

## TODAY'S CHALLENGE, TOMORROW'S SUCCESS

Pacific Century Insurance (PCI) is one of the leading insurance companies in Hong Kong managed by homegrown professionals. PCI offers an extensive range of whole life, endowment and term life insurance, accident, medical and disability insurance products as well as asset management.

Against a background of negative economic sentiment and geopolitical instability, PCI has faced the most challenging year in its history, with declining premiums and a shrinking agency force. Despite these setbacks, PCI continues to be profitably managed and receives high ratings by A.M. Best and others, thanks to its dedicated staff and agency force, and an extremely good performance from its investment portfolio. To overcome the challenge, PCI will continue to nurture its staff and agents, diversifying its product range with the aim to further improve its services and to promote stakeholders' value.

WE ARE NURTURING  
OUR AGENTS AND STAFF  
BY PROVIDING MORE  
CONTINUOUS TRAINING  
PROGRAMS TO IMPROVE  
QUALITY AND PRODUCTIVITY.

A close-up photograph of a pair of hands cupping a small amount of dark, rich soil. A single, thin green stem with two vibrant green leaves grows out of the center of the soil. The hands are positioned to support the soil from below, with fingers gently curled. The background is a soft, out-of-focus blue. The word "nurturing" is overlaid in white, lowercase, sans-serif font across the middle of the image.

nurturing



diversifying