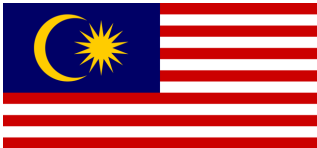




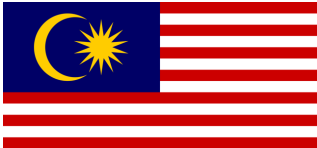
Etiqua's Media Clippings of June 2024

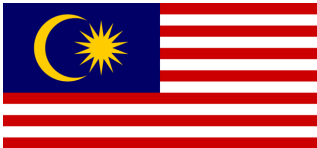
(1 – 30 June 2024)

30 June 2024, Berita RTM
Etiqua's Zakat Free Tuition Programme



29 June 2024, TV Sarawak
Etiqua's Zakat Free Tuition Programme





Tuesday
09 Jul 2024



Not having enough savings the biggest concern among Gen Z Malaysians, survey shows

By Ikhra Kamiso / theedgemalaysia.com

20 Jun 2024, 08:54 pm



KUALA LUMPUR (June 20): The biggest financial fear among those in Generation Z in Malaysia, or Gen Zs, who were born between 1997 to 2013, is not having enough savings, according to a 2023 survey by insurance and takaful group Etika.

It is the concern of most respondents polled, with 64% of them highlighting that insufficient emergency funds and difficulties in savings were among their top concerns, followed by having poor credit scores (48% polled), and being unable to afford healthcare or medical expenses (31%).

In a statement, Etika said these concerns were partly fuelled by the rise in living expenses and economic shifts, which is prompting Gen Zs — the latest generation of adults entering the workforce — to reconsider their approach to saving and investing. Gen Zs now constitute 30% of the world's population and are expected to reach 27% of the world's workforce in 2025, it noted.



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In fact, 95% of the Malaysian respondents in the survey, which was conducted over several months in both Singapore and Malaysia and polled 1,828 Gen Zs and millennials in Malaysia and Singapore, acknowledged that the prevailing economic conditions and interest rate environment had influenced their saving behaviours and shaped their decisions regarding asset ownership and financial goals. The figure stood at 90% among the Singaporean respondents.

And 33% of Malaysian respondents said it was more challenging to save now, while 35% indicated they had postponed major purchases such as properties and cars. In Singapore, those who agree that it is more challenging to save now reached 42%, while 24% had postponed major purchases; 41% said these conditions had increased their financial stress.

"To counter these concerns, Malaysian Gen Zs have tightened their belts with 55% stating that they ate out less and cooked more at home while 33% aimed to generate more income via investment," Etika said.

How Malaysian Gen Z's manage high living costs



They also made purchases with coupons (38% of survey participants), spent less on branded goods (39%) and generated a second income (35%).

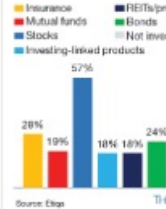
A financially savvy generation

According to Etika's survey, 45% of Malaysian Gen Zs are confident of managing their own finances, the same as in Singapore.

Many have also sought financial education through various means, Etika noted. In line with the preference towards visual and online sources, some of the preferred means of obtaining financial education among the Gen Zs are online influencers or 'fin-fluencers' who make personal finance accessible, understandable, and even entertaining, Etika said.

"Another interesting finding from the survey was that Gen Zs in Malaysia are favouring investments in a wide range of products including insurance, gold/precious metals, and mutual funds. Specifically, 33% of Gen Z individuals are investing in insurance, 31% in precious metals, and 27% in mutual funds and bonds. And this interest was not constrained to only a small subset of the demographic with 65% of Malaysian Gen Z individuals engaging in investing and saving practices," Etika noted.

Singaporean Gen Z's current investment tools



Those statistics also apply to Singaporean Gen Zs, with 74% of those polled in Singapore investing. "Among those who do invest, Singaporean Gen Zs demonstrated a higher level of risk appetite with 57% looking to invest in stocks or exchange-traded funds (ETFs) versus only 19% in Malaysia. Only 19% of Singaporean Gen Zs were investing in less volatile mutual funds versus the 27% in Malaysia," Etika said.

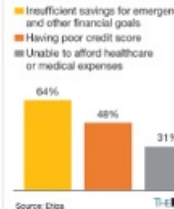
"Surveys in Singapore and Malaysia show a financially savvy generation actively reshaping savings and investment strategies, relying [on] guidance from online influencers. Malaysian Gen Zs favour liquid products like insurance, while confidence levels vary among Singaporeans," according to Etika Insurance and Takaful's group chief executive officer Kamaludin Ahmad.

Meanwhile, most Malaysian Gen Zs (73%) indicate that buying a property or a car are among their top three priorities in the next 12 months, followed by travel (50%), and self-pampering goals such as personal hobbies (36%).

In contrast, their counterparts in Singapore prioritise travelling the most (62%), followed by investing (49%), and buying properties and a car (30%) as their top three spending priorities over the next 12 months.

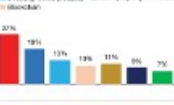
Edited By Tan Choe Choe

Financial fears among Malaysian Gen Z's in 2023



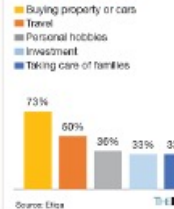
Source: Etika

Malaysian Gen Z's current investment tools

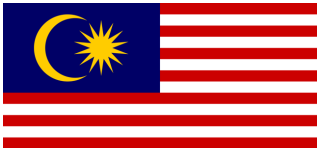


Source: Etika

Malaysian youngsters' spending priorities



Source: Etika



Etiqua survey sheds light on Gen Z's financial struggles



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Etiqua Insurance and Takaful group CEO Kamaludin Ahmad

KUALA LUMPUR: Etiqua's Gen Z Financial Health Survey has revealed that young people demonstrate a higher level of financial savviness than previously assumed.

According to the study, which aims to gain insight into the financial struggles faced by Generation Z in Malaysia and Singapore, showed that 64% of this demographic in Malaysia highlighted that insufficient emergency funds and difficulties in saving money were among their Top 3 concerns.

Additionally, those surveyed said comprehensive financial planning was something they would welcome given that 48% were concerned about having a poor credit score.

In a statement, Etiqua said these concerns were partly fueled by the rise in living expenses and economic shifts, prompting Generation Z to reconsider their approach to saving and investing.

"A significant majority in both Singapore and Malaysia, ranging between 90% and 95%, acknowledged that the prevailing economic conditions and interest rate environment have influenced their saving behaviors, shaping their decisions regarding asset ownership and financial goals," it said.

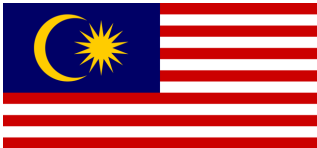
Etiqua Insurance and Takaful group CEO Kamaludin Ahmad said the survey underscored the importance of understanding Generation Z's financial behaviour and its implications for financial products and services.

"Surveys in Singapore and Malaysia show a financially savvy generation actively reshaping savings and investment strategies, relying for guidance from online influencers.



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"Malaysian Generation Z favour liquid products like insurance, while confidence levels vary among Singaporeans. However, both prioritize personal interests and family support," he said.



Gen Z di Malaysia matang, bijak menyimpan dan melabur

Oleh Nur Syafiqah Mohd Jemmi - 20 June 2024



Ketua Pegawai Eksekutif Kumpulan, Etika Insurance dan Takaful,
Kamaludin Ahmad.

KUALA LUMPUR – Penemuan dari Etika's Gen Z Financial Health Survey mendapati generasi muda kini lebih bijak menguruskan kewangan daripada apa yang disangka sebelum ini.

Hal ini didorong oleh kenaikan kos sara hidup dan perubahan struktur ekonomi yang mendesak mereka untuk membuat pertimbangan semula terhadap simpanan dan pelaburan.

Menurut Ketua Pegawai Eksekutif Kumpulan Etika Insurance & Takaful, Kamaludin Ahmad, memahami tingkah laku kewangan Gen Z penting dalam landskap dinamik hari ini.

"Berdasarkan kajian yang telah dibuat, generasi muda di Singapura dan Malaysia aktif merombak strategi simpanan dan pelaburan mereka selain banyak mendapatkan panduan daripada pempengaruh dalam talian.

