



Insurance
that sees
the heart
in everything

ELEVATING PROGRESS TO NEW LEVELS

CORPORATE PROFILE

A man in a dark blue suit, light pink shirt, and patterned tie is smiling broadly, looking upwards and to the right. He is holding a stack of white papers. The background is a bright, modern office interior with large windows and a blue decorative element in the top right corner.

Elevating Progress to New Levels

Moving forward is always at the core of our business. Committed to building and maintaining customer satisfaction, our mission is to offer innovative products and services that cater to both personal and business needs. And we do so with our values in mind.

By reimagining progress that's powered by the values we hold dear, our focus and priority looks to our consumers, as we ensure only the best that our insurance services can offer. This is how we move forward and upward. And this is how we aim to elevate progress to people and businesses alike.

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OUR VISION

To create a world-leading insurance and financial services group that continues to seek sustainable growth and to enhance enterprise value.

OUR MISSION

To contribute to the development of a vibrant society and help secure a sound future for the earth, by bringing security and safety through the global insurance and financial services business.

OUR CORE VALUES



CUSTOMER FOCUSED

We continuously strive to provide security and achieve customer satisfaction.



INTEGRITY

We are sincere, kind, fair and just in our dealings with everyone.



TEAMWORK

We achieve mutual growth by respecting one another's individuality and opinions, and by sharing knowledge and ideas.



INNOVATION

We listen to our stakeholders and continuously seek ways to improve our work and business.



PROFESSIONALISM

We make sustained efforts to improve our skills and proficiency so that we can provide high quality services.



WE ARE ACTIVE

Be enthusiastic

We constantly engage our clients and partners, ever ready to support them proactively or responsively just as they need.

WE ARE CONFIDENT

Be professional and optimistic

We show that we take pride in our skills and business fundamentals by being positive, poised and professional.







WE ARE EFFICIENT

Be clear and succinct

We are organised, competent and always seeking ways to make things simpler.

WE ARE SINCERE

Be warm and conversational

We are genuine in all our relationships, and are truly committed to the needs of our clients and partners.

MITSUI SUMITOMO INSURANCE, JAPAN

Mitsui Sumitomo Insurance Company, Limited (“MSI”) was formed in Japan in October 2001 through a merger between two leading non-life insurance companies with long histories:

- Mitsui Marine & Fire Insurance Co., Ltd. (“Mitsui Marine”, established in 1918) and
- The Sumitomo Marine & Fire Insurance Co., Ltd. (“Sumitomo Marine”, established in 1893).

THE COMMITMENT OF MSI

MSI is committed to growing in Asia and has made a series of investments, acquisitions and joint ventures throughout the region since the beginning of 2002.

MSI has a solid financial strength and has received sterling financial ratings from leading credit rating agencies (Standard & Poor’s rating A+[as of 1 July 2017]).





THE FORMATION OF MS&AD INSURANCE GROUP

In 2008, Mitsui Sumitomo Insurance Group Holdings, Inc. ("MSIGH") was established. In April 2010, MSIGH changed its name to MS&AD Insurance Group Holdings, Inc., to reflect the integration between Mitsui Sumitomo Insurance Group, Aioi Insurance Co., Ltd. and Nissay Dowa General Insurance Co., Ltd.

MS&AD Insurance Group, through its subsidiaries and associated companies in both domestic and overseas markets, is active in five business domains:

- Domestic Japanese Non-life Insurance Business
- Domestic Japanese Life Insurance Business
- International Business
- Financial Services Business
- Risk-related Business



INSURANCE GROUP

MS&AD INSURANCE GROUP:

- The largest General Insurer in Japan and ASEAN
- One of the top 10* general insurers in the world
- Total net premiums: RM131.85 billion** (FY 2016)
- Total assets: RM817.52 billion** (FY 2016)

*Fortune Global 500, 2016

**Based on conversion rate of ¥100 to RM3.85

OUR PRESENCE IN ASIA



● MSI Japan Head Office

● Markets under the purview of MSIG Holdings (Asia) Pte. Ltd.

● Other Markets with MSIG Presence

MSIG Holdings (Asia) Pte. Ltd. (“MSIG Asia”) is a regional holding company under Mitsui Sumitomo Insurance that is within the MS&AD Insurance Group. MSIG is one of the largest general insurers in the world with:

Global Presence: In over 42 countries and regions

Asian Presence: In over 14 countries

MSIG has more than 100 years of experience in fulfilling the general insurance needs of our customers.

