



Etiqa's Media Clippings of April 2026
(1 – 30 April 2026)



PEOPLE | SUCCESS | LIFESTYLE

BUSINESSTODAY

LETTERS

Why Maybank's Latest Numbers Say A Lot About Life Across ASEAN

By Business Today Editorial April 30, 2025



Maybank says it reached 1.49 million people in 2025 through programmes designed to make everyday finance more accessible. The bank channelled RM29.41 billion into social initiatives over the year, as it pushes a strategy that puts impact alongside profit.

This latest update sits within a bigger picture. Since 2014, Maybank's programmes have reached 5.76 million people, with more than RM76 billion mobilised.

The bank is now moving into its next phase under its ROAR30 plan, with a clear focus on widening access for lower-income groups and small businesses that often struggle to secure financing.

A large part of that comes down to practical support. In 2025, over 490,000 customers received affordable loans, insurance or repayment assistance. That includes individuals buying homes or cars, as well as small businesses trying to stay afloat or grow. In total, RM29.33 billion was disbursed, with the bulk going to micro, small and medium enterprises.



Insurance coverage also played a role in the push, extending basic protection to hundreds of thousands of people who might otherwise go without it.

Beyond banking, Maybank is scaling its Social Empowerment efforts. More than 110 programmes ran in 2025 alone, reaching close to a million people. These initiatives focus on education, community development and environmental protection, with over RM77 million channelled into them for the year.

Education remains a big part of the picture. More than 500,000 students and young people benefited from scholarships, bursaries and financial literacy programmes.



Flagship scholarships continue to support higher education, while initiatives like CashVille Kidz introduce money management skills early. There's also a push to get more rural students into STEM through programmes like MARK, helping to close opportunity gaps.

Community programmes are just as wide-reaching, supporting over 400,000 people in 2025. Efforts like R.I.S.E. and Maybank Women Eco-Weavers focus on building sustainable incomes, especially for women and underserved groups. These initiatives are expanding across the region, with new activity in countries such as Cambodia and the Philippines, and youth-led projects adding a cross-border dimension.

Environmental work is also part of the mix. Maybank is supporting conservation efforts for the critically endangered Malayan tiger by working with WWF Malaysia to patrol large forest areas and protect its habitat. It's a reminder that economic progress and environmental protection are increasingly linked.

Driving much of this is the Maybank Foundation, the Group's social impact arm, which invested RM37.66 million in 2025 alone. Additional funds from Maybank Islamic and Etika contributed to bursaries, entrepreneurship and community programmes, extending support to thousands more people. As ROAR30 unfolds, Maybank commits to inclusive growth via partnerships and innovation.

14 April 2026, Insurance Asia Amran Hassan, Etiqa Chief Strategy Officer shared insights on how the insurance industry is impacted by Artificial Intelligence.



Malaysian insurance consumer behaviour remains unchanged despite digital shift

Whether a tool is powered by AI or people doesn't matter.

Customer behaviour around insurance has remained largely unchanged over the past five decades, with customers still prioritising convenience for simple products but relying on human relationships for more complex decisions, according to Amran Hassan, chief strategy officer at Etiqa.

Speaking at the Growing Malaysia's Insurance Market: Health Value, Distribution Innovation & Customer Loyalty panel at the Asian Banking & Finance and Insurance Asia Summit – Malaysia, moderated by Mok Wan Kong, Partner – RMP & EIP, Head of Insurance at KPMG in Malaysia, panellists were asked what insurance needs to deliver more value.

Hassan said customer expectations remain consistent regardless of whether services are powered by AI or human agents.

"From an insurance standpoint, if you want to buy travel insurance, digital works because it's such a simple product. But for a life and family product, it's inherently a more complex product," he said.

As a result, he added, insurance continues to depend on human relationships, with agents and intermediaries playing a central role in guiding customers through complex decisions.

Join Insurance Asia community

Your e-mail address

Ho Teck Seng, president and country head at Sun Life Malaysia, said complex insurance products remain a key barrier to digital adoption.

