



**Etiqa's Media Clippings of May 2026**  
(1 - 31 May 2026)

# 25 May 2026, Stabilitas Maybank Disbursing RM29.4 Billion in Social Funding and Inclusive Financing Under Its ROAR30 Strategy



# Stabilitas

Governance, Risk Management & Compliance

## Eksekusi Strategi ROAR30, Maybank Salurkan Dana Sosial dan Kredit Inklusif RM29,4 Miliar

oleh Stella Octavia — 25 Mei 2025 - 13:38



**Stabilitas.id** — Maybank Banking Bhd. (Maybank Group) kian mengokohkan posisinya sebagai institusi keuangan jenjang di kawasan Asia Tenggara yang tidak hanya berfokus pada pembuatan profit, melainkan juga pada pencapaian nilai sosial níl. Melalui implementasi cetak biru strategi terbaru bertajuk ROAR30, semakin perankan regional ini sukses menguyurkan dana jaminan sosial dan pembiayaan inklusif dengan akumulasi nilai mencapai miliaran ringgit.

Sepanjang tahun buku 2025 (FY2025), inisiatif dampak sosial Maybank Group dilaporkan telah menyentuh 1,49 juta penerima manfaat di seluruh yurisdiksi ASEAN. Langkah komensurasi dan redistribusi modal ini dieksekusi melalui penggelontoran dana pembangunan sosial bernilai fantastis, yakni RM29,41 miliar.

Jika ditilik secara historis dalam rentang waktu FY2014 hingga FY2025, komitmen jangka panjang Maybank telah memberikan dampak berkelanjutan bagi 5,76 juta jiwa dengan total agregat investasi menyentuh angka RM76,02.

**Chairman** **BERTAHAP**

Maybank **• Kuartal 1/2026: Laba BTPN Syariah (BTPS) Tembus Rp319 Miliar, Rasio RoA Capai 7,1 Persen**

Tan Sri Dato' Sri I. Zamzamiyarani Mohd Isa **• RUPST Maybank Angkat Dato' Zulkifli Abhee Jadi Komis, Tebar Dividen Rp80 Miliar**

menegaskan bahwa tolok ukur **• Akselesasi KUR Syariah 2026: BSI Sudah Kucurkan Rp1,65 Triliun untuk 11 Ribu UMKM**

kesuksesan **• Maybank Indonesia Pacu Pembiayaan Berkelanjutan, Sektor Kendaraan Listrik Tumbuh 119%**

Maybank sejak didirikan pada tahun 1960 dikunci pada kemampuan korporasi menjadi perantara kebaikan regional (regional intermediary for good).

Shenads, President & Group CEO Maybank Dato' Sri Khairussatiah Ramli menjelaskan, lewat step operasional Humanising Financial Services, strategi ROAR30 sengaja didesain untuk membuka akses finansial bagi kelompok masyarakat yang selama ini belum terjamah layanan bank (underserved and unserved).

Social Financing FY2025

Pilar perputaran modal utama Maybank Group bertumpu pada program Social Financing. Melalui lini ini, bank menyediakan fasilitas pembiayaan terjangkau guna menyokong daya beli masyarakat berpenghasilan rendah serta membetulkan modal kerja pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) dengan realisasi makro mencapai RM29,33 miliar kepada lebih dari 490.000 nasabah:

- Sektor Ritel / Individu: Mengalirkan RM4,93 miliar untuk memfasilitasi pembiayaan perumahan murah, kredit kendaraan produktif, serta program rebekasi pembayaran (repayment assistance) bagi hampir 180.000 debitur.
- Sektor Korporasi Ritel / UMKM: Mengucurkan kredit usaha terjangkau senilai RM24,30 miliar kepada lebih dari 14.000 pelaku UMKM di ASEAN guna memacu penyerapan tenaga kerja lokal.
- Sektor Proteksi / Jaminan: Menyalurkan produk asuransi mikro dan proteksi kesehatan/jiwa murah melalui Eliga senilai RM102 juta kepada hampir 300.000 individu.

