

ASSA Chairman's Statement



This issue of ASSA News features the highlights of the 15th ASSA Board Meeting in Danang, Vietnam and the Secretariat Technical Meeting in Kuala Lumpur as well as the most current news and development of member institutions. In this opportunity, on behalf of all ASSA members we would like to convey our gratitude and high appreciation to ESSET Malaysia for hosting the ASSA Secretariat Technical Meeting in July 26 - 27, 2005.

One of the results of the Secretariat Meeting was the compilation of ASSA documentation since its inception until the recent Board Meeting in Vietnam. And this documentation will be available in the ASSA website, i.e. <http://www.asean-ssa.org>. We appreciate CPF, Singapore for the efforts to coordinate the ASSA website.

During the 15th ASSA Board Meeting, one of the proposals raised was the necessity of conducting comparative study to developed and developing countries which have good experiences in the implementation of social security programs.

Up to now we have not succeeded inviting Cambodia and Myanmar to join ASSA. I do hope that the next ASSA Chairman can bring our concern into reality for inducing the two countries. In this opportunity, I would also like to inform that we have reported the existence of ASSA Organization to the ASEAN Secretariat, Jakarta, Indonesia as considering it is necessary to do so.

Other issues we are all encountering now is the increasing of international oil price which will potentially give the impact to the ascending scale of poverty. Therefore, we also deem it important for ASSA to force its efforts in extending the social protection for the poorest society and make the social security available to more people, which of course this requires immediate action of all ASEAN countries. We would highly appreciate if we can obtain an opportunity to share with other countries in the world that have successfully done the social protection for the poorest society.

Content

Page 2	: 15 th ASSA Board Meeting, Danang, April 7-9 2005
Page 3	: International Conference on Sosial Security 2005, CPF Board's 50 th
Page 4	: Road Show On Financial Planning
Page 5	: ASSA Secretariat Meeting
Page 6	: ESSET (EPF Social Security Training Institute)
Page 7	: PT. ASKES (Persero) Achieved The "Golden Brand Award 2005"
Page 8	: GSIS Report Net Income of P36.5B Last Year
Page 9	: 2004 : A Robust Year for the SSS
Page 10	: SSO won the Award for Quality of Services
Page 11	: SSO and Department of Medical Services establish "The Project on
Page 12	: ASSA Directory

15th ASSA BOARD MEETING Danang, April 7-9, 2005



Group photograph of ASSA Delegates during the Board Meeting



15th ASSA Board Meeting



Welcome Dinner in Hoi An



Pre ASSA Board Meeting Seminar



Visit to Ancient Town of Hoi An

International Conference on Social Security 2005 CPF Board's 50th Anniversary Event

The International Conference on Social Security 2005 was organised by the Central Provident Fund (CPF) Board, Singapore, in commemoration of her 50th Anniversary. The CPF was originally set up in 1955 as a defined contribution (DC) retirement savings scheme for workers. Now, 50 years later, the CPF has evolved into a comprehensive social security system, providing for the retirement, healthcare and housing needs of Singaporeans.



Looking to the future, the CPF faces challenges similar to those faced by many other countries. The key challenges are an ageing population and the changing economic climate. While there were a number of conferences on these issues, few were dedicated to addressing the specific concerns of DC systems. It was in this context that CPF Board decided to organise a social security conference with a focus on DC systems.

theme of the conference was 'Building Successful Defined Contribution Systems in Uncertain Times'. The 2-day conference provided an excellent platform for policy makers, practitioners, leading academics and researchers from around the world to come together to share their knowledge and experiences in various aspects of DC systems. Over 300 delegates from more than 30 countries participated in the conference. In particular, 23 delegates were from ASSA member institutions.



Mr Koh Yong Guan,
Chairman of CPF
Board

The welcome address of the conference was given by Mr Koh Yong Guan, Chairman of CPF Board, while Guest of Honour, Dr Ng Eng Hen, Minister for Manpower and Second Minister for Defence, Singapore, gave the keynote speech.



