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Mariana, Head of Group Health Operation & Propositions (Indonesia), Zurich

Zurich Indonesia has won the Health Insurer of the Year award for its commitment to delivering reliable, innovative, and customer-focused health insurance solutions that meet the evolving needs of businesses and employees across the country. This achievement reflects the company's ability to combine Zurich Group's global expertise with deep local insights.

In 2025, Zurich Indonesia delivered strong growth across all business lines. Gross written premiums (GWP) grew by 15% in property & casualty and annual premium equivalent (APE) of life business increased by more than 70% compared to last year, underscoring customers' trust in Zurich's protection solutions. Health insurance was a major growth driver, led by Medicillin, which achieved more than 50% year-on-year GWP growth as of October. This underscores the growing importance of health insurance for individuals and businesses in Indonesia.

"By focusing on integrated health solutions that encompass financial protection, medical services, technology, and genuine care, we are confident in our ability to continue delivering relevant, compliant, and impactful protection products for society," said Mariana, head of group health operation and proposition at Zurich Indonesia.

Its health product is equipped with telemedicine integration for virtual consultations, and a user-friendly digital portal for corporate clients. Mobile access further empowers employees to manage health benefits and wellness resources anytime, anywhere.

To strengthen its health insurance portfolio, Zurich Indonesia continues to design sustainable benefits aligned with the latest regulatory guidelines while expanding its health partner ecosystem. The company also helps clients manage claims costs through regular monitoring and cost analysis. By leveraging technology and data analytics, Zurich ensures compliance and efficiency in every aspect of health insurance management.

In addition to group health insurance, Zurich Indonesia provides individual health and micro health product, to increase insurance penetration and support customer across different market segments.

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