



## GI INDUSTRY CELEBRATES GI DAY ON A HIGH NOTE

Some came dressed as their favourite pop idols like Elvis. Others came with special honey water to soothe their vocal chords. In all, 20 brave and talented contestants from the GI industry came forward to compete for the coveted title of "GI Crooner of the Year 2010."

Themed MAMBO GIAMBO Night, the GIA's first-ever karaoke contest attracted 272 GI professionals, senior management, guests and MAS officials who gathered on the evening of 15 Oct to celebrate General Insurance Day.

GIA President, Mr. Derek Teo remarked in his opening speech that in previous years, GIA had organised Breakfast Talk, Tree Planting Day and a visit to the Metta School to commemorate GI Day. This year, the GIA Management Committee had decided to do something different for GI Day and allow members of senior management of GI companies to interact with their younger staff and colleagues in an informal, fun and relaxed atmosphere. So a karaoke contest was organised to ferret out the best vocals in the GI industry.

And what a night it proved. Each singer that took to the stage had clearly spent hours practising. They were confident and displayed remarkable showmanship. And each contestant was fiercely supported and encouraged by their entourage – with placards, bill boards and howls of support.

It quickly became evident that it was going to be hard work for the three Judges: Ms. Stella Tan (CEO, Tenet Insurance and GIA Management Committee Member), Mr. Christopher Ho (Chairman of Client Relationships, Asia/Pacific Head of Singapore Office - Partner Reinsurance Company Ltd and Chairman, Singapore Reinsurers' Association) and Mr. Mark Lim (GIA Executive Director).



Given the talent and musical prowess on stage, the judges would have to be very very discerning in picking the eventual winner (or crooner).

The winner? Ms. Karen Lin, QBE, Asst Executive, Underwriting (Cargo) who regaled the judges and crowd with her rendition of Bad Boy by Zhang Hui Mei.

Ms. Ng Xu Ting (NTUC, Executive – Partnership Distribution) and Ms. Gwendoline Lee (NTUC, Executive, HR Operations) were the respective first and second runner-ups.



In all, the evening certainly turned out to be a great success – good food and fun, great company and best of all, a thoroughly magical musical night.

## INTERVIEW WITH THE NEW PO

# MR. ZAHARUDIN BIN DAUD

(ETIQA INSURANCE BHD)



**“Developing global mind-set is one of the many ways that can be employed to groom leaders.”**

**GIA:** Mr. Zaharudin Daud, please share with us your career background prior to joining Etiqa Insurance Bhd.

**ZD:** Started off as a Management Trainee in Frank B Hall Insurance Brokers, a wholly owned subsidiary of the Hong Leong Group, in 1989.

Redeployed to Kota Kinablu, Sabah to start and lead their first branch office.

Moved to the then Mayban Assurance Bhd in 1993 to head the Broking Unit. I have since been in various business and operational responsibilities within the organization. My last position was as the Head for Product Management for the Etiqa Insurans and Takaful.

**GIA:** Etiqa participated in the Global Internship Programme (GIP) in 2010. As a leader, do you think GIP will benefit Etiqa

and the General Insurance industry in the long run? If so, in what way?

**ZD:** The GIP will be beneficial not only to the industry but also as another alternative source of employment to the graduates. Etiqa, being one of the players will naturally stand to benefit from this programme.

Aside from social and educational responsibilities, the GIP can be viewed as a tool to rebrand the insurance sector.

**GIA:** With the intense competition for talent in the current job market, what can the General Insurance industry do to attract top talent?

**ZD:** At the risks of being too direct and blunt and for the lack of better words, top talents are mostly attracted by top dollars. The need to show potential growth cannot be overemphasized as this will be among

the criteria that one tends to look at before putting their life and future on it.

**GIA:** Developing global mind-sets for the Gen Y seems to be at the top of most organisations' agendas. In your view, will such career development programmes be seen as grooming them for leadership roles?

**ZD:** Leadership can be learned and groomed though some say that natural flair in leadership comes through the wisdom of age. Nevertheless, a strong set of positive values should be part of the syllabus so that leaders are nurtured to become leaders that meet the dynamism of business and different levels of emotional needs.

