

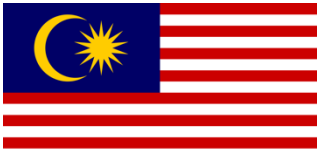


Etiqua's Media Clippings of July 2025

(1 – 31 July 2025)

28 July 2025, Utusan Malaysia

Etika unveils 'pioneering' investment-linked takaful plan for Maybank customers



Utusan
Malaysia

Etika lancar penyelesaian takaful berasaskan pelaburan patuh syariah



ZAFRI Ab Halim (dua dari kiri) dan Nor Shahrizan Sulaiman (tengah) pada majlis pelancaran Pelan Takaful Dynamic Horizon oleh Etika baru-baru ini.

Oleh NUR NAZUNA NADZARI 28 Julai 2025, 7:30 am

PETALING JAYA: Etika, cabang insurans dan takaful di bawah Kumpulan Maybank baru-baru ini melancarkan satu penyelesaian takaful berasaskan pelaburan patuh syariah yang pertama seumpamanya, eksklusif untuk pelanggan Maybank.

Disokong oleh permintaan tinggi dan komitmen Kumpulan Maybank terhadap penyelesaian pengurusan kekayaan patuh syariah, Pelan Takaful Dynamic Horizon itu dijangka mencatatkan jualan melebihi RM30 juta dalam tempoh 12 bulan pertama.

Ketua Pegawai Eksekutif, Etika Family Takaful Berhad berkata, Zafri Ab Halim berkata, Etika percaya bahawa pemeraksanaan kewangan bermula dengan akses, kepercayaan dan inovasi.

“Dynamic Horizon mencerminkan komitmen kami dalam menawarkan penyelesaian patuh syariah yang bukan sahaja melindungi keluarga, tetapi juga membantu mereka membina kekayaan secara bertanggungjawab.

“Dengan memperkasa pelanggan untuk merancang masa depan dengan yakin dan meninggalkan legasi bermakna, Dynamic Horizon selari dengan tujuan korporat kami iaitu ‘Menjadikan Dunia Tempat yang Lebih Baik,’” katanya dalam kenyataan.

Sementara itu, Timbalan Ketua Pegawai Eksekutif Maybank Islamic Berhad, Nor Shahrizan Sulaiman berkata, pelan ini bakal merubah cara rakyat Malaysia merancang dan melindungi kekayaan mereka serta mengukuhkan lagi kedudukan Maybank sebagai peneraju pengurusan kekayaan patuh syariah.

Katanya, pelanggan hari ini mencari penyelesaian yang mencerminkan bukan sahaja matlamat kewangan semata-mata, tetapi juga tentang pegangan nilai dan kepercayaan mereka.

“Dynamic Horizon menjawab keperluan itu dengan menawarkan perlindungan bermakna sambil memelihara niat untuk generasi akan datang.

“Sama ada melalui hibah atau perancangan pewarisan harta tersusun, kami berasa berbesar hati dapat menawarkan pelan takaful yang memberikan kejelasan, ketenangan dan ketulusan,” ujarinya.

Sejak dilancarkan, produk ini menerima sambutan yang sangat menggalakkan, terutamanya dalam kalangan pelanggan Pengurusan Kekayaan patuh Syariah (IWM) Maybank Islamic yang ingin menyelaraskan perancangan kewangan mereka dengan nilai dan hasrat pewarisan untuk generasi akan datang.

Jelasnya, ia mencatatkan peningkatan lebih tiga kali ganda daripada sasaran jualan bulanan.

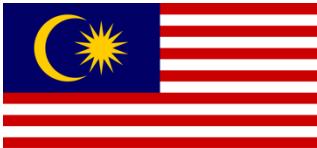
Dynamic Horizon ialah produk takaful berkait pelaburan sumbangan tunggal yang menggabungkan perlindungan menyeluruh dengan pelbagai pilihan pelaburan patuh syariah.

“Dengan tumpuan kepada perancangan pewarisan harta, pelan ini menawarkan manfaat hibah, penukaran dana yang fleksibel serta perlindungan sehingga 125 peratus daripada jumlah sumbangan tunggal.

“Ini sekali gus memberikan perlindungan jangka panjang dan potensi pertumbuhan kekayaan dalam satu pelan menyeluruh,” jelasnya.-UTUSAN

23 July 2025, New Straits Times

Etika unveils 'pioneering' investment-linked takaful plan for Maybank customers



Etika unveils 'pioneering' investment-linked takaful plan for Maybank customers

By Diyana Isamudin - July 23, 2025 @ 6:41pm



From left: Etika Family Takaful head of bancassurance Roszila Omar, Etika Family Takaful CEO Zafri Ab Halim, Maybank Islamic deputy CEO Nor Shahrizan Sulaiman, Maybank Asset Management CEO Muhammad Hishamudin Hamzah and Maybank Islamic head of Islamic wealth management (Malaysia) Abdul Halim Abdul Rashid at the launch event of the Dynamic Horizon takaful plan.

KUALA LUMPUR: Etika Family Takaful Bhd, an insurance and takaful player under Malayan Banking Bhd, has launched a pioneering syariah-compliant investment-linked takaful solution exclusively for Maybank customers.

The Dynamic Horizon takaful plan is projected to generate more than RM30 million in sales within the first 12 months.

Etika said Dynamic Horizon has been carefully curated to address the growing demand for values-based protection and wealth solutions across both Muslim and non-Muslim client segments.

For Muslim clients, it offers a rare and meaningful proposition, combining takaful benefits with hibah features, allowing for purposeful legacy planning while honouring faraid (Islamic inheritance law) obligations.

For non-Muslim clients, the takaful plan delivers the clarity, continuity and control typically sought in holistic protection solutions.

Available through Maybank branches nationwide as well as its Premier and Private Banking channels, the plan offers guaranteed acceptance for contributions up to RM2 million with no medical examination required - one of the most accessible offerings in the market. Singaporeans and Bruneians residing or working in Malaysia are also eligible to subscribe to the plan.

Dynamic Horizon is a single contribution investment-linked product that integrates robust takaful protection with diverse syariah-compliant investment options.

With a strong focus on legacy planning, the plan features hibah benefits, flexible fund switching and coverage of up to 125 per cent of the single contribution.

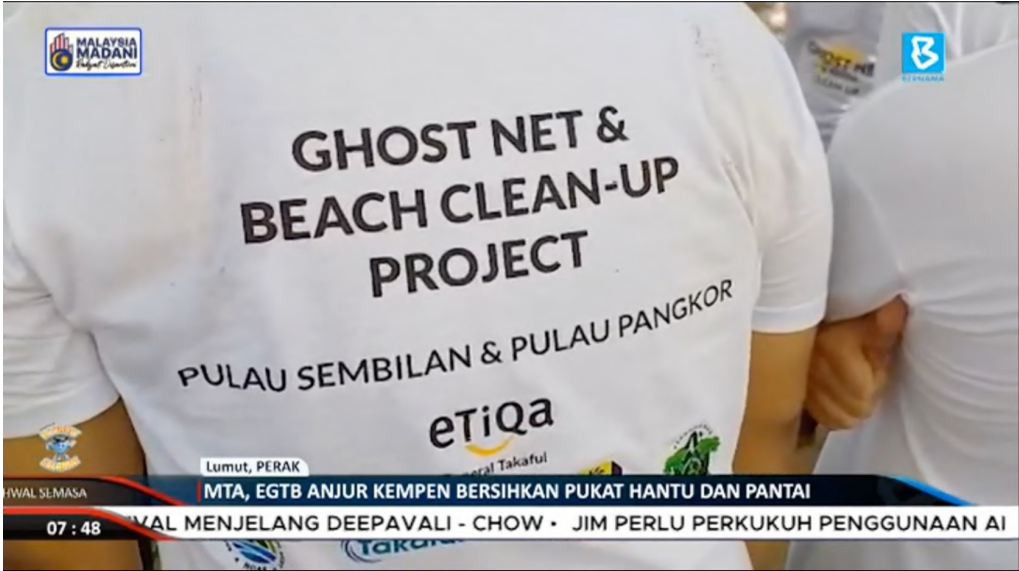
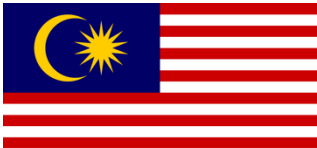
This offers customers long-term protection and potential wealth growth in one holistic solution.

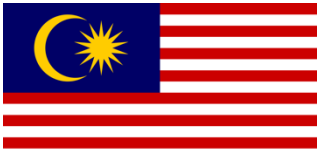
Etika Family Takaful chief executive officer Zafri Ab Halim said Dynamic Horizon reflects the firm's commitment to delivering syariah-compliant solutions that protect families and help them grow wealth responsibly.

"Etika believes that financial empowerment begins with access, trust, and innovation. "By empowering customers to plan boldly and leave meaningful legacies, Dynamic Horizon aligns with Etika's corporate purpose of, "Making the World a Better Place" he added.

Maybank Islamic Bhd deputy CEO Nor Shahrizan Sulaiman said the takaful plan will redefine Malaysians' approach to wealth accumulation and protection, as well as further cement Maybank's position as a leader in Islamic wealth management.

"Today's clients are looking for solutions that reflect not just their financial goals, but their beliefs and values. Dynamic Horizon speaks to that need — enabling meaningful protection while preserving one's intent for future generations," he said.





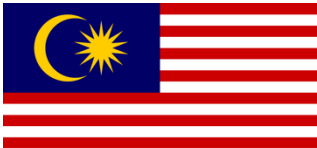
GENERAL > NEWS

MTA, ETIQA Drive Marine Conservation Through ‘Ghost Net & Beach Cleanup’ Campaign In Perak

21/07/2025 09:19 AM



10 July 2025, Berita RTM
Etiga among 23 corporate companies contributing a total of RM53 million in business zakat.



BERITA TENGAH HARI KANAK-KANAK DI SHAH ALAM DIBERKAS DI KEDAH • JURUTERA RUGI LEBIH RM7



ZAKAT PERNIAGAAN
23 SYARIKAT KORPORAT SERAH KUTIPAN KESELURUHAN RM53 JUTA

BERITA TENGAH HARI MBILAN DALAM TALIAN PALSU • SUSPEK UTAMA KES LIWAT EMPAT KANAK-KA

Over 10,500 women in M'sia tested HPV-positive

KUALA LUMPUR: More than 10,500 women in Malaysia have tested positive for human papillomavirus (HPV) through cervical cancer screening efforts by the Health Ministry over the past five years.

