Etiqa's Media Clippings of May 2023

(31 May 2023)

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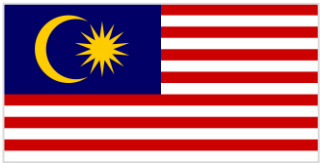
25 May 2023, Astro Awani
Etiqa launches Solar Energy Shortfall Insurance



astro AWANI | PANTAU KERAJAAN BAHARU LIVE

Etiqa launches insurance in shortfalls in solar panel energy output

Astro Awani
Mei 25, 2023 15:26 MYT

CEO of Etiqa General Insurance Berhad Fukhairudin Mohd Yusof said "With the Solar Energy Shortfall Insurance in place, investors and financial institutions are able to invest and financially support solar energy businesses more confidently.

Kuala Lumpur: Insurance and Takaful provider Etiqa today launched Solar Energy Shortfall Insurance (SESI).

The plan will compensate insured solar farm operators for financial losses arising from any shortfall in solar energy production due to the reduction in solar irradiation, or reception of light energy from the sun.

As solar farms are dependent on sunlight for solar energy, frequent occurrences of cloud cover in the sky, or bad weather may obstruct direct sunlight from reaching solar panels resulting in irregular solar panel energy output.

"Etiqa is proud to be the first insurance company in the country to introduce Solar Energy Shortfall Insurance, which is a breakthrough insurance solution that is aligned with the Government's efforts to increase the country's renewable energy mix from 25 per cent in 2022 to 31 per cent by 2025", said Fukhairudin Mohd Yusof, Chief Executive Officer of Etiqa General Insurance Berhad.

"With the Solar Energy Shortfall Insurance in place, investors and financial institutions are able to invest and financially support solar energy businesses more confidently," he added.

The measurement standards are based on both input (solar irradiation) and output (energy generated production) because the shortfall of energy production is significantly correlated to the reduction in solar irradiation.

In principal, the intention is to cover the actual financial losses resulting from production shortfall due to solar irradiation reduction.

These pure production losses are computed by removing the production shortfall caused by factors, which are not associated to or contributed by solar irradiation, such as Operations and Maintenance issues which include operations shut down for maintenance or due to equipment breakdown or production interrupted by curtailment, etc.

This is so that such production shortfall will not be included under the actual compensation computation.

As solar farms are dependent on sunlight for solar energy, frequent occurrences of cloud cover in the sky, or bad weather may obstruct direct sunlight from reaching solar panels resulting in irregular solar panel energy output.

SESI has been designed to provide ease of mind for solar farm operators by providing coverage for any shortfall in revenue and profit which was projected based on future solar panel energy production.

24 May 2023, Harian Metro
Etiqa launches Solar Energy Shortfall Insurance

myMetro

BISNES

Lancar insurans untuk pengusaha ladang solar

Nur Ilyanie Hanisha Hisham
bisnes@hmetro.com.my

FOTO HIASAN

Kuala Lumpur: Etiqa melancarkan *Solar Energy Shortfall Insurance* (SESI), insurans pertama di Malaysia yang memberikan perlindungan kepada pengusaha ladang solar terhadap pengurangan hasil akibat kekurangan cahaya matahari.

Kekerapan berlakunya lindungan awan di langit atau cuaca buruk boleh menghalang cahaya matahari mencapai panel solar dan mengakibatkan penghasilan tenaga panel solar tidak teratur.

Oleh itu, SESI direka untuk pengusaha ladang solar dengan menyediakan perlindungan bagi kekurangan pendapatan dan keuntungan yang diramalkan berdasarkan pengeluaran tenaga panel solar di masa hadapan.

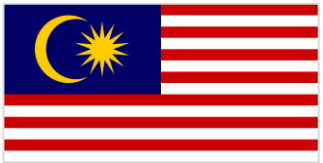
Ketua Pegawai Eksekutif Etiqa General Insurance Berhad, Fukhairudin Mohd Yusof berkata, produk itu dilancarkan untuk menampung kerugian kewangan sebenar yang diakibatkan oleh kekurangan cahaya matahari.

"Ini adalah satu kejayaan besar dalam industri insurans yang sejajar dengan usaha kerajaan untuk mempromosikan tenaga yang boleh diperbaharui daripada 25 peratus pada tahun 2022 kepada 31 peratus menjelang 2025.

"Dengan adanya SESI, pelabur dan institusi kewangan dapat melabur dan menyokong pengusaha tenaga solar dengan lebih yakin." katanya dalam kenyataan.

Disiarkan pada: Mei 24, 2023 @ 7:39am

23 May 2023, The Star
Etiqa launches Solar Energy Shortfall Insurance



Etiqa launches Solar Energy Shortfall Insurance

INSURANCE

Tuesday, 23 May 2023 2:26 PM MYT

Etiqa General Insurance Bhd chief executive officer Fukhairudin Mohd Yusof

KUALA LUMPUR: Etiqa has launched the first insurance plan in Malaysia to protect against shortfalls in solar panel energy output, Solar Energy Shortfall Insurance (SESI).

In a statement, the insurer said the plan will compensate insured solar farm operators for financial losses arising from any shortfall in solar energy production due to the reduction in solar irradiation, or reception of light energy from the sun. The plan is underwritten by Etiqa General Insurance Bhd.

Etiqa said SESI has been designed to provide ease of mind for solar farm

operators by providing coverage for any shortfall in revenue and profit which was projected based on future solar panel energy production.

The measurement standards are based on both input (solar irradiation) and output (energy generated production) because the shortfall of energy production is significantly correlated to the reduction in solar irradiation.

In principal, the intention is to cover the actual financial losses resulting from production shortfall due to solar irradiation reduction.

