



橋通世界 財富自由無疆界

Link to the World
for Freedom of Wealth



立橋保險集團 - 公司簡介

Well Link Insurance Group - Corporate Profile



立橋保險集團
Well Link Insurance Group

立橋金融集團 Well Link Financial Group



立橋金融集團於香港成立，成員業務包括銀行、人壽保險、一般保險及證券，致力成為香港傑出的綜合金融服務集團，將專業的金融服務擴展至大中華中港澳三地市民。

Well Link Financial Group is established in Hong Kong. Its businesses include banking, life insurance, general insurance and securities. We devoted to be one of the leading financial groups in Hong Kong and to promote professional financial service to both Hong Kong and the Greater China including mainland China, Hong Kong and Macau.

立橋銀行
(澳門)
Well Link Bank
(Macau)

立橋人壽
Well Link Life

立橋保險
Well Link
Insurance

立橋證券
有限公司
Well Link
Securities

深圳前海立橋金融中心
Well Link City, Qianhai, Shenzhen



立橋銀行 Well Link Bank



立橋銀行股份有限公司註冊於澳門的全牌照商業銀行，目前擁有 7 間分行服務澳門客戶，服務包括活期、定期儲蓄存款，各類轉賬匯款、信用卡及借記卡、個人貸款、手機銀行、還可提供證券服務、代理保險、代發工資、繳退稅款等。



Banco Well Link, S.A. (hereinafter referred to as 'Well Link Bank') is a fully licensed commercial bank registered in Macao. It operates 7 branches in Macau providing savings deposit and time deposit, transfer, credit card and debit card, personal loan, mobile banking, securities, insurance, payroll service and tax rebate to customers.

立橋證券有限公司 Well Link Securities



立橋證券有限公司為香港聯合交易所參與者，分別自 2005 年及 2009 年獲香港證券及期貨事務監察委員會（證監會）批准，可進行第 1 及第 2 類受規管活動（證券交易和期貨合約交易），專營香港股票、期貨、美股以及滬港通及深港通可買賣之 A 股，相關經紀業務亦包括代客認購新股及提供保證金融資（孖展）服務。

Well Link Securities Limited as an Exchange Participant of The Stock Exchange of Hong Kong Ltd., has been licensed under the Securities and Futures Commission to carry on Type 1 (Dealing in Securities) and Type 2 (Dealing in Futures Contracts) regulated activities since 2005 and 2009 respectively. The Company specializes in Hong Kong traded securities and futures, US stocks, Shanghai and Shenzhen China Connect A Shares, IPO subscription, as well as Margin Financing Services.



立橋保險集團

Well Link Insurance Group



立橋保險集團控股有限公司（「立橋保險集團」）植根香港，旗下全資擁有立橋人壽保險有限公司（「立橋人壽」）及立橋保險有限公司（「立橋保險」），致力為客戶度身訂造多元化保險方案，協助客戶安心追求夢想。立橋人壽及立橋保險為立橋金融集團所屬業務之一，立橋金融集團業務遍及中港澳三地，包括銀行、人壽保險、一般保險、及證券等。

立橋人壽

立橋人壽敢於創新，謹守「穩健」、「誠信」、「可靠」的經營理念，積極開發適切產品，致力為尊貴客戶提供完善的保險及理財方案，並結合優質服務及創新科技，優化銷售流程及售後服務，致力成為客戶終身夥伴，保障客戶的財產，協助資產增值，成就客戶邁向理想人生目標，締創豐盛人生。

根據香港《保險業條例》計算，截至2024年12月31日，立橋人壽的資本比率¹超過200%，代表保險公司財務實力穩健。

立橋保險

立橋保險，專為本港個人及商業客戶提供優質、便捷、創新和全面的保障方案。「客戶為先」是我們的核心理念，「投保簡便快捷」、「高效申請程序」、「彈性貼心保障」、「稱心優質服務」四大方針更是我們營運的基石。我們連續七年奪得香港客戶中心協會年度大獎「神秘客戶撥測大獎 - 金獎」，優質服務獲得業內廣泛認同。