Health Minister Datuk Seri Dr Dzulkefly Ahmad said the cases were identified under the Action Plan Towards the Elimination of Cervical Cancer 2021-2030, which has screened over 160,000 women nationwide.

He also highlighted that 65 per cent of women in the country had not undergone cervical cancer screening in the past three years, a figure he described as alarming, given that cervical cancer was among the most preventable forms of the disease.

"A virus causes it and we can detect it early. It is treatable when caught in time and it is entirely eliminable, if we act decisively.

"Too many women are unaware, hesitant or left behind, often due to fear, stigma or lack of access," he said during the launch of Etiqa's Free Cervical Screening Programme Phase Five, held in collaboration with the ROSE Foundation here yesterday.

Dzulkefly noted that scientific advancements such as HPV DNA self-sampling had made screening safer, more private and painless, with about 90 per cent accuracy, requiring screening



DR Dzulkefly delivers his speech during the launch of Phase 5 Etiqa's Free Cervical Screening Programme with ROSE Foundation at Tadika On Pong. Photo: BERNAMA

only once every five to 10 years.

On the screening programme, he said the ministry fully supported community-based efforts, such as Program ROSE (Removing Obstacles to Cervical Screening), which leveraged corporate partnerships to create sustainable, patient-centred cancer care models.

"Currently, 44 government hospitals are working with ROSE to close critical gaps in access to care," he added.

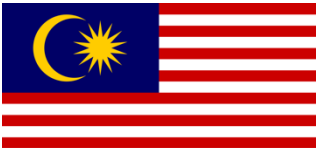
Dzulkefly also commended Etiqa's continued partnership with the ROSE Foundation, with the fifth phase of the initiative expected to benefit

4,000 women, especially in underserved communities.

"This initiative not only expands access, but also supports MOH's aspiration to eliminate cervical cancer in Malaysia," he said.

However, Dzulkefly emphasised that eliminating cervical cancer required more than clinical efforts as it also demanded cultural change and shared responsibility.

"Our fight is not just clinical, it is also cultural and social. We must normalise conversations about cervical cancer, challenge the shame surrounding HPV and reaffirm that there is no shame in prevention." – BERNAMA



Lebih 10,500 Wanita Di Malaysia Positif HPV –
Dzulkefly

05/07/2025 06:14 PM



KUALA LUMPUR, 5 Julai (Bernama) -- Lebih 10,500 wanita di Malaysia dikenal pasti positif virus papiloma manusia (HPV) hasil inisiatif saringan kanser serviks oleh Kementerian Kesihatan (KKM) sejak lima tahun lepas.

Menteri Kesihatan Datuk Seri Dr Dzulkefly Ahmad berkata angka itu adalah daripada Pelan Tindakan Ke Arah Penghapusan Kanser Serviks 2021–2030, yang telah memeriksa lebih 160,000 wanita di seluruh negara.

Selain itu, beliau berkata 65 peratus wanita di Malaysia tidak menjalani saringan kanser serviks sejak tiga tahun lepas dan menyifatkan angka itu sebagai membimbangkan memandangkan penyakit itu boleh dicegah.

"Ia berpunca daripada virus yang boleh kita kesan awal. Ia boleh dirawat apabila dikesan tepat pada masanya serta boleh dihapuskan sepenuhnya, jika kita segera bertindak. Ramai wanita tidak menyedari, teragak-agak atau ketinggalan, selalunya disebabkan ketakutan, stigma atau kekurangan akses.

"Ramai wanita berasa malu atau tidak selesa tentang ujian HPV, bukan kerana mereka tidak menghargai kesihatan mereka tetapi kerana mereka takut dihakimi atau disalahertikan," katanya dalam ucapannya semasa pelancaran Program Pemeriksaan Serviks Percuma Etiqa Fasa Lima bersama Yayasan ROSE di sini hari ini.

Menurut Dzulkefly kemajuan saintifik telah menjadikan pemeriksaan serviks lebih mudah, dengan pensampelan sendiri DNA HPV kini tersedia sebagai kaedah yang selamat, bersifat peribadi, tidak menyakitkan dan 90 peratus tepat yang hanya memerlukan pemeriksaan setiap lima hingga 10 tahun.

Berhubung program hari ini, beliau berkata KKM menyokong dan memuji usaha berasaskan komuniti seperti Program *Removing Obstacles to Cervical Screening* (ROSE) yang memanfaatkan pembiayaan korporat menerusi perkongsian strategik dan menunjukkan bagaimana model (kesihatan) mampan berpusatkan pesakit boleh dibina untuk pembiayaan dan penjagaan kanser.

"Kini, kami mempunyai 44 hospital kerajaan yang bekerjasama dengan ROSE untuk merapatkan jurang kebolehcapaian kepada penjagaan," katanya.

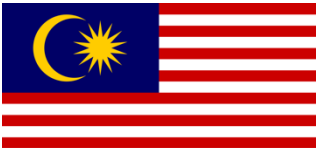
Dzulkefly turut merakamkan penghargaan kepada Etiqa, yang meneruskan kerjasama dengan Yayasan ROSE dalam fasa kelima tersebut, yang dijangka memberi manfaat kepada 4,000 wanita terutamanya dalam komuniti rentan menerusi pemeriksaan serviks percuma mereka.

"Inisiatif ini bukan sahaja memperluas akses tetapi juga menyokong aspirasi KKM untuk menghapuskan kanser serviks di Malaysia," katanya.

Bagaimanapun, Dzulkefly menegaskan penghapusan kanser serviks memerlukan lebih daripada usaha klinikal dan menekankan keperluan untuk tanggungjawab kolektif serta perubahan budaya.

"Perjuangan kita bukan hanya klinikal – ia juga budaya dan sosial. Kita mesti menormalkan perbualan tentang kanser serviks, mencabar rasa malu yang menyelubungi HPV dan mengesahkan bahawa tiada rasa malu dalam pencegahan, hanya kekuatan," katanya.

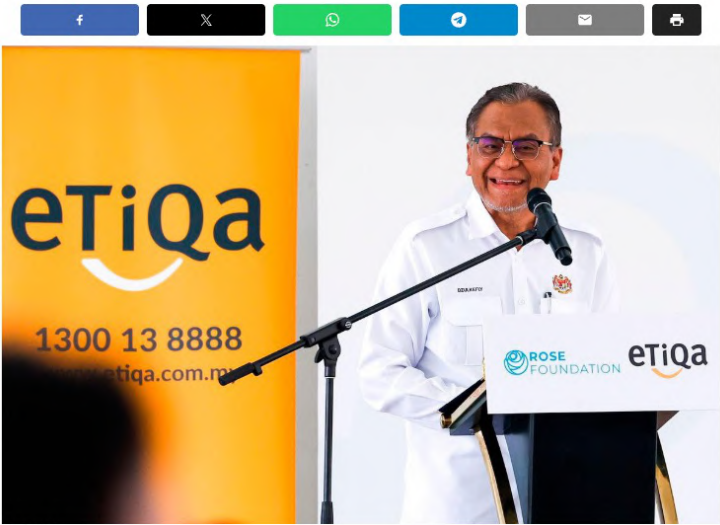
-- BERNAMA



Lebih 10,500 wanita Malaysia positif HPV menurut KKM

Bernama

2025-07-05 09:22 PM



KUALA LUMPUR: Lebih 10,500 wanita di Malaysia dikesan positif virus papiloma manusia (HPV) menerusi inisiatif saringan kanser serviks oleh Kementerian Kesihatan (KKM) sejak lima tahun lalu. Angka ini diperoleh daripada Pelan Tindakan Ke Arah Penghapusan Kanser Serviks 2021–2030 yang telah memeriksa lebih 160,000 wanita di seluruh negara.

Menteri Kesihatan Datuk Seri Dr Dzulkefly Ahmad menyatakan bahawa 65 peratus wanita di Malaysia tidak menjalani saringan kanser serviks dalam tempoh tiga tahun lepas. Beliau mengangap situasi ini membimbangkan kerana penyakit ini sebenarnya boleh dicegah. "Ia berpunca daripada virus yang boleh kita kesan awal. Ia boleh dirawat apabila dikesan tepat pada masanya serta boleh dihapuskan sepenuhnya, jika kita segera bertindak. Ramai wanita tidak menyedari, teragak-agak atau ketinggalan, selalunya disebabkan ketakutan, stigma atau kekurangan akses," katanya semasa pelancaran Program Pemeriksaan Serviks Percuma Etiqa Fasa Lima bersama Yayasan ROSE.

Dzulkefly turut menjelaskan bahawa kemajuan saintifik telah memudahkan proses saringan serviks. Kaedah pensampelan sendiri DNA HPV kini tersedia sebagai alternatif yang selamat, peribadi, tidak menyakitkan, dan 90 peratus tepat. Kaedah ini hanya memerlukan pemeriksaan setiap lima hingga 10 tahun.

Beliau turut memuji inisiatif berasaskan komuniti seperti Program Removing Obstacles to Cervical Screening (ROSE) yang memanfaatkan pembiayaan korporat melalui perkongsian strategik. Sebanyak 44 hospital kerajaan kini bekerjasama dengan ROSE bagi memastikan lebih ramai wanita mendapat akses kepada penjagaan kanser serviks.

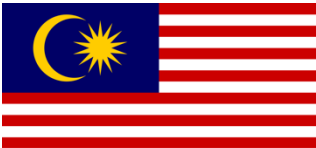
"Kini, kami mempunyai 44 hospital kerajaan yang bekerjasama dengan ROSE untuk merapatkan jurang kebolehcapaian kepada penjagaan," ujarnya.

Program bersama Etiqa dan Yayasan ROSE dalam fasa kelima ini dijangka memberi manfaat kepada 4,000 wanita, terutamanya dalam komuniti rentan. "Inisiatif ini bukan sahaja memperluas akses tetapi juga menyokong aspirasi KKM untuk menghapuskan kanser serviks di Malaysia," tambah Dzulkefly.

