

万通保险国际有限公司（万通保险）的主要权益股东*包括拥有174年历史、美国五大寿险公司**之一的Massachusetts Mutual Life Insurance Company（美国万通），以及云锋金融控股有限公司等。

万通保险与Barings（霸菱）为长久战略合作伙伴，凭借独占鳌头的环球投资实力与合作网络，携金融科技创新强劲动能，居香港保险业领先地位。

The major shareholders* of YF Life Insurance International Limited (YF Life) include Massachusetts Mutual Life Insurance Company (MassMutual), which itself has 174 years of experience and is one of the Five Largest US Life Insurance Companies**, as well as Yunfeng Financial Holdings Limited, among others.

YF Life is a long-term strategic partner of Barings. We stay at the forefront of Hong Kong's insurance industry with our superior global investment capabilities, extensive partnership network, and fintech innovation.

* 美国万通及云锋金融控股有限公司为间接持有万通保险国际有限公司的股份。

**美国五大寿险公司乃按2025年6月2日《FORTUNE 500》公布的「互惠寿险公司」及「上市股份寿险公司」2024年收入排行榜合并计算。

* MassMutual and Yunfeng Financial Holdings Limited have indirect shareholdings in YF Life Insurance International Limited.

**The “Five Largest US Life Insurance Companies” are ranked according to the results of “Insurance: Life, Health (Mutual)” and “Insurance: Life, Health (Stock)” on total revenues for 2024, and based on the FORTUNE 500 as published on June 2, 2025.

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万通保险国际有限公司

YF Life Insurance International Ltd.

www.yflife.com

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YouTube



小红书 RedNote



万通保险，一家更懂投资的保险公司

YF Life,
AN INSURANCE
COMPANY
WITH
AN INVESTMENT
EDGE

专于投资之道 精于保险之本 Invest With Vision Insure With Confidence



公司背景

万通保险国际有限公司（万通保险）的主要权益股东*包括拥有174年历史、美国五大寿险公司**之一的Massachusetts Mutual Life Insurance Company（美国万通），以及云锋金融控股有限公司等。

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Company Background

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服务范围

自扎根香港以来，万通保险以环球视野与智慧科技，持续为客户提供各种人寿保险，包括医疗、危疾、储蓄、退休年金保险等等，以及强积金服务，让客户管理风险与财富。

Scope of Services

Since taking root in Hong Kong, YF Life has been providing an array of life insurance products including medical, critical illness, savings, and retirement annuity plans, as well as MPF services, enabling customers to manage their risks and wealth with our global perspective and smart technology.

投资能力

万通保险构建了独特的「Invesurance」投资哲学以及独树一帜的「1+N」投资体系。其与美国万通旗下顶级环球资产管理公司——霸菱保持长期战略合作，筑起稳健增长的财富底仓；同时，配合公司持续扩张的全球另类投资网络，连结N个全球顶尖投资合作伙伴，遴选全球稀缺目标，主动捕获更高额的收益，为保险资产打开世界级投资版图，构建值得信赖的财富保障生态。

Investment Capabilities

"Invesurance" is our unique investment philosophy, implemented via our distinctive "1+N" investment framework. With Barings, a premier global asset management firm under MassMutual, as our long-term partner, we have established a solid foundation for capital growth. On top of internal resources, we also leverage our extensive investment network and have established long-term partnerships with global asset managers (the "N" component of our investment framework), such that we can actively pursue opportunities for enhanced returns. This enables us to create a trustworthy wealth protection ecosystem for our customers.



行业领先 Industry Leader

实力雄厚
Strong
Capabilities

为港启新
Innovating for
Hong Kong

双位
数字

过往二十多年，新造个人寿险
业务业绩平均每年录得双位数
增长*

Achieved double-digit
average annual growth
in new individual
business over the past
two decades

1/4

香港每4张年金保单
就有一张来自万通保险**

1 in every 4 annuity insurance
policies in Hong Kong is from
YF Life

96% MPF
CPF

保单续保率高达96%，
领先同业***

96% persistency rate,
outperforming peers
in the industry

香港强积金供应商
澳门央积金供应商

MPF service provider in Hong Kong
CPF service provider in Macau

* 数据截止至2024年年底。

** 该表述不包含QDAP「退税年金」。

*** 资料统计截止至2024年年底。

* Data as of the end of 2024.