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"Walaubagaimanapun, generasi kedua-dua negara ini mempunyai tahap keyakinan yang berbeza di mana golongan muda di Malaysia lebih tertarik untuk melabur dalam instrumen berisiko rendah seperti insurans," katanya dalam kenyataan.

"Apabila kita teliti dua kesan pasaran semasa, 33 peratus dan 35 peratus responden meluahkan kesukaran selain tekanan yang dihadapi dalam menyimpan untuk mencapai matlamat kewangan mereka.

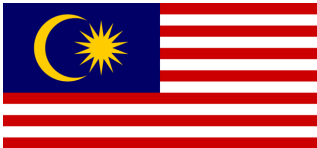
"Mereka bukan sahaja menanggukkan pembelian besar seperti hartanah dan kereta malahan 55 peratus Gen Z di Malaysia telah mengambil langkah untuk mengurangkan perbelanjaan dengan kurang makan di luar manakala 33 peratus tekad untuk menambah ilmu pelaburan untuk menjana pendapatan," tambahnya.

Institut Penyelidikan Pasaran Modal Malaysia (ICMR), berkata, pempengaruh dalam talian memainkan peranan penting dalam membentuk budaya pelaburan generasi muda.

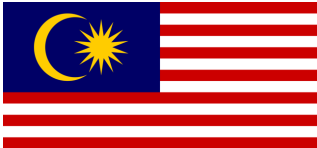
Di Malaysia, mereka lebih cenderung untuk melabur dalam produk seperti insurans (33%), emas atau logam berharga (31%) serta unit amanah dan bon (27%).

"Dalam perubahan ekonomi dan kos sara hidup yang semakin meningkat ini, pelaburan dapat memberikan harapan untuk membantu generasi muda mencapai matlamat kewangan mereka sekaligus menyumbang kepada masa depan yang lebih cerah untuk semua," ujarnya. – MalaysiaGazette

7 June 2024, BFM
Radio interview on Etiqa's Outlook in 2024



7 June 2024, TV1
Etiqa's Free Mammogram Programme – Phase 6

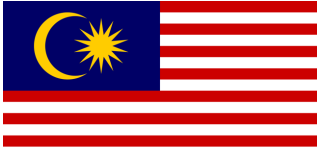


KANTA 744

SARINGAN MAMOGRAM PERCUMA UNTUK WANITA KURANG MAMPU

07:52:03 | 06.06.2024

• PECAH MASUK KASINO, SEORANG PERAIH DURIAN DIHADAP KE MAHKAMAH MA.



霹靂州蘇丹后端姑沙拉（右三）為國家癌症協會與Etiqua人壽保險合作的第6屆免費乳房X光檢驗計劃主持開幕。左起是卡魯納卡蘭、艾澤，右起是莎爾達麗、諾萊妮。（黃秀琪攝）



慕拉里塔兰：今年的目标是进入偏远的地区。右是梁淑恩。（黄秀琪摄）

癌症協會與Etiqua合作第6年 又6千女性免費乳房檢驗

（怡保5日讯）国家癌症协会董事慕拉里塔兰指出，该协会计划在今年进入第6年，与Etiqua人壽保險合作的免費乳房X光檢驗計劃中，耗資201万令吉為國內6000名40岁以上沒有經濟能力的女性提供免費乳房X光檢驗。

他說，今年免費乳房X光檢驗計劃將延伸至沙巴和砂拉越，並設定目標，希望40%接受乳房X光檢驗的女性，是從來沒有接受過乳房X光檢驗的一群。

“無論是受過教育還是受教育不高的女性，多會對乳房X光檢驗感到胆怯。只有女性明白乳房X光檢驗是什麼一回事，才會站出來接受檢驗。”

他今日在國家癌症協會與

Etiqua人壽保險合作的第6屆免費乳房X光檢驗計劃開幕儀式後召開記者會時表示，今年國家癌症協會也會在每個州屬訓練醫生、護士和醫學院學生成為社區的網紅，以說服女性進行乳房X光檢驗。

他透露，他曾遇過病人在確認患上乳癌後不久，因害怕而選擇自殺了結生命，但這名病人的情況其實是在接受治療後好起來的。

他指出，今年他們的目標是進入偏遠的地區，讓這些地區的女性可進行乳房X光檢驗，一旦出現陽性反應時，會獲得輔導支援，並在較後到政府醫院接受治療。

梁淑恩：逾2萬無經濟能力女性受惠

Etiqua人壽保險公司總經理梁淑恩指出，國家癌症協會與Etiqua保險公司是2017年開始合作，給予沒有經濟能力的女性提供免費乳房X光檢驗，至今已有2萬7500人受惠。

婦女、家庭及社會發展部副部長拿督斯里諾萊妮在開幕儀式上致詞時指出，婦女是國家發展的頂樑柱，截至去年，女性占我國人口的1600萬人。

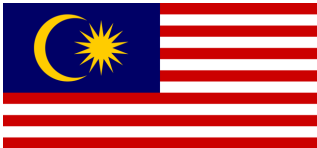
Etiqua國際控股主席拿督卡魯納卡蘭指出，癌症及早發現就能達到良好的治療效果，延續生命的機率也高。因此，促請大家鼓

勵身邊的女性進行篩檢。

來自砂拉越的乳癌康復者蓮達比蕾拉（62歲）受訪時指出，15年前她被醫生診斷患上乳癌時，孩子還很小，她傷心和害怕，感到世界都要塌下來，所以不停地哭。所幸丈夫在旁給予她支持，最終進行了手術和化療，如今每年定期進行檢查。

配合第6屆免費乳房X光檢驗計劃開幕儀式，大會也推介《乳癌的基本篩檢和及時發現指南》。

出席嘉賓包括霹靂州蘇丹后端姑沙拉、霹靂州務大臣夫人拿汀斯里艾澤、國家癌症協會主席拿督莎爾達麗。



第6階段乳癌免費掃描推介禮

將為40%低收入婦女 提供免費癌症掃描

（怡保5日訊）國家癌症協會董事長慕拉里迪蘭醫生說，國家癌症協會將為40%低收入婦女，提供免費乳房及其他癌症掃描服務，讓她們及早發現癌腫及展開後續治療。

他說，此計劃是協助國內貧窮的低收入婦女群體，包括低收入20歲及40歲群體，居住城市及偏遠地區的貧窮婦女，登記及安排預約，提供交通讓她們前往私人醫院掃描。

他今天在第6階段Etiqua保險免費乳房X光掃描計劃推介后，在記者會這麼指出。此計劃由霹靂蘇丹后莎拉主持推介。

他說，若檢查結果發現屬癌症，她們將轉向癌症組織，並會被安排前往政府醫院作掃描服務及後續治療。

他說，此計劃將通過郊区及城市的國家流動掃描診所為5萬名民眾掃描服務，而且為让这些婦女不對癌症抱

持恐懼感，已培訓醫生、護士及醫藥人員等向婦女讲解扫描的优势及好处，她们对扫描检查释怀。

服務擴展至東馬

“目前国内50个非政府组织，甚至国家人口及发展局兴社区保险机构一同合作，让癌症检查目标达成。”

