# Etiqa's Media Clippings of December 2022

**(31 December 2022)**

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**28 December 2022, TV1**

**Etiqa's Back-to-School programme for communities in need**






**28 December 2022, Borneo Post Sarawak**

**Etiqa's Back-to-School programme for communities in need**

# IAM-Etiqa collaboration continues to reach out to communities in need

**SERIAN:** Islamic Aid Malaysia (IAM) and Etiqa Insurans & Takaful continues to reach out to underprivileged communities through their joint humanitarian cooperation.

According to IAM president Zawahir Abdullah, their collaboration in 'Back To School' (BTS) and 'Jejak Prihatin' programmes has been running for over 10 years, in which Etiqa channels the funds and contributions to the deserving recipients under its corporate zakat (tithe) responsibility.

"As a non-governmental organisation (NGO), IAM acts at the facilitator for the individual and corporate benefactors that intend to hold any humanitarian programme meant for the needy folks.

"We're honoured to have been given the opportunity to be working with Etiqa in this project, which is proof of Etiqa's core focus on elevating the standard of living of the Malaysian society, especially the suburban and rural communities.

"Our deepest thanks to Etiqa, and also to all the volunteers whether they are from Etiqa, IAM, or the individuals," he said in a brief remark prior to presenting school kits to 200 local pupils from low-income households at a simple ceremony held at SK Serian yesterday.

Under IAM-Etiqa's 'BTS 2023', each child received two sets of uniforms inclusive of two pairs of school shoes and socks, a school bag, a 'sejadah' (prayer's mat) and a set of stationery items for them to use in the new school term next year.

Jointly presenting the items with Zawahir were Etiqa Insurans & Takaful agency director for East Malaysia (Sabah and Sarawak) Adrian Desmond Zainal Khong and the Kuching branch manager Sylvester Ng.

Adding on, Zawahir said the BTS 2023 programme in Sarawak came after the series that had earlier taken place in Selangor, Kelantan and Sabah, and would be continued in Kedah, Perak, Pahang and Johor before the end of the year.

"We hope that this edition of the BTS would benefit 1,600 primary schoolchildren for them to enter the new school term in 2023," he said, adding that the programme here had run smoothly, thanks to the hard work rendered by the volunteers from Etiqa Sarawak and also from the IAM.

"Previously, this humanitarian programme involved the giveaway of food packs, but in the last few years, we have included school supplies into the contributions," added Zawahir, who also called upon more corporate bodies to join IAM in doing humanitarian and community work.

After the event at SK Serian, the IAM-Etiqa team proceeded to hold its 'Jejak Prihatin' drive at Surau Darul Munwwar of Kampung Bunga Siantan here, where food packs were distributed to 250 underprivileged families from five local villages: Kampung Bunga Siantan, Kampung Bunga Raya, Kampung Hulu Serian, Kampung Hilir Serian and Kampung Munggu Limo.

Each pack comprised essential food items such as rice, sugar, milk, flour, cooking oil, canned food and biscuits, as well as RM50 in cash.

The recipients were those listed by the relevant authorities as groups under the poverty line comprising poor families including those with single mothers as the sole breadwinners, senior citizens with no caretakers and individuals with special needs, Zawahir pointed out.

Meanwhile, in a statement, Ng said Etiqa's contributions to IAM represented a part of the group's annual zakat channelled directly to the welfare and non-profit institutions listed under the 'Etiqa Corporate Zakat Responsibility Programme'.

"Our Etiqa Corporate Zakat and Syariah Unit has studied and vetted these institutions to ensure that only those eligible would be given the assistance," he said.




Zawahir (front, left) and Ng pack the stationery items for Muhammad Aiman Abdul Rashid and Dhia Irdina Fathia Ahmad Ridha, both 11, as SK Serian headmaster Zailan Jeman (standing, right) and Adrian look on.

# 20 December 2022, The Star
# Etiqa celebrates 15 years of Making the World a Better place



## Etiqa celebrates 15 years of Making the World a Better place

STARPICKS

Tuesday, 20 Dec 2022 9:40 AM MYT

ETIQA celebrated its 15th anniversary this year with various activities including digital webinars, Etiqa Sini Sana on-ground activation and the introduction of Etiqa's National Mobile Screening Clinic in December, while reaching a major milestone this year with the official launch of the Etiqa brand in Cambodia.

On Dec 1, Etiqa hosted a Facebook Live webinar, called 'Etiqa: Making the World a Better Place', together with Etiqa Insurance and Takaful group chief executive officer Kamaludin Ahmad, chief strategy officer Chris Eng and Etiqa head of customer experience Zatina Zakaria as the panellists of the webinar.

The panel shared the company's initiatives during the pandemic and their vision for 2023. The webinar garnered 1,300 peak viewership nationwide.



Etiqa's National Mobile Screening Clinic will improve accessibility for breast cancer screening for those in urban and rural areas.

On Dec 6, Etiqa in partnership with the National Cancer Society of Malaysia (NCSM), launched Phase 5 of Etiqa Free Mammogram Programme.

The highlight of this newly-launched phase is the introduction of Etiqa's National Mobile Screening Clinic.

The mobile clinic aims to provide free breast cancer screening and detection for 50,000 Malaysians of the B40 segment in both rural and urban areas of Peninsular Malaysia.



The Sini Sana Activation Team engaged with more than 300 customers in Klang Valley.

On Dec 14 and 15, Etiqa's Sini Sana on-ground activation was held at three Etiqa branch offices in Klang, Putrajaya and Dataran Maybank (Bangsar) to raise Etiqa brand awareness among the public and rewarding them with Etiqa's exclusive merchandise. The two-days on-ground activation engaged more than 300 customers.

On Dec 8, Etiqa cemented its footprint in another Asean country, when it officially launched the Etiqa brand in Cambodia. The launch was delayed for two years as a result of the worldwide Covid-19 pandemic.

Known collectively as Etiqa Cambodia, the operating entities, namely Etiqa Life Insurance Cambodia and Etiqa General Insurance Cambodia, offer life and general insurance products across Maybank branches nationwide as well as via brokers and online.

Etiqa Life Insurance Cambodia and Etiqa General Insurance Cambodia are currently being led by its Cambodian chief executive officers, Vuthy Horng and Chanmakara Bun, respectively.

Kamaludin said, "We are proud to see how much Etiqa has achieved in the past 15 years, especially with the recent expansion of our presence in the Asean region, and our efforts in strengthening our environmental, social and governance (ESG) pillars through the products that we provide, as well as our Corporate Social Responsibility efforts.



"Our ESG efforts cover all three ESG pillars, which are equity investments to be ESG-compliant, achieving carbon neutrality by 2030 and improving the livelihoods of 400,000 families by 2025, "says Kamaludin.

"Our ESG efforts cover all three ESG pillars, which are equity investments to be ESG-compliant, achieving carbon neutrality by 2030 and improving the livelihoods of 400,000 families by 2025.

"As a leading insurance and takaful player, we are mindful of the fact that a large number of Malaysians are still without any sort of insurance or takaful coverage."

According to the Malaysian Takaful Association (MTA), the takaful penetration rate increased to 18.6% in 2021 compared to 16.9% in 2020. The Life Insurance Association Malaysia (LIAM) reported that the life insurance penetration rate is at 54%, as of 2021," he said.

The Etiqa brand name was established on Nov 15, 2007, two years after Maybank Ageas, Maybank General assurance, Maybank Life Assurance and Maybank Takaful merged with Malaysia National Insurance Bhd (MNI) and Takaful Nasional Sdn Bhd in 2005.

Etiqa began on its journey to be the leading ASEAN insurer when it established its presence in Singapore in 2009, Philippines in 2015, Indonesia in 2017 and Cambodia in 2020.