Developing global mind-set is certainly one of the many ways that can be employed to groom leaders.

# TALENT OUTREACH PROGRAM — CONNECTING YOUNG TALENTS @ CAMPUS TALKS



For the end quarter, GIA conducted a series of talks in universities' campuses to profile unique and interesting job roles within the General Insurance (GI) sector. Leveraging on the experience of two experts, GIA invited Mr. David Heaselden, Director of Shipowners' Asia Pte Ltd and Mr. Chan Hwee Seng, Chairman of Crawford & Co. International Pte Ltd to share their passion and exciting job scopes to the Nanyang Technological University (NTU) undergraduates at NTU Campus on 14 Oct 2010. The two distinguished speakers engaged the students by sharing their fulfilling work life experiences and provided case study scenarios of their jobs. The talk ended with an active exchange between the students and the speakers.

Hosted by the Singapore Maritime Foundation (SMF), the last career talk conducted by GIA was "A Maritime Sharing Session: Master of Science in Maritime Studies", held at Amara Hotel on 8 Nov 2010. GIA invited Ms. Eilanda Lui, Underwriter for Shipowners' Asia Pte Ltd to represent the General Insurance

Marine Insurance industry and share her experiences as a P&I underwriter to a group of graduates and alumni from the Nanyang Technological University (NTU) Maritime Business Studies degree programme.

Ms. Lui benefited the young talents with her engaging and lively presentation which also allows the students to understand more on the types of challenges faced by a P&I underwriter.

A mixture of graduates, post graduates and professors attended the talk and a sumptuous dinner buffet spread was catered to the speakers and attendees to end the night.

**For more information on GIA Talent Outreach Project, please contact Cecilia Pay at [cecilia.pay@gia.org.sg](mailto:cecilia.pay@gia.org.sg)**



# A GLIMPSE OF THE WORKING GIP EX-INTERNS

Launched in Jun 2008, the Global Internship Programme (GIP) has attracted and retained many good talents across the three participating local universities – Nanyang Technological University (NTU), National University of Singapore (NUS) and Singapore Management University (SMU). GIP has provided local undergraduates an opportunity to explore the corporate world of General Insurance (GI), as well as a unique internship experience locally and globally. The graduating interns have also been recruited to join the industry to experience thousands of cultural subtleties and interpersonal dynamics that exist in this global industry.

Given that the General Insurance industry is relatively new to the interns, most of them are curious to seek new challenges and are highly ambitious to climb the corporate ladder. The General Insurance industry has been consistently engaging these young leaders and GIA has even created a lot of social networking platform for the young and dynamic to share and network.

Four years on, GIA would like to embrace the efforts shown by the industry, in addition to the participating universities, mentors, trainers and the voices of interns.

## QUOTES BY PARTICIPATING UNIVERSITIES

"The Global Internship Program is an excellent one which is effective not only in attracting promising young talents but also in inspiring their interest in the General Insurance industry. SMU will continue to encourage our students to take part in this meaningful programme. Thank you GIA! "

– Ms. Debbie Chua, Asst Director, Financial Services Sector – Undergraduates, Office of Career Services

"Feedback from our students has been favorable. The Global Internship Program was nothing short of insightful and enjoyable for our students. They gained enormous exposure to the General Insurance industry. This internship has enabled our students to build lasting friendships with their mentors and colleagues. We are privileged to work closely with GIA and we look forward to bringing this program to a higher level."

– Mr. Thomas Seet, Senior Manager, Career Services, Nanyang Business School

"Congratulations on the successful conclusion of the ever popular Global Internship Programme in 2010! We are delighted to partner GIA in cultivating

an appreciation of the immense career opportunities that the General Insurance industry presents amongst the student population. Well done, GIA team!"

– Ms. Alison Ang, NUS Business School, Senior Manager, Career Services

## QUOTES BY EX-GIP INTERNS (2008 – 2010)



"2 years into the industry, I gained hands-on practice of sophisticated models and powerful methodologies which we caught a glimpse of during GIP, and understood how they are applied to real business scenarios. While exploring different aspects of actuarial profession, what's more exciting than seeing my work contribute to business decision-making?"

