

ASSA



NEWS

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His Majesty visits ETF



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The 12th ASSA BOARD Meeting in Brunei



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New ASSA Member



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ASEAN Social Security Association (ASSA) 12th Board Meeting Brunei Darussalam 5 - 7 August 2003



Handing Over the ASSA Chairmanship from Vietnam Social Security (VSS) to Employees Trust Fund (ETF), Brunei Darussalam on 6 August 2003.

Dr Nguyen Huy Ban, Director General VSS handing over the Emblem of ASSA Chairmanship to Puan Hajah Noriah Mohammad Abbas, Acting Managing Director ETF, Brunei Darussalam. Witnessed by the Honourable ETF Chairman Pehin Dato (Dr) Haji Awang Hussain.



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ASSA Chairman's Statement



ETF had the honour to host the 12th ASSA Board Meeting in Brunei Darussalam on 6 August 2003. It was ETF's first experience and it provided a special privilege to welcome ASSA Board Members, observers, delegates and spouses to such an historic occasion for ETF. Most especially, it was a wonderful opportunity for ETF to present ASSA to its Members first hand; to show them how relevant ASSA is to their lives; and, how committed ASSA Board is in fostering understanding and independence via a forum whereby its

members can study, discuss and apply the most suitable social security schemes tailor-made to their respective cultures, people and times.

The admission of the Social Security Organisation (SSO) of Laos PDR at the last ASSA Board Meeting was another milestone for ASSA. This edition includes two special features to introduce this youngest member institution in the ASSA family and a brief profile of the new ASSA Board Deputy Chairman, Dr Orie Andari Sutadji, the President Director of PT (Persero) Ansuransi Kesehatan Indonesia.

In line with its main objective, the Board and Secretariat meetings, the Pre-Board Meeting Seminar and "Good Practices" section of the ASSA website which feature ASSA member institutions development and achievements relevant to their systems and practices for the purpose of exchange of knowledge are effective measures in providing informative and useful tips on bridging the social development gaps, thus enhancing further cooperation and achieving deeper integration amongst ASSA members. It is imperative therefore that we in ASSA recognize the different levels of development between our member countries and try our best to narrow them by concerted action between regional, and international levels and ASSA, to enable this association to operate effectively in the interest of all our members.

Schedule of ASSA Board Meetings from 2004 to 2008

Year	1st Half of The Year (Jan to Jun)	2nd Half of The Year (Jul to Dec)
2004	Thailand	Indonesia
2005	Vietnam	Laos PDR
2006	Brunei	Malaysia
2007	Indonesia	Philippines
2008	Laos PDR	Singapore

ASSA New Member



WELCOME TO THE ASSA FAMILY

At the 12th ASSA Board Meeting held on 6 August 2003 in Brunei Darussalam, the Social Security Organisation (SSO) of Laos PDR was warmly accepted as the youngest member of ASSA.

GETTING TO KNOW THE SOCIAL SECURITY ORGANISATION OF LAOS PDR (SSO)

The Social Security Organisation (SSO) of Laos PDR is a juridical entity guided by the Ministry of Labour and Social Welfare, which was established on 1 June 2001 in accordance with the Social Security Decree, on 23 December 1999. The purpose of the Decree on SSO System for enterprise Employees is to set out principles, regulations, organizations, procedures and measures to ensure enterprise employees' social welfare right and benefit with the objective of improving their living conditions and contribution to national socio-economic development.

OBJECTIVES

The responsibility of the SSO is to collect and record contributions from employers and employees and to provide medical care, short-term benefits, working injury benefits and long-term benefits for employees who work in state-owned enterprises, private enterprises, joint ventures in the sectors of industry, agriculture, services and other businesses.

SCOPE OF COVERAGE AND BENEFIT

The Social Security Decree applied to employers with 10 or more employees and shall apply upon labour units which are branches of larger labour units with less than 10 employees. Labour units with 10 employees who have already secured insurance policies shall remain under the Social Security Decree even when the number of employees is reduced thereafter.

The Social Security Organisation provides a broad range of benefits including:

- Healthcare benefit
- Sickness benefit
- Maternity benefit
- Death benefit
- Work injury benefit
- Invalidity pension
- Survivors benefit
- Old age pension

SSO shall provide Child allowance and Unemployment benefit in the forthcoming years as appropriate to the actual conditions.

