

# premium

## THE UNI.ASIA GENERAL QUARTERLY



MediStar  
Medical Health Plan

Medical And Health Care  
That Keeps You In Shape

24 Hour Service, 7 Days A Week  
Cashless Admission  
Worldwide Coverage  
Benefits On As Charged Basis  
Coverage From Less Than RM1000

Uni●Asia  
General Insurance

• The Medical And Health  
Plan That Keeps You

- 24 Hour Service, 7 Days A Week
- Cashless Admission
- Worldwide Coverage
- Benefits On As Charged Basis
- Coverage From Less Than RM1000

Another  
**STAR**  
is born

Uni.Asia General & Asia Assistance Network collaborated to launch MediStar on 28 November 2007. Seen here is Encik Hashim Harun and Mr. Andy Toh jointly displaying the MediStar card.

30 Years  
of excellence  
Uni●Asia General Insurance

30 Years  
of excellence  
Uni●Asia General Insurance



# CEO's message

## Building bridges

Building bridges... strengthening ties... cementing friendships, call it what you will. Whatever the preferred term, sustaining good relationships between ourselves and our agents and ultimately our customers, is crucial if we are to achieve long-term success in a service-oriented industry such as ours.

To us at Uni.Asia General Insurance Berhad, the term 'customer' refers to three groups of people we come in contact with. Our direct customers are our agents – keep them happy and they will travel the length and breadth of the country to sell our products and keep the Uni.Asia General brand alive. Then there are the actual customers out in the market place who buy our plans and programmes. Nurture them and you will ensure their long-standing loyalty. Finally there is our office staff – treat them well and they will give their best in creativity, professionalism and commitment. What it boils down to is extending excellent customer service to those we are humble enough to acknowledge as the reasons behind our success!

In this issue, we have run an article detailing the value behind customer service. Research shows that clever marketing strategies, innovative products and competitive pricing aside, warm, genuine concern for the customer and the sincere desire to help goes a long way in making the customer happy and ensuring their long-term loyalty to your company and brand. In simple terms, customer service or the lack of it, can either make or break you. So as we find ourselves approaching 2008, let us resolve to make our commitment to customer service even stronger and better. In this way we are bound to secure a firmer foothold in the insurance industry.

Talking about 'footholds', do read about our 'Agent in Focus' this time. After 18 years with Uni.Asia General and 30 years in the car industry, this entrepreneur has built a solid reputation for himself and a secure place in the aggressive industry of general insurance. Kudos to him!

On the R&R front, congratulations also go out to our futsal team who emerged as champions in a recent tournament. Not only did our heroes put in an honest day's work, they played hard too and did the company proud. This is what I call excelling in every aspect of your life.

As we greet 2008 with optimism, let us tackle the competition relentlessly, work our marketing plans with gusto and reach out to our valued customers with sincerity. With these in place, we can only emerge more successful!

Happy New Year everyone!

**Hashim Harun**  
Chief Executive Officer/Managing Director

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# New MediStar shines

Imagine a cashless admission plan offering comprehensive coverage in medical, surgical and hospitalisation expenses, ambulance fees, daily cash allowance provisions, attractive medical benefits and other related medical features complete with a medical card. Now imagine this extensive plan being surprisingly affordable to the man on the street.

Too good to be true? Think again. Uni.Asia General Insurance's five-star MediStar plan launched on 28 November 2007 does just that.

To ensure the success of MediStar, Uni.Asia General appointed the country's leading managed care organisation, Asia Assistance Network (M) Sdn Bhd as Administrator of Services for the plan. This company operates a 24-hour service network to help facilitate hassle-free hospital admissions to and discharges from a hospital seven days a week.

To boost the attractiveness of the plan, Uni.Asia General also obtained the cooperation of reputable hospitals in the country

to strongly support the MediStar plan so customers could select the services of reputable medical practitioners in top hospitals in the country.

In regards to the affordability of the five-star medical insurance MediStar plan, Encik Hashim Harun the Chief Executive Officer/Managing Director of Uni.Asia General elaborated that the company spent a considerable amount of time and resources to ensure the plan was affordable to the public at large. Taking into account the cashless admission feature coupled with all the comprehensive medical, surgical and hospitalisation coverage in store, MediStar will certainly go a long way to allay the financial worries of customers in the event they require hospitalisation. After all, the plan makes it possible for one to spend only 82 sen per day for financial security and total peace of mind.

