



# Corporate Profile

**eTiQa**

Visit us at [etiqa.com](http://etiqa.com) or call the Etiqua Oneline 1300 13 8888

Connect with us at [f](#) [in](#) [yt](#) Etiqua [@](#) myetiqua

# All About Us

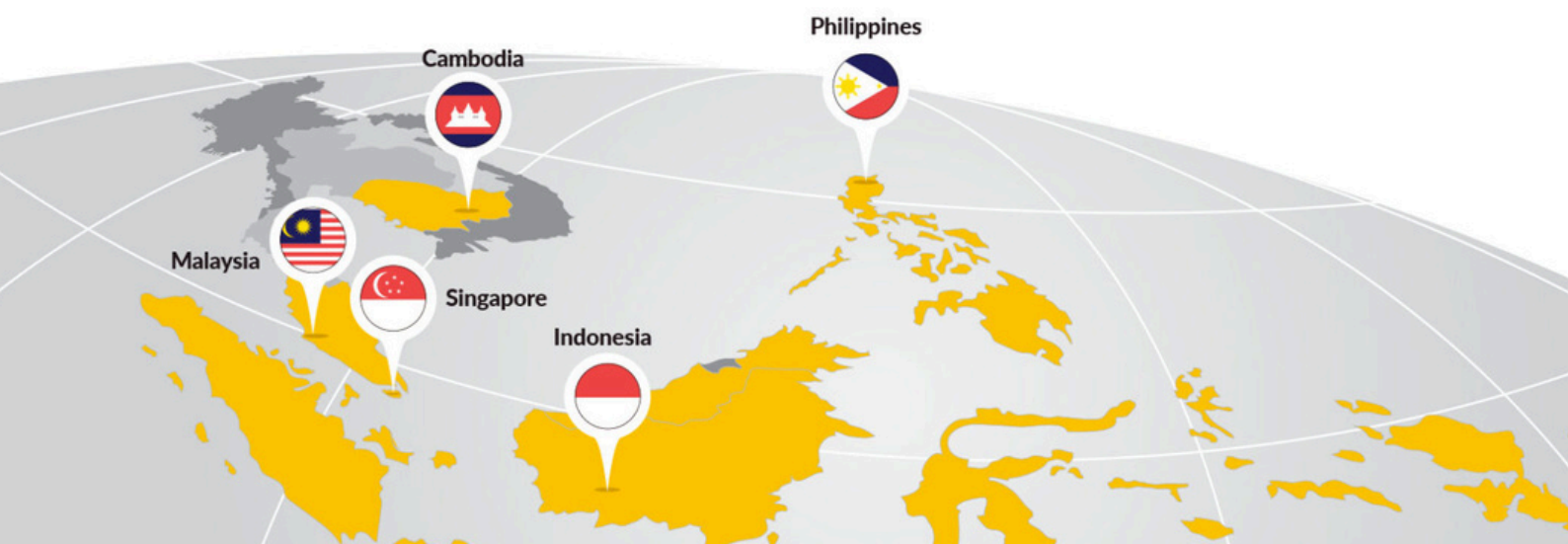


Etiqa is a leading ASEAN insurance and takaful player and part of the Maybank Group, a leading banking conglomerate in ASEAN. We offer a full range of Life and General insurance policies, as well as Family and General Takaful plans via more than 10,000 agents, 44 branches, and 17 offices. It also has a bancassurance network comprising over 490 branches, cooperatives, brokers, and online platforms across Malaysia, Singapore, Indonesia, the Philippines, and Cambodia.

The brand began in 2005 when Maybank Ageas (formerly known as Mayban Ageas), Maybank's insurance and takaful arm consisting of Mayban General Assurance, Mayban Life Assurance, and Mayban Takaful merged with Malaysia National Insurance Berhad, Malaysia's largest national insurer and its subsidiary Takaful Nasional Sdn Bhd, Malaysia's premier Takaful provider. Two years following the merger, in 2007, the name Etiqa was born. Since then, we have strengthened our presence in Singapore and expanded to the Philippines in 2014, Indonesia in 2017, and Cambodia in 2019.