MSIG maintains its competitive advantage through multi-channel distributions, strong partnerships with intermediaries, and its extensive geographical network across the region. The company also offers a wide range of insurance solutions across major personal and commercial lines.

MSIG Asia is the first and only foreign-based general insurer to have representation in every ASEAN country - a testament to our strength, reach and innovative spirit.



Our strong foothold in Malaysia reflects a position of strength through our solid financial performance, customer commitment as well as product and service quality.

Market Leadership

- No. 1 in Marine Cargo
- No. 2 in Fire Insurance
- One of the largest General Insurers in Malaysia

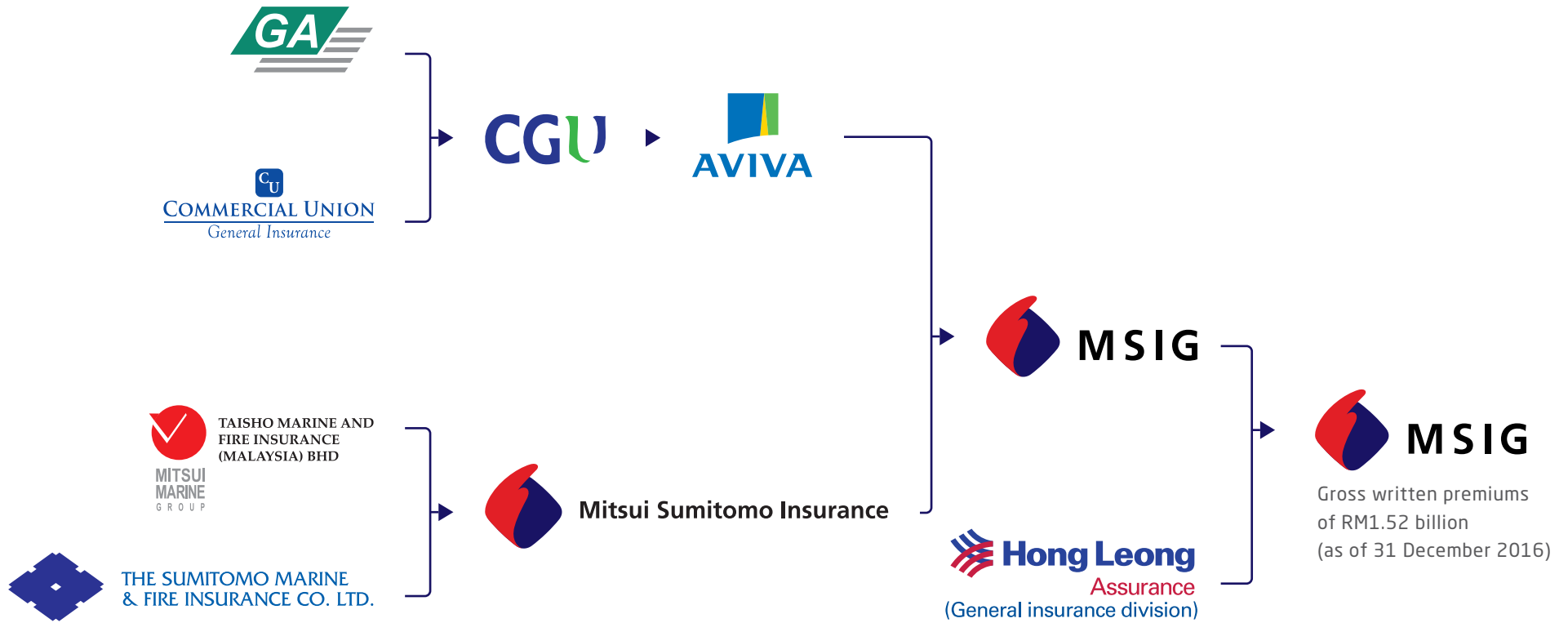
Geographic Coverage

- Nationwide network of 20 branches

Financial Strength

- Total gross written premiums of RM1.52 billion

(As of 31 December 2016)



MSIG Insurance (Malaysia) Bhd (“MSIG Malaysia”) is a subsidiary of Mitsui Sumitomo Insurance Company, Limited (“MSI”) and a member of MS&AD Insurance Group Holdings, Inc.

