Etiqa's Media Clippings of May 2021

(As at 31 May 2021)

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6 May 2021, mStar
Etiqa's Hari Raya Web Film 2021 – Balik Tanjung Mana?

mStar Urban. Versatil.

50 TAHUN BERSAMA MEMBENTUK NEGARA

Suka iklan sedih atau lucu? Jom tonton koleksi video raya, pilih yang mana best dan menangi hadiah menarik

Khamis, 06 Mei 2021 9:30 AM

MENJELANG sambutan Aidilfitri tidak lama lagi, pasti ramai daripada kita yang sedang sibuk menyiapkan pelbagai persiapan seperti membeli baju baharu, membuat biskut raya dan tak kurang ada yang mengecat rumah agar kelihatan ceria di pagi Syawal.

Antara tradisi wajib lain setiap kali tibanya hari raya, pasti ramai antara kita yang ternanti-nantikan iklan raya sama ada yang mencuit hati atau menggamit memori dalam menaikkan lagi perasaan teruja menyambut Aidilfitri.

Ia adalah satu detik tahunan yang kita nantikan kerana iklan-iklan ini tidak pernah gagal membuat kita ketawa atau menitiskan air mata.

Apatah lagi tahun ini, kita sekali lagi tidak dapat merentas negeri bertemu keluarga di kampung memandangkan pandemik Covid-19 masih belum reda. Jadi, iklan raya sudah tentu dapat mengubat kerinduan.

Atas dasar itu, Kumpulan Star Media (SMG) telah mengumpulkan beberapa video raya terbaik tahun 2021 dalam memberi penghormatan kepada iklan perayaan yang menghiburkan namun mengangkat pelbagai makna yang mencerminkan maksud sebenar Aidilfitri.

Setakat ini lebih 30 iklan raya terbaik telah dihimpunkan melibatkan penyertaan daripada pelbagai syarikat dan agensi termasuklah Standard Chartered (Here With You Every Step Of The Way), Maxis (Raya Si Sakan), Watsons (#RayaUnikRayaIkonik), Hong Leong Bank (Suara-Suara Raya Bersama Buskers Malaysia), RHB Sempurna) dan Julies (Ini Iklan Raya Tau?).

Selain itu, SMG turut menerima penyertaan daripada Etiqa menerusi Balik Tanjung Mana?, MBSB (Seerat Jalinan, Semesra Ikatan), Mah Sing (Kunci Hati), Taylor's University (Maaf), LBS Bina Group (Raikan Rezeki Bersama LBS), Power Root (Power Root Raya 2021) dan Mr DIY (Kerana Azman).

Tidak ketinggalan iklan raya daripada Yakult (Throwback Rayakult), Linaco (Remember The Forgotten), Acson (Semangat Raya Kekal Di Hati), Vanilla Millie Crepe (It's An All Malay-Sian Happy Raya!), Senheng (A Memorable, Meaningful Raya), Herbalife (Beria - Raya Penuh Tenaga!), Nippon Paint (Nippon Paint VirusGuard: Perlindungan Untuk Seisi Keluarga) dan COURTS (Raya Ni Tak Best!).

Tidak terhenti di situ, semua masyarakat Malaysia turut dijemput untuk memilih iklan Hari Raya paling menarik tahun ini selain berpeluang memenangi pelbagai hadiah hebat bersempena Aidilfitri.

12 May 2021, Harian Metro
Etiqa's Hari Raya Web Film 2021 – Balik Tanjung Mana?

Harian Metro

Memori Eidulfitri iklan raya nombor 1

Georgie Joseph 12/5/2021

Like



© Provided by Harian Metro
MEMORI Eidulfitri.

georgie@hmetro.com.my
Kuala Lumpur: Memori Eidulfitri terbitan syarikat animasi Monsta menjadi iklan hari raya nombor satu tahun ini selepas meraih lebih 11 juta tontonan di dua saluran rasmi Monsta.

Kuala Lumpur: Memori Eidulfitri terbitan syarikat animasi Monsta menjadi iklan hari raya nombor satu tahun ini selepas meraih lebih 11 juta tontonan di dua saluran rasmi Monsta.

Ia diikuti iklan TNB Malaysia dengan 6.3 juta; Mr.DIY (6.2 juta); Watsons (5.7 juta); Etiqa (5.6 juta); Samsung Malaysia (3.8 juta); Safi Malaysia (3.9 juta); McDonalds Malaysia (2.9 juta); RHB Group (3.3 juta); dan Maxis (2.5 juta).

Menurut Ketua Jenama dan Pemasaran Antarabangsa Monsta, Faiz Zainal Aabidin, sambutan luar biasa itu semestinya amat mengejutkan mereka dan tidak sangka menjadi iklan nombor satu tahun ini.

"Memori Eidulfitri yang dimuatnaik di beberapa saluran YouTube rasmi Monsta pada 7 Mei lalu berjaya mengumpul 'organic views' dengan jumlah tontonan tertinggi di YouTube platform itu. Sekali gus, menempatkan ia di tempat pertama dalam koleksi iklan raya tahun 2021.

"Iklan raya ini secara tidak langsung disifatkan sangat memberi kesan kepada penonton yang berkongsi situasi pada musim pandemik ini. Situasi di mana menyukarkan lagi pertemuan sesama ahli keluarga dan orang tersayang," katanya.

Memori Eidulfitri yang berdurasi empat minit setengah terbabit memaparkan adegan generasi keluarga BoBoiBoy di pagi Syawal. Ia digambarkan dalam tiga rantaian masa yang berbeza.

Ceritanya berkisar perjalanan memori sewaktu bapanya Amato pada usia muda, sudah berumah tangga dan BoBoiBoy masih kecil, serta adegan BoBoiBoy sudah meningkat remaja, kehilangan ibu bapa, dan kini hanya tinggal bersama datuknya.

Selain YouTube, di Twitter juga tanda palang #MemoriEidulfitri dan #BoBoiBoy berjaya menjadi sohor kini di Malaysia dan Indonesia. Di Facebook rasmi Monsta pula, iklan itu berjaya mencapai 1,900 juta perkongsian.

