

# INDUSTRIAL VISIT 2

## ETIQA INSURANCE AND TAKAFUL

SECP1513 - TECHNOLOGY & INFORMATION SYSTEM

15 JANUARY 2026

### Introduction



On 15 January 2026, Data engineering students of UTM came to Etiqua Insurance and Takaful at Iskandar Puteri, Johor. This visit came as a good hint as how Etiqua operates and delivers financial protection through its insurance and takaful solutions.

### Company Background



<https://insuranceasianews.com/malaysia-s-etiqua-general-insurance-takaful-a-ratings-affirmed-on-strong-earnings/>

Etiqua is a leading insurance and takaful provider in ASEAN and a member of the Maybank Group. The company began in 2005 after the merger of Maybank Ageas, formerly known as Maybank Ageas, with Malaysia National Insurance Berhad and its subsidiary, Takaful Nasional Sdn Bhd. The brand was officially named Etiqua in 2007.

### Objectives

The objective of this industrial visit is to help students understand how Etiqua operates in real working environment in industry. Beside that, students can observe and learn practical skills that are essential for professional development in this field. It also helps students gain knowledge about career opportunities in the insurance and takaful industry.

Etiqua provides a full variety of Life and General Insurance, such as family and General Takaful solutions. The company has operations in Malaysia, Singapore, Indonesia, with the aid of the Philippines, and Cambodia, supported by over 1,000 agents, 44 branches and 17 offices. Its services are also enhanced via bancassurance partnerships across more than 490 branches and online platforms. Backed by the Maybank Group and Ageas Group, Etiqua is still expanding its regional presence and providing trusted and reliable protection solutions across ASEAN.

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# Key Observations & Technical Insights



## Insurance Operations Observed

The visit to Etiqa Insurance Company was an eyewitness to seeing how the digital workflow and operational procedures are so structured that the modern insurance operations are largely dependent on them. Integrated information systems are used in performing core activities like policy management, claims processing, customer data management and risk assessment. High levels of focus are on data security, accuracy and financial regulations. The access control, standard operation procedures, and well-sustained digital environments keep the operations reliable and safe.



## Role of Computing and Information Systems

Computer and Information System is important in aiding the day-to-day business activities of Etiqa Insurance. The firm has computer aided systems that are used to automate insurance operations, such as issuing a policy and assessing claims. Moreover, automated quality control and audit systems will aid in the detection of the inconsistencies, as well as in the maintenance of the regulatory compliance. The tools used to ensure system performance, reduced downtime and cybersecurity against attack are continuous system monitoring and maintenance tools. Big databases and analytics systems allow to manage customer information and transactional records in an efficient manner.



## Service-to-Market Translation

The shift in the direction of the development of internal systems into the market-ready insurance services is evidence of how the digital solutions would be transformed into the commercial products. Before any insurance plans and digital platforms are offered to customers, they go through many tests, validation, and regulatory checks. Besides, it is important that proper documentation and accurate data management to provide transparency and customer confidence. The accordance with the financial authorities also enhances the reliability and credibility of the services provided by Etiqa Insurance in the market.



## Integration of Computing, Networks, and Financial Services

In general, the combination of computing, networks, and finance providers is evidently observed in the Etiqa Insurance Company. The software systems are in unison with databases, customer portal, and analytical systems to assist in real-time decision-making. This can be achieved through networking infrastructure that facilitates free flow of data between the departments, branches and central servers to achieve effective coordination in large scale operations. With this integration, technology is emphasized in improving operational efficiency, service quality and management of risks in insurance industry.

# Key Learning Outcomes

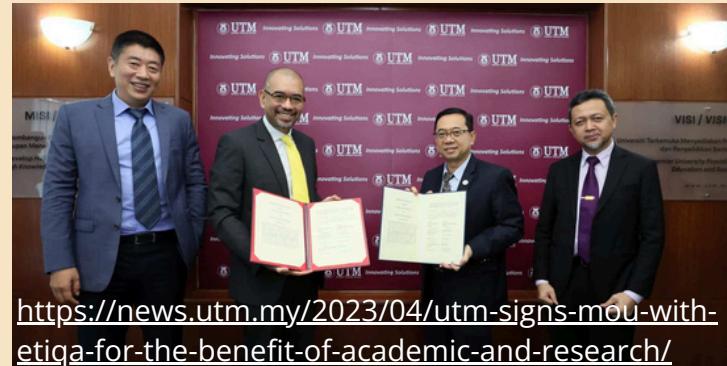
One of the learning outcomes is to understand the importance of data engineering in insurance business. We got to know that insurance companies such as Etiqa deal with incredibly large volumes of customer data, and data engineers play an significant role in storing, sorting, and processing data effectively. We were informed that millions of data transmissions could be done in less than one minute, which really opened our eyes to what data systems can attain in real-life. In case the data is stored and well used, the companies will be able to gain beneficial information, including identification of target customers and business planning. We also observed the interdisciplinary collaboration between IT, insurance and engineers. The manipulation of data by data engineers, how the customers data is used by the insurance workers and how the supporting systems are handled by the engineers.

## Skills and Knowledge Development

We learned of essential technical specifications such as Python and SQL in the engineering of data that are important in processing and querying of high volumes of data. In addition, It was pointed out that communication and teamwork were crucial since data engineers and insurance experts ought to operate in tight coordination of ensuring that technical expertise is properly transformed into business policies. Another point that the professionals made concerns the fact that professionalism is based on passion and always being confident in what you do is the key to delivering good work. Proper storage, organization, and secure handling of customer data are some of the standards that are followed by the company to ensure accuracy, usability, and confidentiality.

## Conclusion

The visit to Etiqa revealed what the insurance industry has done using technology and information systems to operate the insurance business. It gave us insight of information technology, and data management within the industry by facilitating operational efficiency, and regulatory compliance. Overall, the visit was a great closing the gap between academic and industry practice, and it helped us understand the nature of careers available, and to better prepare ourselves for successful careers after graduation.



<https://news.utm.my/2023/04/utm-signs-mou-with-etiqua-for-the-benefit-of-academic-and-research/>

## Relevance to Academic Studies & Career

This visit to Etiqa Insurance and Takaful allowed us to see how the theoretical studies in Technology and Information Systems (SECP1513) were being put into practice within an industry. We can apply many of the concepts learned in SECP1513, including the use of information systems and databases for data management, and data handling when processing insurance policies through claims processing as well as handling customers' data. The visit developed a heightened awareness of the various numerous career paths that exist in the financial services sector, specifically in the field of data engineering, systems analysis, and digital transformation. We got an opportunity to observe interdisciplinary groups of professionals and we have learned about the importance of combining technical skills and business insight. In additon, this visit made the career in data analytics or information systems, where the aspect of technology is critical in enhancing decision-making and effective service provision, interesting.

## Acknowledgement

We would like to thank Etiqa and the professionals who took the time to share their experiences with us during this insightful industrial visit and how data engineering and passion play a crucial role in the workplace. We would also like to thank Dr Iqbal and organizers who managed to organize this opportunity, and we could observe the practical implementation of our studies. Lastly, a special thanks to all the involved staffs who guided us and helped us as we went through the day, it was indeed a valuable learning experience.