

premium

THE UNI.ASIA GENERAL QUARTERLY

**MediStar's
0% interest
instalments
go easy on the
pocket**



Going all out
with cost-saving
green initiatives



Keep your cool
with **AutoStar's**
Emergency
Breakdown
Assistance



ACOO's message

Building on our reputation

A new financial year is upon us. New challenges, new successes and renewed commitment to work harder than ever in order to live up to customers' expectations.

After all, as The Trusted Name In Insurance, Uni.Asia General Insurance Berhad has got a brilliant past to look back on with pride and an exciting journey ahead with better financial rewards.

In the past months, we underwent a restructuring exercise of sorts with the objectives of building on our financial strength, bolstering our professionalism and aiming for higher ethical standards in all that we do.

Part of our strategy includes utilising *Premium* to reintroduce our company and its personal line insurance products. We believe this will go a long way to facilitate better understanding about Uni.Asia General among our people so that together we can work as one to achieve better results in this new financial year.

First up in this issue is MediStar. A medical health insurance plan, MediStar has enjoyed great success in the past. However with the economic situation being what it is today, we have decided to make purchasing or renewing this plan, even easier with the 0% Interest Monthly Instalment Payment Programme. Do read all about it and take up this great offer.

We have also featured AutoStar's Emergency Breakdown Assistance. One never knows when this will come in handy. The anguish of a mechanical breakdown or worse an accident, is something we all dread. However, we do hope our Emergency service will be of some consolation that reliable help is at hand.

Apart from our new product offerings, two of our staff have also achieved great success in our recent Staff Recognition Programme. They not only did well, they did extremely well and on behalf of Uni. Asia General, I would like to extend my heartiest congratulations to this amazing duo.

Recognition also goes to our Futsal Team who fought with gusto at the MNRB Mini Futsal Tournament. Taking third placing is an achievement in itself, so keep up the good work.

Lastly, do read about the numerous cost-saving green initiatives that we practice at Uni.Asia General. We are proud that we are doing our bit to make our planet greener while helping reduce operational costs. Clearly, it's a win-win situation.

As our new financial year goes full speed ahead, let us accelerate our efforts to overtake our competitors, exceed our customers' expectations and reach the finish line confident that we are indeed The Trusted Name In Insurance.

Best regards to all,

Habshah Mohamed
Acting Chief Operating Officer

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Keep your cool with **AutoStar's Emergency Breakdown Assistance**

It happens to everyone at some time or another - flat tyre, battery failure or empty tank. However there's help around the corner as long as you are one of Uni.Asia General's AutoStar customers.

As an AutoStar customer with a Private Car Comprehensive Motor Insurance Policy, you are eligible to participate in our Auto Assist Programme. By calling our Emergency Hotline at 1800-88-5005, 24 hours a day, you can rest assured that no matter what happens you won't be stranded alone as help is on the way.

One crucial service we offer is the **Free Towing Assistance** if your vehicle is immobilised because of a mechanical breakdown or accident. As a member, you enjoy up to three towing assistance services per year, each up to a 50km radius*.

There is also **Roadside Repair Services** that will be rendered should your vehicle be damaged. If it fails to be made roadworthy, we will arrange for it to be taken to a local workshop for repair**.

Require alternate transportation? Then there's **Car Rental Assistance** or **Alternative Accommodation Assistance**

should you require that as well. And for the ultimate in peace of mind, the programme also includes **Emergency Message Transmission** where we will help inform your immediate family or company about your emergency situation.

Now that you know what number to call during an emergency breakdown, ensure that while you wait for assistance, you follow the correct breakdown protocol. First, find a safe and visible place to stop, turn your hazard lights on to warn oncoming traffic of your location and stay calm to report the breakdown later.

* 50km radius includes the journey of the tow truck from workshop to one destination and return. Other terms and conditions apply.

** All toll charges, cost of spare parts and repairs as well as additional service charges incurred will be borne by the insured.



As a member, you enjoy up to three towing assistance services per year, each up to a 50km radius.