To date, Etiqa has been the number one local insurer, general insurance and takaful operator, number one Bancassurance and Bancatakaful and number one online insurer in Malaysia. Meanwhile in Singapore and the Philippines, Etiqa is the second largest online life insurer and the second largest group health insurer respectively.

Upholding its corporate vision of 'Making the World a Better Place', Etiqa has been demonstrating its caring DNA to the society through various corporate social responsibility initiatives that includes the Etiqa free mammogram programme in collaboration with NCSM; Etiqa free cervical screening programme in collaboration with ROSE Foundation; Etiqa clean water projects in collaboration with Islamic Aid Malaysia as well as with IMAM Response and Relief Team and the Etiqa Cares Centre in collaboration with Adab Youth Garage.

Etiqa's commitment to sustainability is reflected in its product range with fast and easy products and services while giving best advice to the community. Notable first-in-class products that Etiqa has launched include:

> First to introduce online takaful plan that covers persons with disabilities in Malaysia

> First insurer and takaful provider to cover electric vehicle home chargers in Malaysia

> First insurance and takaful company to provide coverage for mental illnesses in Malaysia

> Second to unveil an ESG fund linked to insurance policies, the Premier Global Sustainable Equity Fund.

> Only insurance and a takaful company to honour flight delay claims by affected customers of KLIA and KLIA 2 due to the IT glitch incident which caused dozens of flights to be delayed.

> First insurance and takaful company in Malaysia to offer tracking service for tow trucks

> Pilot partner for EPF's i-Lindung products targeted at the B40 and M40

Etiqa is a multi-channel distributor of insurance and takaful products via its 10,000 agency force, 46 branches and 17 offices, over 490 bancassurance network (via Maybank branches, third-party banks, as well as co-operatives and brokers) through its presence in Malaysia, Singapore, the Philippines, Indonesia and Cambodia.

In striving to make the world a better place, Etiqa's sustainability journey focuses on internal initiatives that reduce its carbon footprint and increase its social impact, as well as external solutions that allow its clients to do the same.

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TAGS / KEYWORDS:

CCTMW , Native Advertorial , Etiqa Insurance And Takaful , Etiqa , Anniversary , Activities , Brand , Journey.

**9 December 2022, Bernama**

**AM Best affirms Etiqa General Insurance's Credit Ratings**

BERNAMA.com

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BUSINESS

# AM Best affirms Etiqa General Insurance's credit ratings



09/12/2022 03:17 PM

KUALA LUMPUR, Dec 9 (Bernama) -- AM Best has affirmed Etiqa General Insurance Bhd's (EGIB) financial strength rating of A- (Excellent) and the long-term issuer credit rating of "a-" (Excellent).

In a statement, it said the ratings -- which have a stable outlook -- reflected EGIB's balance sheet strength, which was assessed as strong, as well as its operating performance (strong), business profile (neutral) and enterprise risk management (appropriate).

AM Best said the ratings also factored in a neutral impact from the company's ultimate majority ownership by Malayan Banking Bhd (Maybank).

"EGIB's balance sheet strength is underpinned by its risk-adjusted capitalisation, which was at the strongest level at end-2021, as measured by Best's Capital Adequacy Ratio, and is expected to remain at this level over the near- to medium-term," it said.

AM Best views the company as having a moderate-risk investment strategy as it holds a combination of low-risk assets, including cash, deposits and bonds, albeit with notable exposure to higher-risk assets of equities and real estate with both representing approximately 23 per cent of invested assets at end-2021.

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"In addition, the company has high reinsurance usage and dependence, with a net retention ratio of 33 per cent in 2021.

"As a result, the company's reinsurance recoverables are a large balance sheet item, equal to three times its shareholders' equity at the end of 2021," it said.

AM Best said it assessed EGIB's operating performance as strong, with a five-year average combined ratio of approximately 87 per cent (2017-2021).

"Low net loss experience in the company's core business lines of fire and personal accident, as well as favourable reinsurance commission income from ceded risks, have been the key drivers of technical profitability over recent years.

"Overall earnings have been supported by favourable underwriting performance and consistent investment income," it added.

**9 December 2022, RTM**

**Etiqa launches Phase 5 of its Free Mammogram Programme, now with Mobile Screening Clinic**



**7 December 2022, Harian Metro**

**Etiqa launches Phase 5 of its Free Mammogram Programme, now with Mobile Screening Clinic**

PENINGKATAN KES BARAH

# 20,000 terkorban tiap tahun

**Oleh Redzuan Muharam**
redzuan.muharam@hmetro.com.my

**Kuala Lumpur**

Dianggarkan 20,000 pesakit barah meninggal dunia setiap tahun di negara ini manakala lebih 50 peratus pesakit dikesan ketika penyakit mereka berada pada tahap empat dan lima.

Pengarah Urusan Persatuan Kanser Kebangsaan Malaysia (NCSM) Dr M Murallitharan berkata, angka itu agak membimbangkan kerana kes di peringkat global juga menunjukkan peningkatan.

Menurutnya, peningkatan kes itu disebabkan kurangnya kesedaran melakukan saringan kerana pengesanan awal barah penting bagi membolehkan pesakit diberi rawatan sebelum terlewat.




MURALLITHARAN (kanan) bersama Rafidah (enam dari kanan) ketika pelancaran Klinik Saringan Bergerak Nasional Etiqa di Bangsar.

"Lebih 20,000 pesakit barah dikesan setiap tahun.

"Melalui Kementerian Kesihatan Malaysia (KKM), banyak program saringan diadakan cuma yang merisaukan adalah jika pesakit tidak dapat dikesan atau dikenal pasti ketika saat akhir.

"Secara amnya, purata umur yang menghidap barah adalah bermula 40 hingga lebih 60 tahun, tetapi kita mula lihat peningkatan golongan muda yang berusia lewat 20-an dan awal 30-an," katanya pada sidang media selepas Majlis Pelancaran Fasa kelima Program Mamogram Percuma dan pengenalan Klinik Saringan Bergerak Nasional Etiqa di Menara Etiqa, Bangsar, di sini, semalam.

Majlis disempurnakan Penaung Utama NCSM Tan Sri Rafidah Aziz, Timbalan Pengarah Pembangunan Kesihatan Keluarga KKM Dr Mastura Ismail, Pengerusi Maybank Ageas Holdings Berhad Datuk R Karunakaran dan Ketua Pegawai Pelaburan Etiqa Norlia Mat Yusof.

Murallitharan berkata, kerjasama NCSM dan Etiqa dalam Klinik Saringan Bergerak Nasional Etiqa adalah antara usaha diambil bagi memberi pendedahan dan kesedaran mengenai barah kepada masyarakat termasuk yang tinggal di kawasan pedalaman.

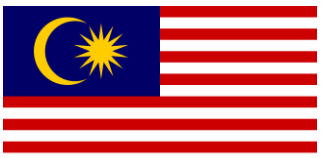
"Sudah lima tahun kita bekerjasama dan daripada tahun pertama, kita beri (saringan) secara percuma.

"Penambahbaikan kali ini adalah bergerak ke 11 negeri di Semenanjung untuk melakukan saringan di kawasan terpencil, sukar ditembusi dan tiada hospital berdekatan.

"Tujuan kita masuk ke kawasan terpencil adalah untuk beri pendidikan selain jalankan saringan dan dijangka 50,000 rakyat Malaysia akan menerima manfaat daripada program berkenaan.

"Mereka yang dikesan positif barah dalam komuniti kemudian dibantu untuk menjalani ujian *ultrasound* di klinik kesihatan," katanya.

