

# premium

## THE UNI.ASIA GENERAL QUARTERLY



# Reaching out to disabled kids



**Comprehensive  
on-the-road  
coverage you can trust**



**First-ever  
Durian Feast  
in honour of  
outstanding results**

## highlights



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## CEO's message

### Strengthening our resolve to win big

We delivered solid results during the first half of our financial year ending in March 2012. Now that we are well into the second half, we remain understandably cautious given the uncertain economic environment we operate in. Although we are well prepared, we must push harder to increase our sales momentum and profitability so that we do not jeopardise our achievements thus far.

During the first half, we introduced two new products to meet our customers' rising expectations - the Foreign Workers Hospitalisation & Surgical Insurance Scheme (SKHPPA) and the Motorist's Companion Rider (MCR) from the MC Personal Accident family range of products. In addition, we formed a strategic partnership with POS Malaysia to reach out through its 700 outlets nationwide and offer a wide range of specialised products to the public. These include POS Comprehensive Private Car, POS Third Party Fire and Theft, POS Motorcycle Third Party, POS Motorist's Companion 2 and POS Motorist's Companion Rider.

Business aside, we have placed Corporate Responsibility (CR) at the heart of our daily operations and embarked on a series of initiatives. The first was a visit to two homes to reach out and bring cheer to the disabled children there. Training and development programmes are also our focus to empower our employees and business partners to enhance their professionalism and improve their service standards to ensure speedy services and protection for customers nationwide.

Global economic conditions will continue to be challenging with the aftermath of the Japan tsunami and the sovereign debt crisis in Europe. Despite these, we are well placed to generate good financial results. In the remaining two quarters, we will continue to enhance our product offerings, strengthen our distribution networks, develop niche markets and organise more activities for our employees and business partners. We will also redouble our CR efforts to give back to the community we serve. As we move forward, I urge everyone to think outside the box and work harder to deliver outstanding profitability. I am certain that with our strong determination to succeed, we can reach greater heights.

For now, let me wish everyone *A Merry Christmas, A Happy New Year* and a prosperous *Chinese New Year!*

DAVID TAN

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# Comprehensive on-the-road coverage you can trust

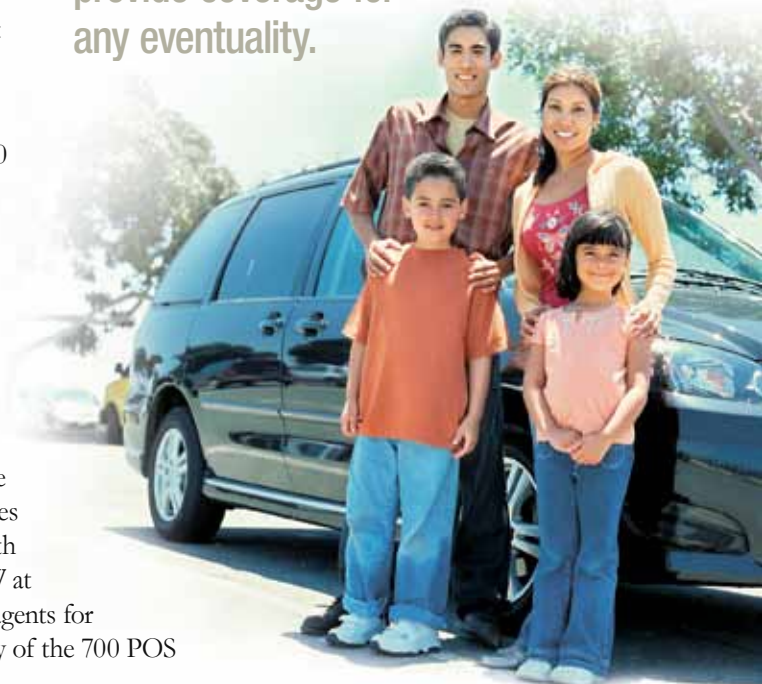
Everyone knows the importance of motor insurance but nobody understands it better than Uni.Asia General. To ensure the continued protection of drivers and/or their passengers while on the road, Uni.Asia General's Motorist's Companion range of Personal Accident plans is custom-made to provide coverage for any eventuality. The plans also offer coverage when boarding or alighting from a named vehicle, be it a private car, commercial vehicle, town taxi or motorcycle.

