

premium

THE UNI.ASIA GENERAL QUARTERLY



**CATCH THE THIEF
OR PREVENT
THE THEFT!**



CEO's message

Safeguarding our business interests

This issue's front cover headline says it all! Vehicle thefts can adversely affect Uni.Asia General's bottom line and plans are already underway to tackle this issue head-on. For starters, the company has engaged 'recovery agents' who use automated vehicle tracking and recovery systems to locate stolen vehicles. Also some preventive measures are proving to be beneficial, so do read all about it in this issue. As they say, prevention is better than cure.

As we move forward toward the second half of the year, the company is focussing on its human capital to boost productivity levels and the quality of performance. Read about the 'training the trainer' course that in essence means training the very people who are to train our agents on how to best deliver top quality service to the insureds. Besides this, other forms of training were also held and the updates are all here in this issue.

Another good read is the feature on Agent Low Ah Kou who started off humbly enough but who is today, a successful businessman that the company is very proud of. We hope other agents will be motivated by his success story and go on to make their own dreams come true. Remember, it's all within your grasp if you believe in yourself.

With the World Cup fever gripping nations of this world, you will be pleasantly surprised to see just how well our own boys did recently in their tournaments. They have done the company proud with their outstanding performances and endearing sportsmanship. Well done, boys.

As 2006 winds down, we are working extra hard to keep the business booming and our morale high. We trust that the old but familiar formula of 'work hard, play hard' will pay-off for us in positive ways.

Till we meet the next time...

Hashim Harun
Chief Executive Officer/Managing Director

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Catch the **thief** or prevent the **theft!**

If it hasn't happened to you already, you've probably heard of someone then who has lost a vehicle to thieves. A common occurrence, vehicle thieves are even getting more and more innovative in the way they carry out their crime. For Uni.Asia General, vehicle thefts are costing the company millions of ringgit in claims.

Below is an interview excerpt that THE STAR daily carried out with Encik Mohd Ariff Mohd Kassim, the Assistant General Manager of Uni.Asia General's Claims Department. The interview was published in the Starbiz section of the daily on 6 June.

Q: What is the company's Motor Insurance claims situation and how is it affecting the company's bottom-line?

A:

- Uni.Asia's theft claims average 66 per month and the financial year 2005/2006 saw 710 losses.
- However Uni.Asia places importance on vehicle recovery and have appointed several 'recovery agents' throughout Malaysia to assist in mitigating the company's losses.
- These efforts have resulted in the recovery of an average of 25 vehicles per month and this averages about 42% in recovery of losses per month.

Q: What is Uni.Asia doing to reduce the incidence of theft claims?

A:

- Uni.Asia is raising awareness levels among our in-house officers and recovery workshop personnel about vehicle theft recovery.
- Detailed investigations are also carried out for each and every theft claim reported by way of an in-depth interview where Branch Managers get first-hand information directly from the custodian of the vehicle. Therefore any suspicious claim is investigated thoroughly to rule out fraud.
- We encourage sandblasting especially on high-end vehicles prone to theft.

- We have significantly reduced the acceptance level of high-end models prone to theft. For example, Uni.Asia will only agree to insure the Harrier if it is installed with an anti-theft device like Captor.
- We are raising awareness levels about vehicle theft prevention among vehicle owners by writing to all our policyholders about precautionary measures they can undertake.

Q: Have the efforts proved to be effective?

A:

- Uni.Asia has succeeded in recovering 42% of vehicles lost to theft monthly.
- We have identified possible fraudulent claims by conducting effective in-house interviews.

Q: What else can be done to further improve the situation?

A:

- We are working with the police under OPS COBRA to help nab vehicle thieves.
- The Government helps educate the public via the media on the precautionary measures available to prevent vehicle theft.
- PIAM and Bank Negara have helped organise seminars to create awareness on the vehicle theft situation in Malaysia and has set-up an Anti-Theft Task Force in collaboration with the police to reduce the occurrence of vehicle theft in the country.

— Hashim is PIAM **Chairman** —

Uni.Asia General's Chief Executive Officer/Managing Director, Encik Hashim Harun was re-elected as Chairman of the Management Committee of PIAM (Persatuan Insuran Am Malaysia) at the association's 28th Annual General Meeting (AGM) on 21 April 2006.

