

Foundation in Personal Accident

DATE:

11 & 12 February 2026

TIME:

9.00 a.m. - 5.00 p.m.

VENUE:

Virtual

CPD HOURS:

14 Hours

PROFICIENCY LEVEL:

Intermediate



12 Prime Skills
4 Power Skill



Training Programme No:
10001378311

OBJECTIVE

This comprehensive program is designed to provide participants with a deep understanding of Personal Accident Insurance within the context of Malaysia's insurance landscape. Covering a range of critical topics, the course aims to equip professionals and enthusiasts with the knowledge and skills necessary to navigate the intricacies of personal accident insurance, from its historical development to the intricacies of underwriting and claims processing.

Throughout the program, participants will engage in interactive discussions, case studies, and practical exercises to reinforce their understanding of personal accident insurance concepts. Industry experts and practitioners will be invited to share insights, providing a real-world perspective on the challenges and opportunities in the field. By the end of the program, participants will be well-equipped to navigate the complexities of personal accident insurance, making informed decisions in both underwriting and claims management.

LEARNING OUTCOME

At the end of the programme, participants should be able to:

- Understand the scope, purpose, functionality, and importance of Personal Accident Coverage.
- Explain the benefits of Personal Accident Insurance and what the policy can offer to the insureds and beneficiaries.
- Understand Risk Factors and Underwriting Principles.
- Understand Policy Structure and Coverage Limitations & Exclusions.
- Understand the various types of common Personal Accident Insurance policies available in the Malaysian insurance market.
- Understand the underwriting process of Personal Accident Insurance.
- Understand the claims process and the documentations requirements of Personal Accident Insurance.
- Understand Regulatory and Ethical Considerations.
- Understand the landscape of PA insurance in Malaysia.
- Understanding the issues relating current policy wordings and the improvement required.

WHO SHOULD ATTEND

- New entrants to the industry
- Insurance Service Providers, Brokers, Adjusters, and Third-Party Administrators.
- Non-insurance personnel and any persons requiring basic knowledge of Personal Accident Insurance are also encourage to register.

COURSE CONTENT

Day	Content
1	<ul style="list-style-type: none"> • Introduction and Development of Personal Accident Insurance in Malaysia • Personal Accident Insurance Coverage, Definitions, conditions, and Exclusions • Types of Personal Accident Policies
2	<ul style="list-style-type: none"> • Underwriting Personal Accident Insurance • Introduction to Claims Process

REGISTRATION DETAILS

To register, please log in to
<https://aai4u.org/ilms/>

	Aii Member	Non - Member
Fee <i>(Register Closing Date: 4 February 2026)</i>	Single RM 1,200 / USD 275	Single RM 1,400 / USD 320
	Group of 3 RM 1,100 / USD 250	Group of 3 RM 1,300 / USD 295

Note:
 Fee is inclusive of 8% SST

ABOUT THE TRAINER



MOHD. DZULKIFLI ABDUL HAMID

MBA, ACII

Mohd. Dzulkifli Abdul Hamid is a seasoned professional with more than four decades of experience in the banking, insurance, and takaful industries. He holds a Master of Business Administration (MBA) from Universiti Utara Malaysia and a Bachelor's degree in Insurance from Universiti Teknologi MARA (UiTM).

He is an Associate of the Chartered Insurance Institute (ACII), a Registered Financial Planner (Syariah), and a Certified Trainer accredited by PMSB. His professional development also includes specialised training in insurance and risk management at the College of Insurance, New York.

He began his career in 1981 with Bank Bumiputra Malaysia Berhad, where he served for eight years and rose to the position of Assistant Manager, Insurance Department, overseeing insurance portfolios for the BBMB Group. He later joined Mayban General Assurance Berhad (now Etiqa Insurance Berhad), holding key leadership roles including Branch Manager in Alor Setar, Ipoh, and Penang, before being appointed Head of Training for Etiqa Insurance & Takaful.

Currently, Mohd. Dzulkifli is actively involved in training and human capital development, leveraging over 25 years of client-facing experience. He is particularly passionate about enhancing communication, leadership, customer service, and selling skills, with a strong focus on developing young executives in the retail financial planning and financial services sector.

FUTURE SKILLS FRAMEWORK



12 Prime Skills
4 Power Skill
Proficiency Level:
Intermediate

Skills Developed by Attending this Programme

Prime Skills

Customer Experience
Management

1. Customer experience design
2. Customer profiling

Financial Products and
Services

3. Marketing
4. Personal finance advisory
5. Pricing strategy
6. Product advisory
7. Product design and development
8. Sales strategy
9. Underwriting management

Investment and
Financial Management

10. Insurance claims processing

Risk Management,
Governance and
Regulatory Compliance

11. Risk management
12. Regulatory compliance

Power Skills

Innovation and Delivery

1. Adaptability and resiliency
2. Business acumen
3. Innovative thinking
4. problem solving

Asian Institute of Insurance (Aii) courses have been granted the status of Approved Training Programme (ATP) under the Human Resources Development Act 1992. Based on Training Providers Circular No. 3/2021, PSMB has imposed a requirement that training providers need to register their training programme under the HRD Corp Claimable Course Scheme to offer training to the employers who are registered under the Human Resource Development Corporation (HRD Corp).

1. What is HRD Corp Claimable Courses?

HRD Corp Claimable Courses formerly known as SBL Khas is a scheme to assist registered employers, especially those with limited resources to train and upskill their employees in line with their operational and business requirements. Under this scheme, HRD Corp will pay the course fee (subjected to 4% service fee from 1st April 2021) directly to the training providers by deducting the amount from the employers' levy account. HRD Corp will also pay other claimable allowances to the employer.

2. How are Training Providers or Employers to submit for HRD Corp Claimable Courses?

Asian Institute of Insurance (Aii) will submit their Courses registration via the HRDC e-Tris system. Once course is approved as Claimable Course (previously known as SBL Khas course), the approved course will appear in the HRDC e-Tris system.

Employers will need to access the e-Tris system to select the course and submit to HRDC for grant approval. The total claimable amount is subject to the approval of each Employer individual grant application. Once HRDC approves Employer grant, the company must provide the approved grant code to Asian Institute of Insurance (Aii).

After the training is conducted, Employers are required to complete HRDC Attendance Reports eg. JD14 and submit necessary documents to ensure HRDC settlement of Asian Institute of Insurance (Aii) invoice.

Asian Institute of Insurance (Aii) will submit the invoice directly to HRDC with the approved grant code for each participant or Employer.

3. How to submit the grant application?

Please click on link for information on training grants application: <https://hrdcorp.gov.my/employer-guidelines/>

4. What are the supporting documents required?

Please click on link for information on training grants application: https://hrdcorp.gov.my/wp-content/uploads/2022/07/HRD-Corp_SBL_Grant-Helper.pdf

Important Notice:

- Effective 1st August 2019, training programmes must commence within six (6) months from the date of training grant applications are made and training claim submissions must be made not more than six (6) months from the date the training programmes are completed.
- Application must be submitted by employers before training date commencement.
- The company shall bear full responsibility for the programme fee balance if the HRDC claim is not approved or claimable for any reason.

For more information and updates on HRDC, please refer to its official webpage at www.hrdcorp.gov.my. Should you have any problem in accessing your e-Tris account, kindly forward the issue to HRDC IT Help Desk at ithelpdesk@hrdcorp.gov.my

Application Process:





REGISTER NOW



Asian Institute of Insurance

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For further information, please contact:
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www.aiaasia.org