



SECURING TOMORROW PARTNERS IN PROGRESS

Annual Report 2024



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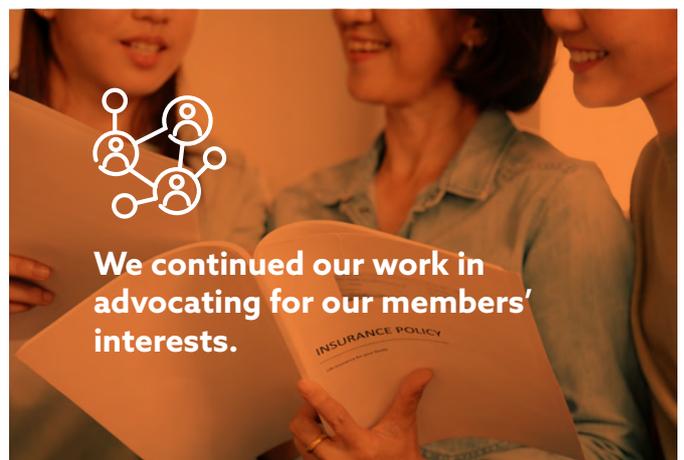
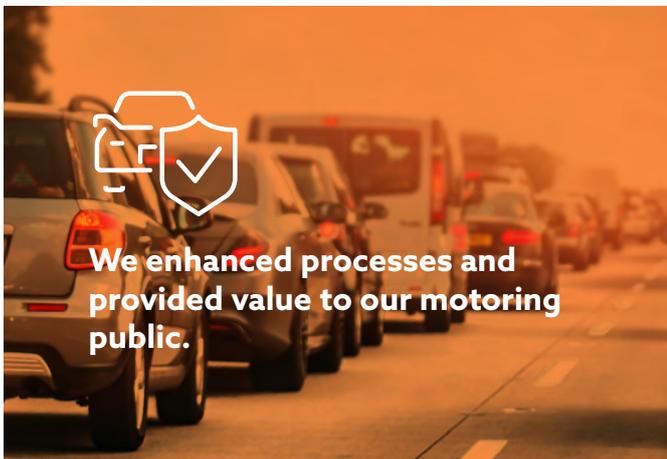
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President's Message

"In a year shaped by collaboration and transformative progress, the General Insurance Association of Singapore (GIA) continues our way forward, building trust, driving innovation, and delivering value to both our members and the communities we serve. We remain steadfast in advancing initiatives that build excellence and ethical standards in the sector for years to come."



Ronak Shah
GIA President



President's Message

In a year shaped by collaboration and transformative progress, the General Insurance Association of Singapore (GIA) continues our way forward, building trust, driving innovation, and delivering value to both our members and the communities we serve. We remain steadfast in advancing initiatives that build excellence and ethical standards in the sector for years to come.

Over the past year, GIA has made meaningful strides to enhance processes and provide value to the public. The introduction of the Vehicle Accident Report History (VARH) service under the GIA Easy Accident Reporting System (GEARS) offers vehicle owners access to a vehicle's accident history spanning the last six years. By improving transparency, we empower buyers and sellers to make informed decisions in the motor marketplace.

This initiative was complemented by the successful rollout of Myinfo Reporting, a new system that streamlines the motor accident reporting process through Singpass. By allowing motorists to pre-fill accident reports online, we reduced manual inefficiencies and errors and made way for more seamless reporting—reflecting our continued efforts to harness technology for consumer benefit.

Beyond progress in technology innovations, culture and conduct are also vital to the sector's ability to foster consumer confidence and trust. In January, we released the publication of the fourth Insurance Culture and Conduct Steering Committee (ICCSC) best practice paper, Promoting Ethical Culture and Conduct in Insurance Intermediaries. This comprehensive guide highlights actionable steps to strengthen standards across the sector, such as mitigating misconduct through rigorous hiring practices and adopting balanced remuneration frameworks that reward ethical behaviour.

These measures work hand in hand with the insights derived from the second Insurance Trust Indicator Study (ITIS), which serves as a barometer for trust levels within our sector and highlighting opportunities for further improvement. Tapping on the ITIS insights, the ICCSC General Insurance Subcommittee has launched an action plan addressing key focus areas such as enhancing consumer awareness, improving policy literacy, and elevating the claims experience. These efforts reflect our dedication to building trust as a long-term, industry-wide endeavour.

We also continued our public education initiatives by deepening collaboration with key stakeholders. Last year's motor tout awareness campaign took a significant step forward, receiving an endorsement from the Police. By raising awareness of touting practices, we are better protecting motorists on the roads while also strengthening confidence in the motor insurance ecosystem. These partnerships reflect the importance of working together with public agencies to tackle issues that affect consumers directly, reinforcing GIA's role as an advocate and a trusted voice for the sector.

In the fight against fraud, we are always on the lookout for more ways to strengthen safeguards and protect both consumers and insurers. While fraud remains a persistent challenge, we continue to bolster detection mechanisms and ensure greater protection and transparency across the sector.

Acting as the sector's unified voice, we also carried on with our important work in advocacy and lobbying stakeholders. We supported discussions that helped members navigate emerging regulatory environments and helped shape fair and equitable policies to maintain the sector's overall competitiveness. Coalition building was especially important, and we forged closer collaboration with

affiliated industry organisations like the Singapore College of Insurance for talent development, and with the Financial Industry Disputes Resolution Centre for education and awareness.

Lastly, I am also incredibly proud to share that Singapore will once again host the International Union of Marine Insurance (IUMI) Annual Conference in 2025. Having last hosted this flagship event in 2004, this marks a momentous opportunity for us to showcase our role as a global maritime insurance hub. With over 130,000 vessel calls annually and a thriving ecosystem of marine insurance specialists and maritime businesses, Singapore is uniquely positioned to welcome industry leaders and stakeholders from around the world. IUMI 2025 will serve as a platform for collaboration, innovation, and connection, reinforcing Singapore's position in the global maritime landscape. I look forward to the robust discussions and engaging with everyone who will be present.

This year has been yet another year of meaningful checkpoints of progress and milestones. I remain deeply grateful to our members, partners, and stakeholders for your unwavering support. Your collective efforts drive our successes, enabling us to remain resilient, responsive, and forward-looking in the face of evolving challenges.

Together, let us continue laying the groundwork for a sector that will grow stronger, more trusted, and ever prepared to better serve the needs of consumers and businesses of the future.

Ronak Shah

President

GENERAL INSURANCE ASSOCIATION
OF SINGAPORE

Management Committee

GIA Management Committee 2024-2026



Mr Ronak Shah
President
QBE INSURANCE
(SINGAPORE) PTE LTD



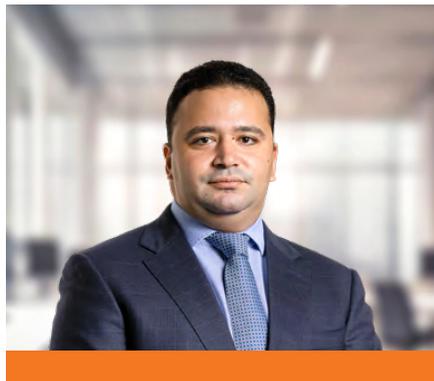
Mr Andrew Yeo
Vice-President
INCOME INSURANCE
LIMITED



Mr Jimmy Tong
Honorary Secretary
GREAT EASTERN GENERAL
INSURANCE LIMITED



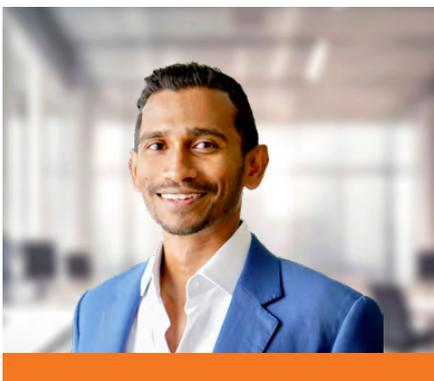
Mr Scott Spaven
Honorary Treasurer
AIG ASIA PACIFIC
INSURANCE PTE LTD



Mr Hicham Raissi
Member
ALLIANZ INSURANCE
SINGAPORE PTE LTD



Ms Hng Keng Yoong
Member
CHUBB INSURANCE
SINGAPORE LIMITED



Mr Adrian Vincent
Member
FWD SINGAPORE
PTE. LTD.



Mr Yasar Fistikci
Member
LIBERTY INSURANCE
PTE LTD



Mr Mack Eng
Member
MSIG INSURANCE
(SINGAPORE) PTE LTD

General Insurance Industry Statistics 2024

SINGAPORE INSURANCE FUND:

Gross Written Premium v/s Underwriting Results

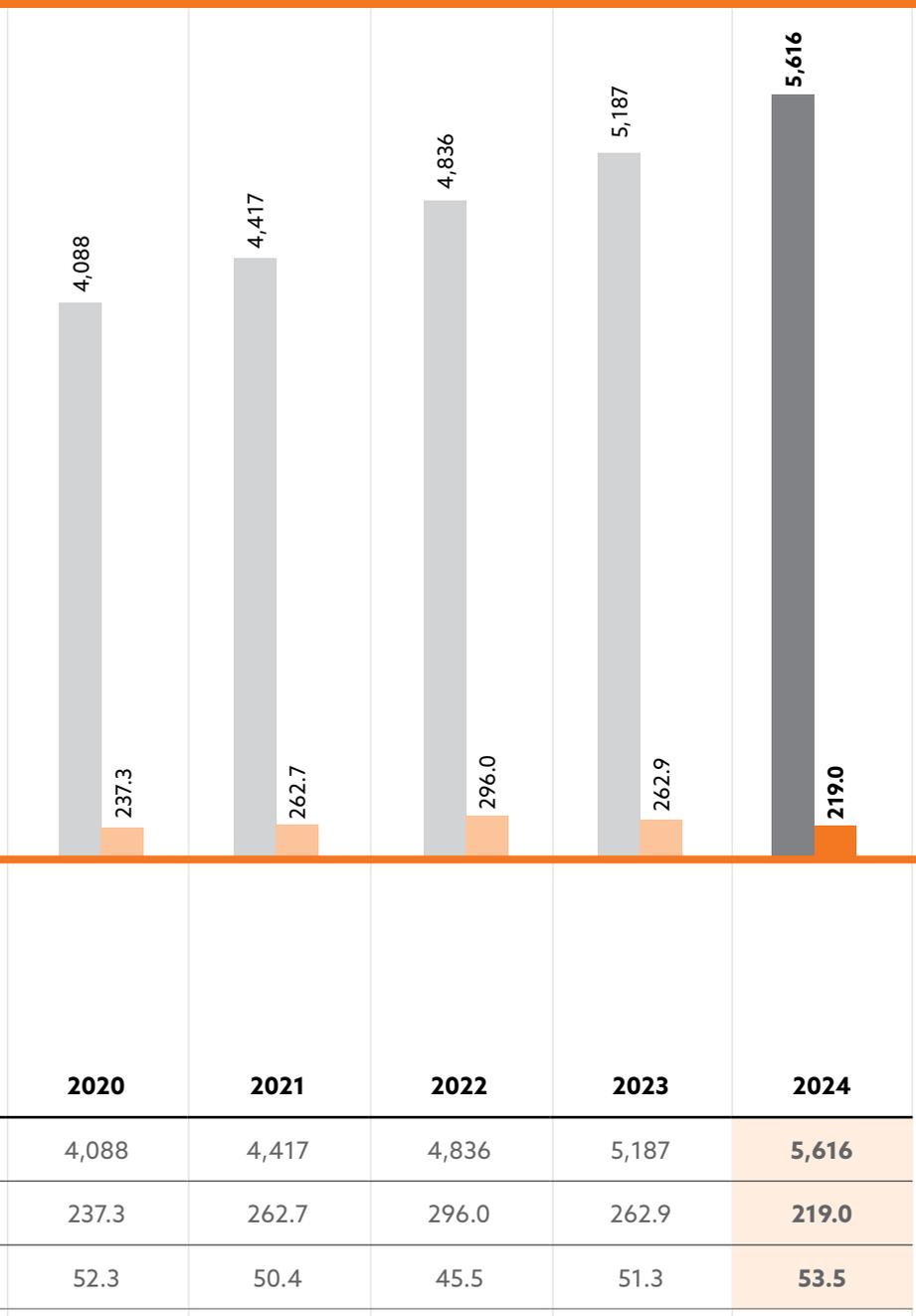


Premiums up by 8.3% to
S\$5.62 billion

Underwriting profit down by 16.7% to
S\$219.0 million

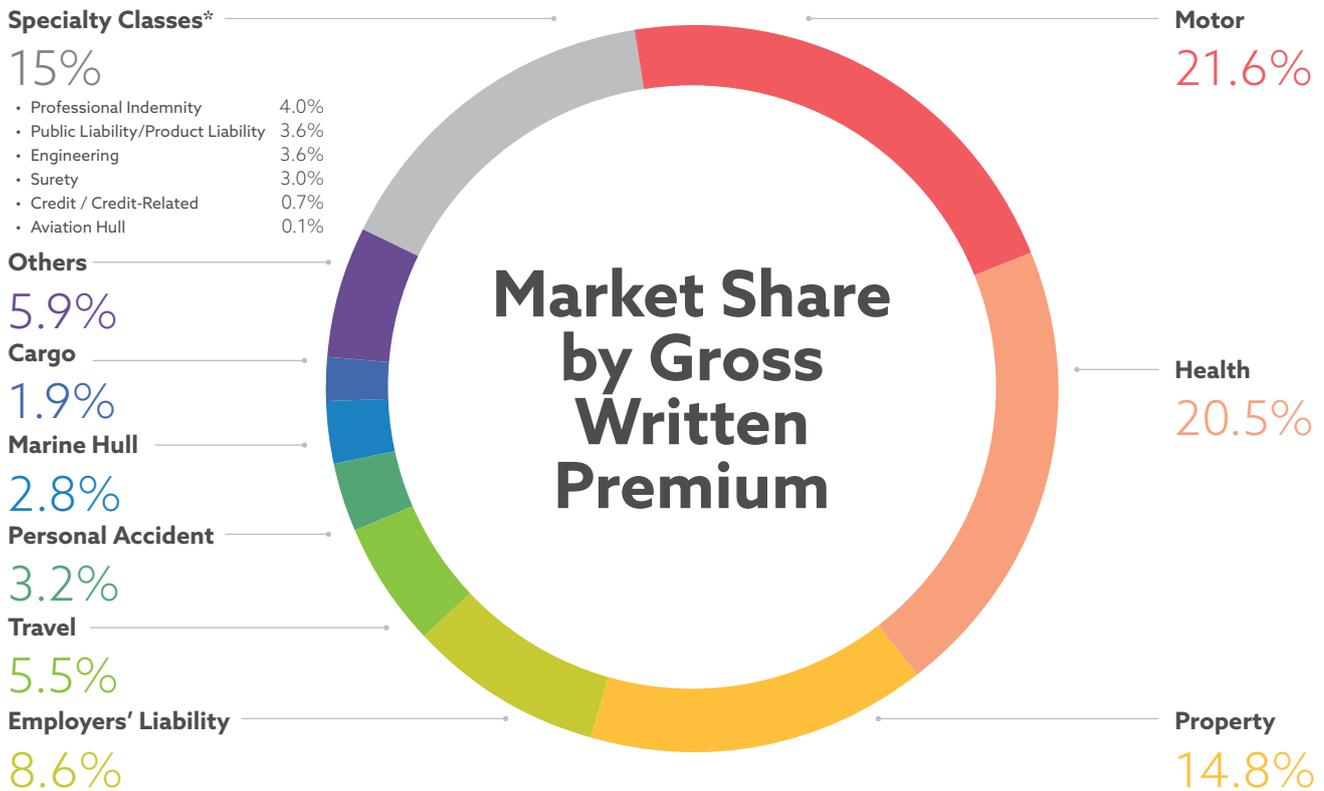
(S\$'Million)