此外，Etiqua保险总经理梁淑恩说，目前该协会已在8年前与国家癌症协会合作，为低收入的女性群体提供癌肿扫描服务。

她说，此项服务也让国内低收入妇女群体受惠，而且服务也由半岛扩展至东马两州。

出席者，包括Etiqua保险国际控股主席拿督加鲁拿加兰及国内妇女、家庭及社会发展部副部长拿督斯里诺莱妮等。



■慕拉里迪兰（左）及梁淑恩，在记者会发言。

康復者：以正面心態面對治療

乳癌康復者琳达在会上分享说，早期接受乳房扫描，发现胸部有小肿瘤，动手手术切除后，现已康復，但需做每年的癌症检验。



■乳癌康復者琳达。

她说，她是在15年前患上癌症后，在医院检查后得知是乳癌，翌年动手手术，让医生从左边胸部切除肿瘤后及作电疗，直到痊愈。

她较后受访时表示，当时她身在砂拉越工作，而家乡则在沙巴，患癌后，她就前往吉隆坡医院接受肿瘤切除手术及接受系列治疗。

她说，除了年度检查后，也接受骨骼检验，以确保没有任何扩散问题出现。

她希望癌症患者以正确心态面对及治疗，让自己痊愈。



■起）诺莱妮，主持推介礼。
（中）沙拉与加鲁拿加兰及

ETIQA保险国际控股主席加鲁拿加兰说，在第6阶段的乳癌X光摄影计划中，已耗资200万令吉，为国内6000名40岁以上的低收入妇女提供免费乳房扫描检查。

他说，截至第5阶段的计划，该公司已耗了970万令吉协助大马半岛2万7500名低收入

已耗200萬提供掃描檢查

入妇女作免费乳房扫描，而且有少部分的妇女也被推荐至肿瘤科作进一步治疗。

较早前，妇女、家庭及社会发展部副部长拿督诺莱妮说，女性是家庭及国家发展的支

柱，目前人数也从1580万人增加至1600万人，但健康及贫穷领域也是妇女群体关注的一环。

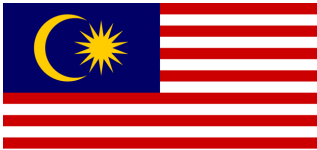
她说，国家妇女能合国家妇女政策已修改，并纳入妇女发

展行动大蓝图内，也刻划出13项领域，包括目标、策略及行动中的保健康及贫穷问题。

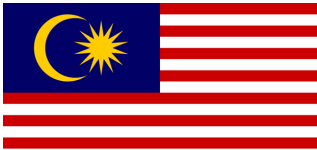
“因此，国家癌症会及Etiqua保险公司落实第6阶段的免费乳房X光摄影计划，不但是战胜乳癌的崇高主力，也概括了大蓝图内13项领域的其中2项，即保健及贫穷。”

June 2024

Etiqa Mentions – Malaysia



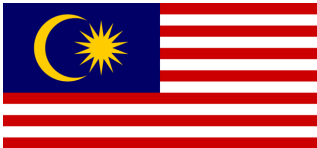
Date	Headline	Media Outlet	URL Link
03-Jun-2024 03:30PM	Russian grocery retailer Svetofor gears up for Malaysian debut	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1336063/russian-grocery-retailer-svetofor-gears-up-for-malaysian-debut
03-Jun-2024 03:30PM	Russian grocery retailer Svetofor gears up for Malaysian debut	The Edge Malaysia	https://theedgemalaysia.com/node/713109
24-Jun-2024 09:18AM	The Edge - Are IHH and Sunway prepared to pay more than RM4 billion for Island Hospital?	The Edge Malaysia	https://ops.allasianews.com:8443/imageRpo/AAN_Library/Print/202406/20240624/news-858003-20240624-2325-1719190934630.pdf
07-Jun-2024 08:52AM	BFM - Etiqa is bound to experience some facts in profitability and its motor insurance segment	BFM	https://ops.allasianews.com:8443/imageRpo/AAN_Library/Broadcast/202406/20240606/BFME1900-20240606-02.mp3
07-Jun-2024 08:50AM	BFM - Etiqa anticipates becoming the 3rd largest insurance provider in the region early as next year	BFM	https://ops.allasianews.com:8443/imageRpo/AAN_Library/Broadcast/202406/20240606/BFME1730-20240606-02.mp3
06-Jun-2024 08:00AM	The Breakfast Grille - Big Regional Plans For Etiqa	BFM	https://www.bfm.my/podcast/morning-run/the-breakfast-grille/etiqa-ceo-kamaludin-ahmad-takaful-financial-inclusivity
11-Jun-2024 08:14AM	Breast cancer survivor grateful for family support, urges women to stay hopeful	The Star Online	https://www.thestar.com.my/metro/metro-news/2024/06/11/breast-cancer-survivor-grateful-for-family-support-urges-women-to-stay-hopeful
11-Jun-2024 07:57AM	The Star - Importance of a positive outlook	The Star	https://ops.allasianews.com:8443/imageRpo/AAN_Library/Print/202406/20240611/news-847196-20240611-2325-1718058746778.pdf
08-Jun-2024 08:47AM	Harian Metro - Ujian terberat bekas Doktor	Harian Metro	https://ops.allasianews.com:8443/imageRpo/AAN_Library/Print/202406/20240608/news-845979-20240608-2325-1717806740667.pdf
07-Jun-2024 08:53AM	TV1 - Saringan Mamogram Percuma Untuk Wanita Kurang Mampu	TV1	https://ops.allasianews.com:8443/imageRpo/AAN_Library/Broadcast/202406/20240606/TV1M0744-20240606-01.mp4
07-Jun-2024 08:33AM	Kekal positif, kanser bukan penamat hidup	Astro AWANI - Buletin Awani	https://www.astroawani.com/gaya-hidup/kekal-positif-kanser-bukan-penamat-hidup-473739
06-Jun-2024 08:53PM	Cancer survivor Linda Pereira champions positivity	theSun	https://thesun.my/local-news/cancer-survivor-linda-pereira-champions-positivity-DC12543635
06-Jun-2024 08:51PM	CANCER SURVIVOR LINDA PEREIRA CHAMPIONS POSITIVITY	BERNAMA	https://www.bernama.com/en/general/news.php?id=2305268
06-Jun-2024 07:06PM	KEKAL POSITIF, KANSER BUKAN PENAMAT HIDUP	BERNAMA	https://bernama.com/bm/am/news.php?id=2305224
06-Jun-2024 09:51AM	Sinar Harian - Percaya pseudosains punca ramai wanita takut jalani mamogram	Etiqa Malaysia Print News	https://ops.allasianews.com:8443/imageRpo/AAN_Library/Print/202406/20240606/news-844280-20240606-2325-1717633932167.pdf
06-Jun-2024 09:51AM	Daily Express - Misconceptions among reasons women refusing screenings	Daily Express	https://ops.allasianews.com:8443/imageRpo/AAN_Library/Print/202406/20240606/news-844089-20240606-2325-1717632734970.pdf
	Utusan Borneo-Sarawak - Ternengaruh		https://ops.allasianews.com:8443/imageR



Date	Headline	Media Outlet	URL Link
06-Jun-2024 09:51AM	Utusan Borneo-Sarawak - Terpengaruh fahaman salah punca wanita tidak mahu jalani mamogram	Utusan Borneo	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202406/20240606/news-844327-20240606-2325-1717636929566.pdf
06-Jun-2024 09:06AM	TV1 - Program Saringan Mamogram Percuma	TV1	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202406/20240605/TV1M1700-20240605-01.mp4
06-Jun-2024 05:45AM	Terpengaruh fahaman salah punca wanita tidak mahu jalani mamogram	Astro AWANI - Buletin Awani	https://www.astroawani.com/berita-malaysia/terpengaruh-fahaman-salah-punca-wanita-tidak-mahu-jalani-mamogram-473576
05-Jun-2024 08:47PM	NCSM 目标为6000名贫困妇女提供免费乳房X光筛查	佳礼资讯网	https://cn.cari.com.my/portal.php?mod=view&aid=227299
05-Jun-2024 07:04PM	免費乳房X光檢驗計劃 耗資201萬為6000女性篩檢	Guang Ming Daily / 光明日报	https://guangming.com.my/%e5%85%8d%e8%b2%bb%e4%b9%b3%e6%88%bf%e5%85%89%e6%aa%a2%e9%a9%97%e8%a8%88%e5%8a%83-%e8%80%97%e8%b3%87201%e8%90%ac%e7%82%ba6000%e5%a5%b3%e6%80%a7%e7%af%a9%e6%aa%a2
05-Jun-2024 06:36PM	TERPENGARUH FAHAMAN SALAH PUNCA WANITA TIDAK MAHU JALANI MAMOGAM	BERNAMA	https://bernama.com/bm/am/news.php?id=2304771
05-Jun-2024 06:24PM	癌协：受易患乳癌谣言误导 许多女性不敢做X光检查	Kwang Wah Yit Poh / 光华日报	https://www.kwongwah.com.my/20240605/%e7%99%8c%e5%8d%8f%ef%bc%9a%e5%8f%97%e6%98%93%e6%82%a3%e4%b9%b3%e7%99%8c%e8%b0%a3%e8%a8%80%e8%af%af%e5%af%bc-%e8%ae%b8%e5%a4%9a%e5%a5%b3%e6%80%a7%e4%b8%8d%e6%95%a2%e5%81%9a%e5%85%89%e6%a3%80%e6%9f%a5/
05-Jun-2024 06:13PM	免费乳房X光检验计划 为6000女性筛检 - 国内 - 即时国内	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://www.sinchew.com.my/?p=5661449
05-Jun-2024 06:07PM	MISCONCEPTIONS ABOUT SCIENCE AMONG REASONS WOMEN REFUSING MAMMOGRAM SCREENINGS - NCSM	BERNAMA	https://www.bernama.com/en/general/news.php?id=2304750
05-Jun-2024 05:57PM	国家癌症协会将为40%低收入妇女 提供免费乳房及其他癌症扫描服务	China Press / 中国报	https://perak.chinapress.com.my/20240605/%e5%9b%bd%e5%ae%b6%e7%99%8c%e7%97%87%e5%8d%8f%e4%bc%9a%e5%b0%86%e4%b8%ba40%e4%bd%8e%e6%94%b6%e5%85%a5%e5%a6%87%e5%a5%b3-%e6%8f%90%e4%be%9b%e5%85%8d%e8%b4%b9%e4%b9%b3%e6%88%bf%e5%8f%8a%e5%85%b6/
05-Jun-2024 05:24PM	乳房X光检查会患癌？ NCSM：社区存各种误解	See Hua Daily News / 诗华日报	https://news.seehua.com/post/1169331
05-Jun-2024 04:41PM	做X光检查就会得乳癌？ NCSM：社区存各种误解	Oriental Daily News / 东方日报	https://www.orientaldaily.com.my/news/health/2024/06/05/656691

