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FAKULTI SAINS PENTADBIRAN DAN PENGAJIAN POLISI**



**PRCTICAL TRAINING REPORT (ADS 667)
PRUDENTIAL ASSURANCE MALAYSIA BERHAD**

**DEXTER ANAK HENRY LIAP
2015110519**

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**CLEARANCE FOR SUBMISSION OF THE PRACTICAL TRAINING REPORT BY
THE SUPERVISOR**

Name of supervisor : MDM NOORFADHLEEN BINTI MAHMUD

Name of Student : DEXTER ANAK HENRY LIAP

I have reviewed the final and complete practical training report and approve the submission of this report for evaluation.

(Signature)

Date:

THE DECLARATION

Declaration

I hereby declare that the work contained in this Practical Training Report is my own except those that which have been duly identified and acknowledge. If I am later found to have committed plagiarism or other form of academic dishonesty, action can be taken in accordance with UiTM's rules and academic regulations.

Signed.



(DEXTER ANAK HENRY LIAP)

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Chapter 1

Introduction of the Organization

1.0 Introduction

The first chapter of practical training report will cover the introduction of the organizations which include among others the background of organization, objectives and direction or organization policy, mission and vision of the organization, organization structure, location of the organization and other relevant information pertaining to the organization.

1.1 Background

Prudential Assurance Malaysia Berhad (PAMB) was officially established in year 1924. PAMB is an indirect subsidiary of Prudential plc, a company incorporated in England and Wales. Neither PAMB nor Prudential plc is affiliated in any manner with Prudential Financial, Inc. a company whose principal place of business is in the United States of America. PAMB is an insurance company which provides not only life insurance, but also promotes savings, investments and Unit Trusts in which it acts as a wealth planner for its customers.

1.2 Vision

Vision is an inspirational description of what an organization would like to achieve or accomplish in the mid- term or long- term future. It is intended to serves as a clear guide for choosing current and future courses of action.

- The Vision of Prudential Assurance Malaysia Berhad (PAMB) is:
“To be the number one insurer in the hearts and minds of our people and customers”.

PAMB is an insurance company which is an insurer to its people and customers, where they are really taking care of the insured, and to make sure that they able to help the people and customers in managing money for life insurance purposes, so that these people will have sufficient amount of money when it is needed the most, especially when diagnosed with illness, involve in accidents and also death.

1.3 Mission

Mission is a written declaration of an organization’s core purpose and focus that normally remains unchanged over time. A mission is different from a vision in that the former is the cause and the latter is the effect; a mission is something to be accomplished whereas a vision is something to be pursued for that accomplishment.

- The Mission of Prudential Assurance Malaysia Berhad(PAMB) is:
“To provide financial freedom and peace of mind for all Malaysians”.

Besides being an insurer, PAMB is also act as wealth planner where they help to plan the people's wealth. That is why they provide life insurance, savings, investments and unit trusts to ensure that people are able to manage their wealth and money well, so that when any emergency or urgency strike, they will still have sufficient money and also a peace of mind anytime and anywhere.

1.4 Client's Charter

Client Charter is the guidance to the client of what they should expect when dealing with the Prudential Assurance Malaysia Berhad. The function of Client Charter is to explain to the customers the commitment that Prudential vow to commit to satisfy the customers in term of service delivery and also products delivery. This Client's Charter also can be used as guidance for the staff to make sure that they are always on the right track in serving the clients. It will also can prevent inefficiency and delay in task accomplishment. Table 1 below shows the Client Charter for Prudential Assurance Malaysia Berhad which has four pillars:

