



Etiqua's Media Clippings of December 2025 **(1 - 31 December 2025)**



RAM Ratings affirms Maybank Ageas' AA1/Stable/P1 corporate credit ratings; subordinated bonds at AA2/Stable

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RAM Ratings has affirmed Maybank Ageas Holdings Berhad's (the Group) AA1/Stable/P1 corporate credit ratings and the AA2/Stable rating of its RM3 billion Subordinated Bonds Programme (2021/-). The rating affirmation reflects the Group's strong insurance and takaful franchise in Malaysia which operates the Etiqa brand, its diversified earnings and risk profile, and sound capitalisation.

Maybank Ageas is the domestic market leader in the non-life industry with a 17% share of aggregate gross premiums and contributions in 1H 2025. In the life and family takaful segment, it ranks among the top bancassurance players, though less prominent than some larger locally-incorporated foreign life insurers.

As a member of the Malayan Banking Berhad (Maybank) group, Maybank Ageas reaps significant benefits from the Maybank's extensive network and customer base, which has contributed about a third of aggregate life/family new business (NB) and non-life premiums and contributions over the last five years. However, this also exposes the Group to Maybank's loan growth strategies and broader credit demand trends.

The Group operates across life, non-life, family takaful and general takaful segments, supporting a diversified earnings and risk profile. Its pre-tax return on assets averaged a healthy 2.4% in the last three years (1H FY Dec 2025: 2.3%; FY Dec 2024: 2.4%). In 1H fiscal 2025, pre-tax profit rose 10.2% y-o-y to RM589.1 mil, driven by topline growth and reserve releases though these gains were partly offset by mark-to-market and realised losses in its equity portfolio.

Business growth in 1H 2025 was driven mainly by its Singapore life insurance segment (+50% y-o-y). Non-life premiums/contributions in Malaysia and Singapore grew modestly by 2%, while NB for domestic life and family takaful contracted 24%, reflecting tighter mortgage originations at Maybank, revised sales incentives, and weaker demand for savings/investment-linked products amid policy uncertainties in the US. Maybank Ageas remains focused on expanding regular-premium life and family takaful business, and improving non-life profitability.

The Group and its subsidiaries maintained healthy capital positions with capital adequacy ratios comfortably above their respective individual target capital levels. All subsidiaries are sufficiently capitalised, and well positioned to support future growth and withstand stipulated stress scenarios. Preliminary assessments of Bank Negara Malaysia's revised risk-based capital framework (RBC2; currently an exposure draft) indicate potential impact on capital levels, although industry engagement is ongoing and implementation has been deferred to 2028. The Group's financial leverage ratio was a healthy 9% as at end-June 2025, with no plans to take on further debt in the near term.



MALAYSIA MADANI

BERITA RTM



KANTA 744 | ALOR SETAR, KEDAH

200 MURID TERIMA PAKAIAN, KELENGKAPAN SEKOLAH

19:51:37 | 13.12.2025 | MUM PENGURANGAN RAWATAN KANSER • SIASATAN TERHADAP TUDUHAN SAI

MALAYSIA MADANI

BERITA RTM



KANTA 744 | ALOR SETAR, KEDAH

200 MURID TERIMA PAKAIAN, KELENGKAPAN SEKOLAH

19:51:25 | 13.12.2025 | H RUNTUH DI PULAU SUMATERA SEJAK DUA MINGGU LEPAS • RAJA CHARLES U



GENERAL NEWS

Etiqa Family Takaful Aids SMK Sijangkang Jaya Students With RM135,000 After Storm, Floods

10/12/2025 03:50 PM



KUALA LANGAT, Dec 10 (Bernama) -- Etiqa Family Takaful Berhad (ETFB) has channelled RM135,500 to assist 400 students from the B40 and asnaf (tithe recipients) groups at Sekolah Menengah Kebangsaan Sijangkang Jaya (SMKSJ) here who were affected by the recent storm and flood incidents.

The contribution, given through the Back To School 2025 programme and implemented in collaboration with Hawariyyun Welfare Organisation, aims to provide school supplies, including uniforms, shoes and writing materials.

Etiqa Family Takaful Berhad chief executive officer Zafri Ab Halim said they hope the effort would provide the students with the necessary confidence, comfort and support to return to their learning sessions.

He said that through this initiative, ETFB not only provides material assistance but also acts as a catalyst for the students to return to school with renewed vigour.

"Education is the foundation for a better future. When they attend in neat attire and with high confidence, they will be more focused during their learning sessions.

"Education is also one of the most important social investments, and ETFB is proud to be part of this noble effort," he said during the Back To School 2025 Programme at SMK Sijangkang Jaya today.

Also present were Hawariyyun Welfare Organisation chairman Al Ikhwan Rahmatullah and SMK Sijangkang Jaya principal Mohd Rodzi Abd Rahman.

Meanwhile, Al Ikhwan said the assistance provided today is not merely limited to clothing or school supplies, but is also aimed at restoring the students' determination and confidence to continue studying in a comfortable and motivated environment.

He said that collaborations with non-governmental organisations (NGOs), schools and corporate companies would enable them to better mobilise welfare efforts in the future.

"We are grateful to collaborate with ETFB in making the Back To School 2025 programme a success, especially in helping students affected by the recent storm and flood incidents.

"For us at Hawariyyun, this initiative is not just about providing school uniforms or equipment, but more towards reviving the spirit, confidence and dignity of these children to return to study in a comfortable and motivated environment," he added.

-- BERNAMA

3 December 2025, Sinar Harian Etika distributes 85 Smartboards, empowering digital education for Penang's children



SUARA RAKYAT
Sinar
Harian

85 Smartboard diagih untuk perkasa pendidikan digital anak-anak Pulau Pinang



MOHD ISKANDAR OTHMAN [Follow](#)

03 Disember 2025 11:55am
Masa membaca: 3 minit



Mohamad (tengah) bergambar bersama wakil penerima smartboard yang disumbangkan melalui Wakalah Zakat Etika Takaful Berhad dengan kerjasama Yayasan Sahabat Bina Negara bagi memperkasa ekosistem pendidikan digital.

PERMATANG PAUH - Sebanyak 85 unit smartboard bernilai RM748,000 diagihkan kepada sekolah-sekolah di Pulau Pinang melalui Wakalah Zakat Etika Takaful Berhad dengan kerjasama Yayasan Sahabat Bina Negara bagi memperkasa ekosistem pendidikan digital.

Timbalan Ketua Menteri I, Dr Mohamad Abdul Hamid berkata, inisiatif tersebut selaras dengan Teras Pembangunan Pendidikan Agenda Pembangunan Agama Islam Pulau Pinang 2030 (APAII2030) dan Visi Penang 2030 bagi memastikan pendidikan digital diperluas secara tersusun dan berstrategi.

Menurutnya, kecekapan penguasaan zakat perlu dilaksanakan secara profesional dan beramanah agar manfaatnya memberi impak jangka panjang kepada asnaf termasuk melalui pendekatan agihan zakat produktif.



Mohamad ketika berucap pada Majlis Serahan Sumbangan Smartboard di Dewan Perda Space and Sport Area, di sini pada Selasa.

