

CORPORATE PROFILE

eTiQa



A member of the Maybank Group, offers a full range of Life and General conventional insurance policies as well as Family and General Takaful plans.

We are currently present in Malaysia, Singapore, the Philippines, Indonesia and Cambodia.

TOP ACHIEVEMENTS IN 2021



**No. 1 Bancassurance/
Bancatakaful player in
Regular Premium and Total
Life APE** with 25.6% and 23.1%
market share respectively in
Malaysia



**No. 1 General
Takaful
Operator** in
Malaysia



**No. 1 online insurer in
Malaysia with 56.2%**
market share, and second largest
online Life Insurer in Singapore

Why the name Etiqa?

- ☺ Etiqa is derived from 'etika' the Malay word for ethics.
- ☺ It is defined as a system of moral principle and standard practice.
- ☺ Behaving in an ethical manner is to behave in a more considerate and humane way. This is how the company attempts to humanize insurance for everyone inside and outside the organization.

DID YOU
KNOW

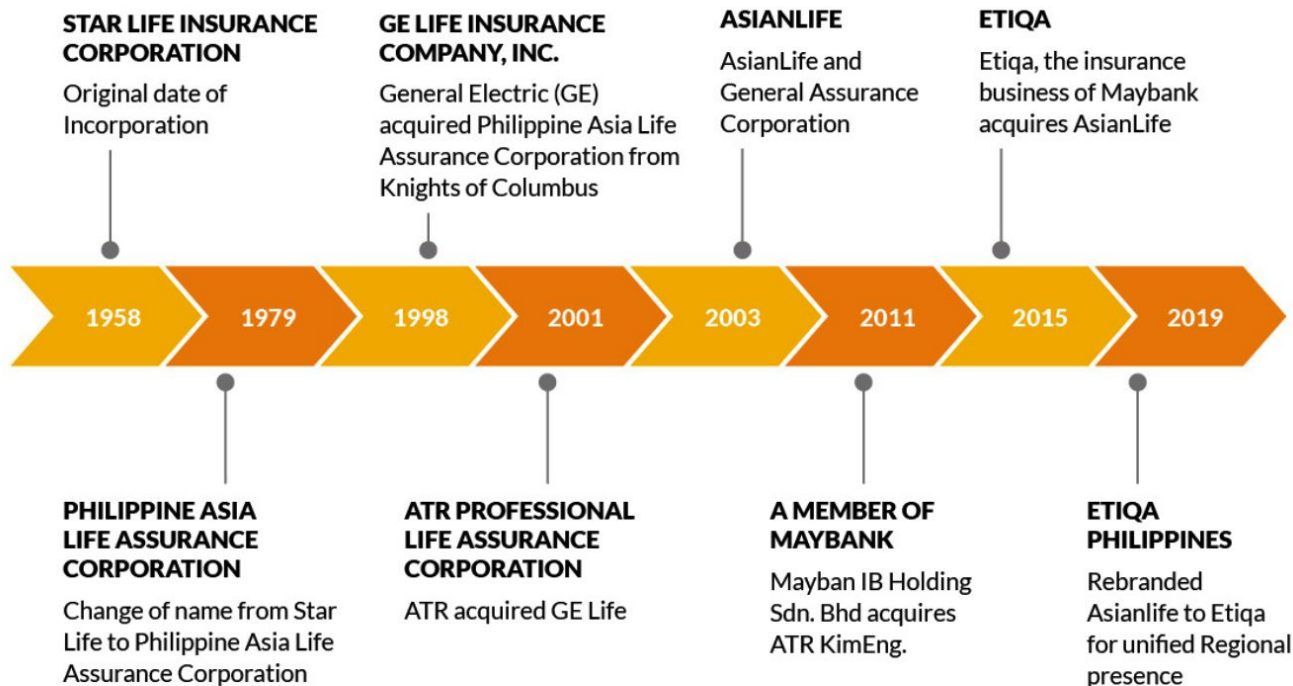


Within the logo, the letters "T", "I", and "Q" form a face, with the yellow stroke forming a smile, thus symbolizing the human aspect of the brand. Additionally, the smile begins and ends with the letters "T" and "Q" respectively, with the "I" in the middle, signalling the shortened form of "I Thank You".

