



**INSURANCE  
ASIA NEWS**  
**COUNTRY AWARDS  
FOR EXCELLENCE**  
2024

Designed to identify the best companies operating in the Asia-Pacific insurance market, this awards programme provides an opportunity for participants to benchmark themselves against their peers on a country-by-country basis.





# Editor's Letter

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The insurance industry plays a crucial role in helping people, businesses and societies deal with uncertainties and losses, while building resilience, driving adaptation, and facilitating recovery.

Insurers, brokers and loss adjusters are on the frontlines helping manage increasingly connected risks and facing emerging challenges like climate change, geopolitical tensions and cyber threats.

At InsuranceAsia News, it is our privilege to recognise the contributions and efforts of the industry and their achievements that propel the industry forward. The InsuranceAsia News Country Awards for Excellence 2024 honours the best the industry has to offer in 10 of the region's most vibrant insurance markets. The second edition of the country awards celebrates the achievements of industry leaders in Hong Kong, Singapore, Taiwan, China, Malaysia, India, Indonesia, the Philippines, Thailand and Vietnam.

We are proud to present the winners, who have been chosen by an elite panel of judges with their impartial scrutiny following an extensive submission process. We would like to thank all the companies that entered the awards and all our judges.

Congratulations to all the winners. We look forward to seeing your entries to the InsuranceAsia News Awards for Excellence 2025.

Yours sincerely

A handwritten signature in dark ink, appearing to read "Mithun Varkey".

Mithun Varkey  
Editor-in-Chief



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## Panel of Judges

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### Allan Yu

*Former Chief Executive Officer, Zurich*

Allan Yu has over 50 years of experience in general and life insurance with expertise in underwriting, pricing, reinsurance, claim reserving models and product development.



### Philip Chan

*Former Head of Asia, The Hartford*

Philip has more than 45 years of experience in the insurance industry. Starting his career in 1975 with an insurance broking firm, Chan worked in New Zealand Insurance for two years before joining Norwich Winterthur International Insurance in 1983.



### Kenny Siu

*Regional Director for APAC, Chartered Insurance Institute*

Kenny has more than several decades of experience across the insurance industry, held key positions in various reputable insurance companies in HK, built corporate strategic functional areas from scratch. He also engaged with charity services for more than 30 years.



### Werner Bugl

*Executive Committee, Ultimate Risk Solutions*

Werner has over 40 years of experience in the global reinsurance industry. With extensive leadership roles in Latin America and Asia, he managed both life and non-life insurance companies. As CEO of Munich Re's Asian offices, he oversaw operations in ASEAN, Japan, China, South Korea, and Taiwan.



### Mithun Varkey

*Editor-in-Chief, InsuranceAsia News*

Mithun Varkey is the Editor-in-Chief at Insurance Asia News. He is a seasoned business journalist with experience covering Asian (re)insurance, financial, M&A and legal markets.



## **Hong Kong**

# List of Winners

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### **Best Broker**

[Nova Insurance Consultants](#)

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### **Best General Insurer**

[Liberty International Insurance](#)

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### **Best Digital Insurer**

[OneDegree](#)

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### **Best Health Insurer**

[Cigna Healthcare](#)

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### **Best Life Insurer**

[Chubb Life](#)

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### **Best Employee Benefits Provider**

[AXA](#)

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### **Best Bancassurance Partnership**

[HSBC Life](#)

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### **Most Creative Marketing Campaign**

[Chubb Life](#)

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### **Most Impactful CSR Initiative**

[OneDegree](#)

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### **Outstanding CEO**

[Franz-Josef Hahn - Peak Reinsurance](#)

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### **Outstanding Claims Management**

[Crawford & Company](#)

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### **Outstanding Customer Service**

[BMS Group](#)

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# Best Broker



Since its establishment in Hong Kong in 1988, Nova Insurance has always been focused on delivering the best risk and insurance solutions to its clients.

To cope with the business of its clients as more of them started investing outside Hong Kong, Nova expanded further into Macau and China. While people are talking about the opportunities in the Greater Bay Area in recent years, Nova is in fact a pioneer and had already set up Beijing Nova Insurance Services in China in 2003.

Beijing Nova has just received approval from the National Financial Regulatory Administration to add a new branch in Suzhou in Jiangsu province, which will be its fourth office in China in addition to Beijing, Shanghai and Guangzhou.