** The expression does not include QDAP
"Tax refund annuity".

*** Information as of the end of 2024.

开拓多项「港澳首创」保险方案：

- 万用寿险计划
- 终身年金计划
- 保证受保的人寿计划

不断创新优化，引领市场多项「港澳首创」产品保障：

- 率先将年金功能引入储蓄分红产品
- 12款终身年金选择
- 精/ 卵细胞冷冻保存保障
- 慢性疾病管理 - 糖尿病保障

Developing a number of "First in market" insurance
solutions for Hong Kong and Macau:

- Universal Life Plans
- Lifetime Annuity Plans
- Guaranteed Acceptance Plans

Continuous innovation and optimization, pioneered an
array of insurance solutions in Hong Kong and Macau:

- First to Introduce Annuity into Savings Insurance
- 12 Lifetime Annuity Options
- Sperm/ Oocyte Cryopreservation Benefit
- Chronic Disease Management - Diabetes Coverage

不负所托

Worthy of Trust

信心保证

Assured
Confidence

101%

旗舰储蓄分红险分红实现率最高达101%*

Up to 101% fulfillment ratio for the
flagship savings insurance

330亿

累计赔付及保单利益超过
\$33,000,000,000港元***

HK\$33 billion+ paid in policy
benefits

4%

万通终身年金系列基本派息率在过往
20年末低于每年4%**

Stable dividend payout of over
4% on lifetime annuity policies
for 20 consecutive years

40万

过往曾处理逾 400,000 宗索偿，
包括人寿、医疗、危疾、意外等***

Paid over 400,000 claim cases,
including life insurance, medical,
critical illness, accident, etc.

240%⁺

偿付能力充足率超过240%****，
远高于监管要求的最低水准

240%+ solvency ratio, significantly
higher than regulatory
requirements

投资卓见

Insurance
Prowess

A-

连续7年获惠誉国际A-（强劲）保险
公司财务实力评级，展望稳定

‘A-’ (Strong) Insurer Financial
Strength Rating with a stable
outlook from Fitch Ratings for 7
consecutive years

Invesurance

开启Invesurance保险投资新范式

With "Invesurance" as the investment philosophy, redefines the future of Insurance Investment

*数据源自万通保险2024年分红实现率，旗舰储蓄分红险指富饶传承系列储蓄计划，包括：富饶传承储蓄计划、富饶传承储蓄计划2和富饶传承储蓄计划3。
**自2004年推出首个终身年金储蓄计划至今的基本派息率不低于每年4%。
***资料统计截止至2024年年底。
****此乃2024年底未经审计的偿付能力，远高于监管要求的最低水准100%。

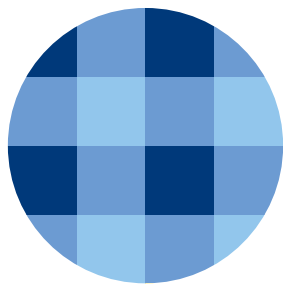
* Data derived from YF Life's fulfillment ratio in 2024. Flagship savings insurance refers to the Infinity Saver Plans, including: Infinity Saver, Infinity Saver2 and Infinity Saver3.
**Basic crediting interest rate of not less than 4% per year since the launch of the first lifetime annuity plan in 2004.
***Data as of the end of 2024.
****This is the unaudited solvency at the end of 2024, which is well above the regulatory minimum of 100%.

品牌见证 What Makes Us Different



全球实力
「1+N」的全球投资能力与资源

Global Expertise
"1+N" global investment prowess



背靠包括主要权益股东美国万通在内的全球多元股东阵容，并与全球顶流之一的投资机构霸菱合作，旨在实现投资价值；聚合遍布世界主要经济体的顶级投资机构与金融专家网络，零时差链接全球优质在地资源，让保单资产获得高规格的全球配置穿透力与风险分散。

We realize our investment values leveraging the resources of our major shareholder MassMutual and our partnership with world-class asset management firm Barings. We also draw on the local expertise and real-time support from a network of top investment institutions and financial experts across the world's major economies to achieve superior global allocation and risk diversification for our policy assets.