23 May 2021, TantanNews

Etiqa's Hari Raya Web Film 2021 – Balik Tanjung Mana?

tantannews.com

TTN谈谈网

温馨中带点搞笑情节！这些开斋节广告让你笑中有泪！

#开斋节 #短片 #广告 #YouTube

michelle
posted on 2021-05-23

分享 情感 留言



为祝庆祝开斋节，众多大公司都制作了祝贺短片、广告。

以往佳节的广告都是走温情路线，不过这次大部分的影片则是温馨中带点搞笑情节，让你笑中有泪！

1. TNB - 近2千万观看量

TnB带出的故事情节是，Aida忙于事业而忽略了自己的家人，虽然事业蒸蒸日上，但由于MCO被迫停工。

当她愁于工作该怎么办时，她的母亲要她一起筹备开斋节的用品，从中，她才意识到自己忽略了家庭，决定以后会多陪伴家人。



2. Etiqa - 8百万观看量

此影片讲述的是夫妻俩为了开斋节应该回去哪一方的家庆祝而争论，一直怄气的两人最后因为女方不慎摔倒，拐伤脚而留在家中。

不过，得知消息的男方以及女方家庭都前来探望他们，影片结尾更打出"最重要的不是我们在哪里庆祝，而是我们能一起庆祝"，非常温馨。



3. Watson - 7百万观看量

如同新年祝贺影片，Watson此次也是请来众多巫裔明星拍摄。

其中一段情节就是，Hip Hop歌手Loca B是主人翁的亲戚，因为打扫时被突然惊现的蟑螂吓一跳，摇身一变竟成了Hip Hop歌手。

虽然情节无厘头，但是非常搞笑有趣，最后众星献唱的短曲动听又带感。



19 May 2021, Marketing Magazine
Etiqa's Hari Raya Web Film



BREAKING NEWS

APPIES Malaysia 2021 announces 69 shortlisted winners

POSTED ON MAY 19, 2021 BY VASUKI RAO

APPIES Malaysia 2021 has released the official list of shortlisted winners who will take the stage at the APPIES 2021 Festival this weekend for live presentations of their campaigns. This year, out of almost 100 entries, 69 campaigns have been selected for the next round.

"Congratulations to all the campaigns that have been shortlisted this year, you will now star at the APPIES 2021 Festival this weekend," said Chairman of APPIES Malaysia, Professor Harmandar Singh. "The shortlisted campaigns cover major industry categories like Consumer Services, Business Services, Consumer Durables, Food and Beverage, Non-Food FMCG and Pro Bono."

For the first ever, organizers of the APPIES festival have announced that the live judging sessions happening on 22 and 23 May, will be aired exclusively on the official awards website and is free for public viewing. Case studies will be presented to a panel of 35 judges to decide if the campaign wins Gold, Silver or Bronze in the various categories. The awards for Best Presenter will also be determined then.

"Nowhere in Malaysia can you experience this much marketing knowledge at one go, some call it a marketing MBA packed cleverly into a 2-day schedule," Harmandar added.

Below are the shortlisted campaigns that made it to the final round:

BIG Rewards	BIGGIE: The Points Expert	BIGLIFE	BIGLIFE
BMW	Drive Joy	BMW Malaysia	Invictus Blue
Boost	Bill Payment Reactivation	Boost	ADA Asia Malaysia
Boost	Boost ePenjana #KasiTambah	Boost	ADA Asia Malaysia
Boost	Boost Online Days 8.8 and 12.12	Boost	ADA Asia Malaysia
Boost	Boost "Raya Tetap Raya"	Boost	ADA Asia Malaysia
Campbell's Soup	Masterbrand Campaign	CAMPBELL SOUP SEA	Reprise Digital
Celcom	MeReka Merdeka	Celcom Axiat	M&C Saatchi
Coca-Cola	For The Human Race	The Coca-Cola Company	Merdeka LHS
Dairy Champ	How Dairy Champ Launched New TV Channel	Etika Malaysia	Noir by Entropia
Ensure Gold	Ensure Gold Virtual Strength Run 2020	Abbott Laboratories	Dentsu-LHS
Etiqa	Etiqa Raya – Dunia Baru	Etiqa Insurance & Takaful	Etiqa Insurance & Takaful
Goodday	Seleb-Raya: Malaysia's First- Ever webAR 3D Celebrity Experience	Etika Beverages	Noir by Entropia
Goodday	Record Breaking Largest 'Virtual Moreh' Feast	Etika Malaysia	Astro Media Solutions
GoPayz	GoPayz Dikir Raya Campaign	U Mobile	Isobar
Grab	CNY 2020: HUATever You Want, Grab Got	Grab	Fishermen Integrated
Grab	Raya 2020: Amy Search, Grab Ada	Grab	Fishermen Integrated
Herbal Essences	Resolving Millennials' Dilemma with Bunga's Secret Garden	Procter & Gamble	Astro Media Solutions
Hijrah	Hijrah	Etika Malaysia	MullenLowe S'ng & Partners
Ikano Centres	Super Seram Sale	Ikano Centres	ensemble worldwide
Ikano Centres	#KitaDLL	Ikano Centres	ensemble worldwide
Ikano Centres	TikTokable Mall	Ikano Centres	ensemble worldwide
IPC Shopping Centre	IPC Live Shopping Fiesta	IPC Shopping Centre	Ikano Corporation
IPC Shopping Centre	IPC Live Shopping Fiesta	IPC Shopping Centre	Ikano Corporation
JobStreet	Jobs That Matter	SEEK Asia	ensemble worldwide
Libresse	Libresse spills powerful truth about vulvas and vaginas	Vinda Marketing	Invictus Blue
MAE by Maybank2u	MAE-ke It ONG	Maybank	Maybank
Munchy's	Jia Mun Mun	Munchy Food	ensemble worldwide
Nando's	Nando's Re-Celebrate 2020	Nando's	Fishermen Integrated
Nippon	Getting People 'Listening' to Their Walls	Nippon Paint Malaysia	Astro Media Solutions
Pavilion KL	Chinese New Year 3D Golden Bull Greeting	Pavilion KL	Brandavision
Pepsi	First Audition In an Ad	PepsiCo Malaysia	Entropia
PETRONAS Corporate	Reinventing Festive Greetings, the PETRONAS way	PETRONAS	Invictus Blue
PETRONAS Corporate	We Wish You Well: Empathy to Impact – A lockdown study	PETRONAS	Invictus Blue
PETRONAS Motorsport	Enhanced Experience for Roaring Sales	PETRONAS	Invictus Blue
PETRONAS Primax 97	Primax 97 with Pro-Race Launch	PETRONAS	PETRONAS Dagangan
Pizza Hut	How Pizza Heart won the hearts of Malaysians	Pizza Hut	Fishermen Integrated
Prego	Prego Year End Campaign	CAMPBELL SOUP SEA	Reprise Digital

17 May 2021, The Star
Etiqa Commentary

Need to accelerate pace of vaccinations



YAP LENG KUEN

Plain speaking

> ***"Under the national immunisation programme, priority must be given to the tourism sector to restore confidence on its impending recovery."***
> Yap Lip Seng

WITH unending lockdowns amid surging Covid-19 infections, the pace of vaccinations needs to be speeded up and the spread of Covid-19 better controlled.

Dynamic measures are required to avoid further dampening growth and exacerbating the uneven recovery between advanced and emerging economies.

This is not just a problem in Malaysia but a big part of what ails emerging economies which used to stage stronger recovery.

Unlike the vaccination programmes in developed economies, the lack of access to vaccines has left emerging economies struggling with second or third wave of infections, including those from new variants of Covid-19.

In Malaysia, many small and medium scale enterprises (SMEs) have called for increases in financial aid, said Small and Medium Enterprises Association national secretary Yeoh Seng Hooi, when in fact, no amount of aid is sufficient if the Movement Control Order (MCO) persist.