Nova Insurance Consultants in Hong Kong has a professional team with a good track record of handling large corporate risks and mega construction projects. The broker offers a one-stop shop for all types of insurance and it has handled numerous mega projects such as Victoria Dockside, 11 Skies and Kai Tak Sports Park.

It was ranked the largest local general insurance broker by Frost & Sullivan in 2023, out of 808 licensed brokers in the city.

In 2021, Nova was invited by the Hong Kong Insurance Authority (IA) as a partner of the Hong Kong Specialty Risks Consortium to support the Belt & Road Initiative.

Through global broker networks, Nova can serve its clients' insurance needs all over the world. This is a unique selling proposition for the broker, and it can handle both inward referral business from overseas broker partners and the overseas investments of its clients in Hong Kong and China.

Nova Insurance Consultants has enormous support from its parent company FSE Lifestyle Services, a service conglomerate listed on the Hong Kong Stock Exchange with 25,000 employees and an annual revenue of over HK\$7 billion.

Patrick Chan, managing director of Nova Insurance Group, said: "We are honoured to receive the recognition from InsuranceAsia News for the Best Broker of Hong Kong under the Country Awards for Excellence 2024, in particular, as this is the first year the category of "Best Broker" has been added."

"Hong Kong is a very competitive market with a large number of insurers and brokers and clients here are very demanding as it is indeed the world's 16th largest insurance market by gross premiums. For sure, the Nova team will always strive for excellence and offer the best services our clients deserve," he said.



Patrick Chan  
Managing Director

***"We are honoured to receive the recognition from InsuranceAsia News for the Best Broker of Hong Kong under the Country Awards for Excellence 2024, in particular, as this is the first year the category of "Best Broker" has been added. Hong Kong is a very competitive market with over 800 licensed insurance brokers. It has never been easy for a local broker to have this achievement. A big thank you to the strong support from our clients, business partners and our parent company FSE Lifestyle Services Ltd!"***

# Best General Insurer



Liberty International Insurance (Liberty Insurance) has earned the InsuranceAsia News award for the Best General Insurer for Hong Kong having made a mark in the Special Administrative Region (SAR) market with its products and innovative offerings, notably its outstanding motor insurance product for electric vehicles (EV).

Being the third-largest motor insurer in Hong Kong, Liberty Insurance has been underwriting electric vehicles since 2014. By doing so, Liberty Insurance has established itself as a pioneer and significant contributor to market and product innovation.

A feature of Liberty Insurance's motor insurance for EVs that differentiates it from other car insurance is that it is mileage-based, which means that car owners are charged a premium that reflects the number of kilometres driven by the car, which ensures that policyholders are paying only for their usage.

Liberty Insurance was also among the 16 insurers who has been approved by the Hong Kong Insurance Authority to pilot the Greater Bay Area's ambitious Hong Kong-Zhuhai-Macau Bridge northbound motor insurance scheme.

Having collaborated closely with the insurance regulatory bodies from Hong Kong and Guangdong governments, Liberty Insurance has launched the Liberty Drive to China Motor Insurance to provide coverage to all eligible existing Liberty Insurance motor policyholders.

In addition to its exceptional motor insurance offerings, Liberty Insurance provides a comprehensive range of other insurance products and services for both individuals and corporations. These include individual and group medical insurance, office and shop packages, travel insurance, employees' compensation, and more, ensuring all-around protection for their customers.

In particular, Liberty Insurance is able to provide customised plans, including group medical and commercial plans, for SMEs with smaller team sizes, scale of business and rapidly changing needs. This makes Liberty Insurance an ideal insurance partner for many SMEs in Hong Kong.

Liberty Insurance in Hong Kong is part of Liberty Mutual Insurance Group, a diversified global insurer headquartered in Boston.

For more information, visit [www.libertyinsurance.com.hk](http://www.libertyinsurance.com.hk).



**Karen Lee Kar Lun**  
CEO of Hong Kong and General Counsel  
Liberty International Insurance,  
Asia Pacific

***"We are deeply honored to be recognized as the Best General Insurer of the Year. This award is a testament to the hard work and dedication of our entire team. We extend our heartfelt gratitude to our customers and partners for their unwavering support and trust in Liberty International Insurance. This achievement inspires us to continue striving for excellence in every aspect of our business. Our commitment to our customers is the core of everything we do. We are dedicated to providing innovative and reliable insurance solutions tailored to meet the diverse needs of our clients. Our goal is to ensure peace of mind and financial security for our customers, and we will relentlessly pursue ways to enhance our services and exceed their expectations."***

# Outstanding CEO



Winning the Outstanding CEO Award for Hong Kong is a testament to Franz-Josef Hahn’s visionary and transformative leadership at Peak Reinsurance Company.

