

premium

THE UNI.ASIA GENERAL QUARTERLY



**IMPRESSIVE
RM61 MILLION
GROSS PROFIT
REGISTERED!**

Uni.Asia pre-tax profit increases to RM61 million

UniAsia 保費收入增 盈利揚4%

强劲的保費收入增长, 今年的税前盈利较去年增加

其他非汽车业务如

开航后, 取得

的盈利来自

UniAsia General Insurance Berhad, which is owned by the I



CEO's message

Getting better by the year!

The sky's the limit when you have the right mix. The RM61.3 million gross profit that Uni.Asia General Insurance Berhad registered for the financial year ending 31 March 2006 is a proud testimony that we have indeed got the right mix of product and service offerings coupled with a skilled workforce and powerful marketing and sales strategies. Read about all the details in this issue and remember, YOU helped us achieve these figures too, so thank you!

PREMIUM would also like to take this opportunity to welcome 15 new staff to the Uni.Asia General family. They recently underwent an in-house Induction Programme and we wish them all the best in assimilating into their new 'home environment'.

Whilst on the subject of 'workforces', why not get to know our agent Encik Ariff a little better? PREMIUM had a candid chat with him recently and he divulged the secret of his success. So start turning the pages to see what he has to say.

Another event featured in this issue is the FLAS refresher course for agents in Tawau. Considering technology plays a major role in making our services more competitive, effective and convenient, Uni.Asia General conducted this course to keep agents in the field up-to-date with the capabilities of the systems. Many gave us positive feedback saying they did indeed learn a lot from the course.

Meanwhile on the R&R front, Uni.Asia General made waves again when our pride and joy – the Uni.Asia General Football Club – achieved a string of victories and made it to the Quarter Finals of the 2nd Division KLFA League 2006. Well done, boys! Check out the breakdown of their victories – we pledge our support to you and wish you all the best.

Dear readers, we thank you for contributing in myriad ways to the success of Uni.Asia General thus far. The coming months will once again test our capabilities as we make way for *Bulan Ramadan* and the ensuing festive period that always accompanies the end of the year. Let us re-commit ourselves to continue our hard work as we celebrate the various festivals together as true Malaysians!

To all our Muslim readers, "Selamat Berpuasa".

Yours sincerely,

Hashim Harun
Chief Executive Officer/Managing Director

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Impressive **RM61 million** gross profit registered!

Uni.Asia General Insurance Berhad posted a profit before tax (PBT) of RM61.3 million for the financial year ended 31 March 2006 as compared to RM59.0 million in the previous year, making it the second highest ever profit level in the 28-year history of the company.

Encik Hashim Harun, Chief Executive Officer/Managing Director of Uni.Asia General said, "The strong growth in underwriting income contributed to this outstanding result. While the motor business, contributing 77.1 per cent of total premium continues to be the major income earner, we are pleased that the non-motor segments especially fire have also delivered a remarkable performance."

The improvement in the underwriting result was attributed to a strong premium growth and the growth in the Malaysian automotive sector that registered strong sales of new motor vehicles.

Another factor was the contribution from the various sales channels

especially the bancassurance channel, a key growth engine. According to Encik Hashim, the company will continue to work closely with EON Bank and UOB Bank to further boost cross-selling as well as collaborate on new, exciting products.

To keep up the momentum, Uni.Asia General Insurance will continue to generate high premium contributions by expanding its traditional agency force.

Its sales capability in the general insurance market will also be boosted particularly in the areas of niche product development by introducing new and innovative offerings. Encik Hashim also mentioned the company's success with *AutoStar* saying Uni.Asia General became the first general insurer in the country to



rebrand its Motor Comprehensive Insurance Plan. Other products like the Zero Interest Instalment Plan for Motor Insurance, the Double Protector Plan and the Foreign Workers Compensation Scheme were also big successes.

Business strategies for the near future include striving to increase its returns to its shareholders through enlarging its existing channels while providing better, innovative products and services to its customers.

Corporate figures join Uni.Asia force

Uni.Asia General Insurance is proud to welcome YAM Tan Sri Dato' Seri Syed Zainol Anwar Ibni Syed Putra Jamalullail, YBhg. Dato' Dr. Mohd. Shahari bin Ahmad Jabar and Tuan Haji Hasni bin Harun to the company. May the company make even greater achievements with these leaders at the helm.



