



CEO's message

Performance. Pride. Passion. 'TOGETHER WE MAKE THINGS BETTER'

After a year of robust sales and impressive profits, Uni.Asia General Insurance Berhad held an event to recognise top-performing agents who had beaten the odds to put in stellar performances in 2006. Their achievements speak volumes of their trust in Uni.Asia General and their passion to make a success of their careers.

A total of 22 agents received the prestigious Million Ringgit Producer Award this year at the annual agents' convention and to each and everyone of you, 'thank you' for helping place Uni.Asia General more securely on the insurance industry map.

With competition getting more aggressive by the day, coupled with more innovative products and wider services, we need to dig in our heels, determine our priorities and push much harder so we can have a shot at becoming better at what we do.

As always, 'service from the heart' tops the list – if we are genuine in keeping our customers satisfied, their loyalty is almost a certainty. In this issue we feature William Lee, a long-serving agent with us who says his most memorable moment with the company was when a customer insisted on buying a Uni.Asia General policy despite others in the market! Need I say more?

While our agents whom we regard as our business partners go out to the field, we will commit ourselves to map-out our company directions and business strategies down to the last detail. No stone will be left unturned and we will rely on you, dear agents for your feedback on how we can improve our products and services. As a team, we can achieve anything!

On a lighter note, our girls and guys did us proud when they shook-up the competition by emerging as Futsal champs at a recent tournament. When pride and passion are applied, performance always wins and yes, 'together we make things better!' Good work to all who have made the company proud.

While many of us become somewhat nostalgic as the year draws to a close, there are others who just can't wait to go out there and make 2007 an even better year. Let us use the successes we achieved in 2006 to propel us into the future so we are better motivated, better equipped and more determined to achieve even bigger milestones.

To all our readers, HAPPY NEW YEAR! May 2007 be filled with the joy of continued success, abundant love and overflowing happiness and health.

Yours sincerely,

Hashim Harun
Chief Executive Officer/Managing Director

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Recognised for **top-notch** performance

A total of 180 agents were recognised for their outstanding performance when they attended the Uni.Asia General Agents' Convention at Sutera Harbour Resort in Kota Kinabalu from 15-17 December 2006.

Themed "Together We Make Things Better", the awards presentation ceremony was held during a gala dinner where 22 outstanding agents received the prestigious Million Ringgit Producer Award. The awards were presented by YBhg. Dato' Dr. Mohd Shahari Ahmad Jabar.

Earlier 43 other recipients received the Most Improved Agents Award, jointly presented by Mr. George Isac Pereira, Mr. Lawrence Pereira and YBhg. Datuk Abdul Shukor Hassan. Mr. Chan Kok Seong meanwhile presented the Top Non-Motor Award to 10 outstanding agents.

Apart from the awards presentation, a friendly golf tournament was also held sometime during the convention with Guest of Honour, YBhg. Datuk Ilyas Ibrahim, Mayor of Kota Kinabalu attending. Consisting of 10 flights, Encik Nik Mohd Nazir, an agent from Kuantan emerged champion and received a voucher for an electrical item as his prize.

Later agents and their families went shopping for souvenirs and artworks at the Kota Kinabalu City Centre.

The agents' convention was made more exciting with a cultural show by the Sabah Cultural Troop and 'Nu Sensation', a local live band who performed for the participants during the gala dinner.



GREAT PERFORMANCE!...
The Sabah Cultural Troop wowed the crowd with their dancing and stunning costumes.



SMILES ALL AROUND!... The agents were treated to good food and live entertainment.



WORDS OF WISDOM!... Mr. Bill Teoh held the crowd's attention when he delivered his presentation.



WELL DONE, CHAMPS!...
Top performing agents gather for a group photo.

STAYING SHARP

with training



PERSONAL ACCIDENT (PA) INSURANCE BRAINSTORMING SESSION

Branch Managers, Executives and selected agents from the Central Region attended this session on 16 November 2006 with the objective of developing essential questions and answers for PA product training templates.

The facilitators for this session were Mr. Gary Thompson and Mr. Tan Saw Bee from Global Interactive Learning Sdn Bhd.