MSIG Malaysia was formed through a series of mergers and acquisitions including strategic partnerships that further strengthened its position and market share within the general insurance sector.



General Insurance Company Of The Year Asia Insurance Industry Awards 2015

In November 2015, MSIG Malaysia was recognised as the “General Insurance Company of the Year” at the 2015 Asia Insurance Industry Awards. This award recognises our efforts in advancing our customer experience and industry leadership in Enterprise Risk Management.

OUR KEYS TO SUCCESS

Our success is reflected through our strong financial backing and global expertise, combined with a deep local market understanding. This has assured our customers on:

- Our strength and stability
- Our top quality innovative products
- Our strong commitment to provide the best in service

In Malaysia, we owe our success to four key factors:

• Multi-Distribution Channels

Our diverse network comprising of Agents, Brokers, Banks, Motor Franchise Dealers and Direct Corporations of Malaysian and Japanese entities, has proven to be one of the most successful approaches to tapping into different market segments.

• Fair and Prompt Settlement Of Claims

Our customer focus reflects in our commitment to settle claims fairly and promptly.

- **Dedicated Employees**

Our Senior Management team are leaders and innovators. With over 10 years of experience in mergers and integrations, they lead a team of 1,100 staff, of whom 10% possess professional insurance qualifications.

Our teams put together the best international practices with deep local knowledge to add value to our customers.

- **Effective Business Tools**

MSIG is committed to utilise technology to enhance business efficiencies. Our proprietary tools, **GenLink™** and our latest edition **GenLife** solutions, enable our intermediaries to embark on B2B online strategies.

Our innovative online platform, "Take It Easy" is another example that offers customers an easy and convenient way to purchase insurance products to meet the evolving customer needs in the digital space.



Snap cover from  MSIG

Our array of products reflects on the comprehensive general insurance coverages that MSIG caters to for all Malaysian Businesses and Individuals.

Commercial Insurance

BUSINESS

- Burglary
- Business Insurance
- Commercial All Risks
- Commercial Motor Vehicles
- Equipment All Risks
- Fidelity Guarantee
- Group Hospitalisation
- Group Personal Accident
- Money
- Office and Shop Insurance Scheme (OASIS)
- Plate Glass

ENGINEERING

- Boiler & Pressure Vessel
- Construction Plant and Equipment
- Contractors' All Risks
- Deterioration of Stock
- Electronic Equipment
- Erection All Risks
- Machinery Breakdown
- Machinery Breakdown - Loss of Profits
- Machinery & Equipment
- Storage Tank Installation

FIRE AND BUSINESS INTERRUPTION

- Crop Insurance (Growing Trees)
- Fire Property Damage
- Fire Consequential Loss
- Industrial All Risks
- Property Protection Package

FOREIGN WORKER INSURANCE

- Foreign Worker Insurance Guarantee
- Foreign Worker Compensation Scheme (FWCS)
- Foreign Worker Hospitalisation & Surgical Insurance Scheme (SKHPPA)



LIABILITY

- Comprehensive General Liability
- Directors & Officers Liability
- Management Liability
- Products Liability
- Professional Indemnity
- Public Liability
- Warehousemen's Liability

WORKMEN

- Employer's Liability
- Workmen's Compensation

MARINE

- Bailee Liability
- Protection & Indemnity for Shipowners'
- Marine Cargo
- Marine Hull
- Marine Inland Transit
- Trade Credit Insurance

Personal Insurance

FIRE - DOMESTIC BUILDINGS & CONTENTS

- All-In-Home Insurance
- Domestic Fire
- Houseowner/Householder Insurance
- Key Plan

PERSONAL ACCIDENT

- ABC Personal Accident Insurance **NEW**
- BodyGuard Personal Accident Insurance
- Family Plus Personal Accident Insurance
- Generations Personal Accident Insurance
- Individual Personal Accident Insurance
- Overseas Student Insurance
- PremierGuard Personal Accident Insurance
- Prime Personal Accident Insurance
- Senior Citizens Personal Accident Insurance
- Sports Personal Accident Insurance

LIABILITY

- Personal Liability

MEDICAL

- Edu MediCare
- FlexiHealth
- Healthcare International Insurance
- Ladies Lifestyle Protection

