



Corporate Profile

eTiQa

Visit us at myetiqa.com or call the **Etiqa Online 1300 13 8888**

Connect with us at [f](#) [in](#) [v](#) Etiqa [@](#) myetiqa

All About Us

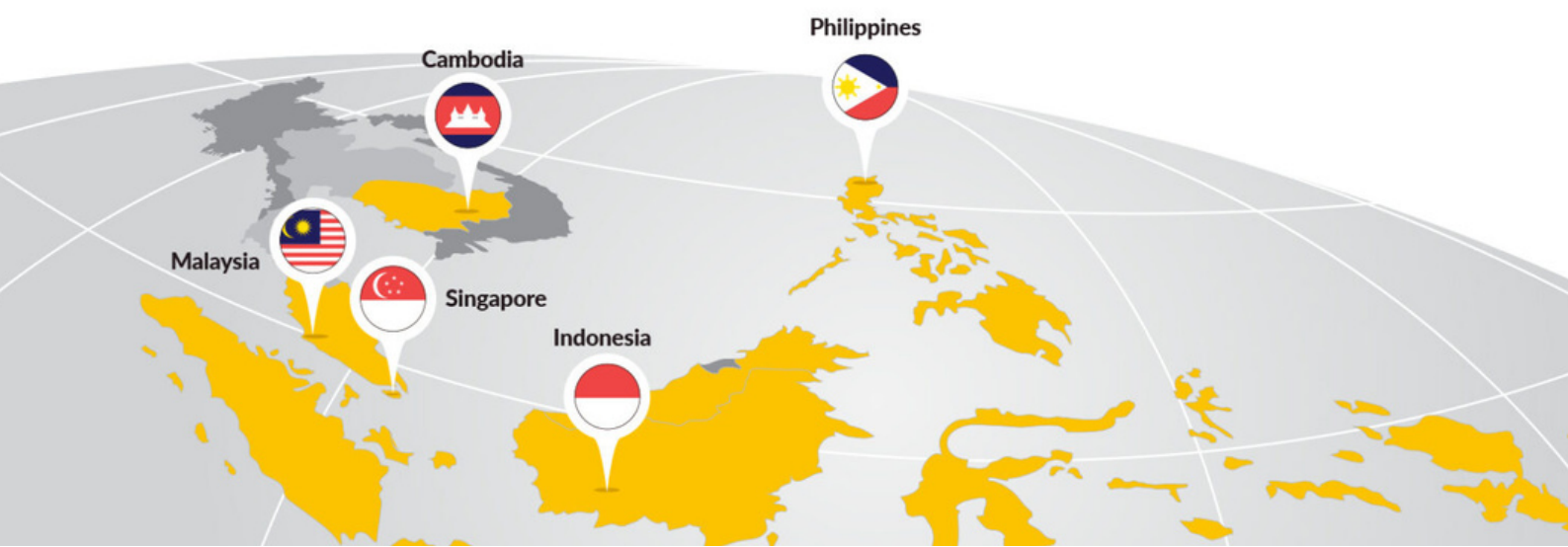


Etiqa is a leading ASEAN insurance and takaful player and part of the Maybank Group, a leading banking conglomerate in ASEAN. We offer a full range of Life and General insurance policies, as well as Family and General Takaful plans via more than 10,000 agents, 46 branches, and 17 offices. It also has 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