Encik Hashim Harun will hold the post of Chairman for the second term for the 2006/2007 term of office. The Management Committee held its inaugural meeting right after the AGM on the same day.

Training the trainers

12 Business Development Executives and Managers of Uni.Asia General were selected to represent the company on how to extend efficient and effective training to the company's network of agents during a training programme on 3 & 4 April 2006 at Hotel Istana, Kuala Lumpur.

Entitled FIRE (Product Training Template – Facilitation Training), the course involved mapping-out a structured training programme for the training of agents so they in turn could extend efficient, effective service to the insureds. This tailored-made training product was based on a revolutionary instructional approach to training using a template system.

The training facilitators were Global Interactive Learning Sdn Bhd who also led the question-and-answer session that followed.

The programme involved a 5-step approach to training agents:

- STEP 1 : Defining how the job should be done
- STEP 2 : Planning the training
- STEP 3 : Preparing the learning environment
- STEP 4 : Presenting the training and controlling the learning environment
- STEP 5 : Evaluating the training

The training programme will also help agents fulfil PIAM's (Persatuan Insuran Am Malaysia) guidelines on CPD programmes that require a minimum of 20 CPD hours per agent.

Mr. Gary Thompson gave an in-depth, structured presentation to participants.



Tuan Haji Fauzi briefing the participants.



Mr. Matthew Netto, Branch Manager, Batu Pahat during the ice-breaking session.



Managing budget wisely



En. Haidzir Mansor, Regional Manager, Central presenting a case study to the participants.

A one and a half-day training session on budgetary issues was held for a group of Business Development Executives (BDEs), regional managers and branch managers of Uni.Asia on 24 & 25 March 2006 at the Crown Princess Hotel in Kuala Lumpur.

Entitled '2006/2007 Budget Roll Out', the training involved a motivational talk for BDEs on how to achieve set targets for budgets and participants were encouraged to voice their concerns regarding this issue during the dialogue session that ensued.

Besides a group case study by regional and branch managers on how to achieve set budgets, a question-and-answer session was also held at the end of the day.

Software savvy senior managers

Uni.Asia held an in-house training session for senior management so they could brush-up their software skills on MS Outlook and MS Powerpoint. Held over 12 & 13 April and 17 & 18 April, participants were trained by Mr. Jeremy Chin of Microsmart IT Services.

The main objective of the software training was to enable members of senior management to be more IT savvy on the

fundamentals of the software programmes.

The training involved an introduction to the features of both the programmes including how best to use these features to produce high quality electronic presentations. Participants had hands-on experience with PC terminals at their disposal.

There was also a lively question-and-answer session at the end of the day.



Facilitator Mr. Jeremy Chin shows participants the capabilities of the software programmes.



Participants eagerly experimented using the knowledge they had learnt.

New locales... same top service!

The Uni.Asia General Insurance Berhad branches of Segamat and Temerloh have been relocated to Muar and Kuantan respectively effective 1 June 2006. So kindly make your way to the 'new' addresses to receive the same, high quality service you have been enjoying thus far.

The new address for the old Segamat branch is now:

Uni.Asia General Insurance Berhad
41-24, Jalan Abdul Rahman
84000 Muar, Johor

Branch Manager : Ms Shi Ee Koon
Tel. No. : 06-951 6735
Fax No. : 06-951 1764



The new address for the old Temerloh branch is now:

Uni.Asia General Insurance Berhad
C-688, Jalan Bukit Ubi
25740 Kuantan, Pahang

Branch Manager : Encik Zakaria Osman
Tel. No. : 09-514 2763
Fax No. : 09-513 3787



The inside story on Agent Ah Kou



PREMIUM met up with Mr. Low Ah Kou to learn more about the man behind the Lai Khim Group of Companies. Comprising Lai Khim Used Car Enterprise; Lai Khim Credit; Lai Khim Automobile Sdn Bhd; LK Low Century (Kulim) Sdn Bhd; Lai Khim (Baling) Sdn Bhd and Lai Khim Corporation Sdn Bhd, he employs 65 staff and operates from his office in Sungai Petani, Kedah.

