



Etiqua's Media Clippings of October 2021

(31 October 2021)

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ISFIRE

ZAFRI AB HALIM

KETUA PEGAWAI EKSEKUTIF ETIQA FAMILY TAKAFUL BERHAD

ISFIRE 2021 kini diterbitkan dengan format baharu bagi Wawancara Personaliti. Bermula daripada terbitan bulan Februari, kami akan mengemukakan 10 soalan untuk dijawab oleh beberapa tokoh terkemuka dalam industri perbankan dan kewangan Islam (IsBF) dan Takaful. Objektif wawancara ini adalah untuk membantu pembaca menjelajah menerusi sudut pandang individu yang telah berjaya dalam sektor terse atau mana-mana pemiagaan/ profesion lain yang berkaitan. ISFIRE Personality ketiga kali ini adalah Zafri Ab Halim, Ketua Pegawai Eksekutif Etiqa Family Takaful Berhad.



En. Zafri semasa EFTB menyumbangkan 2.7 juta Unit Picagari Untuk Pelan imunisasi COVID-19 Malaysia

Dalam satu ayat, bolehkah anda jelaskan kepada kami apakah maksud Takaful?

Takaful adalah satu konsep yang berasaskan prinsip-prinsip berkongsi tanggungjawab, bekerjasama dan saling membantu di mana setiap peserta menyumbang berasaskan tabarru' (derma) kepada dana yang akan digunakan untuk membantu satu sama lain pada masa yang diperlukan.

Bagaimanakah Takaful berbeza berbanding insurans konvensional?

Terdapat beberapa perbezaan utama yang membezakan antara konsep Takaful dan insurans konvensional. Seperti yang saya jelaskan di atas, Takaful adalah berdasarkan konsep kerjasama,

manakala insurans konvensional berdasarkan faktor komersial sahaja. Dari segi undang-undang, Takaful mestilah berpandukan bukan sahaja kepada undang-undang kerajaan, tetapi juga undang-undang Syariah. Setiap syarikat Takaful mempunyai panel penasihat Syariah tersendiri bagi memantau kesemua operasi agar ia sentiasa mematuhi kehendak Islam. Manakala untuk insurans konvensional, ia hanya tertakluk kepada akta dan undang-undang yang diwartakan kerajaan sahaja.

Dari segi pelaburan pula, wang pemegang takaful hanya boleh dilaburkan dalam pelaburan patuh Syariah. Takaful dilarang sama sekali untuk melabur dalam sebarang aktiviti yang mempunyai unsur perjudian (masyir), unsur ragu-ragu (gharar), dan juga faedah (riba'). Bagi insurans konvensional pula, premium yang disumbangkan oleh

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pemegang insurans boleh dilabur dalam semua bentuk pelaburan, dan ianya tidak semestinya patuh Syariah.

Takaful juga mengamalkan konsep perkongsian risiko, di mana risiko dikongsi bersama oleh semua pihak di bawah perlindungan Takaful tersebut yang telah dipersetujui bersama. Di bawah insurans konvensional, risiko ditanggung sepenuhnya oleh syarikat insurans selepas bayaran dibuat oleh pemegang insurans.

Bagaimanapun, Takaful mempunyai satu konsep menarik iaitu 'Hibah Bersyarat', di mana pampasan Takaful diberikan kepada penama dan pampasan tersebut bebas dari faraid dan tidak boleh dicabar oleh sesiapa.

Apakah peranan yang boleh dimainkan oleh Takaful Keluarga di negara anda?

Takaful Keluarga ialah satu skim Takaful yang memberikan perlindungan dan simpanan jangka panjang kepada peserta atau untuk

keluarga peserta jika ditimpa musibah. Dalam hal yang demikian, Takaful Keluarga merupakan mekanisme ekonomi yang memainkan peranan penting dalam menyediakan keselamatan ekonomi individu kerana ianya menyediakan elemen tabungan dan perlindungan kepada pemilik polisi dan mereka yang dilindungi sekiranya mengalami kecacatan atau penyakit tertentu, musibah atau kemalangan, walaupun ketika tempoh simpanan belum matang.

Di samping itu, syarikat takaful akan melaburkan caruman simpanan dan pelaburan peserta atau pemegang polisi dan keuntungan akan dikongsi bersama dengan syarikat takaful berdasarkan nisbah yang telah dipersetujui bagi pemegang Takaful berkaitan pelaburan atau investment linked plan.

Pelan Takaful Keluarga juga menawarkan wang kecemasan yang boleh digunakan jika berlaku kematian, untuk menampung kenaikan kos sara hidup, untuk membayar hutang atau kos pengajian, membantu keluarga dalam kelangsungan hidup dengan hibah yang ditinggalkan sementara ahli keluarga melalui proses pentadbiran harta pusaka.

Hibah juga dapat digunakan sebagai gantikan pendapatan apabila sudah bersara atau tidak dapat bekerja kerana sakit kritikal, lumpuh, atau hilang upaya. Ini secara tidak langsung memberi kelegaan kewangan kepada ahli keluarga peserta Takaful.

Apakah pencapaian terunggul yang anda perolehi sepanjang kerjaya anda setakat ini?

Tahun 2020 merupakan tahun yang paling mencabar dalam menerajui syarikat disebabkan oleh wabak COVID-19. Kami terpaksa memikirkan cara dan jalan penyelesaian untuk memastikan agar perkhidmatan yang diberikan tidak lumpuh di samping mengekalkan mutu perkhidmatan. Alhamdulillah, disebabkan konsep 'agile' yang kami terapkan, syarikat telah menunjukkan fleksibiliti dalam menangani wabak ini dengan melaksanakan 'Work-From-Home' untuk kakitangan dan membangunkan 'Remote Submission' di atas talian bagi wakil jualan/jejen kami untuk terus dapat memberikan perkhidmatan dan penerangan kepada pelanggan tanpa perlu berjumpa secara bersemuka.

Sebagai Ketua Pegawai Eksekutif, apakah tiga perkara yang anda bimbangkan mengenai masa depan organisasi yang membuatkan anda sering terjaga di waktu malam?

Antara perkara yang membuat saya sering terjaga di waktu malam kerana memikirkannya ialah kepuasan pelanggan terhadap produk dan perkhidmatan kami. Saya selalu berdoa supaya perkhidmatan yang diberikan disenangi dan memanfaatkan semua. Jangkaan pengguna terhadap produk dan perkhidmatan berubah-ubah dengan pantas dan kami harus memikirkan kaedah terbaik agar mereka terus setia bersama kami. Lantas soalan-soalan yang singgah di fikiran saya adalah bagaimana hendak menjadi syarikat takaful terbaik, apa lagi produk yang boleh kami

PERSONALITI
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En. Zafri Ab Halim, mengiringi salah seorang penerima bantuan Program Tanggungjawab Zakat Korporat Etiqa ke kediaman baharunya

tawarkan, apakah perkhidmatan yang harus kami tingkatkan dan bagaimana kami boleh menginovasikan produk takaful bagi memenuhi permintaan semasa?

Masih relevankah syarikat takaful? Persoalan ini juga senantiasa bermain di fikiran saya. Umum mengetahui bahawa terdapat banyak syarikat awalan digital (startup), pencipta digital (digital innovator), pengganggu (disruptors) dan syarikat bukan tradisional yang menawarkan produk perlindungan seperti takaful. Oleh itu syarikat takaful yang sedia ada harus bersedia dan berani untuk berinovasi dari segi perkembangan produk dan perkhidmatan untuk berdaya saing dengan firma-firma ini.

Apakah faktor-faktor (peribadi, keluarga, pendidikan, mentor, dll.) yang telah menyumbang kepada kejayaan anda?

Saya berasal daripada keluarga yang besar dan kurang berkemampuan. Merekalah yang menjadi tulang belakang kejayaan saya. Dorongan keluarga untuk memajukan diri sendiri dan menjadi individu yang berjaya telah meyumbang kepada siapa diri saya sekarang. Ketua-ketua di awal kerjaya saya juga banyak menyumbang kepada pembentukan karakter saya; daripada seorang yang pemalu kepada seorang yang selesa untuk berucap di khalayak ramai.

Apakah perkara yang paling anda hargai di dalam jawatan yang sedang digalas?

Sebagai seorang Ketua Pegawai Eksekutif, kepercayaan yang diberikan oleh kakitangan dan ahli lembaga syarikat adalah sangat penting. Saya bersyukur kerana mereka semua faham akan visi dan misi syarikat dan berkerjasama untuk melaksanakan semua rancangan dan strategi syarikat.

Pembaca ingin mengetahui mengenai beberapa cabaran yang mungkin anda hadapi pada awal kerjaya anda dan bagaimana anda mengatasinya?

Pada mulanya, saya adalah seorang yang introvert dan tidak mahir berkomunikasi dengan orang ramai. Mungkin sebab itu, saya memilih untuk fokus kepada bidang perakaunan sewaktu

melanjutkan pengajian. Namun semua itu berubah apabila ketua saya pada masa itu menitikberatkan kepentingan komunikasi di dalam organisasi dan kemajuan kerjaya atau "career advancement". Bayangkan betapa sukarnya bagi individu yang berurusan dengan nombor sepanjang hari untuk menjadi komunikator yang berkesan.

Siapakah idola (role model) yang anda contohi dan mengapa?

