



الْمَدِينَةُ الْمَعْلُومَاتِيَّةُ  
UNIVERSITI  
TEKNOLOGI  
MARA

Cawangan Melaka  
Kampus Bandaraya Melaka



# INDUSTRIAL TRAINING REPORT AT PRUDENTIAL ASSURANCE MALAYSIA BERHAD




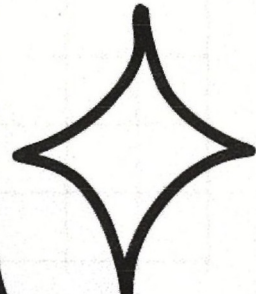

**PRUDENTIAL**

1 March – 15 August 2023

NURUL FAIZAH BINTI MOHD LAZIM

2021132317

M1BA243 6E



## **Executive Summary**

This report describes my experience during my industrial training at RT5 Agency, representing Prudential, from March 1st, 2023, to August 15th, 2023. My supervisor (Madam Teh Ai Kian) had taught and led me from the beginning throughout these five months and 15 days; she helped me look at the bigger picture as time went by. I gained many skills, knowledge, and products related to my course and so on. I also got to interview the candidates and was involved in the agency recruiting process. For example, I learned how to make a recruitment appointment and about handling objection skills in calls for an appointment.

Furthermore, I have learned about skills, knowledge, types of markets, types of insurance, the dominance influence, stewardship, conscientiousness (DISC) Profile, vital behavior, and so on. I also actively participated in preparation for online webinar and physical seminar. For example, create a google form, make banner and poster and lead other to their tasks. Therefore, I able to receive the command from my supervisor perfectly and get the tasks smoothly.

Finally, I am thankful I can fully experience the allowed to receive booth training. Thus, this kind of training gives me a perfect opportunity to gain practical knowledge and learn how to overcome and solve the problem.

## Table of Content

CONTENT	PAGE
EXECUTIVE SUMMARY	2
TABLE OF CONTENT	3
ACKNOWLEDGMENT	4
STUDENT'S PROFILE	5-6
COMPANY'S PROFILE	7-12
TRAINING REFLECTION	13-14
SWOT ANALYSIS	15
DISCUSSION AND RECOMMENDATION	15-25
CONCLUSION	26
REFERENCES	27-28
APPENDICES	29-32

## **Acknowledgment**

*In the name of Allah, the Most Compassionate, the Most Merciful*

Praise Allah the Al-Mighty for giving us the strength, courage, patience, and ability to complete my research paper within the time allotted.

Firstly, I sincerely thank my caring and helpful lecturer, Madam Nor Tasik Misba. For the valuable guides, suggestions, and comments, as well as the moral support she being such a patient advisor to guide me and review my report. I want to express my appreciation to all my friends who have been helping me throughout the time that I have been doing this research. Only Allah can repay all your kindness and shall our friendship last forever.

Finally, I would like to thank those involved directly and indirectly in completing this report with much appreciation. Despite the difficulties and time constraints over the past few weeks, I want to thank myself for being strong and hardworking during the industrial training.



## Part 2: Student's Profile

### Updated Resume

# NURUL FAIZAH BINTI MOHD LAZIM



## ABOUT ME

A committed person with excellent quality leadership and multi-tasking skills aims to start a career in Human Resources Industry

## EDUCATION

**Smk Dato Sulaiman** | Jan 2016 - Dec 2017

- SPM (Sijil Pelajaran Malaysia)
- 6A, 2B

**UiTM Segamat, Johor** | Dec 2018 — Feb 2021

- Diploma In Accountancy
- GPA: 3.49

**UiTM Bandaraya Melaka** | May 2021 — Present

- Bachelor's Degree in Business Administration (Hons)
- Human Resource Management
- CGPA: 3.68
- MUET: Band 4

## EXPERTISE

Microsoft Office	Experienced
Canva	Skillful
Google Drive	Skillful
Spreadsheets	Skillful

## WORKING EXPERINCES

September 2022-August 2022

### PROMOTER, PARKSON

- Great customer in a timely, professional, and engaging manner
- Recommending products or merchandise to help customers
- Accurately describe product features and benefits
- Setting up attractive product displays

February 2021-March 2021

### SALES ASSISTANT, MODERNFORM

- Keep shelves fully stocked with merchandise.
- Receiving, processing, and organizing shipments and deliveries accordingly.
- Accurately handle cash payments, following appropriate cash-handling procedures.

## COURSE-RELATED PROJECTS

NOVEMBER 2018

### MALYSIAN RED CRESCENT CHARITY

- Participating as a crew during the event

DECEMBER 2021

### SHOPEE: KUASA DUNIA PERNIAGAAN DIGITAL

- Participating as a crew during the event.
- In-charged of becoming one of the event's presenters and preparing slides

**JANUARY 2022**

**VIRTUAL TALENT TALK BATTLE 2022 (VETTL 2022) SERIES-2, UNIVERSITY LEVEL**

- Creating a forum video presentation entitled "Unemployment: Who to Blame?"
- Obtained a silver award under the talent talk.

