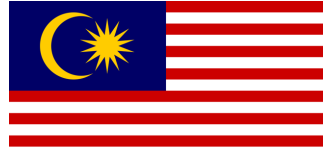




Etiqua's Media Clippings of November 2024

(1 - 30 November 2024)



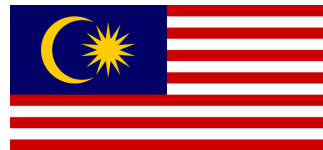
BERITA WILAYAH KAEDAH AI • HANYA TIGA PINTU MASUK RASMI DI SEMPADAN KELANTAN, THA



BALING, KEDAH
17:51:47 | 20.11.2024 DILEPAS DAN DIBEBASKAN DARIPADA PERTUDUHAN GAGAL ISYTIHAR HARTA • P



BALING, KEDAH
BERITA WILAYAH AN DATANG • TUN DAIM DILEPAS DAN DIBEBASKAN DARIPADA PERTUDUHAN G



The Star



(From third left) Dr Vignesvari, Marina, Dr Saunthari and Maisarah during the closing ceremony of Pink Etiqa at a private hospital in Kluang.

6,000 screened for breast cancer

RM2.01mil nationwide programme sees 200 slots allocated to women in Kluang

By YEE XIANG YUN
xiangyun@thestar.com.my

A NATIONWIDE roadshow to provide free mammogram screening for women concluded in Kluang, Johor.

The roadshow was an initiative by National Cancer Society of Malaysia (NCSM) as well as Etiqa Insurance and Takaful.

NCSM deputy director (medical) Dr S. Vignesvari said the Pink Etiqa initiative started in Negri Sembilan on Oct 9.

"We covered six locations nationwide including Sabah, Terengganu, Perak and Melaka.

"Although the programme has ended, our job is not done.

"We remain committed to making cancer screening and support services accessible to all Malaysians," she said.

KPJ southern and eastern region chief executive officer Maisarah Omar said the healthcare group was proud to support the initiative.

She said through this programme, KPJ Kluang Specialist Hospital saw a big jump in mammogram and ultrasound screening last year.

"This year's participation has indicated a rise in cancer awareness," she said.

Maisarah added that the initiative also reflected the importance of breast cancer awareness and a supportive environment for cancer patients.

Skudai assemblyman Marina Ibrahim, who was present at the closing ceremony of the programme in KPJ Kluang Specialist Hospital, said: "Women are the backbone of families.

"I urge women in Johor, especially those aged 40 and above, to go for free mammogram screening provided by the programme.

"Early detection saves lives and increases the chances of recovery."

Also present at the event was NCSM president Datuk Dr

Saunthari Somasundaram.

Pink Etiqa is part of phase six of NCSM and Etiqa's free mammogram programme.

The RM2.01mil programme was fully funded by the insurance company to assist 6,000 less privileged women in Malaysia undergo breast cancer screening.

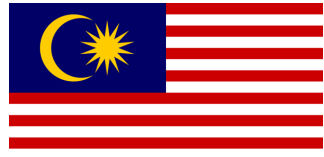
A total of 200 spots were allocated for women in Kluang.

Phase six of the initiative also saw Etiqa funding screening for 50,000 people through its mobile clinic.

From phase one to five, the company had spent close to RM10mil to help 27,500 women undergo free cancer examinations, where 592 abnormalities were detected and from that, 93 were diagnosed with cancer.

All the cases were referred to the nearest hospitals for medical consultation and treatment.

For enquiries and screening schedules, visit www.cancer.org.my or call 1-800-88-1000.



星洲日報

SIN CHEW DAILY

(居鑾6日訊) 馬來西亞國家癌症協會醫藥副主任威妮斯瓦里表示，該會致力於宣揚早期檢驗的重要性，提高人們的抗癌意識，並提供癌症篩檢及支援服務，敦促國人優先考慮個人健康。

她提到，該會作為非營利組織，在國內推動教育、看護及支持，為癌症患者及親屬提供援助，協助他們面對抗癌的挑戰。

威妮斯瓦里昨日在“Pink Etiqa”流動健康篩檢診所閉幕禮上，發表上述談話。

鑾KPJ提供免費乳房檢查

上述活動昨日來到居鑾KPJ专科医院，為當地女性提供200份免費乳房X光檢查，提高女性意識，了解早期檢測在抗癌過程中的重要性。

KPJ東南區首席執行員麥薩拉歐瑪表示，上述計劃透過早期檢測，為當地女性提供拯救生命的机会。她提到，該計劃實行至今已取得一定的效果，2023年有逾550名病患接受X光檢查及超音波篩檢，隨著參與人數的增加，顯示出女性對於癌症已有更進一步的認知。

諾阿法： 提供教育支持綜合服務

居鑾KPJ专科医院總經理諾阿法阿莎表示，該計劃透過提供教育、支持及綜合服務，協助女性面對乳癌方面的問題。

她說，該院展現出對於社區的堅定承諾，優先考慮所有人的健康和福祉，積極為乳癌患者打造一個包容的環境。

國家癌協提供檢驗支援服務 早期篩檢提升康復率



瑪麗娜（左四）為“Pink Etiqa”流動健康篩檢診所主持閉幕禮；左起為諾阿法阿莎、威妮斯瓦里、峇林，右二起為麥薩拉歐瑪及薩烏達麗。（馬來西亞國家癌症協會提供）



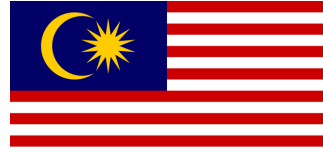
“Pink Etiqa”流動健康篩檢診所來到居鑾KPJ专科医院，為女性提供免費乳房X光檢查。（馬來西亞國家癌症協會提供）

瑪麗娜 吁接受免費乳房檢查

士姑來區州議員瑪麗娜擔任閉幕嘉賓，她呼籲柔州40歲以上的女性接受免費乳房X光檢查，透過早期檢測增加完全康復的機會。

“女性是家庭的脊梁，在我国的發展中發揮重要的作用，因此她們的健康和福祉是我們必須共同維護的資產。”

出席嘉賓包括馬來西亞國家癌症協會主席拿督薩烏達麗及居鑾警區主任峇林。



免费乳房X光检查 Free Mammograms

(居銮5日讯)行动党士姑来区州议员玛丽娜呼吁柔佛州所有女性,尤其是40岁以上者,参与免费乳房X光检查计划。

她说,女性是家庭的支柱,在国家的发展中发挥重要作用,她们的健康和福祉是必须共同保护和维护的资产。

玛丽娜今日在居銮kpj医院,为“Pink Etiqa”流动健康筛检诊所计划,主持闭幕礼。

乳癌醒觉活动是由爱德佳保险(Etiqa)与马来西亚国家癌症协会(NCSM)主办,配合国际乳癌醒觉月,在全国6州为贫困群体提供免费乳房检查,居

免費乳房X光檢查
年過40女性別錯過



■玛丽娜(右6)为活动主持闭幕。

銮是最后一站。

早發現增康復機會

玛丽娜呼吁柔佛州所有女性,尤其是40岁以上者,要抓住这个获得免费乳房X光检查的黄金机会,早期发现,可以增加完全康复的机会。

马来西亚国家癌症协会医药副总监苏巴马廉医生致词时

说,虽然活动已结束,但是工作尚未完成。

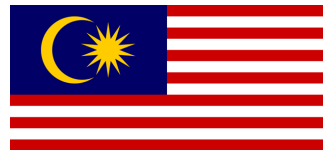
他促请所有国民优先考虑自己的健康,并鼓励他们的亲人也这样做。

KPJ专科医院南区和东区首席执行官麦莎拉奥玛致词时强调了早期发现在抗击乳腺癌方面的重要性,

她说,2023年有超过550名患

者接受乳房X光检查和超音波筛检,今年参与人数也增加,证明大家都有这方面的意识和觉醒。

“Pink Etiqa”流动健康筛检诊所,为贫困女性提供免费乳房X光检查,提高女性对早期检测在对抗乳癌中的重要认知。



Belanjawan 2025 sokong permintaan produk insurans

Insentif yang dibentangkan dalam Belanjawan 2025 seperti pelepasan cukai berkaitan produk insurans dan penerusan Skim Perlindungan Tenang dijangka menyokong permintaan terhadap produk insurans dan takaful.