### Social Empowerment

Pada pilar pemberdayaan (Social Empowerment), Maybank Foundation memobilisasi dana operasional sebesar RM77 juta untuk mengawal 110 program peningkatan kapasitas yang terbagi ke dalam tiga kluster strategis.

Pertama, Maybank menggelontorkan dana lebih dari RM26 juta sepanjang 2025 untuk menyubsidi akses pendidikan ramah anak. Langkah ini diikuti oleh pemberian 73 beasiswa tinggi baru melalui skema ASEAN-Maybank Scholarship (AMS) dan Maybank Group Scholarship Programme (MGSP).

Guna memupuk kecerdasan finansial sejak dini, program literasi keuangan digital CashVite Kiz (CVK) sukses melatih 60.000 siswa di delapan negara ASEAN. Sementara di wilayah pedesaan, program MARK difokuskan untuk memacu minat 1.400 siswa terhadap disiplin ilmu STEM (Science, Technology, Engineering & Mathematics).

Kedua, Dengan dukungan pendanaan sebesar RM49 juta, Maybank bertekun memperkuat ketahanan finansial komunitas rentan, termasuk mendampingi 23.180 kaum perempuan dan 9.951 penyandang disabilitas.

Memasuki usia satu dekade, program pelatihan kewirausahaan difabel bertajuk R.I.S.E. (Reach Independence & Sustainable Entrepreneurship) sukses meraih penghargaan Top Impact Award langsung dari Perdana Menteri Malaysia Anwar Ibrahim, sekaligus menandai ekspansi operasional barunya ke Phnom Penh, Kamboja.

Di sisi lain, program pelestarian tenun tradisional Maybank Women Eco-Weavers (MWEV) resmi memperlebar sayap ke Filipina sebagai negara kelima untuk membantu mata pencaharian 963 penenun lokal. Melalui skema pemudapan ePwering Youths Across ASEAN (eYAA), 100 retawan muda digariskan untuk mengekskusi 10 proyek sosial, termasuk membangun laboratorium komputer sekolah dasar di daerah terpencil Nghe An, Vietnam.

Keliga, guna mendukung keberlanjutan ekosistem (Planet), Maybank berkolaborasi dengan WWF Malaysia mengawal proyek konservasi Harau Malaysia yang populasinya kritis di bawah 150 ekor. Langkah konkret diwujudkan dengan mendanai patroli hutan anti-perturbanan liar sejauh lebih dari 100.000 kilometer di Belum-Temengor Forest Complex.

Sebagai satu-satunya lembaga keuangan yang mendapat akreditasi resmi dari kesekretariatan ASEAN, Maybank Foundation menyalurkan dana kelolaan mandiri sebesar RM37,66... Sementara itu, unit usaha syariah perusahaan ikut membetulkan dampak sosial melalui penyediaan dana zakat dari Maybank Islamic dan Eliga senilai RM30,97... untuk membiayai beasiswa dhuaafa serta stimulasi modal kerja darurat bagi 120.000 penerima manfaat. \*\*\*

### Anatomis Distribusi Dana Sosial Makro Maybank Group (Strategi ROAR30)

Sektor Portofolio Sosial	Alokasi Dana Aktual (FY2025)	Total Jumlah Pembiayaan Manfaat	Parameter Output Jangka Panjang
Pembiayaan UMKM	RM24,3 0 Miliar	>14.000 Pelaku Usaha	Akselesasi perputaran modal sektor ritel
Perumahan & Kredit Individu	RM4,93 Miliar	Hampir 180.000 Individu	Penyediaan housing layak & jaminan repayment
Proteksi Mikro Eliga	RM102, 00 Juta	Jangka 300.000 Jiwa	Jaminan kesehatan dan mitigasi risiko kecelakaan
Pemberdayaan Komunitas	RM49,0 0 Juta	379.748 Warga Marginal	Pembukaan pusat pelatihan tenun MWEV & R.I.S.E.
Sektor Pendidikan & STEM	RM26,0 0 Juta	>500.000 Siswa & Mahasiswa	Penyuluhan beasiswa AMS, MGSP & Modul CVK
Akselesasi Zakat Syariah	RM30,9 7 Juta	Memper 120.000 Mustahik	Integrasi bisnis berbasis nilai inklusif