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

Our Vision

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



Questioning

We don't stop Learning



Authentic

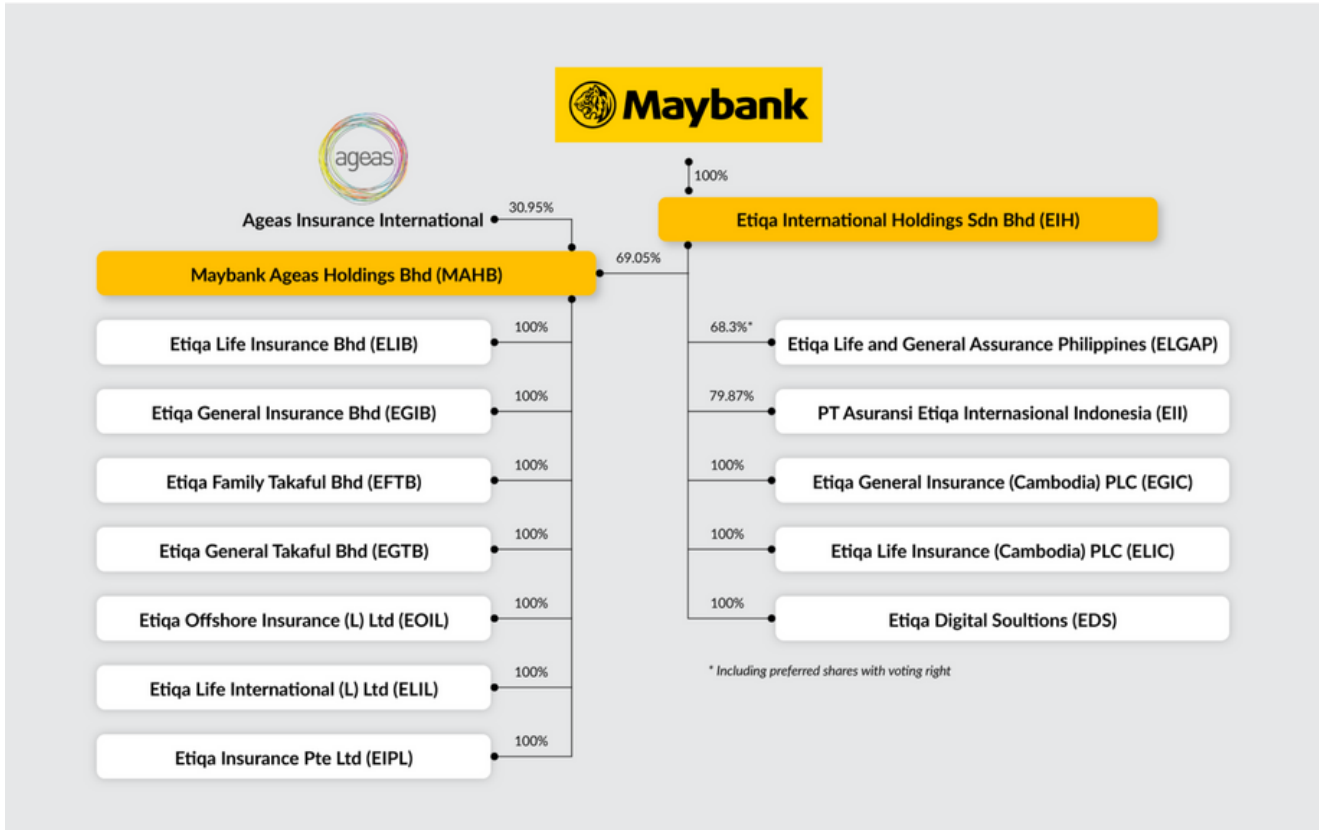
We practice Candour



Nurturing

We treat customers
like Family

Etiqua's Group Structure



Financially Strong

Total Customers

11.6 MIL

Total Claims Paid

RM4.1 BIL

Gross Written Premium

RM11.1 BIL

Profit Before Tax

RM477.6 MIL

Total Assets

RM52.4 BIL

*Year to date December 2022

Our Leaders

EIH Board Members



**Y. Bhg. Datuk R.
Karunakaran**
Chairman



**Y. Bhg. Dato'
Johan Ariffin**



**Puan Fauziah
Hisham**

Etika Group Management Committee (GMC)



Kamaludin Ahmad
CEO, EIH



Lee Hin Sze
Chief Financial
Officer



Siti Nita Zuhra
Chief Distribution
Officer



Chris Eng
Chief Strategy
Officer



Norlia Mat Yusof
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



Paul Low
CEO, ELIB



Raymond Ong
CEO, EIPL

Regional Entities CEOs



Vuthy Horng
CEO, ELIC
(Cambodia)



Rico Bautista
CEO, ELGAP
(Philippines)



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



Chanmakara Bun
CEO, EGIC
(Cambodia)



Amran Hassan
CEO, EDS

Our Awards And Recognitions



2021

Winner of Fastest Estimating Claims Approval Time for Own Damaged Claims, Etiqa General Takaful Berhad
Motordata Research Consortium Award 2021

Winner of Most Accurate Estimate to Claims Approval Amount, Etiqa General Takaful Berhad
Motordata Research Consortium Award 2021

Best Islamic Takaful Institution, Etiqa General Takaful Berhad
The Asset Triple A Islamic Finance Awards 2021

The Best Islamic Takaful Institution, Etiqa Family Takaful Berhad
The Asset Triple A Islamic Finance Awards 2021

Best Family Takaful Provider
The Global Business Outlook Awards 2021

Best General Insurance Company, Malaysia
World Business Outlook Awards 2021

Best Takaful Company, Etiqa General Takaful Berhad & Etiqa Family Takaful Berhad
IFN Awards 2021

Winner of Special Judge Award, Employee Engagement category, Etiqa
MyCustomer International Award 2021

Best Takaful Operator Bancatakal Business, Etiqa Family Takaful Berhad
MTA Takaful Star Awards 2021

Direct Distribution Channel – General Takaful, Etiqa General Takaful Berhad
MTA Takaful Star Awards 2021

Best Takaful Operator General Agency Takaful Business, Etiqa General Takaful Berhad
MTA Takaful Star Awards 2021

Best Takaful Operator General Takaful Business, Etiqa General Takaful Berhad
MTA Takaful Star Awards 2021

Malaysian Best Motor Insurance Award, Etiqa General Insurance Berhad
iBanding 2021/22