Naib Presiden Eksekutif dan Ketua Pegawai Strategi Etiqa, Chris Eng Poh Yoon, berkata beberapa langkah yang diumumkan dalam Belanjawan 2025 seperti perluasan Cukai Jualan dan Perkhidmatan (SST), cukai dividen dua peratus dan subsidi bersasar petrol RON95 juga tidak menggugat permintaan dalam industri insurans.

Beliau berkata, Belanjawan 2025 dilihat seimbang dan yang penting, belanjawan tahunan itu memperlihatkan komitmen kerajaan bagi mengurangkan defisit berterusan.

"Sebarang peningkatan pelepasan cukai adalah baik untuk menggalakkan lebih banyak penggunaan insurans," katanya ketika ditemui *BH*, baru-baru ini.

Dalam pembentangan Belanjawan 2025, Perdana Menteri, Datuk Seri Anwar Ibrahim men-

gumumkan pelepasan cukai pendapatan individu ke atas bayaran premium insurans pendidikan dan insurans perubatan dinaikkan kepada RM4,000.

Anwar yang juga Menteri Kewangan mengumumkan pelepasan cukai pendapatan individu bagi perbelanjaan perubatan sehingga RM10,000 adalah juga meliputi bahagian bayaran perubatan yang dilakukan oleh pembayar cukai di bawah produk insurans dan takaful perubatan serta kesihatan dengan ciri-ciri pembayaran bersama.

Program insurans sosial iaitu Skim Perlindungan Tenang diteruskan dengan kerjasama Bank Negara Malaysia (BNM), industri insurans dan takaful untuk manfaat sehingga dua juta penerima Sumbangan Tunai Rahmah (STR).

Mereka layak menuntut baucar RM30 untuk membiayai sebahagian daripada kos membeli produk Perlindungan

Tenang yang menawarkan perlindungan akibat kematian, kemalangan diri dan risiko am seperti kebakaran dan banjir.

Sementara itu, Poh Yoon berka-

“Sebarang peningkatan pelepasan cukai adalah baik untuk menggalakkan lebih banyak penggunaan insurans”

Chris Eng Poh Yoon,
Naib Presiden
Eksekutif dan
Ketua Pegawai
Strategi Etiqa

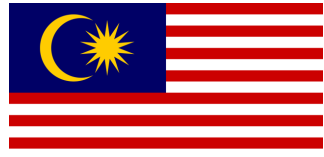


ta, permintaan insurans perubatan dan kesihatan dijangka kekal berdaya tahan meskipun dengan pelaksanaan pembayaran bersama.

Beliau berkata, pengenalan ciri pembayaran bersama itu dijangka mempunyai impak yang terhad terhadap permintaan memandangkan insurans perubatan sebahagian besarnya dibeli oleh individu berpendapatan sederhana dan tinggi.

"Pembayaran bersama adalah idea yang baik. Cuma cara ia disampaikan atau dijelaskan boleh diperbaiki lagi," katanya.

BNM telah menetapkan berkuat kuasa pada 1 September 2024, semua penanggung insurans dan pengendali takaful (ITO) dikehendaki menawarkan pilihan kepada pengguna bagi membeli produk insurans, takaful perubatan dan kesihatan bercirikan pembayaran bersama.



中國報 CHINA PRESS

受4大成本因素衝擊

醫療保費恐續攀高

報導 ◆黃雪儀



(吉隆坡1日訊) 医疗费用通胀向来是热门话题，Etiqa保险集团指出，国内医疗成本不断上升，主要受四大因素所牵制，更高的成本与索赔率，使保险业者不得不提高保費，预料未来的医药险保費只会进一步攀升。

■ 吴保云坦言，医疗通胀不仅是大马面临的问题，而是东盟的问题。

国家银行数据显示，我国2023年医疗费用通胀率达12.6%，比全球平均5.6%还要高出7%；国内医疗通胀情况令人堪忧，可能导致投保者因无力偿还而选择断保。

对此，马银行（MAYBANK，1155，主要板金融）旗下保险公司Etiqa保险总策略长吴保云接受《中国报》访问时指出，保险公司的成本压力日益加大，迫使业者提高医药险保費。

他坦言，医疗通胀不仅是大马的问题，而是东盟的问题，许多区域保险业者都深受牵连，陷入赚幅承压乃至亏钱的窘境。

针对医疗费用增长的原因，他说，这主要归因于四大因素，即国人疫情期间延后治疗、健康意识提高、数码索赔兴起，以



■ 国行数据显示，我国2023年医疗费用通胀率12.6%，比全球的平均5.6%的医疗通胀率高出7%。

及令吉贬值。他解释，由于不少人在疫情期间延后治疗，2011年至2022年初期的索赔率相当低，这也导致疫后的索赔率大幅飙升。

區域業者深受牽連

他认为，或许是因为人们健康意识提高，更倾向于到医院寻求治疗和做医学检查，且随著部分保险业者推出数码工具让索赔变得更便捷，也进一步提高索赔率。

医院方面，吴保云指出，医院投资在医疗科技和更先进的治疗方式，但许多设备都是以美元计价，基于东盟货币兑美元汇率之前走弱，因此推高了医疗成本上升。

醫藥險保費高漲4大禍首

- | | |
|---|--------------|
| 1 | 疫情期間延後治療 |
| 2 | 健康意識提高 |
| 3 | 數碼索賠更方便 |
| 4 | 令吉貶值推高醫療設備成本 |

吴保云透露，截至今年8月，购买旅游保险的人数按年激增超过80%，显示人们今年旅游的次数增加。

他认为，疫情后购买旅游保险的意愿有所提高，且免签证推动国人的旅游热潮，相信接下来旅游保险会进一步迅速增长。

此外，Etiqa保险目前的营业额估计已超越去年，吴保云预计2024年的营业额表现

旅遊保險增長最快

可创新纪录；其中大马业务贡献约75%、新加坡16%至17%、菲律宾为5%、印尼3%至4%、柬埔寨很少。

他指出，2025年的营业额目标仍在讨论中；自2017年开始，每年的营业额都达

标，除了2022年，因为公司这一年在坡市场的策略改变，专注于赚幅更高的产品。

他称，今年的银行保险（bancassurance）各方面表现良好，首半年的投资表现强劲使投资连结保单的回酬增加，且汽车保险录得强劲增长，至于成长最快的是旅游保险。

