



**IR ADJUSTERS**  
**& INVESTIGATION (M) SDN. BHD.**  
202401010224 (1556074-P)



# **COMPANY** **PROFILE**

We are dedicated in building a reputation for accuracy, efficiency, and integrity, providing tailored solutions that meet the unique needs of each client.

## ABOUT COMPANY

Welcome to IR Adjusters & Investigation (M) Sdn Bhd, a newly established firm, incorporated on the year 2024, bringing fresh energy and innovative solutions to the loss adjusting and investigative services industry. While we are a new name in the field, our team's deep industry knowledge, decades of experience in insurance adjusting industry and commitment to excellence ensure that we deliver professional, comprehensive, and client-focused services.

We are dedicated to building a reputation for accuracy, efficiency, and integrity, providing tailored solutions that meet the unique needs of each client. At IR Adjusters & Investigation, we're here to guide you confidently through every step of the claims process, ensuring reliable and transparent outcomes.

*We are dedicated to building a reputation for accuracy, efficiency, and integrity, providing tailored solutions that meet the unique needs of each client.*

## VISION

To be the leading provider of innovative and reliable insurance adjustment and investigative solutions in Malaysia, setting the benchmark for excellence and integrity in the industry.

## MISSION

To deliver accurate, efficient, and transparent insurance adjustment and investigative services tailored to meet the unique needs of our clients. We are committed to upholding the highest standards of professionalism and ethical practice, leveraging our expertise to provide clear, actionable insights that support informed decision-making and foster trust in the insurance process.

Our key strength is providing dedicated services, ensuring quick and fair claim assessments, and helping clients handle claims with professionalism and care.

## COMPANY OBJECTIVES

***Become a trusted leader in the insurance adjusting industry***



***Provide accurate, efficient, and reliable claims assessments for clients.***

- ✓ Ensure **timely resolution of claims** through expert evaluation and attention to detail.
- ✓ **Foster transparent communication** with insurance carriers and policyholders.
- ✓ Leverage **innovative technologies** to enhance the claims process.
- ✓ Build **long-term relationships** with clients based on trust and professionalism.
- ✓ Maintain **high standards of integrity, professionalism, and service excellence**.
- ✓ **Invest in continuous training and development** to ensure our adjusters stay up-to-date with the latest industry standards and regulations.
- ✓ **Recruit and retain highly skilled adjusters** with expertise in thorough investigations and claims assessments.
- ✓ Promote a culture of **ongoing learning** to improve investigative techniques and decision-making accuracy.
- ✓ Focus on **specialized training** to enhance adjuster expertise in complex and high-value claims.
- ✓ Foster an environment of **knowledge sharing** and collaboration among adjusters to elevate overall team performance.

# COMPANY BRIEF

## OPERATION HEAD OFFICE

Name : IR Adjusters & Investigation (M) Sdn. Bhd.  
Co. No. : 202401010224 (1556074-P)  
Address : C-3A-02, iTech Tower, Jalan Impact,  
Cyber 6, 63000, Cyberjaya, Selangor.  
Office No. : +6 03 2739 2765  
Email : info@iradjusters.com.my

## HEADQUARTERS

Name : IR Adjusters & Investigation (M) Sdn. Bhd.  
Co. No. : 202401010224 (1556074-P)  
Address : No 12-1, Jalan PPM 11, Plaza Pandan,  
Malim, 75250 Melaka.  
Office No. : +6 06 337 1345  
Email : admin@iradjusters.com.my  
Web : www.iradjusters.com.my

Paid-Up Capital : RM 150,000.00  
Executive Director : Datuk Ayanaru V Neganiah (DPSM)  
Phone : +6 012 654 6055  
Banker : CIMB Bank Berhad  
A/C No. : 8605946809  
Corporate Solicitor : **Bala Gopal & Associates**

## TEAMWORK

*is all about "I need You as much as You  
Need Me!"*



# CERTIFICATES



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

Telapan  
Web

6030 2698-8044  
www.bnm.gov.my

Jalan Dato' Onn  
50450 Kuala Lumpur  
Malaysia

TERHAD

Bilangan Kiri: JKAP7500/OPS/7/70/3  
11 September 2025

YBhg Datuk Ayanaru a/l V Neganiah  
Pengarah Urusan  
IR Adjusters & Investigation (M) Sdn. Bhd.  
No 12-1, Jalan PPM 11  
Plaza Pandan Malim  
75250 Melaka  
Melaka

YBhg Datuk,

**Pendaftaran untuk Menjalankan Perniagaan Pengajusteran  
di bawah Seksyen 17 Akta Perkhidmatan Kewangan 2013 (Akta)**

Kami menujuk kepada borang pendaftaran IR Adjusters & Investigation (M) Sdn. Bhd. (IR) serta dokumen sokongan yang dikemukakan berhubung perkara di atas.

