



**Zurich's mission centres on integrity, customer centricity, excellence, teamwork and sustainable value creation — all of which oblige it to deliver clarity, speed and fairness in every customer interaction while safeguarding personal data.**



**Randhir Singh, Chief Data Officer, Zurich Malaysia**

In today's insurance and takaful landscape, agents are expected to respond quickly to complex enquiries, manage renewals efficiently and maintain strong relationships with customers.

Yet, much of their day is still spent on manual tasks such as preparing motor and travel quotations, searching through policy or certificate documents, and clarifying product details across multiple systems.

To address these challenges, Zurich Malaysia developed Z Buddy, a ground-breaking AI-powered virtual assistant that provides real-time support on travel and motor insurance/takaful and product details through a single, familiar channel – WhatsApp. Instead of logging into multiple portals, agents can simply chat with Z Buddy as they would with a colleague. Its multilingual capabilities, including English, Malay, Chinese and Tamil, enables agents to serve customers in their preferred language.

Z Buddy is also the first in the industry to empower agents and customers to conveniently renew their motor insurance/takaful via WhatsApp.

It interprets complex questions about policy/certificate coverage and streamlines the entire motor renewal journey - from receiving a renewal request and checking eligibility to generating a customised, password-protected quotation, issuing a payment link and releasing the cover note, all within one WhatsApp conversation.

These capabilities will soon be extended to cover life insurance and family takaful product enquiries, further enhancing support for agents.

When a query requires nuance or reassurance, Z Buddy routes the conversation to Zurich's dedicated live support team, ensuring agents still have direct access to expert help while enquiries are managed and tracked in a structured way. Together, these capabilities reduce repetitive work and allow agents to spend more time advising customers.

This innovation has been recognised at the regional InsuranceAsia News Awards for Excellence 2025, where Z Buddy received the Excellence in AI Adoption – General Insurer award, a category that honours insurers applying AI in meaningful and scalable ways to modernise operations and improve outcomes for customers and employees.

Z Buddy is a key part of Zurich Malaysia's broader AI and digital roadmap, which is anchored in its belief to "Care For What Matters".

Commenting on the recognition, Randhir Singh, chief data officer of Zurich Malaysia, said: "Our agents and marketers have always gone the extra mile for customers, but too often they were held back by processes that didn't match how they really work. With Z Buddy, we are using AI to remove much of that repetitive, behind-the-scenes effort, so our people can focus on listening, advising and caring for what truly matters.

"This recognition affirms that when technology is designed around our people, it can strengthen both our operations and the experience we deliver to customers every day."