Our New Identity in the Region



Milestones



INSURANCE SECTOR STRUCTURE

As of January 2022



**Etiqua
International
Holdings
Sdn Bhd (EIHSB)**



Our Vision: To be a leading ASEAN insurer in the Philippines

Our Purpose: A Life, Health and Non-Life Insurance company that **makes the Philippines a better place**



Focus Areas



PROVIDING ADVICE THAT PUTS THE CUSTOMER'S INTEREST FIRST

Ensuring all staff and intermediaries understand customer needs and propose products & services accordingly



CREATING A FAST AND EASY CUSTOMER EXPERIENCE

That seeks to make purchases, claims and other services offered fast and easy



DRIVING TECHNOLOGY ACROSS THE ORGANISATION

Not only to enable sales and service delivery, but also internally, to increase efficiency and build insight



KEEP ONLY OUR HIGHLY EFFECTIVE PEOPLE

To ensure a sustainable culture of excellence that can deliver the other 3 focus areas

Awards & Recognition in Philippines



2020

CSR Initiative of the Year - Philippines

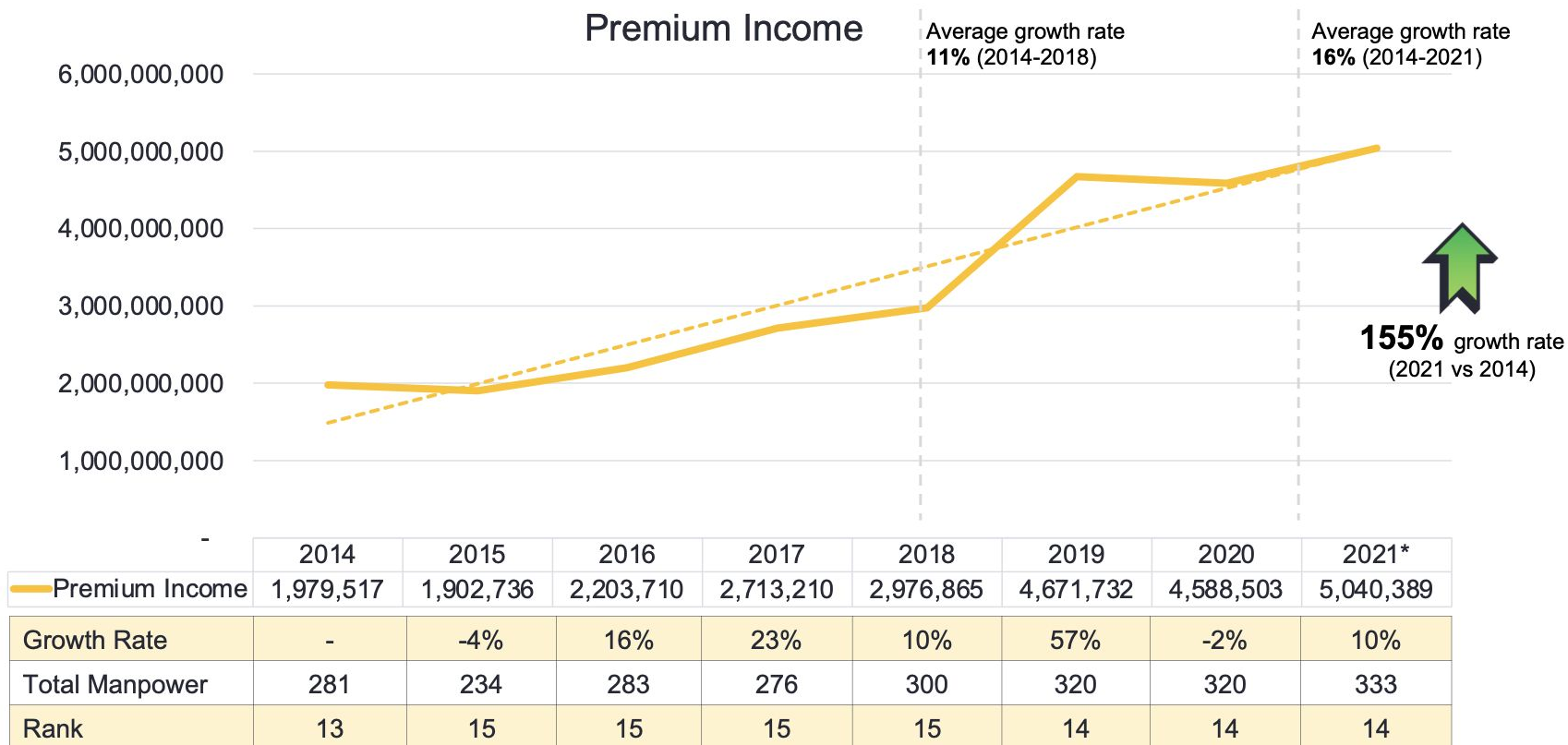
2021

