



PROTECTING
GOALS
POWERING
FUTURES

A Member of **MS&AD** INSURANCE GROUP

Claims Report 2025

MSIG INSURANCE (SINGAPORE) PTE. LTD.





CEO MESSAGE

At MSIG Singapore, our purpose is simple: to be dependable when our customers need us most. A claim is often a stressful moment, and it is in these moments that our promise must be felt.

In 2025, we strengthened our commitment to making claims simpler to navigate and quicker to resolve. Guided by our service ethos, “Fair, Timely, with Care.” we continued to enhance the end to end experience by listening closely to customers and applying technology in ways that improve transparency, responsiveness and confidence.

This focus translated into strong outcomes. Our overall claims settlement ratio reached 94%, with Work Injury Compensation (99.5%) and Motor (99.9%) achieving near full settlement ratios. We also paid out S\$132,435,470 in total claims in 2025, supporting individuals and businesses through everyday disruptions as well as major setbacks.

Equally important is what customers tell us. In 2025, we saw an uplift in satisfaction, with a 32% improvement in Net Promoter Score for Personal Insurance Claims and 114% improvement for Commercial Insurance Claims, reinforcing that our service improvements are landing where it matters most.

“Behind every result is a team committed to doing what is right.”

As we look ahead, we remain focused on strengthening trust through service excellence, disciplined decision-making and responsible innovation.

Mack Eng
Chief Executive Officer
MSIG Singapore

2025 CLAIMS DATA OVERVIEW

Putting Customers First

Claims are where trust is truly tested. In 2025, we deepened our focus on delivering outcomes that are fair, reasonable and timely - anchored by our service promise:

“Fair, Timely, with Care”

By listening closely to our customers and thoughtfully applying advanced technologies, we strengthened both our service experience and touchpoints. At every stage of the claims journey, our aim remained clear: to make the process easier, more transparent and genuinely supportive especially when it matters most.

Where Promises Meet Real Outcomes

In 2025, our claims settlement ratio reached 94%, with Work Injury Compensation and Motor lines achieving settlement ratios close to 100%, reflecting our commitment to fair and efficient resolutions.

This focus on getting the fundamentals right was recognised through multiple industry accolades, including Digital Insurer of the Year, Personal Lines Insurer of the Year and Underwriting Excellence.

Just as importantly, customer feedback grew both in volume and positivity. We received four times more Net Promoter Score (NPS) survey responses in 2025, resulting in a double digit improvement in score, a signal that our efforts to elevate customer experience through meaningful moments are resonating.

2025 at a Glance

S\$132,435,470

Total Claims Paid Out

↑ 94%

Claims Settlement Ratio

↑ 92%

Fast track claims settled within 3 days

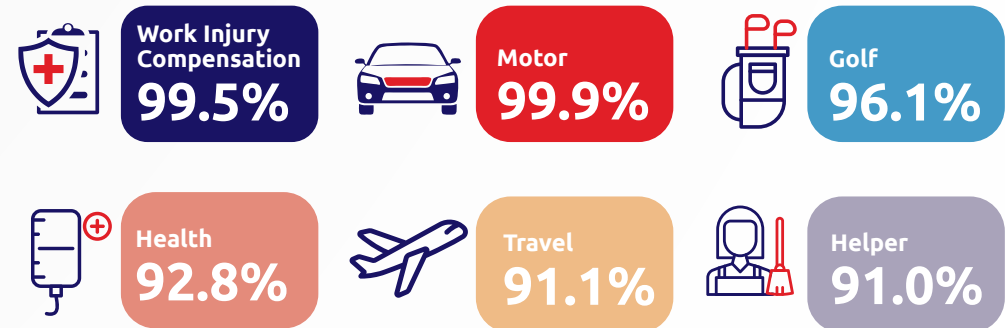
↑ 32%

Improvement in NPS for Personal Insurance Claims

↑ 114%

Improvement in NPS for Commercial Insurance Claims

Top Settlement Ratios by Class



Industry Recognition & Achievements



- **107%** increase in positive reviews on Google Reviews
- Google Review Rating of **4.5** stars (as at 31 December 2025)



Digital Insurer of the Year



- Personal Lines Insurer of the Year
- Underwriting Excellence



Top 5 Best Travel Insurance

REIMAGINING THE TRAVEL CLAIMS JOURNEY

Being one of the leading insurers in travel insurance, we take pride in delivering services that are **Fair, Timely, with Care** to our valued customers. By actively listening to our customers' feedback on our claims services, we have driven meaningful enhancements to progressively transform the travel claims journey to better meet their needs.

