THE WINNERS



30th Asia Insurance Industry Awards 2026

35TH ANNIVERSARY

ASIA INSURANCE REVIEW

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30 Years Celebrating Excellence

The Asia Insurance Industry Awards (AIIA) is 30! It is indeed most humbling and exhilarating to know that the AIIA trophy has stood the test of time even after 30 years.

30 years ago, we at *Asia Insurance Review* (*AIR*) began with a vision. We wanted to create a humble symbol to acknowledge excellence within the Asian insurance industry. Our intention then was to build something that would create healthy competition, whilst at the same time unite and empower the Asian insurance industry towards achieving greater heights, year-on-year. We never imagined that this trophy would become as powerful and significant as it is today, that it would withstand the test of time of three decades to become the trophy to vie for every year.

Our Editor-in-Chief at the time, Mr Sivam Subramaniam, worked tirelessly to bring this to reality. I had the privilege of being present and part of the launch of the first Asia Awards back in 1997, my first year on the job. And now, 30 years later, I am truly privileged and grateful to stand in partnership with the industry, saluting excellence and celebrating the Asia Insurance Industry Awards trophy – a symbol that remains relevant and elite!

We could not have done this without the industry by our side. Looking back over the years, what stands constant is the conviction with which the industry competes for the trophy still. You are the driving force behind this symbol of the industry's commitment, perseverance and belief.

This platform stands tall because of the people behind it. We owe our deepest appreciation to our prestigious judging panel. It is your commitment, impartiality and diligence that make the AIIA trophy the gold standard. Few outside the panel realise the rigour involved – from vetting entries, conducting interviews, to deliberating through two exhaustive judging rounds. Distinguished Judges, you give the AIIA its strength and this trophy its meaning. Thank you.

We are also deeply grateful to our loyal sponsors and supporting organisations, many of whom have stood beside us since we launched 30 years ago. Your faith in us has sustained these awards through three decades. The AIIA trophy has maintained its sanctity, thanks to the strict scrutiny of KPMG. Neither the judges, nor the sponsors or finalists know the results until the envelopes were opened tonight.

We extend our heartiest congratulations to the Winners of the class of '26. You have jumped through hoops to get the judges' endorsement. This year's winners proved themselves despite the fierce competition and those that went through the tough in-person interviews with the panel truly showed the 'X' factor that have made them the chosen winners. Tonight you go down in history as part of a legacy that continues to shape the future of insurance in Asia. Your name will be captured in the archives as being a champion years from now!

Tonight's celebration not only acknowledges all the winners that walked the red carpet, but also all finalists and nominees who took part in the fierce competition. Excellence is not only about reaching the finish line, but the discipline, determination and grit along the way. You represent the brightest lights in our industry's ecosystem this year and your journey to this point is a huge victory.

2026 has been a tough year to say the least. We have seen many challenges in the world that have taken its toll on Asia. Despite this, we saw a calibre of entries this year which was nothing short of remarkable.

As we look ahead toward the next 30 years of limitless possibilities, let us always focus on the unwavering purpose and belief that our greatest achievements are still ahead of us. The legacy of these Awards lies not only on the accomplishments of companies within the insurance ecosystem, but in the people they have empowered to shape the future.

Look how far we have come since that first trophy was presented in 1997. 30 years is a testament to the resilience of Asia's insurance industry. May we all continue to lead with purpose and courage and shape the insurance future of tomorrow.

We at *AIR* look forward to raising the torch higher with each passing year together with you, and we hope to continue to serve you towards the fourth decade and more!

Finally, I salute the *AIR* team, for what they do behind the scenes is rarely seen, yet always cherished. This spectacular 30th Anniversary gala is a testament to their dedication and hard work. Thank you.

Congratulations once again to all!



Ms Sheela Suppiah

CEO, *Asia Insurance Review* and *Middle East Insurance Review*

The Judges



Mr Ahmad Zaki

Editorial Director, Asia Insurance Review

Based in Singapore, Mr Ahmad Zaki is the Editorial Director overseeing the editorial content for *Asia Insurance Review* (*AIR*).

A seasoned journalist, Mr Zaki has deep knowledge of insurance and risk management. He has a very easygoing yet professional approach to conducting interviews with clients, and with a strong personal interest in technology, he takes a keen interest in innovation and AI and its role within the insurance industry.

Prior to joining *AIR*, he spent two years as Editor at Asia Business Journal, where he conducted interviews with CEOs and business owners across diverse industries, produced content for digital platforms and supported industry events and award ceremonies.

Mr Zaki holds a bachelor's degree in English Language and Literature from SIM University.



Ms Anusha Thavarajah

Regional CEO, Allianz Asia Pacific

Ms Anusha Thavarajah is the Regional CEO of Allianz Asia Pacific, one of the world's leading insurers, and a member of Allianz Asia Pacific Management Board. She oversees the region's comprehensive insurance portfolio, encompassing Life, Health and P&C in eight markets.

Previously, Ms Thavarajah served as Allianz's Regional CEO for Life & Health in Asia Pacific, where she drove the profit and loss and spearheaded the functional development of Allianz's Life & Health business across the region.

Before joining Allianz Asia Pacific in December 2019, she was the CEO of AIA Bhd. In this influential role, she oversaw AIA Malaysia's three main business lines – Agency, Partnership Distribution and Corporate Solutions – along with its Takaful, General Insurance, Pension and Asset Management and Health Services units.

Ms Thavarajah is a pioneering figure; she became the first female President of the Life Insurance Association of Malaysia (LIAM) and Chairperson of the Malaysian Insurance Institute. She also broke new ground as the first female CEO in the AIA Group, leading AIA Malaysia since June 2015.

She serves a vital role as part of a distinguished advisory panel for MAS, participating actively in co-creating policies and devising strategies to foster Singapore's growth as a leading international financial centre. She is also a founding member of Stratos in Asia Pacific, launched in 2022, a unique, industry-first initiative empowering senior female executives. In 2023, Ms Thavarajah won the coveted Woman Leader of the Year award at the Asia Insurance Industry Awards.

With nearly 30 years of experience in the financial services industry, Ms Thavarajah has held various senior leadership roles in the UK, Hong Kong and Malaysia. She graduated with First Class Honours in Mathematics and Statistics from the University of Birmingham and is a Fellow of the Institute of Actuaries, United Kingdom, as well as a Fellow of the Malaysian Insurance Institute. Her visionary leadership and extensive expertise continue to drive Allianz Asia Pacific toward unprecedented success.

The Judges



Mr Chris Colahan

Head of Property and Casualty, Asia Pacific, Chubb

Mr Chris Colahan is Head of P&C, Asia Pacific. He has more than 20 years' insurance industry experience working across the UK, Europe, Middle East and Asia Pacific.

Mr Colahan joined Chubb in February 2026 from AIG General Insurance where he served as Regional President, Asia Pacific. Prior to AIG, he worked with Berkshire Hathaway Specialty Insurance (BHSI) where he served as President of UK and Europe following his role as President of Australasia.

Prior to BHSI, Mr Colahan was Regional CEO for RSA Insurance in Asia, responsible for RSA's operations in China, Hong Kong, Singapore, RSA's Regional Specialty Business and joint ventures in India and Thailand. During his time with RSA, he also held executive management positions as CEO of RSA Asia's Hong Kong and Singapore operations, and as Regional Manager of Strategy and Change for Asia Middle East.

He holds a degree in Law and Commerce from Bond University, Australia.



Mr Chris Wei

President, SLC Management, Asia, Wealth & Capital Markets, Sun Life Insurance

Mr Chris Wei is President, SLC Management, Asia, Wealth and Capital Markets. He is responsible for growing SLC Management across the developing wealth and capital markets businesses in Asia.

Previously, Mr Wei was Sun Life's Executive Vice President and Chief Client and Innovation Officer (CCIO), responsible for global brand and marketing, client experience, sustainability and corporate communications. When combined, these areas aimed to strategically position Sun Life as a sustainability-driven, client-centered and people-first global brand. He was also responsible for identifying and cultivating innovative solutions focused on achieving Sun Life's purpose of helping clients achieve lifetime financial security and live healthier lives, whilst maximising Sun Life's impact to foster a sustainable society and healthier planet.

He has more than 25 years of global leadership experience in insurance and wealth management. Prior to joining Sun Life, Mr Wei was Global Chairman of Aviva Digital and Executive Chairman for Aviva Asia, where he led Aviva Group's global drive in digital, and worked closely with senior leaders on setting the strategic direction and managing the operations of Aviva across Asia. Before joining Aviva, he was Group CEO and Executive Director of Great Eastern Holdings and many of its major subsidiaries, during which he was responsible for successfully growing the company's business and further entrenching its leadership position in its home markets of Singapore and Malaysia. Prior to this, Mr Wei was the Executive Vice President and Group Chief Marketing Officer of AIA. He also previously held the position of CEO at AIG United Guaranty Insurance (Asia) and held various positions at ING Canada and Allstate Insurance Company of Canada.