Saya bertuah kerana berpeluang untuk bekerja dengan seorang Ketua Pegawai Eksekutif yang berbangsa British Muslim semasa di Arab Saudi. Sepanjang saya berkhidmat di bawah kelolaan beliau, beliau telah mengajar saya tentang kepentingan untuk mempercayai diri sendiri dan mempunyai keyakinan diri yang tinggi. Selain itu sifat beliau yang sangat tegas dan berdisiplin dalam hal ehwal kerja mendorong saya untuk menjadi seperti beliau.

Sejujurnya semua ketua yang telah saya berkhidmat sepanjang karier saya, secara langsung ataupun tidak langsung, telah membantu membina jati diri dan kejayaan yang saya perolehi sekarang. Tidak lupa juga ketua saya sekarang yang sentiasa mengingatkan saya akan sebab dan tanggungjawab yang terkait dengan kedudukan kita.

Sekiranya anda boleh kembali kepada lima tahun yang lalu, apakah nasihat yang akan diberikan kepada diri anda?

Saya akan menasihati diri saya agar lebih menghargai insan yang berada di sekeliling saya kerana kita tidak tahu bila mereka akan pergi buat selamanya. Saya juga akan menasihatkan diri saya untuk membentuk sebuah budaya korporat atau "Corporate Culture" kerana kejayaan akan lebih mudah untuk dicapai bersama apabila semua berpegang kepada nilai-nilai yang sama.

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SHAHRUL AZUAN MOHAMED

KETUA PEGAWAI EKSEKUTIF ETIQA GENERAL TAKAFUL BERHAD



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Dalam satu ayat, boleh anda jelaskan kepada kami apakah maksud Takaful kepada diri anda?

Pada saya, takaful adalah satu mekanisma berlandaskan muamalat patuh Syariah yang dapat memupukkan semangat saling membantu sesama insan dengan menjamin kesejahteraan masyarakat dan meringankan beban peserta yang menghadapi musibah atau perkara yang tidak diduga. Inilah yang menguatkan kepercayaan peribadi saya untuk menceburkan diri di dalam industri ini.

Bagaimanakah Takaful berbeza berbanding insurans konvensional?

Prinsip Syariah membezakan bagaimana takaful diuruskan. Konsep takaful yang berasaskan nilai, dimodelkan pada persamaan (mutuality), kerjasama dan tanggungjawab yang dikongsi di antara peserta dan mengelak daripada unsur riba, maisir (perjudian), dan gharar (ketidakpastian), adalah perkara yang membezakan Takaful daripada insurans konvensional. Konsep dan pemikiran produk juga berbeza daripada konvensional. Takaful juga menyediakan platform di mana pemegang kontrak mengambil bahagian dalam rantaian nilai. Sumbangan untuk dana yang dikumpulkan kemudiannya akan digunakan untuk melindungi peserta lain daripada pelbagai risiko. Secara ringkas, jika terdapat keuntungan daripada dana takaful, ia akan dikongsi dengan peserta dan pengendali.

Apakah peranan yang boleh dimainkan oleh Takaful Am di negara anda?

Industri Takaful Am di Malaysia masih belum mencapai potensi sepenuhnya. Takaful Am bertujuan untuk menyediakan jaringan keselamatan sosial bagi mereka yang memerlukan dan mengatasi jurang perlindungan, misalnya meningkatkan kesedaran untuk melindungi aset terhadap bencana alam yang dianggarkan sehingga 70% kerosakkan tidak diinsuranskan. Di samping itu, dua elemen penting dalam takaful ialah kerja amal dan muafakat yang merupakan elemen yang dituntut Islam. Elemen maufakat inilah yang perlu kita terapkan di dalam masyarakat kita yang majmuk. Perniagaan Takaful Am boleh menjadi jambatan penghubung di dalam masyarakat kita menjangkau dari perniagaan.



(Ditengah kiri) Shahrul Azuan Mohamed, CEO Etiqa General Takaful Berhad, ketika menyumbangkan 300 unit Meter Aliran Oksigen (Oxygen Flow Meter) kepada Hospital Sungai Buloh

Apakah pencapaian terunggul yang anda perolehi sepanjang kerjaya anda setakat ini?

Sepanjang kerjaya saya, saya telah memperoleh beberapa pencapaian untuk diri saya sendiri tetapi pencapaian yang terunggul ialah apabila 'distribution transformation' dilaksanakan yang telah membentuk Etiqa Takaful menjadi syarikat yang disegani pada masa ini. Memperbolehkan dan membimbing mereka melalui perjalanan transformasi digital, membina keupayaan mereka dan memanfaatkan platform yang telah kami bina untuk mereka; adalah pencapaian besar untuk saya.

Sebagai Ketua Pegawai Eksekutif, apakah tiga perkara yang anda bimbangkan mengenai masa depan organisasi yang membuatkan anda terjaga di waktu malam?

Selalunya saya terjaga di waktu malam apabila saya mendapat idea atau ilham untuk membangunkan organisasi atau menambah baik mutu perkhidmatan atau juga memperluaskan pasaran.

Akan tetapi, antara perkara yang membimbangkan saya adalah tahap kesedaran dan penerimaan masyarakat terhadap takaful yang masih belum mencapai tahap yang diinginkan. Masih ramai lagi individu yang berpendapat bahawa takaful ini hanya untuk golongan tertentu sahaja. Ini menyebabkan saya sentiasa memikirkan bagaimanakah cara untuk membuatkan takaful dapat diterima oleh semua golongan masyarakat, tidak mengira bangsa atau agama.

Apakah faktor-faktor (peribadi, keluarga, pendidikan, mentor) yang telah menyumbang kepada kejayaan anda?

Antara faktor yang telah menyumbang kepada kejayaan saya adalah keluarga saya, doa orang tua saya, isteri dan anak-anak saya yang telah banyak berkorban agar saya diberi ruang untuk bertugas sehingga saya mempunyai masa yang terhad untuk mereka. Pengorbanan inilah yang mendorong saya untuk berusaha lebih keras. Selain itu, saya adalah seorang



(Ditengah kanan) Shahrul Azuan Mohamed, CEO Etiqa General Takaful Berhad, semasa perasmian pelancaran rider (atau tambahan kepada pelan insurans asas) penyakit kritikal Etiqa yang pertama di Malaysia dengan mempunyai perlindungan penyakit mental, IL CI Plus

yang komited, gigih dan fokus dalam kerjaya saya.

Apakah perkara yang paling anda hargai di dalam jawatan yang sedang digalas?

Saya dapat menyumbang dan memberikan buah fikiran kepada perkembangan dan hala tuju industri takaful. Inilah yang membuatkan pekerjaan saya lebih menarik.

Pembaca ingin mengetahui mengenai beberapa cabaran yang mungkin anda hadapi pada awal kerjaya anda dan bagaimana anda mengatasinya.

Hampir 70% daripada keseluruhan pengalaman dan bidang kerjaya saya sebelum ini adalah melibatkan industri insurans konvensional sehinggalah saya memegang jawatan ini. Cabaran awal saya adalah untuk mengasingkan pengalaman insurans saya dalam segala tindak tanduk dan keputusan yang perlu saya buat untuk takaful. Saya mengatasi perkara ini dengan sentiasa mendapatkan pandangan dan pendapat daripada pihak-pihak yang lebih arif dalam sesuatu perkara sebelum saya mengambil apa-apa tindakan atau membuat keputusan dan arahan.

Siapakah idola yang anda contohi dan mengapa?

Terdapat beberapa orang yang saya hormati dan contohi. Antaranya adalah ahli-ahli Lembaga Pengarah saya dan bekas ketua-ketua dan rakan seperjuangan. Mereka telah banyak mengajar saya dalam pelbagai aspek dan memberi pelbagai perspektif semasa saya baru menceburi industri ini. Ianya banyak membantu melengkapkan pengetahuan yang dapat saya terapkan dalam cara pengurusan saya.

Sekiranya anda boleh kembali kepada lima tahun yang lalu, apakah nasihat yang akan anda berikan kepada diri anda?

Saya rasa saya mungkin telah melakukan yang terbaik. Ini kerana saya mempunyai agenda yang sama dari dulu hingga kini.



Fukhairudin
Mohd Yusof

Etiqua wins Best Motor Insurance Award in 2021/22

KUALA LUMPUR: Etiqua General Insurance Bhd (Etiqua) emerged as the winner at this year's Motor Insurance Award 2021/22, an annual honour accorded to top Motor Insurance companies in the country.

Hosted by an independent, knowledge-based insurance education provider iBanding Services Sdn Bhd (iBanding), the awards aim to offer the public true insights as they are based on actual consumer experiences with their insurance/takaful providers.

Now in its sixth year, the awards are based on the results of extensive research conducted by iBanding that ranks insurance and takaful companies based on actual feedback from Malaysian motorists with valid motor insurance policies.

The final score is calculated based on multiple factors, such as customer satisfaction, years with the company and claims experience.

Over 5,000 Malaysians participated in this year's survey. Besides helping to find the best companies in Malaysia, survey participants could win electronic gadgets and cash vouchers.

Commenting on the rankings, iBanding's director Luke Roho said: "The rankings of motor insurance and takaful companies helps consumers select the right company for them.

"Before the Motor Detariffication every company had the same price for insurance, because it was fixed by the government.

"Today, consumers can save over 50 per cent when they compare prices. However, the cheapest price does not mean it is the best.

"Companies now also offer different level of customer service. Like the ranking for hotels, our ranking makes transparent which company provides excellent five-star service and which one is cheaper and only provides a 1-star service. The award winners have shown to be the best in Malaysia."

Commenting on the award received, Etiqua chief executive officer Fukhairudin Mohd Yusof said: "We are truly honoured to be named as the Best Motor Insurance Provider for 2021/22. This signifies the confidence and the high regard the public has towards us.