Dr Ng Eng Hen,
Minister for Manpower and Second Minister
for Defence, Singapore

conference comprised 5 sessions, and distinguished speakers from academia, research and government shared their knowledge and experience in the following areas:



Speakers and Moderators

Ageing Population and Retirement Security Challenges

- Challenges Posed by a Changing Labour Market
- Can DC System Reforms Rise to the Needs of Vulnerable Groups?
- Can Family and DC Systems Co-exist?
- International Experiences in Pension Privatisation
- Issues and Prospect for Non-financial DC Schemes
- Building Sound Investment and Governance Structures
- The Practitioners' Perspective: Case Studies from Australia, Chile, Netherlands, New Zealand and Singapore

The fruitful 2-day programme ended with a closing speech by Mr Wu Wai Man, Deputy CEO (Policy and Corporate Support) of CPF Board, followed by an Appreciation Dinner hosted by CPF Board.



Mr Wu Wai Man,
DCEO (PCS) of CPF Board

At the end of this conference, participants not only gained knowledge to better face the challenges ahead, but also brought back with them the valuable relationships forged during the conference among members of the international social security community of practitioners, academics and researchers.

(by: CPF Board,
Singapore)



Cocktail Reception at the Appreciation
Dinner

ROAD SHOW ON FINANCIAL PLANNING

Employees Trust Fund, Brunei Darussalam, launched its road show on Financial Planning on the 31 st March 2003 inaugurated by the Minister of Finance, Yang Berhormat Pehin Data Awang Haji Abdul Rahman bin Haji Ibrahim at the Theatre Hall of the Ministry of Finance Building. The objective is to create awareness amongst all Bruneian on the principles of financial planning as a way of achieving a financially comfortable life, With the mission to make Bruneians capable in managing their financial matters prudently, several financial institutions have been invited to deliver some of the tools they can use in helping the public to get started in their financial planning.

The road show involves talks from the following topics:

1. Basic financial planning
2. Basic Investment
3. Planning in the Islamic Perspective
4. Insurance
5. Retirement

Initially, the target audience for the road show is employees from the government departments. This will be extended to new graduates, university and school teens and eventually reaching out to the public in various communities. Three Road shows had been successfully given to the Ministry of Finance, Ministry of Health and the Ministry of Youth, Culture and Sports

A speaker from Malaysia and Singapore were invited in the two recent occasions. Mr Leong Sze Hian, a representative from

Singapore State Economic Council, was invited to share his views and experience during the roadshow given to the Ministry of Health, whilst Puan Hjeh Rohani, a well-known Financial Planning speaker in Malaysia, was invited to share her views on Islamic Financial Planning.



EMPLOYEES TRUST FUND'S NEW CHAIRMAN

24th May 2005 - The chairman of the Board of Directors of the Employees Trust Fund is Yang Berhormat Pehin Orang Kaya Sen Dewa Major General (R) Dato Seri Pahlawan Awang Haji Mohammad Bin Haji Daud, Minister Of Culture, Youth and Sports.



TRANSFER OF EMPLOYEES TRUST FUND TOP MANAGEMENT

01 st June 2005 - Awang Haji Zulkifli bin PADP Haji Abdullah, the Deputy Managing Director of ETF has been promoted and transferred to the Royal Customs and Excise Department.

03 rd July 2005 - Awang Haji Md Rozan bin DP Hj Md Yunos, the Managing Director of ETF has been promoted as the Deputy Permanent Secretary of the Ministry of Finance and he will be continuing his appointment as Acting Managing Director of ETF until his replacement has been appointed.

(by: ETF, Brunei)

ASSA SECRETARIAT MEETING

In accordance with the agreement of the secretariat meeting during the 15th ASSA Board Meeting in Danang, Vietnam, ASSA Technical Secretariat Meeting was held in Kuala Lumpur, Malaysia on July 26 - 27, 2005. The Secretariat Meeting took place at the EPF Social Security Training Institute, Selangor, Malaysia. The following is the result of the meeting:

- Finalisation of the MOM of 15th ASSA Board Meeting in Danang, Vietnam
- Editing MOA
- Compilation the ASSA documentation
- Preparing comparative study among ASSA member
- Training program in the area of ASSA members, and
- Preparation of 16th ASSA Board Meeting



Group photograph of ASSA secretariat delegates, during the Technical Meeting

ESSET (EPF SOCIAL SECURITY TRAINING INSTITUTE)



ESSET or EPF Social Security Training Institute providing benchmark as a world-class organization. ESSET's objective is no less than excellence in order to be recognized as a leader in social security training. Its campus in Bangi, 40 km outside Kuala Lumpur was strategically chosen to locate it within Malaysia's premier university town and the Multimedia Super Corridor (MSC). Within this ambience, ESSET will maintain its character as an excellent training center.