Etiqa International Holdings Sdn Bhd, a wholly-owned subsidiary of Maybank, is the holding company of Etiqa. In Malaysia and Singapore, we operate under the umbrella of Maybank Ageas Holdings Berhad which is a joint venture between Maybank and Ageas Group, a leading international insurer with operations across Europe and Asia. In Malaysia, Etiqa operates four main entities namely, Etiqa Life Insurance Berhad, Etiqa General Insurance Berhad, Etiqa Family Takaful Berhad, and Etiqa General Takaful Berhad while in Singapore, Etiqa's operating entity is Etiqa Insurance Pte Ltd.

Beyond Malaysia and Singapore, Etiqa entities in the region are Etiqa Life and General Assurance Philippines Inc. (ELGAP) in the Philippines, PT Asuransi Etiqa Internasional Indonesia (EII) in Indonesia and Etiqa General Insurance Cambodia Plc (EGIC) and Etiqa Life Insurance Cambodia Plc. (ELIC) in Cambodia.



# Our Purpose

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An Insurance & Takaful company that makes the World a Better Place

## Our Vision

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To be a leading ASEAN insurer

## Our Core Beliefs



### Ethical

We strive to make profits from work that benefits Humanity



### Trustworthy

We provide Fast & Easy service with the Best Advice



### Inclusive

We want our business Partners to grow with us



### Questing

We don't stop Learning



### Authentic

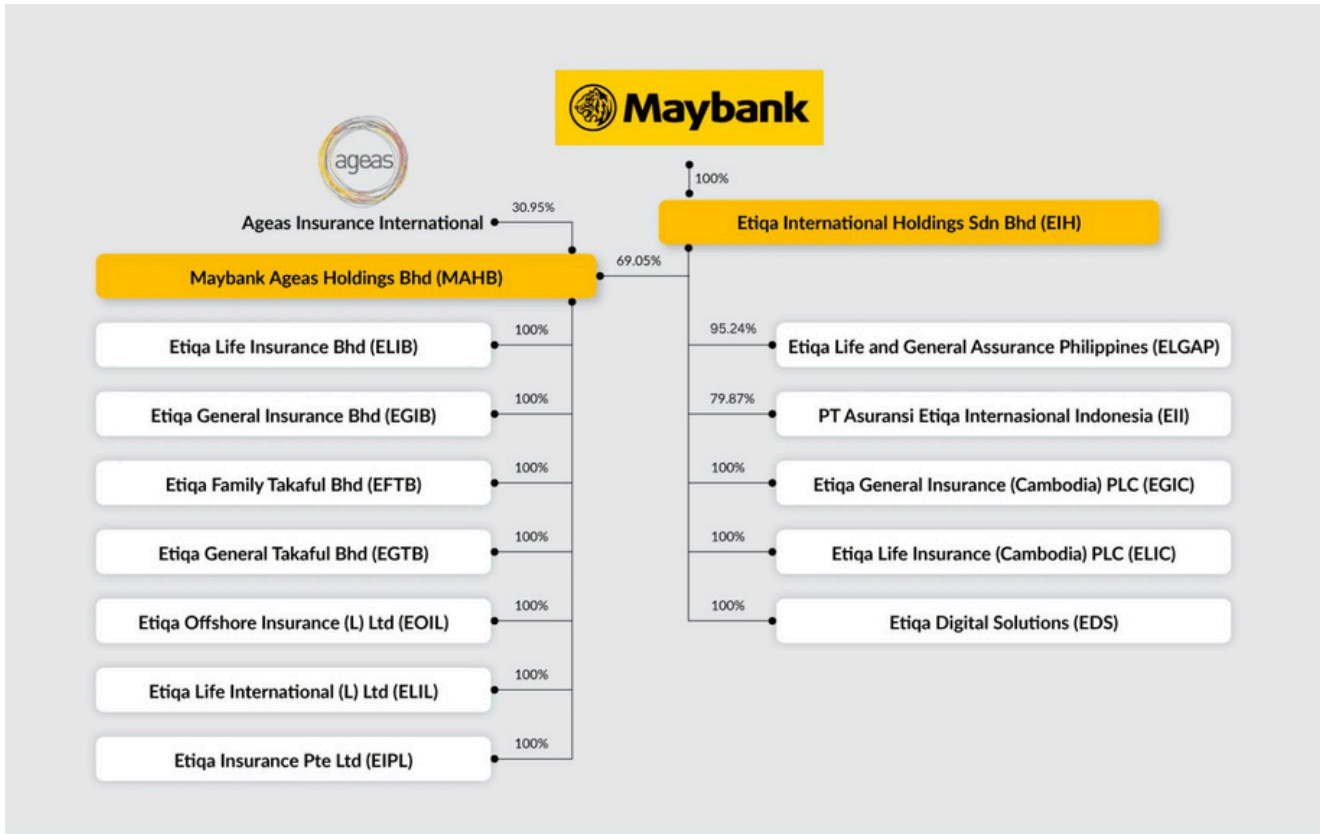
We practice Candour



### Nurturing

We treat customers like Family

# Etiqua's Group Structure



## Financially Strong

Total Customers

5.3 MIL

Total Claims Paid

RM6.4 BIL

Gross Written Premium

RM13.3 BIL

Profit Before Tax

RM1.2 BIL

Total Assets

RM59.1 BIL

\*Year to date December 2024

# Our Leaders

## EIH Board Members



**Puan Fauziah  
Hisham**  
Director & Chairman



**Mohd Din Merican**  
Independent Non-  
Executive Director



**Che Zakiah Che Din**  
Independent Non-  
Executive Director

## Etiqua Group Management Committee (GMC)



**Kamaludin Ahmad**  
CEO, EIH



**Lee Hin Sze**  
Chief Financial  
Officer



**Siti Nita Zuhra**  
Chief Distribution  
Officer, Deputy CEO,  
EIH



**Chris Eng**  
Chief Strategy  
Officer



**Lee Yuen Kuen**  
Chief Investment  
Officer



**Rozima Yahya**  
Human Capital  
Director



**Pearley Tan**  
Chief Risk and  
Compliance Officer



**Vilasini Devi**  
Group General  
Counsel & Head,  
Corporate Secretarial

# Our Leaders

## MAHB Entities CEOs



**Shahrul Azuan**  
CEO, EGTB



**Zafri Ab Halim**  
CEO, EFTB