"Tatakelola penguasaan zakat, kecekapan agihan zakat termasuklah mesti diurus secara profesional, berlandaskan amanah dan disalurkan melalui agihan yang memberi impak jangka panjang kepada asnaf.

"Justeru, pendekatan agihan zakat secara produktif semakin diberi penekanan iaitu bagaimana bantuan zakat hari ini menjadi nilai tambah kepada asnaf melalui kemahiran, kebolehpayaan dan daya saing asnaf agar mereka mampu berdiri atas kaki sendiri," katanya.

Beliau berkata demikian ketika berucap pada Majlis Serahan Sumbangan Smartboard di Dewan Perda Space and Sport Arena, di sini pada Selasa.

Hadir sama, Pengarah Jabatan Hal Ehwal Agama Islam Pulau Pinang (JHEAIPP), Datuk Marzuki Hassan; Timbalan Pengarah Sektor Penguasaan Sekolah Jabatan Pendidikan Negeri Pulau Pinang, Yusoff Shaari; Pegawai Khas Perdana Menteri di Pulau Pinang, Zainal Abidin Saad; Ketua Pegawai Eksekutif Etika Family Takaful Berhad, Zafri Ab Halim dan Ketua Pegawai Eksekutif Yayasan Sahabat Bina Negara, Azman Mat Isa,

Artikel Berkaitan:

- **Pulau Pinang hak milik asal Kedah, bukan entiti berdaulat sendiri - Profesor Sejarah Sosial**
- **Pajak Pulau Pinang: Tuntutan bayaran boleh melebihi RM100 juta setahun - Tun M**
- **Tiada kemelajipan Pulau Pinang bayar sewa, pampasan kepada Kedah**

Dalam pada itu, Mohamad yang juga Yang Dipertua Majlis Agama Islam Negeri Pulau Pinang (MAINPP) berkata, agihan zakat tidak terhad dalam bentuk wang tunai semata-mata.

Katanya, di Pulau Pinang, pihaknya memperluas bentuk bantuan dengan menyediakan latihan kemahiran dan inisiatif keusahawanan kepada asnaf agar dapat mengubah kehidupan mereka dengan matlamat jangka masa panjang mereka kembali membayar zakat di negeri ini.

"Selain asnaf fakir miskin, terdapat lapan kategori asnaf termasuk asnaf fisabilillah, satu kategori luas yang merangkumi pendidikan, kebajikan dan pembangunan modal insan.

"Antara usaha signifikan yang telah kita laksanakan di bawah kategori ini pada tahun ini ialah peningkatan bantuan pendidikan tinggi, bantuan 2500 cermin mata kepada pelajar sekolah dan pengagihan 8,740 unit tablet kepada 263 sekolah di Pulau Pinang dengan peruntukan RM6.5 juta," katanya lagi.

Sementara itu, Mohamad berkata, agihan smartboard melalui wakalah zakat ini merupakan lembaran baharu agihan zakat secara produktif di Pulau Pinang sebagai keperluan utama dalam pembelajaran digital masa kini.

Jelasnya, MAINPP akan terus bergerak mendekati pelbagai segmen masyarakat, termasuk rakan korporat, bagi meningkatkan kesedaran tentang tanggungjawab menunaikan zakat di negeri ini.

"85 unit smartboard ini melibatkan nilai keseluruhan RM748,000, dengan sumbangan RM607,200 disalurkan kepada 60 buah sekolah kebangsaan (SK), sekolah menengah kebangsaan (SMK) dan sekolah agama bantuan kerajaan (SABK) melalui Jabatan Pendidikan Negeri, manakala RM140,800 diperuntukkan kepada 13 sekolah KAFA di bawah JHEAIPP.

"Dengan pelbagai program agihan berimpak tinggi yang telah kita laksanakan, saya berharap sasaran kutipan Zakat MAINPP sebanyak RM200 juta dapat dicapai pada tahun ini," katanya lagi.



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INHERITANCE: NO LONGER A TABOO SUBJECT



IS WEALTH TRANSFER IMPORTANT FOR FUTURE GENERATIONS?



IS IT IMPORTANT TO DISCUSS INHERITANCE OPENLY?



The survey found that primarily younger adults are actively encouraging their parents and elders to speak candidly about legacy planning. This signals a cultural shift in both societies, where open dialogue is now seen as essential to preventing future conflicts and uncertainties.

EXPECTED VALUE OF INHERITANCE



“What we’re seeing in both Singapore and Malaysia is a shared desire among families to not only pass on wealth, but to pass on stability, values and security. The study reminds us that legacy is not just about the size of the inheritance. It is also about the thought and planning behind it. Especially, since Etiqa’s Gen Z Financial Health Survey 2024 already uncovered that younger Singaporeans and Malaysians are reshaping how they save and invest. It’s no surprise that they are now influencing how legacy is discussed and planned. We are truly seeing a generational shift in financial planning across the region.”

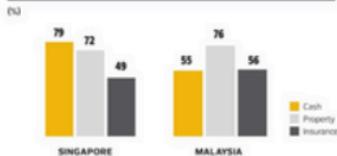


Kamaludin Ahmad,
 Group CEO of Etiqa Insurance & Takaful

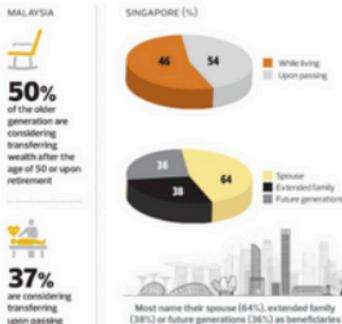
There has been a long-standing stigma among Asian households that inheritance should never be brought up among the living. Talking about inheritance with an elder of the family is akin to hoping for his or her death to profit from it. However, this seems to be changing.

According to a study conducted by Etiqa together with global research agency Kantar, inheritance conversations today are increasingly viewed not as taboo, but as expressions of love, responsibility and long-term planning. The survey, titled Wealth Transfer Survey 2025, captures insights from residents aged 18 to 40 across Singapore and Malaysia, and offers a perspective on how families are reshaping legacy planning in today’s changing landscape. The survey covered 500 people in Malaysia and 1,000 people in Singapore in June 2025, spanning four generations: Gen Z, Millennials, Gen X and Seniors. Here are the findings from the survey.

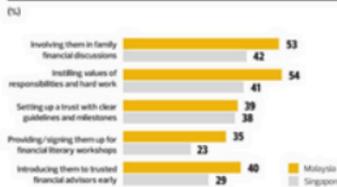
PREFERRED WEALTH TRANSFER INSTRUMENT IN SINGAPORE AND MALAYSIA



TIMING OF WEALTH TRANSFER



HOW ARE FAMILIES IN BOTH COUNTRIES TAKING STEPS TO PREPARE THE NEXT GENERATION FOR RESPONSIBLE LEGACY STEWARDSHIP?