- Gross Written Premium
- Underwriting Profit/(Loss)



General Insurance Industry Statistics 2024

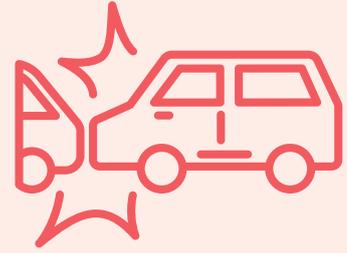
(Singapore Insurance Fund)



	2023 Market Share (%)	2024 Market Share (%)	2024 Gross Written Premium (S\$'000)
Motor	21.0%	21.6%	1,211,867
Health	19.2%	20.5%	1,153,848
Property	14.9%	14.8%	830,343
Employers' Liability	8.9%	8.6%	485,532
Travel	5.7%	5.5%	310,097
Professional Indemnity	3.8%	4.0%	223,085
Public Liability/Product Liability	3.8%	3.6%	204,867
Engineering	3.3%	3.6%	203,585
Personal Accident	3.5%	3.2%	181,991
Surety	3.1%	3.0%	171,117
Marine Hull	3.7%	2.8%	157,977
Cargo	2.1%	1.9%	106,694
Credit / Credit-Related	0.6%	0.7%	39,331
Aviation Hull	0.1%	0.1%	3,279
Others	6.3%	5.9%	332,031
Total	100%	100%	5,615,642

SINGAPORE INSURANCE FUND:

Motor Insurance

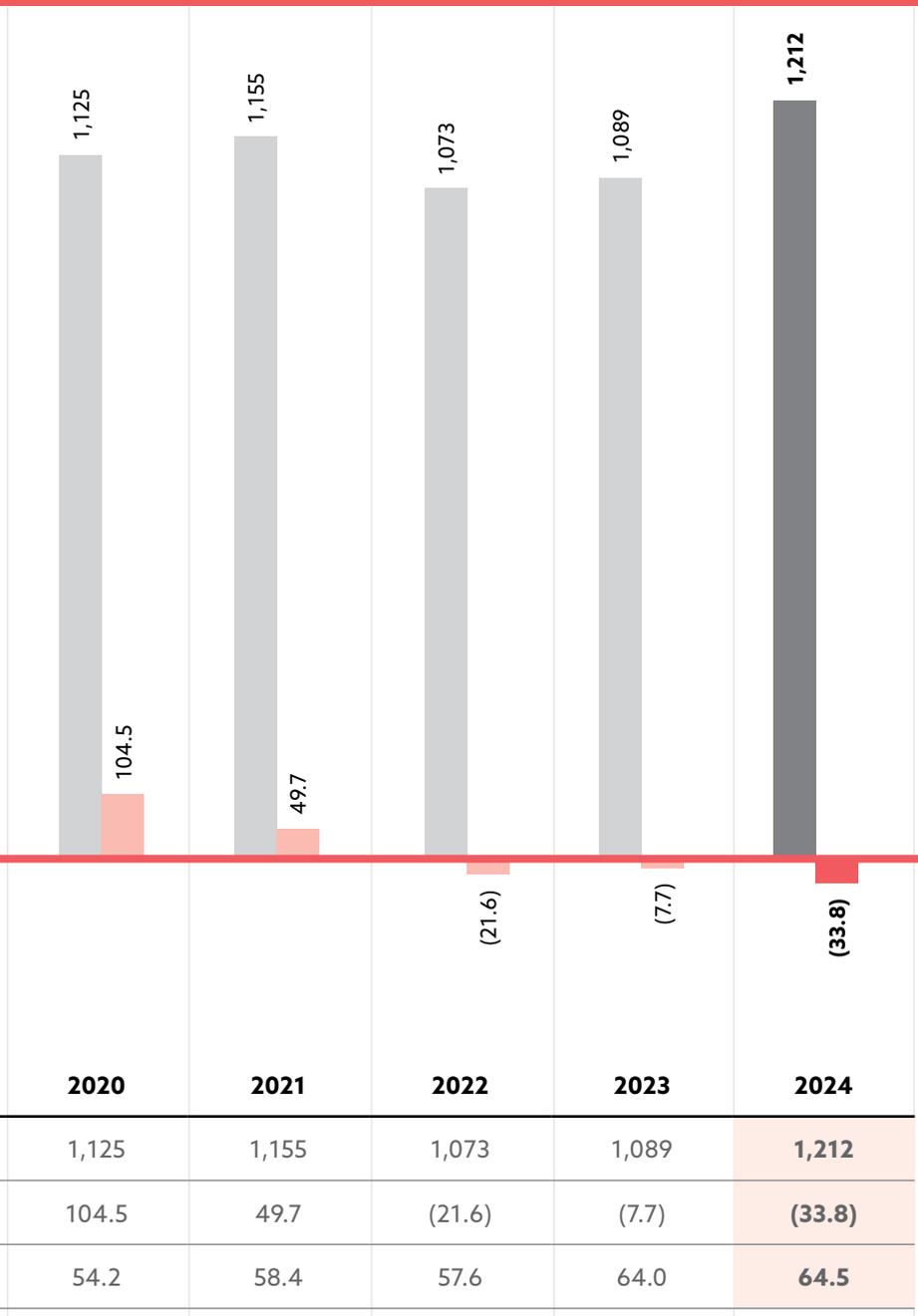


Premiums up by 11.3% to
S\$1.21 billion

Underwriting loss of
S\$33.8 million

(S\$'Million)

- Gross Written Premium
- Underwriting Profit/(Loss)



SINGAPORE INSURANCE FUND:

Health Insurance

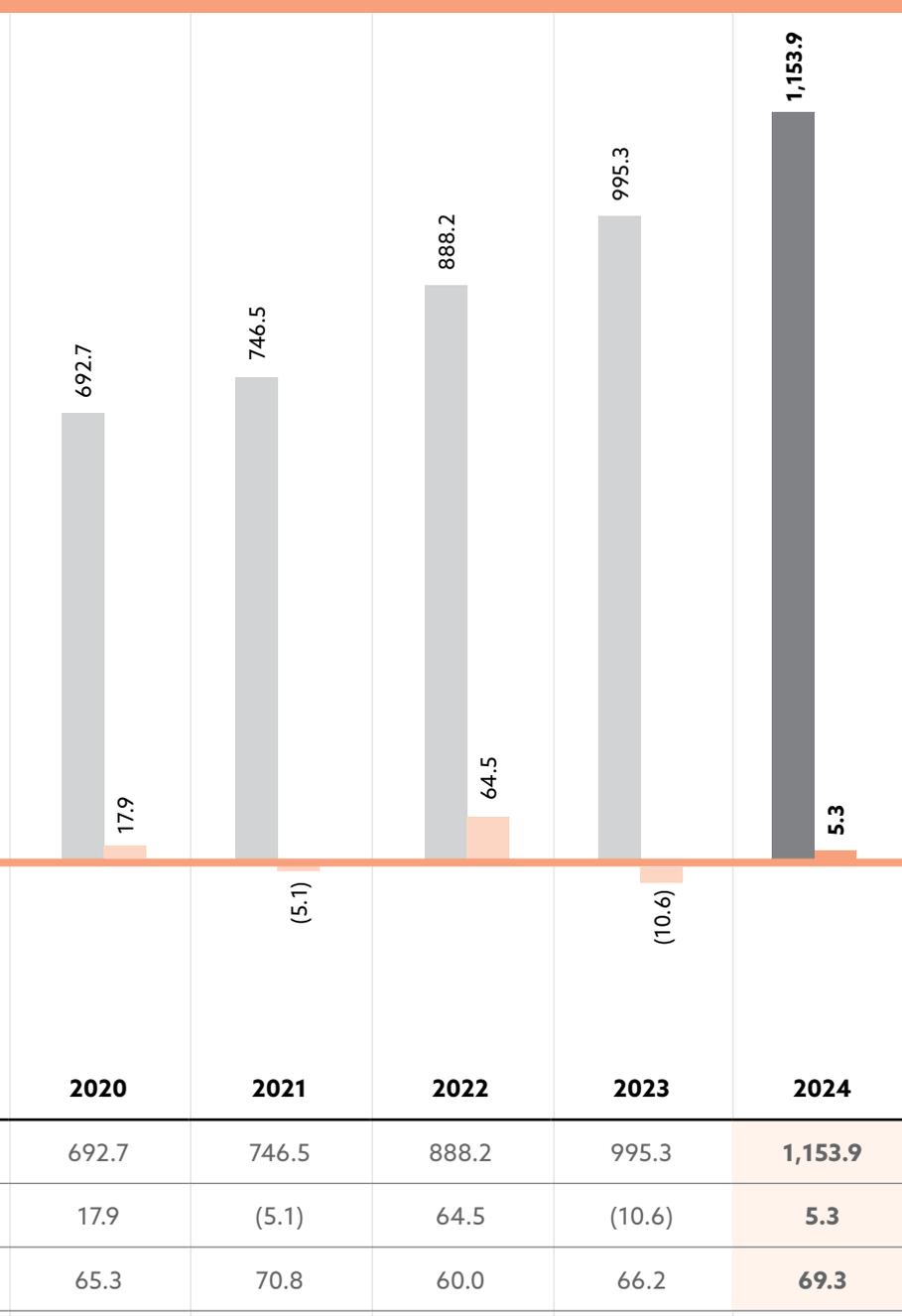


Premiums up by 15.9% to
S\$1.15 billion

Underwriting profit of
S\$5.34 million

(S\$'Million)

- Gross Written Premium
- Underwriting Profit/(Loss)



SINGAPORE INSURANCE FUND:

Property Insurance



Premiums up by 7.1% to

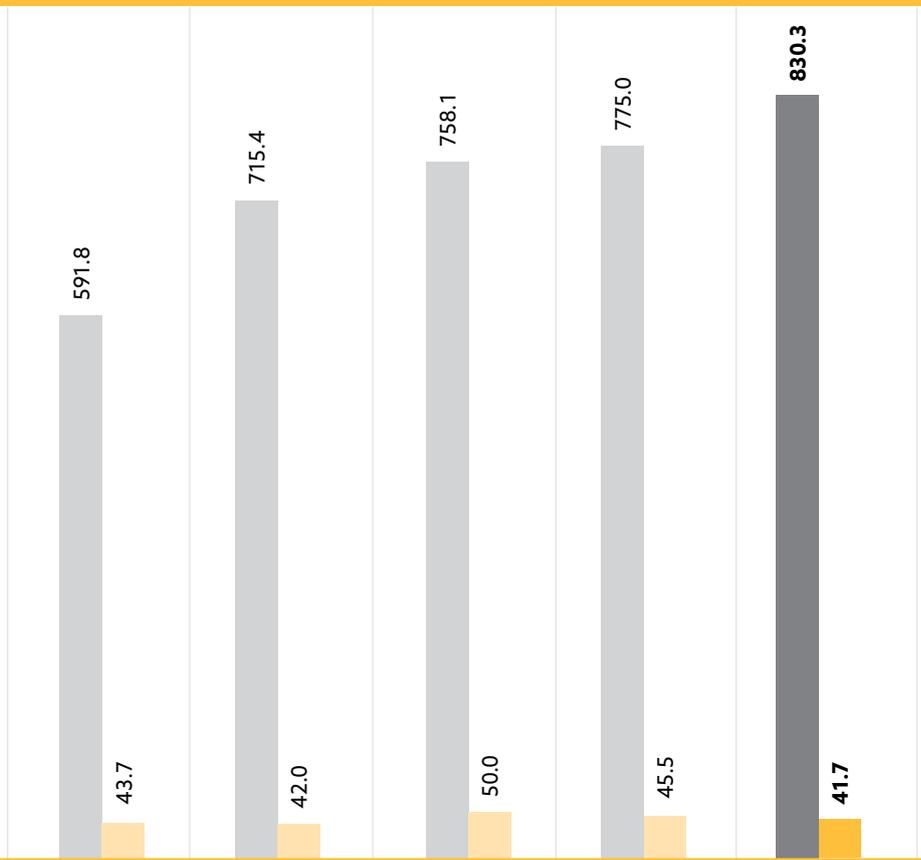
S\$830.3 million

Underwriting profit down by 8.4% to

S\$41.7 million

(S\$'Million)

- Gross Written Premium
- Underwriting Profit/(Loss)



	2020	2021	2022	2023	2024
Gross Written Premium (S\$'Million)	591.8	715.4	758.1	775.0	830.3
Underwriting Profit/(Loss) (S\$'Million)	43.7	42.0	50.0	45.5	41.7
Incurred Loss Ratio (%)	26.9	19.1	20.8	25.8	33.0

SINGAPORE INSURANCE FUND:

Employers' Liability

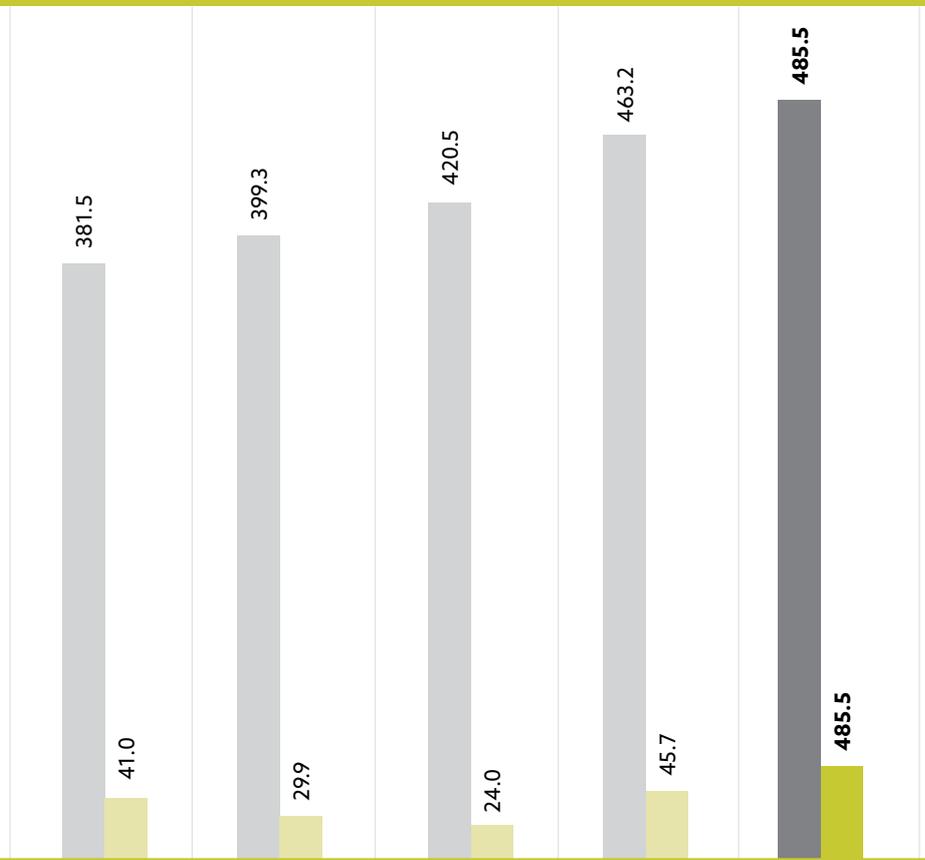


Premiums up by 4.8% to
S\$485.5 million

Underwriting profit up by 28.3% to
S\$58.6 million

(S\$'Million)

- Gross Written Premium
- Underwriting Profit/(Loss)



	2020	2021	2022	2023	2024
Gross Written Premium (S\$'Million)	381.5	399.3	420.5	463.2	485.5
Underwriting Profit/(Loss) (S\$'Million)	41.0	29.9	24.0	45.7	58.6
Incurred Loss Ratio (%)	51.5	56.5	49.1	53.8	48.5

SINGAPORE INSURANCE FUND:

Travel Insurance



Premiums up by 5.1% to

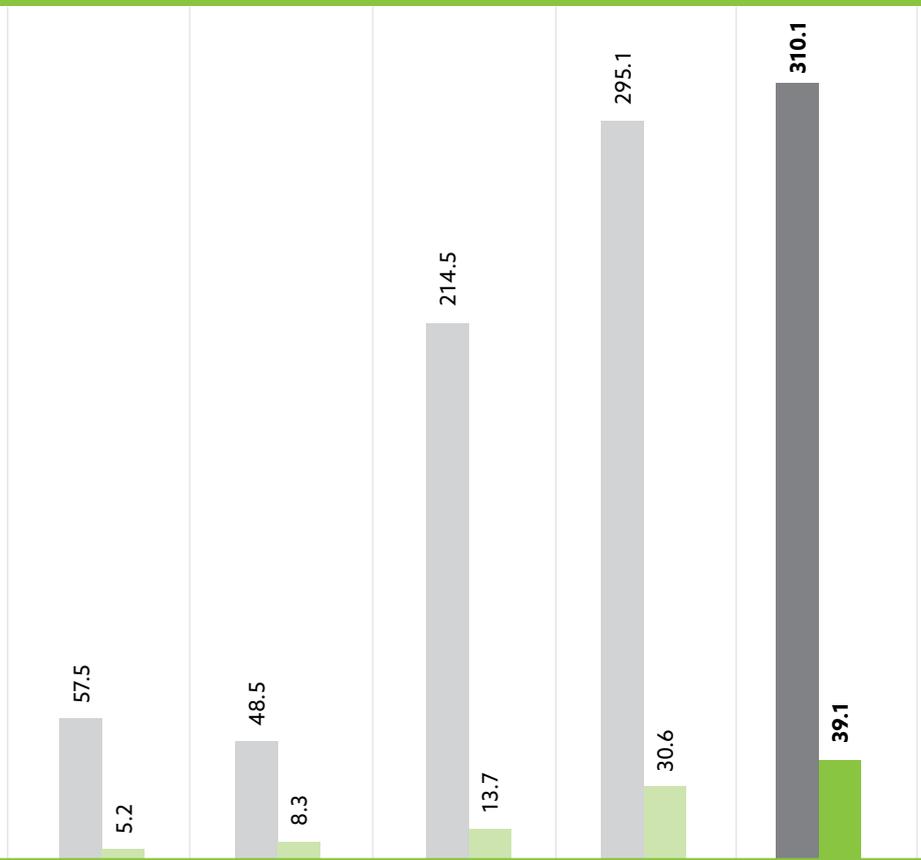
S\$310.1 million

Underwriting profit up by 27.7% to

S\$39.1 million

(S\$'Million)

- Gross Written Premium
- Underwriting Profit/(Loss)



	2020	2021	2022	2023	2024
Gross Written Premium (S\$'Million)	57.5	48.5	214.5	295.1	310.1
Underwriting Profit/(Loss) (S\$'Million)	5.2	8.3	13.7	30.6	39.1
Incurred Loss Ratio (%)	42.6	13.7	44.3	41.9	43.5

SINGAPORE INSURANCE FUND:

Personal Accident Insurance

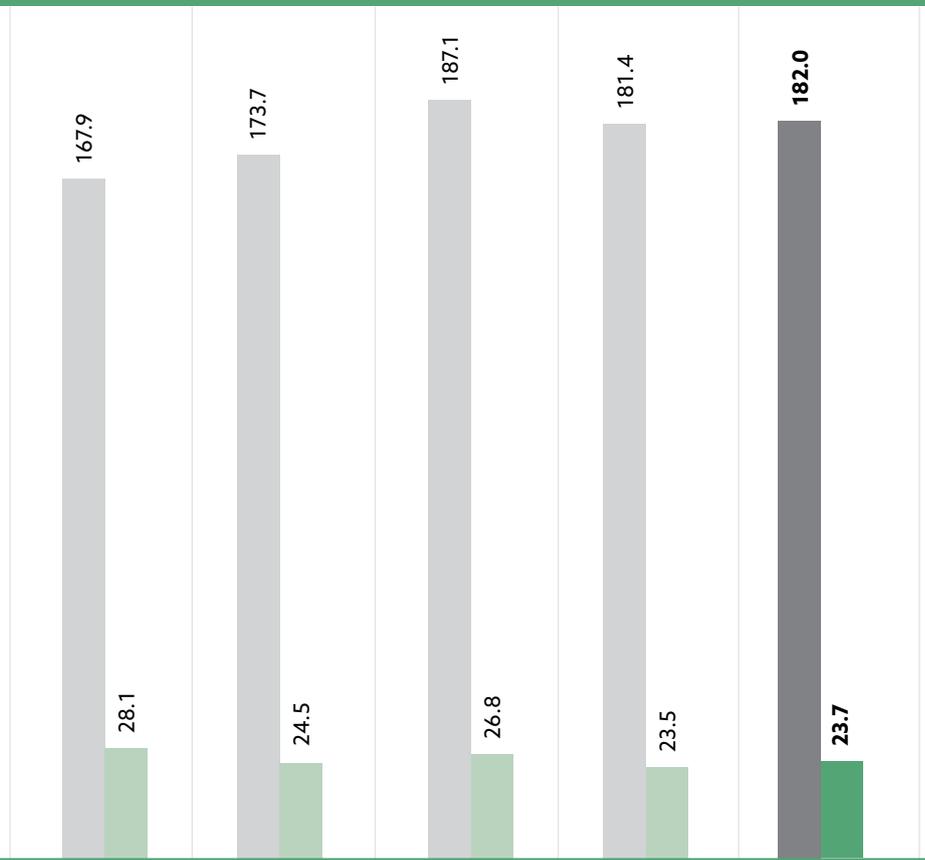


Premiums up by 0.3% to
S\$182.0 million

Underwriting profit up by 0.8% to
S\$23.7 million

(S\$'Million)

- Gross Written Premium
- Underwriting Profit/(Loss)



	2020	2021	2022	2023	2024
Gross Written Premium (S\$'Million)	167.9	173.7	187.1	181.4	182.0
Underwriting Profit/(Loss) (S\$'Million)	28.1	24.5	26.8	23.5	23.7
Incurred Loss Ratio (%)	20.9	21.5	23.7	26.2	25.4

SINGAPORE INSURANCE FUND:

Marine Hull Insurance

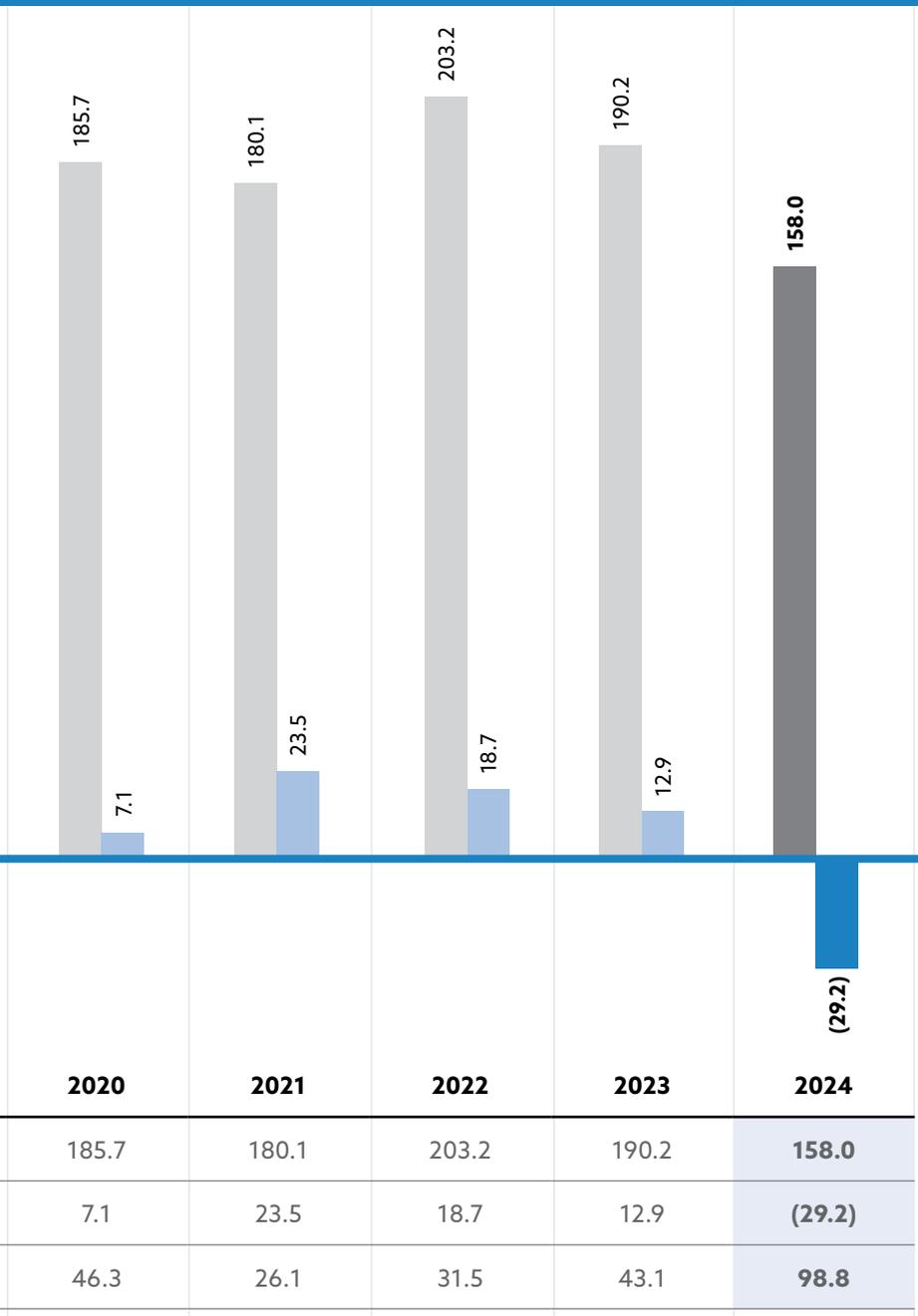


Premiums down by 17.0% to
S\$158.0 million

Underwriting loss of
S\$29.2 million

(S\$'Million)

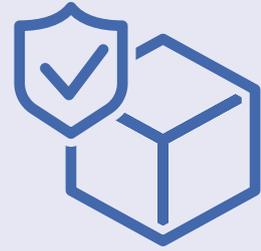
- Gross Written Premium
- Underwriting Profit/(Loss)



	2020	2021	2022	2023	2024
Gross Written Premium (S\$'Million)	185.7	180.1	203.2	190.2	158.0
Underwriting Profit/(Loss) (S\$'Million)	7.1	23.5	18.7	12.9	(29.2)
Incurred Loss Ratio (%)	46.3	26.1	31.5	43.1	98.8

SINGAPORE INSURANCE FUND:

Cargo Insurance

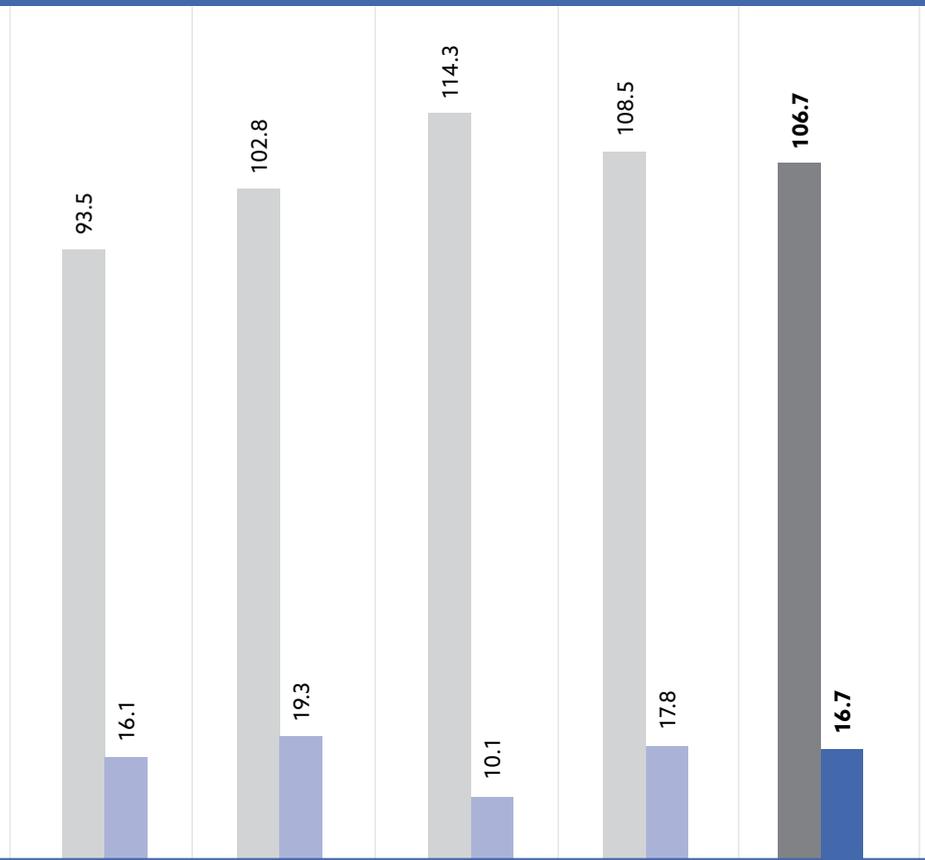


Premiums down by 1.7% to
S\$106.7 million

Underwriting profit down by 5.8% to
S\$16.7 million

(S\$'Million)

- Gross Written Premium
- Underwriting Profit/(Loss)



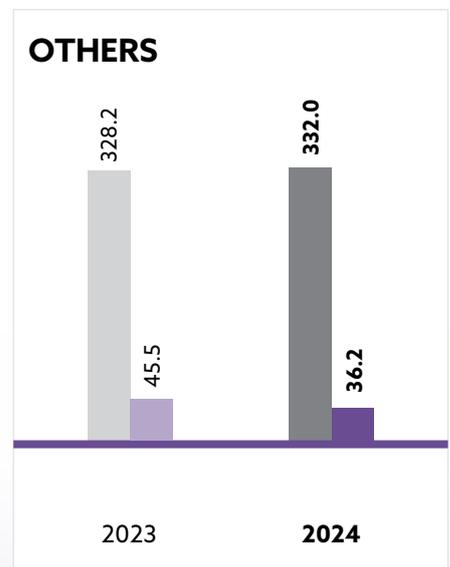
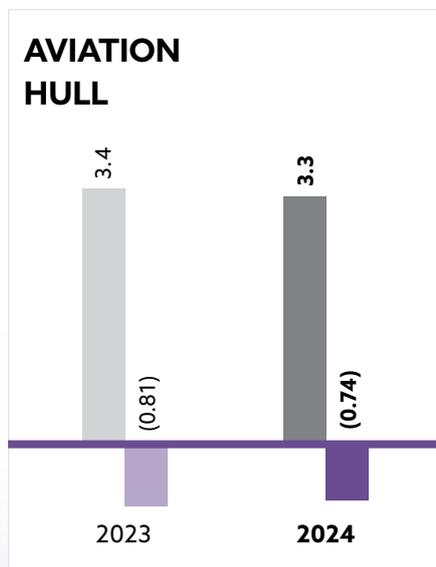
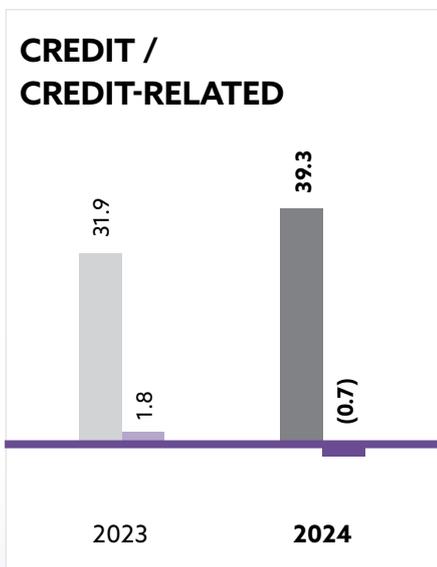
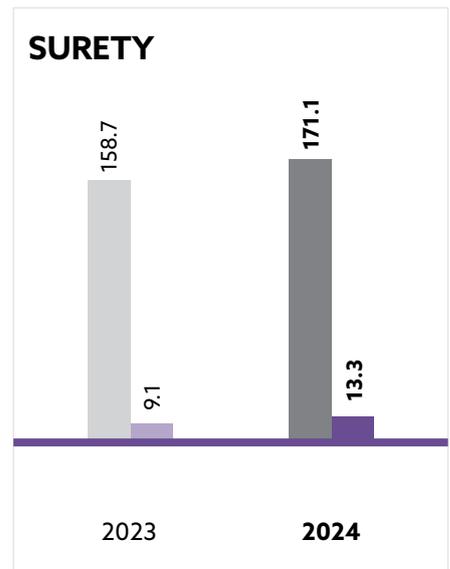
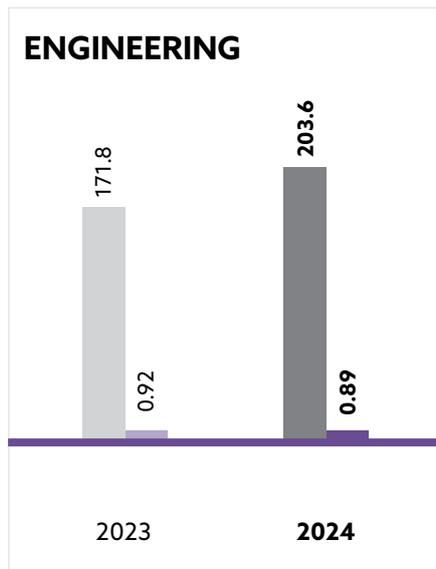
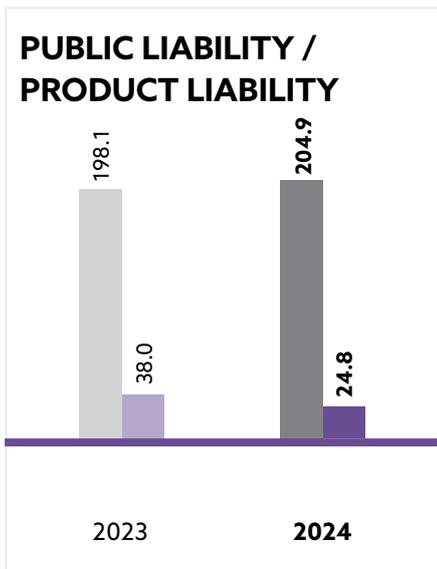
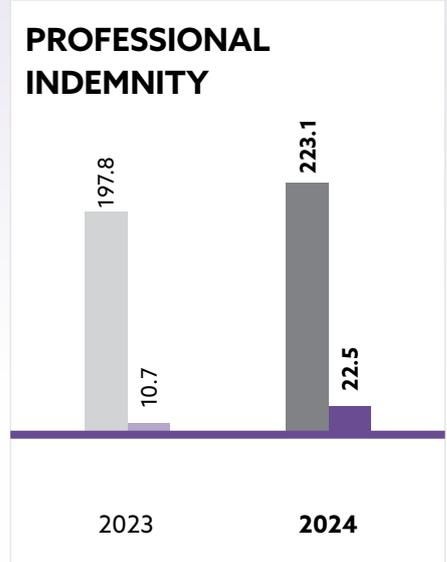
	2020	2021	2022	2023	2024
Gross Written Premium (S\$'Million)	93.5	102.8	114.3	108.5	106.7
Underwriting Profit/(Loss) (S\$'Million)	16.1	19.3	10.1	17.8	16.7
Incurred Loss Ratio (%)	22.4	17.9	21.8	21.9	23.4

SINGAPORE INSURANCE FUND:

Breakdown of Specialty Classes

(S\$ Million)

- Gross Written Premium
- Underwriting Profit/(Loss)



Calendar Of Events 2024

January

- Published the ICCSC best practice paper on “Promoting Ethical Culture and Conduct in Insurance Intermediaries (General)”
- Participated in the NUS Business School, SMU, and SUSS Career Fairs

February

- Organised the Singapore Insurance Case Competition 2024
- Participated in the NUS and NTU Career Fairs
- Collaborated with FIDReC on a seminar session for members on its role in resolving general insurance disputes
- Launched the Vehicle Accident Report History service
- Issued a Recommendation Paper on the Accreditation of Motor Surveyors

March

- Implemented the GIARR 2024 and its appendices
- Held the GIA AGM 2024 and MC Election for the 2024 to 2026 term of office
- Organised the SICC 2024 appreciation lunch

April

- Appointed the Chairmen, Convenors, and members of GIA’s Committees and Workgroups for the 2024 to 2026 term of office

May

- Commenced the annual GIP 2024 and organised a 3.5 days pre-internship programme for interns
- Organised a social and feedback event for member Chief Executives
- Met MOT and other government agencies to discuss claims issues involving foreign vehicles
- Facilitated a meeting between the GIA WIC Committee and MOM to discuss changes to licensing conditions

June

- Held a SIBA-GIA Dialogue
- Issued the BOLA Review Consultation Paper

Calendar Of Events 2024

July

- Organised Mid-Internship Review sessions with GIP 2024 interns
- Filmed the IUMI 2025 Promotional Video featuring GIA President and IUMI 2025 Organising Chairman
- Held the 50th MKSS on "Firefighter's Views on EV and Piracy in the Red Sea & its Impact"
- Commenced a TRM and PDPA Audit on GIA IT Systems (ARCM & IPSR, GEARS, FMS)

August

- Organised a GIP 2024 Engagement Event for interns, host companies, and partners
- Launched the new Myinfo Reporting workflow for motor accident reporting

September

- Promoted the IUMI 2025 Singapore Conference in the IUMI 2024 Berlin Conference and the 30th EAIC in Hong Kong
- Announced the FMS Smart Watchlist enhancement
- Launched the GIA Motor Committee and SCI course on electric vehicles
- Commenced development work on integrating GEARS and the Traffic Police's CRIMES3 platform

October

- Held the GIA's annual CSR event, Captains for Hope 2024, and raised over \$110,000
- Organised the 51st MKSS on IUMI Updates 2024
- Welcomed the second intake of the GIA Motor Committee and SCI course on electric vehicles
- Participated in the NUS Insurance Carnival

November

- Held a briefing on the GEARS NCD File Transmission Revamp
- Held the annual GIA Appreciation Night
- Participated in the Global Insurance Fraud Summit
- Attended the 50th ASEAN Insurance Council Meeting
- Took part in Temasek Polytechnic's Career Fair



ADDING VALUE AND IMPROVING CONVENIENCE FOR VEHICLE OWNERS

Empowering our motoring public and offering better accident reporting solutions



We introduced the Vehicle Accident Report History (VARH) service, offering vehicle owners access to a vehicle's accident history.



We launched the new Myinfo Reporting system, streamlining the motor accident reporting process.



We are part of an interagency taskforce reviewing the challenges and issues in motor accident insurance claims involving foreign vehicles.



A Year in Review

A. ADDING VALUE AND IMPROVING CONVENIENCE FOR VEHICLE OWNERS

Empowering our motoring community and offering better accident reporting solutions

VEHICLE ACCIDENT REPORT HISTORY SERVICE



In February 2024, we launched the new Vehicle Accident Report History online service. The new service allows current individual vehicle owners

to buy an online report showing the dates of accident reports made by owners or drivers of their vehicle for the past six years. This novel service was introduced to empower buyers and sellers by helping them make more informed buying and selling decisions.

Leveraging Singpass Myinfo for identifying, verifying and retrieving vehicle ownership details, VARH is the latest addition to the suite of services GIA offers on the GIA Easy Accident Reporting System (GEARS) online motor accident reporting platform. Singpass Myinfo is a personal data management platform for citizens and residents and is authenticated through Singpass.



In conjunction with the launch of the new service, GIA also collaborated with the Consumer Association of Singapore (CASE) and contributed an article to CASE's quarterly magazine, The Consumer. The **article** aimed to educate the public on how VARH can help protect their interests and help them manage their risks when buying used vehicles.

While the service is currently only available for individual vehicle owners, GIA looks to expanding it to include corporate vehicle owners in the future.



A Year in Review

MYINFO REPORTING SERVICE FOR SEAMLESS MOTOR ACCIDENT REPORTING



With over 138,000 motor accident reports made in 2023, GIA recognised the importance of enhancing efficiency, reducing fraud, and improving the overall consumer experience.

Officially launched in August 2024, Myinfo Reporting integrates Singpass Myinfo into the motor accident reporting process and allows all Singpass account holders to initiate and pre-fill motor accident reports online before heading to an Accident Reporting Centre.

With Myinfo Reporting, vehicle owners and drivers can securely and easily authenticate their identity through Singpass to submit accident scene photos and videos online, reducing the need for manual form-filling and minimise waiting time. Vehicle owners and drivers can subsequently proceed to an ARC to complete the reporting process.