政府此前在2025年财政预算案中宣布，教育保险和医疗保险保費的个人所得税减免额，将从3000令吉增加至4000令吉。吴保云认为，随著保险的个人所得税减免额提高，将有助提高保险渗透率，政府也与雇员公积金局（EPF）推出i-Lindung保险计划，鼓励国人购买保险。他认为，除了上述措施，保险业者亦可投资更多海外资产，提供更多以其他货币为主的保险产品，目前国内的这类保险产品仍不多。他表示，预算案出炉后，各界都松了一口气；富人担心的遗产税、低收入群体担心的消费税都没有落实，是一份无聊且平衡的预算案，毕竟预算案本就不该过于令人惊喜。展望未来，基于我国首三季度经济增长表现不俗、外资持续回流等利好因素，他乐观看待我国接下来的经济表现。

所得稅減免助提高保險滲透率

讚同共同支付

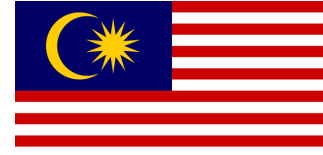
吴保云说，为了解决医疗保健通胀问题，国行规定国内保险公司和伊斯兰保险公司，在今年9月1日起必须为投保人提供“共同支付”（co-payment）协议保单选项。

对此，他认为，我国落实医疗保費共同支付选项是个好主意，能够稳定医疗保費需求；共付额通常需要客户支付固定金额，而剩余金额则由保险公司承担。

他说，这有助于减轻保費负担的同时，也能够鼓励人们更负责地使用医疗保費，鼓励大家更谨慎地评估是否真的需要治疗。

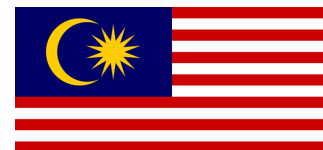
对于这个新保单选项，目前许多业者仍在试水温阶段。

November 2024, Etiqua Mentions - Malaysia



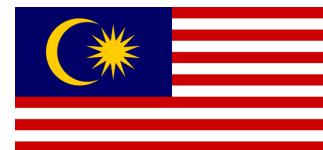
Date	Headline	Media Outlet	URL Link
08-Nov-2024 08:34AM	Nanyang Siang Pau - 政府应助解医疗险高涨 The government should help alleviate the surge in medical insurance	Etiqua Malaysia Print News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202411/20241108/news-989632-20241108-2325-1731021146883.pdf
08-Nov-2024 07:00AM	政府应助解医疗险高涨/南洋社论	Nanyang Siang Pau / 南洋商报	https://www.enanyang.my/%E8%A8%80%E8%AE%BA/%E6%94%BF%E5%BA%9C%E5%BA%94%E5%8A%A9%E8%A7%A3%E5%8C%BB%E7%96%97%E9%99%A9%E9%AB%98%E6%B6%A8%E5%8D%97%E6%B4%8B%E7%A4%BE%E8%AE%BA
03-Nov-2024 06:06PM	Insentif Belanjawan 2025 sokong permintaan produk insurans, takaful	Lumi News	https://luminews.my/news/2649677
03-Nov-2024 06:06PM	Insentif Belanjawan 2025 sokong permintaan produk insurans, takaful	Berita Harian	https://www.bharian.com.my/bisnes/lain-lain/2024/11/1319306/insentif-belanjawan-2025-sokong-permintaan-produk-insurans-takaful
01-Nov-2024 09:00AM	会员文 保费只起不跌 医疗费为何涨不停?	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1417823/%E4%BC%9A%E5%91%98%E6%96%87%E4%BF%9D%E8%B4%B9%E5%8F%AA%E8%B5%B7%E4%B8%8D%E8%B7%8C%E5%8C%BB%E7%96%97%E8%B4%B9%E4%B8%BA%E4%BD%95%E6%B6%A8%E4%B8%8D%E5%81%9C
01-Nov-2024 09:00AM	会员文 保费只起不跌 医疗费为何涨不停?	China Press / 中国报	https://www.chinapress.com.my/20241101/%e4%bc%9a%e5%91%98%e6%96%87%ef%bd%9c%e4%bf%9d%e8%b4%b9%e5%8f%aa%e8%b5%b7%e4%b8%8d%e8%b7%8c-%e5%8c%bb%e7%96%97%e8%b4%b9%e4%b8%ba%e4%bd%95%e6%b6%a8%e4%b8%8d%e5%81%9c%ef%bc%9f/
06-Nov-2024 12:23PM	宣扬早期检验重要性 大马国家癌协供筛查及支援服务 - 地方 - 大柔佛焦点	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://johor.sinchew.com.my/news/20241106/johor/6050832
05-Nov-2024 10:55PM	年过40女性别错过 免费乳房X光检查	China Press / 中国报	https://johor.chinapress.com.my/20241105/%e5%b9%b4%e8%bf%87%40%e5%a5%b3%e6%80%a7%e5%88%ab%e9%94%99%e8%bf%87-%e5%85%8d%e8%b4%b9%e4%b9%b3%e6%88%bf%e5%85%89%e6%a3%80%e6%9f%a5/
16-Nov-2024 07:54AM	6,000 screened for breast cancer	The Star Online	https://www.thestar.com.my/metro/metro-news/2024/11/16/6000-screened-for-breast-cancer
16-Nov-2024 08:00AM	6,000 screened for breast cancer	Nestia	https://news.nestia.com/detail/6%2C000-screened-for-breast-cancer/13055352

