Etiqa's Media Clippings of August 2022

(31 August 2022)

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28 August 2022, Kedah Gazette
Etiqa contributes a van for B40 students and 20 sets of water filters for the Kedah community

Etiqa sumbang van penumpang RM135,000 kepada sekolah agama

Oleh **Ammar Haziq** - 28/08/2022 175



Penyerahan Van Penumpang oleh En.Zafri Ab Halim,Ketua Pegawai Eksekutif, Etiqa Family Takaful Berhad kepada Sek.Men.Agama Makarimul Akhlak.

Alor Setar– Etiqa menyerahkan sebuah van penumpang serta penapis air untuk komuniti setempat di Sekolah Menengah Agama Makarimul Akhlak, Alor Setar, Kedah pada Sabtu.

Melalui inisiatif ini, Etiqa telah menzahirkan keperihatinan dengan membiaya pembelian sebuah van penumpang muatan 15 tempat duduk untuk kegunaan harian pelajar-pelajar di sekolah Sekolah Menengah Agama Makarimul Akhlak.

Pihak sekolah ketika ini menggunakan sebuah van jenama Nissan Vanette yang berusia 30 tahun keluaran tahun 1992. Van yang uzur itu hanya dapat digunakan di sekitar Baling sahaja sering rosak dan dikhuatiri akan menggadaikan keselamatan para pelajar.

Sekolah Menengah Agama Makarimul Akhlak, Alor Setar, Kedah mempunyai kira-kira 200 orang pelajar di mana hampir 75% daripada mereka adalah daripada golongan asnaf manakala selebihnya adalah daripada keluarga berpendapatan rendah (B40).

Dengan adanya bantuan van penumpang sumbangan Etiqa ini, aktiviti harian pihak sekolah serta aktiviti luaran pelajar khususnya yang melibatkan perjalanan jarak jauh akan menjadi lebih selesa dan selamat.

Majlis simbolik penyerahan van tersebut ini telah disempurnakan oleh Encik Zafri Ab. Halim, Ketua Pegawai Eksekutif, Etiqa Family Takaful Berhad. Turut hadir dalam majlis tersebut ialah Encik Zawahir Abdullah, Presiden Islamic Aid Malaysia (IAM) selaku wakil rakan strategik NGO.

Projek istimewa ini mendapat pembiayaan sepenuhnya oleh Etiqa melalui Tabung Zakat Etiqa dan dilaksanakan dengan kerjasama Islamic Aid Malaysia (IAM).

Pada hari yang sama, Etiqa turut menyumbangkan 20 set penapis air atau Outdoor Master Filter melalui Projek Bekalan Air Bersih Etiqa – 2022, peringkat Negeri Kedah. Penapis air tersebut diagihkan kepada pusat-pusat tahfiz, madrasah, masjid dan rumah kebajikan terpilih di sekitar Daerah Baling, Kedah.

Projek ini bertujuan memberi manfaat kepada penerima-penerima zakat untuk mendapatkan bekalan air bersih bagi kegunaan harian.



Etiqa turut menyumbangkan 20 set penapis air atau Outdoor Master Filter melalui Projek Bekalan Air Bersih Etiqa – 2022, peringkat Negeri Kedah.

Sementara itu, Zafri berkata, van baharu yang disumbangankan ini, diharapkan mampu membantu kelangsungan aktiviti para pelajar dan pihak sekolah terutamanya untuk perjalanan jarak jauh.

"Yang lebih mustahak, kami titik beratkan keselamatan pelajar agar mereka selamat sampai ke destinasi dan tidak terkandas semasa perjalanan. Kami berharap kemudahan-kemudahan ini dapat dimanfaatkan sepenuhnya dan dipelihara agar dapat memanfatkan lebih ramai lagi pelajar di masa hadapan.

"Kami bersyukur, Projek Bekalan Air Bersih Etiqa yang telah memasuki tahun ke-11 ini telah mengubah kehidupan komuniti di seluruh Malaysia. Dengan kerjasama Islamic Aid Malaysia, kami berharap agar lebih ramai rakyat Malaysia dapat menikmati bekalan air bersih.