Through **Kaizen-driven improvements**, guided by the voice of our customers, we continue to strengthen a customer-centric culture, support clearer policy decisions, and foster closer collaboration with our trusted partners. These efforts have enabled faster and more consistent outcomes for our customers.

REIMAGINING THE TRAVEL CLAIMS JOURNEY

67%

Improved Turnaround Time

<1 Day

Settlement for Eligible Claims

5

Customer-First Improvements



Digital Guidance

Clearer digital claims guidance with simplified submission steps and document checklist delivering improved turnaround time up to 67% and fewer submission-related enquiries.



Straight-Through Settlement

Automated settlement for eligible claims with a rule-based processing using PayNow and FAST enabling most eligible.



Customer-Centric Culture

Stronger customer-firsts culture through CPD training engagement and empathy creating more consistent service experience and improved quality of interactions.



Clearer Policy Decisions

Clearer policy interpretation with standardised decision guides resulting in less rework and escalation with more consistent claims outcome.



Stronger Partner Alignment

Closer partner collaboration with clearer roles and aligned standards providing enhanced coordination and smoother end-to-end experience.

TRAVEL CLAIMS EXPERIENCE, THROUGH OUR CUSTOMERS' EYES

Compliments in the past year have testified to the seamless claims process marked by professionalism, clarity and genuine care that our travel policyholders have experienced.

Mr Stephen



When I was in hospital, the MSIG team was amazing and so helpful. They checked on me until I arrived back in Singapore. Malathy was incredible. The claims handler, Mr Sargunan was also extremely helpful and efficient.

Anonymous



My first time claim. Have heard horror stories about the convoluted hoops you have to jump through with other insurers, however the claims handling by MSIG was excellent, straight forward and fuss-free. Will definitely only use MSIG in future.

Ms Linda



I'm very impressed with the entire claims process. In fact, I have purchased several insurance policies with MSIG in the past and the process has always been transparent and swift.

Ms Lam



Besides competitive price, travel insurance claim process has to be efficient. Bought a single trip to China, claimed a medical bill. Claim process is simple as ABC and I received money on the very next day! They even SMS the emergency contact. Trust and impressed by MSIG team, I bought an annual policy today and hope they maintain their service excellence!

Ms Vivian



I was glad I had bought my Travel Insurance with MSIG. My mom had a bad fall during the trip. Their immediate support and the subsequent course of actions taken by them were seamless. Support was definitely great and awesome!! You can't imagine the feeling of being alone and at a loss in a foreign place plus the language barrier. So so thankful and grateful that they were able to be with me all the way and went through step by step in the procedures, and ensuring that my mom had a safe and comfortable flight back home. Thanks to their network of hospitals and nurses, that we were able to get proper treatment for my mom.

Mr Nik



I would like to express my sincere appreciation to Vimala Mohan of Fortiscor for the prompt and efficient handling of my recent claim. I was also grateful for the smooth and hassle-free claims process. Vimala's professionalism and timely assistance made the situation much more manageable and I felt reassured knowing I am in good hands.

Mr Kok C. S



I had a very positive experience with MSIG and Across Assist during a recent overseas medical incident. The end-to-end coordination was seamless and well managed. The team provided clear guidance at each step, which significantly reduced uncertainty during a stressful situation. Overall, I appreciate the professionalism, responsiveness and support provided by the team. This experience gave the confidence in MSIG's overseas medical assistance and claims process.

REAL CLAIMS, REAL IMPACT

WHEN LIFE TRIPS YOU UP OVERSEAS

Our Insured went on a trip to China, fell and suffered a fracture, which required her to have urgent medical attention. What began as a frightening ordeal quickly transformed into a story of assurance and seamless support thanks to MSIG's 24/7 worldwide emergency assistance team.

MSIG supported the family through daily check-ins and step-by-step guidance, earning heartfelt praise for being their "emotional support" and staying with them "from the beginning till the end".

Our Insured was safely repatriated on a commercial business class flight, accompanied by her son as a non-medical escort.

Medical repatriation can be costly. Her travel insurance policy with MSIG ensured peace of mind throughout her medical crisis and journey home.

Travel insurance has always been a random purchase till it is unfortunately tested. From today, I will always buy from MSIG, due to the support rendered to us in our greatest time of need. They were there from the beginning till the end which spanned more than 2 weeks, checking in on us daily and calling to give valuable instructions when needed. - Insured





REAL CLAIMS, REAL IMPACT

PRIORITISING PET CARE WITHOUT WORRY

What started as a simple evening walk at East Coast Park quickly turned into a medical emergency.