In addition, he is past Chairman of the Executive Committee of the International Insurance Society (IIS), and continues to serve on the Executive Advisory Board.

Originally from Toronto, Mr Wei holds an Honours Bachelor of Science degree from the University of Toronto with a specialisation in Actuarial Science. He is an Associate of the Casualty Actuarial Society (A.C.A.S) and a member of the American Academy of Actuaries (MA.A.A.). He is based in Hong Kong.

SLC Management manages over $300bn of third-party and Sun Life general account assets with more than 1,400 institutional Clients globally. SLC Management's platform has industry-leading capabilities across real estate, private credit, private fixed income and infrastructure.

The Judges



Mr Clemens Philippi

Chief Strategy Officer and Executive Officer, MS&AD Insurance Group Holdings

Mr Clemens Philippi is an Executive Officer of MS&AD Insurance Group Holdings and Chief Strategy Officer for the Group's International Business. From April 2022 to September 2026, he served as CEO of MSIG Asia.

Mr Philippi has more than 25 years of international insurance experience across Asia, Europe and Japan. Before joining MSIG, he held several senior regional leadership positions at Aon and Allianz. He is recognised for leading strategic transformation, fostering high-performance cultures, delivering sustainable profitable growt and strengthening governance across diverse markets.

Beyond his corporate responsibilities, he is actively involved in advancing business and industry collaboration. He served as a Board Member with the Singaporean-German Chamber of Industry and Commerce (SGC) until 2021 and joined the Board of the Singapore International Chamber of Commerce (SICC) in 2026.

An Executive Council Member of the International Insurance Society (IIS) since 2023, he is a mentor to its Leaders of Tomorrow programme. He is passionate about developing future leaders, fostering international collaboration and advancing the insurance sector's role in supporting resilient economies and communities.

Mr Philippi holds a Master's Degree from the University of Trier, Germany, where he majored in Japanese Studies and minored in Business Administration and Political Science. He also studied at the Loyola Marymount University, one of United States' top universities, on a sports scholarship, earning a Bachelor's Degree in Asian-Pacific Studies with a minor in Business Administration.



Mr Edward Moncreiffe

Advisor

Mr Edward (Ed) Moncreiffe has over 20 years of insurance leadership experience across the globe. He was formerly HSBC's CEO, Insurance, responsible for the Group's insurance businesses across Asia, Europe and the Americas. Prior to that, he was the HSBC Life CEO of Hong Kong and Macau.

He is a former Chairman of the Hong Kong Federation of Insurers, Matilda International Hospital and the City Mental Health Alliance. He represents Asia Pacific on the Executive Council of the International Insurance Society and previously represented Asia Pacific on the Board of the United Nations Environment Programme Principles for Sustainable Insurance.

He holds a BA (Hons) from University of Durham, UK and an MBA from University of Chicago Booth School of Business. Mr Moncreiffe is also a Chartered Insurer of the Chartered Insurance Institute.

He is married with three young children and is a long-suffering Tottenham Hotspur fan.

The Judges



Mr Ronak Shah

Former President, General Insurance Association of Singapore (GIA)

Regional CEO, MSIG Asia

Mr Ronak Shah became Regional CEO, APAC, of MSIG Asia, part of the MS&AD Insurance Group, in October 2026. He leads the group's general insurance businesses across Asia Pacific.

He brings more than 22 years of experience in Asian insurance as an underwriter, broker and chief executive. He spent nine years at QBE, most recently as CEO of Wholesale Markets, Asia, and before that as CEO of QBE Singapore and Regional Product Head for Financial and Casualty Lines, Asia Pacific. Earlier in his career he held leadership roles at Marsh, Willis, JLT and Allied World, and underwrote in both the United States and Singapore. His experience spans property, casualty and specialty classes, with particular depth in financial and professional lines, transactional liability and facultative reinsurance.

Mr Shah is immediate past President of the General Insurance Association of Singapore, which he led from 2022 to 2026. In that capacity, he served on the Executive Council of the Institute of Banking and Finance Singapore, the Executive Board of the East Asian Insurance Congress, the ASEAN Insurance Council, the Financial Sector Tripartite Committee and the Board of Governors of the Singapore College of Insurance. He continues to advise industry bodies and the regulator, and is a regular speaker, panel chair and contributor to the trade press.

He holds a Bachelor of Arts in Economics and Electrical Engineering from the University of Rochester.



Ms Sally Wan Yuen-Wai

President, East Asian Insurance Congress (EAIC)

CEO, AXA Greater China, AXA Global Private

Ms Sally Wan is the CEO of AXA Greater China and is responsible for the management and operations of AXA Hong Kong & Macau and AXA Tian Ping. She is also the CEO of AXA Global Private, a comprehensive, unified platform serving high-net-worth and ultra-high-net-worth customers. She also has oversight of the ICBC-AXA business and AXA Asian Markets Services which specialises in information technology services in Asia.

Ms Wan has extensive management and business development experience in insurance companies across Asia Pacific. She has held a number of senior positions in major insurance companies in Asia, including Hong Kong and Japan.

Prior to joining AXA Hong Kong and Macau in 2018, she was with AIA Group for more than 11 years in various senior positions including Regional Director in Financial Planning and Management and Regional Business Development Director. She spent seven years in Tokyo with Allianz Fire and Marine Japan as CFO and other senior positions. She started her career in KPMG Hong Kong in 1996.

At the Hong Kong Federation of Insurers (HKFI), Ms Wan serves as the Chairman of Governing Committee, Councillors of the General Insurance Council (GIC) and the Life Insurance Council (LIC). She also serves as the Deputy Convenor of Special Working Group on IA's Proposed Enhanced Measures for Participating Products and is the Chairman of the Legal Working Group of GIC and FemPower Insurance Network of the Governing Committee (GC).

She is also a member of the Industry Advisory Committee on General Business for the Insurance Authority, an Industry Member of General Committee of the Insurance Complaints Bureau, a Council Member of the Motor Insurers' Bureau of Hong Kong and a member of the Market Development Committee for the Financial Services Development Council. Beyond her involvement in industry governing committees, she serves as the President of the 31st East Asian Insurance Congress and is the member of the HKMA Insurance Management Committee, the HKTDC Financial Services Advisory Committee and a member of the Advisory Committee on Tax Policy. As a representative of HKFI, she joins HKGCC Economic Policy Committee as a member to study and advise on economic policy impacting the general economic environment, competitiveness and future of Hong Kong.

Ms Wan is a Fellow with CPA Australia and holds a Bachelor's degree in Commerce from The University of New South Wales, Australia.

The Judges



Mr Sara Lamsam

Vice President (Marketing), Thai Life Assurance Association (TLAA)

CEO, Muang Thai Life Assurance Public Company Limited

Mr Sara Lamsam, CEO of Muang Thai Life Assurance (MTL), brings over 33 years of visionary leadership to the life insurance industry, transforming MTL into a prominent market leader across Thailand and CLMV countries.

At the core of his corporate strategy is the drive towards a full-scale "Longevity Ecosystem", positioning the company as a trusted partner in health and well-being. He achieves this through market-leading product innovations, high-standard healthcare integration and a growing ecosystem of senior-focused partners. This model is sustained by an unyielding focus on talent development and ESG integration to ensure long-term corporate resilience.

Beyond his corporate leadership, Mr Lamsam is a prominent force in advancing Thailand's insurance sector. Holding key positions across the Thai Life Assurance Association (TLAA), the Federation of Thai Insurance Organizations and advising through the Office of Insurance Commission (OIC), he guides the life insurance business toward sustainable growth and structural stability against market disruptions.

As an advocate for lifelong learning, he views continuous self-development, agile leadership and cross-domain expertise as primary drivers of competitiveness. Extending this mindset, he actively empowers emerging entrepreneurs through knowledge sharing and mentorship, while championing capability building for next-generation leaders. Ultimately, his philosophy centres on creating sustainable, enduring value for all stakeholders while future-proofing the regional financial sector.



Ms Selina Lau

Chief Executive, The Hong Kong Federation of Insurers (HKFI)

Ms Selina Lau Pui Ling is the Chief Executive of the Hong Kong Federation of Insurers (HKFI), a trade body with 133 insurers operating in Hong Kong which represents over 90% of the market share. She has accumulated extensive management and communications experience in the field of insurance. In addition to overseeing the operations of the HKFI and its 30+ technical committees and various consumer education and communications projects, she also spearheaded a number of significant initiatives for the industry, including the insurance fraud prevention claims database, the award-winning motor insurance DLT-based authentication system and the Hong Kong Insurance Awards.

Externally, she is a member of the HKSAR Government's Shenzhen-Hong Kong Financial Cooperation Committee, Hong Kong Insurance Authority's Insurance Advisory Committee and Road Safety Council. She also serves as a member of the Hong Kong Science and Technology Parks' Data Governance Steering Committee, International Data Industry Alliance Council, Capacity Building Working Group under the Centre for Green and Sustainable Finance and Insurance Training Advisory Committee of the Qualifications Framework. She has been appointed by the Hong Kong Tourism Board as the Hong Kong Convention Ambassador.

