Etiqa's Media Clippings of January 2022

(31 January 2022)

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31 January 2022, The Malaysian Reserve
Underinsured Malaysians turn to home insurance after flood

The Malaysian Reserve

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Underinsured Malaysians turn to home insurance after floods

DoSM's data shows that the nation reported a loss of RM6.1b due to floods last year

by ANIS HAZIM

LAST month floods have wreaked catastrophic damage in many parts of Malaysia and prompted more Malaysians to grab homeowner's insurance, with perils coverage to protect against home damage.

Malaysia reported a loss of RM6.1 billion due to floods in 2021, according to the Department of Statistics Malaysia (DoSM).

The report stated that the total loss of living quarters in the affected states was recorded at RM1.6 billion, vehicles (RM1 billion), manufacturing (RM900 million), business premises (RM500 million), agriculture (RM90.6 million), and public assets and infrastructure RM2 billion.

Etiqa General Takaful Bhd (EGTB) CEO Shahrul Azuan Mohamed said there will likely be a short-term increase in flood coverage, especially for vehicle owners and homeowners who were affected for the first time.

"There was an increase in additional flood peril cover purchases from the end of December 2021 to early January 2022," Shahrul Azuan said in an email reply to *The Malaysian Reserve (TMR)*.

He said EGTB saw a spike to a high of 20% certificates purchased in the first week of January before coming back down to still above normal in mid-January.

"As the weather continues to improve, it is likely that the purchasing trend for flood cover will return to its previous level of 7% to 10%," he said.

Despite Malaysia's unpredictable weather in recent years, he, however, opined that Malaysians are underinsured for weather-related perils.

"Homeowners tend to be more prudent with flood cover, although this may be a reflection of perils attached to the home financing, while motor vehicle owners are less likely to take this added coverage," he noted.

see P1 col1



Pic by Mohd Amin Nahar

WELCOMING THE NEW YEAR: A shopper looking for some Chinese New Year decorations at a gift shop in Kuala Lumpur. According to Chinese tradition and culture, it is said that putting some red-coloured or auspicious meaning decorative items around the house during the new year will bring good luck to its resident.

No festive cheers for Petaling Street traders

by FAYYADH JAAFAR

PETALING Street, which is one of the oldest streets in Kuala Lumpur (KL), is home to numerous small shops selling everything from food to clothes to electronic gadgets.

However, it seems like the corner in the heart of KL is struggling to recover from the effects of the Covid-19 pandemic.

The street has seen its fair share of ups and downs over the past two decades. In fact, it was once considered an important shopping destination for Malaysians looking for cheap goods.

However, the street has been hit hard by the pandemic, especially after the government imposed movement restrictions in mid-March 2020.

The lockdown meant that most of the street's stall vendors were forced to close down their stores. In fact, some of them even had to shut down permanently.

Today, the street is still filled with empty storefronts and closed stalls. Many of the vendors who remain open have resigned themselves to the current situation.

According to local business owners, the pandemic has affected their businesses more than they expected. They said the number of customers visiting Petaling Street is far lower compared to before the pandemic.

An electronics and gadget store owner, who only wanted to be known as Ho, said he is not optimistic about the future of his business. He said the pandemic has taken away the main source of income for many of the vendors in Petaling Street.

"Last year, we couldn't open our businesses because of the lockdowns. But now we can open, but there are only a few visitors," Ho told *The Malaysian Reserve*.

see P5 col3

31 January 2022, The Malaysian Reserve
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News

Under insured Malaysians turn to home insurance after floods



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by ANIS HAZIM / Pic by HUSSEIN SHAHARUDDIN

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"As the weather continues to improve, it is likely that the purchasing trend for flood cover will return to its previous level of 7% to 10%," he said.

Despite Malaysia's unpredictable weather in recent years, he, however, opined that Malaysians are underinsured for weather-related perils.

"Homeowners tend to be more prudent with flood cover, although this may be a reflection of perils attached to the home financing, while motor vehicle owners are less likely to take this added coverage," he noted.

According to him, over 2,300 homeowners had claimed with EGTB relating to the floods recently compared to slightly over 290 motor vehicle owners in the same period.

Responding to the government's call, he said EGTB is currently working together with other takaful operators to provide more insurance coverage to the bottom 40% income group (B40) segment.

"While I cannot yet lay out any specifics, we are planning to include additional perils cover in a number of our products that will cover the B40," he said.

Besides EGTB, Etiqa General Insurance Bhd (EGIB) is also working closely with the General Insurance Association of Malaysia (PIAM) as a response to the government's call.

"We have designed a package bundle product inclusive of flood allowance to our franchise distributors and have nurtured our intermediaries with relevant knowledge to ensure the best advice is given to our customers in cultivating a safe community mindset," EGIB CEO Fukhairudin Mohd Yusoff replied to *TMR*.

Concurrently, he also said that Malaysians are underinsured against natural disasters, particularly floods despite being the most regular and yearly natural disasters affecting the country.

However, since 2018, Fukhairudin said EGIB has recorded an increasing trend in the take-up rate for natural disasters.

"The take-up rate from below 3% rate to above 5% in 2021 for motor insurance whereas commercial fire has a take-up rate of above 20%. This is good traction although it is still relatively very low," he said.

He foresees that the take-up rate will further improve throughout this year as well as upcoming years, especially with proper awareness and education in flood coverage.

Notably, he said Etiqa has always focused on creating awareness of the importance of flood coverage since 2014.

"Etiqa was the first to introduce the Flood Claims Care-Van back in 2015 to ramp up efforts in simplifying the flood claim process to our affected customers.

"In addition, onsite approval of up to RM20,000 and claims notification via WhatsApp further simplifies our claims processes for our fire and house owners policyholders," he added.

In responding to queries by *TMR* whether people tend to remove the flood coverage after a very short period of time, both Fukhairuddin and Shahrul Azuan disputed the conjecture as there is no evidence.

"There is no study to verify this at the industry level, and from our records, it does not appear to be the case. Although weather perils is an add-on to coverage, its risks are present at all times," Fukhairuddin said.

Shahrul Azuan, on the other hand, said those that are tied to home financing coverage will have their flood covered for a long term period so they are unlikely to remove it promptly.

"A minority of customers who purchase weather-related perils as a reaction to rare events will possibly reconsider the additional perils purchased when it comes time to renew their takaful certificates," he added.

Previously, in a query to PIAM, *TMR* has reported that natural disaster insurance coverage saw a downtrend as people tend to remove the coverage after a short period of time.

25 January 2022, Viral Cham
Etiqa's CNY TVC

VIRALCHAM!

[Fuhu comes to celebrate the New Year!] Must-see New Year movies in Malaysia in 2022! I watched Heng Ong Huat all year~

Author: Tian Qiqi



Dear villagers, brothers and sisters! It's the annual family celebration and the busiest Chinese New Year again~~~
At this time, Malaysians' talents poured out one after another, and the streets were full of hot New Year songs and programs! Today, the editor will share with you the most ONG New Year movie this year! Let's goooooo~~~~ (in no particular order)

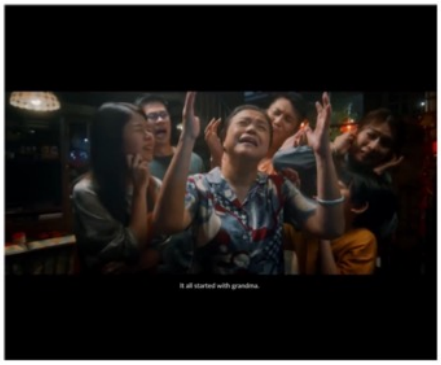
Yoodo Chinese New Year Pitch

A director was trying to present creative New Year advertisements to customers. Unexpectedly, the director's mother, sister and nephew suddenly broke into the office and put forward a lot of ideas. At this time, the customer suddenly cried. It turned out that she...
Yoodo wants to tell you that the best New Year is not to have a family reunion, but that everyone knows that we live a surplus life, and it is enough to eat and sleep well~

Etiqa The Auspicious Time

Dabao told her mother-in-law how to win with one book, and she is often in a good time. Unexpectedly, my mother-in-law suddenly lost the victory, which plunged the whole family into chaos... Etiqa wished everyone a happy New Year and reminded everyone to get together happily, which was a "good time"!

▼▼▼



Maybank Back to the FU-ture

Even the ancients, Bohu, was deeply involved in the charm of "it"! I want to stay in modern times for the Spring Festival!

