

premium

THE UNI.ASIA GENERAL QUARTERLY



STRATEGIC BUSINESS ALLIANCE WITH **EON BANK GROUP** & **RANGKAIAN SEGAR**

Encik Hashim Harun witnesses the exchange of documents between business partners Datuk Yahya Yaacob, Chairman of RSSB and Mr. Albert Lau Yiong, Group Chief Executive Officer of EON Bank.



CEO's message

Wrapping up the year on a good note

What a year it has been! Competitive though it was, the business environment worked to our benefit as we sharpened our skills, refined our strategies and worked as a team towards our goals.

The first goal? Effective advertising. In this issue you will read that Uni.Asia General Insurance Berhad has chosen to invest a substantial amount on outdoor advertising as it affords us the opportunity to be present in the public eye 365 days a year. So get set to see our vibrant orange dot either making its rounds on the STAR LRT train or standing tall along major highways.

Uni.Asia General also believes in customers' appreciation for exclusivity - and the UOB Double Protector Plan specially packaged for UOB Credit Card Holders is one such offering. Our strategic partnership with EON Bank also offers two new exciting services - the EON Bank Touch 'n' Go Zing Card and the EON Bank Credit Card Zero Interest Installment Plan (ZIIP). Seems like we can look forward to a little 'zing' and 'zip' in our motor insurance sales!

We are also delighted at being reinstated on the Panel of Insurers by the Ministry of Human Resource for the Foreign Workers Compensation Scheme. Seeing as this is a requirement by law, our agents are all geared up for some aggressive fieldwork. Our top Business Development Executives have also just completed extensive training on how to be more effective sales people, so we can be confident they will do us proud in finding new customers and prospects.

Lastly, our newly set-up One-Stop Call Centre will ensure that customers' needs are met in as timely and friendly a manner as possible.

From the way things are going, looks like we will be greeting 2006 with plenty of smiles and prosperity all around! For now, let us wrap-up the year with the cheer of the holiday season.

Merry Christmas and Happy New Year!

Hashim Harun
Chief Executive Officer/Managing Director

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EDITORIAL BOARD

Managing Editor	Peter Ong
Contributors	Charkunan, Christina, Ravi, Richard, Sabarina & Shahrul
Publisher	Uni.Asia General Insurance Berhad (16688-K) 7th Floor, Menara Uni.Asia 1008, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel : 03-2693 8111 Fax : 03-2693 0111 Homepage : www.uniasiageneral.com.my
Creative Team	Executive Mode Sdn. Bhd. (317453-P) Tel : 03-7118 3200, 3205, 3230 Fax : 03-7118 3220 E-mail : executivemode@executivemode.com.my Homepage : www.executivemode.com.my
Printer	BHS Book Printing Sdn. Bhd. (95134-K) Lot 17-22 & 17-23, Jalan Satu, Bersatu Industrial Park, Cheras Jaya, 43200 Cheras, Selangor Darul Ehsan Tel : 03-9076 0816, 9074 7558 Fax : 03-9074 7573

One-Stop Call Centre set-up for increased efficiency

Courteous, friendly and knowledgeable call-centre personnel are crucial in sending the right perception of the company to customers.



Uni.Asia General has established a One-Stop Call Centre to handle all incoming calls from the general public concerning corporate and product-related information, claims enquiries or to purchase insurance directly over the telephone.

To increase the efficiency of the centre, a new telephone system with a higher capacity to receive calls was installed. The number of staff manning the system was also increased to effectively reduce call-waiting time as well.

For information at the touch of a button, each telephonist is equipped with a PC that carries data on general information about Uni.Asia General including the all-important features on products and claims as

well as underwriting FAQs. When a telephonist requires information, all he or she has to do is hit the assigned button and the relevant information will appear on screen.

Before the One-Stop Call Centre was set-up, telephonists from the KL Main Branch on the 6th Floor worked independently from those manning calls from the 8th and 9th Floors that housed the Head Office. The new One-Stop Call Centre is located on the 10th Floor with a common telephone system that enables telephonists on duty to pick-up incoming calls regardless if the calls are bound for the Main Branch or Head Office.

The new system has increased customer-service efficiency for Uni.Asia General, an important element in customer satisfaction.

New visuals for the Orange Dot!

