ETIQA

1) HING QI WEI (A25CS0066)
2) LING YU AN (A25CS0086)
3) NG KAI CHUN (A25CS0290)
4) WONG JING JIE (A25CS0159)
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THE NEWS

Regardless of the size of an insurance company, data plays an essential role on its operations and wherever there is data warehouse , data engineers are needed. In this context, our section have opportunity to participate in an industrial visit to Etiqa workshop in **Johor Bahru** on **15 January 2025**. The primary objective of this visit was to gain a deeper understanding of the **importance of data engineering** in supporting organizational decision-making. We were also gaining valuable exposure that related other career paths such as data analysis, business analysis and system analysis.

OVERVIEW

Etiqa is an insurance and takaful (Islamic insurance) company in Malaysia. Etiqa owned by Malayan Banking Berhad (Maybank Group) which is of the largest financial services groups in Southeast Asia. It being converted into a public company limited by shares in 1997. It offers conventional Insurance products as well as Family and General Takaful plans across multiple distribution channels through our presence in **Malaysia**, **Singapore**, **Philippines**, **Indonesia**, and **Cambodia**.

OUR PROPOSE

The objective of this industry visit was to gain insight into the **working environment** and background of the Etiqa workshop. During the visit, we also attended an experience sharing session conducted by Etiqa staff member, who also were senior from our programme. They discussed the programming languages and technical skills commonly used in the industry. This sharing session helped guide our learning direction for the next four years of study. Furthermore, the session provided meaningful insights into the difference between a "**job**" and a "**career**," encouraging us to think more deeply about professional growth next for four years.

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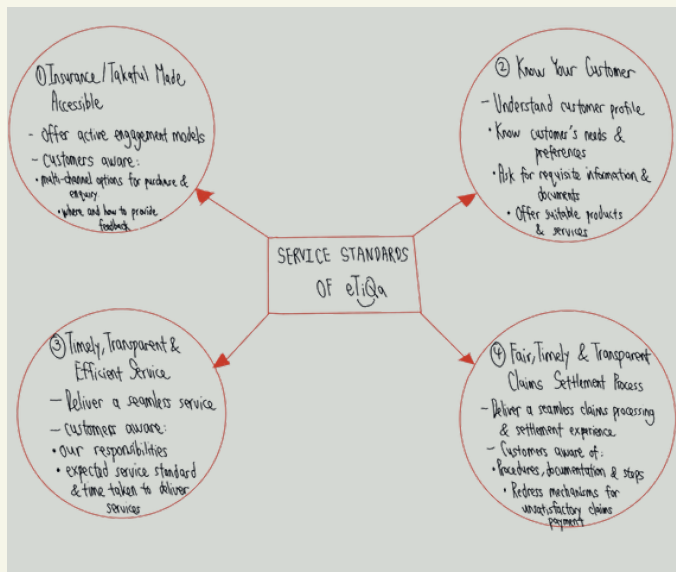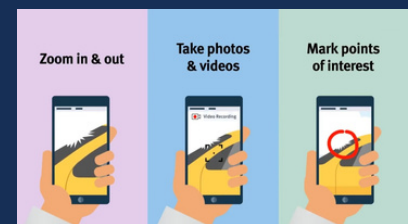# KEY OBSERVATIONS & TECHNICAL INSIGHTS

Diagram 1
(Service Standards of Etiqa)

Insurances Operations Observed

Etiqa Insurance has transformed its core process by emphasizing "Fast and Easy" customer experience.Customers can buy policies and manage their policies by using Etiqa website or Etiqa+ app.Approval of the application will take place immediately, and insurance will start from the time of acceptance of the application.Etiqa Insurance provides various types of insurance such as life insurance,motor insurance,health insurance and so on.When talking about claims,they can also be done online by uploading images or videos of damage.To prevent any illegal activities,Etiqa has implemented Firewall systems, data encryption,anti-virus protection(Etiqa Insurance and Takaful,2022).In providing good services to customers,there are four pillars of services that have to be adhered to by employees,which are Insurance/Takaful Made Accessible,Know Your Customer,Timely, Transparent & Efficient Service, and Fair, Timely & Transparent Claims Settlement Process as shown in Diagram 1 (Etiqa Insurance and Takaful,2023).Their standard operating procedures are also well-organized,first they will receive claims notification from customers.Etiqa will then verify policy coverage,acknowledge customers immediately,initiate investigation, and end up by providing insurance.

Role of Computing and Information Systems

AI-powered underwritting systems were used by Etiqa,where risk assessment is automated, and the authenticity of claims is determined. For example, when photos of vehicle damage uploaded by customers,image recognition system can accesss it immediately. For resource planning systems,customers can conduct their policies, claim tracking, and service access in Etiqa+ App,a digital compact platform. To ensure that the employees in the field of computer science are up-to-date on the latest trends in technology trends, Etiqa offers internal workshops for them. To protect information, if no activity is detected within a preset time limit,Etiqa insurance incorporated an automatic log out feature.Security reviews are done by internal System Auditor as well as external security experts to monitor and ensure the smooth functioning of systems(Etiqa Insurance and Takaful,2022).To gather all customers' information,Etiqa builds up databases.Through having all sets of different data of customers,they use real-time analytics and predictive models to analyze customers' needs.