As a co-founder of the company in 2012, Hahn has played an instrumental role in steering it through a decade marked by numerous industry upheavals, including the pandemic and rising natural catastrophe losses. Under his guidance, Peak Re not only navigated these challenges but thrived, expanding its global footprint and achieving record-breaking financial outcomes.

In 2023, a year fraught with economic uncertainties and significant losses from natural disasters, Peak Re weathered the storm under Hahn’s strong leadership.

He made agile, courageous and strategic decisions to realign Peak Re’s property & casualty portfolio and asset management, which allowed the company to record its best-ever net profit of US\$200 million after tax.

This impressive result was driven by a highly competitive property & casualty combined ratio of 87.3% and a healthy investment yield of 3.8%, in accordance with the IFRS 9 and IFRS 17 accounting standards. Peak Re’s strong solvency ratio of 305% underscores its financial strength.

Additionally, Hahn is a strong promoter of financial innovation. In 2022, Peak Re sponsored the first 144A catastrophe bond issued by a Hong Kong special purpose insurer, providing protection against typhoon risks in Japan. Prior initiatives include launching Asia’s first reinsurance sidecar in 2018 and issuing the first perpetual subordinated guaranteed capital securities by a Hong Kong-based reinsurer in 2020.

Beyond corporate success, Hahn actively contributes to the financial and insurance community in Hong Kong and beyond. He is currently a member of the Hong Kong Academy of Finance, and also of the Geneva Association and the International Insurance Society (IIS) executive council.

His advocacy for climate resilience and sustainable business practices is evident through Peak Re’s support for the Hong Kong Insurance Industry Climate Charter and collaboration with local NGOs to promote decarbonisation.

As Peak Re continues to invest in innovative solutions and foster a supportive environment for its staff and clients, it is poised to maintain its trajectory of growth and influence in the reinsurance industry under Hahn’s steadfast leadership.



Franz-Josef Hahn  
CEO

***“I am deeply honored to be named the ‘Outstanding CEO for Hong Kong’ and grateful to the judges. This award is a tribute to our valued business partners for their unwavering trust and support, and to our dynamic team for their dedication, courage, and entrepreneurial spirit. We are excited to continue growing with our clients, driven by our client-centric principles and passion for excellence.”***

Note: The solvency ratio is the statutory solvency ratio based on the requirements under the Hong Kong Insurance Ordinance (Cap.41) as of 31 December 2023.





 **Singapore**

# List of Winners

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**Best Broker**

[WTW Singapore](#)

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**Best General Insurer**

[MSIG Insurance](#)

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**Best Digital Insurer**

[FWD Singapore](#)

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**Best Health Insurer**

[Income Insurance](#)

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**Best Life Insurer**

[Manulife](#)

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**Best Bancassurance Partnership**

[Singlife](#)

---

**Most Innovative Product or Service**

[Sun Life](#)

---

**Most Creative Marketing Campaign**

[Seedly Travel Insurance](#)

---

**Most Disruptive Insurtech**

[Peak3 \(formerly ZA Tech\)](#)

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**Outstanding CEO**

[Adrian Vincent - FWD Singapore](#)

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**Outstanding Claims Management**

[AXA XL](#)

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**Outstanding Customer Service**

[Singlife](#)

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SINGAPORE

# Best General Insurer



# MSIG



MSIG won the Best General Insurer Singapore award on the back of it being able to swiftly adapt to customer needs while focussing on emerging market trends with new and enhanced offerings such as electric vehicle (EV) coverage, a simplified yet comprehensive small and medium enterprise (SME) package product, and freight forwarder liability insurance in view of the rapid growth in e-commerce and global shipping.

The company stands out for its innovative approaches to distribution, embracing technology to enhance business value as well as employee initiatives.

Through its new business arm, MSIG seeks to further insure Singapore SMEs as they expand throughout the region.

Also contributing to MSIG's success in this category are its collaborations with noteworthy market players such as HSBC Singapore and Scoot. These alliances have increased its extensive distribution network, augmented its multi-distribution channel approach and broaden its customer reach.

