



PROTECTING
GOALS
POWERING
FUTURES

A Member of **MS&AD** INSURANCE GROUP

2025 CLAIMS REPORT



Philip Kent

*Chief Executive Officer
MSIG Hong Kong*

// CEO MESSAGE

In a year of rapid change, our teams have stayed close to our customers and continued to put forward products and services that have truly helped when it mattered most. That's what a customer-first mindset is all about and the results are clear from this year's claims report.

From innovative travel protection to extraordinary claims servicing, we continue to invest in bringing unique-to-market product features to our customers as their trusted partner, and are fully committed to further enhancing our service experience to deliver the assurance they need at every stage of their life journey.

// SECTION 1 : 2025 CLAIMS DATA OVERVIEW

Commitment to extraordinary claims service

At MSIG, we recognise that life is full of uncertainty. That is why we are dedicated to providing the very highest levels of service to customers across all categories of our insurance. In a world changing faster than ever before, we provide our customers with the financial protection they need to navigate life's challenges, all underpinned by our extraordinary claims service.

Providing support in times of need

In 2025, we honoured over HK\$359 million in claims across Hong Kong and Macau, achieving **94.7%** settlement ratios. Our Employees' Compensation Hong Kong led the year at a settlement ratio of **99.87%**, followed by Helper at 97.57%, and Travel at 96.27%. We also continued to garner industry recognition for our extraordinary claims service and innovative product design.

We continue to make solid progress in elevating our levels of customer service. Our 2025 Customer Voice Report shows that the number of compliments we received grew to 116, up from 106 in 2024.



HK\$359,317,668

Total amount for claims honoured



94.7%

Claims settlement ratio

116



No. of compliments received*

*Source: 2025 MSIG Customer Voice Report

Top settlement ratios by class

99.87%



Employees'
Compensation HK

97.57%



Helper

96.27%



Travel

95.96%



Personal
Accident

95.19%



Healthcare

93.46%



Motor

// SECTION 2 ELEVATING THE JOURNEY : AWARD-WINNING 5-STAR TRAVEL INSURANCE AND REAL-TIME SERVICE

We understand that every claim is personal. That is why, throughout 2025, we maintained our focus on providing extraordinary service by continuing to enhance the customer journey, underpinned by quality support from our claims team.

Following the successful introduction of the MSIG Easy Lounge Service in 2024, we introduced new features that are unique to the market in April 2025, including **Door-to-Door Luggage Repair Service** and **Overseas Medical Teleconsultation**.

Building on that momentum, we further enhanced our offerings in October 2025 by upgrading our Travel Insurance products. The new products introduced unique benefits, including **Cancellation of Journey for Any Reason**, providing travellers with unprecedented flexibility.

Since its launch, the product has garnered widespread industry acclaim. These accolades underscore our commitment to extraordinary claims service and our drive to provide a seamless, lifestyle-oriented experience for every traveller.



Some of our awards in 2025/26



Top 3 Finalist in "Most Innovative Product/Service Award (General Insurance)"
at the Hong Kong Insurance Awards 2025,
organised by the Hong Kong Federation of Insurers



"10Life 5-Star Insurance Awards – Travel Insurance"
at the 10Life 5-Star Insurance Awards 2026

// What makes our Door-to-Door Luggage Repair Service unique in the market?



If luggage is damaged during travel, MSIG provides a hassle-free repair service.

Customers simply contact our luggage repair hotline or WhatsApp number, and a specialist will collect, repair and return the luggage to their home, completely free of charge.

// Usage rate from April to December 2025



Service flow



Luggage is damaged during travel



Contact MSIG's luggage repair service upon returning to Hong Kong



Doorstep luggage pick-up service by our specialist



Luggage is repaired and delivered back to your home



Enjoy a completely free and hassle-free service

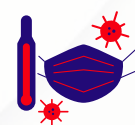
// Why is our Overseas Medical Teleconsultation unique in the market?



In partnership with DrGo, MSIG offers insured travellers free Overseas Medical Teleconsultation in Japan, Singapore, Thailand, Vietnam and the Philippines.

If a customer falls ill abroad, they can use the DrGo App to schedule a free teleconsultation with a registered doctor. Options include locally registered doctors and a second opinion from a designated Hong Kong-registered doctor, ensuring timely and language-accessible care.