**MINDEF**

PORTAL RASMI  
KEMENTERIAN PERTAHANAN MALAYSIA

TIMBALAN MENTERI PERTAHANAN SEMPURNAKAN PROGRAM MAJLIS HI-TEA  
VETERAN ATM WANITA SEMPERNA SAMBUTAN HARI IBU DI MELAKA



MELAKA, 10 Mei 2026 – Program Majlis Hi-Tea Veteran ATM Wanita sempena Sambutan Hari Ibu anjuran Jabatan Hal Ehwal Veteran ATM (JHEV ATM) telah diadakan bagi menghargai jasa serta pengorbanan veteran wanita Angkatan Tentera Malaysia (ATM), di samping menyantuni golongan veteran dan balu Veteran ATM di negeri Melaka.

Majlis yang disempurnakan oleh Timbalan Menteri Pertahanan, YB Adly Zahari di Dataran Gangsa, Durian Tunggal itu turut meraikan seramai 31 orang penerima menerusi pelbagai inisiatif kebajikan dan pendidikan.

Daripada jumlah tersebut, seramai 16 orang anak-anak asnaf Veteran ATM dari Melaka dan Negeri Sembilan telah menerima sumbangan Komputer Riba MADANI melalui sumbangan zakat Etika Takaful yang disampaikan oleh Ketua Pegawai Eksekutif Etika General Takaful Berhad, En. Faiezy Hasnan.

Selain itu, seramai 15 orang balu Veteran ATM berusia 80 tahun ke atas turut menerima bantuan zakat sebagai tanda penghargaan dan keprihatinan terhadap jasa serta pengorbanan mereka kepada negara.



Date	Headline	Media Outlet	URL Link
29/05/2026	Nanyang Siang Pau - 马银行首季净赚24.8亿Maybank net profit of RM2.48 billion in first quarter	Nanyang Siang Pau	<a href="https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202605/20260529/news-1466190-20260529-2325-1780010547707.pdf">https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202605/20260529/news-1466190-20260529-2325-1780010547707.pdf</a>
28/05/2026	Maybank's Q1 FY26 net profit at RM2.48 bilion	Newswav	<a href="https://newswav.com/article/maybank-s-q1-fy26-net-profit-at-rm2-48-bilion-A2605.MUplJ">https://newswav.com/article/maybank-s-q1-fy26-net-profit-at-rm2-48-bilion-A2605.MUplJ</a>
22/05/2026	TV Sarawak - Kadar pengambilan insurans di Malaysia Timur masih rendah - PIAM	TVS	<a href="https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202605/20260521/TVSM1940-20260521-01.mp4">https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202605/20260521/TVSM1940-20260521-01.mp4</a>
21/05/2026	I Kept Hearing That My RM12 Matcha Latte Was The Problem. I Did The Maths. Here's What Actually Is.	WeirdKaya	<a href="https://weirdkaya.com/i-kept-hearing-that-my-rm12-matcha-latte-was-the-problem-i-did-the-maths-heres-what-actually-is/">https://weirdkaya.com/i-kept-hearing-that-my-rm12-matcha-latte-was-the-problem-i-did-the-maths-heres-what-actually-is/</a>
21/05/2026	I Kept Hearing That My RM12 Matcha Latte Was The Problem. I Did The Maths. Here's What Actually Is.   WeirdKaya	Newswav	<a href="https://newswav.com/article/i-kept-hearing-that-my-rm12-matcha-latte-was-the-problem-i-did-the-maths-he-A2605.AhYGNi">https://newswav.com/article/i-kept-hearing-that-my-rm12-matcha-latte-was-the-problem-i-did-the-maths-he-A2605.AhYGNi</a>
05/05/2026	My Car Broke Down & Rent Was Due. I Had RM47 In My Acc & Here's Why An Emergency Fund Isn't Optional	WeirdKaya	<a href="https://weirdkaya.com/my-car-broke-down-rent-was-due-i-had-rm47-in-my-acc-heres-why-an-emergency-fund-isnt-optional/">https://weirdkaya.com/my-car-broke-down-rent-was-due-i-had-rm47-in-my-acc-heres-why-an-emergency-fund-isnt-optional/</a>
05/05/2026	My Car Broke Down & Rent Was Due. I Had RM47 In My Acc & Here's Why An Emergency Fund Isn't Optional   WeirdKaya	Newswav	<a href="https://newswav.com/article/my-car-broke-down-rent-was-due-i-had-rm47-in-my-acc-heres-s-why-an-emergency-A2605.PffHBe">https://newswav.com/article/my-car-broke-down-rent-was-due-i-had-rm47-in-my-acc-heres-s-why-an-emergency-A2605.PffHBe</a>