## The comprehensive range includes...

- Motorist's Companion 2 (MC2): Available since 1 January 2010
- Motorist's Companion Agreed Value (MCAV): Available since 1 July 2010
- Motorist's Companion Commercial (MCC): Available since 26 March 2010
- Motorist's Companion Taxi (MCT): Available since 18 February 2011
- Motorist's Companion Rider (MCR): Available since 1 December 2011

The plans are easy to apply for at a fixed annual premium. The benefits are payable in addition to other Personal Accident policies and regardless of who is at fault. Anyone residing in Malaysia with a valid driving license is eligible, so call our Toll Free Line **NOW** at **1800-888-990** or visit any of our Uni.Asia General branches or agents for assistance. Effective December 2011, you may also walk-in to any of the 700 POS Malaysia outlets to enquire about POS MC2 and POS MCR.

Uni.Asia General's Motorist's Companion range of Personal Accident plans is custom-made to provide coverage for any eventuality.



## e-Learning launched

Effective mid-October 2011, agents of Uni.Asia General can engage in e-learning for training purposes.

e-Learning is a learning process and technology that enables agents to learn via the company's electronic network anytime and anywhere at their convenience and at a pace they are comfortable with.

The added bonus is that e-Learning will help the company reduce its carbon footprint as printed material need no longer be used when undergoing training.

The dedicated website can be accessed at <http://learning.e-uag.com> and is user friendly.

For enquiries, please contact your servicing personnel at branches or send us an email via our website at [www.uniasia-general.com.my](http://www.uniasia-general.com.my)



# Reaching out to disabled kids

Not ones to take community service lightly, 35 staff and agents of Uni.Asia General visited the Association Yee Ran Jing Sheh (Y.R.J.S.) Handicapped Children's Home in Bukit Mertajam, Penang on 4 October 2011.

Among those who visited the home were the branch managers of Penang, Butterworth, Alor Setar and Sungai Petani who were led by the Northern Region 1 Head, Henry Lai.

The home's residents are between 10 to 59 years old and require round-the-

clock care as they are unable to fend for themselves or are bed-ridden. All of them are physically disabled while some have Down's Syndrome. While there, our people got to know the residents better by chatting with them and feeding them their meals.

Later a donation of RM3,000 was made to the treasurer of the home. We also donated RM11,000 worth of daily necessities such as mattresses, pillows and rice among other things.

While it was heartbreaking to see their disabilities, we were comforted by

their warm smiles and genuine happiness at wanting to make friends with us. All the same, it was with a heavy heart that we said our goodbyes as we left for home.

While it was heartbreaking to see their disabilities, we were comforted by their warm smiles and genuine happiness.



A shot taken from outside the home



Staff make their way into the home led by the Head of Northern Region 1 Henry Lai



Many of the residents were relaxing when our staff dropped by for a visit



Sharing a light moment with one of the residents



Our staff helped prepare lunch and fed the kids



Branch Heads (middle) flanked by our agents gathered for a shot at the home



Besides a cash donation, Uni.Asia General also donated food and other daily necessities



Getting to know each other



Uni Asia 普險有限公司  
逾万捐怡然精舍献爱心

【大山脚 5 日讯】Uni Asia General Insurance Sdn Bhd 普險有限公司，秉持著「取之於社會之財，用之於社會」精神，捐助怡然精舍捐贈此項善款，除了 1000 令的日費用品和 3000 令的現金。

怡然精舍住持 HENRY LAI HOON CHENG 表示，該公司為分行行長李士打、高漢天、北海以及檳城區總經理謝明于周二親自到怡然精舍和區保子也致謝。

由北馬區總經理 HENRY LAI 代表公司移交 3000 令的支票和日費用品予怡然精舍負責人。

此外，普險公司總經理李士打于十月 29 日，以個人名譽捐助怡然精舍 1000 令的現金，由怡然精舍住持謝明于。

Uni Asia General Insurance Sdn Bhd 普險有限公司，捐助怡然精舍 1000 令的日費用品和 3000 令的現金。

# Bringing cheer to handicapped kids in Ipoh

In efforts to show our sense of caring for the community, staff from Uni.Asia General's Northern Region 2 organised a community visit to *Rumah Kebajikan Kanak-Kanak Cacat Negeri Perak* on 18 October 2011.