**Fukhairudin  
Mohd Yusof**  
CEO, EGIB



**Leong Su Yern**  
CEO, ELIB



**Raymond Ong**  
CEO, EIPL

## Regional Entities CEOs



**Anthony Lou M. Bernabe**  
CEO, ELGAP  
(Philippines)



**Vuthy Horng**  
CEO, ELIC  
(Cambodia)



**Mochamad Reza**  
Director & Officer-in-  
Charge, EII (Indonesia)



**Asmath Rozan**  
CEO, EGIC  
(Cambodia)



**Amran Hassan**  
CEO, EDS



# Our Awards And Recognitions



## 2024

MTA Takaful Star Awards 2024

**Best Takaful Operator - General Takaful Business, Etiqa General Takaful Berhad**

MTA Takaful Star Awards 2024

**Best Takaful Operator - General Takaful Agency Takaful Operator, Etiqa General Takaful Berhad**

MTA Takaful Star Awards 2024

**Best Direct Distribution Channel - General Takaful, Etiqa General Takaful Berhad**

MRC Malaysia Awards 2024

**The Fastest Estimate Claims Approval Time for Own Damage Claims, EGTB**

MRC Malaysia Awards 2024

**The Most Accurate Average Estimate to Claims Approval Amount, EGTB**

MRC Malaysia Awards 2024

**Malaysia's Largest Insurer (based on claims volume), EGTB**

The Asset Triple A Insurance Awards 2024

**Insurance Company of the Year (Malaysia) - General Insurance, Etiqa General Insurance Berhad**

The Asset Triple A Insurance Awards 2024

**Insurance Company of the Year (Malaysia) - Life Insurance, Etiqa Life Insurance Berhad**

Insurance Asia News Awards for Excellence 2024

**Best General Insurer, Malaysia - Etiqa General Insurance Berhad**

Experts' Choice Awards 2024

**Top 10 Raya TVCs 2024 for Niat**

Kantar BrandZ

**Best Creative for Festivity 2024, Bronze for Hari Raya Web Film - Niat**

## 2023

MRC Malaysia Awards 2023

**The Fastest Estimate Claims Approval Time for Own Damage Claims - General Takaful, Etiqa General Takaful Berhad**

MRC Malaysia Awards 2023

**The Highest Number of Approved Claims - General Takaful, Etiqa General Takaful Berhad**

Insurance Asia Awards 2023

**Digital Insurance Initiative of the Year - Malaysia, Etiqa Insurance & Takaful**

The Asset Benchmark Research Awards 2023

**Top Investment House, Etiqa Insurance & Takaful (Rank 1)**

The Asset Triple A Islamic Finance Awards 2023

**Best Takaful Institution - Family, Etiqa Family Takaful Berhad**

The Asset Triple A Islamic Finance Awards 2023

**Best Takaful Institution - General, Etiqa General Takaful Berhad**

The Asset Triple A Insurance Awards 2023

**Insurance Company of the Year (Malaysia) - General Insurance, Etiqa General Insurance Berhad**

The Asset Triple A Insurance Awards 2023

