



# **Measuring Customer Trust in Insurance (2024 Report)**

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

November 2024



# Comments from ICCSC



## Dr Khoo Kah Siang

*Chairperson of the Insurance Culture and Conduct Steering Committee, CEO of Manulife Singapore*

“Trust is built over years and we are taking a long-term approach to continually strengthen trust in Singapore’s insurance industry. This requires the efforts of all parties within the eco-system, all playing our part and coming together to create a strong culture of ethics, accountability, and customer-centricity. This action plan is another step in our efforts to make a real difference to elevate industry standards overall”

# Research Objectives and Methodology

Insurance Trust Indicator Study 2024

This is a commissioned study conducted by Forrester Consulting on behalf of ICCSC

# This study focuses on answering 5 key questions that help drive awareness of trust performance in Singapore's insurance industry

## 5 key questions that will help drive awareness of trust levels:



What are the **industry-level trust indicator scores** for General and Life insurance in Singapore across each segment (Consumer, SME, Corporate) ?



How does the trust levels between **insurers** and **intermediaries** differ? Does perception of intermediaries' competence impact trust?



How does the trust performance differ across various **sub-segments**?  
*(e.g., consumers with claims experience vs. without)*



What are the **levers** behind the industry-level trust indicator scores for both insurers and intermediaries?



What are the **key action areas** that insurers in Singapore should focus on to **improve trust**?

Customer, Employee, and Citizen relationships with respective institutions are based on Trust



Organizations that understand this will reap financial, competitive, and reputational benefits when their customers' trust is strong.

## What Is Trust?

Forrester defines trust as –

“Confidence in the high probability that a person or an organization will spark a specific positive outcome in a relationship.”

# Trust can be earned and Forrester has identified the 7 Levers of Trust that may help organizations to do that...

<b>Accountability</b>	The confidence that an organization takes responsibility for what it does and says; provides satisfactory reasons for its words, decisions, and actions; and is ready to bear the potential consequences
<b>Competence</b>	The recognition of an organization for its expertise and the belief that such expertise enables it to do something successfully or efficiently
<b>Consistency</b>	The expectation that an organization will always behave or perform in a similar way, so that individuals can confidently rely on the expected behavior or performance in their own plans, actions, and assumptions
<b>Dependability</b>	The expectation that an organization will be available, reliable, and able to predict and meet individuals' needs and demands
<b>Empathy</b>	The perception that an organization is emotionally connected to its customers, employees, and partners and understands and shares their feelings and experiences
<b>Integrity</b>	The belief that an organization acts honestly and according to values that individuals can easily recognize and that those values permeate the organization's brand, decisions, and operations
<b>Transparency</b>	The perception that an organization is doing business in an open way and is making every effort to share information about the business that is based on accurate, verifiable facts





We tested 9 scenarios that represent breaches of trust to understand how they will affect the sentiments and actions taken by consumers, SMEs, and corporates

## Breaches of Trust Scenarios

1. Find a **product or service error** from [insurer/intermediary]
2. Observe [insurer/intermediary] saying or doing something that appears to **contradict the values the company stands for**
3. Observe [insurer/intermediary] saying or doing something that is **opposite to the values I personally stand for**
4. See news about **poor employee working conditions** within [insurer/intermediary]
5. See news about a **legal / regulatory breach** in [insurer/intermediary] (*e.g., insider trading, money laundering, GDPR or PDPA non-compliance, etc.*)
6. See news about a data breach by [insurer/intermediary] **exposing confidential information of customers**
7. I had a dispute with [insurer/intermediary] over their **practices** (*e.g., disputes on liability, claim amount awarded, and non-renewal of services / underwriting, etc.*)
8. I had a dispute with [insurer/intermediary] over their **market conduct** (*e.g., inappropriate advice / misrepresentation / disclosure issues, etc.*)
9. I had a dispute with [insurer/intermediary] over their **service standards** (*e.g., experienced a delay / failure in processes, etc.*)

# Study Results and Insights

Insurance Trust Indicator Study 2024



We conducted quantitative surveys with 3,044 consumers, 306 managers from SMEs, and 200 managers from corporates in Singapore.