Ms Lau has recently been inducted as a Chapter Honoree of the Beta Gamma Sigma Lingnan University Chapter. She also serves as a member of the Lingnan University's advisory board on risk and insurance management and Hang Seng University's executive Master of Science in insurance programme advisory committee.

On the international front, she serves the East Asia Insurance Congress as secretary and treasurer. She is also a member of the nomination committee and education forum of the International Union of Marine Insurance. In 2021, 2022 and 2024, Ms Lau was elected Asia's Elite Women in Insurance Industry.

She holds a Bachelor of Arts degree from the University of Hong Kong, majoring in English and translation. She also acquired a Master's degree in Communications and New Media at the City University of Hong Kong.

The Judges



Mr Stephen Collins

Global Partner, NMG Consulting

Mr Stephen Collins is a Partner with NMG Consulting based in London and Singapore. He enjoys more than 25 years of successful entrepreneurial and executive experience in the financial services, consulting and technology sectors throughout Asia, EMEA and the Americas, and is responsible for NMG's global digital and innovation insights programmes. He specialises in working with NMG clients on digital marketing and distribution strategy development and execution, with an emphasis on customer engagement models and platforms that optimise new business and inforce management.

Prior to joining NMG, he was the CEO and a Board Member of the SCOR Group's consumer marketing (ReMark), automated underwriting (Velogica) and claims (ReHalto) businesses where, in conjunction with NMG, he established and authored the industry's leading annual Global Consumer Study on the buying behaviours and preferences of life and health insurance consumers.

He is actively involved in the global InsurTech sector holding a range of angel, non-executive and advisory roles within the venture capital and start up communities across Asia Pacific, Europe and North America, with a particular interest in the health and wellness space. His views on innovation are widely read in *Asia Insurance Review* and he is a longstanding Member of the Asia Insurance Industry Awards judging panel.



Mr Stephen P. Stahr, CAE

CEO, Million Dollar Round Table (MDRT)

Mr Stephen Stahr, CAE serves as CEO of the Million Dollar Round Table (MDRT), the premier global association of financial professionals. Representing more than 83,000 members across approximately 80 markets worldwide, MDRT is recognised as the international standard of excellence in life insurance and financial services.

Mr Stahr has dedicated more than three decades to MDRT, joining the organisation in 1990, serving as COO from 2007 to 2011, and becoming CEO in 2011. He is only the fourth chief staff executive in MDRT's nearly 100-year history.

In addition to leading MDRT, Mr Stahr serves as CEO of the MDRT Academy and the MDRT Center for Field Leadership, organisations dedicated to developing the next generation of high-performing financial professionals and industry leaders. He also serves as Chief Representative of MDRT's Representative Office in Shanghai, China.

A respected leader within the global association community, Mr Stahr is a past member of the Board of Directors of the American Society of Association Executives (ASAE) and a past chair of ASAE's Key Professional Associations Committee. He holds Master's degrees in Business Administration and Nonprofit and Association Management from the University of Maryland and earned the Certified Association Executive (CAE) designation.

Mr Stahr is the recipient of the Association Forum of Chicagoland's John C. Thiel Distinguished Service Award and Inspiring Leader Award, recognising his contributions to association leadership and professional excellence.

The Judges



Dr Tapan Singhel

Managing Director & CEO, Bajaj General Insurance

Dr Tapan Singhel has a rich experience of over 35 years in the insurance industry. He is one of the founding members of Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company) and has been with the Company for about 25 years. As the MD and CEO for more than 14 years, Dr Singhel has built the organisation to where it is today, with more than 170m customers and a wide distribution network spanning across more than 1,000 locations across the country. Customer obsession and passion to do good for the people are what drives him and his success in the industry. Under his aegis, the Company has been recognised as one of the best general insurers in Asia.

He is the Chairman of the GI-Council and Chairman of the CII National Committee on Insurance and Pensions. He is a Member of the Insurance Advisory Committee (IAC) of India's Insurance Regulatory and Development Authority (IRDAI) and the Pension Advisory Committee of PFRDA. He is also a Member of the Council for Insurance Ombudsmen. He is the Founding Director of the newly formed Bima Sugam. He is also a Board Member of the Institute of Insurance and Risk Management (IIRM) and an Advisory Board Member of Symbiosis School of Banking and Finance (SSBF). He is also on the Governor's Council of the World Economic Forum, and he is a Member of the Geneva Association.

He was awarded an Honorary Doctorate in Management from the Kaziranga University. He also holds the title of Honorary Professor of Practice from Chandigarh University, Birla Institute of Management Technology (BIMTECH) and Pune Institute of Business Management (PIBM).

An avid social media influencer, Dr Singhel has over 6.7m followers on LinkedIn and has been recognised as LinkedIn's Top Voice in India in both 2018 and 2019. His leadership has been recognised across the globe. He was recognised as a Legend of Insurance by Poornima University in recognition of his immense contribution to the Indian Insurance industry.

He won the 'Lifetime Achievement Award' at the 25th Asia Insurance Industry Awards 2021.

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Scan for more information about MDRT and membership.

Fubon Life Insurance

Few insurers entered the IFRS17 era with the momentum Fubon Life has shown. The Taiwan-based carrier reported net income after tax of TWD62.55bn ($1.97bn) in 2025, the highest in Taiwan's life insurance industry, with 5.45m in-force policyholders. After adopting the new standard in 2026, it posted a record first-quarter profit of TWD47.28bn.

At the centre of this performance is the GUARD Sustainability Blueprint, which rests on five pillars: Guarantee Resilience, Upgrade Protection, Augmented Intelligence, Responsible Capital and Defend the Planet. On the first, Fubon Life has shifted its portfolio toward high contractual service margin products, including protection, health, accident and life covers, to build more stable and transparent earnings. Participating and interest-sensitive products remain growth engines, while a wider range of foreign-currency policies helps reduce currency mismatch risk.

Product innovation has kept pace with demographic change. Fubon Life introduced Taiwan's first cancer-specific outpatient reimbursement policy, which has covered more than 11,000 policyholders and supports an annual cancer medical protection network with maximum coverage exceeding TWD37bn. It was also among the first insurers to establish operations in the Kaohsiung zone of Taiwan's Asia Asset Management Center initiative, while deepening its presence in South Korea, Hong Kong and Vietnam.

Technology has delivered measurable gains. AI-powered product summary generation cut processing time from about 60 minutes to two minutes, and AI-human collaboration in underwriting reduced handling time from 40 minutes to 15 minutes. Claims staff now use AI to consolidate diagnosis certificates, pathology reports and expense documents, while intelligent voice and text platforms handled more than 1m customer interactions in 2025. By early 2026, the company had developed 24 AI applications across key service functions.

Sustainability is built into both investment and community work. Fubon Life applies ESG screening to investment decisions and maintains a high-risk country list that reflects labour and human rights concerns. Its green finance investments reached TWD1.99tn by 2025, with a target of TWD2.24tn by 2030. Over six years, a partnership with the Society of Wilderness mobilised about 400 volunteers and local residents across 12 river surveys, helping identify and track roughly 80% of river waste hotspots in Taiwan. A separate marine conservation programme with National Taiwan Ocean University has engaged 240 volunteers in blue carbon restoration off Keelung and the northeast coast.

Together, these efforts reflect an insurer positioning itself as a value creator rather than simply a protection provider, a distinction the judges have recognised.

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MDRT

Million Dollar Round Table (MDRT), the Premier Association of Financial Professionals, is represented by the world's leading life insurance and financial services professionals from more than 80 nations and nearly 700 companies. For a century, MDRT membership has been the benchmark for excellence in the profession, promoting ethical conduct, exceptional client service and professional expertise.

By embracing diverse distribution channels — agency, brokerage, bancassurance and open-architecture partnerships — MDRT's relevance and magnitude have expanded across global markets, with particular resonance in Asia.

The MDRT Family of Brands includes three membership associations that support professional development at every career stage: the MDRT Academy, MDRT and the MDRT Center for Field Leadership. This integrated approach enables organisations to enhance advisor performance, optimise client outcomes and adapt to the evolving demands of the financial services profession.

https://imdrt.org/awards/html/index.php

KBZMS General Insurance

When the 28 March 2025 earthquake struck Myanmar, economic losses were estimated at $11bn, about 14% of GDP, with Mandalay, Naypyitaw, Sagaing, Bago and Shan State among the regions affected. In the financial year that followed, KBZMS General Insurance grew gross written premium by 27% and settled every qualified earthquake claim within 12 months. That combination of growth and claims delivery earned it the title of General Insurance Company of the Year.

For the year ending March 2026, GWP rose 27% to MMK70.3bn ($17.7m), up from MMK55.5bn a year earlier. Net written premium reached MMK63.9bn. The insurer's portfolio is well diversified, led by fire at 41%, commercial lines at 27% and motor at 26%.

