

# Beware of bogus agents

## Many vehicle owners fooled into thinking they are well-insured

MANY vehicle owners have been fooled by their insurance agents into thinking that they are well-protected in case of accidents or other road incidents.

In many cases, the owners found out too late that neither they nor their vehicle had actually been covered, reported *Harian Metro*.

This was because some unscrupulous agents did not give the money to their companies although their clients had been paying their premiums in full.

Project manager Norly Md Arof, 40, said she realised that she had been driving "at a precarious risk" for more than a year only after she went to renew her road tax in August.

She said her application was rejected and she was shocked when a check showed that her vehicle was not covered for the whole of last year.

She lodged a police report against her insurance agent on Aug 7.



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The General Insurance Association of Malaysia advised vehicle owners to avoid going through an agent, who may not be registered with the association and may turn out to be bogus.

> Over the past 10 years, the country's 15 public universities produced nearly 27,500 products and services through their research and development (R&D) projects but only 494 were commercialised.

This means that after billions of ringgit had

been spent on grants and funds for the R&D programmes, only 2% were good enough to be commercialised, *Berita Harian* reported.

Universiti Teknologi Malaysia (UTM) was considered the most successful, with 239 of its R&D products commercialised since 2007.

This number is considered meagre, considering that the university conducted nearly 3,900 R&D projects over that period.

UTM, together with Universiti Malaya, Universiti Sains Malaysia and Universiti Putra Malaysia, had the bulk of R&D projects.

Associate Prof Dr Aeham Abdullah, industrial relations director at the higher education unit of the Education Ministry, said to mitigate the issue, the Government started a programme in May in which five local research universities and industry players would exchange information and knowledge to boost commercialisation of technologies in the country.