– Ms. Li Xue, Regional Actuarial Executive, QBE Insurance (International) Limited (GIP Intern, 2008).



"The Global Internship Programme (GIP) has given me accelerated access to senior industry figures, whose guidance has been invaluable in launching my career in this

fascinating and diverse business. Thanks to GIP, it has opened my eyes to a world I would never have known of its existence."

– Ms. Mandy Phan, Reinsurance Executive, Asia Reinsurance Brokers Pte Ltd (GIP Intern, 2009)



"Undeniably, it was chance that got me into GIP. But it was choice that brought me into the industry. When GIP opened doors to the GI industry, I knew I just had to grab the opportunity to join the GI family. And today, I'm glad that I did."

– Ms. Linda Soh, Marine Claims Executive, QBE Insurance (International) Limited (GIP Intern, 2009)



"GIP gave me a great introduction and new perspective into the world of General Insurance which I knew very little about before. As an underwriting executive in Financial Lines for the past year, I have been given opportunities

to understand and assess the liability exposures of a variety of commercial and financial institutions while managing the expectations of producers handling these risks. It has been very challenging, but I appreciate the steep learning curve, and I guess this is what makes it interesting. As I continue to learn and explore, I look forward to an interesting and rewarding career in this dynamic and global industry."

– Ms. Soh Rui Na, Underwriting Executive, Chartis Insurance Singapore Pte Ltd (GIP Intern, 2009)



"GIP has allowed me to experience the exciting and dynamic insurance industry. Joining NTUC Income has further enhanced my experience as I am constantly challenged and learning everyday. Working in this industry has truly been rewarding and I am looking forward to developing my career in this vibrant industry."

– Ms. Tan Pei Xian, Management Trainee, NTUC Income Insurance Cooperative Limited (GIP Intern, 2010)



"The dynamic and ever-changing nature of risks and the industry itself has broadened my perspectives and given me endless opportunities to grow and develop. In a highly interdependent and interconnected industry such as the General Insurance industry, it is important to find an employer that has both the expertise and the network. I'm glad that I made this industry my choice and found my place in Talbot. It is just the beginning of an exciting learning journey."

– Ms. Clara Han, Underwriting Assistant, Talbot Risk Services Pte Ltd (GIP Intern, 2010)



"The GIP serves both as a great platform for students to gain a deeper insight into the workings of the GI industry and also bridges the industry with tertiary students of all disciplines. I have made the right choice as to the type of industry as well as the internship that I would want to play a part in, have you?"

– Mr. Dindson Phua, Property Underwriting Executive, Kiln Asia Singapore Pte Ltd (GIP Intern, 2010)



#### QUOTES BY GENERAL INSURANCE PRACTITIONERS



"This is the first year ACR Group participated in the GIP program. Indeed, it was a great learning experience for the company as well. The GIP intern was not fixated in any one team. Instead, in order to maximize the exposure for the intern, we have decided to let the intern spend time in different departments, such as Treaty, Marine, Aviation as well as Claims. With this, the candidate has a more wholesome view on the daily business of a reinsurer. All in all, the GIP Internship program is instrumental in raising the profile of the reinsurance industry in Singapore."

– Mr. Kenrick Law, Executive Vice President, Strategic Business – Asia Capital Reinsurance Group Pte Ltd



"In the 11 years since I have been in this industry, I have seen many people enter this trade only to exit after a brief stint. GIA should be applauded in their efforts to recruit the right talent. Looking back on my experience in US, I am now retrospectively surprised why no comparable organization exist in the US – at least one with similar enthusiasm."

– Mr. Ben Liang, Senior Manager, Non-Life Treaty Division, Allianz Reinsurance Asia Pacific Pte Ltd



"Most people I know joined the insurance industry by chance, including me. Ever since I join the insurance industry, my interest and passion for this industry grew deeper and deeper in me. How I wish

I could have a head start when I was much younger. This internship program allows youth who are keen in the insurance industry to have a head start in this rat race. GIP allowed the interns to identify their strengths and grow in the area that is most compatible. With proper training and nurturing, talents will grow strong in this industry just like a big oak tree."