The claims response defined the year. More than 800 earthquake claims were reported, about 89% of them fire. Roughly 81% qualified for payment, and all qualified claims were settled within a year. That came despite many staff being personally affected and the Mandalay branch being severely damaged, forcing a move to a temporary site. Employees carried out site surveys and phoned customers to check on their safety, while cross-functional teams from head office deployed to affected regions. The insurer was backed by one of the strongest reinsurance structures in the market and long-standing partnerships with global reinsurers.

For selected large and complex corporate claims, KBZMS engaged Thailand-based loss adjuster Global Adjusting Technical Services for independent technical assessment, while keeping claims handling in-house. It also extended cover for customers whose policies were due to expire in April and May 2025, a first-mover step in the market.

Growth is also being built on access. Through the KBZMS Mini App within the KBZPay mobile wallet, which reaches over 20m users, customers can buy personal accident and travel insurance digitally. Embedded partnerships with FlyMya, My Way Travel, Ferry Taxi, MPT and ATOM extend that reach into everyday journeys, in one of Asia's most underinsured markets.

After the quake, the company stepped up its resilience work with partners including InterRisk Asia Thailand, ActionAid Myanmar, the British Chamber of Commerce Myanmar, the International Federation of Red Cross and Red Crescent Societies and the Myanmar Green Building Society. The effort supported seminars, preparedness exhibitions and earthquake-resilient building design training.

With 21 branches across 17 cities, KBZMS serves individuals, SMEs and corporate clients throughout Myanmar, backed by strong shareholder support, disciplined underwriting and continued investment in people, partnerships and technology. In a year defined by catastrophe and recovery, the company has shown that leadership in general insurance is measured as much by the support delivered to customers in a crisis as by premium growth.

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HSBC Life (International)

Health insurance has long been defined by reimbursement after illness. HSBC Life (International) has spent the past year building something broader: a health and wellness ecosystem designed to support customers whether they are well, unwell or recovering.

The proposition links prevention, diagnosis, treatment and post-treatment recovery. Customers can reach it through the HSBC HK Mobile Banking app, which keeps discovery, purchase and use within a familiar environment. Digital claims run through eClaims, with 24/7 submission and payment in as fast as five minutes. A medical concierge offers a round-the-clock hotline and appointment booking, while video consultations are paired with ePrescription and medication delivery. For serious conditions, customers can obtain a second medical opinion on a critical illness diagnosis, and home nursing supports recovery after hospital discharge.

Affordability is the second pillar. With healthcare cost inflation a structural challenge across Asia, HSBC Life has focused on redesigning access rather than shifting costs to policyholders. Its 2025 launch, HealthPass, is a subscription outpatient scheme starting from HKD33 ($4.20) a month. A survey of more than 700 customers with children, elderly dependants or wider family care needs found that 47% had no outpatient cover and paid out of pocket, while 58% were interested in video consultations. HealthPass offers video GP consultations, doorstep medication delivery and 20% off consultation fees at more than 1,800 providers in the Care+ Medical Network. Members can share benefits with up to five additional people, with no medical assessment required.

Prevention is delivered in person through the company's Health and Wellness Centres, which pair medical services with financial planning. After openings at K11 Atelier in 2021 and Hysan Place in 2022, a third centre opened at ICC in 2025, offering a 360° Longevity Assessment, among other services. A fourth, themed "Rejuvenate", opened at IFC in May 2026. Health management services have supported more than 7,000 appointments, with an average Net Promoter Score of +98.

Coverage and network scale reinforce the model. As a registered VHIS provider, HSBC Life reported a 2025 claim approval rate of up to 98.6%. Its network spans more than 665 clinics and hospitals in Hong Kong and Macau and over 1,800 in mainland China, with expansion to more than 3,300 international institutions underway, taking the total to nearly 6,000. The HSBC Bright Income Insurance Plan, launched in 2025, adds healthcare benefits to a retirement income stream.

The result is a model in which an insurer does more than pay claims, and works to improve health outcomes across the full customer journey.

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Allianz

About Allianz in Asia

Asia is one of the core growth regions for Allianz, characterised by a rich variety of cultures, languages and customs. Allianz has been present in the region since 1910, when it first provided fire and marine insurance in the coastal cities of China. Today, Allianz is active in 15 markets in the region, offering its core businesses of property and casualty insurance, life, protection and health solutions, as well as asset management. Allianz Asia serves 9m customers through a diversified footprint across Life & Health and Property & Casualty, supported by a network of distribution partners and a commitment to innovation, talent development and customer-centric solutions.

About Allianz Group

The Allianz Group is one of the world's leading insurers and asset managers, active in almost 70 countries and serving around 97m private and corporate customers. Its customers benefit from a broad range of personal and corporate insurance services, including property, life and health insurance, as well as assistance services, credit and global business insurance.

Allianz's success is built on technology-enabled customer centricity – providing peace of mind, protection and prevention for our customers and strengthening the resilience of individuals, communities and societies. It is one of the world's largest investors, managing around EUR791bn on behalf of its insurance customers. Furthermore, our asset managers PIMCO and Allianz Global Investors manage about EUR2.2tn of third-party assets. Thanks to its systematic integration of environmental and social criteria in our business processes and investment decisions, Allianz received an MSCI ESG Rating of AAA (as of March 2026). In 2025, its 156,000 dedicated employees achieved a total business volume of EUR186.9bn and an operating profit of EUR17.4bn for our shareholders.

www.allianz-asiapacific.com

Softlogic Life Insurance

Softlogic Life Insurance has made a simple argument about digital insurance: it should reach people the traditional model never did, and it should work without paper or delay. The numbers from the past year suggest the strategy is delivering.

Distribution is fully digital. The E-Advisor mobile platform serves 4,679 advisors across 159 branches, with every proposal submitted digitally and 68% auto-underwritten against globally accepted standards without human intervention. An AI-based Traffic Light System sorts applicant risk into green, yellow and red segments to speed decisions. Partnerships with telecommunications providers create touchpoints with more than 18m Sri Lankans, and the Per Day Insurance model deducts premiums from mobile credit daily, lowering the barrier for low-income customers. Over a decade, the company reports 28% growth in new policies issued, against 0.21% for the industry, citing data from the Insurance Regulatory Commission of Sri Lanka.

Claims are where the technology is most visible to customers. ClaimIT, which Softlogic describes as the world's first AI-powered cashless hospitalisation system, removes upfront payments at more than 60 partner hospitals and has cut turnaround from one hour to under a minute. In 2025, 95% of patients were discharged within an hour. InstaClaim digitises outpatient claims, with AI processing 40% of them with no human intervention and funds sent to customers' bank accounts in one to two minutes. In 2025, 92% of claims were settled within a day.

Service is built around self-help and prevention. The Health Score app delivers a health profile in 30 seconds from a face scan, measuring heart rate, blood pressure, cholesterol and stress levels, and then recommends products. The LifeUP app has more than 50,000 active users, and the Lifey AI assistant handles voice and text queries without an agent. The company recorded an 88.7% customer retention rate in 2025 and resolved 92% of complaints with zero non-compliance incidents.

Behind the scenes, more than 300 agentic AI agents work across claims, underwriting, marketing, analytics and management information. Ailment verification has fallen from 24 hours to 30 minutes, and customer letter automation has cut turnaround from three days to one while saving LKR25m ($75,590) in paper, printing and postage. Human oversight and predefined guardrails apply, and AI governance sits with the Board Risk Committee. Softlogic reports zero data breaches and zero regulatory violations.

Singapore College of Insurance (SCI)

For more than 50 years, the Singapore College of Insurance (SCI) has helped insurers develop the people they depend on. Today it serves more than 50,000 industry professionals from over 50 countries each year, and its role extends well beyond the classroom.

The breadth of its programmes is central to its case. SCI offers professional qualifications, technical training, examinations, webinars, leadership programmes and bespoke regional engagements across insurance, risk management, financial advisory and innovation. Learners range from students and career switchers to advisers, underwriters, claims professionals, senior executives and regulators. Early-career pathways include LaunchPad, INSPIRE, GRAIL and the Insurance Management Associate Programme, while advanced tracks cover advisory, underwriting, claims, wealth, estate planning, reinsurance and leadership. Advisers can pursue qualifications such as ChFC®/S.

Talent attraction is a clear priority. SCI has engaged more than 5,000 young people through schools, polytechnics, universities and ITE, supported by scholarships, internships, career fairs and the G.I.F.T. insurance job portal. Its Careers in Insurance social media platform profiles roles from loss adjuster to cyber underwriter, while the FinLit4You channel offers financial literacy content aimed at young people.

Regional leadership is a second strength. As Chair of the ASEAN Insurance Education Committee, SCI drives the ASEAN School for Young Insurance Managers, the ASEAN School of Advanced Insurance Leadership, the ASEAN Professional Insurance Diploma, the ASEAN School for InsurTech, Analytics & Innovation and the bi-annual ASEAN Insurance Summit. Its capacity-building work also reaches Central Asia and Africa, with bespoke engagements in markets including Saudi Arabia, Korea, Mongolia, Nepal, Uganda and Kazakhstan. These range from technical and reinsurance training to regulator-focused programmes.

