

# PROFESSIONAL QUALIFICATION

## ASEAN Professional Insurance Diploma (APID) Micro-Certificate Malaysia



Offered in  
collaboration  
with institutes  
across ASEAN

# OBJECTIVE

Develop regional insurance talent with an overarching understanding of the ASEAN insurance industry to operate and lead in ASEAN-based organisations.

Enhance talent mobility within the ASEAN insurance market as part of the ASEAN Economic Community's (AEC) vision of ASEAN as a single market characterised by the free flow of capital, skills and resources.

# BENEFITS



**Regional Expertise:** Gain deep insights into the ASEAN insurance market for informed decision-making.



**Career Advancement:** Obtain a prestigious diploma signaling expertise in ASEAN insurance, opening doors to enhanced job prospects and growth.



**Future Preparation:** Acquire tools to address emerging risks, particularly those related to climate and the environment.



**Stakeholder Trust:** Build confidence among policyholders through well-trained professionals adept in regional challenges and opportunities.

# COURSE STRUCTURE

APID consists of two modules:

## **Module 1: ASEAN Insurance Market Practices (Underwriting & Claims) 10 days in total**

Micro-Cert 1

Indonesia (2 days) - Dewan Asuransi Indonesia (DAI)

Micro-Cert 2

Malaysia (2 days) - Asian Institute of Insurance (Aii)

Micro-Cert 3

Philippines (2 days) - Insurance Institute of the Asia-Pacific (IIAP)

Micro-Cert 4

Singapore (2 days) - Singapore College of Insurance (SCI)

Micro-Cert 5

Thailand (2 days) - Thailand Insurance Institute (TII)

## **Module 2.1 Foundation Micro-Cert (3 days)**

Foundation Micro-Cert

Singapore (3 days) - Singapore College of Insurance (SCI)

## **Module 2.2 Country-Specific Micro-Cert (2.5 days)**

Micro-Cert 1

Indonesia (0.5 day) - Insurance Council of Indonesia (DAI)

Micro-Cert 2

Malaysia (0.5 day) - Asian Institute of Insurance (Aii)

Micro-Cert 3

Philippines (0.5 day) - Insurance Institute for Asia and The Pacific (IIAP)

Micro-Cert 4

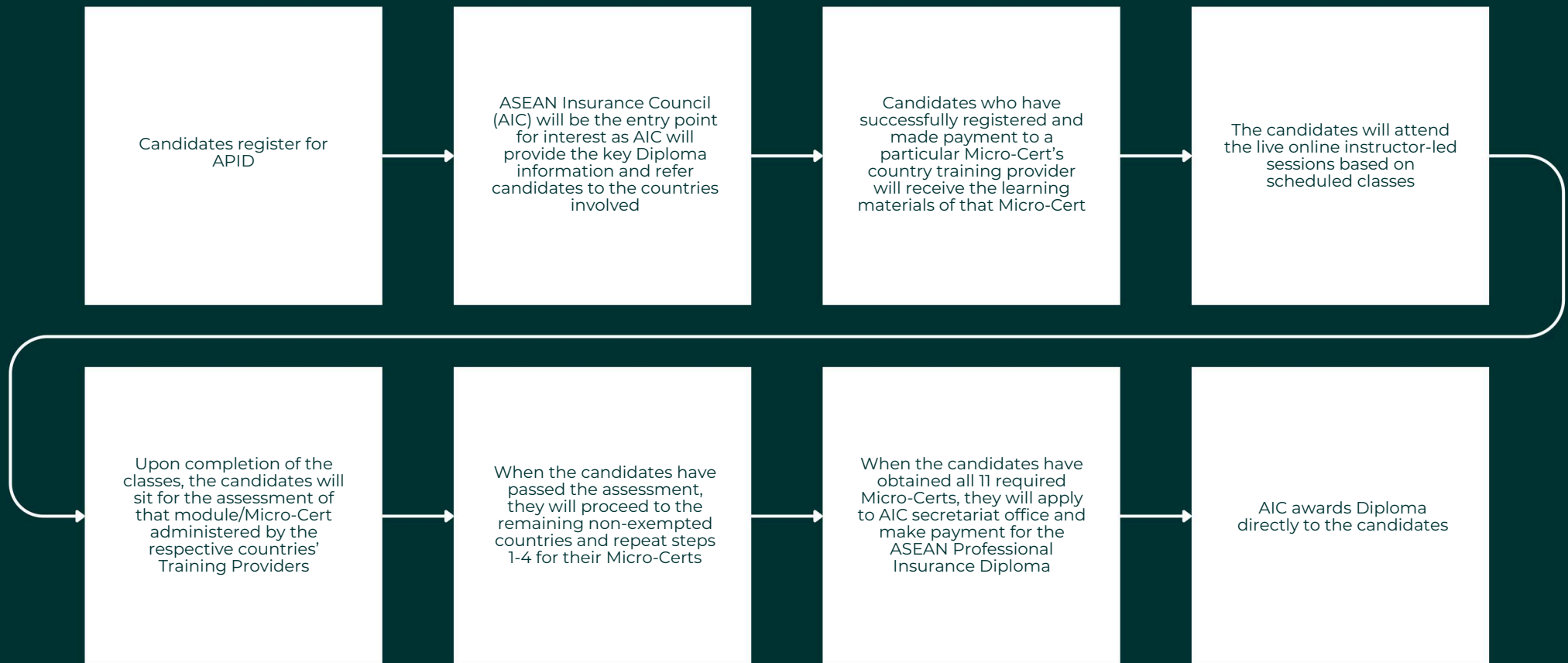
Singapore (0.5 day) - Singapore College of Insurance (SCI)

