



DATE	16 DECEMBER 2011
CIR.NO	PLS/BDMS/11/003

To	MEMBERS OF AGENCY FORCE (Through General Marketing Personnel)
From	CHIEF EXECUTIVE OFFICER
Cc	P/COO/SVP/VP/AVP RC / DH
Subject	SIHAT MALAYSIA

Sihat Malaysia is a product developed by the National Insurance Association of Malaysia (NIAM) and marketed only by local Malaysian insurers. As MAA Assurance Berhad (MAA) has officially become a part of the Zurich Financial Services Group, MAA shall cease to distribute Sihat Malaysia insurance. We regret to inform the Agency Force, that effective **1 January 2012**, MAA will officially stop accepting all Sihat Malaysia applications.

Please be guided accordingly

All existing Sihat Malaysia policies carry a yearly renewable Hospitalisation & Surgical policy and it should technically expire at the respective anniversary due date after our date of notification to the policyholders which is scheduled on **1 February 2012**.

However, in view of the continued support and loyalty which our policyholders have shown to our agents and MAA since the launch of Sihat Malaysia, MAA has written to NIAM seeking their approval to allow MAA to extend another anniversary renewal (subject to our normal underwriting assessment of claims history).

This proposal will provide the insured with a reasonable time frame of up to 25 months to source for alternative medical insurance from the existing participating insurers in the Sihat Malaysia consortium, MAA's current medical policies or from other Life/General insurers.

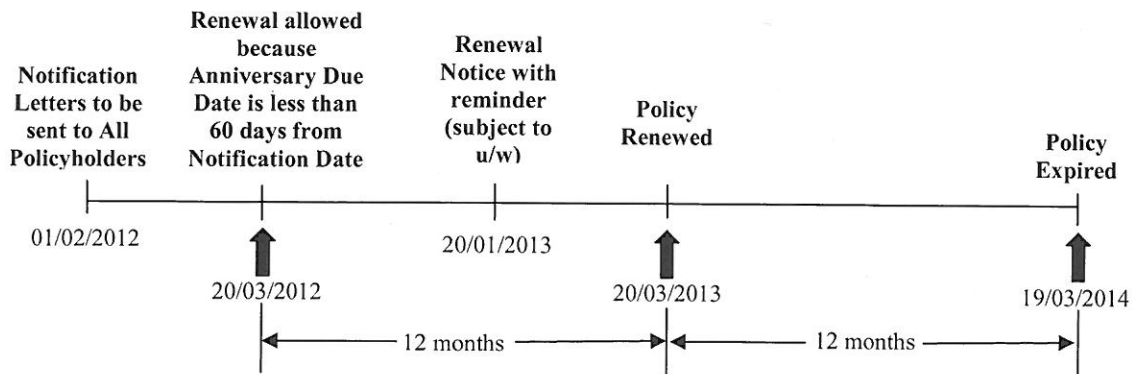
MAA will implement the following process:

1. Send out Notification Letters to all Sihat Malaysia policyholders by 1<sup>st</sup> February 2012, and
2. At the coming Anniversary Due Date, together with the Renewal Notice, include a reminder message informing the policyholder that MAA will not proceed with the policy renewal at the end of the next Anniversary Due Date.

The examples below serve to illustrate our proposal:-

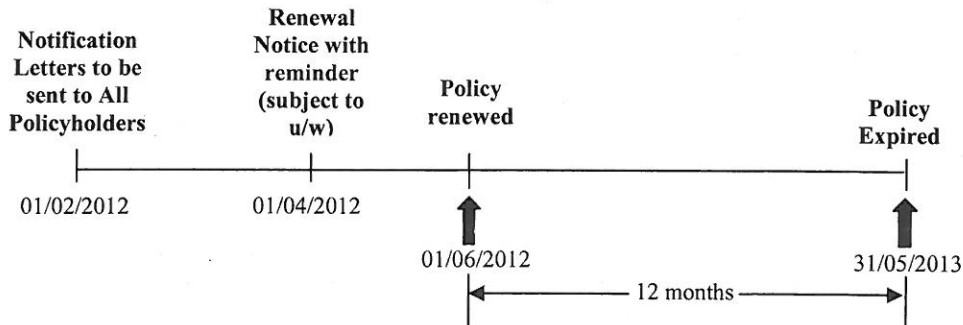
A. Policy Anniversary Due Date: 20<sup>th</sup> March 2012

If MAA sends out the Renewal Notice on 20 January 2012, the subsequent renewal notice with a short reminder message will only be sent on 20 January 2013, to which the Expiry Date of the policy will be on 19 March 2014. In this case, the policyholder will effectively have about 25 months to source for alternative medical cover.



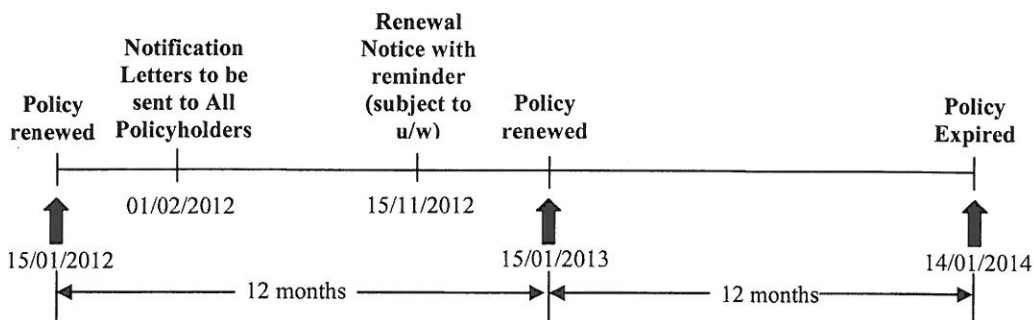
**B. Policy Anniversary Due Date: 1 June 2012**

The Renewal Notice with reminder message will be sent by 1 April 2012 and the Expiry Date of the policy will be on 31 May 2013. The policyholder will have 16 months to source for alternative medical cover.



**C. Policy Anniversary Due Date: 15 Jan 2012 (policy renewed before Notification Letter is sent out)**

The Renewal Notice with reminder message will be sent out by 15 Nov 2012 and the Expiry Date of the policy will be 14 Jan 2014. The policyholder will have 23 months to source for alternative medical cover.



With this proposal, MAA will be providing a maximum period of 25 months for our Sihat Malaysia policyholders to source for an alternative medical insurance policy. You may also encourage your Sihat Malaysia policyholders to apply for MedicaGen 200.

Should you have any queries, please do not hesitate to contact our Call Centre at 1-300-888-622, Business Development & Marketing Service Department, Branch Head Admin & Technical, or your Branch Head, Marketing.

Thank you for your support.

Best regards,

**Chee Cheong**

CC/CCY/AT/ntc