Date	Headline	Media Outlet	URL Link
10/05/2026	TIMBALAN MENTERI PERTAHANAN SEMPURNAKAN PROGRAM MAJLIS HI-TEA VETERAN ATM WANITA SEMPENA SAMBUTAN HARI IBU DI MELAKA	Portal Rasmi Kementerian Pertahanan Malaysia	<a href="https://www.mod.gov.my/index.php/media2/b-erita/timbangan-menteri-pertahanan-sempurnakan-program-majlis-hi-tea-veteran-atm-wanita-sempena-sambutan-hari-ibu-di-melaka">https://www.mod.gov.my/index.php/media2/b-erita/timbangan-menteri-pertahanan-sempurnakan-program-majlis-hi-tea-veteran-atm-wanita-sempena-sambutan-hari-ibu-di-melaka</a>
08/05/2026	Sin Chew Daily - 提防假保险代理 Beware of fake insurance agents	Sin Chew Daily	<a href="https://ops.alliannews.com:8443/imageRepo/AAN_Library/Print/202605/20260508/news-1450943-20260508-2325-1778197951339.pdf">https://ops.alliannews.com:8443/imageRepo/AAN_Library/Print/202605/20260508/news-1450943-20260508-2325-1778197951339.pdf</a>
07/05/2026	爱德佳：素个资审改保单 提防假保险代理	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	<a href="https://www.sinchew.com.my/news/20260507/nation/7483356">https://www.sinchew.com.my/news/20260507/nation/7483356</a>
07/05/2026	Peniaga Rugi Lebih RM880,000 Diperdaya "Phone Scam"	Newswav	<a href="https://newswav.com/article/peniaga-rugi-lebih-rm880-000-diperdaya-phone-scam-A2605_luh30e">https://newswav.com/article/peniaga-rugi-lebih-rm880-000-diperdaya-phone-scam-A2605_luh30e</a>
18/05/2026	Pelaburan Kereta Klasik: Hobi Berisiko atau Aset Berharga?	eCentral	<a href="https://ecentral.my/pelaburan-kereta-klasik/">https://ecentral.my/pelaburan-kereta-klasik/</a>
18/05/2026	Pelaburan Kereta Klasik: Hobi Berisiko atau Aset Berharga?	Newswav	<a href="https://newswav.com/article/pelaburan-kereta-klasik-hobi-berisiko-atau-aset-berharga-A2605_O0uExl">https://newswav.com/article/pelaburan-kereta-klasik-hobi-berisiko-atau-aset-berharga-A2605_O0uExl</a>
25/05/2026	Eksekusi Strategi ROAR30, Maybank Salurkan Dana Sosial dan Kredit Inklusif RM29,4 Miliar	Stabilitas	<a href="https://www.stabilitas.id/eksekusi-strategi-roar30-maybank-salurkan-dana-sosial-dan-kredit-inklusif-rm294-miliar/">https://www.stabilitas.id/eksekusi-strategi-roar30-maybank-salurkan-dana-sosial-dan-kredit-inklusif-rm294-miliar/</a>