 <p><b>Consumers</b></p>	<ul style="list-style-type: none"> <li>• N=1,744 for life insurance and N=1,300 for general insurance</li> <li>• &gt;20 years old</li> <li>• Own insurance products currently</li> <li>• At least 10% of customers must have claims experience for GI</li> </ul>
 <p><b>SMEs</b></p>	<ul style="list-style-type: none"> <li>• ≤ SGD100M in global annual revenue</li> <li>• ≤ 200 employees across the organization worldwide</li> <li>• Manager level and above with influence or buying authority for insurance purchase</li> <li>• Own insurance products in Singapore that are currently in-force</li> <li>• At least 10% of customers must have claims experience for GI</li> </ul>
 <p><b>Corporates</b></p>	<ul style="list-style-type: none"> <li>• &gt; SGD100M in global annual revenue</li> <li>• &gt; 200 employees across the organization worldwide</li> <li>• Manager level and above with influence or buying authority for insurance purchase</li> <li>• Own insurance products in Singapore that are currently in-force</li> <li>• At least 10% of customers must have claims experience for GI</li> </ul>

### List of intermediaries

- Insurance agent of [insurer]

---

- \*Independent financial adviser (IFA) (e.g., Promiseland, Financial Alliance and Providend, etc.)

---

- Financial adviser associated with AIA / Great Eastern / Manulife / Singlife / Prudential / Tokio Marine

---

- Bank

---

- Broker (e.g., Marsh McLennan, Howden Group Holdings, and Willis Towers Watson, etc.)

---

- Third-party affiliate (e.g., buying a motor insurance through a car dealer)

### Examples of insurers

AIA, Great Eastern, Income, Manulife, Prudential, AIG, MSIG, Chubb, etc.

Notes: All respondents across all target groups must fulfil the following conditions:  
 (a) Have an existing relationship with the insurance brand across one or more of their products  
 (b) Have interacted with the insurance brand in the last 12 months

\*Independent Financial Advisors (IFAs) refer to standalone Financial Advisors (FAs) who are not owned directly or indirectly by insurers or other relevant product manufacturers.

# Consumer – Trust indicator scores



Life Insurers










LI Intermediaries




General Insurers




GI Intermediaries


Wave 1 (2023)	68	73	75	68
Wave 2 (2024)	70  	73 	73  	62  


## Legend


 Indicates that the change in score is statistically significant


 Increase vs. Wave 1


 No change vs. Wave 1

 Decrease vs. Wave 1

 Very Strong (85+)

 Strong (75-84)

 Moderate (65-74)

 Weak (55-64)

 Very Weak (<55)

# Consumer – Change in performance (% delta) of top 3 trust levers



Life Insurers



LI Intermediaries



General Insurers



GI Intermediaries

	Top 3 Levers	%Δ (2023 vs. 2024)	Top 3 Levers	%Δ (2023 vs. 2024)	Top 3 Levers	%Δ (2023 vs. 2024)	Top 3 Levers	%Δ (2023 vs. 2024)
<b>1</b>	Integrity	+2%	Consistency	0%	Accountability	-7% <b>S</b>	Empathy	-15% <b>S</b>
<b>2</b>	Competence	+1%	Competence	+1%	Dependability	-7% <b>S</b>	Consistency	-9% <b>S</b>
<b>3</b>	Dependability	0%	Dependability	0%	Competence	-5% <b>S</b>	Accountability	-11% <b>S</b>

**S** Indicates that the % change is statistically significant

# Business (SME & Corporate) – Trust indicator scores



## Life Insurers

	SME	Corporate	SME	Corporate
Wave 1 (2023)	77	76	72	69
Wave 2 (2024)	70 ▼ S	79 ▲	64 ▼ S	73 ▲



## LI Intermediaries



## General Insurers

	SME	Corporate	SME	Corporate
Wave 1 (2023)	76	80	71	74
Wave 2 (2024)	74 ▼	76 ▼ S	68 ▼	69 ▼ S



## GI Intermediaries

### Legend

- S** Indicates that the change in score is statistically significant
- ▲ Increase vs. Wave 1      ■ No change vs. Wave 1      ▼ Decrease vs. Wave 1
- Very Strong (85+)    ■ Strong (75-84)    ■ Moderate (65-74)    ■ Weak (55-64)    ■ Very Weak (<55)