"Bagi pihak Etiqa, kami amat berbangga kerana berpeluang untuk menyumbang kepada masyarakat yang memerlukan dan bekerjasama dengan Islamic Aid Malaysia, rakan strategik NGO kami. Projek ini merupakan satu lagi bukti komitmen Etiqa dalam meningkatkan mutu kehidupan, sosial dan ekonomi masyarakat yang memerlukan bantuan di bawah slogam 'Etiqa Cares', iaitu program tanggungjawab sosial korporat kami," " ujar beliau.

Bagi Zawahir pula, sebagai sebuah badan NGO, Islamic Aid Malaysia (IAM) memainkan peranan sebagai pengantara di antara individu mahu pun golongan korporat yang berhajat untuk melaksanakan usaha-usaha kemanusiaan dalam membantu golongan yang memerlukan.

"Kami berbesar hati kerana berpeluang untuk bekerjasama dengan Etiqa untuk melaksanakan satu program yang amat bermakna dan berguna kepada Sekolah Menengah Agama Makarimul Akhlak dan komuniti berhampiran.

"Kami berbesar hati kerana berpeluang untuk bekerjasama dengan Etiqa untuk melaksanakan satu program yang amat bermakna dan berguna kepada Sekolah Menengah Agama Makarimul Akhlak dan komuniti berhampiran. Projek ini merupakan satu lagi bukti keprihatinan Etiqa dalam mengagihkan zakat perniagaan mereka..

"Saya yakin dengan usaha yang dilakukan oleh Etiqa akan memberi kesan positif buat pelajar-pelajar Sekolah Menengah Agama Makarimul Akhlak untuk meneruskan pengajian dan sumbangan Outdoor Water Filter ini pastinya memberi manfaat kepada penerima. Moga usaha ini turut dicontohi oleh syarikat korporat yang lain dalam membantu mereka yang memerlukan," katanya.

TAGS Etiqa Sekolah agama

27 August 2022, Bernama
Etiqa expands its Etiqa Cares Centre network to Kempas, Johor Bahru in collaboration with AYG

BERITA COVID–19 ıca banyak kekosongan kerja di AS: L



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Pusat Interaksi Belia Etiqa Cares bakal beri manfaat kepada PPR Kempas Permai



Ketua Pegawai Eksekutif Etiqa Wilayah Selatan Azizah Ahmad menunjukkan kemudahan yang terdapat pada Pusat Interaksi Belia Etiqa Cares selepas Majlis Perasmian Pusat Interaksi Belia Etiqa Cares Johor di Projek Perumahan Rakyat (PPR) Kempas Permai.

JOHOR BAHRU, 27 Ogos (Bernama) -- Cawangan pertama Pusat Interaksi Belia Etiqa Cares di Johor yang dibuka di Projek Perumahan Rakyat (PPR) Kempas Permai di sini, bakal memberi manfaat kepada lebih 8,000 anggota komuniti, khususnya golongan belia.

Ketua Pegawai Eksekutif Wilayah Bahagian Selatan Etiqa Azizah Ahmad berkata inisiatif dengan kerjasama Adab Youth Garage (AYG) itu merupakan antara program tanggungjawab sosial korporat (CSR) pihaknya bagi membantu pembelajaran belia dalam mempersiapkan mereka untuk masa depan.

Beliau berkata kemudahan yang pertama kali diwujudkan di PPR itu dilihat dapat membantu meningkatkan lagi kualiti pembelajaran golongan berkenaan.

"Dengan memberikan mereka peluang ini, visi korporat kami iaitu 'Making the World a Better Place' kelihatan amat jelas di masa hadapan.

"Program ini juga adalah bukti keprihatinan untuk meningkatkan kualiti kehidupan, sosial dan ekonomi masyarakat yang memerlukan bantuan di bawah slogan program CSR Etiqa Cares," katanya kepada Bernama selepas majlis perasmian pusat itu, di sini hari ini.

Turut hadir Ketua Pegawai Eksekutif AYG Muhammad Nizam Samsudin.

Menurut Azizah, pusat tersebut menyediakan ruang selamat yang boleh memuatkan lebih 20 orang pada satu masa, kelengkapan elektronik, Internet dan perpustakaan mini serta aktiviti menarik dikelolakan oleh AYG.

Sementara itu, Muhammad Nizam berkata pelbagai aktiviti akan dijalankan di pusat tersebut termasuk kelas tambahan, belajar berkumpulan, sesi mengulang kaji pelajaran bagi calon Sijil Pelajaran Malaysia (SPM), motivasi dan teknik menjawab soalan.