**JUNE- JULY 2022**

**VIRTUAL MELAKA INTERNATIONAL INTELLECTUAL EXPOSITION 2022, UNIVERSITY LEVEL**

- Develop an innovative scented face mask, 'Breathe Wear' proposal.
- Obtained a silver award under the endemic track.

**OCTOBER 2022 - Present**

**SEMINAR PROJECT: PEMANTAPAN MINDA CILIK**

- Positioned as multimedia team
- In-charged in designing posters for the event
- Becoming the event's photographers.

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**LANGUAGE**

**B.MELAYU**

Native Speaker

**ENGLISH**

Proficient

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**AWARDS & ACHIEVEMENTS**

Diploma

Dean's List Award (Semesters 2,4 & 5)

Bachelor Degree

Dean's List Award (Semesters 2,3 & 4)

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**REFERENCES**

**Hidayah Zaini**

Academic Advisor

UiTM Bandaraya Melaka

### Part 3: Company's Profile

1. Company's name, logo, location, operation hour



The company name I worked for during industrial training is RT5 Agency, representing Prudential. The location of the office is at Mukim Prudential Level 11, Wisma Sing Long, Jalan Zabedah, Kampung Pegawai, 83000 Batu Pahat, Johor. The operation hour is from 9 a.m. to 5 p.m.

## 2. Vision, Mission, Objective, Goal

### **Vision:**

To be the preferred insurer in Malaysia, always anticipating customers' needs and delivering a world class customer experience.

### **Mission:**

To provide our customer and their dependents with financial security and peace of mind, by offering a superior range of savings, protection, investment, and retirement products.

### **Objective and Goal**

To help people get the most out of life.

### **Core Values**

#### **Innovate and create opportunities.**

- Prudential pursues new initiatives and challenge us to create opportunities. Demonstrate care and understanding.
- Prudential understand and care about the needs and expectations of our employees, customers, agents, partners, and shareholders.

#### **Collaborate**

Prudential encourages openness, mutual trust, and teamwork throughout the organization.

#### **Deliver excellence!**

Prudential fulfils our promises and deliver a clear set of expectations, always maintaining our integrity.