June 2024

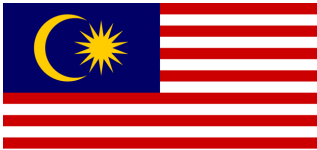
Etiqa Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
05-Jun-2024 04:40PM	Kepercayaan pseudosains punca ramai wanita takut jalani mamogram	Sinar Harian	https://www.sinarharian.com.my/article/668400/berita/nasional/kepercayaan-pseudosains-punca-ramai-wanita-takut-jalani-mamogram
05-Jun-2024 04:35PM	'Ajaran sesat' pseudosains punca takut jalani ujian mamogram	Harian Metro	https://www.hmetro.com.my/mutakhir/2024/06/1097532/ajaran-sesat-pseudosains-punca-takut-jalani-ujian-mamogram
05-Jun-2024 04:04PM	Misconceptions about breast cancer screenings still exist in society	The Star Online	https://www.thestar.com.my/news/nation/2024/06/05/misconceptions-about-breast-cancer-screenings-still-exist-in-society
11-Jun-2024 09:24AM	Breast cancer survivor grateful for family support, urges women to stay hopeful	BeritaKini.biz	https://beritakini.biz/breast-cancer-survivor-grateful-for-family-support-urges-women-to-stay-hopeful/
05-Jun-2024 04:22PM	Misconceptions about breast cancer screenings still exist in society	BeritaKini.biz	https://beritakini.biz/misconceptions-about-breast-cancer-screenings-still-exist-in-society/
23-Jun-2024 11:45AM	Gen Z Lebih Bijak Urus Kewangan, Cenderung Melabur	Samudera	https://www.samudera.my/gen-z-lebih-bijak-urus-kewangan-cenderung-melabur/
22-Jun-2024 01:00PM	调查：马新Z世代具备更好的理财知识	Lumi News	https://luminews.my/news/2282406
22-Jun-2024 01:00PM	调查：马新Z世代具备更好的理财知识	亚视新闻东南亚	https://atvnewsonline.com/business/407594/
22-Jun-2024 08:34AM	China Press - 逾半减少外出用餐More than half of people have reduced their dining out	China Press / 中国报	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202406/20240622/news-856074-20240622-2325-1719014538096.pdf
22-Jun-2024 08:17AM	See Hua-Sabah - 大马Z时代5大方式开源节流 55%选择减少外出用餐5 major ways to increase revenue and reduce expenditure in Malaysia's Z era, 55% choose to reduce eating out	See Hua Sabah	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202406/20240622/news-855844-20240622-2325-1719012733881.pdf
22-Jun-2024 08:17AM	See Hua-Sarawak - 大马Z时代5大方式开源节流 55%选择减少外出用餐5 major ways to increase revenue and reduce expenditure in Malaysia's Z era, 55% choose to reduce eating out	See Hua Sarawak	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202406/20240622/news-855859-20240622-2325-1719012745917.pdf
22-Jun-2024 08:17AM	Nanyang Siang Pau - 应急资金不足储蓄难Insufficient emergency funds and difficulty in saving	Nanyang Siang Pau / 南洋商报	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202406/20240622/news-855704-20240622-2325-1719010934587.pdf
21-Jun-2024 08:42PM	三大问题让Z世代头疼 应急资金不足储蓄难	Nanyang Siang Pau / 南洋商报	https://www.enanyang.my/%E8%B4%A2%E7%BB%8F%E6%96%B0%E9%97%BB/%E4%B8%89%E5%A4%A7%E9%97%AE%E9%A2%98%E8%AE%A9%E4%B8%96%E4%BB%A3%E5%A4%B4%E7%96%BC-%E5%BA%94%E6%80%A5%E8%B5%84%E9%87%91%E4%B8%8D%E8%B6%B3%E5%82%A8%E8%93%84%E9%9A%BE

June 2024

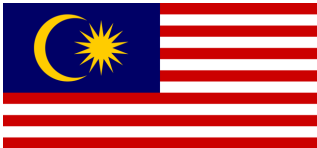
Etiqa Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
21-Jun-2024 06:50PM	大马Z世代赚钱后先置业买车 狮城Z世代看重旅行	988 FM	https://988.com.my/topic/malaysia-news/24621-64-genz-most-worried-about-insufficient-savings/
21-Jun-2024 03:49PM	马新Z世代5大方式开源节流 55%人选择减少出外用餐	See Hua Daily News / 诗华日报	https://news.seehua.com/post/1175388
21-Jun-2024 03:30PM	大马Z世代5大方式开源节流 55%选择减少出外用餐	Lumi News	https://luminews.my/zh/news/2280195
21-Jun-2024 03:30PM	大马Z世代5大方式开源节流 55%选择减少出外用餐	Oriental Daily News / 东方日报	https://www.orientaldaily.com.my/news/business/2024/06/21/660218
21-Jun-2024 08:46AM	BFM - Etiqa survey sheds light on Gen Z's financial struggles	BFM Radio	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202406/20240620/BFME1900-20240620-03.mp3
21-Jun-2024 08:30AM	Z世代担心不够储蓄 逾半减少外出用餐	China Press / 中国报	https://www.chinapress.com.my/20240621/z%e4%b8%96%e4%bb%a3%e6%8b%85%e5%bf%83%e4%b8%8d%e5%a4%9f%e5%82%a8%e8%93%84-%e9%80%be%e5%8d%8a%e5%87%8f%e5%b0%91%e5%a4%96%e5%87%ba%e7%94%a8%e9%a4%90/
21-Jun-2024 05:45AM	Not having enough savings the biggest concern among Gen-Z Malaysians, survey shows	I3 Investor	https://klse.i3investor.com/web/blog/detail/savemalaysia/2024-06-21-story-h-158840528-Not having enough savings the biggest concern among Gen Z Malaysians survey shows
20-Jun-2024 08:54PM	Not having enough savings the biggest concern among Gen-Z Malaysians, survey shows	News KLSE Screener	https://www.klsescreeener.com/v2/news/view/1345507/Not having enough savings the biggest concern among Gen Z Malaysians survey shows
20-Jun-2024 03:03PM	Etiqa survey sheds light on Gen Z's financial struggles	News KLSE Screener	https://www.klsescreeener.com/v2/news/view/1345183/Etiqa survey sheds light on Gen Z s financial struggles
20-Jun-2024 07:01PM	Etiqa survey sheds light on Gen Z's financial struggles	Nestia	https://news.nestia.com/detail/Etiqa-survey-sheds-light-on-Gen-Z-s-financial-struggles/12677259
07-Jun-2024 11:27AM	甘榜东姑妇女中心与两单位 7.13为30岁以上女性提供HPV筛查	Newswav	https://newswav.com/article/%E7%94%98%E6%A6%9C%E4%B8%9C%E5%A7%91%E5%A6%87%E5%A5%B3%E4%B8%AD%E5%BF%83%E4%B8%8E%E4%B8%A4%E5%8D%95%E4%BD%8D-7-13%E4%B8%BA30%E5%B2%81%E4%BB%A5%E4%B8%8A%E5%A5%B3%E6%80%A7%E6%8F%90%E4%BE%9Bhpv%E7%AD%9B%E6%9F%A5-A2406_IaE9d
29-Jun-2024 08:15AM	Sin Chew Daily - 707办免费子宫颈筛查 Free cervical screening	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202406/20240629/news-862699-20240629-2325-1719617552386.pdf
28-Jun-2024 09:14PM	行动党汉都亚再也妇女组 707办免费子宫颈筛查 - 地方	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://melaka.sinchew.com.my/news/20240628/melaka/5721573