YAM Tan Sri Dato' Seri Syed Zainol Anwar Ibni Syed Putra Jamalullail
- Chairman & Director (appointed with effect from 11 July 2006)



YBhg. Dato' Dr. Mohd. Shahari bin Ahmad Jabar
- Director (appointed with effect from 11 July 2006)



Tuan Haji Hasni bin Harun
- Director (appointed with effect from 1 August 2006)

Newcomers **get acquainted**



EAGER FACES!... The 15 new staff with Encik Hashim (seated, right) and Tuan Haji Mohd Fauzi.

Uni.Asia General Insurance Berhad conducted its 5th Induction Programme for 15 new staff who joined them between 15 January and 4

August at their Training Centre on 7 August 2006.

The objective of the programme was to provide the new staff with

the information needed to ease their integration into the Company.

It was also hoped the new staff would be motivated sufficiently to become effective employees of Uni.Asia General Insurance Berhad, who practised the values and beliefs of the company in their day to day work.

The programme started with a fifty-minute welcome message by the CEO/MD, Encik Hashim Harun that was both informative and inspiring. Tuan Haji Mohd Fauzi, General Manager of Corporate Services meanwhile delivered the opening speech.

All new staff received a thermal mug and pen as a welcome gift and later adjourned to the Plaza Hotel for lunch.

Flashback to **FLAS!**

As everyone knows, practice makes perfect. And so it came to be that the Tawau Branch of Uni.Asia General Insurance conducted a training programme to refresh the minds of its agents on the FLAS online system implemented a year ago.

Held on 22 July 2006, 85% of agents based in Tawau attended this one-day training session called Agent's Continuous Professional Development. Focussing mainly on FLAS Motor and Fire & PA online transactions, most agents agreed they gained immense knowledge and that Uni.Asia General Insurance had indeed aggressively improved communication among agents and the underwriting guild. Mr. Asogan, an expert on the FLAS programme conducted the training session.

The programme concluded with an

interactive question and answer session on challenges encountered by agents' regarding their day-to-day operations using the system.

In addition to this programme, two more CPD training programmes are

being planned that will cover product knowledge and other on-the-job technicalities such as claims processing and underwriting skills. The programmes are to be held every two months.



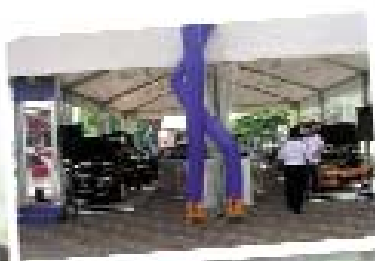
READY FOR ACTION!... Participating agents gained much knowledge from the Agent's Continuous Professional Development session.

On the road **again!**

Marketing Department staff of Uni.Asia General Insurance's KL Main Retail branch joined forces with others for a Proton roadshow from 19-23 July 2006 near Menara Uni.Asia in downtown Kuala Lumpur. With them was the Sales Team from Proton Edar Sdn Bhd.

Among the activities held were lucky draws organised by Uni.Asia General Insurance for *AutoStar* members which offered prizes

such as gift vouchers from Giant worth RM40. Special discounts on selected Proton models and discounts for staff purchases were also offered during the roadshow.



SIMPLY IMPRESSIVE... The wind-blowers helped attract the crowd's attention to the cars displayed at the Proton Edar Roadshow.



PRETTY LASSES... Our Uni.Asia staff doing their bit to promote the company at the roadshow.



First product training template **takes off**



Uni.Asia General Insurance rolled-out the first in a series of product training templates for staff and agents. The Fire Insurance Training Template was officially rolled-out by Tuan Haji Mohd Fauzi on 3 August 2006.

The template was developed by Global Interactive Learning with the objective of equipping staff and agents with a strong base of product knowledge. Among the speakers were Mr. Gary Thompson and Ms. Tan Saw Bee.

Other product training templates to be developed soon are for Motor Insurance, Personal Accident Insurance, the Foreign Workers Compensation Scheme (FWCS), BisPro Insurance and Auto Warranty.

