Etiqa's Media Clippings of May 2022

(30 May 2022)

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31 May 2022, The Vibes

Etiqa introduces, BYKE, ACTYVE insurance plan to protect cyclists



Etiqa General Insurance Berhad (EGIB) believes that cyclists deserve the peace of mind when it comes to their bicycles and has introduced new insurance plans called BYKE and ACTYVE. – ALIF OMAR/The Vibes, May 31, 2022



BY
Saktesh Subramaniam

KUALA LUMPUR – Obtaining insurance for cyclists and their equipment seems unheard of, but the pedal-powered two-wheelers and their riders deserve the protection of their own on the road.

Etiqa General Insurance Berhad (EGIB) believes that cyclists deserve the peace of mind when it comes to their bicycles and has introduced new insurance plans called BYKE and ACTYVE.

While BYKE serves to provide coverage to the bicycles, ACTYVE protects its riders from accidents.

In conjunction with L'Étape Malaysia by Tour de France, EGIB's new insurance plans aim to bridge the gap between policymakers and the cycling community.

EGIB chief executive officer Fukhairudin Mohd Yusof said that an important aspect of creating a new cycling insurance plan is to acknowledge the community's needs.

"We can't function as a product that only comes in after something unfortunate has happened.

"We are exploring ways to achieve the goal of being closer to the cycling society, and being a part of the L'Étape experience gives us great honour," he told The Vibes.



The new plans are scheduled to be introduced on June 3 in conjunction with world bicycle day, which is also one day before the inaugural L'Étape Malaysia bicycle race for amateurs at the Desaru Coast on June 4.

"This plan has been in the works for a while. Before the pandemic, it was estimated that there were around 300,000 cyclists in Malaysia.

"During the pandemic, however, cycling saw a 300% increase in interest and now there is an estimated 900,000 riders all over the country.

"We are of the opinion that they and their bicycles need protection, and this was the idea that sparked the insurance plans."

As an avid cyclist himself, Fukhairudin said it gives him the great privilege to be a part of the Tour de France event.

"I feel honoured because Tour de France recognises Malaysia as a country that takes cycling seriously.

"This is a recognition similar to the World Cup being staged here in Malaysia," he said.

For the riders of L'Étape, they will be protected under the ACTYVE plan, which covers amateur sports activities including events and competitions.

"Riders will use the YAS mobile application and their coverage will take effect once the insured rider activates the app.

"After the event, riders can still use both these insurance plans for their personal use based on the 'pay as you use' system," said Fukhairudin.

Speaking on how BYKE and ACTYVE would benefit Malaysian cyclists, he said the goal is to give riders a financial safety net if things turn out unfavourably.

"Insurance is about providing peace of mind, while also encouraging people to be safe.

"We want to promote safety because if something bad does happen, they need not worry as they will be covered."

For the value of the policies, ACTYVE has a fixed sum insured of RM 10,000 which covers death and total permanent disablement, and RM 2,000 for medical expenses and personal effects.

BYKE meanwhile is a policy that is based on a reimbursement basis.

"We will not want to impose a certain value, however, there is a certain limit. It will be based on the agreed value when someone signs up for the policy," he added.

L'Étape Malaysia offers two route options – 140km and 60km – and covers five categories for both distances, namely individual men, individual women, men's team, women's team as well as mixed team.

The Vibes is the official media partner for L'Étape Malaysia, and is participating in two teams sponsored by the Vinod Sekhar Foundation.

The Vibes is a Petra News company which also publishes the Bahasa Malaysia portal Getaran. – The Vibes, May 31, 2022.

27 May 2022, The Edge Market
Etiqa launches its first ESG Fund

ESG

Etiqa launches first ESG fund

theedgemarkets.com / theedgemarkets.com
May 27, 2022 14:06 pm +08



Eng: With greater awareness of the impact of climate change and risks arising from improper human capital management, investors have seen how ESG funds have proven to be safer havens through volatile markets in the longer term.

KUALA LUMPUR (May 27): Etiqa, the insurance and takaful arm of Maybank Group, has launched its first environmental, social and governance (ESG) fund that will appeal to investors looking to invest in companies whose activities are linked to sustainable investment themes over the medium- to long-term period.