ETIQA GENERAL INSURANCE MEMENANGI ANUGERAH INSURANS MOTOR TERATAS

🕒 2 weeks lalu 📁 Ekonomi 👁 11 Views

KUALA LUMPUR: Etiqa General Insurance Bhd meraih anugerah teratas pada Anugerah Insurans Motor 2021/22 tahun ini, suatu penghormatan tahunan yang diberikan kepada syarikat insurans kenderaan terkemuka di negara ini.

Dalam satu kenyataan pada hari Khamis, ia mengatakan bahawa anugerah tersebut dihadiahkan oleh penyedia pendidikan insurans berasaskan pengetahuan bebas iBanding Services Sdn Bhd (iBanding).

"Anugerah ini bertujuan untuk memberikan gambaran sebenar kepada masyarakat kerana berdasarkan pengalaman pengguna sebenar dengan penyedia insurans / takaful mereka," katanya.

Kini pada tahun keenamnya, anugerah ini berdasarkan hasil penyelidikan yang luas yang dilakukan oleh iBanding yang menempatkan syarikat insurans dan takaful berdasarkan maklum balas sebenar dari pengguna kenderaan bermotor Malaysia dengan polisi insurans kenderaan yang sah.

Skor akhir dikira berdasarkan pelbagai faktor, seperti kepuasan pelanggan, bertahun-tahun dengan syarikat dan pengalaman tuntutan.

Lebih 5,000 rakyat Malaysia mengambil bahagian dalam tinjauan tahun ini. Selain membantu mencari syarikat terbaik di Malaysia, peserta tinjauan dapat memenangi alat elektronik dan baucar tunai.

Mengulas mengenai kedudukan tersebut, Pengarah iBanding Luke Roho mengatakan kedudukan syarikat insurans motor dan takaful membantu pengguna memilih syarikat yang sesuai untuk mereka.

"Sebelum detarifikasi motor, setiap perusahaan memiliki harga yang sama untuk insurans, kerana itu ditetapkan oleh pemerintah. Hari ini, pengguna dapat menjimatkan lebih dari 50% apabila membandingkan harga.

"Namun, harga paling murah tidak bermaksud yang terbaik. Syarikat kini juga menawarkan tahap perkhidmatan pelanggan yang berbeza.

"Seperti kedudukan hotel, kedudukan kami menjadi telus syarikat mana yang memberikan perkhidmatan bintang lima yang sangat baik dan mana yang lebih murah dan hanya menyediakan perkhidmatan satu bintang. Pemenang anugerah telah menunjukkan yang terbaik di Malaysia," jelas Roho.

Ketua Pegawai Eksekutif Etiqa General Insurance Bhd (EGIB) Fukhairudin Mohd Yusof berkata syarikat itu "benar-benar terhormat untuk dinobatkan sebagai Penyedia Insurans Motor Terbaik untuk 2021/22".

"Ini menandakan keyakinan dan keprihatinan tinggi masyarakat terhadap kami. Kami akan terus menawarkan perkhidmatan yang luar biasa kepada pelanggan berdasarkan budaya organisasi kami untuk menjadi Cepat & Mudah sambil memberikan Nasihat Terbaik sama ada untuk membeli, mengemukakan tuntutan atau menerima pembayaran.

"Etiqa akan terus berinovasi lebih banyak produk berorientasikan orang yang memenuhi kehendak pelanggan, seperti tambahan Drive Less Save More yang dilancarkan baru-baru ini.

"Drive Less Save More adalah tambahan tambahan yang diilhamkan oleh kelestarian yang menawarkan rebat tunai kepada pelanggan Etiqa daripada premium atau sumbangan mereka berdasarkan jarak tempuh kenderaan mereka mengikut masa."



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Etiqua General Insurance wins top motor insurance award

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CEO of Etiqua General Insurance Bhd (EGIB) Fukhairudin Mohd Yusof said the company was "truly honoured to be named as the Best Motor Insurance Provider for 2021/22".

KUALA LUMPUR: Etiqua General Insurance Bhd took the top award at this year's Motor Insurance Award 2021/22, an annual honour accorded to top motor insurance companies in the country.

In a statement on Thursday, it said the awards are hosted by an independent, knowledge-based insurance education provider iBanding Services Sdn Bhd (iBanding).

"The awards aim to offer the public true insights as they are based on actual consumer experiences with their insurance/takaful providers," it said.

Now in its sixth year, the awards are based on the results of extensive research conducted by iBanding that ranks insurance and takaful companies based on actual feedback from Malaysian motorists with valid motor insurance policies.

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"Before the motor detariffication every company had the same price for insurance, because it was fixed by the government. Today, consumers can save over 50% when they compare prices.

"However, the cheapest price does not mean it is the best. Companies now also offer different level of customer service.

"Like the ranking for hotels, our ranking makes transparent which company provides excellent five-star service and which one is cheaper and only provides a one-star service. The award winners have shown to be the best in Malaysia," Roho explained.

CEO of Etiqua General Insurance Bhd (EGIB) Fukhairudin Mohd Yusof said the company was "truly honoured to be named as the Best Motor Insurance Provider for 2021/22".

"This signifies the confidence and the high regard the public has towards us. We will continue to offer exceptional services to our customers based on our organisational culture of being Fast & Easy while giving the Best Advice whether it is to purchase, submit claims or receive payouts.

"Etiqua will continue to innovate more people-oriented products that meets the customers' needs, such as the Drive Less Save More add-on that was launched recently.

"Drive Less Save More is a sustainability-inspired optional add-on that offers Etiqua customers cash rebates off their premiums or contributions based on their vehicle mileage clocked."

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TAGS / KEYWORDS:

Etiqua General Insurance , Motor Insurance Award 2021/22 , iBanding Services , Fukhairudin Mohd Yusof

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Etiga General Insurance Berhad wins Best Motor Insurance Award in 2021/22



winner of best motor insurance and takaful award in
2021/22

Now in its sixth year, the awards are based on the results of extensive research conducted by iBanding that ranks insurance and takaful companies based on actual feedback from Malaysian motorists with valid motor insurance policies. The final score is calculated based on multiple factors, such as customer satisfaction, years with the company and claims experience. Over 5,000 Malaysians participated in this year's survey. Besides helping to find the best companies in Malaysia, survey participants could win electronic gadgets and cash vouchers.

🕒 OCTOBER 9, 2021

📰 INSURANCE NEWS, MOTOR INSURANCE, MOTOR INSURANCE AWARD

👤 0

Hosted by an independent, knowledge-based insurance education provider iBanding Services Sdn Bhd (iBanding), the awards aim to offer the public true insights as they are based on actual consumer experiences with their insurance/takaful providers.



13 October 2021, Ringgit Plus (Online)

Drive Less Save More

Blog Home > Insurance > Etika's New Usage-Based Add-On Offers Up To 30% Rebate On Motor Insurance Premium

INSURANCE

MOTOR VEHICLE INSURANCE

Etika's New Usage-Based Add-On Offers Up To 30% Rebate On Motor Insurance Premium

Alex Cheong Pui Yin

13 Oct - 3 min read

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Up To 30% CASH REBATES Per Year

Etika Malaysia has introduced a usage-based motor insurance and takaful add-on that offers rebates of up to 30% on the policy premium or contributions. Dubbed the Drive Less Save More add-on, the optional feature is offered for free when customers sign up for or renew their Etika motor insurance plan.

As its name suggests, this particular add-on rewards drivers who spend less time on the road. The cash rebate is calculated on a daily basis as a percentage of your basic premium (excluding the No Claim Discount (NCD)), and is tiered based on the distance driven each day. Here's a table to illustrate how the rebate is calculated:

Tier	Distance driven per day (rounded to nearest km)	Daily rebate percentage	Total rebate percentage for a year
1	0-14km	0.082%	30%
2	15-28km	0.055%	20%
3	29-42km	0.027%	10%

To tap into the benefits of the Drive Less Save More add-on, you'll have choose to include the add-on when signing up for a new Etika motor insurance plan or renewing your plan. Following that, upload an image of your car odometer reading and car number plate via the Etika Smile mobile app at your convenience.

etika

EGIB | Drive Less Save More I...

Been Driving

Day 01

etika

0:00 / 0:50

YouTube

Once you've begun recording, you'll need to continue the tracking process by uploading subsequent images of your car odometer reading to claim your rebates during the coverage period. Each upload must maintain a minimum interval of 10 days. Upon the expiry of your insurance plan, you'll also need to submit a final odometer reading; Etika will send an SMS reminder three days before the expiry date.

Note that there are some eligibility criteria that must be fulfilled if you wish to take up the add-on. The insured person must be aged between 25 to 80 years old, whereas the vehicle involved cannot exceed 15 years of age and is only used for private purposes. Additionally, the sum insured must be RM12,000 and above.

Eligibility	
Age of Insured Person	25 - 80 years old
Age of Vehicle	0 - 15 years
Sum Insured	RM12,000 and above
Category	Used for private purposes

The chief executive officer of Etika General Takaful Bhd, Shahrul Azuan Mohamed, and the chief executive officer of Etika General Insurance Bhd, Fuhkairudin Mohd Yusof both said that the introduction of this add-on recognises the fact that there has been a reduction in driving activities during the Covid-19 pandemic. This is especially with a significant number of people now working from home.

"Driven by Etika's vision to make the world a better place, we would like to give back to those who have been using their vehicles less by rewarding them with rebates on their motor insurance premiums or takaful contributions. After all, by driving less, we can also do our part to save the environment," said Shahrul Azuan and Fuhkairuddin in a statement.