"Etiqa is proud to be the first insurance company in the country to introduce SESI, which is a breakthrough insurance solution that is aligned with the Government's efforts to increase the country's renewable energy mix from 25% in 2022 to 31% by 2025.

"With the SESI in place, investors and financial institutions are able to invest and financially support solar energy businesses more confidently," Etiqa General Insurance chief executive officer Fukhairudin Mohd Yusof said.

Etiqa has recently become 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).

"The launch of SESI proves our commitment to these principles, as well as Etiqa's ambition of being a regional industry leader in ESG that aligns business with key issues pertinent in sustainability which are related to climate, environment, community & financial resilience," Fukhairudin said.

23 May 2023, Berita Harian
Etiqa launches Solar Energy Shortfall Insurance

BH ONLINE
BISNES » Korporat
Selasa, 23 Mei 2023 | 3:46pm

Etiqa General Insurance Bhd

Etiqa perkenal insurans lindungi pengusaha ladang solar

Wartawan BH
bhbiz@nstp.com.my

KUALA LUMPUR: Etiqa melancarkan insurans pertama di Malaysia yang memberikan perlindungan kepada pengusaha ladang solar terhadap sebarang pengurangan hasil akibat daripada kekurangan cahaya matahari.

Pelan 'Solar Energy Shortfall Insurance' (SESI) itu ditaja jamin oleh Etiqa General Insurance Bhd.

Ketua Pegawai Eksekutif Etiqa General Insurance, Fukhairudin Mohd Yusof, berkata pihaknya berbesar hati menjadi syarikat insurans pertama di negara ini SESI, satu kejayaan besar dalam industri insurans yang sejajar dengan usaha kerajaan untuk mempromosikan tenaga boleh diperbaharui daripada 25 peratus pada 2022 kepada 31 peratus menjelang 2025.

"Dengan adanya SESI, pelabur dan institusi kewangan dapat melabur dan menyokong pengusaha tenaga solar dengan lebih yakin," katanya dalam satu kenyataan.

Memandangkan ladang solar bergantung kepada cahaya matahari sebagai sumber tenaga solar, kekerapan berlakunya lindungan awan di langit atau cuaca buruk boleh menghalang cahaya matahari mencapai panel solar, mengakibatkan penghasilan tenaga panel solar tidak teratur.

SESI telah direka untuk memberikan ketenangan fikiran kepada pengusaha ladang solar dengan menyediakan perlindungan bagi sebarang kekurangan pendapatan dan keuntungan yang diramalkan berdasarkan pengeluaran tenaga panel solar di masa akan datang.

Piawaian sukatan ini berdasarkan kedua-dua input (pancaran solar) dan output (pengeluaran tenaga yang dihasilkan) kerana kekurangan pengeluaran tenaga berkait rapat dengan pengurangan pancaran solar.

Secara dasar, tujuannya adalah untuk menampung kerugian kewangan sebenar yang diakibatkan oleh kekurangan cahaya matahari.

Kerugian hasil ini dikira dengan mengeluarkan faktor-faktor pengurangan pengeluaran yang tidak berkaitan dengan pengurangan cahaya matahari seperti isu operasi dan penyelenggaraan termasuk penutupan operasi untuk diselenggara, kerosakan peralatan, atau gangguan pengeluaran yang disebabkan oleh sekatan.

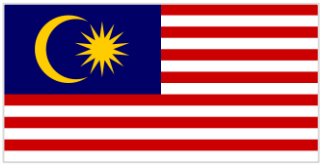
Oleh itu, kerugian seperti ini tidak akan termasuk dalam pengiraan pampasan sebenar.

Baru-baru ini, Etiqa juga menjadi syarikat insurans dan takaful pertama di Malaysia yang menyertai Prinsip Insurans Lestari Pertubuhan Bangsa-Bangsa Bersatu (UN PSI) di bawah Inisiatif Kewangan Program Alam Sekitar Pertubuhan Bangsa-Bangsa Bersatu (UNEP FI).

19 May 2023, TV1

‘Musa'adah 180 Air Buatmu’ Documentary on Etiqa Clean Water Project in Baling, Kedah

15 May 2023, Marketing Magazine
Winner of the Top 10 Raya TVC's 2023 - Experts' Choice Awards



ADVERTISING, BREAKING NEWS

POSTED ON MAY 15, 2023 BY VISHNU DEVARAJAN
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MARKETING ZEITGEIST

TOP 10 winners for the Experts' Choice Awards Raya TVC 2023

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The popularity and success of our coverage of the Best CNY TVCs, Best Warehse TVCs, and Best Raya TVCs based on reader voting has grown over the years. In recent years, our replies have increased from a few hundred to well over 4,000.

Additionally, we don't base our rankings on factors like the number of YouTube views or other metrics other than readers' preferences.

Without further ado, here are the top 10 winners for the Experts Choice Awards Raya TVCs 2023 edition, in no particular order:

Title: Al Kisah Malam Raya 2023
Client: Takaful Malaysia
Agency: Aspirasi Advisory

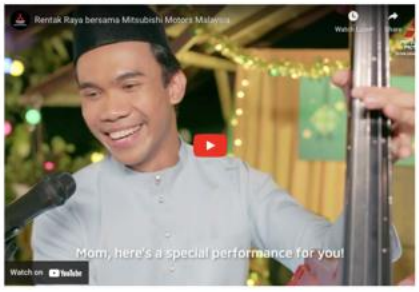
Title: Raya Serba Baharu, Barulah Raya!
Client: MR.DIY
Agency: FCB SHOUT