ESSET's objective is to equip its participants with a broad financial understanding of social security management as well as the intricacies of the financial world. Accordingly, subjects range from Finance for The Non- Finance Executive to Capital Markets & Financial Instrument

Lecturers and tutors are drawn from leading global institutions that have a wealth of experience and knowledge to impart, fresh from unfolding events on the international arena. Courses are conducted by the International Social Security Association (ISSA), the International Labor Organization (ILO), Social Security Organization (SOCO) and the Malaysian Institute of Accountancy; as well as by academicians from the National University of Singapore, University Malaya, University Technology MARA and University Kebangsaan Malaysia. With this depth in academic and professional talent, it is no surprise that ESSET has been charged with carrying out research in relevant fields that would benefit not only its participants but also the policy makers and 'think tank' at EPF itself. ESSET's infrastructure will also be a boost to researchers - its digital and conventional libraries are well - stocked with research materials and references. ESSET also has extensive IT facilities.

Some of the training programs available at ESSET :

- Human Resource Management and Development
- Operations Management and Development
- International Social Security Course
- Social Protection Financing
- IT Management in Social Security Organizations
- Retirement Planning

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(by: ESSET, Malaysia)

ASKES Achieved the "Golden Brand Award 2005"

PT. ASKES (Persero) was awarded "Indonesian Best Brand Award (IBBA) 2005" in Health Insurance Category which is the prestigious award conferred on the most Valuable Brand as a survey result done by the Marketing Research (MARS) and SWA Magazine that was conducted in five (5) big cities in Indonesia i.e. Jakarta, Bandung, Semarang, Surabaya and Medan.

In this event PT. ASKES (Persero) also achieved the "GOLDEN BRAND AWARD". This golden award was presented upon performance that PT. Askes (Persero) has been put to a test by time and has passed the bitter fight of competition. The achievement of this award has possessed a highest Brand Value during three successive years (uninterrupted) in its product category. And the assessment was estimated on the achievement of value covering the variables of Brand Awareness, ad awareness, perceived quality, satisfaction and quality index, market share and gain index.



This award is only proper that best brands management is rewarded considering that to reach the best business category which has a brand involved was a hard and difficult job, and moreover the appraisal was left to the consumers. Besides a great deal of investment required for doing this job, the support of reliable and integrated marketing strategy, which also being consistent for the long enough time are necessarily needed. Therefore, the Indonesian Golden Brand is rewarded to those brands that have achieved best predication in their respective business category during three successive years.

Workshop on the Implementation of National Social Security System and the Synergy of Social Security Administering Body On July 2005

On 28 July 2005, four state owned enterprises (PT. Askes, PT. Asabri, PT. Jamsostek and PT. Taspen) which have been designated as the Social Security Administering Body by the Law No. 40, year 2004 jointly organized a workshop on the Implementation of National Social Security System and the Synergy of Social Security Administering Bodies at Borobudur Hotel, Jakarta.

The universal principle of 'non-profit oriented' applied by the Social Security Administering Body (SSAB) was meant that the SSAB can obtain the exemption from tax and dividend in accordance with the best practice being applied by other countries. In this regard, the implementation is depending on the government political will. It is expected that in the year 2006 the SSAB will have obtained the approval for the exemption from payment of dividend (decision made in the Share Holders General Assembly) and the exemption from tax (regulated in the composing of new tax legislation).

State Minister of State Owned Enterprise gives fully support to the implementation of exempting the State Owned Enterprise from payment the dividend to the government. Although the target of dividend is continuously increasing, however, with regard to the exemption from dividend has gradually been implemented aiming to the mandate of the Law No. 40 year 2004. This can be seen from the decreasing dividend payout ratio which is imposed to the four Social Security Administering Bodies.