SCI has also moved quickly on AI. Its course catalogue spans AI essentials, generative AI, agentic AI, fraud prevention and responsible AI, and it is developing an AI Tutor, an AI Advisor and AI Simulation tools. Three GenAI point-of-view papers, produced with The Digital Insurer, examine the effect of the technology on operations and risk management, distribution and customer engagement.

It currently leads the Insurance Sector Talent Committee, delivered more than 40 complimentary knowledge-sharing sessions and forums in 2025, and launched The Risk Factor podcast on YouTube and Spotify to showcase thought leadership on risk and innovation.

The combination of breadth, regional reach and early adoption of AI-enabled learning positions SCI as a strategic partner to the industry rather than simply a training provider.

SCI has now won this award eight times, having previously taken the title in 1997, 2001, 2007, 2016, 2018, 2022 and 2025.

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Muang Thai Life Assurance Public Company Limited steadfastly advances its business with stability and comprehensive growth, driven by integrity, financial strength, and a management vision dedicated to creating long-term value for customers and society. We continually develop our products, services, distribution channels, and technological innovations. By synergizing with our strategic partners, we strive to elevate the customer experience, ensuring convenient and comprehensive access to care that aligns with evolving needs at every stage of life. Guided by the concept of "Longevity"- living a long, high-quality life - Muang Thai Life Assurance is committed to safeguarding health, financial stability, and overall quality of life. This empowers our customers to confidently plan their futures and live life on their own terms at every age. These prestigious awards serve as a driving force for us to continuously elevate our management standards, enhance public accessibility to life insurance, and pioneer insurtech innovations. We remain steadfast in creating shared value that grows alongside our customers, society, and a sustainable future.

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Office of Insurance Commission

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Prime Minister's Insurance Honorable Awards (2017)
Honorable Awards for Life Insurance Company with Outstanding Management (2008, 2011, 2015, 2019)
Outstanding Life Insurance Company with Outstanding Management 1st Place Awards (2006, 2007, 2009, 2010, 2012, 2013, 2014, 2016, 2017, 2018 2025)
Micro Insurance Awards (2013–2025)
OIC InsurTech Awards (2020–2022, 2025)

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Reinsurance Group of America (RGA)

Reinsurance Group of America (RGA) delivered another record year in Asia Pacific in 2025, generating adjusted operating income before taxes of $759m. The result reflects momentum across protection and financial solutions, and a client base that keeps returning for capital-motivated transactions.

Financial solutions led the way. In Japan, RGA secured six of seven tranches in a JPY150bn ($948m) multi-tranche in-force series with Daiichi Life and completed a coinsurance transaction with Anshin Life. It also supported bancassurance savings products through large flow transactions combining coinsurance and renewable term structures. In Hong Kong, it closed a landmark asset-intensive transaction for a global client's legacy participating block, supporting policyholder returns while improving capital efficiency.

Product innovation targeted two demographic shifts: ageing and emerging wealth. In China, RGA helped launch a market-first critical illness (CI) product that combines senior disease protection with disability cover, and another market-first critical illness plan with dividend-generating features, designed for a low-interest-rate environment. In India, it supported a term with unit linked investment plan solution that pairs protection with wealth creation, in line with the regulator's "Insurance for All by 2047" goal. At the wealth end, a multinational insurer selected RGA as global lead reinsurer for its high-net-worth portfolio across Hong Kong, Singapore and Bermuda, and RGA co-developed two high-net-worth indexed universal life products in Singapore.

Partnerships widened the reach. In Hong Kong, RGA co-created a simplified issue multi-pay CI product with a global client and launched MedScreen+ with Prudential to streamline underwriting. In Vietnam, it formed an exclusive, first-of-its-kind alliance with Techcom Life, drawing on its biometric expertise. In Australia and New Zealand, RGA applied behavioural science to claims, helping clients turn qualitative insight into stronger governance, decision consistency and fraud detection.

Knowledge sharing is the fourth strand. RGA published more than 14 articles and papers on topics such as multi-cancer early detection, early-onset colorectal cancer and GLP-1 evidence. Its Asia Risk and Product Seminars drew more than 130 clients from 11 markets. As lead sponsor of the Pacific Insurance Conference 2025 in Seoul, it curated an agenda for more than 500 delegates from 19 markets, including regulators and industry associations.

The year also marked 30 years of RGA operations in Asia Pacific, with expanded offices in Sydney, Kuala Lumpur, Shanghai and Mumbai. RGA is a previous winner of this award, having been named Life Reinsurer of the Year in the 2025 AIIA. For insurers weighing capital pressure against growth ambitions, RGA has made itself a partner across both.

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MUANG THAI LIFE

With over 75 years of leadership in Thailand's life insurance industry, Muang Thai Life Assurance Public Company Limited (MTL) continues to advance its strategic roadmap with a strong focus on personalised products and service excellence. With its strong brand, "Happiness and Smiles", the company seeks to transform the public's attitude toward life insurance, making it a positive and meaningful component of the customer journey.

MTL's sustainability mission is 'TRUSTED Lifetime Partner' through innovative life, health and investment solutions by putting customers at the heart of everything it does. The company's financial strength is further underscored by top-tier credit ratings, including a AAA (tha) with an A- stable outlook from Fitch Ratings (as of 11 February 2026) and a BBB+ stable outlook from S&P Global Ratings (as of 29 October 2025). This remarkable achievement is a testament to solid shareholder support, continued market expansion and consistent growth in both revenue and profitability.

MTL's dedication to world-class management and sustainability development has been recognised through prestigious awards. The company achieved a "Low Risk" ESG rating of 19.9 from Morningstar Sustainalytics, a global leader in ESG research. This exceptional score serves as a direct validation of MTL's superior sustainability management, robust risk mitigation frameworks and sustainable business practices.

Building on its success in Thailand, MTL has strategically expanded its regional footprint across Cambodia, Lao PDR, Myanmar and Vietnam. As the company continues to explores new global opportunities, it remains steadfast in its dedication to democratising life insurance and ensuring sustainable financial protection for all.

www.muangthai.co.th

National Reinsurance Corporation of the Philippines

In a year of heavy catastrophe activity in the Philippines, the National Reinsurance Corporation of the Philippines (Nat Re) combined stronger results with leadership on the industry's response to seismic risk. The country faced a magnitude 6.9 earthquake in Cebu and a magnitude 7.4 and 6.9 doublet off Davao Oriental. Nat Re's 2025 numbers show an underwriter that held its discipline throughout.

Net profit rose 50.5% to PHP829.5m ($13.2m), from PHP551.3m a year earlier. Net underwriting income increased 49.4% to PHP744.2m, driven by the non-life domestic and life segments and favourable claims development in fire. The combined ratio improved from 97.1% to 91.5%, and the loss ratio fell from 70.1% to 66.3%. Investment and other income climbed 25.7% to PHP670.3m on higher government securities yields and equity fair value gains. In life, a new foreign medical treaty and growth in existing medical portfolios added to the result.

Beyond the balance sheet, Nat Re spearheaded the first phase of the Philippine Catastrophe Insurance Facility, an industry initiative developed with regulators and market participants to strengthen financial preparedness for major earthquakes. Nine insurers took part in the initial phase, and the facility supported participants in managing claims after the Cebu and Davao events. Nat Re also joined the Philippine Insurers and Reinsurers Association, the World Bank and the Department of Agriculture in discussions on agricultural insurance. The proposed programme is under government review.

Inclusion featured in product work. The Life team introduced an affordable cancer-focused critical illness product for underserved communities, and the company continued to support mutual benefit associations and cooperative insurers with microinsurance solutions. For HMOs operating under the Regulatory Sandbox Framework, it provided second-layer medical and excess-of-loss cover.

Regionally, Nat Re supported the ASEAN Renewable Energy Pool and grew its international agriculture reinsurance portfolio to 46% of total non-life premiums. It took part in forums including the ASEAN Disaster Risk Financing and Insurance initiative and the Asian Reinsurers' Summit.

Sustainability runs through its investments and operations. Some 77% of its PHP11.2bn portfolio is held in government securities, and sustainability-linked instruments account for 5.3%. Paper use fell 20%, and tree-planting programmes reached a seventh consecutive year.

As the Philippines' sole national reinsurer, Nat Re has shown how a reinsurer can add national resilience to capacity.

Nat Re is a previous winner of this award, having been named General Reinsurer of the Year in 2020.

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UIB Asia Reinsurance Brokers

Since 2023, UIB Asia Reinsurance Brokers has undergone a transformation that shows in its client wins, regional footprint and standing as a source of market knowledge. Incorporated in Singapore in 1997 and serving as UIB's regional headquarters for Asia Pacific, the firm reports double-digit portfolio growth in 2025 and 2026, spread across geographies and segments.

Client confidence is visible in tender activity. UIB Asia was invited to 14 reinsurance broker tenders during the qualifying period and is now a flag broker for several reinsurers and prominent insurers in the region. Its momentum in new business began building in 2024 and has been strongest across 2025 and 2026. On the placement side, it has transacted multi-year programmes and cross-border three-way deals, introduced new products to new markets and concluded reciprocal business exchanges between Asia-headquartered reinsurers seeking geographic diversification.

