

# Forte



## **Forte** General Insurance

**Laos**

**Corporate Profile 2024**

**Live with  
confidence.**

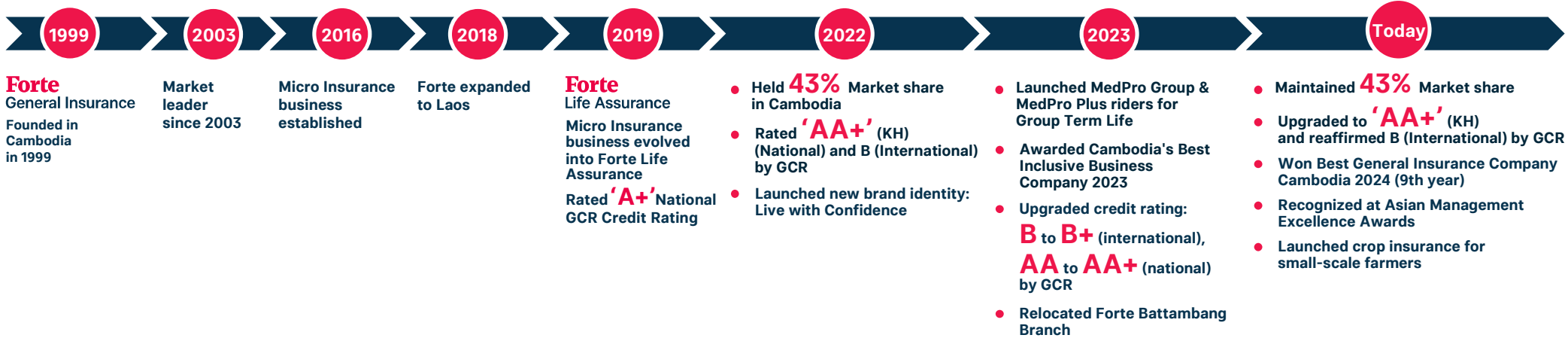




# We are Forte

Founded in Cambodia in 1999, Forte is leading the growth of the insurance industry in emerging Southeast Asia with its vision to protect and empower everyone in the region for a better future – one person, one business at a time.

Forte is the largest general insurer and fast-growing life insurer in Cambodia and offers general insurance in Laos.







## **Forte** General Insurance

Forte Laos offers a wide range of insurance products and services for individual and corporate customers in Laos. Originally founded in 2007 as Tokojaya Lao Assurance, the company is now known as Forte Laos and is a subsidiary of Forte.

Forte Laos has an ever-growing clientele and a broad agent network across all 17 provinces of Lao PDR, covering a full range of general insurance products such as Motor, Fire, Home, Health, Personal Accident, Engineering, Professional Indemnity, and Marine Cargo policies.



**Mr. Khonsavanh Sayasenh**  
Chief Executive Officer  
Forte-Toko Lao Assurance Co., Ltd.,

# Forte Laos

## CEO statement

As the Chief Executive Officer of Forte-Toko Lao Assurance Co., Ltd., I am honored to lead an organization dedicated to delivering trust, protection, and peace of mind to individuals and businesses across the Lao PDR.

Since our establishment, Forte-Toko has been committed to setting high standards in the insurance industry through innovation, integrity, and customer-centric service. In a rapidly changing world, we understand the importance of resilience and adaptability, which is why we continue to enhance our products and services to meet the evolving needs of our clients.



At Forte-Toko, we believe that insurance is not just about policies—it is about people. We are proud to support our customers during their most challenging moments, providing not only financial security but also compassionate service. Our team remains deeply committed to serving with professionalism and empathy, reinforcing the core values that define our company.

Looking ahead, we aim to strengthen our partnerships, embrace digital transformation, and contribute meaningfully to the sustainable growth of Lao PDR. We are also focused on improving financial literacy and insurance awareness, helping to build a more informed and protected society.

**Khonsavanh Sayasenh**  
Chief Executive Officer  
Forte-Toko Lao Assurance Co., Ltd.,



# Highlights & Figures (2024)



**USD8.8M**  
(KIP 194 billion)  
GROSS PREMIUM



**USD1.8M**  
(KIP 39 billion)  
NET PREMIUM



**USD791K**  
(KIP 17 billion)  
CLAIMS PAID OUT

## Product Portfolio

### Personal Lines



Automobile



Personal  
Accident



Travel



Worldwide  
Medical



Fire and  
Perils



Scan to view  
full range of  
products

### Corporate Lines



Property



Hospital &  
Surgical



Public  
Liability



Electronic  
Equipment



Marine and  
Cargo

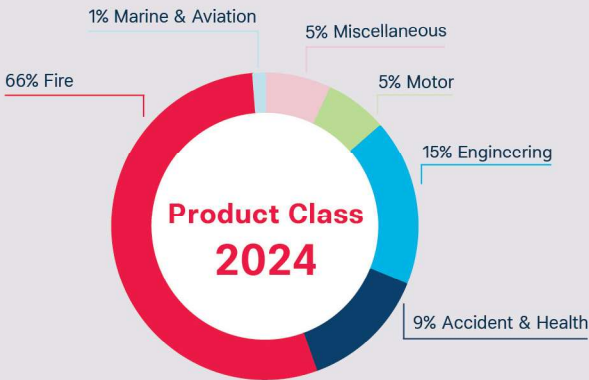


Scan to view  
full range of  
products



# Premiums by Product Class

Product Class	2024	
	KIP	USD
Fire	127,428,311,327	5,819,710
Motor	9,732,234,560	452,261
Accident & Health	18,351,565,099	845,459
Marine & Aviation	1,278,381,506	59,051
Engineering	28,643,716,231	1,313,308
Miscellaneous	8,784,582,859	401,692
	<b>194,218,791,582</b>	<b>8,891,481</b>





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[www.forteinsurance.com](http://www.forteinsurance.com)

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