There are too many things to prepare before the New Year, even the ancient Wang Bohu Beh Tahan! I accidentally traveled to modern times with the ancestral tiger head wish coin, and also met the straight steel man's little tiger and made a lot of interesting things! The fate of the last two people was actually because of "it"...

▼▼▼



TNB "Worshit Luck" Wonder-fú Fortune

TNB's annual New Year's short film will not disappoint you! The launch of Wonder-fú Fortune this year made Aunty Choi, the protagonist of the story, decline repeatedly. Later, with "this move", he finally drove away bad luck and found good luck~ If you want to know her secret, you must watch this film!

▼▼▼

McDonald's True Prosperity

McDonald's movies this year are very different! This time, through the memories of the old man, I will tell you the meaning of Prosperity, which is touching and warm!

▼▼▼



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25 January 2022, Marketing Magazine
Etiqa's CNY TVC

MARKETING

These are not the best CNY TVCs for this year (not yet anyway)



The annual MARKETING Magazine Experts' Choice Awards, Top 10 CNY TVCs Edition 2022 is accepting submissions and time's running out!

SUBMIT HERE

The window closes at 5 p.m. Monday, 31st January 2022, and until then MARKETING Magazine will be accepting all local CNY TVC submissions from brands around the nation, as their films to stand a chance to be voted the best CNY TVC by our expert readers.

Over the years, our coverage and polling of the best festive TVCs based on our experts' choice have had growing success and traction. Our respondents have grown from a few hundred to over several thousands in recent years.

This year, the top 10 winners will receive a certificate of recognition of MARKETING Magazine's Experts' Choice of Top CNY TVCs in Malaysia and the fame that comes with the commendation.



Munchy's – 加满满 (Jia Mun Mun)



Etiqa – The Auspicious Time



McDonald's – The Best Hairdresser Mum



Grab – Ah Ma Knows Best



Taylor's University – Hēr Prósperity

25 January 2022, News Straits Times

Building the Pink of Hope NCSM- ETIQA Malaysian Breast Cancer Screening and Detection Ecosystem



DOCUMENTING EFFORTS

A coffee table book chronicling breast cancer screening and detection in Malaysia has been launched. Entitled *Building the Pink Road of Hope - NCSM-Etiqa Malaysian Breast Cancer Screening and Detection Ecosystem*, the book is researched and penned by a team from the National Cancer Society Malaysia (NCSM). It documents the mammogram screening programme that the society has been conducting with Etiqa since 2017. The multifaceted, multidimensional and multi-sectoral programme aims to provide breast cancer screening and detection for underprivileged Malaysian women.

UNRESERVED

BRAND STORIES

BRAND STORIES | WELLBEING

In Search of a Helping Hand to Face Your Mental Health Needs?

Etiqa's AafiahCare is here for you—and it includes protection against mental illnesses

NAJIHAH RASHID

THURSDAY 13 JANUARY 2022

When it comes to addressing one's mental health needs, expensive consultation costs and treatment packages can impede one's progress towards achieving mental wellness. Heck, even reaching a point where one is open to seeking help can be an uphill battle.

Even the best of us can be affected by it, as evidenced through our True Grit campaign. According to the National Health and Morbidity Survey 2017, about 30% of the population was afflicted by mental illness.

Our CEO and Editor-in-Chief, *Kassandra Kassim*, battled with an aggressive form of cancer, *on top* of running a business during the pandemic. *Deborah Henry* struggled to keep her pride and joy, Fugee school, up and running amid a time where all purse strings were tightening. Even Malaysia's diving darling, *Dato Pandelela Rinong* weathered some dark days ahead of the Tokyo Olympics. A conversation with *Tan Sri Dr Jemilah Mahmood* revealed some harrowing experiences she had gone through in her many dangerous-yet-lifesaving exploits.

The Islamic take on mental health

In the dialogue, Zafri went deep into explaining how the protection of self includes the maintenance of one's mental faculties. In fact, it is considered a Muslim's responsibility to care for and protect their mental wellbeing.

"If you're looking at the principle of Sharia, among the key objectives of sharia is to protect the life, or they call it 'aknah' and to protect the intellect, 'al-Aql' of a person. A sound intellect contributes toward a sound life. In other words, affected mental health will lead to an affected mind, which generally leads to poor decision-making," said the executive.

"There are some established Islamic legal maxims that can be used as guiding principles, which are originally derived from the saying of Prophet Muhammad, peace be upon him. Two of them are no harm shall be inflicted or reciprocated, and the second one, harm must be removed or eliminated. Poor mental health is harm; thus every effort must be explored to remove such harm—including seeking necessary medical treatment," Zafri explained.

Each and every one of them showed true mental resilience in the face of life's trials and tribulations. However, it definitely takes a village. You need a robust support system, and this could even include professional help. This is supplemental to a healthy lifestyle, a balanced diet, and a personal wellness regimen that's tailored to provide relief from daily stress.

Heeding the World Health Organisation's (WHO) warning—which says that mental illnesses pose a significant risk for other diseases—Etiqa became the first insurance provider in *Malaysia* to provide coverage for mental illnesses.

Etiqa's AafiahCare includes mental illnesses in their extensive list of the 68 critical illnesses that are covered. In a conversation with the CEO of *Etiqa Family Takaful Berhad*, *Zafri Ab Halim* details the need to protect the sanctity of health—which includes one's mental wellbeing.

"Refusing to seek medical treatment may fall under the category of inflicting harm, especially harm to our loved ones. Hence seeking proper medical treatment fulfills the requirement of removing the harm in any given situation. Prevention is better than cure, thus early detection and treatment of mental illness must be given enough attention too."

The pandemic has definitely pushed many *Malaysians* to their limits, with many lives and livelihoods disrupted. As an insurance provider, *Etiqa* strives to provide clear solutions to customers.



Coverage for the Mind

As the first insurance provider to include coverage for mental illnesses, AafiahCare covers policyholders from these 68 critical illnesses, including these four mental illnesses: Bipolar Affective Disorder, Major Depressive Disorder, Schizophrenia, and Schizoaffective Disorder.

The process is seamless and easy when it comes to eligibility. Once accepted by *Etiqa*, customers are eligible for cover, subject to the normal underwriting process. Coverage ranges from RM7,500 up to a maximum of RM30,000. The cherry on top is the fact that it's completely up to the policyholders—Etiqa does not define how the covered amount is to be spent.

This means that customers may spend as they wish for consultations, medications, or hospitalisation.

What's Next?

With only 54% of *Malaysians* that currently have health insurance, *Etiqa* set their sights on providing security to many more *Malaysians* that are in need of comprehensive and flexible insurance—which takes into consideration your mental well-being.

Mental illnesses can be equally as paralysing as other physical illnesses. Costs of consultations and medication can get expensive, so why not insure yourself against mental illnesses?

12 January 2022, Berita Harian

Etiqa Takaful entities welcome Mufti Terengganu to Syariah Committee

BH ONLINE LIVE

KORPORAT

Mufti Terengganu dilantik sertai jawatankuasa Shariah Takaful Etiqa

Oleh Alzahrin Alias
Januari 12, 2022 @ 2:25pm
zahrin@bh.com.my



Mufti Terengganu, Prof Madya Dr Mohamad Sabri Haron

KUALA LUMPUR: Kumpulan Takaful Etiqa melantik Mufti Terengganu, Prof Madya Dr Mohamad Sabri Haron sebagai ahli Jawatankuasa Shariah yang baharu berkuat kuasa 1 Januari 2022.

Beliau bersama ahli Jawatankuasa Shariah yang lain akan bertanggungjawab dalam memastikan hal ehwal perniagaan dan aktiviti kumpulan mematuhi prinsip shariah.

Pengerusi Etiqa General Takaful Bhd dan Etiqa Family Takaful Bhd, Datuk Majid Mohamad, berkata kumpulan berbesar hati menerima Mohamad Sabri dalam Jawatankuasa Shariahnya.

"Sebagai Mufti Terengganu serta pengalaman lebih 20 tahun beliau dalam industri kewangan Islam, kami percaya dengan pengalaman dan kepakarannya akan menguatkan tadbir urus shariah serta memperluaskan budaya pematuhan shariah dalam entiti takaful Etiqa," katanya dalam satu kenyataan hari ini.

