

Customising Business Interruption Insurance for SMEs & Strategy of Dialogue and Discourse with their Accountants

DATE:

August 18-19, 2025

TIME:

9.00 a.m. - 5.00 p.m.

VENUE:

Virtual

CPD HOURS:

14 Hours

PROFICIENCY LEVEL:

Proficient



5 Prime Skills
1 Power Skill



Training Programme No:
10001377123

OBJECTIVE

SMEs will discover the importance of their role in Business Interruption Insurance, develop a deeper understanding of the financials involved, client engagement, aside about the overview of of Business Interruption Insurance (BII).

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

- Understand how BII works.
- Understand the challenges faced, special needs and vulnerabilities of SMEs.
- Recognise and realise the strengths of SMEs and the advantages of working with them.
- Have a deeper understanding and application of all the accounting and insurance terms relevant to BII.
- Identify and extract relevant information from financial statements.
- Understand the scope of cover afforded by the Gross Profit type of policies.
- Identify and extract variable working expenses listed as Specified Working Expenses in the Gross Profit type of policies from financial statements.
- Calculate the Rate of Gross Profit from financial statements.
- Engage clients to assess a suitable maximum indemnity period for the business and identify the business's trend, variations, and other circumstances.
- Estimate an appropriate sum insured for the client's business.
- Develop an appropriate strategy of dialogue and discourse with the client's accountants.

ABOUT THE TRAINER

WONG KAH LING, KENNETH

BSc (Hons) in Physics, Dip Ed, ANZIIF (Snr Assoc), CIP, FCILA, FEUDI-ELAE, FCLA, FIFAA



Kenneth is a Certified Insurance Practitioner, a Chartered Loss Adjuster and a European Loss Adjusting Expert. He joined loss adjusting in December 1983 and has handled all mainstream classes of general insurance claims, among which were large and complex property and engineering claims that involved business interruption. He has handled international assignments in Brunei, Singapore, Jamaica, Oman, Thailand, Australia and Malaysia.

Kenneth was the Managing Director and CEO of an adjusting firm before progressing to claims consultancy services in 2015. He has been actively involved with Asian Institute of Insurance since 1987 in conducting courses for the local insurance industry and developing markets (in collaboration with the ASEAN Insurance Training & Research Institute) in ASEAN countries, the Middle East and other countries in the Pacific; and in reviewing the Basic Certificate Course In Insurance Loss Adjusting. He was also a keynote speaker for notable events such as Asia & Oceanic Association Forum, Retailers Association Asia Regional Conference, and Conference of Property Managers and Valuers and Estate agents.

COURSE CONTENT

Day	Content
1	<ul style="list-style-type: none"> • Introduction to SMEs • The challenges, special needs, and vulnerabilities of SMEs • Advantages of working with SMEs • Introduction to basic concepts of BII • Financial statements • Terminology of BII • Specifications (subject matter) of BII • Introduction to the policy and GP specifications • Specified Working Expenses
2	<ul style="list-style-type: none"> • Extracting relevant information from financial statements • Trend • Variations • Other Circumstances • Maximum Indemnity Period • Calculating the Rate of Gross Profit • Estimating relevant sum insured • When to use the GP specifications • Strategy of dialogue and discourse with SME accountants

WHO SHOULD ATTEND

Insurance marketers (marketing executives, agents, brokers and other similar roles)

REGISTRATION DETAILS

To register, please log in to www.mii4u.org/ilms

	Aii Member	Non - Member
Early Bird Fee <i>(Register before: 28 July 2025)</i>	Single RM 990 / USD 230	Single RM 1090 / USD 250
Normal Fee <i>(Register closing: 11 August 2025)</i>	Single RM 1090 / USD 250	Single RM 1190 / USD 275
	Group of 3 RM 940 / USD 220	Group of 3 RM 1040 / USD 242

FUTURE SKILLS FRAMEWORK



5 Prime Skills
1 Power Skill
Proficiency Level: Proficient

Skills Developed by Attending this Programme

Prime Skills

Financial Products and Services	1. Product Advisory 2. Product Design and Development
Risk Management, Governance and Regulatory Compliance	3. Business Continuity Planning 4. Risk Management 5. Regulatory Compliance

Power Skills

Innovation and Delivery	1. Business Acumen
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HRD Claim Application

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/skim-bantuan-latihan-khas-sbl-khas-2/>

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.

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

Limited to 30 aspiring participants



Asian Institute of Insurance

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For further information, please contact:
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