Also identified were the trainers who will conduct the training. They are:

Encik Haidzir Mansor	(Central KL)
Encik Zainal Rahmat Zain	(Kuantan Branch)
Mr. Chen Yuet Meng	(Kota Kinabalu Branch)
Mr. Matthew Francis Netto	(Johor Bahru Branch)
Encik Sharin Abdullah	(KL Main)
Mr. Ryan Pereira	(Butterworth Branch)
Mr. Frankie Teh	(Penang Branch)
Mr. Teh Nam Hui	(Melaka Branch)
Mr. Terence Ngui	(Sandakan Branch)
Encik Aravin	(Central KL)
Puan Nora Mohd Yasin	(Wangsa Maju Branch)

Getting Acquainted With ARIFF



ARIFF & WIFE... Devoted husband and father, Encik Ariff spends most of his free time with his family.

Encik Ariff Jamili bin Miskon from Bangsar has been a Uni.Asia General Insurance agent for eight years with three staff reporting to him. Encouraged by his father, Encik Ariff embarked on his rewarding career after passing his MII examinations. Below are some insights on this enterprising man.

Q: Why does the insurance industry interest you?

A: I was attracted to the industry since my school days when I was sold the idea of sharing or transferring risks by contributing to a financial pool that will help the few unfortunates. I understood that the people in the industry were playing their own noble role of helping others to protect themselves and reduce potential losses. I would like to be regarded as one of these people too.

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

A: Competing with large institutions appointed as corporate agencies! These people have bigger resources to reach the masses while packaging general insurance products as a value-added service. Clients also have higher expectations these days and agents like me have to be more professional in our undertakings.

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

A: To work smart and never give up.

Q: What are the future plans for your company?

A: I plan to integrate more IT elements into my business as Internet penetration is rapidly increasing in our community these days. With a proper set-up and implementation, we can reach a wider population beyond our

physical capabilities. With proper usage of IT tools, I believe I can serve my clients better and increase their satisfaction with the products and services they get from me.

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

A: I believe only serious agents can meet the minimum maintenance contract requirements. This will encourage all insurance agents to be more professional, and will further increase public confidence towards us, raising the standards for insurance agents.

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

A: I take every opportunity to spend more quality time with my family.

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

A: It would have to be when a walk-in client complimented me for representing Uni.Asia which he regarded as the most reputable general insurer in the country.

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

A: I am married and blessed with three lovely and active children. My wife being a full time mother, has been very supportive and believing in me

to achieve better results in my career.

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

A: I underwent formal education in Business Administration and later, finished my Post Graduate Diploma in Systems Analysis in 1997.

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

A: I would be involved in the IT industry.

Q: How would you describe yourself?

A: I am an outgoing person with strong family values.

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

A: I would advise anyone to be well-equipped with the relevant knowledge and always be willing to attain further education in other fields such as IT, marketing and financial management and apply these in their business. This will go a long way in ensuring they are more effective insurance agents.

Q: What motivates you?

A: Encouragement from people around me and recognition for my efforts.