**Insurance Company of the Year (Malaysia) - Life Insurance, Etiqa Life Insurance Berhad**

MTA Takaful Star Awards 2023

**Best Takaful Operator Bancatakal Business, Etiqa Family Takaful Berhad**

MTA Takaful Star Awards 2023

**Best Bancatakal partners - Financial Institutions (FI), Etiqa Family Takaful Berhad & Maybank**

MTA Takaful Star Awards 2023

**Best Direct Distribution Channel - General Takaful, Etiqa General Takaful Berhad**

MTA Takaful Star Awards 2023

**Best Takaful Operator, Agency General Takaful Business, Etiqa General Takaful Berhad**

MTA Takaful Star Awards 2023

**Best Takaful Operator, General Takaful Business, Etiqa General Takaful Berhad**

Experts' Choice Awards 2023

**Top 10 Merdeka TVCs for Pokok Oh Pokok**

**Top 10 Raya TVCs 2023 for Panorama Abah Den**

**Top 10 CNY TVCs 2023 for Pretty Little Things**



# A Company For The Future



**In building a future-ready company, we have embarked upon the Digitalisation of our service offerings to ensure that we deliver Fast & Easy services and Best Advice to our customers and stakeholders**





# Leveraging on Technology to Deliver Fast & Easy Services as well as Best Advice

In today's landscape, customers and stakeholders are becoming increasingly demanding in terms of the real-time services they desire while still requiring a human touch in an increasingly digital world.

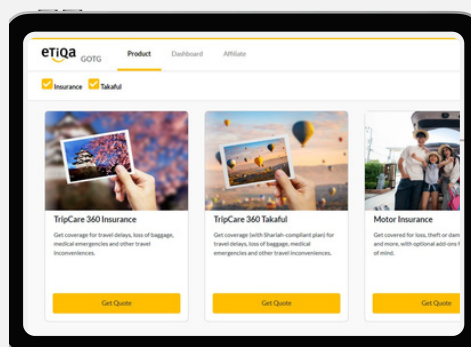
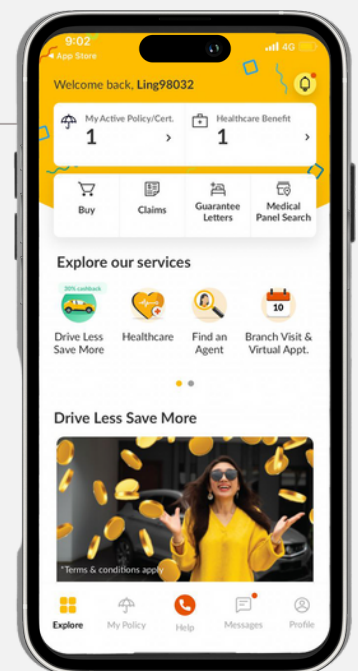
The insurance industry is not immune to this shift and in order to remain competitive and relevant, Etiqa has embraced the latest technology breakthroughs and integrated digital technology into all areas of our business. Through this, we can deliver value to our customers whilst retaining our human touch.

For the past 5 years Etiqa has accelerated our digitalisation efforts. The digitalisation process has allowed us to boost our operational efficiency and costs, and in turn pass on some of the savings to our customers.

Some of the recent digital initiatives that Etiqa has deployed are as follows:

## Etiqa+ Application

The Etiqa+ mobile application provides various services to assist our customers in matters regarding their Insurance and Takaful plans. Customers can now renew or sign up for new plans, view their policy and certificate details, request for Guarantee Letters, submit claims, as well as check the status of their claims. The Etiqa+ app helps them get the most out of their protection plans, because it's all about supporting them through life's big and small moments.