ASSA New Member

THE SOCIAL SECURITY FUND

The membership of SSO covers all private sectors and SOE's workers. The insured members now total 22,000 since its inception. SSO is now actively extending its coverage of workers and benefits to urban centers in Laos PDR.

The Social Security Fund's source of revenues include:

- Contributions from employers and employees
- Contributions from voluntarily insured persons
- Interest or fines from delayed payment of contributions or breach of regulations and law
- Revenues from investment

The Social Security Fund is comprised of four small funds as follow:

- Health insurance fund
- Short-term benefit fund (maternity, sickness, death)
- Employment injury and occupational disease compensation fund
- Long-term benefit fund (retirement, invalidity, survivors)

ORGANISATION OF THE SSO

The Social Security Organisation is composed of:

- The Board of Directors which includes 3 representatives of the Government, 4 representative of the Employers and 4 representative of the Employees;
- The Management team; and
- SSO organisational bodies.

Managed by a tripartite committee, SSO aims to become an autonomous body in the near future.

GETTING TO KNOW THE NEW ASSA VICE-CHAIRMAN



Dr Orie Andari Sutadji, the President Director of PT Askes, Indonesia, since 2000 was born on 29 October, 1947 at Purwokerto, Indonesia. She graduated from the Faculty of Medicine University of Diponegoro, Central Java in 1974. She obtained her Masters Degree in Business Administration from the Institute of Education and Management Development, Jakarta, Indonesia in 1992.

Prior to her appointment as the President Director of PT Askes, she held several positions under the Ministry of Health of the Republic of Indonesia. From 1974 she was attached to the Bureau of Statistics and a year later at the Bureau of Planning. In 1985 she was the

Chief Division of Administration, Central for Health Data and finally appointed in 1989 as the Chief Division of Administration, Bureau of General Affairs and Private Secretary to the Minister of Health of the Republic of Indonesia.

She is now the CEO of an organisation that has 17 regional offices, 93 branches and 200 sub-branches all over the country, with 2000 employees, and a coverage of 14 million compulsory members and 1.3 million voluntary members. Since 1975 she had attended several training courses, workshops and meetings all over the world and is an active member of the Social Organisation in her country.

Main Events

HIGHLIGHTS OF THE 12TH ASSA BOARD MEETING IN BRUNEI DARUSSALAM

The Employees Trust Fund (ETF) hosted the 12th ASSA Board Meeting from 6-7 August 2003. A total of 36 delegates from all ASSA member institutions and representatives from ISSA and Australia were also present as ASSA Observers.

The ASSA Chairman, Dr Nguyen Huy Ban presided at the meeting and delivered his opening remarks thanking ETF for hosting the Board Meeting. Thereafter, five Member institutions made presentation on "Good Practice" papers.



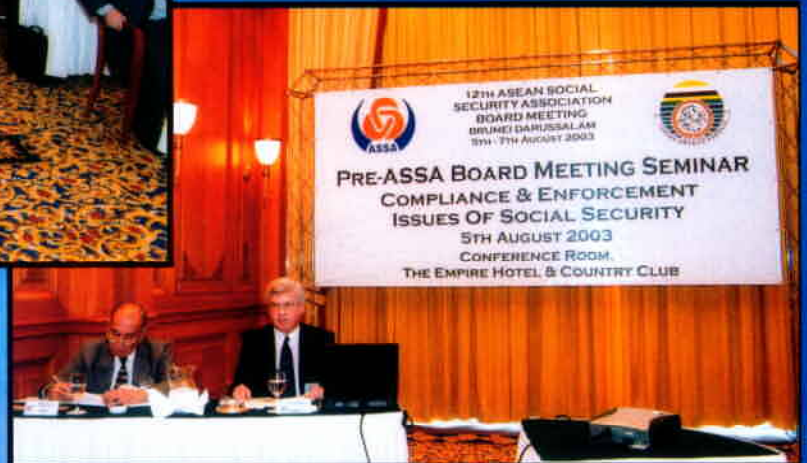
The highlight of the meeting was the acceptance of Laos PDR's Social Security Organisation (SSO) as a Member Institution of the ASEAN Social Security Association. Mr. Somnuk Vorasarn, Director General of SSO Laos PDR thanked the ASSA Board on its admission as an ASSA member.