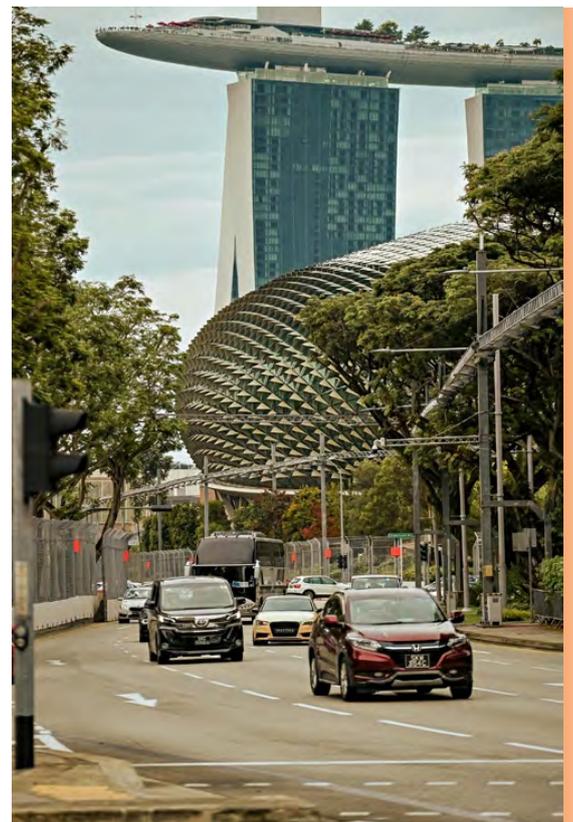
As the new default motor accident reporting process, Myinfo Reporting offers quicker identity authentication thus reducing the risk of inaccurate information provided by motorist, minimising the risk of insurance fraud, and helping improve efficiency.

INTERAGENCY-GIA TASKFORCE ADDRESSING INSURANCE CLAIMS INVOLVING FOREIGN VEHICLES

Comprising representatives from motor insurers, the Ministry of Law, Ministry of Transport, Monetary Authority of Singapore, and Land Transport Authority, the Interagency-GIA Taskforce was formed in 2023 to address perennial concerns and feedback from insurers and the public on insurance claims involving foreign vehicles. The taskforce convened its first meeting in 2024.

In addition to studying recurring concerns raised by insurers and members of the public, the taskforce is also proactively exploring solutions to address the difficulties faced by local claimants in obtaining relief from foreign insurers when they get into accidents involving foreign vehicles.

With two structural crossings facilitating cross-border traffic from the region into Singapore, the taskforce acknowledges the need and seeks to review existing cross border motor insurance arrangements and consider recommendations to address current challenges faced and improve convenience for the motoring public.



BUILDING A STRONG CULTURE OF ETHICAL VALUES AND STANDARDS



We completed the second Insurance Trust Indicator Study to understand levels of consumer trust and to identify areas of improvement.



We formed a sector-level taskforce to help the sector identify and implement key initiatives to foster sound culture and conduct practices and to bolster greater consumer trust and confidence.

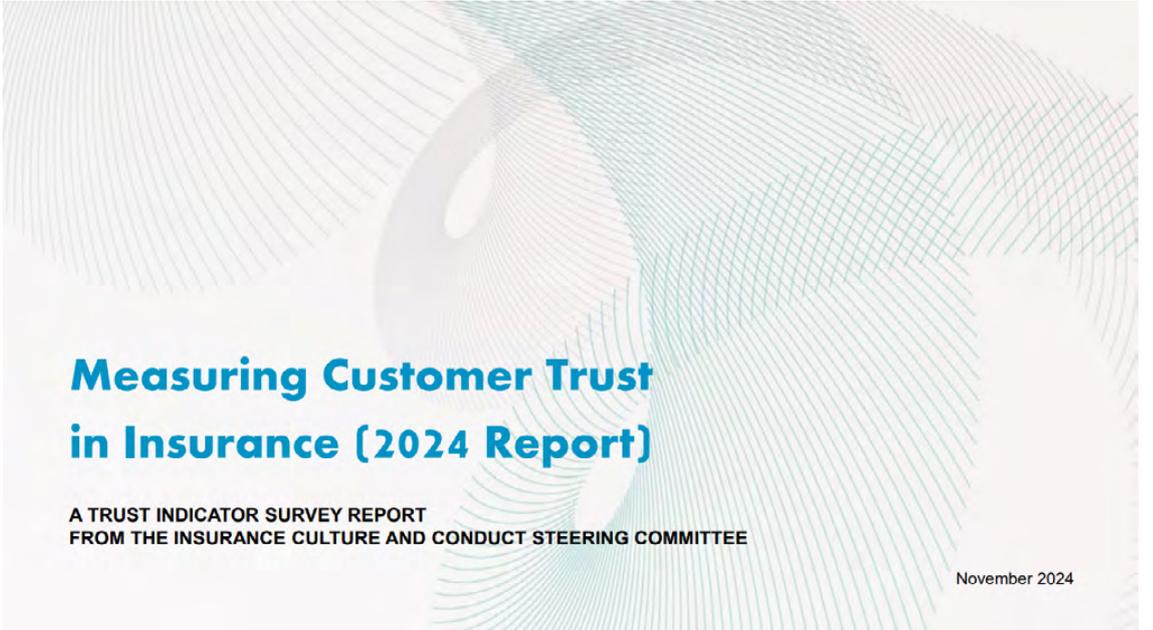
Fostering consumer confidence and promoting fair dealing outcomes



B.

BUILDING A STRONG CULTURE OF ETHICAL VALUES AND STANDARDS

Fostering consumer confidence and promoting fair dealing outcomes



Measuring Customer Trust in Insurance (2024 Report)

A TRUST INDICATOR SURVEY REPORT
FROM THE INSURANCE CULTURE AND CONDUCT STEERING COMMITTEE

November 2024

SECOND CONSUMER TRUST SURVEY COMPLETED TO ASSESS LEVELS OF TRUST IN INSURANCE INDUSTRY

The Insurance Culture and Conduct Steering Committee, consisting of representatives from the general, life, reinsurance, broking, financial advisory and consultancy sectors, completed the second of three consumers surveys to assess the levels of trust in Singapore's insurance industry. The survey also aims to identify areas where consumers and businesses' trust in life insurers, general insurers, and insurance intermediaries (e.g. insurance agents, brokers, financial advisers) in Singapore can be improved.

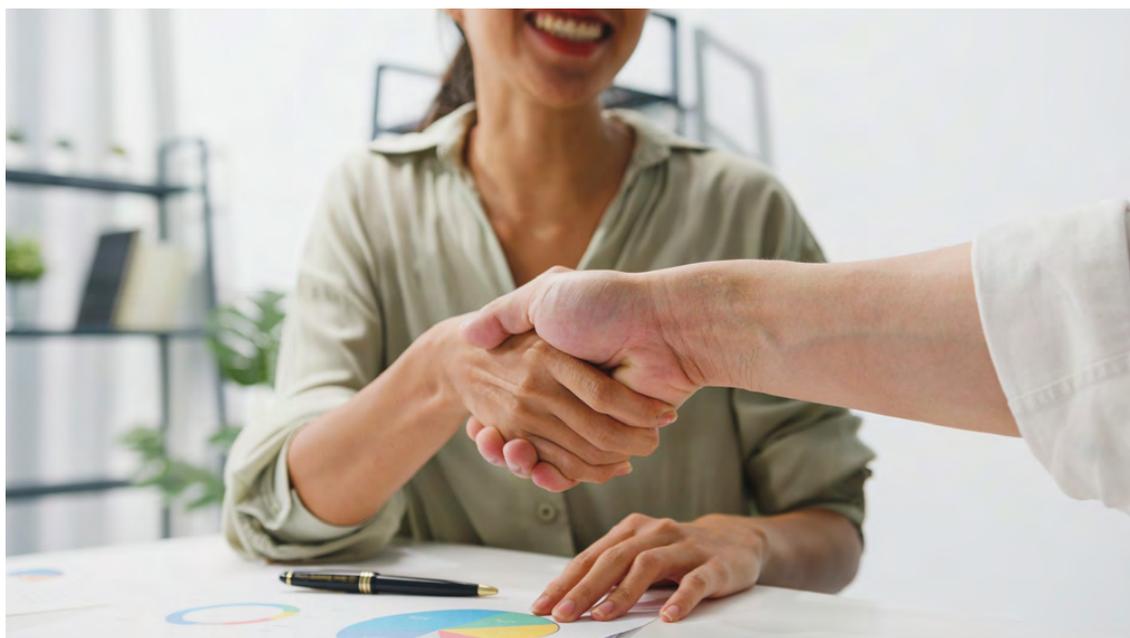
GIA serves on this intra-industry committee alongside other industry associations including the Life Insurance Association, Singapore Insurance Brokers' Association, Singapore Reinsurers' Association, and Association of Financial Advisers.

Fieldwork for the survey was completed by Forrester Consulting which was commissioned to conduct the survey over a three-year period from 2023 to 2025.

Fieldwork for the second Insurance Trust Indicator Study (ITIS) was conducted between February to April 2024. Over 3,000 consumers and 506 employees of managerial-level and above roles from SMEs and Corporates were surveyed in Singapore.

The ITIS is part of the ICCSC's work in elevating culture and conduct standards in Singapore's insurance industry and is supported by MAS. The survey complements and follows the release of best practice papers developed by the ICCSC to provide guidance and recommendations to promote ethical culture and conduct in corporate governance, human resources practices, and insurance intermediaries.

A Year in Review



GENERAL INSURANCE SECTOR-LEVEL TASKFORCE FORMED TO DEVELOP ACTION PLANS TO STRENGTHEN CONSUMER TRUST AND CONFIDENCE

Good culture and conduct are imperative to the sector's business resilience and insurers are expected to what is right and ethical, to serve the best interests of customers.

To help foster a strong culture of ethical conduct and practices to help build trust, consumer confidence, and support the long-term sustainability of the sector, the General Insurance Subcommittee (GISC) was formed in June 2024. The GISC serves as a subcommittee of the ICCSC and strives to develop action plans to help insurers react to emerging regulatory and public demands for high standards of integrity and professionalism to ensure that customers are treated with integrity and fairness.

The formation of the GISC is paramount to help the general insurance sector identify and implement key initiatives to help pursue the objectives of fostering sound culture and conduct and to bolster trust and confidence in the sector, our employees and intermediaries.

Building on key survey findings of the second ITIS, the GISC has outlined an action plan to improve claims and product transparency. Key initiatives as part of this action plan focuses on increasing consumer awareness, making best practice recommendations to improve operational and process efficiencies, and improve the overall customer experience.

CONSULTING AND COALITION BUILDING FOR POSITIVE IMPACT

Strengthening Partnerships and Advocacy



We facilitated open and transparent discussions with members through consultation and dialogues.



We established closer partnerships with key industry partners like the Singapore College of Insurance (SCI) and the Financial Industry Disputes Resolution Centre (FIDReC).



We continued regular discussions with government agencies on key issues affecting members and with partner industry associations like the Singapore Insurance Brokers' Association (SIBA).



We participated in dialogue and discussed insurance matters with regulators, industry players, and stakeholders at regional meetings.

A Year in Review



CONSULTING AND COALITION BUILDING FOR POSITIVE IMPACT

Strengthening Partnerships and Advocacy

CONDUCTING MEMBERS' CONSULTATIONS TO ADVANCE COMMON INTERESTS

Serving as the sector's unified voice, the association represents our members in policy advocacy, lobbying stakeholders, and promoting common interests. The association helped support policy development and carried out members' consultations and feedback gathering to help shape fair and equitable policies to maintain the sector's overall competitiveness.

Through consultations and feedback gathering, members offered valuable input on proposed changes, raised concerns on emerging trends and issues, and ensured that the association was able to effectively reflect the collective interests of our members. These consultations also enabled the sector to identify challenges and areas where members need additional support, allowing us to develop policies and initiatives more effectively.

In 2024, we conducted members' consultation and gathered feedback on these issues and topics among others.

- Recommendations to refine and add new rules and scenarios to the BOLA Chart, thereby improving the standard allocation of liability under BOLA,
- The Ministry of Manpower's proposed changes to the licensing conditions for designated Work Injury Compensation insurers,
- Proposed Amendments to FIDReC's Terms of Reference,
- Singapore Academy of Law's (SAL) proposed paper on Digital Identities and Legal Transactions (Issues Paper),
- The Sustainable Finance Jobs Transformation Map launched by the Institute of Banking and Finance and MAS,
- Marine liability cover for the transportation of goods by land in Cambodia, Lao PDR, and Myanmar, on behalf of ASEAN Insurance Council (AIC) and ASEAN Council of Bureaux,

FORGING CLOSER PARTNERSHIPS FOR COALITION BUILDING

As the independent and impartial alternative dispute resolution institution for financial institutions, FIDReC is one of the sector's principal partners and a key stakeholder in dispute resolution and mediation between our members and policyholders.

In 2024, the association continued our close collaboration with FIDReC and organised a seminar session for our members to learn about key trends observed in general insurance dispute cases as well as explore case studies and learning points. The session was headed by FIDReC CEO, Eunice Chua, who also highlighted frequent and recurring issues and considerations that general insurers should consider when avoiding escalation of disputes between them and their policyholders. This session enabled FIDReC and the sector to exchange insights and observations and provided a platform for discussions about FIDReC's mediation and adjudication processes, and our members' role in these processes.

The association also continued to hone partnerships and worked on collaborative initiatives with partner industry associations like SCI. These collaborations are essential for the sector and provide mutual benefits that strengthen the sector's value propositions and competitive advantage.



A Year in Review



We amplified our talent outreach efforts in 2024 by working alongside SCI to identify opportunities for talent development, industry promotion, and build a positive profile and reputation for the sector. These efforts allowed us to increase our engagement with a wider range of stakeholders and helped influence key decision makers.

Partnerships like these helped the sector leverage shared resources, pooling together financial, human, and knowledge resources so we could undertake larger-scale initiatives and navigate common issues shared by members. These efforts also provided our members with access to a broader network of industry professionals, skills, and knowledge valuable across the different stakeholder groups.

In June 2024, the association also held its regular dialogue with SIBA and discussed trending topics and issues such as payment framework for commercial lines transactions, a common payment and settlement infrastructure for the insurance sector, and the ongoing campaign shared by SCI, SIBA, SRA, GIA, and LIA on promoting insurance as an industry of choice.

