# **Etiqa Corporate Profile**



# Highlights

#### 1961

Protecting Singaporeans for more than 50 years

Rated A by Fitch ratings for financial strength

Maybank & Ageas Local knowledge, global expertise

## Life & General Insurance

Broad and competitive product range

# Etiqa ± A Singapore Insurance Company with Asian and International Expertise

Etiqa is owned by Maybank Ageas Holdings Berhad, a joint venture company that combines local market knowledge with international insurance expertise. The company is 69% owned by Maybank, one of Asia's leading banking groups with more than 22 million customers worldwide in 20 countries; and 31% by Ageas, an international insurance group with 33 million customers across 16 countries and a heritage that spans over 180 years, with a focus to provide world class insurance solutions to consumers in Europe and Asia through market leading joint ventures.

We are a licensed life and general Insurance company registered in the Republic of Singapore and regulated by the Monetary Authority of Singapore (MAS).

#### Our Customers are in Safe Hands

In addition to having financial giants Maybank and Ageas as shareholders, Etiqa is rated A by credit ratings agency Fitch. We strive for efficient capital management and have been maintaining a Capital Adequacy Ratio of 260%, comfortably surpassing the criteria set out in the Risk Based Capital (RBC) requirement - a capital adequacy framework for insurers and reinsurers in Singapore.

#### Humanising Insurance to Make a Difference

Protecting customers since 1961, Etiqa is the appointed insurer for the Housing Development Board (HDB) Fire Insurance Scheme in Singapore, protecting more than half a million homes since 2009.

In 2014, we added a comprehensive suite of protection, savings & retirement, and legacy planning solutions to our portfolio to better serve our growing customer base and their ever-changing needs.

We are committed to help our customers better understand their protection and savings needs today, and plan for a financially secure tomorrow. Our people are a big part of this vision and we have a unique culture to deliver this aspiration.











### **Our Brand Attributes**



#### Performance with Conscience

We strive for excellence and we always act with the upmost integrity. As a people-centric company, our growth depends not only on consumers trusting us, but in the way we care for people and the community. We respect the rules as we create innovative solutions that revolutionise the industry.



#### Hand-in-Hand

Strong partnerships are vital to the success of our business. The partnerships we form with distributors, companies, families and individuals are based on providing solutions, and are mutually beneficial and lasting. We aim to be fully accessible and provide convenience to all our partners.



#### **Rock Solid**

Backed by Maybank, Southeast Asia's fourth largest bank, along with our international insurance partner Ageas, Etiqa has deep industry knowledge combined with financial stability and strength. With our rich history in Takaful and conventional insurance, we are always ready to share our experience and knowledge, while recognising that Etiqa's future will be written by us.



#### **Crystal Clear**

We uphold transparency and honesty while simplifying our processes and procedures. We do not use fine prints on our documents so our customers and partners to know exactly what they will get, when they will get it and how to get it. We are always ready to be creative, innovative and bold.

