

COMPANY PROFILE

ACP Group (ACPG) is a locally owned company established in Year 1989. It was incorporated to trade in the business of insurance, such as: property, casualty, general, commercial, life and health. It started with four employees, including the husband and wife team of Anthony Chin and Anna Sim With the perseverance and hard work of the couple and their trusted and loyal employees, the company grew to a multi million-dollar operation within a short period.

Today, ACPG currently employs over 12 staff's servicing thousands of customers in Klang Valley and throughout Malaysia. For the last 22 years, ACPG is a full-line agency, offering general, commercial, Business, life, non-life and health insurance products. It has become a one-stop-shop for corporate and individual clients insurance needs. I't markets property and liability insurance, surety and bonding, fidelity and crime, Professional Liability Insurance, Special Events, Contractors All Risks, marine, life and health insurance.

The company is organized to maximize the potential of its employees and to continuously deliver professional service to its clientele. The company's management philosophy is to provide the necessary training and development courses to its employees to ensure that they are abreast of developments in risk management, insurance coverage and claims procedures.

The goals of the company are to: deliver value-added professional service to all its customers, create comprehensive and quality insurance products and services with competitive terms, uphold its reputation for integrity and innovation; enhance the professional and personal growth of its employees to empower them to do their personal best; and maintain a profitable business for the benefit of its insured's, principals, employees and shareholders.

ACPG MISSION

To help the community we serve to better manage the risks of daily life by providing insurance products at fair prices; settling claims fairly and expeditiously; and delivering value-added service to our customers.

Commitment to our Clients

We listen to our clients in order to understand their needs. In turn, we offer the industry's most innovative products, including many specialty classes of business.

Efficient Claims Services

We are committed to providing our customers with efficient and responsive claims management services. Through our prominent claim handling, be are able to act swiftly and efficiently, minimizing disruption and inconvenience to your business.



Hotline: 603-9286 3323 Email: enquiry@acpgconsultant.com Website: www.acpgconsultant.com



ACPG VISION

Our vision for the future is to be the preferred provider of insurance products and services In Malaysia and continue to be one of the industry leaders In the region.

ACPG Founder

To deliver quality and affordable Insurance services and Training Program, ACPG possess the 22 years experienced professional team members, In which the team members have been In the industry since year 1989.

ACPG is looking for a long-term business relationship with General Insurance & Business Insurance Company in all classes of General & Business Insurance Services.

ACPG Founder & Chief Executive Officer (CEO), Mr. Anthony Chin is a Member of Million Dollar Round Table MDRT (USA) qualifier and has had more than 22 years experiences (since 1989) in Insurance business.

Mr Anthony Chin become the youngest Senior Manager of Agency for the Insurance Company. His 18 years agency management experience was gained from providing General & Business insurances, healthcare management and training services. He has had 18 years experience in managing his own management and training company.

Mr. Anthony Chin outstanding leadership and management forte gained him an Interview by an magazine and newspaper from year 1995 until 2010 as a "Super Insurance Salesman", the "Best Insurance Manager" and as a "Best Management Training Company" in the Business World Magazine and Corporate Journey Magazine as the cover story in its July 2001 and October 2008 edition. He is capable in motivating and leading the company to achieve sales they never thought was possible.

ACP Group of companies:-

- 1) ACPG MANAGEMENT SDN BHD
- 2) ACP LOYALTY ADVANCE
- 3) ACP ADVANCE RESOURCES
- 4) ACPG MANAGEMENT & TRAINING
- 5) WALK IN ONLINE (M) SDN BHD
- 6) MONT GENIUS SDN BHD

OFFICE LOCATED AT :-

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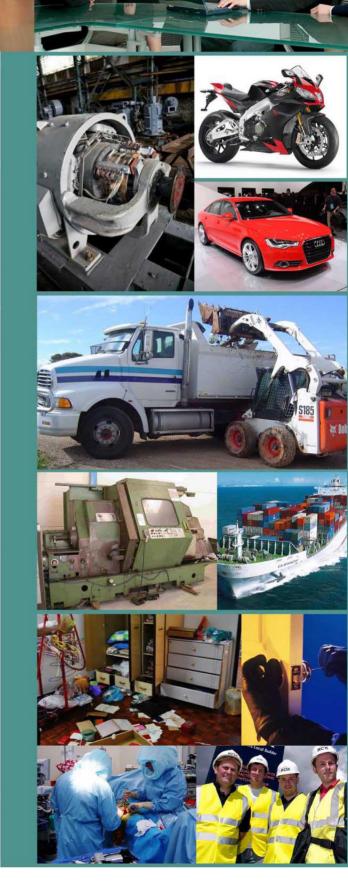