Structure and standing in the market support that momentum. UIB Holdings is based in London, but UIB Asia has its own distinct shareholders, an arrangement designed to let it operate independently and steer the group's expansion in Asia Pacific. It engages actively with regulators, particularly in markets where it has offices, including MAS, LFSA and NIA, and treats regulatory compliance as paramount.

Its analytics team, which combines Nat CAT modelling and actuarial expertise and is licensed with providers including Moody's RMS, Verisk and JBA Floods, was appointed Centre of Competence for the UIB Group in 2025. It now supplies analytics expertise to UIB offices worldwide and has expanded significantly since.

Its footprint has grown as well. A representative office opened in Nepal in October 2024, and since April 2025 UIB Labuan has expanded its back-office functions and territorial reach, positioning itself as the centre of UIB's Retakaful business in Asia. In 2026, UIB Asia became the first foreign reinsurance broker admitted as a Corporate Member of the Insurance Institute for Asia and the Pacific in the Philippines, deepening its role in knowledge transfer and technical standards.

Talent and knowledge sharing complete the picture. The company has staff from nine Asian nationalities, runs a Management Associate Programme for young executives, and has operated an internship programme with tertiary institutions since 2026.

UIB Asia wins business from larger branded competitors because partners recognise its value, a claim its tender record and flag broker positions increasingly support.

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Huntington

Huntington Advisory

Huntington Advisory is an independent advisory firm founded in 2000 and headquartered in Singapore, with offices in Hong Kong and the United Kingdom. The firm specialises in M&A, strategic advisory, human capital, investments, underwriting and value creation across the financial services sector, with particular depth in insurance, reinsurance, broking, wealth and specialty finance.

Huntington has an established track record advising on complex, cross-border mandates and holds an estimated 65% share of broker-related transactions in Southeast Asia. Its differentiated approach combines proprietary market insight, deep sector expertise and hands-on execution capabilities across Asia and international markets.

The firm undertakes a broad range of mandates for insurers, reinsurers, brokers, financial institutions, private equity investors, sovereign wealth funds and other strategic investors. Its advisory capabilities span sell-side and buy-side M&A, market entry strategy, developing-country initiatives, as well as management turnaround and restructuring support.

Huntington is recognised for its ability to address complex and multifaceted situations with a long-term, relationship-driven approach. As a mandate-selective firm, it focuses on opportunities where it has high conviction in the strategic rationale and value-creation potential, with senior professionals closely involved throughout execution.

The broader Huntington platform integrates advisory, human capital, specialty underwriting and investments, providing clients and portfolio companies with access to a wide range of strategic, operational and sector-specific capabilities.

Huntington has advised on transactions and strategic initiatives across Asia, Europe, MENA and other international markets, including acquisitions, divestments, mergers, market-entry platforms and business transformation initiatives across the insurance and broader financial services sectors.

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Marsh Asia

For more than seven decades Marsh has advised clients across Asia, and it now serves over 34,000 of them. In a year of exceptional volatility, its case rests on three strengths: crisis response, scaled protection for the digital economy and the use of data and AI in everyday placements.

The Strait of Hormuz disruption was the clearest test. With 2,000 vessels stranded and war capacity shrinking, Marsh presented unified underwriting evidence to markets and secured war reinstatement terms and capacity for clients with complex exposures. It enabled online war coverage declarations and instant certificate issuance through MarshCargo, issued a joint update within four working days and hosted follow-up sessions with PARIMA that engaged 276 insurers and risk professionals.

Technology infrastructure is a second pillar. Marsh serves seven of the top 10 semiconductor companies and protects 75% of the top 25 data centre operators. It completed 1,430MW across 41 data centre construction projects and places more than $6bn in technology premium each year. For one semiconductor client, a multi-layered placement across Singapore, London, Hong Kong, Mexico and the United States secured $3.5bn of committed capacity and $2m in premium savings. In cyber, its self-assessment tool, available in seven languages, helped one airline raise policy limits by 60%, while a second achieved a 37% premium reduction at renewal.

Employee benefits show the same data-led approach. Marsh supports more than 10,000 employers and 20m employees across Asia. A multinational employer in the Philippines with over 6,000 staff faced a proposed 50% renewal premium increase. A three-year roadmap combining alternative funding, plan design changes and benchmarking cut the uplift to 8.2% and preserved benefits.

Resilience work extends to physical assets and supply chains. Marsh partnered with IFC on Asia's first Building Resilience Index pilot, assessing a coastal hospitality development in central Vietnam and producing evidence to support insurance placement. Supplier mapping with its Sentrisk tool helped a Hong Kong frame manufacturer secure a 50% uplift in contingent business interruption cover. Marsh also manages the largest D&O portfolio in Asia, covering around 30% of the Hang Seng Index and 50% of the Straits Times Index.

AI is speeding delivery. Its Risk Companion platform has accelerated renewal recommendations by 80% and shortened decision cycles by 60%, while claims tools draw on more than 6m claims records.

The result is a broker that pairs scale with specific, measurable outcomes for clients.

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HDI Global SE

HDI Global SE is part of the Talanx Group, the third-largest insurance group in Germany and sixth-biggest in Europe with GWP of EUR49bn. Based in Hannover, HDI has over 120 years of experience, operating in 39 countries and servicing clients in over 175 countries through our rich network of partners, subsidiaries and affiliates.

With excellent financial strength S&P rating of AA- and A.M. Best A+, HDI Global SE has been a recognised leader in our core business segments (trading, production and service industries), especially for large corporates and middle market businesses.

With a large variety of products, we are a one-stop shop that provides innovative and comprehensive solutions, tailored to clients' specific needs.

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Fubon Life Insurance

Fubon Life's approach to sustainability rests on four strategies: decarbonisation, digitalisation, empowerment and connection. What sets it apart is how tightly those strategies are tied to measurable targets and to governance. Its ESG Task Force, established in 2016 and led by the President, includes six subgroups. Progress against key performance indicators feeds into the evaluation of relevant departments and is reported to the Board and the Sustainable Development Committee every six months.

Climate finance is the largest lever. Fubon Life's green finance investment balance reached TWD1.99tn ($62.62bn) in 2025, up 17% on the 2020 baseline and 107% of the annual target, with a goal of TWD2.24tn by 2030. It also invests in renewable energy and applies entry and divestment standards to carbon-intensive industries. With group affiliates, it established the Fubon Energy Green Platform to invest in solar and energy storage projects.

The insurer is extending that influence to investee companies. Since 2022, it has produced annual Scope 3 financed emissions inventories, and its targets have been validated by the Science Based Targets initiative. Under an engagement-based approach, it expects 40% of its investment portfolio to set its own science-based targets by 2027. By the end of 2025, 30.9% had done so, and 46% of applicable investments were aligned with Taiwan's Sustainable Economic Activities Reference Guidelines.

Operations exceeded every 2025 target. Scope 1 and 2 emissions fell by 6,843 metric tons, a 36.28% reduction from 2020 against a goal of 3,808 tons. Electricity use dropped 28.2% against a 22.7% target, water use 11.2% against 7.5%, photocopy paper 29.8% against 20% and waste per capita 23.7% against 5%. Since 2024 the company has bought renewable electricity, introducing about 5.31m kWh in 2025. Its long-term path calls for a 42.2% cut in operational emissions by 2030, full conversion to green electricity by 2040 and net-zero operations by 2050.

Technology supports the low-carbon shift. AI underwriting and occupation code tools and robotic process automation reduce manual review and repetitive processing, while green mobile services cut about 703 tons of CO2e in 2025 by reducing paper use and travel.

Fubon Life's stated aim is to become a leading model of green net-zero finance, combining environmental performance with market competitiveness and social impact.

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Leave faceless processes to your competition. We specialize in digital experiences that add the personal touch.

Softlogic Life Insurance

Many insurers answer the threat of automation by retraining staff for new careers. Softlogic Life Insurance chose to keep the expertise it already has and give it better tools. Its LifeyAI programme, launched in 2024-2025 and expanded significantly since, aims to turn underwriters, claims officers and compliance staff into AI practitioners without asking them to write code.

The programme rests on four pillars: structured AI skills development, a self-service agentic workflow platform built on n8n, a locally hosted large language model, and a network of department-level AI Champions. Staff in HR, operations, finance, claims and underwriting use the drag-and-drop platform to design, test and deploy their own automations, connecting company systems, data sources and AI models.

Each department has a trained champion who spots opportunities, guides colleagues and shares what works, a distributed model that has spread adoption faster than a top-down mandate would, according to the company.

Scale is the headline. More than 150 agentic workflows are now live, all built by non-technical staff with no prior software development background. One workflow replacing paper-based departmental processing saves LKR12m ($36,410) a year in paper and printing. Across the full suite, projected annual savings are estimated at LKR100m, reflecting both cost elimination and skilled time released from routine administration.