(Sources: [Etika](#), [The Edge Markets](#))

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Shahrul: Driven by Etiqa's vision to make the world a better place, we would like to give back to those who have been using their vehicles less by rewarding them with rebates on their motor insurance premiums or takaful contributions.

A

Fukhairudin

KUALA LUMPUR (Oct 13): Etiqa, the insurance and takaful arm of the Maybank group, has launched an usage-based motor insurance and takaful add-on that offers drivers rebates of up to 30% of their premiums or contributions based on vehicle mileage clocked.

Dubbed "Drive Less Save More", the optional add-on is free, with rebates paid whenever a claim is made at a customer's convenience, subject to a minimum of 10 days between each upload. The add-on is available to all Etiqa private car comprehensive drivers when purchasing new or renewing motor insurance or takaful.

"With people working from home and having restricted mobility due to Covid-19, people are driving less while still having full motor insurance or takaful. Despite the pandemic, the risk of cars getting stolen remains the same. Etiqa's [latest] add-on has been designed to assist Malaysians through their financial hardship by offering customers rebates for reduced mileage," said Etiqa in a statement.

Etiqa General Takaful Bhd chief executive officer (CEO) Shahrul Azuan Mohamed and Etiqa General Insurance Bhd CEO Fukhairudin Mohd Yusof said: "We recognise the fact that there has been a reduction in driving activities during the Covid-19 pandemic, with a significant number of people working from home. Driven by Etiqa's vision to make the world a better place, we would like to give back to those who have been using their vehicles less by rewarding them with rebates on their motor insurance premiums or takaful contributions. After all, by driving less, we can also do our part to save the environment."

ETIQA MELANCARKAN KEMPEN ‘DRIVE LESS SAVE MORE’

🕒 2 hours lalu 📁 Ekonomi 👁 2 Views

KUALA LUMPUR: Etiqa melancarkan penambahan insurans dan takaful motor “Drive Less Save More” berasaskan penggunaannya yang menawarkan rebat kepada pemandu sehingga 30% daripada premium atau sumbangan mereka berdasarkan jarak tempuh kenderaan.

Dalam satu kenyataan pada hari Selasa, ia mengatakan bahawa tambahan pilihan ini adalah percuma, dengan potongan harga yang dibayar setiap kali tuntutan dibuat mengikut keselesaan pelanggan, tertakluk pada minimum 10 hari antara setiap muat naik.

Etiqa mengatakan bahawa kempen itu sebagai pengiktirafan bahawa rakyat Malaysia telah menghadapi keadaan ekonomi yang sukar disebabkan oleh pandemi Covid-19,

Dengan orang yang bekerja dari rumah (WFH) dan mempunyai pergerakan terhad kerana Covid-19, orang kurang memandu sementara masih mempunyai insurans motor atau takaful sepenuhnya.

Walaupun berlaku wabak, risiko kereta dicuri tetap sama.

Tambahan insurans dan takaful “Drive Less Save More” Etiqa telah dirancang untuk membantu rakyat Malaysia melalui kesulitan kewangan mereka dengan menawarkan rebat kepada pelanggan untuk mengurangkan jarak tempuh.

Rebat tunai dikira setiap hari, sebagai peratusan premium atau sumbangan asas pelanggan (tolak tanpa potongan tuntutan)

Ia menambah tambahan “Drive Less Save More” tersedia semasa membeli insurans atau takaful motor baru atau pembaharuan.

Untuk memenuhi syarat untuk potongan harga, pelanggan hanya perlu menghantar gambar plat nombor kenderaan mereka dan juga odometer kereta melalui aplikasi mudah alih Etiqa Smile.

Selepas itu, dalam tempoh polisi atau sijil, pelanggan perlu memuat naik gambar bacaan odometer mereka sekerap yang mereka mahukan, dengan jurang minimum 10 hari antara muat naik untuk mendapatkan rebat mereka.

Gambar akan digunakan untuk menentukan jarak tempuh yang digerakkan dan untuk mengira jumlah rebat yang sesuai.

Dalam kenyataan bersama, Shahrul Azuan Mohamed, Ketua Pegawai Eksekutif Etiqa General Takaful Bhd dan Fukhairudin Mohd Yusof, Ketua Pegawai Eksekutif Etiqa General Insurance Bhd (gambar, di bawah) mengatakan:

Fukhairudin Mohd Yusof, Ketua Pegawai Eksekutif Etiqa General Insurance Bhd

“Kami menyedari kenyataan bahawa ada penurunan dalam kegiatan memandu selama pandemi Covid-19, dengan sejumlah besar orang bekerja dari rumah.

“Didorong oleh visi Etiqa untuk menjadikan dunia sebagai tempat yang lebih baik, kami ingin memberikan kembali kepada mereka yang telah menggunakan kenderaan mereka lebih sedikit dengan memberi mereka rebat premium insurans motor atau sumbangan takaful mereka. Bagaimanapun, dengan memandu lebih sedikit, kita juga dapat melakukan peranan kita untuk menyelamatkan alam sekitar,”kata mereka dalam kenyataan itu.

Seorang pelanggan yang baru mendaftar, Nur Anis Suhaila menyifatkan “Fungsi Drive Less Save More dari Etiqa adalah perkhidmatan bernilai tambah. Sesuai untuk masa seperti ini ketika semua rakyat Malaysia menghadapi cabaran ekonomi.

“Rebat 30% bukan jumlah yang kecil, dan mendapatkan rebat adalah perkara mudah untuk mengambil beberapa foto dan mengirimbkannya atas kesesuaian saya. Perlu sedikit usaha untuk rebat yang lumayan. ”



Etiqa tawar rebat premium insurans kenderaan

Etiqa melancarkan nilai tambahan 'Drive Less Save More' kepada sijil insurans dan takaful motor yang menawarkan rebat sehingga 30 peratus daripada harga premium dan sumbangan berdasarkan jumlah perbatuan.

Syarikat itu dalam satu kenyataan berkata, nilai tambahan beropsyen itu adalah percuma, dan rebat akan dibayar setiap kali pelanggan membuat tuntutan, tertakluk kepada tempoh minimum sepuluh hari antara setiap tuntutan.

"Nilai tambahan ini terbuka kepada semua pemandu kenderaan persendirian komprehensif.

"Memandangkan kebanyakan umum yang bekerja dari rumah dan mengurangkan pergerakan kerana pandemik ini, orang ramai semakin kurang memandu dan kurang menuntut insurans dan takaful motor mereka," katanya.

Sungguhpun dalam keadaan pandemik, katanya, risiko kecurian kenderaan itu tetap wujud.

Oleh itu, nilai tambah insurans dan takaful 'Drive Less Save More' Etiqa diwujudkan bagi membantu orang ramai mengurangkan jumlah pembayaran premium dan sumbangan mereka melalui rebat daripada pengurangan perbatuan kenderaan mereka.

Nilai tambahan 'Drive Less Save More' itu akan diberikan kepada setiap pembelian atau pembaharuan insurans atau takaful motor.

"Pelanggan hanya perlu menghantar gambar nombor kenderaan dan odometer kenderaan melalui aplikasi mudah alih Smile Etiqa. Kemudian, pelanggan perlu memuat naik gambar odometer kenderaan mereka pada bila-bila masa dalam selang 10 hari antara tarikh muat naik bagi mengekalkan rebat mereka," katanya.

Gambar yang dimuat naik itu akan menentukan jumlah kebatuan dalam pengiraan jumlah rebat bulanan pelanggan.



Fukhairudin
Mohd Yusof

Etiqa wins Best Motor Insurance Award in 2021/22

KUALA LUMPUR: Etiqa General Insurance Bhd (Etiqa) emerged as the winner at this year's Motor Insurance Award 2021/22, an annual honour accorded to top Motor Insurance companies in the country.

Hosted by an independent, knowledge-based insurance education provider iBanding Services Sdn Bhd (iBanding), the awards aim to offer the public true insights as they are based on actual consumer experiences with their insurance/takaful providers.

Now in its sixth year, the awards are based on the results of extensive research conducted by iBanding that ranks insurance and takaful companies based on actual feedback from Malaysian motorists with valid motor insurance policies.

The final score is calculated based on multiple factors, such as customer satisfaction, years with the company and claims experience.

Over 5,000 Malaysians participated in this year's survey. Besides helping to find the best companies in Malaysia, survey participants could win electronic gadgets and cash vouchers.

Commenting on the rankings, iBanding's director Luke Roho said: "The rankings of motor insurance and takaful companies helps consumers select the right company for them.

"Before the Motor Detariffication every company had the same price for insurance, because it was fixed by the government.

"Today, consumers can save over 50 per cent when they compare prices. However, the cheapest price does not mean it is the best.

"Companies now also offer different level of customer service. Like the ranking for hotels, our ranking makes transparent which company provides excellent five-star service and which one is cheaper and only provides a 1-star service. The award winners have shown to be the best in Malaysia."

Commenting on the award received, Etiqa chief executive officer Fukhairudin Mohd Yusof said: "We are truly honoured to be named as the Best Motor Insurance Provider for 2021/22. This signifies the confidence and the high regard the public has towards us.



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Etika Insurance Gives Rebates To Motorists Who Travel Less

Insurance

Local News

News

 October 13, 2021

 Chips Yap

 Leave A Comment

The pandemic has affected millions of people worldwide in various ways, and Malaysians have not escaped either. Jobs have been lost, businesses have had to shut down and for many, incomes have fallen drastically. So almost everyone would like to find ways to save whatever money they earn or have.