"We are asking for the SMEs in industrial estate and those which are vendors to the larger companies as well as the SMEs, to be included in the mass vaccination programme," said Yeoh.

The Ministry of International Trade and Industry (Miti)'s mass vaccination programme is laudable, but there should also be more co-ordination between Miti, Ministry of Health (MOH) and Ministry of Science, Technology and Innovation (MOSTI), added Yeoh.

Even when the multinational companies and larger companies are willing to be part of the mass vaccination programme, the limiting factor is the supply of vaccines which comes under MOSTI.

The venue for vaccination has to be approved by MOH, said Yeoh, who advocates for decentralisation where states that have the means should be allowed to buy the vaccines directly from manufacturers.

With decentralisation, states with industrial clusters can help to expedite the roll-out while the private sector can also be mobilised.

"SMEs, on their own, are crying for help and can only ride on the mass vaccination initiatives under the umbrella of the larger companies or state governments," said Yeoh.

On competitiveness in the tourism sector, there are concerns that Malaysia may lose out when other countries are ready as in having their people vaccinated especially the tourism frontliners.

"Even before the pandemic, we were losing out; we are now falling further behind compared with others in the region.

"Under the national immunisation programme, priority must be given to the tourism sector to restore confidence on its impending recovery," said Malaysian Association of Hotels CEO Yap Lip Seng.

There should be mass testing and isolation of Covid-19 positive cases.

Depending on developments in the next few weeks, the forecasts for the Malaysian retail sector will be likely be adjusted.

It is our ability to control Covid-19 that is important, and the rising positive cases may not have direct relationship with the pace of vaccination, said Retail Group Malaysia managing director Tan Hai Hsin.

In Taiwan, the retail sector had recovered even before the majority of the population was vaccinated.

The current percentage vaccinated in China, at 1%, is not high but people are out shopping and travelling without fear, added Tan.

"An immediate threat to growth is softer-than-expected demand as a result of pandemic lockdowns and the inevitable disruptions," said Fortress Capital CEO Thomas Yong.

A poor first half performance may deal a mortal blow to the private sector in Malaysia.

It is now mid-year and in a MCO situation, people are unable to move or spend during the busiest festive season, Hari Raya, in the year, said former Inter-Pacific Securities head of research Pong Teng Siew.

There are now worries that the real Gross Domestic Product growth for 2021 may come below the lower end of the forecast of 6%, said former RHB Research Institute chief Asean economist Peck Boon Soon.

Last week, Bank Negara governor Datuk Nor Shamsiah Mohamed Yunus said growth forecasts had already priced in uncertainties related to Covid-19.

Larger corporates with deeper balance sheets and export-oriented businesses are likely to do better, as the pace of vaccinations progress faster in the West.

But small and SMEs that focus on the domestic market especially the food and beverage as well as travel sectors, continue to face tough times, said Etiqa Insurance and Takaful chief market strategist Chris Eng.

Among the risks to recovery is pre-mature withdrawal of fiscal and monetary support.

New virus mutations could spark another wave of infections during the vaccination campaign or prove resistant to current vaccines.

An unexpected rise in US interest rates poses financial risks especially to emerging economies that have a high foreign currency debt burden; it also causes volatility in financial markets.

With US inflation surging to a 13-year-high of 4.2% in April, short term interest rate futures now reflect 100% certainty that the Federal Reserve will likely hike interest rates by the end of next year, instead of waiting for 2023, *Reuters* said.

Reflecting the recovery in demand in advanced countries, commodity prices including that of crude oil, are rising.

"Rising raw material prices have increased the cost of production, forcing some pass-through to consumers," said Socio Economic Research Centre executive director Lee Heng Guie.

This poses a problem to emerging economies that are still facing soft demand, poor job markets and reduced spending power.

Parts of the world, especially developing nations, may see all gains the past half decade, wiped out.

They will be forced to dig deep into fiscal reserves and maybe even foreign exchange reserves, to buy vaccines and attempt to spend their way out of the pandemic, added Pong.

Prolonged lockdowns and other economically damaging measures will likely test the patience of the electorate in many countries.

Geopolitical tensions especially relating to the big power tussle between the US and China are closely watched for risks.

Vaccinations may reduce the contagion and the severity of the impact but it is important to bring down the curve of Covid-19 infections, said Areca Capital CEO Danny Wong.

It looks like the pre-requisite to recovery cannot be met as Covid-19 cases keep flaring again and again.

But we cannot lose hope but in the face of new Covid-19 variants, we will try again through our self-discipline , to help bring the numbers down.

Yap Leng Kuen is a former StarBiz editor. The views expressed here are the writer's own.



GROCERY RETAIL BOOM

STORIES BY **VASANTHA GANESAN**

Priti Gathani has been in the restaurant business for the past nine years. Together with her partners, she operates four restaurants under WTF Restaurants Sdn Bhd. On March 13, the group opened its first grocery outlet in the affluent neighbourhood of Bangsar called The Hauz of Spize by WTF.

Gathani says although WTF had always been keen to venture into the grocery retail segment, it had not felt compelled to do so until now. "We realised that no matter what happened, people need their basic groceries," she tells *The Edge*, referring to the Covid-19 pandemic and the imposition of the Movement Control Order (MCO), which kept people at home. "Many people have also turned into home chefs," observes the proud owner of The Hauz of Spize by WTF, which offers fresh vegetables, organic food and hand-ground spices.

The WTF group and its business partner in this venture, Mike Udani, are planning to open a chain of grocery stores. They expect it will take eight months for the first store to see a return on investment.

WTF is not the only newcomer in the grocery retail sphere. QRA — a premium supermarket chain majority-owned by Charles Tseng@Charles Tseng Chia Chun (30.37%) and David Lee Tseng (28.89%) — has already opened two stores this year and will reportedly add more. Incidentally, both shareholders also own a stake in The Food Purveyor, which operates Village Grocer.

Just last month, Bursa Malaysia-listed MyNews Holdings Bhd brought in South Korea's largest convenience store brand, CU, by BGF Retail Co Ltd. MyNews plans to open 500 stores in five years while e-government services provider MyEG Services Bhd, which had earlier announced an online grocery store called BELI, will be launching up to 50 physical stores within the next two years.

And the grocery retail scene is about to get a lot more interesting — and crowded — with real estate tycoon Tan Sri Desmond Lim Siew Choon investing in a super-premium grocer called The Food Merchant. The first of many more stores to come is slated for opening in the third quarter of the year (see 'Desmond Lim bets on grocery business').

Apart from these new entrants and brands in the market, existing grocers are also expanding. Popular neighbourhood retailer 99 Speedmart plans to add an average of 25 stores a month, and KK Mart 10 a month (see "99 Speedmart and KK Super Mart hasten expansion).

The past year saw Tesco plc and Sime Darby Bhd selling their entire interest in Tesco Stores (M) Sdn Bhd to Thailand's Charoen Pokphand Group's (CP Group) CP Retail Development Co Ltd. The Tesco stores have since been renamed Lotus's.

