



**Short Course  
Training**



**Training Programme no:  
10001380198**

# **INTERMEDIATE MOTOR INSURANCE - CLAIMS HANDLING AND LOSS ASSESSMENT**

**14 - 15 May 2025**

**9.00 a.m. - 5.00 p.m.**

**Virtual**

Asian Institute of Insurance 197701004772 (35445-H),  
(Formerly known as Malaysian Insurance Institute)

Level 6, Bangunan AICB, No. 10 Jalan Dato' Onn, 50480 Kuala Lumpur, Malaysia  
For further information, please contact us via Email: [sales@aiaasia.org](mailto:sales@aiaasia.org)

[www.aiaa.org.my](http://www.aiaa.org.my)

## OBJECTIVE

This program is designed to provide an efficient and accurate process for evaluating claims, assessing damages, and settling losses. It includes services such as claim investigation, loss assessment, claim adjustment, and dispute resolution. The program can help reduce costs, improve customer service, and speed up the overall claims process. Additionally, it can help prevent fraudulent claims, allowing you to protect your business' bottom line. Ultimately, the program provides a comprehensive, reliable solution for handling motor claims and settling losses.

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

- Relate various law and application in claims handling process.
- Evaluate various nature of claims under motor insurance.
- Perform and evaluate claims settlement process.
- Interpret policy wording/clauses/warranties during claims processing.
- Recommend claims settlement figure.
- Ascertain the relevance of FMB in claims process.
- Relate and understand the role of adjuster and solicitors in claims process.
- Carried out salvage & recovery process.
- Understand the fraud within claims department and relate various fraud control methods and procedures within the company.

## WHO SHOULD ATTEND

- Insurance staff with basic knowledge of motor insurance
- Executives and Supervisors who are handling motor claims
- Non-insurance personnel whose work require an understanding or practical knowledge of the subject
- Anybody who requires knowledge in handling motor insurance claims

## COURSE CONTENT

Day	Content
1	<ul style="list-style-type: none"> <li>• Laws and Principles relating to Claims Handling Process</li> <li>• Types of Motor Insurance Claims</li> <li>• Own Damage Claims, Windscreen Claims &amp; Theft Claims</li> <li>• Third Party Property Damage Claims (TPPD)</li> <li>• Third Party Bodily Injury Claims (TPBI)</li> </ul>
2	<ul style="list-style-type: none"> <li>• Claims Settlement Process</li> <li>• Issues of Interpretation in Processing Motor Claims &amp; Policy Wordings</li> <li>• Basis of Settlement &amp; Payment of Claims</li> <li>• Alternate Dispute Resolution</li> <li>• The Roles of Adjusters &amp; Solicitors</li> <li>• Salvage &amp; Recovery</li> <li>• Dealing with Fraud</li> </ul>

## ABOUT THE TRAINER

### CHARAN KAUR A/P KAPAL SINGH

Charan began her insurance career in 1981 after earning a diploma from a local college. Over the years, she gained extensive experience across various departments, including claims, underwriting, reinsurance, and sales. She has served on committees such as the Malaysian Aviation Pool under PIAM and MNRB and held management roles in insurance companies, brokerages, and the Asian Institute of Institute.



She completed her AAii and ACII in 1996 and has since contributed to the industry through lecturing, training, and developing educational materials, including e-learning modules for the Asian Institute of Institute. She has conducted talks for organizations like CTRM, UMW Corporation, and real estate agencies and represents PIDM in speaking engagements for the banking and insurance sectors.

In 2014, she earned a Master's in Business Management to enhance her expertise. With 37 years in the industry and 25 years of lecturing experience, she has trained professionals locally and internationally, including in Jakarta, Maldives, and Cambodia.

Currently, she provides training in Fire, Motor, Medical, Personal Accident, Consequential Loss, Marine Cargo, Underwriting, and Claims. She has taught AMII Level 1 and 2 subjects, covering topics such as Insurance Business, Finance, Claims, Underwriting, and Private Medical Insurance.

## REGISTRATION DETAILS

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

	Aii Member	Non - Member
Early Bird Fee (Register before: 22 April 2025)	Single RM 990 / USD 230	Single RM 1090 / USD 250
Normal Fee (Register closing: 7 May 2025)	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



7 Prime Skills  
1 Power Skills  
Proficiency Level: Intermediate  
& Proficient

### Skills Developed by Attending this Programme

#### Prime Skills

Financial Products and Services	1. Product Advisory
	2. Product Design and Development
	3. Underwriting Management
Investment and Financial Management	4. Insurance Claims Processing
Risk Management, Governance and Regulatory Compliance	5. Regulatory Compliance
	6. Risk Management

#### Power Skills

Innovation & Delivery	1. Problem Solving
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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 **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

03

Claim

Documents Required:

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