– Mr. Adrian Soh, Account Manager, Royal SunAlliance Insurance Singapore



"Having an opportunity to speak with the undergraduates has allowed me to understand the minds of the future generation and at the same time reminded me how much the insurance industry can

offer as career opportunities. The GIA has indeed succeeded in breaking away from the traditions and given young people a different perspective of what General Insurance can offer."

– Ms. Emily Poh, Assistant Vice President, Head of Financial Lines, Chartis Insurance Singapore Pte Ltd

**For more information on GIP, please contact [RDC@gia.org.sg](mailto:RDC@gia.org.sg)**

# GIA GOLF CHARITY



**GIA is into its fifth year organising the Charity Golf event, the “GIA Swing for Charity”, as part of the General Insurance industry’s collective effort in doing its part for the society. Since its inception, the annual golf tournament has raised over S\$500,000 for nominated charities.**



GIA has achieved great success with the unstinting support from its members and business partners. The event would not have taken place without the firm commitment, dedication and enthusiasm from the GIA Swing for Charity Organising Committee, led by Mr. Tan Suee Chieh, the dynamic Organising Chairman and a GIA Management Committee member. The other members, including Mr. Wee Jim Hock, Mr. James Yong, Mr. Mark Lim, Mr. Pui Phusangmook, Mr. Soon Gud Voon, Ms. Caroline Fernandez and Mr. John Lim have also worked hard to ensure the event's success. More than 130 professionals from the General Insurance industry participated in this year's event held at the Tanah Merah Golf and Country Club, Tampines Course on 4 Nov 2010.



For more information on GIA Charity Golf, please contact Choo Wai San at [waisan.choo@gia.org.sg](mailto:waisan.choo@gia.org.sg)

Mr. Arifin Abu, a second time winner of the GIA Swing for Charity event, won the challenge trophy. An invited guest of HSBC Insurance (Singapore) Pte Ltd, Mr. Arifin also emerged victorious in 2007. NTUC Income won the "Best Advertisement" award in the Souvenir Magazine. There was no winner for the hole-in-one prize (15th hole), a Mercedes-Benz E250 Avantgarde sponsored by McLaren Singapore Pte Ltd.



The prize giving dinner at the Garden Banquet was a memorable night for all, especially for sole-beneficiary, Singapore Children's Society, as more than S\$120,000 had been raised in aid of the children/youths who are abused, neglected or from dysfunctional families.



Many thanks to all the sponsors who have contributed one way or another to this special cause.



SERIES  
**04**  
SESSION 14

# MARITIME SHIPPING SESSION



## THE MARITIME KNOWLEDGE SHIPPING SESSION 14 DREW A CLOSE TO THIS YEAR WITH AN EXCELLENT TURNOUT OF 149 PARTICIPANTS AT CAPITAL TOWERS ON 3 NOV 2010

In the opening address, Mr. David Chin, Executive Director of Singapore Maritime Foundation (SMF), presented a quick review of the Maritime Shipping sessions conducted for the year.

Judging by the strong attendance from past seminars, the seminars were well received, with more insurance and maritime professionals realising the importance

of upgrading their industry knowledge and keeping abreast of trends and developments in the maritime industry. Mr. Chin also thanked Mr. Richard Loo, Managing Director of L.C.H. (S) Pte Ltd, for his generosity and strong support in the Maritime Knowledge Shipping Sessions since its inaugural session in May 2007.

Three experienced speakers from the Minton, Treharne & Davies Group (MTD) touched on the topic of: The Scientific Investigation of Marine Bulk Cargo, Liquid Cargo and Fire Claims.

Dr. Cliff Bennett, Petroleum and Chemical Consultant for MTD Group (Singapore) explained the importance of sampling and common problems faced during the sampling and inspection of bulk liquid cargos. He also showed the audience actual sample devices that were used to collect the samples to prevent contamination.