November 2024, Etiqua Mentions – Malaysia



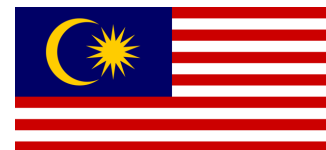
Date	Headline	Media Outlet	URL Link
19-Nov-2024 10:06AM	Utusan Borneo-Sarawak - Tuanku Zara rasmikan larian Relay For Life 2024	Utusan Borneo	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202411/20241119/news-1001289-20241119-2325-1731981136938.pdf
18-Nov-2024 10:32AM	Utusan Borneo-Sabah - Tuanku Zara Salim rasmikan larian Relay For Life 2024, rai pejuang kanser	Utusan Borneo	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202411/20241118/news-1000119-20241118-2325-1731895942623.pdf
18-Nov-2024 10:06AM	TUNTUTAN MANFAAT TAKAFUL BERKELOMPOK PERSONEL BINAAN	Construction Industry Development Board Malaysia	https://www.cidb.gov.my/tuntutan-manfaat-takaful-berkelompok-personel-binaan/
17-Nov-2024 01:36PM	Tuanku Zara graces Relay For Life 2024, celebrates cancer survivors	New Straits Times	https://www.nst.com.my/news/nation/2024/11/1135645/tuanku-zara-graces-relay-life-2024-celebrates-cancer-survivors
17-Nov-2024 12:44PM	Tuanku Zara Salim Rasmikan Larian Relay For Life 2024, Rai Pejuang Kanser	BERNAMA	https://www.bernama.com/bm/am/news.php?id=2364251
17-Nov-2024 12:40PM	Tuanku Zara Salim rasmikan larian Relay For Life 2024, rai pejuang kanser	Berita Harian	https://www.bharian.com.my/berita/nasional/2024/11/1325010/tuanku-zara-salim-rasmikan-larian-relay-life-2024-rai-pejuang-kanser
17-Nov-2024 12:34PM	Tuanku Zara Graces Relay For Life 2024, Celebrates Cancer Survivors	BERNAMA	https://www.bernama.com/en/general/news.php?id=2364256
14-Nov-2024 08:55AM	BFM - Maybank Reportedly Considering Buyout for Full Ownership of Etiqa	BFM	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202411/20241113/BFME0800-20241113-01.mp3
13-Nov-2024 10:03AM	Daily Market Commentary - 13 Nov 2024	I3 Investor	https://klse.i3investor.com/web/blog/detail/taresearch/2024-11-13-story-h473858843-Daily_Market_Commentary_13_Nov_2024
13-Nov-2024 10:02AM	Mplus Market Pulse - 13 Nov 2024	I3 Investor	https://klse.i3investor.com/web/blog/detail/MplusOnline/2024-11-13-story-h473858811-Mplus_Market_Pulse_13_Nov_2024
13-Nov-2024 09:24AM	Maybank Said to Weigh Options for Insurer Etiqa Including Buying Out Ageas' Minority Stake – Bloomberg	I3 Investor	https://klse.i3investor.com/web/blog/detail/ceomorningbrief/2024-11-13-story-h473858039-Maybank_Said_to_Weigh_Options_for_Insurer_Etiqa_Including_Buying_Out_Ageas_Minority_Stake_-_Bloomberg
13-Nov-2024 08:42AM	BFM - Maybank is exploring option to buy Ageas SA's minority stake in Etiqa	BFM	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202411/20241112/BFME1700-20241112-01.mp3
13-Nov-2024 08:35AM	Sin Chew Daily - 传马银行拟购Etiqa剩余股权Rumor that Maybank is looking to buy remaining stake in Etiqa	Sin Chew Daily	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202411/20241113/news-995202-20241113-2325-1731456152313.pdf

November 2024, Etiqua Mentions – Malaysia



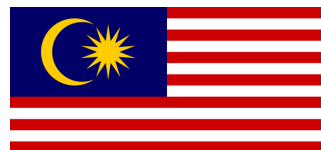
Date	Headline	Media Outlet	URL Link
13-Nov-2024 08:35AM	Nanyang Siang Pau - 马银行考虑百分百持有Etiqua Maybank considers holding 100% of Etiqua	Nanyang Siang Pau	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202411/20241113/news-995332-20241113-2325-1731456742963.pdf
13-Nov-2024 08:17AM	China Press - 传马银行想买断股权 Rumor has it that Maybank wants to buy out its stake	China Press	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202411/20241113/news-995011-20241113-2325-1731454380959.pdf
13-Nov-2024 08:17AM	The Star - Maybank weighing options for insurer Etiqua	The Star	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202411/20241113/news-994974-20241113-2325-1731454333150.pdf
13-Nov-2024 08:17AM	Guang Ming Daily - 传马银行拟购Etiqua 剩余股权 Maybank rumoured to acquire remaining stake in Etiqua	Guang Ming Daily	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202411/20241113/news-995021-20241113-2325-1731454396584.pdf
13-Nov-2024 07:56AM	Trading ideas: Maybank, Capital A, Sapura Energy, Paragon, Atlan, Fajarbaru, Tiong Nam, T7, Carimin, Jati Tinggi, MCE, Heineken	The Star Online	https://www.thestar.com.my/business/business-news/2024/11/13/trading-ideas-maybank-capital-a-sapura-energy-paragon-atlan-fajarbaru-tiong-nam-t7-carimin-jati-tinggi-mce-heineken
13-Nov-2024 07:56AM	Trading ideas: Maybank, Capital A, Sapura Energy, Paragon, Atlan, Fajarbaru, Tiong Nam, T7, Carimin, Jati Tinggi, MCE, Heineken	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1424285/Trading_ideas_Maybank_Capital_A_Sapura_Energy_Paragon_Atlan_Fajarbaru_Tiong_Nam_T7_Carimin_Jati_Tinggi_MCE_Heineken
13-Nov-2024 06:17AM	Maybank weighing options for insurer Etiqua	The Star Online	https://www.thestar.com.my/business/business-news/2024/11/13/maybank-weighing-options-for-insurer-etiqua
13-Nov-2024 12:02AM	Maybank, Hartalega, Heineken Malaysia, Kelington, Tiong Nam, Fajarbaru, Paragon Globe, Atlan, Seremban Engineering, Sapura Energy, MCE and Jati Tinggi	The Edge Malaysia	https://theedgemalaysia.com/node/733739
13-Nov-2024 12:02AM	Maybank, Hartalega, Heineken Malaysia, Kelington, Tiong Nam, Fajarbaru, Paragon Globe, Atlan, Seremban Engineering, Sapura Energy, MCE and Jati Tinggi	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1424157/maybank-hartalega-heineken-malaysia-kelington-tiong-nam-fajarbaru-paragon-globe-atlan-seremban-engineering-sapura-energy-mce-and-jati-tinggi
12-Nov-2024 11:59PM	Maybank said to weigh options for insurer Etiqua including buying out Ageas' minority stake – Bloomberg	The Edge Malaysia	https://ceomorningbrief.theedgemalaysia.com/article/2024/0862/Home/5/733633
12-Nov-2024 09:27PM	EVENING 5: Maybank reportedly weighing options for Etiqua	The Edge Malaysia	https://theedgemalaysia.com/edge-tv-detail?id=node/733720