The firm's digital strategy, combined with its strategic partnerships, has aided the scaling up of its business offerings. This approach adds value to the company's customers, partners, and employees while ensuring a sustainable success for the company.

MSIG has strategically integrated digital tools across its operations, positioning the company for continued success in a rapidly evolving landscape. For instance, it has leveraged advanced artificial intelligence (AI) to combat motor insurance fraud, resulting in reduced claims costs related to potential frauds and establishing a new industry benchmark in fraud prevention.

Advancing fraud prevention methods through the use of AI reinforces MSIG Singapore's unwavering commitment to drive industry-wide transformation, and validates its "dedication to protecting our policyholders, detecting fraudulent activities, and upholding excellence in our field", the company says.

Also on the AI front, the company has used ChatGPT to help its staff with customer service inquiries, resulting in improved service and reduced workload for the staff.

Amidst its drive for innovation, people development remains a key focus for MSIG, with progressive policies, staff training, reward and recognition programs contributing to a culture of collaboration and high performance. Its commitment to employee well-being is further exemplified with initiatives like Flexible Work Arrangement, Mental Health Support and Total Employee Wellness Program to attract, engage and retain talents.



**Mack Eng**  
Chief Executive Officer  
MSIG Insurance (Singapore) Pte Ltd

***"We are honoured to be named the 'Best General Insurer for Singapore'. This recognition underscores our unwavering commitment to excellence and customer satisfaction. As we continue to grow as a leading general insurer in Singapore, this award is dedicated to our team, for aspiring and delivering superior service, and to our valued business partners for bringing value together to our customers."***

# Best Life Insurer



Manulife Singapore, the winner of the Best Life Insurer in Singapore Award, has been serving the financial needs of its customers since 1899.

Over the years, the company has grown significantly, providing a broad range of insurance, retirement, and wealth management solutions that cater to various life stages.

This growth of Manulife Singapore is supported by a robust multi-channel distribution network and strategic banking partnerships, which offer customers unparalleled access to sophisticated financial strategies and solutions.

The strength of Manulife Singapore lies in its meticulously forged collaborations with leading banks and financial institutions.

These partnerships have enhanced the company's ability to deliver a variety of innovative products and services, designed to protect, grow, and transition wealth seamlessly across generations.

A notable example is the 15-year bancassurance partnership with DBS, which has allowed Manulife to build comprehensive propositions and capabilities, ultimately better serving its customers.

In addition to strong partnerships, Manulife Singapore is focused on accelerating its digital transformation to meet the evolving needs of today's customers.

The company has diligently maintained a robust and scalable infrastructure, ensuring that it can support the digital demands of its clientele.

Manulife's ambition to be a digital customer leader is not just an aspiration but a reality that is actively being built.

"At Manulife Singapore, our commitment to serving customers drives our success. We evolve through innovative products, strong partnerships, and digital advancements, always putting customers at the heart of what we do to improve their lives and simplify their decisions," says the company.

Through its innovative approach and commitment to digital excellence, Manulife Singapore continues to solidify its position as a leading life insurer in Singapore.

By offering a comprehensive suite of insurance, retirement, and wealth management solutions, and leveraging strong partnerships and digital advancements, Manulife Singapore is well-equipped to meet the evolving financial needs of its customers.



**Dr Khoo Kah Siang**  
President & Chief Executive Officer  
Manulife Singapore

***"At Manulife Singapore, our unwavering commitment to serving our customers is the cornerstone of our success. We have continually evolved to meet their financial needs through innovative products, strong partnerships, and digital advancements. We believe that by putting our customers at the heart of everything we do, we can make their lives better and their decisions easier."***

# Best Bancassurance Partnership



Against the backdrop of a challenging 2023 for Singapore’s bancassurance sector, Singlife Bancassurance successfully steered its course to win the Best Bancassurance Partnership – Singapore award.

The company’s strategic focus on dominating the Lion City’s open architecture bancassurance market through rapid partner expansion and robust digital sales adoption proved instrumental.

Within 12 months, Singlife Bancassurance grew its annual premium equivalent (APE) exponentially and seized the top spot in open architecture market share in FY2023.