The existing four Social Security Administering Bodies are still implementing their programs in accordance with their respective characteristic. And their status in the SSAB is made possible to be still as Liability Company that obtained a special arrangement for the exemption from dividend and tax, while also constantly taking into account the stipulations outlined in the Law No. 40 year 2004.

The implementation of National Social Security System in a comprehensive manner will form a great deal of fund accumulation. This fund accumulation will reflect the nation autonomy, powerful financial reserves, producing long-term financing, creating job vacancy and raising the society welfare. Therefore, building capacity in the form of a synergy among the four Social Security Administering Bodies is necessarily established that is outlined in the scenario of arranging the time phases so that the pattern of implementation schedule for the five programs of social security covering the entire Indonesian society will be made. (by: PT.ASKES, Indonesia)



GSIS REPORTS NET INCOME OF P36.5B LAST YEAR

The Government Service Insurance System (GSIS) realized a net income of **P36.5 billion** from January 1 to December 31, 2004, the highest by far among government corporations in the country.

Based on the pension fund's financial statements for year-ending 2004, the net investment income of the GSIS rose to **P25.94 billion** in 2004 from P18.05 billion in 2003, or an increase of more than P7 billion. Combined with other income, total net income reached P36.5 billion, at end- 2004 compared with P35.5 billion a year earlier.

GSIS president and general manager Winston F. Garcia also reported that the System also generated a savings of P1.09 billion last year by drastically cutting down on its administrative and operating expenses, in support of the austerity program of government.

The Commission on Audit (COA) gave the GSIS 2004 financial statements an unqualified or "clean" opinion. This is the fourth time since PGM Garcia assumed office in 2001 that the state auditing institution gave the GSIS an unqualified or "clean" opinion on its financial statements.

Because of the favorable results of its operations, the GSIS also remitted P1 billion to the National Treasury as the government's dividend from GSIS nonlife insurance operations in 2004. This dividend payout to the government was the biggest and the first in eight years. The last time that the government received dividends from the GSIS was in 1997 when it received P200 million.

GSIS TO OPEN SATELLITE OFFICES IN ISLAND PROVINCES IN THE PHILIPPINES

The Government Service Insurance System (GSIS) will open satellite offices in all the

island provinces in the country in line with the continuing effort to extend to its members responsive and timely services.

To date, the GSIS has already opened nine (9) satellite offices in various parts of the country that provide services to 66,000 members. These satellite offices are in addition to the 40 field offices and 7 district offices that serve GSIS members all over the country. Nine (9) more satellite offices are scheduled to be inaugurated before the year ends that will cater to more than 153,000 members.

Among those that will be opened is the satellite office in the island province of Basilan, which was very much in the news several years ago due to the high-profile kidnap for ransom activities perpetuated by the dreaded Abu Sayaff Group. The group has since moved out of the province after an all-out peace and order campaign waged by the local government. The GSIS decision to make its presence in Basilan is described as a vote of confidence for the improved peace and order and business climate in the once strife-torn area.

GSIS, GOVERNMENT PROPERTY SWAP FOR MANILA HALL OF JUSTICE

The Government Service Insurance System (GSIS) has swapped its old GSIS building and lot with the former site of the jai-alai fronton owned by the Supreme Court. The transfer was covered by Proclamation 835 signed by the President.

The GSIS property was vacated in the late 1980s when the pension fund's head office moved to a modern building complex in Manila Bay Reclamation Area. The high tribunal intends to build the Manila City Hall of Justice on the GSIS property, which was originally planned for its jai-alai property.

With the swap-deal, the GSIS has acquired a more valuable asset that has strong earning potential.

(by GSIS, Philippines)

2004: A Robust Year for the SSS

The year 2004 marked a strong rebound in the financial position of the SSS as it registered a net revenue of P2.6 billion from a net loss of P2.9 billion in 2003. The robust performance was highlighted by a double-digit growth in contribution collection (11.4 percent) and a managed increase in benefit disbursement (4.8 percent).

Member contributions rose to P43.9 billion in 2004 from P39.4 billion in the previous year, in part due to the full impact of the one-percentage point contribution rate hike, from 8.4 percent to 9.4 percent, effective March 2003. The SSS also continued to intensify its collection campaign, at the forefront of which is the expansion of its branch teller system in key areas in the country.