Service Standards		
Pillar	Description	Expected Outcome
Insurance Made Accessible	Offer an active engagement model wherein the customer is aware of: <ul style="list-style-type: none"> Multi-channel options and accessibility for purchase and enquiry Where and how to provide feedback, suggestions and to complain. 	Better Engagement and Improved Services
Know Your Customer	To understand the customer profile adequately which enables us to: <ul style="list-style-type: none"> Know and anticipate the customer's needs and preference. Ask for requisite information and documents to best advice the customer. Offer suitable products and services. 	Build Trust
Timely, Transparent and Efficient Service	Deliver a seamless service wherein customers are aware of: <ul style="list-style-type: none"> Our responsibilities towards customers. Expected service standard and time taken to deliver these services e.g. time taken to answer enquiries / resolve complaints. Where and how to obtain information required i.e. product features and costs. 	Customer Satisfaction
Fair, Timely and Transparent Claims Settlement	Deliver a seamless claims processing and settlement experience wherein customers are aware of: <ul style="list-style-type: none"> Procedures, documentation and steps including various options (if any) for first notification of loss in an event of a claim. Expected service standard for claims processing and specific time taken for each step within the claims processing stages. Various redress mechanisms for unsatisfactory claims payment. 	Provide Peace of Mind to Customers

Table 1: Client's Charter of PAMB

1.5 Colours and Badges

“Prudential listens to and understands the hopes and dreams of millions of customers around the world”, is the philosophy of Prudential Assurance. Prudence logo is used to symbolized this philosophy.

Prudence is one of the four cardinal virtues; Prudence, Justice, Fortitude and Temperance. It is said that since Greek and Roman times Prudence has been personified as a woman holding a serpent and a mirror. She may also be shown with compasses, representing her measured judgement, a book or a spindle.

Prudential Assurance uses this logo as they want to promote to the world that they are a company with a personality and a heart. The ability and desire to listen and understand, enabling them to anticipate and provide the products and services that meet the needs of everyone, everywhere.



1.6 Organizational Structure

Prudential comprises of many agencies which means that each region such as Sarawak will have several agencies. Discussion will be on the organizational structure of an agency. Organizational Structure is divided into two which are the Managerial Path and the Agents Path.

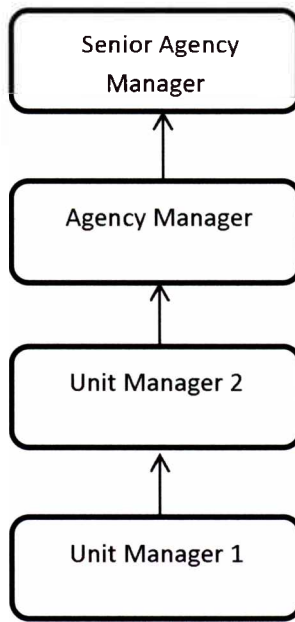
Managerial Path

An agency is led by the Senior Agency Manager who is also the owner of the agency, followed by the Agency Manager, Unit Manager 2 and lastly Unit Manager 1. In order to be in the Managerial Category, it requires them to recruit numbers of new people to become insurance agent under them, have good reputation in term of product sales and also have the quality to be a leader. As their teams grow bigger and better in term of size and quality, these leaders are able to be promoted to higher position. Soon if they continue to grow, they will be able to stand as another new agency.

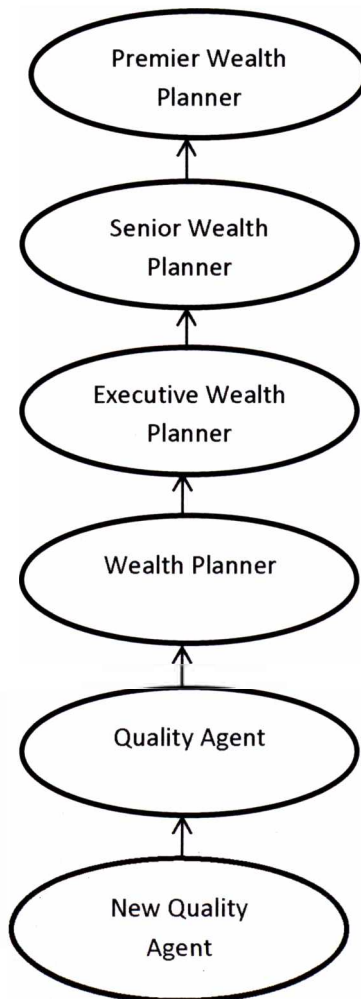
Agents Path

Agent Path is where these individuals work within the teams which are under the supervision of the leaders or managers. The path starts from the New Quality Agent which is just appointed as a new insurance agent, followed by Quality Agents, Wealth Planner, Executive Wealth Planner, Senior Wealth Planner, and lastly Premier Wealth Planner. To pursue these stages, an agent must increase his sales production and is also able to achieve any target given by the agency and the corporation as well.