Most Innovative Life Insurance Service Provider ASEAN 2021 (IL CI Plus)
World Business Outlook Awards 2021

Most Innovative Family Takaful Provider ASEAN 2021 (Aafiahcare)
World Business Outlook Awards 2021

2020

Runner Up of Best Motor Insurance Malaysia
2019/2020 iBanding

Winner of Best Malaysia Family Takaful
2019/2020 iBanding

Millennial Insurance Initiative of the Year – Singapore
Insurance Asia Awards 2020

CSR Initiative of the Year – Philippines
Insurance Asia Awards 2020

2019

Winner of The Most Outstanding Takaful Company 2019
KLIFF Islamic Finance Awards

Best General Insurance Company 2019
The Asset Triple A Insurance Awards

Winner of Best Takaful Company 2019
International Takaful Awards

Best General Takaful Company 2019
The Asset Triple A Islamic Finance Awards

Best Customer Centric Insurance Brand
Global Brands Magazine Award 2019

Home and Contents Insurance
Gold Winner Reader's Digest Quality Service Awards

Marketing Initiative of the Year
Insurance Asia Awards 2019



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.

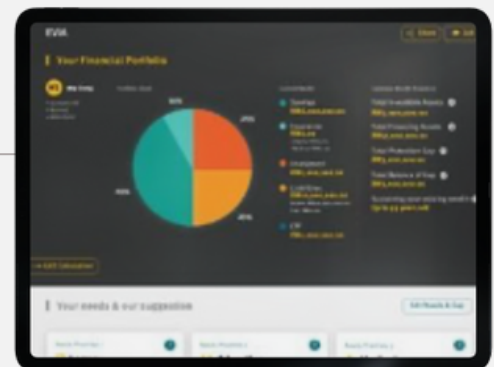
The insurance industry is not immune to this shift and in order to remain competitive and relevant, Etiqa has embraced the latest technology breakthroughs and integrated digital technology into all areas of our business. Through this, we can deliver value to our customers whilst retaining our human touch.

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:

Customer Needs Analysis : Etiqa Virtual Insurance Advisor

This tool will give an overview of the financial status and calculate the insurance gap for customers. It recommends the appropriate solutions to match the potential needs of the customers

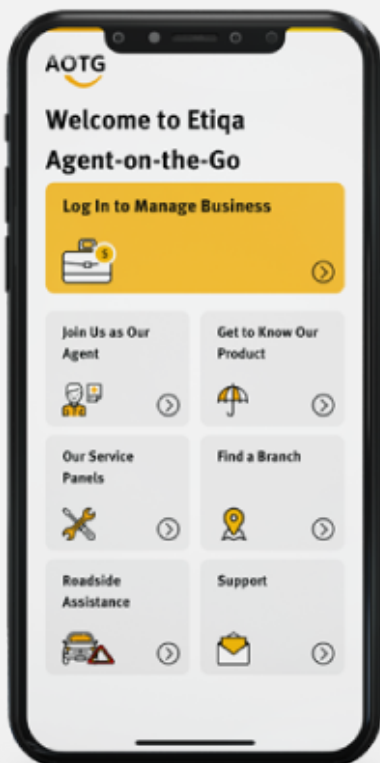


Enhanced Customer Portal: MyAccount

A 24/7 self-serve portal to help customer manage their policies. The Customer Portal allows the customer to make minor modifications, perform endorsements /alterations and submit claims.

Smile Mobile Application

The Smile mobile application or Smile App provides various services to assist our customers in matters regarding their Insurance and Takaful plans. Customers can view their policy and certificate details, request for Guarantee Letters, submit claims, as well as check the status of their claims. This greatly simplifies the customer's journey in accessing and obtaining the information they need as they can do it swiftly and conveniently via their smartphones.



Agent-On-The-Go (AOTG) Mobile Application

The Agent-On-The-Go (AOTG) mobile application provides fast and easy solutions for Etiqa general agents to monitor, keep track of, and carry out various services for our customers relating to their General Insurance and Takaful plans. The services include creating instant quotations, issuing policies and certificates, receiving instant renewal reminders and notifications on the customers' outstanding payments, and many more. The AOTG application also provides customers with the option to perform online payments via the application itself without having to access an external platform

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.

Etiqua'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, Etiqua is committed to contributing to the United Nations' Sustainable Development Goals (UN SDG).

Our four core dimensions are:

- ① Internal & Social (VBI)
- ② Investment
- ③ Supplier
- ④ Underwriting / Clients



Etiqua'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 three Sustainability Ambitions. Our first two Ambitions are to meet Internal ESG requirements on our Investments and improve the lives of 889,387 households by 2025. Our third target in 2030 is to achieve Carbon Neutral status for Scope 1 & 2 emissions.

Etiqua's Sustainability Governance

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.



What's Next For Etiqa

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 Etiqa 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 Etiqa 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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