and Recognitions

- With its strong capabilities, innovative products, excellent services, professional talents and contribution to the community, BOC Life has received recognitions from various sectors, demonstrating its outstanding performance in business, product offerings, customer service, brand, and corporate social responsibility. These accolades highlight the company's corporate values and position as one of the market's leading insurance providers.