Etiqa chief strategy officer Chris Eng said the introduction of the Premier Global Sustainable Equity Fund (PGSEF) is in line with the company's own sustainability journey, which began in earnest in 2019, and is encapsulated within its sustainability statement, which lays out its ambitions in terms of engaging with its clients, partners and stakeholders.

"With greater awareness of the impact of climate change and risks arising from improper human capital management, investors have seen how ESG funds have proven to be safer havens through volatile markets in the longer term," he said in a statement on Friday (May 27).

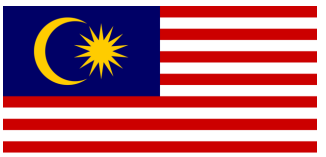
"While the recent spike in commodity prices, in part due to the Russia-Ukraine war, has led to a surge in the value of fossil fuel-related investments, with the longer term shift in public opinion towards greater economic and social sustainability, coupled with physical risks arising from climate change, it is in all likelihood that the returns for ESG funds shall revert back to and sustain the outperformance that we have been seeing over the past four years.

"Certainly, the continued inflow of money into ESG funds bodes well for those looking to invest in less volatile assets that will be around in the longer term," he added.

PGSEF is the latest fund offering from Etiqa that individuals can invest in through investment-linked plans such as Dynamic Invest, Smart Wealth and Smart Flexi Plus. The plans are underwritten by Etiqa Life Insurance Bhd and are available via Maybank.

The fund is managed by JP Morgan Asset Management and Natixis Investment Managers International.

27 May 2022, The Star
Etiqa launches its first ESG Fund



TheStar Log In

TOPICS : Urban Biodiversity | True or Not | Flood Alert >

Etiqa unveils its first ESG fund

INVESTMENT

Friday, 27 May 2022 3:07 PM MYT



Etiqa chief strategy officer Chris Eng

KUALA LUMPUR: Etiqa has launched its first environmental, social and governance (ESG), the Premier Global Sustainable Equity Fund (PGSEF).

The insurance and takaful arm of Maybank Group said the fund has been especially designed to deliver performance through investments in companies whose activities are linked to sustainable

Etiqa chief strategy officer Chris Eng said the introduction of PGSEF is in line with Etiqa's very own sustainability journey which began in earnest in 2019 and is encapsulated within its sustainability statement which lays out its ambitions in terms of engaging with clients, partners, and stakeholders.

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27 May 2022, Utusan Malaysia
Etiqa launches its first ESG Fund

Utusan Malaysia
LOG KELUAR LANGGAN

UOB Forging a sustainable future Find out more

EKONOMI KEWANGAN KORPORAT PRODUK

Etiqa lancar Dana ESG pertama

Oleh UTUSAN MALAYSIA 27 Mei 2022, 5:32 pm

PETALING JAYA: Etiqa melancarkan Dana ESG (Alam Sekitar, Sosial dan Tadbir Urus) pertamanya, Premier Global Sustainable Equity Fund (PGSEF).

Dana itu dicipta khas untuk menyampaikan prestasi melalui pelaburan dalam syarikat-syarikat yang mempunyai aktiviti-aktiviti pelaburan kelestarian dalam jangka masa sederhana dan panjang.

Menurut Etiqa, Dana ESG itu merupakan tawaran terbaharu untuk individu melabur melalui pelan insurans berkaitan pelaburan seperti Dynamic Invest, Smart Wealth dan Smart Flexi Plus.

Jelasnya, pelan-pelan berkenaan diunderait oleh Etiqa Life Insurance Berhad dan boleh diperolehi melalui Maybank.

"Diuruskan oleh pengurus dana berpengalaman, J.P. Morgan Asset Management dan Natixis Investment Managers International, PGSEF memberi peluang kepada para pelanggan untuk melabur dalam syarikat yang mempunyai kelayakan kelestarian dan asas bisnes global terbaik.

"Dengan pilihan konsumer serta sikap umum semakin matang, trend dana ESG akan sentiasa berkembang menguasai arus pelaburan. Pembuat polisi sedang mengatur matlamat sosial serta alam sekitar, ESG mencipta peluang keemasan untuk peneraju perubahan," katanya dalam kenyataan.

Ketua Pegawai Strategi Etiqa, Chris Eng berkata, syarikat berbesar hati memperkenalkan Premier Global Sustainable Equity Fund (PGSEF), dana ESG pertama Etiqa yang akan menarik pelabur-pelabur untuk melabur dalam syarikat yang mempunyai standard ESG yang lebih ketat.