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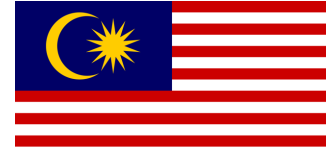
Date	Headline	Media Outlet	URL Link
12-Nov-2024 08:16PM	整体估价达177亿 传马来亚银行拟购Etiqua剩余股权	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1424049/%E6%95%B4%E4%BD%93%E4%BC%B0%E4%BB%B7%E8%BE%BE177%E4%BA%BF-%E4%BC%A0%E9%A9%AC%E6%9D%A5%E4%BA%9A%E9%93%B6%E8%A1%8C%E6%8B%9F%E8%B4%ADetiqua%E5%89%A9%E4%BD%99%E8%82%A1%E6%9D%83
12-Nov-2024 07:46PM	整体估价达177亿 传马来亚银行拟购Etiqua剩余股权 - 财经 - 焦点财经	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://www.sinchew.com.my/news/20241112/finance/6067420
12-Nov-2024 05:53PM	传向第二股东洽购其余股份 马银行考虑百分百持有Etiqua	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1423877/%E4%BC%A0%E5%90%91%E7%AC%AC%E4%BA%8C%E8%82%A1%E4%B8%9C%E6%B4%BD%E8%B4%AD%E5%85%B6%E4%BD%99%E8%82%A1%E4%BB%BD-%E9%A9%AC%E9%93%B6%E8%A1%8C%E8%80%83%E8%99%91%E7%99%BE%E5%88%86%E7%99%BE%E6%8C%81%E6%9C%89etiqua
12-Nov-2024 05:33PM	传向第二股东洽购其余股份 马银行考虑百分百持有Etiqua	Nanyang Siang Pau / 南洋商报	https://www.enanyang.my/%E8%B4%A2%E7%BB%8F%E6%96%B0%E9%97%BB/%E4%BC%A0%E5%90%91%E7%AC%AC%E4%BA%8C%E8%82%A1%E4%B8%9C%E6%B4%BD%E8%B4%AD%E5%85%B6%E4%BD%99%E8%82%A1%E4%B8%BD-%E9%A9%AC%E9%93%B6%E8%A1%8C%E8%80%83%E8%99%91%E7%99%BE%E5%88%86%E7%99%BE%E6%8C%81%E6%9C%89etiqua
12-Nov-2024 04:54PM	MQ Market Updates - 12 November 2024	I3 Investor	https://klse.i3investor.com/web/blog/detail/mqmarketupdates/2024-11-12-story-h473830978-MQ_Market_Updates_12_November_2024
12-Nov-2024 04:53PM	Maybank weighs buying out Ageas's stake in Etiqua	Free Malaysia Today	https://www.freemalaysiatoday.com/category/business/2024/11/12/maybank-weighs-buying-out-ageas-stake-in-etiqua/
12-Nov-2024 04:53PM	Maybank weighs buying out Ageas's stake in Etiqua	Lumi News	https://luminews.my/news/2678317
12-Nov-2024 04:04PM	Etiqua保险业务有“钱”景 传马银行想买断股权	China Press / 中国报	https://www.chinapress.com.my/20241112/etiqua%E4%BF%9D%E9%99%A9%E4%B8%9A%E5%8A%A1%E6%9C%89%E9%92%B1%E6%99%AF-%E4%BC%A0%E9%A9%AC%E9%93%B6%E8%A1%8C%E6%83%B3%E4%B9%B0%E6%96%AD%E8%82%A1%E6%9D%83/

November 2024, Etiqua Mentions – Malaysia



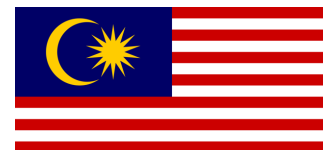
Date	Headline	Media Outlet	URL Link
12-Nov-2024 03:40PM	整体估值料达177亿 传马银行拟购Etiqua 剩余股权 - 财经 - 即时财经	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://www.sinchew.com.my/news/20241112/finance/6066281
12-Nov-2024 03:40PM	整体估值料达177亿 传马银行拟购Etiqua 剩余股权	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1423809/%E6%95%B4%E4%BD%93%E4%BC%B0%E5%80%BC%E6%96%99%E8%BE%BE177%E4%BA%BF_%E4%BC%A0%E9%A9%AC%E9%93%B6%E8%A1%8C%E6%8B%9F%E8%B4%ADEtiqua%E5%89%A9%E4%BD%99%E8%82%A1%E6%9D%83
12-Nov-2024 03:06PM	Maybank is said to weigh options for insurer Etiqa	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1423781/maybank-is-said-to-weigh-options-for-insurer-etiqua
12-Nov-2024 03:06PM	Maybank is said to weigh options for insurer Etiqa	The Star Online	https://www.thestar.com.my/business/business-news/2024/11/12/maybank-is-said-to-weigh-options-for-insurer-etiqua
12-Nov-2024 03:05PM	Maybank said to weigh options for insurer Etiqa including buying out Ageas' minority stake – Bloomberg	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1423745/maybank-said-to-weigh-options-for-insurer-etiqua-including-buying-out-ageas-minority-stake-bloomberg
12-Nov-2024 02:57PM	传马银行正权衡Etiqua选项 包括收购 Ageas少数股权	The Edge Malaysia	https://theedgemalaysia.com/node/733637
12-Nov-2024 02:57PM	传马银行正权衡Etiqua选项 包括收购 Ageas少数股权	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1423761/%E4%BC%A0%E9%A9%AC%E9%93%B6%E8%A1%8C%E6%AD%A3%E6%9D%83%E8%A1%A1Etiqa%E9%80%89%E9%A1%B9_%E5%8C%85%E6%8B%AC%E6%94%B6%E8%B4%ADAgeas%E5%B0%91%E6%95%B0%E8%82%A1%E6%9D%83
12-Nov-2024 02:38PM	Maybank said to weigh options for insurer Etiqa including buying out Ageas SA's minority stake – Bloomberg	The Edge Malaysia	https://theedgemalaysia.com/node/733633
08-Nov-2024 04:04PM	Etiqua保险业务有“钱”景 传马银行想买断股权	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1423819/Etiqua%E4%BF%9D%E9%99%A9%E4%B8%9A%E5%8A%A1%E6%9C%89_%E9%92%B1_%E6%99%AF_%E4%BC%A0%E9%A9%AC%E9%93%B6%E8%A1%8C%E6%83%B3%E4%B9%B0%E6%96%AD%E8%82%A1%E6%9D%83
13-Nov-2024 03:21AM	Maybank eyes Etiqa stake shake-up	Insurance Business ASIA	https://www.insurancebusinessmag.com/asia/news/breaking-news/maybank-eyes-etiqua-stake-shakeup-513602.aspx
12-Nov-2024 04:06PM	Sinasabing Titimbangin ng Nangungunang Bangko ng Malaysia ang mga Opsyon para sa Insurer na Etiqa	Philippines Times	https://philippines-times.com/sinasabing-titimbangin-ng-nangungunang-bangko-ng-malaysia-ang-mga-opsyon-para-sa-insurer-na-etiqua/

November 2024,
Etiqua Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
12-Nov-2024 03:05PM	Maybank said to weigh options for insurer Etiqa including buying out Ageas' minority stake – Bloomberg	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1423745/maybank-said-to-weigh-options-for-insurer-etiqua-including-buying-out-ageas-minority-stake-bloomberg
13-Nov-2024 08:01AM	Maybank weighing options for insurer Etiqa	Nestia	https://news.nestia.com/detail/Maybank-weighing-options-for-insurer-Etiqa/13047023
13-Nov-2024 08:00AM	Trading ideas: Maybank, Capital A, Sapura Energy, Paragon, Atlan, Fajarbaru, Tiong Nam, T7, Carimin, Jati Tinggi, MCE, Heineken	Nestia	https://news.nestia.com/detail/Trading-ideas%3A-Maybank%2C-Capital-A%2C-Sapura-Energy%2C-Paragon%2C-Atlan%2C-Fajarbaru%2C-Tiong-Nam%2C-T7%2C-Carimin%2C-Jati-Tinggi%2C-MCE%2C-Heineken/13046948
13-Nov-2024 03:21AM	Maybank eyes Etiqa stake shake-up	Insurance Business ASIA	https://www.insurancebusinessmag.com/asia/news/breaking-news/maybank-eyes-etiqua-stake-shakeup-513602.aspx
12-Nov-2024 07:06PM	Maybank is said to weigh options for insurer Etiqa	Nestia	https://news.nestia.com/detail/Maybank-is-said-to-weigh-options-for-insurer-Etiqa/13045914
13-Nov-2024 04:23PM	东盟最具价值品牌依然是它	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1424531/%E4%B8%9C%E7%9B%9F%E6%9C%80%E5%85%B7%E4%BB%B7%E5%80%BC%E5%93%81%E7%89%8C%E4%BE%9D%E7%84%B6%E6%98%AF%E5%AE%83
13-Nov-2024 03:55PM	东盟最具价值品牌依然是它	China Press / 中国报	https://www.chinapress.com.my/20241113/%e4%b8%9c%e7%9b%9f%e6%9c%80%e5%85%b7%e4%bb%b7%e5%80%bc%e5%93%81%e7%89%8c%e4%be%9d%e7%84%b6%e6%98%af%e5%ae%83/