Katanya, pusat yang akan dipantau oleh pekerja AYG itu adalah usaha bersama pertubuhan bukan kerajaan (NGO) dan korporat dalam membantu anak-anak daripada golongan kurang berkemampuan atau B40 mendapatkan fasiliti pembelajaran serta bersosial bersama rakan secara positif.

"Kami dari pihak NGO amat berbesar hati kerana dapat bekerjasama dengan sebuah syarikat hebat seperti Etiqa. Semoga hasil usaha ini menjadi contoh yang baik kepada syarikat yang lain," katanya.

Terdahulu, majlis perasmian itu dimeriahkan dengan konvoi motosikal sambil mengibarkan Jalur Gemilang serta pertandingan pakaian beragam sempena Sambutan Hari Kebangsaan 2022.

Pusat Interaksi Belia Etiqa Cares telah diwujudkan di beberapa lokasi di Selangor iaitu di PPR Kota Damansara, PPR Taman Medan Jaya, Petaling Jaya dan PPR Kampung Baru HICOM, Shah Alam.

26 August 2022, China Press
Interview by China Press on Etiqa Term Secure' and 'Etiqa Critical Care' offered under the EPF i-Lindung initiative

國人投保意識低

僅4%低收入家庭購保險

报导 ●林家逸

（吉隆坡25日讯）“天有不测风云，人有旦夕祸福”，紧急时刻，保险对某些人来说是一场及时雨，可惜国人至今的保险意识和投保率仍然很低，近年来投保率只徘徊在54%左右，当中甚至只有4%的低收入家庭有购买保险。

Etiqa寿险有限公司总执行长兼发言人刘鸿璋在接受《中国报》专访时披露，这意味低收入群体更缺乏保障，面对的风险也更高。

为加强国人购买保险获取社会保障，早前政府也宣布，通过雇员公积金局的“i-Lindung”计划，鼓励国人投保。该计划将允许会员从第二户头提款，以可负担的保费购买人寿和严重疾病等保险和伊斯兰保险。

刘鸿璋认为，这项措施将让国人深受裨益，尤其是低收入群体，并可以帮助他们加强财务情况，维护家庭的尊严，还能减低政府在支持低收入群体方面的社会负担。

加强宣傳

“其实寿险行业，尤其Etiqa寿险一直都有在努力教育公众，提高他们对保险保障的理解和认识。现在公积金局和参与的保险公司都在广泛合作，加强宣传i-Lindung保险计划，确保有越来越多的国人获得保障，这非常重要。”

他相信，政府这项倡议有助於增强人们的投保意识，Etiqa寿险也通过社交媒体和网站宣传，鼓励公众参与。

“我们了解低收入群体的窘境，因为一些人可能因为新冠疫情而导致生计受影响，我们希望透过鼓励他们购买保险，加强他们应对不幸事件的能力。”



■刘鸿璋

他说，随著i-Lindung平台和公积金局允许旗下870万名i-Akaun会员使用他们的第二户头购买保险，公司也希望可以鼓励更多的的公积金会员向他们购买保单。

配合政府推出2項保險

刘鸿璋披露，配合政府这项措施，Etiqa寿险也设立了定期寿险和重大疾病这两项保险产品。

“这些产品的保险成本较低，定期寿险也具有保证接受功能，而且是唯一一家有提供保证接受的i-Lindung保险计划参与者。”

他说，这意味即使投保者不是100%健康，但在购买保单後，也将即时获得在线保障，无需体检。

“这项定期寿险产品的投保年龄为70岁，另外，我们的重大疾病保险产品也简化了承保流程，客户只需回答3道简单的健康提问，不需要体检。至於重大疾病保险产品的投保年龄限制为60岁。”

他说，这两个产品都提供了灵活的保障金额，公积金会员可以选择最低5000令吉至1万令吉的定期安全保险，又或是最高到5万令吉的重大疾病保险。



■公积金局与参与单位展开广泛合作，宣传“i-Lindung”保险计划。

“我们也是唯一一家提供灵活保险金额的参与公司，我们希望大众可以通过可负担的保费参与该计划，享有保险保障。”