Beliau menekankan bahawa penghapusan kanser serviks memerlukan usaha kolektif dan perubahan budaya. "Perjuangan kita bukan hanya klinikal - ia juga budaya dan sosial. Kita mesti menormalkan perbualan tentang kanser serviks, mencabar rasa malu yang menyelubungi HPV dan mengesahkan bahawa tiada rasa malu dalam pencegahan, hanya kekuatan," katanya.

5 July 2025, The Sun

Etiqa Channels Over RM900,000 in Corporate Zakat to Perlis Through MAIPs



ZAKAT KORPORAT

ETIQA SALUR LEBIH RM900,000 KEPADA MAIPs

BERITA TENGAH HARI ANCIS TEGAS DESAK PENAMATAN KETEGANGAN DI ASIA BARAT • PERKUKUH IN



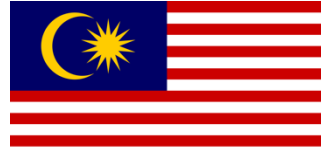
ZAKAT KORPORAT

ETIQA SALUR LEBIH RM900,000 KEPADA MAIPs

BERITA TENGAH HARI SAK PENAMATAN KETEGANGAN DI ASIA BARAT • PERKUKUH INSTITUSI KELUAR

4 July 2025, The Star

Etika+ Users Enjoy Exclusive Early Access for M. Nasir's Rock Concert



*The***Star**

RM114,000 Harley Davidson awaits a lucky fan as music legend M. Nasir completes his trilogy of rock concerts on Sept 27 in Bukit Jalil



A Harley Davidson worth RM114,000 awaits a lucky ticket holder as National music maestro, Datuk M. Nasir returns with the "M. N46IR Cipta 3 Concert" with the concept of "I Rock" which will take place on September 27 at Axiata Arena in Bukit Jalil.

Main sponsors Etika has announced the lucky prize for the fans who will be converging at the legend's third concert, which will complete the rock trilogy that started in previous years.

Etika also announced at a special press conference held in the city that the Harley-Davidson Softail STD FXST model, worth RM114,000 will also come with motorcycle insurance. The lucky winner with the winning ticket will be announced during the concert and the prize will be presented by the singer himself.

Not only is it an attraction for lucky ticket buyers, but it also fits the concept of the night, which is 'Malam Ini Gua Rock'.

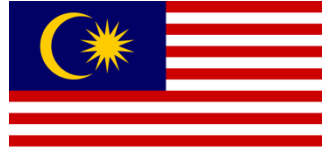
This concept coincides with the content of the concert, which this time will see the maestro performing rock songs he has sung and created that have left an impression on the soul and their own nostalgia. Fans are encouraged to wear the theme 'Rock Cara Lu...Janji Rock', which is described as the freedom of individuals to express and experiment according to their understanding of rock music.

Kamaludin Ahmad, Group Chief Executive Officer, Etika Insurance & Takaful, said, "Etika is excited to collaborate with concert organisers that will have a legend, like M. Nasir, leading the show."

Through the Etika+ application, the public will get early access to the pre-sale tickets for this concert starting July 3, 2025 for 24 hours. For those who missed out, Etika is also providing exciting campaigns where customers have the opportunity to win concert tickets.

The concert is brought to fans by Icon Entertainment and the tickets are priced RM 258 (TEGUH), RM358 (OPERA HIDUP), RM458 (ISI DAN KULIT), RM488 (SEJATI), RM558 (GADISKU) and RM 628 (PAWANA).

Tickets are available at www.ticket2u.com.my/mnasircipta3 or the hotline: 012 - 6530 700 (WhatsApp). The official tickets will be on sale from July 4.



Peminat bertuah Konsert M Nasir berpeluang bawa pulang motosikal Harley Davidson

Syuhada Sukapeli
am@hmetro.com.my



M NASIR bersama Kamaludin bergambar dengan sebuah motosikal Harley Davidson yang dimiliki oleh bakal pemenang cabutan bertuah yang membeli tiket konsert Datuk M. Nasir : Cipta 3 di aplikasi Etika+ pada sidang media pengumuman cabutan bertuah di Dataran Maybank, Bangsar.
FOTO Aizuddin Saad

Kuala Lumpur: Peminat Datuk M Nasir bukan sahaja berpeluang menikmati malam penuh nostalgia dan semangat rock menerusi Konsert Dato M Nasir Cipta 3, malah berpeluang membawa pulang sebuah motosikal Harley Davidson bernilai RM114,000.

Konsert yang bakal berlangsung pada 27 September ini di Axiata Arena, Kuala Lumpur tampil lebih istimewa dengan kerjasama Harley Davidson dan Etika selaku rakan strategik utama malam bersejarah itu.

Lebih menarik, motosikal model Harley Davidson Softail STD FXST lengkap dengan perlindungan insurans Etika akan dihadiahkan secara ikhlas oleh M Nasir sendiri kepada seorang pembeli tiket bertuah.

Menurut Pengasas Icon Entertainment, Iman Tang, pemenang motosikal eksklusif itu akan dipilih secara cabutan bertuah yang terbuka kepada semua pembeli tiket, tanpa mengira kategori tempat duduk.

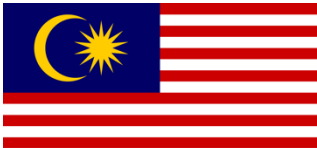
"Ini hadiah paling istimewa dalam sejarah penganjuran konsert Dato M. Nasir. Peminat bukan sahaja pulang dengan kenangan konsert, malah mungkin pulang menunggang Harley Davidson," katanya.

Dalam pada itu, Ketua Pegawai Eksekutif Kumpulan, Etika Insurans & Takaful, Kamaludin Ahmad berkata, kerjasama ini bukan sekadar meraikan muzik, tetapi mencipta pengalaman berbeza untuk masyarakat.

"Kami percaya muzik adalah jambatan yang menyatukan kita. Melalui aplikasi Etika+, kami berikan akses eksklusif untuk pembelian awal tiket dan peluang menyertai aktiviti menarik berkaitan konsert ini," katanya.

Konsert Yang membawa tema 'Malam Ini Gua Rock', turut menggalakkan penonton hadir dengan gaya bebas dan ekspresif menerusi konsep 'Rock Cara Lu... Janji Rock', demi menyemarakkan lagi suasana malam penuh kenangan dan semangat rock.

Pra-jualan eksklusif dibuka menerusi aplikasi Etika+ sejak semalam manakala jualan umum bermula jam 11 pagi ini.



Pilots Vision LLMs in claims to reduce processing time by half.

By Kumar Gandharv on Jul 2, 2025 12:04PM

As generative AI moves from pilot to production, enterprises struggle to scale implementations in a governed and sustainable way. Scaling generative AI across the enterprise requires groundwork, including infrastructure, quality training data, integration frameworks, and outcome-driven goals.

Etiqua Insurance Singapore, part of regional financial group Maybank, has moved beyond early pilots to build context-aware, embedded AI systems that extend across customer and employee workflows.

“Over the past year and a half, Etiqua’s AI strategy has evolved, shifting from traditional machine learning and intent-based systems towards generative AI systems designed for real-time, natural language engagement,” **Etiqua’s chief technology officer, Dennis Liu**, told *iThews Asia*.

This includes two generative AI chatbots planned for 2025.

A customer-facing chatbot designed to improve query resolution rates and reduce the need for human handoffs, providing customers with faster, comprehensive self-service options, said Liu.

The second is an internal GenAI assistant designed to empower sales advisors, enhance product training, and streamline needs analysis to enhance staff productivity and equip teams with richer insights, he added.

Autonomously resolved 44 percent of queries

This shift marks a deliberate departure from earlier RASA-based bots, which were limited to predefined conversation flows and basic intent handling.

The company has trained generative AI on proprietary knowledge bases and historical customer interactions, enabling contextually aware, personalised conversations.

These advancements are built on earlier operational wins that helped validate AI’s potential while exposing the limits of task-specific tools.

Liu said Etiqua’s E-CLEVA video-assisted claims service reduced vehicle damage assessment and approval time by up to 80 percent, through real-time interaction between claimants and surveyors.

The company automated travel delay claims using AI-powered straight-through processing (STP) and integrations with PayNow and MyInfo, enabling instant approvals.



Etiqua’s AI-powered chatbots have recorded a 1,233 percent increase in monthly usage, from over 300 to 4,000 threads last year. The chatbot autonomously resolved 44 percent of queries, easing agent workload and enhancing service efficiency.

– Dennis Liu, Chief Technology Officer, Etiqua International Holdings

Liu said the team is piloting the use of Vision LLMs to automate claims document reviews, with projected reductions in processing time of up to 50 percent.

On the customer service front, the next generation GenAI chatbot is projected to increase autonomous resolution rates by over 40 percent, he added.

This will reduce handovers to live agents, freeing up customer service teams to focus on complex queries.

The RASA-based chatbot implementation laid a solid foundation for the company, reducing live chat escalations and building the operational and data infrastructure necessary for advanced AI adoption.

Gradual transition to GenAI-powered chatbots

The company’s current chatbots, built on the RASA framework, are trained using structured intents and predefined conversation scenarios.

This allows for automation of common customer queries, including policy servicing, claims status checks and payment reminders.

Liu says the bots handle basic interactions effectively but follow fixed conversational flows with limited flexibility, making it challenging to address complex or unexpected queries without human intervention.

He added that the company tracks indicators to evaluate chatbot performance.

The Transfer-to-agent rate, which reflects how often the chatbot is unable to resolve a query independently

Additionally, the resolution rate, showing the percentage of queries successfully handled without human intervention

The team uses sentiment analysis to gauge customer emotion and satisfaction during interactions, and considers the customer satisfaction index, providing insight into overall customer satisfaction with the service experience.

“And we don’t try to sell them anything during this time,” he adds, as the main intention is to build trust.

Many of the travel customers subsequently buy another product, primarily another travel product or motor insurance, he says. About 35% of travel insurance customers buy another product within 12 months, but the conversion has yet to translate into life insurance at this juncture.