The meeting proceeded with Dr Nguyen Huy Ban, having completed his tenure as ASSA Chairman, handing over the Chairmanship of ASSA by presenting the ASSA Emblem (see 1st photo above) to Puan Hajah Noriah Mohammad Abbas, the Acting Managing Director of the ETF for the year 2003-2004. The Chairmanship of ASSA is rotated annually amongst member countries in alphabetical order. Present to witness the occasion was the Chairman of ETF, the Honourable Pehin Orang Kaya Digadong Seri Lela Dato Seri Paduka (Dr) Haji Awang Hussain, Minister of Culture, Youth and Sports, Brunei Darussalam.

Main Events

PRE-ASSA BOARD MEETING SEMINAR

In line with ASSA tradition, a Pre-ASSA Board Meeting Seminar was held with the theme "Compliance and Enforcement Issues of Social Security" on 5 August 2003. Mr. Hector Inductivo, Regional Director for Asia and the Pacific, International Social Security Association (ISSA), presented a paper entitled "Compliance/Enforcement in Contributory Social Security Schemes". This was followed by another presentation on "Control of Fraud & Inaccurate Payment" by Mr. Paul Hickey, Deputy Chief Executive Officer Business Capability, Centrelink, Australia.



Mr. Inductivo states that the biggest challenge facing Social Security is to attain a satisfactory level of compliance through an effective system of enforcement. Critical to the success of any enforcement strategy is an efficient registration system to identify all employers who are subject to compulsory coverage since unregistered employers are not known to the scheme. It is therefore imperative to improve the detection system by computerizing compliance and enforcement procedures as a manual approach would be inefficient.

On the Control of Fraud and Inaccurate Payment, Mr. Hickey maintains that controls are critical to ensure the effective use of public funds and to increase public confidence in the integrity of the Social Security system. Thus the main sources of fraud and incorrect payments have been identified as key elements of the compliance framework, which are based on assessment of risk; the application of prevention, detection and deterrence mechanisms to those risks and the measurement of outcomes. New technologies such as Biometrics and Interactive Voice Recognition in Call Centres present opportunities in controlling fraud and inaccurate payments.

Main Events

SOCIAL EVENTS

The ASSA delegates were taken on a cruise around "Kampong Ayer" (Water Village), a unique housing settlement on stilts which was the seat of government in the 16th century. The delegates also visited the Jame' Asr Mosque, the Royal Regalia and the Sultan Omar Ali Saifuddin Mosque (a major landmark) in the Brunei capital, Bandar Seri Begawan.

The delegates were also invited to a Welcome Dinner at the Jerudong Polo & Country Club where they were entertained with Brunei Cultural songs and dances.



Mr Manusun Gala.S Aritonang (PT. AKSES), Datuk Azlan Zainol (EPF) and Datuk Ng Teck (SOCSCO) enjoying the view during the "Kampong Ayer" cruise.



Delegates disembarking after the cruise.



Brunei Cultural performance during Welcome Dinner.



Delegates at Jame' Asr Mosque.

HIS MAJESTY THE SULTAN'S VISIT TO ETF BRUNEI DARUSSALAM HEAD OFFICE, IN THE MINISTRY OF FINANCE BUILDING



His Majesty the Sultan Yang Di-Pertuan of Brunei Darussalam took a closer look and inspected the state of affairs at the Ministry of Finance when he made an unscheduled Working Visit to the Ministry and departments on the 20 December 2003. His Majesty, popularly referred to as the "Working Monarch" holds three Portfolios in Government: The Prime Minister, Minister of Defence and Minister of Finance.

Upon arrival His Majesty, accompanied by the Deputy Minister of Finance, Dato Paduka Haji Yakub bin Abu Bakar, was greeted by the Acting Managing Director, Puan Hajah Noriah. His Majesty began his tour at the ETF Service Counter and had a brief conversation with an ETF member who visited the office, much to the delight of the other customers. His Majesty then proceeded to the inner sanctum of ETF to review each division. An atypical leader, His Majesty was seen exchanging greetings and enquiring some of the staff on their duties and working conditions.