Q: How did you start off as a businessman?

A: It's a typical rags to riches story! I came to Sungai Petani armed with a single suitcase and the simple desire to be a used-car dealer. Never in my wildest dreams did I imagine owning a string of companies. I'm so busy these days, there's hardly time for rest.

Q: Why does the insurance industry interest you?

A: After spending 14 years with Uni.Asia General, I can honestly say I enjoy the perfect protection and peace of mind each and every individual enjoys from knowing they are insured. I personally feel everyone must be protected against potential disasters.

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

A: Competition within the industry! 'Twisting' must be eradicated totally as it affects the rice bowl of other agents.

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

A: There is no secret to success. One must simply put in lots of effort, be straightforward, work hard, stay determined and be willing to make sacrifices in order to come up in life.

Q: What are your future plans for your company?

A: I wish to expand my business by opening more new branches. As for now, we have two branches – one in Kulim and the other in Baling. And more recently I opened Lai Khim Corporation at Jalan Badlishah, Sungai

Petani.

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

A: This merely means agents have to work harder now to fulfil the requirements. It will not affect agents unless they fail to maintain their quota. Hopefully this new requirement will ignite agents' desire to strive for success.

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

A: I think only about my business and nothing else!

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

A: The first award that comes to mind is the Million Ringgit Producer in 2004.

Q: Can you tell PREMIUM a bit about your family?

A: My wife and I have three sons, a daughter-in-law and a grandson. I would say we're a loving and united family. My business has become a family concern now as every adult family member works and takes care of my business.

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

A: I do not have high academic qualifications but through hard work and many sacrifices in life, I have proven to the world that education is not the main criteria to excel in business. For me, once I begin something, I put my all

into it and work till I accomplish something substantial.

Q: If you had not joined the insurance industry, what would you be doing now?

A: I would very likely have continued as a used-car dealer or most probably be selling new cars too!

Q: How would you describe yourself?

A: I am somewhat gentle and approachable. But I work hard too and so will lose my temper if a mistake is made due to mismanagement.

Q: What is the best piece of advice you would give to someone interested in joining the insurance industry?

A: Please go ahead. You have my full support and encouragement because this industry has a bright future and will never collapse.

Q: What motivates you?

A: Frankly speaking, seeing the hard cash!

Q: Could you tell PREMIUM about your business involvement with Uni.Asia?

A: We are currently an established general insurance agent for Uni.Asia and deal mainly in all kinds of new, used and reconditioned cars. We are an authorised dealer for all KIA and NAZA car models and an authorised car service dealer for all KIA and NAZA models. We deal with all kinds of imported and reconditioned cars and are authorised dealers for TATA models.



STAFF MOVEMENT from 1/3/2006 to 31/3/2006

APPOINTMENT	DESIGNATION	BRANCH/DEPT.	W.E.F
Suhaili binti Mohamed	Administrative Assistant	Southern Region Claims	6-Mar-06
Siti Zainab binti Abu Hassan	Administrative Assistant	Klang	7-Mar-06
RESIGNATION	DESIGNATION	BRANCH/DEPT.	W.E.F
Irene Low Su Ling	Executive Business Development	Klang	6-Mar-06
Neoh Guan Hup	General Manager	Sales & Business Development	8-Mar-06
Nurlisa binti Saad	Administrative Assistant	Bodily Injury - Claims	13-Mar-06
Norhidayu binti Karip	Executive	Reinsurance	27-Mar-06
Azlyfatulamry bin Basri	Administrative Assistant	Central KL	27-Mar-06
Foo Hee Luan	Branch Manager	Kluang	31-Mar-06
Joeisnirwati binti Johari	Administrative Assistant	KL Main Corporate Broking	31-Mar-06
TRANSFER/REDESIGNATION	PREVIOUS DESIGNATION/BRANCH	NEW DESIGNATION/BRANCH	W.E.F
Zulkifli bin Kamarudin	KL Main Retail	Finance & Accounts	1-Mar-06
Rajendran a/l Vajiram	Manager, Credit Control - N. Region	Relieving Branch Manager - Kluang	6-Mar-06
Thanam a/p Raman	Klang	Reinsurance	14-Mar-06