The establishment of tellering facilities is part of SSS' commitment to improve service delivery to members by providing a more efficient and convenient means of remitting contributions direct to the System. Compared to other payment schemes (e.g., over-the-counter at accredited collecting banks), the teller system can immediately post contributions to members' accounts, thereby hastening evaluation of their benefit and loan applications. The SSS launched its teller services in 18 branches in 2002. In May 2005, additional 24 tellering systems were opened nationwide, thus bringing the total to 43.

As a parallel effort in enhancing collection efficiency, the SSS strengthened the capacity of its Field Inspectorate by hiring more accounts officers – the unit responsible for examining payrolls and monitoring compliance of employers. From around 300 as of 2003, the number of account officers deployed to all SSS branches went up to 631 by end-2004. To support their activities, the SSS also implemented the Accounts Monitoring System, which is used to track down payments from employers.

Given the increase in contribution collection, coupled with the improvement of the stock market, the SSS Reserve Fund rose by three percent to P173 billion in 2004 from P168 billion in 2003.

78,000 SSS Pensions Suspended under the ACOP Program

Payments of death, disability (total) and retirement benefits to 78,000 SSS pensioners were suspended for their failure to respond to the letter sent by the institution under its Annual Confirmation of Pensioners (ACOP) program. This brings to 83,000 the total number of pension accounts that were put on hold as of April 2005. Pensions are restored as soon as the individual pensioner communicates with the SSS for verification of their continued benefit entitlement.

In April 2004, the SSS launched the ACOP program, which requires all pensioners, depending on their respective dates of contingency, to report to the nearest SSS branch or send a certification that he or she is alive and qualified to receive pension. The program aims to ensure that the right benefits are being paid to the right beneficiaries,

thereby eliminating attempts to defraud the System.

Such certification may be issued by an SSS employee with personal knowledge of the pensioner's existence, a teller in the bank where he or she maintains an account, or even the postman or barangay chairman. Pensioners living abroad should submit a photocopy of the first two pages of their passport together with their letter reply.

Aware of the delicate health condition of most pensioners, the SSS has since eased ACOP compliance requirements and procedures for their convenience. All SSS branches were also given additional personnel and computers to expedite the processing of confirmed pensioners.

More than P40 million recovered under SSS' Loan Amnesty Program

The SSS recovered more than P40 million in back payments as of January 2005 since it announced an amnesty for delinquent short-term loans in October 2004.

The amnesty program, which runs until September 2005, was offered to give SSS members the opportunity to settle their loan obligations without paying penalties. It also allows the SSS to clean its books to generate cash for benefit disbursements.

Under the program, borrowers may opt to pay their liabilities in full or in installment. An innovation over previous SSS condonation programs, the installment scheme entails proportionate write-off penalties.

Settlement of loans is important in protecting future member entitlements. As a policy, the SSS deducts the unpaid loan amount, plus accumulated penalties, from the benefits due to the member upon his or her retirement, disability or death.

SSS and Red Cross Sign Agreement for Social Security Coverage

In March 2005, the SSS and the International Committee of the Red Cross (ICRC) signed an agreement for the voluntary SSS coverage of its Filipino staff. These ICRC employees can now avail of the benefits and loan packages for SSS members, subject to the usual qualifying conditions.

Under the Philippine Social Security Law, locals serving at foreign governments and international organizations, or their wholly owned instrumentalities, in the country are not covered by the SSS. Voluntary membership, however, is available through administrative agreement between the SSS and the foreign employer.

The SSS continually pursues such arrangements to ensure that every Filipino worker, regardless of the nature of employment, has access to social security coverage.

(by: SSS, Philippines)

SSO won the Award for Quality of Services

The Social Security Office won the award of the Public Sector Development Commission on "Quality of Services" for the year 2004 both in central area and in the region and received reward from the Deputy Prime Minister on 9 May 2005.

Dr. Pairote Sooksamrit, Secretary - General, SSO revealed that the objective of this reward was for work promotion and morale of the government



officials considered from work process of the evaluated government agency. The SSO had an outstanding point on reduction of work process

and duration of services.