## General On The Go (GOTG) Application

GOTG is a comprehensive general underwriting system designed to streamline the processes for sales representatives & their customers. The system functions as a single platform to manage quotations, policy servicing, underwriting assessments, and service requests. It also provides an operational overview to ensure excellence at every step of the underwriting journey & faster turnaround times. In addition, GOTG also features an end-to-end workflow which include tools for reinsurance placements and risk assessments, surveys & mitigation.



# Embarking on Our Sustainability Journey



At Etiqa, we believe our business will thrive when people feel secure both in the present as well as in the longer term.

We thus strive to be a socially responsible organisation, delivering security to people and communities through the preservation of wealth, faith, lives, posterity and intellect.

We are committed to being environmentally conscious and a force for social good, while operating with the highest Economic, Social and Governance (ESG) standards.



# Etiqa's Sustainability Focus Areas

Our Sustainability Focus Areas are aligned to the four core dimensions that address Environment, Social & Governance (ESG) elements in the context of an insurer.

We believe that these four core dimensions allow us to align our business to the key issues pertinent in sustainability which are related to climate, environment, community & financial resilience. In doing so, Etiqa is committed to contributing to the United Nations' Sustainable Development Goals (UN SDG).

Our four core dimensions are:

- 1 Staff & Community
- 2 Investment
- 3 Supplier
- 4 Underwriting / Clients



## Etiqa's Sustainability Ambitions

Our Sustainability Ambitions are aligned with the Maybank Group's Sustainability Commitments. Through a timeline between 2025 to 2030, we have set four Sustainability Ambitions.

### Ambition 1

To not underwrite any greenfield coal power generation plant & meet the internal ESG Requirements for Equity Investments by 2025

### Ambition 2

Improve the lives of 900,000 households across ASEAN by 2025.

### Ambition 3

Achieve Carbon Neutral status for Scope 1&2 emissions by 2023 and Net Zero Carbon Equivalent position by 2050.

### Ambition 4

To achieve 80,000 hours per annum on engagements and activities related to sustainability.

## Etiqua's Sustainability Governance

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Our Sustainability Governance is an extension of the existing Value Based Intermediation (VBI) Structure to also include the Conventional Insurance entities. This Value Based Intermediation & Sustainability Steering Committee is co-chaired by the 4 Malaysian operating entities' CEOs.

As we progress in our Sustainability journey, we have set up dashboards to track our progress quantitatively.

Our Board and Senior Management are fully committed to our Ambition and this ESG Journey.

## Etiqua's UNPSI Journey

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Etiqua has boldly stated its commitment to sustainability by being the first insurance and takaful company in Malaysia to become a signatory of the United Nations' Principle for Sustainable Insurance (UN PSI) under the United Nations Environment Programme Finance Initiative (UNEP FI).

Through this initiative, Etiqua will incorporate the four Principles for Sustainable Insurance, as presented by the United Nations in its business strategy.

### Principal 1

#### Core Business

Etiqua will embed in its decision making environmental, social and governance issues relevant to its business.

### Principal 2

#### Clients & Business Partners

Etiqua will work together with its clients and business partners to raise awareness on environmental, social and governance issues, manage risk and develop solutions.

### Principal 3

#### Governments, Regulators & Other Key Stakeholders

Etiqua will work together with governments, regulators and other key stakeholders to promote widespread action across society on environmental, social and governance issues.

### Principal 4

#### Public

Etiqua will demonstrate accountability and transparency in regularly disclosing publicly their progress in implementing their Principles.



## What's Next For Etiqua

We have very ambitious plans! In the coming years, we aspire to enhance our leadership position in the ASEAN region by leveraging on the high growth prospects across the region.

There remain many untapped opportunities in other ASEAN countries, including in the digital space and sustainable lifestyles. These are the areas that Etiqua will explore in the coming years.

No vision can be achieved without overcoming its own set of challenges but with our agile corporate culture, we will tackle these challenges and continue to humanise insurance and takaful by placing people over policies - the Etiqua Way



# Get In Touch With Us



**Etiqua International Holdings Sdn Bhd** (200701041380)  
**Maybank Ageas Holdings Berhad** (1977 0100 2387)  
**Etiqua General Insurance Berhad** (1970 0100 0276)  
**Etiqua Life Insurance Berhad** (2017 0102 5113)  
**Etiqua Family Takaful Berhad** (1993 0101 1506)  
**Etiqua General Takaful Berhad** (2017 0102 5031)

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