Well Link Insurance Group Holdings Limited ('Well Link Insurance Group') is established in Hong Kong. Its wholly-owned subsidiaries – **Well Link Life Insurance Company Limited** ('Well Link Life') and **Well Link General Insurance Company Limited** ('Well Link Insurance'), provide tailor made and diversified insurance solutions to customer. Well Link Life and Well Link Insurance are parts of the business of Well Link Financial Group, which is a diversified financial enterprise across the regions of China, Hong Kong and Macau. The business of Well Link Financial Group includes bank, life insurance, general insurance and securities.

Well Link Life

Well Link Life pledges to operate in a reliable, trustable and innovative manner. We actively develop innovative life insurance products to provide comprehensive solutions of insurance and wealth management to customers. We integrate quality service and advance technology to enhance our sales process and after-sales services. We aim to be the life-long partner to our customers, protect customer's wealth, help to grow their assets, and empower them to pursue their life goals and better life.

The capital ratio¹ of Well Link Life is over 200% as of 31 December 2024, based on the calculation of the Insurance Ordinance of Hong Kong. It demonstrates the stable financial position of the Company.

Well Link Insurance

Well Link Insurance strives to provide high quality, convenient, innovative and comprehensive solutions to both individual and commercial customers in Hong Kong. Our customers are at the core of whatever we do. Our core values are best expressed in our brand matrix that comprises of convenience, efficiency, flexibility and quality care. We are awarded the 'Mystery Caller Assessment - Gold Award' from the HK Call Centre Association for seven consecutive years. Our quality service is widely recognized in the industry.

1.此為年終審計前的數值 Unaudited figure as of end of the year.

立橋保險集團發展里程碑

Well Link Insurance Group's Milestone

豐亞保險正式易名為立橋保險，
為個人及商業客戶提供全線一般保險產品。
Direct Asia was rename as Well Link Insurance, providing full range of
general insurance products for personal and commercial customers



汽車保險
Private Motor
Insurance



港珠澳大橋
「港車北上」
HZMB Private
Motor Insurance



電單車保險
Motorcycle Insurance

2017

2016

2016年8月
成功收購豐亞保險
Direct Asia was
acquired by
Well Link Group

2019

立橋人壽 2019年4月獲得香港保險業監管局
批准，在香港從事人壽保險業務。
Well Link Life is approved by Insurance Authority to
operate life insurance business in Hong Kong
in April 2019

立橋人壽於 2019年7月啟動業務
Well Link Life commenced business in July 2019



人壽及保障
Life and
Protection



儲蓄及年金
Endowment Plan
and Annuity



醫療及危疾
Medical and Critical
Illness Plan

立橋人壽財富管理中心（灣仔）
Well Link Life Wealth Management Centre (Wan Chai)



推出網上投保平台Link 2 shop
Launch Well Link Life's online platform "Link 2 Shop"



推出手機程式“立橋e家”
Launch mobile application "Well Link e-Home"



2020

2021

2023

2024

立橋人壽財富管理中心（中環總行）
Well Link Life Wealth Management Centre (Central)



立橋人壽財富管理中心（元朗）
Well Link Life Wealth Management Centre (Yuen Long)

立橋人壽財富管理中心（佐敦）
Well Link Life Wealth Management Centre (Jordan)

立橋人壽財富管理中心（旺角）
Well Link Life Wealth Management Centre (Mongkok)

推出中介人電子銷售系統“ePOS”
Launch Insurance Intermediary Electronic Sales System "ePOS"



立橋財駿薈財富管理中心（尖沙咀）
Well Link Prestige Wealth Management Centre (Tsim Sha Tsui)



立橋人壽卓越表現

Key Achievements of Well Link Life



業績強勁： Strong Performance:

- 2024年度全年新造業務總保費按年大幅增長305%*
- 超過 200 間經紀公司合作夥伴
- Total premiums of new business increased by 305%* in 2024 compared with last year.
- Partnership with over 200 brokers.