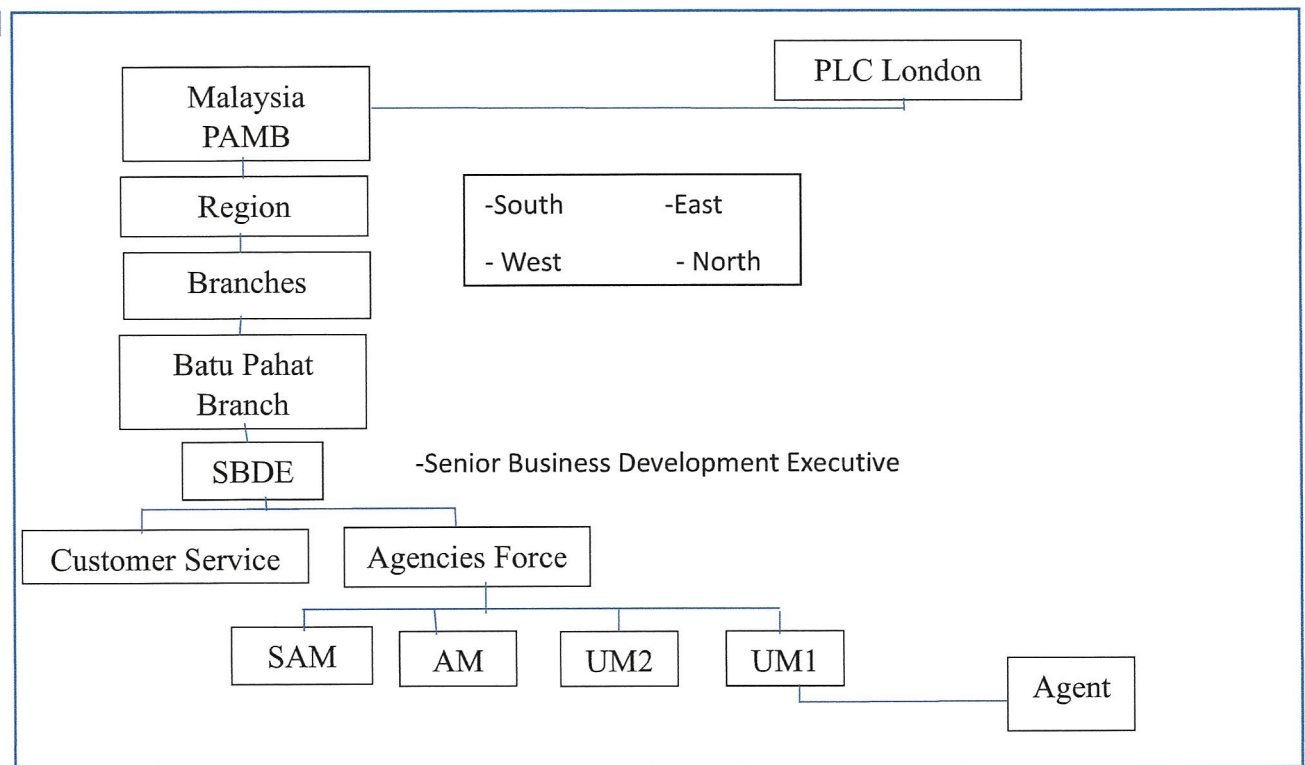


### 3. Background of establishment

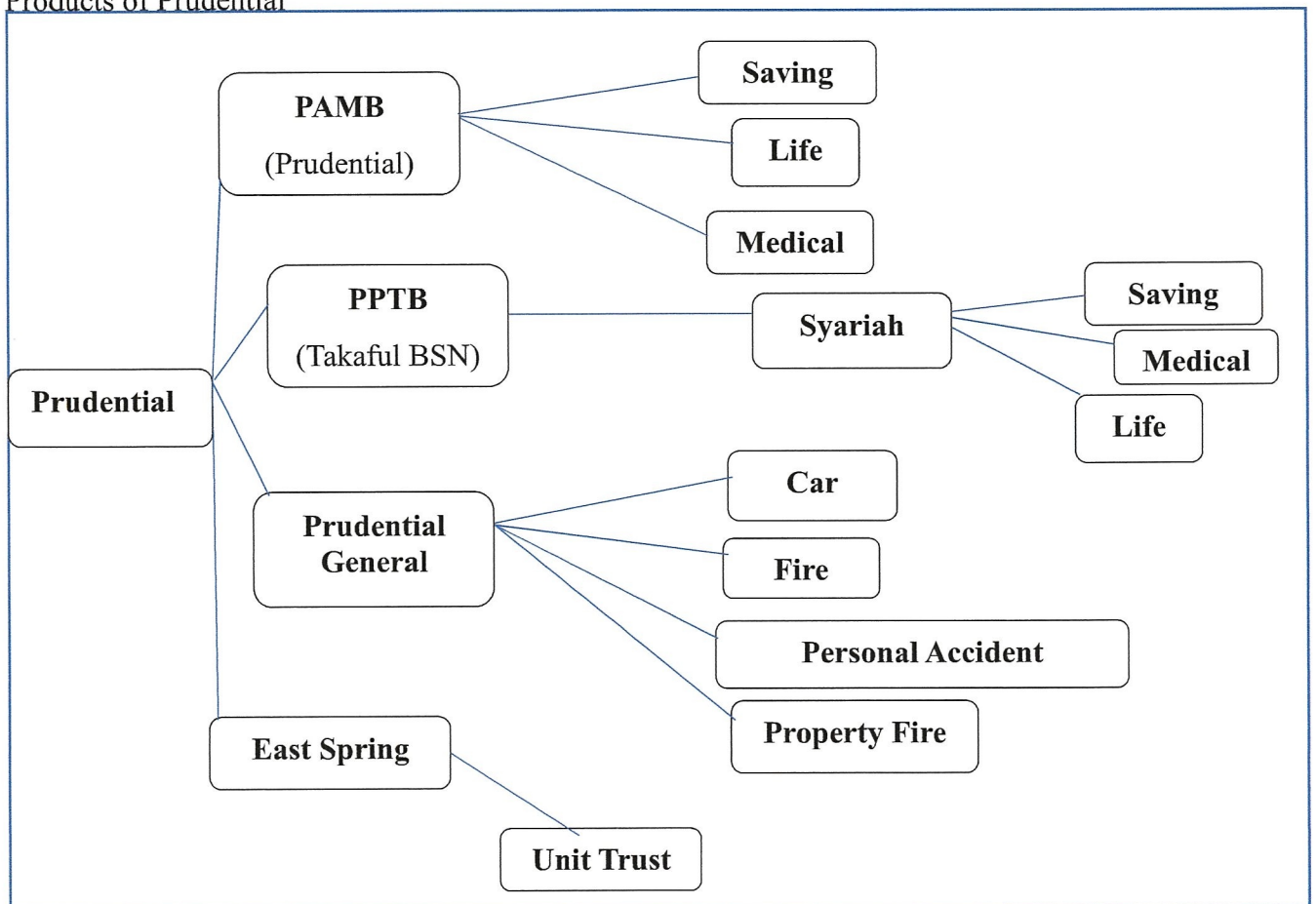
Prudential was founded on 30th May 1848 in Hatton Garden, London. Prudential was Britain's largest life insurance company in the 1900s. Prudential survived World War 1 and 2 in the years 1914 and 1939. Prudential managed more than £245 billion in funds on behalf of more than 22 million customers in 2012. Prudential is an international financial services group operating in Asia, the US, and the UK. Besides that, it is listed on stock exchanges in London, Hong Kong, New York, and Singapore. The four main business units are Prudential UK, M&G, Jackson National Life Insurance Company (US), and Prudential Corporation Asia are the four main business units.

Established in 1924, Prudential Assurance Malaysia Berhad offers life, health, and asset management insurance in Asia and Africa, serving Malaysians through branches, agencies, and nationwide bancassurance distribution partners.