MANAGERIAL PATH



AGENTS PATH



1.7 Board of Directors



Abdul Khalil bin Abdul Hamid

(Chairman)



Lilian Ng



Allen Ho Yik



Richard Duxbury



Tony Collingridge



Kevin Lee Holmgren



Soon Dee Hwee

The Board Of Directors of Prudential Assurance Malaysia Berhad are Abdul Khalil bin Abdul Hamid who is the chairmain of PAMB, followed by Lilian Ng, Allen Ho Yik, Richard Duxburg, Tony Collingridge, Kevin Lee Holmgren, and also Soon Dee Hwee.

1.8 Members of Exco



Chai Koh Min



Gan Leong Hin



Ng Sim Kheng



Wong Eng Teng



Bernard Chang



Eric Wong



Esther Ong



Norida Hamid



Wilson Ma



Teh Kim Leng

There are 10 members of Exco in Prudential Assurance Malaysia Berhad (PAMB).

Members	Positions
Chai Koh Min	Chief Agency Officer
Gan Leong Hin	Chief Executive Officer
Ng Sim Kheng	Chief Financial Officer
Wong Eng Teng	Chief Operations Officer
Bernard Chang	Chief Risk Officer
Eric Wong	Chief Customer and Marketing officer
Esther Ong	Chief Investment Officer
Norida Hamid	Chief Human Resource Officer
Wilson Ma	Chief Officer, Partnership Distribution
Teh Kim Leng	Chief Transformation Officer

Chapter 2

Task Assigned

2.0 Introduction

During the internship, the trainee had been given several tasks which need to be completed within a specific period of time. The main tasks are such as recruiting new agents, managing client's policy books and payments details, and also recording agent's sales production. Besides that, trainee also learns how to help new agents to fill any necessary documents both through papers and also online.

2.1 Recruitment of new agent

Trainee is given the chance to experience how to recruit new applicant to become insurance agent. They are involved in Career Talk programmes, Interview Sessions, and also promoting career opportunity and vacancy. These will be further discussed in 2.1.1 Career Talk Programmes, 2.1.2 Interview Sessions, and 2.1.3 Promote Career Opportunity and Vacancy.

2.1.1 Career Talk Programmes

Career Talk Programmes is frequently held by the agency to invite many applicants to come so that they can share about the career opportunity that is offered to the applicants in very conducive environment. Here, trainee is able to take part in helping the applicant to apply for the vacancy, by showing them the right way to do so. Trainee will distribute the application forms and also the survey forms to the applicant before the talk start. They also will guide the applicant on how to fill the forms and will help them whenever they are in need of help. It is also an event where it trains the trainee on how to successfully run an event so that it can be effective and work out smoothly.

After the event, trainee and also the staffs who involved in the event will have a short meeting with the Senior Agency Manager and Human Resources Manager to discuss about the effectiveness of the programme. They will have a post mortem on the performance of the programme, and identify any issue and also way of improvement to make the programme more exciting and more attractable that able to make the applicant want to work in the agency.

2.1.2 Interview Sessions

Trainee is also take part in the interview sessions. This is where the trainee will be the interviewer during the session. Before trainee is asked to be the interview, at first they will be trained on what to ask, what to talk about and how to do the interview. The interview session comprises of requesting the applicants' resume and any relevant documents. Then, the interviewer will ask the interviewee to introduce themselves and also explain what they know about the company. After that, the interviewer will explain on the career path as mentioned in 1.6. The interviewer also briefly explains on how to basically perform the insurance agent's work.