Date	Headline	Media Outlet	URL Link
25/12/2025	The Star - Singapore customers can get insurance at banks and more	Etiqua Malaysia Print News	https://ops.allasianews.com/8443/imageRepo/AAN_Library/P rint/202512/20251225/news-1356662-20251225-2325-1766619758917.pdf
25/12/2025	Singapore customers can get insurance at banks and more	The Star Online	https://www.thestar.com.my/business/business-news/2025/12/25/singapore-customers-can-get-insurance-at-banks-and-more
24/12/2025	Firma, bank perluas penganjuran insurans di S'pura	Berita Harian.Sg	https://www.beritaharian.sg/ekonomi-kerja/firma-bank-perluas-penganjuran-insurans-di-spura
24/12/2025	Customers can get insured at banks and more as insurers in S'pore expand distribution channels	The Straits Times	https://www.straitstimes.com/business/customers-can-get-insured-at-banks-and-more-as-insurers-in-spore-expand-their-distribution-channels
02/12/2025	Harian Metro - Syarikat insurans, takaful perjas langkah perlu diambil	Etiqua Malaysia Print News	https://ops.allasianews.com/8443/imageRepo/AAN_Library/P rint/202512/20251202/news-1340262-20251202-2325-1764837938938.pdf
21/12/2025	车子平常很少开？用Etiqua汽车保险可索回高达30%的保费	Newswav	https://newswav.com/article/%E8%80%A6%E5%AD%90%E5%B9%B3%E5%B8%B8%E5%B7%B8%E5%B0%91%E5%8C%80%E7%94%A8etiqua%E6%B1%B7%E8%BD%A6%E4%B9%D1%E9%99%AD%E5%B7%B8%E4%B2%E5%B9%9E%E9%AD%B7%E8%8E%8D%E5%B3%B8%E4%B8%80%E5%B4%B9-A2512_CA2N2z
16/12/2025	Kenapa Travel Insurance Tetap Penting Walaupun Pampasan Tidak Maksimum	RUBY.MY	https://www.ruby.my/2025/12/kenapa-travel-insurance-tetap-penting.html
08/12/2025	Here's why more Malaysians are upgrading their travel protection in 2025 (Hint: it isn't fear)	Malaysia Food and Travel	https://malaysiafoodandtravel.com/etiqua-tripcare-360-benefits-coverage-travel-insurance-malaysia/
31/12/2025	Beacon of knowledge for actuarial science	theSun	https://thesun.my/education/beacon-of-knowledge-for-actuarial-science
28/12/2025	Experts issue warning about hidden hazard lurking in world's oceans: 'One of the main sources'	Yahoo! Malaysia News	https://malaysia.news.yahoo.com/experts-issue-warning-hidden-hazard-053000859.html

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Etiqa Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
24/12/2025	RAM Ratings affirms Maybank Ageas' AA1/Stable/P1 corporate credit ratings; subordinated bonds at AA2/Stable	Ram Holdings	https://www.ram.com.my/pressrelease/?prviewid=7177
24/12/2025	Sin Chew Daily - 相关ETS路线单轨运作Related ETS routes monorail operation	Etiqa Malaysia Print News	https://ops.allasianews.com/8443/imageRepo/AAN_Library/Print/202512/20251224/news-1358271-20251224-2025-1766534542854.pdf
23/12/2025	ETS resumes on Sungkai-Slim River route via single track after tree disruption	New Straits Times	https://www.nst.com.my/news/regional/2025/12/1343295/ets-resumes-sungkai%E2%98%93slim-river-route-single-track-after-tree
23/12/2025	Pokok tumbang: ETS laluan Sungkai-Slim River kembali beroperasi guna satu landasan - KTMB	Astro AWANI - Buletin Awani	https://www.astroawani.com/berita-malaysia/pokok-tumbang-ets-laluan-sungkai-slim-river-kembali-beroperasi-guna-satu-landasan-ktmb-552809
23/12/2025	Perkhidmatan ETS Sungkai-Slim River beroperasi semula	theSun	https://thesun.my/berita/tempatan/perkhidmatan-ets-sungkai-slim-river-beroperasi- semula
23/12/2025	Pokok tumbang: ETS laluan Sungkai-Slim River kembali beroperasi guna satu landasan	Harian Metro	https://www.hmetro.com.my/mutakhir/2025/12/1303392/pokok-tumbang-ets-laluan-sungkai-slim-river-kembali-beroperasi-guna-satu
23/12/2025	ETS单轨运行致班次有延误 铁道局致力维修供电系统	See Hua Daily News / 诗华日报	https://news.seehua.com/post/1421796
23/12/2025	Sungkai-Slim River ETS service restored using single track	The Star Online	https://www.thestar.com.my/news/nation/2025/12/23/sungkai-slim-river-ets-service-restored-using-single-track
23/12/2025	Fallen Tree: KTMB Restores ETS Operations On Sungkai-Slim River Route Using Single Track	BERNAMA	https://www.bernama.com/en/general/news.php?id=2505616
23/12/2025	Pokok Tumbang: ETS Laluan Sungkai-Slim River Kembali Beroperasi Guna Satu Landasan - KTMB	Malaysian National News Agency	https://www.bernama.com/bm/news.php?id=2505617

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Date	Headline	Media Outlet	URL Link
23/12/2025	POKOK TUMBANG: ETS LALUAN SUNGKAI-SLIM RIVER KEMBALI BEROPERASI GUNA SATU LANDASAN - KTMB	Malaysian National News Agency	https://www.bernama.com/radio/news.php?id=2505617
23/12/2025	சங்காயம் - சிலிம் ரிவர் வழித்தடத்தில் மரம் விழுந்ததால் தடைபட்ட TS ரயில் சேவைகளை மீண்டும் தொடங்கியது	Vanakkam Malaysia	https://vanakkammalaysia.com.my/%e0%ae%9a%e0%af%81%e0%ae%99%e0%af%8d%e0%ae%95%e0%ae%be%e0%ae%a%e0%af%8d-%e0%ae%9a%e0%ae%bf%e0%ae%b2%e0%ae%8d%e0%ae%ae%e0%af%8d-%e0%ae%80%e0%ae%b5%e0%ae%b0%e0%af%8d-%e0%ae%b5%e0%ae%b4/
23/12/2025	树倒影响ETS供电 抢修后已逐步恢复运作	八度空间华语新闻	https://www.8tvnews.my/localnews/shudaoyingxiangetsdian-qing-qiangxiuhouyuhuifuqunzuo/
23/12/2025	树倒影响ETS供电 抢修后已逐步恢复运作	Lumi News	https://luminews.my/zh/news/3863344
23/12/2025	ETS单轨运行致班次有延误 铁道局致力维修供电系统	Oriental Daily News / 东方日报	https://www.orientaldaily.com.my/news/perak/2025/12/23/785436
23/12/2025	Perkhidmatan ETS kembali beroperasi guna satu landasan	Newswav	https://newswav.com/article/perkhidmatan-ets-kembali-beroperasi-guna-satu-landasan-A251Z-BB8HLE
23/12/2025	ETS services resume on single track after fallen tree disrupts Sungai-Slim River route	Yahoo! Malaysia News	https://malaysia.news.yahoo.com/ets-services-resume-single-track-064619055.html
23/12/2025	ETS services resume on single track after fallen tree disrupts Sungai-Slim River route	Malay Mail	https://www.malaymail.com/news/malaysia/2025/12/23/ets-services-resume-on-single-track-after-fallen-tree-disrupts-sungai-slim-river-route/202959
23/12/2025	ETS services resume on single track after fallen tree disrupts Sungai-Slim River route	Newswav	https://newswav.com/article/ets-services-resume-on-single-track-after-fallen-tree-disrupts-sungai-slim-A251Z-BxRAUA
23/12/2025	Perkhidmatan ETS Sungai-Slim River kembali beroperasi guna satu landasan	BULETIN	https://www.buletintv3.my/nasional/perkhidmatan-ets-sungai-slim-river-kembali-beroperasi-guna-satu-landasan/