高端保險科技： Advanced Insurance Technology:

- 透過嶄新數碼平台，為客戶及銷售團隊帶來貼心簡易的全方位投保體驗
- 網上投保平台應用eKYC（電子化認識你的客戶）流程即時驗證投保人身份，人臉識別技術驗證身份確保安全性和高效性，幾分鐘即可完成驗證，提升客戶網上投保體驗。
- Through innovative digital platforms, we bring our customers and distribution channel a user-friendly and comprehensive insurance experience.
- We implement eKYC (electronic "know your customer") on our online application platform to verify applicants' identity. The process incorporates facial recognition for identity verification. Verification can be completed within a few minutes. It enhances security and efficiency while improving customer experience.



優越服務網絡： Extensive Service Network:

- 立橋人壽財富管理中心坐落黃金地段，一星期七天營業
- Well Link Life Wealth Management Centres located in prime areas and operates 7 days a week.



信貸評級良好（截至2026年1月29日）： Reputable credit ratings (as of 29 January 2026):

- 貝氏評級公司（AM.Best）財務實力評級：B+（Good）
- 貝氏評級公司（AM.Best）長期發行人信用等級：bbb-（Good）
- 貝氏評級公司（AM.Best）展望評級：正面
- AM Best Long-Term Issuer Credit Rating: bbb- (Good)
- AM Best Financial Strength Rating: B+ (Good)
- AM Best Outlook Rating: Positive

*資料來源：保險業監管局長期保險業務2024年臨時統計數字
Source: Insurance Authority's Provisional Statistics on Long Term Insurance Business in 2024

立橋人壽保險產品之分紅實現率

Well Link Life's Fulfillment Ratios of Policy Dividends for Participating Products

我們致力確保保單權益人和股東之間得到合理的利潤分配；以及不同組別的保單權益人之間，得以公平的方式分配利潤。由 2019 年啟動業務至 2024 年度之相應保單週年日，**所有分紅保險計劃的分紅實現率² 均為 100%**。

We aim to ensure a fair way of sharing profits between Policyowners and Shareholders, and among different groups of Policyowners. Since the start of business in 2019 to the corresponding policy anniversary dates in 2024, **fulfillment ratio² of all participating products are 100%**.

2.分紅實現率是按所有於報告年度終止的保單實際已支付的保單紅利對其於保單銷售時建議書所示的相應數值的比率，100%分紅實現率即表示與保單銷售時提供的建議書上所示的相應年度保單紅利完全一致。過往保單紅利的派發紀錄並非本公司分紅產品未來表現的指標。Fulfillment ratios refer to the ratio of aggregate actual payout of policy dividends/bonuses against the illustrated amounts in the proposal at the point of sale for all relevant policies terminated in the reporting year. Having 100% fulfillment ratio means that actual payout of policy dividend is identical to the figures shown in illustration in corresponding year. Policy Dividend/bonus history is not an indicator of future performance of our participating products.

多元銷售渠道及全面服務配套

Multiple Distribution Channels and Services Support

本公司秉承「以客為本」的宗旨，致力通過線上及線下多元渠道，為客戶提供優質的銷售與貼心服務。客戶可透過網上投保、財富管理中心和分銷夥伴渠道，選擇最方便方式投保，以獲得無差別的完善配套服務體驗。

We are committed to meet customers' needs by providing high quality sales and service through both online and offline platforms. Customers can choose the most convenient way to insure through online platform, wealth management center or distribution partner channels, to obtain an undifferentiated and perfect service experience.