**November 2024,
Etiqa Mentions – Malaysia**



Date	Headline	Media Outlet	URL Link
21-Nov-2024 04:35PM	PETRONAS Diiktiraf Jenama Paling Bernilai Di Asia Tenggara	Siakap Keli (Blog)	https://siakapkelimy.com/2024/11/21/petronas-diiktiraf-jenama-paling-bernilai-di-asia-tenggara
13-Nov-2024 08:42AM	TV1 - Sumbangan Golongan Nelayan	TV1	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202411/20241112/TV1M1700-20241112-04.mp4
12-Nov-2024 08:22PM	From Classroom to Actuarial Career	Asia Pacific University of Technology and Innovation	https://www.apu.edu.my/media/news/333
20-Nov-2024 03:40PM	Sultan Nazrin Berkenan Terima RM13.7 Juta Zakat Perniagaan Dari 10 Firma Korporat	INTRADAY.my - Media Pasaran Kewangan No. 1 di Malaysia	https://intraday.my/sultan-nazrin-berkenan-terima-rm13-7-juta-zakat-perniagaan-dari-10-firma-korporat/
19-Nov-2024 11:40PM	Sultan Nazrin berkenan terima zakat perniagaan RM13.7 juta	Berita Harian	https://www.bharian.com.my/berita/nasional/2024/11/1326167/sultan-nazrin-berkenan-terima-zakat-perniagaan-rm137-juta
19-Nov-2024 09:32PM	Sultan Nazrin Berkenan Terima Zakat Perniagaan RM13.7 Juta	BERNAMA	https://bernama.com/bm/news.php?id=2365271
19-Nov-2024 05:57PM	Sultan Perak berkenan terima zakat perniagaan RM13.7 juta	Sinar Harian	https://www.sinarharian.com.my/article/697488/edisi/perak/sultan-perak-berkenan-terima-zakat-perniagaan-rm137-juta
19-Nov-2024 04:32PM	Sultan Nazrin terima zakat perniagaan bernilai lebih RM13 juta	Kosmo! Online	https://www.kosmo.com.my/2024/11/19/sultan-nazrin-terima-zakat-perniagaan-bernilai-lebih-rm13-juta/

15 November 2024, Channel NewsAsia (CNA)

Commentary : Exorbitant vet bills can force pet owners into heartbreaking decisions



ADULTING

Ten years on, buying insurance direct with no agent is popular and cheaper. What are the risks?

Buying a policy direct from an insurer with no agent has been an option in Singapore for nearly a decade. Some experts say that an agent can play a valuable role especially when it comes to complex policies.



(Illustration: CNA/ Nurjannah Suhaimi)

Adulthood is not just one phase of life but comes in stages. Its many facets can be overwhelming, from managing finances and buying a home to achieving work-life balance and maintaining healthy relationships. In this series, CNA TODAY's journalists help readers deal with the many challenges of being an adult and learn something themselves in the process.



Loraine Lee
15 Nov 2024 09:30PM | (Updated: 18 Nov 2024 05:55PM)

With nearly three years of working experience and a stable job, my friend felt financially ready to look into buying a life insurance policy. And like any other digitally savvy person considering a big purchase, she turned to the internet for advice.

However, instead of considering which policy to buy, my 26-year-old friend found herself faced with a different dilemma.

First, she had to figure out if she should buy the policy through an insurance agent or directly from an insurer.

Buying directly from an insurer could mean savings on a cheaper premium and the convenience of making the purchase from the comfort of home. No need to meet an insurance agent for coffee – an enticing prospect for introverts like my friend.

But she discovered that there are some downsides: Such insurance policies have limited coverage and my friend would miss out on the advice of an insurance agent to better understand what she needed.

When my friend told me of her dilemma, I realised that I had not given this issue much thought. Instead, I had simply asked a family member to "decide for me and just tell me what to pay". I completed the purchasing process for the insurance through an agent.

It got me thinking: Do the cost savings make buying directly from an insurer worthwhile? I talked to some financial and insurance industry figures to get some answers.

PROS AND CONS

Since 2015, insurers here have sold "direct purchase insurance" (DPI) policies. This allows people to buy whole life and term insurance directly from insurers. Such policies also come with total and permanent disability coverage, as well as optional coverage for critical illness.

With such lower cost and convenience, insurance provider Etiqa told CNA TODAY that the firm has seen more young clients take up DPis – though it did not provide exact figures on the increase.

In 2022, The Business Times reported that DPis accounted for about 40 per cent of insurance policies sold in Singapore.

Agents tied to insurers, other agents and banking representatives accounted for most of the rest of policy sales.

Dr Sunny Leong, head of the minor in insurance fundamentals programme at the Singapore University of Social Sciences, said that one draw of buying a DPI is that people have complete control over the purchasing process.

"They can take their time to compare different products and choose what aligns best with their needs," she said. "Consumers may also feel less pressure to make a quick decision without the influence of an adviser's sales tactics or promotions."

Besides that, DPis are also cheaper because there is no insurance agent commission that is calculated as part of the premiums paid.

Mr Edwin Ooi, a senior financial advisory specialist from MoneySmart Financial, said that this could amount to roughly 20 per cent in savings – though this depends on the buyer's age, the policy terms and the insurance company involved. This figure is based on quotations that his firm has generated from several insurers.

Over at insurance firm Prudential, its chief customer officer Goh Theng Kiat told me that the firm's customers prefer buying life policies through an insurance agent despite the rise in online channels for direct purchase.

Prudential, like most life insurance companies, offers DPis.

"They (use an agent) after building trust and confidence with their agent, who help them understand the different types of insurance plans available, ensuring peace of mind for them and their loved ones," Mr Goh said.

Mr Timothy Ho, co-founder and managing editor of investing website Dollars and Sense, said that one reason for people preferring to buy through an insurance agent is that life insurance has complex terms that may not be clear to average consumers.

"An agent can help tailor these policies to individual needs, ensuring that buyers fully understand what they're getting, any potential exclusions, and how the coverage fits into their overall financial plan," he added.

Another downside to DPis is that they have limited coverage.

The maximum coverage of a whole-life DPI – which covers you for life – is S\$200,000 (US\$149,000). A term-life DPI – which covers you for a specific period of time – has a maximum coverage of S\$400,000.

Experts and insurance companies said that this regulatory limit is because of the lack of financial advice provided, for instance.

There are no limits for life insurance policies bought through insurance agents – though insurance companies will consider someone's age and salary, among other things, when setting the coverage.

Mr Ooi said that consumers could buy multiple DPis to increase their coverage, but he advised that it might be cheaper to buy a single policy through an insurance agent.

Buying multiple DPis would also mean doing so from multiple insurers, which would complicate the claim process, he added.

Mr Ooi suggested that DPis may work as "supplementary insurance" to increase your coverage without needing to adjust your existing insurance policies.