Date	Headline	Media Outlet	URL Link
25/05/2026	Maybank Dorong Dampak Sosial bagi 1,49 Juta Kehidupan di ASEAN Perkuat Komitmen sebagai Institusi Berbasis Nilai di ASEAN	MEDIAINI	<a href="https://mediaini.com/info-terkini/2026/05/25/100453/maybank-dorong-dampak-sosial-bagi-149-juta-kehidupan-di-asean-perkuat-komitmen-sebagai-institusi-berbasis-nilai-di-asean/">https://mediaini.com/info-terkini/2026/05/25/100453/maybank-dorong-dampak-sosial-bagi-149-juta-kehidupan-di-asean-perkuat-komitmen-sebagai-institusi-berbasis-nilai-di-asean/</a>
24/05/2026	Maybank Dorong Dampak Sosial bagi 1,49 Juta Kehidupan di ASEAN	Planet Berita	<a href="https://www.planetberita.com/bisnis/1002708846/maybank-dorong-dampak-sosial-bagi-149-juta-kehidupan-di-asean">https://www.planetberita.com/bisnis/1002708846/maybank-dorong-dampak-sosial-bagi-149-juta-kehidupan-di-asean</a>
23/05/2026	Tak Hanya Hitam-Putih, Maybank Berikan Pelangi Bagi 5,76 Juta Jiwa di ASEAN	CSR Indonesia	<a href="https://csr-indonesia.com/tak-hanya-hitam-putih-maybank-berikan-pelangi-bagi-576-juta-jiwa-di-asean/">https://csr-indonesia.com/tak-hanya-hitam-putih-maybank-berikan-pelangi-bagi-576-juta-jiwa-di-asean/</a>
23/05/2026	Maybank Dorong Dampak Sosial bagi 1,49 Juta Kehidupan di ASEAN	MONETER	<a href="https://moneter.id/maybank-dorong-dampak-sosial-bagi-149-juta-kehidupan-di-asean/">https://moneter.id/maybank-dorong-dampak-sosial-bagi-149-juta-kehidupan-di-asean/</a>
23/05/2026	Maybank Dorong Dampak Sosial bagi 1,49 Juta Kehidupan di ASEAN	Merata.net	<a href="https://merata.net/maybank-dorong-dampak-sosial-bagi-149-juta-kehidupan-di-asean/">https://merata.net/maybank-dorong-dampak-sosial-bagi-149-juta-kehidupan-di-asean/</a>
22/05/2026	Maybank Dorong Dampak Sosial bagi 1,49 Juta Kehidupan di ASEAN, Perkuat Komitmen sebagai Institusi Berbasis Nilai di ASEAN	Ruzka Indonesia	<a href="https://ruzkaindonesia.id/maybank-dorong-dampak-sosial-bagi-149-juta-kehidupan-di-asean-perkuat-komitmen-sebagai-institusi-berbasis-nilai-di-asean/">https://ruzkaindonesia.id/maybank-dorong-dampak-sosial-bagi-149-juta-kehidupan-di-asean-perkuat-komitmen-sebagai-institusi-berbasis-nilai-di-asean/</a>
22/05/2026	Strategi ROAR30, Maybank Kucurkan Pembiayaan Sosial Rp98 Triliun di Kawasan ASEAN	Youngster.id	<a href="https://youngster.id/headline/digital-business/strategi-roar30-maybank-kucurkan-pembiayaan-sosial-rp98-triliun-di-kawasan-asean/">https://youngster.id/headline/digital-business/strategi-roar30-maybank-kucurkan-pembiayaan-sosial-rp98-triliun-di-kawasan-asean/</a>



### FAQ: What hikers need to know about volcano trekking insurance

Standard travel insurance may not cover high-altitude treks or expeditions to remote volcanoes.



Mount Rajaw, an active volcano on Lombok Island, Indonesia, is a popular hiking destination.

15 min 7 min



Etiga Asia  
Singapore

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FAST

**SINGAPORE:** The eruption of Indonesia's **Mount Dukono**, which left two Singaporeans and one Indonesian dead, has highlighted the risks of hiking active volcanoes – from sudden cancellations to emergency evacuations and, in the worst cases, death.

The tragedy also raises a practical concern for travellers planning to visit active volcanoes: How can they insure themselves against such risks?

CNA looks at what coverage hikers may need and whether specialised insurance is always necessary.