STAFF MOVEMENT from 1/6/2006 to 30/6/2006

APPOINTMENT	DESIGNATION	BRANCH/DEPT.	W.E.F
Sariza binti Rahim	Administrative Assistant	Central KL	5-June-06
Nazrina binti Nasir	Administrative Assistant	Batu Pahat	5-June-06
Lim Kuai Feng	Executive	Central KL	15-June-06
RESIGNATION	DESIGNATION	BRANCH/DEPT.	W.E.F
Wan Siew Ling	Administrative Assistant	Central KL	1-June-06
Pang Soo Lein	Executive	Southern Region	5-June-06
Azarizan Mohd Nor	Executive	Internal Audit	7-June-06
Norbita binti Shamsudin	Administrative Assistant	Investment	8-June-06
Rabiatul Adawiah binti Mohd Nor	Secretary	Underwriting - Technical	9-June-06
Mohd Norazman bin Ramli	Executive, Business Development	Kota Bharu	12-June-06
Tan Hui Li	Executive	Kluang	17-June-06
Khamah @ Norhashimah Ahmad	Senior Manager	Underwriting - Technical	18-June-06
Shahril Jefry bin Jaafar	Executive	KL Main, Corporate Broking	21-June-06
Mohd Husni Mohd Ali	Administrative Assistant	KL Main, Retail	22-June-06
Yap Yong Seng	Branch Manager	Segamat	29-June-06
TRANSFER/RESTRUCTURE	PREVIOUS DESIGNATION/BRANCH	NEW DESIGNATION/BRANCH	W.E.F
Richard Daim	Sr. Exec. Claims/East M'sia Region	Sr. Exec. Bus. Dev./Kota Kinabalu	1-June-06
Mohamad Shukri bin Kamaruzzaman	Temerloh	Kuantan	1-June-06
Low Lee Goo	Temerloh	Sales & Business Development	1-June-06
Zakaria bin Osman	Temerloh	Kuantan	1-June-06
Lau Hong Yen	Segamat	Johor Bahru	1-June-06
Pang Soo Lein	Segamat	Southern Region	1-June-06
PROMOTION/REDESIGNATION	PREVIOUS DESIGNATION/BRANCH	NEW DESIGNATION/BRANCH	W.E.F
Ernie Binidip	Administrative Assistant	Executive (Claims)	1-June-06
Mohd Sallehudin bin Ja'afar	Service Assistant	Administrative Assistant	1-June-06
Masriza binti Omar	Administrative Assistant	Executive, Business Development	15-June-06

STAFF MOVEMENT from 1/7/2006 to 31/7/2006

APPOINTMENT	DESIGNATION	BRANCH/DEPT.	W.E.F
Noraniza binti Md Yatim	Administrative Assistant	Taman Tun Dr. Ismail	3-July-06
Bong Young Choy	Senior Manager	Sales & Business Development	3-July-06
Norashikin binti Omar	Executive	Internal Audit	10-July-06
RESIGNATION	DESIGNATION	BRANCH/DEPT.	W.E.F
Sharifah Nurzaima Albar	Executive	Branch Operation	4-July-06
Sariza binti Rahim	Administrative Assistant	Central KL	4-July-06
Alywin Huang Fu Khiong	Senior Executive	East Malaysia Region	8-July-06
Suhaili binti Mohamed	Administrative Assistant	Southern Region	11-July-06
Siti Haslinah binti Abdul Rahman	Senior Executive	Investment	14-July-06
Ng Chin Wah	Executive, Business Development	Johor Bahru	15-July-06
Mashayu binti Mohd Rahim	Manager	KL Main, Corporate Broking	17-July-06
Hafizah binti Amran	Executive	Compliance Assurance	19-July-06
Chee Mei Yoke	Regional Manager	Southern Region	28-July-06
PROMOTION/REDESIGNATION	PREVIOUS DESIGNATION/BRANCH	NEW DESIGNATION/BRANCH	W.E.F
R. Vijaya a/p N. Rana Dass	Administrative Assistant	Executive	1-July-06
Bong Young Choy	Senior Manager - SBD	Senior Manager - Bancassurance	10-July-06
Matthew Francis Netto	Branch Manager	Acting Regional Manager	13-July-06

Well done, boys!

These boys deserve a good pat on the back for a job well done! Not only are they productive workers by day, they are brilliant footballers by night!

Thank you boys for doing Uni.Asia General Insurance proud by getting to the Quarter Finals of the 2nd Division KLEFA League 2006 in September. It's a stark

improvement from last year and now the Uni.Asia General Football Club (UAG FC) rank 3rd out of 13 teams in Group B.

Four teams qualified for the Quarter Finals from this group with their fancy footwork and the overall results are as stated below.



WON

UAG FC beat MSN	(1 - 0)
UAG FC beat POS Malaysia FC	(3 - 0)
UAG FC beat PEMUDA PPP	(4 - 1)
UAG FC beat RAPID KL	(3 - 1)
UAG FC beat Petaling Putera	(3 - 0)
UAG FC beat Maybank Insurance Group	(1 - 0)
UAG FC beat Medley Sport	(3 - 1)
UAG FC beat Tai Chi Chuan	(4 - 1)

DREW

UAG FC drew with JPA FC	(0 - 0)
UAG FC drew with RISDA WP	(1 - 1)

LOST

UAG FC lost to Taman Cheras Jaya FC	(0 - 1)
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STANDING TALL & PROUD...
These guys played their way to the Quarter Finals with apparent ease.