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Etiqa Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
23/12/2025	Pokok tumbang, perkhidmatan ETS kembali beroperasi guna satu landasan	Harian Metro	https://www.hmetro.com.my/mutakhir/2025/12/1303288/pokok-tumbang-perkhidmatan-ets-kembali-beroperasi-guna-satu-landasan
23/12/2025	Perkhidmatan ETS kembali operasi guna satu landasan di laluan Sungai-Slim River	DagangNews	https://www.dagangnews.com/article/terkini/perkhidmatan-ets-kembali-operasi-guna-satu-landasan-di-laluan-sungai-slim-river-62894
23/12/2025	Perkhidmatan ETS kembali operasi guna satu landasan di laluan Sungai-Slim River	Newswav	https://newswav.com/article/perkhidmatan-ets-kembali-operasi-guna-satu-landasan-di-laluan-sungai-slim-a2512_z0Va8k
21/12/2025	Nanyang Siang Pau - 普险业赔本扩张: 10业者掌控逾80%市场 General insurance industry's losses expand; 10 operators control more than 80% of the market	Etiqa Malaysia Print News	https://ops.alliannews.com:8443/imageRepo/AAN_Library/Print/202512/20251221/news-1354328-z0251221-z325-1766273540017.pdf
20/12/2025	【独家】保费创新高-利润连三跌 普险业赔本扩张	News KLSE Screener	https://www.klsecreeper.com/v2/news/view/1640667/%E7%BB%AC%E5%AE%BB-%E7%BB%93%E8%B4%B9%E5%B8%9B%E6%96%B0%E9%AB%9B-%E7%BB%A9%E6%B6%A6%E8%BF%9E%E4%B8%89%E8%B7%8C-%E5%99%AE%E9%99%AE%E4%B8%9A%E8%B5%94%E6%9C%A1%E6%B9%A9%E5%B6%A0
17/12/2025	Malaysian motor insurance landscape 2026: a comprehensive analysis of myths, market dynamics, and digital transformation	Motorist.my	https://www.motorist.my/article/5344/malaysian-motor-insurance-landscape-2026-a-comprehensive-analysis-of-myths-market-dynamics-and-digital-transformation
15/12/2025	Maybank Rewards New MAE Wallet Sign-Ups With RM30	Newswav	https://newswav.com/article/maybank-rewards-new-mae-wallet-sign-ups-with-rm30-A2512_PkPDC
15/12/2025	Maybank Rewards New MAE Wallet Sign-Ups With RM30	RinggitPlus	https://ringgitplus.com/en/blog/personal-finance-news/maybank-rewards-new-mae-wallet-sign-ups-with-rm30.htm
14/12/2025	TV1 - 200 Murid Terima Pakaian, Kelengkapan Sekolah	TV1	https://ops.alliannews.com:8443/imageRepo/AAN_Library/Broadcast/202512/20251217/TV1M1944-20251213-03.mp4
04/12/2025	'Saya cuma nak kasut bola' - Murid Tahun Lima harap dapat kembali berlari	Sinar Harian	https://www.sinarharian.com.my/article/759210/edisi/utara/saya-cuma-nak-kasut-bola---murid-tahun-lima-harap-dapat-kembali-berlari

December 2025 Etiqa Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
14/12/2025	From purchase price to running costs: Calculating the true cost of Malaysia's cheapest EVs	MSN Malaysia	https://www.msn.com/en-my/money/personalfinance/from-purchase-price-to-running-costs-calculating-the-true-cost-of-malaysia-s-cheapest-evs/ar-AA1S1f1b
14/12/2025	From Purchase Price To Running Costs: Calculating The True Cost Of Malaysia's Cheapest Evs	iMoney.my	https://www.imoney.my/articles/electric-vehicles-malaysia-cheapest-ev-true-cost-2025
10/12/2025	Etiqa Family Takaful Salur RM135,500, Bantu 400 Pelajar SMK Sijangkang Jaya Terkesan Ribut, Banjir	Malaysian National News Agency	https://www.bernama.com/bm/news.php?id=2500923
10/12/2025	Etiqa Family Takaful Aids SMK Sijangkang Jaya Students With RM135,000 After Storm, Floods	BERNAMA	https://www.bernama.com/en/general/news.php?id=2501887
12/12/2025	Akses pendidikan Islam terus diperkuhkuh selaras APAI2030	buletin Mutiara / 珍珠快訊	https://www.buletinmutiara.com/akses-pendidikan-islam-terus-diperkuhkuh-selaras-apa2030/
12/12/2025	Pulau Pinang komited martabatkan Pendidikan Islam	Sinar Harian	https://www.sinarharian.com.my/article/760316/edisi/utara/pulau-pinang-komited-martabatkan-pendidikan-islam
03/12/2025	85 Smartboard diagih untuk perkasa pendidikan digital anak-anak Pulau Pinang	Sinar Harian	https://www.sinarharian.com.my/article/759113/edisi/utara/85-smartboard-diagih-untuk-perkasa-pendidikan-digital-anak-anak-pulau-pinang
03/12/2025	85 Smartboard diagih untuk perkasa pendidikan digital anak-anak Pulau Pinang	seeNI	https://seeni.my/article/85-smartboard-diagih-untuk-perkasa-pendidikan-digital-anak-anak-pulau-pinang-sinarharian-759113
03/12/2025	85 Smartboard diagih untuk perkasa pendidikan digital anak-anak Pulau Pinang	Newswav	https://newswav.com/article/85-smartboard-diagih-untuk-perkasa-pendidikan-digital-anak-anak-pulau-pinang-A2512_ZfXf9v
03/12/2025	85 Smartboard diagih untuk perkasa pendidikan digital anak-anak Pulau Pinang	Lumi News	https://luminews.my/news/3804853