The ETF staff was pleasantly surprised and honoured when His Majesty continued to visit the non-frequented basement floor where the IT Servers and peripherals are kept, as well as the Members filing room. His Majesty ended the visit with a group photograph with some of the jubilant ETF personnel. (see photo above)



SSS CELEBRATES 46TH FOUNDING ANNIVERSARY

The SSS celebrated its 46th founding anniversary on September 1, 2003 under the theme "Ikaw at ang SSS: Magkabalikat sa Republikang Matatag at Maunlad". The theme takes off from the vision of Philippine President Gloria Macapagal-Arroyo in building a Strong Republic for the Philippines. It celebrates the role of SSS as a constant ally of all working Filipinos, a strong shoulder upon which they can rely, as they build the foundation for a better life for themselves, their families, and for the nation.

The occasion was highlighted by the 7th Balik at Bayan Awards for companies and institutions that have helped the SSS in furthering its mandate of promoting social security protection of private sector workers.

Invited as guest of honour was the Philippine Senate President, Franklin M. Drilon. In his speech, the senate President expressed his full support to the initiatives and reforms taken by the present leadership of Social Security Commission Chairman, Bernardino R. Abes and SSS President and CEO Corazon S. de la Paz, to ensure the SSS continuing viability.

Relatedly, President Gloria Macapagal-Arroyo issued Proclamation No. 440 declaring September 1-7, 2003 as "Social Security Week" to stimulate public awareness on the importance of SSS membership and the programs available to members as well as the vital role of the system in nation building.

SSS PENSIONS TOTAL 21.69 BILLION PESOS FOR THE FIRST NINE MONTHS

The SSS paid out to almost a million pensioners a total of 21.69 billion pesos for the first nine months of 2003, showing a seven percent increase from pension payments for the same period in 2002. The rise indicates that SSS members are well informed of their benefits and privileges, and that pensioners are living longer, healthier lives.

About 95 percent of the pensions were credited to the pensioner's bank accounts and the rest were paid in checks sent through the mail.

SSS membership now stands at about 25 million, including 976,025 pensioners. From 1991 to 2002, the number of pensioners increased at an average of 10 percent every year. There are three types of pension claims: retirement, disability and death. Pension payments depend on the number of months and amount of monthly contributions.

Measures have been put in place to ensure that eligible members get the right benefits. The SSS also has a procedure that allows verification whether retired members are still alive and continue to receive their pensions. An annual audit is conducted requiring pensioners to go to any branch office to confirm their eligibility. Pensions of those who fail to show up are immediately suspended.

Although the procedures are sufficient, the SSS emphasizes that it still needs the help and cooperation of its members to guarantee the viability and stability of the fund, so it would be in a better position to serve the coming generations.

From January to September 2003, the SSS disbursed a total of 30.11 billion pesos in benefits, including pension payments, showing a 2.9 percent increase from the same period in 2002.

SSS REPORTS INCREASE IN COLLECTIONS

The SSS announced an increase of 2.9 billion pesos in contribution collections for the first eight months of 2003, after setting up a teller system and fielding account officers in its branch offices nationwide.

The increase was also mainly due to the contribution rate hike in March 2003 from 8.4 percent to 9.4 percent. The SSS increased the monthly contribution rate to correct a fund imbalance resulting from benefits payments outpacing contribution collections. It was the only rate adjustment made since 1979, or over two decades ago.

To maximize collection, the system implemented a teller system in key cities nationwide that allowed direct payments to the institution in addition to the banks that continue to receive the bulk of SSS contributions. SSS also fielded more than 300 additional account officers to handle into delinquent accounts and monitor payments of employers.

SSS TO BUILD 3 NEW BRANCH OFFICES

The SSS, in line with its objective of improving its membership services and expanding social security coverage capabilities, held three groundbreaking ceremonies during the month of September 2003, in cooperation with the local city or municipal governments.

The SSS has 168 branch offices nationwide and overseas. Of the 152 local branches, ten are occupying SSS-owned buildings. Three more buildings will be constructed in San Fernando, Pampanga; Calamba, Laguna; and San Fernando, La Union, bringing the total number of branches in SSS-owned buildings to 13.