After the interview sessions, the trainee and other HR staffs will meet the leader to discuss about the potential candidates who is qualified to be an insurance agent. If there is candidate selected, the trainee also will help to contact the candidate to notify them that they are qualified to go for Insurance Examination. Trainee will help them to register for the examination.

2.1.3 Promote Career Opportunity and Vacancy

Trainee's task is also to advertise and promote career vacancy especially position as insurance agent. This will be done by advertising in social media, emails, phone calls, text messaging, job vacancy websites and also designing posters to be distributed. There is daily structure activity designed for the trainee, so that they are able to track the performance of the trainee in recruiting new agents through promoting and advertising.

The leader together with the HR staffs and trainee will also discuss on the trainee's performance in recruitment. They also will always teach the trainee how to promote and advertise the career vacancy effectively, and will always give new ideas for the trainee to become better.

2.2 Managing and Filing Client's Policy Books and Payments Details

Trainee's tasks are also to manage client's book policy and payments details. Client's policy book is an official document which contains the agreement between the client and agent where the client is agree to purchase insurance product from Prudential via Prudential agent. Whereby Client's Payments detail such as receipts of payments also need to be recorded and filed to prove that clients made up to date payments, so that company able to record the sales production of the company.

2.2.1 Manage and file Client's Policy Books

The task of trainee is also to help in managing the files of the Client's Policy and their payments. The files need to be updated every day as there will always be new clients. Not only that, there also might be an existing clients who may want to change their personal information, so the agent will keep in touch with the Manager's Personal Assistant(PA). and trainee will help in managing some of the content of the files. The agents also need to sign upon collecting the client's policy books to prove that they have collected the policy book before deliver it to the client. This also will be recorded down to ensure that the books is not missing and already collected.

2.2.2 Manage and file Client's Payments Details

Managing client's payment detail is where trainee's task is to arrange the receipts of payments made by the clients. These receipts are kept and recorded so that the agency know how much is their overall sales production. They will arranged and categorized it according to date of payments. So this sales production data also will be up dated under the agents' profile too.

Then, here is where the trainee will help to record the agent's sales production. The trainee is the one who will update the sales production date into the agent's profile system. This is very important to show the sales production made by the agent more accurately with better clarity. From there, agent also will know their income or commission earn from the sales production. They will also able to see the level and percentage of their sales persistency.

2.3 Helps and Assists New Agents

Trainee is also assigned to help new agents to fill up any relevant forms and documents by papers and online. The trainee will be first trained before that they are able to guide the new agent to do this. There are many types of forms and documents need to be filled and all are different in both papers and online.

2.3.1 Forms and Documents by Papers

There are several documents that the trainee needs to assist the new agent to fill in by papers. There is Official Agreement of Contract between the agent and the company. There is also document that requires the agent to attach personal profile information. Another form is about the Nominee of the agent. Document on bank statement is also needed to be included for payment of commission to the agent.

2.3.2 Registering and Signing up Online

Here is where the new agent need to register or signing up an account in the online system, so that they will be able to see all the information and data about their sales productions there. They also will be able to update anything regarding their sales status and also to check anything regarding payments and commission. Any announcement also will be updated there. They also need to register any course or training via that system. So, trainee will assists this new agent to register and sign up. All of this will be done under the supervision of the senior staff.

Chapter 3

Analysis of Training

3.0 Introduction

The third chapter of practical training report will cover the analysis of training specifically focuses on one area of task as covered in the Practical Handbook (refer to Appendix). This chapter also should reflect definition of concept. Demonstration of practical and theoretical aspects as how student relates all concepts learned in classroom at workplace; and how student transforms knowledge gained at workplace to reinforce understanding on the concepts learned in classroom. The chapter also should be able to demonstrate a reflection of student's personal experience during the training.