PARTICIPATING IN REGIONAL DISCUSSIONS AT THE 50TH ASEAN INSURANCE COUNCIL (AIC)

The 50th AIC Meeting was held in Brunei Darussalam in November 2024 and centred around the theme of "Bridging Resilience and Innovation in the ASEAN Insurance Landscape". It included a series of meetings and discussions addressing critical aspects of insurance and its social and economic impact on the ASEAN region.

Representing the general insurance sector in Singapore, the secretariat attended the meeting together with representatives from the 10 ASEAN countries. Participants also gathered to discuss the sustainable growth of the insurance industry in the region.

One of the key issues discussed at the AIC Council of Bureaux meeting was the ASEAN Compulsory Motor Insurance (ACMI) System and the proposed electronic Blue Card Scheme in ASEAN region. The Blue Card is a document evidencing compulsory motor insurance for cross-border land transits within the ASEAN region.

NURTURING A RELEVANT AND COMPETITIVE INSURANCE WORKFORCE



We organised the inaugural Singapore Insurance Case Competition 2024, building stronger relationships with the next generation of young talents.



We worked with SCI to co-develop a course on electric vehicles, helping our staff stay ahead of emerging trends.



We enhanced our marine insurance staff's skills and knowledge through our Maritime Knowledge Shipping Session seminars.

Building resilience and future-proofing skills through professional development



A Year in Review



NURTURING RELEVANT AND COMPETITIVE TALENTS

Building resilience and developing future-proof skills through professional development



SINGAPORE INSURANCE CASE COMPETITION 2024

Organised in collaboration with the NTU Actuarial Science Club, the Singapore Insurance Case Competition 2024 was held in February 2024 in partnership with Chubb Singapore and MSIG Singapore as case sponsors.

The business challenge was open to tertiary students of any discipline and saw 60 participating teams from universities as well as polytechnics. Tapping into the perspectives of the next generation of young professionals and leaders, participating teams were asked to share new ideas and solutions for industry challenges highlighted by our case sponsors.

Teams presented proposals addressing problem statements on appealing to the young and digital customer base and developing an effective social media strategy.

The top teams for each of the two cases were presented with a cash prize of S\$5,000.

The case competition will return in 2025 and will be co-organised with the NTU Business Solutions Club. Presented as the GIA Challenge 2025, the competition is sponsored by SCI and the final presentations will be held in March 2025. Close to 600 participants have signed up for the competition from 17 different tertiary institutions.



A Year in Review

GIA INTERNSHIP PROGRAMME (GIP) 2024

The 17th edition of the GIP, held between May-July 2024, provided 17 interns with an enriching experience with 8 host companies from insurance, reinsurance, and broking sectors. Offering interns with first-hand insights into the real-world dynamics of the insurance industry, the summer internship programme serves as a gateway for undergraduates across various disciplines to learn, grow, and discover opportunities within the insurance industry.

Interns are exposed to various facets of the industry, from underwriting and claims management to risk assessment and regulatory compliance. Through hands-on projects, interns also undergo mentorship from industry professionals to gain practical experience and relevant skillsets, preparing them for future careers in insurance. This initiative not only benefited the interns but also helped strengthen the sector by nurturing the next generation of talent in the insurance industry.

As part of the association's collaboration with SCI on talent development, there will be a planned rejuvenation of the programme in 2025, with SCI taking over to lead and administer the programme for the collective industry from 2025 onwards. GIA will continue to participate in the internship programme as a key collaborator and the programme will remain open to our members and relevant industry stakeholders.

KEEPING OUR MARINE INSURANCE PROFESSIONAL UPDATED ON THE LATEST TRENDS AND ISSUES

As one of GIA's signature seminar series, the Maritime Knowledge Shipping Session (MKSS) is an established fixture of the industry's professional training and development circuit for marine insurance and maritime professionals. The MKSS was launched in collaboration with the Singapore Maritime Foundation in 2007 and sponsored by LCH Insurance Brokers Pte Ltd.

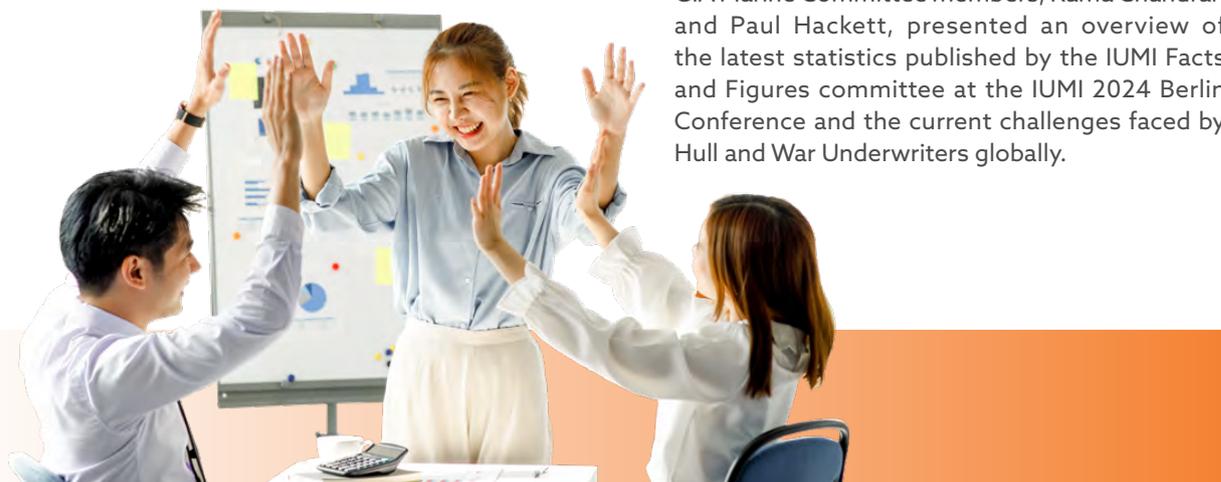
By fostering continued learning and development, the MKSS series plays a crucial role in strengthening the expertise and capabilities of marine insurance professionals in Singapore and equips them with the knowledge and skills needed to navigate the evolving landscape of global shipping and maritime issues.

[MKSS 50 - Firefighter's views on EVs and Piracy in the Red Sea and its Impact](#)

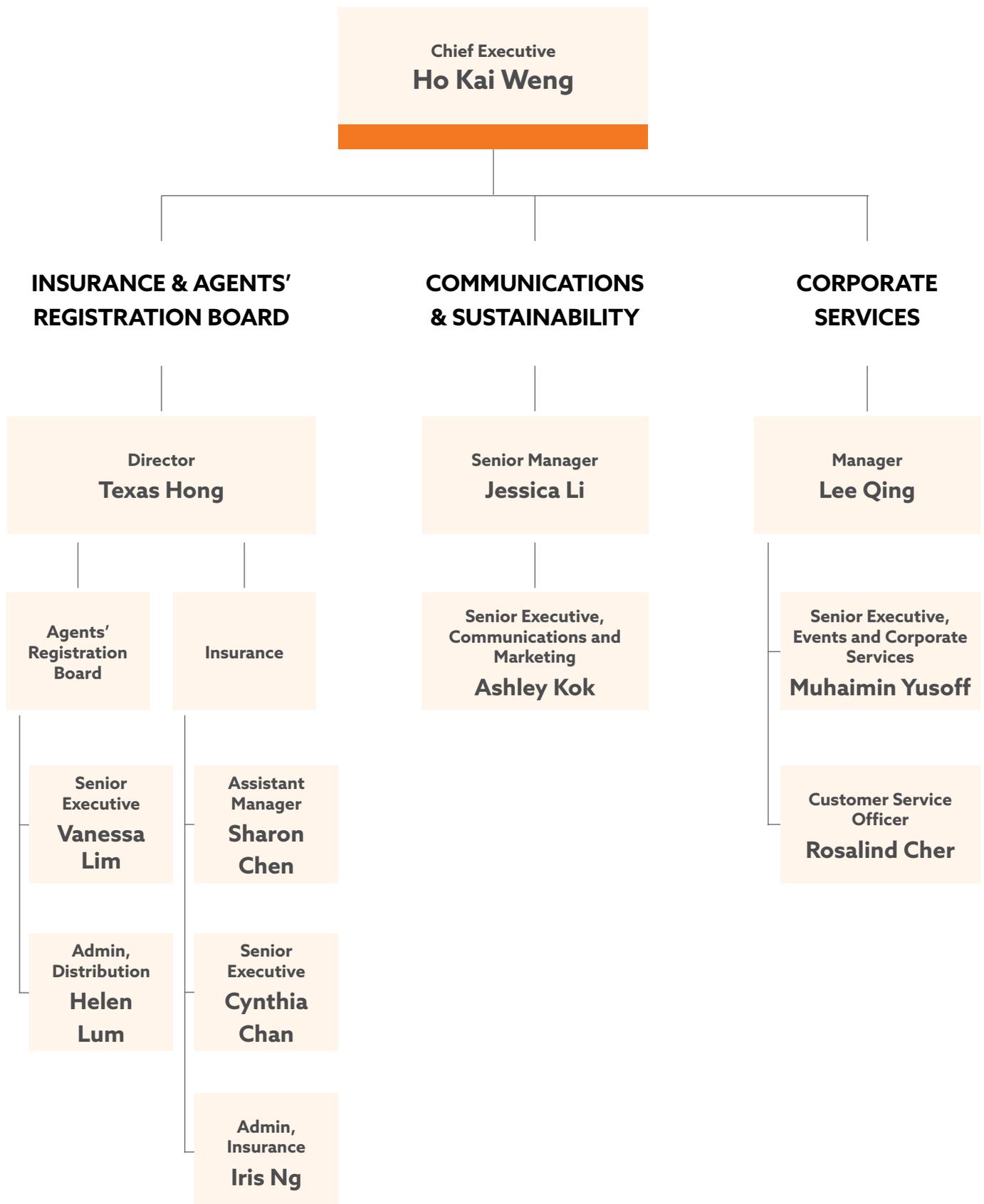
In this unique session, Adrian Brown, Principal Forensic Investigator at Andrew Moore & Associates, shared insights from a firefighter's point-of-view on the dangers and difficulties fighting fires involving lithium batteries. He was joined by Lieutenant Commander Nelson McMillan, the Royal Navy's liaison officer to the Singapore Information Fusion Centre, who explored Houthi-related attacks on merchant ships, the multinational efforts managing this emerging concern, and other piracy and maritime incidents updates in the Southeast Asia region.

[MKSS 51 - IUMI Updates 2024](#)

GIA Marine Committee members, Rama Chandran and Paul Hackett, presented an overview of the latest statistics published by the IUMI Facts and Figures committee at the IUMI 2024 Berlin Conference and the current challenges faced by Hull and War Underwriters globally.



Secretariat Group



Member Companies

Name of Company	Address	Postal District	Telephone number	Website
AIA Singapore Private Limited	1 Robinson Road #13-00 AIA Tower	Singapore 048542	1800- 2488000	www.aia.com.sg
AIG Asia Pacific Insurance Pte. Ltd.	78 Shenton Way #09-16	Singapore 079120	6419 1000	www.aig.sg
Allianz Global Corporate & Specialty SE, Singapore Branch	79 Robinson Road #09-01	Singapore 068897	6395 3815	www.allianz.sg
Allianz Insurance Singapore Pte Ltd	79 Robinson Road #09-01	Singapore 068897	6714 3369	www.allianz.sg
Allied World Assurance Company, Ltd (Singapore Branch)	60 Anson Road #08-01 Mapletree Anson	Singapore 079914	6220 1188	www.awac.com
Auto & General Insurance (Singapore) Pte. Limited	190 Clemenceau Avenue #03-01 Singapore Shopping Centre	Singapore 239924	6221 2111	www.budgetdirect.com.sg/
Berkshire Hathaway Specialty Insurance Company	8 Cross Street #24-01/02 Manulife Tower	Singapore 048424	6809 5323	www.bhspecialty.com
China Taiping Insurance (Singapore) Pte. Ltd.	3 Anson Road #16-00 Springleaf Tower	Singapore 079909	6389 6111	www.sg.cntaiping.com
Chubb Insurance Singapore Limited	138 Market Street #11-01 CapitaGreen	Singapore 048946	6398 8000	www.chubb.com/sg-en/
Cigna Europe Insurance Co S.A. - N.V., Singapore Branch	152 Beach Road #33-05 The Gateway East Building	Singapore 189721	6391 9520	www.cigna.com
Direct Asia Insurance (Singapore) Pte Ltd	16 Raffles Quay #39-01 Hong Leong Building	Singapore 048581	6532 2888	www.directasia.com
ECICS Limited	10 Eunos Road 8 #09-04A Singapore Post Centre	Singapore 408600	6337 4779	www.ecics.com
EQ Insurance Company Limited	77 Robinson Road #12-01 Robinson 77	Singapore 068896	6223 9433	www.eqinsurance.com.sg
ERGO Insurance Pte. Ltd.	8 Temasek Boulevard #04-01 Suntec Tower Three	Singapore 038988	6829 9199	www.ergo.com.sg

Member Companies

Name of Company	Address	Postal District	Telephone number	Website
Etiqa Insurance Pte. Ltd.	23 Church Street #01-01 Capital Square	Singapore 049481	6336 0477	www.etiqa.com.sg
Everest International Reinsurance Ltd., Singapore Branch	30 Raffles Place #10-01	Singapore 048622	6602 6280	www.everestglobal.com
FWD Singapore Pte. Ltd.	6 Temasek Boulevard #18-01 Suntec Tower 4	Singapore 038986	6820 8888	www.fwd.com.sg
Great American Insurance Company, Singapore Branch	3 Temasek Avenue #16-01 Centennial Tower	Singapore 039190	6804 6000	www.greatamericaninsurancegroup.com
Great Eastern General Insurance Limited	1 Pickering Street #01-01 Great Eastern Centre	Singapore 048659	6248 2000	www.greateasterngeneral.com
HDI Global SE Singapore	1 Raffles Place #21-61 One Raffles Place Tower 2	Singapore 048616	6922 9522	www.hdi.global
HL Assurance Pte. Ltd.	11 Keppel Road #11-01 ABI Plaza	Singapore 089057	6702 0202	www.hlas.com.sg
HSBC Life (Singapore) Pte.Ltd (fka AXA Insurance Pte Ltd)	10 Marina Boulevard #48-01 Marina Bay Financial Centre Tower 2	Singapore 018983	6880 4888	www.hsbclife.com.sg
Income Insurance Limited	75 Bras Basah Road Income Centre Level 6	Singapore 189557	6788 1777	www.income.com.sg
India International Insurance Pte Ltd	6 Raffles Quay #22-00	Singapore 048580	6347 6100	www.iii.com.sg
Liberty Insurance Pte Ltd	One Raffles Quay #25-01 North Tower	Singapore 048583	6221 8611	www.libertyinsurance.com.sg
Lloyd's of London (Asia) Pte Ltd	138 Market Street #03-02 CapitaGreen	Singapore 048946	6499 9330	www.lloyds.com
Lonpac Insurance Bhd	300 Beach Road #17-04/06 The Concourse	Singapore 199555	6250 7388	www.lonpac.com
MS First Capital Insurance Limited	6 Raffles Quay #21-00	Singapore 048580	6222 2311	www.msfirstcapital.com.sg
MSIG Insurance (Singapore) Pte. Ltd.	4 Shenton Way #21-01 SGX Centre 2	Singapore 068807	6827 7888	www.msig.com.sg