SSO EXPLAINS HOW THE EMPLOYERS WITH LEGAL MIGRANT WORKERS CAN JOIN THE SOCIAL SECURITY SCHEME

Dr. Pairote Sooksamrit, Secretary General of SSO, Ministry of Labour explained to enterprise owners or employers who have hired legal migrant workers that they have to register their employees to SSO by submitting the Registration Form and relevant documents. The legal migrant workers must have Work Permit with the migrant ID card issued by authorized agency as evidence of registration. Illegal migrant workers are not eligible to enter the scheme. Accordingly, the SSO Secretary General inquired the employers, who have hired the legal migrant workers to register for being member of the scheme. They must bring all relevant documents, with the above mentioned evidence for example, copies of employees ID card or household Registration with the Registration Forms (SSO Form 1-02 and SSO Form 1-03). The employers can submit the Registration Forms to the Social Security Office Area where their establishments are located. Once the registration procedures are completed, their migrant workers will be covered by the Social Security Fund and Workmen's Compensation Fund similar to Thai insured persons. Hot line 1506 is also available daily for all inquiries.

PRINCIPLE OF VOLUNTARY INSURED PERSON UNDER ARTICLE 39

Social Security Office (SSO) announced that the insured persons must abide by the Social Security Act especially after cessation of employment and declaration of intention to continue their membership.

Dr. Pirote Sooksamrit, Secretary General explained that insured persons under Article 33 who have paid contribution for a period of less than 12 months and subsequently cease to be employees must notify their intention to continue being insured, within 6 months from the date of their cessation of being employees, to SSO. They have to submit the application forms to become voluntary insured persons under Article 39 (SSO Form 14-20), and submitting copies of ID cards or any other cards (With Photos), issued by government agencies to any one of the SSO areas or provincial offices at their convenience.

The qualified insured persons have to pay monthly contributions at a fixed amount of 384 Baths (calculated from monthly basic wage at the amount of 4,800 bath). They are entitled to 6 types of benefits as insured persons under Article 33 consisting of sickness or injury, maternity, invalidity, death including child allowance and old age pension.

There are 4 channels for paying contribution. They are 1) by insured persons at the SSO, 2) by post, 3) by ACH (automated clearing house) through Krung Thai Bank (and 4) through Sri Ayudhaya Public Bank. As for the payment by insured at the SSO and post office, insured persons have to submit the contribution payment form (SSO 1-11). In contrast, payment by ACH through Krung Thai Bank documents are not required.

SSO's Secretary General added that if the voluntary insured persons under article 39 changed their contract addresses, SSO required them to submit the Data Changing Form (SSO 1-34) 1 month before the change. In case of cessation of being insured persons under Article 39 or they re-enter to be insured persons under Article 33, they have to submit the Termination Form (SSO 1-21). Hot Line 1506 is available daily for queries.

THE INDONESIAN DELEGATION VISITED SSO, THAILAND

PT ASKES Health Insurance Specialist, Indonesia visited the Social Security Office (SSO) to learn about experience of SSO in developing, evolving and consolidating the health insurance system including the technical aspect of managing the system.

A 4-member delegation from PT ASKES Health Specialist visited SSO between 23-26 August 2003 to study about Social Security, Thailand. PT ASKES is a state-owned enterprise, a pioneer of health insurance business founded in 1986 and a market leader of health insurance business in Indonesia. The organization provides comprehensive health care benefits for 13.58 million and 1.2 million voluntary members.

PT ASKES is now in the process of establishing the national Social Health Insurance System. Due to Thailand's success in health financing reform, PT ASKES want to learn in depth about SSO's experience in developing, evolving and consolidating the health insurance system.

The specific topics that this organization would like to know are the technical aspect of managing the health insurance system such as; network selection, contract administration with providers, claims administration, tariff regulation, administration, complains handling, financing and budgeting of Health Insurance Systems, cost control techniques and the government role in controlling cost.

Therefore, SSO arranged the study visit program for the delegation of PT ASKES by emphasizing on benefit management, contribution management, information services on hotline 1506, medical services managements including visiting hospital in social security programme.

Country News

VIETNAM DELEGATION ON STUDY VISIT AT SSS

A six-men Vietnamese delegation headed by Mr. Dang Anh Due, Deputy Director of Vietnam's Department of Social Insurance, Ministry of labour, made a study visit at SSS corporate headquarters.

During the group's courtesy call on SSS President and CEO Corazon S. de la Paz, Mr. Dang said that social security in their country is undergoing radical reform, especially in the area of expanded coverage. They hope to learn from the Philippine experience on policies and procedures in promoting compliance, managing reserve funds and controlling benefits payments.