Service flow



Fall ill while travelling abroad



Use the DrGo App to schedule a free teleconsultation



Choose your preferred language



Receive the necessary medical support



Experience a seamless, stress-free overseas medical teleconsultation

// 2025 Travel Insurance Promotion Campaign

Between May and November 2025, we launched a Travel Insurance campaign to strengthen brand awareness while reinforcing MSIG's commitment to extraordinary customer service and claims support.

To drive engagement, we co-sponsored ViuTV's travel programme “呂濤米 Lo Seoul”, featuring four members of the popular boy band MIRROR: Anson Lo, Edan Lui, Jeremy Lee, and Keung To. The series showcased a stylish exploration of South Korea, covering Seoul, Incheon and Gangwon-do with a vibrant mix of food, entertainment and shopping.

In addition, DeeGor from the boy band ERROR teamed up with MSIG to produce a series of five TV advertisements highlighting key Travel Insurance features. The advertisements were broadcast across television, online portals and social media, effectively amplifying our reach and enabling audiences to learn more about MSIG's Travel Insurance products.



// SECTION 3 : OUR 5-STAR CLAIMS SERVICE

For over 170 years, MSIG has evolved by truly listening to the people we protect. That commitment continues today. Our teams consistently go above and beyond to innovation, ensuring that we don't just process the paperwork – we deliver extraordinary support when it matters most.

In 2025, 100% of our Google reviews were 5-star ratings. This positivity directly reflects our customer-first mindset, driven by our award-winning “Zero Touch” automated processing system, the transparency of our Claims Status Enquiry Page, and our latest Travel Insurance service initiatives.

The following stories and reviews highlight how our commitment to 5-star service translates into real-world peace of mind for our customers:

// Personal Lines



Personal effects

While travelling in Taipei, a customer's smart watch accidentally slipped from her wrist and hit the ground, cracking the casing and causing a technical malfunction. Upon returning to Hong Kong, she discovered her warranty had expired.



Our support

Our claims specialist reviewed her claim submission and provided patient, expert guidance throughout the process. The claim was approved according to policy limits, leaving the customer both relieved and satisfied.



“Regardless of whether it was the initial application or submitting receipts after confirmation, the progress transparency was high and the response was very quick. I sincerely appreciated your efficiency.”

Travel





Travel

Rental Vehicle Excess

A customer experienced a flat tyre while out driving. The car rental company arranged for the vehicle to be towed to a nearby garage for a replacement, but he soon learnt that he had to pay up-front for both the tyre replacement costs and the associated rental excess.

Our support

Upon reviewing the application, our claims specialist noticed that the provided information was unclear. To ensure a smooth process, we emailed and phoned the customer to clarify the details, providing guided assistance through every step of the claim procedure.



"I appreciated the extra effort. Although the process seemed complicated at first, the claims specialist's quick reaction and assistance ensured it was a 5-star experience."

Product enhancement

In 2025, we further improved our support by increasing the Rental Vehicle Excess (Top-Up plan) limit to HK\$15,000.

// Other 5-star Google reviews on our Travel Insurance products



MSIG Easy Lounge Service



"At noon, we received notification from the airline that our flight was delayed from 4:55pm to 6:05pm. Soon after, we received an email from MSIG Easy Lounge Service granting us access to the airport lounge."



Trip curtailment



"Staff of MSIG have been most helpful in my claim for the sudden curtailment of my trip to UK in the summer of 2025. I was satisfied with their service as well as compensation."



Excellence in customer service and claims processing



"Highly recommended! Their services were very good in both claims department and customer services department. Emails were replied promptly and they even called me at my overseas phone number when I was out of town. Very happy with MSIG's Travel Insurance."



Efficient claims processing



"Highly recommend! Easy and efficient claiming process, and always be my priority when choosing MSIG's Travel Insurance."

Helper

A customer, who had taken out Domestic Helper Insurance (including optional Cancer and Heart Disease coverage), faced a difficult situation when their domestic helper was diagnosed with cancer and declared unfit for work.

Our support

Our claims specialist provided emotional assistance to the customer during this distressing time. We guided her through the online process and conducted a thorough policy review to identify all available benefits, including coverage for medical expenses and a one-way ticket for the helper's safe return home to recover.

Product enhancement

To combat rising medical costs, in 2025 we increased the Clinical Expense Top-Up limit for public hospital outpatient charges to HK\$400.



