FWD Cambodia

Reverse Innovation

By FWD Cambodia

Dimanche Eat

Chief Digital and Information Technology

FWD insurance

Celebrate living
fwd.com

About FWD

Customer
10 millions

2020 Cambodia – acquired Bangkok Life Assurance (Cambodia)

2019 Malaysia – acquired HSBC Amanah Takaful (Malaysia) Bhd.

2017 Japan – acquired AIG Fuji Life

2016 Singapore – acquired Shenton Insurance

Vietnam – acquired Great Eastern Life Vietnam

2015 Indonesia

2014 Philippines and representative office in China

2013 Hong Kong, Macau and Thailand

Our Vision

Changing the way people feel about insurance

The technology in our heart:

- Digitally-enabled customer relationships

- Technology-driven, integrated distribution channels

- End-to-end purchasing, E-Commerce

Our Digital Platforms

Customer App

Our Digital Platforms

E-Commerce

"How might we centralize health data?"

Problem details

FWD insurance

1 **Health declaration by customers during purchasing process**
- Answer health questions
- Upload health documents

2 **Lengthy policy approval decision**
- Insurance company require manual effort to verify the health documents
- Customer might require to have physical check up at hospital

3 **Access to information for claim assessment**
- Company require proof documents or certificate report by the hospital

4 **Product design & pricing**
- Difficult to design the right product to prevent majority fact of the health conditions with the affordable price

Expectation

1   A platform that can record and store Cambodians' health data

2   Right product designed to fit customers' needs including financial affordability

3   Fast turn around time during purchasing process and claims

4   Majority of Cambodians get protected financially through insurance

Potential Working Areas

1	Co-operate with hospitals and clinics nationwide for data consolidation

2	Development of habits among general population to record and share their health data in this Health Hub platform

3	Provision of open API for life insurance companies (**Health API**)