香港模范
高度专业的制度与合规流程

Industry Pioneer
Upholding superior principles and processes



秉持客户利益为先的基本原则，承担保单所定明的责任，始终将保单持有人的利益置于核心，严守投资纪律，以最高标准的真诚、勤勉与审慎管理每份保单资产，并乐于将优质投资带来的丰厚收益分享给相关保单。

YF Life adheres to a Customer First principle in everything we do. We fulfill the responsibilities specified in the insurance policies, placing the interests of policyholders at the core. We strictly abide by investment disciplines and manage the assets of each policy with the highest standards of integrity, diligence, and prudence. We are inclined to share a sizable portion of our investment returns with relevant policies.

用户思维
第一性原理的保险产品创新

Customer Champion
Innovating from first principles



以客户视角，坚持从第一性原理出发，洞察社会趋势与人群需求，随着社会需求的变化而不断优化产品，引领产品功能创新。同时，以满足客户每个人生阶段的目标为最高宗旨，在精雕细琢中不断优化产品体验，为每种人生剧本做好万全准备。

We gain insights into social trends and customer needs through a first-principles approach. We design and optimize products in line with the market, leading the way in creating an array of innovative solutions and features. We continuously iterate and improve experiences to maximize the convenience for our customers, enabling them to be well-prepared for every life scenario.

智慧保险
智慧高效的金融科技实践

Intelligent Solutions
Delivering smart and efficient experiences



以智慧科技赋能保险事业，从高效的内部流程、AI驱动的投研分析，到友好的用户界面，全方位重塑保险体验。同时，积极探索围绕美好人生需求的金融生态共建。

We use cutting-edge technologies to transform the insurance industry. By streamlining internal operations, utilizing AI for investment research, and creating intuitive user interfaces, we revolutionize the insurance experience. Beyond these enhancements, we also strive to build a financial ecosystem that caters to people's needs for a better life.

开启保险投资
新范式

Redefining
Insurance
Investment



Invesurance

源于「Investment」投资之道与「Insurance」保险之本的无缝融合，是万通保险一贯坚守的保险投资哲学。

万通保险结合「保险」及「投资」而创立Invesurance投资管理哲学，致力于为保险资产缔造长期增值动力。

从保险产品设计的萌芽阶段起，已引入投资与风险管理元素，并遵从万通保险对保单持有人的重大承诺优先原则，综合考虑投资、风险、合规、监管等多项因素，设计出以客户为先的优质保险产品并制定出相应的底层投资原则。

万通保险凭借自身独有的企业基因，融合美国万通逾百年保险营运经验、霸菱跨世纪的顶尖投资能力，网罗世界各地最出色的投资经理，订立出最适合万通保险及其保单的资产管理模式。

The seamless integration of “Investment” and “Insurance” is the insurance investment philosophy that YF Life has always adhered to.