Commercial Insurance

- 1. Motor
 - Motor . ..
 - Private I Commerce
 - Auto Assistance
 - •
- 2. Fire
 - · House owner
 - Householder
 - · Loss of Profits
- 3. Engineering
 - · Contractors All Risks
 - · Erection All Risks .
 - Bond Insurance / Insurance Guarantee
 - · Machinery Breakdown
 - Equipment All Risks
 - · Machinery All Risk
- 4. Workmen s Compensation
- 5. Liability
 - Public Liability
 - · Employers' Liability
 - Product Liability
 - · Professional Indemnity
 - · Management Liability
 - Errors & Omissions Insurance
- 6. Marine
 - Marine Cargo
 - · Goods In Transit
- 7. Group Accidental & Hea了th Insurance
 - Foreign Worker PA (FWCS)
 - · Foreign Worker Hospitalization and
 - Surgical Insurance (SKHPPA)
 - Insurance Guarantee (IG) for Foreign .
 - Worker
 - Business Travel Insurance
- 8. Miscellaneous
 - Burglary
 - Money
 - All Risks
 - Mobile Plant & Equipment
 - Plate Glass
 - Fidelity Guarantee

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Office Equipment All Risk





Commercial Insurance - Special Risk Solution for Ultimate Range

Office
Services
Retail
Food & Beverage
Value Hotels
Light Manufacturing
Condominium & Apartment

Business Insurance Services

Keyman Protection Plan Partnership Protection Plan Business Obligation Plan Employee Benefit Plan Investment Linked Plan Disability Income Plan

Personal (Individual) Insurance

- 1. Personal Accident/ Liability
 - · Golfer's Insurance -
 - · Group PA -...
 - Traveler's Insurance
 - Motor Passenger PA
 - · Personal Liability
- 2. Hospital & Surgical
 - Group Hospital Benefits,
 - Hassle Free Admission Hospital & Surgical Plan (Medical Card)
- 3. Medical, Income, Retirement & Education
 - · Disability Income Plan
 - · Income Replacement Plan
 - · Dread Disease Plan
 - Cash Less Payment Heath & Medical Card Plan
 - · Mortgage Liquidation Plan
 - Motor Vehicle Hire Purchase Liquidation Plan
 - · Children Education Plan
 - · Retirement Income Plan
 - · Lady special Illness Protection Plan



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Our Principle Insurers



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Allianz General Insurance Company (M) Berhad

Allianz officially ventured into Malaysia in 2001 when it became the controlling shareholder of Allianz General Insurance Malaysia Berhad ("AGIM") in 2001. In 2007, the general insurance business of AGIM was transferred to its wholly-owned subsidiary, AGIC. Following the completion of the transfer of general insurance business, AGIM changed its name to AMB and became an invesment holding company.

AMB is an investment holding company and is the holding company for both life and general insurance entities in Malaysia mainly Allianz Life Insurance Malaysia Berhad ("ALIM") for life insurance arm, Allianz General Insurance Company (Malaysia) Behead ("AGIC") and Bright Mission Berhad (formerly known as Commerce Assurance Berhad ("BMB") both for

AGIC is one of the top two general insurance players in the country, offering a broad spectrum of services in personal lines, small to medium enterprise business and large industrial risks, it is supported by a strong network of branches and agents located thoughout Malaysia. AGIC offers a comprehensive and innovative range of general insurance products for both cooperates and individuals.

ALIM, on the other hand, has consistently outgrown the market and is now one of the country's fastest growing life insurance companies. In 2008, ALIM had total gross written premiums (GWP) of RM692 million and total assets of RM1,97 billion. ALIM offers a comprehensive range of life insurance prospects tailored to suit corporate and individual needs.

On 28 August 2007, AMB completed the acquisition of a 100 percent equity interest in BMB. This landmark event was the second major direct foreign investment that Allianz has made in Malaysia. which under the commitment or Allianz to Malaysia and the Asia Pacific region.

Allianz Malaysia aims to distinguish itself as the most trusted provider of financial services to suit the lifetime needs of Malaysians. We are a team of skilled and committed people. leveraging on alliance global expertise and aims to provide innovative exceptional solutions and services to our customers wherever they are with a sustainable ethical business made for all shareholders.