OTHERS

- Golfer's Insurance
- Pet Insurance **NEW**
- TravelRight Plus Insurance

MOTOR

- Driver's Personal Accident Insurance
 - MS Wave Insurance
 - MS Wave Premier Insurance
 - Motorcycle Insurance
 - Out-of-Pocket Expenses (OOPS) Insurance
 - Private Car Insurance
 - Limited Special Perils* (eg. Flood) **NEW**
 - Smart Key Shield* **NEW**
 - Waiver of Betterment Cost* **NEW**
- *Motor Add-on*



MSIG has developed a number of innovative value-added services specifically tailored to provide customers with convenience and ease of service.

FOR INDIVIDUAL CLIENTS



TRAVEL ASSIST +603 7965 3930

A 24/7 globally accessible service that provides MSIG customers the assistance they need in case of travel emergencies.

Services include:

- Pre-travel Advice
- Medical Assistance
- Travel Assistance
- Emergency Evacuation
- Arrangement in Emergency Cash Advance Assistance





MOTOR ASSIST 1 300 880 833

This service provides MSIG Motor Insurance customers with the resources and help they need should they run into an emergency with their vehicle. It covers:

- 24-hour Towing & Emergency Roadside Repair Services
- Workshop Identification
- Alternative Transport Home after a motor accident
- 6-month Repair Warranty by Panel Repairers
- Mobile App feature that is able to establish user's accident or breakdown location accurately via GPS

Available on  Google play  App Store



HOME ASSIST 1 300 880 863

A referral service for MSIG Home Insurance policyholders that provides assistance in the event of a home emergency. Our vast network of partners ensures that our referral services covers - emergency and maintenance works, physical works, structural works, waterworks, restoration works and miscellaneous works, among many others.

Benefits include:

- Competitive and reasonable charges
- 24/7 assistance, even during public holidays
- Option to get broken article fixed or replaced* depending on the extent of damage
- Mobile App feature that allows home-related claims submission and claims status tracking