Micro-Cert 5

Thailand (0.5 day) - Thailand Insurance Institute (TII)



# LEARNING JOURNEY



# ADDITIONAL INFORMATION

## Duration

15.5 days in total for the entire APID (across the two modules)

## Course Format

Instructor led online classes

## Assessment

- Module 1  
20 Multiple Choice Questions (MCQs) (40 minutes)  
Pass requirement: 70%
- Module 2.1  
25 Multiple Choice Questions (MCQs) (50 minutes)  
Pass requirement: 70%
- Module 2.2  
15 Multiple Choice Questions (MCQs) (30 minutes)  
Pass requirement: 70%

## Diploma Application

When the candidates have obtained all 11 required Micro-Certs, they will apply to AIC secretariat office and make payment of USD50 for the ASEAN Professional Insurance Diploma. Consequently, AIC will award directly to the candidates.

## Admission Requirements

Candidates who has completed any of the following certification/diploma:

- Associateship of Asian Institute of Insurance awarded by Aii;
- A2IK (Level 7) Professional Certification awarded by LSP AAMAI;
- Advanced Diploma in General Insurance and Risk Management awarded by SCI;
- IIAP Associateship Program awarded by IIAP;
- Diploma in General Insurance by TII

The candidate would have obtained all the required Micro-Certs for both modules

4 after exemption (Module 1) + 6 (Module 2) = 10 Micro-Certs

## MODULE 1

# Malaysia: Insurance Market Practices (Underwriting & Claims)

# LEARNING OUTCOMES

- Discuss the insurance laws, acts, regulations, codes, and guidelines relevant to underwriting & claims in Malaysia
- Explain the general insurance market landscape in Malaysia
- Analyse insurance product, service development, and positioning in the Malaysia insurance markets
- Examine the key influences of the regulatory and commercial environment on underwriting in the Malaysia insurance markets
- Explain reinsurance practices in Malaysia
- Analyse the key aspects of underwriting policies and practices in Malaysia
- Evaluate the key aspects of claims handling pertaining to personal lines, material damage, business interruption, third-party liability, and financial lines in Malaysia
- Analyse claims reserving, complaint handling, and fraudulent claims handling in the Malaysia insurance markets
- Analyse the impact of technology and disruptors on underwriting and claims in Malaysia

# AGENDA

## Monday, 24 Mar 2025, 9.00 am to 5 pm (Malaysia time)

- Introduction
- The General Insurance Landscape in Malaysia
- Insurance Tariff in Malaysia
- Insurance Distribution in Malaysia
- Solvency and Operating Expenses
- Reinsurance Practice in Malaysia

## Tuesday, 25 Mar 2025, 9.00 am to 5 pm (Malaysia time)

- Key Aspects of Underwriting: Policy & Practices in Malaysia
- Claims Handling in Malaysia
- Claims Reserving in Malaysia
- Technology Innovation and Disruption in Underwriting & Claims

