

# FOUNDATION IN LIABILITY INSURANCE

16 - 17 June 2025

9.00 a.m. - 5.00 p.m.

ViLT

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 contactus via Email: <u>sales@aiiasia.org</u>



## OBJECTIVE

Participants will learn about the basics of Liability Insurance to understand when the need for Liability Insurance arises; apply principles of insurance in Liability Insurance; understand the provisions of various coverage and identify its underwriting factors.

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

- Relate the Malaysian Legal System to the English Common Law.
- Distinguish between Common Law Equity and Statute.
- Express the General Principles of Liability.
- Relate the General Principles of Insurance as applicable to Liability Insurance.
- Define, discuss, and relate the Law of Negligence & Law of Nuisance as applicableto Liability Insurance.
- Define and relate Strict Liability and discussthe nature of Vicarious Liability.
- Differentiate between Libel and Slander.

- Recognize the various Business Liability Insurance Products.
- Identify the Risk of Liability arising from theuse of premises for business risk & Goods Manufactured and Supplied.
- Recognize Liability Insurance arising from Professional Negligence and differentiate between General
- Negligence and Professional Negligence.
- Identify risks arising from Officers of a Company.
- Recognize Liability Insurance arising from personal activity, including social sports and house/ property owners.

### WHO SHOULD ATTEND

- New Entrants into casualty underwriting, Junior Casualty underwriter, and Liability Claims personnel
- Insurance Company sales and marketing personnel, Loss adjusters, Brokering, Personnel, and Agents
- Non insurance personnel whose work involves the need to have knowledge of Law of Torts
- Anyone who wants an understanding of the basic fundamentals of the Law of Torts relating to Liability Insurance

### ABOUT THE TRAINER

### **RAVINDARAN KRISHNAN**

LLB (Hons) University of London, United Kingdom, MBA, University of Newcastle, Australia, Postgraduate Diploma in Human Resource Management

Ravin obtained a law degree from University of London, a postgraduate Diploma in Human Resource Management and an MBA from the University of Newcastle, Australia.

He has worked for some of the largest multinational corporations such as AIG, Allianz and AXA.

As Group HR and Administrative Senior Manager his expertise includes recruitment, compensation and benefits, employee relations, payroll, insurance, training, corporate social responsibility and corporate communications.





# **COURSE CONTENT**

Day	Content		
1	<ul> <li>English Common Law, Equity and Statute</li> <li>General Principles of Insurance</li> <li>Law of Torts</li> <li>Negligence</li> </ul>	<ul> <li>Damages resulting from Negligence</li> <li>Plaintiffs and tortfeasors</li> <li>Defences</li> <li>Nuisance and Trespass</li> <li>Strict Liability</li> </ul>	
2	<ul> <li>Doctrine on Vicarious Liability</li> <li>Defamation</li> <li>Overview of Business Liability</li> <li>Insurance Products</li> <li>Introduction to Liability for Business Premises</li> </ul>	<ul> <li>Liability arising from Products</li> <li>Liability arising from Professional Activity</li> <li>Liability arising from Management Activity of a Company</li> <li>Personal Liability</li> </ul>	

REGISTRATION DETAILS		Aii Member	Non - Member
To register, please log in to <u>www.mii4u.org/ilms</u>	<b>Early Bird Fee</b> (Register before: 26 May 2025)	<b>Single</b> RM 880 / USD 205	<b>Single</b> RM 980 / USD 230
	Normal Fee	<b>Single</b> RM 980 / USD 230	<b>Single</b> RM 1080 / USD 250
	(Register closing: 9 June 2025)	<b>Group of 3</b> RM 830 / USD 195	<b>Group of 3</b> RM 930 / USD 218

# FUTURE SKILLS FRAMEWORK



7 Prime Skills 1 Power Skills Proficiency Level: Novice

Skills Developed by Attending this Programme				
Prime Skills				
Financial Products and Services	<ol> <li>Marketing</li> <li>Product Advisory</li> <li>Product Design and Development</li> <li>Underwriting Management</li> </ol>			
Investment and Financial Management	5. Insurance Claims Processing			
Risk Management, Governance and Regulatory Compliance	<ol> <li>Regulatory Compliance</li> <li>Risk Management</li> </ol>			
Power Skills				
Innovation and Delivery	1. Business Acumen			





# **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