MediStar's 0% interest instalments go easy on the pocket

Just when you needed it most - Uni.Asia General has made the MediStar medical health insurance plan easier on your finances with the inclusion of a monthly instalment payment option at 0% interest.

Known as the 0% Interest Monthly Instalment Payment Programme, it was launched in September 2008 and it allows customers the option to enjoy 0% interest on their monthly instalment payments regardless of the payment amount.

Best of all, although you will be paying for 12 separate monthly instalments, you still end-up paying the same amount if you were paying a yearly premium – that's the whole point of the 0% interest!

This special programme works only for payments made via credit cards (so no savings or current account deductions) and no receipt will be issued as the payments you make will be reflected in your monthly credit card statements instead.

Known as the 0% Interest Monthly Instalment Payment Programme, it was launched in September 2008 and it allows customers the option to enjoy 0% interest on their monthly instalment payments regardless of the payment amount.

Please do remember though that once your instalment amount has been fixed, changes to your benefit level can only be made upon the renewal of your policy later. Changes must also be communicated to us 30 days before your date of renewal.

Coverage for your MediStar medical health insurance plan will commence upon approval of your application and the successful auto-debit from your credit card account.

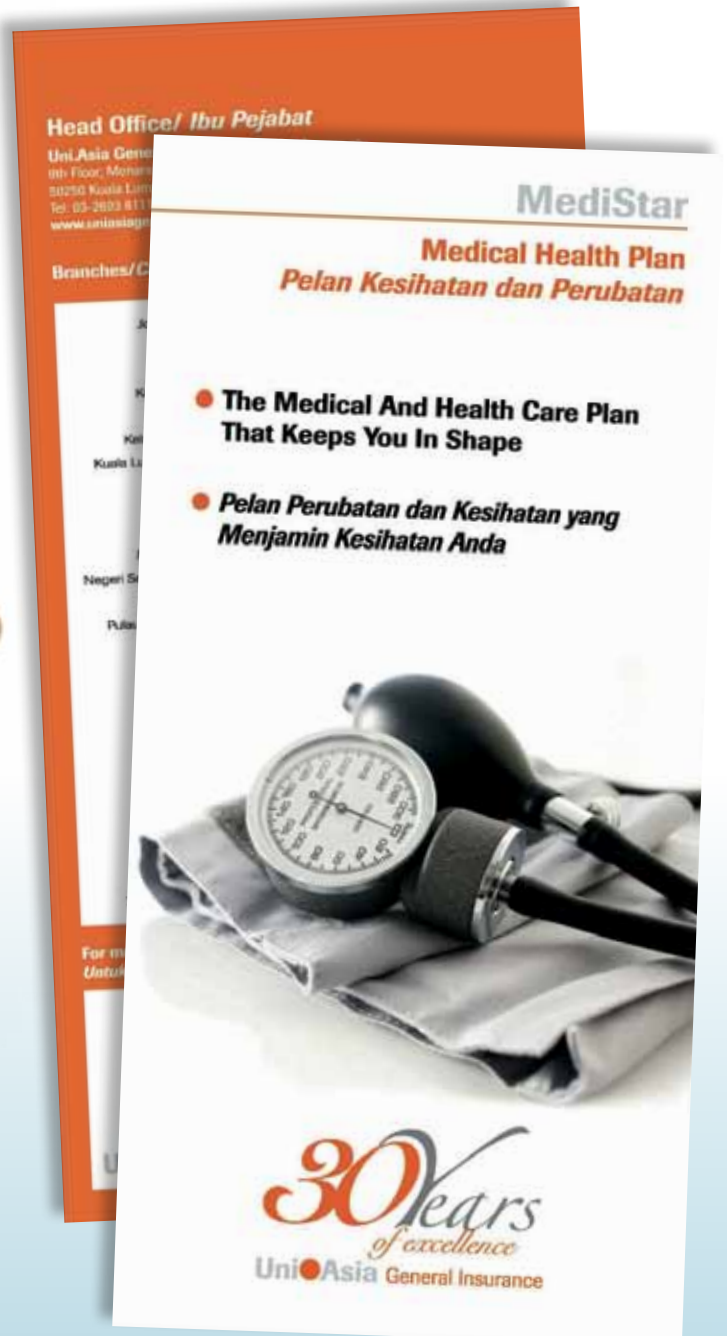




To enjoy the 0% interest monthly instalment payment, simply complete the relevant instruction form and submit it to any of our branches (or your agent) together with the proposal form.