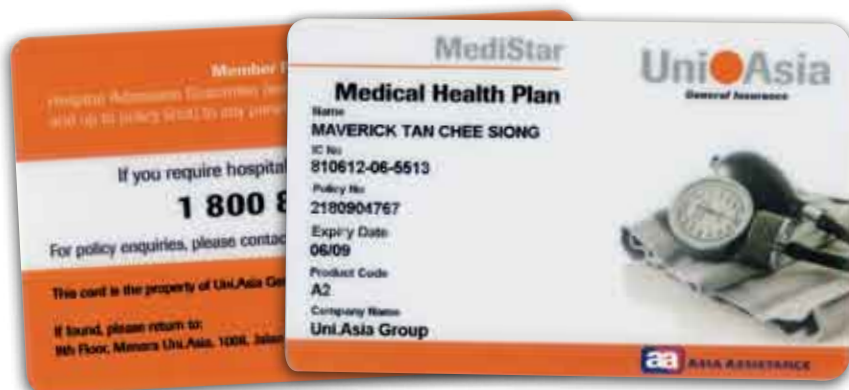
Speaking from a business perspective, Encik Hashim Harun



All particulars pertaining to the MediStar plan are available in the bi-lingual brochure.

said, "We want to position ourselves as a significant player in the fast growing medical insurance industry. The company is confident of achieving medical insurance premiums of RM5 million in the next 12 months. Last year, total medical insurance premiums in the industry grew by 13% registering a premium of RM396 million and we expect the industry's growth rate for the current year to better the previous year."

MediStar is available nationwide from all authorised Uni.Asia General agents, at branch offices, UOB Bank Branches and EON Bank Branches.



Once an official MediStar plan holder, you will receive a MediStar Medical Card bearing your personal particulars and a toll-free number at the back for hospital admission.

## WHAT'S NEW

# It pays to listen to **your customer**

RaviRaj, Manager, Call Centre

Genesys has released the results of a global survey on consumer attitudes towards Call Centre and Customer Service involving over 4,200 consumers in Asia Pacific, Europe and the United States. The survey highlights the importance of the Call Centre and Customer Service experience and the direct impact it can have on revenue and consumer loyalty.

In the survey, it was found that consumer loyalty was attributed to the following factors:

- Product Quality – 43%
- Customer Service – 38%
- Product Pricing – 15%
- Brand Name / Reputation – 4%

The survey also revealed that 89% of consumers indicated they would like to receive proactive communication from their suppliers while 84% said they would like to hear about a company's additional products and services thus giving companies the opportunity to up-sell and cross-sell.

The advancement of new technologies also led consumers to shift their preferences regarding their mode of communication with companies. The following results are most enlightening:

- Live Online Web Chat – 19%
- Phone – 74%
- E-Mail – 86%
- SMS – 17%
- Others – 1%



One can 'hear' a smile on the phone – so it's important to actually wear a smile when handling calls from customers.

Also noteworthy was that 76% of consumers felt that companies were pushing them to use self-service systems instead of talking to live people while 87% said they would have a more positive opinion of a company if they received a courtesy call just to thank them for their business or to ask them how satisfied they were.

The survey results also showed that although service-oriented organisations had a Customer Service department in place, it was equally good that all staff emulate customer service practices. Proven results showed that when one consistently practices customer service values and skills such as kindness, willingness to listen, empathy, gratitude, responsibility, and persuasion, one

develops habits that will stay for the rest of one's life, and that can be applied to all other aspects of one's life as well.

When customers receive exceptionally good treatment they tend to show gratitude. Research has shown that highly grateful people are more satisfied in life, have more vitality, happiness, optimism and hope with lower psychological symptoms, more pro-social behaviors and are high on empathy.

When an organisation does well and is recognised for its image and exceptional service culture, the people who are the 'life line' of the organisation, will in some way benefit too.

As the saying goes – *"DO GOOD AND YOU SHALL RECEIVE GOOD IN RETURN"*

# Bigger branding thrust

Uni.Asia General Insurance Berhad has cranked-up its branding thrust by creatively placing its brand advertisements behind parking tickets issued by the Majlis Bandaraya Melaka Bersejarah. The parking ticket advertisement blitz began in October this year. Also making its presence felt on a wide scale is Uni.Asia General billboards set-up in September 2007 throughout Malaysia.

With Uni.Asia General constantly in the public eye through advertising coupled with sound marketing and sales strategies, the company is optimistic its market share will increase by leaps and bounds in no time at all.