2. Sila maklum bahawa IR telah mematuhi keperluan di bawah seksyen 17 Akta yang dibaca bersama dengan Perintah Perkhidmatan Kewangan (Kehendak dan Pengemukakan Dokumen atau Maklumat) (Perniagaan Berdaftar) 2013 dan telah memberitahu secara bertulis kepada Bank Negara Malaysia (BNM) tarikh permulaan kuat kuasa pada 1 Oktober 2025 bagi menjalankan perniagaan pengajusteran.

3. Sejar dengan dokumen polisi yang dikeluarkan pada 1 Jun 2023 berkenaan dengan prosedur pendaftaran bagi menjalankan perniagaan pengajusteran, bayaran fi pendaftaran sebanyak RM250 bagi tempoh tiga (3) bulan perniagaan pengajusteran (1 Oktober hingga 31 Disember 2025) hendaklah dibuat dalam tempoh tujuh (7) hari dari tarikh surat ini melalui Sistem RENTAS (Real Time Electronic Transfer of Funds and Securities) dengan mengemukakan sesalanan nota kredit (credit advice) kepada BNM untuk pengesahan. Sila ambil maklum bahawa fi pendaftaran yang telah dibayar tidak akan dipulangkan (non-refundable) oleh BNM. Selain itu, bayaran fi pendaftaran sebanyak RM1,000 bagi setiap tahun berikutnya hendaklah dibuat sebelum atau pada 15 Disember.

4. BNM ingin memaklumkan bahawa IR dikehendaki menjalankan perniagaan pengajusterannya secara adil, bertanggungjawab dan profesional apabila berurusan dengan pengguna kewangan dan penyedia perkhidmatan kewangan seperti yang dikehendaki di dalam Dokumen Polisi ke atas Prosedur Pendaftaran dan Keperluan Profesionalisme Ajuster (Policy Document on Registration Procedure and Requirements of Professionalism of Adjusters) (Dokumen Polisi Ajuster) yang dikeluarkan di bawah seksyen 18(2) dan seksyen 123(1) Akta dan Dokumen Polisi ke atas Pelakuan Perniagaan Dilarang (Policy Document on Prohibited Business Conduct) yang dikeluarkan di bawah seksyen 124 Akta. IR juga dikehendaki mematuhi keperluan-keperluan yang telah ditetapkan oleh pihak BNM di dalam Dokumen Polisi-Dokumen Polisi terbit pada setiap masa. Sekiranya IR gagal mematuhi keperluan-keperluan yang telah ditetapkan, pihak BNM boleh membatalkan pendaftaran pengajusteran syarikat dan juga mengambil tindakan penguatkuasaan.

TERHAD

Jabatan Konsumer dan Amalan Pasaran

TERHAD

- 2 -

5. BNM juga ingin menekankan obligasi IR untuk sentiasa mematuhi keperluan perenggan 11.2 (e) Dokumen Polisi Ajuster dengan memastikan penilaian wajar (due diligence) dan semakan latar belakang dijalankan ke atas setiap calon kakitangan pengajusteran sebelum mengambil mereka bekerja sebagai kakitangan pengajusteran IR. Ini kerana, berdasarkan semakan latar belakang oleh BNM, kami mendapati bahawa beberapa calon kakitangan pengajusteran yang dicadangkan IR mempunyai rekod yang menagakan yang mana ia boleh mempengaruhi integriti profesional dalam menjalankan kerja pengajusteran.

6. Di samping itu, IR juga dikehendaki mengemukakan maklumat statistik setiap tahun dalam format yang telah ditetapkan oleh BNM di dalam Dokumen Polisi ke atas Laporan STATsmart: Data Spesifik Kewangan, Pematuhan dan Industri (Document Policy on STATsmart Reporting: Financial, Compliance and Industry Specific Data) yang dikeluarkan di bawah seksyen 143(2) Akta (sila rujuk Lampiran I).