Ms. De la Paz, on behalf of the SSS, acknowledged that Vietnam has a strong sense of nationhood and expressed the SSS willingness to share its knowledge in social security operations gained in over 45 years of existence as have been extended to other social security officials coming from Asian and African Countries.

"IN 2004 SSO STARTS COLLECTING CONTRIBUTION FROM EMPLOYERS AND EMPLOYEES 5% FOR 7 BENEFITS"

The SSO calls on employers and employees to pay contributions 5% of wages for each party to get 7 benefits, including unemployment insurance. The total contributions from employers and employees are 10%, however 6% of these contributions will be accumulated to be paid to the insured persons as their pension in future.

Mr. Pairote Sooksamrit, Secretary – General of the Social Security Office (SSO), Ministry of Labour reveals that according to the royal decree, the starting date of contributions collection for the unemployment benefit will be from 1 January 2004. The contribution will be collected at the rate of 0.5% for government. Therefore, the contribution rate for the first four benefits; injury or sickness, maternity, invalidity and death benefits is 1.5% of wages from three parties. As for the additional 2 benefits; Child allowance and old age pension benefits, the rate is 3% of wages.

Therefore, in January 2004, the employers and employees shall pay contributions to the fund at the rate of 5% of employees wages. The insured person will then be entitled to receive 7 benefits from the Social Security Fund namely; injury or sickness, maternity, invalidity, death, child allowance, old age pension and unemployment benefits in 2004.

MONGOLIAN OFFICIALS VISITED SSO, THAILAND

High-level Officials from Mongolia who are supported by the ADB Fund, visited the Social Security Office (SSO) to attend a 5 day study visit programmed arranged by SSO.

The Social Security Office, Ministry of Labour, Thailand, received a request from ILO to arrange the study visit programmed from 10-14 November 2003 for 20 Mongolian officials from the Ministry of Social Welfare and Labor of Mongolia which are supported under the ADB Funded project "Social Security Sector Development in Mongolia". The delegation was led by Mr. B. Amar, Deputy Director of the State Social Insurance General Office, Mongolia.

The objectives of this visit were to acquire technical expertise from each division such as overview of Thailand Social Security, registration and contribution payment, benefit payment, finance and accounting system, legal inspection and procedure practice, investment management, compensation payment, financing administration, prevention of employment injuries and occupational diseases accidents, medical care, providing survivors and quality control, the study visit to the hospital in the Social Security Scheme, data processing of Social Security Fund and the operation of Computer Centre, Hotline Information Service Unit 1506 and of the SSO Area Office.

This study visit is highly beneficial to the Mongolian delegation. They gained more experiences and knowledge applicable to the management of Social Security in Mongolia.

A SPECIAL FEATURE ON INTERNATIONAL SOCIAL SECURITY ASSOCIATION (ISSA)

The particular structure of the International Social Security Association (ISSA), which is unique in the world of international organisations, has played a major role in the successes achieved. The cooperation of government services with semi-independent or autonomous administrations, as was provided for in the 1947 Constitution, has proved to be extremely fruitful and durable, despite the change in equilibrium of the representation of these various types of administrative bodies within the Association.

The objective of the International Social Security Association (ISSA) is to co-operate, at the international level, in the promotion and development of social security throughout the world, primarily through its technical and administrative improvement, in order to advance the social and economic conditions of the population on the basis of social justice.

Since 1955, two categories of member organisations have existed that is Affiliate members and Associate members.

At present, the ISSA brings together 370 member organisations in 145 countries.

ASSA Directory

Name : Puan Hajah Noriah Mohammad Abbas
Position : Ag. Managing Director
Organisation : Employees Trust Fund
Address : Island Block, Level 1,
Bangunan Kementerian Kewangan
Commonwealth Drive, Jalan Kebangsaan
Bandar Seri Begawan BB3910
Negara Brunei Darussalam
Telephone : 673-2382982
Facsimile : 673-2382121/673-2382123
Email Address : info@tap.gov.bn
Website : http://www.etf.gov.bn
Status : Chairman

Name : Ms Dr Orie Andari Sutadji
Position : President Director
Organisation : PT (Persero) Ansuransi Kesehatan Indonesia
Address : J1. Letjen Suprpto PO Box 1391/JKT
Cempaka Putih
Jakarta Pusat 1510, Indonesia
Telephone : 6221-42873510
Facsimile : 6221-4212938
Email Address : orie@ptaskes.com
Status : Vice Chairman