26 August 2022, China Press
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保险 insurance

国人投保意识低 仅4%低收入家庭购保险

2022年8月26日 5674点阅 记者: 林家妘

00:21/03:15 91 更多

（吉隆坡26日讯）“天有不测风云，人有旦夕祸福”，紧急时刻，保险对某些人来说是一场及时雨，可惜国人至今的保险意识和投保率仍然很低，近年来投保率只徘徊在54%左右，当中甚至只有4%的低收入家庭有购买保险。

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22 August 2022, The Edge Market
Etiqa's Premier Global Sustainability Equity FUND (PGSEF)



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Environmental, social and governance (ESG) investing has been on the rise with more emphasis being placed on companies with good ESG scores and ratings, as climate change stands to be one of the challenges of our generation.

In the wake of this, Etiqa has launched the Premier Global Sustainability Equity Fund (PGSEF) - its first ESG fund - which is specially designed to deliver performance through investments in companies whose activities are linked to sustainable themes over the medium to long term.

Chris Eng, chief strategy officer at Etiqa, shares his experience of visiting petrochemical plants in places such as Kuantan in the mid-1990s where the air quality was affected due to flaring. This planted the seed of sustainability in him.



> "Even if ESG funds do not perform on an short term absolute basis, they will outperform on a longer term relative basis on anything that is not ESG." - Eng

Working as an analyst for the oil and gas and shipping sectors, he was exposed to the increasing demand for renewable energy and the risks associated with fossil fuels.

"Corporations need to deliver profits to shareholders to ensure their sustainability, and some of them do bring good to humanity, but there is an environmental impact," says Eng, who has been with the insurer for more than a decade.

"Investment is an area where you can make a difference. ESG covers quite a broad range of sectors and is a factor that analysts and fund managers increasingly look at."

Companies have evolved from the old days, when the focus was on merely looking good, whereas now there is an in-depth focus on how they affect the environment.

Funds with a sustainability focus took some time to catch up given the low levels of awareness and investors' fear that they will have to accept a lower rate of return in exchange for ESG benefits.

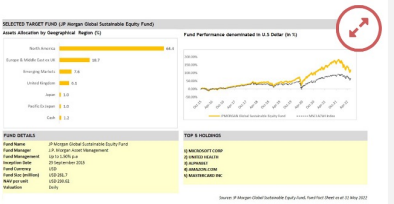
Etiqa has been advocating for change in the investment space by taking slow but sure steps in the right direction. For instance, it took measures to champion change within the company itself by reducing its carbon footprint while committing to its sustainability ambitions.

"What we are doing is coming up with products and services that either encourage sustainability among our clients or reduce our own exposure to the risks of not moving on in our sustainability journey," says Eng.

The time is now

Investments and funding are crucial to drive the change towards a sustainable future, and as the market has aligned itself to this viewpoint, policyholders and investors are bound to make money in the long run with ESG funds.

PSGEF is the solution for those looking to invest in companies with the best sustainability credits and business fundamentals globally as the trend for ESG funds continues to dominate investment flows, with consumer preferences and public attitudes maturing.



Managed by experienced fund managers, JP Morgan Asset Management or Natixis Investment Managers International, the fund will invest at least 95% in an approved global equity ESG fund and the remainder in cash and fixed deposits.

"What you want is to have a global provider of the fund, and that is why we have brought in JP Morgan and Natixis, because they have the expertise to manage a fund like this given the longer track record of ESG awareness in Europe and the US. It is sufficient in size and liquid enough that you don't have to worry about sharp swings in price," says Eng.

22 August 2022, The Edge Market
Etiqa's Premier Global Sustainability Equity FUND (PGSEF)

ESG investing, where the consideration of ESG factors are used in the investment decision-making process, creates significant opportunities for those at the forefront of change.

Eng expects ESG funds to outperform in the long run, with PSGEF providing a good opportunity for investors to add to their investment portfolio amid a period of uncertainty, with the fund targeted at those with an appetite for higher risk investment strategies.

"If you look at it from a three- to five-year horizon, investors will make more money from an ESG fund than from a comparable non-ESG fund, thereby making it both a financially rewarding and socially rewarding investment," he says.

"If we look to the future, the awareness of ESG among the younger generation will be higher than the older generation. So, there will be this continued movement of money into ESG funds. The younger generation will avoid putting money into industries that are not deemed to be climate friendly.

