

Customising Business Interruption Insurance for SMEs & Strategy of Dialogue and Discourse with their Accountants

DATE:

27 & 28 April 2026

TIME:

9.00 am - 5.00 pm

VENUE:

Virtual

CPD HOURS:

14 Hours

PROFICIENCY LEVEL:

Proficient



18 Prime Skills
5 Power Skills



Training Programme No:
10001377123

OVERVIEW

This course unlocks the vast SME market for Business Interruption Insurance (BII). It equips marketers with practical knowledge to assess client risk, tailor coverage, avoid pitfalls, and customise solutions so that you can market and sell BII confidently.

LEARNING OUTCOMES

By the end of this course, participants will be able to:

1. Understand how BII works.
2. Understand the challenges faced, special needs and vulnerabilities of SMEs.
3. Recognise and realise the strengths of SMEs and the advantages of working with them.
4. Have a deeper understanding and application of all the accounting and insurance terms relevant to BII.
5. Identify and extract relevant information from financial statements.
6. Understand the scope of cover afforded by the Gross Profit type of policies.
7. Identify and extract expenses from financial statements for classification as Specified Working Expenses under Gross Profit policies.
8. Calculate the Rate of Gross Profit from financial statements.
9. Engage clients to assess a suitable maximum indemnity period for the business and identify the business's trend, variations, and other circumstances.
10. Estimate an appropriate sum insured for the client's business.
11. Develop an appropriate strategy of dialogue and discourse with the client's accountants.

COURSE CONTENT

No.	Content
1	<ul style="list-style-type: none"> • Introduction to SMEs • The challenges, special needs, and vulnerabilities of SMEs • Advantages of working with SMEs • Introduction to basic concepts of BII • Financial statements • Terminology of BII • Specifications (subject matter) of BII • Introduction to the policy and GP specifications • Specified Working Expenses
2	<ul style="list-style-type: none"> • Extracting relevant information from financial statements • Trend • Variations • Other Circumstances • Maximum Indemnity Period • Calculating the Rate of Gross Profit • Estimating relevant sum insured • When to use the GP specifications • Strategy of dialogue and discourse with SME accountants

WHO SHOULD ATTEND

This course is designed for Insurance Professionals, including agents, brokers, and executives within servicing teams.

REGISTRATION DETAILS



Registration:

[https://aii4u.org/
ilms/user/login](https://aii4u.org/ilms/user/login)

	Aii Member	Non - Member
Normal Fee <i>(Register closing: 17 April 2026)</i>	Single RM 1,500 / USD 345	Single RM 1,700 / USD 390
	Group of 3 RM 1,400 / USD 320	Group of 3 RM 1,600 / USD 365

Note:

Fee is inclusive of 8% SST

ABOUT THE TRAINER



Wong Kah Ling, Kenneth

BSc (Hons) in Physics, Dip Ed, ANZIIF (Snr Assoc), CIP, FCILA, FEUDI-ELAE, FCLA, FIFAA

Certified Insurance Professional, Chartered Loss Adjuster, European Loss Adjusting Expert

Certified Virtual LearnCaster, HRD Corp Accredited Trainer

Kenneth brings more than four decades of hands-on experience and strong professional credentials as a Claims Consultant, widely recognised for his ability to deliver results when it matters most. He has successfully handled numerous large and complex claims--material damage and business interruption--both domestically and internationally.

His work spans diverse industries and geographies, with assignments across Malaysia, Brunei, Singapore, Jamaica, Oman, Iran, Thailand, Australia and Pakistan, demonstrating his adaptability and technical expertise in managing claims in varied market environments.

He previously held the position of Managing Director and Chief Executive Officer at a loss adjusting firm before specializing in claims consultancy and business interruption evaluation services in 2015.

Since 1986, he has been actively engaged in professional education as a part-time lecturer and trainer with the Asian Institute of Insurance, frequently collaborating with the ASEAN Insurance and Training & Research Institute across ASEAN nations, the Middle East, and the Pacific. He has also contributed to the review of the Basic Certificate Course in Insurance Loss Adjusting. In addition, he has contributed as a keynote speaker at prominent industry events, including the Asia & Oceanic Association Forum, the Retailers Association Asia Regional Conference, and the Conference of Property Managers, Valuers, and Estate Agents.

ALIGNMENT TO THE FUTURE SKILLS FRAMEWORK



18 Prime Skills
5 Power Skills
Proficiency Level:
Proficient

Skills Developed by Attending this Programme

Prime Skills

Financial Products and Services	<ol style="list-style-type: none"> 1. Product Advisory 2. Product Design and Development 3. Marketing 4. Pricing Strategy 5. Sales Strategy 6. Sales Target Management 7. Underwriting Management
Risk Management, Governance and Regulatory Compliance	<ol style="list-style-type: none"> 8. Business Continuity Planning 9. Risk Management 10. Regulatory Compliance 11. Enterprise Risk Management 12. Business Continuity Management 13. Sustainability Risk Management
Growth and Partnerships	<ol style="list-style-type: none"> 14. Business Opportunities Development 15. Business Planning and Needs Analysis 16. Market Profiling
Investment and Financial Management	<ol style="list-style-type: none"> 17. Insurance Claims Processing
Sustainable Finance and Insurance	<ol style="list-style-type: none"> 18. Sustainable Insurance and Reinsurance Solutions and Applications

Power Skills

Innovation and Delivery	<ol style="list-style-type: none"> 1. Business Acumen 2. Change Management 3. Problem Solving 4. Innovative Thinking 5. Sustainability Awareness
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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/wp-content/uploads/2022/07/HRD-Corp_SBL_Grant-Helper.pdf

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.
- The company shall bear full responsibility for the programme fee balance if the HRDC claim is not approved or claimable for any reason.

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:





REGISTER NOW



Asian Institute of Insurance

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For further information, please contact:
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www.aiaasia.org