Etika, the insurance people, offer help in this effort by introducing their usage-based 'Drive Less, Save More' motor insurance and takaful add-on that offers drivers rebates of up to 30% on their premiums or contribution based on vehicle mileage clocked.



As many motorists are travelling less nowadays because they work from home or prefer not to go out too much to avoid crowds, their vehicles have less mileage. This can benefit them not only in saving fuel but also in their insurance costs with companies like Etika.

This new offering is especially good for those working from home, the 'new normal' brought on by the pandemic's restriction on movements. And while they drive less, they can still have the same peace of mind as the coverage is the same, including compensation for loss of the vehicle in the event it is stolen.

Cash rebates will be calculated on a daily basis, as a percentage of a customer's basic premium or contribution (minus No Claim Discount) as per the table below:

Tier	Kilometre Range per day	Daily Rebate Percentage	Annual Rebate
1	0-14	0.08%	30%
2	15-28	0.06%	20%
3	29-42	0.03%	10%

The 'Drive Less Save More' add-on is available when purchasing new or renewing motor insurance or takaful. To qualify for the rebates, customers just need to submit a picture of their vehicle numberplate as well as of the car odometer (the one which shows the mileage) via the Etika Smile mobile app.

Subsequently, during the policy or certificate period, customers will need to upload an image of their odometer reading as often as they like, with a minimum gap of 10 days between uploads in order to obtain their rebates. The images will be used to confirm the mileage driven and to calculate the corresponding rebate amount.



To qualify for the rebates, policyholders must periodically send an image of the odometer to verify the mileage travelled.

In a joint statement, Shahrul Azuan Mohamed, CEO of Etika General Takaful Berhad and Fukhairudin Mohd Yusof, CEO of Etika General Insurance Berhad said: "We recognize the fact that there has been a reduction in driving activities during the COVID-19 pandemic, with a significant number of people working from home. Driven by Etika's vision to make the world a better place, we would like to give back to those who have been using their vehicles less by rewarding them with rebates on their motor insurance premium or takaful contributions. After all, by driving less we can also do our part to save the environment," they added.

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Ekonomi

Etiqa bagi rebat kepada pemandu yang terkesan Covid-19

 Wartawan SuaraMerdeka  19 hours ago  45

2 minutes read

ETIQA melancarkan nilai tambahan 'Drive Less Save More' kepada sijil insurans dan takaful motor yang menawarkan rebat sehingga 30% daripada harga premium dan sumbangan berdasarkan jumlah perbatuan.

Nilai tambahan beropsyen ini adalah percuma, dan rebat akan dibayar setiap kali pelanggan membuat tuntutan, tertakluk kepada tempoh minimum sepuluh hari antara setiap tuntutan. Nilai tambahan ini terbuka kepada semua pemandu kenderaan persendirian komprehensif.

Memandangkan kebanyakan umum yang bekerja dari rumah dan mengurangkan pergerakan kerana pandemik ini, orang ramai semakin kurang memandu dan kurang menuntut insurans dan takaful motor mereka.

Sungguhpun dalam keadaan pandemik ini, risiko kecurian kenderaan itu tetap wujud.

Oleh itu, nilai tambah insurans dan takaful 'Drive Less Save More' Etiqa diwujudkan bagi membantu orang ramai mengurangkan jumlah pembayaran premium dan sumbangan mereka melalui rebat daripada pengurangan perbatuan kenderaan mereka.

Nilai tambahan 'Drive Less Save More' ini akan diberikan kepada setiap pembelian atau pembaharuan insurans atau takaful motor. Para pelanggan hanya perlu menghantar gambar nombor kenderaan dan odometer kenderaan melalui aplikasi mudah alih Smile Etiqa.

Kemudian, para pelanggan perlu memuat naik gambar odometer kenderaan mereka pada bila-bila masa dalam selang 10 hari antara tarikh muat naik bagi mengekalkan rebat mereka.

Gambar-gambar yang dimuat naik itu akan menentukan jumlah kebatuan dalam pengiraan jumlah rebat bulanan mereka.

Dalam satu kenyataan bersama oleh Ketua Pegawai Eksekutif Etiqa General Takaful Berhad, Shahrul Azuan Mohamed dan Ketua Pegawai Eksekutif, Etiqa General Insurance Berhad, Fukhairudin Mohd Yusof berkata:

"Kami sedar akan pengurangan aktiviti memandu Ketika musim pandemik ini, kerana majoriti orang awam sedang bekerja dari rumah.

"Oleh itu, sesuai dengan visi Etiqa, 'to make the world a better place', kami pulangkan sejumlah tunai kepada pelanggan kami yang semakin kurang menggunakan kenderaan mereka dengan menawarkan rebat daripada premium insurans atau sumbangan takaful mereka. Tambahan pula, dengan mengurangkan aktiviti memandu ini secara tidak langsung, kita sedang menyelamatkan alam sekitar."

Seorang pelanggan baharu, Nur Anis Suhaila, berkata "Drive Less Save More daripada Etiqa ini sememangnya satu nilai tambahan yang amat berguna kepada rakyat Malaysia, terutamanya kepada rakyat yang sedang mengalami kegawatan ekonomi masa ini.

"Rebat tunai sebanyak 30% ini bukanlah jumlah yang sedikit, dan langkah tuntutannya juga tidak sukar hanya dengan memuat naik beberapa keping gambar mengikut kesenangan saya. Dipendekkan cerita, ia merupakan langkah yang amat mudah untuk menuntut rebat yang hebat."

Untuk maklumat lanjut mengenai 'Drive Less Save More', atau sebarang pembelian dan langganan, layari www.etiqa.com.my.

Etiqua launches ‘Drive less save more’ campaign



INSURANCE
Tuesday, 12 Oct 2021 1:27 PM MYT



Shahrul Azuan Mohamed, CEO of Etiqa General Takaful Bhd

KUALA LUMPUR: Etiqa launched its usage-based “Drive Less Save More” motor insurance and takaful add-on that offers drivers rebates of up to 30% of their premiums or contribution based on vehicle mileage clocked.

In a statement on Tuesday, it said this optional add-on is free, with rebates paid whenever a claim is made at a customer’s convenience, subject to a minimum of 10 days between each upload.

Despite the pandemic, the risk of cars getting stolen remains the same.

Etiqa’s “Drive Less Save More” insurance and takaful add-on has been designed to assist Malaysians through their financial hardship by offering customers rebates for reduced mileage.

Cash rebates is calculated on a daily basis, as a percentage of a customer’s basic premium or contribution (minus no claim discount)

It added the “Drive Less Save More” add-on is available when purchasing new or renewing motor insurance or takaful.

To qualify for the rebates, customers just need to submit a photo of their vehicle number plate as well as car odometer via the Etiqa Smile mobile app.

Subsequently, during the policy or certificate period, customers will need to upload an image of their odometer reading as often as they like, with a minimum gap of 10 days between uploads in order to obtain their rebates.

The images will be used to determine the mileage drive and to calculate the corresponding rebate amount.

In a joint statement, Shahrul Azuan Mohamed, CEO of Etiqa General Takaful Bhd and Fukhairudin Mohd Yusof, CEO of Etiqa General Insurance Bhd (pic, below) said:



Fukhairudin Mohd Yusof, CEO of Etiqa General Insurance Bhd

“We recognize the fact that there has been a reduction in driving activities during the Covid-19 pandemic, with a significant number of people working from home.

“Driven by Etiqa’s vision to make the world a better place, we would like to give back to those who have been using their vehicles less by rewarding them with rebates on their motor insurance premium or takaful contributions. After all, by driving less we can also do our part to save the environment,” they said in the statement.

A newly signed-up customer, Nur Anis Suhaila described “The Drive Less Save More function from Etiqa is really a value added service. Perfect for times like these when all Malaysians are facing economic challenges.

“The 30% rebate is no small amount, and getting the rebate is a simple matter of taking some photos and sending it over at my convenience. It takes a little effort for a decent rebate.”

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TAGS / KEYWORDS:
[Etiqa](#) , [Drive Less Save More](#) , [Motor Insurance](#) , [Takaful Add-On](#)

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Home / News / Etiqa offers 'Drive less save more' campaign

Etiqa offers 'Drive less save more' campaign

By THE STAR | 12 October 2021



KUALA LUMPUR: Etiqa launched its usage-based "Drive Less Save More" motor insurance and takaful add-on that offers drivers rebates of up to 30% of their premiums or contribution based on vehicle mileage clocked.

In a statement today, it said this optional add-on is free, with rebates paid whenever a claim is made at a customer's convenience, subject to a minimum of 10 days between each upload.

The add-on is available to all private car comprehensive drivers.

With people working from home (WFH) and having restricted mobility due to Covid-19, people are driving less while still having full motor insurance or takaful.

Despite the pandemic, the risk of cars getting stolen remains the same.

READ MORE: Pacific & Orient Insurance and Berjaya Sampo are alternative insurers in 'drive less, pay less' plans

Cash rebates is calculated on a daily basis, as a percentage of a customer's basic premium or contribution (minus no claim discount)

It added the "Drive Less Save More" add-on is available when buying new or renewing motor insurance or takaful.

To qualify for the rebates, customers need to submit a photo of their vehicle number plate as well as car odometer via the Etiqa Smile mobile app.

Subsequently, during the policy or certificate period, customers will need to upload an image of their odometer reading as often as they like, with a minimum gap of 10 days between uploads in order to obtain their rebates.