June 2024

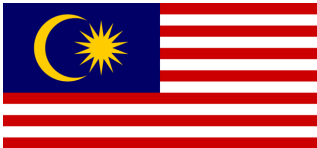
Etiqa Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
28-Jun-2024 05:52PM	免费子宫颈癌筛查 欢迎30-65岁女性报名	China Press / 中国报	https://mk.chinapress.com.my/20240628/%e5%85%8d%e8%b4%b9%e5%ad%90%e5%ae%ab%e9%a2%88%e7%99%8c%e7%ad%9b%e6%a3%80-%e6%ac%a2%e8%bf%8e30-65%e5%b2%81%e5%a5%b3%e6%80%a7%e6%8a%a5%e5%90%8d/
28-Jun-2024 03:52PM	行动党汉都亚再也区部妇女组 707办子宫颈癌筛查活动	Oriental Daily News / 东方日报	https://www.orientaldaily.com.my/news/south/2024/06/28/661846
16-Jun-2024 07:05AM	Bernama - Dua Anggota Polis Terkorban Dinaikkan Pangkat Koperal	Bernama	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202406/20240615/BERM0100-20240615-01.mp4
15-Jun-2024 07:56AM	Bernama - Dua Anggota Polis Terkorban Dinaikkan Pangkat Koperal	Bernama	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202406/20240614/BERM2300-20240614-01.mp4
02-Jun-2024 10:00PM	TAKAFUL PLAYERS UNDER MTA JOIN FORCES TO PROMOTE HEALTHY LIFESTYLE	BERNAMA	https://www.bernama.com/en/general/news.php?id=2303980
02-Jun-2024 09:38PM	MTA PUPUK SILATURRAHIM, GAYA HIDUP SIHAT ANTARA PEMAIN INDUSTRI TAKAFUL MELALUI SUKAN	BERNAMA	https://www.bernama.com/bm/am/news.php?id=2303978
30-Jun-2024 09:03AM	TV1 - Aplikasi Thijari Selamat Digunakan	TV1	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202406/20240629/TV1M0744-20240629-01.mp4
29-Jun-2024 12:46PM	TV1 - Aplikasi Thijari	TV1	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202406/20240628/TV1M1700-20240628-02.mp4
29-Jun-2024 08:32AM	TV1 - Aplikasi THIJARI selamat digunakan	TV1	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202406/20240628/TV1M1944-20240628-01.mp4
29-Jun-2024 08:32AM	TV Sarawak - Kerajaan beri jaminan THIJARI selamat, pendeposit tidak perlu risau	TV sarawak	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202406/20240628/TVSM2000-20240628-02.mp4
24-Jun-2024 08:39PM	Projek JEDA bantu asnaf bergelar usahawan digital – Dr. Zulkifli	Suara TV	https://suara.tv/24/06/2024/projek-jeda-bantu-asnaf-bergelar-usahawan-digital-dr-zulkifli/#respond
24-Jun-2024 08:40AM	TV1 - JAKIM Bantu 200 Asnaf, Keluar Kelompok Kemiskinan	TV1	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202406/20240623/TV1M0744-20240623-02.mp4
22-Jun-2024 05:34PM	Projek Jeda platform tingkatan ekonomi golongan asnaf	Harian Metro	https://www.hmetro.com.my/bisnes/2024/06/1103277/projek-jeda-platform-tingkatkan-ekonomi-golongan-asnaf
22-Jun-2024 05:34PM	Projek Jeda platform tingkatan ekonomi golongan asnaf	Lumi News	https://luminews.my/news/2282922
22-Jun-2024 05:29PM	Deputy minister: 30 asnaf entrepreneurs selected for digital economy boost under Jeda initiative	Malay Mail	https://www.malaymail.com/news/money/2024/06/22/deputy-minister-30-asnaf-entrepreneurs-selected-for-digital-economy-boost-under-jeda-initiative/140970
22-Jun-2024 05:29PM	Deputy minister: 30 asnaf entrepreneurs selected for digital economy boost under Jeda initiative	Newswav	https://newswav.com/article/deputy-minister-30-asnaf-entrepreneurs-selected-for-digital-economy-boost-u-A2406_6RR7ID

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Etika Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
22-Jun-2024 05:24PM	30 ASNAF ENTREPRENEURS SELECTED FOR JEDA INITIATIVE	BERNAMA	https://www.bernama.com/en/general/news.php?id=2310205
22-Jun-2024 05:02PM	Asnaf usahakan perniagaan tanpa modal, stok atau premis	Berita Harian	https://www.bharian.com.my/berita/nasional/2024/06/1261857/asnaf-usahakan-perniagaan-tanpa-modal-stok-atau-premis
22-Jun-2024 04:47PM	30 USAHAWAN ASNAF TERPILIH SERTAI PROJEK JEDA	BERNAMA	https://bernama.com/bm/news.php?id=2310201
24-Jun-2024 05:07PM	Etika Takaful: Global investment outlook IFN Investor	IFN Investor	https://articles.ifninvestor.com/etika-takaful-global-investment-outlook/?utm_medium=email&_hsenc=p2ANqtz--JQAHC8dGKYz-CF499Oh8V_3jvz-OKhgBVGIIUzC8wppZm0g-wsZ76omKUElrjAYLYjv6iY5WEXFOU4rQXcN104qlwYzsaXr2dZZlr7G9wFsJrd6c&_hsmi=312874534&utm_content=312874534&utm_source=hs_email
25-Mar-2024 10:00AM	Takaful Melengkapi Persediaan Raya	Bername Radio	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202403/20240326/BRAM1030-20240326-01.mp3





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Etiqua Insurance takes to new TEL stations with interactive game and vibrant displays

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Staff Writer

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Etiqua Insurance Singapore has announced the continuation of its ‘With You for the Ride’ campaign, aligning with the grand opening of the Marine Parade station on the Thomson-East Coast line this month.

With the opening of the new TEL stations along the East Coast stretch, Singaporeans will enjoy greater accessibility, paving the way for easier commutes and greater access to recreation facilities in the neighbourhood. This aligns with the campaign’s goal to inspire individuals to explore new horizons and embrace life’s diverse possibilities.

Don’t miss: AXA and HK Express team up to enhance travel insurance experience

From 21st June to 1st August, commuters can immerse themselves in Etiqua’s ‘With You for the Ride’ campaign through vibrant displays and an interactive game station, located at the concourse near the station’s gantry.

The dynamic game will see commuters put their reflexes to the test by embarking on a timed mission to collect a cascade of falling goodies on a digital screen. The game is easily accessible by scanning the QR code with smartphones.

Participants stand a chance to score exclusive Etiqua merchandise at the Marine Parade station on Friday, 28th June, between 11am and 5pm. Those who score 10 points in the game will receive a reusable Etiqua bag, while those who achieve 25 points will win an Etiqua tumbler.

Additionally, commuters will get to immerse themselves in the campaign through eye-catching digital banners, side-door display banners, stair wraps, and train interior banners.

The opening of TEL line in Marine Parade also coincides with Etiqua Insurance’s 10th year being in Singapore. Under the previous name, Untied General Insurance, it has protected customers since 1961 until the company’s transition into the Singaporean branch of Etiqua Insurance decades later.

