Creating a digital customer experience in Singapore

We’re using technology to transform our business and change the way people feel about insurance.

Singapore is a fertile ground to try out new ideas.

Our research reveals that more than 90% of Singaporeans would prefer to buy insurance online and are ‘put off’ by traditional sales models.

So we’re enhancing the digital experience in Singapore. And it’s working. Because within three years FWD Singapore has hit a 4.5 rating on Google reviews, from a launch-era 2.5 rating. What follows is some of our work in Singapore.
The FWD Flyer app

We noticed that many customers needed to visit a doctor within 48 hours of coming home from a trip. They would have to pay up front for the consultation, then make a claim and wait to be reimbursed. So we built FWD Flyer to change all that.

FWD Flyer is an iOS and Android app that allows customers to book medical appointments at home or abroad. Geomapping tools find the nearest participating clinic. Customers use the app to pay for consultations and treatment, using a cashless e-card. There’s no need to pay up front, and no wait to be reimbursed.

Automated underwriting

We’ve developed technology that enables customers to get a quote for their car insurance straight through, in less than one minute. All they need to do is input the make and model of their car and answer ten short questions – the fewest in the market. In fact, in Singapore, all it takes is a few clicks to get an immediate quote for any of our products – from travel insurance to Cancer Care.

Travel claims in Singapore

We’re using AI to create a smoother travel claims journey. By using OCR technology we’re processing same-day travel claims by using data on an airline boarding pass - with over 90% accuracy. We’re now working on introducing this technology to our other GI businesses in the marketplace.

Fraud detection in claims

Our Singapore business is the first-to-market in Southeast Asia to use an AI-powered fraud detection solution. By eliminating potential waste and any fraudulent claims, we’re working towards enabling 90% of our claims to travel straight-through, helping shorten the turnaround time for payments - and improving the customer experience.
Electronic claims payments

In 2018, our team in Singapore introduced electronic claims payments by DBS IDEAL RAPID and PayNow. So our customers can be paid within a day of claiming. It’s faster for them and there’s no chance that a cheque gets lost in the mail.

Singapore’s first completely digital claims process

In January 2019 we became the first insurer in Singapore to achieve a completely digital claims process with our chatbot, Faith. Faith guides customers through the claims process for travel insurance and answers simple questions. Soon, she’ll support customers through claims journeys for other products too. Faith is available 24/7. In fact, since we launched, 30% of her chats occur between 10pm and 9am, when our call centre is closed. She’s also available to ‘speak’ to customers on Google Home and Google Assistant, making essential information easily accessible to our growing pool of customers – any time of day, or night.