

## PT FWD Insurance Indonesia

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## Doing the right things right at FWD

In addition to our employees, our reputation is our most important asset. Good Corporate Governance protects both Company reputation and asset. That is the reason the Company do the right things right. We have developed structures and processes that guide us as we identify, manage and report risks. Our approach is driven by the same core values that drive everything else we do: putting the customer first, using technology, and empowering our people.

## Corporate Governance Framework

The Company defines corporate governance as "the structure, operating model, individuals and other mechanisms that enable strong management and control over business operations, taking into account long-term shareholder value and the interests of key stakeholders (including customers, regulators and other partners)". Effective corporate governance enables the Company to achieve its strategic objectives in accordance with its risk philosophy and risk appetite.