Title: Rumah Terbuka
Client: CelcomDigi
Agency: Naga DDB Tribal

Title: Etiqa Raya 2023- Panorama Abah Den
Client: Etiqa

Title: Manih-Manih Podeh
Client: Saji
Agency: Invictus Blue Sdn Bhd

Title: RENTAK RAYA
Client: MITSUBISHI MOTORS MALAYSIA
Agency: COGENT IDEAS (SOUTH EAST ASIA) SDN BHD



Title: Menjalinkan Hubungan Bermakna Bersama Pepsi
Client: Pepsi
Agency: FCB SHOUT

Title: Pertemuan Dua Hati
Client: Astro Malaysia Holdings Berhad
Agency: Talon Creative Sdn Bhd

Title: Raya Bersama | Sharing The Values, Strengthen Our Bonds.
Client: Sime Darby Property
Agency: M&C Saatchi

Title: Manih-Manih Podeh
Client: Saji
Agency: Invictus Blue Sdn Bhd

Title: PROTON Raya 2023: Sarjan Saga
Client: PROTON
Agency: VMLY&R COMMERCE Malaysia

9 May 2023, Berita Harian

Etiqa Takaful contributes RM1.6m worth of business zakat

Lebih 65 peratus kutipan zakat tahunan TBS diterima melalui potongan gaji

2023-05-09T19:37:18+08:00

Mohamad Yunos (empat kiri) menyerahkan replika cek bernilai RM1,060,000 kepada Abang Mohd Shibli (tiga kanan) pada majlis itu.

KUCHING: Lebih 65 peratus daripada jumlah kutipan zakat tahunan Tabung Baitulmal Sarawak (TBS) diterima melalui potongan gaji, kata Pengurus Besar TBS Datuk Abang Mohd Shibli Abang Mohd Nailie.

Menurutnya, semakin ramai umat Islam menggunakan kaedah potongan gaji bagi menunaikan tanggungjawab membayar zakat berkenaan.

“Ini kerana mereka sedar ia adalah satu kewajipan dan kita memang menggalakkan mereka menggunakan kaedah potongan gaji yang dilakukan secara ansuran dalam tempoh 12 bulan.

“Kami juga menggalakkan mereka membuat pembayaran secara dalam talian, di mana ia turut mendapat sambutan yang menggalakkan kerana kita dapat melihat trend umat Islam kini terdedah kepada pendigitalan.

"Ini juga didorong oleh infrastruktur kami dari segi ICT, yang komprehensif untuk tujuan tersebut,” katanya.

Mengulas lanjut, Abang Mohd Shibli berkata terdapat peningkatan pembayaran zakat untuk kedua-dua fitrah (peribadi) dan harta tahun ini.

Sehubungan itu, Abang Mohd Shibli menggalakkan lebih ramai orang terutama mereka yang berkemampuan untuk berbuat demikian.

“Jika kita lihat TBS selama ini, lebih 65 peratus kutipan zakat dalam setahun dikutip melalui potongan gaji.

“Ini kerana ia mudah dan tidak menyusahkan, yang penting kita dapat menunaikan kewajipan.

"Dan kami berterima kasih bukan sahaja kepada pembayar zakat tetapi juga majikan yang sudi membolehkan pemotongan sedemikian dilakukan yang turut membantu dalam pengagihan semula kepada mereka yang memerlukan," katanya kepada pemberita ketika ditemui semasa Hari Bersama Pelanggan Tabung Baitulmal Sarawak yang diadakan di ibu pejabatnya di sini hari ini.

“Bagi zakat fitrah, walaupun kita boleh lihat kenaikannya tidak begitu tinggi memandangkan kadarnya masih RM7, jumlah mereka yang layak membayar semakin meningkat.

“Bagi zakat harta, kita boleh melihat peningkatan sebanyak lima hingga 10 peratus, bergantung kepada kemampuan orang Islam menunaikan zakat, termasuk keadaan ekonomi yang jika ia baik ia akan menjadi lebih besar terutama daripada pihak korporat,” jelasnya.

Ditanya jumlah kutipan zakat fitrah sepanjang Ramadan, Abang Mohd Shibli berkata TBS telah mengumpul sejumlah RM4.05 juta, berdasarkan seorang yang membayar RM7.

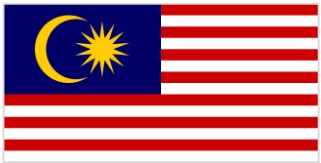
Mengenai majlis itu, beliau berkata ia diadakan bagi meraikan pelanggan yang terdiri daripada pembayar dan penerima zakat.

“Tanpa mereka (pembayar dan penerima zakat), kita tidak akan menjadi seperti hari ini,” katanya.

Pada majlis itu, Etiqa Takaful menyerahkan bayaran zakat bernilai RM1,060,000 bagi tahun kewangan berakhir 2022 kepada TBS.

Turut hadir pada majlis itu ialah Ketua Pejabat CEO Unit Strategik Etiqa General Takaful Mohamad Yunos Mohd Sood dan wakil daripada pelbagai jabatan, pertubuhan bukan kerajaan dan persatuan.

