About FWD Group

As of 30 June 2026

FWD Group (1828.HK) is a pan-Asian life and health insurance business that serves over 40 million customers across 10 markets, including BRI Life in Indonesia. FWD's customer-led and tech-enabled approach aims to deliver innovative propositions, easy-to-understand products and a simpler insurance experience. Established in 2013, the company operates in some of the fastest-growing insurance markets in the world with a vision of **changing the way people feel about insurance**. FWD Group is listed on the Hong Kong Stock Exchange under the stock code 1828.

Our business: 10 markets in Asia

>40 million customers[1]

>7,400 employees and **>40,000** contracted agents

34 bancassurance partnerships (including **7** exclusive partners) and **>35** ecosystem partners

Ranked among the **top 10** multinational companies in 2026 Million Dollar Round Table[3]

US$8.2 billion total premiums[2]

US$64.5 billion total assets

Our values

Proactive
Perform with passion

Innovative
Dare to be different

Committed
Succeed together

Caring
Everyone matters

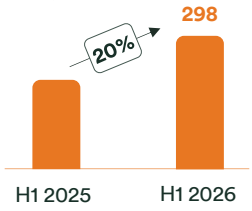
Open
Do the right thing

Strong financial foundations

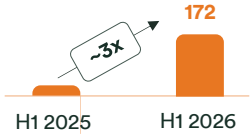
New business contractual service margin (US$ mn)



Operating profit after tax[4] (US$ mn)



Net profit after tax[4] (US$ mn)



Group embedded value



Groupwide solvency ratio[5]



Investment grade ratings

Fitch

insurer financial strength (IFS) rating of A
for core life insurance operating entities
and long-term issuer default rating of BBB+
for FWD Group Holdings Limited

Moody's

notional IFS rating of A2
for major life insurance operating entities
and issuer rating of Baa1
for FWD Group Holdings Limited

Awards and recognition

The Digital Banker
Best GenAI-First CX Transformation Strategy – Hong Kong SAR, China

The Digital Banker
Best Use of Technology for Customer Experience – Overall Insurance

The Digital Banker
Best AI Guardrails & Responsible GenAI for CX – Insurance

SZ&W Group
Digital Insurer of the Year Award

Human Resources Online
Best Employee Wellness Strategy – Silver Award

Forrester
Technology Strategy Impact Award for APAC

Infopro Digital
Best IT initiative

The Digital Banker
Best AI Powered Claims Initiative

The Digital Banker
Best Technology Implementation of the Year

Our community commitment

Our Community Care programmes bring our caring value to life in the communities where we operate, with a primary focus on financial inclusion.

FWD announced 13 charitable grants dedicated to supporting more than 13,000 people in communities across Asia to mark its 13th anniversary in August 2026. The grants support initiatives across the region spanning financial literacy, career readiness, entrepreneurship, health and wellbeing, and community recovery.

In partnership with Junior Achievement Worldwide, the award-winning JA SparktheDream financial education programme aims to reach 40,000 additional students across Asia by 2027, involving more teachers and families.

During the first phase (2022-2024):

- Reached 37,000+ students
- 88% understood money's role in daily life
- 85% learnt to track and manage money
- 80% gained awareness of community needs

FWD

Celebrate living
fwd.com

Hong Kong SAR

- Since 2013
- Top 5 for 2026 Million Dollar Round Table membership[3]
- Bancassurance partners: Bank of Communications (HK) Ltd, China Construction Bank (Asia) Corporation Limited, Industrial and Commercial Bank of China (Asia) Ltd, Nanyang Commercial Bank Limited, Ping An Digital Bank (International) Limited, Bank SinoPac, CTBC Bank Co. Ltd, E.Sun Commercial Bank, Ltd and Mega Bank
- Most-awarded insurer at the “Hong Kong Insurance Awards 2025” organised by The Hong Kong Federation of Insurers
- Life | Health | Employee Benefits

Thailand

- Since 2013
- Exclusive bancassurance partnership with Siam Commercial Bank
- Number 1 in bancassurance by new business sales[6]
- Number 2 for 2026 Million Dollar Round Table membership[3]
- Number 2 net promoter score among insurers[7]
- Number 3 life insurer by new business sales[6]
- Number 3 in digital by new business sales[6]
- Life | Health