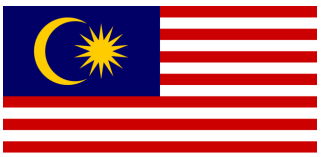
Kata beliau, pengenalan PGSEF selari dengan perjalanan kelestarian Etiqa sejak 2019 dan termaktub dalam Kenyataan Kelestarian syarikat yang menyatakan cita-citanya dalam melibatkan klien, rakan dan pemegang taruh.

"Dengan peningkatan kesedaran tentang impak perubahan iklim serta peningkatan risiko daripada pengurusan sumber manusia yang kurang tepat, para pelabur melihat dana ESG sebagai satu inisiatif yang lebih selamat dalam mengharungi pasaran yang tidak menentu dalam jangka masa yang lebih panjang.

"Dengan peningkatan harga komoditi akibat daripada peperangan Ukraine-Russia baru-baru ini, turut meningkatkan nilai pelaburan berkaitan bahan api fosil, dengan anjakan pendapat umum yang cenderung kepada Kelestarian Sosial dan Ekonomi, digabungkan dengan risiko fizikal daripada perubahan iklim, berkemungkinan tinggi pulangan dana ESG mampu mengekalkan prestasi yang telah kita lihat sepanjang empat tahun yang lalu.

"Semestinya pengaliran tunai kedalam dana ESG ini adalah petanda baik untuk mereka yang mencari aset yang lebih stabil dalam jangka masa yang lebih panjang," katanya. – UTUSAN

May 2022
Etiqa Mentions - Malaysia



Time	Headline	Media Outlet	Link
27-May-2022 09:42AM	Maybank 1QFY21 Net Profit At RM2.04 Billion	Business Today	https://www.businesstoday.com.my/2022/05/27/maybank-1qfy21-net-profit-at-rm2-04-billion/
26-May-2022 05:48PM	Maybank catat untung RM2.04 bilion	Sinar Harian	https://www.sinarharian.com.my/article/204202/BISNES/Maybank-catat-untung-RM204-bilion
26-May-2022 03:44PM	Maybank posts net profit of RM2.04b in Q1 FY2022	Malay Mail	https://www.malaymail.com/news/money/2022/05/26/maybank-posts-net-profit-of-rm204b-in-q1-fy2022/8942
26-May-2022 03:40PM	Maybank catat untung bersih RM2.04 bilion bagi suku pertama tahun kewangan 2022	BERNAMA	https://www.bernama.com/bm/ekonomi/news.php?id=2084936
26-May-2022 02:46PM	Maybank's net profits decline to RM2.04 bil in Q1 2022	The Vibes	https://www.thevibes.com/articles/business/61687/maybanks-net-profits-decline-to-rm2.04-bil-in-q1-2022
13-May-2022 08:27AM	Malaysia:Insurance & takaful market remains resilient despite uncertainties	Asia Insurance Review	https://www.asiainsurancereview.com/News/View-NewsLetter-Article/id/80164/Type/eDaily/Malaysia-Insurance-takaful-market-remains-resilient-despite-uncertainties
13-May-2022 03:45PM	Etiqa Life Insurance Berhad - Ratings Navigator	Fitch Ratings	https://www.fitchratings.com/research/insurance/etiqa-life-insurance-berhad-ratings-navigator-13-05-2022
16-May-2022 09:12AM	Etiqa - Key Operating Subsidiaries of Maybank Ageas Holdings Berhad	Fitch Ratings	https://www.fitchratings.com/research/insurance/etiqa-key-operating-subsidiaries-of-maybank-ageas-holdings-berhad-15-05-2022
16-May-2022 08:48AM	Etiqa General Takaful Berhad - Ratings Navigator	Fitch Ratings	https://www.fitchratings.com/research/insurance/etiqa-general-takaful-berhad-ratings-navigator-15-05-2022

6 May 2022, Marketing Interactive

Etiqa SG CMO: 'Fear-based marketing creates short-term results not long-lasting relationships'

MARKETING-INTERACTIVE

Etiqa SG CMO: 'Fear-based marketing creates short-term results not long-lasting relationships'

DEEPA CHEVI / 06 MAY 2022



It is a known fact that the online space has become increasingly crowded, with brands competing for consumers' attention. To cut through the clutter and stand out, Etiqa Singapore believes in humanising the insurance industry by putting people first and keeping ethical marketing in mind. CMO Shirley Tan (pictured) told *MARKETING-INTERACTIVE* that the company ensures ads are honest and trustworthy as it believes insurance is for the greater good.