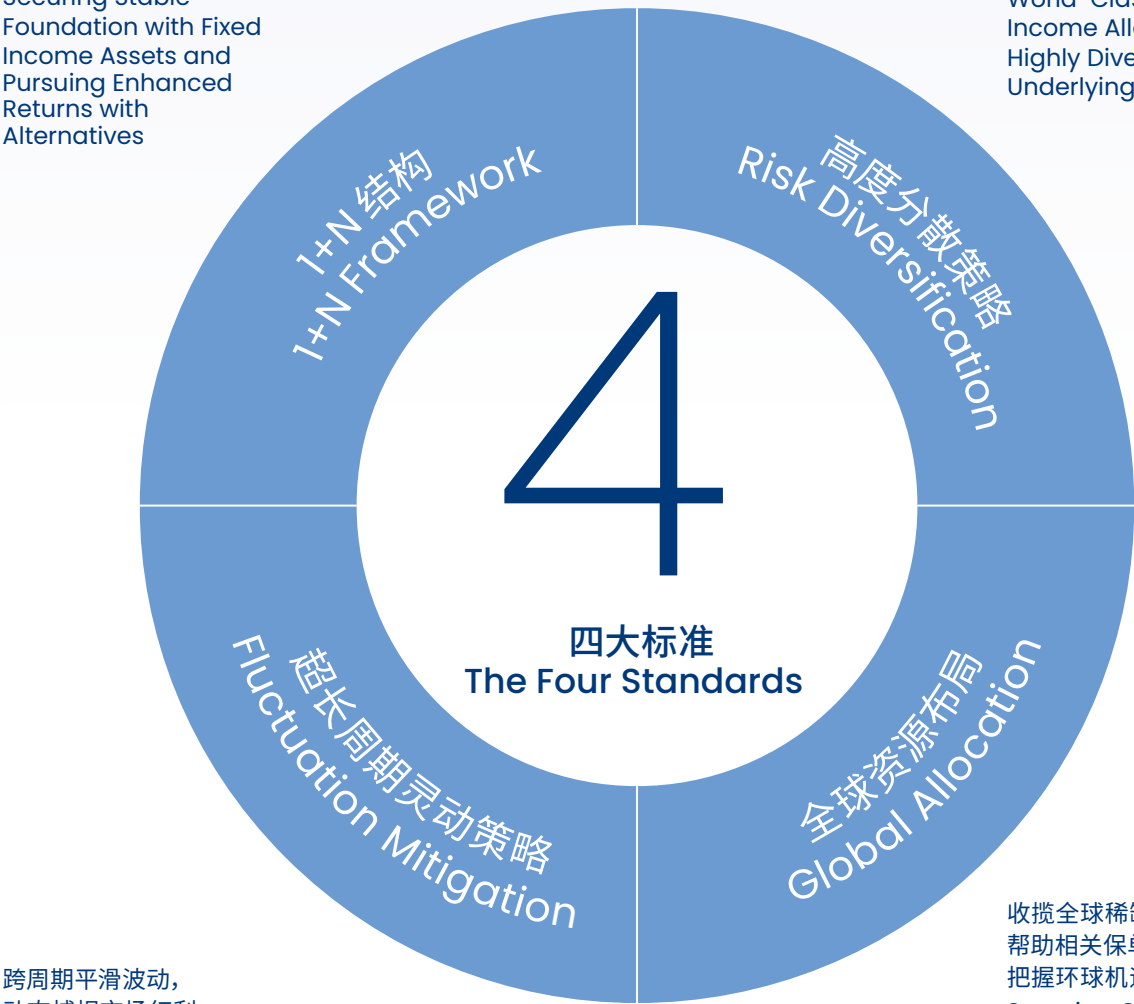
With “Invesurance” as our unique investment philosophy, YF Life blends insurance and investment to drive long-term growth of insurance assets.

We integrate investment and risk management elements from the initial stages of product design. Giving priority to our commitments to policyholders, we factor in investment, risk, compliance, and regulation to develop customer-centric insurance products underpinned by sound investment principles.

Leveraging our unique corporate DNA, we combine MassMutual’s century-long insurance expertise with Barings’ world-class investment prowess. By recruiting top investment managers globally, we have developed asset management models best tailored to our business and insurance policies.

顶级固收资管筑稳健底座，
超强另类资产投资带来增长
Securing Stable Foundation with Fixed Income Assets and Pursuing Enhanced Returns with Alternatives

全球顶尖固收配置，
底层资产高度分散
World-Class Fixed Income Allocation with Highly Diversified Underlying Assets



跨周期平滑波动，
动态捕捉市场红利
Smoothing Fluctuations across Cycles and Nimbly Capturing Market Gains

收揽全球稀缺标的，
帮助相关保单资产
把握环球机遇
Sourcing Global Targets: Enabling Underlying Policy Assets to Seize World-Class Opportunities

1+N结构
顶级固收资管筑稳健底座，
超强另类资产投资带来增长

1+N Framework
Securing Stable
Foundation with Fixed
Income Assets and
Enhancing Returns
through Alternatives

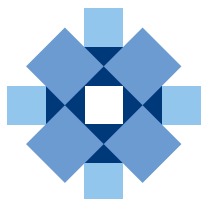


背靠全球多元股东阵容，以其中的主要权益股东美国万通，旗下全球顶流投资机构霸菱为资产增长基石，聚合遍布世界主要经济体的顶级投资机构与金融专家网络，零时差链接全球优质在地资源，让保单资产获得高规格的全球配置与风险管理。

YF Life has established a solid foundation for capital growth leveraging the resources of our major shareholder MassMutual and its asset management subsidiary Barings. YF Life also draw on the local expertise and real-time support from a network of top investment institutions and financial experts spanning across the world's major economies to achieve superior global allocation and risk management for our policy assets.