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Keywords
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Etiqa bagi rebat untuk pemandu yang terkesan Covid-19



Oleh Aznan Bakar 12 Oktober 2021, 9:06 pm



PETALING JAYA: Etiqa melancarkan nilai tambahan 'Drive Less Save More' kepada sijil insurans dan takaful motor yang menawarkan rebat sehingga 30% daripada harga premium dan sumbangan berdasarkan jumlah perbatuan.

Nilai tambahan beropsyen ini adalah percuma, dan rebat akan dibayar setiap kali pelanggan membuat tuntutan, tertakluk kepada tempoh minimum sepuluh hari antara setiap tuntutan. Nilai tambahan ini terbuka kepada semua pemandu kenderaan persendirian komprehensif.



Fuhairudin Mohd Yusof

Memandangkan kebanyakan umum yang bekerja dari rumah dan mengurangkan pergerakan kerana pandemik ini, orang ramai semakin kurang memandu dan kurang menuntut insurans dan takaful motor mereka.

Sungguhpun dalam keadaan pandemik ini, risiko kecurian kenderaan itu tetap wujud.

Oleh itu, nilai tambah insurans dan takaful 'Drive Less Save More' Etiqa diwujudkan bagi membantu orang ramai mengurangkan jumlah pembayaran premium dan sumbangan mereka melalui rebat daripada pengurangan perbatuan kenderaan mereka.

Nilai tambahan 'Drive Less Save More' ini akan diberikan kepada setiap pembelian atau pembaharuan insurans atau takaful motor. Para pelanggan hanya perlu menghantar gambar nombor kenderaan dan odometer kenderaan melalui aplikasi mudah alih Smile Etiqa. Kemudian, para pelanggan perlu memuat naik gambar odometer kenderaan mereka pada bila-bila masa dalam selang 10 hari antara tarikh muat naik bagi mengekalkan rebat mereka.



Shahrul Azuan Mohamed

Gambar-gambar yang dimuat naik itu akan menentukan jumlah kebatuan dalam pengiraan jumlah rebat bulanan mereka.

Dalam satu kenyataan bersama oleh Ketua Pegawai Eksekutif Etiqa General Takaful Berhad, Shahrul Azuan Mohamed dan Ketua Pegawai Eksekutif, Etiqa General Insurance Berhad, Fuhairudin Mohd Yusof berkata: "Kami sedar akan pengurangan aktiviti memandu ketika musim pandemik ini, kerana majoriti orang awam sedang bekerja dari rumah.

"Oleh itu, sesuai dengan visi Etiqa, 'to make the world a better place', kami pulangkan sejumlah tunai kepada pelanggan kami yang semakin kurang menggunakan kenderaan mereka dengan menawarkan rebat daripada premium insurans atau sumbangan takaful mereka. Tambahan pula, dengan mengurangkan aktiviti memandu ini secara tidak langsung, kita sedang menyelamatkan alam sekitar."

Seorang pelanggan baharu, Nur Anis Suhaila, berkata "Drive Less Save More daripada Etiqa ini sememangnya satu nilai tambahan yang amat berguna kepada rakyat Malaysia, terutamanya kepada rakyat yang sedang mengalami kegawatan ekonomi masa ini.

"Rebat tunai sebanyak 30% ini bukanlah jumlah yang sedikit, dan langkah tuntutannya juga tidak sukar hanya dengan memuat naik beberapa keping gambar mengikut kesenangan saya. Dipendekkan cerita, ia merupakan langkah yang amat mudah untuk menuntut rebat yang hebat."

Untuk maklumat lanjut mengenai 'Drive Less Save More', atau sebarang pembelian dan langganan, layari www.etiqa.com.my.

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Etiqa tawar rebat premium insurans hingga 30 peratus

Oktober 12, 2021 @ 11:31am

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Gambar fail. - NSTP/GHAZALI KORI

"Memandangkan kebanyakan umum yang bekerja dari rumah dan mengurangkan pergerakan kerana pandemik ini, orang ramai semakin kurang memandu dan kurang menuntut insurans dan takaful motor mereka," katanya.

Sungguhpun dalam keadaan pandemik, katanya, risiko kecurian kenderaan itu tetap wujud.

Oleh itu, nilai tambah insurans dan takaful 'Drive Less Save More' Etiqa diwujudkan bagi membantu orang ramai mengurangkan jumlah pembayaran premium dan sumbangan mereka melalui rebat daripada pengurangan perbatuan kenderaan mereka.

Nilai tambahan 'Drive Less Save More' itu akan diberikan kepada setiap pembelian atau pembaharuan insurans atau takaful motor.

"Pelanggan hanya perlu menghantar gambar nombor kenderaan dan odometer kenderaan melalui aplikasi mudah alih Smile Etiqa. Kemudian, pelanggan perlu memuat naik gambar odometer kenderaan mereka pada bila-bila masa dalam selang 10 hari antara tarikh muat naik bagi mengekalkan rebat mereka," katanya,

Gambar yang dimuat naik itu akan menentukan jumlah kebatuan dalam pengiraan jumlah rebat bulanan pelanggan.

Stay safe but get screened: Early detection key for breast cancer

By S. INDRAMALAR

FAMILY
Saturday, 23 Oct 2021 10:00 AM MYT



If you're worried about getting screened at a Covid-19 hospital, visit a smaller hospital, centres or clinics that offer mammograms, says Dr Murali.

The pandemic has delayed breast cancer screening and treatments over the past year. However, with most of the population vaccinated, health professionals are urging women to get screened and/or resume treatments as soon as possible.

"We have been keeping track of Covid-19 deaths. But what about Covid-19-related deaths, such as among patients with non-communicable diseases including cancer?"

"The pandemic has disrupted cancer response and we will be seeing the catastrophic repercussions of this in the next five years or so," says managing director of National Cancer Society Malaysia, Dr M. Muralitharan (pic).

"There were different pockets of people who were affected. Those who were diagnosed with cancer and have started treatment but had to delay their treatment because of the pandemic; those who were diagnosed but were too afraid to start treatment because for fear of contracting Covid-19; those who, unfortunately, were being treated and while getting treatment contracted Covid and died and those who may have experienced or noticed some symptoms and in a normal situation would have gone to see a doctor but have put it off."

"And then there are those who have no symptoms and have not gone for their regular screening because of the pandemic."

"This group is what we deem the 'missed opportunity' because if the cancer is detected early, before the onset of symptoms, their chances of survival will be very good," he says.

In a recent news report, Health Minister Khairy Jamaluddin said that there were a backlog of some 57,355 surgical-based and medical-based procedures because of the pandemic, of which 2.6% or 1,412 involve cancer cases.

"This is only the tip of the iceberg," opines Dr Muralitharan. "Although some people have blamed the Health Ministry for the backlog, it really was the situation the world over where hospitals and health systems were overburdened trying to cope with the pandemic. The Health Ministry has been outsourcing its medical services to smaller hospitals across the country to ease the load of bigger hospitals. This is the way to go because people are still not comfortable being in hospitals because of the perceived risks of contracting Covid-19," he says.

However, as the country begins to heal from the pandemic, Dr Muralitharan says that outreach to encourage cancer patients to come out and get screened and treated has to resume.

"The messaging now should be to encourage people to come out and get screened again, while keeping safe. People are still terrified of going to hospitals."

"But this could be detrimental to their own well-being and to society at large."

"What we can do is to encourage them to go to lower-risk centres such as private care clinics, smaller hospitals or private hospitals," he says.

And October, which is Breast Cancer Awareness month, is the opportune time to get screened as many hospitals have programmes and subsidies for screening.



Early detection will determine your survival, so get screened, says Dr Muralitharan

"Early detection is key. The difference between early and late diagnosis is life."

"If you get diagnosed at Stage 0 to 2, your five-year survival is in the high 90% compared to about 40% if you are diagnosed at Stage 4."

"Early detection is life-saving," says Dr Muralitharan.

To encourage more women, particularly those who may not be able to afford a mammogram, NCSM and Etiqa have launched the "Since You Are Here" campaign by providing free mammogram screening for women at the same time when they are getting their Covid-19 vaccinations at selected partner hospitals across Peninsular Malaysia.

"The idea is to get those who are already at the hospitals for the vaccine to also screen for breast cancer, since they are there."

"Now that most of the adult population has gotten their vaccines, we are opening it to those who are bringing their teens for their vaccinations," says Dr Muralitharan.

This campaign is applicable for Malaysian women aged 40 and above, with a household income of RM5,000 and below.

To receive the free mammogram screening, eligible women will need to show their vaccination details to the hospital staff.

The 10 hospitals participating in this campaign are; Putra Medical Centre in Kedah, Anson Bay Medical Centre in Perak, Mahkota Medical Centre, Putra Specialist Hospital and Hospital Pantai Ayer Keroh in Melaka, SALAM Specialist Hospital in Terengganu, KPJ Perdana Specialist Hospital in Kelantan, KPJ Puteri Specialist Hospital in Johor, Nilai Medical Centre in Negri Sembilan, and Bagan Specialist Hospital in Penang.

This free mammogram programme for underprivileged women has been running since 2017 and so far, some 19,364 women have benefited to date.

Eligible women and interested community leaders are encouraged to contact Thulase from NCSM at 017-6338757 from Monday to Friday, between 8.30am to 4.30pm.

☰

Options

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National Cancer Society Malaysia offers free mammogram scans to underprivileged women getting their second vaccine jab

This Breast Cancer Awareness month, the Alang-Alang (Since You Are Here) campaign targets those 40 and above, with a household income of RM5,000 and below.