"Brands guided by ethical marketing processes and standards will tend to evaluate all decisions from the business and moral perspective, keeping consumers' interests at heart," Tan said. According to her, Etiqa Singapore does not have fine prints on brochures in the spirit of being transparent to customers. Full policy contracts are also available on the website before purchase.

Previously, Etiqa relied very much on data-driven marketing to inform the development of new products and services for our consumers. However, Tan said there is a need to go one step further to combine technology and data strategies and incorporate a personalised approach following COVID-19. The insurer conducted customer focus groups to understand their needs in designing its products. and relied on insights derived from customers' enquiries to understand their concerns and feel that into continued improvements to Etiqa's product and service communications.

As consumers shifted to digital, Etiqa made sure to keep up by creating its online digital channel as early as 2016. Its online insurance brand, Tiq by Etiqa, was launched in 2018. While she did not specify how much of Etiqa's marketing budget has shifted to digital over the years, Tan said marketing budgets continue to shift and ad spend will be much more targeted, responsive, and effective across digital channels.

Etiqa is currently on Facebook, Instagram, and YouTube and its social media posts, in particular, are light-hearted and bright. This approach was also adopted for its recent campaign "Protect what lies ahead; cheering to a longer runway in life and celebrating the joy of longer runway in life".

Done in collaboration with ADK and inspired by an airline in-flight safety video, the campaign took a more lighthearted approach to the topic of insurance and built upon some universal truths and behaviour around protection that continue to deeply impact Singaporeans. The video features certain aspects of the airline safety messages that travellers are all familiar with, such as oxygen masks dropping from the panel above and securing oneself and securing oneself with the seatbelt

The idea for the campaign came about from wanting to appeal to audiences without any hard-hitting tales of life's crises with tragic reminders that disaster could strike them anytime, as they are only part of the story of life. Tan said:

> **While fear-based marketing may lead to short-term results, it is ineffective in creating long-lasting relationships with customers and building the brand.**

In addition to a dedicated webpage, Etiqa's campaign video was marketed via mainstream TV such as channels U, 5 and 8, as well as digital channels such as YouTube, paid and organic social and digital displays. Etiqa also works with Brave Communications for its PR efforts.

"While online channels are easier to measure and more cost-effective than offline channels, they do not have the personalised approach," Tan said, adding that both online and offline channels need to co-exist and integrate well to deliver the best outcome. "With the digital universe becoming incredibly saturated, it is right to re-examine offline marketing channels to create more authentic and personalised customer experiences," she added. While it does not currently have a presence on social media channels such as Snapchat and TikTok, Etiqa remains open to exploring avenues that its customers embrace.

6 May 2022, Marketing Interactive

Etiqa SG CMO: 'Fear-based marketing creates short-term results not long-lasting relationships'



Rise of user-generated content

A 2021 report by market research and consulting company Grand View Research revealed that the global user generated content (UGC) platform market size was valued at USD 2.97 billion in 2020 and is expected to expand at a compound annual growth rate (CAGR) of 26.6% from 2021 to 2028, with the APAC region forecasted to expand at the highest CAGR over the same period.

Additionally, a study by Australia-based content marketing platform Stackla found that 90% of consumers will trust UGC over traditional advertising. Nine in 10 (90%) believe that authenticity is important when deciding which brands they like and support, with 70% saying they would trust online opinions.

User-generated content (UGC) is popular nowadays and some brands such as Apple, BMW, Calvin Klein, Marc Jacobs and Starbucks, among others, have known to repost content created by followers. When asked how UGC makes the brand's marketing more personalised and relatable, Tan explained that consumers are the newest brand ambassadors and are now proactively taking steps to co-create brands. "They are no longer 'taking what we sell' but becoming prosumers. It will be interesting to see how companies continue to utilise user-generated content for effective word of mouth marketing," she said.