#### 4. Organizational Structure



#### Products of Prudential



## 5. Products or Services

### Types of Insurance

- i. Life Insurance
- ii. Takaful
- iii. Health Products
- iv. Retirement Plans
- v. General Insurance
- vi. Unit Trust

### **PRUCash**

PRUCash is a fixed-term policy that can be purchased for terms of 20 to 30 years, in multiple of 2 years, with premiums paid throughout the period of the policy. Survival benefit payments of 6% of the sum assured will be paid every two years to provide liquidity. This extra cash allows you to pay for the little pleasures in life, so while saving up for your future, you do not lose the opportunity to enjoy life.

### **PRULady**

PRULady is a regular premium, non-participating life insurance plan that protects you against financial impact arising from female illnesses, death, or disability up to the Policy Anniversary of age 70 next birthday. In addition, it also pays a Life Change Benefit for various life events. Upon maturity, Prudential will refund 100% of the total premiums you have paid (excluding extra premiums charged for sub-standard life and taxes, if applicable). Furthermore, it protects all mothers-to-be against pregnancy complications and their children against congenital anomalies.

### Target Market

PRULady is for females aged between 17 to 45 years old next birthday.

### Benefits

- Covers a wide range of female-related illnesses and age-related conditions.
- Covers pregnancy complications and congenital illnesses.
- Sum Assured Bounce-back Feature for Female Carcinoma-in-situ.
- Cash Rewards for Life Change Benefit at different life events, up to a maximum of 9% of the sum assured per policy.

## **PRUHealth**

PRUhealth is a regular premium medical rider plan reimburses major medical expenses incurred during hospitalization, surgery, or outpatient treatment. This plan also rewards policyholders with a No Claim Bonus (NCB) for those without claims for the year.

### Target Market

This plan is for people aged between 1 -70 years old next birthday who want a plan that takes care of their medical expenses and rewards them for staying healthy.

### Benefits

- Comprehensive coverage for hospitalization and surgery bills
- Enjoy No Claims Bonus
- An option to Waive the annual claims limit.
- Choice of plans to suit your budget.
- Coverage of up to age 100



## **Training's Reflection**

The industrial training is five months and 15 days, from March 1 to August 15, 2023. During the industrial activity, I had an online meeting with my supervisor through Google Meet so that she could explain in detail the company's background, expectations, and internship reports. Then, I started to do training reflections day by day.

During the industrial training, I gained a lot of real work experience in the tasks, responsibilities, and assignments, especially from the point of view of the human resources assigned for recruitment. GRM Group Associates is a strong, professional agency that can survive the harsh insurance business.

I joined this association and got a pleasant experience for about five months and 15 days. As I was assigned to the human resources department, my responsibilities were to obtain and retain new talent for agents to sell our company's products. I successfully did the tasks by searching for potential prospects and bringing them to meet the supervisor every two months for an interview. Thus, this is to see whether they meet the requirement of being an agent of Prudential.

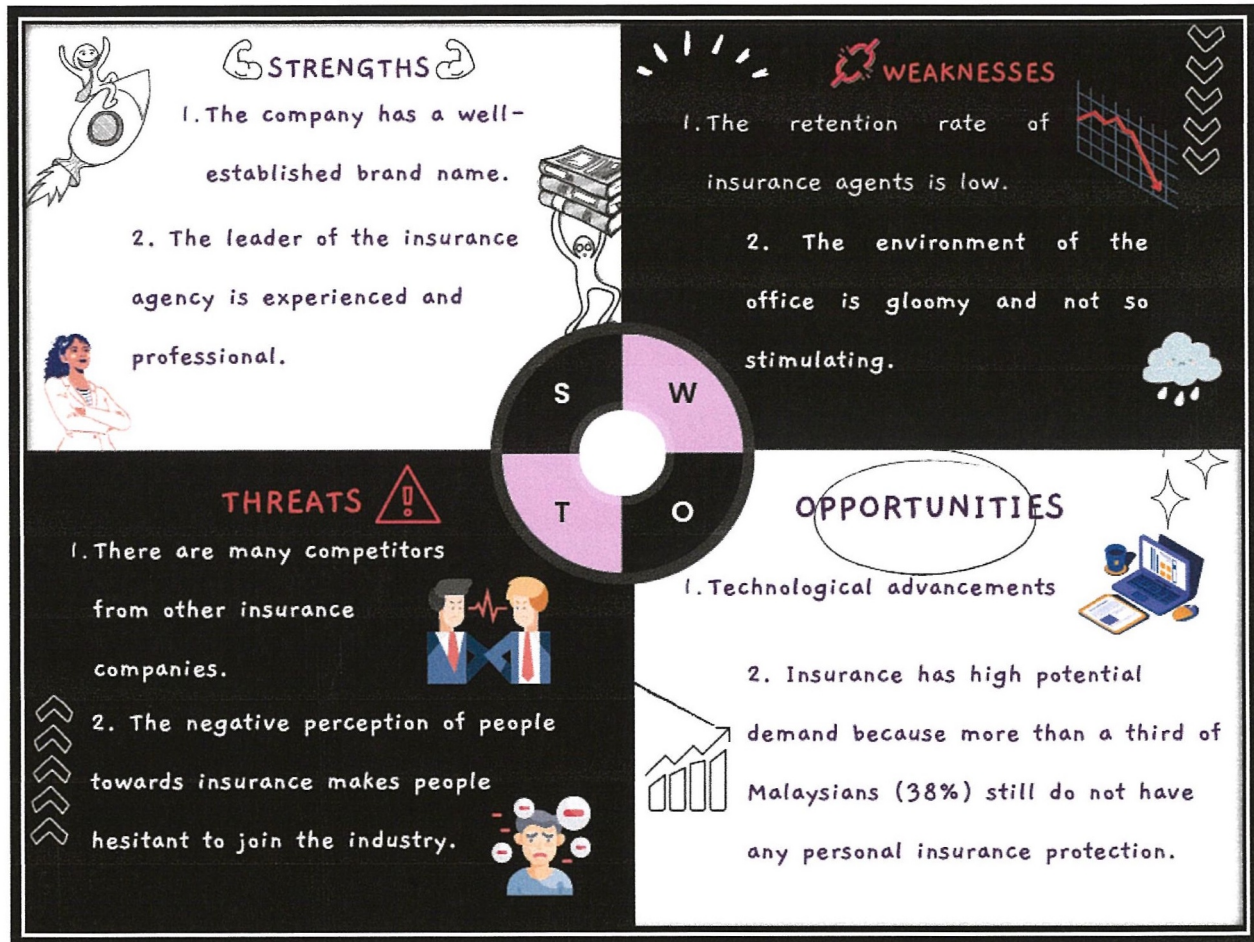
Other than that, I was also participate in the process of online webinars and physical seminars. Before the event started, I was responsible for designing my company's poster for the online webinar, writing a formal letter, then sending it to the university, and creating a Google form for registration for the participants to fill in their details. Finally, make a Google form for feedback on both events. The purpose is to see whether the sharing is effective and easy for the audience to understand.