With the more frequent interaction, Etiqua hopes to create awareness of its other products among customers.

Regional operations small but growing, especially takaful

Malaysia is the main market for Etiqua while its Singapore entity is growing steadily. The group also operates in other markets in the region, such as Cambodia and the Philippines, where it has both general and life insurance operations, and in Indonesia, where it has a general insurance licence.

Kamaludin sees big potential for a takaful market in Singapore and the Philippines due to the lack of shariah-compliant options in those markets. He adds that the strategy is to provide halal options to meet the unreserved needs of the Muslim population in those countries.

Early this year, Etiqua launched its first takaful insurance offering in Singapore in over 10 years. According to Kamaludin, the response has been better than expected.

“We are seeing some good progress. It took us a long time to get the Singapore takaful going. When it finally did this year, it happened in a pretty strong way. We targeted about S\$6 million (RM20 million) in sales this year, but we’re already at S\$4 million as at May. So, we see opportunities there and are trying to see the needs of the Muslim population first.”

In 2024, its Singapore operations’ GWPs totalled RM2.75 billion and recorded PBT of RM159 million from general and life insurance.

Kamaludin says for the Philippines, Etiqua has already obtained approval from the authorities to market and sell its takaful products and is currently considering how the insurer can cater to the population’s needs according to purchasing power.

“The purchasing power is different from Singapore, so we can’t sell what we are selling in Singapore to the Philippines yet. For the Philippines, it’s about trying to serve the more basic needs of the population with a much cheaper option.”

Currently, the premiums in the Philippines consist largely of group medical insurance. Kamaludin believes that if the group can get bancassurance going in the Philippines, it can be a potentially strong market for the insurer.

For Indonesia, the one market in Southeast Asia with a substantial Muslim population, Etiqua does not have the licence to sell takaful products. It does, however, operate in the general insurance space.

Kamaludin says the route to penetrating the takaful market in Indonesia is likely through acquisitions because getting a new licence to operate is unlikely. But the group is being very selective about it.

“We’re very careful in terms of selecting who we acquire. We need to approach the right kind of company and have the right kind of partner in Indonesia. The partner needs to be aligned with us,” he says.

However, he adds that while Etiqua is looking to acquire a local entity, it is “not close to anything yet”.

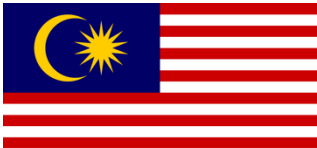
Its Cambodia operations are relatively new and still in “start-up” mode. Kamaludin observes that the market is small but has learnt from the banking industry that it needs to get a foot in the door now while the market is still developing.

“We are really there for the future. We don’t see big contributions yet even in the next two to three years. But we do see them continuing to grow at a strong pace and perhaps start to generate a profit towards the end of this year or, at the latest, next year.”

Maybank holds a 69.05% stake in Maybank Ageas Holdings Bhd — the holding company in which its core entities include Etiqua General Insurance Bhd, Etiqua Life Insurance Bhd, Etiqua General Takaful Bhd, Etiqua Family Takaful Bhd and Singapore-based Etiqua Insurance Pte Ltd. The remaining 30.95% is held by Brussels-based insurer Ageas SA.

As for the Indonesia, Philippines and Cambodia operations, they are held through a wholly-owned subsidiary of Maybank — Etiqua International Holdings Sdn Bhd. It holds a 79.87% stake in PT Asuransi Etiqua Internasional Indonesia, 95.24% in Etiqua Life and General Assurance Philippines Inc and 100% of its Cambodian general insurance and life insurance entities.

Asked if Maybank is looking to increase its stake in Etiqua by buying the portion held by Ageas, Kamaludin says: “There are discussions ongoing. But really, that’s at the shareholders’ level.”




Etiqua eyes growth of life insurance and family takaful segments

By Esther Lee / The Edge Malaysia 02 Jul 2025, 03:00 pm



This article first appeared in The Edge Malaysia Weekly on June 23, 2025 - June 29, 2025

ETIQA, a conventional insurance and takaful provider under Malayan Banking Bhd (KL: [MAYBANK](#) ) , is looking to expand its life insurance and family takaful segments further by tapping deeper into its bancassurance channel.

"Our growth has been through bancassurance for the most part and I think we are just scratching the surface [of its potential]," says Etiqa Insurance & Takaful group CEO Kamaludin Ahmad.

In 2024, the insurer derived 42% of its gross written premiums (GWPs) from the general insurance business while life insurance and family takaful contributed 58% to the group's total GWPs.

The GWP split between its conventional insurance and takaful segments stood at 62:38. But in terms of profit before tax (PBT), the takaful segment contributed 52% compared with 48% from conventional insurance.

In Malaysia, Etiqa sits on top of the leader board in general insurance, with a market share of 17% in 2024. It is particularly recognised in the motor insurance space, which contributes slightly more than half to its general insurance GWPs.

However, it lags in the life insurance/family takaful segment, where it is currently in third place with a market share of 13.4%, compared with the segment leader's near 20% market share.

Typically, life insurance and family takaful players utilise a huge agency force to grow market share, but Kamaludin points out that Etiqa prefers the bancassurance route, which allows it to tap into Maybank's scale and breadth of customers to grow its life insurance and family takaful premiums.

Etiqua currently has 9,000 agents for its general insurance segment and about 6,000 agents for its life insurance and family takaful operations. This compares with the bigger players in the life insurance space, which boast 20,000 or more active agents.

The group CEO concedes that the insurer has not been "very successful" in its attempts to bring Maybank depositors into the fold as clients of Etiqa's life insurance products.

"We have made some headway, but are not very successful yet. I think we need to continue working on making it easier for the sales people in the bank to sell. [Even though] it has been made easier, as we did throw in tools and applications, appointments and actual sales can be done in a more efficient manner," he says.

In 2024, Etiqa group recorded PBT of RM1.2 billion, while its GWPs totalled RM13.3 billion.

Trust helped to grow the business

Kamaludin points out that trust is of key importance as an insurer and Etiqa's reliability has helped grow the business over the years.

"Trust is something we need to build and we've been doing that over the years. I honestly think that most of the growth that we've had is because our agents are referring other agents to us and getting more customers to us while the repair workshops also refer their customers to be insured by us."

He maintains that Etiqa intentionally pays a higher labour rate to repair workshops that they are in partnership with, compared with other insurers, and this has not only helped its existing customers but also aided it in generating new business.

By going the extra mile, Etiqa believes its customers may be more willing to explore its other insurance offerings.

Citing the example of its travel insurance, Kamaludin says the insurer goes above and beyond, to the extent of sending a reminder to customers about their upcoming flight and informing them of their boarding gate and baggage carousel number.

"These frequent interactions aren't typical of an insurance company. Most of the time, you don't want to ever have to contact your insurance company, right? Because it's an indication that something has happened. But we do it in a non-intrusive way, so that customers appreciate the interaction with us.

"And we don't try to sell them anything during this time," he adds, as the main intention is to build trust.

Many of the travel customers subsequently buy another product, primarily another travel product or motor insurance, he says. About 35% of travel insurance customers buy another product within 12 months, but the conversion has yet to translate into life insurance at this juncture.

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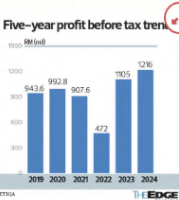
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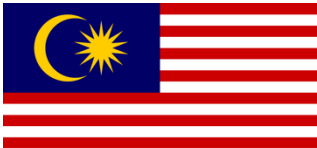
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July 2025

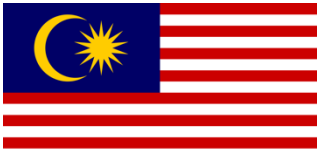
Etiqa Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
02/07/2025	Etiqa eyes growth of life insurance and family takaful segments	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1549173/etiqa-eyes-growth-of-life-insurance-and-family-takaful-segments
02/07/2025	Etiqa eyes growth of lixfe insurance and family takaful segments	The Edge Malaysia	https://theedgemalaysia.com/node/760164
02/07/2025	Etiqa Insurance scales generative AI across customer and staff workflows	iTnews Asia	https://www.itnews.asia/news/etiqa-insurance-scales-generative-ai-across-customer-and-staff-workflows-618386
07/07/2025	Bernama - Lebih 10,500 wanita di Malaysia positif HPV	Etiqa Malaysia Broadcast News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202507/20250706/BERM0730-20250706-01.mp4
06/07/2025	Bernama - Lebih 10,500 Wanita Di Malaysia Positif HPV	Etiqa Malaysia Broadcast News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202507/20250705/BERM2300-20250705-01.mp4
06/07/2025	Bernama - Over 10,500 women in Malaysia tested HPV-positive	Etiqa Malaysia Broadcast News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202507/20250705/BERE2230-20250705-01.mp4
06/07/2025	Sin Chew Daily - 医生短缺快有解决方案Doctor shortage, solution soon	Etiqa Malaysia Print News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202507/20250706/news-1200805-20250706-2325-1751760741028.pdf
06/07/2025	Lebih 10,500 wanita di Malaysia positif HPV - Dzulkefly	Astro AWANI - Buletin Awani	https://www.astroawani.com/berita-malaysia/lebih-10500-wanita-di-malaysia-positif-hpv-dzulkefly-528102
05/07/2025	Over 10,500 Women in Malaysia Test HPV-positive Through Health Ministry’s Screening Efforts	Malaysian Tribune	https://thesun.my/malaysia-news/moh-strengthens-food-safety-culture-in-malaysia-from-homes-to-industries-CA14415689
05/07/2025	Lebih 10,500 wanita Malaysia positif HPV menurut KKM	theSun	https://www.orientaldaily.com.my/news/nation/2025/07/05/744902
05/07/2025	卫长：大马65%女性过去3年 未进行子宫颈癌筛查	Oriental Daily News / 东方日报	https://www.chinapress.com.my/20250705/%e5%8d%ab%e9%95%bf%ef%bc%9a%e8%bf%87%e5%8e%bb%e5%b9%b4-1%e4%b8%87500%e5%90%8d%e5%a5%b3%e6%80%a7hpv%e9%98%b3%e6%80%a7/
05/07/2025	卫长：过去5年 1万500名女性HPV阳性	China Press / 中国报	https://www.dailyexpress.com.my/news/261856/over-10-500-women-in-malaysia-tested-hpv-positive/
05/07/2025	Over 10,500 women in Malaysia tested HPV-positive	Daily Express	https://selangorkini.my/2025/07/lebih-10500-wanita-positif-hpv-hasil-saringan-sejak-lima-tahun-lalu/
05/07/2025	Lebih 10,500 wanita positif HPV hasil saringan sejak lima tahun lalu	Selangor Kini	https://www.hmetro.com.my/mutakhir/2025/07/1237541/lebih-10500-wanita-di-malaysia-positif-hpv
05/07/2025	Lebih 10,500 wanita di Malaysia positif HPV	Harian Metro	https://www.thevibes.com/articles/news/110150/over-10500-women-in-malaysia-tested-hpv-positive