# December 2022
# Etiqa Mentions - Malaysia



| Date | Headline | Media Title | URL |
|---|---|---|---|
| 06-Dec-2022 11:10PM | Lebih 10,000 pesakit kanser dikesan lewat setiap tahun | MSN Malaysia | https://www.msn.com/en-my/news/berita/lebih-10000-pesakit-kanser-dikesan-lewat-setiap-tahun/ar-AA14WZZK |
| 06-Dec-2022 01:13PM | NCSM anggar 20,000 pesakit barah meninggal dunia setiap tahun | Harian Metro | https://www.hmetro.com.my/mutakhir/2022/12/912046/ncsm-anggar-20000-pesakit-barah-meninggal-dunia-setiap-tahun |
| 04-Dec-2022 08:52AM | Borneo Post-Sarawak - IAM-Etiqa collaboration continues to reach out to communities in need | Borneo Post-Sarawak | https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202212/20221204/news-423015-20221204-2325-1670113959631.pdf |
| 03-Dec-2022 05:08PM | Islamic Aid Malaysia, Etiqa santuni komuniti memerlukan di Serian | Utusan Borneo | https://www.utusanborneo.com.my/2022/12/03/islamic-aid-malaysia-etiqa-santuni-komuniti-memerlukan-di-serian |
| 20-Dec-2022 10:40PM | Etiqa celebrates 15 years of Making the World a Better place | The Star | https://headtopics.com/my/etiqa-celebrates-15-years-of-making-the-world-a-better-place-33125204 |
| 16-Dec-2022 03:32PM | ETIQA 与媒体庆祝了这 15 年来把全世界变得更好的地方！ | Automachi | https://www.automachi.com/2022/12/etiqa-media-movie-night/ |
| 27-Dec-2022 08:20AM | Harian Metro - Motorist Super App bantu urus pemilikan kenderaan | Harian Metro | https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202212/20221227/news-438146-20221227-2325-1672099359616.pdf |
| 27-Dec-2022 06:20AM | Motorist Super App bantu urus pemilikan kenderaan | News \| KLSE Screener | https://www.klsescreener.com/v2/news/view/1088687/motorist-super-app-bantu-urus-pemilikan-kenderaan |
| 23-Dec-2022 01:16PM | Motorist Super App Launched in Malaysia | Top Car News | https://topcarnews.net/motorist-super-app-launched-in-malaysia-s189569.html |
| 22-Dec-2022 06:18PM | Motorist Super App Launched In Malaysia With MIROS | AutoMacha | https://automacha.com/miros-working-with-motorists-app-in-malaysia/ |
| 22-Dec-2022 04:01PM | Motorist Lancar Aplikasi Super App Bagi Pasaran Malaysia | Majalah Labur | https://www.majalahlabur.com/lifestyle/motorist-lancar-aplikasi-super-app-bagi-pasaran-malaysia/ |
| 22-Dec-2022 08:49AM | Sin Chew Daily - Motorist App一站式支援车主Motorist App one-stop support for car owners | Sin Daily | https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202212/20221222/news-435649-20221222-2325-1671666752479.pdf |
| 22-Dec-2022 08:42AM | Motorist lancar aplikasi untuk pasaran Malaysia | Utusan Online | https://www.utusan.com.my/ekonomi/2022/12/motorist-lancar-aplikasi-untuk-pasaran-malaysia/ |
| 21-Dec-2022 08:47PM | Motorist Super App debuts in Malaysia | Top Car News | https://topcarnews.net/motorist-super-app-debuts-in-malaysia-s189020.html |
| 21-Dec-2022 05:40PM | 可卖车 缴罚单提醒 还路税 Motorist App一站式支援车主 | Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天 | https://www.sinchew.com.my/20221221/%e5%8f%af%e5%8d%96%e8%bd%a6-%e7%bc%b4%e7%bd%9a%e5%8d%95%e6%8f%90%e9%86%92-%e8%bf%98%e8%b7%af%e7%a8%8e-motorist-app%e4%b8%80%e7%ab%99%e5%bc%8f%e6%94%af%e6%8f%b4%e8%bd%a6%e4%b8%bb/ |
| 21-Dec-2022 04:25PM | Motorist launches Super App for Malaysian market | BERNAMA | https://www.bernama.com/en/business/news.php?id=2149905 |
| 20-Dec-2022 03:23PM | UPSI agih RM469,400 kepada 100 pelajar asnaf, B40 | Kosmo! Online | https://www.kosmo.com.my/2022/12/20/upsi-agih-rm469400-kepada-100-pelajar-asnaf-b40/?utm_source=rss&utm_medium=rss&utm_campaign=upsi-agih-rm469400-kepada-100-pelajar-asnaf-b40 |
| 09-Dec-2022 04:28PM | Etiqa's 5-year average COR at a 'strong' 87%: AM Best | InsuranceAsia News | https://insuranceasianews.com/etiqas-5-year-average-cor-at-a-strong-87-am-best/ |
| 09-Dec-2022 11:05AM | AM Best Affirms Credit Ratings of Etiqa General Insurance Berhad – InsuranceNewsNet & More News | 123 Hindi News | https://123hindinews.com/am-best-affirms-credit-ratings-of-etiqa-general-insurance-berhad-insurancenewsnet-more-news/ |
| 08-Dec-2022 10:56AM | AM Best Affirms Credit Ratings of Etiqa General Insurance Berhad | Business Diary Philippines | https://businessdiary.com.ph/16944/businesswire/?BusinessWireRelease=20221208005684-en |

**12 December 2022, Khmer Times**

# The Etiqa brand is officially launched to bring smiles to the people of Cambodia



KHMER TIMES

KHMER TIMES
Your Opinion Matters

Sports December 12, 2022

## Etiqa Cambodia holds mini-golf event

Jose Rodriguez T. Senase / Khmer Times



Etiqa International Holdings Chairman Datuk R. Karunakaran in action during the mini-golf tournament. KT/Jose Rodriguez T. Senase

Etiqa, the insurance arm of Maybank Group of Malaysia, staged a mini-golf event at the Vattanac Golf Resort in Phnom Penh over the weekend.

Some 17 golfers from Cambodia, Malaysia and other countries led by Datuk R. Karunakaran, Chairman of Etiqa International Holdings, were part of the event.

Karunakaran came with a small delegation from Malaysia that included Mohd Hanif Suadi, Director of the Board of Etiqa Life Insurance. The other participants include Vuthy Horng, CEO of Etiqa Life Insurance Cambodia, and other local business leaders. The event started in earnest thereafter, with the participants going around the award-winning, Sir Nick Faldo-designed course on golf carts.

"This is a tough and challenging course, but we all had a great time," one of the participants was overheard as saying.

The competition ended after five hours. The participants later gathered for lunch, while discussing their individual games.

Towards the end of the lunch, Karunakaran thanked everyone who took part in the event.

He said the Covid-19 pandemic has been hard for everyone.



The tournament drew 17 business leaders and other participants from Malaysia, Cambodia and other countries. KT/Jose Rodriguez T. Senase

"I am proud to note that we started our operations in Cambodia in the middle of the pandemic," he said. "But it was also hard on our part. In fact, we are only able to come here after two years."

Etiqa is currently the third largest Asean-owned insurance company. In addition to Cambodia, the company also operates in Malaysia, the Philippines, Indonesia and Singapore.

Etiqa entered the Cambodian market in 2020.

Etiqa's Cambodia operations are divided into Etiqa Life Insurance Cambodia and Etiqa General Insurance Cambodia.

According to a media release from the company, Etiqa Cambodia provides the following products and services: Personal Accident, Fire, Private Vehicle, Motorcycle and Travel (general insurance products), Property All Risk, Contractor's all Risk, Public Liability, Commercial Vehicle and Burglary insurance (commercial general insurance products).

Karunakaran says they are planning to hold similar events in the future.

"Let us make this a yearly event with more participants," he said, with the other participants on the table nodding in agreement.