"Right now, even though they have the digital channel, the user experience is not up to expectations. Once it fails a couple of times, they go back to traditional agents," he said.

Tricia Mallika Appaduray, chief compliance and sustainability officer at Berjaya Sampo Insurance, said a similar split persists, but younger, more digitally savvy customers are increasingly comfortable bypassing agents for simple products.

For straightforward covers such as motor insurance, most consumers now compare prices and benefits online.

She said this shift is pushing insurers to apply AI to simpler processes, while retaining human judgment for more complex cases.

"I think it is the right time for us to embrace AI... We can use it for underwriting, very simple underwriting, when we get AI to do it for us, rather than an underwriter. Also, for claims, if it's a very straightforward claim rather than having an adjuster or claims handler look at it, we feed it into AI," she said.

Ho added that the real challenge is not individual tools, but the underlying systems and processes.

Sun Life has had to invest in core platforms and modernise legacy products, even though the benefits are not immediately visible.

He said such investments only deliver around 25% of potential gains initially, with the remaining 75% dependent on process redesign, skills development, and change management.



Date	Headline	Media Outlet	URL Link
30/04/2026	马银行ROAR30策略启航 百亿科技投资不影响股息	Nanyang Siang Pau / 南洋商报	https://www.enanyang.my/news/20260430/Finance/1237632
30/04/2026	马银行ROAR30策略启航 百亿科技投资不影响股息	News KLSE Screener	https://www.klsecreeper.com/v2/news/view/1712799/%E9%A9%AC%E9%93%B6%E8%A1%8C%r%30%E7%AD%96%E7%95%A5%E5%90%AF%E8%88%AA-%E7%99%BE%E4%BA%BF%E7%A7%91%E6%8A%80%E6%8A%95%E8%B5%84%E4%B8%8D%E5%BD%B1%E5%93%8D%E8%82%A1%E6%81%AF
30/04/2026	Why Maybank's Latest Numbers Say A Lot About Life Across ASEAN	Business Today	https://www.businesstoday.com.my/2026/04/30/why-maybanks-latest-numbers-say-a-lot-about-life-across-asean/
30/04/2026	Daily Express - Maybank allocated RM29.4b for social impact in FY2025	Daily Express	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202604/20260430/news-1445175-20260430-2325-177507349646.pdf
30/04/2026	Persatuan Insurans Am Malaysia lantik semula Ng Kok Kheng sebagai Pengerusi bagi penggal 2026-2028	Dagang News	https://www.dagangnews.com/article/terkini/persatuan-insurans-am-malaysia-lantik-semula-ng-kok-kheng-sebagai-pengerusi-bagi-penggal-2026-2028-68367
30/04/2026	Persatuan Insurans Am Malaysia lantik semula Ng Kok Kheng sebagai Pengerusi bagi penggal 2026-2028	Newswav	https://newswav.com/article/persatuan-insurans-am-malaysia-lantik-semula-ng-kok-kheng-sebagai-pengerusi-A2604_IDgrUO
30/04/2026	PIAM Signals Continuity With Ng Kok Kheng Re-Elected Chairman	Business Today	https://www.businesstoday.com.my/2026/04/30/piam-signals-continuity-with-ng-kok-kheng-re-elected-chairman/