Subsequently, Mr. Richard Minton, Consultant Chemist, explained the need for scientific consultants and their approach towards claims investigation. He further discussed oil contamination claims and highlighted the investigative analyses used in the global maritime scene. Case studies were quoted to illustrate cases of contamination claims.



The third speaker, Dr. Patrick Cook, Fire & Explosions Investigator and Mining Engineering Consultant, concluded the enriching session with a presentation on the role of the forensic fire investigator and shared his expertise on evidence collection and analytical techniques. He further quoted different types of fire explosions and impressed the audience with interesting experiments. The experiments showed how their investigations are conducted and the extent of their analyses. He shared with the audience how information from Forensic investigations are conducted and the extent of their analyses would help insurance practitioners assess the coverage, liability, recovery, repudiation, subrogation and risk management strategies.

Lastly, the three speakers from the Minton Group fielded questions from the enthusiastic audience before the session ended in another fruitful afternoon. Based on the audience feedback, 97% of the attendees found the seminar value-adding to their learning experience.



**SERIES 04**  
A MARITIME KNOWLEDGE SHIPPING SESSION

**THE SCIENTIFIC INVESTIGATION OF  
MARINE BULK CARGO,  
LIQUID CARGO & FIRE  
CLAIMS**

**SPEAKERS**  
**DR. CLIFF BENNETT, BSC, PHD**  
 PETROLEUM & CHEMICAL CONSULTANT  
 MINTON, TREHARNE & DAVIES GROUP (SINGAPORE)  
**MR. RICHARD MINTON, MCHM (OXON)**  
 CONSULTANT CHEMIST  
 MINTON, TREHARNE & DAVIES GROUP (UK)  
**DR. PATRICK COOK, BSC, MSC, PHD**  
 FIRE & EXPLOSIONS INVESTIGATOR  
 & MINING ENGINEERING CONSULTANT  
 MINTON, TREHARNE & DAVIES GROUP (AUSTRALIA)

**DATE & TIME**  
 03 NOVEMBER 2010, WEDNESDAY, 2PM - 5PM

**VENUE**  
 STI AUDITORIUM,  
 9TH FLOOR,  
 CAPITAL TOWER,  
 148 ROBINSON ROAD,  
 SINGAPORE 068912

**PRESENTED BY** SMF **GENERAL INSURANCE** **SPONSORED BY** lch

GIA welcomed the visitors from the Beijing Insurance Association of China on the 22 Nov 2010 to share and discuss how we can play a greater role in strengthening association bonding and exchange between the 2 countries.

The session was a lively one with GIA reporting on the industry statistics and an update on the Talent Development Project – Global Internship Programme (GIP). The visitors were keen to learn more about the motor insurance landscape in Singapore. It was noted that Beijing and Singapore shared similar key issues and challenges in motor insurance. The GIA video were also shared with the Beijing Insurance Association committee members.

After the hour-long interactive session, both associations exchanged gifts in appreciation of the new friendship between the 2 associations.

## THE BEIJING INSURANCE ASSOCIATION VISIT



# MY LEARNING TRIP TO TOKYO, JAPAN – ISJ TRAINING

**38TH ISJ GENERAL COURSE (8-19 NOV 2010) BY SHARON CHEN, GIA SECRETARIAT, TECHNICAL EXECUTIVE.**

The 38th General Course of the Insurance School (Non-Life) of Japan (ISJ) was held from 8 to 19 Nov 2010 in Tokyo, Japan. The theme of this year's course is "Non-Life Insurance Business in Japan". A total of 33 participants from 13 ISJ regions attended this course jointly organised by the General Insurance Association of Japan (GIAJ) and the Non-Life Insurance Institute of Japan (Institute).

The course programme comprises lectures, discussions, presentations, networking sessions and extracurricular activities. One of the highlights of the course is the half-day visit to The Jiken Center Co., Ltd (JKC), a research and training centre for automobile repairs.

The centre's efforts are focused on the creation of JKC repair time based on the standard operation time required to install/remove and replace parts, body repair and apply repair coatings, which are used as measures for repair costs. Participants witnessed an indoor barrier collision test, where a moving barrier crashes into the stationary test car at a speed of 22 kilometres per hour. The results of the collision tests are used for research and training purposes.