# Business (SME & Corporate) – Change in performance (% delta) of top 3 trust levers



## Life Insurers



## LI Intermediaries

	SME		Corporate		SME		Corporate	
	Top 3 Levers	%Δ (2023 vs. 2024)	Top 3 Levers	%Δ (2023 vs. 2024)	Top 3 Levers	%Δ (2023 vs. 2024)	Top 3 Levers	%Δ (2023 vs. 2024)
<b>1</b>	Competence	-10% <b>S</b>	Competence	+1%	Competence	-11% <b>S</b>	Competence	+8%
<b>2</b>	Consistency	-16% <b>S</b>	Consistency	-3%	Transparency	-14% <b>S</b>	Transparency	+1%
<b>3</b>	Transparency	-8% <b>S</b>	Transparency	+9% <b>S</b>	Empathy	-8%	Empathy	+6%



## General Insurers



## GI Intermediaries

	SME		Corporate		SME		Corporate	
	Top 3 Levers	%Δ (2023 vs. 2024)	Top 3 Levers	%Δ (2023 vs. 2024)	Top 3 Levers	%Δ (2023 vs. 2024)	Top 3 Levers	%Δ (2023 vs. 2024)
<b>1</b>	Empathy	-4%	Empathy	-12% <b>S</b>	Integrity	-5%	Integrity	-9%
<b>2</b>	Consistency	-4%	Consistency	-17% <b>S</b>	Empathy	-7%	Empathy	-5%
<b>3</b>	Transparency	-11% <b>S</b>	Transparency	-3%	Dependability	-3%	Dependability	-6%

**S** Indicates that the % change is statistically significant



# Consumer – Priority drivers that are the greatest predictors of trust performance

*Life Insurance - As trust in life insurers and intermediaries increases, consumers are more likely to express the strong agreement that their life insurer / intermediary . . .*

	Rank	Driver Category	Priority Driver Statement	Driver Performance (% Agree / Strongly Agree)
Life Insurers	1	Products and services	Offers a <b>comprehensive suite of products</b> that caters to my life insurance needs.	84%
	2	Data and privacy	<b>Protects my personal data</b> (e.g., has stringent data protection policies in place to safeguard my personal details and policy information).	82%
	3	Customer service	Has <b>knowledgeable customer service representatives</b> (e.g., have the knowledge to resolve my queries and issues).	79%
	4	Marketing and communications	Provides <b>regular communications</b> about my insurance <b>policy via my preferred channel</b> (e.g., SMS, mailed statements).	81%
	5	Customer service	Has customer service representatives that are <b>empathetic towards my needs and situation.</b>	76%
LI Intermediaries – Agents, IFAs, and FAs	1	Insurance purchase	Provides me <b>high quality advice/guidance</b> when exploring and purchasing insurance products.	83%
	2	Insurance purchase	<b>Understands my insurance/protection needs.</b>	83%
	3	Conduct and expertise	<b>Is easily contactable.</b>	86%
	4	Conduct and expertise	<b>Communicates with me using plain language</b> (e.g., no excessive use of insurance jargons when explaining insurance products).	86%
LI Intermediaries – Banks, Brokers, and Third-Party Affiliates	1	Products and services	<b>Recommends products that caters to my insurance needs.</b>	84%
	2	Staff	<b>Has staff who are easily contactable</b> (e.g., no long waiting or holding time).	80%
	3	Staff	Offers a <b>variety of channels</b> that makes <b>reaching out for customer support easy</b> (e.g., hotline, live agent).	85%
	4	Data and privacy	<b>Is transparent about how they use my data</b> (e.g., has clear data utilization policies in place so it is clear when and how my personal details and policy information will be used).	83%
	5	Brand image and reputation	<b>Delivers strong business performance.</b>	83%

\*Please note that these driver statements are not used in the computation of the trust indicator scores.

© Forrester Research, Inc. All rights reserved.

# Consumer – Priority drivers that are the greatest predictors of trust performance

**General Insurance - As trust in general insurers and intermediaries increases, consumers are more likely to express the strong agreement that their general insurer / intermediary . . .**