Uni.Asia has continued its outdoor advertising efforts for another year. To depict the human side of Uni.Asia, a woman in corporate attire is portrayed with the company's brand name and signature orange dot by her side.

So keep a lookout for the billboards along the Federal Highway, particularly at the Jalan Gasing and Jalan Universiti interchanges. Other existing locations where the new visual can be spotted are the MRR2 at Kepong, Sungai Petani, Johor Bharu and Kuantan.

Another new billboard location has also been secured along Sungei Besi near the Mint Hotel. It is the biggest billboard to date for Uni.Asia measuring 30' x 80'. The advertisement is carried on both sides of the billboard.



The new visual for Uni.Asia's billboard.

Uni.Asia gets STAR treatment



EYE-CATCHING... The new design portrays the Uni.Asia brand name more prominently.

Have you seen the new look of the Uni.Asia train running across town? In efforts to maintain the Uni.Asia brand name constantly in the public eye, Uni.Asia has continued its advertising efforts with STAR Light Rail Transit (LRT) to feature its signature orange dot logo and brand name on one of its trains for another year.

This time around the advertisement carries a simple, orange and white visual with the brand name standing out more prominently.

The bright orange dot concept, a contemporary design was first introduced last year and did wonders in establishing the Uni.Asia brand name in the public's mind.

Uni.Asia sales get a ZING & a ZIP!

Uni.Asia General can look forward to a little 'zing' in their motor insurance sales now that the Touch 'n Go Zing Card was launched on 30 September 2005 by the EON Bank Group and Rangkaian Segar Sdn Bhd, the issuer of the card. The Zing Card is an auto reload facility.

Coupled with the launch of EON Bank's Credit Card Zero Interest Installment Plan (ZIIP), Uni.Asia General is set to see its sales soar in the coming months as well.

Encik Hashim Harun, Chief Executive Officer/ Managing Director of Uni.Asia General and his team of senior managers were among the other VIPs who were present at the launch of the Zing Card at Sheraton Imperial Kuala Lumpur.



En. Hashim Harun, Chief Executive Officer/ Managing Director of Uni.Asia General witnesses the exchange of documents between business partners Datuk Yahya Yaacob, Chairman of RSSB & Mr. Albert Lau Yiong, Group Chief Executive Officer of EON Bank.

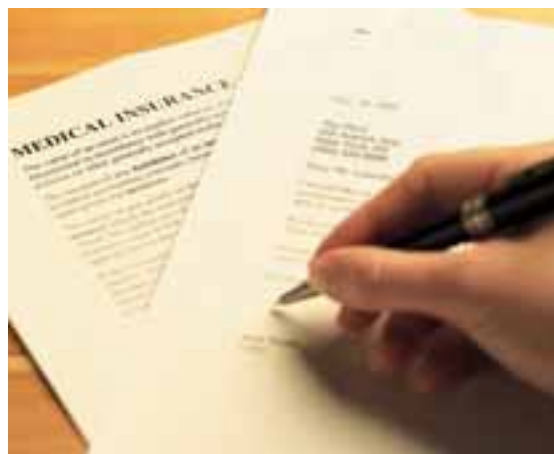


(L-R) Datuk Yahya Yaacob, En. Hashim Harun & Mr. Albert Lau at the signing ceremony during the launch of the EON Bank Touch 'n Go Zing Card.

WHAT'S NEW

Uni.Asia gets reinstated as insurer for foreign workers

It is a requirement by law that all employers register their foreign workers under the Foreign Workers Compensation Scheme.



Uni.Asia General Insurance Berhad has now officially been reinstated by the Ministry of Human Resource to its Panel of Insurers for the Foreign Workers Compensation Scheme. The reinstatement was made effective 1 October 2005.

As an insurer, Uni.Asia General offers easy insurance enrollment of foreign workers, instant claims payouts and instant coverage.

Under the Foreign Workers Compensation Scheme, which is a requirement by law for all employers, all foreign workers will receive uniform coverage in the event of an accident including coverage for accidents sustained outside working hours. In addition to this, the scheme also covers all expenses in repatriating foreign workers back to their countries of origin. The premium rate per foreign worker is RM72 per annum (not including the service charge and stamp duty).

Uni.Asia General offers easy enrollment at all its branches or through their nationwide network of

agents. All an employer needs to do is complete the Nomination Form and pay the premium. Coverage goes into effect upon receipt of the form and payment by the Uni.Asia branch or agent. An Identification Card will then be posted within two weeks to the employer.