Launched in November 2007, MediStar is a five-star cashless admission medical health insurance plan that provides comprehensive coverage in medical, surgical and hospitalisation expenses, ambulance fees and daily cash allowance.

Its other benefits include guaranteed renewal up to 70 years old and four distinct plans to choose from with worldwide coverage.



OFFICE GRAPEVINE

Restructuring to enhance performance

Uni.Asia General underwent a restructuring exercise early this year in efforts to boost the performance of our company. Following this exercise, several changes were made to the lines of reporting and department functions, all of which are detailed in the following paragraphs.

For starters, the Human Resource & Administration Department now reports directly to the Acting Chief Operating Officer of the CEO's Office. This department also took over the function of training effective 22 April. Training was previously the responsibility of Branch Operations & Corporate Risk Management.

Regional Claims of the Northern Region was transferred from the Branch Head of Penang to the Regional Head of the Northern Region with effect from 22 April.

In addition, Branch Operations now reports to the Sales & Business Development Division so that the Company can have better control on the operations and sales of regions and branches. This came into effect on 15 May.

Lastly, with effect from 15 May, the departments of Corporate Risk Management, Property Management and Compliance Assurance now report to the Finance & Support Services Division.

Miles ahead of the rest

UNI.ASIA STAFF RECOGNITION PROGRAMME

Heartiest congratulations go out to Rahmathnisha Begum Bt Mohamed Pugari and Lam Sow Yoke who truly pushed the limits to chalk-up the two highest scores ever in Phase 2 of our Staff Recognition Programme from 1 to 30 April 2009.

Rahmathnisha garnered a monumental 13,476 points while Lam Sow Yoke came in second with an equally impressive 12,207 points. Thirty other employees managed to collect 1,000 points and more each.

Thank you everyone for giving it your best shot!

Staff Recognition Programme (Phase 2) results from 1 April 2007 to 30 April 2009

NO.	STAFF NAME	DEPT./ BRANCH	STAFF NO.	RECOGNITION POINTS (RP) ACCUMULATED
01	RAHMATHNISHA BEGUM BT MOHAMED PUGARI	IPOH	0728	13,476
02	LAM SOW YOKE	SITIAWAN	0683	12,207
03	LEE AI LAN	EASTERN REGION	0505	4,481
04	PUNITHA A/P RENGASAMY	SITIAWAN	0631	4,214
05	MATTHEWS A/L GEORGE	U/Writing - TECHNICAL	0146	3,587
06	SHAHNAAZ BINTI KADER ASNA	SG.PETANI	0583	3,357
07	NORIZAN BINTI NGAH ALI	SITIAWAN	0630	3,310
08	MARZIDAH BINTI MOHD ZAIN	KLANG	0253	3,273
09	FARIDAH BINTI SHAARI	TELUK INTAN	0626	3,118
10	ZUBAIDAH BINTI NAINA MOHAMED	MARCOM	0173	2,851
11	UMA RANI A/P ARJUNAN	SG.PETANI	0605	2,728
12	PREE AK GAJET	KUCHING	0561	2,380
13	SAIDAH BINTI MAMAT SAH	JOHOR BAHRU	1038	2,295
14	S EASWARY A/P SUPRAMANIAM	JOHOR BAHRU	0643	2,226
15	VIJIYAN A/L RAMACHANDRAN	TTDI	0150	2,202
16	HASNA BINTI MUSA	B'WORTH	0593	2,037
17	INTAN HARISON BINTI PAWAN CHEE	MARCOM	1075	1,942
18	RAZIFAH BINTI YAHAYA	MELAKA	0443	1,816
19	CHAN CHOY YOONG	MARCOM	0852	1,787
20	ZAINAB BINTI ZAINAL ABIDIN	KOTA BHARU	0516	1,779



a) 1 April 2007 to 30 November 2008 (FlexiCare, SmartCover and MediStar products only)

b) 1 December 2008 launch of 'Staff Get Member Programme' (All Non-Tariff Personal Line Products)