STAFF MOVEMENT from 1/4/2006 to 30/4/2006

APPOINTMENT	DESIGNATION	BRANCH/DEPT.	W.E.F
Mohammad Effende bin Mat Ron	Executive Business Development	Klang	3-Apr-06
Norazlina binti Zakaria	Administrative Assistant	KL Main - Retail	3-Apr-06
Mohd Azlan bin Mohamed Noh	Administrative Assistant	Compliance Assurance	10-Apr-06
Foong Wai Yen	Executive Business Development	Central KL	17-Apr-06
Suhaila binti Sulaiman	Administrative Assistant	Human Resource	17-Apr-06
Shahyani binti Misnan	Executive	Batu Pahat	17-Apr-06
RESIGNATION	DESIGNATION	BRANCH/DEPT.	W.E.F
Joanne Low	Executive Business Development	Central KL	12-Apr-06
Liew Soo Lin	Executive Business Development	Batu Pahat	12-Apr-06
Chia Mee Han	Senior Executive	Central KL	16-Apr-06
Haslizawati binti Abdullah	Administrative Assistant	TTDI	20-Apr-06
TRANSFER/REDESIGNATION	PREVIOUS DESIGNATION/BRANCH	NEW DESIGNATION/BRANCH	W.E.F
Azman bin Mohd Ariffin	Service Assistant	Admin Assistant Bodily Injury - Claims	1-Apr-06
Sarala a/p Ramiah	Central KL	Wangsa Maju	1-Apr-06
Telagarani a/p Ramachantnan	Wangsa Maju	Central KL	1-Apr-06
Hazlen bin Mohd Hasnan	Executive Bus. Dev. - Wangsa Maju	Executive - Central Region	1-Apr-06
Sutheynderan Balachandran	Investment & Strategic Planning	Investment	1-Apr-06
Habshah binti Mohamed	Finance & Admin. Division	Finance & Accounts Division	1-Apr-06
Masna binti Md Saad	Bodily Injury - Claims	Sungai Petani	17-Apr-06

Effective 1 April, the Property Department and Administration Department will be transferred from the Finance & Administration Division to the Corporate Service Division.

Uni.Asia champs have futsal fever!

Seems like staff of Uni.Asia have the power of futsal running in their veins. Emerging as Champions of the HeiTech Invitational Futsal Challenge 2006, Team A beat 24 other teams to take home the trophy in a futsal showdown like no other. The futsal greats of Uni.Asia's Team A were:

1. Suhaidi Ramly
2. Mohd Daud Abdul Rahim
3. Mohd Fitri Samsuri
4. Hamidi Mustafa
5. Azman Ariffin
6. Wan Hasaimi Wan Hasan
7. Azmi Danian
8. Irzam Afzainizam

Uni.Asia was represented by two teams, Team A and Team B. Team B made it into the Quarter Finals but were defeated while Team A fought their way to the finals to emerge as

victors of the championships.

The finals of the championships, organised by HeiTech Padu Berhad, was held on 20 May 2006 at Rio De Futsal in Subang Jaya.



UPDATE ON THE KLFA 2ND DIVISION LEAGUE CHAMPIONSHIP 2006



Good enough for the **World Cup too!**

Footballers of Uni.Asia's Football Club are really strutting their stuff and after five rounds of frenzied football have emerged undefeated by their opponents in the KLFA 2nd Division League Championship 2006.

Congratulations UAGIB FC! With the kind of moves spectators are seeing, you could very well be playing in the World Cup!

UAGIB FC are in Group B which consists of 12 teams. Their

winning streak is stated below:

1. UAGIB FC beat MEDLEY SPORT FC (3 - 1)
2. UAGIB FC drew FELDA WP FC (1 - 1)
3. UAGIB FC beat TAI CHI CHUAN FC (4 - 0)
4. UAGIB FC beat PEMUDA PPP (4 - 1)
5. UAGIB FC beat MIG FC (1 - 0)
6. UAGIB FC beat Rapid KL (3 - 1)