To make a claim in the event of an accident, a report must be made within 10 days of the accident to both Uni.Asia General and the Ministry of Human Resource. All documents as specified in the Foreign Workers Compensation Act must then be submitted in full to the Ministry of Human Resource. After this is done, the Foreign Workers Compensation Act form must be completed and sent together with all relevant claim forms to Uni.Asia General. The relevant forms are found in the policy itself and are also available at any Uni.Asia General branch. Claims payouts can then be made within seven days from the date of receipt of the evaluation form from the Ministry of Human Resource.

Promising **motor insurance** market expected

Despite a sluggish month during the recent Deepavali and Hari Raya holidays, vehicle sales in the country rose 7.2% year-on-year in November to 38,633.

The figures released by the Malaysian Automotive Association (MAA) also reveals that commercial vehicle sales jumped 18.6% to 10,583 units while passenger car sales grew 3.5% to 28,050.

It was interesting to note that national vehicles enjoyed a higher sales growth compared to foreign vehicles at 9.5% and 3.2% respectively in November.

MAA initially forecast an estimated 520,000 units in sales but current figures suggest this forecast could very well be exceeded spelling promising sales for motor insurance agents of Uni.Asia General too.

Total Industry	November		Year todate November	
	2005	2004	2005	2004
Passenger Cars	28,050	27,110	365,812	346,816
Commercial Vehicles	10,583	8,920	136,709	94,686
Total	38,633	36,030	502,521	441,502
National				
Passenger Cars	22,503	20,923	285,663	274,066
Commercial Vehicles	2,740	2,128	33,520	24,885
Total	25,243	23,051	319,183	298,951
Non-National				
Passenger Cars	5,547	6,187	80,149	72,750
Commercial Vehicles	7,843	6,792	103,189	69,801
Total	13,390	12,979	183,338	142,551

Source: Malaysian Automobile Association (MAA)

Reaching out to **UOB** card members



The UOB Double Protector Plan is targeted to those who place a premium on protecting their loved ones.

Uni. Asia and UOB have joined forces to launch a new product called the UOB Double Protector Plan exclusively for UOB Card Members.

Like its name suggests, the coverage or protection a policy-holder enjoys is 'doubled' as the plan's coverage and premiums will grow yearly.

The plan also pays on top of other insurance plans one may have and policy renewal is hassle-free thanks to an easy debit payment system via a policyholder's credit card.



STAFF MOVEMENT from 1/10/2005 to 31/10/2005

APPOINTMENT	DESIGNATION	BRANCH/DEPT.	W.E.F
Siti Norliana binti Zakaria	Executive	Internal Audit	1-Oct-05
Zek Zalmi bin Mohd Zamri	Senior Executive	Compliance Assurance	1-Oct-05
Rohaida binti Mohamed	Administrative Assistant	Batu Pahat	1-Oct-05
Nur Darsyima binti Mohd Nor	Administrative Assistant	Seremban	1-Oct-05
Tengku Khairulazly bin Tengku Khalid	Service Assistant	Kuala Terengganu	1-Oct-05
Padma Priya a/p Venugopal	Executive	Internal Audit	5-Oct-05
Mohd Azmi bin Abdullah	Service Assistant	Taman Tun Dr. Ismail	5-Oct-05
Teo Keng Likk	Executive - BD	Batu Pahat	11-Oct-05
Mohd Ridzuan bin Baharudin	Service Assistant	Kluang	17-Oct-05
RESIGNATION	DESIGNATION	BRANCH/DEPT.	W.E.F
Yong Pooi Fun	Executive - BD	Central KL	11-Oct-05
TRANSFER/REDESIGNATION	PREVIOUS DESIGNATION/BRANCH	NEW DESIGNATION/BRANCH	W.E.F
Chen Yuet Meng	Senior Mgr/Branch Operations	Regional Mgr/East Malaysia Region	1-Oct-05
Rossuhaida binti Mohd Suhaimi	Operations	Corporate Services	1-Oct-05
Ashok Kumar a/l Vaishnodass	Technical Advisor/Operations	In-House Tech.Trainer/Corp. Services	1-Oct-05
Srinadia binti Atim	Administrative Assistant	Senior Admin. Assistant	1-Oct-05
Othman bin Saad	Senior Mgr., Corporate Marketing	Senior Mgr., Business Development	10-Oct-05
Faizah binti Yeob Ahmad	Seremban Branch	Kota Bharu Branch	17-Oct-05
Shairulliza binti Saai	Non-Motor Claims	KL Main Corporate Broking	24-Oct-05
Nik Yusnida binti Nik Yusoff	Corporate Underwriting	Operations - Underwriting	24-Oct-05