Jumping onboard the UGC trend, Etiqa launched TiqTribe, a social rewards platform that brings crowdsourcing knowledge, experiences, and inspirations for all to live life to the fullest. The platform supports UGC by rewarding activity on its community platform. For instance, participants can earn additional points by sharing tips and experiences with other users.

Evolution of the marketer's role and trends to look out for

Without a doubt, marketing has changed over the years and Tan said CMOs nowadays are challenged to function as chief growth officers. They are also now required to equip themselves with digital and technical expertise to adjust to the new normal. "A deep understanding of psychology is now required to understand consumers' behaviour and create memorable experiences that eventually drive purchase decisions," she said.

At the same time, using analytics to demonstrate the actual return on investment and business value of marketing is now a baseline. Being able to understand statistics and use that to develop actionable data-driven insights will become increasingly important in building data and insights-driven marketing organisations that are agile and resilient, she said.

Meanwhile, the key marketing trends that Tan is excited about are hyper-personalisation and the SG agenda. According to Tan, delivering a great customer experience is now made possible with AI and real-time data delivering more relevant content, product, and service information to each user. This approach takes personalised marketing a step further across all communication channels and throughout all stages of the customer journey.

Meanwhile, ESG has become an increasing priority for the insurance services sector as well. ESG is expected to become something companies leverage as a trend to deliver more relevant products and services while satisfying the needs of purpose-driven consumers. "Businesses moving to the "social purpose model", which brings intangible benefits to customers – the emotional, aspirational type of benefits- will continue to do well," Tan added.

May 2022
Etiqa Mentions - Singapore



Time	Headline	Media Outlet	Link
13-May-2022 08:27AM	Malaysia:Insurance & takaful market remains resilient despite uncertainties	Asia Insurance Review	https://www.asiainsurancereview.com/News/View-NewsLetter-Article/id/80164/Type/eDaily/Malaysia-Insurance-takaful-market-remains-resilient-despite-uncertainties
12-May-2022 05:01PM	Highlights from Seedly Personal Finance Festival 2022 Day 1	Blog Seedly	https://blog.seedly.sg/seedly-personal-finance-festival-2022-day-1/
08-May-2022 10:30AM	4 Ways To Save On Travel Insurance	The Independent Singapore	https://theindependent.sg/4-ways-to-save-on-travel-insurance/
06-May-2022 11:10AM	Etiqa SG CMO: 'Fear-based marketing creates short-term results not long-lasting relationships'	Marketing Singapore	https://www.marketing-interactive.com/etiqa-singapore-fear-based-marketing
30-May-2022 08:32AM	Insurance for electric cars can go up to S$5,000 a year	The Business Times	https://www.businesstimes.com.sg/transport/insurance-for-electric-cars-can-go-up-to-s5000-a-year
28-May-2022 10:50PM	Everything you need to know about HDB fire insurance in Singapore	AsiaOne	https://www.asiaone.com/money/everything-you-need-know-about-hdb-fire-insurance-singapore
26-May-2022 11:28AM	Everything You Need To Know About HDB Fire Insurance in S'pore	MSN Singapore	https://www.msn.com/en-sg/money/news/everything-you-need-to-know-about-hdb-fire-insurance-in-s-pore/ar-AAXJKff
26-May-2022 08:20AM	Asia:Peer review shows profiles of selected insurers generally support ratings	Middle East Insurance Review	https://www.asiainsurancereview.com/News/View-NewsLetter-Article/id/80289/Type/eDaily
23-May-2022 08:00AM	Best Endowment Plan Singapore: Great Eastern, OCBC, DBS Savvy, NTUC, Prudential	MoneySmart Blog	https://blog.moneysmart.sg/invest/endowment-plans-singapore/
19-May-2022 04:22AM	汇川技术：易方达基金、富国基金等62家机构于5月10日调研我司	搜狐新闻-搜狐	https://www.sohu.com/a/548503669_115377

11 May 2022, Marketing Interactive

Etiqa Philippines Partners with Igloo to launch mobile insurance in digital platform



MARKETING-INTERACTIVE

Etiqa PH partners with Igloo to launch mobile insurance in digital portal

CORA LLAMAS / 11 MAY 2022



The damage to mobile devices can be stressful, inconvenient, and expensive for their users. As of 2021, the 82.3 million people in the **Philippines** using their mobile phones are vulnerable to the top two common causes of phone damage: dropping them on the ground, or unknowingly letting them fall from their pocket. To protect the users from the considerable costs of these incidents, unified insurer Etiqa Philippines and Insurtech company Igloo have collaborated to launch gadget insurance plans for Filipinos.