Another highlight of the course is the visit to a GIAJ member company where participants learn about the Eco-driving programme. This programme not only teaches motorists how to increase fuel efficiency and reduce carbon dioxide production, but also how to drive in a safer manner.



Attending the 38th ISJ General Course was an invaluable and meaningful experience. I gained an insight on the Japanese non-life insurance industry and the various ISJ regions. I also had the privilege of meeting other practitioners from the same industry to forge friendships and develop international collaborations that will be beneficial as we face the challenges ahead.



The ISJ program was excellent. The courses which encompassed a wide range of General Insurance products were very professionally conducted. Most of all, I was very touched by the hospitality shown by our Japanese counterparts. Thumbs up to ISJ and GIAJ and all participants.

— Ms. Stella Long, Manager, Head of Department – Credit Insurance, China Taiping Insurance (S) Pte Ltd



I am very fortunate to be selected to participate in the 38th ISJ course. In this course, I have learnt the different types of insurance practices from the participating regions. This is a very good course as it enables us to share and be aware of the current trends and issues faced in the insurance industry and to enhance our knowledge.

— Ms. Karen Tan, Claims Specialist, Tenet Insurance Co. Ltd

# OUR APPRECIATION TO THE GENERAL INSURANCE PRACTITIONERS @ INDOCHINE, WATERFRONT ON 17 DEC 2010.

The year 2010 ended with a night of appreciation to the General Insurance practitioners at Indochine Waterfront, Bar Opium on 17 Dec 2010. 130 guests turned up to network and strengthen the bonds and friendships built over the years with GIA. As a key player in the General Insurance sector, GIA has received contributions and support from the industry players to uplift the General Insurance industry since 2007. The Association has successfully raised the awareness and created opportunities for young talents through the GIP. GIA also facilitated various seminars to enhance practitioners' knowledge in Marine Insurance and organised educational talks on Motor Insurance to benefit all motorists. The appreciation night is indeed one of GIA's milestone events to accord all contributors a well deserved recognition for their untiring and staunch support of our talent initiatives.



# GIA PIAM GIAB

## ANNUAL LIAISON MEETING



GIA hosted the Annual Liaison Meeting with its counterparts from the Persatuan Insurans Am Malaysia (PIAM) and the General Insurance Association of Brunei (GIAB) at the Pan Pacific Orchard on 23 Sep 2010. Seven delegates from Malaysia and two delegates from Brunei attended the meeting.

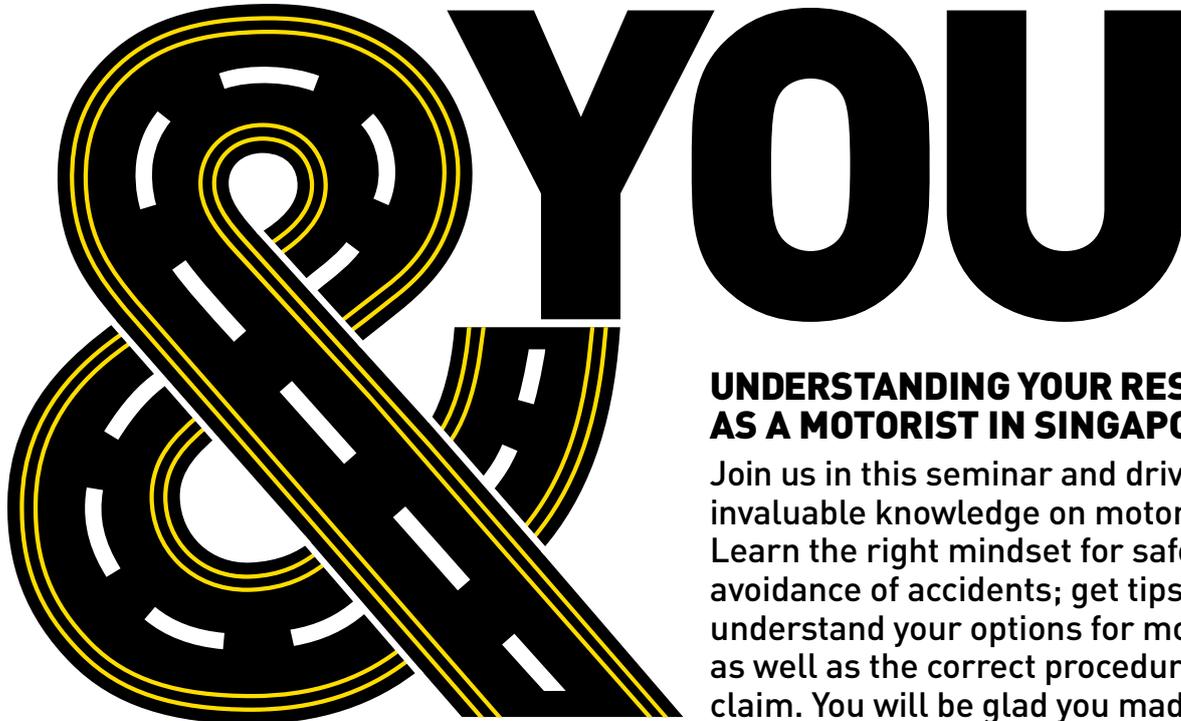
The yearly meeting provides a platform for representatives from the three associations to network and share valuable insights on various issues faced by the insurers from these three nations. GIA and PIAM agreed to form a Working Committee to have more active dialogue between Singapore and Malaysia insurers to discuss specific outstanding motor issues.