PEOPLE | By Tan Gim Ean | 15 October 2021 - 11:23am

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With specialists diverted to treat Covid-19 cases, radiotherapy, chemotherapy and surgery for patients have been put on hold. By the time they start seeing oncologists again, their cancer could have advanced.

“Nobody knows how bad things are on the ground. To be honest, it’s going to be about picking up the pieces for those who have not come forward with symptoms. People are suffering the impact of Covid-19 and we’re gearing up to *turun padang* (go to the ground),”

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Starting at ground zero, NCSM teams have been going from house to house since June to vaccinate cancer patients unable to leave home, the disabled and those not eligible for government welfare. “It’s very intensive and very slow — one mobile team can cover 10 to 12 houses a day — but this is the last mile. We cannot see a way back out for cancer until things return to normal. Vaccination is the only thing that can speed up people’s return to hospitals for screening and diagnoses.”



Dr Muralli wants to take NCSM beyond the Klang Valley and bring out educational materials in Malay, Mandarin and Tamil, besides English

About 6,000 people in the Klang Valley, Pahang, Perak, Penang and Kedah have received their jabs, with volunteers playing a big part in the programme. The Rotary Club of Damansara-West, for one, has sent drivers and cars out every weekend to take doctors and nurses around. The teams are in Johor now.

For Breast Cancer Awareness month, NCSM is seizing the chance to approach women already at hospitals for their second dose of vaccination to offer them a free mammogram scan. The Alang-Alang (Since You Are Here) campaign is for those 40 and above, with a household income of RM5,000 and below, and will run until December in 10 hospitals across **Malaysia**.

New Norm, Same Cancer, another initiative, will see the society working with more than 30 hospitals over the next six months to push for screening of breast, lung and prostate cancer. And, targeting men’s health, Movember, focused on prostate screening, will be held in small communities nationwide in November.

Muralli says the biggest challenge in **Malaysia** is not the incidence of cancer but that more than 60% of cases are diagnosed in the late stages. “That’s what we want to change.” Another problem is follow-up: “In the smaller centres, 30% of patients drop out halfway during treatment. They go and find a *bomoh* or alternative medicines and come back to the hospital at stage 4.”

In this pandemic, NCSM has taken the load off government hospitals by doing diagnostics. It has navigated patients whose appointments have been cancelled to clinics elsewhere, even arranging transport for them, so that their treatment will not be disrupted.



NCSM administered over 4,000 house-to-house vaccinations in September

Problem-solving is part of the social and psychological support patients get. In Hospital Melaka, for example, no cancer patient starts treatment without first meeting a society representative at least once. The office there becomes a nursery where women leave young children with volunteers when they go for chemo. At Hospital Selayang and Hospital Kuala Lumpur (HKL), staff sit with patients after they have been diagnosed to ask, “What do you need?”

With people losing their jobs and insurance coverage in turn, many cannot afford treatment in private hospitals. “Since Covid started, we’ve actively begun buying drugs as well. We negotiate directly with pharmaceutical companies to reduce prices so patients can get them cheaper. We partner hospitals to bring down the costs of procedures, such as PET scans, to offset delays in getting treatment.”

On the ground, NCSM works with hospitals to fix appointments such that women will not have to take leave and lose a day’s salary as well, or arrange for volunteers to babysit kids of single mothers when they go for chemo. Subsequently, it follows up to make sure those with symptoms are being treated.

Running services that help fill the huge gaps in government care for cancer patients is routine at NCSM, founded in 1966 by the late Datuk Dr S K Dharmalingam, Malaysia’s first oncologist. Muralli, a public health physician who also trained in health systems, last served with the World Health Organization in multiple

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NCSM reaches out to smaller communities through awareness and health programmes to help people reduce their risk of getting cancer, advocates policy, organises talks and discussions and does research on cancers and intervention. With the exception of screening, the cost of which it subsidises, all its services are free and available to everyone.

As HKL handles almost 80% of cancer treatment for children, poor patients from outstation require accommodation. The society has Children's Home of Hope, where families can stay for as long as they need, and provides dry foodstuff and vegetables for cooking, all at no charge.



NCSM offers counselling services with a psychologist

It offers wellness programmes and workshops and job training to help patients get back on track. In April 2020, it moved its mental health service online so people could call in to schedule video counselling with a psychologist. Alternatively, they can meet one face to face in seven states.

NCSM runs clinics in KL, Melaka, Penang, Ipoh, Johor and Sarawak. It is opening up services in Terengganu and trying to expand to Sabah.

Looking ahead, Muralli wants to take the society's activities beyond the Klang Valley and make its educational materials, for laymen and healthcare professionals, available in Malay, Mandarin and Tamil too.

"Our direction has always been to go wider and deeper — expand to more places in Malaysia and do more for other communities, not just the English-speaking crowd. No one is telling the old aunties in Batang Kali anything. Without materials to influence them to change, we will just be handing out pamphlets." Translation is a daunting task but, as always, volunteers have come forward.

After 60 years of working very quietly, NCSM is "slightly better known", Muralli thinks. "Patients and the medical community know us. We do a lot of research and put up the papers. Our Facebook page has gently grown in the last three, four years — we have 49,000 followers compared with 6,000 before. We are doing much better in terms of gaining traction."

NCSM, based behind HKL since the mid-1950s, supports itself by providing clinical services and doing projects with large corporations and international organisations. A third income stream is donations.

A good relationship with corporations helps boost funding. One successful programme coming up to four years sees Etiqua paying for 6,000 women from B40 households to have mammograms every year across 14 states. The insurance and takaful business is also behind the Alang-Alang campaign.

But Covid-19 has shrunk the society's funds and workforce: It let go of 20% of its staff and many of the 60 left on the payroll are taking a pay cut. What has stayed strong is a volunteer force of close to 800 that does whatever needs doing.

Yearly expenditure is about RM10 million. "Last year, we were short of RM700,000. This year, so far, it's RM500,000." But the board is committed to continuing with its services, education, care and support. We will get by."

New norm, same cancer

The National Cancer Society Malaysia has programmes for Breast Cancer Awareness Month that target the disease and Covid-19 at one go

BY TAN GIM EAN

Cancer care has been sidelined by the coronavirus, perhaps not intentionally, but for sure. People do not go for screening because they fear getting infected. Also, with hospitals full, it is not advisable to have cancer patients there because they face a higher risk of infection.

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Chinese painting classes are among the activities that help patients transition back to normal

Tough job to rebuild savings

YAP LENG KUEN

Plain speaking

THE depletion of savings in the low and middle income groups is worrying. Worse still, a survey has indicated a 50% drop in members' confidence that their Employees Provident Fund (EPF) savings will sustain them in their old age.

With depleted savings, the incidence of poverty among retirees will likely rise dramatically in the future.

"I already see a surge in homelessness among senior citizens," said former Inter-Pacific Securities head of research Pong Teng Siew.

The extent of poverty among those in their twilight years is masked by the support commonly found in extended family structures in Asian societies.

But this development will burden young families when their parents are unable to support themselves.

Among the young, this problem is represented by their sharply falling savings rate.

It means we will have to depend even more on foreign investments to plug the gap between savings and the desired level of investments in the country.

"Failing which growth will continue the downward trend which is

"The best course is to assist people to get jobs and businesses to flourish, increase trade and enhance the safety net over a period of time."

Dr Veerinderjeet Singh

already witnessed in the past decade," said Pong.

Only 15% (compared with 30% last year) of Malaysians surveyed in a RinggitPlus poll, believed that their EPF savings can sustain them in old age.

The EPF also warned that savings inadequacy among the working age population could lead to a severe retirement crisis as Malaysia is expected to become an ageing nation by 2030.

Establishing a welfare state or forcing higher EPF contributions could be a solution but "both are rather controversial and must be done gradually," said Etika Insurance & Takaful Bhd chief strategy officer Chris Eng.

Malaysia does not have the deep pockets and cannot follow the path taken by countries where cash grants are given to help these affected groups to build back their retirement nest egg.

We can only offer the usual targeted assistance and maybe, among other things, assistance in skills building and re-training.

"The best course is to assist people to get jobs and businesses to flourish, increase trade and enhance the safety net over a period of time," said Tricor Services (M)

Sdn Bhd chairman Dr Veerinderjeet Singh.

The numbers are staggering, with nearly half of EPF members having less than RM10,000 left in their accounts, miles short of the minimum retirement target of RM240,000.

While the recent subsidence of the pandemic wave should start to pave the way for more concrete recovery, and hopefully, better employment and income prospects, the hole that has been dug is a deep one and would require tenacious efforts to be covered again.

At the broad level, it also speaks of the need for better ways to stimulate the economy, should another downturn come around.

The measures to allow for EPF withdrawals were made, in some ways, due to the lack of broader fiscal firepower and hence, limited room for direct government fiscal injections in the stimulus.

"To some extent, the increase in the debt ceiling from 60% to 65% of gross domestic product should give the government more leeway in the future in that respect," said OCBC Bank (M) Bhd economist Wellian Wiranto.

Raising the debt limit gives the government some 'wiggle room' to

support the people and businesses in current challenging times.

With schemes like i-Lestari, i-Citra and i-Sinar being introduced, the EPF has lost its financial safety net feature, which is "forced" savings.

Coupled with the lack of financial literacy, these schemes if used improperly, can cause people to be exposed to early debt when EPF is supposed to be their retirement savings.

Trying to start a family or getting married using these withdrawal schemes may be a priority but new measures and restrictions must be introduced to ensure that the social safety net feature of these programmes is still relevant, said Yellowshorts Consulting Sdn Bhd director Nicholas Chan.

Younger Malaysians are the most impacted as expenses are high while income especially among fresh graduates are still low.