July 2025

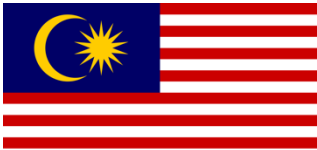
Etiqa Mentions – Malaysia



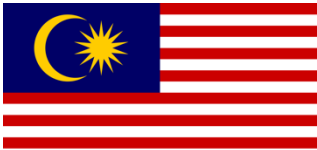
Date	Headline	Media Outlet	URL Link
05/07/2025	Over 10,500 Malaysian women test HPV-positive in cancer screening	theSun	https://newswav.com/article/over-10-500-malaysian-women-test-hpv-positive-in-cancer-screening-A2507_ReYZfu
05/07/2025	Over 10,500 Malaysian women test HPV-positive in cancer screening	Newswav	https://guangming.com.my/%e9%80%be65%e5%a5%b3%e6%80%a7%e6%9c%aa%e7%ad%9b%e6%9f%a5%e5%ad%90%e5%ae%ab%e9%a2%88%e7%99%8c-%e5%8d%ab%e9%95%bf%e4%bf%83%e7%a0%b4%e9%99%a4%e7%be%9e%e8%80%bb%e4%b8%8e%e8%bf%b7%e6%80%9d
05/07/2025	逾65%女性未筛查子宫颈癌 卫长促破除羞耻与迷思	Guang Ming Daily / 光明日报	https://www.sinarharian.com.my/article/737178/berita/nasional/lebih-10500-wanita-di-malaysia-positif-hpv---menteri-kesihatan
05/07/2025	Lebih 10,500 wanita di Malaysia positif HPV - Menteri Kesihatan	Sinar Harian	https://www.bernama.com/en/general/news.php?id=2441673
05/07/2025	Lebih 10,500 Wanita Di Malaysia Positif HPV - Dzulkefly	Malaysian National News Agency	https://www.sinchew.com.my/news/20250705/nation/6672191
05/07/2025	逾65%女性未筛查子宫颈癌 卫长促破除羞耻与误解迷思	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://www.thestar.com.my/news/nation/2025/07/05/over-10500-women-tested-positive-for-hpv-in-past-five-years-says-health-ministry
05/07/2025	Over 10,500 women tested positive for HPV in past five years, says Health Ministry	The Star Online	https://malaysiantribune.com/over-10500-women-in-malaysia-test-hpv-positive-through-health-ministrys-screening-efforts/
08/07/2025	李一峰.克服心理篩檢子宫颈癌	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://www.sinchew.com.my/news/20250708/yl/6678278
05/07/2025	Over 10,500 women tested positive for HPV in past five years, says Health Ministry	Nestia	https://news.nestia.com/detail/Over-10%2C500-women-tested-positive-for-HPV-in-past-five-years%2C-says-Health-Ministry/13650706
28/07/2025	Etiqa lancar penyelesaian takaful berasaskan pelaburan patuh syariah	Lumi News	https://luminews.my/news/3409517
25/07/2025	Etiqa Lancar Pelan Takaful Dynamic Horizon	PREBIU.com	https://prebiu.com/2025/07/25/etiqa-lancar-pelan-takaful-dynamic-horizon/
25/07/2025	Etiqa Perkenal Dynamic Horizon, Takaful Pelaburan Syariah – Buat Pelanggan Maybank	Rnggt	https://rnggt.com/202542354/
25/07/2025	Kosmo - Etiqa lancar Pelan Dynamic Horizon	Etiqa Malaysia Print News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202507/20250725/news-1219204-20250725-2325-1753408341036.pdf
24/07/2025	Etiqa Lancar Takaful Pelaburan Patuh Syariah Pertama Untuk Pelanggan Maybank	Bacalah Malaysia	https://www.bacalahmalaysia.my/etiqa-lancar-takaful-pelaburan-patuh-syariah-pertama-untuk-pelanggan-maybank/
23/07/2025	Etiqa lancar takaful pelaburan patuh Syariah pertama untuk pelanggan Maybank	Lumi News	https://luminews.my/news/3397286

July 2025

Etiqa Mentions – Malaysia



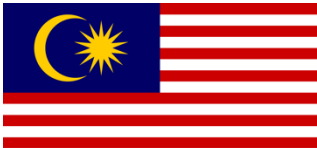
Date	Headline	Media Outlet	URL Link
23/07/2025	Etiqa lancar takaful pelaburan patuh Syariah pertama untuk pelanggan Maybank	Berita Harian	https://www.bharian.com.my/bisnes/korporat/2025/07/1423843/etiqa-lancar-takaful-pelaburan-patuh-syariah-pertama-untuk-pelanggan
23/07/2025	Etiqa lancar takaful pelaburan patuh Syariah pertama untuk pelanggan Maybank	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1560799/Etiqa_lancar_takaful_pelaburan_patuh_Syariah_pertama_untuk_pelanggan_Maybank
23/07/2025	Etiqa unveils 'pioneering' investment-linked takaful plan for Maybank customers	Lumi News	https://luminews.my/news/3396574
10/07/2025	Etiqa unveils 'pioneering' investment-linked takaful plan for Maybank customers	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1560663/Etiqa_unveils_039_pioneering_039_investment_linked_takaful_plan_for_Maybank_customers
08/07/2025	'Balik haji, tengah kumpul semula jiwa rock'	Kosmo! Online	https://www.kosmo.com.my/2025/07/08/balik-haji-tengah-kumpul-semula-jiwa-rock/
07/07/2025	M Nasir pilih rock tutup tirai trilogi CIPTA	Newswav	https://newswav.com/article/m-nasir-pilih-rock-tutup-tirai-trilogi-cipta-A2507_czqdQ4
07/07/2025	M Nasir pilih rock tutup tirai trilogi CIPTA	Sinar Harian	https://www.sinarharian.com.my/article/737449/berita/hiburan/m-nasir-pilih-rock-tutup-tirai-trilogi-cipta
06/07/2025	Bernama - Konsert Cipta 3 - Cabutan bertuah buat peminat yang hadir	Etiqa Malaysia Broadcast News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202507/20250705/BERM0730-20250705-01.mp4
05/07/2025	Malam Penuh Sejarah! Konsert DATO' M. N46IR CIPTA 3 Bakal Gegarkan Axiata Arena	murai	https://murai.my/2025/251884/malam-penuh-sejarah-konsert-dato-m-n46ir-cipta-3-bakal-gegarkan-axiata-arena/
05/07/2025	RM114,000 Harley Davidson awaits a lucky fan as music legend M. Nasir completes his trilogy of rock concerts on Sept 27 in Bukit Jalil	Merdeka Center	https://merdeka.org/v2/rm114000-harley-davidson-awaits-a-lucky-fan-as-music-legend-m-nasir-completes-his-trilogy-of-rock-concerts-on-sept-27-in-bukit-jalil/
04/07/2025	M. Nasir umum konsert CIPTA 3: Kemuncak trilogi bersama Harley Davidson dan Etiqa	Maxinfo.com	https://www.max-infos.com/2025/07/04/m-nasir-umum-konsert-cipta-3-kemuncak-trilogi-bersama-harley-davidson-dan-etika/
04/07/2025	MALAM INI GUA ROCK: HARLEY DAVIDSON JADI HADIAH EKSKLUSIF KONSERT DATO' M. N46IR CIPTA 3	FeMag Online	https://www.femagonline.com/2025/07/dato-m-n46ir-cipta-3-harley-davidson.html
04/07/2025	Konsert Dato' M. Nasir Cipta 3 – kemuncak trilogi seni dan hadiah Harley-Davidson ikonik menanti peminat	Suara TV	https://suara.tv/04/07/2025/konsert-dato-m-nasir-cipta-3-kemuncak-trilogi-seni-dan-hadiah-harley-davidson-ikonik-menanti-peminat/#respond
04/07/2025	DATO' M.N46IR CIPTA 3 Lengkapkan Trilogi Konsert	Dboystudio	https://www.dboystudiomy.com/2025/07/dato-mn46ir-cipta-3-lengkapkan-trilogi.html



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04/07/2025	(HIBURAN) DATO' M.N46IR CIPTA 3 Lengkapkan Trilogi Konsert Harley Davidson buat peminat bersama Etiqua selaku rakan strategik utama.	Galaksi Media	http://galaksi-media.com/hiburan-dato-m-n46ir-cipta-3-lengkapkan-trilogi-konsert-harley-davidson-buat-peminat-bersama-etiqua-selaku-rakan-strategik-utama/
04/07/2025	Peminat bertuah Konsert M Nasir berpeluang bawa pulang motosikal Harley Davidson	Lumi News	https://luminews.my/news/3335225
04/07/2025	Konsert DATO' M. NASIR CIPTA 3: Rock Cara Lu, Janji Rock Gegarkan Axiata Arena!	Inspirasi Destinasi Menarik Percutian Impian - Destinasi Asia	https://destina.my/konsert-dato-m-nasir-cipta-3-rock-cara-lu-janji-rock-gegarkan-axiata-arena/
04/07/2025	Dato' M Nasir Hadiahkan Harley Davidson di Konsert Trilogi Ketiga di Axiata Arena	Budiey.com	https://www.budiey.com/dato-m-nasir-hadiahkan-harley-davidson-di-konsert-trilogi-ketiga-di-axiata-arena/
04/07/2025	KONSERT DATO' M.NASIR CIPTA 3 BAKAL GEGAR AXIATA ARENA – PEMINAT BERPELUANG MILIKI MOTOSIKAL HARLEY-DAVIDSON	Oh Semput	https://ohsemput.com/index.php/konsert-nasir-cipta-bakal-gegar-axiata-arena-peminat-berpeluang-miliki-motosikal-harley-davidson?id=310162
03/07/2025	#SHOWBIZ: Win a Harley-Davidson motorcycle at M. Nasir's upcoming concert	Lumi News	https://luminews.my/news/3333729
03/07/2025	#SHOWBIZ: Win a Harley-Davidson motorcycle at M. Nasir's upcoming concert	New Straits Times	https://www.nst.com.my/lifestyle/groove/2025/07/1239590/showbiz-win-harley-davidson-motorcycle-m-nasirs-upcoming-concert
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July 2025

Etiqa Mentions – Malaysia



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08/07/2025	M. Nasir tutup tirai konsert trilogi dengan muzik rok	Berita Harian.Sg	https://www.beritaharian.sg/gaya-hidup/hiburan/m-nasir-tutup-tirai-konsert-trilogi-muzik-rok
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31 July 2025, Channel NewsAsia

Etika Singapore Commentary on the Sinkhole Incident and Its Relation to Insurance



Singapore

CNA Explains: Is a sinkhole an 'act of God' - and what does that mean for compensation claims?