The individual use cases show the effect. Ailment verification has fallen from 24 hours to 30 minutes, GLP automation has moved from a five-day cycle to running every two hours and customer letter automation has cut turnaround from three days to one, saving LKR25m in paper, printing and postage. A retrieval-augmented generation assistant built on internal data and regulatory documents gives every employee instant answers that are grounded in verified company information.

Governance has kept pace. The Innovation team monitors live dashboards across more than 150 active processes, and automated anomaly detection raises an alert before irregular data or a failed process can spread downstream. Every workflow touching a regulated decision includes a mandatory human review gate, and decisions are logged for audit.

The result is an approach built on a simple premise, that every employee can be an AI practitioner, backed by the right infrastructure, training and oversight.

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ManageMy

ManageMy is a mobile first, modular product suite of software solutions, configured and customised to optimise your customer journeys. It improves business performance and enriches customer experience through:

- Digital experiences that make buying, selling and servicing insurance easier
- Enabling customers and the insurer to share and retrieve information in a single place
- Unifying all customer experience content into a single repository
- Integrating differentiating own- and third-party features and benefits

Data captured with each interaction provides insight into how people think, what they want and how they react, transforming you from provider to partner and laying the foundation for customers to expand their ecosystem around high value customer needs.

ManageMy offers its insurance partners around the world a customised digital experience platform that works independently from proprietary IT systems. Its software helps customers create sustainable customer engagement and documents communications from prospect to new business policy issue, and throughout the customer lifecycle. Its secure, flexible architecture installs easily and complements existing traditional insurance processing, fulfilment, service and claims systems.

www.managemy.com

KGiSL

KGiSL describes its customer commitment as "measured, not claimed", and the outcomes it reports back that up. The software company has more than 30 years of insurance domain experience and serves over 75 insurers, reinsurers and takaful operators across more than 20 countries in Asia Pacific and EMEA. Its flagship NSure platform is positioned as one of the industry's first AI-powered policy administration systems, covering core administration, automated underwriting and claims, IFRS17 reporting, fraud detection, omnichannel engagement and reinsurance treaty management.

The client results are specific. In Malaysia, a major general insurer processes 15,000 motor policy sales a day across 8,000 agents on NSure, with automated renewals and fraud prevention running continuously. A leading insurer cut claims approval time from three days to 30 minutes, saving MYR1.8m ($440,625) a year, while another reduced claims-related operating costs by 48% using the platform's real-time fraud detection.

A WhatsApp integration for a major insurer enabled real-time renewals and improved retention. In Sri Lanka, an insurer launched a new group health product in six weeks using pre-configured templates, in a process that traditionally takes 12 to 18 months. More than 2,000 agents across the region now issue policies in the field through NSure's mobile-first platform. KGiSL reports a 100% project implementation success rate.

New business is extending that reach. In Vietnam, KGiSL won its first engagement in the market with a Japanese life insurer founded in 1888, with NSure Core selected over global competitors, and was named preferred technology partner for the client's future regional ventures. In Cambodia, it is implementing NSure Claims for the country's largest general insurer, automating the end-to-end lifecycle for health, personal accident and travel claims with straight-through processing and hospital provider integration. In Hong Kong, it was selected to deliver a modular claims management system for a leading international health insurer.

The platform's breadth is a differentiator. A single system supports life, general, health, family takaful, general takaful and reinsurance lines, deployed in multiple markets, with pre-built IFRS17 support and compliance across more than 20 countries.

KGiSL's own finances reflect the model. Revenue rose from $32.9m in FY2023 to $38.3m in FY2024 and $41.8m in FY2025, a 27% increase over two years. The company says its SaaS delivery lets revenue grow without proportional cost increases, and that it has stayed profitable throughout.

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Mr Vinit Prabhu

Vedanta



As Head of Insurance at Vedanta, Mr Vinit Prabhu designs and delivers insurance solutions across a group with operations in India, South Africa, Namibia, Liberia, the UAE, Korea and Taiwan. Its interests span oil and gas, zinc, aluminium, iron ore, copper, power and semiconductors. His career began in 1992 and has run through manufacturing, financial services, non-life insurance, infrastructure and now metals and mining. Since 2023 he has also served as India's board member on PARIMA, the Pan-Asia Risk and Insurance Management Association, which is headquartered in Singapore.

His contribution to the market rests on a willingness to work with insurers and regulators rather than simply buy from them. Before Indian insurers launched surety insurance bonds in 2022, he represented the buyer's view and shared data from his time at Larsen & Toubro with the non-life members at the Insurance Regulatory and Development Authority (IRDAI). He now works with international insurers and banks on syndicating surety, so that it can serve corporates beyond contractors.

On the programme side, he reworked the construction policy for more than 20 Aramco projects handled annually by L&T in Saudi Arabia, with a combined value of $10bn to $12bn, introducing profit sharing based on loss triangulations. He drew on his earlier reinsurance experience at ICICI Lombard to do so. He has also built a network for motor claims that cut costs without lowering service quality, and introduced forensic analytical tools, working with the Big Four audit firms, to prevent fraudulent mediclaim and motor claims by business partners and employees.

Developing the next generation is the second strand of his work. In 2025, he introduced a "New Gen Risk Manager" programme for India, drawing candidates from manufacturing and services. Shortlisted entrants were mentored and presented to a national audience of more than 250 risk managers and insurance, reinsurance and broking executives. He judges the category and helps prepare the winner to represent India at PARIMA in Singapore.

He also teaches. Mr Prabhu has been visiting faculty at the National Insurance Academy and the Insurance Institute of India, covering project, liability, surety, property and employee benefit insurance and claims management. In 2018 he introduced an insurance module into the risk management course at all three L&T construction colleges, in Chennai, Vadodara and Lonavala, exposing practising engineers each year to cover and claims after an accidental loss.

Finally, he promotes risk awareness inside corporates through monthly sessions with subject matter experts and has led workshops and seminars across eight Indian cities under PARIMA.



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Dr Christopher Au

WTW



Dr Christopher Au heads the Asia Pacific Climate Risk Centre at Willis and carries global responsibility for the firm's climate risk strategy and solutions. It is a rare role for someone based in the region. He founded the Centre in 2023 as a partnership with the Monetary Authority of Singapore, and it now employs eight specialists, with a deliberate focus on hiring Singaporean talent.

Under his leadership it has become the fastest-growing climate portfolio at Willis globally, with projects across countries including Australia, China, Fiji, Indonesia, Malaysia, Papua New Guinea, the Philippines, Vietnam and New Zealand.

His distinction lies in products that reach people directly. With the Asian Development Bank, he helped design and issue the first catastrophe bonds against earthquake and flooding that pay out to households on social protection programmes in the Kyrgyz Republic and Tajikistan. In the Philippines, he worked with the Bureau of Fisheries on livelihood storm protection for 14,200 fishers, a first of its kind. He has also worked with the World Wildlife Fund on parametric cover for small-scale fishers in Papua New Guinea and Fiji, and with the Pacific Catastrophe Risk Insurance Company on its reinsurance strategy and new products, including drought and sub-sea cable earthquake cover.

For renewable energy clients in India and Vietnam, he developed lack-of-wind and lack-of-sun products that support bankability and lower the cost of capital. A parametric earthquake and tropical cyclone programme for Philippine cities, with the Government Service Insurance System, is under way.

Beyond placements, he builds the ecosystem around them. Regulators and central banks in Malaysia, Taiwan, Indonesia and Singapore draw on his expertise, and he contributes to climate and talent workstreams at the Global Asia Insurance Partnership Advisory Council. He supports Willis' engagement with the Insurance Development Forum, which advocates open risk models and stronger public-private partnerships.

He sponsors WTW Research Network-funded work at the National University of Singapore to improve flood catastrophe modelling for Southeast Asia and contributes to programmes at Nanyang Technological University and the National University of Singapore.

His path into the industry started with research. Dr Au holds a PhD in parametric insurance from Imperial College London, where he piloted an agricultural parametric product in Tanzania and Kenya with the World Bank and the World Food Programme. He joined Willis in 2018 and moved to Singapore in January 2023.

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Go Digit General Insurance is one of India's leading new-age general insurance companies, focused on making insurance simple, transparent and relevant for customers. As one of the youngest publicly listed insurers, Digit General Insurance has built a digital-first, paperless insurance model that simplifies the customer journey from buying a policy to filing and tracking a claim.

Its tech-enabled processes, including smartphone-based claim registration, self-inspection and AI-enabled claims tools, have helped make insurance more accessible, responsive and easier to navigate, while also supporting a smooth and quick claims experience.

Digit General Insurance also continues to innovate on products and pricing through more personalised and cost-efficient offerings, while regularly sharing transparency-led disclosures with stakeholders. Since inception, the company has served over 80m customers and built a pan-India presence spanning 98.5% of the country's postal codes.