	Rank	Driver Category	Priority Driver Statement	Driver Performance (% Agree / Strongly Agree)
<b>General Insurers</b>	1	Customer service	Has customer service representatives that are <b>empathetic towards my needs and situation</b> .	69%
	2	Data and privacy	<b>Protects my personal data</b> (e.g., has stringent data protection policies in place to safeguard my personal details and policy information).	80%
	3	Customer service	Has customer service representatives who are able to <b>resolve my issues the first time I contact them</b> .	70%
	4	Brand image and reputation	Is <b>quick to take corrective actions</b> when it makes a mistake.	66%
	5	Claims	<b>Keeps me updated on the status of my claims</b> .	69%
<b>GI Intermediaries – Agents, IFAs, and FAs</b>	1	Insurance purchase	<b>Understands my insurance/protection needs</b> .	76%
	2	Data and privacy	<b>Protects my personal data</b> (e.g., abide by data security practices).	77%
	3	Conduct and expertise	<b>Follows through on my queries or issues</b> (e.g., revert to me with the relevant information or materials when they have agreed to doing so).	81%
	4	Insurance purchase	<b>Helps make the process of applying insurance easy</b> (e.g., helping me understand the documentations that are required).	78%
	5	Conduct and expertise	<b>Is easily contactable</b> .	84%
<b>GI Intermediaries – Banks, Brokers, and Third-Party Affiliates</b>	1	Staff	Has staff that <b>follow through on my requests or issues</b> (e.g., revert to me with the relevant information or materials when they have agreed to doing so).	80%
	2	Staff	<b>Offers a variety of channels</b> that makes reaching out for customer support easy (e.g., hotline, live agent).	87%
	3	Brand image and reputation	Is <b>quick to take corrective actions</b> when it makes a mistake.	81%
	4	Claims	<b>Clearly explains how to make a claim</b> (e.g., provides clear claims submission instructions).	76%
	5	Claims	<b>Clearly explains claims outcomes</b> (e.g., why the claims was rejected).	76%

\*Please note that these driver statements are not used in the computation of the trust indicator scores.

# Business (SME & Corporate) – Priority drivers that are the greatest predictors of trust performance

*Life Insurance - As trust in life insurers and intermediaries increases, businesses are more likely to express the strong agreement that their life insurer / intermediary . . .*

	Rank	Driver Category	Priority Driver Statement	SME Driver Performance (% Agree / Strongly Agree)	Corporate Driver Performance (% Agree / Strongly Agree)
Life Insurers	1	Customer service	Has customer service representatives that <b>follow through on my organization's or our insured employees' queries or issues</b> (e.g., revert to us with the relevant information or materials when they have agreed to doing so).	89%	91%
	2	Customer service	Has customer service representatives who are able to <b>resolve my organization's or our insured employees' issues the first time we contact them</b> .	78%	92%
	3	Claims	<b>Clearly explains how to make a claim</b> (e.g., provides clear claims submission instructions).	86%	90%
	4	Data and privacy	Is <b>transparent about how they use my organization or our insured employees' data</b> . (e.g., has clear data utilization policies in place so it is clear when and how employees' personal details and policy information will be used).	83%	91%
	5	Claims	<b>Processes claims efficiently</b> (e.g., quick turnaround of claims outcomes).	78%	92%
	6	Customer service	Has <b>knowledgeable customer service representatives</b> (e.g., have the knowledge to resolve my organization's or our insured employees' queries and issues).	88%	91%
LI Intermediaries – Agents, IFAs, and FAs	1	Conduct and expertise	<b>Is easily contactable</b> .	83%	95%
	2	Data and privacy	<b>Protects the personal data of my organization or our insured employees</b> .	86%	95%
	3	Conduct and expertise	<b>Follows through on my organization's or our insured employees' queries or issues</b> (e.g., revert with the relevant information or materials when they have agreed to doing so).	87%	91%
	4	Conduct and expertise	Is <b>quick to take corrective actions</b> when he/she makes a mistake.	82%	94%
	5	Conduct and expertise	Is <b>knowledgeable</b> (have the knowledge to answer my organization's or our insured employees' queries and resolve our issues).	87%	89%

\*Please note that these driver statements are not used in the computation of the trust indicator scores.

# Business (SME & Corporate) – Priority drivers that are the greatest predictors of trust performance

General Insurance - As trust in general insurers and intermediaries increases, businesses are more likely to express the strong agreement that their general insurer / intermediary . . .