7. IR juga dikehendaki untuk mendaftar dengan FI@KjangNet dengan mengemukakan maklumat-maklumat di Lampiran II melalui emel kepada kjangnet\_help@bnm.gov.my dan kjangnet\_ips@bnm.gov.my. FI@KjangNet merupakan portal yang mempunyai pelbagai tujuan termasuk pemberitahuan syarikat tentang perubahan maklumat korporat syarikat dan untuk mendapatkan maklumat berkaitan polisi/surat pekeliling/arahan BNM. IR hendaklah mengakses sistem tersebut dengan kerap untuk memastikan syarikat tidak akan terlepas pandang sebarang polisi/surat pekeliling/arahan yang dikeluarkan oleh pihak BNM.

8. IR disaran agar menjadi ahli kepada Persatuan Penyelaras Kerugian Malaysia [The Association of Malaysian Loss Adjusters (AMLA)] dan mematuhi segala kehendak/peraturan/prinsip yang dikeluarkan oleh AMLA, termasuk dokumen konstitusi (Constitution of AMLA) dan kod etika (Code of Conduct of AMLA). BNM juga berharap agar IR dapat menyumbang ke arah pembangunan profesion ajuster yang profesional dan bersepadu demi kepentingan bersama.

9. Kami juga ingin menarik perhatian tuan bahawa kandungan surat ini tidak boleh sekali-kali digunakan dalam apa jua bentuk dan cara sebagai satu representasi bahawa IR telah mendapat kelulusan untuk beroperasi oleh BNM. Surat ini adalah suatu surat pengesahan pendaftaran perniagaan dan bukanlah merupakan suatu "lesen perniagaan".

Sekian.

Yang benar,



(Lau Chin Ching)

Pengarah

Jabatan Konsumer dan Amalan Pasaran

Nota: Kandungan dalam surat adalah terhad untuk kegunaan atau rujukan dalam syarikat sahaja dan tidak boleh ditirai atau diedarkan kepada orang awam atau pihak ketiga yang tidak berkaitan.

106213  
ASA/END/SMY

TERHAD

## Bank Negara Malaysia

  
Suruhanjaya Syarikat Malaysia  
Companies Commission of Malaysia

COMPANIES ACT 2016  
(ACT 777)

**CERTIFICATE OF INCORPORATION  
OF PRIVATE COMPANY**

This is to certify that

**IR ADJUSTERS & INVESTIGATION (M) SDN. BHD.**  
**202401010224 (1556074-P)**

is, on and from the 14<sup>th</sup> day of March 2024, incorporated under the Companies Act 2016, and that the company is a company limited by shares and that the company is a private company.

Dated at KUALA LUMPUR this 15<sup>th</sup> day of March 2024.

  
**DATUK NOR AZEMAH ABDUL AZIZ**  
REGISTRAR OF COMPANIES  
MALAYSIA



SSM

# ADJUSTECH

## - Redefining The Future of Loss Adjusting

At **IR Adjusters & Investigation (M) Sdn. Bhd.**, we recognize that insurers today demand more than accuracy—they demand **speed, accountability, and innovation**. Traditional paper-based methods of investigation no longer meet the urgency and precision required in modern claims handling. To address this challenge, we have developed **Adjustech**, a proprietary iPad-driven software that **revolutionizes the way loss adjusters conduct investigations**.

**Adjustech is not just an upgrade—it is a complete transformation of the adjusting process.** Designed with efficiency and professionalism at its core, this fully paperless system integrates every stage of an investigation into a single, intelligent platform. From the field to the final report, Adjustech ensures investigations are conducted with **unmatched speed, accuracy, and reliability**.

### Smarter Assignment Management

Adjustech does more than digitize investigations — it also **transforms the way assignments are managed**. Every stage of the process, from initial instruction to final closure, is handled within one centralized platform.

Assignments can be entered into the system by executives, routed to the relevant branch, allocated to the adjuster in charge, passed to editors, and finalized by clerical staff — all under a clear and structured workflow.

For management, this means:



#### Full Visibility

Track assignments in real time, across all branches and personnel.



#### Performance Monitoring

Track assignments in real time, across all branches and personnel.



#### Stronger Accountability

Every task is logged, ensuring transparency at each stage.