Uni.Asia General's branding advertisement featuring AutoStar is now seen on parking tickets issued by the Majlis Bandaraya Melaka Bersejarah.



Why take unnecessary motoring risks?

Uni●Asia General Insurance



Uni.Asia General's billboards commemorating the company's 30th Anniversary now enjoy greater visibility as they are featured throughout the country.

# Chok, **the born** salesman

**C**hok Yun Kiong owns Universal Motor which started as a family business in Tawau. Today the company employs some 120 staff and has six branches in Lahad Datu, Sandakan, Kota Kinabalu, Inanam, Kolombong and Keningau besides its head office in Tawau.

## How did you start your business?

I started by selling used cars in 1992. Then I realised I could tap-in the insurance industry to supplement my income.

## How long have you been with Uni.Asia General?

Eighteen long years of dedicated service.

## Why does the insurance industry interest you?

It helped enhance my income and sustain my financial situation when motor sales were poor. I realised this was an industry I could rely on for a more financially stable future.

## What are the major challenges you faced in the general insurance industry?

The first was during the economic crisis in 1997 when the industry was hit hard. Then in 1998, Tawau SEA Insurance faced possible closure. To prevent this, I gave my 100% support to Tawau's Branch Manager. It became my number one objective, more so since I knew all the staff there were good performers.

The second challenge came between 2001 and 2002 when other insurance companies offered their agents better packages compared to what we got. Even banks began providing insurance services. Maintaining even renewal cases became difficult as the banks got to our customers first. It was tough to concentrate on one principal and this ultimately affected my sales.



Mr. Chok (seated far right) seen here with his peers at the Agent's Convention in 2006.

However I persevered and overcame the hurdles with Uni.Asia General's 100% support.

## What is the secret to your agency's success?

Outstanding customer service. That's how we secured most of our customer's renewal cases. Our success is also due to the 'taiko' behind us - Uni.Asia General Insurance Bhd. The company's good reputation in handling accident claims helped reinforce our customers' trust in our Tawau branch. 'UNI.ASIA BOLEH!!!'

## Please elaborate the future plans and strategies for your company.

My top priority is my company. I hope more branches will open with a wider variety of vehicles available in our showroom. Then the Uni.Asia General branch can take care of my customers' auto insurance needs. We also plan to hold more joint promotions and events with other major companies besides more road shows.

## What are your most memorable occasions with Uni.Asia General?

The Recognition Awards I received in 2005 and 2006.

## What awards / recognitions did you receive from Uni.Asia General?

I received the Million Dollar Producer Award for three consecutive years. I hope to receive it again this year. Apart

from the award, the reception given to me by your CEO/MD Encik Hashim Harun when he visited Tawau made me feel so proud to be associated with Uni.Asia General. Your CEO is a very humble man and it was an honour to be invited to sit at the same table with him on several occasions.

## Can you tell us about your family?

I have two children - a boy and a girl and my wife will be delivering our third child soon.

## What education and career did you pursue before joining the insurance industry?

I'm almost like a born car salesman as I've been in this industry for more than 30 years.

## What piece of advice would you give to those interested in joining the insurance industry?

Select a well-known and supportive insurance company such as Uni.Asia General Insurance Bhd. Then work hard and practice excellent customer service.

## Any last words for our readers?

I wish everyone at Uni.Asia General Insurance Berhad a Happy New Year and to continue the good work. Build closer relationships with your peers and customers and work as a team to achieve greater success. To all readers, a truly prosperous 2008 to you.



## STAFF MOVEMENT from 1/09/2007 to 31/09/2007

APPOINTMENT	DESIGNATION	BRANCH/DEPT.	W.E.F
Mohamad Yassir Hamid	Executive - Business Development	KL Main - Corporate Broking	01-Sept-07
Syed Naufal Shahabudin Syed Abdul Jabbar Shahabudin	Assistant General Manager	Finance & Accounts	01-Sept-07
Lim Chee Keong	Assistant General Manager	Claims	01-Sept-07
Md. Hafidz Md Hamzah	Assistant Manager	Investment	06-Sept-07
Lee Yen Le	Executive - Business Development	Sandakan	06-Sept-07
Anbu a/l Kandasamy	Assistant Manager	Internal Audit	12-Sept-07
Corinne Evelyn Hor @ Shazlyna Hor Abdullah	Manager	Branch Operations	17-Sept-07
RESIGNATION/RETIREMENT	DESIGNATION	BRANCH/DEPT.	W.E.F
Leong Yok Chyn	Executive - Business Development	Muar	01-Sept-07
Mohd Azlan Mohamed Noh	Admin. Assistant	Compliance Assurance	02-Sept-07
Ang Yian Pin	Senior Admin. Assistant	Kuching	05-Sept-07
Zakaria Osman	Branch Manager	Kuantan	21-Sept-07
Sumathi a/p R. Suppiah	Executive	Bancassurance	23-Sept-07
Ong Yng Pyng	Manager	Information Technology	30-Sept-07
Florina Premala a/p Adam	Admin. Assistant	Klang	30-Sept-07
PROMOTION/REDESIGNATION	PREVIOUS DESIGNATION/BRANCH	NEW DESIGNATION/BRANCH	W.E.F
Hasna Musa	Admin. Assistant/Butterworth	Executive - Underwriting	01-Sept-07

