



COMPANY

PROFILE

ISK



TABLE OF CONTENTS

- Overview..... 3
- 1. Customized Insurance Program..... 5
- 2. Other services 6
- 3. Our Product..... 8
- 4. Our People..... 11
- 5. Our Clientele 12
- 6. Strategic Partnership..... 13
- 7. Our Office..... 14

OVERVIEW

ISK Planner Sdn Bhd (ISK) was established in June 2014 and obtained Bank Negara Malaysia (BNM) Financial Adviser (FA) License in 2015, under the Financial Services Act 2013 (FSA) and Islamic the Financial Services Act 2013 (IFSA).

We are a professional FA firm providing quality risk management advisory and customized insurance services. Our core business is to design and provide customize risk management and insurance solution to our customers based on their business and commercial needs.

The firm's client ranges from small business to large company engaged in a wide spectrum of industrial and commercial activities: -

- ❖ Property sector including property development, building construction and civil engineering
- ❖ Oil and Gas Industry
- ❖ Engineering
- ❖ Education
- ❖ Shipping, Shipbuilding & Forwarding
- ❖ Tourism and Hospitality Industry
- ❖ Consumer product
- ❖ Aviation
- ❖ Medical Centre & clinics
- ❖ Film Industry

Our Vision

- ❖ To be a preferred FA firm in managing corporate risk and insurance.

Our Mission

- ❖ To provide trusted, professional services to our clients.

Our Approved Financial Adviser 's License



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

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Faksimili 60(3) 2691-4086 / 50480 Kuala Lumpur
2693-4051 Malaysia
Web www.bnm.gov.my

Bilangan Kami : JKAP7500/OPS/8/29/4
12 Januari 2015

Encik Iskandar bin Mohd Amin @ Hamim
Pengerusi
ISK Planner Sdn. Bhd.
4-1, Jalan Seri Putra 1/5
Bandar Seri Putra
43000 Kajang
Selangor Darul Ehsan

Tuan,

Pematuhan ke atas Keperluan Akta Perkhidmatan Kewangan 2013 (Akta)

Kami merujuk kepada surat kelulusan perniagaan nasihat kewangan dan nasihat kewangan Islam bertarikh 12 Januari 2015 yang dikeluarkan oleh Bank Negara Malaysia (Bank) kepada ISK Planner Sdn. Bhd. (ISKP).

2. ISKP disarankan agar menjadi ahli Persatuan Penasihat Kewangan [Association of Financial Advisers (AFA)] dan mematuhi segala kehendak/peraturan/prinsip yang dikeluarkan oleh AFA. Bank juga berharap agar ISKP dapat menyumbang ke arah pembangunan profesion penasihat kewangan yang profesional demi kepentingan bersama.

3. Di samping itu, ISKP hendaklah menjalankan perniagaan nasihat kewangannya secara adil, bertanggungjawab dan profesional apabila berurusan dengan pengguna kewangan dan penyedia perkhidmatan kewangan seperti yang diperuntukkan di bawah seksyen 123 dan seksyen 124 Akta.

4. Bank ingin menekankan bahawa penasihat kewangan juga haruslah komited dalam mengekalkan tahap pengetahuan dan kemahiran yang relevan dan mencukupi di kalangan wakil-wakil penasihat kewangannya supaya dapat memberi khidmat nasihat kewangan yang wajar dan bersesuaian. Sehubungan ini, ISKP hendaklah memastikan wujudnya mekanisme dan proses yang sistematik bertujuan memantau wakil-wakil penasihat kewangan yang baharu serta memastikan kesemua wakil penasihat kewangan syarikat komited dengan program pembelajaran dan pembangunan profesional yang berterusan.

5. Sepertimana yang diperuntukkan di bawah seksyen 144 Akta, ISKP juga hendaklah mengemukakan maklumat statistik setiap tahun dalam format yang telah ditentukan oleh Bank. Sila rujuk kepada "Submission of Annual Returns for Financial Advisers" yang dilampirkan bersama-sama surat ini.

Sekian.

Yang benar,
Suhaimi Ali
(Suhaimi Ali)
Pengarah

33583 SS/MDK/14

1. CUSTOMIZED INSURANCE PROGRAM

We offer a complete suite of risk management and insurance services and each one tailored to suit the specific need of a particular customer:

- ❖ Customized Insurance Program
- ❖ Placement Services
- ❖ Risk Solution
- ❖ Claims Services
- ❖ Employees Benefits

Customized Insurance Program; each program is specifically designed to protect customers against various damages and losses arising from the destruction of their physical assets, loss of revenue and other risk exposures.

Our practice and process:

E = Establish the relationship with our customers.

G = Gathering information and risk identification. This is the first pre-requisite which focuses to attain a full understanding of our customer's business and operation via our Customer Fact Finding (CFF) sheets.