COVID Management Initiative of the Year - Philippines

2022

Customer Initiative of the Year - Philippines

ELGAP: Growth Rate (2014 to 2021)



Premium Income

Life Industry – Company Performance

PHP 310 billion



13 out of 30 companies
17 out of 30 companies



25% 2021 vs 2020

ETIQA PHILIPPINES

PHP 5.04 billion

10% 2021 vs 2020



Life Insurance Industry Performance 2022 vs 2021 (1st Quarter)

Premium Income

Life Industry – Top 10 Companies
(comprise 82% of the industry's performance)

PHP 64 billion

-6.59% 2022 vs 2021 (Q1)



ETIQA PHILIPPINES

PHP 1.44 billion

1% 2022 vs 2021 (Q1)



Our Strengths

A large, three-dimensional gold number '2' is centered within a white square frame. The number has a metallic sheen and is set against a plain white background.

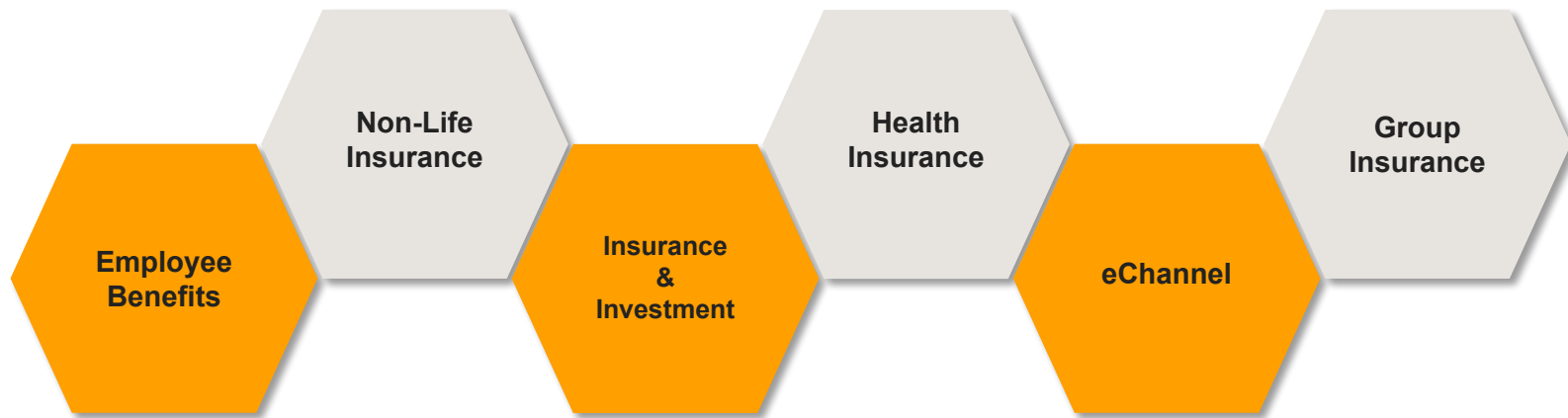
Ranked No 2 in Group Accident and Health out of 30 Life Insurance in the Philippines

A large, three-dimensional gold number '3' is centered within a white square frame. The number has a metallic sheen and is set against a plain white background.