"Even if ESG funds do not perform on an short term absolute basis, they will outperform on a longer term relative basis on anything that is not ESG."

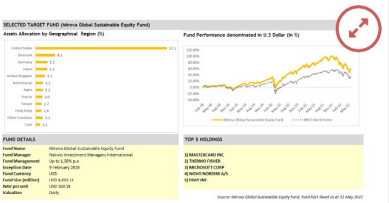
The target fund for PSGEF will be chosen from two panels of approved global equity funds that are part of the JP Morgan Global Sustainable Equity Fund (JPMGSEF), which is managed by J.P. Morgan Asset Management or Mirova Global Sustainable Equity Fund (MGSEF), which is managed by Natixis Investment Managers International

Only one of the target funds will be invested in at any point of time, where the best underlying target fund will be selected based on the average rolling three-year fund performance, on the observation date every year. PGSEF will start with JPMGSEF as the underlying target fund.

"We offer it as an alternating fund. After a certain number of years on a rolling basis, if it is underperforming, we can switch to another fund manager," Eng explains.

With a fund size of US$ 261.7 million as of 31 May 2022, JPMGSEF aims to provide long-term capital growth by investing in sustainable companies around the globe that demonstrate improving sustainable characteristics, with effective governance and superior management of environmental and social issues.

JPMGSEF has a clear approach to sustainable investing, where unsustainable businesses and industries are excluded, sustainable leaders are identified and engagement with companies on material issues related to ESG are conducted.



Meanwhile, MGSEF, with its US$ 4,833.11 million fund size as of 31 May 2022, will invest in companies whose activities are linked to sustainable investment themes over a minimum recommended investment horizon of five years, while aiming to outperform the reference index and reinvesting the net dividends.

Being a global equity ESG fund, the key geographical investment areas will be North America and Europe, as well as emerging markets including those in Asia. Furthermore, the fund will look at a diverse range of industries that are not limited to but including financial, healthcare, IT, consumer discretionary and industrial.

In order to ascertain the credibility of the funds, they are awarded the Socially Responsible Investment (SRI) label, which is sponsored by France's Ministry of Economy, Finance and Recovery and is compliant with the European Sustainable Finance Disclosure Regulation (SFDR).

The ESG credibility of the funds are regularly monitored and recognised by internal and external third parties to ensure hot topic issues such as greenwashing are detected as early as possible and dealt with.

Third party service providers are engaged to strengthen the monitoring process and provide ESG scoring for the funds. Both fund managers are signatories to the Principle for Responsible Investment (PRI), which is the world's leading proponent for responsible investments, thus highlighting their commitment to ethical ESG investing.

Investors who are looking for an investment portfolio which is suited for a longer term outlook, should take a look at the opportunities that ESG funds provide amidst the current market uncertainties, especially with the short to mid term outlook. ESG funds provide a safe haven in volatile markets with the added benefit of being able to sustain the outperformance of the past four years.

Premier Global Sustainability Equity Fund are available via Etiqa Life Insurance Berhad and agency through 3 plans: SecureLink, MaxiPro & MegaPlus

It is also available via Maybank through plans such as Dynamic Invest, Smart Wealth and Smart Flexi Plus. Walk in to the nearest Maybank branches or contact your respective Personal Financial Advisor or Relationship Manager to know more.