A = Analysis. We will identify the inherent risk exposures from the risk profile developed. The risk profile will be the basis with which the framework of the alternative risk transfer mechanism including insurance will be structured. Comparison and negotiation incurred during this analysis process.

D = Development & Structure Insurance Program. Our professional Financial Adviser Representative (FAR), is well versed with the insurance products available in the market. From the risk profile developed we would be able to design and tailor the structure of the insurance program to address our customers' specific needs. All our clients have different needs and priorities which is the reason why ISK strives to provide each of our clients with cost effective solutions within a dynamic environment. We have the ability and expertise to provide each and every one of our clients a professional and independent view of the available insurance products and arrive at manuscript and customized products that meet their business requirements.

I & M = Implementation and Monitoring. Implementing health and safety measures and selecting suitable insurance class. From time-to-time, the portfolio is re-evaluated to accommodate changes in the occupation.

2. OTHER SERVICES

❖ **Employee Benefits:** Is an ISK main core services that has a specialization within the company that focus on the structure of employee benefit insurance plans. Human resources and thus management of the compensation and benefits package is critical to any successful organization. Our professional FAR have extensive experience in the employee benefits market and conversant with the structure and leveraging of insured plans and as such able to offer valuable advice on alternatives as well as benchmark industry norms. Part of our service would also be to assist our customers in the administration and implementation of elected employee benefits programs.

- **Basic Coverage**

- **Hospital and Surgical Benefits**

- Comprehensive medical coverage for hospitalization expenses, intensive care services, surgical expenses, outpatient cancer and kidney dialysis treatment, second surgical opinion, etc. This benefit can be extended to your employees' dependent too!

- **Optional Coverage**

- **Death Benefit**

- In the unfortunate event of death due to both accidental and non-accidental causes, the Basic Sum Assured less any previous claim made under PPD benefit will be payable in one lump sum.

- **Total & Permanent Disablement (TPD) Benefit**

- In the event of TPD due to both accidental and non-accidental causes, the basic sum assured less any previous claim made under PPD benefits will be payable.

- **Partial & Permanent Disablement (PPD) Benefit**

- In the event of PPD due to both accidental and non-accidental causes, a percentage assured as stated in the Schedule of Compensation will be payable.

- **Accidental Death & Dismemberment (ADD) Benefit**

In the event of death or dismemberment due to accident cause, a percentage of ADD sum assured as stated in the Schedule of Compensation will be payable

- **Terminal Illness (TI) Benefit**

Upon diagnosis of a condition that is expected to result in death within 12 months, the basic sum assured less any previous claim made under PPD benefit will be payable.

- ❖ **Placement Services:** Our methods of placing insurance vary according to the particular form of protection required by our customers. We do not depend on any one insurance company and we are completely independent from any insurer. This enable us to choose the best-fit insurance company for the specific insurance needs of each customers.

Our work keeps us in daily contact with the market and this provides us with an intimate knowledge of the strengths and limitations of insurers. Due to our long association, we enjoy a close rapport with the market. This enables us to exert considerable influence on the market on behalf of our customers. We are in a unique position to establish the most suitable market for our customer's specific needs.

- ❖ **Claim management Services:** Claim settlement is the test of any insurance program and is a critical element to the successful management of any organizations total cost of risk. Recognizing this, our commitment to our clients is to achieve effective and efficient claims settlement. The services will include:

- Developing claim reporting and handling procedures for our clients that best suit their operational needs and structure.
- Communicating these procedures to relevant persons within our organization.
- Negotiation of losses with insurers
- Monitoring claims to assure prompt and adequate settlement according to policy conditions.
- Reviewing all claims submitted to insurers to verify that the reserves are reasonable. This has a bearing on renewal terms and conditions.
- Providing updated claim status to our clients.

3. OUR PRODUCT

These products are to suit our customers' needs based on their risk profile and needs.

❖ **Online Insurance:**

- **mypokok.com** is a retail online insurance / takaful purchase product managed by ISK.

❖ **Aviation:**

- Air Hull & Liability
- Airport Operators Liability
- Loss of License
- Hanger Keepers Liability

❖ **Agriculture**

- Freshwater fish, Marine & Shrimp
- Cattle, Sheep & Goat
- Poultry Layers & Boilers
- Equestrian

❖ **Bond:**

- Foreign Workers Insurance Bond
- Performance Bond
- Tender Bond
- Advanced Payment Bond

❖ **Casualty:**

- Comprehensive General Liability
- Public Liability
- Product Liability
- Employer's Liability
- Professional Indemnity
- Refueling Liability

