



**Digital innovation is reshaping the way customers experience insurance. Our digital wallet policy cards and travel alerts put policy information and emergency support at customers' fingertips, giving them greater control and confidence.**



**Sean Walker, Chief Technical Officer, APAC,  
Zurich Insurance Group**

**Z**urich Insurance Asia Pacific was named Personal Lines Insurer of the Year in recognition of its strong financial performance, technology-led transformation, and customer-centric innovation across the region.

A key driver of this progress has been Zurich Edge, the insurer's API-based platform which is integrated with the group's global API marketplace, Zurich eXchange. This enables rapid partner onboarding and product development, supporting embedded insurance distribution at scale.

With over 40 digital partners onboarded, Zurich Edge reaches over 100 million customers and has contributed to year-on-year top-line growth. "Digital innovation is reshaping the way customers experience insurance," said Sean Walker, CTO, APAC.

"Our digital wallet policy cards and travel alerts put policy information and emergency support at customers' fingertips, giving them greater control and confidence. This delivers real value to our distribution partners, which include some of Asia's leading travel and automotive brands, enabling them to offer tailored, real-time support that sets a new benchmark for customer experience in insurance."

Zurich APAC's financial results underline the success of its strategy. For the full year ended December 31, 2024, P&C GWPs reached US\$3.96 billion - up 12% on a like-for-like basis. Retail GWP grew 16% like-for-like, driven by strong performance in the motor and travel insurance sectors.

P&C business operating profit rose 21% like-for-like to US\$343 million, while combined operating ratio improved to 92.9% owing to disciplined execution and effective claims management.

Zurich's retail P&C footprint remains robust with top-tier rankings in Japan, Hong Kong, Malaysia and Indonesia, alongside continued expansion into high-growth markets. Of particular note, Zurich's expansion into India offers scale in one of the fastest growing general insurance markets and access to a digitally engaged customer base.

Technology investment has delivered improvements in service delivery. The rollout of Microsoft Dynamics 365 Customer Engagement across Hong Kong, Malaysia and Indonesia has streamlined contact centre operations and improved responsiveness, while automation in Malaysia across claims notification, policy reinstatement and road-side assistance has reduced manual workloads and strengthened service consistency.

Claims turnaround times have also improved markedly. In Japan, claims processing for simple hospitalisation cases dropped from five days to two hours, targeting 24-hour settlements. In Malaysia, straight-through processing facilitates same-day settlements for windscreen and travel claims, while motor claims under MYR3,000 (US\$738) submitted via WhatsApp are resolved within an hour.

This customer-led approach is also reflected in Zurich's product strategy. In the past year, the company approved 36 sustainable products, including EV fleet cover and ESG investment solutions, which now account for 5% of total revenues and help customers better understand and mitigate climate risks.

Together, strong financial performance, scalable digital capabilities and consistently improving customer outcomes position Zurich as a clear leader in personal lines insurance across the region.