May 2023
Etiqa Mentions - Malaysia



Date	Headline	Media Title	URL
25-May-2023 10:53AM	Insurance Motorsikal: Check dan Semak Renew Insuran Motor	MYPT3	https://mypt3.com/insurance-motorsikal
25-May-2023 08:50AM	Etiqa launches the first insurance plan in Malaysia to protect against shortfalls in solar energy output	Energy Asia	https://energy.asia/etiqa-launches-the-first-insurance-plan-in-malaysia-to-protect-against-shortfalls-in-solar-energy-output/
24-May-2023 08:52AM	Harian Metro - Lancar insurans untuk pengusaha ladang solar	Etiqa Malaysia | Print News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202305/20230524/news-551213-20230524-2325-1684887833346.pdf
24-May-2023 07:40AM	Lancar insurans untuk pengusaha ladang solar	News | KLSE Screener	https://www.klsescreener.com/v2/news/view/1156299/Lancar_insurans_untuk_pengusaha_ladang_solar
24-May-2023 07:39AM	Lancar insurans untuk pengusaha ladang solar	Lumi News	https://luminews.my/news/1310721
23-May-2023 04:00PM	Etiqa perkenal insurans lindungi pengusaha ladang solar	malaysia shafaqna	http://malaysia.shafaqna.com/MY/AL/3048108
23-May-2023 03:46PM	Etiqa perkenal insurans lindungi pengusaha ladang solar	Lumi News	https://luminews.my/news/1309411
23-May-2023 02:58PM	Etiqa melancarkan Insurans Kekurangan Tenaga Suria	BeritaKini.biz	https://beritakini.biz/etiqa-melancarkan-insurans-kekurangan-tenaga-suria/
23-May-2023 02:26PM	Etiqa launches Solar Energy Shortfall Insurance	News | KLSE Screener	https://www.klsescreener.com/v2/news/view/1156001/etiqa-launches-solar-energy-shortfall-insurance
23-May-2023 06:34AM	Etiqa launches Solar Energy Shortfall Insurance	The Kuala Lumpur Grid	https://kualalumpurgrid.com/en/news/article/23264654/etiqa-launches-solar-energy-shortfall-insurance
15-May-2023 08:02AM	Nanyang Siang Pau - 月底推慈悯保险；强化社区经济可除贫Skim Insurans Rahmah to be launched at end of month; Strengthening community economy can eradicate poverty	Nanyang Siang Pau	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202305/20230515/news-545009-20230515-2325-1684104742006.pdf
14-May-2023 11:43PM	月底推慈悯保险 为赤贫与B40群体打伞	Nanyang Siang Pau / 南洋商报	https://www.enanyang.my/%E8%A6%81%E9%97%BB/%E6%9C%88%E5%BA%95%E6%8E%A8%E6%85%88%E6%82%AF%E4%BF%9D%E9%99%A9-%E4%B8%BA%E8%B5%A4%E8%B4%AB%E4%B8%8Eb40%E7%BE%A4%E4%BD%93%E6%89%93%E4%BC%9E
09-May-2023 07:59PM	Lebih 65 peratus kutipan zakat tahunan TBS diterima melalui potongan gaji	Utusan Borneo	https://www.utusanborneo.com.my/2023/05/09/lebih-65-peratus-kutipan-zakat-tahunan-tbs-diterima-melalui-potongan-gaji\
09-May-2023 04:15PM	Tabung Baitulmal Sarawak collects RM4 mln in zakat payments	New Sarawak Tribune	https://www.newsarawaktribune.com.my/tabung-baitulmal-sarawak-collects-rm4-mln-in-zakat-payments/

4 May 2023, The Times

Etiqa and Singtel launch free retrenchment coverage with Singtel Bill Protect

The Times

Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect

Provides bill waivers for retrenched Singaporeans impacted by volatile labour market, among other benefits

SINGAPORE - Media OutReach - 4 May 2023 - Singtel and Etiqa Insurance Singapore today launched Singtel Bill Protect, a first-of-its-kind complimentary insurance plan to cushion Singaporeans from adverse economic situations and stay connected even if they face financial difficulty.

Against the backdrop of rising economic and job uncertainty, the complimentary Bill Protect plan helps Singtel customers who face financial hardship due to a loss of employment, with waivers on their upcoming Singtel mobile and fixed broadband bills, alleviating some of their financial burden and allowing them to focus on finding new opportunities.

Ms Anna Yip, Chief Executive Officer, Consumer Singapore, Singtel, said, "Staying connected has become an essential part of modern lifestyle. By offering our new Singtel Bill Protect plan to our postpaid customers for free, we aim to help ease the strain of life's uncertainties by ensuring that our customers impacted by adverse conditions like retrenchment can stay connected with their communities using Singtel's superior network without worrying about their bills. That frees up their mind to focus on other more pressing priorities."

Mr Raymond Ong, Chief Executive Officer of Etiqa Insurance Singapore, said, "We are excited by the Singtel-Etiqa telcoassurance partnership, which will see the launch of initiatives and plans to achieve our vision of closing the protection gap that exists in Singapore, and help customers achieve peace of mind during difficult moments in their lives. The Singtel Bill Protect is a positive step towards achieving this vision by providing coverage for retrenchment and accidental death to support affected customers and their families."

A helping hand in times of need

Retrenchments in Singapore have risen for three quarters in a row, according to the latest Ministry of Manpower labour market estimates[1].

Eligible insured persons[2] who become retrenched can get their Singtel bills mobile and fixed broadband waived for up to six months, up to a maximum of S$600. In addition to retrenchment, the plan also covers accidental death[3].

Singtel Bill Protect is part of a broader series of Singtel Protect telcoassurance offerings that aim to help its customers narrow potential gaps in their insurance coverage to address life's other unexpected adversities with Etiqa Insurance Singapore's offerings. These easy-to-access solutions include Singtel Life Protect for protection against death and permanent disability; Singtel Health Protect, which covers unexpected illnesses; and Singtel Wealth Protect, which helps customers invest and accumulate wealth.

Etiqa Insurance Singapore will leverage their digital expertise and sales force to deliver these products to Singtel customers exclusively through Singtel's digital and physical retail channels. Other solutions dedicated to enhancing the protection needs of Singtel customers under the Singtel and Etiqa Insurance Singapore partnership will also be progressively introduced.

For more information about Bill Protect, please visit https://www.singtel.com/billprotect.

