

# Advanced Insights Into Fire Insurance Claims

**DATE:**

21 & 22 September 2026

**TIME:**

9.00 am - 5.00 pm

**VENUE:**

Virtual

**CPD HOURS:**

14 Hours

**PROFICIENCY LEVEL:**

Intermediate



3 Prime Skills  
1 Power Skill



**Training Programme No:**  
10001707916

## OVERVIEW

Advanced Insights Into Fire Insurance Claims equips participants to analyse complex fire losses end-to-end using real cases and decision frameworks. This course focuses on legal application, complex scenarios, hands-on evaluation, and dispute resolution, enabling participants to make defensible claims decisions.

## LEARNING OUTCOMES

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

1. Interpret fire insurance policies and key clauses to determine coverage applicability.
2. Apply the principle of proximate cause in complex situations where an insured cause is concurrent with (a) uninsured cause and (b) excluded cause.
3. Evaluate the impact of warranties, conditions, and disclosures on claim admissibility.
4. Assess material damage losses accurately.
5. Apply the best method of contribution among policies that contain different terms.
6. Identify red flags of fraudulent or exaggerated claims and understand investigation approaches.
7. Navigate complex claims scenarios involving multiple policies and proximate cause issue.
8. Apply legal principles such as proximate cause, contribution, and burden of proof in claims evaluation.
9. Develop effective claims strategies for documentation, negotiation, and settlement.
10. Critically evaluate real-life fire claims cases and make informed decisions.

## WHO SHOULD ATTEND

This course is suitable for Departmental Heads, Underwriters, Claims Handlers, Adjusters, Brokers, Agents, and Policyholders involved in claims on fire insurance.

## COURSE CONTENT

| Day | Content  |
|-----|--|
| 1   | <ul style="list-style-type: none"> <li>• Fire Claim Can Be Highly Contentious                             <ul style="list-style-type: none"> <li>○ Key areas of disputes</li> </ul> </li> <li>• Proximate Cause                             <ul style="list-style-type: none"> <li>○ In depth discussion</li> <li>○ Application where the cause is concurrent with:                                     <ol style="list-style-type: none"> <li>i. Uninsured cause</li> <li>ii. Excluded cause</li> </ol> </li> </ul> </li> <li>• Policy Triggers and Coverage Analysis</li> <li>• Conditions, Warranties and Breaches                             <ul style="list-style-type: none"> <li>○ Implied conditions</li> <li>○ Expressed Conditions</li> <li>○ Warranties</li> <li>○ Effect of breach</li> </ul> </li> <li>• Fraud                             <ul style="list-style-type: none"> <li>○ Red flags</li> <li>○ Types of fraud</li> <li>○ Investigation techniques</li> </ul> </li> <li>• Quantum                             <ul style="list-style-type: none"> <li>○ Stock Loss</li> <li>○ Other Property Damage</li> <li>○ Salvage</li> </ul> </li> </ul>  |
| 2   | <ul style="list-style-type: none"> <li>• Contribution                             <ul style="list-style-type: none"> <li>○ Conditions for contribution</li> <li>○ Methods of contribution in various scenarios:                                     <ol style="list-style-type: none"> <li>i. Primary and secondary policies</li> <li>ii. Non-average and concurrent policies</li> <li>iii. Non-concurrent non-average policies</li> </ol> </li> </ul> </li> <li>• Complex Fire Claims                             <ul style="list-style-type: none"> <li>○ IAR and MB</li> <li>○ Which policy responds?</li> </ul> </li> <li>• Legal and case law Insights                             <ul style="list-style-type: none"> <li>○ Burden of proof</li> <li>○ Implied Conditions and Principles of Insurance</li> <li>○ Case Studies</li> </ul> </li> <li>• Negotiation and Settlement                             <ul style="list-style-type: none"> <li>○ An insight into how adjusters handle claims</li> <li>○ Negotiation tactics</li> <li>○ Settlement types</li> </ul> </li> <li>• Large Loss Case Study                             <ul style="list-style-type: none"> <li>○ Workshop (from a to z)</li> </ul> </li> <li>• Claims – Failure and Protection                             <ul style="list-style-type: none"> <li>○ Main reasons why claim fails</li> <li>○ Main ways to protect claims</li> </ul> </li> </ul> |

## REGISTRATION DETAILS



### Registration:

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

|  | Aii Member                       | Non - Member                     |
|--|----------------------------------|----------------------------------|
| Normal Fee<br>(Register closing:<br>10 September 2026) | Single<br>RM 1,200 / USD 275     | Single<br>RM 1,400 / USD 320     |
|  | Group of 3<br>RM 1,100 / USD 250 | Group of 3<br>RM 1,300 / USD 295 |

### 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 delivering results in high-stakes and complex claim situations. 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 shifting his focus in 2015 to providing specialised claims advocacy and business interruption evaluation services.

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 since the 1990s. In addition, he has been 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



3 Prime Skills  
1 Power Skill  
**Proficiency Level:**  
Intermediate

### Skills Developed by Attending this Programme

#### Prime Skills

|                                 |  |
|---------------------------------|--|
| Financial Products and Services | <ol style="list-style-type: none"> <li>1. Product Advisory</li> <li>2. Product Design and Development</li> </ol> |
|---------------------------------|--|

|                                     |  |
|-------------------------------------|--|
| Investment and Financial Management | <ol style="list-style-type: none"> <li>3. Insurance Claims Processing</li> </ol> |
|-------------------------------------|--|

#### Power Skills

|                         |  |
|-------------------------|--|
| Innovation and Delivery | <ol style="list-style-type: none"> <li>1. Business Acumen</li> </ol> |
|-------------------------|--|

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:

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

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)

[www.aiaasia.org](http://www.aiaasia.org)