Date	Headline	Media Outlet	URL Link
29/04/2026	Maybank mobilisasi RM29.41 bilion untuk impak sosial	News KLSE Screener	https://www.klscreeener.com/v2/news/view/1712135/maybank-mobilisasi-rm29-41-bilion-untuk-impak-sosial
29/04/2026	Maybank mobilisasi RM29.41 bilion untuk impak sosial	Berita Harian	https://www.bharian.com.my/bisnes/korporat/2026/04/1540033/maybank-mobilisasi-rm2941-bilion-untuk-impak-sosial
29/04/2026	Maybank Mobilised RM29.41 Bln For Social Impact In FY2025	Bernamea Biz	https://www.bernamabiz.com/news.php?id=2550912
29/04/2026	Maybank allocates RM29.41 bil for social impact in FY2025	News KLSE Screener	https://www.klscreeener.com/v2/news/view/1712035/maybank-allocates-rm29-41-bil-for-social-impact-in-fy2025
29/04/2026	Maybank allocates RM29.41 bil for social impact in FY2025	The Edge Malaysia	https://theedgemalaysia.com/node/801800
23/04/2026	Insurance: Impact of climate change on insurance strategies	The Edge Malaysia	https://theedgemalaysia.com/node/800181
23/04/2026	Insurance: Impact of climate change on insurance strategies	News KLSE Screener	https://www.klscreeener.com/v2/news/view/1708187/insurance-impact-of-climate-change-on-insurance-strategies



Date	Headline	Media Outlet	URL Link
17/04/2026	Moving Beyond Headlines: Strengthening Malaysia's Health Care System Through Collaboration – Assoc Prof Dr M. Murallitharan	CodeBlue	https://codeblue.galencentre.org/2026/04/moving-beyond-headlines-strengthening-malysias-health-care-system-through-collaboration-assoc-prof-dr-m-murallitharan/
14/04/2026	Malaysian insurance consumer behaviour remains unchanged despite digital shift	Insurance Asia	https://insuranceasia.com/event-news/malaysian-insurance-consumer-behaviour-remains-unchanged-despite-digital-shift
09/04/2026	仍获3大基金股东力挺 KIP产托不惧税制调整影响	See Hua Daily News / 诗华日报	https://news.seehua.com/post/1465732
09/04/2026	仍获3大基金股东力挺 KIP产托不惧税制调整影响	News KLSE Screener	https://www.klscreeener.com/v2/news/view/1700099/%E4%BB%8D%E8%8E%B73%E5%A4%A7%E5%9F%BA%E9%87%91%E8%82%A1%E4%B8%9C%E5%8A%9B%E6%8C%BA_KIP%E4%BA%A7%E6%89%98%E4%B8%8D%E6%83%A7%E7%A8%8E%E5%88%B6%E8%B0%83%E6%95%B4%E5%BD%B1%E5%93%8D
09/04/2026	仍获3大基金股东力挺 KIP产托不惧税制调整影响	Oriental Daily News / 东方日报	https://www.orientaldaily.com.my/news/business/2026/04/09/809889



联合早报

LIANHE ZAOBAO



联合早报



The conflict in the Middle East disrupts flights. Business: Tourism insurance consultation has increased, but premiums have not been adjusted.

Xiao Zibai
Released / April 1, 2026 16:09



Since the outbreak of the war in Iran, insurance inquiries received by insurance parties about flight delays or cancellations have increased, but the official claims received have remained stable. (Archive photo)



Set as the preferred source of Google News

The situation in Iran has been turbulent, causing flights to be disrupted or suspended one after another; local insurance companies interviewed said that there is an increasing trend in travel insurance-related consultations about flight mutations, and more and more travelers tend to buy travel insurance early, but premiums have not risen.

The situation in the Middle East is still unclear. Some airlines, including Singapore Airlines, Cathay Pacific and Lufthansa, have temporarily suspended flights to and from Dubai until the end of May.

In response to whether there have been more inquiries and claims recently, a spokesman for Singlife replied to the inquiry of Lianhe Morning Post: "The company is currently paying close attention to the claim application. There is indeed an increasing trend in inquiries related to flight cancellation, but the claim settlement situation still has to be evaluated one by one according to the terms of individual policy and the reasons for flight cancellation.

Chen Xueli, Chief Marketing Officer of Etiqa, mentioned in an interview that although the number of customer inquiries has increased, formal claim applications remain stable, and the number of claims directly related to the conflict has not increased significantly so far.

In this "sensitive period", it helps to strengthen consumers' risk awareness. According to Chen Xueli's observation, more and more travelers choose to take out insurance plans with a wide range of coverage and tend to buy travel insurance early.