Visit website www.alianzvcom.my



AIG Malaysia Insurance Berhad

nce Berhad is a locally incorporated subsidiary of American here Assurance company of New York, a member company if charts Inc. Our ultimate AIG Malaysia Insurance Berhad is a locally incorporate parent if AIG Inc. Our brand is new.. But roots are deep.

The name may be new, but we are definitely not a newcomer to Asia. In fact, we have a proud history that stretches back almost a century In Asia and more than 80 years in Malaysia. We were first registered in Malaya in 1927. Today AIG provides a full spectrum of property-casualty and general insurance products to more than 40 million customers in over 160 countries and jurisdictions around the world.

In Malaysia, we are moving ahead with an ambitious expansion of our agency force and the opening of satellite offices starting in Klang. We are also looking to of more and more online to speed communication and processing to service our large customer base. We are one of Asia's leading property casualty and general insurance companies.

AIG Malaysia Insurance Berhad is locally incorporated and is a leading property-casualty end general insurance provider in the country. It has 15 office nationwide offering insurance service to businesses and customers via a network of more than 3000 professorial agents, brokers and staff.

AIG is a worldwide leader In property-calually and general insurance. AIG Companies employ more than 34,000 people worldwide and serves more than 40 million business and individual customers in 160 countries and jurisdictions on every continent. In 2008 AIG companies had gross premiums of nearly US\$50-billion worldwide and the company paid out an average of US\$71 million worldwide in claim everyday. AIG has a 90 year history, one of the industry most extensive ranges of products and services and excellent financial strength. For additional information, please



HONG LEONG ASSURANCE BERHAD

Hong Leong Assurance Berhad (HLA) is one of the largest insurance companies in Malaysia. It is a well-established and respected Malaysian brand offering financial planning and protection solutions to meet the various needs of Malaysians at different cycles of their lives. Commitment to the customer is the key lo H LA's success, where service is provided through a large network of branches, agents and brokers throughout the country as well as bancassurance and alternative distribution channels.

HLA began as General Insurance business under the name of Malaysia Pacific insurance Berhad in 1972. The Life Insurance business was added into its portfolio a year later. In December 1982, Hong Leong Assurance Sdn Bhd, a composite insurance company was formed eventually acquiring the entire General and Life business of Malaysia Pacific insurance. Today, HLA is a subsidiary of HLA Holdings Sdn Bhd (HLAH), which is wholly owned by Hong Leong Financial Group Berhad (HLFG). the financial services arm of Hong Leong Group Malaysia.

Pursuant to a strategic partnership, in October 2010, HLA merged its General Insurance business with Asia Insurance (Malaysia) Bhd (MSIM). Concurrently HLAH took a 30 percent equity interest in MSIM and Mitsui Sumitomo Insurance Company Limited (MSI) took a 30 percent equity interest in HLA. Moving forward, the General Insurance business would be provided by MSIM, while the life insurance business would continue to be provided by HLA.

With the strategic partnership, H LA is poised to reach new horizons for its Life Insurance business. HLA is today one of Malaysian's leading domestic brands for financial planning and protection solutions, specializing in Life Insurance products and services.



Kurnia Insuran (M) Berhad

Kurnia Insurans (Malaysia) Berhad was incorporated on 30th December 1978. Back then it was known by another name - Industrial and Commercial Insurance. Kurnia Insurans (Malaysia) Berhad. In its present shape and form came to be only in 1991. when the present owners bought the company.

Kurnia Insurance has become one of the most successful general insurance companies in Malaysia. Kurnia Insurans' success in founded on fair business practices, which protect the legitimate interests of its policyholders and offers business opportunities do its service providers

With total capitalization of RM600 million and total assets exceeding RM2 billion. Kurnia insurans. stands as a pillar of the industry representing stability and strength.

With an annual turnover in excess of RM 1 billion and an agency force of 5,500 across the country. Kurnia Insurans also boasts one of the most extensive agency networks in the industry represents in practically every town.