To learn more about the partnership between Singtel and Etiqa Insurance Singapore, please visit https://www.singtel.com/singtelprotect-etiqa and https://www.etiqa.com.sg/singtelpartnership.

4 May 2023, Malay Mail

Etiqa and Singtel launch free retrenchment coverage with Singtel Bill Protect

MONEY / MEDIAOUTREACH

Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect

*Follow us on **Instagram**, subscribe to our **Telegram** channel and **browser alerts** for the latest news you need to know.*

By Etiqa Insurance Pte. Ltd.
Thursday, 04 May 2023 5:25 PM MYT

Provides bill waivers for retrenched Singaporeans impacted by volatile labour market, among other benefits

SINGAPORE - Media OutReach - 4 May 2023 - Singtel and Etiqa Insurance Singapore today launched Singtel Bill Protect, a first-of-its-kind complimentary insurance plan to cushion Singaporeans from adverse economic situations and stay connected even if they face financial difficulty.

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May 2023
Etiqa Mentions - Singapore

Date	Headline	Media Title	URL
08-May-2023 08:47AM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	WhaTech	https://www.whatech.com/asia-pacific-news/749299-singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect
06-May-2023 01:38PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	The Arabian Post	https://thearabianpost.com/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect/
06-May-2023 11:08AM	Singtel và Công ty Bảo hiểm Etiqa Singapore ra mắt gói bảo hiểm mới Singtel Bill Protect	Vietnam+	https://www.vietnamplus.vn/singtel-va-cong-ty-bao-hiem-etiqa-singapore-ra-mat-goi-bao-hiem-moi-singtel-bill-protect/860985.vnp
05-May-2023 03:18PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	QatarPRNetwork.com	http://www.QatarPRNetwork.com/2/103170/Singtel-and-Etiqa-launch-free-retrenchment-coverage-with-Singtel-Bill-Protect
05-May-2023 02:23PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Oi magazine	https://oivietnam.com/newsfeed/media-outreach/?release_id=217975
05-May-2023 12:09PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Asia News Today	https://asianewstoday.com/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect/
05-May-2023 09:34AM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Morningstar Asia - PRNewswire	https://hk.morningstar.com/AP/MEDIAOUTREACH/DEFAULT.ASPX?release_id=217975
04-May-2023 07:44PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	BizWire Express	https://www.bizwireexpress.com/showstoryMediaOutreach.php?storyid=12902
04-May-2023 07:13PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	AsiaOne	https://www.asiaone.com/business/singtel-and-etiqa-launch-free-retrenchment-coverage-singtel-bill-protect
04-May-2023 06:58PM	Singtel offers insurance plan that waives customers' mobile bill up to $600 if they are retrenched	Newswav	https://newswav.com/article/singtel-offers-insurance-plan-that-waives-customers-mobile-bill-up-to-600-i-A2305_TaruMx
04-May-2023 06:20PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://www.sinchew.com.my/20230504/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect/
04-May-2023 06:14PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Viet Nam News	https://vietnamnews.vn/media-outreach/1530881/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect.html
04-May-2023 06:03PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Macau Business	https://www.macaubusiness.com/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect/

May 2023
Etiqa Mentions - Singapore

Date	Headline	Media Title	URL
04-May-2023 05:54PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Intellasia.net	https://www.intellasia.net/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect-1167507
04-May-2023 05:52PM	Singtel to waive mobile bill for customers up to $600 if they are retrenched	Newswav	https://newswav.com/article/singtel-to-waive-mobile-bill-for-customers-up-to-600-if-they-are-retrenched-A2305_TaruMx
04-May-2023 05:49PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Haps Magazine Korea	https://www.hapskorea.com/mediaoutreach/?release_id=217975
04-May-2023 05:46PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	南洋视界·新加坡	http://sg.nanyangpost.com/p/mediaoutreach.html?release_id=217975
04-May-2023 05:45PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect Provides bill waivers for retrenched Singaporeans impacted by volatile labour market, among other benefits	Weekender	https://weekender.com.sg/mediaoutreach/?release_id=217975
04-May-2023 05:44PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Dubai PR Network	http://www.dubaiprnetwork.com/Media-OutReach-PR.asp?PR=217975
04-May-2023 05:41PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Laotian Times	https://laotiantimes.com/2023/05/04/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect/
04-May-2023 05:37PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Go Dubai	https://www.godubai.com/citylife/Media-OutReach-PR.asp?PR=217975
04-May-2023 05:32PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Media OutReach	https://www.media-outreach.com/news/singapore/2023/05/04/217975/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect/
04-May-2023 05:31PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Miscw	https://www.miscw.com/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect-84480.html
04-May-2023 05:28PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	南洋视界	http://news.nanyangpost.com/p/mediaoutreach.html?release_id=217975
04-May-2023 05:26PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	KuwaitPR.com	http://kuwaitpr.com/Media-OutReach-PR.asp?PR=217975
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Biz Hub	http://bizhub.vn/media-outreach/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect_343913.html
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Yahoo! Singapore Finance	https://sg.finance.yahoo.com/news/singtel-etiqa-launch-free-retrenchment-092500707.html