In December, Singapore-based private equity firm KV Asia Capital Pte Ltd exited from TF Value-Mart, which operates hypermarkets in secondary towns. The sale of the RM1.5 billion revenue business involved a management buyout, assisted by financing from Intermediate Capital Group plc.

What is driving the interest and prompting investors to plough billions of ringgit into the grocery retail segment, and is the Malaysian market large enough for so many players?

Data from Euromonitor International shows that the value of Malaysian grocery retailers was estimated at RM71.08 billion in 2020 and is projected to jump 30% to RM91.79 billion in 2025. It is expected to expand to RM74.74 billion this year (see table).

In its Retailing in Malaysia report (March 2021), the market research firm said that while non-grocery retailers were severely impacted by the pandemic, grocer retailers performed well, with the pandemic creating opportunities to revive and stimulate sales. "Several months of home seclusion and the closure of food service outlets forced consumers to cook at home, which boosted sales of grocery

CENSUS OF WHOLESALE & RETAIL TRADE 2016/RETAIL GROUP MALAYSIA

Distribution of grocery stores in Malaysia

GROCERY CATEGORY	NO OF OUTLETS	SALES VALUE (%)
Department store-cum-supermarket (excluding department store sales)	325	5.8
Supermarket and hypermarket	2,457	41.2
Provision shop and mini-market	67,015	30.8
Convenience store	3,480	2.6
Specialised food store	46,044	19.3
Stall and market selling food	4,530	0.3
Total	123,851	100

Note: Specialised food store includes fresh fruit store, fresh produce specialty store, seafood store, butcher, frozen food store

EUROMONITOR INTERNATIONAL

Malaysia's retail market size 2015-2025 (RM bil)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Retailing	202.49	208.59	216.59	225.83	237.95	225.85	251.23	276.55	303.48	332.10	362.05
Grocery retailers	63.72	65.74	66.21	67.23	69.31	71.08	74.74	78.23	82.31	86.89	91.79
E-commerce	3.52	4.39	7.51	7.51	11.17	16.52	21.47	27.77	35.43	44.49	53.84







A number of upscale and premium grocers, including existing players Jaya Grocer and Village Grocer, have been adding stores

retailers, with home cooking trends also being driven by the rise in online cooking videos and demonstrations offering home-cooking inspiration."

Retail Group Malaysia's managing director Tan Hai Hsin agrees that the sudden interest in grocery retailing is a result of the pandemic. "Grocery operators (including supermarkets, hypermarkets, mini-markets, provision shops and wet markets) gained more during this pandemic period as dine-in was not permitted for many months."

As Malaysians cook more at home, they are frequenting grocers more often. At the same time, consumers who want fewer items have shied away from crowds at larger stores, boosting the sales of smaller grocers. "Thus, mini-markets and independent food stores performed well during the pandemic period," Tan adds.

But supermarkets have evolved too and are now more attractive to shoppers.

"The changing face and offerings of a typical supermarket has helped make the category very interesting and engaging as far as shopper experience is concerned," Savills Malaysia associate director and head of retail services, Murli Menon, tells *The Edge*. He adds that more growth can be expected as operators innovate and upgrade their game to offer shoppers an improved and more diverse experience.

Supermarkets are typically a mall's anchor tenant, and the role and significance of grocers was raised by the pandemic and restrictions during the MCO, says Murli, who notes that supermarkets were perhaps the only category of retailer that enjoyed a growth in sales during the period. "The impact of e-commerce on this category is also less compared to fashion, etc, given the logistics requirement to meet the expectations of a much shorter delivery lead time."

Pandemic-proof and big enough for new players?

Judging by the number of new entrants into the grocery business and the performance of grocers over the past year, starting a grocery business appears to be worth a shot even though the segment is notorious for its extremely low margins.

Perhaps 2020 was unique, in that the pandemic boosted demand for groceries, which in turn helped several grocers to ring up record profits. For example, the net profit of Trendcell Sdn Bhd, the operator of Village Grocer, surged 143% to RM67.04 million, while that of KK Supermart & Superstore rose 87.05% to RM33.76 million. Both companies' financial year end is June 30.

TF Value Mart also chalked up record profits of RM82 million for the financial year ended Dec 31, 2020, from RM71 million in FY2019.

Tan does not think Malaysia's market is big enough to accommodate the surge in new store openings, based on Walmart's decision to not commence operations here when it surveyed the market years ago.

Murli thinks otherwise. He believes there is still room for growth in grocery retailing given that, on average, Malaysian homes spend a third of their monthly income on food and food-related expenses. But he cautions, "There is still room for consolidation and weeding out — to replace the weaker and non-efficient operators over a period of time, especially as economies of scale and introduction of newer technologies start to play a more important role."

Not to be left behind, a number of upscale and premium grocers — including new entrant QRA and existing players such as Jaya Grocer, Village Grocer and Mercato — have also been opening or adding stores, prompting the question of whether Malaysians are affluent enough to support all these players.

"Definitely, no," Tan declares, unless the premium supermarkets and mass-market grocers can compete on price. "If a premium supermarket is selling a basket of basic fresh food, fresh meat, canned food and general household items at the same prices as the hypermarket, they will continue to attract crowds."

Moreover, he observes that affluent residents do not always shop at premium supermarkets. Pointing to Cold Storage as an example, he says it was considered a premium supermarket operator in Malaysia until the Asian financial crisis in 1998. But even before the emergence of competitors (such as Jaya Grocer, Village Grocer, Ben's Independent Grocer), Tan says the market share of Cold Storage had been falling as its regular customers were shopping in mass-market grocery stores.

"While there is definitely a market for premium grocery retailing, premium supermarkets will always remain a niche given the local market size and average household income," Murli opines. "Besides, consumers are becoming more and more value conscious across all categories — be it fashion/accessories or grocery shopping. The bigger chain operators are able to vary and adjust their product mix according to the catchment and hence able to straddle regular as well as premium categories as needed."

But mergers and acquisitions and consolidation may be inevitable if the market becomes too saturated.

The Edge understands that several players are seeking buyers for their grocery business. One such player is Pahang-based Tunas Manja Group (TMG). It is learnt that the retailer, predominantly located in secondary towns, has approached other retailers regarding a sale. TMG, which has an estimated annual revenue of about RM1 billion, operates 64 stores under the brands of TMG Mart, TMG Express and TMG Plus. Tunas Manja Sdn Bhd's shareholder and director Datuk Chin Yoke Kan did not respond to a query by *The Edge* seeking comments.

Etiqa Insurance and Takaful Bhd chief strategy officer Chris Eng foresees further consolidation in the industry. "It would appear that with a population of around 32 million, the Malaysian retail market is not large enough for so many players. As such, consolidation is expected to happen," he tells *The Edge*.