My favorite tasks are surveys in the cold market or with strangers at hospitals. We opened the booth at Pantai and Putra Hospital to get the survey filled out and respondents' data about their careers at the hospital. In addition, I can go outside and not just stay at the office and interact with people at the hospital. These tasks helped me to be more confident in communicating with strangers and be patient if I get rejected by the hospital's visitors. My colleagues and I went to different places of hospitals or counters and asked people at the hospital to help us fill out the survey about career opportunities. The tasks are interesting cause we will meet people with different backgrounds, ages, financial statuses, occupations, and many more during the process.

After that, we shared with them the opportunity and benefits that Prudential would provide if they worked for our company. I also shared the advantage of having insurance at a young age because some did not know about the insurance sector's job opportunities. I love to do this task because I can analyze potential candidates and approach them carefully. Moreover, the prospect's reaction was fascinating when I explained it to them. This task helped me train myself to be brave enough to talk to strangers. I enhanced my skills in communication, listening, and decision-making.

Finally, when the tasks end, I will analyze the data and send it to my supervisor. The purpose is to see whether the method is effective for the prospect. We will discuss with each other to give out our opinion to one another. She also guides me to do the report step by step to ensure accurate data. It was challenging for me to do the task, but I liked the positive outcomes from the training and the task given to me.

## Part 5: SWOT Analysis



## **Discussion And Recommendations**

### **STRENGTHS**

#### **1. The company has a well-established brand name.**

Prudential Financial, Inc., a leading international financial services company, has operated for over 145 years. Founded in 1875, it has grown into one of the largest insurance and investment management companies globally. Prudential offers various financial products and services, including life insurance, annuities, retirement planning, asset management, and investment products. Prudential has built a strong reputation for reliability, financial stability, and customer service in multiple countries and millions of customers worldwide. Recognized as a trusted brand, Prudential has received numerous awards and accolades for its products and services. Its longevity and continued success in the financial industry have contributed to its position as a leading insurance and investment solutions provider.

#### **2. The leader of the insurance agency is experienced and professional.**

Prudential has trained its employees perfectly through online and physical seminars. The leader's experience and professionalism deepen their understanding of the insurance industry. They possess extensive knowledge of insurance products, market dynamics, industry trends, and regulatory requirements. This expertise allows them to make informed decisions, provide strategic guidance, and navigate challenges effectively. Moreover, the leader is professional and can think strategically and envision the agency's future. They can identify opportunities, develop innovative strategies, and adapt to changing market conditions. Their strategic thinking helps the agency stay competitive, anticipate industry trends, and capitalize on emerging opportunities. Overall, their qualities and capabilities contribute significantly to the agency's growth, success, and ability to navigate a competitive insurance landscape.



## Recommendation

The first recommendation to sustain the company has strength is that the insurance agency's leader starts a TikTok account. These days, to attract the new generation like Gen Z and Alpha by showing what we do for work, they are attracted to this kind of stuff, like making live presentations for fifteen minutes at the workplace and staying connected with the audience. For example, there is an influencer who is an insurance agent who uses his content about insurance with comedy; surprisingly, people like his content and want to buy insurance from him. We can take this example as an agency leader creating a TikTok account. He can get many benefits, including a new connection with people, promoting the product of a well-established company, getting a new customer, and attracting new talent.