BRAINSTORMING UNDERWAY... Participants broke into groups to discuss in detail the possible questions & answers for the templates.

RISK SURVEY & SURVEY REQUIREMENTS TRAINING

Business Development Executives, Branch Managers and Underwriters from the Central Region attended this two-part training session to enhance their knowledge on risk survey techniques.

The first session consisting of 16 participants was held on 2 November 2006 while the second session with 22 participants was held on 9 November 2006. Mr. Aravinthar a/l Maniam was the facilitator.



HARD AT WORK... One of the participants putting her thoughts down on paper.

SO FLEXIBLE, you'll smile all year round

Watch out for the launching of this plan in the months of January / February 2007

FLEXICARE PERSONAL ACCIDENT PLAN

Wouldn't you grin from ear to ear if you had protection with affordable rates, flexible coverage options and yearly renewal bonuses of 10% for up to 5 years? Well you can now because Uni.Asia General has introduced the FlexiCare Plan!

How does it work? When you renew your policy, your principal sum insured will be increased by 10%

per year up to 50% of the principal sum insured. You will also receive your bonus despite making claims under medical expenses, dental or corrective cosmetic surgery and hospitalisation allowance.

Think! For just 47 sen a day, you will receive 24-hour comprehensive worldwide coverage, hospitalisation allowance for up to 180 days, travel

allowance allocation, additional traditional treatment coverage including additional corrective dental and cosmetic surgery. And the list goes on...!

Depending on your budget, there are three flexible protection plans to choose from. The table below explains it all in detail.

Available FlexiCare options:

	Gold Plan (RM)	Diamond Plan (RM)	Platinum Plan (RM)
Death or Permanent Disability	100,000	200,000	300,000
Travel Allowance	1,500	1,500	1,500
Medical Expenses - For costly medical expenses incurred as a result of an accident	5,000	5,000	5,000
Rehabilitation Benefits - In the event of hospitalisation exceeding 7 consecutive days, an additional RM1,000 is payable to you	1,000	1,000	1,000
Funeral Allowance - Upon accidental death, we provide a lump sum allowance for funeral or cremation purposes	5,000	6,000	7,000
Hospital Income - (per day up to 180 days) You receive an income for the duration of your hospitalisation due to an accident	150	200	250
Dental or Corrective Cosmetic Surgery	3,000	4,000	5,000
Repatriation Expenses	3,000	3,000	3,000

* Up to the specific limits on the policy Protection from age 16 - 70 years.

Classification Of Occupation As Follows:

Occupation	Gold Plan	Diamond Plan	Platinum Plan
Class 1 & 2	RM170.00	RM320.00	RM450.00
Class 3	RM270.00		

CLASS 1

Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous environment.

CLASS 2

Professions and occupations involving manual work only occasionally when supervising workmen.

CLASS 3

Professions and occupations involving manual work.

William Lee tells his story

William Lee, an agent for over 10 years runs Chuan Yuan Management, a motor credit company in Johor Bahru with a staff count of 15. The company began as a used car dealership set-up by his father way back in 1962 and has since grown in strength to become an authorised Proton Sales, Spare Parts & Service dealership with business interests in real estate.



AT THE TOP OF HIS GAME... Mr. William Lee (right) receiving the Million Ringgit Producer Award 2006 from YBhg. Dato' Dr. Mohd Shahari Ahmad Jabar.

Q: Why does the insurance industry interest you?

A: Simply because the insurance industry is an integral part of my current business.

Q: What are the major challenges you face in the general insurance industry today?

A: Clients are smart shoppers and as such demand great value for money. It is increasingly difficult to live-up to their expectations of what excellent personal service is. There's also the need to consistently improve staff knowledge and capabilities so we can maintain a high standard of professionalism and courtesy.

Q: What would you say was the secret of your success?

A: We have an incomparable 'gung ho' spirit which means we NEVER give-up without a fight.

Q: What are your future plans for your company? Please elaborate.

A: We plan to expand our insurance customer base by striving to increase the market share for our authorised Proton Sales, Spare Parts & Service dealership and used car division.

Q: The minimum maintenance contract requirement for agents has been introduced by PIAM. How do you think it affects agents?