**12 December 2022, Khmer Times**

# The Etiqa brand is officially launched to bring smiles to the people of Cambodia



KHMER TIMES

KHMER TIMES
Your Opinion Matters

Business December 12, 2022

## Gala dinner marks official launch of Etiqa brand




Top Etiqa officials with Datuk Eldeen Husaini Mohd Hashim (sixth right), Ambassador of Malaysia to Cambodia at the Grand Hyatt, Phnom Penh. KT/Pann Rachana

Etiqa, the insurance and takaful arm of Maybank Group Malaysia, has marked its second year of operations in Cambodia with the official brand launch of Etiqa Life Insurance Cambodia and Etiqa General Insurance Cambodia, recently.

Awarded licences to operate by the Ministry of Economy and Finance (MEF) in 2019, Etiqa Life Insurance Cambodia and Etiqa General Insurance Cambodia became operational during the worldwide Covid-19 pandemic. The official launch of the brand was delayed as a result of the restrictions due to the pandemic.

With these restrictions easing worldwide now, the gala dinner to launch the Etiqa brand was held at the Grand Hyatt, Phnom Penh with over 250 guests on Thursday.

According to a release, Etiqa Cambodia is now part of a growing insurance industry, contributing to the economic growth of the Kingdom.

At the moment, Etiqa is the third largest Asean-owned insurance company with its operational footprint in Malaysia, Singapore, the Philippines, Indonesia and Cambodia. In Malaysia, Etiqa is the number one local insurer/takaful operator, holding the top place as online general insurer/takaful operator as well as Bancassurance/Bancatakaful player in the country.

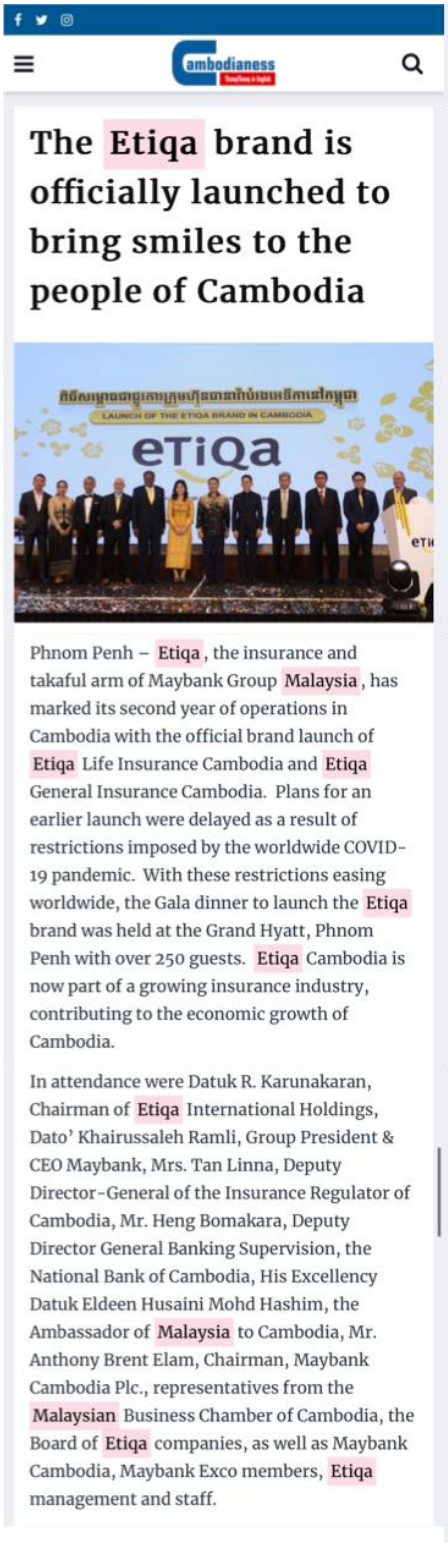
In Cambodia, Etiqa has been ranked the fifth largest life/ bancassurance player within a span of two short years.

Since operations began, Etiqa has brought its brand promise of bringing fast and easy experiences to the people of Cambodia, whether it is at the point of purchase, submitting claims, receiving payouts or getting assistance.

The dinner event was attended among others by R. Karunakaran, Chairman of Etiqa International Holdings, Khairussaleh Ramli, Group President & CEO of Maybank, Tan Linna, Deputy Director-General of the Insurance Regulator of Cambodia, Heng Bomakara, Deputy Director General, Banking Supervision, the National Bank of Cambodia and Eldeen Husaini Mohd Hashim, Ambassador of Malaysia to Cambodia and Anthony Brent Elam, Chairman of Maybank Cambodia Plc.

**9 December 2022, Cambodianess**

**The Etiqa brand is officially launched to bring smiles to the people of Cambodia**



Cambodianess

# The Etiqa brand is officially launched to bring smiles to the people of Cambodia




Phnom Penh – Etiqa, the insurance and takaful arm of Maybank Group Malaysia, has marked its second year of operations in Cambodia with the official brand launch of Etiqa Life Insurance Cambodia and Etiqa General Insurance Cambodia. Plans for an earlier launch were delayed as a result of restrictions imposed by the worldwide COVID-19 pandemic. With these restrictions easing worldwide, the Gala dinner to launch the Etiqa brand was held at the Grand Hyatt, Phnom Penh with over 250 guests. Etiqa Cambodia is now part of a growing insurance industry, contributing to the economic growth of Cambodia.

In attendance were Datuk R. Karunakaran, Chairman of Etiqa International Holdings, Dato' Khairussaleh Ramli, Group President & CEO Maybank, Mrs. Tan Linna, Deputy Director-General of the Insurance Regulator of Cambodia, Mr. Heng Bomakara, Deputy Director General Banking Supervision, the National Bank of Cambodia, His Excellency Datuk Eldeen Husaini Mohd Hashim, the Ambassador of Malaysia to Cambodia, Mr. Anthony Brent Elam, Chairman, Maybank Cambodia Plc., representatives from the Malaysian Business Chamber of Cambodia, the Board of Etiqa companies, as well as Maybank Cambodia, Maybank Exco members, Etiqa management and staff.




In his speech, Datuk R. Karunakaran thanked all parties involved that helped to facilitate Etiqa's operations here in Cambodia. He added, "Rest assured that with a brand name that is Etiqa Cambodia, you know that you are being insured with one of the largest ASEAN insurers that provides not only puts our customers' interests first by providing the Best Advice, but that is also Fast & Easy to deal with. These are the attributes of Etiqa that you can always count on whether you are our customer or partner."



Etiqa Life Insurance Cambodia and Etiqa General Insurance Cambodia are operating entities of Etiqa, a leading ASEAN insurance and takaful player that offers a full range of Life and General insurance policies, as well as Family and General Takaful plans via more than 10,000 agents, 46 branches, and 17 offices. Etiqa has a bancassurance network comprising over 490 branches, cooperatives, brokers, and online platforms across Malaysia, Singapore, Indonesia, the Philippines, and Cambodia. Etiqa was awarded licenses to operate by Cambodia's Ministry of Economy and Finance (MEF) in 2019. In 2020, Etiqa Life Insurance Cambodia and Etiqa General Insurance Cambodia became operational, offering life and general insurance products online, as well as across Maybank branches nationwide. Etiqa Life Insurance Cambodia and Etiqa General Insurance Cambodia are currently being led by Cambodian Chief Executive Officers, Vuthy Horng and Chanmakara Bun, respectively.



For more information on Etiqa Life Insurance Cambodia, Etiqa General Insurance Cambodia and insurance products available, please visit the Etiqa website at www.etiqa.com.kh.