READING THE FINE PRINT

If someone ultimately decides to buy a DPI, what should they do?

Mr Ho said that as with any insurance policy, it is important to review the terms and conditions carefully. He said that some things to look out for include exclusions and understanding what the policy covers.

Ms Dawn Cher, writer at personal finance website SG Budget Babe, said: "The problem with insurance policies is that they are very complicated, because different policies and insurers cover different things. That's why you need to look carefully at the terms and conditions and decide what you need."

She added that people also need to look carefully at the premium cost and how it will increase over time so as to properly budget for it.

Beyond that, people have to understand the policies they buy and what they cover well. This is so that they do not buy too many policies or do not buy enough to cover certain needs such as critical illness, Ms Cher said.

To ensure that clients have no issue claiming from their DPI if needed, Mr Ooi said that people need to declare their health status accurately.

Should an insurance company discover that a person has an underlying condition, the company may choose to void the insurance policy. This means that the client might not have any life insurance coverage.

What about turning to artificial intelligence (AI) to get some financial advice?

Several insurers said that they have adopted AI as part of their customer service.

Prudential, for one, has an AI-powered bot that can make calls to customers to remind them about their insurance premium payments. Etiqa, too, has an AI chatbot, which can answer customer's queries "to navigate various policy servicing functions".

Experts said that although AI may help simplify things, it has not reached a stage where it could help people provide financial advice since this requires understanding a person's background.

"While AI can enhance the purchasing experience, challenges remain, such as ensuring data privacy, maintaining human oversight to adhere to legal requirements," Dr Leong said.

In response to CNA TODAY's queries, the Life Insurance Association, Singapore (LIA Singapore) said that consumers may use the CompareFirst platform to easily compare DPI products and non-DPI products.

With various pros and cons, there is no hard and fast rule on whether people should buy from an insurance agent or a DPI because it depends on each person's circumstances.

My friend, for one, ultimately decided on a DPI because the monetary savings mattered more to her.

"I'll set a reminder to re-evaluate my policies in three years. Hopefully, I get promoted on the job and can afford a better plan," she told me.

LIA Singapore said: "We strongly encourage consumers to do their due diligence before purchasing insurance, whether through an (insurance agent) or directly through an insurer for a DPI product.

"Ultimately, regardless of how consumers purchase their insurance, what matters most is they are proactive in protecting their financial and physical well-being, as well as that of their loved ones."

Editor's note: An earlier version of this article stated that whole-life DPI has a maximum coverage of S\$400,000 and term-life DPI has a maximum coverage of S\$200,000. This is incorrect. Whole-life DPI and term-life DPI have a maximum coverage of S\$200,000 and S\$400,000 respectively. We apologise for the error.



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Commentary

Commentary: Exorbitant vet bills can force pet owners into heartbreaking decisions

As vet fees spike, it will be increasingly difficult for owners to give their pets the best quality of life, says Ricky Yeo of Action for Singapore Dogs.



While there is a growing number of licenced veterinarians in Singapore, the cost of vet care has been increasing steadily each year. (Photo: iStock/RobertPetrovic)

SINGAPORE: Only those who own a pet will understand the immense joy and love animals can bring to our lives. Unfortunately, their lives are much shorter than ours, even more so if they suffer from ailments.

A Singapore couple recently made headlines for spending S\$60,000 to treat their French bulldog's chronic illnesses, which ranged from skin allergies to an enlarged prostate and a spinal disorder. Though the owners emptied their savings to pay the vet bills, the dog died at the age of four.

While there is a growing number of licenced veterinarians in Singapore, [the cost of vet care has been increasing steadily each year](#). The vet bills for the dogs at our shelter go up by 10 per cent to 20 per cent every year, and have risen even more sharply in the post-COVID era due to inflation.

Common ailments like diarrhoea and vomiting can now set dog owners back anywhere from S\$100 to S\$500, while more complex but routine procedures like sterilisation can cost from S\$400 to S\$1,000.

This trend could be attributed to how vets structure their treatment. Back in the day, when I visited my family vet about my dog's upset tummy, she prescribed anti-diarrhoea pills and instructed me to call if things aren't resolved within a week.

Fast forward to today, in the same situation, the vet might order a battery of tests, scans and more medication than necessary to cover all bases. The sense I get when interacting with dog owners is that vets these days do not want to risk making a wrong decision.

Another trend is that vet clinics may not perform urgent or complicated procedures, and will refer owners to vet hospitals that are open 24/7 and have more sophisticated equipment. This may escalate the pet's vet fees.

Another trend is that vet clinics may not perform urgent or complicated procedures, and will refer owners to vet hospitals that are open 24/7 and have more sophisticated equipment. This may escalate the pet's vet fees.

Case in point: We sent a dog with cancer to a vet hospital for emergency treatment after official hours. After 20 days of treatment, the bill came up to S\$23,300. Such eye-watering costs would be difficult for most pet owners to afford.

NAVIGATING VET TREATMENTS AND COSTS

In the current landscape of vet treatments and costs, it is best to be prepared. Looking out for warning signs and seeking preventive treatment can significantly reduce vet expenditures.

Having a foundation of high-quality nutrition and supplements from a young age will ensure your pet's immune system is strong. Be aware of genetic or breed-specific flaws and learn to observe for behavioural or biological signals that indicate all is not well. Schedule regular health checks during a pet's old age to detect any onset of organ deterioration.

However, even with your best efforts, life will always throw curveballs. What if your pet develops serious ailments like cancer, organ failure or seizures?

If life-threatening symptoms surface, seek immediate medical attention to stabilise the condition and get a diagnosis. Ask about the treatment regime and ball-park costs.

Do some research so you can make the right decision for your pet. Get a second or third opinion from other experienced medical experts.

To weigh your options, ask yourself these questions: Is this the right treatment for my pet? What are the chances that they will recover? Will I be able to sustain a prolonged treatment plan?

If treatment proceeds, track treatment progress and costs closely at each stage. Vet bills have a way of creeping in and rising exponentially. Consider pairing natural or alternative treatment protocols which can help but are less costly.

You could also explore getting pet insurance. Currently a few insurance companies such as Income, Liberty and Etiqa offer plans in Singapore, but scrutinise the exclusions, especially pre-existing and genetic disorders, as well as the ceiling of payouts.

MORE TRANSPARENCY NEEDED ON COSTS

As pets have become part of our families, most owners will do whatever it takes to give them the best quality of life. But as the cost of vet care continues to spike, it will be increasingly difficult for pet owners to manage.

More transparency is needed on the cost of treatments to help owners make the best choices. There has to be oversight of the hospitals as to their costing of procedures and equipment. Processes have to be in place to track the quality of care provided, mortality rates and customer feedback.

It is welcome news that [Singapore will set up a veterinary council](#) by 2025 to address these critical concerns.

I have had clients who weighed the cost and probable outcome of treatment for their old pets, and made the heartbreaking decision not to proceed. The issue of unaffordable vet bills can become dire for pet owners, as well as animal welfare groups who have many animals under their care.

The issue needs to be tackled before it literally becomes a life-and-death situation. We are all that our pet has, and we hold their lives in our hands.

Ricky Yeo is President of animal welfare group Action For Singapore Dogs and an AVS-accredited dog trainer.

