

## Managing General Agent of the Year



**Eugene Cheong**  
Managing Director, Delta Underwriting

**By blending insurance and bundling products with risk management advisory services to meet individual needs, Delta has disrupted the market and distinguished itself from its competitors.**

**D**elta Underwriting Singapore is the winner of the latest Managing General Agent of the Year Award. Leading the cyber and technology insurance space by delivering more than just protection, it has grown sustainably over the past financial year.

As one of the few MGAs independently assessed by AM Best and receiving a PA-2 Excellent assessment for three consecutive years, Delta's capabilities in governance, technology, and customer excellence are well recognised.

Delta goes beyond traditional insurance, being a market disrupter that delivers unique, value-added solutions. As the pioneering Lloyd's Coverholder in Singapore, with a growing distribution network across Asia, Delta focuses on mitigating risks through better solutions.

Over the past year, Delta's offerings have expanded—most recently into accident and health insurance that combines group personal accident and travel coverage. Its new offerings anticipate client needs, allowing it to bundle business and personal insurance, such as personal cyber and family legal expense insurance, to create a one-stop holistic solution for organisations and their owners.

By collaborating with managed services providers, systems integrators, and other information technology vendors, Delta offers solutions for small and medium enterprises (SMEs) as well as large corporations.

The Managing General Agency has also improved its clients' experience to fast-track renewal processes via a simplified renewal declaration form. It has created efficiencies internally and improved turnaround times for intermediaries, resulting in increased customer loyalty.

By blending insurance and bundling products with risk management advisory services to meet individual needs, Delta has disrupted the market and distinguished itself from its competitors.

For example, in 2023, Delta enhanced DIMS's functionality—its proprietary in-house underwriting technology—to be scalable, secure, and serverless, streamlining routine tasks, reducing roadblocks, and enhancing underwriter productivity, ultimately enabling faster responses with higher accuracy.

Delta's technology team also implemented data analytics and a portfolio optimisation platform to increase reporting capabilities, giving underwriters visibility into the entire portfolio performance and claims metrics.

Beyond technology, claims are a strong pillar of Delta's business. "Our claims philosophy reflects our values of integrity and commitment to the insured," the firm said.

Delta partners with industry experts to deliver regular claims training to intermediaries year-round. From cyber risks to personal disputes, such sessions cover claims trends and empower intermediaries to converse with insured parties to mitigate their business risks and find suitable coverage.