Youtube scene about image recognition system

Etiqa. (2018, July 12). *Get your claims in minutes with Etiqa's e-Cleva* [Video]. YouTube.https://www.youtube.com/watch?v=x8fCHYjG-lw
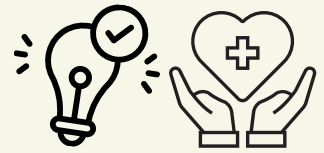
From Product Design to Market Launch

Etiqa employs sophisticated actuarial modeling combined with market research,in order to create customized products after evaluating risks and determine profitability.Internal audit and compliance services are offered by Etiqa to provide independent assurance regarding customers operations in terms of risk management and corporate governance. This assists customers in determining the effectiveness of their business processes & suggest improvements in those processes if needed(Etiqa Insurance and Takaful,2025).Etiqa analyzes big data to identify customers' behavior, interests, & needs to enable them to create customized products. Accurate documentation is needed for modification in policies, renewals & canceling policies. Traceability helps to ensure that any policy sold can be traced back to its original version,ensuring transparency and helps in avoiding any conflict.

Integration of Computing, Networks, and Insurances

At Etiqa, the use of straight-through processing (STP) based on Artificial Intelligence(AI) for insurance claims and flight delay claims ensured automated processes to reduce cost,time and money.Meanwhile,there are virtual assistant and chatbot available 24/7 to provide instant support.(INQUIRER.net,2025)Customers can access the system using their social media accounts to login,thus facilitating Etiqa to collect relevant customer data for targeted product marketing.For example, Etiqa promotes travel insurance that covers special sports to customers who are interested in extreme sports.Secure high availability networks provide real-time synergy for customer records,policy data and financial transactions across all touchpoints.To make real-time decisions and facilitate claiming process of customers,efficient data flow support is essential for Etiqa.For instance,Etiqa will help customers to automatically claim their payment under a certain policy after a covered incident without them realizing,such as flood and landslide.

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LEARNING OUTCOMES, REFLECTING & CONCLUSION

Key Learning Outcome

Through this industry visit, we know that data is a highly regulated and secure asset in the financial industry. As data engineering students, we must ensure that the data is accurate from the source and confidential to prevent leaking customer privacy and assist in company operation. Also, we gained a clear understanding of how computing concepts are applied in the real world, as seen in Etika's ability to provide real-time, automated services. For instance, during the flood in Shah Alam, Etiqa will automatically approve the customer's claim and provide a service call to ensure the intended claim is fulfilled. Apart from that, data engineering didn't just focus on collecting and processing data, they also have interdisciplinary collaboration with other company sectors which is AI team, by preparing and cleaning the massive datasets to help optimize systems like the auto claim system.

Relevance to Academic Studies & Career

Based on my experience while participating in the industry visit at EtiQa Insurance, we gained initial exposure to the working world and further enhanced my knowledge. As a data engineering student, it helps students understand how theoretical knowledge gained at university can be applied in a real industry environment. EtiQa is not just about insurance, it requires high skills in the field of data to ensure customer information is safe and accurate for the safety of customers.
This visit also helped us understand how the process of disorganized data becomes organized for easy understanding and analysis.

Skills and Knowledge Development

From the sharing from the company, we know that SQL is the most critical and frequently used skill, even though we have not learned it. SQL is a standard language for accessing and manipulating databases,it is one of the crucial skills that we must learn to help us manage data. Also, the company not only prioritizes our coding skills. Meanwhile, soft skill is also abilities that may be considered. Since communication is vital, it ensures that progress goes smoothly. At Etiqa, data handling follows strict rules.,all of the data is strictly controlled and encrypted in storage and transmission to protect customer privacy .

Conclusion

In conclusion, our experience while visiting Etiqa Insurance was very meaningful and we will never forget it. This visit revealed meaningful and beneficial information for us as first year data engineering students. It further increased our interest in venturing into the field of data engineering and revealed how to apply these skills in the real world. We believe this experience will be very useful for us to face various challenges related to data engineering in the future.

Acknowledgment

We would like to express our sincere gratitude to eTiQa Insurance for giving us the opportunity to visit their company and share information about their organization. Not to forget the representatives and staff of eTiQa who provided very friendly service to make this visit a success. Special appreciation goes to our lecturer Dr. Iqbal for organizing this industry visit and guiding us to improve our knowledge as data engineering students. Finally, we would also like to thank our classmates for making this experience more meaningful and enjoyable.

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