An "act of God", or force majeure, is a clause in some insurance policies that could exclude a person from insurance payouts in some cases. Does that apply to sinkholes?



The car that fell into the sinkhole along Tanjong Katong Road South is lifted out on Jul 27, 2025. (Photo: CNA/Ili Mansor)

SINGAPORE: As the authorities begin what could be a lengthy probe into the cause of the Tanjong Katong sinkhole that swallowed a car and its female driver on Jul 26, some have raised questions about whether she has any recourse for financial compensation.

Nearby construction workers from a PUB site rescued her quickly and she was taken to hospital while she was conscious. Her blue Mazda hatchback remained in the flooded hole for a day before being lifted out by crane on Jul 27.

The [Building and Construction Authority \(BCA\)](#) and the [Ministry of Sustainability and the Environment](#) are conducting separate investigations into the incident. The process is expected to take several months due to its complexity.

The rare incident of a sinkhole appearing in Singapore garnered much interest online, with commentators speculating whether the woman is entitled to insurance payouts if the opening of the sinkhole was seen to be an "act of God".

Also known as a "force majeure" clause, an incident is deemed to be an act of God if it was unavoidable and outside of human control. This has implications for insurance coverage.

But experts said if investigations pinpoint fault to certain parties, one could be entitled to compensation via the legal route in addition to insurance.

What is "force majeure"?

An "act of God" refers to unforeseeable natural events that are not caused by humans, such as earthquakes, lightning strikes and tsunamis, several insurance experts told CNA.

In general, such clauses are included in certain insurance policies to exclude coverage for these events.

Great Eastern financial representative Goh Yit Beng said these clauses are usually found in motor or home insurance.

But it is rare for an event occurring in Singapore to be attributed to an act of God, said the experts.

Senior financial consultant Chen Xueyi said these incidents are more common in nations with a higher likelihood of natural disasters, such as floods, earthquakes and wildfires.

However, in most cases that happen in Singapore, liability can usually be attributed to a party, said Ms Chen, who is from an independently-owned financial adviser.

For example, if someone is hit by a falling tree during a bout of bad weather, it does not necessarily point to force majeure.

Ms Chen said while bad weather might have been a factor, maintenance and landscaping issues can also come into play.

Similarly, in the case of a sinkhole, executive wealth manager Crystal Huang said if it was "purely due to natural geological shifts", insurers or third parties may deny liability and cite the incident as "act of God".

"But if it's due to leaking pipes, poor land surveying, or human error, then liability can be assigned, and claims are valid," Ms Huang, who is from Prudential Financial Advisers, said.

What do I need to take note of when making a claim?

The amount an insured person can claim and extent of assistance received will depend on each individual policy.

It is worth noting that payouts from personal accident and hospitalisation insurances are based on injury and treatment, and not fault, Ms Huang said.

This means an insured person will be able to claim an amount, subject to limits of the coverage, or be reimbursed the amount paid in medical bills.

As for motor insurance claims, such as making a claim for any car-related damage, experts said that an insurer could compensate the market value of the car if it was damaged beyond repair, though this would also be subject to one's insurance coverage.

In such cases, the insurer may first pay out the funds, then recover the amount from a liable party, experts noted.

On this point, the experts also said there is a time limit after the occurrence of the incident to make claims.

Regardless of the type of insurance coverage, the General Insurance Association of Singapore requires the driver to file the accident report within 24 hours or on the next working day, and to bring the car to a reporting centre approved by the insurer for inspection.

If the accident goes unreported, an insurer may repudiate liability, and may cancel or refuse to renew one's policy. The driver's no-claims discount - a discount typically applied to insurance premiums for drivers who do not make claims on their policies for a specific period - may also be affected upon renewal of the policy.

Ultimately, there is no need to wait for the conclusion of any investigation to make an insurance claim, even if it is not yet determined if the incident was due to force majeure.

The car that fell into the sinkhole along Tanjong Katong Road South being lifted out on Jul 27, 2025. (Photo: CNA/Ili Mansor)

Related:

Woman who sued PUB for S\$5 million after falling into manhole accepts settlement offer

Woman sues town council after falling into drain: What can you do if this happens to you?

Can I pursue the legal route if I don't have insurance?

Even without insurance, a person could seek compensation for property damage or injuries from a responsible party if there is one.

"When unforeseen events such as sinkholes, lightning strikes, or falling trees occur, compensation hinges not only on the individual's insurance coverage - whether home, auto, or personal accident insurance, which clearly outlines covered perils and exclusions - but also on the existence of a liable third party," Etika Insurance Singapore's chief customer officer Joys Wiraatmadja said in response to CNA's queries.

"Crucially, even if the individual lacks insurance, they retain the right to pursue a liability claim against any responsible third party, asserting their entitlement to justice and fair restitution."

Director of BR Law Corporation Daniel Tay said that loss is "typically assessed in monetary terms to put that person in the position they would have been" before the incident occurred.

In the case of a car plunging into a sinkhole, the car value, medical fees and any possible loss of income during the medical leave period could be considered.

"A loss adjuster may be appointed by the insurer for the main-contractor for the site. It is open to the person seeking compensation to do the same including to obtain legal advice on the extent of recoverable loss from the incident," Mr Tay added.

Lawyers engaged by affected parties will send a letter of claim to the liable party. If the matter is disputed, it can be taken to court.

The Magistrate's Court can award damages of up to S\$60,000 (US\$46,600), while the District Court can award damages of up to S\$250,000. Damages above S\$250,000 can be awarded by the High Court.

Lawyer Lau Kah Hee, the co-founder and director of BC Lim & Lau, said that a person may be entitled to claim for personal injury or psychiatric injury arising out of negligence under tort law.

He said that in determining liability for such a claim, the affected person must prove several elements, including that there was a duty of care owed by the defendant, that this duty of care was breached, and that there were damages as a result of the defendant's negligence.

The courts will consider the specific facts of the case in determining the amount to be awarded, said Mr Lau.

In civil cases, the court will look at general and special damages. General damages takes into account factors such as future medical expenses, loss of future income and "pain and suffering" which also includes mental suffering, Mr Lau said.

Special damages compensates the claimant for monetary losses as a result of the accident, including medical costs, pre-trial loss of earnings, and pre-trial transport costs where special arrangements have had to be made for the claimant due to his or her injuries.

Asked if an injured person could be found partially liable for an accident, Hoh Law Corporation managing director N Srinivasan said that a party could be contributorily negligent if there was some fault on his or her part. Contributory negligence would reduce the compensation sum by a proportionate amount.

"For example, if the worker saw the sinkhole and then waved to stop the driver, but she did not notice it and continued, then there (could) be contributory negligence on her part," he said.

What about personal injury claims?

While investigations could take months, legal cases could take even longer, experts noted.

The time taken to obtain compensation will vary based on investigation complexity, documentation and potential disputes, Etika Insurance's Ms Wiraatmadja said.

According to the Limitation Act, a person should seek legal redress for personal injury within three years of the accident, or three years from the earliest date on which the person has the knowledge required for bringing an action.

Mr Srinivasan, who has more than 25 years of experience in handling personal injury claims, noted that those who suffered injuries would not usually make claims immediately after an accident.

"They usually will make a claim after the injuries are stabilised and the doctors provide medical reports stating whether the injured victim requires future medical treatment. It may take six months or more depending on whether the injury has healed and whether there are any residual disabilities. These have to be assessed by the doctors.

"Unlike a property damage claim such as damage to the car, which can be assessed quickly by the car workshop and a claim made, injuries need to be monitored and assessed by the doctor," said Mr Srinivasan.

31 July 2025, Channel NewsAsia

Etiqua Singapore Commentary on Fire vs. Home Insurance for HDB and Condo Owners



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FAQ: Do you need fire or home insurance, or both?

How do home owners recover financially after a fire?

Does fire insurance cover personal belongings?

A fire at Blk 229 Toa Payoh Lorong 8 on Jul 29, 2025. (Photo: CNA reader)

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Daphne Yow

31 Jul 2025 07:51PM | (Updated: 01 Aug 2025 10:59PM)

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FAST

For instance, the current five-year premium for a four-room HDB flat is S\$4.59 (US\$3.55) and insures a sum of up to S\$117,000. The premium for a two-room flat is S\$1.99 and covers costs of up to S\$57,000.

The current insurance provider - from Aug 16, 2024 to Aug 15, 2029 - is Etiqa. The provider for the five years prior was FWD.

Many scenarios are covered under Etiqa's policy, including aircraft damage, smoke damage and malicious damage.

The insurance also covers loss or damage to the insured property resulting from a fire in an adjoining property, as well as any loss or damage caused during the operation to extinguish the blaze.



For condominiums, the management corporation is responsible for insuring the buildings and common property for fire damage.