3.1 Recruitment of New Agent

Recruitment is defined as the process of finding and hiring the best-qualified candidate from within or outside of an organization for a job opening, in a timely and cost effective manner. The recruitment process includes analyzing the requirements of a job, attracting employees to that job, screening and selecting applicants, hiring, and integrating the new employee to the organization (**Businessdictionary,2016**). Recruitment falls under Human Resource Management subject where it describes on what and how the recruitment process is about. Here trainee is trained on how to recruit candidates to become new agent. Trainee can apply various ways to recruit new employees like in the syllabus of Human Resource Management particularly on Recruitment and Selection.

3.1.1 Career Talk Programmes

Career Talk Programmes is one of the ways used by Prudential to recruit candidates to be insurance agents. They hold this programme so that candidates can come to the talk to listen about how the career as an insurance agent could be worth it. The objective of this career talk is to explain on the nature of the career and how insurance agent can earn income with this career. Testimonies by successful agents during the talk strengthens their facts even more that make the candidates become more attracted to join the industry. This is one of the way to attract new employee to the organization as mentioned by **Businessdictionary (2016)**, and also as stated

under the HRM subject. Trainee is also able to assist the candidates to fill in the application form which is a must in recruitment process to include application form to be filled by applicants.

3.1.2 Interview Sessions

Recruitment process also requires interview session with the candidates. There are many types of interview in recruitment. In accordance with Human Resource Management Recruitment process, the type of interview session used by Prudential especially the trainee as the interviewer is face to face interview. Face to face interview is where the interviewer having direct communication with the candidates. This method enables to acquire factual information, consumer evaluations, attitudes, preferences and other information coming out during the conversation with the candidates. Thus, face to face interview method ensures the quality of the obtained data and increases the response rate.

3.1.3 Promote Career Opportunity and Vacancy

There are various ways used to promote and advertise career vacancy as stated in Human Resource Management. Trainee has used many methods including advertising in social media, emails, phone calls, text messaging, job vacancy websites and also designing posters to be distributed. All of these are mediums to promote and advertise job vacancy to people more easily and effectively.

3.2 Managing and Filing Client's Policy Book and Payment Details

Managing and filing means keeping documents in a safe place and being able to find them easily and quickly. Documents that are cared for will not easily tear, get lost or dirty. A filing system is the central record-keeping system for an organization. It helps you to be organized, systematic, efficient and transparent. It also helps all people who should be able to access information to do so easily.

The quality of managing and filing is very important to ensure that the company is delivering the best products and services for its clients. Client's Policy Book and Payment Detail need to be managed and filed properly so that delivery of policy book is of high quality, and also the payment detail is kept properly for future need especially for the company's financial

statement. Total Quality Management concept can be applied by the trainee in managing and filing these documents, so that it meets the standard quality of service and product delivery.

3.3 Helps New Agents

The objective of helping or assisting new member of the organization after the induction is to make them get use and adjust as quickly as possible to the new working environment, in order to achieve maximum working efficiency in the shortest possible time (**Oxford Brookes University, 2009**).

As trainee, process after recruitment or induction in HRM can be applied in this situation. Trainee is involved in assisting this new agent, because it is the Human Resource duty to prepare all relevant forms and documents for a new employee to fill. These documents and forms are very important because it is an agreement of contract made by the employee with the organization. Furthermore, personal information about the employee also recorded in the documents for the organization references.

So in Prudential, trainee is also able to learn to prepare the relevant forms and documents that need to be filled by the new agents. Then, Trainee also will assists and guide the new agents while filling in the documents and forms with the supervision of the HR staff. Trainee also will learn how to record and file all the important information about the new agent. This will further increase the knowledge and skills of the trainee to work in the real working environment.

Trainee also can assists them how to fill in the forms as well as registering, and get familiar with the online system provided by the company. Trainee also needs to ensure that they feel comfortable in the working place and working environment, so that he can adapt quickly and easily. Trainee is also able to teach them new skills and new knowledge to them regarding the online system.

Example of what can be access via the online system is the Pru Way Plus. This is where agent will use it to register customer's purchase via online. Another is Pru Raise, where this is the main agent online system. It kept all the data about the Agent's sales production, their clients, the commission and income, award and recognition and also announcement.