Member Companies

Name of Company	Address	Postal District	Telephone number	Website
QBE Insurance (Singapore) Pte Ltd	1 Wallich Street #35-01 Guoco Tower	Singapore 078881	6224 6633	www.qbe.com/sg
Raffles Health Insurance Pte. Ltd.	25 Tannery Lane	Singapore 347786	6812 6500	www.raffleshealthinsurance.com
Singapore Life Ltd	4 Shenton Way #26-01 SGX Centre 2	Singapore 068807	6827 7988	www.singlife.com/en
Sompo Insurance Singapore Pte. Ltd.	50 Raffles Place #03-03 Singapore Land Tower	Singapore 048623	6461 6555	www.sompo.com.sg
Starr International Insurance (Singapore) Pte. Ltd.	138 Market Street #07-04 CapitaGreen	Singapore 048946	6514 0718	www.starrcompanies.com
Swiss Re International SE Singapore Branch	128 Beach Road #10-01 Guoco Midtown	Singapore 189773	6428 1800	www.swissre.com
Tokio Marine Insurance Singapore Ltd	20 McCallum Street #09-01 Tokio Marine Centre	Singapore 069046	6221 6111	www.tokiomarine.com.sg
United Overseas Insurance Ltd	146 Robinson Road #02-01 UOI Building	Singapore 068909	6222 7733	www.uoi.com.sg
XL Insurance Company SE Singapore Branch	138 Market Street #10-01 CapitaGreen	Singapore 048946	6538 8718	www.xlgroup.com
Zurich Insurance Company Ltd (Singapore Branch)	50 Raffles Place #32-01 Singapore Land Tower	Singapore 048623	6236 2210	www.zurich.com.sg

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Stepped down in Mar 2024)

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Convenor

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Mr Choo Kwang Meng

Member

COMMERCIAL AFFAIRS DEPARTMENT

Mr Alan Kit

Member

COMMERCIAL AFFAIRS DEPARTMENT

Mr Sam Callaghan

Member

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(Joined in Apr 2024)

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Member

DIRECT ASIA INSURANCE
(SINGAPORE) PTE LTD
(Stepped down in Apr 2024)

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(Stepped down in Feb 2025)

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(Stepped down in Apr 2024)

Mr Norman Bay

Member

INCOME INSURANCE LIMITED

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Member

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(Joined in Apr 2024)

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(Stepped down in Apr 2024)

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QBE INSURANCE (SINGAPORE) PTE LTD

(Stepped down in Feb 2025)

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S/O Syed Sulaiman

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(Stepped down in Oct 2024)

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AIA SINGAPORE PRIVATE LIMITED

(Deputy Chairperson for the 2025 and 2026 term)

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LIFE INSURANCE ASSOCIATION

Mr Tay Kiok Teck

Secretariat

LIFE INSURANCE ASSOCIATION

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(Joined in Jan 2025)

Mr George Francis Albert

Member

AIA SINGAPORE PRIVATE LIMITED

(Joined in Aug 2024)

Mr Samuel Ongker

Member

AIA SINGAPORE PRIVATE LIMITED

(Stepped down in Dec 2024)

Mr Ben Tan

Member

AIA SINGAPORE PRIVATE LIMITED

(Stepped down in Jun 2024)

Ms Peggy Ngey

Member

AIA SINGAPORE PRIVATE LIMITED

(Stepped down in Nov 2024)

Mr Gary Saunders

Member

AIA SINGAPORE PRIVATE LIMITED

(Stepped down in Dec 2024)

Mr Bernard Ng

Member

AIA SINGAPORE PRIVATE LIMITED

(Stepped down in Oct 2024)

Mr Ance Kunjumon

Member

ALLIANZ GLOBAL CORPORATE &
SPECIALTY SE, SINGAPORE BRANCH

(Joined in Jan 2025)

Ms Ong Poh Lian

Member

AUTO & GENERAL INSURANCE

(SINGAPORE) PTE. LIMITED

(Joined in Nov 2024)

Mr Fredyzer Xavier

Member

AUTO & GENERAL INSURANCE

(SINGAPORE) PTE. LIMITED

Mr Koji Yung

Member

AUTO & GENERAL INSURANCE

(SINGAPORE) PTE. LIMITED

(Joined in Jan 2025)

Mr Lionel Bruchez

Member

CHUBB INSURANCE SINGAPORE LIMITED

(Joined in Jan 2025)

Mr Jackson Woo

Member

CHUBB INSURANCE SINGAPORE LIMITED

(Joined in Jan 2025)

Mr Ben Ong

Member

CHUBB INSURANCE SINGAPORE LIMITED

(Joined in Jan 2025)

GLA Committees and Workgroups

JOINT LIA-GIA INSURANCE STANDING COMMITTEE ON CYBER SECURITY (ISCCS)

Mr Christopher Kee

Member

CHUBB INSURANCE SINGAPORE LIMITED
(Joined in Jan 2025)

Mr Tal Eliyahu

Member

CHUBB INSURANCE SINGAPORE LIMITED
(Stepped down in Dec 2024)

Mr Yiap Fu Xian

Member

ETIQA INSURANCE PTE. LTD.
(Joined in Jan 2025)

Mr Chiau Tong Liang

Member

ETIQA INSURANCE PTE. LTD.
(Joined in Jan 2025)

Mr Tharaka Gamage

Member

ETIQA INSURANCE PTE. LTD.
(Joined in Jan 2025)

Mr Harith Dilshan

Member

ETIQA INSURANCE PTE. LTD.
(Joined in Jan 2025)

Mr John Anderson-Kelly

Member

FRIENDS PROVIDENT INTERNATIONAL LIMITED (SINGAPORE BRANCH)
(Joined in Jan 2025)

Mr Iain Bell

Member

FRIENDS PROVIDENT INTERNATIONAL LIMITED (SINGAPORE BRANCH)
(Joined in Jan 2025)

Mr Vivek Gullapalli

Member

FWD SINGAPORE PTE. LTD.
(Joined in Mar 2024)

Mr Bryan Tse

Member

FWD SINGAPORE PTE. LTD.
(Joined in Jan 2025)

Mr Tan Xue Ru

Member

FWD SINGAPORE PTE. LTD.
(Joined in Jan 2025)

Mr Myo Zaw Nyunt

Member

FWD SINGAPORE PTE. LTD.
(Stepped down in Feb 2024)

Mr Darren Lok Yu Xuan

Member

FWD SINGAPORE PTE. LTD.
(Stepped down in Jul 2024)

Mr Henry Chua

Member

FWD SINGAPORE PTE. LTD.
(Stepped down in Dec 2024)

Ms Michelle Lim

Member

FWD SINGAPORE PTE. LTD.
(Stepped down in Dec 2024)

Mr Malcolm Leow

Member

FWD SINGAPORE PTE. LTD.
(Stepped down in Dec 2024)

Mr Daryatmo Oei

Member

GREAT AMERICAN INSURANCE COMPANY, SINGAPORE BRANCH

Mr Edward Loo

Member

GREAT AMERICAN INSURANCE COMPANY, SINGAPORE BRANCH

Mr Tan Yong Seng

Member

GREAT EASTERN LIFE ASSURANCE CO LTD

Ms Gan Hwa Ying

Member

GREAT EASTERN LIFE ASSURANCE CO LTD

Mr Poh Boon Siang

Member

GREAT EASTERN LIFE ASSURANCE CO LTD
(Joined in Oct 2024)

Mr Lawrence Chua

Member

GREAT EASTERN LIFE ASSURANCE CO LTD
(Stepped down in Oct 2024)

Mr Raymond Teo

Member

INCOME INSURANCE LIMITED
(Deputy Chairperson for the 2023 and 2024 term)

Mr Daniel Chang

Member

INCOME INSURANCE LIMITED

Mr Chew Kar Poh

Member

INCOME INSURANCE LIMITED
(Joined in Jan 2025)

Mr Hishamuddin Bin Mohamed Razali

Member

INCOME INSURANCE LIMITED
(Joined in Jan 2025)

Mr Tommy Tan

Member

MONETARY AUTHORITY OF SINGAPORE

Mr Toby Lim

Member

MONETARY AUTHORITY OF SINGAPORE

Mr Chase Lee

Member

MONETARY AUTHORITY OF SINGAPORE

Mr Bala Govindaraju

Member

MONETARY AUTHORITY OF SINGAPORE

Mr Eng Gun Kiat

Member

MONETARY AUTHORITY OF SINGAPORE

Mr Eugene Wong

Member

MONETARY AUTHORITY OF SINGAPORE

GIA Committees and Workgroups

JOINT LIA-GIA INSURANCE STANDING COMMITTEE ON CYBER SECURITY (ISCCS)

Mr Aman Singhal

Member

MONETARY AUTHORITY OF SINGAPORE

Mr Aller Tan

Member

MONETARY AUTHORITY OF SINGAPORE

(Joined in Nov 2024)

Mr Derrick CK Chan

Member

MONETARY AUTHORITY OF SINGAPORE

(Joined in Nov 2024)

Mr Jeremy Lim

Member

MONETARY AUTHORITY OF SINGAPORE

(Joined in Nov 2024)

Ms Kelly Yeo

Member

MONETARY AUTHORITY OF SINGAPORE

(Stepped down in Nov 2024)

Mr Charles CS Lim

Member

MONETARY AUTHORITY OF SINGAPORE

(Stepped down in Nov 2024)

Mr Jensen Lim

Member

MONETARY AUTHORITY OF SINGAPORE

(Stepped down in Nov 2024)

Mr Gideon Tan

Member

MONETARY AUTHORITY OF SINGAPORE

(Stepped down in Nov 2024)

Mr Ho Chee Keong

Member

MSIG INSURANCE (SINGAPORE) PTE. LTD.

Mr Goh Eng Chai

Member

MSIG INSURANCE (SINGAPORE) PTE. LTD.

Mr Zhi Hao Goh

Member

PRUDENTIAL ASSURANCE COMPANY

SINGAPORE (PTE) LIMITED

Mr Aaron Looi

Member

PRUDENTIAL ASSURANCE COMPANY

SINGAPORE (PTE) LIMITED

(Joined in Feb 2025)

Mr Lim Yuh Shyang

Member

SINGAPORE LIFE LTD.

Mr Lim Zheng Yuan

Member

SINGAPORE LIFE LTD.

(Joined in Jan 2025)

Mr Lee Geng Yu

Member

SINGAPORE LIFE LTD.

(Joined in Jan 2025)

Mr Phoong Wei Sin

Member

SINGAPORE LIFE LTD.

Mr Christopher Oon

Member

SINGAPORE LIFE LTD.

(Joined in Jan 2025)

Ms Jeslyn Tan

Member

SINGAPORE REINSURERS' ASSOCIATION

Mr Puah Boon Siong

Member

SWISS RE INTERNATIONAL SE

SINGAPORE BRANCH

Ms Chen Suyuan

Member

SWISS RE INTERNATIONAL SE

SINGAPORE BRANCH

(Stepped down in Dec 2024)

Mr Seah Kok Tiong

Member

TOKIO MARINE INSURANCE

SINGAPORE LTD

Ms Jessica Khoo

Member

UTMOST WORLDWIDE LIMITED,

SINGAPORE BRANCH

(Joined in Jan 2025)

GLA Committees and Workgroups

ISCCS - THREAT INTELLIGENCE WORKGROUP

Mr Mamoun Boutaleb

Member

ALLIANZ GLOBAL CORPORATE & SPECIALTY SE, SINGAPORE BRANCH

(Joined in Jan 2025)

Ms Ong Poh Lian

Member

AUTO & GENERAL INSURANCE (SINGAPORE) PTE. LIMITED

(Joined in Jan 2025)

Mr Fredyzer Xavier

Member

AUTO & GENERAL INSURANCE (SINGAPORE) PTE. LIMITED

(Joined in Jan 2025)

Mr Koji Yung

Member

AUTO & GENERAL INSURANCE (SINGAPORE) PTE. LIMITED

Ms May Voon

Member

BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

(Stepped down in Dec 2024)

Mr Yiap Fu Xian

Member

ETIQA INSURANCE PTE. LTD.

(Joined in Jan 2025)

Mr Chiau Tong Liang

Member

ETIQA INSURANCE PTE. LTD.

(Joined in Jan 2025)

Ms Tharaka Gamage

Member

ETIQA INSURANCE PTE. LTD.

(Joined in Jan 2025)

Mr Harith Dilshan

Member

ETIQA INSURANCE PTE. LTD.

(Joined in Jan 2025)

Mr Nargiza Raimova

Member

FRIENDS PROVIDENT INTERNATIONAL LIMITED (SINGAPORE BRANCH)

(Joined in Jan 2025)

Mr Iain Bell

Member

FRIENDS PROVIDENT INTERNATIONAL LIMITED (SINGAPORE BRANCH)

(Joined in Jan 2025)

Ms Tan Xue Ru

Member

FWD SINGAPORE PTE. LTD.