December 2025

Etiqa Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
01/12/2025	Pulau Pinang perhebat penguatkuasaan bendung aktiviti songsang	Astro AWANI - Buletin Awani	https://www.astroawani.com/berita-malaysia/pulau-pinang-perhebat-penguatkuasaan-bendung-aktiviti-songsang-549970
01/12/2025	Penang Steps Up Enforcement To Curb Illicit Activities	BERNAMA	https://www.bernama.com/en/general/news.php?id=2497614
01/12/2025	Operasi penguatkuasaan banteras jenayah syariah diperhebat	Radio Television Malaysia (RTM)	https://berita.rtm.gov.my/jenayah/senarai-berita-jenayah/senarai-artikel/operasi-penguatkuasaan-banteras-jenayah-syariah-diperhebat
01/12/2025	73 Institusi Pendidikan Di Pulau Pinang Terima Papan Pintar Melalui Wakalah Zakat MAINPP	Malaysian National News Agency	https://bernama.com/bm/news.php?id=2497555
01/12/2025	73 INSTITUSI PENDIDIKAN DI PULAU PINANG TERIMA PAPAN PINTAR MELALUI WAKALAH ZAKAT MAINPP	Malaysian National News Agency	https://www.bernama.com/radio/news.php?id=2497555
01/12/2025	Pulau Pinang perhebat penguatkuasaan bendung aktiviti songsang	TVS	https://www.tvsarawak.my/2025/12/01/pulau-pinang-perhebat-penguatkuasaan-bendung-aktiviti-songsang/
01/12/2025	Perkuh akses pendidikan digital, 73 buah sekolah terima smart board	buletin Mutiara / 珍珠快讯	https://www.buletinmutiara.com/perkuh-akses-pendidikan-digital-73-buah-sekolah-terima-smart-board/
01/12/2025	Pulau Pinang Perhebat Penguatkuasaan Bendung Aktiviti Songsang	Malaysian National News Agency	https://www.bernama.com/bm/am/news.php?id=2497463
01/12/2025	Pulau Pinang perhebat penguatkuasaan bendung aktiviti songsang	Harian Metro	https://www.hmetro.com.my/mutakhir/2025/12/1294684/pulau-pinang-perhebat-penguatkuasaan-bendung-aktiviti-songsang?source=widget
02/12/2025	The Edge - Inheritance: No longer a taboo subject	Etiqa Malaysia Print News	https://ops.alliannews.com:8443/imageRepo/AAN_Library/Pint/202511720251154/news-1340327-20251154-2325-1764658938880.pdf
04/12/2025	Stop overpaying: unlock the best car insurance deals in Malaysia with Motorist	Motorist.my	https://www.motorist.my/article/5308/stop-overpaying-unlock-the-best-car-insurance-deals-in-malaysia-with-motorist



The Star

Singapore customers can get insurance at banks and more



Bank representatives accounted for 35.2 per cent of new business premiums from January to September 2025, report showed. — The Straits Times

SINGAPORE: Banks are one of the biggest distribution channels for insurers, under a tie-up known as bancassurance, where insurance products are sold to the bank's customers.

Customers benefit as they gain access to a complete suite of services, from wealth management to insurance advice.

Ishan Sarkar, head of wealth and premier services at HSBC Singapore, said that by incorporating insurance protection into a broader wealth strategy, clients are building their wealth while safeguarding it at the same time.

But even as bancassurance remains core, insurers are also exploring other touchpoints to reach more customers.

The latest report from the Life Insurance Association showed that bank representatives accounted for 35.2% of new business premiums from January to September 2025, ahead of financial adviser representatives who accounted for 34.1%, and tied representatives at 27.3%.

Tied representatives are contracted to a particular insurance company or financial institution and are able to offer products only from that provider.

Kamaludin Ahmad, group chief executive officer of Etiqa, said banks are an important distribution channel for Etiqa, as the insurer is still relatively new to Singapore.

With Maybank, Etiqa has a ready customer base. Maybank owns 69% of Etiqa, with the remaining 31% held by Belgian insurer Ageas.

"We can get in and start distributing pretty quickly," Kamaludin said.

Kamaludin added that Etiqa is able to draw on information about Maybank's customers to personalise its insurance offerings to their needs.

In a similar vein, HSBC customers get insurance solutions that are tailored to their needs from HSBC Life, the bank's wholly owned subsidiary.

Hargreet Bindra, chief executive officer of HSBC Life Singapore, said the bank representatives know their clients and understand their financial situation and aspirations. They are thus able to recommend insurance solutions that align with the clients' financial goals.

"The close relationship has also opened the doors for HSBC Life to the private banking space, where it serves high-net-worth and ultra-high-net-worth customers," Bindra added.

This integration of insurance with financial planning and wealth management underscores its role in holistic wealth management.

Sarkar said that even the most well-structured portfolio will be hit by unforeseen events if the right protection is not in place.

Insurance enables clients to reduce their exposure to such uncertainties, while ensuring that their financial goals, family, lifestyle and legacy are protected.

A spokesperson for DBS Bank said that protection is the foundation of any sound financial plan. DBS has strategic partnerships with Manulife in life insurance and Chubb in general insurance. — The Straits Times/ANN



Insurers tie up with banks, others to expand distribution channels

Customers benefit from bancassurance as they can access a complete suite of services

Cher Kheng Yuh
 Senior Business Correspondent

Banks are one of the biggest distribution channels for insurers, under a fit-up known as bancassurance, where insurance products are sold to the bank's customers.

Customers benefit as they gain access to a complete suite of services, from wealth management to insurance advice.

Mr Johan Sarkar, head of wealth and premier services at HSBC Singapore, said that by incorporating insurance protection into a broader wealth strategy, clients are building their wealth while safeguarding it at the same time.

That view is shared by other insurers as well. Customers are also exploring other low-points to reach their customers.

The latest report from the Life Insurance Association (LIA) showed that bank representatives accounted for 35.2 per cent of new business premiums from January to September 2025, ahead of financial adviser (FA) representatives who accounted for 34.1 per cent, and tied representatives at 27.3 per cent. Tied representatives are restricted to a particular insurance company or financial institution and are also to offer products only from that provider.

Mr Kamaludin Ahmad, group chief executive officer of Etiqa, said banks are an important distribution channel for Etiqa, as the insurer's client steadily new to Singapore.

With Maybank, Etiqa has a ready customer base.

"We can get in and start doing things pretty quickly," Mr Kamaludin

said.
 Maybank owns 50 per cent of Etiqa, with the remaining 50 per cent held by foreign insurer Agria. Mr Kamaludin added that Etiqa is able to draw on information about Maybank's customers to personalise its insurance offerings to their needs.

"It's a stronger link," he said, "because our insurance solutions that are tailored to their needs from HSBC Life, the bank's wholly owned subsidiary."

Mr Harpreet Bhatia, CEO of HSBC Life Singapore, said the bank representatives know their clients and understand their financial situations and aspirations.

They are also able to recommend insurance solutions that align with the client's financial goals, which can range from planning for children's education and retirement, to planning for health care needs and leaving behind a legacy.

The close relationship has also opened the doors for HSBC Life to the private banking space, where it serves high net worth and ultra high net worth customers, Mr Bhatia added.

This integration of insurance with financial planning and wealth management underscores its role in holistic wealth management.

Mr Sarkar said that even the most well structured portfolio will be hit by unforeseen events if the right protection is not in place.

Insurance enables clients to reduce their exposure to such uncertainties, while ensuring that their financial goals, family lifestyle and legacy are protected.

A spokesperson for DBS Bank said that protection is the foundation of any sound financial plan.



The latest report from the Life Insurance Association showed that bank representatives accounted for 35.2 per cent of new business premiums from January to September 2025, ahead of financial adviser representatives. SINGAPORE: CHER KHENG YUH

DBS has strategic partnerships with Manulife in life insurance and Credit in general insurance.

The spokesperson added that adequate insurance coverage safeguards one's assets and loved ones from unforeseen financial shocks such as illness, accidents or loss of income.

Insurance can also be used to preserve wealth and generate steady income in retirement, or for long-term planning for the next generation, the spokesperson noted.