Mohamad Sabri berkelulusan Ijazah Sarjana Undang-Undang Perbandingan dari Universiti Islam Antarabangsa Malaysia serta Ijazah Doktor Falsafah (PhD) dalam bidang Fiqh dan Usul Fiqh (Shariah) dari Universiti Jordan.

Penyelidikan tesis PhD beliau di dalam bahasa Arab berkenaan hukum hakam dalam pasaran modal, saham dan bon dianggap sebagai antara perintis di dalam dunia Islam.

Dalam bidang kewangan Islam pula, beliau adalah ahli Jawatankuasa Shariah Bank Muamalat Malaysia Bhd bermula dari 2 Disember 2003 sehingga 31 Mac 2021.

"Mohamad Sabri juga adalah pengerusi Jawatankuasa Shariah Angkatan Koperasi Kebangsaan Malaysia Bhd (ANGKASA) sejak Januari 2021.

13 January 2022, The Borneo Post - Sarawak

Etiqa Takaful entities welcome Mufti Terengganu to Syariah Committee

Etiqa's takaful entities welcome Dr Mohamad Sabri Haron to syariah committee

KUCHING: Etiqa's takaful entities, Etiqa General Takaful Bhd (Etiqa General Takaful) and Etiqa Family Takaful Bhd (Etiqa Family Takaful) have announced the appointment of Sahibbus Samahah Associate Professor Dr Mohamad Sabri Haron to the syariah committee effective January 1, 2022.

The syariah committee is responsible for ensuring that the business affairs and activities of Etiqa's takaful entities comply with Shariah principles. Mohamad Sabri is currently also the Mufti of the state of Terengganu.

"We are pleased to welcome Sahibbus Samahah Dr Mohamad Sabri Haron to the syariah committee," Etiqa General Takaful and Etiqa Family Takaful chairman Datuk Majid Mohamad said.

"As a Mufti to the state of Terengganu, and with more than 20 years of experience in the Islamic finance industry, we strongly believe his experience, calibre and expertise will strengthen the Shariah governance and promote Shariah compliant culture of Etiqa's takaful entities."

Dr Mohamad Sabri obtained his Diploma in Islamic Studies in Shariah from Kolej Ugama Sultan Zainal Abidin (KUSZA) and later obtained the Bachelor's Degree in Islamic Studies from Universiti Kebangsaan Malaysia (UKM).

Subsequently he completed his Master of Comparative Laws (MCL) from the International Islamic University of Malaysia (IIUM) and thereafter completed his Doctor of Philosophy (PhD) in Fiqh and Usul Fiqh (Shariah) from the University of Jordan (1998).

His PhD thesis in Arabic on legal rulings in capital market, shares and bonds is considered as the first of its kind in the Muslim world.

In relation to Islamic finance, he was the Shariah Committee member of Bank Muamalat Malaysia Bhd from 2003 to 2021.

12 January 2022, Kosmo
Etiqa mention

Pilih insurans kenderaan dengan cermat, berhati-hati

PETALING JAYA – Pengguna disarankan agar bijak memilih insurans kenderaan dengan cermat dan berhati-hati bagi menjimatkan wang serta pada masa sama, memenuhi keperluan gaya hidup mereka.

Seiring kerisauan masyarakat terhadap bencana banjir yang sentiasa melanda di beberapa negara sebelum ini, Proton Holdings Berhad (Proton) telah berkongsi tip memilih insurans kenderaan yang sesuai buat pengguna di Malaysia.

Menurutnya, penyedia insurans kini semakin kreatif dalam menawarkan pakej insurans menarik, oleh itu pengguna wajar mencari polisi yang menawarkan diskaun baik ketika memperbaharui polisi atau mencari polisi baharu.

"Bagi yang memiliki lebih daripada satu kenderaan, pelan yang digabungkan mungkin lebih bermanfaat, manakala untuk yang kurang menggunakan kenderaan mereka, terdapat pelan yang mampu memberi penjimatan dalam aspek ini.

"Selain itu, periksa dengan ejen setiap kali ingin memperbaharui insurans kerana mungkin terdapat pakej atau pelan baharu yang memberikan faedah menarik," katanya dalam kenyataan.

Proton menjelaskan, pelanggan perlu meneliti pelan perlindungan insurans bagi memenuhi keperluan gaya hidup masa kini, misalnya mereka yang bekerja atau tinggal di kawasan berisiko banjir wajar mengambil insurans perlindungan bencana itu.



PELANGGAN perlu mengambil pelan perlindungan insurans khususnya jika mereka tinggal di kawasan berisiko banjir. – GAMBAR HIASAN

Pemilik juga digesa mempertimbangkan perlindungan untuk pelbagai pemandu sekiranya ramai yang menggunakan kenderaan mereka," katanya.

Selain itu, Proton menawarkan perlindungan untuk pelanggan melalui Program Insurans Proton.

"Pelanggan juga boleh memilih polisi insurans kereta daripada enam pembekal iaitu Allianz General Insurance, AmGeneral Insurance, Liberty General Insurance, Zurich General Insurance, Etiqa General Takaful dan Zurich General Takaful) dengan ciri-ciri mudah seperti kelulusan tuntutan hingga RM20,000," katanya.

10 January 2022, The Star
Etiqa Commentary



YAP LENG KUEN

Plain speaking

Will severe flooding dent growth in December?

EXPORTS had stayed robust in November, 2021, while accelerating imports of consumption goods and capital goods signaled continued expansion in domestic demand.

But in December, 2021, when flash floods hit, the momentum had likely slowed due to near-term disruptions in the manufacturing sector and ports.

The floods had affected eight states including Selangor where the industrial hub of the Klang Valley is located, and Kuala Lumpur.

Floods which are usually concentrated in the north-eastern states such as Terengganu, had even hit the economic centre in Johor.

Heavy floods in the Port Klang and Shah Alam areas may reverberate in terms of supply chain disruptions and would have affected production considerably.

Already, there is an expected decline in trade growth in 2022; hopefully, the disruptions from the floods will not dent it too severely.

A commodity price rally and recovery in global demand, driven by advanced economies, have been a big shot in the arm for Malaysia's trade growth this year (an increase of 24.6% year-on-year in the 11 months of 2021), setting a high base for 2022.

"Export growth is projected to moderate from 24.8% y-o-y in 2021, to 10.2% y-o-y in 2021, while import growth is expected to be lower from 22.4% y-o-y in 2021 to 18.6% in 2022," said CGS-CIMB Research.

This is as commodity tailwinds fade and global economic growth moderates.

The damage from floods is between RM1bil to RM1.5bil, as estimated by various parties including the Public Works Department.

That is about 0.1% of gross domestic product (GDP).

"While economic output will be dented, especially for the factories that were affected, reconstruction efforts will compensate for the dent to GDP," said Socio Economic Research Centre executive director Lee Heng Guie.

No doubt the disruptions had dealt a severe blow as trucking fleets and roads were damaged, but there would have been some compensatory ramp-up of production of Chinese New Year (CNY) goods in December.



Extensive damage: The recent floods may reverberate in terms of supply chain disruptions and would have affected production considerably.

Month-on-month (December compared to November, 2021), there may not appear to be too much of a drop, but there is likely to be an impact from a year-on-year basis of comparison, said former Inter-Pacific Securities head of research Pong Teng Siew.

In terms of logistics, a big problem is that many CNY goods that were imported and ready to be delivered, were stored in warehouses when the floods hit.

"All the goods in our warehouse are totally damaged, we still have containers for which liners are charging demurrage and detention, at the port yard waiting to be collected," said Big Tree Logistics Sdn Bhd director Vincent Low. "Our operations are tremendously impacted."

Due to flooding, Big Tree Logistics' warehouse was not able to receive any containers, so the CNY goods have been stuck at the port yard for quite some time.

Big Tree Logistics had about 100 containers at the port yard, which are being charged for detention and demurrage by each liner.

The company is forced to rent a new warehouse to keep its operations going, and start collecting the containers while the damaged goods are still inside the flooded warehouse.

The main export period is before November, 2021, to allow time for products to be ready for Christmas.

As such, the current flood disruptions, while very damaging to lives and property, will have less of an effect on global trade.

"The uncertainty to regulations surrounding blue sky days in China which has closed factories to reduce the smog level, has greater impact on exports from that country," said Etiqa Insurance & Takaful Bhd chief strategy officer Chris Eng.

Based on anecdotal evidence, this had led to longer delivery times for products from China, for both semi-finished as well as finished products.