立橋人壽財富管理中心保險專員

我們著重人才培訓和經驗傳承，並設有完善的晉升途徑鼓勵保險專員持續提升保險知識及理財技巧，按客戶的切身需要度身訂造財富增值及保障方案。

Insurance Specialist at Well Link Life Wealth Management Centre

We value staff training and inheritance of experience. We provide career development opportunities for our insurance specialists to enhance their insurance knowledge and wealth management skill continuously. Insurance Specialists are well equipped to provide tailor made wealth management solution to meet customers' needs.



分銷夥伴

我們與多間保險經紀人公司建立合作夥伴關係，擴大營銷網絡，為更多客戶提供全面及優質保險方案。

Distribution Partners

We partner with many insurance brokers to expand our service network. We provide comprehensive and high-quality insurance solutions and supports to our customers via distribution partners.

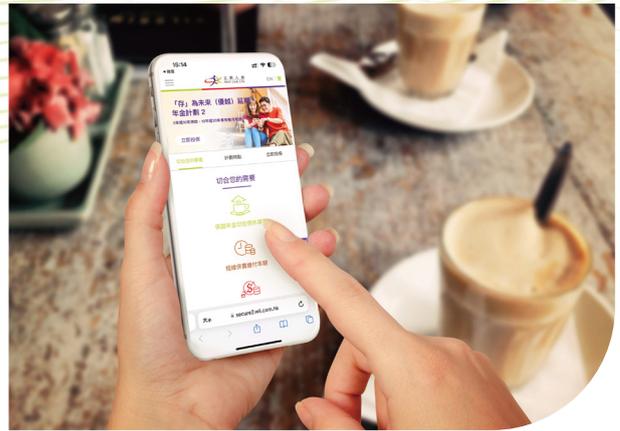


客戶網上投保平台

涵蓋多種人壽保險及一般保險計劃，投保流程簡易，為客戶帶來7x24自主投保體驗。網上平台更提供保單服務，客戶可以隨時隨地了解保單狀態、繳付保費及處理索償等，詳情請到 www.wli.com.hk 查詢。

Customer Online Application Platform

Our online insurance platform offers varieties of life and general insurance products. It allows customers to apply insurance products 7 x 24 hours. Online application is easy, simple and hassle-free. Customer can access policy service, manage their policies, pay premium and submit claims anytime and anywhere. For details, please visit www.wli.com.hk.



手機應用程式「立橋e家」

「立橋e家」是一個為客戶度身打造的一站式服務手機應用程式，提供全面人壽保險及一般保險服務，讓客戶能隨時隨地查閱相關資訊，並及時了解最新的優惠及活動。立即下載享受體驗！

Mobile App "Well Link e-Home"

"Well Link e-Home" is a one-stop service mobile app that manages your insurance policies. It offers both life insurance and general insurance, allowing customers to access information and stay up-to-date offer and news anytime, anywhere. Download now and enjoy the experience!

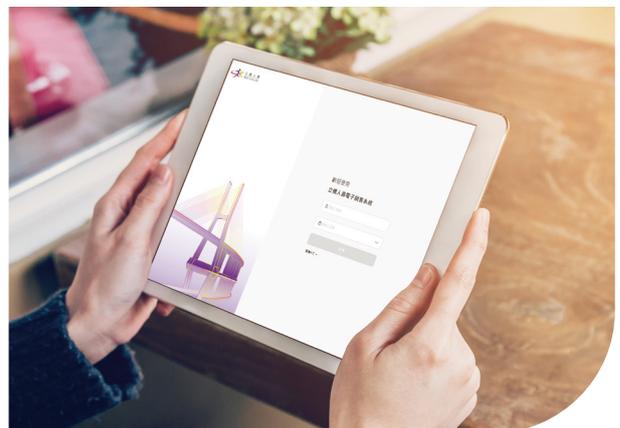


中介人電子銷售系統「ePOS」

電子投保平台快捷方便，令整個投保流程更流暢及完善。

Insurance Intermediary Electronic Sales System "ePOS"

Fast and easy to use, making the entire insurance application process seamless.