Singlife also achieved a best-in-industry partner net promoter score (PNPS) and saw rapid and sustained growth, driven by its five pillars: expanded distribution; best-in-class proposition; product and portfolio diversification; process innovation and streamlining; and creating positive social impact.

The firm expanded its bank partner base among open architecture banks in Singapore, and leveraged its strengths in long-term care and protection to fill a product gap in closed architecture banks. It also expanded into new markets across Asia and intensified sales coaching, training and thought leadership as keynote speakers at client seminars and conferences. Product and portfolio diversification were achieved with life and protection products.

Singlife Bancassurance pioneered a first-in-market straight through processing digital journey. By leveraging new technology and process enhancements, the company doubled the adoption of its digital platform among bank sellers, and streamlined end-to-end policy issuance from 30 days to same-day issuance.

Singlife Bancassurance transformed the customer experience by offering simpler, faster, and better services. This included an enhanced omni-channel customer journey with personalised QR codes for convenient and seamless digital purchases, and high-net-worth concierge services with expedited medical and underwriting approvals.

In line with its commitment to social responsibility, Singlife Bancassurance supported Children’s Wishing Well, a non-profit organisation focused on the holistic education of children and youth from disadvantaged backgrounds.

Bolstered by credit rating upgrades from Moody’s and Fitch, the company aims to expand its presence in the high-net-worth client segment through strategic partnerships with retail and private banks. Singlife is poised to deliver innovative financial solutions and achieve its long-term ambitions.



**Renita Chua**  
Head, Bancassurance Partnerships & Sales, Group Distribution  
Singlife

***“We are deeply honoured to receive this award which recognises our commitment to elevating our bancassurance partnerships and achieving strong growth with innovative propositions, products and processes. We look forward to building on our successes with our valued bancassurance partners and forging deeper collaborations in 2024 and beyond.”***



SINGAPORE

# Most Innovative Product or Service



Sun Life Assurance Company of Canada Singapore Branch (“Sun Life Singapore”) launched its SunBrilliance Indexed Universal Life<sup>1</sup> product in July 2023, which allows clients to incorporate life insurance as an alternative asset class into their portfolios to benefit from potentially higher returns from long-term exposure to equities.

This first-in-market insurance product earns Sun Life Singapore the Most Innovative Product or Service award. SunBrilliance Indexed Universal Life has set the benchmark and leads the industry into rethinking problem-solving through creative and practical solutions.

The product’s high underlying guarantees and coverage offer stability which appeals to high-net-worth (HNW) and ultra-high-net-worth (UHNW) individuals when they consider succession planning amidst market volatility. Its multiplier rate of 120%, through its Indexed Multiplier Account linked to the S&P 500 index performance, is the highest in the market, thus providing higher potential returns for clients.

Since the launch of SunBrilliance Indexed Universal Life, its innovative features being Legacy Plus and the Philanthropic Pledge, have benefited clients and the market at large. The Legacy Plus feature enables death benefits to be paid in instalments of up to 10 years. As the first life insurer in Singapore to offer this unique benefit option last year, clients have the peace of mind of knowing that periodic payouts will help their families better manage a large sum of inheritance.

## Giving back to society

As a market first, Sun Life Singapore launched its Philanthropic Pledge together with SunBrilliance Indexed Universal Life, to give back to the community in a sustainable way. 0.5% of the premium received (capped at US\$20,000 per policy) will be channelled through the Singapore Community Chest to support diabetes awareness, mental health and other community initiatives.

The Philanthropic Pledge marks the first time a Singapore life insurer has incorporated upfront charitable giving into a life insurance solution. The Pledge aims to inspire others to build their own giving legacies to aid those most in need.

To find out more about SunBrilliance Indexed Universal Life, visit [www.sunlife.com.sg](http://www.sunlife.com.sg)

<sup>1</sup> Product features set out above are non-exhaustive. Policy terms apply. Sun Life Singapore’s products are sold through its distributors.



**Michael Wei**  
Chief Partnership and Marketing  
Officer, Sun Life Singapore

***“This win is a testament to our dedication to product innovation and our mission to improve community well-being. We are honoured that our SunBrilliance Indexed Universal Life has proven its superiority as an insurance solution which meets both the wealth management and philanthropy needs of our High Net Worth clients.”***



# Outstanding Claims Management



 Insurance



AXA XL's unwavering dedication to exceptional claims management has been recognised with the Outstanding Claims Management award. This achievement is underscored by a remarkable case handled by the Singapore office, where AXA XL's client-centric approach was showcased through a complex and challenging claim resolution.