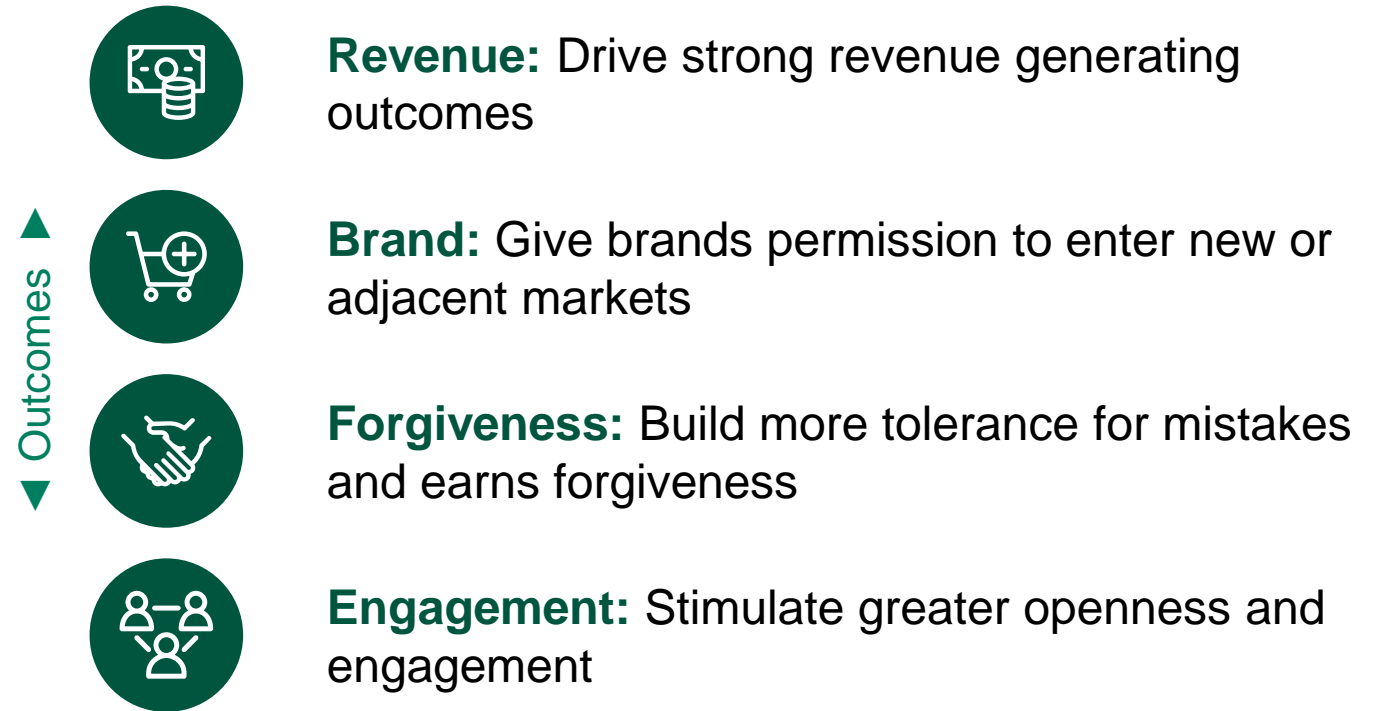
	Rank	Driver Category	Priority Driver Statement	SME Driver Performance (% Agree / Strongly Agree)	Corporate Driver Performance (% Agree / Strongly Agree)
General Insurers	1	Claims	<b>Clearly explains how to make a claim</b> (e.g., provides clear claims submission instructions).	83%	84%
	2	Brand image and reputation	<b>Is innovative and forward-looking.</b>	83%	85%
	3	Claims	<b>Demonstrates empathy</b> in supporting my organization's insured employees and their beneficiaries <b>in the event of a claim</b> (e.g., empathetic tone in verbal and written communication throughout claims experience).	81%	83%
	4	Claims	<b>Makes it easy to submit claims.</b>	83%	83%
	5	Claims	<b>Keeps my organization or our insured employees updated on the status of insurance claims.</b>	83%	85%
GI Intermediaries – Agents, IFAs, and FAs	1	Data and privacy	<b>Protects the personal data of my organization or our insured employees.</b>	85%	90%
	2	Conduct and expertise	<b>Follows through on my organization's or our insured employees' queries or issues</b> (e.g., revert with the relevant information or materials when they have agreed to doing so).	80%	83%
	3	Insurance purchase	Provides my organization <b>high quality advice/guidance when exploring and purchasing insurance products.</b>	88%	80%
	4	Conduct and expertise	<b>Is easily contactable.</b>	90%	83%

\*Please note that these driver statements are not used in the computation of the trust indicator scores.