Chapter 4

Strength and Weakness

4.0 Introduction

This section is discussing on the strength and the weaknesses of every process in the activity that the trainees involved with. In section 4.1 will discuss on Strength and weakness of the recruitment of new agents, section 4.2 will discuss on the strength and weakness of managing and filing client's policy books and payment details, and lastly section 4.3 will discuss on the strength and weakness in helping and assisting newly appointed agents.

4.1 Strength and Weakness of Recruitment of New Agents

In order to recruit new employees effectively, one organization must practice the correct recruitment method and process in accordance with Human Resource Management concept. Therefore, below is the list of strength and weakness of recruitment process of new agents in Prudential.

The strengths of recruitment process of new agents:

- Conduct career talk which definitely attract candidates to come
- Candidates easily understand how they can earn income with Prudential during the Talk which attracts them more
- Interview session also conducted face to face with very relaxing environment, in order to make the candidate feel comfortable and feel welcomed.
- The face to face interview also benefits both the interviewer and candidates as the communication become so much effective
- The method of promoting and advertising is also very good in term of using technology to promote it to people. It is also much more convenience and save much times and energy.
- Advertisement in social media and posters will definitely attract people because of the look and content of the advertisement is very attractable. People who are interested also can easily get Prudential HR contacts from that advertisement

The weakness of recruitment process of new agents:

- The career talk is sometimes done at night which might not be suitable, because some people only prefer to go to such event during the day.
- The interview session is sometime not fixed at certain date and time. So some interview session might happen at a non-suitable time like during the HR team is busy
- The method of advertising and promoting vacancy is weak in term of lack of response especially using emails and text messages.
- Communication through phone calls to invite people to come for interview and career talk also may be difficult, because people do not want to pick up the calls, or hang up the calls when they know Prudential is calling.
- Advertisement via Posters and in social media is sometimes misleading, because it wants to attract people to come for interview. The job position advertised may be different from the actual position offered which is position as insurance agent.

4.2 Strength and weakness of managing and filing Client's policy books and payment details

In order to get fast, accurate and reliable information in a time needed, one organization must practice the good filing management. Therefore, below is the listed strength and weaknesses of filing process.

The strengths of managing and filing client's policy book and payment details:

- Able to update client's information and their payment details effectively and efficiently
- The policy books that contain the client agreement is kept well in the locker
- The requirement of signature of agent during the collection of policy book is also good to ensure that the book is in the hand of the agent
- Payment details like receipt is also kept and not missing
- Payment details from the previous years also still kept to ensure that they can still refer to it if is suddenly needed

The weakness of managing and filing client's policy book and payment details:

- Some agent may not collect the policy book on time that can cause the locker to be full because there will always be new policy book arrived each day
- The book to record signature of agent during collection of policy book is also not prepared well enough. Sometimes agent may forget to sign it, and this can cause the staff thought it was missing.
- Payment detail such as receipt is not arranged directly when received. The staff only arranged it once a week which sometimes cause problem.

4.3 Strength and weakness in helping and assisting new agents

New employee who is just appointed will definitely still not get use to the environment in the working place. New employee may also need to fill up necessary forms and documents when is just appointed. So people in the organization need to have a good method to assist them to quickly adjust with the workplace and be comfortable. Therefore, below is the list of strength and weakness in assisting newly appointed agent.

The strength in assisting new agent:

- Able to prepare relevant forms and documents for the new agent to fill
- Able to assist new agent effectively in fill in the form and document
- Able to assist new agent to register and sign up in the online system
- Able to teach new agent the basic thing about online system
- Able to make new agent to feel comfortable and get use to the working environment

The weakness in assisting new agent:

- There is no written procedures to assist the new agent which can cause the staff to forget on the important things that the new agent should do
- Sometimes staff delay the process of assisting the new agent, that cause the delay in the completion of recording and filing of new agents information, and also delay in registering and signing up the online system.