In terms of semi-finished and manufacturing tools, this in turn, has a knock-on effect on the productivity of Malaysian companies, which is compounded by other effects from a constrained supply chain.

"As such, we see the economy (even if Omicron does not lead to further lockdowns), remaining somewhat constrained until April, 2022," added Eng.

The effect from the flooding is hard to quantify but depends very much on how long the situation lasts and whether relief efforts can come quickly enough.

This is the time of year when economic activities tend to be seasonally winding down, hence the comparative impact might be a bit more muted, said OCBC Bank (M) Bhd economist Wellian Wiranto.

OCBC Bank (M)'s GDP forecast for 2022 of 5.0%, is unlikely to be shaded down due to floods, especially if there remains hope that the situation may come under control in the coming weeks.

While there could be some impact on factories in flooded areas, most businesses have plants and factories elsewhere.

"Overall, I do not foresee a major impact on growth, if any, it could be short term," said Areca Capital Sdn Bhd CEO Danny Wong.

The impact from the severe flooding could be minimal, at this point, on overall economic growth, but on an individual basis, has caused untold suffering and the ripple effects can also have some economic damage.

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

6 January 2022, Unreserved

Etiqa continues to be a proponent of the effort towards greater awareness and action on mental health

1st in Malaysia with Mental Illness Coverage
68 CRITICAL ILLNESSES
HEART ATTACK MENTAL ILLNESS
AIDS DIABETES TERMINAL ILLNESS
CANCER STROKE PARKINSON
Terms and conditions apply.
Talk to your Etiqa Life Planner or Etiqa Family Takaful Agent today!
etiqa

UNRESERVED

BRAND STORIES

BRAND STORIES | WELLBEING

Keeping Your Mind In Check and Protected

With mental health at the forefront of many a health crisis, Etiqa continues to be a proponent of the effort towards greater awareness and action

FRANK NELWAN

THURSDAY 6 JANUARY 2022



Mental illnesses are part of life as much as diseases, illnesses, and injuries are—yet it is a topic less discussed due to the stigma attached to it. As a result, many people and their families suffer unnecessarily in silence.

While many people openly discuss their physical issues (perhaps sometimes with too much detail), you never really hear about people's mental struggles. Sure, everyone is *stressed* but that often is more an urbanite's standard expression of being busy rather than a serious reference to a mental illness. Yet according to the World Health Organisation (WHO), one in four individuals will suffer from mental health issues in their life. One in four!

To raise awareness for mental health and take away some of the stigma, UNRESERVED together with Etiqa, held a series of open interviews around the topic of mental health and resilience.

We kicked off the campaign with our own CEO and Editor-in-Chief, *Kassandra Kassim*, who had to deal with an aggressive form of breast cancer during Covid-19 while running a business. We spoke with *Tan Sri Dr Jemilah Mahmood* on her work as a doctor and humanitarian in war-torn countries and with *Dato Pandelela Rinong* on the pressure of qualifying for and performing at the Olympics. We also sat down with *Deborah Henry*, where she spoke on how the 24/7 responsibility of caring and educating the refugees affect her. All showed true grit and resilience in the face of adversity, and sometimes literally, a life-or-death situation.

But it was not always easy and it doesn't mean they didn't struggle. One of the key lessons is that *they did not do it alone*. They all had help in the form of a support network and sometimes, even professional help. Other coping mechanisms that came up were physical and spiritual exercises, a healthy diet, good rest, positive thinking, and performing small tasks or activities that make you happy such as baking, gardening, and walking—basically, find an outlet, and get out of your mind.

To provide more context and perspective to the situation in Malaysia, we also got in a deep discussion with *Etiqa CEOs Paul Low and Zafri Ab Halim*.

Mental health is a health crisis

In the recent conversation, Paul Low, CEO of Etiqa Life Insurance Berhad, shared some data on the sheer scope of the problem. He shed some light on the frightening global picture when it comes to this crisis: "Depression is one of the leading causes of disability. Suicide is the fourth leading cause of death among 15-29-year-olds. And people with severe mental health conditions die prematurely—as much as two decades early—due to preventable physical conditions." This clearly indicates that mental health issues are a major issue in today's life.

In Malaysia, there is a similar situation. The National Health and Morbidity Survey 2017, conducted by the Ministry of Health, indicated that 27% of the population was suffering from mental illness. "MOH predicted that mental health will be the second highest health issue in Malaysia after heart disease", Mr Low continued.

The COVID-19 pandemic has accelerated this issue. The loss of health, life, income, business and also the loss of security and belonging have made an already important issue all the more relevant today. Mr. Low said "government agencies have received a lot of calls about health issues [since the pandemic started] and 85.5% of the calls are about mental issues. A lot of them, they need psychological and emotional support as well as counselling."



Mental Illnesses Coverage

Etiqa's philosophy is to create insurance products that cover a person's overall wellbeing holistically. This includes mental illnesses. Already before COVID-19 severely disrupted the country, Etiqa was the first in Malaysia to add a critical illness rider with mental health coverage to its life insurance product. With its IL CI Plus (Investment-Linked Critical Illness Plus rider), customers can now protect themselves against 68 critical illnesses, including four mental health illnesses: Bipolar Affective Disorder, Major Depressive Disorder, Schizophrenia, and Schizoaffective Disorder.

Eligibility for coverage is straightforward and easy. As long as the customer is accepted by Etiqa, they will be eligible for cover, subject to the normal underwriting process. The range of coverage is between RM1,500 to RM30,000, depending on the rider sum insured selected. Most beneficial to the policyholder is that Etiqa does not define how this amount is to be used, thus the policyholder may use it for consultation fees, medication, or hospitalisation, as they see fit.

Next Steps

Serious mental health issues need to be addressed by professionals, and having insurance that covers treatment takes away that, often large, barrier of cost. You insure yourself against cancer or a broken leg, why not against depression? Mental illnesses can devastate someone's life as seriously as other diseases, especially since it can lead to long periods of non-functioning. Still, only 51% of Malaysians currently have health insurance, and most without mental illnesses coverage. Considering the high occurrence of mental health issues, it is not difficult to see that there is still a long way to go.

But there's always light at the end of the tunnel.

Don't wait any longer, protect yourself against future mental health illnesses and contact **Etiqa**. *For more information on* **Etiqa** *and IL CI Plus, read more here.*

5 January 2022, Unreserved
Two Etiqa Executives Shed Light on the Imminent Mental Health Crisis



NEWSMAKERS | PERSONALITY

Setting their Sights on the Future, Two *Etiqa* Executives Shed Light on the Imminent Mental Health Crisis

Different perspectives from Life Insurance and Family Takaful

NAJIHAH RASHID

WEDNESDAY 5 JANUARY 2022



True Grit. A series of conversations on Mental Health and Resilience.

Episode 5: Zafri Ab Halim. CEO of *Etiqa Family Takaful Berhad*. Paul Low. CEO of *Etiqa Life Insurance Berhad*

Brought to you by Etiqa

In this episode on Mental Health, our host, Azran Osman-Rani, talks to two *Etiqa* CEOs to get a better understanding of the scope of the problem in Malaysia, as well as an insight into how insurance and Takaful might help make life a little bit easier when families are affected by a mental illness.

Paul Low, CEO of Etiqa Life Insurance Berhad, shares some alarming statistics on the mental health issues in Malaysia and discusses with Azran the growing need for mental illness coverage, especially with the ever-increasing urban pressures.

What do you see as some of the critical challenges for *Etiqa*, especially in the context of health and mental health?

The awareness of mental health in Malaysia is actually not that high. The penetration rate of life insurance and health insurance in Malaysia is only about 54%, so there are still a lot of people who are not insured under the insurance scheme.

Etiqa took a leadership position by including some mental illnesses into your critical illness list even before COVID-19 hit. What made you do that?

As an insurance company, it's our responsibility to make sure that every household, every individual in Malaysia is covered by insurance. Our philosophy is to provide protection for everyone. That's why even before the pandemic we included mental illness as

Can you share some data on mental health issues?

According to the World Health Organisation (WHO), one in four individuals suffers from some kind of mental disruption like anxiety and depression. Two out of 100 people in their lifetime will suffer some major depression according to the WHO.

And in Malaysia, according to the Ministry of Health (MOH), since the pandemic began last year, government agencies have received a lot of calls to inquire about health issues. 85.5% of these calls are inquiries about mental issues. A lot of them need psychological and emotional support and counselling.