After a heavy collision with a cyclist, our Insured's Corgi suffered facial injuries and a fractured tooth that required dental surgery under general anesthesia. From diagnostics and medication to surgery and follow up care, the total veterinary bill reached S\$4,800.

Fortunately, our Insured was able to recover S\$3,600 after policy deductible and co-insurance, from her pet insurance policy with MSIG.

Pet insurance plans that focus only on the initial accident or surgery costs may not be adequate as healing does not stop at discharge. MSIG's pet insurance is designed around the full treatment and recovery journey, and ensures pets receive care not just during emergencies but throughout recovery.

REAL CLAIMS, REAL IMPACT

SUPPORT THAT CROSSES BORDERS

During a family trip to Johor Bahru, our Insured's car was hit from the rear while stationary, resulting in a chain collision.

After returning to Singapore, he reported the accident at an MSIG's authorised workshop where the claim was immediately initiated. Our surveyor assessed the damage and authorised repair on the same day, keeping the customer updated throughout.

When the customer later expressed concern about his No-Claim Discount being penalised, our claims team promptly helped him out and he was assured that his NCD would remain protected, all within one day.

For motorists driving into Malaysia, cross border coverage from a comprehensive policy such as MSIG's MotorMax Plus, will ensure continuity of protection, access to local support if needed, and followups once they return home.

They were responsive and professional. I truly appreciate their dedication and customer-focused approach. - Insured





REAL CLAIMS, REAL IMPACT

PROTECTION IN YOUR HEALTH JOURNEY

Over the policy year, a long-standing Insured experienced a series of serious, inter-related medical conditions, progressing from respiratory illness to major cardiac complications that required repeated hospitalisation and high-cost procedures.

MSIG's medical policy responded. Letters of Guarantee were issued for every inpatient admission, with limits proactively increased to match the rising clinical complexity.

This ensured uninterrupted access to necessary treatment without upfront cash payments. Coverage for eligible pre-and-post hospitalisation expenses further supported continuity of care, allowing medical decisions to be guided by need rather than financial concern.

On top of assuring our Insured received uninterrupted access to care during critical health events, this case also underscores the importance of health insurance as a cornerstone of one's financial planning.

REAL CLAIMS, REAL IMPACT

WHEN EVERY SECOND COUNTS

When an architectural firm was hit by a ransomware attack on encrypted critical systems and brought operations to a halt, MSIG's Cyber Insurance proved essential.

Leveraging the policy's built in 24/7 incident response support, an Incident Response Manager was immediately appointed, and specialist cyber security experts were activated to conduct forensic investigation and guide the firm through containment and recovery. Based on the expert assessment, MSIG endorsed the Insured's decision to proceed with ransom negotiations.

This comprehensive support not only minimised downtime but also ensured business continuity and stronger resilience against future cyber threats.

When the attack happened, MSIG didn't just insure us – they stood with us. The incident response was immediate, professional, and reassuring when we needed it most.

- Insured





REAL CLAIMS, REAL IMPACT

GETTING THE CAUSE RIGHT

Despite proper external packaging, a recurring pattern of cargo damage was observed, alongside indicators such as oil-stained pallet blocks and equipment defects. Our Insured subsequently submitted a cargo claim to MSIG, as the cause of loss was unclear.

We stepped in to conduct a targeted investigation, applying a structured and evidence-based approach to determine the root cause. Our findings confirmed that the damage had occurred prior to shipment, rather than during transit.

These insights enabled a constructive escalation with the relevant parties, leading to the shipper acknowledging responsibility and full recovery of the loss for our Insured.

Beyond resolving the claim, this case demonstrates how MSIG's structured claims approach delivers value beyond settlement. Our intervention not only drove corrective action at source but also strengthened the shipper's handling practices, helping our Insured reduce future risk exposure and prevent recurrence.

REAL CLAIMS, REAL IMPACT

CLAIMS ACTION TO RESTORE BUSINESS CONTINUITY

When a fire broke out at the rooftop level of a multi-storey commercial building, critical electrical installations and lift systems were damaged, and disrupted the essential access within the building owned by our Insured.

What began as physical damage quickly escalated into a business continuity concern for the Insured and its tenants.

