



CORPORATE PROFILE



MSIG

PROTECTING
GOALS
POWERING
FUTURES

A Member of **MS&AD** INSURANCE GROUP

Our Values

Our Vision

To create a world-leading insurance and financial services group that consistently pursues sustainable growth and enhances corporate value.

Our Mission

To contribute to the development of a vibrant society and help secure a sound future for the planet by enabling safety and peace of mind through the global insurance and financial services business.

Our Core Values



Customer Focus

Striving to provide security and satisfaction to our customers.



Innovation

Always improving the way we work while responding to stakeholders' interests.



Integrity

Being sincere, kind, and fair in our dealings with people.



Professionalism

Providing high-quality services by constantly enhancing our skills and proficiency.



Teamwork

Growing together as a team by respecting one another's individuality and opinions and sharing knowledge and ideas.



Our Presence Worldwide

Mitsui Sumitomo Insurance, Japan

Mitsui Sumitomo Insurance Company, Limited ("MSI") was formed in Japan in October 2001 through a merger between two leading non-life insurance companies with long histories:

- Mitsui Marine & Fire Insurance Co., Ltd. ("Mitsui Marine", established in 1918) and
- The Sumitomo Marine & Fire Insurance Co., Ltd. ("Sumitomo Marine", established in 1893).

The Commitment of MSI

MSI is committed to growing in Asia and has made a series of investments, acquisitions and joint ventures throughout the region since the beginning of 2002.

MSI has a solid financial strength and has received sterling financial ratings from leading credit rating agencies (Standard & Poor's rating A+ [as of 10 October 2025]).

The Formation of MS&AD Insurance Group

In 2008, Mitsui Sumitomo Insurance Group Holdings, Inc. ("MSIGH") was established. In April 2010, MSIGH changed its name to MS&AD Insurance Group Holdings, Inc., to reflect the integration between Mitsui Sumitomo Insurance Group, Aioi Insurance Co., Ltd. and Nissay Dowa General Insurance Co., Ltd.

MS&AD Insurance Group, through its subsidiaries and associated companies in both domestic and overseas markets, is active in five business domains:

- Domestic Japanese Non-life Insurance Business
- Domestic Japanese Life Insurance Business
- International Business
- Financial Services Business
- Risk-related Business

MS&AD Insurance Group

- MS&AD is one of the largest general insurer in Japan and ASEAN
- Worldwide Net Written Premium of RM129 billion* (FY2024)
- Worldwide Net Assets of RM112 billion* (FY2024)

MS&AD INSURANCE GROUP

*Based on the conversion rate of ¥100 to RM3.62

Our Presence in Asia



MSIG is a wholly owned subsidiary of Mitsui Sumitomo Insurance Co. Ltd. and is one of the largest general insurers in the world with:

Global Presence in:

over **41** countries and region

Asian Presence in:

over **18** countries

MSIG has more than 100 years of experience in fulfilling the general insurance needs of our customers.

MSIG maintains its competitive advantage through multi-channel distributions, strong partnerships with intermediaries, and its extensive geographical network across the region. The company also offers a wide range of insurance solutions across major personal and commercial lines.

MSIG is the first and only foreign-based general insurer to have representation in every ASEAN country – a testament to our strength, reach and innovative spirit.

Our Presence in Malaysia

Our strong foothold in Malaysia reflects a position of strength through our solid financial performance, customer commitment as well as product and service quality.