MOH predicts that mental health will be the second-highest health issue in Malaysia after heart disease. The seriousness of mental health is becoming a hot topic nowadays. And with the prolonging of this pandemic, I foresee that the mental health issue will continue to rise.

The living cost is higher, there is congestion, and in terms of socialising, some of us are isolated from our community. That poses challenges for those who live in a big city like Kuala Lumpur. To keep up with the pace, especially now with the increasing cost of living, people have to work harder.

And the lockdown actually created disruptions in society, economically speaking. Businesses were forced to close down, workers are let go, and their salaries are being reduced up to 50%. These have added a lot of stress in the family, especially for those families that are not well-to-do.

Do you have any tips for Malaysians on dealing with mental health issues?

I think if a person feels that they have suffered from a certain type of anxiety or distress, I think they may want to find a person who they can trust, to really share that feeling with, and also seek professional help before it's too late. Mental illness is kind of related to a person's physical well-being, so if a person can exercise regularly, eat well, and sleep well, I think that will help to prevent the deterioration of their mental resilience.

Any new developments or products on the horizon with regards to mental health?

We are paying a lot of attention to ESG (Environmental, Social and Corporate Governance) and in line with our push for ESG, we are developing new products as we want to cover every family and provide protection for society.

Any closing thoughts for Malaysians to help us build the resilience and the tenacity to keep going?

I think if we want to be a whole person we need to have spiritually, mentally, and physically, financially stable. If we're able to manage that well, I think that we can overcome this tough time. I hope that next year will be a better year, and once we have that hope in our minds, we definitely can overcome this tough time.

Azran Osman-Rani also spoke to Zafri Ab Halim, CEO of Etiqa Family Takaful Berhad, to get an Islamic perspective on coverage against mental health illnesses

5 January 2022, Unreserved
Two Etiqa Executives Shed Light on the Imminent Mental Health Crisis



What do you see as the critical challenges for *Etiqa*, especially in the context of Islamic finance?

Family Takaful provides protection based on the shariah principle. By contributing a sum of money to a common Takaful fund—we call it 'tabarru''—customers will undertake a contract, or 'akad', to become one of the participants by agreeing to mutually help each other, should any of the participants suffer a defining loss.

Among the challenges faced by *Etiqa* Family Takaful, I would like to highlight three things: One is the medical costs that are increasing on average 13% year on year. As a result, contributions for medical takaful coverage in the country have been increasing at an unsustainable rate in recent years.

Number two, many customers want their health insurance to coordinate with them on a personal level. Many want their insurer to be trusted advisors that can educate, but not overwhelm them with the information and choices. Health insurances are expected to work with individuals to find the right coverage and help them save money while also guiding them to improve their health, reward their behavior. All of this is a job that requires detailed research and involves cost.

Finally, mental health requires long-term care. We believe that the main reason why it has been so long for mental health conditions to appear in takaful certificates is the expensive cost of treatment which can go on for years. This can be seen in the maximum claimable amount where many companies put a cap where they can claim up to certain limits only.

Already before COVID-19 hit Malaysia you've taken that leadership position and included mental illnesses into your critical illnesses list. What made you do that?

We saw the growing need to provide coverage for mental illnesses due to the increasing trend in the numbers of Malaysians suffering from mental health problems. At the time that we launched our AafiahCare —which happened to be the first in Malaysia standalone takaful critical illness plan that covers his 68 critical illnesses, including for mental health—we were well aware that the staggering 29.2% of *Malaysian* were suffering from mental illness. At *Etiqa*, we believe in helping people and making the world a better place. So what better way to prove this than by creating a product that covers a person's overall well-being holistically.

What about your particular focus on mental issues from an Islamic viewpoint?

If you're looking at the principle of Sharia, among the key objectives of sharia is to protect the life or they call it 'aknah' and to protect the intellect, 'al-Aql' of a person. So a sound intellect contributes toward a sound life. In other words, affected mental health will lead to an affected mind, which generally leads to poor decision-making. Based on this we can appreciate how Islamic law protects the sanctity of intellect and life. The promotion of a person's well-being, including the person's mental health, is of utmost priority where mental health is part of the necessity of the human being.

How can Islamic principles help people manage their mental health?

If we are looking at it, there are some established Islamic legal maxims that can be used as guiding principles, which are originally derived from the saying of Prophet Muhammad, peace be upon him. Two of them are no harm shall be inflicted or reciprocated, and the second one, harm must be removed or eliminated. Poor mental health is harm; thus every effort must be explored to remove such harm—including seeking necessary medical treatment.

Refusing to seek medical treatment may fall under the category of inflicting harm, especially harm to our loved ones. Hence seeking proper medical treatment fulfills the requirement of removing the harm in any given situation. Prevention is better than cure, thus early detection and treatment of mental illness must be given enough attention too.

This series on Mental Health is brought to you by *Etiqa*. *If you want to know more about insurance and takaful products that* *Etiqa* *has to offer, including those that cover mental illness, please click here.*

January 2022
Etiqa mentions - Malaysia

Time	Media Outlet	Link
24-Jan-2022 12:41PM	Dagang News	https://dagangnews.com/era-baharu-kewangan-islam-di-malaysia-12456
14-Jan-2022 01:09PM	ibanding	https://www.ibanding.my/is-bjak-cheaper-than-ibanding-2/
11-Jan-2022 12:50PM	ibanding	https://www.ibanding.my/is-policystreet-cheaper-than-ibanding/
06-Jan-2022 12:50PM	ibanding	https://www.ibanding.my/which-insurance-company-has-the-cheapest-flood-protection/
12-Jan-2022 03:10PM	Dagang News	https://dagangnews.com/jawatankuasa-shariah-takaful-etiqa-lantik-mufti-terengganu-12118
12-Jan-2022 02:25PM	Berita Harian Online	https://www.bharian.com.my/bisnes/korporat/2022/01/910655/mufti-terengganu-dilantik-sertai-jawatankuasa-shariah-takaful-etiqa
12-Jan-2022 02:25PM	News | KLSE Screener	https://www.klsescreener.com/v2/news/view/936697/mufti-terengganu-dilantik-sertai-jawatankuasa-shariah-takaful-etiqa
12-Jan-2022 01:09PM	News | KLSE Screener	https://www.klsescreener.com/v2/news/view/936659/Embracing_technology_in_finance
12-Jan-2022 01:09PM	New Straits Times	https://www.nst.com.my/business/2022/01/762279/embracing-technology-finance
05-Jan-2022 08:46AM	Etiqa Malaysia | Print News	http://ops.allasianews.com:8081/imageRepo/AAN_Library/Print/202201/20220105/news-191316-20220105-2325-1641337993863.pdf
12-Jan-2022 08:15AM	Kosmo! Online	https://www.kosmo.com.my/2022/01/12/pilih-insurans-kenderaan-dengan-cermat-berhati-hati/?utm_source=rss&utm_medium=rss&utm_campaign=pilih-insurans-kenderaan-dengan-cermat-berhati-hati
11-Jan-2022 08:53AM	Dagang News	https://dagangnews.com/jangan-tunggu-nasi-sudah-jadi-bubur-baru-nak-langgan-takaful-12062
04-Jan-2022 07:56PM	Paul Tan Automotive News	https://paultan.org/2022/01/04/tree-falls-on-perodua-myvi-special-perils-malaysia/
13-Jan-2022 08:11AM	Kosmo!	http://ops.allasianews.com:8081/imageRepo/AAN_Library/Print/202201/20220112/news-196358-20220112-2325-1641994936894.pdf
02-Jan-2022 07:43PM	Digital News Asia	https://www.digitalnewsasia.com/digerati50/digerati50-syed-ahmad-fuqahas-drive-make-mark
09-Jan-2022 09:41AM	The Busy Weekly	http://ops.allasianews.com:8081/imageRepo/AAN_Library/Print/202201/20220108/news-193971-20220108-2325-1641687732146.pdf
27-Jan-2022 10:22AM	RTM	http://ops.allasianews.com:8081/imageRepo/AAN_Library/Broadcast/202201/20220126/TV1M0700-20220126-01.mp4

25 January 2022, Mothership
Tiq by Etiqa Singapore

mothership



Own a car in S'pore? Get a few hundred dollars back as you let it collect dust at home.

Get paid for underutilisation.