❖ **Engineering:**

- Contractor / Erection All Risk
- Delay in Startup / Advance Loss of Profit
- Machinery Breakdown (MB)
- MB Loss of Profit
- Power Plants CAR / Operational / Casualty
- Civil Engineering Completed Risk

❖ Financial Lines:

- Cyber Enterprise Risk Management
- Commercial Crime
- Directors and Officers Liability
- Financial Institution Crime
- Financial Institution Professional Indemnity
- Hospital / Clinic Professional Indemnity (Establishment)
- Investment Management
- Public Offering Securities

❖ Environmental

- Premises Pollution Liability
- Contractor Pollution Liability
- Remediation Cost Containment

❖ Employee Benefits

- Group Hospital & Surgical
- Outpatient Scheme
- Group Term Life
- Group Personal Accident
- Workmen's Compensation
- Private Retirement Scheme

❖ Marine

- Marine Cargo
- Freight Forward Liability
- Port and Terminal Owners/Operators
- Marine Hull & Machinery
- Builder's All Risk
- Protection and Indemnity

❖ Motor Vehicle

- Private Car
- Commercial Vehicle
- Motorcycle
- Superbike
- Fleet Insurance Program

❖ Property

- Fire & Named Perils
- Business Interruption
- All Risk
- Electronic Equipment
- Plate Glass
- Property Management

❖ Pecuniary

- Burglary
- Money
- Employee Dishonesty

4. OUR PEOPLE

Our approach is designed to provide immediate solutions for your business and professional goals.

❖ **Iskandar Hamim, CFP, IFP, BAcc (Hons) (MMU)**

Mr Iskandar has been with the financial industry for more than 20 years. He is specializing area is in commercial business insurance planning and execution.

Iskandar was an executive committee member of Association Financial Adviser Malaysia (AFA) (2018-2019).

He is a registered and industry expert by National Occupational Skills Standard (NOSS); specialized in Insurance.

Principle Area of Practice:

- ❖ Employee Benefits
- ❖ Commercial Risk & Execution



❖ **Aishah Khithir, SRFP, M.Eng (UKM), B.Eng (MMU)**

Ms Aishah has been with the financial industry for more than 12 years. She is administrating ISK's business operation and business strategies.

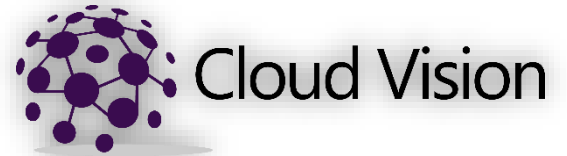
She has the skill to help determine targets for the organization to ensure that those targets are met. She involves analyzing existing strategies and practices, identifying areas for improvement and developing innovative strategies related to the goals.

Principle Area of Practice:

- ❖ Employee Benefits
- ❖ Financial Lines and Casualty

5. OUR CLIENTELE

ISK has served literally many of satisfied clients. We are pleased to provide you with a list of some of our present clients from whom reference could be obtained with regards to our services.



6. STRATEGIC PARTNERSHIP

Over the years, ISK has built a strong relationship with various locally and globally renowned leaders in the insurance industry. This strategic partnership enables us to provide independent and objective structure to fit your unique circumstances.

- ❖ Accura PCC Limited
- ❖ Archipelago Insurance Limited
- ❖ AIA Berhad
- ❖ AIA Public Takaful Berhad
- ❖ AIG Malaysia Insurance Berhad
- ❖ Allianz General Insurance Co (Malaysia) Berhad
- ❖ Allianz Life Insurance (Malaysia) Berhad
- ❖ AXA Affin General Insurance Co (Malaysia) Berhad
- ❖ AXA Affin Life Insurance Berhad
- ❖ Chubb Insurance Malaysia Berhad
- ❖ Etiqa General Insurance Berhad
- ❖ Etiqa General Takaful Berhad
- ❖ Great Eastern Life Assurance (Malaysia) Berhad
- ❖ Hong Leong MSIG Takaful Berhad
- ❖ Lonpac Insurance Berhad
- ❖ MPI Generali Insurans Berhad
- ❖ MSIG Insurance (Malaysia) Berhad
- ❖ Syarikat Takaful Malaysia Am Berhad
- ❖ Syarikat Takaful Malaysia Keluarga Berhad
- ❖ Tune Insurance Malaysia Berhad
- ❖ Tokio Marine Insurance (Malaysia) Berhad
- ❖ Takaful Ikhlas General Berhad
- ❖ Takaful Ikhlas Family Berhad
- ❖ Tradewinds International Insurance Broker Sdn Bhd
- ❖ QBE Insurance (Malaysia) Berhad
- ❖ Zurich Takaful Malaysia Berhad
- ❖ Zurich General Takaful Malaysia Berhad
- ❖ Zurich General Insurance Malaysia Berhad

7. OUR OFFICE

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