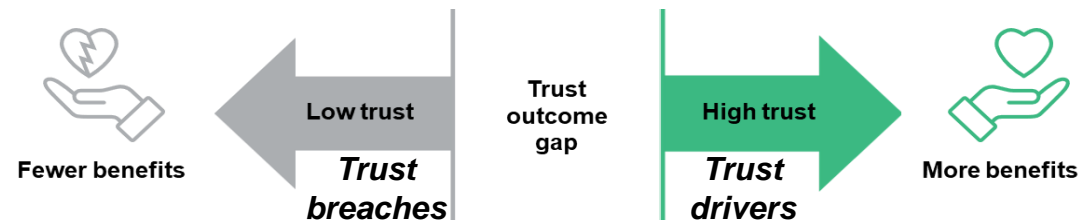
© Forrester Research, Inc. All rights reserved.

Customer trust is linked to revenue & other important outcomes

## Customer Trust Matters Because It Can Drive Positive Outcomes...



But, the gap between High & Low Trust affects these outcomes





# Key takeaways

## Trust Perception and Trust Levels

**The latest results showed that trust levels among consumers and businesses towards their insurers remained between moderate to strong levels.**

Life insurers achieved a moderate trust indicator score of 70 among consumers, which is a 2-point improvement from Wave 1 (2023). Across businesses, trust performance varied depending on the scale of the business, with trust indicator scores ranging between 70 to 79. For general insurers, declines in trust performance were observed across both consumers and businesses. However, trust indicator scores still stayed within a healthy range of 73 to 76.

Trust levels among consumers and businesses towards intermediaries are in the weak to moderate levels. Trust indicators scores for life insurance intermediaries among consumers has maintained at 73, and businesses ranged between 64 to 73 where a slight uplift was observed among larger businesses. For general insurance intermediaries, trust indicator scores ranged between 62 to 69, because of declines observed across both consumers and businesses.

## Driving Trust Through The Levers of Trust

**The trust blueprint rests on Forrester's seven levers of trust** – Accountability, Competence, Consistency, Dependability, Empathy, Integrity, and Transparency. Forrester's analysis revealed that the composition of this blueprint differs across consumer and business segments.

**Performance across trust levers influence consumers and businesses' trust levels.** Life insurers saw a 9% improvement in transparency among larger businesses, along with a 3-point improvement in trust levels. A 2-point dip in trust levels among consumers was recorded for general insurers alongside declines in Accountability, Dependability, and Competence. For general insurance intermediaries, a 6-point decline in score was observed among consumers which was in line with declines in the levers of Empathy, Consistency, and Accountability.

# Key takeaways

## Claims Outcomes and Trust Drivers

**Claims outcomes influence trust perceptions among consumers and businesses.** The study showed that positive claims outcomes tend to have a positive impact on trust levels. This finding supports the hypothesis that when insurers fulfill their promises and deliver on their commitments, they strengthen trust with customers. Consumers of both life and general insurers who experienced positive claims outcomes reported higher levels of trust compared to those who had unsuccessful or disappointing claims outcomes.

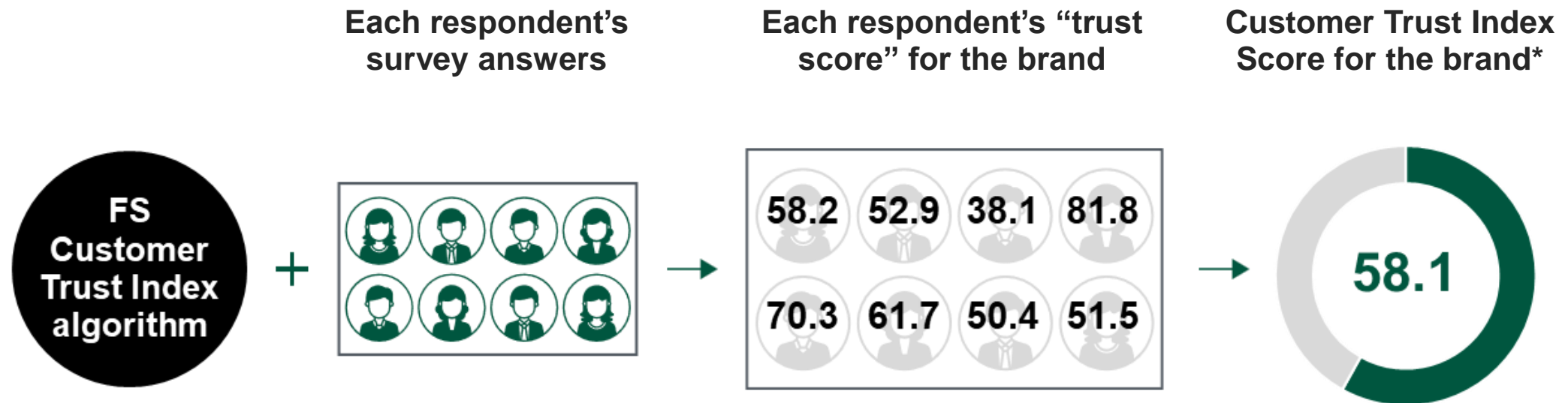
**The study also uncovered trust drivers that most strongly correlate with trust levels towards insurers and intermediaries.** Among life insurance consumers and businesses, drivers such as data protection and speed of issue resolution showed the highest correlation with trust. For life insurance intermediaries, drivers such as the quality of advice during the insurance purchase process and the ease of contact and communication had the strongest correlation with trust. Across general insurance consumers and businesses, drivers related to data protection as well as the ease and efficiency of the claims process were most correlated with trust. Among general insurance intermediaries, drivers tied to the following up of queries and help in easing the insurance application process were key.