May 2023
Etiqa Mentions - Singapore

Date	Headline	Media Title	URL
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Malaysia Global Business Forum	https://www.malaysiaglobalbusinessforum.com/article/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect/
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	新浪網 - 香港	https://sina.com.hk/news/article/20230504/2/80/40/Singtel-and-Etiqa-launch-free-retrenchment-coverage-with-Singtel-Bill-Protect-15186263.html
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	European Business Magazine	https://europeanbusinessmagazine.com/media-outreach/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect/
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	HR Asia Media	https://hr.asia/media-outreach/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect/
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	ET Net	https://www.etnet.com.hk/www/tc/news/mediaoutreach_news_detail.php?newsid=217975
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Pitch Engine Australia	https://www.pitchengine.com.au/news/media-outreach-english/31273-singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	SME & Entrepreneurship Magazine	https://sme.asia/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect/
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	88IV - Finance Foreign Exchange News	https://www.88iv.com/en/n.html?id=27982891391778729&cat=media_outreach
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Taiwan News Online	https://www.taiwannews.com.tw/en/news/4882377
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Y-Thai.net	https://www.y-thai.net/feeds.html?f=media-outreach&i=singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect
04-May-2023 05:25PM	Công ty bảo hiểm Singtel và Etiqa Singapore ra mắt gói bảo hiểm mới Singtel Bill Protect	Tech Times	https://techtimesvn.com/cong-ty-bao-hiem-singtel-va-etiqa-singapore-ra-mat-goi-bao-hiem-moi-singtel-bill-protect/
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	XFAfinance	http://en.xfafinance.com/html/Companies/2023/893853.shtml

May 2023
Etiqa Mentions - Singapore

Date	Headline	Media Title	URL
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	DB Power Online Limited	http://www.dbpower.com.hk/en/news/news-finance-news-outreach/?uid=enhttps:release.phpView217975Contact&page=1
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Siam News Network - PRNewswire	https://www.siamnews.net/press-release/42973-singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect/
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	Australia up	https://www.australiaup.com/feeds.html?f=media-outreach&i=singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	TechSpace Africa	https://tech-space.africa/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect/
04-May-2023 05:25PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	The Lahore Times	https://www.lhrtimes.com/2023/05/04/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protect/
04-May-2023 10:24PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill Protect	RiauGreen.com	https://riaugreen.com/view/MediaOutReach/82499/-Singtel-and-Etiqa-launch-free-retrenchment-coverage-with-Singtel-Bill-Protect.html
04-May-2023 05:22PM	Singtel and Etiqa launch free retrenchment coverage with Singtel Bill ProtectEtiqa.jpg	TopNews Philippines	https://www.topnewsphil.com/singtel-and-etiqa-launch-free-retrenchment-coverage-with-singtel-bill-protectetiqa-jpg/

26 May 2023, Manila Bulletin

Etiqa Philippines makes insurance more affordable by pioneering 'Insure Now, Pay Later'

MANILA BULLETIN

TECHNOLOGY

Etiqa Philippines makes insurance more affordable by pioneering 'Insure Now, Pay Later'

BY EDGARD HILARIO

May 26, 2023 05:52 PM

Periods of high inflation challenge the financial security of people and businesses. Regionally, inflation in Southeast Asia has seen a small increase from December 2022 to January 2023. Meanwhile, the Philippines' 8.6% inflation rate currently stands as the highest in Southeast Asia for February 2023. From a macro perspective, this weakens the growth of the nation's economy.

From a micro perspective, Juan de la Cruz, who is living paycheck-to-paycheck, is battling higher prices for his basic living expenses. On top of that, he also needs to keep up with the increasing interest rates for his loans. These mounting circumstances eventually upset his spending appetite for other needs like insurance premiums, if he can even avail of such. With no relief in sight for the consumers and the insurers alike, the latter is challenged to bring down their costs, if not modify their pricing strategies to reach more Juan de la Cruzes.

"Whether it was about their health, incomes, or properties, Filipinos have battled with different uncertainties in the last three years. This reality has further highlighted the need for insurers to take added measures to bring insurance closer to the average Filipino. This has been the industry's mission since the beginning. As we join this thrust, we have made it a point to align with partners within and outside the industry who share our vision—to empower more Filipinos to achieve financial security, especially amid inflation, through digital solutions and technology," said Noel Tordesillas, Head of E-Channel in Etiqa Philippines.

Insure now, pay later

One payment option that has taken root among consumers recently is the Buy Now, Pay Later (BNPL) scheme. Now, consumers seeking to spread out the cost of big-ticket purchases can get their immediate needs and defer their payments to a later time without any interest. This business model is expected to grow globally by 14 percent yearly to $44 billion in 2027 from merely $18 billion in 2020.

Making this payment option possible for the first time in the insurance space is insurtech advocate Etiqa Philippines. Through a strategic partnership with UBX, the leading open finance platform, Etiqa now provides an accessible payment alternative to consumers through the "Insure now, Pay later" scheme.

In keeping with the company's commitment to utilizing technology to promote a more seamless customer experience, the new scheme will leverage UBX's fintech verticals: BUx's end-to-end payment solutions platform and Splix's transact-now-pay-later platform.

Guided by the same BNPL scheme, Etiqa policyholders can now take advantage of a more flexible payment option by settling their premiums on an installment basis. With or without credit cards, Etiqa members can now break their dues into smaller sums. Making payments even more convenient are the 60,000 payment channels of BUx that allow Etiqa's customers to pay their premiums via online banking, e-wallets, or over-the-counter.

Insurance for more Filipinos

"While payment and collections are the primary thrust of this partnership, through UBX we can bridge technologies from different industries – fintech to insurtech –for the benefit of the public. Not only that, we were also able to provide a less intimidating payment plan and an additional smooth and touchless payment platform for consumers. We are positive that this process would further ease the long-standing misconception about insurance as an irrelevant, inaccessible, and expensive," highlighted Tordesillas.

The reality is that Filipino consumers will wake up to the risks and effects of rampant inflation in the next few months or even years.

But, with the help of Insure Now, Pay Later, consumers are given access to an added insurance service that can be tailor-made for their current financial capacity. This new feature becomes especially beneficial for financially vulnerable individuals and households who have limited income and are intimidated by the prospect of including insurance premiums in their increasing living expenses. Now, even with minimal payments, the empowered Juan de la Cruz can shield himself from unwanted financial situations, recover from unforeseen incidents, and secure his future.