#### Is volcano trekking covered under general travel insurance policies?

Not always. Most insurers do not explicitly exclude trekking to active volcanoes. However, expeditions to inaccessible or remote areas, mountaineering or rock climbing that requires the use of specialised climbing equipment, as well as trekking above certain altitudes, are generally not covered, said Mr. Jazzreal Wong, head of direct business at Etiga Insurance.

Such activities may be deemed high risk due to a greater likelihood or severity of injury. Difficult rescue conditions or technical skill requirements, he said. Leisure activities operated by licensed commercial operators following established safety guidelines are usually covered.

Mr Eugene Tan, senior manager of consumer general insurance product development at income insurance, said certain activities may be covered under higher-tiered plans or optional add-ons, though the scope and conditions of coverage can differ significantly between policies.

"Travellers are therefore strongly advised to review their policy terms carefully and seek clarification from their insurer before purchasing a policy, if in doubt," he said.



CNA Group of Companies. Photo: iStockphoto.com

In Singapore, adventure tour operators see they have products in place to protect travellers for trips to remote, rugged or water destinations. These include advisories to touring regions, safety in high priority, see more

#### What type of insurance should volcano hikers buy?

Hikers exploring active volcanoes should buy comprehensive travel insurance covering trekking and hiking – sometimes available as an add-on under adventure or extreme sports, expedition leaders told CNA.

Such policies are typically classified by maximum elevation, said Mr Vivek Vaidya, founder of TrekKers@Heart. He advises hikers to choose policies covering the highest elevation tier – usually 6,000m – to ensure adequate coverage across all treks.

For reference, the highest active volcanoes in Indonesia are Mount Rajaw (3,726m) and Mount Kerinci (3,805m). Mount Dukono has a summit elevation of about 3,335m.

For a three-night trip, add-ons can cost between S\$40 (US\$47) and S\$200, said JTrace founder Jeremy Tong.

"Regardless of whether you're a casual hiker or you are serious, we recommend that, as long as you're going to the mountains, you should get adequate coverage, because it's going to save your family a lot of money," he said.

Those planning treks above 4,000m may consider Global Rescue, an international membership-based provider of medical, security and evacuation services. Mr Tong said this can cost up to US\$1,000 and is typically suited for high-altitude mountain expeditions where rescue access is critical.

#### Do I still need specialised coverage if I'm visiting a managed volcano park?

It depends on the nature of the trek and how it is conducted.

Coverage differs between a tourist visiting a managed volcano park and an experienced trekker attempting a more remote or demanding route, said Ms Cheryl Wang, CEO of insurance planning app Planner Bee.

Insurers define trekking cover differently, with varying altitude limits and activity conditions.

"One important factor is whether the trek takes place in an area that is open to the general public without restriction, or whether it is organised and supervised within recognised safety parameters," she said.

Under income insurance's policy, trekking is a general exclusion unless it is for leisure purposes below 4,000m, takes place in a publicly accessible location, is organised by a recognised commercial operator or conducted under licensed guides, and follows proper safety procedures.

At FWD, hiking or trekking above 3,000m is a general exclusion.

For DirectAsia, trekking is covered as an add-on for expeditions up to 4,000m, provided they are organised by a licensed operator and conducted with a licensed guide throughout.

#### Related:

Unpredictable eruption, ash inhalation: What hikers need to know about active volcanoes

How Indonesia's Mount Dukono tragedy rattled a village – and left it scarred

#### What risks does insurance protect hikers from?

Regardless of their planned itinerary, insurance protects travellers against unexpected out-of-pocket expenses, said a spokesperson from the General Insurance Association of Singapore (GIA).

The most significant benefit covers high-value losses that can run into five or six figures – personal medical treatment, emergency repatriation, or liability for injury or property damage caused to third parties.

"Most individuals do not have the emergency funds to fund such large emergency expenses, and cases where travellers have had to turn to crowdfunding for such situations have been covered in the media," GIA said.

Those intending to participate in high-risk activities should understand whether the planned activity falls within the standard policy coverage, the spokesperson added.