The SSO division who received the reward in central area was the Contribution Collection Section of the SSO Area Office Area 2 and in the region was Registration Section of the insured persons article 39 of Pichit Provincial Social Security Office.

"The reward will encourage SSO officers to develop and improve the service system and management to achieve the goal of being the effective agency who provides maximum benefit to the insured persons" Dr. Pairote said.

(by: SSO Thailand)

"SSO Living Library"

The SSO follows the policy of Prime Minister Thaksin Shinawatra who emphasize the importance of reading and searching for knowledge as one part of personnel development. The SSO has its own library since the beginning of operation and develops into SSO Library and information Center. At present it is located at 2nd floor, SSO building. it is opened to publics students, SSO officials and staffs in central and regional office on working days from 6.30 to 17.00 hrs. This library gathers many kinds of information especially social security knowledge. it can be said that the library is social security technical center in Thailand.

in 2004, the SSO developed library model as "living library". The library has corners for

introduction for new books and corner of interesting contents. The library also provides computer services for user to search for library database and has recreation room with coffee corner free of charge. In addition, SSO library develops its programme to achieve the international standard by providing services via website <http://lib.sso.go.th>. In the website, members can use borrow – return book service and can access information center service, database searching service such as Social Security throughout the world, social security research, digital brochure, etc. Moreover, SSO library links its website to other libraries and other organizations to exchange knowledge and information among others.

(by: SSO Thailand)

SSO and Department of Medical Services establish "The Project on Occupational Diseases Center"

The Ministry of Labour and the Ministry of Public Health signed the Agreement on establishment of "The Project on Occupational Diseases Center" on 6 July 2005

The objective of the Agreement is to provide protection to the employees who feel wondered whether they face with the occupational diseases or not and they can not find the right doctor. The Office of the Workmen's Compensation Fund also finds it difficult to adjudicate the case of occupational

diseases. By this reason, the SSO, Ministry of Labour in collaboration with Nopparat Rajathanee General Hospital, Department of Medical Services, Ministry of Public Health establish the Project on Occupational Disease Center so that it is convenient for the employers to receive diagnosis and treatment. The Center also launch the activities of promotion for Occupational Safety and Health.

Operation of the Occupational Diseases Center Project will be divided into 3 levels as follows,

1. In the first level, network of medical doctors who completed the training course on Occupational Medicine from Nopparat Rajathanee General Hospital will be

set up throughout the country to work for health promotion and prevention of occupational diseases.

2. In the middle level, the Occupational Diseases Clinics will be established under Occupational Medicine Clinic as pilot project in 7 hospitals under MOPH namely Samut Prakan hospital, Chonburi hospital, Nakornpink Hospitals, Chiang Mai, Lampang Hospital, Khon Kaen Hospitals, Maharaaj hospital, Nakorn Rajsima and Buriram Hospital under the cooperation of Bureau of Occupational and Environmental Diseases.

3. In the high level, the Occupational Diseases Center will be set up under Occupational Medicine Clinic, Nopparat Rajathanee General Hospital. The main mission is to serve as Occupational Medicine Technical Center of MOPH and to give advice to the first level and middle level clinics on diagnosis, treatment, rehabilitation, training and research.

The project will be very useful for employees under the Workmen's Compensation Fund to ensure the suitable medical services in case of occupational diseases and the right to receive compensation payment according to the Workmen's Compensation Act.

(by: SSO Thailand)

The SSO offers medical examination services to the insured persons

The Social Security Office in collaboration with the National Health Insurance Office in Bangkok provide health promotion and prevention services to the insured persons in Bangkok free of charge in 47 hospitals

The medical examination services will be provided to the insured persons who registered with hospitals under the Social Security Scheme in Bangkok. They can seek for medical examination services in their registered hospitals consisting of 16 public hospitals and 31 private hospitals. The services includes health examination, eye examination, papsmear test, post – natal and pre – natal care, family planning, counseling, health exhibition, health promotion and prevention including dental health examination.

"The SSO and the NSO arranged this project because we realized the importance of health status of the insured persons. The services have been available from now on until 30 September 2005. The insured person can ask for more details through SSO hotline 1506 or NSO hotline 1330." Dr. Pairote Sooksamrit, SSO Secretary – General said. (by: SSO Thailand)



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