Raymond Ong, CEO of Etiqua Insurance Singapore expressed the campaign’s aim to deepen community connections and commemorate shared Singaporean experiences. “Life is a ride with ups, downs and unexpected turns and Etiqua endeavors to be a trusted companion through it all,” he said.

Other insurance companies have also had their fair share of fun in coming up with entertaining campaigns. Just recently, Income Insurance created a proposition around flexibility for its investment suite of products, brought alive through a unique metaphorical campaign around a cat’s flexibility.

In contrast to product-led spots, the campaign film draws parallels on the flexibility of Income Insurance’s investment-linked products with the agility of cats.

The campaign, produced by BBH Singapore, follows a fluffy feline as it navigates the intricate pathways of interconnected pipes with confidence, just as Invest Flex and AstraLink allows consumers to maximise their investment potential with flexibility.

25 June 2024, Marketing in Asia

Etika Singapore Celebrates Adventure with ‘With You for the Ride’ Campaign at Marine Parade TEL Station Opening



BRANDINGCAMPAIGNEVENT

Etika Insurance Celebrates Adventure with ‘With You for the Ride’ Campaign at Marine Parade TEL Station Opening

Hiren Lakadivala Save it
Last updated: 2024/06/25 at 1:49 PM

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Singapore, 25 June 2024 – Etika Insurance Singapore, a prominent life and general insurer, proudly extends its award-winning ‘With You for the Ride’ campaign, coinciding with the grand opening of the Marine Parade station on the Thomson-East Coast line.

The ‘With You for the Ride’ initiative seeks to ignite the spirit of adventure among Singaporeans, encouraging them to embrace life’s diverse possibilities and unexpected journeys. More than just an insurance provider, Etika aims to be a trusted companion, offering financial protection and support while empowering individuals to pursue their passions and dreams.

With the inauguration of the new TEL stations along the East Coast, Singaporeans will experience greater accessibility, paving the way for easier commutes and new experiences with enhanced access to recreation facilities in the neighborhood. This aligns perfectly with the campaign’s goal to inspire individuals to explore new horizons and embark on adventures.

“As we celebrate our 10th year in Singapore, we are excited to share this milestone with Singaporeans at the opening of the TEL line in Marine Parade. Through our ‘With You for the Ride’ campaign, Etika Insurance Singapore aims to deepen our community connections and commemorate new beginnings and shared Singaporean experiences,” said Raymond Ong, CEO of Etika Insurance Singapore. “Life is a ride with ups, downs, and unexpected turns, and Etika endeavors to be a trusted companion through it all.”

Whether it is safeguarding your future with comprehensive insurance solutions, providing peace of mind during unexpected twists and turns, or empowering you to seize every opportunity that comes your way, Etika is committed to being your trusted partner. Commuters are invited to join Etika for the ride at the new station and discover how they can support your journey through life’s adventures.

From 21st June to 1st August, commuters can immerse themselves in Etika’s ‘With You for the Ride’ campaign through vibrant displays and an interactive game station located at the concourse near the station’s gantry. The dynamic game challenges commuters to test their reflexes by embarking on a timed mission to collect a cascade of falling goodies on a digital screen. Accessible by scanning a QR code with smartphones, commuters can unleash their inner champions and stand a chance to score exclusive Etika merchandise at the Marine Parade station on Friday, 28th June, between 11 am and 5 pm.

Participants who score 10 points in the game will receive a reusable Etika bag, while those who achieve 25 points will win an Etika tumbler. These exclusive prizes are available while stocks last, so commuters are encouraged to participate early for a chance to win these goodies. Additionally, commuters will experience the campaign’s themes through eye-catching digital banners, side-door display banners, stair wraps, and train interior banners.

To learn more about Etika Insurance Singapore’s ‘With You for The Ride’ campaign, please visit [Etika’s campaign page](#).

June 2024

Etiqa Mentions – Singapore



Date	Headline	Media Outlet	URL Link
13-Jun-2024 05:54PM	Etiqa Insurance Singapore Introduces Tiq CashSaver, A New Endowment Plan to Secure One’s Financial Future	HR Asia	https://hr.asia/media-outreach/etiqa-insurance-singapore-introduces-tiq-cashsaver-a-new-endowment-plan-to-secure-ones-financial-future/
01-Jun-2024 11:52AM	Etiqa Insurance Singapura Luncurkan Tiq Cashsaver, Sebuah Program Endowment Baru Untuk Mengamankan Masa Depan Finansial Seseorang	RiauOne.Com	https://www.riauone.com/global/Etiqa-Insurance-Singapura-Luncurkan-Tiq-Cashsaver--Sebuah-Program-Endowment-Baru-Untuk-Mengamankan-Masa-Depan-Finansial-Seseorang
25-Jun-2024 11:16AM	Tiq CashSaver: A Flexible Endowment Plan for Financial Security	The Active Age	https://activeage.co/tiq-cashsaver-a-flexible-endowment-plan-for-financial-security/
31-May-2024 07:59AM	Etiqa Insurance Singapore Introduces Tiq CashSaver, A New Endowment Plan to Secure One’s Financial Future	asean gazette	https://www.aseangazette.com/tmt-newswire/media-outreach/2024/05/30/etiqa-insurance-singapore-introduces-tiq-cashsaver-a-new-endowment-plan-to-secure-ones-financial-future/2539/
31-May-2024 04:01PM	Etiqa Insurance Singapura Luncurkan Tiq CashSaver, Sebuah Program Endowment Baru untuk Mengamankan Masa Depan Finansial Seseorang	Bulir	https://bulir.id/etiqa-insurance-singapura-luncurkan-tiq-cashsaver-sebuah-program-endowment-baru-untuk-mengamankan-masa-depan-finansial-seseorang/
31-May-2024 01:20PM	Etiqa Insurance Singapura Luncurkan Tiq CashSaver, Sebuah Program Endowment Baru untuk Mengamankan Masa Depan Finansial Seseorang	RiauGreen.com	https://riaugreen.com/view/Bisnis/93774/Etiqa-Insurance-Singapura-Luncurkan-Tiq-CashSaver--Sebuah-Program-Endowment-Baru-untuk-Mengamankan-Masa-Depan-Finansial-Seseorang.html
31-May-2024 01:15PM	Etiqa Insurance Singapura Luncurkan Tiq CashSaver, Sebuah Program Endowment Baru untuk Mengamankan Masa Depan Finansial Seseorang	Penjurupos	https://penjurupos.com/etiqa-insurance-singapura-luncurkan-tiq-cashsaver-sebuah-program-endowment-baru-untuk-mengamankan-masa-depan-finansial-seseorang/
31-May-2024 12:59AM	Etiqa Insurance Singapore Introduces Tiq CashSaver, A New Endowment Plan to Secure One’s Financial Future The new Tiq CashSaver endowment plan offers comprehensive protection and flexibility, with a low minimum monthly savings amount to encourage the good habit of regular saving.	Menit.co.id	https://www.menit.co.id/media-outreach?release_id=301695
31-May-2024 12:59AM	Etiqa Insurance Singapore Introduces Tiq CashSaver, A New Endowment Plan to Secure One’s Financial Future	Riau Headline	https://riauheadline.com/statis/media-outreach/?release_id=301695
26-Jun-2024 06:00PM	Do you need home insurance in Singapore? (2024)	Financial Horse	https://financialhorse.com/do-you-need-home-insurance-in-singapore-2024/