Etiqa PH president and CEO Rico Bautista; Etiqa EVP, head of group and general insurance Glenn Navea; and Igloo country manager Mario Berta recently signed an MOU to mark the collaboration.

"Etiqa is proud to partner with Igloo. Our values are aligned in offering insurance for every Filipino, and emphasized in Etiqa's Humanizing Insurance tagline. This collaboration is a good example of two innovative companies coming together to meet the changing needs of digital users today," said Navea. "We are offering some peace of mind to our customers through affordable phone and electronic protection products. They don't need to worry that their gadget investments are not well taken care of beyond their warranty coverage."

Etiqa's clients can enjoy simple, easy end-to-end customer experience made possible by digital platforms and technology. Users with **mobile phones** that are brand new or up to 18 months old can avail of the Cracked Screen Protection and Electronics Protection, and/or file claims immediately and digitally through the Igloo portal. With two options available, they may opt to either have the damage assessed and repaired in over 100 Igloo-accredited repair centers in the country, or choose to have it repaired by a non-accredited repair center and file for reimbursement.

Either way, the mobile phone users must pass through the easy–to-use Igloo portal before a repair is done. The portal will ask for submission and inputs of the gadget's details, invoice, IMEI, receipt, and contact information. Only two claims can be filed during the policy period unless total loss.

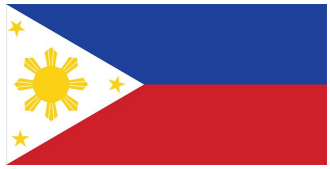
The falls that usually crack the electronic gadget's screen are covered specifically by Cracked Screen Protection. Meanwhile, Electronics Protection and 360-degree phone and tablet protection covers not just the phone screen, but the entire device, against damages coming out of an accidental fall or spilling of liquid.

"The work from home and home school setup during the pandemic has allowed many to realize that gadgets are more than just status symbols. These devices have become a 'new normal' necessity for people to continue with their education, careers, businesses, and other activities," Bautista said. "However, getting mobile insurance usually comes as the last thing in the buyers' minds since they have often spent so much already on their phones. We understand their concerns and want our customers to have a safety net if, in case, an unfortunate incident occurs, and their gadget becomes damaged."

"Making immediate replacement for damaged gadgets is impossible for many. However, mobile insurances might just be the best lifesaver for that," Berta said. "For a very affordable price and digital technology, our customers can go back to using their mobile phones without having their lives disrupted."

Etiqa PH's phone protection plans are among their first of many efforts to dive into the insurtech world as part of their continuous dedication to offering unified life and non-life insurance products to Filipinos. In the insurance business for over 40 years, the company is known for fast, prompt, and reliable service through life, health, and non-life insurance products.

May 2022
Etiqa Mentions - Philippines



Time	Headline	Media Outlet	Link
06-May-2022 05:29AM	Pinay Pride: Women in tech trailblaze digital Innovations Celebrates 15 years in the e-Commerce business	Erica Yu-B	https://www.ericayub.com/2022/04/pinay-pride-women-in-tech-trailblaze.html
02-May-2022 04:50PM	Etiqa PHL ties up with Igloo | Roderick Abad	Head Topics	https://headtopics.com/ph/etiqa-phl-ties-up-with-igloo-roderick-abad-26096497
02-May-2022 12:01AM	Etiqa PHL ties up with Igloo	BusinessMirror	https://businessmirror.com.ph/2022/05/02/etiqa-phl-ties-up-with-igloo/
15-May-2022 02:24AM	Insurtech firm offers mobile phones protection	The Daily Tribune	https://tribune.net.ph/index.php/2022/05/15/insurtech-firm-offers-mobile-phones-protection/
14-May-2022 09:15PM	Etiqa PH partners with insurtech company Igloo to simplify mobile insurance	Manila Standard	https://manilastandard.net/pop-life/314228449/etiqa-ph-partners-with-insurtech-company-igloo-to-simplify-mobile-insurance.html
14-May-2022 12:01AM	Should you get gadget insurance?	BusinessMirror	https://businessmirror.com.ph/2022/05/14/should-you-get-gadget-insurance/