Using social media like TikTok can also be a good marketing cause. Prudential can promote the products to people and encourage them to buy for their family, so using this platform to teach the community about the benefits of purchasing insurance. Furthermore, people can get more information regarding Prudential and work opportunities at Prudential. Posting content about the career can blow up because it will impress people with how they professionally present themselves. It can inspire the new generations to be hardworking, and there are still many work opportunities other than those of doctors and police. In short, agency leaders of Prudential should create a TikTok account to stay connected with people; this is one of the best recommendations companies can use to expand the fame built for so long.

## WEAKNESSES

### **1. The retention rate of insurance agents is low.**

The company's weakness is the low retention rate of insurance agents. Sales are one of the competitive fields and the main challenges of being an agent. Therefore, some agents could only sustain themselves short-term in this industry. There are a few reasons why insurance agent retention rates are low:

1. Because of high turnovers, many agents leave the profession within the first few years. The demanding nature of the job, including sales targets, rejection, and long hours, can lead to burnout and discouragement.
2. Commission-based compensation: Insurance agents are typically paid on a commission basis, meaning they need to sell the products then they will receive the income. So, the new agent takes their time to generate a consistent sale.
3. Licensing and Training Requirements Becoming an insurance agent involves obtaining the necessary licenses and completing training programs. Some individuals may find these requirements cumbersome or struggle to pass the required exams, leading to early attrition.

These are a few factors that make the retention rate of agent low and impossible to sustain for the long term. So, Prudential must find a solution to maintain their agent to compete with other companies' agents.

### **2. The environment of the office is gloomy and not so stimulating.**

The next weakness is that the office environment is gloomy and not stimulating. The insufficient lighting in the office makes it dark and dreary. The dim lighting made my eyes sleepy, and I was unproductive all day. The lack of visual elements also contributed to a gloomy atmosphere. The walls are bare, decorated with random posters, and unremarkable, creating a visually unappealing environment. Due to that, the employees lack social interaction, even though the workstations are open to each employee. Besides that, the current workstations are full of internship students in one workstation. Hence, this will cause discomfort to the other employees, as we will disturb their privacy at the office.

## Recommendations

The first recommendation is for Prudential to increase its retention rate through an effective onboarding process. Implement a comprehensive and structured onboarding program for new insurance agents by providing the necessary training, resources, and mentorship to help them understand the company culture, products, processes, and sales techniques. A solid onboarding process can lay the foundation for a successful and long-lasting agent career. Providing the necessary and continuous training and development can enhance insurance agents' skills and knowledge, especially newcomers. The company can offer regular workshops, seminars, webinars, and online courses to keep them updated on industry trends, product knowledge, and sales techniques. Providing opportunities for professional growth can make it a clear career pathway, increase job satisfaction, and increase loyalty among agents.

Next is the recommendation to improve the environment at the workplace. Add color and artwork. The company can introduce color and artwork to the office space to make it visually appealing. They can paint the walls with bright and soothing colors, for example, adding artwork and motivational quotes that inspire and uplift the spirit of the employees. All these elements can create a more positive and stimulating environment. Creating a personalized workstation allow employees or agents to personalize their workstations without sharing them with others. By allowing them to decorate their desks with personal items or small souvenirs, you can contribute to a more inspiring environment. Therefore, providing personalized workstations can boost their mood and make them comfortable doing their task without being watched by other employees.

## OPPORTUNITIES

### **1. Insurance has high potential demand because more than a third of Malaysians (38%) still do not have any personal insurance protection.**

According to Ringgit Plus News, a survey by Zurich Malaysia has shown that 30% of working Malaysians in their prime financial planning age between 25 and 40 years old still have no personal protection (Cheong, 2022). Furthermore, according to the article, about 16% of survey participants said they do not have plans to buy insurance or takaful products. Thus, this is a big opportunity for Prudential to get more business by approaching these people with this mindset.

Moreover, with the growing population in rural areas, a larger pool of potential customers may require insurance coverage for various purposes, such as life, health, and general. With the increased awareness of risks after COVID-19, many people seem more open to buying insurance protection. The insurance industry has high potential demand, and insurers must adapt to changing customer expectations, leverage technology, and innovate their product offerings to capture and retain customers in this competitive landscape. Hence, Prudential is responsible for raising awareness among people who need more understanding and information regarding insurance or takaful products.

### **2. Technological advancements**

Technological advancements: Insurance companies can leverage emerging technologies like artificial intelligence, machine learning, and data analytics to enhance underwriting, claims processing, customer experience, and hiring. Online job boards like LinkedIn, Job Street, and others have made it easier for employers to post job openings and for job seekers to find work opportunities. All these platforms allow employers to reach a broader audience and enable candidates to search for and apply for jobs conveniently.

Furthermore, video interviewing is helpful for remote hiring, like Zoom. The platform enables employers to conduct virtual interviews if the candidates are far from the office or state. It will eliminate geographical barriers and reduce the travel costs of the candidates. These technological advancements have undoubtedly enhanced the hiring process by saving time, improving efficiency, expanding access to talent, and promoting data-driven decision-making. However, it's essential to balance technology and the human touch to



ensure a positive candidate experience and maintain a personalized approach to recruitment.