"MSIG reacted so quickly when my helper fell ill. Their staff communicated patiently and offered sound advice throughout the online claim process. I felt relieved and genuinely supported by their excellent service."



"There's no doubt that the MSIG claims specialist provided me with a 5-star service. They carefully explained all the necessary procedures and paperwork during that stressful time for me."

Motor

A customer was involved in a major accident in a tunnel. While she was unharmed, her car overturned and was declared a write-off.

Our support

The customer initially arranged her own towing service, unaware that MSIG provides professional roadside towing support through our emergency service network. To support her, we exercised flexibility and reimbursed the towing expense as a gesture of goodwill. Following a formal assessment, the vehicle was declared a total loss and a replacement vehicle was approved under her policy, and the customer has since successfully purchased a new car.

Continued trust

Impressed by the smooth claims experience, the customer chose to insure her new car with MSIG once again.





Home



Heart for Our Community

Following the tragic Tai Po fire in late 2025, MSIG was deeply saddened and extended its deepest condolences to those affected. Our teams mobilised rapidly to deliver urgent relief and assistance to our impacted policyholders during this difficult time.

While we are unable to share details of individual cases out of respect for the victims and their families, our commitment remains unchanged – to be there for our customers and the community when they need us most.



Water Damage Amidst Extreme Weather

Hong Kong saw a record five Black Rainstorm Warnings in 2025. During the August storm, a Home Insurance customer suffered interior wall damage after water leaked through an aging window.



Our support

The customer filed a claim immediately. To ease their stress, our claims specialist promptly reviewed the case using the provided documents and kept communication clear and constant, allowing the customer to start repairs right away.



"I was so worried about the water damage, but MSIG stepped in immediately. They kept me informed and handled the assessment efficiently. Their quick response gave me total peace of mind so I could focus on restoring my home."

Healthcare



Guarantee of Payment

When a customer of eight years was diagnosed with a rare skin cancer, it placed an overwhelming emotional burden on her.

To ensure she could focus entirely on recovery, our claims specialist arranged a Guarantee of Payment for her surgery and treatment, resulting in zero up-front hospital costs.



"The entire process for my examinations and surgery was smooth and fast. MSIG's professional attitude and thoughtfulness truly reduced my medical burden. These were services worthy of praise!"



Employee Top-Up Medical

A Group Medical customer planning for early retirement wanted to ensure continuous protection for himself and his wife after his group medical coverage ended. He contacted one of our Sales teams members regarding the Employee Top-Up Medical Plan. Our teams, demonstrating commitment to excellent service, followed up promptly, clearly explaining the benefits and addressing his needs in a professional, reassuring manner.



Our support

Throughout the enquiry, our Sales, Customer Hotline and Claims teams strived to provide seamless support across multiple touchpoints. This customer-centric teamwork successfully built trust and deepened a long-term relationship with a valued customer.



"I've been with MSIG for both Company Group Insurance and Healthcare Insurance. MSIG's Sales and Hotline staff were extremely professional and efficient, and the claims refund time was reasonable."

// Commercial Lines

Commercial Property



Shop Insurance

One of our policyholders, who is the owner of a shop, contacted us regarding a potential claim after discovering that the entrance roller shutter had been vandalised with graffiti.



Our support

Our claims specialist managed the case promptly and professionally, providing the policyholder with clear, immediate guidance on their coverage and the steps required to process the claim.



"In this instance, I was highly satisfied with the service provided. So much so that I have decided to renew my policy with MSIG."



Continued trust

The client was so impressed by the experience that they also moved their Employees' Compensation Insurance to MSIG.



Fire Insurance: Rental Property (Water Damage)

A burst pipe in the unit above our client's rental property caused water damage to their tenant's interior design work. An initial assessment revealed that this specific damage fell outside the existing policy terms.



Our support

We organised a meeting with the client to personally explain the policy coverage, providing a detailed walkthrough of the terms and conditions to ensure complete transparency regarding the scope.



"I truly appreciated MSIG's personal approach. While the damage wasn't covered on this occasion, their honest guidance and professional clarity were invaluable. It was rare to find such dedicated support."





Marine Insurance



Warehouse Fire Incident

In May 2025, a major warehouse fire in Tin Shui Wai put over 20 insured shipments at risk. Authorities immediately cordoned off the site due to safety concerns. The surveyors were initially denied entry to the site to ascertain the cause and extend of the damage.