高度分散策略
全球顶尖固收配置，
底层资产高度分散

Risk Diversification
World-Class Fixed Income
Allocation with Highly
Diversified Underlying
Assets



透过与霸菱多年来的深度合作及其管理美国万通过万亿港币*规模资产组合配置，万通保险的固收投资资产享有极具规模效益的优势，同时透过深耕细化多元的固收类型投资以获取超越市场指标的回报，维持投资风险高度分散。霸菱客户基础多样化，包括养老基金和主权基金。其在固定收益领域投资能力卓越，获得了业界的多项荣誉和认可。

Barings, a long-standing and close partner of YF Life, manages assets worth over HK\$1 trillion* for MassMutual. Thanks to our partnership with Barings, YF Life benefits from significant economies of scale in fixed income investments. By diversifying across a wide spectrum of fixed income assets, YF Life targets returns that outperform market benchmarks while maintaining a well-balanced risk profile. Barings serves a diverse range of clients, including pension funds and sovereign funds. Its outstanding fixed income investment prowess has been widely recognized by the industry, evidenced by numerous awards and accolades.

*资料来源：霸菱。截至2024年12月31日。

* Source: Barings, as of the end of 2004.

全球资源布局
收揽全球稀缺标的，帮助相关
保单资产把握环球机遇

Global Allocation
Sourcing Global Targets:
Enabling Underlying Policy
Assets to Seize
World-Class
Opportunities



「I」- 借助霸菱严选全球固收投资资产类别，包括政府债、企业债、资产抵押证券等，已建立稳健的固收投资组合，其中97%为投资评级、平均信用评级为A级；

「N」- 结合万通保险2000年代起投资全球另类基金的经验，与顶尖的投资经理建立长期合作关系。透过严格经理人甄选过程，优先捕获全球优质投资机会，聚焦于另类基金投资，包括表现最佳的25% (Top Quartile) 以上基金。

"I" - Leveraging Barings' expertise, YF Life meticulously selects global fixed income assets - ranging from government bonds and corporate bonds to asset-backed securities. Our portfolio stands strong, with 97% of assets rated Investment Grade and an overall average "A" credit rating. "N" - Since the 2000s, YF Life has actively invested in global alternative funds and forged enduring partnerships with top-of-the-class fund managers. Our stringent fund manager selection process enables us to secure scarce, high-quality alternative assets, zeroing in on top-performing funds within the top quartile.

超长周期灵动策略
跨周期平滑波动，
动态捕捉市场红利

Fluctuation Mitigation
Smoothing Fluctuations
across Cycles and
Nimble Capturing Market
Gains



构建首屈一指的保险资产专业投研团队，自建高潜质资产标的回报表现数据库与收益归因数据分析平台，以中长线回报为资产管理目标，提升相关保单长期派息的稳定性；持续跨周期追踪，动态捕捉全球最新投资趋势，即时优化投资策略，提前锁定周期性红利，把握最佳交易时点。

YF Life has established a top-notch research and investment team for insurance assets, along with a database tracking the return performance of high-potential assets and a platform for return-attribution analysis. Our focus on medium to long term high yields enhances the stability of dividends on insurance policies. By continuously monitoring across cycles, YF Life swiftly spots global investment trends, optimize strategies in real-time, secure cyclical gains ahead of the curve, and capture prime trading opportunities.

陪伴 美好人生全周期 Nurturing a Beautiful Life Journey

开创保险产品的可能性, 为客户的生活护航
Expending the potential of
insurance products to safeguard
our customers' lives

万通保险一直以创新和前瞻性的产品设计获市场及客户垂青。我们深入了解客户的需求, 并运用革新的保险产品设计理念, 为客户提供独特而灵活的储蓄、危疾、医疗及意外等保障方案, 配合一站式增值服务, 锐意让客户在追求精彩生活的过程中无后顾之忧。

YF Life has always been recognized by the market and customers for its innovative and forward-looking product design. We understand our customers' needs and use innovative insurance product design concepts to provide unique, flexible protection solutions for savings, critical illness, medical care, and accidents, as well as one-stop value-added services. Our goal is to enable our customers to enjoy worry-free lives.