Available on  Google play  App Store

**Terms and conditions apply*

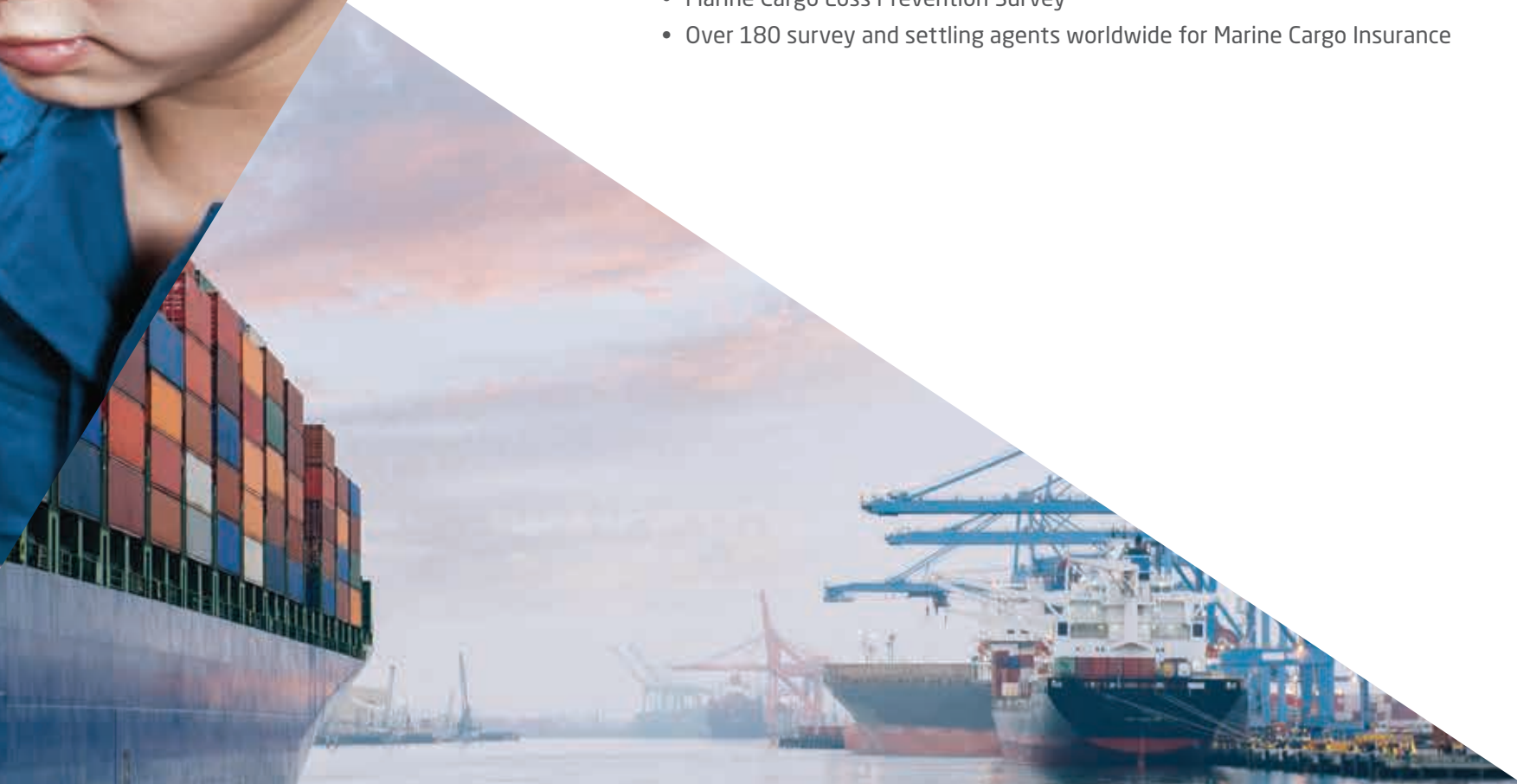
FOR CORPORATE CLIENTS

- Quality Risk Management Services and Loss Prevention Services are provided via our affiliated professional company, Interisk Asia Pte. Ltd.
- Infrared Thermo Inspection Services - detection of potential electrical hotspots by an advanced Thermo Tracer for preventive maintenance
- Electrical Safety Survey





- Flood Risk Survey
- Crop Insurance Survey
- Construction Risk Survey
- Machinery Breakdown Survey
- Industrial Theft & Burglary Risk
- Workers' Compensation Risk Survey Service
- Marine Cargo Loss Prevention Survey
- Over 180 survey and settling agents worldwide for Marine Cargo Insurance



E-SERVICES FOR BUSINESS PARTNERS

In our quest to be at the forefront of technology solutions, MSIG has developed B2B business tools exclusively for our business partners.

GenLink™

GenLink™ is short for General Insurance Linkage. A business-to-business (B2B) internet link that connects MSIG to its business partners and corporate clients. Our partners can use this platform to perform a wide range of business activities online, such as quotations, new business acceptance, policy renewal, account management as well as payment via credit card.

GenLink™ is also linked to external parties – JPJ and ISM for Motor Insurance, and ministry approved agencies for Foreign Worker Insurance Scheme – to enable a seamless policy process.

GenLite

GenLite is the latest edition of e-Business tool, for our partners to meet the changing market requirements arising from the phased liberalisation of motor and fire tariff.

As the name suggests, **GenLite** is a solution that provides our partners fast and easy access to generate quotations on-the-go via web browser and mobile devices. Thus, enabling speedier response to customers.



GenLife Login

User ID

Password

[Forgot password?](#)

Login

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Our customer's satisfaction is of the utmost importance when it comes to claims settlements.

WE BELIEVE IN

- Settling claims promptly and fairly
- Guaranteeing action on every claim within 24 hours
- Devoting the same care and attention to processing any claim, from the simple and straightforward to the large and complex

FOR BASIC CLAIMS HANDLING:-

- We immediately assign Adjusters upon notification of claim.
- We treat customers and business partners with respect and sensitivity to encourage cooperation from all parties involved.
- We liaise with Adjusters to expedite the report within 7 working days on Motor Own Damage and 14 working days on Non-Motor claims.
- We approve legitimate claims within 5 working days on receiving the fully completed claim form and relevant documents.
- We support our Marine Cargo Insurance with an extensive network of surveying and settling agents worldwide.
- We offer settlement on theft of motor vehicles within 4 months from date of notification or when police investigations are completed, whichever comes earlier.
- We provide full assistance to claimant to make claims a hassle-free affair.
- We are highly proactive in attending to all claims.
- We monitor the quality of services from our external service providers, such as Adjusters, Surveyors and Lawyers.
- We provide adequate training to ensure competent handling of claims by staff.