Belmont Lay | | **Sponsored** | January 25, 2022, 12:00 PM

Here's the truth: Singaporeans love their cars and won't be giving them up anytime soon.

In fact, during this ongoing pandemic, cars serve as precious private spaces that keep occupants cocooned inside, mask-free.

And here's the other truth: With the car population up 4 per cent in the first nine months of 2021, those who do own cars in Singapore are finding that they are driving a lot less.

They don't have to commute to the office and there are simply fewer public places to hang out once the size of one's social circle dwindles.

Selling your car is also not a consideration, because all else being equal, you might have to still buy one later on, which would likely incur more costs.

The effect? Cars are idling in car parks and driveways, pretty much underutilised.

The good idea

So, what if car owners can recoup some of the sunk cost, such as by getting some money back for not using their cars?

If almost everything in Singapore is already usage and subscription-based, why not?

Tiq by Etiqa's new usage-based motor insurance

Here's the good news.

Tiq by Etiqa has launched a new "Drive Less, Save More" motor insurance.

It is the first insurer to provide usage-based motor insurance rebates without a location tracking device.

Who can qualify?

New and existing customers renewing their policies can receive up to 30 per cent rebates off the basic premium.

How much in cash rebates?

This easily translates to a few hundred dollars in rebates in one year – in cold hard cash.

How it works

If you can walk 10,000 steps a day and redeem rewards by getting physically active, signing up for this new insurance plan is a breeze – with greater payoffs for your bottomline.

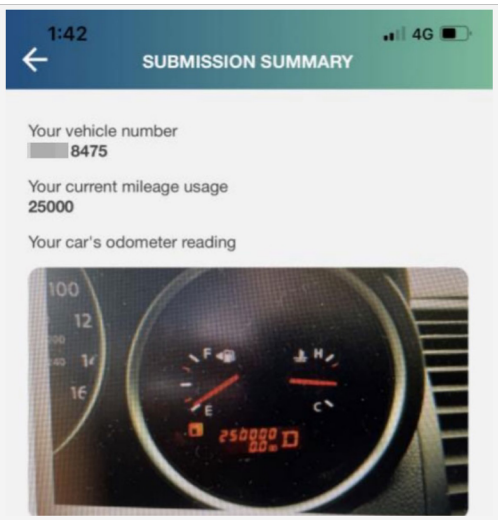
For new customers, all they need to do is sign up for a new private car comprehensive insurance plan with the "Drive Less, Save More" feature.

And the experience is fuss-free and completely online.

All that is needed is to activate "Drive Less, Save More" three days before the policy start date via the Tiq by Etiqa App.

Customers then simply have to upload an image of the car odometer reading and car number plate via the Tiq by Etiqa App.

They can choose to upload the car odometer reading as frequently as they wish, but with a minimum of 10 days between each upload.



Example of rebates

Tier	Kilometer Range per day	Daily Rebate%	Total Rebate % for a year
1	Less than 14 km	0.082%	30%
2	Less than 22 km	0.055%	20%
3	Less than 33 km	0.027%	10%

Here's the quick math: If you pay S$1,200 for Tiq by Etiqa's comprehensive insurance plan, you can get back as much as S$360 in cash in one year.

Is it possible to clock 14km or less a day?

Travelling less doesn't mean giving up on travelling by car completely.

For people who live in the suburban parts of Singapore, it is highly possible to travel fewer than 14km a day, given the proximity of localised amenities.

All housing estates have a mall or mom and pop shops to provide for daily necessities.

Grocery runs can be limited to once every few days.

The car can still be used for short commutes, such as dropping off children at school and then picking them up again.

Over the course of a week, car owners can still drive up to 98km to qualify for the highest 30 per cent rebate.

This is more than sufficient for making a trip to town and back home or going from the east to west of Singapore, or vice versa, to visit relatives and making it back home again.

A.I. involved

Artificial intelligence technology is employed to assess the images uploaded and calculate the rebate amount.

This vastly limits the need for human intervention as the technology will do the job of accurately assessing the mileage clocked.

This aids in accurate record-keeping, minimises disputes, and maintains a comprehensive log, while giving Etiqa customers peace of mind as they are assured that no telematics system or location tracking is involved, ensuring privacy and security.

The tracking of mileage is left strictly in the hands of customers.

Get cold hard cash

Here's where the rewards come in.

Cash rebates will be credited to the customer's TiqConnect eWallet within three working days.

Otherwise, customers can choose to cash out on the rebates from the eWallet instantly and directly to their bank account or via PayNow.

Cash rebates are calculated on a daily basis, as a percentage of a customer's basic premium or contribution – minus the no claim discount.

For more information, please visit Tiq by Etiqa's website.

January 2022,
Etiqa mentions - Singapore

Date	Media Outlet	Link
25-Jan-2022 12:00PM	Mothership.SG	https://mothership.sg/2022/01/etiqa-drive-less-save-more/
22-Jan-2022 03:55AM	Insurance Business ASIA	https://www.insurancebusinessmag.com/asia/news/breaking-news/philippine-insurance-industry-body-names-new-president-322884.aspx
21-Jan-2022 06:43PM	The Asian Parent Singapore	https://sg.theasianparent.com/health-and-tips-on-preparing-for-the-unknown
10-Jan-2022 05:50AM	The Business Times	https://www.businesstimes.com.sg/companies-markets/maybank-singapore-woos-near-retirees-to-grow
07-Jan-2022 10:37AM	Yahoo! Singapore Finance	https://sg.finance.yahoo.com/news/convinced-sister-lazy-saver-start-023752510.html
07-Jan-2022 10:37AM	Yahoo News Singapore	https://sg.news.yahoo.com/convinced-sister-lazy-saver-start-023752510.html
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26 January 2022, Business Mirror
Etiqa Philippines CEO heads local Life Insurance Association

HEALTH & FITNESS

New PLIA head to ensure health, future of Filipinos

BY RODERICK ABAD · JANUARY 26, 2022



The Covid-19 pandemic has made Filipinos more conscious of their health and well-being. Due to the health crisis brought about by the pandemic, life insurance has been brought to the top of the minds of Filipinos.

Despite the unprecedented growth of the surety industry, however, the Philippines remains to have a high underinsured population.

This is one of the issues that Etiqa Philippines President and Chief Executive Officer Rico T. Bautista seeks to address as the newly-appointed president of the Philippine Life Insurance Life Association, Inc. (PLIA).

According to him, protecting people's lives while providing financial security, including health, savings, and investments instruments, will be his priority. With his new designation, he plans to make insurance more relevant and accessible to Filipinos.

"We believe that a well-informed insuring public is one key dependency to enabling a significant improvement in the insurance penetration rate in the country," noted Bautista, who has over 20 years of sales-management and business-building experience.

Champion concerns

Guided by the presidential theme "Navigate to Elevate!" the 2022 PLIA president will also champion and represent the industry's concerns and issues to regulators, government and non-government agencies, and international groups.

"Maintaining the close working relationship between PLIA and the Insurance Commission is critical to the achievement of our industry's objectives. We are fortunate to have a responsive and empathetic regulator as a partner in charting the growth and development of the life insurance industry," he said.

Being the head of the umbrella organization of all life insurance companies in the country, Bautista has called for unity and collaboration among the officers and staff of the member companies, and urged their firms to become more involved in raising public awareness about the services and benefits of having life insurance.

He also pledged to support the government's thrust on financial inclusion by promoting business growth among members of the organization.

Aligned with PLIA's vision of upholding the highest ethical standards in the conduct of life insurance operations, Bautista envisions it to be an "active contributor to the country's social and national development, through its significant investments in government bonds and securities; the insurance and corporate taxes that it adds to the national coffers; and the Corporate Social Responsibility programs that it undertakes."

21 January 2022, The Manila Times
Etiqa Philippines CEO heads local Life Insurance Association

The Manila Times

HEADLINES OPINION NEWS REGIONS WORLD BUS

Business > Corporate News

Etiqa CEO heads insurance group



By Faye Almazan
January 21, 2022

THE Philippine Life Insurance Association Inc. (PLIA) has appointed Rico Bautista, Etiqa Philippines president and chief executive officer, as its new president.

Bautista, in a statement, said he looks to make insurance more relevant and accessible for Filipinos and noted that "protecting the lives of Filipinos while providing financial security, including health, savings and investments instruments, will be his priority" as the new president of the organization.