创新精进产品与体验

Crafting Future-Proof Solutions

万通保险坚持从客户视角出发，洞察社会趋势与人群需求，随着社会需求的变化而不断优化产品，引领产品功能创新。同时，以满足客户每个人生阶段的目标为最高宗旨，在精雕细琢中不断优化产品体验，为每个人生剧本做好万全准备。

We gain insights into social trends and people's needs from the perspective of customers. We design and optimize products in line with the market, leading the way in creating an array of innovative solutions and features. We continuously iterate and improve experiences to meet customers' goals at every stage of their life, enabling them to be well-prepared for every life scenario.

开拓多项「港澳首创」保险方案

Developing a number of "First in market" insurance solutions for Hong Kong and Macau



不断创新优化，引领市场多项「港澳首创」产品保障

Continuous innovation and optimization, pioneered an array of insurance solutions in Hong Kong and Macau



赋能投保 彰显前沿智慧 Empowering Insurance with Cutting-Edge Intelligence

万通保险以数智化战略重塑保险价值，以AI、云计算等科技为核心驱动引擎，构建全链路智慧资源，深度融合微信生态服务。我们以数据为纽带，优化服务颗粒度，让保险更智能、操作更流畅。从需求洞察到服务闭环，万通保险用科技诠释保障本质，以数智化内核传递信任力量。

YF Life has reshaped the value of insurance with its digital intelligence strategy, using AI, cloud computing and other technologies as the core driving engine, constructing a full chain of intelligent resources, and deeply integrating WeChat ecosystem services. We use data as a link to optimize our services, making insurance smarter and smoother. From demand insight to service closure, YF Life interprets the nature of protection with technology and conveys the power of trust with its digital core.

先进科技平台 Hi-tech Platforms



智慧投保平台
SMART
投保新体验

SMART
A brand-new insurance experience



YFLink 及 ePS
线上保单服务
方便客户管理保单

YFLink and ePS
(e-Policy Service)
Manage policies with ease

与蚂蚁银行（香港）达成战略合作， 打造全新线上投保体验 YF Life Collaborates with Ant Bank (HK) to Redefine the Online Insurance Experience



2024年12月，万通保险与蚂蚁银行（香港）宣布达成战略合作。此后，双方陆续推出多项服务支持数码投保，涵盖储蓄、意外、危疾等多元类别。此项合作为用户带来更便捷的投保体验，让用户在香港足不出户，即可透过移动应用程序轻松投保。

In December 2024, YF Life Insurance International Ltd. (YF Life) announced a strategic partnership with Ant Bank (HK). Since then, the two parties have introduced a range of digital insurance services, covering savings, critical illness, accident protection, and more. These offerings aim to make insurance more accessible and seamless, allowing users in Hong Kong to purchase coverage easily through Ant Bank's mobile app—anytime, anywhere.

万通保险是蚂蚁银行（香港）独家数码投保合作方，聚合双方在投资能力、保险运营能力、智能化、数字化的优势，使其成为香港保险业数字化转型的先锋力量之一。

YF Life is the exclusive digital insurance partner of Ant Bank (HK). By bringing together their combined strengths in investment capability, insurance operations, and digital innovation, the two companies are positioned as one of the pioneering forces driving the digital transformation of Hong Kong's insurance industry.

未来，双方将通过更多、更具竞争力的嵌入式场景化保险的定制设计，覆盖客户出行、医疗、健康管理等多样场景。

Looking ahead, YF Life and Ant Bank plan to co-develop a wider range of scenario-based, embedded insurance solutions that are more competitive and tailored—covering diverse needs such as travel protection, medical coverage, and health management.

一站式贴心服务 One-Stop Services

香港及澳门客户服务中心 Hong Kong and Macau Customer Service Center

YF GO! 一站式增值服务平台 YF GO! One-stop Value-added Services Platform

万通保险一直力臻至善，致力为客户提供专业服务以帮助他们应对紧急。因此，万通保险推出YF GO! 全新一站式增值服务平台，协助客户适时得到贴心的援助，并与家人好好守护健康，让他们在人生的每一阶段，均享有多重保障及支持，以便更有信心地掌握未来，昂首迈出人生精彩的每一步。

At YF Life, we constantly strive for excellence and are committed to providing you with the best and most professional risk- and wealth-management consulting services. We are now excited to launch YF GO!, a brand-new one-stop value-added service platform that delivers the right assistance at the right time to help our customers take good care of themselves and their family's well being. With YF GO! you enjoy multiple coverages and assistance in the different stages of your life, so that you can manage your life with confidence, live it to the fullest, and "Own the future".



