

Foundation in Life Underwriting

DATE:

5 & 6 August 2026

TIME:

9.00 am - 5.00 pm

VENUE:

Virtual

CPD HOURS:

14 Hours

PROFICIENCY LEVEL:

Intermediate



6 Prime Skills
3 Power Skills



Training Programme No:

10001377329

OVERVIEW

This programme introduces the fundamentals of Life Underwriting and explains how underwriting decisions are made in daily operations. Participants will learn the purpose of underwriting, the responsibilities of underwriting personnel, and the key steps involved in assessing risk and making sound decisions.

The course focuses on practical understanding rather than theory alone. Through guided discussions and real-life examples, participants will build confidence in identifying risk factors, requesting appropriate information, and understanding the reasons behind underwriting outcomes.

By the end of the programme, participants will have a clearer understanding of how underwriting supports both business sustainability and the fair treatment of customers.

LEARNING OUTCOMES

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

1. Explain the purpose and importance of Life Underwriting in the insurance business.
2. Understand the roles and responsibilities of underwriting personnel in daily operations.
3. Identify common medical and non-medical risk factors that influence underwriting decisions.
4. Recognise the types of documents and information required to support risk assessment.
5. Distinguish between standard and substandard risks and understand the possible underwriting outcomes.
6. Describe the basic underwriting process from application submission to final decision.
7. Apply fundamental underwriting principles to simple case scenarios with greater confidence.

Day	Content
1	<p>Understanding the Fundamentals of Life Underwriting</p> <ul style="list-style-type: none"> · Introduction to Life Underwriting and its role in the insurance business · Roles and responsibilities of underwriting personnel · Authority levels and accountability in decision-making · Understanding the principles of risk selection · Identifying common risk factors and early warning signs · Tools and information used in underwriting decisions
2	<p>Applying Underwriting Knowledge in Practice</p> <ul style="list-style-type: none"> · Risk classification and possible underwriting decisions: <ul style="list-style-type: none"> ◦ Standard ◦ Loading ◦ Exclusion ◦ Postpone ◦ Decline · The basic underwriting process from application to final decision · Common challenges faced by new underwriting staff · Practical case discussions based on real-life scenarios · Examples of scenarios may include: <ul style="list-style-type: none"> ◦ Applicant with hypertension or diabetes ◦ Recent hospitalization or surgery ◦ Smoker declared as a “social smoker” ◦ Incomplete or inconsistent information ◦ Cases requiring additional medical or financial evidence

WHO SHOULD ATTEND

This programme is ideal for employees with less than 2 years insurance experience

REGISTRATION DETAILS



Registration:

<https://aii4u.org/ilms/user/login>

Normal Fee
(Register closing:
27 July 2026)

	Aii Member	Non - Member
Single	RM 1,200 / USD 275	Single RM 1,400 / USD 320
Group of 3	RM 1,100 / USD 250	Group of 3 RM 1,300 / USD 295

Note:

Fee is inclusive of 8% SST



Chan Lai Cheng

Bachelor of Arts (Economics Major), University of Malaya, Fellow, Academy of Life Underwriting (FALU), Fellow, Life & Health Claims (FLHC), Fellow, Life Management Institute (FLMI), Associate, Customer Service (ACS), HRD Corp Accredited Trainer | Subject Matter Expert (SME), Asian Institute of Insurance, Author | Story of Protection Teller | Podcast Host

Chan Lai Cheng holds a Bachelor of Arts (Major in Economics) from the University of Malaya and is a seasoned insurance professional with more than 30 years of experience in underwriting across Malaysia, Singapore, Indonesia, Hong Kong, and Australia. She has extensive expertise in life, critical illness, medical, disability, and income protection underwriting, as well as underwriting operations, technical development, and professional capability building.

Throughout her distinguished career, she has undertaken diverse roles spanning underwriting, new business operations, customer onboarding, system migration, and process improvement initiatives. She played a pioneering role in the development and launch of Malaysia's first automated underwriting system, contributing to the transformation of underwriting efficiency and consistency within the industry. Her work in automation and operational design helped set new benchmarks for underwriting productivity and service delivery.

A defining milestone in her professional journey was establishing and leading underwriting training academies in two multinational shared service hubs, where she designed and built full-fledged underwriting syllabi and structured training methodologies from the ground up. These academies successfully developed more than 100 fully trained underwriters from fresh graduates, many of whom have progressed into senior leadership and specialist roles across insurance and reinsurance organisations in Malaysia, Singapore, Hong Kong, and Australia.

Notably, her underwriting training syllabus and practical training methods continue to be used to train fresh graduates today, reflecting the enduring relevance and effectiveness of the frameworks she developed. Her contribution to talent development has had a lasting impact on underwriting standards and professional capability within the regional insurance industry.

Chan Lai Cheng most recently retired from full-time employment in 2025, after decades of service in underwriting and operations leadership roles within the insurance industry. She continues to contribute actively to the insurance and protection community through education, writing, mentoring, and industry development initiatives.

She currently serves as an HRD Corp Accredited Trainer and a Subject Matter Expert (SME) in the Resource Pool of the Asian Institute of Insurance, supporting the development of professional standards and technical competency for insurance practitioners.

She is the editor of the Asian Institute of Insurance textbook Life and Disability Insurance Underwriting, contributing to the development of structured technical learning materials for insurance professionals and future underwriters. She is the creator and author of the Too Glam Series under the Stories of Protection theme, published under the professional author name LC CHAN. The series combines humour, practical underwriting insights, and real-world lessons to help insurance professionals understand risk, responsibility, and the long-term impact of protection decisions. The five-book series has sold more than 100 printed copies, with many additional copies distributed through eBook editions on major digital platforms.

In addition, she hosts the LC Chan Podcast – Stories of Protection, where she shares real-life cases, industry lessons, and professional reflections aimed at raising awareness about protection planning, disclosure integrity, and ethical insurance practices.

ALIGNMENT TO THE FUTURE SKILLS FRAMEWORK



6 Prime Skills
3 Power Skills

Proficiency Level:
Intermediate

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. Underwriting Management 4. Pricing Strategy 5. Demand and Supply Analysis
Growth and Partnership	<ol style="list-style-type: none"> 6. Global Perspectives

Power Skills

Innovation and Delivery	<ol style="list-style-type: none"> 1. Business Acumen 2. Innovative Thinking 3. Adaptability and Resiliency
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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:

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

01

Claim

Documents Required:

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



REGISTER NOW



Asian Institute of Insurance

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