A: This is a healthy and positive requirement that encourages agents

to have a thorough understanding of the policies and be able to customise those policies to the client's needs. Ultimately, insurance agents must be committed to achieving excellent performance in terms of sales volume.

Q: What do you enjoy doing during your free time?

A: I try to relax and slow down my pace by simply joking around with my two sons or going fishing with them. I also love Malaysian cuisine.

Q: What is your most memorable occasion with Uni.Asia General?

A: That was probably when a customer came to our office to purchase an insurance policy. At the time, other companies were giving away complimentary gifts that were very attractive. To my surprise, this customer insisted on Uni.Asia General. Our receptionist commended her for making a wise selection and proudly informed her that we too are insured by Uni.Asia General.

Q: Can you tell us about any awards or recognition you received from Uni.Asia General?

A: I received the Million Ringgit Producer Award in 2002, 2003, 2004 and 2006. I also was the recipient for Improved Agent 2002 and 2003.

Q: Other most recent prestigious awards received:

A: That would be the Certificate of Achievement by Edaran Otomobil

Nasional Berhad for receiving the **TOP 10 BEST PERFORMING SALES DEALER AWARD FOR THE PERIOD 1ST APRIL 2005 TO 31ST MARCH 2006**. I also received the Certificate of Achievement by Proton Edar Sdn. Bhd. when I became the recipient of the **TOP ACHIEVER AWARD (MEMBER OF CLUB 100) FOR THE PERIOD 1ST APRIL 2005 TO 31ST MARCH 2006**.

Q: Can you tell us a little about your family?

A: My older son is pursuing his GCE "A" Levels at Catholic Junior College, Singapore. My younger son is a student at Hwa Chong Institution, Singapore, now in his second year of the Integrated Programme. Due to their rigorous schedules, my wife is devoting most of her time in assisting our children in their schooling and co-curricular activities.

Q: Can you tell us a little about your education and career before joining the insurance industry?

A: I completed my primary school education at Swiss Cottage Primary School in Singapore, then I moved to California, USA where I attended College Park High School. I went on to pursue my Bachelor's degree in Economics at San Francisco State University and my Master's degree in Economics at the University of San Francisco. Thereafter, I joined my father and sisters in the family businesses in the automotive, insurance and real estate industries.



STAFF MOVEMENT from 1/10/2006 to 31/10/2006

APPOINTMENT	DESIGNATION	BRANCH/DEPT.	W.E.F
Danny Sinsua	Surveyor	East Malaysia Region	1-Oct-06
Mohd Hood Aktha bin Musa	Executive - Business Development	Klang	1-Oct-06
Tiw Joo Seng	Executive	Internal Audit	16-Oct-06
RESIGNATION	DESIGNATION	BRANCH/DEPT.	W.E.F
Patthinathan @ Henry a/TTT Rajoo	Senior Executive	Branch Claims	10-Oct-06
Mohammad Sofian Abdul Mulok	Executive	Internal Audit	25-Oct-06
Yusrizat bin Yusoff	Admin. Assistant	KL Main - Retail	31-Oct-06
TRANSFER/RESTRUCTURE	PREVIOUS DESIGNATION/BRANCH	NEW DESIGNATION/BRANCH	W.E.F
Koh Chai Ling	Executive - BD / Taiping	Penang	2-Oct-06
Ganga Dorai a/l Raman	Service Asst. / KL Main Retail	Claims - Bodily Injury	9-Oct-06
Noridah binti Abu Bakar	Executive / KL Main Retail	Branch Operations	9-Oct-06
Robert a/l Kolandar	Admin Asst. / KL Main Retail	Central KL	9-Oct-06
Mohd Khairul Helmi bin Nordin	Admin Asst. / KL Main Retail	Central KL	9-Oct-06
Rosly bin Salleh	Admin Asst. / KL Main Retail	Central KL	9-Oct-06
Subita a/p Manickam	Executive / KL Main Corp. Broking	Branch Claims	9-Oct-06
Vijiyani a/l Ramachandran	Admin Asst. / KL Main Corp. Broking	TTDI	9-Oct-06
Mahmad Azlisham bin Abu Bakar	Admin Asst. / KL Main Retail	Branch Operations	9-Oct-06
Prem Kumar	Admin Asst. / Branch Claims	Bodily Injury	12-Oct-06
Mahmad Azlisham bin Abu Bakar	Admin Asst. / Branch Operations	Administration	16-Oct-06
PROMOTION/REDESIGNATION	PREVIOUS DESIGNATION/BRANCH	NEW DESIGNATION/BRANCH	W.E.F
Mohamad Hasni bin Talib	Senior Admin. Assistant	Executive - BD / Central KL	1-Oct-06