# Appendix

Insurance Trust Indicator Study 2024

# The Insurance Trust Indicator Study benchmarks customer trust using Forrester's proprietary algorithm for brand-level scoring

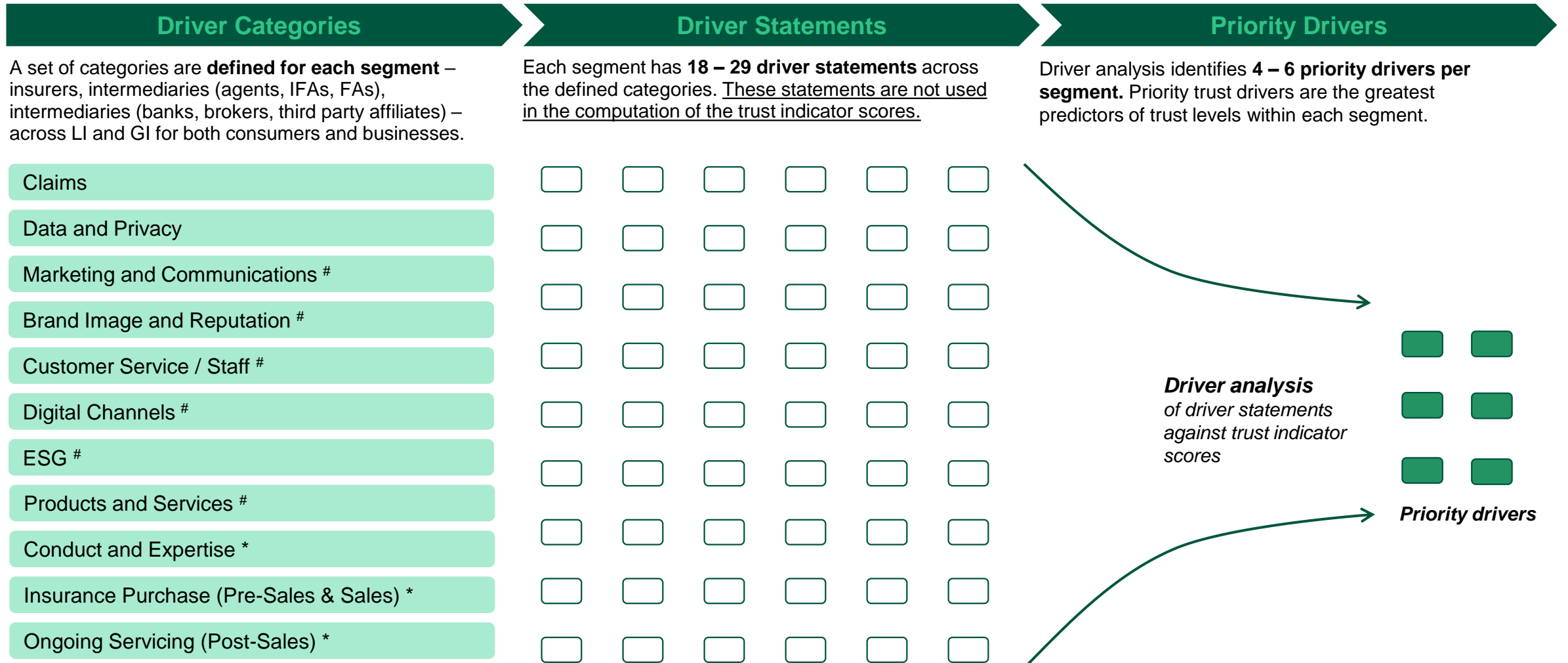
For illustrative purposes:



\* The industry FS Customer Trust Index score is the average of all respondents' FS Customer Trust Index score in that industry.