Condominium owners with bank loans will also have to buy fire insurance.

After the loan is fully paid, HDB or condominium home owners are not legally required to maintain fire insurance.

But continuing coverage is "strongly recommended", said Ms Shirley Tan, chief marketing officer of Etiqa Insurance Singapore.

"Home owners should consider the risks as a fire can cause serious financial implications, especially when affordable coverage options are readily available to ensure home owners have peace of mind," she added.

But what fire insurance does not cover is the contents of homes - for example, furniture, clothes or jewellery.

What is home insurance? What does it cover?

Home insurance is different from fire insurance - it is optional and can be purchased from several insurers.

The types of coverage differ across insurers, but they typically cover household items and personal belongings. In most cases, they also cover the cost of renovations after a fire, the removal of debris and other repair costs.

Some insurers cover the cost of alternative accommodation and day-to-day costs, but only up to a certain amount.

People should buy home insurance if they want to cover their personal belongings at home, said Ms Chen Xueyi, a senior financial consultant with an independently-owned financial adviser.

The type of home insurance coverage also depends on the insurer and policy plan.

According to the General Insurance Association's website, there are normally two types of coverage - insured perils and "all risks".

Regular insured perils include fire, lightning, explosion, bursting of water tanks or pipes, as well as theft by violent or forcible entry.

"All risk" policies offer wider coverage, but can be more expensive.

There are some common exclusions from home insurance, including damage from fungi, wet or dry rot, and losses due to war or terrorism.

A spokesperson for FWD told CNA that other common exclusions can also include deliberate or malicious damage by household members, as well as damage to homes that have been unoccupied for "extended periods".

If you run a business from your home, ensure you get your insurer's acceptance, said GIA.

Damage at Block 229 Lorong 8 Toa Payoh following a fire on Jul 29, 2025. (Photo: Facebook/Bishan Toa Payoh)

How much do home insurance plans cost?

Typically, the higher the sum insured, the higher the premium.

The premiums for home insurance plans typically range from S\$50 to S\$350 per S\$100,000 insured, according to GIA's website.

For example, an owner of a four-room HDB flat will have to pay about S\$46 for a one-year plan or about S\$117 for a three-year plan for an FWD plan covering S\$20,000 of home contents, S\$20,000 in home renovations and S\$82,000 for building costs.

Bring the coverage up to S\$100,000 for home contents and the premiums go up for about S\$98 for a year's coverage and about S\$250 for three years.

How to make claims?

You should submit your claim as soon as possible. For Etiqa, that is within 30 days.

Most insurers have an online claim form, and may ask for supporting documents, including a repair quotation or invoice, as well as photographs.

After a claim is submitted, the insurer will normally assess the circumstances and decide if a site survey is required.

A loss adjustor may also get in touch with the home owner.

The 10th-floor unit in Block 229 Toa Payoh Lorong 8 where the fire started, in this picture taken on Jul 30, 2025. (Photo: CNA/Justin Ong)

So should you buy home insurance?

Since fire insurance is compulsory as long as you have a mortgage, the bigger question for many home owners is whether you should buy home insurance.

"While fire insurance protects the structure; home insurance protects the contents within. Both are necessary to ensure added protection in the event of an unfortunate fire event," said Etiqa's Ms Tan.

She added that home insurance is not just a "nice to have but a must have", given that homes are "financial and emotional investments".

"Whether you own an HDB flat, a condominium, or a landed property, and regardless of whether you live in it or lease it out, having home insurance is a practical and important safeguard," she said.

An important thing to note as well is to check your policy exclusions, said financial consultant Ms Chen.

"Fire is a covered event, but sometimes you have to dig a bit deeper into the policy exclusions," she said.

It is important to make sure that your home insurance covers the reinstatement cost of your content and renovation so you are not underinsured, she said, adding that "very expensive items" at home may require separate insurance coverage.

A GIA spokesperson said: "If you keep items such as expensive furniture, art, or limited-edition sneakers or gadgets at home, you should choose a policy with higher coverage. High-value items and valuables must be declared specifically to the insurer to be covered in full."

FWD said home owners should ensure their chosen policy covers both home contents and renovations.

"It is also important to check for conditions such as under-insurance, where claim payouts may be reduced if the home is not insured for its full value. It is to be noted that FWD does not penalise customers for under-insuring their property," said the company.

There is also the "misconception" that the price home owners paid for the property, or their mortgage cost, is the amount they should insure for the building structure, said Income Insurance's Annie Chua.

"This is not correct. The cost of the entire home includes value of the land and location, whereas rebuilding it in the event of damage is more a matter of materials and labour cost," said Ms Chua, vice president and head of the insurer's personal lines distribution and key account management functions.

She added that Income's home insurance will "automatically estimate this based on the property size and type in accordance with market surveys of construction costs".

Home owners should also customise their policy based on the household appliances they own, to ensure adequate coverage, said Ms Chua.

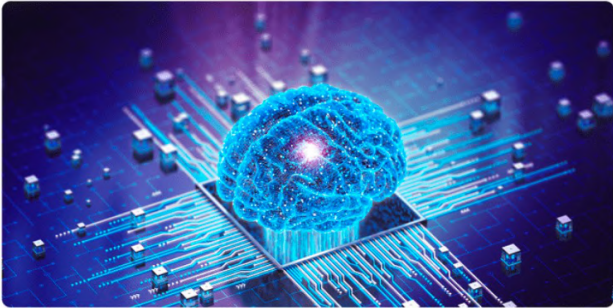
As for fire insurance, it does not cover damage to a neighbour's property if the fire spreads from their house. This, however, can be covered under home insurance, she said.

2 July 2025, Retails News Asia

Etiqua Singapore Unleashes Generative AI To Revolutionize Customer And Staff Workflows



Etiqua Insurance Unleashes Generative AI To Revolutionize Customer And Staff Workflows



July 2, 2025

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As generative AI transitions from pilot projects to full-scale implementations, enterprises are grappling with how to expand these systems in a governed and sustainable manner. A solid foundation—comprising infrastructure, high-quality training data, integration frameworks, and outcome-driven objectives—is essential for scaling generative AI across the organization.

Etiqua Insurance Takes Bold Steps Towards AI Integration

Etiqua Insurance Singapore, part of the Maybank regional financial group, has moved beyond initial pilots to create context-aware, embedded AI systems that enhance both customer and employee workflows.

"Over the past year and a half, Etiqua's AI strategy has transformed, shifting from traditional machine learning and intent-based systems to generative AI designed for real-time, natural language engagement," remarked **Dennis Liu**, chief technology officer at Etiqua.

As part of this transformation, the company has ambitious plans for two generative AI chatbots set to launch in 2025. The first, aimed at customers, promises to elevate query resolution rates by minimizing the need for human handoffs while providing swifter, comprehensive self-service options. The second, an internal GenAI assistant, is designed to empower sales advisors through enhanced product training and needs analysis, ultimately fostering greater team productivity and insight.

Achieving a New Level of Efficiency

This strategic pivot signifies a marked departure from earlier RASA-based bots, which were limited to scripted conversation flows and basic intent recognition. Instead, the new generative AI models have been trained on proprietary knowledge bases and historical customer interactions, facilitating personalized and context-aware conversations.

These advancements build on prior success stories that showcased AI's potential while also illuminating the limitations of task-specific tools. Liu pointed out that Etiqua's innovative E-CLEVA video-assisted claims service has slashed vehicle damage assessment and approval times by up to 80 percent through real-time interactions between claimants and surveyors. The company has even automated travel delay claims using AI-driven straight-through processing (STP), enabling instant approvals through integrations with PayNow and MyInfo.

Etiqua's AI-powered chatbots have seen a staggering increase of 1,233 percent in monthly usage, skyrocketing from over 300 to 4,000 threads last year. These chatbots autonomously resolved 44 percent of inquiries, significantly alleviating agent workloads and boosting service efficiency.

– Dennis Liu, Chief Technology Officer, Etiqua International Holdings

Liu further revealed that the team is piloting the use of Vision LLMs to automate claims document reviews, anticipating a processing time reduction of up to 50 percent. The next generation of the GenAI chatbot aims to enhance autonomous resolution rates by over 40 percent, further reducing the workload on live agents and allowing them to tackle more complex inquiries.

The Evolution of Chatbot Technologies

The current chatbots are built on the RASA framework, operating effectively within structured intents and predetermined conversational paths. This allows for the automation of commonplace customer inquiries such as policy servicing, claims status checks, and payment reminders. While they handle basic interactions well, these bots are constrained by fixed conversational flows, making it difficult to manage complex or unexpected queries without human intervention.

Performance indicators play a critical role in their evaluation. The Transfer-to-agent rate indicates how frequently the chatbot requires escalation to a human agent, while the resolution rate captures the percentage of queries resolved without human intervention. The company also employs sentiment analysis to assess customer emotions during interactions and collects feedback post-interaction to enhance service quality.

"Looking ahead, our gradual transition to GenAI-powered chatbots represents a significant upgrade. These systems will be optimized using Etiqua's proprietary knowledge base and historical interactions, allowing for natural, contextually aware conversations," Liu emphasized.

Tackling Challenges Head-On

Etiqua has encountered three significant challenges during its AI transformation: the need for a cultural shift, legacy systems, and talent readiness. According to Liu, the first challenge involved instilling a digital-first mindset across the organization. To foster acceptance, the company cultivated a culture of experimentation and adaptability, encouraging teams to adopt a "think big, start smart, fail fast, learn fast" approach.

Rather than overhauling entire infrastructures, Etiqua progressed by incrementally replacing outdated processes tied to core operations. This thoughtful integration of AI capabilities has allowed the company to advance without disrupting ongoing business activities. Additionally, Liu noted a shortage of AI-ready talent as the third hurdle. In response, Etiqua has invested in training its workforce, onboarding promising graduates, and hiring data scientists and AI operations engineers.

As its AI deployments broaden, Etiqua has also introduced governance frameworks to guarantee compliance, scalability, and long-term sustainability.

Questions & Answers

What are the main goals of Etiqua's upcoming generative AI chatbots?

The upcoming chatbots aim to improve query resolution rates for customers while empowering sales advisors internally through enhanced training and productivity tools.