Leading the group was Regional Manager, Chen Yuet Meng who was joined by branch managers, staff and agents from Ipoh, Sitiawan, Taiping and Teluk Intan. Irene Loo (Head of Claims), Valerie Fernandez (Manager, Customer Care Department) and Asmadi (Executive, Property Management) from our headquarters also came along for the visit.

Besides mingling with the kids and sharing a meal with them, a cash donation of RM3,000 was made for the running of the home besides the handing over of RM9,000 worth of daily necessities for the residents there.

Besides mingling with the kids and sharing a meal with them, a cash donation of RM3,000 was made for the running of the home.



Our staff were more than happy to deliver the items we donated to the home



Everyone pitched in and many hands did make lighter work!



Uni.Asia General staff mingling with the residents of the home



Our staff didn't waste time getting to know the residents



A few residents enjoying a lovely hot meal



Our staff helped serve drinks and food to the residents



It was a meaningful visit and everybody was all smiles!



Two of the residents seen here in their rooms



Our staff not only got to know the residents better, but fed them their meals as well



All our staff pitched in to prepare a lovely meal for the disabled kids



Daily necessities worth almost RM9,000 were donated besides a cash donation of RM3,000

# Empowering our business partners through training

Uni.Asia General organised a series of Continuing Professional Development (CPD) training courses nationwide for our pool of agents in efforts to improve their technical knowledge and professional skills in meeting the demands and challenges of today's market.

As such the following courses were held this year to keep them abreast of the current developments in the insurance industry.

## CPD TRAINING - PENANG

On 8 September, an in-house trainer from our headquarters conducted a CPD training course for 200 agents and staff from Northern Region 1.

## CPD TRAINING – KOTA KINABALU

The East Malaysia Region conducted their CPD training on 30 September.

The training centred on the Foreign Workers range of products such as the Foreign Workers Hospitalisation & Surgical

Insurance Scheme (FWHS or acronym in Malay - SKHPPA), the Foreign Workers Compensation Scheme (FWCS) and the Foreign Workers Insurance Guarantee (FWIG).

Armed with information derived from these courses, our agents and staff are now more well-versed with the facts surrounding these products and can promote its features and benefits with more confidence and ease.



The training programmes received the thumbs-up from all the agents who attended

# First-ever Durian Feast in honour of outstanding results

For the first time ever, all staff of Uni.Asia General were treated to a Durian Feast to celebrate the commendable financial results we achieved in the last financial year.

Held on 29 July 2011, the Durian Feast was the management's gesture of appreciation to its employees for all the hard work they put in. The feast was also a wonderful opportunity for staff to mingle and establish closer bonds with each other while savouring the delicious fruit.

At Menara Uni.Asia, staff were greeted with the pungent smell of durians the moment they entered the hall on the 5th floor. The feast kicked-off with a short opening address by Head of OSS, Ahmad Faisal Murad followed by a welcome message by our CEO, David Tan. Then all hell broke loose as everyone began eating durian, in particular the 'musang king' durian till late in the evening. Other Durian Feasts were also held for staff at Uni.Asia General branches nationwide.

Thank you Uni.Asia General for this lip-smacking, unforgettable treat! We all look forward to the next one soon!