Insurance can also cover trip cancellations caused by natural disasters such as volcanic eruptions, though expedition leaders say this is rare. Expeditions are typically suspended only during the monsoon season, when local authorities close trekking routes, said Mr Vijay Kumar, founder of SOTC.

For more demanding expeditions, insurance has enabled swift evacuations. When a trekker's blood oxygen level dropped at Everest Base Camp (S,14,000), he was flown to safety within hours – with helicopter and subsequent medical costs covered by the insurer, said TrekKers@Heart's Mr Vaidya.

#### When are claims most likely to be rejected or complicated?

Known events or situations already flagged under official travel advisories are generally excluded from coverage, said Etiga's Ms Wong.

Losses arising from a traveller's failure to heed – or deliberate disregard of – official warnings, safety notices or travel advisories may also not be claimable.

She advised travellers to check Singapore Ministry of Foreign Affairs (MFA) travel advisories before departure, as policies exclude coverage for locations under such advisories.

"They are also encouraged to be fully updated on all developments at their destination of choice before confirming travel plans," she said.

Insurers generally exclude claims arising from known events, which are treated as pre-existing risks, the GIA spokesperson added.

"Other factors that may affect claims include failure to disclose planned high-risk activities, participation in excluded activities, inadequate documentation, or non-compliance with operator or local safety requirements."



Date	Headline	Media Outlet	URL Link
15/05/2026	FAQ: What hikers need to know about volcano trekking insurance	Nestia	<a href="https://news.nestia.com/detail/FAQ%3A-What-hikers-need-to-know-about-volcano-trekking-insurance/14068749">https://news.nestia.com/detail/FAQ%3A-What-hikers-need-to-know-about-volcano-trekking-insurance/14068749</a>
15/05/2026	FAQ: What hikers need to know about volcano trekking insurance	Channel NewsAsia (CNA)	<a href="https://www.channelnewsasia.com/singapore/insurance-mount-dukono-active-volcano-trekking-hiking-faq-6120336">https://www.channelnewsasia.com/singapore/insurance-mount-dukono-active-volcano-trekking-hiking-faq-6120336</a>
29/05/2026	Buying an HDB BTO flat in Singapore: A step-by-step guide (2026)	MSN Singapore	<a href="https://www.msn.com/en-sg/money/news/buying-an-hdb-bto-flat-in-singapore-a-step-by-step-guide-2026/ar-AA24t1OS">https://www.msn.com/en-sg/money/news/buying-an-hdb-bto-flat-in-singapore-a-step-by-step-guide-2026/ar-AA24t1OS</a>
24/05/2026	Why making CPF LIFE part of your retirement plan can pay for most expenses	The Straits Times	<a href="https://www.straitstimes.com/business/invest/why-making-cpf-life-part-of-your-retirement-plan-can-pay-for-most-expenses">https://www.straitstimes.com/business/invest/why-making-cpf-life-part-of-your-retirement-plan-can-pay-for-most-expenses</a>
22/05/2026	獅城有約   約一國人料能繼承百萬遺產	Channel 8 / 8 頻道	<a href="https://www.8world.com/in-depth/hello-singapore/tott-million-dollar-inheritance-3158411">https://www.8world.com/in-depth/hello-singapore/tott-million-dollar-inheritance-3158411</a>
16/05/2026	Best Term Life Insurance Singapore 2026: How Much Coverage	Dive	<a href="https://dive-deals.sg/blog/best-term-life-insurance-singapore">https://dive-deals.sg/blog/best-term-life-insurance-singapore</a>
16/05/2026	Best Maid Insurance Singapore 2026: MOM Requirements + Plans Compared	Dive	<a href="https://dive-deals.sg/blog/best-maid-insurance-singapore">https://dive-deals.sg/blog/best-maid-insurance-singapore</a>



## Etiqua pays P3.8B insurance claims, deepens trust

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Etiqua Philippines paid out P3.8 billion in insurance claims in 2025 and disbursed more than P600 million to healthcare providers, underscoring efforts to strengthen customer trust and reinforce its position in the country's competitive insurance industry.