# 9 December 2022, Khmer Times

# The Etiqa brand is officially launched to bring smiles to the people of Cambodia



ពាក់ព័ន្ធ

## ក្រុមហ៊ុនធានាភ័ប់រង អេទីកា បើកសម្ពោធជាផ្លូវការដើម្បីនាំយកស្នាមញញឹមជូនប្រជាជនកម្ពុជា

09, Dec 2022 , @ 3:49 pm

រូបភាព




ដោយ: *សារព័ត៌មានខ្មែរថ្មី*

អេទីកា ដែលជាក្រុមហ៊ុនធានាភ័ប់រង និង តាកាហ្វុល **(Takaful)** ដែលស្ថិតនៅក្រោមសម្ព័ន្ធធនាគារមេយ៉ូបែងប្រទេសម៉ាឡេស៊ី បានបើកសម្ពោធជាផ្លូវការនៅព័ហ៌កេយីហាដែលមានឈ្មោះថា ក្រុមហ៊ុន ធានាភ័ប់រងអាយុជីវិត និង ធានាភ័ប់រងទូទៅ អេទីកា បន្ទាប់ពីបានបើកដំណើរការអស់រយៈពេល ២ ឆ្នាំនៅក្នុងប្រទេសកម្ពុជា។ តាមរូបនៃការបើកសម្ពោធនេះ ជាក់ស្តែងត្រូវបានតាមដាន ដោយសារការឆ្លងកូវីដ-១៩ នៅទូទាំងពិភពលោក។ បន្ទាប់ពីការបន្ថយការឆ្លងនៃជម្ងឺកូវីដ-១៩ អេទីកាបានប្រារព្ធនូវកម្មវិធីបើកសម្ពោធជាផ្លូវការនៅព័ហ៌កេយីហាបរស់ខ្លួននៅសណ្ឋាគារ **Grand Hyatt** ភ្នំពេញ ដោយមានការចូលរួមយ៉ាងច្រើនកុះករពីសំណាក់ស្ថាប័ននិងសមាជិក ២៥០ នាក់។ បច្ចុប្បន្ន ក្រុមហ៊ុន អេទីកា កម្ពុជា បានក្លាយជាផ្នែកមួយនៅក្នុងសហគ្រាសធានាភ័ប់រង ដែលកំពុងតែមុខចំណែកដល់កំណើនសេដ្ឋកិច្ចកម្ពុជា។

ពិធីបើកសម្ពោធនេះដែរគឺទទួលបានការចូលរួមពីសំណាក់លោក Datuk R. Karunakaran ជាប្រធានក្រុមប្រឹក្សាភិបាលរបស់ក្រុមហ៊ុន Etiqa International Holdings SDN. BHD. លោក Dato' Khairussaleh Ramli ជាប្រធានអគ្គនាយក និង អគ្គនាយកប្រតិបត្តិនៃធនាគារមេយ៉ូបែង លោកស្រី តាន់ លីនណា អគ្គនាយកនៃនិយ័តករធានាភ័ប់រងកម្ពុជា លោក ហេង ឃុមករ អគ្គនាយករងប្រតិបត្តិនីតិវិធីធនាគារនៃធនាគារជាតិកម្ពុជា ឯកឧត្តម Datuk Eldeen Husaini Mohd Hashim ឯកអគ្គរាជទូតម៉ាឡេស៊ីប្រចាំនៅប្រទេសកម្ពុជា លោក Anthony Brent Elam ប្រធានក្រុមប្រឹក្សាភិបាលធនាគារ មេយ៉ូប៊ែង កម្ពុជា តំណាងមកពីសភាពុម៉ាឡេស៊ីប្រចាំកម្ពុជា ក៏ដូចជាសមាជិកធនាគារ មេយ៉ូប៊ែង កម្ពុជា សមាជិកគណៈកម្មការប្រតិបត្តិធនាគារមេយ៉ូប៊ែង ថ្នាក់ត្រប់ត្រង និង បុគ្គលិកក្រុមហ៊ុន អេទីកា។




នៅក្នុងសន្ទរកថា លោក Datuk R. KarunaKaran បានលើកឡើងអំណរគុណទៅដល់ភាគីពាក់ព័ន្ធទាំងអស់ដែលបានជួយសម្រួលសម្រួលដល់ប្រតិបត្តិការរបស់ក្រុមហ៊ុន អេទីកា ក្នុងប្រទេសកម្ពុជាកន្លងមក។ លោកបានបន្ថែមថា "យើងសូមធានាជា ជាមួយ អេទីកា លោកអ្នកកំពុងតែត្រូវបានធានា ដោយក្រុមហ៊ុនធានាភ័ប់រងជំនាន់មួយនៅក្នុងតំបន់អាស៊ាន ជាក្រុមហ៊ុនធានាភ័ប់រងដែលមិនត្រឹមតែគិតពីដែលប្រយោជន៍អតិថិជនជាបឋមតាមរយៈការផ្តល់ជូននូវការប្រឹក្សាល្អបំផុតដល់អតិថិជន រួមទាំងការពេលវេលា និង ងាយស្រួល ផងដែរ។ ទាំងនេះគឺជាគុណសម្បត្តិរបស់ អេទីកា ដែលលោកអ្នក អាចរំពឹងថាបានក្នុងនាមជាអតិថិជន ឬ ដៃគូផងដែរ។

ក្រុមហ៊ុនធានាភ័ប់រងអាយុជីវិត និង ធានាភ័ប់រងទូទៅ អេទីកា កម្ពុជា គឺជាអង្គភាពប្រតិបត្តិការរបស់ អេទីកា ដែលជាក្រុមហ៊ុនធានាភ័ប់រងឈានមុខគេនៅក្នុងតំបន់អាស៊ាន និងជា តាកាហ្វុល (Takaful) ដែលផ្តល់ជូននូវតម្រោងធានាភ័ប់រងទូទៅ និងអាយុជីវិតឆោតល្ងង្វល ស្របទៅក្រមគ្រួសារ និង តាកាហ្វុល (Takaful) តាមរយៈភ្នាក់ងារជាង ១០,០០០ នាក់ ដែលមានចំនួន ៨៦ សាខា និងការិយាល័យចំនួន ១៧ទីតាំង។



អេទីកា មានបណ្តាញធានាភ័ប់រងជាង ៨៩០ សាខា រួមមាន សហករណ៍ធានាភ័ប់រង នើងសាធានាភ័ប់រង រួមទាំងអេទីកាអនឡាញ នៅទូទាំងប្រទេសម៉ាឡេស៊ី ស៊ិង្ហបុរី ឥណ្ឌូណេស៊ី ហ្វីលីពីន និង កម្ពុជា។ អេទីកា ត្រូវបានផ្តល់អជ្ញាប័ណ្ណឱ្យដំណើរការប្រតិបត្តិដោយក្រសួងសេដ្ឋកិច្ច និង ហិរញ្ញវត្ថុកម្ពុជា នៅក្នុងឆ្នាំ ២០១៩។ នៅក្នុងឆ្នាំ ២០២០ ក្រុមហ៊ុន ធានាភ័ប់រងអាយុជីវិតនិង ធានាភ័ប់រងទូទៅ អេទីកាបានចាប់ផ្តើមប្រតិបត្តិការរបស់ខ្លួនដោយដាក់ផ្តល់ជូននូវផលិតផលធានាភ័ប់រងអាយុជីវិត និង ធានាភ័ប់រងទូទៅតាមប្រព័ន្ធអ៊ីនធឺណេត កំដុចជាតាមរយៈសាខាធានាមេយ៉ូបែងទូទាំងប្រទេសផងដែរ។ បច្ចុប្បន្ន ក្រុមហ៊ុន ធានាភ័ប់រងអាយុជីវិត និង ធានាភ័ប់រងទូទៅ អេទីកា កម្ពុជា កំពុងដឹកនាំដោយ អគ្គនាយកនិង អគ្គនាយិកា ជាជនជាតិខ្មែរគឺ លោក ហ៊ាង ភ្រឿ និងលោកស្រី ប៊ុន ចាន់មករា។