"Even without the reimposition of a strict MCO, a rise in Covid-19 cases will lead to reduced outdoor mobility and may challenge the prospects of small convenience stores as Malaysians will prefer larger grocery stores to make less frequent grocery trips," he says, pointing to the earnings of MyNews and QL Resources in 2020 (see "MyNews, 7-Eleven, Mr DIY are top picks for convenience, specialty stores").

"As such, consolidation is likely to continue to happen in the larger hypermarkets and start to happen in the smaller convenience store space," he adds.

Grocers suitable for Malaysia

Apart from new and improved online grocery shopping experiences, fresh grocery concepts can also be expected.

Tan believes that two concepts previously unsuccessful in Malaysia could make a comeback. One is the membership-only supermarket and the other, unmanned grocery stores.

Examples of the former include Makro from the Netherlands and Booker Cash & Carry from the UK — both had operated here — and Sam's Club and Costco, which are now in Asia. These are discount supermarkets and wholesale supermarkets such as Lidl or Aldi, which sell goods in large quantities in multiple packs or large containers. Tan says AEON BiG, Mydin and NSK have started sections that allow shoppers to buy things in bulk.

On unmanned grocery stores, he says there were a few in the Klang Valley and Penang for a short period of time but they failed. These outlets were very popular in China too but shut down by the thousands a year later. In these stores, shoppers use their handphones to enter the store and make payment at the cashier's counter themselves.



Tan: Mini-markets and independent food stores performed well during the pandemic period



Murli says more growth can be expected as operators innovate and upgrade their game



Eng: The Malaysian retail market is not large enough for so many players

May 2021, List of the remaining articles of Etiqa Commentary

Time	Headline	Media Outlet
13-May-2021 02:00PM	Cover Story: Grocery retail boom	MSN
17-May-2021 09:20AM	Need to accelerate pace of vaccinations	The Star
17-May-2021 09:01AM	The Star - Need to accelerate pace of vaccinations	The STar
02-May-2021 09:52AM	The Edge - Grocery retail boom	The Edge
31-May-2021 07:36AM	Challenges to achieving 6% growth forecast	The Star Online
31-May-2021 09:22AM	The Star - Challenges to achieving 6% growth forecast	The Star

6 May 2021, Global Banking & Finance Review
Etiqa Singapore launches AMBER, a holistic retirement ecosystem



SINGAPORE – Media OutReach – 6 May 2021 – Today marks the launch of **AMBER by Etiqa ("AMBER")**, a retirement ecosystem by Etiqa Insurance Singapore. The new platform complements the insurer's growing range of financial solutions tailored to savings and retirement planning, by offering customers a more holistic approach to life in retirement.

A recent retirement study[1] conducted by Etiqa in collaboration with YouGov in October 2020 revealed inadequacies in the retirement planning landscape, namely with regards to retirement planning guidance, with 3 in 10 Singaporeans unsure how to begin, and solutions, with only 3 in 10 confident that CPF pay-outs can sustain their retirement lifestyle. Similarly, only 3 in 10 believed CPF pay-outs is sufficient to cover the potential medical costs of ageing.

As lives lengthen among the local ageing population and demand for retirement-oriented services continues to rise, **AMBER** seeks to educate customers about the importance and process of planning for retirement, as well as to provide viable methods to finance of a longer, more active and more fulfilling one.

Among Etiqa's present retirement offerings is ePREMIER *retirement*, a retirement insurance savings plan that provides a guaranteed monthly retirement income as well as the freedom to choose one's preferred retirement age and premium term. The policyholder enjoys protection throughout the policy term. Another soon-to-launch retirement product by Etiqa will provide coverage for age-related illnesses, and flexible retirement income options for policyholders.

Addressing in turn the physical and mental health aspects of ageing, the **AMBER** ecosystem also presents an array of retirement-related information and services to add value to the lives of pre-retirees and retirees. Etiqa's retirement survey[1] brought to light three pressing retirement needs among people in Singapore: to remain emotionally healthy and mentally able (98% in agreement), to be physically healthy (98%) and to be less dependent on others (97%).

Reflecting the organisation's motto, 'Humanising insurance', **AMBER** responds to these demands with Amber Adviser, a matching service to connect customers to available local service providers based on their unique needs, from nursing homes, caregiving and nursing care to professional services such as physiotherapy and dental care. **AMBER** members enjoy member rates on any services booked through the platform.

AMBER also features an itinerary of diverse curated activities, including arts and crafts workshops, and yoga and fitness sessions. While creative workshops help stimulate the mind, physical exercise helps to strengthen and condition the body, a potentially preventative measure against the physical inconveniences that accompany old age. Meanwhile, participating in group activities promotes social interaction, which can support emotional and mental well-being. Member rates are available on all curated activities.

In addition to these benefits, **AMBER** members also gain access to exclusive promotions, gifts and platform privileges. As **AMBER** continues to expand, customers can look forward to new features and services towards the end of the year.

Mr Raymond Ong, Chief Executive Officer of Etiqa Insurance Singapore, shares, "Etiqa believes in supporting and empowering our customers to build the future they deserve. **AMBER** by Etiqa aims to help Singapore's pre-retirees fill any gaps in their retirement plans, and give access to solutions for a happier, healthier retirement."

Ms Jess Tan, Chief Distribution Officer, adds, "**AMBER** may be a new platform but the intentions behind it are certainly not. Etiqa has always been about more than just insurance, and this new channel will allow us to deliver tailored financial and lifestyle solutions to our customers more effectively."

As part of the launch campaign, the first 150 customers who register between 6 May and 31 July 2021 enjoy free credits of **AMBER** Dollars worth S$100 to spend on **AMBER** Retirement Ecosystem services, and Etiqa eWallet credits worth S$50 when they purchase Etiqa's retirement plan. Terms and conditions apply. More information about this promotion is available here.

Better tomorrows begin today with **AMBER by Etiqa**. For more information, visit the **AMBER** Retirement Ecosystem at www.etiqa.com.sg/amber.

7 May 2021, Dollar and Sense
Etiqa Singapore launches AMBER, a holistic retirement ecosystem

DOLLARS AND SENSE

INVESTING

Why Retiring Well In Singapore Goes Beyond Financial Planning

Retiring well in Singapore isn't just about having enough money. We also want to be physically healthy and mentally able.

by **Timothy Ho** May 7, 2021

Like Share 249 people like this. Sign Up to see what your friends like.



This article was written in collaboration with Etiqa. All views expressed in this article are the independent opinion of DollarsAndSense.sg based on our research. DollarsAndSense.sg is not liable for any financial losses that may arise from any transactions and readers are encouraged to do their own due diligence. You can view our full editorial policy here.

When we think about retirement planning in Singapore, we typically see it as solely a financial matter. This makes sense. Whether it's retiring at age 65 when we start receiving our CPF LIFE payouts or enjoying early retirement in our 50s, we need to accumulate enough savings to retire well in Singapore.