#### Reduced Delays

Elimination of miscommunication and bottlenecks, keeping files moving efficiently.

With Adjustech, assignment management becomes disciplined, trackable, and transparent, giving insurers confidence that every instruction is handled with professional control from start to finish.

## How Adjustech Elevates the Adjusting Process



### On-Site Data Capture in Real Time

Using iPads, adjusters can record insured and third-party statements directly into the system, complete with secure e-signatures. Scene photographs and supporting evidence are uploaded instantly, removing the risk of misplaced notes or delayed submissions.



### Intelligent Automation

Collected data is automatically structured into a draft report. This eliminates repetitive administrative tasks, allowing adjusters to focus on critical analysis and conclusions rather than clerical work.



### Seamless Report Generation

Reports are generated within the system itself—formatted consistently and converted into Word documents ready for editorial supervision. This guarantees uniformity, professionalism, and efficiency in every submission.



### Time-Saving Efficiency

By eradicating manual paperwork and formatting, Adjustech drastically reduces turnaround times. What once took days can now be completed within hours, accelerating insurers' claims resolution process.



### Accuracy & Compliance

Automated data integration minimizes human error while creating a transparent, traceable record of every investigative step, strengthening compliance and audit readiness.



### Secure Digital Environment

Every document, statement, and photograph is stored securely, safeguarding sensitive information while ensuring easy retrieval whenever required.

## The Insurer's Advantage with Adjustech

For insurers, Adjustech delivers tangible benefits that go beyond operational efficiency:



### Faster Claims Settlement

Swift reporting translates directly into quicker claims decisions, enhancing customer satisfaction and retention.



### Operational Efficiency for the Adjusting Company

By eliminating paperwork, reducing rework, and minimizing formatting errors, Adjustech streamlines our internal processes. This efficiency allows our team to dedicate more time and focus to the investigation itself, ensuring insurers receive faster, higher-quality reports without delays.



### Future-Ready Operations

As the industry moves toward digital transformation, Adjustech positions insurers at the forefront of modernization.



### Standardization Across Reports

Eliminates inconsistencies and formatting issues, ensuring every report meets the highest professional standard.



### Enhanced Professionalism:

Every investigation is conducted with the support of cutting-edge technology, reinforcing the insurer's reputation for efficiency and innovation.



*At IR Adjusters, we believe Adjustech is more than software—it is the new benchmark for the adjusting industry. By empowering adjusters with this iPad driven platform, we deliver investigations that are faster, smarter, and more reliable than ever before. Insurers can be confident that every claim will be handled with precision, professionalism, and unwavering efficiency, setting a higher standard for claims management in Malaysia and beyond.*



***Become a trusted leader  
insurance adjusting industry***





Handling complex claims with precision, our team ensures through investigations and timely results, focused on accuracy and efficiency.



## SENIOR MANAGEMENT



**DCP (B) Ibrahim Bin Saad**  
*Chairman*

DCP (B) Ibrahim Bin Saad served nearly 40 years in the Royal Malaysia Police (PDRM), specializing in intelligence, security, and law enforcement. Holding a Master of Political Science, he held key roles in Special Branch, national security, and district leadership. He also contributed to the Election Commission (SPR), the Malaysian Anti-Corruption Commission (SPRM), and the Malaysian Border Control Agency (AKSEM). In his final years, he was Deputy Director of the Integrity and Standard Compliance Department (JIPS), Bukit Aman. Now retired, he continues as a security consultant and advisor.



**Datuk Ayanaru A/L V Neganiah**  
*Managing Director*

Born in 1976, is a successful businessman and Malaysia Book of Records holder.

Starting his career as a Prisons Officer in Singapore, he transitioned to the security industry in Malaysia, eventually earning an MBA. Over two decades, he built a diverse business portfolio and was awarded the Datukship in 2022 for his contributions to the business world.



**Abel A.D. Anthony**  
*Operation Director*

Abel A/L A D Antony has over 20 years of experience in the insurance industry, specializing in complex motor bodily injury claims. A graduate of LL.B (Hons) from the University of Wolverhampton.

He has worked at Kurnia Insurance and AmGeneral. Abel is known for his sharp legal expertise, strategic claims management, and dedication to delivering results while ensuring compliance and client satisfaction.