靈活穩健的多元化保險方案

Flexible and Diversified Insurance Solution

隨着人均壽命延長、醫療成本飆漲及退休儲備不足等因素下，立橋人壽憑藉地緣優勢和前瞻視野，積極開發「人壽」、「儲蓄」、「年金」及「醫療」等保險及理財產品，滿足客戶現今時刻在變及未來的需要，達致財富增值及傳承，退休規劃，實現財富自由的人生目標。

立橋保險的多元化一般保險產品涵蓋私家車、電單車、旅遊及家居保險等，為個人客戶提供日常出行與財物保障。除了個人保障，亦為各行各業提供一站式綜合保險產品，包括火災保險、公眾責任保險、僱員補償、辦公室及商舖綜合保險等。



To tackle the challenges of longer lifespan, rising medical costs, and lack of retirement planning, etc., Well Link Life responds to the insurance needs of our customers by developing appropriate insurance products of life protection, saving, annuity and medical. We aim to meet customers' ever-changing needs, help customers on wealth growing, legacy planning, retirement planning, achieve financial freedom and realize life goals.

Well Link Insurance provides diversified personal general insurance products, including private motor, motorcycle, travel and home insurance, etc. to protect our customers and their assets. We also offer one-stop solutions for commercial business, including fire insurance, public liability, employees' compensation, office and shop insurance, etc.



人壽及保障
Life and Protection



儲蓄及年金
Endowment Plan and Annuity



醫療及危疾
Medical and Critical Illness Plan



意外及傷殘
Accident and Disability



汽車保險
Private Motor Insurance



港珠澳大橋
「港車北上」
HZMB Private Motor Insurance



電單車保險
Motorcycle Insurance



家居保險
Home Insurance



旅遊保險
Travel Insurance



商業保障
Business Insurance

財富管理中心 Wealth Management Centre

立橋人壽財富管理中心遍佈港九新界核心地點，一星期七天營業，便利客戶。中心由保險專員駐場，設有獨立會客室，客戶可以於舒適及私隱度高的環境中諮詢保險服務。中心亦設有自助數碼專區及客戶服務專櫃，方便客戶使用網上服務、管理保單及繳付保費。

Well Link Life Wealth Management Centres located in the prime areas across Hong Kong Island, Kowloon and New Territories and are opened all year around. The centres are staffed with a team of Insurance Consultants and provide private meeting rooms. Customers can consult insurance services under a comfortable and secure environment. There are digital corner and customer service counter for customers to access online service, policy management and premium payment.



立橋財駿薈

配合業務發展及高端客戶對優質理財服務的需要，2024年10於尖沙咀設立「立橋財駿薈」，面積超過5,000呎，設計時尚優雅，讓客戶於寬敞舒適環境中體驗專業保險理財服務。

Well Link Prestige Centre

In order to support the business growth and fulfill the growing needs of high-end customers, 'Well Link Prestige Centre' is opened in Tsim Sha Tsui in October 2024. It spans over 5,000 square feet and features with contemporary design. Customers can experience professional insurance services in a spacious and comfortable environment.



立橋財駿薈 Well Link Prestige Centre

尖沙咀廣東道25號海港城港威大廈1座 8樓 803-806室
Rm 803-806, 8/F, Tower 1, The Gateway, Harbour City,
25 Canton Road, Tsim Sha Tsui
電話 Tel: 2830 7686