19 August 2022, Bernama

Etiqa's move to upgrade jetty for fishermen in Gelang Patah, Johor







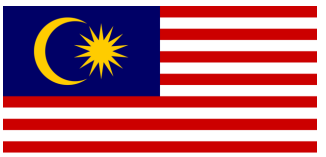








August 2022
Etiqa Mentions - Malaysia



Date	Headline	Media Title	URL
29-Aug-2022 02:13AM	SMA Makarimul Akhlak perlukan RM4 juta siapkan bangunan baharu	MSN Malaysia	https://www.msn.com/en-my/news/berita/sma-makarimul-akhlak-perlukan-rm4-juta-siapkan-bangunan-baharu/ar-AA11bV6h
26-Aug-2022 10:21AM	国人投保意识低 仅4%低收入家庭购保险	China Press - Negeri Sembilan Edition / 中国报森美兰	https://www.chinapress.com.my/20220826/%E5%9B%BD%E4%BA%BA%E6%8A%95%E4%BF%9D%E6%84%8F%E8%AF%86%E4%BD%8E-%E4%BB%854%E4%BD%8E%E6%94%B6%E5%85%A5%E5%AE%B6%E5%BA%AD%E8%B4%AD%E4%BF%9D%E9%99%A9/
26-Aug-2022 08:50AM	China Press - 僅4%低售价、收入家庭购保险Only 4% low price, income families buy insurance	China Press	http://ops.allasianews.com:8081/imageRepo/AAN_Library/Print/202208/20220826/news-349109-20220826-2325-1661472139232.pdf
18-Aug-2022 06:28PM	Etiqa Takaful sumbang zakat RM150,000 kepada UiTM Melaka	Utusan Online	https://www.utusan.com.my/nasional/2022/08/etiqa-takaful-sumbang-zakat-rm150000-kepada-uitm-melaka/
04-Aug-2022 09:10AM	KTMB tawar perlindungan takaful kepada penumpang tren ETS	Dagang News	https://dagangnews.com/ktmb-tawar-takaful-perlindungan-kepada-penumpang-tren-ets-17912
05-Aug-2022 11:35AM	KTMB partners with Etiqa	Islamic Finance news (IFN)	https://www.islamicfinancenews.com/ktmb-partners-with-etiqa.html
04-Aug-2022 01:11AM	KTMB tawar Takaful Perlindungan kepada pengguna ETS	Radio Television Malaysia (RTM)	https://berita.rtm.gov.my/index.php/semasa/44561-ktmb-tawar-takaful-perlindungan-kepada-pengguna-ets

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Etiqa Mentions - Singapore



Date	Headline	Media Title	URL
06-Aug-2022 04:00PM	Best travel insurance with Covid-19 coverage for children	AsiaOne	https://www.asiaone.com/money/best-travel-insurance-covid-19-coverage-children
02-Aug-2022 05:46PM	11 Best Annual Travel Insurance from $270 You Can Buy Online (2022)	MSN Singapore	https://www.msn.com/en-sg/lifestyle/shopping/11-best-annual-travel-insurance-from-dollar270-you-can-buy-online-2022/ar-AAU1bng
02-Aug-2022 09:03AM	Cheapest travel insurance: Promo codes for NTUC, FWD and Sompo travel insurance	AsiaOne	https://www.asiaone.com/money/cheapest-travel-insurance-promo-codes-ntuc-fwd-and-sompo-travel-insurance
01-Aug-2022 06:00AM	Senior Travel Insurance for Elderly with Pre-Existing Medical Conditions (2022)	MSN Singapore	https://www.msn.com/en-sg/lifestyle/travel/senior-travel-insurance-2022-%e2%80%93-7-best-plans-in-singapore-for-elderly-travellers/ar-AAWmBH4
04-Aug-2022 11:04AM	Outstanding insurers recognised at the 7th Insurance Asia Awards	Insurance Asia	https://insuranceasia.com/co-written-partner/event-news/outstanding-insurers-recognised-7th-insurance-asia-awards
07-Aug-2022 05:00AM	Me & My Money: Diversifying wealth through insurance	The Straits Times	https://www.straitstimes.com/business/invest/me-my-money-diversifying-wealth-through-insurance
07-Aug-2022 05:00AM	Insurance is his way of diversifying investments\n	The Straits Times	https://www.straitstimes.com/business/invest/memymoney-insurance-is-his-way-of-diversifying-investments
07-Aug-2022 12:59PM	Shirley Tan, Etiqa Singapore	MONEY FM 89.3	https://www.moneyfm893.sg/guest/shirley-tan-etiqa-singapore/
30-Aug-2022 07:43AM	Singaporeans' eating habits explained: We're fine with expired food and ignore nutrition labels	Head Topics	https://headtopics.com/sg/singaporeans-eating-habits-explained-we-re-fine-with-expired-food-and-ignore-nutrition-labels-29409421
30-Aug-2022 07:00AM	Singaporeans' eating habits explained: We're fine with expired food and ignore nutrition labels\n	Channel NewsAsia	https://cnalifestyle.channelnewsasia.com/wellness/singaporean-eating-habits-nutrition-literacy-expired-food-nutrition-labels-326366
28-Aug-2022 06:25PM	COVID-19 Mask Mandates Lifted in Most Public Places of Singapore	The Independent Singapore	https://theindependent.sg/covid-19-mask-mandates-lifted-in-most-public-places-of-singapore/
24-Aug-2022 01:31PM	5 Best Travel Insurance with Covid-19 Coverage in Singapore (2022)	MSN Singapore	https://www.msn.com/en-sg/lifestyle/travel/5-best-travel-insurance-with-covid-19-coverage-in-singapore-2022/ar-AAPJdYI
22-Aug-2022 08:57PM	How It Can Recession-Proof Your Investments	180GADGETS	https://180gadgets.com/how-it-can-recession-proof-your-investments/
18-Aug-2022 10:26AM	Etiqa finds Singaporeans are more nutrition conscious post-pandemic	The Active Age	http://activeage.co/etiqa-finds-singaporeans-are-more-nutrition-conscious-post-pandemic/