According to a 2016 Singstats report, a household led by someone who is above age 60 will spend an average of $3,586 per month. If we assume a household size of two, this works out to be about $1,793 a month for each person. This amount exceeds the CPF LIFE payout that we are eligible to receive at age 65, which ranges between $1,430 – $1,530, if we set aside the Full Retirement Sum at age 55 ($186,000 as of 2021). There is also an option for us to set aside the Enhanced Retirement Sum ($279,000 as of 2021) if we want higher monthly payouts of about $2,080 – $2,230 per month from age 65.

If you feel that the CPF LIFE payouts are far from sufficient for retirement, you are not alone. According to a retirement survey* done by Etiqa Insurance Pte. Ltd. in collaboration with YouGov, only 3 in 10 Singaporeans believe that their CPF LIFE payouts are sufficient to cover potential medical and healthcare-related bills. On the same note, only 3 in 10 Singaporeans believe that they can sustain their ideal lifestyle after retirement with just their CPF LIFE payouts.

This isn't a definite statement to say that CPF LIFE payouts are not enough. The simple fact is that CPF LIFE payouts are sized such that they are sufficient to provide us with a basic lifelong income for retirement. However, many of us may desire a more comfortable lifestyle after retirement that goes beyond basic provisions. For example, we want to pursue our hobbies (which can be expensive), spend time with the people we love, and have the freedom to experience the life we want during our golden years.

Retiring Well Isn't Only About Having Sufficient Passive Income Each Month

There is a tendency to think that retiring well is only about having sufficient passive income each month. This isn't true.

In the Etiqa retirement survey done in collaboration with YouGov, 96% of respondents believe that being physically and emotionally healthy is among the topmost important factors for their retirement. This is sensible, because no amount of money is ever enough if we lack good health (in both physical and mental aspects) to enjoy our retirement.



Results based on a 2020 YouGov survey commissioned by Etiqa

When we think about being physically healthy in our old age, we think of enjoying life without the burden of critical or chronic illnesses. More often than not, the state of our physical health as we age is a cumulative result of how we lived in our younger days. Like how we are now preparing ourselves financially for the future, we also need to start adopting a healthy lifestyle today in order to enjoy peak physical health during our retirement.

12 May 2021, The Active Age

Etiqa Singapore launches AMBER, a holistic retirement ecosystem



THE GEN XY LIFESTYLE

Etiqa Insurance launches a retirement ecosystem called AMBER

By Staff Writer | May 12, 2021

AMBER BY ETIQA IS A RETIREMENT ECOSYSTEM CREATED AND LAUNCHED BY ETIQA INSURANCE SINGAPORE.

Etiqa and YouGov collaborated on a retirement study in October 2020 and found inadequacies in the retirement planning landscape. 3 in 10 Singaporeans were unsure how to begin retirement planning. A similar proportion (only 3 in 10) were confident that CPF pay-outs can sustain their retirement lifestyle. However, on the other end of the spectrum, only 3 in 10 believed CPF pay-outs are sufficient to cover the potential medical costs of ageing.

The retirement study identified 3 important retirement needs among people in Singapore:

- Remain emotionally healthy and mentally able (98 percent)
- To be physically healthy (98 percent)
- Be less dependent on others (97 percent)

The new AMBER by Etiqa platform complements the insurer's range of financial solutions tailored to savings and retirement planning, by offering customers a more holistic approach to life in retirement.



The platform and ecosystem will provide customers with information and content about the importance and process of retirement planning. It will share viable methods of financing a longer and more active life.

> *AMBER by Etiqa aims to help Singapore's pre-retirees fill any gaps in their retirement plans, and give access to solutions for a happier, healthier retirement."*
>
> *Mr Raymond Ong, Chief Executive Officer of Etiqa Insurance Singapore*

One example is ePREMIER retirement. This is a retirement insurance savings plan that provides a guaranteed monthly retirement income. Customers can choose their preferred retirement age and premium term. The policyholder enjoys protection throughout the policy term.

AMBER BY ETIQA OFFERINGS

To address the physical and mental health aspects of ageing, the AMBER ecosystem presents a variety of retirement-related information and services. These services look to add value to the lives of pre-retirees and retirees.

Amber Adviser is a matching service to connect customers to available local service providers based on their unique needs. These service providers range from nursing homes, caregiving and nursing care to professional services such as physiotherapy and dental care. AMBER members that book any of the services through the platform will enjoy member rates.

AMBER features an itinerary of diverse curated activities, such as arts and crafts workshops, and yoga and fitness sessions. Member rates are similarly available for all curated activities.

AMBER members will also receive exclusive promotions, gifts and platform privileges.

LAUNCH PROMOTION

The first 150 customers who register between 6 May and 31 July 2021 will enjoy free credits of AMBER Dollars worth SGD 100 to spend on services. They will also receive Etiqa eWallet credits worth SGD50 when they purchase Etiqa's retirement plan.

18 May 2021, Asia Adviser Network

Etiqa Singapore launches AMBER, a holistic retirement ecosystem

Asia Advisers Network
Member: Beacon International Group, Ltd.

News

Etiqa launches holistic retirement ecosystem

By AAN team | 18 May 2021

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Etiqa Insurance Singapore (Etiqa) has launched AMBER, a retirement ecosystem platform that complements the insurer's growing range of financial solutions tailored to savings and retirement planning, by offering customers a more holistic approach to life in retirement.

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Addressing the physical and mental health aspects of ageing, the AMBER ecosystem also presents an array of retirement-related information and services to add value to the lives of pre-retirees and retirees. Etiqa's retirement survey brought to light three pressing retirement needs among people in Singapore: To remain emotionally healthy and mentally able (98% in agreement), to be physically healthy (98%) and to be less dependent on others (97%).

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In addition to these benefits, AMBER members also gain access to exclusive promotions, gifts and platform privileges. As AMBER continues to expand, customers can look forward to new features and services towards the end of the year.

May 2021, List of the remaining articles of
Etiqa Singapore launches AMBER, a holistic retirement ecosystem

Time	Headline	Media Outlet
06-May-2021 11:43AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	Menit.co.id
06-May-2021 11:42AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	Sukadi.net
06-May-2021 11:42AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	南洋视界·新加坡
06-May-2021 11:18AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	Africabusiness.com
06-May-2021 11:18AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	BizWire Express
06-May-2021 10:33AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	Timestech -News
06-May-2021 10:22AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	Oi magazine
06-May-2021 10:12AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	ET Net
06-May-2021 10:04AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	CRWE World
06-May-2021 09:35AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	FOCUS MALAYSIA - PR News
06-May-2021 09:35AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	Ashley-Yeen
06-May-2021 09:35AM	Suka iklan sedih atau lucu? Jom tonton koleksi video raya, pilih yang mana best dan menangi hadiah menarik	mStar
06-May-2021 09:35AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	Journal Online
06-May-2021 09:34AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	Shenton Wire
06-May-2021 09:27AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical,\n Mental and Financial Health for Better Quality of Life	Weekender Singapore
06-May-2021 09:25AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical,\n Mental and Financial Health for Better Quality of Life	Malay Mail
06-May-2021 09:25AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	indonews.id
06-May-2021 09:23AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of LifeAMBER by Etiqa_banner.jpg	One News Page [Press Releases Only]