East Malaysian Region staff having a time of their lives tucking into their all-time favourite Malaysian fruit



Mr. David Tan, seen here with the East Malaysian Region staff enjoying the sumptuous durian



The Durian Feast was a huge success as anyone can tell by the gleeful smiles on the faces of these ladies from the Northern Region

# Increasing risk awareness through workshops

Being in the business of risk assumption, Uni.Asia General invited Tricor Roots Consulting, one of Asia's leading companies in providing total integrated consulting, training and IT business solutions to conduct training and a workshop on Risk Management. The objectives were to cultivate a 'risk-aware' culture among managers and to provide them with a solid understanding of business risks and how to manage it.

## RISK AWARENESS WORKSHOP

Margaret Chin, Managing Director of Tricor Roots Consulting and her team introduced the concept of Strategic Risk Management on an enterprise-wide dimension to all managers at Menara Uni.Asia.

Held on 13 July 2011, the workshop explored risk through both an inherent and controllable lens. It also delved into risk from the perspective of external, market, financial, credit, operational and human capital risks. Through a series of case study sharing, roundtable discussions and lectures, participants gained an understanding of how they could enhance Organisational Risk Management and leverage on enterprise-wide Risk Management to effectively achieve business objectives.

## Q-RADAR ERM SYSTEM USER TRAINING

On 15 September, Q-RADAR, a web-based system developed by Tricor in 2001 and implemented by over 350 organisations

**The course allowed participants to learn about the key functionalities of the Corporate Risk Scorecard (CRS) System as well as how to use it as a user-friendly tool to put our company on the path towards establishing effective risk management systems.**

throughout the Asia Pacific Region was introduced to all managers of Uni.Asia General. This system enables the aligning of Strategic Planning, Performance Management with Risk Management in a holistic and integrated framework.

The course allowed participants to learn about the key functionalities of the Corporate Risk Scorecard (CRS) System as well as how to use it as a user-friendly tool to put our company on the path towards establishing effective risk management systems. Participants also learnt how the system enabled the Risk Scorecard to be developed in-house.

The feedback received from participants has been very positive. Most of them found the workshop and training to be relevant and beneficial to their day-to-day work. More thought-provoking workshops and training courses are slated for the coming months.



Participants gave full focus and commitment to the topic discussed by the invited consultant



The staff led by our CEO Mr. David Tan were all ears during the training programme

Margaret Chin, Managing Director of Tricor Roots Consulting conducting one of her workshops on Strategic Risk Management

# Coming together as 1 for *Hari Raya*

In the true spirit of 1Malaysia, the Sports and Recreational Club of Uni.Asia General threw a spectacular open house gathering during the recent *Hari Raya* celebrations called '1Malaysia Raya Open House'. Open to all staff, the event was held on 22 September at Menara Uni.Asia.

It was a wonderful occasion for us to let our hair down, mingle with our colleagues, indulge in festive delicacies and have a little fun on the side. The winner for Best Dressed Male was Mr. Gunaseelan (Finance & Accounts Department) while Ms. Azura Azmi (Operations & Support Services) won for Best Dressed Female.

Besides a warm welcome message from our CEO Mr. David Tan, there was also a string of exciting games with prizes up for grabs. Thank you everyone for attending the event and making it all the merrier!



The staff enjoying the delicious *Hari Raya* delicacies



The staff enjoying the delicious *Hari Raya* delicacies



President of the Sports and Recreational Club Razi Sulaiman (left) and his Committee Members received thunderous applause from staff for the lovely event they organised



'The Spice Girls' entertained us with their melodic voices and funky dance moves

## All dressed in colours of 'Merdeka Raya'

It was a hive of activity as staff of Uni.Asia General pulled out all the stops to dress their respective floors in the colours of 'Merdeka Raya' during the Floor Decoration Competition from 17 August to 14 September 2011.

Congratulations to the decorating team at the 10th Floor for winning RM1,000 for their eye-catching decorations and to the 9th Floor team who came in second, winning RM500 for their masterpiece. A third place cash prize of RM250 meanwhile went to the Ground Floor team for their efforts.

To everyone who pitched in to decorate your floors before and after working hours (as well as during your lunch breaks!), a big 'Thank You' for your spirit of teamwork.



A Lemang decoration at our CEO's office



The winning decoration, 10th floor!!