They also typically have less savings and back-up funds to fall back on during these Covid-19 pandemic times.

They are also keen to buy their first home.

To rebuild the culture of savings among the young, the EPF can tap on innovative and data-driven methods such as gamification and

badge-based rewards for meeting goals, said Ernst & Young Consulting Sdn Bhd partner Ling Kay Yeow.

Gamification is, in simple terms, the process of adding games or game-like elements to a task so as to encourage participation.

Meanwhile, data-driven methods are targeted and accurate messaging and techniques to encourage the young to save.

A pre-determined amount set by age in EPF Account 1 is for members to have minimum savings of RM240,000 by the age of 55.

Malaysians can opt to make voluntary contributions into EPF savings of up to RM60,000 a year. Whether you are an employee or self-employed, you have the option to contribute to EPF i-Saraan, which has the added benefit of a 15% government contribution capped at RM250 per year, on top of your own contributions.

Other retirement savings beyond EPF should be considered; a good target is to save and invest at least 20% of your income beyond EPF contributions, said Wealth Vantage Advisory, chief knowledge officer, Stephen Yong.

Younger Malaysians who have lesser financial commitments, may consider saving and investing 40% and above of their income to help them reach financial independence earlier.

This is a problem that cannot be ignored and proactive steps must be taken all round to ensure that we do not actually develop a severe retirement crisis.

Yap Leng Kuen is a former StarBiz editor. The views expressed here are the writer's own.



YAP LENG KUEN

Plain speaking

WITH the Covid-19 pandemic, debt has become a worldwide phenomenon where growth has not been strong enough to bring the debt levels back to below pre-pandemic.

For Malaysia, the concern is over a long-term spiral in the debt-to-gross domestic product (GDP) as growth may not be strong enough to offset the debt, while spending cuts and tax increases are difficult to impose at this time.

Higher GDP growth is supposed to help the government collect more taxes but the situation is made difficult with businesses closing, while there are not enough of new businesses opening.

Wealth has been destroyed by the pandemic and looking around at who can help, it is hard to shift the burden to the banks as they are not non-profit organisations.

Banks may do some corporate social responsibility; it gets tough when the burden they have to shoulder eats into their profits.

Also, the cost of supporting a large civil service and pension payments has become a big concern as issues on productivity comes into focus.

"In the long-term, this is a worrying situation; from a debt-to-GDP ratio of 60% last year, it is now 65%. The debt-to-GDP ratio tends to accelerate once it reaches a threshold and onto an unsustainable level," said former Inter-Pacific Securities head of research Pong Teng Siew.

From 2010 to 2019, the debt-to-GDP had been hovering around 50% to 55%.

We do need a sudden spurt of growth to extricate ourselves from this situation but where is that going to come from?

Rising concerns over debt



Tax revenue: Shoppers at a supermarket in Bangsar, Kuala Lumpur. The reimposition of the GST may not happen so fast but some feel that the conversation should be started soon. — Bloomberg

In the meantime, all eyes are on taxation where the concern is it will hobble the economy and reduce growth, instead of increasing growth.

"Unless we can argue that the government spends more efficiently than the private sector and can generate better quality growth, that path may lead us to ruin eventually," said Pong.

Allowing a higher rate of inflation in the economy may be an option, as nominal incomes rise, and people move into a higher tax bracket (even if real purchasing power is falling), or as companies post higher nominal profits.

A consumption tax being calculated on the nominal price of goods sold, will reel in more tax revenues as the inflation rate goes higher.

Malaysia's fiscal deficit forecast for 2021 has been raised to 7.4% of GDP from 6.4%,

by Fitch Solutions Country Risk and Industry Research, based on lower revenue and higher stimulus spending.

Fiscal deficit is the shortfall between government revenue and expenditure, and an indication of borrowings by the government.

The shortfall is mainly due to financial relief measures to mitigate the prolonged pandemic.

"Malaysia has the fiscal space (that is room in the government's budget) amid revenue restraint to meet extraordinary stimulus to deal with the pandemic," said Socio Economic Research Centre executive director Lee Heng Gue.

Medium-term strategies include managing leakages such as loss from smuggling and counterfeiting, increased tax compliance and a review of tax incentives.

The reimposition of the general goods

and services tax (GST) may not happen so fast but some feel that the conversation should be started soon.

"Certainly, there will be costs associated with implementation of GST; it is best to have closer interaction with the stakeholders so that everyone is prepared for the changes," said Bank Islam chief economist Afzanizam Abdul Rashid.

Dialogues should be held with businesses as they are the agents within the GST supply chain.

It is better to plan for the economy to rebound and help bring down the fiscal deficit.

"GST implementation will take time to explore and is not so politically acceptable, while the talk of a capital gains tax will spook markets.

"Providing the social safety net, even if it raises the fiscal deficit, will allow for a faster rebound in the economy, which will in turn, bring down the fiscal deficit," said Etika Insurance & Takaful Bhd chief strategy officer Chris Eng.

OCBC Bank Malaysia has a baseline assumption of 7% fiscal deficit this year, which is at the top end of the 6.5% to 7% range expected by the government.

"While there are upside risks to the fiscal deficit ratio, we think they currently remain relatively contained," said the bank's economist Wellian Wiranto.

There is minimal risk, at the moment, of the government having to come up with a new round of stimulus in the final quarter of the year, although there have been so many surprises recently that we cannot take anything for granted.

But the improvement in the Covid-19 situation should allow for a continued reopening of the economy, hence lessening the need for new stimulus.

We pray for the safe and continued reopening of the economy, and as the crowds begin to rebuild, we should do our part in not forgetting standard operating procedures, social distancing and sanitation requirements.

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BusinessWorld



Home > Banking & Finance > Etiqua Philippines streamlines product offerings

BANKING & FINANCE

Etiqua Philippines streamlines product offerings

October 28, 2021 | 12:02 am





ETIQA LIFE and General Assurance Philippines, Inc. (Etiqua Philippines) is offering various insurance products through a “unified approach” to simplify the selection process for its clients.

“In the country, Etiqua Philippines is only one of the very few insurance providers with a composite license. Because of this, we can offer the widest variety of insurance products in the market under one brand, one company, and one roof. This is what we mean by going unified,” Etiqua Philippines President and Chief Executive Officer Rico Bautista said in a statement.

“Many insurance providers oftentimes offer only selected plans — a missed opportunity for customers to avail themselves of potentially wider protection when a more comprehensive range of plans are presented for their selection,” Mr. Bautista said.

This “unified approach,” Etiqua Philippines said, allows them to give their clients a comprehensive insurance portfolio to choose products from.

Etiqua Philippines offers retail life and nonlife insurance products, as well as teacher loans, which may be paid by salary deduction, based on its website.

The insurer also services group needs through corporate life products.

On the nonlife insurance side, its protection services are for all-risk insurance, commercial fire, and vehicle fleet management.

The insurer’s clients include telco and media brands, utility service providers, business process outsourcing firms, and e-commerce marketplaces, among others.

These clients have access to about 30,000 doctors and 1,600 accredited hospitals and clinics across the country.

Etiqua is part of the Maybank Group.

manilastandard.net

Leading Asean insurer Etiqua Philippines unifies 30,000 doctors, 1,600 accredited hospitals, clinics

posted October 23, 2021 at 07:38 pm

by Manila Standard

Etiqua Philippines, a leading ASEAN insurer, has simplified the selection process for individuals and corporate decision-makers by integrating life, health, and non-life under one unified approach.

eTiqa

"In the country, Etiqua Philippines is only one of the very few insurance providers with a composite license. Because of this, we can offer the widest variety of insurance products in the market under one brand, one company, and one roof. This is what we mean by going unified," Etiqua Philippines President and CEO Rico Bautista said.

"Many insurance providers oftentimes offer only selected plans – a missed opportunity for customers to avail themselves of potentially wider protection when a more comprehensive range of plans are presented for their selection," Bautista added.

The options from Etiqua Philippines include Group Life, Group Health Insurance, Individual Life, and Non-Life.

Several of its flexible products are designed to fulfill various health, protection, savings, and investment needs for different segments in the Philippines.

Companies that have experienced the value of the unified insurance approach of Etiqua Philippines include leading telecommunications and media brands, heritage utility service providers, top eCommerce marketplaces, major pharmaceutical and healthcare companies, national government agencies, a long list of multinational BPO firms, semiconductor producers, manufacturers, and the country's most recognizable conglomerates.

Employees of these firms have benefitted from one of the largest medical networks nationwide through Etiqua Philippines, comprising close to 30,000 doctors and 1,600 accredited hospitals and clinics.

More information about the unified approach of Etiqua Philippines is on www.etiqua.com.ph

Tiq Invest – Is It Any Good?

Posted By [Singapore's Budget Babe](#) | Oct 3, 2021 |
Investing | 0 | ★★★★★



Etiqua has just launched their online investment offering, joining the ranks of other digital insurers that are seeking to reduce

the costs for consumers that would otherwise be paid on their traditional counterparts.

But is it any good? I scrutinized the details and will be providing a deeper look here for you.

Robo-advisory platforms (which invest in passively-managed ETFs) have been gaining popularity in recent years, but there are still many investors who prefer funds and unit trusts that are usually being actively managed to react to market conditions – especially for those who are too busy to manage their own investments and monitor market movements.

That's one of the reasons why Etiqua has launched their newest investment product, [Tiq Invest](#), which is designed with **4 different Packaged funds** that Etiqua has carefully selected **to suit different risk appetites** – from conservative to aggressive, and even one primarily focused on growth.