## STAFF MOVEMENT from 1/10/2007 to 31/10/2007

APPOINTMENT	DESIGNATION	BRANCH/DEPT.	W.E.F
Mohd Fariz Zulkepley	Senior Systems Engineer	Information Technology	01-Oct-07
Thok Chong Ching	Branch Manager	Johor Bahru	01-Oct-07
Reena Kaur Randhawa a/p Harpajan Singh	Executive	Compliance Assurance	01-Oct-07
Arwin Abu Bakar	Assistant Manager	Internal Audit	01-Oct-07
Mohd Rosely Musa	Branch Manager	Ipoh	01-Oct-07
Hasbollah Md Esa	Manager	Internal Audit	08-Oct-07
RESIGNATION/RETIREMENT	DESIGNATION	BRANCH/DEPT.	W.E.F
Suhaila Sulaiman	Admin. Assistant	Human Resource	04-Oct-07
Nazrina Nasir	Admin. Assistant	Batu Pahat	08-Oct-07
Nor Hafizah Abdul Hamid	Analyst Programmer	Information Technology	20-Oct-07
Fahnom Noh	Executive	Investment	22-Oct-07
Haslee Harun	Executive	Internal Audit	27-Oct-07
Erwan Azni Mohamad	Executive	Internal Audit	31-Oct-07
Noorsham Hairanie Mohd Isa	Executive	Motor Claims - Bodily Injury	31-Oct-07
TRANSFER/RESTRUCTURE	PREVIOUS DESIGNATION/BRANCH	NEW DESIGNATION/BRANCH	W.E.F
Nur Aida Liyana Jaafar	Admin. Assistant / Compliance Assurance	Information Technology	01-Oct-07
Syaril Ahmad Tajuddin	Assistant Manager / Internal Audit	KL Main Retail	01-Oct-07

## ON THE R&amp;R FRONT

# Our heroes become champs!

## BASIS BAY INTER-INSURANCE FUTSAL COMPETITION 2007

The results say it all – the Uni.Asia General Futsal Club (UAGFC) beat Allianz General Insurance, the defending champions by 2-0 at the Basis Bay Inter-Insurance Futsal Competition 2007 held on 8 December 2007 at the HTO de Futsal.

Congratulations, champs on the victory. Below are the results showing how our heroes blazed their trail to victory.



Our humble heroes seen here with their winning trophy. Way to go guys!

### GROUP STAGE

UAGFC beat Mitsui Sumitomo 3 – 2

UAGFC beat Boustead Holding Insurance  
3 – 1

UAGFC beat CIMB Aviva 4 – 1

### QUARTER FINAL

UAGFC beat Jernih Asia Insurance  
(Sudden death)

### SEMI-FINAL

UAGFC beat Berjaya Sompoo Insurance  
3-2

### FINAL

UAGFC beat Allianz General Insurance  
2-0

Winning is not everything. Displaying sportsmanship and giving your all despite the competition is what truly matters. So it was with our bowlers of Team A comprising Yap, Suhaidi, Agus, Pueh Leng and reserve player, Yaakub who took fourth placing at the Inter-Insurance Bowling Tournament 2007 on 1 December at the Pyramid Bowl at the Sunway Shopping Centre.

Team B players Razi, Yusaini, Mohd Farid, Shima and reserve player, Sukiman also did their best, so thank you everyone. Maybank Etiqa emerged as the tournament champions.



All smiles as a lovely hamper is placed in his hands.

## Great show of sportsmanship

### INTER – INSURANCE BOWLING TOURNAMENT 2007



Our sporting bowlers from Team A & Team B posing for a picture after the tournament.