Source: CNA/el

November 2024
Etiqua Mentions - Singapore



Date	Headline	Media Outlet	URL Link
25-Nov-2024 11:00AM	Planning to go on a family trip soon? Here are five money-saving holiday hacks	The Straits Times	https://www.straitstimes.com/life/planning-to-go-on-a-family-trip-soon-here-are-five-money-saving-holiday-hacks

24 November 2024, The Manila Times

Etiqa Commentary – Simplifying holiday shopping for Filipino everywhere



Business > Sunday Business & IT

Simplifying holiday shopping for Filipinos everywhere

LET'S TALK SOCIAL



By Noemi Lardizabal-Dado
November 24, 2024

FOR Filipinos living abroad, the holiday season brings a mix of joy and longing. It is a time to share love and generosity, yet often complicated by the miles that separate them from home. The spirit of giving shines bright, but transforming that into meaningful gestures across oceans can feel like solving a logistical puzzle. This year, innovative platforms like TinBo (Tindahan ni Bossing) and Igloo are bridging the gap, offering a seamless and secure way to spread holiday cheer across the miles.

TinBo, powered by PLDT Global Corp., has partnered with ConcepStore and Mang Kosme and serves as a comprehensive digital marketplace for overseas Filipinos. It offers many services, including buying mobile load, paying government and utility bills in the Philippines, sending vouchers, and accessing health care consultations and other digital products.

TinBo offers a Smart Virtual Number (SVN), making online transactions safer and more convenient for Filipinos abroad. The SVN simplifies essential tasks like managing e-wallets, online banking and receiving one-time passwords (OTPs) for financial services in the Philippines. With over 100,000 users across Saudi Arabia, the UAE, Hong Kong, Qatar, Japan, Canada and the United States, TinBo has become a vital lifeline, ensuring Filipinos abroad stay connected, secure and empowered, no matter where they are.

Adding insurance to your holiday purchases is a smart way to protect your gifts. First, it provides protection from accidents, especially for gadgets that are prone to mishaps like drops or spills. Igloo's Gadget Protection, available through Lazada and GInsure, and Cracked Screen Protection on Shopee ensure that devices remain in good condition by covering damage and repairs.

Second, it offers financial security for pricier gifts such as luxury bags or high-tech gadgets. With Merchandise Protection, provided in partnership with Etiqa, accidental damage and theft are covered, safeguarding these valuable investments.

Through its partnerships with ConcepStore and Mang Kosme, TinBo makes it easy to send thoughtful gifts or upgrade homes and businesses with discounts and personalized touches like gift wrapping and door-to-door delivery. This partnership provides a variety of options for both home and business needs.

ConcepStore offers a curated selection of appliances, complete with gifting services such as elegant wrapping and door-to-door delivery. Meanwhile, Mang Kosme caters to entrepreneurs with affordable, high-quality appliances designed to meet negosyo needs. Albert V. Villa-Real, president and chief executive of PLDT Global, emphasized that this collaboration reflects their commitment to making shopping more convenient and meaningful for overseas Filipinos. He noted that it also helps bring Filipino businesses closer to the global Filipino market, expanding the range of services available on TinBo.

Steven Santos, general manager of ConcepStore and Mang Kosme, expressed excitement about the partnership and their shared goal of uplifting the lives of overseas Filipinos by providing competitively priced, high-quality appliances.

While TinBo ensures the logistical side of gifting is seamless for overseas Filipinos, Igloo addresses the need to protect gifts, adding an extra layer of confidence for shoppers. Igloo, an insurtech company, is helping shoppers everywhere protect their purchases with accessible insurance options.

insurtech company, is helping shoppers everywhere protect their purchases with accessible insurance options.

Partnering with e-commerce platforms like Lazada and Shopee, Igloo offers coverage for gadgets, beauty products, and other high-value items. From accidental damage to allergic reactions to beauty products, these solutions provide peace of mind and ensure gifts are enjoyed worry-free. Igloo's plans span a wide range of products, providing comprehensive protection so your gifts remain secure and cherished without concerns.



General Insurance

Life and Health

News

Regulatory

Takaful

Philippines Insurance Commission issues first takaful licences to Pru Life and Etiqua

The IC said it also plans to expand takaful offerings to include microtakaful for wider financial inclusion.



November 2024

Etiqa Mentions - Philippines



Date	Headline	Media Outlet	URL Link
13-Nov-2024 06:18PM	Why Adding Insurance to Your Cart This Shopping Season is the Ultimate Upgrade	Manila Republic	https://www.manilarepublic.com/why-adding-insurance-to-your-cart-this-shopping-season-is-the-ultimate-upgrade/?utm_source=rss&utm_medium=rss&utm_campaign=why-adding-insurance-to-your-cart-this-shopping-season-is-the-ultimate-upgrade
13-Nov-2024 03:38PM	Why adding insurance to your cart this shopping season is the ultimate upgrade	Mindanao Times	https://mindanaotimes.com.ph/why-adding-insurance-to-your-cart-this-shopping-season-is-the-ultimate-upgrade/
24-Nov-2024 02:12AM	Why Adding Insurance to Your Cart This Shopping Season is the Ultimate Upgrade	HYPE MANIA	https://hypemaniaph.com/2024/11/24/why-adding-insurance-to-your-cart-this-shopping-season-is-the-ultimate-upgrade/
23-Nov-2024 04:08PM	Simplifying holiday shopping for Filipinos everywher	MSN Philippines	https://www.msn.com/en-ph/travel/news/simplifying-holiday-shopping-for-filipinos-everywher/ar-AA1uCKnq
20-Nov-2024 06:45PM	Why adding insurance to your cart this shopping season is the ultimate upgrade	Gadgets Magazine	https://gadgets magazine.com.ph/lifestyle/money/igloo-insurance
17-Nov-2024 03:44PM	Why adding insurance to your cart this shopping season is the ultimate upgrade	2.O Magazine	https://2ndopinion.ph/why-adding-insurance-to-your-cart-this-shopping-season-is-the-ultimate-upgrade/
17-Nov-2024 11:31AM	Insurtech Igloo offers tips for secure holiday shopping experience	Back End News	https://backendnews.net/insurtech-igloo-offers-tips-for-secure-holiday-shopping-experience/
13-Nov-2024 05:06AM	TripZilla Excellence Awards celebrates landmark 10th year with over 60 awards given out in 2024	Wazzup Pilipinas	https://www.wazzupilipinas.com/2024/11/tripzilla-excellence-awards-celebrates.html
07-Nov-2024 03:00PM	TripZilla Excellence Awards celebrates landmark 10th year with over 60 awards given out in 2024	Pinoy Bisnes Ideas	https://www.pinoybisnes.com/news-release/tripzilla-excellence-awards-celebrates-landmark-10th-year-with-over-60-awards-given-out-in-2024/
07-Nov-2024 04:33AM	TripZilla Excellence Awards celebrates landmark 10th year with over 60 awards given out in 2024	Technophile	https://technophileph.com/2024/11/07/tripzilla-excellence-awards-celebrates-landmark-10th-year-with-over-60-awards-given-out-in-2024/
07-Nov-2024 12:10AM	Philippines Insurance Commission issues first takaful licences to Pru Life and Etiqa	(Re)in Asia	https://reinasia.com/philippines-insurance-commission-issues-first-takaful-licences-to-pru-life-and-etiqua/