PLIA, founded in 1950, is a nonstock, nonprofit umbrella organization of life insurance companies in the Philippines and presently has 31 member companies.

"We believe that a well-informed insuring public is one key dependency to enabling a significant improvement in the insurance penetration rate in the country," Bautista was quoted as saying in the statement.

He also urged PLIA members to be more involved in increasing awareness about the services and benefits of having a life insurance as he strives to make the organization an "active contributor to the country's social and national development, through its significant investments in government bonds and securities; the insurance and corporate taxes that it adds to the national coffers; and the corporate social responsibility programs that it undertakes."

Bautista added that he will continue to champion the industry's concerns to regulators, government and nongovernment agencies and international groups.

"Maintaining the close working relationship between PLIA and the Insurance Commission is critical to the achievement of our industry's objectives. We are fortunate to have a responsive and empathetic regulator as a partner in charting the growth and development of the life insurance industry," he further said.

Bautista likewise called for "unity and collaboration" among the member companies and also pledged support to the government's thrust on financial inclusion by promoting business growth among member companies.

January 2022
Etiqa mentions - Philippines

Date	Media Outlet	Link
26-Jan-2022 06:56PM	BusinessMirror	https://businessmirror.com.ph/2022/01/26/new-plia-head-to-ensure-health-future-of-filipinos/
24-Jan-2022 10:43PM	Asian Investor	https://www.asianinvestor.net/article/weekly-investor-roundup-sun-life-weighs-second-esg-fund-in-hk-koreas-nps-reduc/475309
24-Jan-2022 10:18PM	Manila News	https://manilanews.ph/etiqa-philippines-head-named-plia-president/
24-Jan-2022 10:18PM	Manila Standard	https://manilastandard.net/pop-life/314161771/etiqa-philippines-head-named-plia-president.html
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22-Jan-2022 03:55AM	Insurance Business ASIA	https://www.insurancebusinessmag.com/asia/news/breaking-news/philippine-insurance-industry-body-names-new-president-322884.aspx
21-Jan-2022 08:47AM	The Philippine Business and News	https://thephilbiznews.com/etiqa-philippines-ceo-named-plia-president/
21-Jan-2022 04:10AM	Nouvelles Du Monde	https://www.nouvelles-du-monde.com/plia-nomme-le-directeur-general-detiqa-philippines-comme-nouveau-president/
21-Jan-2022 12:10AM	The Manila Times	https://www.manilatimes.net/2022/01/21/business/corporate-news/etiqa-ceo-heads-insurance-group/1830068
21-Jan-2022 12:03AM	Manila News	https://manilanews.ph/plia-names-etiqa-philippines-chief-executive-as-new-president/
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25 January 2022, DuniaFintech.com
Etiqa Indonesia collaboration Pacific Cross Indonesia

Duniafintech.com

ASURANSI DIGITAL

Segala Hal tentang Asuransi Pacific Cross Indonesia yang Perlu Anda Ketahui

By **Kontributor** Januari 25, 2022 0 47



JAKARTA, duniafintech.com – Pacific Cross Indonesia adalah perusahan asuransi global yang beroperasi di beberapa negara, antara lain, Indonesia, Filipina, Samoa, Thailand, Hong Kong, dan Vietnam.

Kendati namanya masih jarang terdengar, perusahaan ini nyatanya telah memiliki pengalaman selama lebih dari 50 tahun. Namun, produk yang dihadirkan oleh perusahaan ini memang cukup terbatas, yakni hanya asuransi kesehatan, asuransi perjalanan, dan asuransi karyawan.

Untuk mengenal lebih jauh soal perusahaan ini, mulai dari profilnya, produk yang dihadirkan, hingga limit polisnya, simak ulasan berikut ini.

Profil Asuransi Pacific Cross Indonesia

Perusahaan yang beroperasi di banyak ini negara ini sebelumnya bernama Indrapura Pacific Cross. Lalu, pada tahun 2010, perusahaan ini berganti nama menjadi PT International Services Pacific Cross.

Bekerja sama dengan Malacca Trust Insurance, perusahaan ini dalam menghadirkan produk asuransi kesehatan dan asuransi perjalanan. Oleh sebab itu, izin usaha asuransi kesehatan dan asuransi perjalanannya berada di bawah naungan Malacca Trust Insurance.

Di sisi lain, Asuransi Karyawan dari perusahaan ini bekerja sama dengan PT Asuransi Etiqa International Indonesia sehingga Etiqa Pacific Cross untuk polis asuransi karyawannya pun serupa.

Produk Asuransi Pacific Cross Indonesia

Dibandingkan dengan perusahaan asuransi lainnya, produk yang dimiliki perusahaan ini boleh disebut cukup terbatas. Namun, produknya cocok bagi Anda yang menginginkan proteksi asuransi hingga jangkauan luar negeri sebab perusahaan ini pun memberikan layanan proteksi asuransi hingga jangkauan internasional.

1. Asuransi Kesehatan

Asuransi Kesehatan ini bekerja sama dengan Malacca Trust dalam menghadirkan 3 pilihan asuransi kesehatan, yakni M-Secure, M-Protect, dan M-Safe.

- M-Secure: Pertanggungan biaya rawat jalan rawat inap hingga luar negeri. Menanggung usia 0-90 tahun.
- M-Protect: Proteksi asuransi kesehatan yang dikhususkan untuk proteksi keluarga.
- M-Safe: Nasabah bisa memilih antara pertanggungan rawat jalan atau rawat inap saja. Menanggung usia 0-64 tahun.

2. Asuransi Perjalanan

Adapun asuransi perjalanannya pun bekerja sama dengan Malacca Trust untuk menghadirkan pilihan asuransi perjalanan, dengan pilihan polis Global Travel Protection, Bon Voyage, dan Annual Travel Plan.

- Global Travel Protection: Asuransi perjalanan dengan masa polis maksimum 180 hari per perjalanan.
- Bon Voyage: Asuransi perjalanan luar negeri dengan masa polis maksimum 180 hari per perjalanan.
- Annual Travel Plan: Asuransi perjalanan luar negeri tanpa batas masa polis. Polis diperpanjang setiap tahun.

3. Asuransi Karyawan

Selanjutnya, untuk produk asuransi karyawan, perusahaan bekerja sama dengan Asuransi Etiqa. Lewat polis Asuransi Etiqa ini, perusahaan bebas merancang polis sesuai kebutuhan dan anggaran premi.

Harga Premi Asuransi Kesehatan Pacific Cross Indonesia

Untuk harga preminya bergantung pada profil masing-masing nasabah dan manfaat polis yang dipilih. Anda perlu tahu bahwa terdapat sejumlah faktor yang dapat mempengaruhi besaran premi asuransi kesehatan, antara lain:

- Manfaat polis yang dipilih
- Usia dan jenis kelamin
- Riwayat kesehatan
- Manfaat pengembalian premi (jika ada)
- Jenis asuransi kesehatan

Pertimbangan Memilih

Di bawah ini ada sejumlah poin yang perlu dipertimbangkan sebelum memilih asuransi ini, mulai dari reputasi asuransi hingga manfaat polis yang diberikan.

1. Produk asuransi

Dibandingkan dengan perusahaan asuransi lainnya, pilihan produk asuransinya terbilang cukup terbatas. Pasalnya, produknya hanya terbatas pada asuransi kesehatan, asuransi perjalanan, dan asuransi karyawan.

Meski demikian, poin plusnya adalah bahwa produk yang dimiliki perusahaan ini cocok bagi Anda yang membutuhkan asuransi kesehatan hingga jangkauan luar negeri. Hal itu karena perusahaan bekerja sama hingga layanan kesehatan internasional.

25 January 2022, DuniaFintech.com
Etiqa Indonesia collaboration Pacific Cross Indonesia

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2. Popularitas perusahaan

Perusahaan asuransi ini telah memperoleh izin usaha sejak tahun 2010 silam. Kendati namanya belum banyak terdengar di tanah air, tetapi Pacific Group sendiri sudah beroperasi di berbagai negara, antara lain, Filipina, Samoa, Thailand, Hong Kong, dan Vietnam.

Karena itu, untuk menjawab pertanyaan, apakah perusahaan bagus atau tidak, jawabannya tentu saja produk perusahaan ini cocok bagi Anda yang membutuhkan manfaat polis asuransi kesehatan hingga klaim jangkauan luar negeri.