## OUR DEDICATED TEAM



**Bala Gopal A/L Kerisnan**  
*Legal Advisor*

Bala Gopal is a highly experienced legal professional with over 24 years in practice. Holding an LL.B (Hons) from the University of London and a Certificate in Legal Practice (CLP), Bala specializes in Corporate Law, Property Law, Commercial Law, Civil Litigation, Criminal Law, Family Law, and Wills, Probate, and Administration. His broad expertise and long-standing commitment to legal excellence make him a trusted advisor in various complex legal matters.



**Thilagavathy Manikam**  
*Chief Financial Officer*

Thilagavathy Manikam oversees the financial strategy and operations, ensuring strong governance, transparency, and suitable growth. With expertise in corporate finance, risk management, and strategic planning, she plays a key role in supporting the company's vision and long-term success.

**TEAMWORK**  
*is all about "I need You as much as You  
Need Me!"*

# ORGANISATION CHART

**DCP (B)  
IBRAHIM BIN SAAD**  
*Chairman*



**DATUK AYANARU  
A/L V NEGANIAH**  
*Chief Executive Officer*



**THILAGAVATHY  
MANIKAM**  
*Chief Financial Officer*



**BALA GOPAL  
A/L KERISNAN (LLB)**  
*Legal Advisor*



**NORLAILA AZWA  
BINTI MOHD ZAWAWI**  
*Admin Staff*



**ABEL A.D  
ANTHONY**  
*Operation Director*



**ZAINITAH BINTI  
ABU BAKAR**  
*Finance Executive*



**SARINOR BAIZURA  
BINTI RIWAYAT**  
*Human Resources Executive*

*Head of Department  
Bodily Injury Department*

*Assistant HOD Adjuster*

*Team Lead Adjuster*

*Senior Adjuster*

*Head of Department  
Own Damage Department*

*Assistant HOD Adjuster*

*Team Lead Adjuster*

*Senior Adjuster*

*Head of Department  
Fraud Wing*

