

**Short Course  
Training**



**Training Programme no:  
10001377329**

# **FOUNDATION IN LIFE UNDERWRITING**

**16 - 17 June 2025**

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

**Aii Training Room,  
Level 2, Bangunan  
AICB, Kuala Lumpur**

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.aii.org.my](http://www.aii.org.my)

## OBJECTIVE

In this course, we'll discuss the concept of Life Underwriting and the roles, responsibilities, and steps involved in the underwriting process. We'll also discuss how to apply what you've learned into practice.

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

- Understand the concept of Life Underwriting.
- Understand aims of the underwriter, short term and long term.
- Understand the factors involved in Risks selection.
- Identify type or source of documents to shape the final underwriting decision.
- Identify what's sub-standard/standard or medical and non-medical cases.
- Understand on process flow, from date of accepting proposal form until date of final decision making.
- Application of theories and concepts learned into practices based on case scenarios.

## WHO SHOULD ATTEND

- Employees with less than 2 years insurance experience

## ABOUT THE TRAINER

### **LAU GAK HOW, ELWIN**

*B.Sc (Hons) (UK), MFP(Aust), ANZIIF(Senior Assoc), ChFC, CFP, RFP and Shariah RFP*

He has Bachelor of Science (Honours) in 1980 and possesses a Master in Financial Planning in 2005. He is also a Senior Associate of The Australian Insurance Institute and New Zealand Institute of Insurance and Finance in 1986.

Elwin is a Chartered Financial Consultant (ChFC) since 2002, a Certified Financial Planner (CFP) since 2002, Registered Financial Planner (RFP) since 2004 and Shariah Registered Financial Planner (Shariah RFP) since 2010.

He has been actively involved in insurance industry for more than twenty five years. He has held various positions as Manager of Underwriting, Branch and Head of Operations and Customers Service from 1981 to 1997.

He currently provides personal financial planning to both individual and business owners in the financial services industry since 1988. He currently serves as Secretary of the Malaysia Financial Planners & Advisers Association (MFPAA).

He conducts regular training in technical insurance including Life Assurance Associate AAii with Asian Institute of Insurance since 1988 and various institutions in financial planning for professional examination since 2002.

He is a certified trainer to Malaysian Insurance Institute, RFP program in addition to CFP program.



## COURSE CONTENT

| Day | Content                                                                                                                                                                                                                                                                       |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | <ul style="list-style-type: none"> <li>• Introduction to Basic Life Underwriting</li> <li>• Who is the underwriting personnel?</li> <li>• What is their authority and approaches?</li> <li>• The Principle of Risks Selection</li> <li>• The Tools of Underwriting</li> </ul> |
| 2   | <ul style="list-style-type: none"> <li>• The Classification of Underwriting</li> <li>• The Underwriting Process</li> <li>• Case Study 1</li> <li>• Case Study 2</li> </ul>                                                                                                    |

## 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><br><i>(Register before:<br/>2 May 2025)</i> | Single<br>RM 880 / USD 205     | Single<br>RM 980 / USD 230     |
| <b>Normal Fee</b><br><i>(Register closing:<br/>26 May 2025)</i>   | Single<br>RM 980 / USD 230     | Single<br>RM 1080 / USD 250    |
|                                                                   | Group of 3<br>RM 830 / USD 195 | Group of 3<br>RM 930 / USD 218 |

## FUTURE SKILLS FRAMEWORK



3 Prime Skills  
1 Power Skills  
Proficiency Level: Intermediate

### Skills Developed by Attending this Programme

#### Prime Skills

|                                 |                                   |
|---------------------------------|-----------------------------------|
| Financial Products and Services | 1. Product Advisory               |
|                                 | 2. Product Design and Development |
|                                 | 3. Underwriting Management        |

#### 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 **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