With the liberalization of the Malaysian insurance market, Kunia has undertaken several protective measures in expectation of rising unbridled competition. One predominant move is strategizing towards eCommerce and seizing a prominent position by being the forerunner in providing online Insurance services. This website is one of the many means by which to establish Kunia's presence in the virtual market. Kunia firmly believes that eCommerce will bring Kurnia to a higher level of performance and quality of service to its customers business partners and agents in line with its mottor "Excellence in Service"



Lonpac Insurance Bhd

Lonpac insurance Bhd (Lonpac), a wholly owned subsidiary of LPI Capital Bhd, was incorporated In Malaysia on 12 July 1994. It commenced underwriting of general insurance business after a rationalization scheme on 1 May 1999. The paid-up capital of the company is RM200,000,000 comprising of 200,000,000 ordinary shares of RM1.00 each. The Company operates through 17 branched in Malaysia and a foreign branch in Singapore to serve the clients better.

In September 2005, the Malaysia Rating Corporation Berhad (MARC) his reaffirmed the general insurance strength rating of Lonpac at "AA", reconfirming its financial stability and reliability in the insurance industry.

In September 2010, the A.M. Best Co. has affirmed the financial strength rating of A- (Excellent) and issuer credit rating (ICR) of "a-" to Lonpac. The ratings reflect Lonpac's track record of profitability diversification of business composition distribution abilities and adequate capitalization.



Zurich Insurance Malaysia

Zurich Insurance Malaysia has a well established presence in Malaysia with 39 branches nationwide, with powerful distribution forces of more than 4,700 Life Insurance agents and more than 3,000 General Insurance agents; a strong management team and committed and experienced employees.

Zurich Insurance Malaysia, headquartered in Kuala Lumpur, provides Life and General Insurance as well as Healthcare and Personal Accident Insurance. The Life business includes Investment-Linked plans, Single Premium plans, Individual Life insurance and Group Life Insurance.

Our General Insurance products include Property Insurance, Pecuniary, Motor Insurance, Engineering, Surety & Guarantee, Marine Insurance, Financial Lines, Liability and

Zurich is one of the world's leading insurance groups, with over 60,000 employees serving customers in more than 170 countries. Founded in 1872, Zurich Insurance Group is headquartered in Zurich, Switzerland. Founded in 1872, Zurich Insurance Group is headquartered in Zurich, Switzerland.



MSIG Insurance (M) Berhad
MSIG insurance (Malaysia) Bhd is a subsidiary of Mitsui Sumitomo insurance Company Ltd and a member of MS&AD Insurance Group.

With operations in 37 countries, our parent company in Japan. Mitsui Sumitomo Insurance (MSI) has received sterling financial ratings from Standard & Poor's. Moody's Investors Service. A.M. Best Company - several of the world's leading rating agencies. It has a worldwide total net of premium of over USD 12 billion and total assets of over USD 76 billion.

We take pride In being one of the largest general insurers In Malaysia with a nationwide network of 20 branches MSIG has a multi-channel distribution network established in strong partnerships with agents, brokers, motor franchise local and Japanese corporate clients as well as partnership programmed with financial institutions.

With strong financial backing combined with global expertise and local knowledge, customers are assured of financial stability top quality innovative insurance products and related services and a strong commitment to service.



The Pacific Insurance Berhad has its roots going back to the 1950s when it was the Malaysian business arm of The Netherlands Insurance Company, then the 12th largest insurance company in the world. The local operations were reconstituted in 1984 into a local insurance company bearing the name, The Netherlands insurance (Malaysia) Sdn Bhd. In 1995, The Pacific Bank Bhd (now known as PacificMas Berhad) acquired 70% of the Company's equity and changed its name to the Pacific Netherlands Insurance berhad. In 1995, The Pacific Insurance Berhad was adopted when the Company became a wholly-owned subsidiary of PacilicMas Berhad.

On 24th March 2011.Fairfax Asia Limited acquired 100% of the equity of The Pacific insurance Berhad and Fairfax Financial Holdings Limited of Canada became the ultimate holding company. Fairfax Financial Holdings Limited is based in Toronto and is listed on the Toronto Stock Exchange. It is a financial services holding company which through its subsidiaries operating in more than 100 countries with USD5 billion in premiums, in engaged in property and casualty insurance and reinsurance as well as investment management. Fairfax Financial Holdings Limited has shareholders equity of USD7.8 billion and assets in excess of USD31.7 billion as at end 2010.

management. Fairnax minimum motioning clinical has share induction and its known for being a pioneer and a quality provider of medical insurance. Among general insurance companies in Malaysia. The Pacific Insurance Berhad was ranked as one of the largest medical insurance provider and the largest individual medical Insurance provider in visit website www.pacificinsurance.com.my

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