- 📍 **中環總行** 中環德輔道中 55 號協成行中心地下 電話 Tel: 2831 0139
Central Main Branch G/F, Hip Shing Hong Centre, No.55 Des Voeux Road Central, Central
- 📍 **佐敦分行** 佐敦彌敦道 225 號明珠廣場地下 A 及 B 舖 電話 Tel: 2490 2328
Jordan Branch Shop A & B, G/F, Pearl Oriental Tower, 225 Nathan Road, Jordan
- 📍 **旺角分行** 旺角亞皆老街 68 號偉基樓地下 B1 舖 電話 Tel: 2831 0118
Mongkok Branch Shop B1, G/F, Wai Kee House, 68 Argyle St, Mongkok
- 📍 **元朗分行** 元朗青山公路元朗段 79 號地下 電話 Tel: 2638 7138
Yuen Long Branch G/F, 79 Castle Peak Road, Yuen Long

優質保單管理及理賠服務

Quality Policy Administration and Claims Service

我們以專業知識管理保單及其價值，以提供長期保障為本。我們以超卓效率與優質口碑見稱，讓客戶投保後持續享有稱心體驗。

我們真切了解客戶於艱難時刻的需要，快速處理索償申請，確保客戶能盡快獲得合理的賠償。我們的理賠效率獲得市場肯定，並持續優化流程。

We aim to provide long term benefits and well manage the policy value for our customers. We dedicate to provide high quality after-sales services for the best customer experience.

We understand the needs at customer's difficult times. Our claims process is streamlined to ensure that customers can get reasonable compensation as soon as possible. Our efficient claims are well recognized in the market and will be continuous enhanced.



企業社會責任

Corporate Social Responsibility

我們以「橋」立名，肩負社會責任，致力於各項社會公益事業，回饋社會，貫徹「立心社福 • 橋拓未來」的願景。「立橋」之名意義重大，取自於橋樑的服務精神：

立足於最難處、立足於最險處，專為他人在絕境燃起希望，幫助他人度過艱難的日子，為人接通道路，到達彼岸。

於新冠肺炎疫情期間，立橋人壽與香港市民一起同心抗疫，為香港市民送上多種免費保障，包括「立安心新冠肺炎保障」及「新冠肺炎病毒疫苗接種保障」。為感謝的士司機在疫情期間無私服務市民，特別為全港的士司機免費送上「同行抗疫新冠肺炎保障」，讓他們不用擔心疫情影響生計，貫切立橋人壽關懷社會的宗旨。





The name of Well Link means "building a bridge". We actively participate in various community services and charitable activities to contribute to the society. The name of Well Link is significant, it derives from the service spirit of the bridge - help others kindle hope in desperation, help others get through the difficulties, to pass the road and then reach the other side.

During the outbreak of COVID-19, Well Link Life provided free benefits ('Well Protect COVID 19' and 'Post-Vaccination for COVID-19 Benefit') to support Hong Kong citizens fighting COVID-19. We also provided free COVID-19 benefit to taxi drivers, to protect their livelihood. Well Link Life has always been committed to our core corporate values of caring for the community.

「立橋親子教室」

我們特別於2021年起設立「立橋親子教室」，傳承及弘揚中華優秀傳統文化。「立橋親子教室」提供多元化、互動的親子體驗課堂，包括國畫、書法、佛學、國學、作文及親子遊戲等，培育年青一代感受中華傳統文化的美與善，同時加強青少年的國民身份認同和對中華優秀傳統文化的嚮往。



Well Link Parent-child Classroom

"Well Link Parent-Child Classroom" is a diversified and interactive parent-child workshop launched in October 2021. "Well Link Parent-Child Classroom" provides a series of activities including Chinese painting, Chinese calligraphy, Buddhism, Chinese literature, composition and parent-child games. We aim to instill the traditional Chinese culture for young people and nurture younger generations on the long-standing Chinese culture.

立橋保險集團結合立橋金融集團跨領域的綜合金融服務優勢，包括銀行、人壽保險、一般保險和證券，無論客戶處於人生的哪個階段，我們都一起並肩作伴，創造美好的無憂生活。

Well Link Insurance Group synergise with Well Link Financial Group across banking, life insurance, general insurance and securities. We aim to be the lifetime partners with our customers at each stage of life and build up a prosperous life together.



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