Chapter 5

Conclusion

Prudential Assurance Malaysia Berhad is the choice made by the trainee for the practical training in which it takes 2 months to be completed. During the internship, the trainee gain a lot of experience in conducting a daily task as mention in the previous chapter.

Chapter one is consist of Prudential background such as the history of Prudential, vision, mission, client charter, logo and badge of Prudential, the organizational structure which is categorized into two; managerial path and agents path, the board of director, and the members of Exco.

Chapter two is explanation of the task that the trainees involved during the internship period such as recruitment of new agents which categorized into three; Career Talk programmes, Interview session, and promoting and advertising of career vacancy, managing and filing client's policy books and payment details, and also helping and assisting new agents.

Chapter three is about the comparison of the theory part and the practical. The trainees are making analysis on the task that has been mention in the chapter two. The analysis involved is the definition and the comparison of the task process. The trainees need to evaluate what knowledge that should be applied to the task.

Chapter four is about the strength and weakness of each task during the internship period of the trainee. Every task have its own list of strength and weakness that is able to be identified by the trainee during the internship period. The strength and weakness is very much related to the theory part in the classroom, as trainee can identify the strength and weakness by comparing it with the theory and how it works in the organization.

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Date	Exact Nature Of Work Done	Supervisors Remarks
24/7/17	Advertise recruitment	
	- Create posters and distribute it	
24/7/17	Learn about Prudential web system	
25/7/17	Advertise recruitment posters	
25/7/17	Key in Agent's case	
26/7/17	Conduct Career Talk	
27/7/17	Register candidate for examination	
27/7/17	Recruitment	
	- looking / finding new candidate	
1/8/17	conduct mini career talk	
11/8/17	Interview candidate	
2/8/17	Attend Mindset Programme	
3/8/17	Interview applicant	
3/8/17	Register candidate for exam	
4/8/17	conduct mini career talk	
4/8/17	Interview candidate	
		<i>clear</i>

Date	Exact Nature Of Work Done	Supervisors Remarks
7/5/17	Make Phone calls looking for new candidates	
7/8/17	Asking for referral names and contacts	
7/8/17	Go to BCC Roadshow - Agency open booth	
8/8/17	Make job advertisement	
9/8/17	Contact with people who ask for vacancy	
9/8/17	Conduct Career Talk	
10/8/17	List new contacts of applicants	
10/8/17	Review applicant's Resume	
14/8/17	Call people who confirm come to Career Talk (mini)	
14/8/17	Conduct mini Career Talk	
14/8/17	Interview candidates.	
14/8/17	Attend Pre Sales Training I.	
		Handwritten mark

Date	Exact Nature Of Work Done	Supervisors Remarks
15/8/17	Finding new Referral Contracts	
15/8/17	Attend Pre Sales Training 2	
16/8/17	List down new Candidates contacts	
16/8/17	Pre Sales Training 3	
17/8/17	Pre Sales Training 4	
18/8/17	Mini Career Talk	
18/8/17	Pre Sales Training 5	
21/8/17	Arrange / Manage Clients Payment and Receipts	
21/8/17	Arrange Top Agent Board	
22/8/17	Manage Clients Policy Books	
23/8/17	Mini Career Talk	
23/8/17	Interview Candidates	
24/8/17	Manage Policy Books	
24/8/17	Sign up Agent's profile in Web System	<p style="text-align: right;"><i>Done</i></p>

Date	Exact Nature Of Work Done	Supervisors Remarks
25/8/17	Attend Workshop	
25/8/17	Sign up Agent's Profile in web system	
28/8/17	Teach new agent on registration	
28/8/17	Advertise vacancy	
28/8/17	manage Client's Payment Receipts Receipts	
29/8/17	Contact Candidates	
30/8/17	Mini Career Talk	
30/8/17	Interview Candidates	
31		
1/9/17	Advertise vacancy	
5/9/17	Make phone calls and emails about vacancy	
6/9/17	Interview candidates	
7/9/17	Manage Agent's files	
11/9		Ehsa