Ranked No. 3 as the largest network provider (hospitals and clinics) in the Philippines.

GO UNIFIED

We are ready to go all-in towards Humanizing Insurance



We provide the widest variety of insurance products in the market under one brand, one company, and one roof.

Press Releases / Branding



Malaya Business Insight

The Manila Times

Home | POPLIFE

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

published October 25, 2021 at 07:38 pm by Manila Standard

Etiqa 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.



"In the country, Etiqa 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," Etiqa 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 Etiqa 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 Etiqa Philippines include leading telecommunications and media brands, heritage utility service providers, top e-commerce 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 benefited from one of the largest medical networks nationwide through Etiqa Philippines, comprising close to 30,000 doctors and 1,600 accredited hospitals and clinics.

More information about the unified approach of Etiqa Philippines is on www.etiqa.com.ph

Etiqa Philippines unifies offerings

INSURER Etiqa Philippines said it has simplified the selection process for individuals and corporate decision-makers by integrating life, health and non-life under one unified approach.

It said in a statement, the company said that a unified insurance approach can be beneficial, particularly for businesses concerned about their employees' well-being. Insurance is one of the most complicated perks that businesses look into.

Many employees, according to Etiqa Philippines, recognize the need for employer protection, but require assistance on which insurance plans are most suited to their employees' needs – and even their insurers, how they diversify the types of plans they sign up for.

Companies currently do not completely appreciate the value of speaking with an insurance provider with a broad insurance portfolio to assist them in their decision-making process, according to the report. The insurer said that in goal is to assist businesses in making the best decision for their employees.

The goal, Rico Bautista, president and chief executive officer of Etiqa Philippines, stressed is to simplify and make insurance more relevant to Filipinos.

"In the country, Etiqa 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," he was quoted as saying.

"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 continued.

Etiqa Philippines offers group life, group health insurance, individual life and non-life insurance. The insurer said that its adaptable solutions are designed to meet the demands of various segments in the Philippines in terms of health, protection, savings and investment.

Leading telecommunications and media brands, heritage utility service providers, top e-commerce marketplaces, major pharmaceutical and health care companies, national government agencies, a long list of multinational business process outsourcing firms, semiconductor producers, manufacturers and the country's most recognizable conglomerates are among the companies that have benefited from its unified insurance approach, Rico Bautista said.

It said its employees have access to one of the country's largest medical networks, which includes about 30,000 doctors and 1,600 licensed hospitals and clinics.

MAYELIN U. CARABALLA

MANILA BULLETIN

BusinessWorld

We mean business.

Three firms innovate gadget insurance

WITH companies transitioning to hybrid work set-ups, three companies have banded together to offer insurance for mobile phones in the Philippines via electronic platforms.

"As we witness the rise of companies transitioning to hybrid work set-ups, guaranteed protection for gadgets and electronic devices has become a must. Together with Igloo, Etiqa Philippines will offer affordable protection insurance for all, and these plans can be purchased in leading electronic platforms like Shopee and GCash," Etiqa Strategy

head Gladys Pascual said during the signing of his company's memorandum of understanding on Friday with Etiqa Philippines and Insurtech firm Igloo.

"In terms of our partnership, Etiqa Philippines would really like to find ways on how to distribute our products to a lot of people, and we believe that one of the things on how we should be doing it, besides through traditional channels, is through technology, and we found Igloo as a very progressive insurtech company that has the means to do this," said Etiqa Philippines Chief Executive Officer and President

Rico Bautista. Etiqa will be introducing two gadget insurance products: Phone Screen Protection (PSP) and 360 Phone Protection, with the PSP package ensuring protection for a gadget's screen while the 360 package insures the entire functionality of a mobile phone.

Another main feature for these packages are their price points. The PSP package's annual payment is P50 with a coverage up to P5,000. Meanwhile, the 360 Phone Protection package is offered at a minimum P100 per year with cover-

age amounting up to P30,000. Igloo Country Manager Mario Berta also said that the insurance landscape is more of a game of distribution and who sets them apart is they offer technology and convenience in selling products.