June 2024

Etiqa Mentions – Singapore



Date	Headline	Media Outlet	URL Link
26-Jun-2024 06:00PM	Do you need home insurance in Singapore? (2024)	Financial Horse	https://financialhorse.com/do-you-need-home-insurance-in-singapore-2024/
26-Jun-2024 11:14AM	Etiqa Insurance Singapore celebrates Marine Parade station opening by engaging commuters to embrace life's diverse possibilities and unexpected journeys	CXP - Customer Experience Asia	https://cxp.asia/2024/06/26/etiqa-insurance-singapore-celebrates-marine-parade-station-opening-by-engaging-commuters-to-embrace-lifes-diverse-possibilities-and-unexpected-journeys/
26-Jun-2024 08:50AM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	Life News Agency	https://my.lifenewsagency.com/2024/06/26/etiqa-insurance-singapore-celebrates-thomson-east-coast-line-tel-opening-at-marine-parade-station/
25-Jun-2024 05:21PM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	HR Asia	https://hr.asia/media-outreach/etiqa-insurance-singapore-celebrates-thomson-east-coast-line-tel-opening-at-marine-parade-station/
25-Jun-2024 05:19PM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	News Hub Asia	https://www.newshubasia.com/article/etiqa-insurance-singapore-celebrates-thomson-east-coast-line-tel-opening-at-marine-parade-station/
25-Jun-2024 04:43PM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	Focus Malaysia	https://focusmalaysia.my/media-outreach/?release_id=308128
25-Jun-2024 04:30PM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	SME & Entrepreneurship Magazine	https://sme.asia/etiqa-insurance-singapore-celebrates-thomson-east-coast-line-tel-opening-at-marine-parade-station/
25-Jun-2024 04:30PM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	Malay Mail	https://www.malaymail.com/news/monday/mediaoutreach/2024/06/25/etiqa-insurance-singapore-celebrates-thomson-east-coast-line-tel-opening-at-marine-parade-station-/308128
25-Jun-2024 04:30PM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station - Media OutReach Newswire	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://www.sinchew.com.my/news/20240625/mysinchew/5712226
25-Jun-2024 01:49PM	Etiqa Insurance Celebrates Adventure with 'With You for the Ride' Campaign at Marine Parade TEL Station Opening	Marketing in Asia	https://www.marketinginasia.com/etiqa-insurance-celebrates-adventure-with-with-you-for-the-ride-campaign-at-marine-parade-tel-station-opening/
25-Jun-2024 06:03PM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	superadrianme.com	https://www.superadrianme.com/media-outreach/etiqa-insurance-singapore-celebrates-thomson-east-coast-line-tel-opening-at-marine-parade-station/
25-Jun-2024 04:51PM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	南洋视界	http://news.nanyangpost.com/p/media-outreach.html?release_id=308128
25-Jun-2024 04:51PM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	Weekender	https://weekender.com.sg/mediaoutreach/?release_id=308128

June 2024

Etika Mentions – Singapore



Date	Headline	Media Outlet	URL Link
25-Jun-2024 04:44PM	Etika Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	MONEY FM 89.3	https://www.moneyfm893.sg/media-outreach/etika-insurance-singapore-celebrates-thomson-east-coast-line-tel-opening-at-marine-parade-station-15512/
25-Jun-2024 04:37PM	Etika Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	Asian Journeys	https://asianjourneys.com.sg/media-outreach?release_id=308128
25-Jun-2024 04:35PM	Etika Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	Vulcan Post	https://vulcanpost.com/media-outreach/?release_id=308128
25-Jun-2024 04:34PM	Etika Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	Hpility SG	https://www.hpility.sg/media-outreach/?release_id=308128
25-Jun-2024 04:30PM	Etika Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	Yahoo! Singapore Finance	https://sg.finance.yahoo.com/news/etika-insurance-singapore-celebrates-thomson-083000463.html
25-Jun-2024 04:30PM	Etika Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	AsiaOne	https://www.asiaone.com/business/etika-insurance-singapore-celebrates-thomson-east-coast-line-tel-opening-marine-parade
25-Jun-2024 04:30PM	Etika Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	SingaporeNewsBlog.com	https://www.singaporenewsblog.com/feed.html?f=media-outreach&i=etika-insurance-singapore-celebrates-thomson-east-coast-line-tel-opening-at-marine-parade-station
25-Jun-2024 04:30PM	Etika Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	justsaying.ASIA	https://www.justsaying.asia/etika-insurance-singapore-celebrates-thomson-east-coast-line-tel-opening-at-marine-parade-station/
24-Jun-2024 11:53AM	Etika Insurance takes to new TEL stations with interactive game and vibrant displays	MARKETING-INTERACTIVE	https://www.marketing-interactive.com/etika-insurance-game-tel-mrt-campaign
26-Jun-2024 01:34PM	Rayakan 10 Tahun Hadir di Singapura, Etika Insurance Luncurkan Kampanye ‘With You for the Ride’ di Stasiun Marine Parade	RiauGreen.com	https://riaugreen.com/view/Bisnis/94363/Rayakan-10-Tahun-Hadir-di-Singapura--Etika-Insurance-Luncurkan-Kampanye--With-You-for-the-Ride--di-Stasiun-Marine-Parade.html
26-Jun-2024 01:15PM	Rayakan 10 Tahun Hadir di Singapura, Etika Insurance Luncurkan Kampanye ‘With You for the Ride’ di Stasiun Marine Parade	Penjurupos	https://penjurupos.com/rayakan-10-tahun-hadir-di-singapura-etika-insurance-luncurkan-kampanye-with-you-for-the-ride-di-stasiun-marine-parade/
25-Jun-2024 05:19PM	Etika Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	B2B CAMBODiA	https://www.b2b-cambodia.com/news/media-outreach/?release_id=308128

June 2024

Etiqa Mentions – Singapore



Date	Headline	Media Outlet	URL Link
25-Jun-2024 04:57PM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station Etiqa engages commuters for the ride on the new TEL line with eye-catching displays and interactive games to win attractive prizes	The Manila Times	https://www.manilatimes.net/business/market-overview/announcements?release_id=308128
25-Jun-2024 04:50PM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	Journal Online	https://journal.com.ph/specials/media-outreach/?release_id=308128
25-Jun-2024 04:34PM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	Karimuntoday	https://karimuntoday.com/mediaoutreach/?release_id=308128
25-Jun-2024 04:31PM	Etiqa Insurance Singapore Celebrates Thomson-East Coast Line (TEL) Opening at Marine Parade Station	Bulir	https://bulir.id/etiqa-insurance-singapore-celebrates-thomson-east-coast-line-tel-opening-at-marine-parade-station/
24-Jun-2024 03:08PM	Etiqa Insurance, Asiaray drive commuter engagement with opening of latest Singapore transit line	Marketch Apac	https://marketch-apac.com/etiqa-insurance-asiaray-drive-commuter-engagement-with-opening-of-latest-singapore-transit-line/



EVENT NEWS

EXCLUSIVE

AULIA PUTRI PANDAMSARI , INDONESIA

Published: 26 days ago 526 views



From left to right: Sukma Darman, head of Digital at Zurich Indonesia, Bernadeth Saoria L. Gultom, partner on Consulting and Financial Services at EY Indonesia, and Erickson Mangunsong, technical director at PT Asuransi Etiqa Internasional and chairman of International Relations at the General Insurance Association of Indonesia (AAUI).

Indonesia enters era of digital insurance distribution

Industry executives at Insurance Asia Forum 2024 push the digital mindset in developing an efficient ecosystem.

INSURANCE companies in Indonesia are increasingly leveraging digital distribution channels to engage with a digitally savvy and broader customer base. This digitalisation presents both opportunities and challenges.

The adoption of digital distribution channels brings significant benefits, including extensive reach and improved communication with customers. However, challenges such as dealing with legacy systems and the complexities of digital transformation remain.

Senior executives addressed these issues in the Panel Session 1 at the Insurance Asia Forum 2024 in Jakarta, moderated by Bernadeth Saoria L. Gultom, partner on Consulting and Financial Services at EY Indonesia.

The panellists included Sukma Darman, head of Digital at Zurich Indonesia, and Erickson Mangunsong, technical director at PT Asuransi Etiqa Internasional and chairman of International Relations at the General Insurance Association of Indonesia (AAUI).

Leveraging digital distribution channels

Kicking things off, Erickson established that digitalisation in Indonesia's insurance sector is still in progress.

"One crucial aspect is the integration of data and technology to offer hyper-personalised services. Unfortunately, insurance companies often lack sufficient customer information, so collaboration with other institutions, such as banks or other financial services, is essential for maximising data utilisation," he said.

For his part, Sukma highlighted two important aspects of leveraging digital distribution channels. The first is learning and enhancing products and propositions through digital channels. "Secondly, leveraging digital practices improves customer engagement and satisfaction, which is expected to result in a seamless customer experience," he said.

Sukma noted that the adoption of digital distribution channels allows for better communication and understanding of customers. However, he acknowledged the challenges, including dealing with legacy systems and the complexity of digital transformation, which the industry is actively addressing.