4 August 2022, Manila Bulletin
Etiqa Philippines Mobile Insurance initiative



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Tech News Business Tech Tech Trends

Tech News, Technology

The need for mobile insurance increases as smartphone dependence rises

Published August 4, 2022, 12:32 PM
by Edgard Hilario

As we transition to our post-pandemic office and school set-ups, the importance of smartphones and gadgets has never been more amplified and relevant than right now. The country's smartphone market grew by 22.6% in 2021. About 80% of working Filipinos prefer the new hybrid, internet-heavy set-up to the traditional office.



Etiqa Philippines President and Chief Executive Officer Rico T. Bautista affirms that smart gadgets, like health, property, and other aspects essential to our lives, need consistent, reliable protection through insurance.

Beyond academic institutions and offices, smartphone use is shaping the way we spend our everyday lives and carry out routine tasks, like accessing job opportunities, financial services, online shopping, and social networks. Six out of ten Filipinos make their purchases and book their trips through mobile apps. According to one pre-pandemic survey, about 55% of Filipino children own a smartphone—and 80% of them prefer to surf the internet than watch TV.

Essential to life

Not surprisingly, this dependence on smartphones and gadgets has made their operability and safety a priority for a lot of people. The damage to a smart device can mean the difference in earning or losing income to breadwinners, making the grade for students, or doing a needed online conversation with a family member in another country.

"A phone that has suddenly gone dark or permanently off can be a nightmare, especially when it happens on a payday weekend," recalls Kate Paulyne Tayco, 23, Social Media Manager of an online wedding business company. Tayco dropped her device on hard ground while vacationing in a remote town. "During that time, I could not do my usual thing of paying my bills or doing bank transfers through my smartphones. And because the ATMs in that town had run out of cash, and the banks and bayad centers were closed, I didn't have spare cash to have my phone repaired."

These unfortunate events are aggravated by the costly mobile repair costs. Replacement by buying a new one can be even costlier. Currently, a budget-friendly quality smartphone costs around P5,000 while a premium one can cost more than P50,000.

With smartphones becoming an essential device as well as an expensive investment, its protection through insurance has become a necessity, no longer an option. Mobile insurance provides gadget owners the coverage they need to repair a phone at the time of its damage. It can help quickly restore a phone's full functionality in case of an accidental fall or damage. With that technical restoration comes opportunity and economic recovery.

Mobile phone insurance becomes more urgent as damage to the device can happen anytime, anywhere. Research shows that the most frequent accidents that occur to a smartphone involve its falling out of a pocket or dropping into the toilet bowl.

Etiqa Philippines President and Chief Executive Officer, Rico Bautista, affirmed that smart gadgets, like health, property, and other aspects essential to our lives, need consistent, reliable protection through insurance: "Mobile devices are no longer seen as just a status symbol or used solely for work but have become a necessity, helping us to further our careers, businesses, and day-to-day activities. In securing them, the mobile insurance plans will ensure that the lives and activities of their users will continue with minimal disruption, even if these devices are damaged. This is aligned with our commitment to offering products and services that will make our customers' lives easier."

Mobile phone insurance falls under the category of Insurtech, which applies technology to the insurance industry. Technology makes online policy enrollment, checking or buying a plan, and topping up efficient, safe, and in real-time through digital platforms like GCash or Shopee. Other Insurtech examples include social insurance, data analytics as a method to understand consumer behavior and improve customer service, and the customization of policies for specific groups and organizations.