May 2021, List of the remaining articles of
Etiqa Singapore launches AMBER, a holistic retirement ecosystem

Time	Headline	Media Outlet
06-May-2021 09:22AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	APAC News
06-May-2021 09:20AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical,\n Mental and Financial Health for Better Quality of Life	Haps Magazine Korea
06-May-2021 09:20AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical,\n Mental and Financial Health for Better Quality of Life	Nhip Cau Dau Tu
06-May-2021 09:11AM	\n \n Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical,\n Mental and Financial Health for Better Quality of Life\n \n	Forever News
06-May-2021 09:10AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	南洋视界
06-May-2021 09:00AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	Taiwan News Online
06-May-2021 09:00AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	88IV - Finance Foreign Exchange News
06-May-2021 09:00AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	新浪網 - 香港
06-May-2021 09:00AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life | Malaysia Global Business Forum	Malaysia Global Business Forum
06-May-2021 09:00AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	Yahoo! Singapore Finance
06-May-2021 09:00AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	AsiaOne
06-May-2021 09:00AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	AirBTW Magazine
06-May-2021 09:00AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	財經智珠網 DBPower - Newswire
06-May-2021 09:00AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	PitchEngine.com.au
06-May-2021 09:00AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	OVietnam
06-May-2021 09:00AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	The Lahore Times
06-May-2021 09:00AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	Biz Hub
06-May-2021 08:33AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	News Patrolling

May 2021, List of the remaining articles of
Etiqa Singapore launches AMBER, a holistic retirement ecosystem

Time	Headline	Media Outlet
06-May-2021 06:22AM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	WahanaRiau.com
10-May-2021 10:22AM	AMBER by Etiqa - hệ sinh thái hưu trí hỗ trợ khách hàng về mọi mặt của cuộc sống - ra mắt tại Singapore	Nhip Cau Dau Tu
10-May-2021 09:53AM	AMBER by Etiqa – hệ sinh thái hưu trí hỗ trợ khách hàng về mọi mặt của cuộc sống – ra mắt tại Singapore	Vietnam+
10-May-2021 01:57AM	AMBER by Etiqa – hệ sinh thái hưu trí hỗ trợ khách hàng về mọi mặt của cuộc sống – ra mắt tại Singapore	Thời Đại
12-May-2021 06:09PM	Etiqa Launches AMBER – A Holistic Retirement Ecosystem That Supports Customers with Their Physical, Mental and Financial Health for Better Quality of Life	Global Banking and Finance Review

19 May 2021, Global Banking & Finance Review

Etiqa Singapore extends complimentary coverage for COVID-19 side effects to Maybank Customers

Global Banking & Finance review

Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers



SINGAPORE – Media OutReach – 19 May 2021 – As Singapore continues to roll out its COVID-19 vaccination programme in its steady efforts to contain the virus with hopes of gradual return to normalcy, Etiqa Insurance Pte. Ltd. ("Etiqa Insurance Singapore") extends its Financial Assistance Benefit for side effects of COVID-19 vaccine to all existing and new individual customers of Maybank Singapore. Application is not required and coverage is free of charge.

Maybank Singapore Limited's consumer banking customers will receive a Hospitalisation Benefit of up to S$1,000 over a maximum of 10 days, and an Intensive Care Unit Benefit of up to S$1,000 over a maximum of 5 days if they experience any COVID-19 vaccination side effects.

The existing COVID-19 Financial Assistance Benefit and vaccination side effects coverage currently protect Etiqa's eligible customers[1] against the virus and any unexpected effects from vaccinations of any COVID-19 vaccine which is approved for use in Singapore by the Health Sciences Authority (HSA) and administered in Singapore.

The complimentary coverage is now extended to Maybank customers with an individual account in Singapore. New customers are defined as those who are holding account(s) with Maybank Singapore Limited for at least three months.

Mr Raymond Ong, Chief Executive Officer of Etiqa Insurance Singapore said, "The health and well-being of our people and customers remain a priority for us. To support the progressive reopening of Singapore and everyone to vaccinate with confidence, we hope that this added layer of protection provides assurance and greater peace of mind for customers of both Etiqa and Maybank Singapore while they take active steps to protect themselves and their loved ones."

Dr John Lee, Country CEO and CEO of Maybank Singapore adds, "We stand in solidarity with our customers and support the vaccination programme rolled out by the Singapore Government. The impact of Covid-19 pandemic is long lasting and we strive to protect the well-being of our customers by providing them with Etiqa's complimentary Financial Assistance Benefit. This move is one of the ways we humanise financial services to care for our customers. Since last year, we have also provided deferred loan repayment scheme to help ease customers' financial burden."

For more information, please visit www.etiqa.com.sg/covid19-relief.

19 May 2021, Asia One

Etiqa Singapore extends complimentary coverage for COVID-19 side effects to Maybank Customers

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CORPORATE NEWS MEDIA-OUTREACH
| Wednesday, May 19, 2021

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19 May 2021, Taiwan News

Etiqa Singapore extends complimentary coverage for COVID-19 side effects to Maybank Customers

Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers

139 Tweet 分享

Kongs Suka 0

By Etiqa Insurance Pte. Ltd., Media OutReach
2021/05/19 14:00

SINGAPORE - Media OutReach - 19 May 2021 - As Singapore continues to roll out its COVID-19 vaccination programme in its steady efforts to contain the virus with hopes of gradual return to normalcy, Etiqa Insurance Pte. Ltd. ("Etiqa Insurance Singapore") extends its Financial Assistance Benefit for side effects of COVID-19 vaccine to all existing and new individual customers of Maybank Singapore. Application is not required and coverage is free of charge.

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May 2021, List of the remaining articles of
Etiqa Singapore extends complimentary coverage for COVID-19 side effects to Maybank Customers