STAFF MOVEMENT from 1/11/2006 to 30/11/2006

APPOINTMENT	DESIGNATION	BRANCH/DEPT.	W.E.F
Agnes binti Semail Timba	Admin Assistant	Tawau	1-Nov-06
Lai Yi Fan	Executive - Business Development	Kluang	6-Nov-06
Lee Min Fook @ Joseph	Branch Manager	Kota Kinabalu	6-Nov-06
Nurul Azean bin Ja'afar	Admin Assistant	Muar	13-Nov-06
Fadzliana binti Zakaria	Admin Assistant	Muar	13-Nov-06
Alvin Tan Hock Soon	Senior Analyst Programmer	Information Technology	20-Nov-06
RESIGNATION	DESIGNATION	BRANCH/DEPT.	W.E.F
Shanker Ganesh a/l Manogran	Analyst Programmer	Information Technology	16-Nov-06
Rita Pereira a/p Isaac Winston Pereira	Manager	KL Main - Corporate Broking	30-Nov-06
Dalius Lucius Lobinjang	Executive - Business Development	Sandakan	30-Nov-06
Chan Kan Yin	Executive	KL Main - Corporate Broking	30-Nov-06
TRANSFER/RESTRUCTURE	PREVIOUS DESIGNATION/BRANCH	NEW DESIGNATION/BRANCH	W.E.F
Rosmawati binti Ali	Admin Asst. / Administration	Seremban	1-Nov-06
Walter Williams Devaraj David	Branch Manager / TTDI	Klang	1-Nov-06
P.Anbarasan a/l A. Periakaruppan	Branch Manager / Klang	TTDI	1-Nov-06
Lai Yuen Chien	Executive / Project Management	Branch Claims	6-Nov-06
Kavitha a/p M Veloo	Executive / Northern Region	Human Resource	15-Nov-06
PROMOTION/REDESIGNATION	PREVIOUS DESIGNATION/BRANCH	NEW DESIGNATION/BRANCH	W.E.F
Ho Pou Chan	Branch Manager	Manager - BD / Kota Kinabalu	6-Nov-06
Matthew Francis Netto	Acting Regional Manager	Regional Mngt / Southern Region	15-Nov-06
Rajendran a/l Vajiram	Relieving Branch Manager	Branch Manager / Kluang	15-Nov-06

Champs till the end!

Congratulations! Members of Uni.Asia General's Men's and Women's Futsal Teams certainly did the company proud when they emerged as overall champions of the 2006 Inter Insurance & Brokers Futsal Tournament

held on 17 December 2006.

A total of 17 teams took part in the men's category while the women's category consisted of 7 teams. The overall results are listed below.

MEN'S CATEGORY

- League Match : UAGIB beat Royal Sun Alliance 'B' (4 - 0)
: UAGIB drew with Multi Purpose (2 - 2)
- 2nd Round : UAGIB beat AM Assurance (2 - 0)
- Quarter Final : UAGIB beat RHB Insurance (3 - 0)
- Semi Final : UAGIB beat MAA Assurance (2 - 0)
- Final : UAGIB beat Royal Sun Alliance 'A' (2 - 0)



MEAN BUT MACHO!... Members of the victorious men's team.



DON'T MESS WITH THESE GALSI!... The girls' team members may look sweet but they can really play a mean game.

WOMEN'S CATEGORY

- League Match : UAGIB beat Royal Sun Alliance (1 - 0)
: UAGIB beat RHB (2 - 0)
- Semi Final : UAGIB beat Maybank Fortis (3 - 0)
- Final : UAGIB beat Tokio Marine (2 - 0)



LOTS TO SMILE ABOUT!... Members of the men's & women's teams posing together to commemorate their outstanding success.