

FWD Philippines Fact Sheet
as of 31 December 2025

FWD Life Insurance Corporation (FWD Philippines) launched our commercial operations in September 2014. FWD Life Insurance now ranks third in terms of both new business annual premium equivalent¹ and premium income² and first in terms of single premium³.

FWD Philippines is part of FWD Group (1828.HK), a pan-Asian life and health insurance business that serves more than 38 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 main board of the Hong Kong Stock Exchange under the stock code 1828.

FWD Life Insurance is regulated by the Insurance Commission of the Philippines and is legally permitted to provide insurance products and services within the country.

For more information, please visit fwd.com.ph.

Our business



One of the first in the insurance market to launch AI-enabled chatbot



Claims net promoter score: **+76**

Purchase customer emotion score – “easy”: **78%**



FWD products available at **350** Security Bank branches



16 hubs supporting nationwide footprint

¹ www.insurance.gov.ph > Data > Statistics > Life Insurance Companies > 2025 > Based on New Business Annual Premium Equivalent

² www.insurance.gov.ph > Data > Statistics > Life Insurance Companies > 2025 > Based on Premium Income

³ www.insurance.gov.ph > Data > Statistics > Life Insurance Companies > 2025 > Based on Premium Income

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

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



Top 3 Life Insurer

New Business Annual Premium Equivalent among insurers in PH



Top 2 for 2025

Million Dollar Round Table among insurers in PH



2 Golden Arrows

ASEAN Corporate Governance Scorecard (ACGS), 2025



Top 5 Finalist

Privacy Management Award
National Privacy Commission, 2025



Top 5 Finalist

Data Protection Officer of the Year
National Privacy Commission, 2025



Community Care

Our Community Care, diversity, equity and inclusion program is committed to financial inclusion through financial literacy empowering the next generation to be positive agents of change in their own lives and in their communities.



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FEED

Fostering Education and
Environment for Development



The
Philippine
Animal
Welfare
Society
1954

The Philippine Animal
Welfare Society