"Thanks to our technologies, along with Etiqa's gadget package, everyone can now get his/her phone insured in a matter of seconds through purchasing iShopee for example... and that specific premium is automatically calculated by a learning engine," he said.

ED PAOLO SALTIN



ETIQA PARTNERS WITH IGLOO, SHOPEE TO OFFER MOBILE PHONE MICROINSURANCE

09:20 MNL ON YOUTUBE FOLLOW US: ANCALERTS ON TWITTER FIND US: AN

Our Products

Group Insurance Products

Group MedProtect

Medical insurance for your executives, employees, and staff that covers their hospitalization needs due to sickness or injury.



Group Credit Protect

Protect your loan by covering the outstanding balance in case of the death of the borrower.



Group Personal Accident

Provides insurance benefits in case of death or loss as a result of accidental bodily injury.



Group Protect

Protect your employees with life insurance that can cover accidental death, dismemberment, or permanent disability.



Our Products

Individual Life Insurance Products

Prosperity Plus

A peso denominated SPVL plan which allows you to participate in a broad array of professionally managed funds.



Prosperity Tiger

A dollar denominated SPVL plan that allows you to invest in a broad array of professionally managed portfolios.



EZ-Y Pneumonia Plan

A reimbursement plan that provides financial assistance for hospitalization, accidental death, and dismemberment caused by Pneumonia.



Prosperity Shield

A peso denominated RPVL plan which provides insurance protection and coverage.



Our Gift

An endowment plan designed to ensure that your children will get their dream education and the protection they need.



EZ-Y Dengue Plan

A reimbursement plan that provides financial assistance for hospitalization, accidental death, and dismemberment caused by Dengue.



Our Products

Non-Life Insurance Products

Auto Insurance

Get protection for your vehicle from losses due to accidents, fire and lightning, theft, and natural catastrophes.



Travel Assistance Plan

Protect yourself from unforeseen events while travelling such as flight cancellations, medical emergencies, or accidents.



Residential Fire Insurance

Protect yourself against financial loss from property damages caused by fire, lightning, earthquake, typhoon, floods, and others.



Vehicle Fleet Management

Protects your fleet of motor vehicles against loss in the event of an accident, theft, or damage caused by natural occurrences.



Contractors' All-Risk Insurance (CARI)

Designed to offer comprehensive protection against losses to your contract works, equipment, and liability to third-party.



Commercial Fire

Protects you against financial loss from commercial property damages caused by fire and lightning, earthquake, typhoon, flood, and others.



Our Digital Servicing App



SMILE PH

- **VIEW** your Schedule of Benefits
- **MANAGE** your Dependent's Policy
- **REQUEST** for Letter of Guarantee
- **FILE** Reimbursement Claims
- **FIND** Accredited Doctors and Hospitals

**AVAILABLE IN
PLAY STORE AND APP STORE**

Our Reinsurers



NATIONAL
REINSURANCE
CORPORATION
OF THE PHILIPPINES

a local reinsurance firm that provides emerging markets' reinsurance of life and non-life to the Philippines and other Asian countries. It has Php 14.288 Billion total assets as of 2017

PartnerRe



a European reinsurance company that provides multi-line reinsurance for the past 25 years. It has Php 423.06 Trillion total capital as of 2018

Summary: Etiqa Philippines

Etiqa Life and General Assurance Philippines, Inc. or Etiqa Philippines has been in the Industry for over 50 years, and has built a solid reputation for fast, prompt and reliable service supported by over 1,600 accredited hospitals and clinics nationwide, with 30,000 doctors, and a 24/7 in-house call center.

Etiqa Philippines offers Group Life, Non-Life and Retail (Individual) products that cater to protection, savings, insurance, and investment needs for various segments in the Philippines.

. These products are offered and available through multiple distribution channels including Brokers, Agents, Partners, and online via www.etiqa.com.ph as well as Bancassurance partnership with Maybank Philippines.



Thank you