

**21ST ANNUAL GENERAL MEETING OF
TOKIO MARINE LIFE FIELDFORCE AND ADVISORS ASSOCIATION
[TMALFAA]
SECRETARY REPORT 2013/2014**

S/N	Date	Description of Event	Remarks
1	13 June 2013	1 st Committee Meeting	16 members attended
2	12 August 2013	2 nd Committee Meeting	17 members attended
3	30 September 2013	3 rd Committee Meeting	11 members attended
4	1 October 2013	1 st Management Meeting	8 members attended



5	2 December 2013	4 th Committee Meeting	11 members attended
6	24 March 2014	5 th Committee Meeting	13 members attended
7	5,6,7 April 2014	President and D. President Visit to Kuching, Miri and Kota Kinabalu members visit	A total of 70 members met with them during the sessions
8	17 April 2014	2 nd Management Meeting	10 members attended
9	24 April 2014	iProtect Plus – Product Sub-Committee meeting with Company representatives	Discussion on issues agents facing by selling the product



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SECRETARY REPORT 2014/2015**

S/N	Date	Description of Event	Remarks
1	18 September 2014	1 st Committee Meeting	New Product Update
2	17 October 2014	Management Meeting	
3	4 December 2014	2 nd Committee Meeting	
4	21 January 2015	Management Meeting	



5	18 March 2015	Management Meeting	GST
6	7-8 April 2015	<p>Dr. Khow LC (TMALFAA Advisor) visit to Kuching & Miri</p> 	
7	27 April 2015	3 rd Committee Meeting	
8	27 April 2015	Management Meeting	

UPDATE OF THE LATEST MANAGEMENT MEETING & OUR ACHIEVEMENTS 2013-2015

S/N	Matters Brought up to Tokio Marine Life	Outcome
1	Debit Card Payments having continuous issues	Please refer to Company's Circular AGT/42/2015 dated 22 May 2015
2	MiCares – services still can be improved	Dedicated staff from TML to ensure smooth processing
3	<p><u>Fringe Benefits for Agents/Leaders</u></p> <p>Please review the outdated bed charges and total package</p>	<p>TSJ – in view of good agency production, agreed to revamp the H&S benefit for AM & UM. The total cost paid will be increased by 3 times. The R&B of RM80 (UM) & RM100 (AM) will be increased to RM100 (UM) & RM150 (AM). The benefit will be based on yearly overall limit and not subject to as per schedule itemised limit.</p>
4	Agency Succession Plan	Please refer to Company's Circular AGT/24/2015 dated 25 march 2015

S/N	Matters Brought up to Tokio Marine Life	Outcome
1	Fringe Benefit – to improve coverage given to Fieldforce	Company agreed. Please refer Company circular ref no. AGT/28/2014 dated 29/04/14
2	Persistency Incentive – to consider including rider premiums collection in calculating 1 st and 2 nd year Persistency Bonus	Company agreed. Please refer Company circular ref no. AGT/28/2014 dated 29/04/14
3	PSIP – to improve the speed of the system	Company has resolved to install Wi-Fi at ALL branches and upgrade to faster network within the year of 2014
4	Auto payment of HB claim without waiting for Claim Report submission to be resumed	Company has reactivated this services
5	Company to look into improving the interest rate for Long Association Benefit (LAB) from the current “Band FD average” to EPF standard	Company has counter-offered to improve the rates to Life/Par Funds average rate. The rates can be at an average of 6% however this depends on the market performance also. Company to study and propose to TMALFAA.
6	Non Forfeiture Loan (NFL) – company to issue receipt to clients and give commissions to agents	Company to look into the matter and come up with a proposal in due course
7	Branding of Company	Company is already in the process to set up major advertisements all around Malaysia and social medias.