26 May 2023, THEPHILBIZNEWS

Etiqa Philippines virtual assistant provides quick and convenient access to insurance services

THEPHILBIZNEWS

BUSINESS TECHNOLOGY

Etiqa Philippines virtual assistant provides quick and convenient access to insurance services

By THE PHILIPPINE BUSINESS AND NEWS May 2, 2023

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Eriqa is Etiqa Philippines' new virtual assistant, a digital solution towards a commitment to deliver excellent customer service and response timely and efficiently

Leading insurtech advocate Etiqa Philippines has recently launched an always-on virtual assistant for its new and existing customers. Etiqa's latest venture into insurtech is named Eriqa, a chatbot which acts as a virtual assistant to help respond to questions and a multitude of requests including processing a Letter of Guarantee (LOG) for outpatient availments.

"The success of an insurance company is not only measured by the number of customer acquisitions but equally so in successful customer retention. The presence of responsive and consistent customer service enabled by technology is crucial in the omnichannel approach we started adopting last year. We will continue to enhance the efficiency and quality of responses of our new virtual assistant, Eriqa, to complement our frontliners and our other interactive touchpoints for our customers," said Gladys Pascual, Head of Strategy and Transformation.

Available 24/7 through Etiqa's website, the virtual assistant is easy to use and access from any device with internet access. Securing a Letter of Guarantee (LOG), traditionally done manually, is a common source of friction between customers and insurance providers. Through the digitalization of the process, including the involvement of a virtual assistant, the turnaround time to secure a LOG approval for outpatient availments, Annual Physical Exams (APE), and Executive Check-Ups (ECU) is now down to roughly 4 hours.

Throughout the process, Eriqa is capable of guiding the customers until the request is completely actioned on – enhancing the virtual experience for them while at the same time saving them time and effort. Investing in this technology helps minimize and avoid scenarios where customers in need are put on hold and made to wait on the line for a frustratingly indefinite period. This newly introduced automation also frees up time for frontliners and allows them to concentrate on more complex queries and concerns from customers.

Equipped with advanced natural language processing technology, Eriqa responds in a conversational manner. Beyond LOG requests, the virtual assistant can also assist in questions and concerns about the Smile PH App, as well as group health and travel insurance. It can also receive customer feedback more efficiently as it could filter them to help determine the nature of responses needed.

"Advocating for technology demands consistently enhancing it to improve how to best serve customers. While our virtual assistant is currently at its early stage, we intend to expand its function by enabling customers to file claims through it to achieve a more seamless, frictionless customer experience. For innovation to thrive, we should treat technology solutions as being always in beta and in continuous evolution," stressed Ariel Meneses, Head of Operations and Service Excellence.

Attempting to accommodate the clients' needs with a strictly human workforce can be challenging, considering the sheer number of queries coming in, and the vast amounts of data that must be parsed through to quickly produce a response. This is both a challenge and a commitment for Etiqa as the company continues to leverage the power and potential of technology to augment human skills and touch in delivering excellent customer service and response timely and efficiently.

TAGS *Eriqa* *Etiqa Philippines*

May 2023
Etiqa Mentions - Philippines

Date	Headline	Media Title	URL
31-May-2023 03:26AM	Etiqa Philippines makes insurance more affordable by pioneering 'Insure Now, Pay Later'	The Market Monitor	https://marketmonitor.com.ph/etiqa-philippines-makes-insurance-more-affordable-by-pioneering-insure-now-pay-later/
29-May-2023 03:58PM	Etiqa Insurance Mengeluarkan Skema 'Asuransikan Sekarang, Bayar Nanti'	Media Asuransi News	https://mediaasuransinews.co.id/asuransi/etiqa-insurance-mengeluarkan-skema-asuransikan-sekarang-bayar-nanti/
29-May-2023 02:24AM	Etiqa PH makes insurance more affordable	Malaya	https://malaya.com.ph/news_special_feature/etiqa-ph-makes-insurance-more-affordable/
26-May-2023 05:52PM	Etiqa Philippines makes insurance more affordable by pioneering 'Insure Now, Pay Later'	Mega Bites	https://www.megabites.com.ph/etiqa-philippines-makes-insurance-more-affordable-by-pioneering-insure-now-pay-later/
26-May-2023 11:56AM	Etiqa Philippines offers 'Insure Now, Pay Later' plan to consumers	Manila News	https://manilanews.ph/etiqa-philippines-offers-insure-now-pay-later-plan-to-consumers/
26-May-2023 11:56AM	Etiqa Philippines offers 'Insure Now, Pay Later' plan to consumers	Back End News	https://backendnews.net/etiqa-philippines-offers-insure-now-pay-later-plan-to-consumers/
17-May-2023 04:47PM	Reality TV show 'The FinalPitch' opens submissions for Season 9	Newsbytes Philippines	https://newsbytes.ph/2023/05/17/reality-tv-show-the-finalpitch-opens-submissions-for-season-9/
17-May-2023 07:27AM	"The Final Pitch" 9th Edition Launches, Welcoming Entrepreneurs from All Industries	Wazzup.PH	http://www.wazzup.ph/the-final-pitch-9th-edition-launches-welcoming-entrepreneurs-from-all-industries/
14-May-2023 01:00PM	The Final Pitch Returns With an 'Open Edition' for Season 9	Esquire	https://www.esquiremag.ph/money/industry/the-final-pitch-season-9-open-edition-a00304-20230514
13-May-2023 04:39PM	'The Final Pitch' invites entrepreneurs across all industries with the launch of its 9th edition	Verified News Explorer Network	https://vnexplorer.net/the-final-pitch-invites-entrepreneurs-across-all-industries-with-the-launch-of-its-9th-edition-s2187872.html
13-May-2023 02:00PM	'The Final Pitch' invites entrepreneurs across all industries with the launch of its 9th edition	The Manila Times	https://www.manilatimes.net/2023/05/13/public-square/the-final-pitch-invites-entrepreneurs-across-all-industries-with-the-launch-of-its-9th-edition/1891303
12-May-2023 04:09PM	'The Final Pitch' invites entrepreneurs across all industries with launch of 9th edition	BusinessMirror	https://businessmirror.com.ph/2023/05/12/the-final-pitch-invites-entrepreneurs-across-all-industries-with-launch-of-9th-edition/
12-May-2023 02:59AM	'The Final Pitch' invites entrepreneurs across all industries with the launch of its 9th edition	Enjoying Wonderful World	https://enjoyingwonderfulworld.blogspot.com/2023/05/the-final-pitch-invites-entrepreneurs.html
11-May-2023 08:08PM	'The Final Pitch' invites entrepreneurs across all industries with the launch of its 9th edition	Village Pipol	https://villagepipol.com/the-final-pitch-invites-entrepreneurs-across-all-industries-with-the-launch-of-its-9th-edition/