紧急支援



出院免找数服务



尊属优惠

设于香港及澳门的万通保险客户服务中心位处商业核心地带，紧邻交通枢纽。以简约时尚风格设计的客户服务中心，环境宽敞舒适，由客户服务专员提供保单更改及查询、核保服务、缴费及资料查询等服务；此外，中心亦设有独立会客室，让您在宁静舒适的环境下享用服务。

Our Hong Kong and Macau Customer Service Centers are situated in the central business district, conveniently close to major transportation hubs. The décor is characterized by a contemporary minimalist style, creating a relaxing and spacious ambience. Customers can enjoy a range of services provided by Customer Service Officers, including policy enquiries and changes, underwriting services, payment services, general enquiries, and so on. In addition, separate meeting rooms are available for customers to enjoy these services in a tranquil and comfortable environment.

香港客户服务中心
Hong Kong Customer
Service Center



澳门客户服务中心
Macau Customer
Service Center



万通保险小太空人 训练计划 YF Life Jr. Space Camp Program



全港澳首个为小朋友
提供模拟太空人训练的计划

The first program to provide simulated
astronaut training for children from
Hong Kong and Macau

1999^年
创办

「万通保险小太空人训练计划」创办于1999年，是全港澳首个为小朋友提供模拟太空人训练的计划，一直以来获得社会各界的广泛支持。计划透过独特创新的培训方式，旨在提升小朋友对科技及航天知识的兴趣，培养小朋友不畏困难、勇于突破自我，实践「It is Possible!」的精神。计划遴选过程分为三个阶段，最后脱颖而出的八位参加者，将获委任为万通保险小太空人，于暑假期间与一名同行家长前往美国体验为期九天的太空探索之旅。

"YF Life Jr. Space Camp Program", founded in 1999, is the first program to provide simulated astronaut training for children from Hong Kong and Macau. It has consistently received widespread support from all sectors of society. Through its unique and innovative training methods, the program aims to enhance children's interest in science and space exploration, build their resilience in facing challenges, and encourage them to break through their limits, embodying the spirit of "It is Possible!" The selection process for the program is divided into three stages. The 8 participants who ultimately stand out will be appointed as YF Life Jr. Astronauts and will travel to the United States during the summer vacation with a parent to experience a 9-day space exploration journey.

160^{+位}
小朋友的星空梦想

在过去的二十多年来，此计划深受小朋友与家长欢迎，获得港澳各大学校长与社会贤达的鼎力支持，至今已成就逾160位小朋友的星空梦想。

Over the past two decades, this program has been highly popular among children and parents, and has received strong support from school leaders in Hong Kong and Macau, as well as prominent figures in community, fulfilling the space dreams of over 160 children to date.


世纪荣誉之路

Our Path to Excellence

资本卓越银行及金融大奖 CAPITAL Merits of Achievement in Banking and Finance		2012-2024 连续13年蝉联 资本卓越保险服务大奖 Best in Insurance for 13 years
环保促进会香港绿色企业大奖 Green Council Hong Kong Green Awards		2019-2024 连续6年蝉联 优越环保管理奖(企业) - 优异奖 Green Management Award - Corporate (Large Corporation) - Merit for 6 years
香港社会服务联会 Hong Kong Council of Social Service		2019/20 - 2023/24 年度商界展关怀标志 15年Plus「商界展关怀」标志 Caring Company Logo 15 Years Plus Caring Company Logo

品牌类奖项/认可

Brand Awards/ Recognitions

大中华区首家《惠誉常青》 ESG主体评级的保险企业	1st insurance company in the Greater China Region to get an ESG Entity Rating assigned by Sustainable Fitch
香港客户中心协会大奖 HKCCA Award	最佳实体客户服务中心 - 银奖 2024 Brick-and-mortar Customer Centre of the Year - Silver 2024
《明报》卓越财经大奖 “Ming Pao” Awards for Excellence in Finance	 大湾区卓越保险服务大奖 2024 Award for Excellence in Greater Bay Area Insurance Service 2024