Name : Datuk Azlan Zainol
Position : Chief Executive Officer
Organisation : Employees Provident Fund
Address : 25th Floor, EPF Building,
Jalan Raja Laut,
50350 Kuala Lumpur, Malaysia
Telephone : 603-26931470
Facsimile : 603-26933121
E-mail Address : azlan@epf.gov.my
Website : http://www.kwsp.gov.my
Status : Board Member

Name : Datuk Ng Teck
Position : Chief Executive Officer
Organisation : Social Security Organization
Address : PERKESO, 281, Jalan Ampang,
50538, Kuala Lumpur, Malaysia
Telephone : 603-42526170/603-42505479
Facsimile : 603-42564987
E-mail Address : perkeso@pop0.gov.my
Website : http://www.perkeso.gov.my
Status : Board Member

Name : Ms Corazon Santos de la Paz
Position : President and Chief Executive Officer
Organisation : Social Security System
Address : 6/F, SSS Building, East Avenue
Quezon City, Philippines
Telephone : 632-922 2995/632-921 2022
Facsimile : 632-924 8470
Email Address : cdelapaz@globenet.com.ph
Website : http://www.sss.gov.ph
Status : Board Member

Name : Mr Attorney Winston F. Garcia
Position : President and General Member
Organisation : Government Service Insurance System
Address : Financial Centre (Reclamation Area)
Roxas Boulevard, Pasay City
Metro Manila 1308, Philippines
Telephone : 632-8916014/632-8916297
Facsimile : 632-8916014
E-mail Address : gsismail@gsis.gov.ph
Website : http://www.gsis.gov.ph
Status : Board Member

Name : Mr Francisco T. Duquee III
Position : President and Chief Executive Officer
Organisation : Philippines Health Insurance Officer
Address : CityState Centre Building
#709 Shaw Boulevard
corner Oranbo Drive
Pasig City, Philippines
Telephone : 632- 6381864 / 632-6376237
Facsimile : 632 -6376237
Email Address : svp_actuary@philhealth.gov.ph
Website : http://www.philhealth.gov.ph
Status : Board Member

Name : Mr Tan Yoke Meng, Willie
Position : Chief Executive Officer
Organisation : Central Provident Fund Board
Address : 79 Robinson Road, CPF Building
Singapore 068897
Telephone : 65-62202422
Facsimile : 65-62258732
Email Address : cpfboard@cpf.gov.sg
Website : http://www.cpf.gov.sg
Status : Board Member

Name : Dr Pairote Sooksamrit
Position : Secretary General
Organisation : Social Security Office
Address : 88/28 Moo 4, Tivanond Road
Nothaburi 11000, Thailand
Telephone : 662-9562000
Facsimile : 662-5252814
Email Address : pairote_s@sso.go.th
Website : http://www.sso.go.th
Status : Board Member

Name : Dr Nguyen Huy Ban
Position : Director General
Organisation : Vietnam Social Security
Address : 7 Trang Thi St., Hoan Kiem
Hanoi, Vietnam
Telephone : 844-9344153
Facsimile : 844-9344169
Email Address : vss@hn.vnn.vn
Status : Board Member

Name : Mr Haji Zulkifli PADP Haji Abdullah
Position : Ag. Deputy Managing Director
Organisation : Employees Trust Fund
Address : Island Block, Level 1,
Bangunan Kementerian Kewangan
Commonwealth Drive, Jalan Kebangsaan
Bandar Seri Begawan BB3910
Negara Brunei Darussalam
Telephone : 673-2382982
Facsimile : 673-2382121/673-2382123
Email Address : info@tap.gov.bn
Website : http://www.etf.gov.bn
Status : Secretary General I

Name : Ms Norliah Haji Kula
Position : Senior Manager
Organisation : Employees Trust Fund
Address : Island Block, Level 1,
Bangunan Kementerian Kewangan
Commonwealth Drive, Jalan Kebangsaan
Bandar Seri Begawan BB3910
Negara Brunei Darussalam
Telephone : 673-2382982
Facsimile : 673-2382121/673-2382123
Email Address : info@tap.gov.bn
Website : http://www.etf.gov.bn
Status : Secretary General II