Reflecting the importance of insurance in a client's wealth management strategy, OCBC Bank

recently took full control of Great Eastern in 2024 and 2025, following earlier attempts in 2014 and 2016.

Great Eastern offers life and general insurance policies, enabling OCBC to deliver a full suite of investment, insurance and estate planning solutions to its customer.

The takeover offer did not go through, but OCBC continues to view Great Eastern as pivotal to its

plans to be a leading wealth management player in the region.

Beyond the existing bancassurance partnerships, Mr Sarkar said he expects to see more banks in the region

to take full control of Great Eastern in 2024 and 2025, following earlier attempts in 2014 and 2016.

Mr Kamaludin said Etiqa partners with Singtel to offer internet-linked life insurance. This business segment is growing steadily and generated at least \$10 million a year, he said, adding that he expects this partnership to be one of his biggest earning contributors in the future.

relationship with postal service provider Singpost. But for life, health and investment-linked insurance.

Online remains a preferred channel, contributing less than 5 per cent of new business premiums from 2020 to the present.

In the third quarter ended September 2025, the online direct channel accounted for 1.4 per cent of new business premiums, LIA said.

Etiqa uses the online channel for its Tag brand of policies. Mr Kamaludin said these are the most standard kind of insurance policies that customers can research about and buy on their own.

However, the bank's digital wealth platform has digital tools that allow customers to do their own financial planning and investments.

The DBS spokesperson said customers have the option of making their decisions digitally or speaking to someone in situations where they want tailored advice.

Most customers typically use both approaches. They either do their research online first and then consult their adviser, or they hear from their adviser and then find the right option online.

Mr Kamaludin said that for life, about 60 per cent of life insurance sales are done through the banks, and the rest through independent financial advisers, with minimal online sales. Life insurance includes whole life plans, endowment plans and investment-linked policies.

The situation is reversed for general insurance like personal accident insurance, car insurance or travel insurance.

Just under 30 per cent of sales come from Maybank, while online direct sales make up 30 per cent to 35 per cent, he added.

Customers are leaving their options open where it comes to taking the digital or physical route.

For major insurance policies, most will want to meet over a and talk face-to-face with a human adviser, Mr Kamaludin said.

Mr Binod Mehta, CEO of Manulife Singapore, added that in this digital age, people still value having a trusted adviser.

Furthermore, most people still prefer to deal with a human where they have to apply for a claim, he added.

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Sarah Swaney

Various weather events, including the monsoon season in 2025, have triggered some of the most severe natural disasters Asia has seen in decades.

For travellers, such extreme phenomena are no longer just distant headlines. Tropical storms, earthquakes, wildfires and tsunamis can quickly detail itineraries and leave those unprepared stranded abroad.

Nanyang Technological University professor of coastal science Adam Switzer says such events are becoming more frequent and unpredictable, driven largely by climate change. He is also principal investigator at the Earth Observatory of Singapore, which conducts research on natural disasters and climate change in and around South-east Asia.

"As our world and atmosphere heat up, our oceans are warming as well, and the increase in ocean heat capacity means that we'll probably get more intense tropical waves," he says, adding that cyclones draw energy from the heat of the ocean.

In late November, Cyclone Senpui tore through parts of Indonesia, Thailand and Malaysia, unleashing heavy rainfall that caused deadly flash floods and landslides. Across the region, more than 1,300 people were killed, and millions more displaced.

More than 400 Singaporeans who had registered with or contacted the Ministry of Foreign Affairs (MFA) were able to return home safely after being caught in Thailand's flood-stricken Mae Sai City.

Among them was Mr Huihan Yeo, 28, who travelled to Mae Sai on Nov 23 to visit his girlfriend, who is a Thai doctor. He declined to be interviewed.

"When I arrived, the only mode of transport out of the airport was via an army truck. However, the flood currents were too strong and the water too high for the truck to pass safely, so it turned around midway and dropped us back at the airport," he says.

Mr Yeo spent a night at the airport before making alternative arrangements to stay in a hotel as he was unable to reach his girlfriend's home - where he had previously to spend Nov 30 - due to the floods.

On Nov 21, the city received 335mm of rainfall, the highest in a single day in 100 years. Floodwaters rose to a height of up to 1m, leaving many low-rise buildings and houses submerged.

Mr Yeo managed to buy essential supplies at a nearby supermarket and left safe in the hotel, which was an elevated ground and provided some meals for guests, but he became, "a man in a world of his own."

"Every day, there would be travellers who'd be hilly attempting to get to the airport, and I watched many rescue teams arrive from other countries in Thailand," he says.

The city centre, which was among the worst hit, everything was completely destroyed, says the owner of one of his favourite restaurants and his wife sitting outside their shop - which was completely unusable - just trying to process what had happened. It was very sad," he says.

Before booking, look up the weather conditions at your destination during your period of travel and whether it has historically experienced natural disasters. If the risks appear high, you may want to reconsider your plans.

However, if you decide to proceed, Mr Jarrold Wang, head of direct business at insurance company Etiqa, advises purchasing

STAYING SAFE DURING A HOLIDAY PREP FOR A NATURAL DISASTER

Pick accommodation with disaster protocols, backup power and reliable infrastructure, and use real-time alert apps



Villagers wading through the mudflow to find shelter in the aftermath of flash floods in Takka village, Central Tapanuli, North Sumatra province in Indonesia, on Dec 1. Switzer used early-warning tools such as local apps to track storms, floods and earthquakes abroad, which can give you additional reaction time. SHUTTER/AF

global travel rebounds to pre-pandemic levels, travellers will increasingly encounter climate-driven weather disruptions.

"You have to do your research and work out what the potential risks are," he says.

"They're always going to be unexpected things that can happen. People don't plan their holidays around a volcano erupting, but you can do things like avoid the wet or drought seasons."

PURCHASE TRAVEL INSURANCE EARLY

Experts who spoke to The Straits Times say travel risk management begins the moment you start planning your holiday.

Before booking, look up the weather conditions at your destination during your period of travel and whether it has historically experienced natural disasters. If the risks appear high, you may want to reconsider your plans.

However, if you decide to proceed, Mr Jarrold Wang, head of direct business at insurance company Etiqa, advises purchasing

travel insurance as soon as you book your flights to ensure coverage for Etiqa travel insurance, travellers should buy their policies at least three days before departure to claim full benefits for trip cancellation or postponement.

At a general risk, the disaster event must occur within 30 days before the departure date and only after the policy is purchased to be eligible for such claims, she says.

"Insurers will usually have a notice on their websites to inform customers of the cut-off date (for policy purchase) that entitles them to claim for trip cancellation or postponement," Mr Wong says.

"For customers who may not be savvy with insurance terminology, the best point of contact is the insurer because it has a duty to explain its policies clearly."

She adds that Etiqa has seen a 30 to 35 per cent increase in inquiries related to trip cancellations or postponements during the year-end period compared with the monthly average in 2025.

It is a sign, she points, that people are becoming more aware of the risks of travelling during the

monsoon season.

"I think the list of natural disasters that should be covered will continue to evolve as we discover new events, and the industry will have to update its policies accordingly," he says.

KEEP ABRIST OF EXTREME WEATHER EVENTS

For travellers, staying informed can make the difference between a disrupted holiday and a dangerous situation.