The insurer said the payouts helped ensure uninterrupted access to healthcare services across its network of more than 1,500 accredited hospitals and clinics nationwide while improving customer satisfaction and provider confidence.

The figures come as insurance companies face increasing pressure to demonstrate reliability through faster claims processing and stronger healthcare partnerships amid rising medical costs and growing demand for health protection products.

"Trust is earned through action," said Etiqua Philippines president and chief executive officer Anthony Bernabe. "Every claim paid, every provider partnership strengthened, and every service improvement reflects our commitment to reliability and care for customers and healthcare partners."

The company said its claims performance highlights the role of insurers in providing financial protection during medical emergencies and other unexpected life events, when customers rely on their providers to deliver on policy commitments.

Etiqua Philippines is backed by the Maybank Group, one of Southeast Asia's largest financial services institutions, giving the insurer access to regional expertise and financial resources that support its operations and expansion plans.

Beyond claims payments, the company has been pursuing service improvements aimed at enhancing customer experience and strengthening relationships with healthcare providers, a key component of its long-term growth strategy.

Industry observers note that timely claims settlements and stable provider relationships have become important differentiators in the insurance sector, where customer trust is often shaped by actual service delivery rather than product offerings alone.

Etiqua Philippines said it remains focused on transforming its operations, deepening healthcare partnerships and sustaining growth through greater accountability, reliability and service excellence.

The insurer's latest payout figures signal a continuing push to translate financial strength into tangible support for policyholders and healthcare partners across the country.



Date	Headline	Media Outlet	URL Link
30/05/20...	Etiqua pays P3.8B insurance claims, deepens trust	Context.ph	<a href="https://context.ph/2026/05/30/etiqua-pays-p3-8b-insurance-claims-deepens-trust/">https://context.ph/2026/05/30/etiqua-pays-p3-8b-insurance-claims-deepens-trust/</a>
29/05/2026	Etiqua Philippines Fortifies Market Position with PHP4.4B in Claims and Provider Payouts	FrontpagePH	<a href="https://frontpageph.com/etiqua-philippines-fortifies-market-position-with-php4-4b-in-claims-and-provider-payouts/">https://frontpageph.com/etiqua-philippines-fortifies-market-position-with-php4-4b-in-claims-and-provider-payouts/</a>
30/05/20...	When it matters most: How Etiqua PH is delivering on its promise to customers	The Manila Times	<a href="https://www.manilatimes.net/2026/05/30/tmt-newswire/when-it-matters-most-how-etiqua-ph-is-delivering-on-its-promise-to-customers/2354928">https://www.manilatimes.net/2026/05/30/tmt-newswire/when-it-matters-most-how-etiqua-ph-is-delivering-on-its-promise-to-customers/2354928</a>
29/05/2026	How Etiqua Philippines is Redefining Trust in the Local Insurance Industry	Bob Reyes Online - A Pinoy Technologist's Blog	<a href="https://www.bobreyes.com/how-etiqua-philippines-is-redefining-trust-in-the-local-insurance-industry/">https://www.bobreyes.com/how-etiqua-philippines-is-redefining-trust-in-the-local-insurance-industry/</a>
29/05/2026	When It Matters Most: How Etiqua Philippines is Delivering on its Promise to Customers	Manila Standard	<a href="https://manilastandard.net/spotlight/314746136/when-it-matters-most-how-etiqua-philippines-is-delivering-on-its-promise-to-customers.html">https://manilastandard.net/spotlight/314746136/when-it-matters-most-how-etiqua-philippines-is-delivering-on-its-promise-to-customers.html</a>
29/05/2026	Maybank (BNII) Pinjamkan Ruang Kantor ke Etiqua, Kantongi Rp62 Juta per Tahun	Kabarbursa.com	<a href="https://www.kabarbursa.com/market-hari-ini/maybank-bnii-pinjamkan-ruang-kantor-ke-etiqua-kantongi-rp62-juta-per-tahun">https://www.kabarbursa.com/market-hari-ini/maybank-bnii-pinjamkan-ruang-kantor-ke-etiqua-kantongi-rp62-juta-per-tahun</a>