Erickson pointed out that the challenges in digitalisation include upselling and scaling products, particularly through embedded insurance products in banks and financial services.

"While digital solutions promise efficiency, they sometimes reveal higher acquisition costs. Collaborating with other financial institutions can help overcome these challenges. Focusing on customer journeys and solving specific customer problems are key strategies to balance acquisition costs and customer value," he said.

Optimising strategies

Zurich Indonesia's Sukma suggested three key actions for insurance companies to optimise these strategies and stay competitive in the Indonesian market: invest in the right people and upskill the workforce; start small, learn from the experience, and then scale up; and nurture a digital leadership mindset throughout the organisation.

Erickson agreed with the importance of having a digital mindset. He said this mindset helps in carefully choosing the right segments to target and utilising digitalisation for better risk management and customer reach.

"For example, crop insurance and catastrophic event insurance can significantly benefit from digital solutions. If we refer back to the earthquake in Yogyakarta in 2006, the most damage was actually to people living nearby. Those examples can significantly benefit from digital solutions," he said.

Future trends and regulations

Looking ahead, Sukma envisions the continuous growth of embedded insurance, improving customer experience and market penetration.

"Developing ecosystems by leveraging different companies' strengths will create sustainable competitive advantages. Listening to customers and partners to address their pain points remains crucial," he said.

Erickson, on the other hand, stressed that collaboration and developing comprehensive ecosystems are essential. "When we talk about going digital, we have to ensure all the ecosystem, all the producers, and the customers are established to support this digital system," he said.

Whilst going digital is challenging, Erickson noted that focusing on creating supportive ecosystems will help overcome these obstacles and drive industry growth.

Both panellists agreed that companies need to ensure regulatory compliance. "Close communication and collaboration with regulators are vital. Understanding data sensitivity and adhering to regulations while pursuing hyper-personalisation is essential," said Sukma.

In addition, Erickson said: "Digitalisation aids in regulatory compliance, particularly in transparency and KYC requirements, ensuring that technology supports regulatory aspects is key to successful digital transformation."

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EVENT NEWS

EXCLUSIVE

AULIA PUTRI PANDAMSARI , INDONESIA

🕒 PUBLISHED: 26 DAYS AGO | 👁 528 VIEWS



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3 June 2024, Insurance Asia

Digital distribution key to Indonesia market penetration



EVENT NEWS

AULIA PUTRI PANDAMSARI , INDONESIA
PUBLISHED: 1 MONTH AGO



Digital distribution key to Indonesia market penetration

Insurance leaders share insights on navigating risks, boosting sales, and enhancing customer engagement.

INDUSTRY players and thought leaders in Indonesia's insurance sector gathered at the Insurance Asia Forum in Jakarta, bringing to fore emerging risks, digital distribution, fraud prevention, and market penetration strategies amidst the country's unique challenges.

The event held on 14 May at the Shangri-La Hotel highlighted a low insurance literacy amongst the population and difficulties in digital distribution partly due to the archipelagic make-up of Indonesia.

Macro risks

In the presentation of Tek Yew Chia, head of insurance for Asia Pacific at Oliver Wyman, titled "Asia Macrotrends and Implications for Insurers," he introduced the concept of "Perma Crisis" — explained simply the reality of how significant events occurring monthly change lifestyles and increase uncertainty.

He noted a 10% yearly increase in progressive tipping points with catastrophic outcomes.

Key macro risks include US-China tensions, which may lead to supply chain shifts and a focus on resilience, new economic corridors between Asia and the Middle East, and the rise of Tier 2 and Tier 3 cities.

On top of this, there is Asia's aging population, especially in China, which also poses a significant challenge.

To navigate these risks, Chia advised companies to embed strategic agility, manage economic uncertainty, handle supply chain disruptions, leverage technology, deliver major transitions, attract and retain talent, and respond to political violence.

Digital distribution dynamic

The second session was a C-level Fireside Chat between Tim Charlton, publisher of Insurance Asia, and Cherdchai Virabhak, Chief Technology & Operations Officer at FWD Insurance.

Cherdchai, who previously served as the Head of Group at FWD Insurance before relocating to Jakarta, discussed "Digital Distribution Dynamics: Maximising Reach & Efficiency" which focused on post-COVID-19 acceleration of distribution channels to meet customer expectations and increase sales revenue.

"We see the importance of business trust in insurance, managing risks in our channels through both direct and app-based channels," he said.

Cherdchai stressed that managing different channels is crucial, not only in terms of technology but also in practitioners' capabilities. Technology is used to educate consumers about their needs, the appropriate insurance product propositions, how companies interpret data, design products to meet needs, and integrate them into digital distribution.

"When distributing products through certain channels, we also consider post-sales interactions, optimising customer journeys," he said. Cherdchai also noted numerous opportunities for development related to distribution partnerships in Indonesia.

Digital distribution channels

Moderated by Bernadeth Saoria L. Gultom, partner in Consulting for Financial Services at EY Indonesia, Panel 1 included Sukma Darman, head of Digital at Zurich Indonesia, and Erickson Mangunsong, technical director at PT Asuransi Etiqa Internasional and chairman of Internal Relations at the General Insurance Association of Indonesia (AAUI).

The panelists discussed experiences with digital distribution channels, with Erickson anchoring his talk on optimising data processing and technology to personalise customer experiences.

Sukma spoke on how Zurich Indonesia uses data to enhance products and leverage partnerships and mentioned striving for an omni-channel approach and collaborating with major partners for a seamless experience.

Erickson also highlighted the challenge of building ecosystems through partnerships with banks and multifinance companies and stressed the importance of digital leadership and collaboration.

Fraud prevention and detention

Nila Luthfiana, head of Compliance at AIA Indonesia, presented the topic "Fraud Prevention and Detection: Enhancing Capabilities to Reduce Losses," reporting a 60% increase in significant fraud in the past two years.

Nila explained various types of fraud in the industry, such as sales conduct (misinterpretation of products), claim fraud (false claims and fake death certificates), and data theft (changing personal data followed by withdrawals).

Insurance companies need to prioritise fraud prevention and detection and employ fraud mapping. "Key strategies for fraud prevention include data-driven approaches, collaboration and information sharing, including partnerships with law enforcement and regulatory agencies, technology and innovation, and empowering staff," said Nila.

Enhancing fraud detection also involves proactive monitoring, adaptive systems, investigative techniques, and regulatory compliance, she added.

Market penetration strategies

In the Jakarta forum's final session, Susanto, head of Insurance at KPMG Indonesia, moderated the panel discussion on "Market Penetration: Strategies for Deepening Insurance Penetration in Indonesia."

The panelists included Eric Nemitz, CEO of Sampo Insurance Indonesia; Praveen Paladugu, chief of Distribution Strategy at FWD Insurance; and Jazilah Firdaus, Director of Allianz Life Syariah Indonesia.

Susanto said that over the past five years, the growth rate of premiums for conventional insurance was relatively modest, averaging 1.89% per year. Specifically, conventional insurance premiums grew by only 0.9%, whilst Sharia insurance contributions saw a significant increase of 15.7% during the same period.

Despite this significant growth, however, Susanto noted that Sharia insurance's market share remains small compared to conventional insurance.

Praveen, for his part, addressed the cost challenges posed by Indonesia's archipelago geography, emphasizing the need for simple, relevant insurance products. What we do is provide insurance products that match customer needs and are simple to understand, making insurance products relevant to customers," he said.

Sampo's Nemitz pointed out the low insurance market cap in Indonesia — averaging USD 5,000-6,000 — and the importance of improving product services and accessibility. "Besides improving product services and relevance to customer needs, it is also necessary to consider accessibility, making it easier for customers across Indonesia to reach and purchase insurance," he said.

Finally, Jazilah highlighted the barrier of low insurance literacy and the less popular Sharia insurance. She stressed the importance of gaining customer trust, understanding products and benefits, and implementing Sharia principles transparently.

"Insurance is a trust business; gaining customer trust in both conventional and Sharia insurance is crucial. It is also important to understand the products and their benefits. In Sharia insurance, we strive to implement the concept of collaboration, and all our products are developed based on Sharia fatwas and are transparent in terms of claims," said Jazilah.