

## PROFESSIONAL CERTIFICATION

# BASIC CERTIFICATE COURSE IN INSURANCE AND TAKAFUL BROKING (BCCITB)



TRAINING PROGRAMME NO: 10001106481

## COURSE OVERVIEW

The course aims to equip insurance and takaful brokers with an understanding of the principles and current practices of insurance and takaful, and the differences between insurance and takaful. The course also provides basic knowledge of the various Shari'ah aspects of takaful and related contracts, technical knowledge, and the relationship between them.

The BCCITB covers the concept and management of risks, the fundamentals of Shari'ah, insurance and its concepts and practices, takaful business models, insurance and takaful legislation and regulation, retakaful and reinsurance, general takaful and general insurance, life insurance and family takaful products, documentation, claims insurance and takaful broking and the roles and responsibilities of brokers.

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

197701004772 (35445-H),  
Level 6, Bangunan AICB,  
No. 10 Jalan Dato' Onn,  
50480 Kuala Lumpur, Malaysia

For further information,  
please contact:  
Email: [sales@aiiasia.org](mailto:sales@aiiasia.org)  
[www.aii.org.my](http://www.aii.org.my)

## COURSE OBJECTIVE

The objective of the course is to equip insurance and takaful brokers with the knowledge required to carry out their functions as brokers effectively and professionally while complying with the highest ethical standards.

## COURSE OUTLINE

### PART A

- Concept of Risk and Risk Management
- Principle of Insurance (Conventional and Takaful)
- The Market Place
- Legislation and Consumer Protection

### PART B

- Retakaful and Reinsurance
- General Insurance and Takaful Products
- Life Insurance Products
- Family Takaful Products
- Insurance and Takaful Products
- Claims Procedures and Process

### PART C

- Introduction to Shari'ah
- Basic Muamalat

### PART D

- Insurance and Takaful Broking
- Broking Business Operation
- Soft Skills Requirement
- Business Ethics
- New Development in the Industry

## CLASS SCHEDULE

Intake	Class Registration Closing Date	Examination Date	Re-Sit Examination Closing Date
4 - 6, 11 - 13 March 2025	25 February 2025	22 March 2025	14 March 2025
6 - 8, 13 - 15 May 2025	25 April 2025	24 May 2025	9 May 2025
8 - 10, 15 - 17 July 2025	26 June 2025	26 July 2025	4 July 2025
7 - 9, 14 - 16 October 2025	26 September 2025	25 October 2025	3 October 2025

## ADMISSION REQUIREMENTS



### General Requirement

Pass SPM examination  
(Attach certified true copy  
during registration).  
Proficient in written and  
spoken English.



### Learning Methods

Lectures, Discussion and  
Assessments.



### Assessment and attendance

Class attendance is compulsory.  
Participants need to attain at  
least 80% class attendance to  
meet HRDC requirement.

## REGISTRATION DETAILS

Class Timing	9:00 a.m. - 5:00 p.m. per session
Fee	Local Participant: RM 1, 272 International Participant: USD 290 Exam Re-Sit: RM 150 / USD 50
Examination mode	Virtual Computer - Based Exam (VCBE)

1. Registration can be done via at [www.mii4u.org/ilms/user/login](http://www.mii4u.org/ilms/user/login).
2. A **FULL FEE** is chargeable if no written notice of cancellation is received after the closing date or if the participant fails to report for the course.
3. Cancellation after the closing date **WILL NOT BE ENTERTAINED**. However, substitute participant(s) is / are always welcome.
4. The organiser reserves the right to reschedule or cancel the course due to unforeseen circumstances and will notify the contact person accordingly.
5. Confirmation of the course will be notified to the contact person/registered participant(s).

## REFUND POLICY

1. Refund applies only for:  
Rejected applications or Class not commencing on the stated date and time due to unforeseen circumstances. Take note that administrative charges apply.
2. No Refund:  
Aii will not refund any fees for programme withdrawal after the registration closing date.

# FUTURE SKILLS FRAMEWORK



16 Prime Skills  
6 Power Skills  
Proficiency Level: Novice

## Skills Developed by Attending this Programme

### Prime Skills

Customer Experience Management	<ol style="list-style-type: none"> <li>1. Account Management</li> <li>2. Customer Acquisition and Retention Management</li> <li>3. Customer Experience Design</li> <li>4. Customer Profiling</li> </ol>		
Financial Products and Services	<table border="0"> <tbody> <tr> <td> <ol style="list-style-type: none"> <li>1. Marketing</li> <li>2. Product Advisory</li> <li>3. Quality Assurance</li> </ol> </td> <td> <ol style="list-style-type: none"> <li>4. Sales Strategy</li> <li>5. Sales Target Management</li> <li>6. Underwriting Management</li> </ol> </td> </tr> </tbody> </table>	<ol style="list-style-type: none"> <li>1. Marketing</li> <li>2. Product Advisory</li> <li>3. Quality Assurance</li> </ol>	<ol style="list-style-type: none"> <li>4. Sales Strategy</li> <li>5. Sales Target Management</li> <li>6. Underwriting Management</li> </ol>
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Investment and Financial Management	<ol style="list-style-type: none"> <li>1. Insurance Claims Processing</li> </ol>		
Risk Management, Governance, and Regulatory Compliance	<ol style="list-style-type: none"> <li>1. Regulatory Compliance</li> <li>2. Risk Governance</li> <li>3. Risk Management</li> <li>4. Shariah Compliance</li> </ol>		
Growth & Partnerships	<ol style="list-style-type: none"> <li>1. Partnership Management</li> </ol>		

### Power Skills

Innovation & Delivery	<ol style="list-style-type: none"> <li>1. Business Acumen</li> <li>2. Problem-Solving</li> </ol>
Social Intelligence	<ol style="list-style-type: none"> <li>1. Communication</li> <li>2. Conflict Management</li> <li>3. Empathy</li> <li>4. Influencing and Negotiating</li> </ol>



# 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





## **Asian Institute of Insurance**

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197701004772 (35445-H),  
Level 6, Bangunan AICB,  
No. 10 Jalan Dato' Onn,  
50480 Kuala Lumpur, Malaysia

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