**Exam Date: 8 Apr 2025**

**Resit Exam Date: 21 Apr 2025**

# FEE & REGISTRATION

<b>Early Bird</b>	MYR 850 / USD 175.00	<a href="#">Click Here to Register</a>
<b>Normal Fee</b>	MYR 950 / USD 200.00	<a href="#">Click Here to Register</a>
<b>Exemption Fee</b>	MYR 470 / USD 100.00	

*\*Registration deadline is 14 Mar 2025. To qualify for Early Bird price, please register by 12 Mar 2025.*

*\*EXEMPTION POLICY - Candidates who are the holders of AAii Senior Associate designation are eligible to apply for an exemption from the Micro-Cert in ASEAN Insurance Market Practices (Underwriting and Claims) - Micro-Cert 2 (Malaysia), subject to paying for the applicable exemption fee of USD100 inclusive SST at applicable rate and verification by the Asian Institute of Insurance (Aii) that they have been awarded the AAii/AAii Level 2 award.*

For application, please forward all the Certified copy of transcript and certificates and other relevant information or documents that can further support your application to [education@aiaasia.org](mailto:education@aiaasia.org) for our action.

# MEET YOUR TRAINER



**Dr. Kwong Chee Keung** MBA,  
FAii, FCII, Chartered Insurer

Kwong has close to 30 years of working experience in the Malaysian non-life insurance industry. He embarked on his insurance career in the marketing function and later moved to a technical role encompassing underwriting and claim functions. He is now heading the branch underwriting department of a large foreign-owned non-life insurance company in Kuala Lumpur. He is also an active Asian Institute of Insurance (Aii) seasonal trainer.

Kwong completed his undergraduate study in Business Administration (major in Finance) from the Universiti Utara Malaysia (UUM) in 1995. He later completed his Master of Business Administration (MBA) in 2002 at the Graduate School of Management, Universiti Putra Malaysia (UPM). He earned his PhD from the Putra Business School, Universiti Putra Malaysia (UPM) in 2020. In addition, he is presently a Fellow member of the Asian Institute of Insurance (Aii), Singapore Insurance Institute (SII) and Chartered Insurance Institute (CII).



## MODULE 2

# Malaysia: Climate Risk Management and Environmental Risk Management



# LEARNING OUTCOMES

- Discuss compliance issues Discuss the Malaysian regulatory guidelines on Environmental risk management for
- insurers including its scope and applications to the insurance industry

# AGENDA

**Monday, 25 Aug 2025, 9 am to 12 pm (Malaysia Time)**

- Introduction To Climate Risk in Malaysia
- Regulatory Framework of Climate and Environmental Risk in Malaysia
- Implementation and Compliance Issues

**Exam Date: 8 Sept 2025**

**Resit Exam Date: 22 Sept 2025**

# FEE & REGISTRATION

Normal Fee	USD 60.00
Registration Link	<a href="#">Click Here to Register</a>

*\*Registration deadline is 18 August 2025.*

# MEET YOUR TRAINER



**Azman bin Ismail**

Azman Ismail has been in the takāful industry since 1985. He has provided training, consultancy and shari'ah advisory services in Malaysia, Singapore, Indonesia, Saudi Arabia, Qatar, Brunei, Iran, Philippines and Bangladesh and presented papers in Kuala Lumpur, Manama, New York, Tokyo, Brunei, Singapore, Cairo, London, Milan, Taipei, Taroudant and Abu Dhabi. He was an external lecturer for the Master in Islamic Banking and Finance (MIBF) program at the Institute of Islamic Banking and Finance (IIBF), International Islamic University Malaysia (IIUM). He was also a Course Consultant and Member, Board of Studies at the Institute.

He has written and translated thirteen books (15 volumes) and has been commissioned by the Institute for Islamic Banking and Finance (IBFIM) and the International Centre for Education in Islamic Finance (INCEIF). He has also been consulted by the International Shari'ah Research Academy for Islamic Finance (ISRA) and ISRA Consultancy Sdn Bhd. He was a Director for Malaysia for the Life Underwriter Training Council (LUTC), Bethesda, Maryland, USA. He was also a Member of the Information Panel, AmanahRaya, the Public Trustee of Malaysia and is currently Shari'ah Adviser to several takāful operations in Malaysia and Singapore.



**Onward, by Knowing**

Level 6, Bangunan AICB  
No. 10, Jalan Dato' Onn  
50480, Kuala Lumpur  
Malaysia

[www.aiiasia.org](http://www.aiiasia.org)  
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