产品类奖项

Product Awards

《指标》财富管理大奖 BENCHMARK Wealth Management Awards		2012-2022 连续11年蝉联 退休产品 同级最佳/杰出表现奖 Best in Class / Outstanding Achiever Retirement Product for 11 years
		2014-2020 连续7年蝉联 万用寿险 同级最佳/杰出表现奖 Best in Class / Outstanding Achiever Universal Life Insurance for 7 years
《彭博商业周刊》金融机构大奖 Bloomberg Businessweek Financial Institution Awards		2015-2023 连续9年蝉联 年金计划 - 卓越/杰出大奖 Annuity Plan - Excellence / Outstanding Performance for 9 years
		2015-2023 连续9年蝉联 重疾保障 - 卓越/杰出大奖 Critical Illness - Excellence / Outstanding Performance for 9 years
		2016-2018 连续3年蝉联 人寿保险 - 卓越/杰出大奖 Life Insurance - Excellence / Outstanding Performance for 3 years
《iMONEY智富杂志》优秀保险企业大奖 iMONEY Insurance Excellence Awards		2018-2024 连续7年蝉联「最佳年金产品」 Best Annuity Product for 7 years
		2020-2024 连续5年蝉联「最受欢迎重疾保障」 Most Popular Critical Illness Insurance Product for 5 years
		2018-2019 连续2年蝉联「最受欢迎保险产品」 Most Popular Insurance Brand for 2 years
新城财经台 大湾区保险业大奖 Metro Finance GBA Insurance Awards		2020-2024 连续5年蝉联 杰出年金产品奖 Outstanding Annuity Product Award for 5 years
10Life 5星保险大奖 10Life 5-Star Insurance Award		2024-2025 连续两年荣获 5星储蓄保险奖(退休规划) 5-Star Savings Insurance Award (Retirement) for 2 years
		2024-2025 连续两年荣获 5星储蓄保险奖(财富传承) 5-Star Savings Insurance Award (Legacy) for 2 years

香港保险业联会 香港保险业大奖 The HK Federation of Insurers The HK Insurance Awards		杰出创意产品/服务大奖 - 财富管理(年度三强) 2024 杰出风险管理项目大奖(年度三强) 2024 杰出创意产品/服务大奖 - 人寿保险(健康保障)(年度三强) 2022 Most Innovative ProductService Award - Wealth (Top 3) 2024 Outstanding Risk Management Award (Top 3) 2024 Most Innovative Product/Service Award -Life Insurance (Health) (Top3) 2022
10Life 5星保险大奖 10Life 5-Star Insurance Award		5星重疾保险奖(终身重疾) 2025 5星储蓄保险奖(教育升学) 2024 5星自愿医保奖 2022 5-Star Critical Illness Insurance Award (Lifetime Critical Illness) 2025 5-Star Savings Insurance Award (Education) 2024 5-Star VHIS Award 2022
新城财经台 大湾区保险业大奖 Metro Finance GBA Insurance Awards		杰出财富传承奖 2021 杰出退休策划产品奖 2020 杰出储蓄产品奖 2020 Outstanding Wealth Inheritance Award 2021 Outstanding Retirement Planning Product Award 2020 Outstanding Savings Product Award 2020
《iMONEY智富杂志》优秀保险企业大奖 iMONEY Insurance Excellence Awards		最佳财富传承产品 2019 最佳医疗保障 2019 最佳理赔服务 2019 最创新产品 2018 Best Wealth Accumulation and Legacy Planning 2019 Best Medical Insurance Product 2019 Best Claim Service 2019 Best Innovative Product 2018
《彭博商业周刊》金融机构大奖 Bloomberg Businessweek Financial Institution Awards		储蓄计划 - 杰出大奖 2019 Saving Plan - Outstanding Performance 2019
《明报》卓越财经大奖 “Ming Pao” Awards for Excellence in Finance		卓越延期年金产品大奖 2024 Award for Excellence in Deferred Annuity Product 2024

投有远见，保有未来

万通保险致力成为一家创造价值，
面向未来的国际级保险企业。

YF Life
is committed to value creation and
to maintaining a reputation
as an international company
that embraces
the future.