OUR NETWORK IN MALAYSIA





MSIG Insurance (Malaysia) Bhd (46983-W)
Head Office: Customer Service Centre,
Level 15, Menara Hap Seng 2, Plaza Hap Seng,
No. 1, Jalan P. Ramlee,
50250 Kuala Lumpur
Tel: +603 2050 8228, Fax: +603 2026 8086
Customer Service Hotline: 1-800-88-MSIG(6744)
Email: myMSIG@my.msig-asia.com
Website: msig.com.my



KUALA LUMPUR

Customer Service Centre,
Level 15, Menara Hap Seng 2, Plaza Hap Seng,
No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur
Tel: +603 2050 8228, Fax: +603 2026 8086

ALOR SETAR

1st Floor, No. 169,
Susuran Sultan Abdul Hamid 11,
Kompleks Perniagaan Sultan Abdul
Hamid Fasa 2, 05050 Alor Setar, Kedah
Tel +604 772 2266, Fax +604 772 2255

BATU PAHAT

No. 31A & 32A, Jalan Kundang,
Taman Bukit Pasir,
83000 Batu Pahat, Johor
Tel +607 433 6808, Fax +607 433 7808

IPOH

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Greentown Business Centre, No. 1,
Persiaran Greentown 2, 30450 Ipoh, Perak
Tel +605 255 1319, Fax +605 253 7979

JOHOR BAHRU

Suite 12A & 12B, Level 12,
Menara Ansar, No. 65, Jalan Trus,
80000 Johor Bahru, Johor
Tel +607 208 7800, Fax +607 276 3800

KLANG

3rd Floor, No. 1, Lorong Tiara 1B,
Bandar Baru Klang, 41150 Klang, Selangor
Tel: +603 3343 6691, Fax: +603 3342 2571

KLUANG

1st Floor, No. 7, Bangunan HLA,
Jalan Yayasan, 86000 Kluang, Johor
Tel +607 772 6501/774 5701
Fax +607 774 5702

KOTA BHARU

3826, 1st Floor, Jalan Hamzah,
15050 Kota Bharu, Kelantan
Tel +609 748 1280, Fax +609 748 3509

KUANTAN

Nos. A-43, A-45 & A-47,
Lorong Tun Ismail 12, Sri Dagangan 2,
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Tel +609 515 7501, Fax +609 515 7502

MELAKA

No. 42, Jalan KSB 1,
Taman Kota Syahbandar, 75200 Melaka
Tel +606 289 4333, Fax +606 289 4222

PENANG

Level 15, Hunza Tower,
No. 163E, Jalan Kelawei, 10250 Penang
Tel +604 219 0800, Fax +604 219 0999

PETALING JAYA

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No. 72A, Jalan Universiti,
46200 Petaling Jaya, Selangor
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SEREMBAN

No. 33, Ground Floor, Lorong Haruan 5/2,
Oakland Commerce Square,
70200 Seremban, Negeri Sembilan
Tel +606 601 3501, Fax +606 601 3503

SUNGAI PETANI

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08000 Sungai Petani, Kedah
Tel +604 424 4180, Fax +604 423 4513

KOTA KINABALU

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No. 29, Jalan Tunku Abdul Rahman,
88000 Kota Kinabalu, Sabah
Tel: +6088 301 030, Fax: +6088 301 110

KUCHING

22 & 22A, Jalan Rubber,
Lots 344 & 345, Section 9,
93400 Kuching, Sarawak
Tel: +6082 255 901/259 204
Fax: +6082 427 612

MIRI

Lot 937, 1st Floor, Jalan Asmara,
98000 Miri, Sarawak
Tel +6085 434 890, Fax +6085 419 002

SANDAKAN

1st Floor, Block 18,
Lots 1 & 2, Bandar Indah, Mile 4,
North Road, 90000 Sandakan, Sabah
Tel +6089 217 388, Fax +6089 215 388

SIBU

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Fax +6084 314 558

TAWAU

1st Floor, Block 42, TB 330A,
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www.facebook.com/MSIGMalaysia

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