With commercial property and business interruption cover in place, MSIG responded promptly. Our claims team immediately appointed loss adjusters and technical specialists, and authorised mitigation works and temporary solutions to restore essential services within days.

This proactive claim support enabled faster business recovery and gave the Insured confidence to manage the incident as reinstatement progressed.



REAL CLAIMS, REAL IMPACT

NO-FAULT PROTECTION BEYOND THE WORKPLACE

When an employee tragically lost his life in a traffic accident while commuting home on his motorcycle from Singapore to Malaysia, the loss had a profound emotional and financial impact on his family and employer.

Although the accident occurred outside the workplace, MSIG's Work Injury Compensation policy responded. The total claim amount came up to S\$50,000 and was a timely financial support for his dependents.

Through a simple extension of their WICA policy with MSIG - Travelling (To and Fro) – our Insured was assured of a more comprehensive workplace protection for their employees. At the same time, it also reflects a practical and people focused approach while safeguarding the employer against unexpected liability.

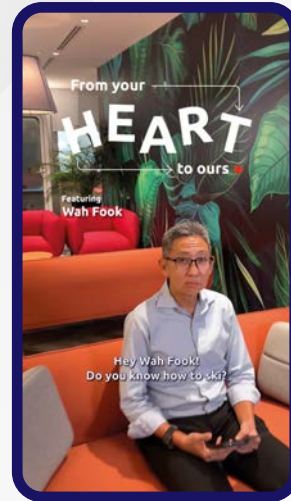


LISTENING, LEARNING AND IMPROVING

CUSTOMER VOICE	OUR RESPONSE & ACTIONS
<p>Valuing Feedback We place strong emphasis on customer feedback as a key driver for continuous improvement in our claims experience and service delivery.</p>	<p>Commitment to Improvement We actively translate customer insights into tangible enhancements across our claims processes, products and communications.</p>
<p>Need for Faster Claims Settlement Customers highlighted the importance of fast claims payouts.</p>	<p>Digital Acceleration Implemented automated, rule-based settlements for eligible claims, achieving >67% improvement in turnaround time, enabling faster and more seamless payouts.</p>
<p>Feedback on Claims Processes & Communication Customers shared insights on processes, communication clarity, and evolving expectations.</p>	<p>Customer-Centric Enhancements</p> <ul style="list-style-type: none"> • Introduced more flexible travel insurance products • Enhanced policy wordings with clearer, more transparent coverage explanations • Expanded feedback channels for more timely and effective engagement
<p>Understanding Claims Decisions Some customers seek greater clarity on policy coverage, claim outcomes and payout levels.</p>	<p>Dedicated Customer Support We provide clear explanations of policy coverage and review cases where appropriate, ensuring fair, transparent and consistent outcomes.</p>
<p>Ongoing Engagement We encourage customers to share their feedback and concerns.</p>	<p>Open Feedback Channels Customers may reach us at: claimsfeedback@sg.msig-asia.com</p> 

FOLLOW US ON YOUTUBE FOR MORE!

TRAVEL INSURANCE CLAIM



CUSTOMER COMPLIMENTS



YOU'RE AT THE HEART OF WHAT WE DO

DRIVING CLAIMS EXCELLENCE

From being among the first in the market to enable API driven, FAST travel claims payments, to earning industry recognition for the use of artificial intelligence in motor fraud investigation, MSIG has consistently raised the bar in claims excellence.



CLAIMS INITIATIVE OF THE YEAR (SINGAPORE)



FAST Claims Payment



Video Interaction Technology



Motor Claims Concierge Service



AI Anti-fraud Solution

CREDIT RATING



Standard & Poor's

OUR PROMISE

At MSIG, you are at the heart of all we do. That is why we go above and beyond to deliver excellent service to you.

Fast and Fair Claims

Our emergency hotlines are available 24/7 for immediate assistance. We keep our claims process simple and work closely with you to ensure fair, timely resolutions so you can recover and move forward with confidence.

Listening to Your Feedback

We acknowledge all feedback within 1 working day, provide a first response within 3 working days, and aim to resolve matters within 7 working days.

Where more time is needed, we will keep you updated regularly. All feedback is handled confidentially, reviewed by senior management and used to drive continuous improvement.

If you remain dissatisfied, you may appeal directly to our Chief Executive Officer at feedback@sg.msig-asia.com.



MSIG

MSIG Insurance (Singapore) Pte. Ltd

4 Shenton Way #21-01 SGX Centre 2 Singapore 068807

 +65 6827 7888  msig.com.sg

Co. Reg. No. 200412212G