Going all out with cost-saving green initiatives

Last year, we at Uni.Asia General did our bit to preserve the environment through practising energy-efficiency, waste reduction, water conservation and other resource-efficient methods. These initiatives were not only good for our environment but eventually helped improve our bottom line as well. Thanks to the full support everyone gave, we did make a significant impact over time. The proper usage and disposal of our resources resulted in considerable cost savings. Listed below are the numerous measures we have implemented in support of our cost-saving green initiatives...

Consolidating office space by restructuring our office space and other infrastructure. This has resulted in less vacant space and overhead costs while encouraging greater interaction among employees.

Conserving energy by switching off all office lights and electronics when not in use, and limiting indoor lighting within the bounds of safety and security. Using less energy not only reduces global warming but also reduces utility costs.

Reducing packaging by consolidating mailing services and combining mail sent to branches. This helps minimise packaging as bulk mail is often less expensive than smaller, individual mail or packaged items. When mail is sent in bulk, we eliminate using more envelopes or extraneous packaging. More importantly, we save a lot in shipping or mailing costs.

Reducing paper consumption by reviewing and editing all policy jackets to allow more information to fit on each page. We also use more e-mail or

electronic means of communications to share documents and ideas. There are also efforts to create an electronic filing system so that documents can be retrieved and reviewed electronically thus reducing paper consumption.

Recycling paper by printing on both sides of the sheet (“duplex”), re-using paper as ‘note paper’ if only one side is printed and using digital data storage devices such as CDs, flash drives and floppy disks as alternatives to store more information. As we use less paper, we reduce our total expenditure on document output, save on storage space as well as conserve energy simultaneously because fewer trees would have to be felled, transported and manufactured into the finished product.

Recycling office resources by bringing in used batteries, office supplies (such as pens, glue or markers) and cartridges to the Administration Department in exchange for new ones. These recycled items are remanufactured, reused or disposed of by our Company’s recycling partners to reduce the strain on local landfills, ensure less solid waste and fewer resources consumed. On a side note, less waste means smaller garbage containers and lower garbage bills.

We may not be able to solve our landfill and pollution problems anytime soon but at least we can help prevent our environment from getting worse.

We will continue to bring you updates on other cost-saving green initiatives that we put into practice.

Till then, gear up to fight against global warming.

These initiatives were not only good for our environment but eventually helped improve our bottom line as well.



Great show

of sportsmanship to the finish

MNRB MINI FUTSAL TOURNAMENT

Kudos to our Uni.Asia Futsal Team for putting up a good fight at the MNRB Mini Futsal Tournament held on 9 May 2009 at Shootout in Kuala Lumpur.

Despite taking third place, our players demonstrated that they put sportsmanship and a love for the game above the glory of victory.

Our girls played a tough but fair game and we wish them all the best in future tournaments!



Our "Ladies in Red" put up a good fight and showed the crowd they meant business!

Taking a well-deserved break after the match.

TEAM	MNRB	SKM	BH INS	UNI.ASIA	PROLINTAS	POINT	SCORE	GD
MNRB		5 - 1	5 - 0	3 - 0	0 - 0	10	13	12
SKM	1 - 5		3 - 1	1 - 0	0 - 0	7	5	-1
BH INS	0 - 5	1 - 3		1 - 3	0 - 1	0	2	-10
UNI.ASIA	0 - 3	0 - 1	3 - 1		4 - 1	6	7	-1
PROLINTAS	0 - 0	0 - 0	1 - 0	1 - 4		5	2	-2