Kantor dan Call Center

Jika Anda sebagai calon nasabah tertarik dengan produk asuransinya, Anda dapat mengunjungi langsung kantor pusat atau menghubungi call center perusahaan ini:

- Alamat: Chase Plaza Lantai 19, Jl. Jendral Sudirman No. Kav. 21, RT.01/RW.01, Kuningan, Karet, Kecamatan Setiabudi, Jakarta Selatan,12920
- Call Center: (021) 2598 9878

Cara Klaim Asuransi

Sebagai informasi, cara klaimnya sendiri berbeda-beda, yang bergantung pada produk yang dipilih. Di bawah ini salah satunya:

Asuransi Kesehatan

Cashless (Klaim Non Tunai)

- Kunjungi rumah sakit rekanan → tunjukan kartu Asuransi Pacific Cross → dapatkan layanan kesehatan → tagihan rumah sakit otomatis sudah dibayarkan pihak asuransi

Reimbursement (Klaim Tunai)

- Kunjungi rumah sakit non rekanan → dapatkan layanan kesehatan → bayarkan tagihan rumah sakit menggunakan dana pribadi → ajukan klaim → klaim disetujui → biaya tagihan rumah sakit diganti oleh pihak asuransi

Penting diingat juga bahwa klaim cashless hanya dapat dilakukan di rumah sakit rekanan.

Rumah Sakit yang Bekerja Sama atau RS Rekanan

Diketahui, perusahaan bekerja sama dengan AdMedika dalam memberikan pilihan rumah sakit rekanan yang luas. Oleh sebab itu, Anda bisa dengan mudah menyesuaikan pilihan rumah sakit di bawah ini dengan domisili saat ini.

- RS Royal Taruma, Jl. Daan Mogot No. 34 Grogol, Jakarta Barat (021) 56967788
- RSAB. Harapan Kita, Jl. Jend S.Parman, Kav. 87, Slipi, jakarta Barat (021) 5668284
- RS Ciputra Citra Garden City, Jl. Boulevard Blok G-1 No. 1 Citra 5, Pegadungan, Kalideres, Jakarta Barat *021) 22557888
- RS Pondok Indah Puri Indah Jl. Puri INdah Raya Blok S2, Kembangan Selatan, Jakarta Barat (021) 25695222
- RS Firdaus Jl. Siak J5 No. 14 RT.001/RW.007 Komplek Bea Cukai, Cilincing, Jakarta Utara (021) 4400077
- RS Pelabuhan, Jl. Kramat Jaya Tanjung Priok, Jakarta Utara (021) 4403026
- Siloam Hospitals Simatupang Jl. RA Kartini No.8 Cilandak Jakarta Selatan 12430 (021) 29531900
- RS Setia Mitra Jl. RS. Fatmawati No.80-82, Cilandak, Jakarta Selatan (021) 7656000
- RSIa Restu Kasih Jl. Raya Bogor KM. 19, No. 3A Kramat Jati, Jakarta Timur (021) 8002166
- RS Dharma Nugraha Jl. Balai Pustaka Baru No. 19 Rawamangun Jakarta Timur (021) 4707433
- RS Islam Jakarta Timur Jl. Raya Pondok Kopi Jakarta Timur (021) 8630654
- RS Harum Sisma Medika Jl. Tarum Barat, Kalimalang Jakarta Timur (021) 8617212/3

17 January 2022, Kontan.co.id
Etiqa Indonesia among insurer available on Cekpremi.com

Iklan
Online Roadtax Renewal
jomroadtax.my
Visit Site

Simak Tips dari Cekpremi.com untuk Merealisasikan Rumah Impian pada Tahun Ini

Senin, 17 Januari 2022 | 21:45 WIB Reporter: Selvi Mayasari



KONTAN.CO.ID - JAKARTA. Memiliki rumah pribadi adalah dambaan semua orang. Memasuki tahun 2022, tak ada salahnya mewujudkan resolusi untuk punya rumah sendiri pada tahun ini, terutama bagi Anda yang sudah memiliki pekerjaan tetap atau wiraswasta dengan pemasukan stabil.

Portal pembanding asuransi Cekpremi.com punya sejumlah tips yang perlu diperhatikan sebelum membeli rumah baru.

Pertama, kalkulasikan budget sesuai dengan pendapatan setiap bulan, mempersiapkan uang muka atau *down payment*, serta memahami ketentuan dan regulasi KPR yang diterapkan perbankan apabila ingin membeli rumah secara kredit.

Kedua, mencari rumah yang sesuai dengan budget dan memilih pengembang perumahan yang memiliki rekam jejak baik. Ketiga, mengetahui ada biaya lain yang harus dibayarkan, seperti Akta Jual Beli (AJB), Bea Perolehan Hak atas Tanah dan Bangunan (BPHTB) dan PNBP (Penerimaan Negara Bukan Pajak).

"Yang paling penting, mempersiapkan asuransi properti untuk melindungi aset yang kita miliki agar hidup jauh lebih nyaman dan tenang. Jika terjadi sesuatu yang tidak terduga terhadap rumah seperti kebakaran, ledakan, petir, banjir, pencurian dan lainnya, asuransi yang akan menanggung penggantian atau perbaikan atas kerusakan yang terjadi," ungkap Direktur Cekpremi.com Ziko Goi dalam keterangan resminya, Senin (17/1).

Masih dalam suasana tahun baru 2022 sekaligus untuk membuat asuransi lebih terjangkau, sambung Ziko, Cekpremi.com memberikan program khusus promo hemat diskon sebesar 15 persen dan *cashback* 7%. Adapun promo ini berlaku untuk pembelian asuransi properti dari perusahaan asuransi Mega Insurance, Simas Insurtech, Etiqa, Artarindo, Tugu Insurance dan Staco Mandiri.

Ada empat jenis perlindungan yang ditawarkan, antara lain PAR (*Property All Risk*) dan FLEXAS (perlindungan dari kebakaran yang disebabkan oleh api, sambaran petir, ledakan, kejatuhan pesawat terbang dan asap).

"Aset properti seperti rumah tinggal, ruko, kantor dan bangunan lainya memiliki nilai yang sangat tinggi sehingga setiap pemilik wajib membeli asuransi untuk melindungi aset-aset yang ada. Dengan memiliki kesadaran yang tinggi tentang pentingnya asuransi properti, kita bisa memiliki kesiapan untuk meminimalisir risiko atau kerugian yang mungkin terjadi di masa depan," jelas Ziko.

Baca Juga: Pembiayaan Otomotif CIMB Niaga Makin Melaju

Ziko menambahkan, seluruh detail mengenai produk asuransi properti dapat dilihat di portal Cekpremi.com. Selain asuransi properti, ada juga promo untuk asuransi kendaraan bermotor dan asuransi perjalanan. Semua promo ini berlaku hingga tanggal 22 Januari mendatang.

"Ada diskon sebesar 22% untuk asuransi perjalanan dari Tokio Marine dan Zurich. Sedangkan promo untuk asuransi kendaraan bermotor yakni diskon sebesar 20% dan *cashback* 22% ditambah 5% dari Mega Insurance, Simas Insurtech, Etiqa, Artarindo, Tugu Insurance dan Staco Mandiri," tutup Ziko.

January 2022
Etiqa mentions - Indonesia

Date	Media Outlet	Link
25-Jan-2022 08:50AM	InfoBrand.id	http://infobrand.id/tips-cekpremicom-untuk-realisasikan-rumah-impianmu-di-tahun-2022.phtml
20-Jan-2022 07:14AM	Merdeka.com	https://www.merdeka.com/uang/strategi-mempersiapkan-miliki-rumah-idaman-di-2022.html
18-Jan-2022 05:00AM	Bisnis.com	https://finansial.bisnis.com/read/20220118/215/1490161/mau-ambil-kpr-tahun-ini-dan-butuh-asuransi-properti-ini-tipsnya
17-Jan-2022 08:40PM	Warnaplus	https://www.warnaplus.com/memiliki-rumah-pribadi-adalah-dambaan-semua-orang-memasuki-tahun-2022/
17-Jan-2022 02:53PM	Warta Ekonomi	https://wartaekonomi.co.id/read387202/resolusi-2022-mau-punya-rumah-berikut-tips-dari-cekpremicom
17-Jan-2022 02:53PM	RCTI+	https://www.rctiplus.com/news/detail/ekonomi/1909094/resolusi-2022-mau-punya-rumah-berikut-tips-dari-cekpremicom