The situation caused by the war is generally not covered by insurance.

It is worth mentioning that travel insurance on the market usually excludes war conditions from the scope of coverage. Insurance companies generally do not provide coverage for any loss of property or health trauma as long as they are caused by military operations, civil wars, rebellions or the forced closure of airspace by the government.

Chen Xueli reminded that the terms of different insurance companies and different products may be different. Travelers should refer to the specific policy documents and coverage, and carefully choose the policy that is suitable for their own situation.

If the passenger only transfers through the Middle East, once the flight is canceled, will it also be classified as a war-related risk?

Chen Xueli responded, "If the transit itinerary is affected by the continuous closure of the airspace, flight cancellation or route rerouting due to the ongoing conflict, the insurance company will usually assess whether the situation is directly excluded from war-related liability or within the conventional guarantee of the obstruction of normal travel itinerary."

For example, she said that flight delays or cancellations caused by airline operational decisions may be handled differently from those caused by conflicts.

It is very important to ensure overseas medical treatment or emergency repatriation.

A spokesman for the Singapore General Insurance Association reminded that expenses such as overseas medical treatment or emergency repatriation may be as high as five or six digits. When purchasing travel insurance, you should ensure that the policy covers appropriate coverage, such as emergency medical rescue, itinerary cancellation, postponement or shortening, flight delay or detour, and personal accidents.

Edjia reminds travelers to follow all the travel advice of the [Ministry of Foreign Affairs of Singapore](#) and to fully understand the latest developments of the destination before confirming the itinerary.

"We also suggest that travelers buy travel insurance as early as possible. The current situation is unpredictable and may change at any time. It is very important to make a good guarantee before the situation suddenly changes.



Date	Headline	Media Outlet	URL Link
13/04/2026	How to plan a trip amid the Middle East conflict, according to travel experts	The Straits Times	https://www.straitstimes.com/life/travel/how-to-plan-a-trip-amid-the-middle-east-conflict-according-to-travel-experts
10/04/2026	Travelling To Japan In 2026 – What To Do When There's A Natural Disaster & Important Apps To Download Beforehand	The Smart Local	https://thesmartlocal.com/read/japan-safety-guide/
09/04/20...	Etiqa and AIA Singapore Partner to Grow Takaful Solutions	The Active Age	https://activeage.co/etiqa-and-aia-singapore-partner-to-grow-takaful-solutions/
01/04/2026	中东冲突打乱航班 业者：旅游保险咨询增加但保费未调	Lianhe Zaobao / 联合早报	https://www.zaobao.com.sg/finance/singapore/story20260401-8810869

18 April 2026, The Manila Post Etqa Philippines Reinforces financial strength, underscoring long-term commitment to policyholders



Etqa Philippines: A Long-Term Partner for Protection, Progress, and Peace of Mind

By Alan Bahmooda April 18, 2025 30



Etqa Philippines offers a comprehensive portfolio of life, non-life, and Takaful products designed to address diverse protection needs across its core segments, geographic regions, and beliefs. Its composite model enables the company to serve individuals, families, and businesses with solutions that support both everyday protection and long-term financial security.

This breadth is supported by a strong distribution and service network. Etqa maintains an exclusive bancassurance arrangement with Maybank Philippines, alongside established relationships with brokers, agencies, and corporate partners. Complementing this reach is a nationwide network of more than 1,500 accredited hospitals and clinics and over 16,000 doctors, ensuring policyholders have reliable access to insurance, healthcare services, and efficient claims support.

The company's Takaful offering further expands access to ethical protection solutions for underserved Muslim communities, while its in-home life and non-life products continue to broaden coverage for the wider population.

Underlying these initiatives is a clear strategy of sustained investment in technology, people, and distribution. Etqa Philippines continues to enhance digital claims processing, customer service platforms, and operational systems that improve transparency, efficiency, and the overall customer experience. At the same time, ongoing training and professional development programs strengthen the capabilities of employees, agents, and partners.