STAFF MOVEMENT from 1/11/2005 to 30/11/2005

APPOINTMENT	DESIGNATION	BRANCH/DEPT.	W.E.F
Zafrul Heddy bin Ahmad Zulkifli	Assistant Manager	Internal Audit	1-Nov-05
Erwan Azni bin Mohamad	Executive	Internal Audit	7-Nov-05
RESIGNATION	DESIGNATION	BRANCH/DEPT.	W.E.F
Norazlina binti Suhemi	Administrative Assistant	Klang	2-Nov-05
Rosdiana binti Bukhari	Administrative Assistant	Human Resource	8-Nov-05
Maimunah binti Jasad	Senior Executive	Northern Region Claims (Ipoh)	8-Nov-05
Muhamad Rizal bin Bahari	Senior Executive	Internal Audit	13-Nov-05
P. Yogeswary a/p R. Palanisamy	Branch Manager	TTDI	15-Nov-05
Puteri Hasniza binti Zainal Abidin	Administrative Assistant	Compliance Assurance	20-Nov-05
TRANSFER/REDESIGNATION	PREVIOUS DESIGNATION/BRANCH	NEW DESIGNATION/BRANCH	W.E.F
Nora binti Md Yassin	Acting Branch Manager	Branch Manager	1-Nov-05
Hartini binti Zulkifli	Administrative Assistant	Executive Business Dev.	1-Nov-05
Walter Williams Devaraj David	Exec. Business Dev./KL Main Retail	Acting Branch Manager/TTDI	14-Nov-05
Irzam Afzainizam bin Ali Amberan	Project Management	Corporate Underwriting - CPDU	14-Nov-05

Putting the sizzle into sales

In efforts to beef-up the calibre of their sales personnel, Uni.Asia General sent their Business Development Executives (BDEs) to a course entitled “How To Turn Your Sales People Into High Performers” from 14-25 November 2005.

During the course, Uni.Asia’s BDEs were taught ways on how to polish their sales skills in order to become more highly effective sales personnel with the ability to secure new clients with relative ease thereby expanding their customer base.

To effectively achieve this, they were told that building on self-confidence was essential. They also learned how to gain confidence and the necessary

skills to genuinely enjoy interacting with customers and prospects.

The course also outlined ways on how to become more effective sales people in complex situations. To bolster the chances of establishing rapport with customers and prospects from the onset, participants were told it was good sense to explore common interests and to build on it.

The course covered a range of training techniques coupled by insightful lectures. There were lots of lively group discussions and workshops so participants could put into practice the theories they had learned.

Bill Teoh of Partners-In-Quality Consultancy conducted the training.



The many thought-provoking workshops made participants stretch the limits of their creativity in making their best sales pitch.

ON THE R&R FRONT

Knowing where to make your EXIT

How many of us can honestly say we know the location of those all-important emergency exits in our office and how many among us appreciate just how important those exits are?

Well, sit-up and take notice! Emergency exits are essential to escape from:

- Fires.
- Explosions.
- Power outages.
- Collapse of buildings.
- Presence of toxic substances or flammable liquids.
- Floods, earthquakes and tornadoes.

It is good sense to know for certain the location of at least two emergency exits in any building you spend a considerable amount of time in. And remember, under no circumstances should you use the elevator in times of an emergency.

For those who work in offices, ensure the following-guidelines are met in regards to emergency exits.

- Keep the exits clear - do not store things there.
- Secure the door to prevent unauthorised entry.
- Report structural problems which may hinder effective evacuations.



Knowing your escape route in an emergency could very well spell either life or death for you.

- Exit signs should always be lit and have a battery backup.
- Never store flammable liquids or combustible products near or under an exit or stairway.
- Emergency exits, like storerooms or maintenance rooms should be properly labelled to avoid confusion.
- Pathways leading to escape routes should be clean and well-maintained.

Knowing your emergency exits helps create order in moments of chaos. Do your homework and help save your life as well as the lives of others.