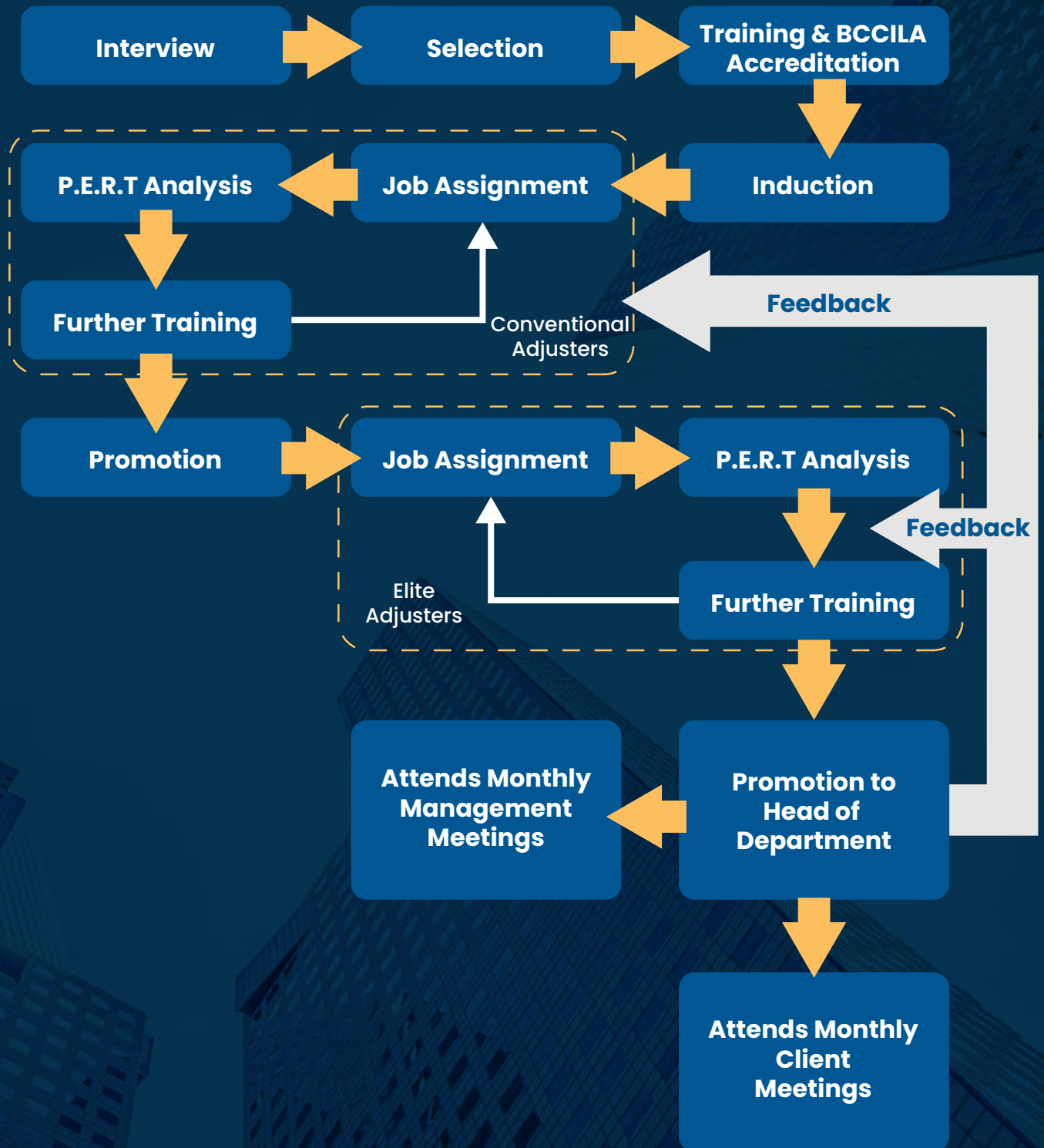
*Assistant HOD Adjuster*

*Team Lead Adjuster*

*Senior Adjuster*



# ADJUSTERS RECRUITMENT PROCESS





## OUR SERVICES



### BODILY INJURY CLAIM

Our Bodily Injury (BI) Department investigates and settles injury claims, ensuring fairness and efficiency while determining liability based on policy terms.



### OWN DAMAGES CLAIM

The Own Damages (OD) department manages claims for damage to the policyholder's vehicle, including assessing vehicle damage for OD claims.



### NON MOTOR CLAIM

The Non-Motor Claims Department manages insurance claims unrelated to vehicles, such as property damage, liability, personal injury, and building fires. The team conducts thorough investigations, ensures fair settlements, and delivers accurate, efficient resolutions—especially for complex building fire cases.

**At IR Adjusters & Investigation (M) Sdn Bhd, we offer comprehensive services that cover all types of claims, including bodily injury claim, own damages claim and non motor claim. Our experienced team is dedicated to providing personalized support, ensuring that each client receives the attention they deserve throughout the claims process.** We leverage our expertise to advocate fiercely for just compensation, no matter the nature of the incident.

Whether dealing with the complexities of a bodily injury, we approach each case with precision and care. Our commitment to thorough investigations and clear communication helps our clients feel confident and informed every



Our key strength is providing dedicated services, ensuring quick and fair claim assessments, and helping clients handle claims with professionalism and care.