MARKET LEADERSHIP

NO. 1 in Marine Cargo

NO. 2 in Fire Insurance

One of the largest General Insurers in Malaysia

As of 31 December 2024

GEOGRAPHIC COVERAGE

Nationwide network of

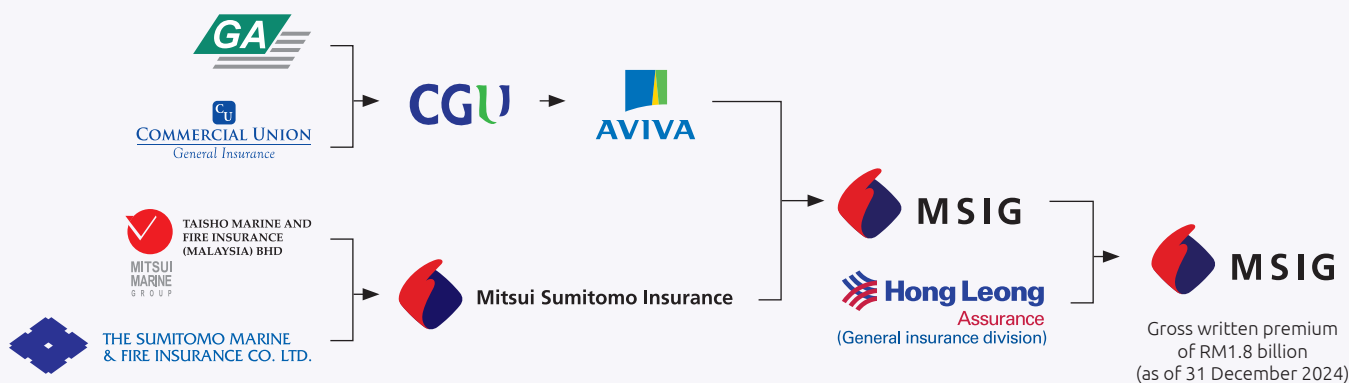
20
branches

FINANCIAL STRENGTH

Total gross written premium of

RM1.8 billion

As of 31 December 2024



MSIG Insurance (Malaysia) Bhd ("MSIG Malaysia") is a subsidiary of Mitsui Sumitomo Insurance Company, Limited ("MSI"). MSIG Malaysia was formed through a series of mergers and acquisitions including strategic partnerships that further strengthened its position and market share within the general insurance sector.

In November 2015, MSIG Malaysia was recognised as the "General Insurance Company of the Year" at the 2015 Asia Insurance Industry Awards. This award recognises our efforts in advancing our customer experience and industry leadership in Enterprise Risk Management.

19th Asia Insurance Industry Awards 2015



26th Asia Insurance Industry Awards 2022

Top 3
Finalists

General Insurance Company of the Year

Car Insurance Reader's Digest Quality Service Category Award 2020

Silver Winner



Our Products

Our array of products reflects on the comprehensive general insurance coverages that MSIG caters to for all Malaysian Businesses and Individuals.

Commercial Insurance

BUSINESS

- Burglary
- Business SafeGuard Insurance
- Commercial All Risks
- Commercial Motor Vehicles
- Equipment All Risks
- Fidelity Guarantee
- Group Hospitalisation
- Group Personal Accident
- Jewellers Block Insurance
- Machinery & Equipment
- Money
- Plate Glass
- Retail SafeGuard Insurance
- Commercial Motor Plus

ENGINEERING

- Boiler & Pressure Vessel
- Construction Plant and Equipment
- Contractors' All Risks
- Deterioration of Stock
- Electronic Equipment
- Erection All Risks
- Machinery Breakdown
- Machinery Breakdown – Loss of Profits
- Storage Tank Installation

FIRE AND BUSINESS INTERRUPTION

- Fire Add-on:
 - Built Back Better Green Clause
 - Post-Loss Benefit
- Crop Insurance (Growing Trees)
- Fire Insurance
- Fire Consequential Loss
- Industrial All Risks
- Property Protection Package
- Solar PV All Risks

FOREIGN WORKER INSURANCE

- Foreign Worker Hospitalisation & Surgical Insurance Scheme (SKHPPA)
- Foreign Worker Insurance Guarantee
- Foreign Worker PA

LIABILITY

- Comprehensive General Liability
- Directors & Officers Liability
- Management Liability
- Products Liability
- Professional Indemnity
- Public Liability
- Warehousemen's Liability

MARINE

- Bailee Liability
- Protection & Indemnity for Shipowners'
- Marine Cargo
- Marine Hull
- Marine Inland Transit
- Trade Credit Insurance

WORKMEN

- Employer's Liability
- Workmen's Compensation

Personal Insurance

Fire/Home – Domestic Buildings & Contents

- All-In-Home Insurance
- Domestic Fire
- Fire/Home Insurance Add-on:
 - Hospitalisation Inconvenience Benefit
 - Landslip or Landslide
- Home SafeGuard Insurance
- Houseowner/Householder Insurance
- Key Plan
- Solar PV for Home