Time	Headline	Media Outlet
29-May-2021 01:25AM	DirectAsia Extends One Month Free Insurance to all Drivers and Riders in Singapore	News Hub Asia
21-May-2021 04:27PM	Etiqa Insurance Singapore bảo hiểm miễn phí cho khách hàng của Maybank khi tiêm vaccine ngừa COVID-19	Thời Đại
21-May-2021 10:22AM	Etiqa Insurance Singapore bảo hiểm miễn phí cho khách hàng của Maybank khi tiêm vaccine ngừa COVID-19	Nhip Cau Dau Tu
21-May-2021 10:04AM	Etiqa Insurance Singapore bảo hiểm miễn phí cho khách hàng của Maybank khi tiêm vaccine ngừa COVID-19	Vietnam+
21-May-2021 06:03AM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	Global Banking and Finance Review
19-May-2021 10:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	News Hub Asia
19-May-2021 07:34PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank\n customers	Timestech -News
19-May-2021 07:02PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank\n customers	Haps Magazine Korea
19-May-2021 05:02PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank\n customers	Weekender Singapore
19-May-2021 04:37PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	ET Net
19-May-2021 04:10PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers 47487-7287_EtiQa_InsuranceBlack_text_smiley_yellow.jpg_2_.jpeg	One News Page [Press Releases Only]
19-May-2021 04:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank\n customers	Vulcan Post
19-May-2021 03:45PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	BizWire Express
19-May-2021 03:27PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank\n customers	Africabusiness.com
19-May-2021 03:05PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	台湾产经新闻网
19-May-2021 03:03PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank\n customers	Malay Mail
19-May-2021 02:22PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	APAC News
19-May-2021 02:22PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank\n customers	FOCUS MALAYSIA - PR News
19-May-2021 02:22PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank\n customers	indonews.id
19-May-2021 02:22PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	Ashley-Yeen
19-May-2021 02:10PM	\n \n Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank\n customers\n \n	Forever News
19-May-2021 02:08PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank\n customers	Sukadi.net
19-May-2021 02:05PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	Journal Online
19-May-2021 02:05PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	南洋视界
19-May-2021 02:05PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank\n customers	Nhip Cau Dau Tu
19-May-2021 02:04PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	Shenton Wire

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Etiqa Singapore extends complimentary coverage for COVID-19 side effects to Maybank Customers

Time	Headline	Media Outlet
19-May-2021 02:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	88IV - Finance Foreign Exchange News
19-May-2021 02:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	European Business Magazine
19-May-2021 02:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	Yahoo! Singapore Finance
19-May-2021 02:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	PitchEngine.com.au
19-May-2021 02:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	財經智珠網 DB Power
19-May-2021 02:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers | Malaysia Global Business Forum	Malaysia Global Business Forum
19-May-2021 02:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	AsiaOne
19-May-2021 02:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	Laotian Times
19-May-2021 02:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	XFAfinance
19-May-2021 02:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	The Lahore Times
19-May-2021 02:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	Brandspur
19-May-2021 02:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	OVietnam
19-May-2021 02:00PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	Biz Hub
19-May-2021 01:59PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	CRWE World
19-May-2021 01:03PM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	News Patrolling
19-May-2021 07:42AM	Etiqa Insurance Singapore extends complimentary coverage for COVID-19 vaccination side effects to Maybank customers	Viet Nam News
19-May-2021 06:17AM	Etiqa Insurance Singapore Extends Complimentary Coverage for COVID-19 Vaccination Side Effects to Maybank Customers	WahanaRiau.com

3 May 2021, Manila Life
Etiqa Philippines launches MyLife+ Plan with COVID-19 Coverage

www.manila-life.blogspot.com

Everything that's happening in the great metro of Manila...

Monday, May 3, 2021

Etiqa Philippines launches MyLife+, a comprehensive health insurance plan with Covid-19 coverage



Etiqa Philippines, one of the leading life and non-life insurance providers in the Philippines, today launched MyLife+, a yearly renewable health insurance plan that gives consumers access to Etiqa's extensive medical network nationwide. Ideal for individuals and families, MyLife+ is priced competitively and covers individuals from two weeks to 70 years old. Within just 15 days of issuance, MyLife+ members can receive quality healthcare from over 29,000 physicians and 1,500 hospitals and clinics.

"In the face of today's many uncertainties brought about by the COVID pandemic, people need a reliable health insurance plan that is comprehensive and responsive to their unique medical needs," said Rico Bautista, President and CEO of Etiqa Philippines. "Etiqa is committed to give Filipinos peace of mind when it comes to healthcare, and to cater to all age segments even those that have been typically overlooked for health insurance.This is part of Etiqa's mission to humanize insurance and put a smile to our customers' faces".

Most of the medical plans currently available only cover individuals until 60 years old. With a population of 7.5 million senior citizens, this leaves more than seven percent of Filipinos largely unprotected. The responsibility for this segment is believed to rest on the shoulders of the 'sandwich generation', so-called because they are caught between providing for their own family and caring for aging parents aged 60 and above. Value for money is a key concern, as the need for comprehensive healthcare becomes even more apparent for older individuals.

More than a medical plan, MyLife+ is a retail offering that gives individuals the advantage of a robust health insurance product that can be purchased online. To make it easier for customers to avail of services, Etiqa has launched SmilePH for iOs and Android, a mobile app that enables faster access to benefits such as room and board, special hospital services, surgical expense, in-hospital physician's visit, out-patient benefit, ambulance service, and even emergency treatment in foreign territories. The SmilePH app allows Etiqa clients to easily check their policy details, request for Letter of Guarantee, and reach out to their providers and doctors anytime, anywhere.

With over 40 years of experience in the group insurance business, Etiqa is proven to deliver a range of essential healthcare benefits from check-ups and diagnostic services towards preventive healthcare, to the treatment of congenital diseases or emergency care. Even pre-existing conditions are covered under a 12-month waiting period. Moreover, MyLife+ comes with life and accident coverage.

"Etiqa believes that behind every policy is a person working to protect their family and their future," added James Patrick Bonus, EVP and Chief Financial Officer of Etiqa Philippines. "This is why we continue to innovate our products and services so that members enjoy extensive benefits that are easily and simply claimed at the time when they need it most."

The introduction of MyLife+ is part of Etiqa's aggressive efforts to expand its offerings in the Philippines, particularly its Personal Life & General Insurance business. As one of the leading providers of Group Health for the Philippines' top multinational and local companies, Etiqa continues to diversify its offerings to address the changing demands of the local market through timely insurance plans that respond to current and emerging health risks.

Individuals aged 18 years and above may purchase MyLife+ starting today by simply clicking on the Apply Now button at the Etiqa website. For more information about MyLife+, visit www.etiqa.com.ph.

About Etiqa Philippines

Etiqa Philippines, formerly AsianLife & General Assurance Corporation, is a Composite Insurance Company. It is majority-owned by Etiqa International Holdings (EIHSB) Malaysia, an investment holding company of Malaysia Banking Berhad (Maybank). Etiqa's headquarters is located in Kuala Lumpur, Malaysia with regional presence in Indonesia, Philippines, Singapore and Cambodia.

Etiqa Philippines provides a wide range of both Group life and General Insurance, Group Medical Benefits, Individual Life and Non-Life, and variable products that cater to various protection, savings and investment needs for all segments in the Philippines. Products are offered through multiple distribution channels, including Brokers, Agents, Online as well as Business Partners.

Aside from being one of the leading providers in Group Health in the Philippines for numerous Multi-national and Local Corporations, Etiqa Philippines also offers various Personal Life & General Insurance products to individual consumers through its online channel and existing partnership with Maybank Philippines for Bancassurance.

Etiqa Philippines has been in the insurance business for over 40 years, and has built a solid reputation for fast, prompt and reliable service supported by over 1,500 accredited hospitals and clinics nationwide, with 28,000 doctors, and an 24/7 in-house call center.