A 2019 report by the International climate change organisation Global Commission on Adaptation found that receiving an early warning at least 24 hours before an impending storm or hurricane can reduce damage by up to 20 per cent.

To monitor extreme weather changes, Prof Switzer recommends using Windbyte, which provides an interactive world map of wind, rain and temperature patterns, complete with colour-coded animations that illustrate their severity at a glance.

Other free and useful tools include:

• **Disaster Alert App (DAs)**, Android, which allows users to customise early warning alerts by location and severity

• **Global Disaster Awareness and Coordination System** website, which offers a list of current disaster alerts and impact assessments by destination, including death toll and levels of displacement

Travellers heading to disaster-prone regions can also monitor alerts from local apps such as Japan's NERVE Disaster Prevention app for earthquakes or Thailand's Thai Disaster Alert app for floods and storms.

Mr Yeo recommends registering overseas travel online with MFA. Doing so allows the ministry to contact you with timely updates and provide consular assistance in the event of an emergency.

CHOOSE YOUR ACCOMMODATION WISELY

Not all properties are built the same when it comes to protection during a natural disaster.

Mr Balu Selvam, regional

security manager at health and security risk services company International SOS, recommends requesting accommodation with built-in safeguards.

"Many travellers, especially those travelling with families, prefer staying in rental apartments because they tend to be more spacious and affordable than hotels. But they should check if their apartments are located in flood-prone areas or if they have back-up power generators, for instance," he says.

Hotels may have more robust flood mitigation measures and a reliable supply of essentials like food and water, adds Mr Balu.

Regardless of where you stay, consider asking your hotel for these questions:

- Have you previously dealt with any natural disaster?
- What are your natural disaster protocols?
- What supplies will be provided in guests during an emergency?
- A key priority during any crisis is to maintain a communication line.
- During such crises, one of the first things to go is the power, so you cannot rely solely on your mobile phone. If there is no mobile available, then you can call for help, but you must know who you can call.
- Mr Balu adds:

Save local emergency contact numbers - like the fire department - and save them in your mobile phone and memorise the country's main emergency helpline.

ENSURE YOUR OWN SAFETY

If a natural disaster does strike while you are travelling, stay calm and assessing your surroundings is crucial.

Mr Balu says International SOS has seen requests for information and assistance related to extreme weather more than double from 553 to 832 between 2020 and 2024.

"We always tell travellers to go upwards and sideways - away from where the floodwaters come from, for instance. That's the safest way to move," he adds.

Do not attempt to cross disaster-stricken areas. Mr Balu notes that travellers - in a state of panic or otherwise - tend to underestimate the severity of natural disasters and overestimate the integrity of their surroundings.

He says: "Unlike natural gas, concrete and steel structures will take time to dissipate well. People often think of those roads or bridges between floodwaters and assume they can cross them. But the water could be contaminated, an underwater power line may be live or there could be an open drain cover."

Prof Switzer also warns against driving in floodwaters: "Most people don't realise that in 30 to 50cm of water, most cars stall and can easily be washed off the road or into other bodies of water."

Based on his experience, Mr Yeo suggests preparing around four to five days' worth of food and water, if possible, in case you are unable to leave your accommodation.

Mr Balu advises keeping both digital and physical copies of your travel documents handy, as they are essential for identification or medical assistance, and to be able to prove your identity.

"When you're overseas during a crisis, it is likely that the authorities will be overwhelmed with thousands of people to attend to, so help may not arrive even in the most developed countries."

"You will need to be self-sufficient and rely on your own supplies for a while," he says.

Mr Balu Selvam, regional

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INQUIRER.NET

Etiqa Philippines partners with Metro Pacific Health to expand access to quality and reliable healthcare

Etiqa Philippines has entered into a strategic partnership with Metro Pacific Health (MPH), the largest private hospital network in the country, to further expand access to quality and reliable healthcare for its members. The collaboration brings together Etiqa's strong competency in group medical and employee benefits with MPH's extensive network of **29 major hospitals nationwide**, underscoring a shared commitment to deliver accessible, dependable, and patient-centered healthcare.

Looking ahead, Etiqa Philippines and Metro Pacific Health will jointly explore medical packages aimed at enhancing affordability and convenience for members and their families. These initiatives are designed to reduce financial barriers while supporting better health outcomes. Another core component of this partnership is to ensure Etiqa members have uninterrupted access to MPH medical facilities, ensuring continuity of care for consultations, treatments, and medical procedures.



Looking ahead, Etiqa Philippines and Metro Pacific Health will jointly explore medical packages aimed at enhancing affordability and convenience for members and their families. These initiatives are designed to reduce financial barriers while supporting better health outcomes. Another core component of this partnership is to ensure Etiqa members have uninterrupted access to MPH medical facilities, ensuring continuity of care for consultations, treatments, and medical procedures.

The partnership underscores MPH's role as a vital ally in expanding Etiqa's nationwide healthcare access. Leveraging Etiqa's network of over 1,500 hospitals and clinics, the collaboration strengthens the delivery of broader, reliable, and seamless care for members across the country. The initiative was supported by MPH leaders, led by Group CEO Dr. Hareesh Pillai and Chief Commercial Officer Jessica Abaya, and by Etiqa Philippines, led by President and CEO Mr. Anthony Bernabe, together with OIC-CFO Modesta Mammud, OIC-COO and Head of Strategy & Transformation Gladys Pascual, FVP for Operations and Service Excellence Zarina Banal, FVP for Medical Operations and Medical Director Dr. Olivia Taloma, and AVP for Network Relations Services Dr. Jofel del Carmen.

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Mr. Anthony Bernabe emphasized the impact of this collaboration, noting that "this partnership with Metro Pacific Health reinforces our mission to provide our members with better access to quality care. Working alongside a respected healthcare network like MPH allows us to deliver healthcare that is reliable, accessible, and responsive to the evolving needs of Filipino employees."

First Vice President for Operations and Service Excellence, Zarina Banal, affirmed the service enhancements expected from the partnership, adding that "our work with MPH strengthens our ability to streamline access, improve coordination, and deliver a smoother care experience for Etiqa members across their facilities."

OIC-Chief Operations Officer and Head of Strategy & Transformation Gladys Pascual, also highlighted the significance of the collaboration: "MPH is a vital partner in ensuring uninterrupted access for our members. Through this partnership, we can maintain consistent, dependable care—from consultations to diagnostics and procedures—supported by a healthcare network that shares our commitment to patient-centered service."

Etiqa Philippines and Metro Pacific Health look forward to advancing their shared goal of improving healthcare accessibility nationwide through a partnership anchored on trust, coordinated care, and a unified commitment to Filipino well-being.