May 2023
Etiqa Mentions - Philippines

Date	Headline	Media Title	URL
11-May-2023 06:17PM	'The Final Pitch' invites entrepreneurs across all industries with the launch of its 9th edition	Orange Magazine	https://orangemagazine.ph/2023/the-final-pitch-invites-entrepreneurs-across-all-industries-with-the-launch-of-its-9th-edition/
11-May-2023 02:23PM	'The Final Pitch' invites entrepreneurs across all industries with the launch of its 9th edition	Metropoler	https://www.metropoler.net/the-final-pitch-invites-entrepreneurs-across-all-industries-with-the-launch-of-its-9th-edition/
11-May-2023 12:29AM	'The Final Pitch' launches 9th season	The Philippine Star	https://www.philstar.com/the-freeman/cebu-entertainment/2023/05/11/2265505/the-final-pitch-launches-9th-season
10-May-2023 06:32AM	'The Final Pitch' invites entrepreneurs across all industries with the launch of its 9th edition	ASTIG.PH	https://astig.ph/88122-2/
10-May-2023 12:10AM	'The Final Pitch' invites entrepreneurs across all industries with the launch of its 9th edition	LionhearTV.net	https://www.lionheartv.net/2023/05/the-final-pitch-invites-entrepreneurs-across-all-industries-with-the-launch-of-its-9th-edition/
09-May-2023 10:26PM	'The Final Pitch' invites entrepreneurs across all industries with the launch of its 9th edition	Passionate in Marketing	https://www.passionateinmarketing.com/the-final-pitch-invites-entrepreneurs-across-all-industries-with-the-launch-of-its-9th-edition/
09-May-2023 08:12PM	The Final Pitch returns for Season 9, non-tech startups now included	Business World Online	https://www.bworldonline.com/technology/2023/05/09/521883/the-final-pitch-returns-for-season-9-non-tech-startups-now-included/
09-May-2023 11:27PM	Etiqa Philippines launches its own virtual assistant	Mega Bites	https://www.megabites.com.ph/etiqa-philippines-launches-its-own-virtual-assistant/

May 2023
Etiqa Mentions - Philippines

Date	Headline	Media Title	URL
08-May-2023 02:07AM	Insurtech launches own virtual assistant	Malaya	https://malaya.com.ph/news_special_feature/insurtech-launches-own-virtual-assistant/
03-May-2023 05:59PM	Etiqa Philippines launches its own virtual assistant	The Market Monitor	https://marketmonitor.com.ph/etiqa-philippines-launches-its-own-virtual-assistant/
03-May-2023 08:48AM	Etiqa Philippines introduces chatbot to speed up customer service	Back End News	https://backendnews.net/etiqa-philippines-introduces-chatbot-to-speed-up-customer-service/
02-May-2023 07:19PM	Etiqa Philippines launches its own virtual assistant	Manila Bulletin	https://mb.com.ph/2023/5/2/etiqa-philippines-launches-its-own-virtual-assistant
02-May-2023 01:51PM	Etiqa PH launches own virtual assistant	Manila Standard	https://manilastandard.net/tech/314326879/etiqa-ph-launches-own-virtual-assistant.html
09-May-2023 05:13PM	Kwik.insure launches affordable monthly health subscriptions; targets MSMEs, freelancers	Manila Bulletin	https://mb.com.ph/2023/5/9/article-489
08-May-2023 07:55PM	Only 2% of PHL businesses provide health coverage to employees, says Kwik.insure	Business World Online	https://www.bworldonline.com/health/2023/05/08/521621/only-2-of-phl-businesses-provide-health-coverage-to-employees-says-kwik-insure/
08-May-2023 11:33AM	Kwik.insure launches affordable monthly health subscriptions; targets MSMEs, freelancers	BusinessMirror	https://businessmirror.com.ph/2023/05/08/kwik-insure-launches-affordable-monthly-health-subscriptions-targets-msmes-freelancers/
08-May-2023 10:54AM	Kwik.insure launches affordable monthly HMO subscriptions, targets MSMEs, freelancers	Manila Bulletin	https://mb.com.ph/2023/5/8/kwik-insure-launches-affordable-monthly-hmo-subscriptions-targets-msm-es-freelancers
15-May-2023 02:00AM	Healthcare plan launched for MSMEs, freelancers	The Daily Tribune	https://tribune.net.ph/2023/05/15/healthcare-plan-launched-for-msmes-freelancers/