## Recommendations.

The recommendation for technological advancements is that the company start using applicant tracking systems (ATS), which help the company or employer manage and streamline the hiring process. It organizes information about job seekers and makes it searchable (St-Jean & Thibodeau, 2022). These systems automate resume screening, application tracking, and candidate communication tasks. ATS also provides data analytics and reporting features, enabling companies to analyze and optimize their recruitment strategies. Moreover, ATS allows employers to manage and organize resumes from job applicants effectively. Resumes can be parsed and stored in a centralized database, making it easy to search for and retrieve candidate information when needed. It also uses an algorithmic system that helps employers quickly identify qualified candidates based on factors such as education, skills, experience, or specific keywords. Overall, Prudential needs to use this opportunity wisely to hire the potential candidates they want to enter their company.

Next, the following recommendation for the opportunity is to create awareness to open the minds of some Malaysians using an advertisement or social media. Some of them may need to learn more about insurance and the benefits of it. So, by creating awareness that can touch the audience's heart through a story about the family and their loved one, the advertisement can use a graphic about the benefits of having personal insurance. Because we live in a metropolitan area, insurance might become essential because accident cases are increasing daily. Knowing your family is protected can also give you peace of mind. An advertisement like this could make some of them realize it and want to buy insurance protection because it is necessary. These are the recommendations for the opportunities that Prudential can use: create awareness about the insurance that can attract people and use new technology like applicant tracking systems.

## **THREATS**

### **1. There are many competitors out from other insurance companies.**

The insurance industry is highly competitive, with numerous established companies and new entrants vying for market share. Most companies have built strong brand recognition and customer loyalty over the years. Many well-known companies compete with Prudential Assurance Malaysia Bhd, such as Great Eastern Life Assurance, AIA Bhd, Allianz Life Insurance Malaysia Bhd, and Etiqa Life Insurance Bhd. The Great Eastern and Aia Takaful have Malaysia's most significant market shares.

Price competition may also affect Prudential Assurance's ability to sell the products, as customers often seek the best coverage at the most competitive rates. Price comparison websites make it easier for customers to find one that meets their requirements. The next factor is product differentiation, which every company faces as a significant threat to the company. Every company wants to stand out in a competitive market by attempting to differentiate its products and services. Product innovation and differentiation are critical for insurers to attract and retain customers.

### **2. The negative perception of people towards insurance making people hesitant to join the industry.**

In this era, there are still people who still have negative perceptions of insurance. Some individuals may view insurance companies as profit-driven entities that prioritize their financial interests over the well-being of policyholders. This perception can arise from claim denials, complex policy terms, or perceived unfair practices. Other than that, the negative experience from the past company or agent. For instance, poor customer service, delayed claim settlements, or disputes may leave a lasting negative impression on individuals. These negative experiences can lead to scepticism or a reluctance to engage with insurance companies. The other factor that leads to negative perceptions is misconceptions. Misunderstandings about insurance can contribute to negative perceptions. Some of them might have that mindset cause since they were kids by their parents, insurance is a scam and not worth it. This negative mindset is hard to change, as they have had it since they were younger.

All these factors above will affect the company's ability to hire a person as an agent. Hence, this was one of the biggest threats to the company, as it took a lot of work to look for candidates to be agents. People with a negative mindset towards something may see it as no work opportunity. They may see the insurance agent as a scammer. Inviting someone to interview as an agent was challenging because most people would avoid or reject it. It was tough to hire people; sadly, they did not know there were many opportunities as an agent at the right insurance company.

## Recommendation

Prudential is a well-established and popular company that can create a big event at school using its fame. It can make Prudential more outstanding than competitors, like collaborating with schools to instill awareness in younger generations about insurance job opportunities and their importance. Besides that, most students have dreamed of being doctors, police officers, soldiers, teachers, and others but have yet to hear they want to be insurance agents. Accordingly, this is because the insurance industry had little exposure to them.

By collaborating with the school, we can develop educational programs specifically designed for students that highlight the various aspects of insurance, including its importance, types of insurance, career opportunities, and its role in society. For example, schools can add these programs to the curriculum or offer them as extracurricular activities. To make it more interesting, organize insurance-themed competitions or projects that encourage students to explore and understand insurance concepts. Moreover, this can include case studies, research projects, or insurance-related simulations that allow students to apply their knowledge and skills in practical scenarios. By collaborating with schools and implementing these initiatives, the insurance industry can effectively raise awareness among younger generations about insurance job opportunities and the importance of insurance. Thus, it can attract talented individuals to the industry and ensure a sustainable talent pipeline for the future.

## **Part 7: Conclusion**

During the industrial training, I gained many benefits and experiences from Agency RT5 (Prudential), and I was able to adapt and understand my practical environment. Understand the insurance industry about various insurance products, risk assessment, underwriting processes, claim handling, and customer relationship management, with such amazing people leading me. I can enhance my skills and abilities in the workplace in terms of time management, problem-solving, and decision-making. I am also able to increase my knowledge about insurance and the importance of it for someone. Building a relationship with prospects may attract them and retain potential candidates for the company. Moreover, I was able to explore other career opportunities other than human resources, which is an insurance agent, with many benefits and commissions.

