

# An In Depth Understanding of Casualty/General Liability Insurance

**DATE:**

12 & 13 August 2026

**TIME:**

9.00 am - 5.00 pm

**VENUE:**

Virtual

**CPD HOURS:**

14 Hours

**PROFICIENCY LEVEL:**

Proficient



6 Prime Skills  
3 Power Skills



**Training Programme No:**

10001107420

## OVERVIEW

This course provides a comprehensive overview of the Law of Torts related to liability, the various types of liability insurance coverage, risk management strategies, and emerging trends in the field. It equips participants with the knowledge and skills needed to navigate the complex landscape of liability insurance and related considerations.

## LEARNING OUTCOMES

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

1. Explain the legal terminology of the Law of Torts related to Liability.
2. Distinguish between Civil Liability, Accidental Negligence and Negligence.
3. Recognise and illustrate the concepts of risk management associated Liability Insurance.
4. Recognise the various casualty and Liability Insurance products.
5. Explain the cover granted under of Public Liability Insurance, Products Liability, Contractual/Comprehensive General Liability Insurance, Bailee's Warehousemen Liability Insurance, Freight Forwarders Legal Liability Risks, Contractors All Risk Insurance, and Employers Liability Insurance.
6. Apply practical and working assessment of the underwriting methodology and its application on a day-to-day.
7. Analyse the provision of the SOCSO Act and its implications.
8. New Development of Liability Insurance and New Specialist Lines (Explain Pollution and Contamination, Relate Environmental Liability, Impairment, Explain Cyber Liability).
9. Illustrate Claims Handling Process.
10. Identify the challenges of selling Liability Insurance and challenges faced by liability underwriters and marketers.

## COURSE CONTENT

Day	Content
1	<ul style="list-style-type: none"> <li>• Law of Torts related to Liability</li> <li>• Civil Liability and Negligence</li> <li>• Risk Management in Liability Insurance – Overview of Casualty &amp; Liability Insurance products</li> <li>• Standard Cover granted under Liability Insurance, extensions and practical working assessment of the underwriting methodology and application daily, on the following classes of Insurance:               <ul style="list-style-type: none"> <li>◦ Public Liability Insurance</li> <li>◦ Products Liability</li> </ul> </li> <li>• Standard Cover granted under Liability Insurance, extensions and practical working assessment of the underwriting methodology and application on a day-to-day basis, on the following classes on insurance:               <ul style="list-style-type: none"> <li>◦ Contractual/Comprehensive General Liability Insurance</li> <li>◦ Bailee’s Warehousemen Liability Insurance</li> <li>◦ Freight Forwarders Legal Liability Risks</li> <li>◦ Contractors All Risk Insurance</li> </ul> </li> </ul>
2	<ul style="list-style-type: none"> <li>• Standard Cover granted under Employers Liability Insurance</li> <li>• Analysis of the SOCSO Act provision and its implication</li> <li>• New development and Specialist Lines of Liability:               <ul style="list-style-type: none"> <li>◦ Pollution and Contamination</li> <li>◦ Environment Liability Impairment Insurance</li> <li>◦ Cyber Liability</li> <li>◦ Claims Management of All Liability Insurance]</li> <li>◦ Claims Handling Process</li> <li>◦ Marketing of Liability Products</li> </ul> </li> <li>• Case Study - Precedents</li> </ul>

## WHO SHOULD ATTEND

This programme is suitable for:

- Casualty/Liability Underwriter
- Underwriting Administrators
- Claims Personal handling Liability claims
- Sales and Marketing, Senior Executives/Managers, Brokers, Loss Adjusters
- Insurance Personal of GLC Companies, Senior Agents
- Non-Insurance personal whose works involves the need to have knowledge of Liability Insurance

## REGISTRATION DETAILS



**Registration:**

[https://aia4u.org/  
ilms/user/login](https://aia4u.org/ilms/user/login)

	Aii Member	Non - Member
Normal Fee (Register closing: 03 August 2026)	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



### **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.

## ALIGNMENT TO THE FUTURE SKILLS FRAMEWORK



6 Prime Skills  
3 Power Skills  
**Proficiency Level:**  
Proficient

### Skills Developed by Attending this Programme

#### Prime Skills

Financial Products and Services	<ol style="list-style-type: none"> <li>1. Marketing</li> <li>2. Product Advisory</li> <li>3. Product Design and Development</li> <li>4. Underwriting Management</li> </ol>
Risk Management, Governance and Regulatory Compliance	<ol style="list-style-type: none"> <li>5. Legal Advisory</li> </ol>
Growth and Partnerships	<ol style="list-style-type: none"> <li>6. Global Perspectives</li> </ol>

#### Power Skills

Innovation and Delivery	<ol style="list-style-type: none"> <li>1. Business Acumen</li> <li>2. Problem Solving</li> <li>3. Innovative Thinking</li> </ol>
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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](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](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:





# REGISTER NOW



## Asian Institute of Insurance

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

For further information, please contact:  
Email: [sales@aiaasia.org](mailto:sales@aiaasia.org)