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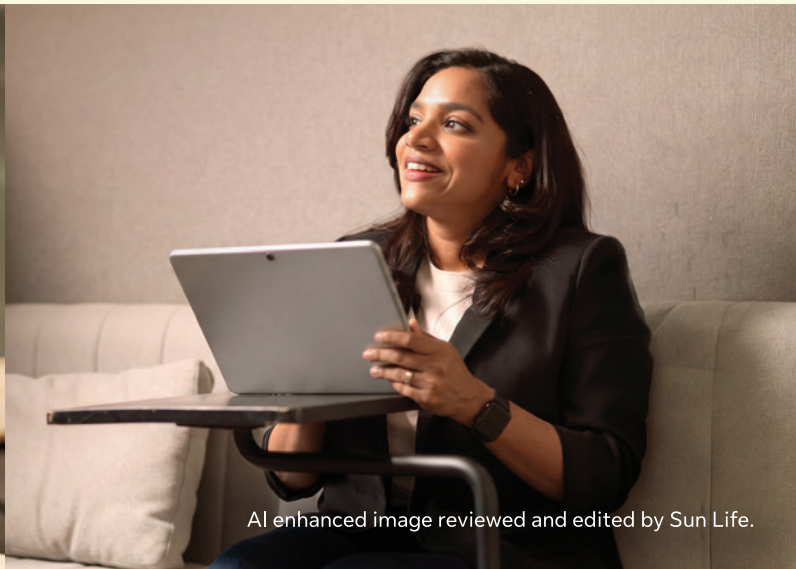
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Ms Jasleen Kohli

Go Digit General Insurance



Ms Jasleen Kohli's achievements at Go Digit General Insurance span the company's whole life. She was Digit's first employee, co-founded the business in 2017 and now serves as its Managing Director and CEO. In that time she has taken an early-stage insurtech through a public listing, one of the youngest in India, and built it into a company that has served 84m customers since inception.

Her most recent results answer a question that has followed digital insurers for years: whether growth must come at the expense of profit. In FY2025-26, Digit's gross written premium rose to reached INR112.94bn ($1.17bn), up from INR102.82bn a year earlier, with net earned premium at INR84.14bn. Profit before tax rose 49% to INR6.32bn, and profit after tax climbed 28% to INR5.44bn. The company puts its revenue above $1.2bn.

Behind those figures is an underwriting model that Ms Kohli put at the centre of the business. Digit favoured higher-margin risks over low-yield volume and avoided discount-led growth. Predictive analytics and machine learning guide risk selection, while a closed-loop framework feeds pricing and claims data back into underwriting. Operating costs did not climb alongside premium growth.

She also built the structure around it. Digit combines a direct-to-consumer platform with a wide network of brokers and Point of Sale Person agents, extending reach while keeping acquisition costs low. Internally, she replaced multi-layered management with a flat hierarchy, so that teams can adjust pricing, policy terms and claims routing quickly on the basis of real-world data.

The scale of the operation reflects those choices. Digit has sold 17m policies and settled 4.06m claims since inception, and it holds assets under management of INR229.22bn, up 16.3% on the previous year. The company says service standards improved over the year, with progress on claims experience, responsiveness and grievance redressal.

Ms Kohli built a flat structure with clear accountability, removing intermediate management layers so that operational data connects directly to executive decisions. Teams can adjust pricing, policy terms and claims routing quickly in response to real-world data, replacing committee-heavy review cycles with automated validation. The company says this also lifted its performance on claims experience, servicing responsiveness and grievance redressal during the year.

She also led Digit's transition from a private start-up to a listed insurtech, one of the youngest public listings in India.

The outcome is a model in which pricing, claims and distribution operate under one performance framework, and in which scale, profit and customer care reinforce one another.

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Mr Franz-Josef Hahn



When Mr Franz-Josef Hahn set out to build a globally competitive reinsurer in Asia, few in the industry thought it possible. After more than two decades in leadership roles at Munich Re and Swiss Re, much of it in Asian markets, he saw a region with a growing middle class, very low insurance penetration and a reliance on distant capacity providers. His answer was Peak Reinsurance, a privately owned reinsurer launched in Hong Kong in 2012, against established global and national competitors, and sceptical cedants and brokers.

The results show how far it has come. Peak Re has grown from a founding team of 18 into an organisation of more than 200 professionals on several continents. It passed $1bn in gross written premium within five years and reached $2.20bn in 2025, up 25% year-on-year, with a net profit of $189.5m. It now serves about 600 clients across 63 markets and is rated A- (Excellent) by A.M. Best and A3 by Moody's.

Mr Hahn also widened what Asian insurers could access. Under his leadership, Peak Re sponsored the first Asia-sponsored reinsurance sidecar, Lion Rock Re, in 2018, and Hong Kong's first 144A CAT bond, Black Kite Re, in 2022. In 2025, it issued the first multi-peril, multi-territory 144A CAT bond from an Asian sponsor and domicile, with Japan windstorm and earthquake protection and coverage extending to China and India. For Asian cedants, the effect was a regionally headquartered alternative with technical depth and decision-making close to the risks, which reduced concentration risk and shortened response times.

Culture is central to his approach. He built Peak Re around "Courage to Deliver", which pairs entrepreneurial boldness with portfolio discipline, and he regularly mentored underwriters and analysts one-on-one. Professionals who worked with him over his career have gone on to senior roles at insurers and reinsurers across Asia and beyond.

His contribution reaches beyond the company. Mr Hahn served on the Insurance Advisory Committee to Hong Kong's Financial Secretary and pioneered ILS structures domiciled in the city, strengthening its case as a regional reinsurance hub. He has been Honorary Secretary of the Hong Kong Insurance Complaints Bureau and convenor of the Hong Kong Federation of Insurers Reinsurance Forum, and he is a member of the Geneva Association and the International Insurance Society. He has also argued for insurance education from school age and spoken often on the protection gap in emerging Asia.

In April 2026 he moved from CEO to Special Advisor in a planned succession, leaving a company and a market, with more choice and higher standards than he found.

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The Finalists

Life Insurance Company of the Year	AIA Insurance Lanka Fubon Life Insurance Softlogic Life Insurance
General Insurance Company of the Year	Allianz Ayudhya KBZMS General Insurance MSIG Insurance (Singapore) Phillip General Insurance (Cambodia) PVI Insurance Corporation
Health Insurance Company of the Year	HSBC Life (International) Nan Shan Life Insurance Softlogic Life Insurance
Digital Insurer of the Year	Go Digit General Insurance Muang Thai Life Assurance Public Company Softlogic Life Insurance
Educational Service Provider of the Year	LIMRA and LOMA Singapore College of Insurance (SCI) The Association of Indonesian Qualified Insurance and Reinsurance Brokers (APARI)
Life Reinsurer of the Year	Malaysian Life Reinsurance Group Reinsurance Group of America (RGA)
General Reinsurer of the Year	Everest Reinsurance Company FuSure Reinsurance Company National Reinsurance Corporation of the Philippines
Regional Reinsurance Broker of the Year	Asia Reinsurance Brokers (ARB) TQR Public Company UIB Asia Reinsurance Brokers

The Finalists

Broker of the Year	Aon Lei Shan Insurance Broker Marsh Asia
Sustainability Award	Allianz Asia Pacific Fubon Life Insurance Mandal Insurance
Technology and AI Initiative of the Year	Go Digit General Insurance HSBC Life Singapore Softlogic Life Insurance Techcom Life Insurance
Service Provider of the Year	Arom Grips APRIL International KGiSL
Corporate Risk Manager of the Year	Ms Lana Brown (Dyson) Mr Vinit Prabhu (Vedanta) Mr Usha Kiran Konathala (Royal Sundaram General Insurance Co)
Young Leader of the Year	Mr Ajay Sadana (Munich Re) Dr Christopher Au (WTW) Mr Gautam Mahey (Pacific Prime Insurance Brokers)
Woman Leader of the Year	Ms Amita Chaudhury (AIA Group) Ms Carol Lee (Lin Lee, Chia-Jone) (LEI SHAN Insurance Broker) Ms Jasleen Kohli (Go Digit General Insurance)

Roll of Honour 2026

Life Insurance Company of the Year
Fubon Life Insurance

General Insurance Company of the Year
KBZMS General Insurance

Health Insurance Company of the Year
HSBC Life (International)

Digital Insurer of the Year
Softlogic Life Insurance

Educational Service Provider of the Year
Singapore College of Insurance (SCI)

Life Reinsurer of the Year
Reinsurance Group of America (RGA)

General Reinsurer of the Year
National Reinsurance Corporation of the Philippines

Regional Reinsurance Broker of the Year
UIB Asia Reinsurance Brokers

Broker of the Year
Marsh Asia

Sustainability Award
Fubon Life Insurance

Technology and AI Initiative of the Year
Softlogic Life Insurance

Service Provider of the Year
KGiSL

Corporate Risk Manager of the Year
Mr Vinit Prabhu
Vedanta

Young Leader of the Year
Dr Christopher Au
WTW

Woman Leader of the Year
Ms Jasleen Kohli
Go Digit General Insurance

Lifetime Achievement Award
Mr Franz-Josef Hahn