A welcome dinner was hosted for the delegates on 22 Sep 2010. The meeting ended with a friendly golf game held at the Tanah Merah Country Club, Tampines Course.

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**MOTOR EDUCATION SEMINAR:**

**MOTORING**



**UNDERSTANDING YOUR RESPONSIBILITIES AS A MOTORIST IN SINGAPORE**

Join us in this seminar and drive off with invaluable knowledge on motoring essentials. Learn the right mindset for safer driving and avoidance of accidents; get tips for buying cars; understand your options for motor insurance, as well as the correct procedures for making a claim. You will be glad you made the trip!

DATE

SATURDAY, 22 JAN 2011

TIME

10AM – 1PM

VENUE

SUNTEC CITY CONVENTION CENTRE, MEETING ROOMS 301 & 302

ADMISSION

**\$5 PER PERSON.** Please register via AA at [aa-events@aaas.com.sg](mailto:aa-events@aaas.com.sg) or call 6831 2140 for further enquiries.

A FREE GOODIE BAG will be given away to every participant. Please book early as there are only limited seats available.

PROGRAMME

- 0950** Registration
- 1005** **OPENING SPEECH**  
by Mr. Yeo Guat Kwang, President, CASE
- 1025** **TIPS FOR BUYING A CAR:**  
Avoiding & Settling Dealer Disputes by Mr. Thevanathan Pillay – Asst. Director (Legal), CASE
  - Consumer tips for buying motor vehicles
  - Case studies on buying motor vehicles
  - CASE Trust – SVTA Accreditation Scheme and the Motor Industry Disputes Resolution Centre (MIDREC)
  - The Consumer Protection (Fair Trading) Act as a recourse for victims of unfair business practices

- 1100** Break
- 1110** **VEHICLE SAFETY TECHNOLOGIES**  
by Mr. Bernard Tay, Chairman, Singapore Road Safety Council & President, AAS
- 1130** **“READ” THE ROAD TO DRIVE SAFELY**  
by Assoc. Prof. (Adj) AP Gopinath Menon, Vice Chairman, Singapore Road Safety Council
- 1200** **MCF: UNDERSTANDING WHAT TO DO IN AN ACCIDENT TO ENSURE A PLEASANT MOTORING EXPERIENCE**  
by Mr. Derek Teo, President, GIA
  - Choosing your motor insurance
  - Types of motor insurance policies
  - Motor Claims Framework (MCF)
  - MCF in practice – A Progress Report
- 1230** Q&A Session
- 1300** Seminar Ends (Tea Reception)

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