The company's stability is reinforced by measurable indicators of financial strength and operational resilience. Solid capital and solvency metrics, a consistent record of claims payments, recognized industry awards, and strategic partnerships all serve as tangible proof points of Etqa's ability to deliver on its commitments. These fundamentals provide stakeholders with clear assurance and help address and neutralize unfounded market speculation.

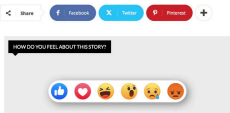
For regulators, brokers, and institutional partners, Etqa Philippines remains focused on transparency, responsible governance, and compliance with regulatory standards, contributing to the continued development of a stronger and more inclusive insurance ecosystem.

Beyond business operations, Etqa's long-term commitment is also reflected in its community initiatives. The company has supported clean-water projects in Zamboanga in 2022 and Alaminos, Pangasinan in 2025, alongside environmental programs and pandemic support for hospitals and frontline health facilities—demonstrating its commitment to protecting both lives and livelihoods.

All of these initiatives ultimately reflect Etqa Philippines' core brand promise of "Humanizing Insurance." For the company, insurance is not simply about policies and products—it is about people. Every investment in technology, every partnership, and every expansion of access is grounded in a single goal: serving customers better and providing them with protection, security, and peace of mind.

"As we look ahead, our strategy is centered on long-term growth in the Philippines by developing more relevant and accessible solutions for Filipinos," said Gladys Pascual, Head of Strategy & Transformation at Etqa Philippines. "This means continuing to strengthen our offerings across protection, investment, and retirement, while expanding our health footprint so we can serve even more communities nationwide. Ultimately, everything we do is anchored on our commitment to humanizing insurance and putting the customers we serve at the heart of our strategy."

Through sustained investment in people, systems, and partnerships, Etqa Philippines continues to strengthen its role as a trusted and enduring partner—one that remains firmly committed to protecting Filipino families, supporting businesses, and contributing to the country's long-term development.



Etqa Philippines continues to reaffirm its long-term commitment to the Philippine market—not as a short-term entrant, but as a strategic and permanent partner in expanding financial protection and supporting nation-building. At a time when trust and stability are essential in the insurance sector, the company underscores its enduring presence, financial strength, and growth strategy aimed at improving insurance penetration in the country, which currently remains at around two percent.

As part of the Etqa International Holdings, the insurance arm of Maybank Group—Etqa Philippines operates with a long-term perspective grounded in responsible growth, sound governance, and customer protection. The company continues to strengthen trust among policyholders, brokers, corporate partners, regulators, and the broader public by consistently delivering reliable protection and honoring its commitments.



- INSURANCE**
Epson Southeast Asia invites entries for The 17th Epson International Photo Awards 2025
- INSURANCE**
A Work Guide to 'treating your self better' is a brother's story
- INSURANCE**
How Five Welcomes South American Fans: From the Home Front to Filipino Gato's Cove
- INSURANCE**
3 Simple ways to Make Mother's Day Fast Into Special—Right at Home
- INSURANCE**
Humiliated camp says PDAF 'tearing the narrative' in Malabon arrest
- INSURANCE**
Top 10000 Ranked Philippine Policy: ACCI/Epri Shows Wines Gold At Strong Long International Competitiveness (2025 Heat Round)
- INSURANCE**
Synology adds for resilient data systems as it expands e-governance
- INSURANCE**
Midwest 'Arrives' in the Philippines with the Power of Finance 500 AI
- INSURANCE**
Midwest REBAC: The thoughtful, practical 'AI' for the firm who care for non-profits also
- INSURANCE**
CCP Channel Waves Compelling Stories of Filipino Heritage This Way

April 2026
Etiqa Mentions - The Philippines



Date	Headline	Media Outlet	URL Link
18/04/2026	Etiqa Philippines: A Long-Term Partner for Protection, Progress, and Peace of Mind	TheManilaPost .net	https://themanilapost.net/etiqa-philippines-a-long-term-partner-for-protection-progress-and-peace-of-mind/