PERSONAL ACCIDENT

- ABC Personal Accident Insurance
- Domestic Maid
- Family Plus Personal Accident Insurance
- Gig PA
- Individual Personal Accident Insurance
- Mini PA
- Overseas Student Insurance
- PA Add-On:
 - Assisted Living
 - Traditional Chinese Medicine Expenses
- PremierGuard Personal Accident Insurance
- Prime Personal Accident Insurance
- Senior Citizens Personal Accident Insurance
- Sports Personal Accident Insurance
- Student PA
- Tenang Hospital Income
- Weekly Indemnity

LIABILITY

- Personal Liability

MOTOR PA

- Driver's Personal Accident Insurance
- MS Wave Insurance
- MS Wave Premier Insurance

Our Products

MOTOR PRODUCTS

- Commercial Vehicle Insurance
- Commercial Motor Plus
- Motorcycle Insurance
- Motorcycle 3PA
- Private Car Insurance
- MSIG Motor Plus
- MSIG Lady Motor Plus
- MSIG TPFT Plus

MOTOR ADD-ON

- Special Perils (eg. Flood)
- Smart Key Shield
- Waiver of Betterment Cost
- EZ-Mile

MEDICAL

- Edu MediCare
- EZ Plus Hospital Income
- FlexiCo Medical
- FlexiHealth

- Gluco Safeguard
- Healthcare International Insurance
- Ladies Lifestyle Protection
- Cancer Care 365
- EZ Plus Critical Care

TRAVEL

- TravelRight Plus Insurance
- TravelRight Domestic (Inbound) Insurance
- TravelRight JOM
- Travel Add-Ons
 - Alternative Transport Top Up
 - Cruise Benefit
 - Pet Benefit

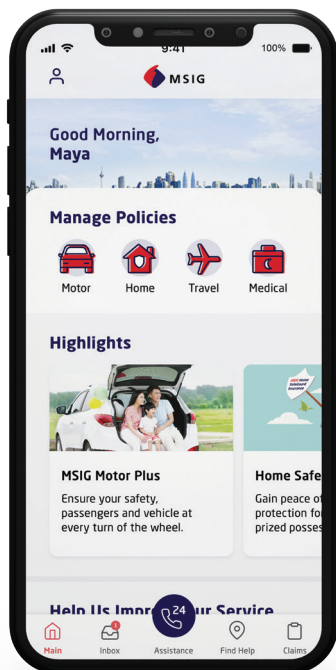
OTHERS

- EZ Home Essentials
- Golfer's Insurance
- Personal All Risks
- Pet Insurance



Our Value Added Services

MY MSIG App



Make and track your claims

File your claims easily from your smartphone, and check your claims status anytime.



Find panel hospitals and workshops

Search for panel hospitals and workshops near you, the easy way.



Get emergency assistance

Our 24-hour emergency assist services are here for you at the tap of a button.