សម្រាប់ព័ត៌មានបន្ថែមអំពីក្រុមហ៊ុន រួមទាំងផលិតផលដែលកំពុងដំណើរក្នុងទីផ្សាររបស់ ក្រុមហ៊ុនធានាភ័ប់រងអាយុជីវិត និង ក្រុមហ៊ុនធានាភ័ប់រងទូទៅ អេទីកា កម្ពុជា សូមចូលទៅកាន់គេហទំព័រ អេទីកា www.etiqa.com.kh។




អំពីក្រុមហ៊ុនអេទីកា

អេទីកា គឺជាអ្នកចែកចាយពហុបណ្តាញនៃផលិតផលធានាភ័ប់រង និង តាកាហ្វុល (Takaful) តាមរយៈភ្នាក់ងារចំនួន ១០,០០០កន្លែង ដែលមានសាខា ៨៦កន្លែង និងការិយាល័យចំនួន ១៧កន្លែង បណ្តាញចែកចាយតាមធនាគារជាង ៨៩០ កន្លែង (តាម រយៈសាខាធនាគារមេយ៉ូប៊ែង ធនាគារកាថីទីង ក៏ដូចជាសហគ្រាសប្រតិបត្តិការ និងដើងសាធានាភ័ប់រង) តាមរយៈបណ្តាញធនាគារក្នុងប្រទេស ម៉ាឡេស៊ី សាំង ហ្គាពួ ហ្វីលីពីន ឥណ្ឌូនេស៊ី និង កម្ពុជា។

ក្នុងកិច្ចខិតខំប្រឹងប្រែងដើម្បីធ្វើឱ្យពិភពលោកក្លាយជាកន្លែងដ៏ល្អប្រសើរមួយ ដំណើរប្តេកបដោយនិរន្តភាពរបស់អេទីកាឃ្លាតលើគំនិតផ្តួចផ្តើមរបស់ខ្លួនដែលជួយកាត់បន្ថយជាតិកបូន បង្កើនឥទ្ធិពលសង្គម និង ដំណោះស្រាយពីតាងក្រៅដែលអនុញ្ញាតឱ្យអតិថិជនរបស់ខ្លួនជានចូលរួមផងដែរ។











# 9 December 2022, Khmer Times

# The Etiqa brand is officially launched to bring smiles to the people of Cambodia



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Business December 9, 2022

## ELIC, WaterAid Cambodia launch clean water supply programme




Officials of Etiqa Life Insurance Cambodia and WaterAid Cambodia at a co-funding programme held in Phnom Penh. KT/Pann Rachana

Etiqa Life Insurance Cambodia (ELIC) and WaterAid Cambodia launched a co-funding programme yesterday to supply clean water to nearly 200 families in the Kandal province, just outside Phnom Penh.

The project is a CSR initiative of Etiqa and it is implemented in collaboration with WaterAid Cambodia, a leading international non-governmental organisation (NGO), said a press release.

The launch was officiated by Johan Ariffin, Chairman of Eiqa Life Insurance Cambodia, R Karunakaran, Chairman of Etiqa International Holdings, Sdn Bhd, Vuthy Hong, CEO of Etiqa Life Insurance Cambodia Plc and Chat Sophiep, Country Director, Water Aid Cambodia.

Water, Sanitation and Hygiene (WASH) access is essential to reduce poverty and is a key pillar of UN's Sustainable Development Goals. In Cambodia, however, one in four people does not have access to safe drinking water, the release stated.

"Although Cambodia has one of the fastest growing economies in Asia, access to affordable financing for water remains a barrier to secure water connections. For those living in the province of Kandal, access to improved water systems has been a major challenge, especially for people living along the riverbank, floating communities are rural areas," the release noted.

The Clean Water Programme, in collaboration with WaterAid Cambodia, will improve access to clean water supply for the vulnerable and marginalized in the province.

The programme has been designed to be sustainable in the long run, and when the project is completed in December 2023, there will be an uplifted sense of responsibility and ownership of the water pipe connection and consumption amongst the beneficiaries, it said.

In his speech, Johan said, "At Etiqa, we believe in the philosophy of humanizing insurance services. We are about helping people, and delivering upon promises made. This is reflected in the way we conduct business, while making a positive impact on the communities that we serve."

"We are proud to partner with WaterAid Cambodia to embark on the Clean Water programme to make a difference to the community in Cambodia. The one-year partnership to provide clean water supply to the people of Kandal province is indicative of Etiqa Life Insurance Cambodia's commitment towards a cause which we strongly believe in, and the value that a collaboration with a strong partner, such as WaterAid Cambodia, can have in order to make a significant impact on the community. The commitment is in line with our corporate purpose statement, 'Making the World a Better Place', by improving lives and uplifting the community socially and economically, with a focus on the underprivileged community across the country," he added.

Chat Sophiep, Country Director of WaterAid Cambodia said: "Water and sanitation is simple yet very critical to saving lives as lack of sanitation kills or traps people in poverty. Without access to sanitation and safe water, people face health risks especially women, children and people with disability. It also lowers their economic productivity."

"The world promised that everyone would have access to safely managed water and sanitation by 2030 and Cambodia has also committed to achieving this target. Though the country has made great progress in water and sanitation coverage, there is no time to waste anymore. Together we need to speed up and strategically address the issues to ensure that everyone has access to water and sanitation," Sophiep said.

"We need governments, donors, and private sector to work together and increase their investment to tackle this huge issue. There is no regret investment in WASH as it battles disease and increases people's well being and productivity including country development," he added.

# 8 December 2022, Khmer Times

# The Etiqa brand is officially launched to bring smiles to the people of Cambodia



KHMER TIMES

KHMER TIMES

Business December 8, 2022

## Etiqa Life Insurance Cambodia and Etiqa General Insurance Cambodia make a mark in Cambodia after only two years of operations



Etiqa, the insurance and takaful arm of Maybank Group Malaysia, has marked its second year of operations in Cambodia. Awarded licenses to operate by Cambodia's Ministry of Economy and Finance (MEF) in 2019, Etiqa Life Insurance Cambodia and Etiqa General Insurance Cambodia became operational during the worldwide COVID-19 pandemic, and are currently led by Cambodian Chief Executive Officers, Vuthy Horng and Chanmakara Bun, respectively. At the moment, Etiqa is the 3rd largest ASEAN owned insurance company, with its operational footprint in Malaysia, Singapore, the Philippines, Indonesia and Cambodia. In Malaysia, Etiqa is the number one local insurer/takaful operator, and holds the number 1 place for online general insurer/takaful operator as well as Bancassurance/Bancatakaful player in the country. In Cambodia, Etiqa has been ranked the 5th largest life bancassurance player in Cambodia after a span of two short years.

Etiqa's move into Cambodia was spurred by the vast potential that the market has to offer, where insurance penetration remains low. Since operations began, Etiqa has brought its brand promise of bringing Fast & Easy experiences to the people of Cambodia, whether it is at the point of purchase, submitting claims, receiving payouts or getting assistance, while providing customers only the Best Advice.

Vuthy and Chanmakara have been tasked with driving their respective insurance businesses in Cambodia to further advance Etiqa's position as a leading insurer in the ASEAN region. Etiqa Life Insurance Cambodia grew by 210% in 2021 and a further 156% in 2022 (as of September), while Etiqa General Insurance Cambodia grew by 64% in 2021 and a further 10% in 2022 (as of September).