Our support

Our claims specialist maintained close communication with all parties concerned. By liaising with the authorities, we secured special permission for our appointed surveyors to deploy a drone to capture live footage of the cargo damage. This allowed us to provide our clients with first-hand and timely updates to effectively assess their risks and manage operational impacts.



"I greatly appreciated the initiative demonstrated by MSIG's Claims Team. The information I received was accurate and timely, which meant we could manage the crisis effectively."



Liability & Value-Added Service

Our client, a freight forwarder, arranged a cargo shipment from Japan to Shenzhen via Hong Kong. Following an incident in 2024, they received a formal compensation claim from the shipper's lawyer, despite not being responsible for loading the cargo. The case involved ambiguous liability terms due to inconsistencies between the client's website and their invoices. Ultimately, the alleged claim had expired under the client's standard trading conditions, resulting in a successful defence.



Our support

Upon reviewing the submitted claim documents, our claims team identified strong merit for a legal defence and visited the client to provide strategic guidance and reassurance. To mitigate future risks, we advised them on consistently displaying disclaimers and terms across all business documents and provided standard wording to close future liability gaps.



"MSIG's expert advice was well received, as was the emotional support – something I didn't think would be offered by an insurer. We immediately adopted their recommendations on updating our documentation. I was very grateful for the excellent service provided."

// Financial Lines

Cyber Insurance



Regional Ransomware Attack

In mid-2025, a major ransomware attack hit a client's Hong Kong regional office, locking and encrypting vital files.

The Impact: The attack forced an immediate shutdown of critical services, including:



Email communications



Internal file servers and application platforms



General office services, such as printing

The incident had a wide geographical reach, disrupting operations across locations in Asia Pacific.



"MSIG turned a regional cyber crisis into a manageable recovery. By covering nearly HK\$2 million in emergency costs, they allowed us to focus on long-term security instead of immediate financial loss. Their expertise and support were invaluable in getting our regional offices, back online safely."



Our support



Professional Rescue Team

Immediately deployed legal experts and cyber investigators to take charge, providing expert guidance from day one



Thorough Clean-up

Supported a deep, three-month investigation across all affected countries, collaborating with local teams to ensure every office safely resumed normal operations



Finding the Weak Spot

Investigators identified that hackers entered through an outdated security system, enabling the client to patch the vulnerability and prevent future breaches



Financial Recovery

Engaged specialised accountants to calculate the total financial impact, including business interruption losses and data restoration costs.

// SECTION 4 : OUR ACCOLADES

At MSIG, we maintain a very strong reputation for our dedication to customers and our broader contributions to the insurance industry. Throughout 2025, we continued to garner prestigious accolades in recognition of these efforts.

// Awards

The Hong Kong Insurance Awards 2025 Top 3 Finalists



Most Innovative Product/Service Award
(General Insurance)
Outstanding Training & Development Award
Outstanding Digital Marketing Campaign Award

PR Awards Hong Kong 2025



Finalist – Best Brand Reputation
Management Strategy

Hashtag Asia Awards 2025



Finalist – Best Use of Social Media
for a Campaign

The HKIHRM HR Excellence Awards 2024/25



Good Practice – Learning &
Development Award
Merit – Employee
Happiness Award

Human Resources Online Employee Experience Awards 2025



Gold – Best Employee
Wellness Strategy



Silver – Best Leadership
Strategy



Silver – Best Learning
Culture Journey

TTI Success Insights China Award 2025



Most Outstanding Talent
Assessment Services Award

The HKQAA Hong Kong Green and Sustainability Contribution Award



Gold Seal for Contribution to
Sustainable Facility
(Promote Environmental Protection)

Gold Seal for Contribution to
Sustainable Property/Facility
(Promote Community Caring)

Happiness-at-work Promotional Scheme 2025



HAPPY 開心企業
COMPANY
Happy Company

HKCSS Caring Company Scheme 2025



Caring Company

// Credit ratings

Standard & Poor's



Financial strength rating



Long-term issuer credit rating

Moody's



Insurance financial
strength rating



Long-term issuer credit rating

A.M. Best Company



Financial strength rating



Issuer credit rating

Source: <https://www.ms-ad-hd.com/en/ir/stock/rating.html>

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