Indonesia

- Since 2015
- Number 3 net promoter score among insurers[7]
- Number 4 in digital by new business sales[6]
- Bancassurance partners: OCBC, BFI, BTN,[8] Bank Mestika, Permata Bank, Bank Syariah Indonesia, and Bank BJB
- Won the “Warta Ekonomi Indonesia Sharia and Halal Top Brand Awards 2026 – Sharia Business Unit of Life Insurance category” and “The Iconomics Top Insurance Companies Awards 2026 – Life Insurance Assets Above IDR 5 Trillion Category”
- Life | Health | Shariah
- Through our 44.0% minority investment in BRI Life,[9] we collaborate with Bank BRI, one of the country's leading retail banks. BRI Life has 29.1 million customers and is number 1 in bancassurance by new business sales[6]

Vietnam

- Since 2016
- Exclusive bancassurance partnership with Vietcombank and partnership with Agribank
- Number 2 net promoter score among insurers[7]
- Won workplace recognitions including titles of "Great Place To Work 2026 Certified", "Best Workplaces in Vietnam 2026" and "HR Asia Best Companies to Work For in Asia 2026"
- Life | Health

Malaysia

- Since 2019 (Family Takaful) and 2023 (Life)
- Exclusive bancatakaful partnership between FWD Takaful and HSBC Amanah Malaysia Berhad, as well as partnerships with Alliance Bank and MBSB Bank
- Exclusive bancassurance partnership between FWD Insurance and Bank Simpanan Nasional
- Number 2 net promoter score among Takaful/Insurance providers[7]
- FWD Malaysia won "Social Impact Initiative of the Year – Malaysia” at Insurance Asia Awards 2026 and “Community Initiative Award” by Asia Corporate Excellence & Sustainability Awards
- FWD Takaful won “Domestic Sharia Life Insurer of the Year – Malaysia” at Insurance Asia Awards 2026
- Family Takaful | Life | Employee Benefits

Macau SAR

- Since 2013
- Bancassurance partners: The Bank of East Asia, Limited, Macau Branch, China CITIC Bank International Limited Macau Branch, CMB Wing Lung Bank Limited Macau Branch, Chong Hing Bank Limited Macau Branch, Well Link Bank and Bank SinoPac Macau Branch
- Won the "China GBA Sector – GBA Macau – Client Service" award for three consecutive years at Bloomberg Businessweek/Chinese Edition's "Financial Institutions 2026"
- Life | Health

The Philippines

- Since 2014
- Exclusive bancassurance partnership with Security Bank
- Number 1 life insurer by new business sales[6]
- Number 1 for 2026 Million Dollar Round Table membership[3]
- First insurance provider with 24-hour customer service and one of the first to launch an artificial intelligence-driven financial planning tool
- Life | Health

Singapore

- Since 2016
- Number 2 net promoter score among insurers[7]
- One of the first fully digital direct-to-customer life and general insurers
- Distribution network of preferred financial advisory firms and brokers
- Bancassurance partners: Bank of China Limited, Singapore Branch and CIMB Bank Berhad, Singapore Branch
- Won the "Most Innovative Product/Service" award at the InsuranceAsia News Country Awards for Excellence 2026
- Life | General | Health

Japan

- Since 2017
- Number 1 in income protection life insurance category[10]
- Number 1 in medical insurance product category[10]
- Distribution network of independent financial advisors and e-commerce channels
- 11 offices
- Life | Health | Variable Annuity

Cambodia

- Since 2021
- Exclusive bancassurance partnership with Chip Mong Commercial Bank Plc.
- Digital leader with paperless and highly automated operations
- Life | Health

FWD Private

- Since 2023 (Bermuda) and 2024 (Singapore branch)
- Exclusive high-net-worth (HNW) brand under FWD Group for HNW and ultra HNW individuals
- Products primarily distributed via international brokers across Hong Kong, Singapore, Dubai and Switzerland
- Wealth Management | Legacy Planning

All figures are as of 30 June 2026 and growth stated on a constant exchange rate basis unless otherwise specified in footnotes

[1] Including all customers from BRI Life in Indonesia
[2] Total premiums refers to total weighted premium income, for the period of 12 months ended 30 June 2026
[3] Based on the statistics published by The Million Dollar Round Table (MDRT) as of July 2026. The MDRT is a global independent association recognised as a standard of excellence in the life insurance and financial services industries
[4] Operating profit after tax and net profit after tax represent the amounts attributable to equity holders of the company and are presented net of non-controlling interests
[5] Prescribed capital requirement basis
[6] Based on local regulators, insurance association and industry market share as of 30 June 2026
[7] According to independent benchmarking by Qualtrics, as at December 2025
[8] Under subsidiary broker Binasentra Purna
[9] The investment in BRI Life and distribution agreement with BRI Bank are independent of our FWD Insurance Indonesia business
[10] Ranking according to New Good Insurances & Bad Insurances 2026 (Tokuma Shoten)