Note: While the same set of seven levers are leveraged, the weights for the levers across Consumer and Business segments differ. Hence, Forrester does not recommend a direct score comparison across the various Consumer and Business segments.

# Driver analysis was conducted against trust indicator scores to identify priority drivers, which are the greatest predictors of trust levels, within each segment



\* Only applies to intermediaries (insurance agents, IFAs, and FAs).  
 # Does not apply to intermediaries (insurance agents, IFAs, and FAs).



# Consumer - Ranking of trust levers by impact

	Life Insurers	LI Intermediaries	General Insurers	GI Intermediaries
1	Integrity	Consistency	Accountability	Empathy
2	Competence	Competence	Dependability	Consistency
3	Dependability	Dependability	Competence	Accountability
4	Accountability	Accountability	Empathy	Competence
5	Consistency	Integrity	Integrity	Integrity
6	Empathy	Transparency	Transparency	Dependability
7	Transparency	Empathy	Consistency	Transparency

# Business - Ranking of trust levers by impact

	Life Insurers	LI Intermediaries	General Insurers	GI Intermediaries
1	Competence	Competence	Empathy	Integrity
2	Consistency	Transparency	Consistency	Empathy
3	Transparency	Empathy	Transparency	Dependability
4	Accountability	Accountability	Dependability	Competence
5	Integrity	Consistency	Competence	Accountability
6	Dependability	Integrity	Accountability	Consistency
7	Empathy	Dependability	Integrity	Transparency

# About ICCSC

---

The Insurance Culture and Conduct Steering Committee (ICCSC) was established in December 2019 as an industry initiative involving the Monetary Authority of Singapore (MAS) with General Insurance Association (GIA), Life Insurance Association Singapore (LIA Singapore) and Singapore Reinsurers' Association (SRA) as founding members, to foster sound culture and strengthen standards of conduct among insurers in Singapore. The Association of Financial Advisers (AFAS) and Singapore Insurance Brokers Association (SIBA) joined ICCSC subsequently.

The ICCSC, chaired by Dr Khoo Kah Siang, Chief Executive Officer, Manulife (Singapore), comprises members from 11 insurers, reinsurers, brokers, financial advisory and consultancy firms in Singapore. These members have responsibilities in business, distribution, risk management, and compliance. It monitors trends and identifies emerging issues, collaborates with MAS on initiatives such as industry self-assessments and the development of best practice guides, and champions adoption of good practices by the insurance industry including distributors.

# About Forrester

---

Forrester (Nasdaq: FORR) is one of the most influential research and advisory firms in the world. We help leaders across technology, customer experience, digital, marketing, sales, and product functions use customer obsession to accelerate growth. Through Forrester's proprietary research, consulting, and events, leaders from around the globe are empowered to be bold at work — to navigate change and put their customers at the center of their leadership, strategy, and operations. Our unique insights are grounded in annual surveys of more than 700,000 consumers, business leaders, and technology leaders worldwide; rigorous and objective research methodologies, including Forrester Wave™ evaluations; 100 million real-time feedback votes; and the shared wisdom of our clients. To learn more, visit [Forrester.com](https://www.forrester.com).



# Measuring Customer Trust in Insurance

A Trust Indicator Survey Report published by the  
Insurance Culture & Conduct Steering Committee

## Trust Index Sub-Committee

**Karin Winbauer Bagge – Chairperson**  
**Khoo Kah Siang**  
**Gina Lim**  
**Premila Sivalingam**  
**Jeslyn Tan**

## Executive Sponsors

**Chan Wai Kit**  
**Ho Kai Weng**

## Communication and Publication

**Ong Kian Peng**

## Insurance Culture and Conduct Steering Committee

**Khoo Kah Siang – Chairperson**  
**Ben Tan**  
**Eric Pooi**  
**Karin Winbauer Bagge**  
**Kelvin Lim**  
**Ng Leng Leng**  
**Ong Kian Peng**  
**Sean Goh**  
**Steven Leong**  
**Vincent Ee**  
**Wong Sze Keed**