



**Asian  
Institute of  
Insurance**  
(Formerly known as Malaysian Insurance Institute)

# AN IN-DEPTH UNDERSTANDING OF CASUALTY/GENERAL LIABILITY INSURANCE



TRAINING PROGRAMME  
NO: 10001385598

**2 - 3 October 2024**  
**Virtual Short Course**



## LEARNING OUTCOMES

This course provides a comprehensive overview of the Law of Torts related to liability, the various types of liability insurance coverage, risk management strategies, and emerging trends in the field. It equips participants with the knowledge and skills needed to navigate the complex landscape of liability insurance and related legal considerations.

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

- Explain the legal terminology of the Law of Torts related to Liability.
- Distinguish between Civil Liability, Accidental Negligence and Negligence.
- Recognise and illustrate the concepts of risk management associated with Liability Insurance
- Recognize the various casualty and Liability Insurance products.
- Explain the cover granted under:
  - Public Liability Insurance
  - Products Liability
  - Contractual/Comprehensive General Liability Insurance
  - Bailee's Warehousemen Liability Insurance
  - Freight Forwarders Legal Liability Risks
  - Contractors All Risk Insurance
  - Employers Liability Insurance
- Apply practical and working assessment of the underwriting methodology and its application on Liability Insurance Products.
- Analyse the provision of the SCOSO Act and its implications.
- New Development of Liability Insurance and New Specialist Lines:
  - Explain Pollution and Contamination
  - Relate Environmental Liability
  - Impairment Insurance
  - Explain Cyber Liability
- Illustrate Claims Handling Process.
- Identify the challenges of selling Liability Insurance and challenges faced by liability underwriters and marketers

## TARGET AUDIENCE

- Casualty/Liability Underwriter
- Underwriting Administrators
- Claims Personal handling Liability claims
- Sales and Marketing, Senior Executives / Managers, Brokers, Loss Adjusters
- Insurance Personal of GLC Companies, Senior Agents
- Non-Insurance personal whose works involves the need to have knowledge of Liability Insurance

## TRAINER PROFILE



### **ANTON DINESH RAMACHANDRAN**

AMII, ACII, LLB (Hons), CERTIFICATE IN LEGAL PRACTICE, FORMER ADVOCATE & SOLICITOR OF THE HIGH COURT OF MALAYA

Anton joined the insurance industry in 1996 and has over 26 years of experience in the Insurance Industry, having been involved in Insurance Broking, Underwriting, Claims and Reinsurance regionally in the Asia Pacific region.

Apart from working in various fields in the insurance industry, Anton was also a part time trainer for various liability and reinsurance trainings at insurance companies in Malaysia and in the Asian region.

## COURSE CONTENT

### DAY 1

- Law of Torts related to liability
- Civil Liability and Negligence
- Risk Management in Liability Insurance - Overview of Casualty & Liability Insurance products
- Standard Cover granted under Liability Insurance, extensions and practical working assessment of the underwriting methodology and application daily, on the following classes of Insurance:
  - Public Liability Insurance.
  - Products Liability
- Standard Cover granted under Liability Insurance, extensions and practical working assessment of the underwriting methodology and application on a day-to-day basis, on the following classes of insurance:
  - Contractual/Comprehensive General Liability Insurance
  - Bailee's Warehousemen Liability Insurance
  - Freight Forwarders Legal Liability Risks
  - Contractors All Risks Insurance

### DAY 2

- Standard Cover granted under Employers Liability Insurance
- Analysis of the SOCSO Act provision and its implication
- New development and Specialist Lines of Liability:
  - Pollution and Contamination
  - Environmental Liability Impairment Insurance
  - Cyber Liability
  - Claims Management of All Liability Insurance
  - Claims Handling Process
  - Marketing of Liability Products
- Case Study – Precedents

## REGISTRATION DETAILS

To register, please log in to [www.mii4u.org/ilms](http://www.mii4u.org/ilms)

	Aii MEMBER	NON-MEMBER
<b>Early Bird Fee</b> (Register before: 15 September 2024)	Single RM 990 / USD 230	Single RM 1,090 / USD 250
<b>Normal Fee</b> (Register closing: 29 September 2024)	Single RM 1,090 / USD 250	Single RM 1,190 / USD 275
	Group of 3 RM 940 / USD 220	Group of 3 RM 1,040 / USD 242

# 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 **1<sup>st</sup> 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](http://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](mailto:ithelpdesk@hrdcorp.gov.my)

## Application Process

01

Application  
via e-TRIs

Documents Required:

- Quotation / Invoice
- Training Schedule / Course Content
- Trainer Profile

02

Approval

Documents Required:

- To share Grant ID to Training Provider

01

Claim

Documents Required:

- Itinerary (airfare) - if any
- Receipt & Invoice (transportation) - if any