12 December 2025, Manila Standard
Etiqa Philippines partners with Metro Pacific Health to expand access to quality and reliable healthcare



Manila
Standard

Etiqa Philippines partners with Metro Pacific Health to expand access to quality and reliable healthcare

By Manila Standard

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December 2025

Etiqa Mentions – Philippines



Date	Headline	Media Outlet	URL Link
12/12/2025	Etiqa Philippines partners with Metro Pacific Health to expand access to quality and reliable healthcare	World News	https://article.wn.com/view/2025/12/12/Etiqa_Philippines_partners_with_Metro_Pacific_Health_to_expand_access_to_quality_and_reliable_healthcare/
12/12/2025	Etiqa Philippines and Metro Pacific Health join forces to expand access to quality and reliable Healthcare	E Lifestyle Manila	https://www.elifestylemanila.com/etiqa-philippines-and-metro-pacific-health-join-forces-to-expand-access-to-quality-and-reliable-healthcare/
12/12/2025	Metro Pacific Health, Etiqa team up to broaden vital care	Context.ph	https://context.ph/2025/12/12/metro-pacific-health-etiqua-team-up-to-broaden-vital-care/
12/12/2025	Etiqa and Metro Pacific Health team up to deliver wider, seamless healthcare nationwide	The Daily Chronicle	https://thechronicle.com.ph/etiqa-and-metro-pacific-health-team-up-to-deliver-wider-seamless-healthcare-nationwide/
11/12/2025	Etiqa Teams Up With Metro Pacific Health to Deliver Broader, Seamless Medical Services Nationwide	FrontpagePH	https://frontpageph.com/etiqa-teams-up-with-metro-pacific-health-to-deliver-broader-seamless-medical-services-nationwide/
11/12/2025	Etiqa Philippines Partners With Metro Pacific Health to Expand Nationwide Access to Quality Healthcare	Bob Reyes Online - A Pinoy Technologist's Blog	https://bobreyes.com/etiqa-philippines-partners-with-metro-pacific-health-to-expand-nationwide-access-to-quality-healthcare/



Press Release | December 4, 2025

Etiqa General Insurance Cambodia launches Travel360 – A travel insurance experience for Cambodians with seamless automated claims



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Etiqa General Insurance Cambodia announced the official launch of Etiqa Travel360, a travel insurance product designed to deliver smarter, faster, and worry-free protection for travellers in Cambodia. Etiqa Travel360 features automatic flight delay compensation, eliminating the need for lengthy forms, document submission and manual claims altogether. With Etiqa Travel360, policyholders enjoy instant, paperless pay-outs for eligible delays and disruptions, redefining the travel insurance experience in Cambodia. Travel coverage is available from as low as USD 17 for up to USD 1 million worth of coverage.

As a member of the Etiqa Group, a leading ASEAN-owned insurer, Etiqa General Insurance Cambodia leverages advanced digital capabilities to offer a truly frictionless claims journey.

Travellers will also receive real-time airport updates, such as flight departure reminders, check-in counter and departure gate updates, and baggage carousel notification upon arrival. These value-added features ensure travellers stay informed and supported throughout every stage of their journey.



Etiqa Travel360 Insurance features include:

1. A comprehensive Travel Insurance plan with added benefits such as Missed Travel Connection, Home Care and optional cover for COVID-19
2. Fast & Easy claim for baggage delay, loss and damage to baggage and personal effects, personal money and travel documents
3. Affordable Travel Insurance plan that caters for international travel
4. A choice of 3 plans (silver, gold and platinum) for international travel with varying protection coverage to suit your needs
5. Coverage can be extended to spouse and family, as well as senior individuals up to 80 years old
6. Automatic extension of coverage period of up to 30 days for serious injury or illness

Rozan Asmath, CEO of Etiqa General Insurance Cambodia, said, "The launch of Etiqa Travel360 reflects Etiqa General Insurance Cambodia's commitment to innovation and customer-centricity. Building on the success of the version offered by Etiqa in Malaysia, Etiqa Travel360 brings forth innovative features designed to enhance every stage of the travel experience.

More than just a travel insurance product, Etiqa Travel360 serves as a trusted companion, taking care of the little things so travellers can focus on what matters most, enjoying their journey."

To purchase or find out more about Etiqa Travel360, visit www.etiqa.com.kh. Alternatively, Etiqa Travel360 is available via Etiqa's authorised partners and selected travel platforms.





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Digital shift, rising awareness drive Cambodia's travel insurance sector

Smeeleth Ratanjir / Khmer Times



Asmakh Rozan, Chief Executive Officer of Etiqa General Insurance (Cambodia) Plc, speaks to Khmer Times on the sidelines of the launch of 'Travel 360' at Maybank Tower in Phnom Penh, yesterday. KT-Chor Sokunthea

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Synopsis: Travel insurance is gaining ground among Cambodian consumers as outbound travel expands and awareness of potential risks rises.

The travel insurance segment in Cambodia is emerging as one of the most dynamic areas within the country's broader insurance landscape, driven by robust industry growth, rising traveller awareness and an accelerating shift towards digital solutions.

Industry insiders note that the overall insurance market has been expanding at a rapid pace, creating positive spillover effects for travel insurance amid the number of Cambodians travelling outside substantially increasing year by year.

Even though travel insurance is no longer a mandatory entry requirement for foreign tourists — a rule introduced during the pandemic but later removed — authorities continue to strongly advocate for its use.

Both the Royal Government and the Insurance Regulator of Cambodia (IRC) have recommended that all visitors secure a policy with at least \$50,000 in medical coverage.

Industry representatives say this push reflects a broader recognition of the financial and medical risks associated with travel, especially in an era of unpredictable health and logistical challenges.

A notable trend shaping the segment is the rapid digitalisation of the insurance purchasing process. Providers are beginning to rely more heavily on online platforms to offer quick quotes, simplified product comparisons and instant policy issuance.

This shift has made it easier for inbound tourists and Cambodian travellers heading abroad to access coverage. Digital tools have also contributed to heightened transparency and faster service, helping foster trust among first-time buyers and tech-savvy younger consumers.

Insurers in Cambodia continue to broaden the scope of their travel insurance packages to meet diverse customer needs. Comprehensive plans now typically cover medical emergencies, trip cancellations or interruptions, flight delays, and the loss or damage of luggage, cash or personal equipment.

The growing demand for such products stems not only from foreign arrivals but also from a rising number of Cambodians travelling internationally as disposable incomes increase, insiders say.

Sector participants observe that Cambodia's steady economic growth has resulted in a larger middle class that is more conscious of safeguarding their travel investments.

This trend has been reinforced by IRC-led initiatives designed to promote insurance literacy and strengthen collaboration between insurers and travel service providers.

Such partnerships have improved access to information and streamlined policy distribution through travel agencies and online booking platforms.

Speaking to Khmer Times, Asmakh Rozan, Chief Executive Officer of Etiqa General Insurance (Cambodia) Plc, said travel insurance is gaining importance among Cambodian consumers as outbound travel expands and awareness of potential risks rises.

She noted that regulatory requirements in many destinations, including those in Europe, have indirectly boosted local demand. "What was once seen as an optional purchase is now being viewed as an essential safeguard for travel," she said.

Asmakh Rozan made the remarks during the launch of 'Travel 360', Etiqa's latest product offering enhanced convenience through automated claims processing. The company expects the product to appeal to travellers seeking faster, more user-friendly solutions.

Data from the IRC highlights momentum in the Kingdom's insurance sector. In 2024, the market recorded \$356.4 million in gross premiums, a 3.5 percent increase from the previous year.

Cambodia's insurance ecosystem comprised 18 general insurers, 14 life insurers, seven micro-insurance providers and one reinsurance firm.