**BODILY INJURY CLAIM**



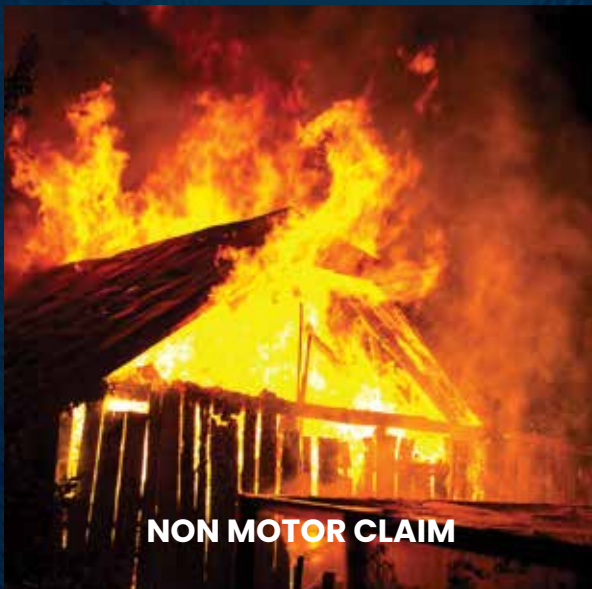
**BODILY INJURY CLAIM**



**OWN DAMAGES CLAIM**



**OWN DAMAGES CLAIM**



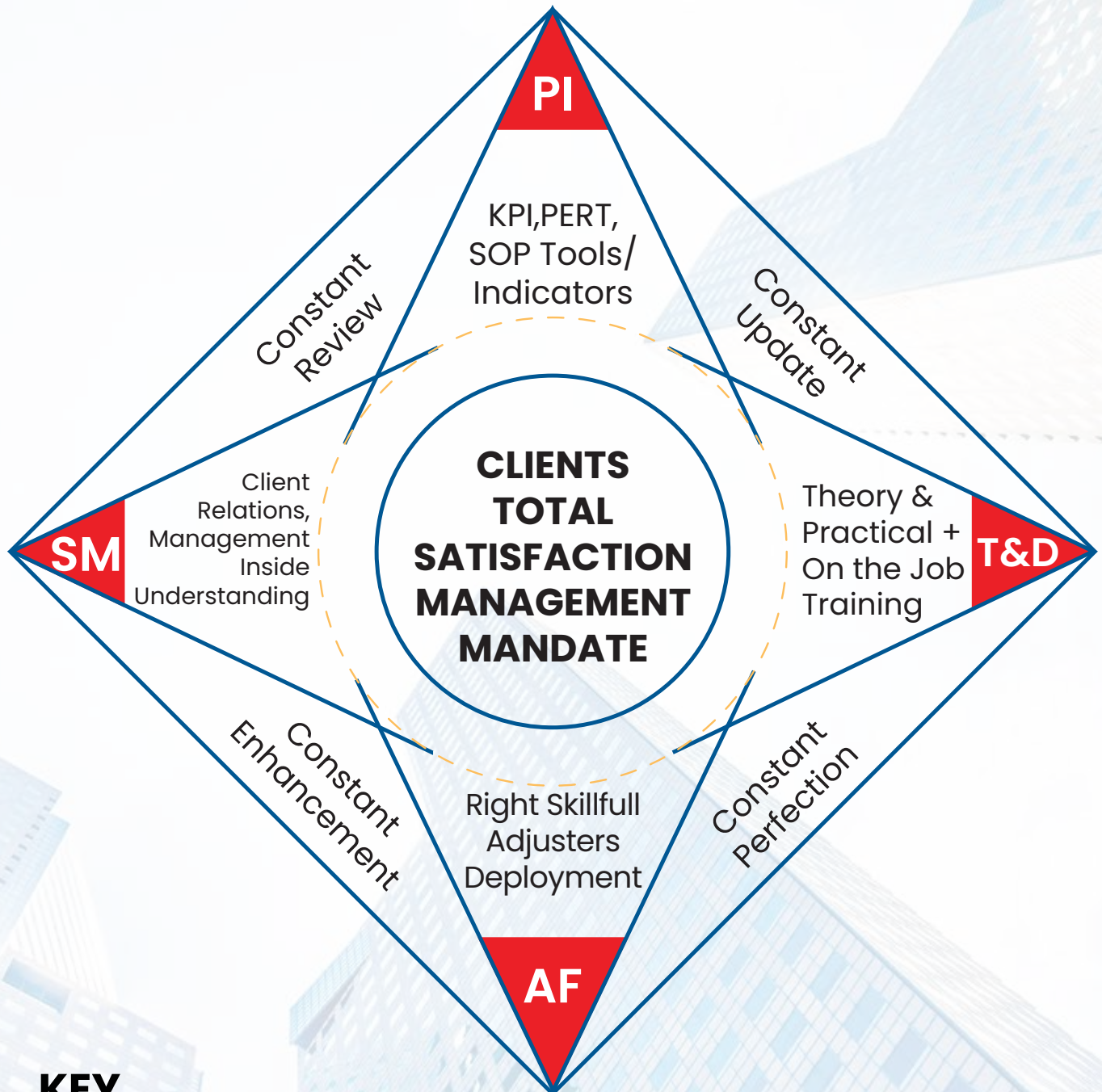
**NON MOTOR CLAIM**



**NON MOTOR CLAIM**



# CLIENT RELATIONS



## KEY

- SM** : Senior Management
- AF** : Adjusters Force
- T&D** : Training & Development
- PI** : Performance Indicators

# MID-TERM GOALS

At IR Adjusters & Investigation (M) Sdn Bhd, we are committed to driving sustainable growth, operational excellence, and exceptional service in the insurance adjusting industry. Our medium-term goals, spanning 1 to 3 years, focus on expanding our market presence, improving internal efficiencies, and diversifying our service offerings. These initiatives aim to position us as a leader in the field while ensuring long-term value for our clients and stakeholders.