How has Etiqua's chatbot usage changed recently?

Etiqua's AI chatbots have experienced a remarkable 1,233 percent increase in monthly usage, climbing from over 300 to 4,000 threads in just a year.

What challenges did Etiqua face during its AI transformation?

Etiqua confronted a cultural shift towards a digital-first mindset, the need to update legacy systems, and a shortage of AI-ready talent, which the company addressed through strategic investments in training and hiring.



MARKETING BOARD

Etiqua Philippines launches Takaful: A new era of ethical protection

Published: July 30, 2025 12:00 AM
Updated: July 30, 2025 9:35 AM



Etiqua Philippines, a leading life and general insurance provider and Maybank Group member, officially launched Takaful following successful regulatory and product approval milestones. The Grand Launch Event was held July 10, 2025, at Grand Hyatt Manila, Bonifacio Global City.

The landmark event brought together government dignitaries, industry leaders, and partners to mark a historic step in the country’s insurance landscape. Key attendees included Fauziah Hisham, Chairperson, Etiqua International Holdings; Mohd Din Merican, Chairman, Etiqua Philippines Board; His Excellency Dato’ Abdul Malik Anthony, Ambassador of Malaysia to the Philippines; Kamaludin Ahmad, Group CEO Etiqua Insurance & Takaful; Anthony Lou Bernabe, President and CEO Etiqua Philippines; and Attorney Jayson P. Lopez, Deputy Commissioner, Insurance Commission.

Takaful, rooted in ethical and Islamic principles, emphasizes mutual risk-sharing and shared responsibility. Participants contribute to a pooled fund supporting members in need, with surplus redistributed equitably. Investments align exclusively with environmental, social, and governance (ESG) principles—excluding gambling, tobacco, and alcohol industries.

“Today marks a meaningful milestone, not just for Etiqua, but for Philippine insurance industry. With Takaful, we are bringing a more inclusive, ethical and affordable way of protecting Filipinos,” said Anthony Lou Bernabe, President and CEO of Etiqua Philippines. *“We are proud to be among the pioneers of Takaful in the Philippines – reaffirming our vision of financial inclusivity.”*



Etiqua Philippines recently received regulatory approval for its flagship Takaful Personal Accident product—providing affordable protection with benefits for accidental death, permanent disability, medical expenses, and hospital cash allowance. The product demonstrates the company’s commitment to accessible protection, especially for those seeking Shariah-compliant solutions.

The company aims to expand its Takaful portfolio with additional Non-Life and Life products through 2026.

With over two decades pioneering Takaful across ASEAN, particularly in Malaysia and Singapore, Etiqua brings deep heritage and trusted expertise to Filipino consumers, promoting community well-being and financial dignity nationwide.



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OPTIMIZED PROTECTION, ISLAMIC FINANCE The Takaful Personal Acc

TMT Newswire

Etiqua Philippines launches ‘Takaful:’A new era of ethical protection

July 16, 2025

ETIQA Philippines, a leading player in life and general insurance and a member of the esteemed Maybank Group, officially launched “Takaful” following the successful completion of its regulatory and product approval milestones. Takaful, a form of mutual guarantee rooted in ethical and Islamic principles, emphasizes mutual risk-sharing and shared responsibility. Participants contribute to a pooled fund that supports members in need.

Recently, Etiqua Philippines received regulatory approval for its flagship Takaful Personal Accident product — a simple, affordable way for Filipinos to protect themselves and their families, providing benefits for accidental death, permanent disability, medical expenses and hospital cash allowance. Etiqua’s entry into the Takaful space signals a significant development in the Philippine insurance landscape, ushering in an inclusive and ethical financial protection option that reflects the diverse needs of Filipinos today. As it embarks on this journey, Etiqua warmly invites its distribution partners to collaborate in bringing these innovative solutions to more Filipinos.

With over two decades of experience pioneering Takaful across Asean countries — particularly in Malaysia and Singapore — Etiqua brings a deep heritage and a trusted track record to Filipino consumers. The company is now poised to empower households across the nation with products that not only offer protection but also promote community well-being and financial dignity.

11 July 2025, Philippine Daily Inquirer

Etiqua Philippines launches Takaful: A new era of ethical protection



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Etiqua Philippines launches Takaful : A new era of ethical protection

INQUIRER.net BrandRoom / 10:20 AM July 11, 2025

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Etiqua Philippines, a leading player in life and general insurance and a member of the esteemed Maybank Group, officially launched Takaful following the successful completion of its regulatory and product approval milestones. The Grand Launch Event was held on 10 July 2025, at 6:00 PM in Grand Ballroom III, Grand Hyatt Manila, Bonifacio Global City.



The landmark event drew together government dignitaries, industry leaders, and partners to mark a historic step forward in the country's insurance landscape. Among the key attendees were Fauziah Hisham, Chairperson, Etiqua International Holdings; Mohd Din Merican, Chairman of the Etiqua Philippines Board; His Excellency Dato' Abdul Malik Anthony, Ambassador of Malaysia to the Philippines; Mr. Kamaludin Ahmad, Group CEO Etiqua Insurance & Takaful; Anthony Lou Bernabe, President and CEO Etiqua Philippines, and Attorney Jayson P. Lopez, Deputy Commissioner of the Insurance Commission.

Takaful, a form of mutual guarantee rooted in ethical and Islamic principles, emphasizes mutual risk-sharing and shared responsibility. Participants contribute to a pooled fund that supports members in need, with any surplus redistributed equitably. Investments are made exclusively in sectors that align with environmental, social, and governance (ESG) principles—excluding industries like gambling, tobacco, and alcohol.

“Today marks a meaningful milestone, not just for Etiqua, but for Philippine insurance industry. With Takaful, we are bringing a more inclusive, ethical and affordable way of protecting Filipinos,” said Anthony Lou Bernabe, President and CEO of Etiqua Philippines. “We are proud to be among the pioneers of Takaful in the Philippines – reaffirming our vision of financial inclusivity.”

Recently, Etiqua Philippines received regulatory approval for its flagship Takaful Personal Accident product – a simple, affordable way for Filipinos to protect themselves and their families, providing benefits for accidental death, permanent disability, medical expenses and hospital cash allowance. The product represents the company's commitment to making protection accessible to more Filipinos, especially those seeking Shariah-compliant solutions.

The company aims to expand its Takaful portfolio, with additional Non-Life and Life products in development through 2026.

Etiqua's entry into the Takaful space signals a significant development in the Philippine insurance landscape – ushering in an inclusive and ethical financial protection option that reflects the diverse needs of Filipinos today. Aside from Takaful, Etiqua also offers a wide range of Life and Non-Life insurance products, all aligned with its vision of making the world a better place. With strong presence across Malaysia, Singapore, Indonesia, Cambodia, and now the Philippines, Etiqua continues to build trust and deliver protection throughout the region.

As it embarks on this journey, Etiqua warmly invites its distribution partners to collaborate in bringing these innovative solutions to more Filipinos and increasing insurance penetration across the country.

With over two decades of experience pioneering Takaful across ASEAN—particularly in Malaysia and Singapore—Etiqua brings a deep heritage and a trusted track record to Filipino consumers. The company is now poised to empower households across the nation with products that not only offer protection but also promote community well-being and financial dignity.

July 2025

Etiqua Mentions – Philippines



Date	Headline	Media Outlet	URL Link
16/07/2025	Etiqua Philippines Unveils Takaful, an Ethical and Inclusive Protection Plan	Where is Ed Uy?	https://www.wheriseduy.com/etiqua-philippines-unveils-takaful-an-ethical-and-inclusive-protection-plan/
14/07/2025	Etiqua Philippines launches Takaful: A new era of ethical protection	World News	https://article.wn.com/view/2025/07/14/Etiqua_Philippines_launches_Takaful_A_new_era_of_ethical_prot/
14/07/2025	Etiqua Philippines launches Takaful: A new era of ethical protection	The Sun.Star	https://www.sunstar.com.ph/davao/business/etiqua-philippines-launches-takaful-a-new-era-of-ethical-protection
13/07/2025	“Etiqua Philippines Launches Takaful : A New Era of Ethical Protection”	Edge Davao	https://edgedavao.net/competitive-edge/2025/07/etiqua-philippines-launches-takaful-a-new-era-of-ethical-protection/
13/07/2025	Etiqua Filipina Luncurkan Takaful, Era Baru Perlindungan	Home - Tourism business	https://bisniswisata.co.id/etiqua-filipina-luncurkan-takaful-era-baru-perlindungan/
12/07/2025	“Etiqua Philippines Launches Takaful: A New Era of Ethical Protection”	The Cagayan Times	https://cagayandeorotimes.com/etiqua-philippines-launches-takaful-a-new-era-of-ethical-protection/
12/07/2025	“Etiqua Philippines Launches Takaful: A New Era of Ethical Protection”	BusinessWeek Mindanao Online	https://businessweekmindanao.com/etiqua-philippines-launches-takaful-a-new-era-of-ethical-protection/
12/07/2025	“Etiqua Philippines Launches Takaful: A New Era of Ethical Protection”	Mindanao Daily News	https://mindanaodailynews.com/etiqua-philippines-launches-takaful-a-new-era-of-ethical-protection/
11/07/2025	Etiqua Philippines Unveils Takaful: Pioneering Ethical & Inclusive Insurance Solutions for Filipinos	Bob Reyes Online - A Pinoy Technologist's Blog	https://bobreyes.com/etiqua-philippines-unveils-takaful-pioneering-ethical-inclusive-insurance-solutions-for-filipinos/
11/07/2025	Etiqua Philippines launches Takaful : A new era of ethical protection	World News	https://article.wn.com/view/2025/07/11/Etiqua_Philippines_launches_Takaful_A_new_era_of_ethical_prot/
11/07/2025	“Etiqua Philippines Launches Takaful: A New Era of Ethical Protection”	Microinsurance Philippines	https://microinsurancephilippines.com/etiqua-philippines-launches-takaful-a-new-era-of-ethical-protection/
11/07/2025	Etiqua Philippines Launches Takaful : A New Era of Ethical Protection	Manila Republic	https://www.manilarepublic.com/etiqua-philippines-launches-takaful-a-new-era-of-ethical-protection/