In this instance, a Singapore-headquartered insured party faced a complex claim in a Middle Eastern country affecting their UK subsidiary. Unlike conventional property or asset-related claims, this case involved the intricate task of securing the release of an individual from wrongful imprisonment in a particularly challenging legal environment.

AXA XL's Singapore claims team, in close collaboration with local experts in Doha, demonstrated remarkable resolve and expertise in navigating the complexities of the jurisdiction, ultimately facilitating the individual's safe return and providing steadfast support throughout this trying ordeal.

This case exemplified AXA XL's distinctive multinational solutions for its global clients. The success of the company is deeply rooted in its adept claims professionals, who possess a profound understanding of local nuances and unique challenges across over 200 countries and territories.

With expertise in various lines of businesses, industries, and regions, AXA XL's professionals are dedicated to leveraging their knowledge and experience to deliver solutions at every stage of the claims lifecycle.

AXA XL teams are empowered to promptly and fairly address and resolve claims at the local level. The combination of local expertise and global reach to navigate claims in any jurisdiction globally in an interconnected world is something many firms claim, but few can truly deliver.

Emphasising the company's personalised approach to engaging with clients and brokers, AXA XL immerses itself in understanding its clients' businesses. This, coupled with its unparalleled flexibility and commercial acumen in handling claims, the firm's willingness to go above and beyond to delivering exceptional client value that transcends the financial aspect of policies speaks volumes about its integrity.

The collaborative and unified approach demonstrated by AXA XL – with the broker, client, and insurer working seamlessly as a cohesive unit – set a standard for the industry to learn from.



Sylvie Gleises  
CEO, AXA XL, Singapore

***"This award is a proud moment for us and a reflection of our relentless dedication to excellence in claims management. Our Singapore team has consistently demonstrated the ability to navigate complex challenges with a client-first mindset, blending local expertise with our global capabilities. At AXA XL, we are committed to going beyond the conventional, delivering tailored solutions that truly resonate with our clients' needs. This recognition is a testament to the strength of our team and our unwavering commitment to providing exceptional value at every stage of the claims process."***



## Thailand

# List of Winners

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### **Best Broker**

[Lockton Wattana Insurance Brokers](#)

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### **Best General Insurer**

[Bangkok Insurance](#)

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### **Best Digital Insurer**

[Roojai](#)

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### **Best Health Insurer**

[Pacific Cross Health Insurance](#)

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### **Best Life Insurer**

[FWD Life](#)

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### **Most Disruptive Insurtech**

[Eazy Digital](#)

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# Best Health Insurer



Pacific Cross Health Insurance (PCHI) Thailand is a leading specialist in medical, travel and accident insurance, with a proud legacy rooted in over 70 years of expertise as part of the Pacific Cross Group. With sister companies across Asia, PCHI stands out for its commitment to delivering tailored insurance solutions that meet the diverse needs of our customers.

The insurer offers a wide range of medical insurance packages designed to cater to various customer segments, recognising the importance of both coverage and budget. Its plans provide worldwide coverage of up to THB50 million per patient per stay, while its Schengen-accredited travel insurance plans provide robust protection for both domestic and international journeys.

Its teams have exemplified proficiency and professionalism, ensuring that inquiries regarding plan benefits, underwriting, and claims processes are handled with care and efficiency. “Our approach, aligned with our slogan ‘More than insurance. Pacific Cross provides peace of mind’, guarantees courteous, prompt, and professional service at every touchpoint,” the company said.

It has a comprehensive network of affiliated hospitals and 24/7 worldwide emergency coverage. PCHI is continuously expanding its provider network, enhancing the range of choices and simplifying access to quality healthcare. Its innovative use of online directories and customer service support makes it easier for customers to navigate complex healthcare systems.

Transparency and health promotion is at the core of PCHI’s values. The company encourages a healthier lifestyle among policyholders with initiatives such as the “health eating initiative”, discounted health check-ups, telemedicine services, and fitness collaborations in the pipeline. In addition, its IT Audit results demonstrate Pacific Cross’s commitment to managing IT risks and cyber threats, aligning with international standards to maintain the integrity of its operations.

PCHI prioritises customer satisfaction through round-the-clock service and a wide range of affordable options. Its extensive network of affiliated hospitals and comprehensive coverage ensures that its customers receive the best value and support.

