

Changing the way people feel about insurance

FWD Group spans Hong Kong & Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam, and Japan, offering life and medical insurance, general insurance, and employee benefits across a number of its markets.

FWD is focused on creating fresh customer experiences, with easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer that changes the way people feel about insurance.

Established in Asia in 2013, FWD is the insurance business of investment group, Pacific Century Group.

FWD GROUP

More than **3 million** customers and **1.75 million** group members

More than **4,500** employees

Over **US\$28.3 billion** in assets

HONG KONG & MACAU

More than **501,000** customers | More than **105,000** group members

More than **700** employees

Nearly **2,300** tied agents

Strong ratings: FWD Life rated “**A3**” by Moody’s and “**A**” by Fitch. FWD General Insurance rated “**A**” by Fitch

In **top 10** of life insurance companies in Hong Kong ¹

Bank partners include Bank of Communications (Hong Kong) Limited, China Construction Bank (Asia) Corporation Ltd, and Industrial & Commercial Bank of China (Asia)

Retail partners include 7-Eleven, Cathay Pacific Airways, CSL Mobile, Sony, Tap & Go Payments, and 3 Hong Kong by Hutchison Telecommunications

Life | Medical | General | Financial Planning Employee Benefits

INDONESIA

Opened for business in February 2014. Announced joint-venture with FWD in June 2015

More than **377,000** customers | More than **140,000** group members

More than **310** employees

More than **2,900** tied agents

IDR 1,984 billion paid-up capital

In **top 4** of employee benefits providers in Indonesia ⁴

Partners include BTN Bank, BTPN Bank, KEB Hana Bank, Bank Victoria, QNB Bank, Panin Bank Sharia and BFI Leasing Co.

Life | Medical | Employee Benefits

SINGAPORE

Entered the market in April 2016 with the acquisition of group medical provider Shenton Insurance, with a composite license to expand the business

Singapore’s first fully direct and online life and general insurer

More than **150,000** customers | More than **110,000** group members

Nearly **200** employees

Life | Medical | General | Employee Benefits

THAILAND

More than **960,000** customers | More than **1,260,000** group members

More than **1,600** employees

More than **3,500** tied agents

In **top 8** of life insurance companies in Thailand ²

Long-term bancassurance partnership with TMB Bank, one of the largest banks in Thailand

Retail partners include 7-Eleven

Life | Medical | Employee Benefits

PHILIPPINES

Granted the first life insurance licence issued in the Philippines in nearly 10 years. Opened for business in September 2014

More than **58,000** customers | More than **110,000** group members

More than **520** employees

More than **2,800** tied agents

In **top 10** of life insurance companies in the Philippines ³

The most highly-capitalised insurer in the country with **PHP 2.3 billion** paid-up capital ⁵

Exclusive partnership with Security Bank

Life | Medical | Employee Benefits

JAPAN

Entered the market in April 2017 with the acquisition of **AIG Fuji Life**

17 offices across Japan

More than **1,000,000** customers | More than **44,000** group members

More than **780** employees

Life | Medical | Employee Benefits

VIETNAM

Entered the market in June 2016 with the acquisition of **Great Eastern Life Vietnam**

More than **27,000** customers

Nearly **200** employees

More than **3,800** tied agents

VND 2,811 billion paid-up capital

Partners include **ABBANK, Nam A Bank and Tiki Corporation**

Life | Medical



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TIMELINE

- February 2013**
Pacific Century Group acquires Hong Kong, Macau, and Thailand insurance businesses of ING Groep. N.V.
- August 2013**
FWD brand unveiled
- October 2013**
The Honourable Ronald Arculli is appointed FWD Group Chairman
- December 2013**
Swiss Re acquires 12.3% stake
- January 2014**
Brand presence establishes in Indonesia
- April 2014**
FWD enters the Philippines with new licence
- September 2014**
FWD opens for business in the Philippines
- November 2014**
China Representative Office opens in Shanghai
- June 2015**
Indonesia brand presence is formalised with joint-venture
- August 2015**
Sharia license granted in Indonesia
- April 2016**
FWD enters Singapore acquiring Shenton Insurance
- June 2016**
FWD enters Vietnam acquiring Great Eastern Life Vietnam
- September 2016**
Direct-to-consumer business launches in Singapore
- April 2017**
FWD enters Japan acquiring AIG Fuji Life
- July 2017**
Early renewal of long-term bancassurance partnership secured with TMB Bank in Thailand

OUR GROUP EXECUTIVES



Huynh Thanh Phong
Group Chief Executive Officer



Binayak Dutta
Managing Director, Emerging Markets, and Group Chief Distribution Officer



Rob Schimek
Group Managing Director, and Group Chief Operating Officer



Alvin Chooi
Executive Vice President, Group Chief Strategy Officer



Amy Hoe
Executive Vice President, Group Chief Technology & Operations Officer



Arthur Lee
Executive Vice President, New Markets & Corporate Governance, and South-East Asia Chairman



Craig Merdian
Executive Vice President, Group Chief Financial Officer



Julian Lipman
Executive Vice President, Group Chief of Staff



Maree Higgins
Group Chief Human Resources Officer



Tim Oliver
Group Chief Customer and Marketing Officer

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OUR REGIONAL LEADERSHIP



Abhishek Bhatia
Group Chief Officer,
New Business Models,
and Chief Executive
Officer, Singapore



Anantharaman Sridharan
General Director,
Vietnam



Bao Hongjian
Chief Executive
Officer Designate,
China



Choo Sin Fook
President Director,
Indonesia



Ken Lau
Managing Director,
Greater China,
and Chief Executive
Officer, Hong Kong



Norio Tomono
Representative
Director President
and Chief Executive
Officer, Japan



Peter Grimes
President and Chief
Executive Officer,
Philippines



Poramasiri Manolamai
Chief Executive Officer,
Thailand

OUR SHAREHOLDERS

PACIFIC CENTURY GROUP

Pacific Century Group (PCG) is an Asia-based private investment group established in 1993 with interests across three core business pillars; technology, media & telecommunications (TMT), financial services, and property.

PCG has demonstrated a strong track record of successful investing, and has a long-term sustainable network in Asia and across its core business pillars.

www.pcg-group.com

MINORITY SHAREHOLDERS

Swiss Re Group | GIC Ventures | RRJ Capital Master Fund III | Hopu Investments



Financial Services:
PineBridge Investments |
FWD Group



**Technology, Media &
Telecommunications:**
PCCW | HKT



Property:
Pacific Century Premium
Developments

All figures below as of 30 June 2018 unless otherwise specified.

¹ Provisional Statistics on Hong Kong Long Term Insurance Business, January to June 2018, Insurance Authority of Hong Kong

² New Business Monthly Report June 2018, Thai Life Assurance Association

³ Weighted New Business Premium Income: 100% of first-year premium on regular-pay plans + 10% of single-pay premiums, Total Premiums of Life Insurance Companies 2017, Republic of the Philippines Department of Finance Insurance Commission

⁴ New Business Quarterly Report Q1 2018, Indonesian Life Insurance Association

⁵ Paid-Up Capital of Life Insurance Companies Year 2017, Republic of the Philippines, Department of Finance, Insurance Commission