## Expanding Our Client Base

We aim to broaden our reach by entering new geographical markets and expanding into diverse verticals, including both residential and commercial claims. Our goal is to establish strong partnerships with insurance companies, brokers, and third-party service providers, enhancing our client referral network and ensuring a steady flow of claims.

## Enhancing Brand Awareness and Reputation

We will increase our visibility through strategic marketing campaigns, online advertising, and educational content. Our focus will be on building a trusted brand, highlighting our expertise through blogs, webinars, and customer success stories. We are also committed to maintaining a customer-first approach, ensuring satisfaction and fostering long-term relationships.

## Increasing Profitability

We will optimize our pricing strategies to remain competitive while ensuring healthy profit margins. By identifying cost-saving opportunities and exploring new revenue streams, we aim to strengthen our financial position and increase overall profitability.

## Fostering Strategic Partnerships

We will pursue collaborative partnerships with leading technology providers and industry associations to stay at the forefront of innovation and enhance our credibility. Our goal is to build a strong network that supports continuous growth and industry leadership.

## Optimizing Operational Efficiency

By implementing advanced claim management technologies and streamlining internal workflows, we will significantly reduce claim turnaround times and improve the accuracy of estimates. Additionally, we will invest in ongoing staff training to ensure our team is equipped with the latest tools and industry best practices.

## Expanding Service Offerings

We plan to introduce specialized adjusting services, such as catastrophe adjusting and risk management consulting, to meet the evolving needs of our clients. Additionally, we will explore new opportunities to provide value-added services like claims preparation consulting and risk assessment training for insurance companies.

## Strengthening Compliance and Risk Management

We will ensure strict adherence to industry regulations and compliance standards, regularly updating our processes to reflect any changes. A comprehensive risk management framework will be developed to mitigate potential legal or operational risks, protecting both our clients and the business.

## Cultivating a Strong Organizational Culture

We recognize that our people are our greatest asset. As part of our commitment to excellence, we will focus on employee engagement, fostering a positive and productive work environment. Leadership development programs will ensure we continue to grow our talent from within, strengthening the foundation of our business for years to come.

## FUTURE PLAN

To achieve our vision of becoming Malaysia's leading provider of innovative insurance adjustment solutions, we have crafted a focused future plan aligned with our mission of excellence, professionalism, and integrity.

This plan details strategic actions to enhance expertise, embrace technology, expand services, and strengthen client relationships. Below are our key initiatives and timelines to guide our efforts.



### Strengthening Expertise & Training

Implement ongoing professional development programs for staff to enhance skills in insurance adjustment and investigative techniques.



### Embracing Technology

Invest in cutting-edge technology and software to streamline claims processing and improve data accuracy.



### Expanding Service Offerings

Invest in cutting-edge technology and software to streamline claims processing and improve data accuracy.



### Enhancing Client Communication

Create a client portal for real-time updates and access to claims information, promoting transparency and trust.



### Building Strategic Partnerships

Collaborate with industry stakeholders, including insurers and regulators, to promote best practices and enhance service offerings.



### Community Engagement

Launch community outreach initiatives to educate the public on insurance processes and the importance of integrity in claims.





# GET IN TOUCH

Handling complex claims with precision, our team ensures throughout investigations and timely results, focused on accuracy and efficiency.

## Website

[www.iradjusters.com.my](http://www.iradjusters.com.my)

## Headquarters:

No. 12-1, Jalan PPM 11, Plaza Pandan Malim  
75250 Melaka Darul Azim

## Phone

+6 06 337 1345

## Email

[admin@iradjusters.com](mailto:admin@iradjusters.com)

## Operation Head Office:

C-3A-02, Shaftsbury i-Tech Tower, Jalan  
Impact, 63000 Cyberjaya, Selangor Darul Ehsan

## Phone

+6 03 2739 2765

## Email

[info@iradjusters.com](mailto:info@iradjusters.com)

**IR ADJUSTERS**  
& INVESTIGATION (M) SDN. BHD.  
202401010224 (1556074-P)