“Our success is a testament to our dedication to innovation, customer-centric services, strategic growth initiatives, and strong partnerships. As we advance to the next level, we remain committed to enhancing the customer experience and solidifying our position as a leader in Thailand’s health and travel insurance industry,” the company said.



**Dr. Mai Khanh Bui Minh**  
Chief Executive Officer

***“More than an insurance.  
Pacific Cross provides  
peace of mind.”***



**India**

# List of Winners

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**Best Broker**

[Hero Insurance Broking](#)

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**Best General Insurer**

[SBI General Insurance](#)

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**Best Digital Insurer**

[Go Digit General Insurance](#)

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**Best Health Insurer**

[Aditya Birla Health Insurance](#)

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**Best Life Insurer**

[ICICI Prudential Life Insurance](#)

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**Excellence in Digital Transformation**

[Magma HDI General Insurance](#)

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**Most Innovative Product or Service**

[ICS Assure Services](#)

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**Outstanding CEO**

[Jasleen Kohli - Go Digit General Insurance](#)

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**Outstanding Customer Service**

[ICICI Prudential Life Insurance](#)

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 **China**

# List of Winners

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**Best Broker**

[Chang Cheng Insurance Brokers](#)

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**Best General Insurer**

[Ping An Insurance](#)

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**Best Digital Insurer**

[Zhong An Insurance](#)

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**Best Health Insurer**

[PICC Health](#)

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**Best Life Insurer**

[China Life](#)

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**Excellence in Digital Transformation**

[AIA China](#)

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**Outstanding Claims Management**

[AIA China](#)

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 **Taiwan**

# List of Winners

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**Best Broker**

[WTW Taiwan](#)

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**Best General Insurer**

[Cathay Century Insurance](#)

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**Best Life Insurer**

[Fubon Life](#)

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**Most Impactful CSR Initiative**

[Nan Shan General Insurance](#)

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**Most Impactful ESG Initiative**

[Fubon Life](#)

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**Outstanding Claims Management**

[Nan Shan General Insurance](#)

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## Philippines

# List of Winners

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### **Best Broker**

[KRM Reinsurance Brokers](#)

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### **Best General Insurer**

[Pioneer Insurance](#)

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### **Best Digital Insurer**

[Kwik.insure](#)

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### **Best Health Insurer**

[Maxicare Healthcare](#)

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### **Best Life Insurer**

[Pru Life UK](#)

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### **Best Bancassurance Partnership**

[Allianz PNB Life](#)

---

### **Most Innovative Product or Service**

[Kwik.insure](#)

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### **Exceptional ESG Leader**

[Allianz PNB Life](#)

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### **Outstanding CEO**

[Allan Rossi Santos – National Reinsurance](#)

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### **Outstanding Customer Service**

[KRM Reinsurance Brokers](#)

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 **Malaysia**

# List of Winners

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**Best Broker**

[Howden Insurance Brokers](#)

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**Best General Insurer**

[Etiqua](#)

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**Best Digital Insurer**

[Allianz](#)

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**Best Health Insurer**

[Manulife](#)

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**Best Life Insurer**

[Zurich Malaysia](#)

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**Excellence in Digital Transformation**

[Sedgwick Malaysia](#)

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**Most Disruptive Insurtech**

[PolicyStreet](#)

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**Outstanding CEO**

[Junior Cho - Zurich Malaysia](#)

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**Outstanding Claims Management**

[Zurich Malaysia](#)

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## Indonesia

# List of Winners

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### **Best Broker**

[MIR Insurance Brokers](#)

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### **Best General Insurer**

[Asuransi Sinar Mas](#)

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### **Best Digital Insurer**

[PasarPolis](#)

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### **Best Health Insurer**

[Manulife](#)

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### **Best Life Insurer**

[Great Eastern Life](#)

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 **Vietnam**

# List of Winners

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**Best Broker**

[WTW Vietnam](#)

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**Best General Insurer**

[PetroVietnam Insurance](#)

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**Best Digital Insurer**

[OPES Digital Insurance](#)

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**Best Health Insurer**

[Bao Viet Insurance](#)

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**Best Life Insurer**

[Prudential](#)

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**INSURANCE  
ASIA NEWS**  
**COUNTRY AWARDS  
FOR EXCELLENCE  
2024**