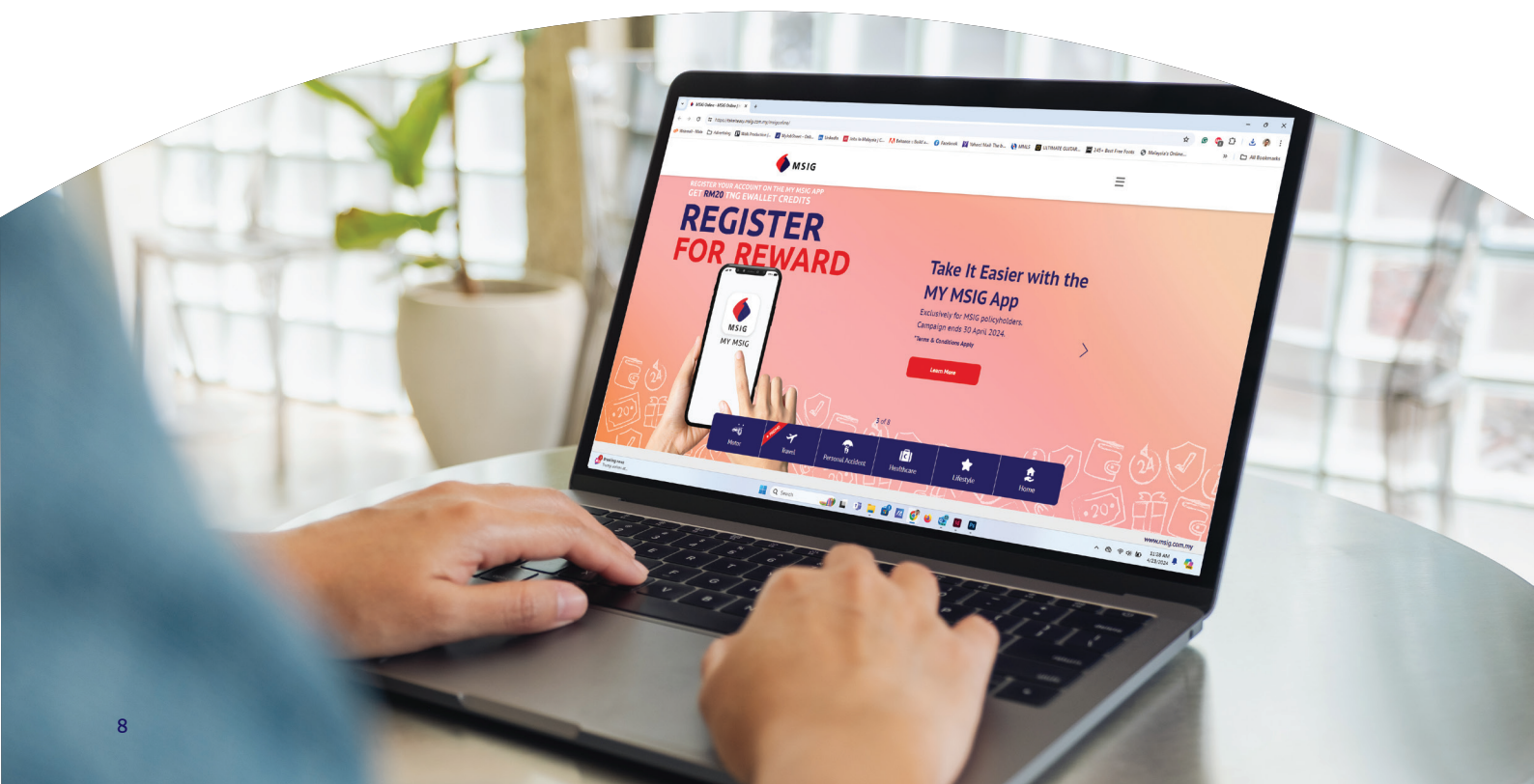


View your policy

Check your policy and coverage details conveniently on the app.

Effective Business Tools

Our innovative online platform, "Take It Easy" is another example that offers customers an easy and convenient way to purchase insurance products to meet the evolving customer needs in the digital space.



Our Value Added Services

For Corporate Clients

- Quality Risk Management Services and Loss Prevention Services are provided via our affiliated professional company, Interisk Asia Pte. Ltd.
- Infrared Thermo Inspection Services – detection of potential electrical hotspots by an advanced Thermo Tracer for preventive maintenance
- Electrical Safety Survey, and
- Other Risk Survey Services

e-Services for Business Partners

In our quest to be at the forefront of technology solutions, MSIG has developed B2B business tools exclusively for our business partners.

GenLite

GenLite – generates quick quotation estimates any time, and at any location with internet connection. It is an essential business tool for working on-the-go via the web browser or mobile app.

GenLink™

GenLink - a proprietary business platform that enables intermediaries to manage business transactions from quotation, policy issuance to e-payment efficiently.





MSIG Insurance (Malaysia) Bhd

197901002705 (46983-W)

Head Office: Customer Service Centre,
Level 15, Menara Hap Seng 2, Plaza Hap Seng,
No. 1, Jalan P. Ramlee,
50250 Kuala Lumpur.

Tel: +603 2050 8228, Fax: +603 2026 8086
Customer Service Hotline: 1-800-88-MSIG (6744)
Email: myMSIG@my.msigaia.com
Website: www.msigaia.com.my



www.facebook.com/MSIGMY

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