Southeast Asian Insurtech company Igloo has developed mobile insurance plans with Etiqa Philippines to ensure coverage for the phone screen and its functionalities (Phone Screen Protection plan) or the entire device (Full Phone Protection plan). However, these plans exclude cases where the devices have been experiencing gradual deterioration, stolen, or lost; damage due to malware, repairs, and servicing is also not included.

Tech-powered insurance

Customers also need to report any damage within 48 hours of the incident before making a claim.

The mobile insurance plans are designed to make them cost-effective while giving premium value to the wide demographic range of smartphone users, especially those who rely on them for their living. One plan, for example, is equivalent to paying for one small snack a month while its coverage amount is enough to buy an economical smartphone.

Technology is making both affordable and accessible the insurance coverage that protects the important aspects of our lives. It has extended that service to our all-around important tool and digital companion, the ubiquitous smartphone.

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Etiqa Mentions – Philippines



Date	Headline	Media Title	URL
11-Aug-2022 01:31PM	Gigacover records 35% MoM growth within a year of operations	Upgrade Magazine	http://www.upgrademag.com/web/2022/08/11/gigacover-records-35-mom-growth-within-a-year-of-operations/
02-Aug-2022 09:43PM	Insurtech firm Gigacover marks 1st year in PH with 35% MoM growth	Back End News	https://backendnews.net/insurtech-firm-gigacover-marks-1st-year-in-ph-with-35-mom-growth/
25-Aug-2022 11:34AM	Philippines Kicks Off ASEAN FinTech Month	DigitalCFO Asia	https://digitalcfoasia.com/2022/08/25/philippines-kicks-off-asean-fintech-month/
25-Aug-2022 09:53AM	Philippines kicks off ASEAN FinTech Month	Manila News	https://manilanews.ph/philippines-kicks-off-asean-fintech-month/
23-Aug-2022 09:12PM	Gigacover establishes leadership in the Philippines, records 35% MoM growth within a year of operations	Metropoler	https://www.metropoler.net/gigacover-establishes-leadership-in-the-philippines-records-35-mom-growth-within-a-year-of-operations/
06-Aug-2022 03:21AM	Making insurance affordable and accessible	Insurance Business ASIA	https://www.insurancebusinessmag.com/asia/news/breaking-news/making-insurance-affordable-and-accessible-415874.aspx
13-Aug-2022 12:00AM	Smartphone protection rises amid post-pandemic transition	BusinessMirror	https://businessmirror.com.ph/2022/08/13/smartphone-protection-rises-amid-post-pandemic-transition/
08-Aug-2022 11:20AM	Mobile insurance pushed as smartphone market increases by 22.6%	Technology For You	https://www.technologyforyou.org/mobile-insurance-pushed-as-smartphone-market-increases-by-22-6/
04-Aug-2022 10:58AM	Mobile phone insurance now essential	Manila Standard	https://manilastandard.net/tech/314249075/mobile-phone-insurance-now-essential.html

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Etiqa Mentions – Indonesia

Date	Headline	Media Title	URL
30-Aug-2022 11:53AM	The Launching of Sustainable Product Framework at Maybank Marathon 2022	Tempo ENGLISH	https://magz.tempo.co/read/inforial/39617/the-launching-of-sustainable-product-framework-at-maybank-marathon-2022
29-Aug-2022 03:00PM	Peluncuran Kerangka Produk Berkelanjutan di Maybank Marathon 2022	Tempo.co	https://bisnis.tempo.co/read/1628060/peluncuran-kerangka-produk-berkelanjutan-di-maybank-marathon-2022
28-Aug-2022 07:16PM	Dorong Praktik ESG, Maybank Gelar Hari Keberlanjutan	RCTI+	https://www.rctiplus.com/news/detail/ekonomi/2867104/dorong-praktik-esg-maybank-gelar-hari-keberlanjutan
27-Aug-2022 10:01PM	Maybank Gelontorkan RM50 Miliar untuk Program Keberlanjutan	SWA - Indonesian Business Online	https://swa.co.id/swa/csr-corner/maybank-gelontorkan-rm50-miliar-untuk-program-keberlanjutan
27-Aug-2022 07:08PM	Maybank Usung Misi “Humanising Financial Services” untuk Dorong Praktik Keberlanjutan	Metrobali	https://metrobali.com/maybank-usung-misi-humanising-financial-services-untuk-dorong-praktik-keberlanjutan/