Based on my experience during the internship, I have developed a vision for my future career. I aspire to work in a role that involves interviewing people and management within the insurance industry. In the next five years, I see myself progressing in my career and taking on more within an insurance company. Additionally, I plan to continue my professional development by pursuing relevant certifications and staying updated with the latest insurance and data analytics advancements.

Overall, my industrial training has reinforced my interest in the insurance sector and equipped me with the skills and knowledge to positively impact the industry in the years to come. Therefore, I will use the knowledge I gained from Prudential wisely.

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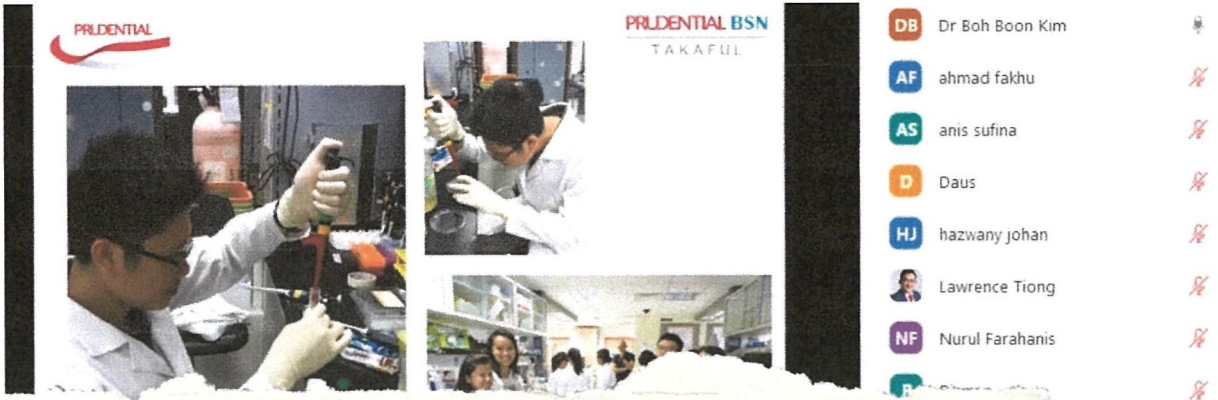
# Part 9: Appendices



## Details

Open a booth at Putra Hospital and Pantai Hospital. The purpose of opening the booth was to look for potential prospects and get people to fill out surveys about careers.

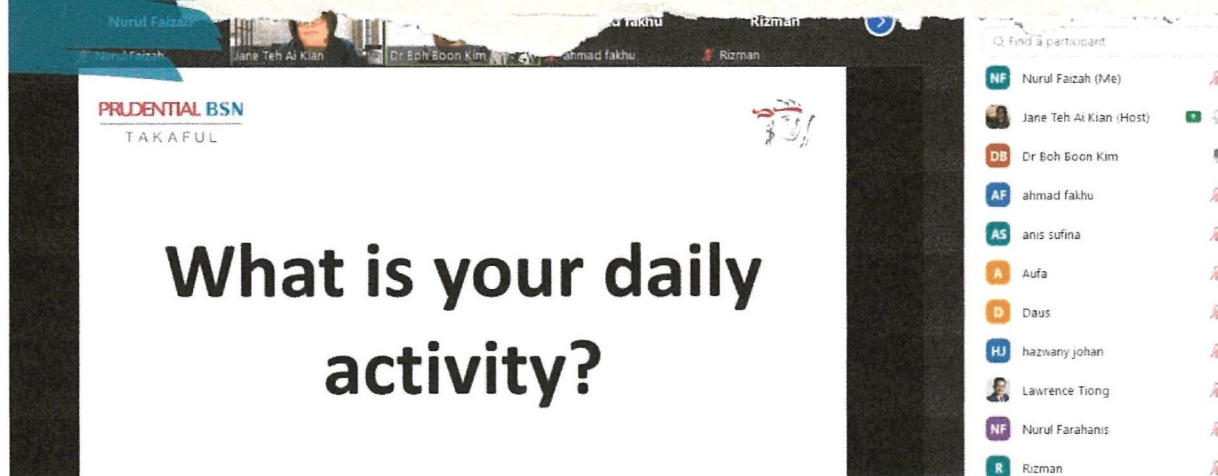




## Online Webinar



## Physical Seminar







Sent a formal letter to ADTEC



Meet potential candidates



Discussion about webinar



Interview the candidates



Send a formal letter to OUM



Meet customers



Team Building





Open Booth At Putra Hospital



Ask potential prospects to fill the survey



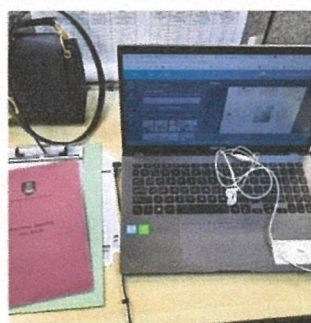
Open Booth At Pantai Hospital



Environment at the office



My Supervisor



My workstation



Consult with supervisor