This has been made possible by adopting various sales channels, and growing their product base. Over the past two years, EGIC and ELIC have expanded the range of personal and commercial insurance products available to Cambodians. These include general insurance products such as Personal Accident, Fire, Private Vehicle, Motorcycle, and Travel, while the products for commercial general insurance include Property All Risk, Contractor's all Risk, Public Liability, Commercial Vehicle and Burglary insurance. These General insurance products are available across select channels, such as online, the direct sales team or brokers, or via Maybank Cambodia. As for Life Insurance products, we have Endowment products such as Premier Savers, and MyWealth, as well as Critical Illness riders, which are available via Maybank branches located across Cambodia. These plans are available for purchase online, as well as via Maybank branches located across Cambodia. Additional products to meet the needs of Cambodians are also in the pipeline.

Vuthy Horng, CEO of Etiqa Life Insurance Cambodia said, "While the penetration rate of insurance is still very low in Cambodia, the lifestyle of Cambodians continues to grow at a fast pace. Etiqa's vision is to share this journey with them and to bring Smiles to the People of the Kingdom' with our products to help protect them today and secure their future and that of their loved ones."

Bun Chanmakara, CEO of Etiqa General Insurance Cambodia, added, "Accessibility of insurance plans has been a challenge for Cambodians, which is why Etiqa is among the first to provide online insurance products here."

Delayed by the COVID-19 pandemic, Etiqa Life Insurance Cambodia and Etiqa General Insurance Cambodia will be officially launched on 8 December 2022.

# December 2022
# Etiqa Mentions - Cambodia



| Date | Headline | Media Title | URL |
|---|---|---|---|
| 09-Dec-2022 04:49PM | ក្រុមហ៊ុនធានារ៉ាប់រង អេទីកា បើកសម្ពោធជាផ្លូវការដើម្បីនាំយកស្មាមញ្ញីមជូនប្រជាជនកម្ពុជា | Thmey Thmey | https://thmeythmey.com/?page=detail&id=121946 |
| 08-Dec-2022 05:55PM | ក្រុមហ៊ុន ធានារ៉ាប់រង អាយុជីវិត អេ ទី កា ចាប់ដៃគូជាមួយ អង្គការ វ័ត ធី អេ ត កម្ពុជា ក្នុងការ ផ្គត់ផ្គង់ ទឹកស្អាត ជូន ប្រជាជន ក្នុង ខេត្តកណ្តាល | ភ្នំពេញ ប៉ុស្តិ៍ | https://www.postkhmer.com/gallery/2022-12-08-1527-244486.html |
| 08-Dec-2022 10:10AM | Etiqa Life Insurance partners with WaterAid to bring clean water to people in Kandal province | The Phnom Penh Post | https://www.phnompenhpost.com/gallery/etiqa-life-insurance-partners-wateraid-bring-clean-water-people-kandal-province |

# 7 December 2022, The Market Monitor

# Etiqa Philippines' New Health Plan Protects Family in Medical Emergencies Shields Their Savings

The Market Monitor
MINDING THE NATION'S BUSINESS

SEC formally approves





*ER Protect, a virtual health emergency card from Etiqa Philippines, protects individuals from out-of-pocket costs at an annual one-time payment of Php 925.*

## ETIQA PHILIPPINES' NEW HEALTH PLAN PROTECTS FAMILY IN MEDICAL EMERGENCIES, SHIELDS THEIR SAVINGS

December 7, 2022

Like 0 Tweet

To many uninsured Filipinos, perhaps no other incident drives home the importance of a health card or medical insurance than a sudden, and possibly life-threatening, medical emergency. The agony starts at the hospital admission section where they are asked to produce evidence of the capability to pay like government IDs or credit cards. Then, they might not even have cash in hand to pay for a down payment or out-of-pocket expenses. The ordeal continues even after admission, as the costs of hospitalization increase. Hospital room rates alone range from P900 to P3000 per day, depending on the privacy level or hospital status. The patient resorts to borrowing from family, friends, or informal lenders.

The post-hospitalization result: depleted savings, bankruptcy prospects, and huge debts that might take years to pay.

Illustrating that health is truly wealth, medical and financial protection just might be the best gift one can give to loved ones starting this Christmas season. The traditional happy holidays have also unfortunately heralded the onset of medical conditions. For example, the outbreak of unhealthy habits such as food-binging and drunk driving can result in unexpected heart attacks or road accidents respectively. Careless clan gatherings create exposure to COVID-19, flu, pneumonia, and other infectious diseases.

Recognizing the situation that millions of uninsured Filipinos find themselves in, ASEAN insurance provider Etiqa Philippines launched ER Protect, a yearly renewable individual health insurance card for emergency care and other medical services.

"We are well aware of the challenges that many of our countrymen face when it comes to emergency-related medical expenses," says Etiqa Philippines General Insurance Head Glenn Navea. "ER Protect is designed to give them the services that they need during crises, accidents, or unforeseen health conditions like a stroke. First, our network of 30,000 doctors and 1,600 accredited hospitals and clinics nationwide can meet them at their point of need."

"Second, the emergency medical coverage is accessible because it is affordable. ER Protect, which can be a medical lifesaver as well as a deterrent against financial hardship, can be availed of for as low as P925 one-time fee per year or the price of a food-franchise family dinner," Navea adds.

All these benefits shall be paid on top of the patient's PhilHealth coverage and/or other insurance policies.

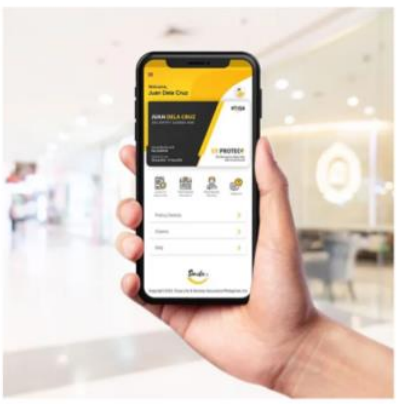
**Coverage beyond Christmas**

Another advantage to gifting a loved one with medical or emergency protection is that the benefits go beyond Christmas. An annual coverage ensures access to emergency medical services once needed, during the next 12 months. The policyholder also has the confidence and peace of mind that he or she will not contend with skyrocketing hospital bills upon admission.

Affordable medical insurance or emergency protection is not just a shield against the woes of hospitalization—it is also an investment.

As a virtual health card, ER Protect takes care of a lot of the emergency-related medical services that a patient can expect, regardless of whether the hospital admits the insured or deems that his confinement is not necessary. ER Protect covers both inpatient and outpatient services. The coverage extends to costs related to doctors' fees, lab and diagnoses, operating and treatment rooms, and emergency-related surgical services at the rate of P50,000/year. In cases of admission, it pays for the hospital room, board, and nursing services. In cases where the patient cannot be brought to the ER through the usual means of transport, ambulance service is also covered by the product.

Should the worst happen, it also has a P25,000/year accidental death and dismemberment benefit for the policyholder's family.



*ER Protect allows its users to simply show the virtual health card using the Smile PH 3.0 App to the nearest accredited hospital if emergency strikes.*

**Digital platform**

Etiqa Philippines' use of the latest InsureTech also makes accessibility to emergency services fast, efficient, and unencumbered by the usual paperwork. Registration, application, and payment for the policy can be done through Etiqa Philippines' website. Customers can also use their debit or credit cards to settle their payments through over-the-counter payment facilities or digital mobile wallets like GCash.

Emergency room services can be availed through the Smile 3.0 app, a unified omnichannel that integrates common basic features such as inquiries, profile personalization, and contact details updating with very specific transactional processes.

A patient can just tap into the Smile 3.0 app to avail of his ER Protect virtual card in just a few minutes. He can then connect with the preferred chain of hospitals and medical providers digitally. Once brought to the ER or hospital, all he needs to do is show the virtual card, making admission smooth and fast.

"ER Protect is designed to be customer-friendly, helpful to the patient, and family-friendly," says Etiqa Philippines eChannel Head Noel Tordesillas. "It is inclusive and covers a wide range of demographics, from the 2-year-old toddler to the 70-year-old grandparent. The whole family can be protected, which does make ER Protect an ideal gift for Christmas and other celebrations and holidays."

