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**Liam Burrell, CEO Singapore & Head of Commercial Insurance, Asia, Zurich**

**R**ealising its vision to create a brighter future for customers, employees, and the broader insurance sector, Zurich Singapore secured the Commercial Lines Insurer of the Year award. Over the past year, the business has accelerated its growth through innovative digital transformation, strategic expansion, and a relentless focus on fundamentals, customer experience and talent development.

Zurich Singapore delivered strong financial performance while sustaining disciplined underwriting and operational excellence. Profitability strengthened with its combined operating ratio (COR) improving year-on-year reflecting Zurich's disciplined underwriting and commitment to sustainable, profitable growth. These results underscore the company's ability to generate lasting value for customers, brokers and shareholders, while maintaining a clear trajectory for long-term success.

A hallmark achievement this past year was the successful rollout of Project Ascendant, Zurich Singapore's flagship transformation initiative to simplify underwriting and policy servicing operations. By digitising workflows, integrating generative artificial intelligence, and automating manual processes, the business created an efficient experience for underwriters, brokers and customers. Innovations such as AI-driven submission processing, a digital workbench for policy issuance, and a 24/7 WhatsApp chatbot for A&H customers for instant self-service have improved accessibility, speed, and convenience.

These digital advancements were complemented by strategic wins, expanding its client base, winning new business across Singapore and international markets. The company's expertise in delivering tailored solutions for complex multinational clients has reinforced its leadership in the commercial market. Zurich's strategic partnerships with brokers have enhanced relationships and expanded distribution reach.

In addition, the insurer believes that insurance truly delivers value when customers need the company most: at the point of claim. Over the past five years, Zurich Singapore's Transactional Net Promoter Score (TNPS), which measures how well the insurer supports customers during claims, has doubled thanks to investments in skilled talent and process enhancements. This upward trend reflects Zurich's commitment to delivering outstanding customer experiences when it matters most.

Zurich Singapore's customer-centric approach and inclusive culture remain key pillars of its success. The insurer's dedication to talent development extends beyond employees. Zurich is also passionate about nurturing the next generation of insurance professionals across the wider community. Over the past year, the company has hosted exclusive training workshops and fireside chats with global leaders for their broker partners and staff, giving them valuable opportunities to learn and connect. By sharing their expertise and facilitating access to industry leaders, Zurich Singapore is helping to raise the bar for talent across the insurance ecosystem.

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