(Joined in Jan 2025)

Mr Lee Zhang Yuan

Member

GREAT AMERICAN INSURANCE COMPANY, SINGAPORE BRANCH

(Joined in Jan 2025)

Mr Daryatmo Oei

Member

GREAT AMERICAN INSURANCE COMPANY, SINGAPORE BRANCH

(Stepped down in Dec 2024)

Mr Edward Loo

Member

GREAT AMERICAN INSURANCE COMPANY, SINGAPORE BRANCH

(Stepped down in Dec 2024)

Mr Mohd Hasbul Hafiz Mat Hassan

Member

GREAT EASTERN GENERAL INSURANCE LIMITED

(Stepped down in Dec 2024)

Mr Raymond Teo

Member

INCOME INSURANCE LIMITED

(Joined in Jan 2025)

Mr Daniel Chang

Member

INCOME INSURANCE LIMITED

Mr Hishamuddin Bin Mohamed Razali

Member

INCOME INSURANCE LIMITED

Mr Fabio Giuffrida

Member

MSIG INSURANCE (SINGAPORE) PTE. LTD.

(Stepped down in Dec 2024)

Mr Chris Yong

Member

MSIG INSURANCE (SINGAPORE) PTE. LTD.
(Stepped down in Dec 2024)

Mr Pravin Hari Ramalu

Member

PRUDENTIAL ASSURANCE COMPANY SINGAPORE (PTE) LIMITED

Mr Larry Tan

Member

PRUDENTIAL ASSURANCE COMPANY SINGAPORE (PTE) LIMITED

(Joined in Jan 2025)

Mr Yuh Shyang Lim

Member

SINGAPORE LIFE LTD

(Stepped down in Dec 2024)

Mr Lim Zheng Yuan

Member

SINGAPORE LIFE LTD.

(Joined in Jan 2025)

Mr Lee Geng Yu

Member

SINGAPORE LIFE LTD.

(Joined in Jan 2025)

Mr Phoong Wei Sin

Member

SINGAPORE LIFE LTD

(Stepped down in Dec 2024)

Mr Puah Boon Siong

Member

SWISS RE INTERNATIONAL SE SINGAPORE BRANCH

(Joined in Jan 2025)

Ms Chen Suyuan

Member

SWISS RE INTERNATIONAL SE SINGAPORE BRANCH

(Stepped down in Dec 2024)

Ms Jessica Khoo

Member

UTMOST WORLDWIDE LIMITED, SINGAPORE BRANCH

GLA Committees and Workgroups

IUMI 2025 ORGANISING COMMITTEE

Mr Mack Eng

Convenor

MSIG INSURANCE (SINGAPORE) PTE. LTD.

Ms Elaine Wong

Member

ALLIED WORLD ASSURANCE COMPANY, LTD

Mr Ivan Sit

Member

CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

(Stepped down in Oct 2024)

Ms Chong Ai Mei

Member

GREAT AMERICAN INSURANCE COMPANY

Ms Shailja Bhatara

Member

INDIA INTERNATIONAL INSURANCE PTE LTD

Mr Justin Xu

Member

MÜNCHENER RÜCKVERSICHERUNGS-GESELLSCHAFT, SINGAPORE BRANCH

Mr Alex Lim

Member

QBE INSURANCE (SINGAPORE) PTE LTD

Ms Tan Beng Tee

Member

SINGAPORE MARITIME FOUNDATION

Ms Priscilla Foo

Member

SWISS RE ASIA PTE LTD

MARINE INSURANCE COMMITTEE

Mr Yasar Fistikci

Convenor

LIBERTY INSURANCE PTE LTD

Mr Mark Watts

Member

ALLIED WORLD ASSURANCE COMPANY, LTD

Ms Tan Woei Chi

Member

AXA XL

Mr Paul Hackett

Member

CANOPIUS ASIA PTE. LTD.

Mr Nicholas White

Member

GLAVEN MARINE PTE LTD

Ms Wang Meixian

Member

KUOK GROUP SINGAPORE

Mr Yu Bo

Member

MARKEL INTERNATIONAL SINGAPORE PTE LTD

Mr Ramachandran Radakrishnan

Member

QBE INSURANCE (SINGAPORE) PTE LTD

Mr Leong Kah Wah

Member

RAJAH & TANN SINGAPORE LLP

Ms Tan Beng Tee

Member

SINGAPORE MARITIME FOUNDATION

Mr Alexandros Ampatzis

Member

TOKIO MARINE KILN SINGAPORE PTE LIMITED

Mr Aaron Wee

Member

W K WEBSTER & CO LTD

GLA Committees and Workgroups

MEDICAL COMMITTEE

Mr Adrian Vincent

Convenor

FWD SINGAPORE PTE. LTD.

Mr Yeoh Kai Tze

Member

CIGNA EUROPE INSURANCE CO S.A.
- N.V., SINGAPORE BRANCH

Ms Keerti Sethia

Member

HSBC LIFE (SINGAPORE) PTE. LTD

Ms Susan Ong

Member

INCOME INSURANCE LIMITED

Ms Esther Lee

Member

LIBERTY INSURANCE PTE LTD

Mr Daren Ng

Member

MSIG INSURANCE (SINGAPORE) PTE. LTD.

Ms Iris Chan

Member

RAFFLES HEALTH INSURANCE PTE. LTD.

Mr Allan Han

Member

TOKIO MARINE INSURANCE SINGAPORE LTD

MOTOR COMMITTEE

Mr Hicham Raissi

Convenor

ALLIANZ INSURANCE SINGAPORE PTE LTD

Mr Mekavathanan Sarangapani

Deputy Convenor

INDIA INTERNATIONAL INSURANCE PTE LTD
(Appointed Deputy Convenor in May 2024)

Mr Sam Tan

Deputy Convenor

MSIG INSURANCE (SINGAPORE) PTE. LTD.
(Stepped down in Mar 2024)

Ms Joey Cheong

Member

AIG ASIA PACIFIC INSURANCE PTE. LTD
(Joined in Apr 2024)

Mr Andy Fong

Member

AIG ASIA PACIFIC INSURANCE PTE. LTD
(Stepped down in Mar 2024)

Mr Fang Wenkai

Member

DIRECT ASIA INSURANCE
(SINGAPORE) PTE LTD
(Joined in Nov 2024)

Mr Chia Ka Wei

Member

EQ INSURANCE COMPANY LIMITED

Ms Clara Li

Member

FWD SINGAPORE PTE. LTD.
(Stepped down in Mar 2024)

Mr Christopher Chionh

Member

HSBC LIFE (SINGAPORE) PTE. LTD

Ms Susan Ting

Member

INCOME INSURANCE LIMITED

Mr Roy Wong

Member

LIBERTY INSURANCE PTE LTD

Ms Kamini Kanagalingam

Member

MSIG INSURANCE (SINGAPORE) PTE. LTD.
(Joined in Apr 2024)

Mr Barry Robinson

Member

QBE INSURANCE (SINGAPORE) PTE LTD
(Joined in Apr 2024)

Mr Leonard Ang

Member

QBE INSURANCE (SINGAPORE) PTE LTD
(Stepped down in Mar 2024)

Mr Alvino Kor

Member

SINGAPORE LIFE LTD

Ms Valencia Lee

Member

TOKIO MARINE INSURANCE
SINGAPORE LTD

GLA Committees and Workgroups

MOTOR SURVEYORS WORKGROUP (WORKGROUP SUNSETTED IN 2024)

Mr Andy Fong

Member

AIG ASIA PACIFIC INSURANCE PTE. LTD

Mr Ariel Llugdar

Member

ALLIANZ INSURANCE SINGAPORE PTE LTD

Mr David Picking

Member

DIRECT ASIA INSURANCE
(SINGAPORE) PTE LTD

Mr Ong Chin Kiat

Member

ETIQA INSURANCE PTE. LTD.

Mr Thio Tse Kiat

Member

INCOME INSURANCE LIMITED

Mr Mekavathanan Sarangapani

Member

INDIA INTERNATIONAL INSURANCE PTE LTD

Mr Lee Wee Ho

Member

MSIG INSURANCE (SINGAPORE) PTE LTD

Mr Looi Eng Chai

Member

SAAA

Mr Kelvin Teo

Member

SAAA

Mr Victor Png

Member

SAAA

Mr Nicky Seah

Member

SAAA

Mr Anthony Lim

Member

SAAA

Mr Lau Kwok Kwong

Member

SCIAEA

Mr Ang Bryan Tani

Member

SCIAEA

Mr Henry Pakianathan

Member

SCIAEA

Mr Frankie Pang

Member

SCIAEA

Ms Olivia Lau

Member

SCIAEA

Mr Rex Tan

Member

SMCTA

Mr Jackson Oh

Member

SMCTA

Mr Herbet Teh

Member

SMCTA

Mr Elson Chua

Member

SMCTA

Mr Francis Lim

Member

SMWA

Ms Melissa Chua

Member

SMWA

Mr Darren Sng

Member

SMWA

Mr Ken Jee

Member

SMWA

SUSTAINABLE UNDERWRITING WORKGROUP

Ms Rebecca Rowan

Chairperson

GREAT EASTERN GENERAL
INSURANCE LIMITED

Mr Yann Marmonier

Member

CANOPIUS ASIA PTE. LTD.

Mr Lin Dapeng

Member

CHINA TAIPING INSURANCE
(SINGAPORE) PTE. LTD.

Mr Jeremy Lian

Member

MSIG INSURANCE (SINGAPORE) PTE. LTD.

Mr Chia Ko Wen

Member

SINGAPORE LIFE LTD

Mr Ed Rayfield

Member

ZURICH INSURANCE COMPANY LTD
(SINGAPORE BRANCH)

Ms Christy Yeo

Member

ZURICH INSURANCE COMPANY LTD
(SINGAPORE BRANCH)

GLA Committees and Workgroups

TALENT COMMITTEE

Ms Hng Keng Yoong

Convenor

CHUBB INSURANCE SINGAPORE LIMITED

Ms Deidre Ong

Member

INCOME INSURANCE LIMITED

Ms Sharon Teo

Member

MSIG INSURANCE (SINGAPORE) PTE. LTD.

Ms Chervina Cheng

Member

AIG ASIA PACIFIC INSURANCE PTE LTD

Ms Celine Rose

Member

LIBERTY INSURANCE PTE LTD

Ms Shalini Pavithran

Member

SINGAPORE COLLEGE OF INSURANCE

Ms Erin Kim

Member

CHUBB INSURANCE SINGAPORE LIMITED

WORK INJURY COMPENSATION COMMITTEE

Mr Scott Spaven

Convenor

AIG ASIA PACIFIC INSURANCE PTE. LTD.

Mr Vernon Ong

Member

EQ INSURANCE COMPANY LIMITED

Ms Rachel Teo

Member

MSIG INSURANCE (SINGAPORE) PTE. LTD.

Ms Berlin Lim

Member

AIG ASIA PACIFIC INSURANCE PTE. LTD.

Ms Tracy Tan

Member

ERGO INSURANCE PTE. LTD.

Ms Rachel Pu

Member

QBE INSURANCE (SINGAPORE) PTE LTD

Mr Ng Kok Hee

Member

ALLIED WORLD ASSURANCE COMPANY, LTD (SINGAPORE BRANCH)

Ms Vikki Tan

Member

INCOME INSURANCE LIMITED

Mr Ng Chee Meng

Member

SINGAPORE LIFE LTD

Ms Celine Goh

Member

BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

Ms Zuhaidah Bte Samsuri

Member

INDIA INTERNATIONAL INSURANCE PTE LTD

Ms Audrey Lim

Member

SOMPO INSURANCE SINGAPORE PTE. LTD.

Mr Rico Li

Member

CHUBB INSURANCE SINGAPORE LIMITED

Ms Lim Wan Yen

Member

LIBERTY INSURANCE PTE LTD

Ms Lee Li Li

Member

TOKIO MARINE INSURANCE SINGAPORE LTD

Presidents & Vice-Presidents

Presidents

Period	Name
1966-1967	Tan Hoay Gie
1968-1968	A.G. Mackenzie
1969-1969	A.D. Moodle
1970-1970	Maurice C. Lee
1971-1971	Tan Hoay Gie
1972-1972	A.T. Shimpi
1973-1975	Chew Loy Kiat
1976-1977	A.T. Shimpi
1978-1979	Tan Hoay Gie
1980-1981	Hwang Soo Jin
1982-1983	Koh Bee Chye
1984-1985	Teo Kwang Whee
1986-1987	Hwang Soo Jin
1988-1989	Koh Bee Chye
1990-1991	Peter Lee Bong Soo
1992-1993	Peter Yap Kim Kee
1994-1995	David Chan Mun Wai
1996-1997	Loo Sun Mun
1998-1999	Albert Koh
2000-2000	Seow Nee Shek
2001-2002	Law Saw Keng
2003-2004	Terence Tan
2005-2012	Derek Teo
2013-2018	A K Cher
2018-2019 (June)	Karl Hamann
2019 (June) - 2020 (March)	A K Cher
2020 (March) - 2021 (Dec)	Craig Ellis
2022 (Jan) - Present	Ronak Shah

Vice-Presidents

Period	Name
1966-1967	A.E. Sheperd
1967-1967	N.J.S. Newman
1968-1968	Tan Eng Heng
1969-1969	Tan Hoay Gie
1970-1970	D.M. Rae
1970-1970	J.A. Gilmour
1971-1971	J. Pocock
1972-1974	D.J. Collins-Taylor
1975-1976	R.E. Hughes
1977-1977	D.E. Parry
1977-1980	P.J. Rackley
1980-1981	G.L. Ellis
1982-1982	R.S. Wyber
1983-1983	R.G. Dougal
1983-1983	N.F. Seddon
1984-1984	K.F. Jones
1984-1986	S.R. Moffatt
1987-1987	Paul Frankland
1988-1991	Loo Sun Mun
1992-1993	W.J. Perrott
1993-1993	David Chan Mun Wai
1994-1995	Margaret Yang
1996-2000	David Chan Mun Wai
2001-2001	Peter Yap Kim Kee
2002-2002	Neil Emery
2003-2005	Stella Tan
2006-2011	Michael Goodwin
2012-2012	A K Cher
2013-2019	Stella Tan
2019 (Feb) - 2019 (May)	Pui Phusangmook
2019-2020	Chang Sucheng
2020 (Mar) - 2023 (Aug)	Christian Sandric
2023 (Aug) - Present	Andrew Yeo



88 Market Street, #21-01
CapitaSpring, Singapore 048948

www.gia.org.sg

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