Etiqa Philippines has a wide range of relevant, customizable plans catering to the many diverse needs of the Filipino public. As one of the handful of insurance companies in the country that has a composite license, it offers both life and non-life insurance products under one brand. To know more about ER Protect and other insurance solutions, visit www.etiqa.com.ph.

# 1 December 2022, Thephilbiznews

# Etiqa Philippines' New Health Plan Protects Family in Medical Emergencies Shields Their Savings



THEPHILBIZNEWS

LIFESTYLE HEALTH AND WELLNESS

## Etiqa launches new health plan to protect family during medical emergencies

By **ALITHEA DE JESUS** December 1, 2022 0

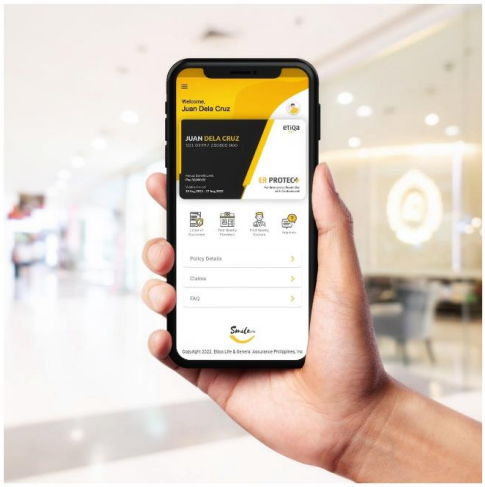


*Why it can be the best family gift for Christmas and beyond*

**By Alithea De Jesus**

Like it or not, no one wants to be in a situation wherein you needed to go to a hospital for emergency treatment and pay exorbitant medical consultation or treatment.

But given the current predicament of the Filipinos, many remained uninsured and unmindful of the importance of a health card or medical insurance than a sudden, and possibly life-threatening, medical emergency. The agony starts at the hospital admission section where they are asked to produce evidence of the capability to pay like government IDs or credit cards. Then, they might not even have cash in hand to pay for a down payment or out-of-pocket expenses. The ordeal continues even after admission, as the costs of hospitalization increase. Hospital room rates alone range from P900 to P3000 per day, depending on the privacy level or hospital status. The patient resorts to borrowing from family, friends, or informal lenders.




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# December 2022
# Etiqa Mentions - Philippines



| Date | Headline | Media Title | URL |
|---|---|---|---|
| 15-Dec-2022 04:56PM | InsureTech firm Etiqa rolls out virtual health card | Newsbytes Philippines | https://newsbytes.ph/2022/12/15/insuretech-firm-etiqa-rolls-out-virtual-health-card/ |
| 08-Dec-2022 11:01AM | Tzu Chi Foundation, industry leaders collaborate for strategic response to Odette victims | Erica Yu-B | https://www.ericayub.com/2021/12/tzu-chi-foundation-industry-leaders.html |
| 05-Dec-2022 08:04AM | PH CEOs turn optimistic about 2023 prospects | Vigour Times | https://vigourtimes.com/ph-ceos-turn-optimistic-about-2023-prospects/ |

**26 December 2022, Duniafintech.com**
**Etiqa Indonesia Mention – Insurance Digital**

Duniafintech.com

ASURANSI DIGITAL BERITA BISNIS

# Apa Itu Asuransi Digital? Intip Yuk Rekomendasi Produknya!

By **Boy Riza Utama** Desember 26, 2022 0 228



**JAKARTA, duniafintech.com –** Apa itu asuransi digital? Pertanyaan satu ini memang sering diajukan oleh para nasabah asuransi pada umumnya.

Sejatinya, asuransi digital merupaakn produk asuransi yang dapat diperoleh secara online. Perlu diketahui, saat ini bukan hanya broker atau agen asuransi online yang menjual berbagai produk asuransi digital sebab tetapi polis online juga telah tersedia.

Itu berarti, saat ini calon nasabah dapat lebih mudah memperoleh asuransi secara online. Nah, untuk mengetahui seluk-beluk dan juga rekomendasi produknya, simak ulasan berikut ini, seperti dinukil dari Lifepal.

## Sekilas tentang Apa Itu Asuransi Digital

Asuransi digital adalah produk asuransi yang bisa kamu peroleh secara online sehingga adakalanya juga disebut sebagai asuransi online.

Kamu dapat memperoleh produk ini dengan cara membeli polis asuransi digital lewat situs resmi, aplikasi perusahaan, dan juga marketplace asuransi online.

Adapun polis yang kamu dapatkan akan berbentuk digital, yang dapat kamu akses lewat perangkat elektronik yang bisa terhubung dengan internet, misalnya ponsel dan laptop.

Bukan hanya polis, kamu pun dapat memperoleh layanan lainnya, seperti asuransi konvensional. Namun, bedanya, saat ini layanan itu dapat dilakukan secara digital alias dengan sambungan internet.

## Perbedaan Apa Itu Asuransi Digital dengan Asuransi Konvensional

Sebagai informasi, asuransi konvensional di sini berarti asuransi biasa yang kamu terima dari perusahaan atau agen asuransi dalam bentuk buku polis cetak. Berikut ini beberapa perbedaannya.

1. Asuransi Konvensional

- Polis diberikan dalam bentuk buku/cetak
- Premi cenderung mahal dengan biaya tambahan seperti biaya produksi/biaya cetak
- Harus mendatangi kantor atau agen asuransi
- Terbatas, karena pembelian harus tatap muka

2. Asuransi Digital

- Polis dan layanan diberikan dalam bentuk digital
- Mudah diakses di mana saja dan kapan saja menggunakan ponsel maupun laptop
- Dapat diperoleh tanpa mendatangi kantor maupun agen asuransi
- Memangkas biaya produksi
- Harga premi relatif lebih murah karena tidak ada biaya produksi
- Menjangkau lebih banyak nasabah

## Kelebihan Membeli Asuransi Online

1. Praktis dan mudah

Cukup modal gadget, kamu sudah dapat membandingkan dan mengakses pilihan perusahaan asuransi yang tersedia di tanah air.

Di samping itu, kamu pun bisa melihat langsung besaran premi dan manfaat yang ditawarkan oleh masing-masing perusahaan asuransi.

Dengan demikian, kamu tidak perlu lagi repot-repot datang ke kantor atau menghubungi perusahaan asuransi untuk kemudian disambungkan dengan agennya.

2. Bisa membandingkan polis

Calon nasabah asuransi ini bisa dengan mudah membandingkan manfaat dan premi yang dihadirkan oleh perusahaan asuransi terbaik.

3. Lebih aman dan cepat prosesnya

Saat memutuskan untuk membeli asuransi secara online, pastikan bahwa broker/portal asuransi resmi sudah memperoleh izin usaha dari Otoritas Jasa Keuangan (OJK).

Pasalnya, ini memang menjadi salah satu produk keuangan yang diawasi ketat oleh OJK sehingga menjual asuransi online itu tidak sembarangan.

Minimal, kalau itu agen perorangan maka kamu perlu cek terlebih dahulu izinnya. Jika sudah memastikan izin usaha broker atau portal asuransi online valid maka proses transaksi pun dapat dilakukan lebih aman karena semua transaksi tercatat melalui sistem.

4. Banyak promo menarik

Umumnya, marketplace asuransi menawarkan lebih banyak promo daripada saat membeli langsung secara offline di perusahaan asuransi.

Promo yang ditawarkan lazimnya berupa diskon harga premi dan cashback sehingga akan lebih menguntungkan.

5. Proses klaim lebih mudah

Bagi calon nasabah yang khawatir klaim ditolak, solusinya adalah kamu bisa beli asuransi secara online.