



STANDARD KEMAHIRAN PEKERJAAN KEBANGSAAN (NATIONAL OCCUPATIONAL SKILL STANDARD)

GENERAL TAKAFUL AND GENERAL INSURANCE UNDERWRITING

LEVEL 4

FB-028-5:2014



**JABATAN PEMBANGUNAN KEMAHIRAN
KEMENTERIAN SUMBER MANUSIA, MALAYSIA**

Department of Skills Development
Ministry of Human Resources, Malaysia



AIF
ASIAN INSTITUTE OF FINANCE

Copyright DSD 2014



Department of Skills Development (DSD)
Federal Government Administrative Centre
62530 PUTRAJAYA, MALAYSIA

**STANDARD KEMAHIRAN PEKERJAAN KEBANGSAAN
(NATIONAL OCCUPATIONAL SKILL STANDARD)**

**GENERAL TAKAFUL AND GENERAL INSURANCE UNDERWRITING
LEVEL 4**

First Publish 2014

All rights reserved

No part of this publication may be produced, stored in data base, retrieval system, or in any form by any means, electronic, mechanical, photocopying, recording or otherwise without prior written permission from Department of Skills Development (DSD) and Asian Institute of Finance (AIF)

TABLE OF CONTENTS

No.	Contents	Pages
Standard Practice (SP)		
1	Introduction	i - ii
2	Occupational Structure	iii - v
3	Definition of Competency Level	vi
4	Award of Certificate	vii
5	Job Competencies	vii
6	Working Conditions	vii
7	Employment Prospects	vii - viii
8	Career Advancement	viii
9	Sources of Additional Information	ix - xi
10	Acknowledgement	xi
11	NOSS Development Committee Members	xii
12	References	xiii
Standard Content (SC)		
13	Competency Profile Chart (CPC)	1
14	Competency Profile (CP)	2 - 39
Curriculum of Competency Unit (CoCU)		
15	CU 01: Motor Takaful & Insurance Underwriting	41 - 55
16	CU 02: Personal Accident Takaful & Insurance Underwriting	56 - 65
17	CU 03: Miscellaneous Takaful & Insurance Underwriting	66 – 77
18	CU 04: Liability Takaful & Insurance Underwriting	78 - 89
19	CU 05: Engineering Takaful & Insurance Underwriting	90 – 102
20	CU 06: Fire and Business Interruption Takaful & Insurance Underwriting	103 - 117
Appendices		
21	Appendix 1 – Summary of Training Duration	A1
22	Appendix 2 – Abreviation	A2 – A3

STANDARD PRACTICE

NATIONAL OCCUPATIONAL SKILLS STANDARD (NOSS) FOR;

GENERAL TAKAFUL AND GENERAL INSURANCE UNDERWRITING

LEVEL 4

1. INTRODUCTION

Takaful operators and insurance companies provide risk management and financial planning solutions for businesses and individuals. The Takaful operators provide General Takaful and Family Takaful products while insurance companies provide General and Life Insurance products. General Takaful and General Insurance products protect risk on property loss, business interruption, marine hull and cargo goods, machinery breakdown, burglary, fidelity guarantee, workmen compensation, professional indemnity and many other products other than Family Takaful and Life Insurance products.

Underwriting is a process of assessing and evaluating risk to identify exposure of loss and to determine Takaful Contribution/ Insurance Premium rate according to company's underwriting guidelines and statutory bodies' requirements. The final outcome is to produce Takaful Certificate/Insurance Policy to fulfil applicant's need and requirement.

General Takaful and General Insurance Underwriting Level 4 personnel who are known by the industry as **General Takaful Underwriting Executive** or **General Insurance Underwriting Executive** are professional staffs who have the ability to understand the risk to which the underwritten object is exposed. They responsible in assessing the degree of risk exposure to the applicant (individual or company) and decide whether to accept or decline the proposal. They would also decide on the terms and conditions of the Takaful Contribution/Insurance Premium based on the degree of the risk according to company's underwriting guidelines.

International Monetary Fund (IMF, 2013) reported that general insurance or non-life insurance penetration in Malaysia in 2011 is only 1.8% which is considered low penetration. In addition, the IMF has also reported that Takaful and Insurance sector in Malaysia is growing with total number of employees in 2011 is 23,865. This scenario creates greater demand for high-quality talent in underwriting services job area. The IMF report is parallel with the Insurance Industry Occupational Analysis Report (JPK & AIF, 2013) which highlight underwriting services is one of the critical job areas.

1.1 Authority and Regulatory/Statutory Bodies Related to Industry

Currently there are a number of authorities and regulators for the Insurance and Takaful Industry in Malaysia. They are as follows:

i. Bank Negara Malaysia (BNM) –

Bank Negara Malaysia was established on 26 January 1959, under the Central Bank of Malaya Ordinance 1958. It regulates insurance related acts such as The Takaful Act 1984 (ACT 312), The Insurance Act 1996 (ACT 553), The Development Financial Institutions Act 2002 (DFIA), The Payment Systems Act 2003 (PSA), the Central Bank of Malaysia Act 2009, the Takaful and Insurance Benefits Protection System (TIPS)

ii. Perbadanan Insurans Deposit Malaysia (PIDM)

PIDM regulates the Malaysia Insurance Deposit Act 2005 and the Deposit Insurance Regulation Act 2011

iii. Malaysia Companies Commission (Suruhanjaya Syarikat Malaysia)

This commission regulates Companies Act 1965 which requires all companies including takaful operator, insurers, reinsurers and brokers are incorporated under this act.

iv. Securities Commission Malaysia

The Securities Commission established on 1 March 1993 under the Securities Commission Act 1993. The commission has many regulatory functions that include corporate bond issues.

1.2 Training Programme Pre-requisite

This course can be enrolled by any Malaysian. Minimum requirements to enrol this programme is

- i. Possess Sijil Kemahiran Malaysia (SKM) Level 3 in Insurance Services Administration; OR
- ii. Diploma in Business Studies OR Diploma in Banking OR Diploma in Finance OR Diploma in Islamic Banking and Finance OR Diploma in Actuarial Science OR Diploma in Risk Management OR Diploma in any field related to Insurance or Takaful.

2. OCCUPATIONAL STRUCTURE

The General Takaful & General Insurance sub-sectors create job positions as shown in occupational structure in Figure 1. The occupational structure shows a career path of General Takaful and General Insurance Underwriting Services job area.

The Occupational Area Structure of General Takaful & Insurance Underwriting Level 4 personnel as illustrated in Figure 2.

2.1 Occupational Structure (OS) Table

SECTOR	INSURANCE & TAKAFUL INDUSTRY				
SUB-SECTOR	GENERAL TAKAFUL & GENERAL INSURANCE				
JOB AREA/LEVEL	UNDERWRITING SERVICES	CLAIMS SERVICES	AGENCY		
			AGENCY RECRUITMENT	AGENCY DEVELOPMENT	AGENCY SUPPORT
Level 5	General Takaful/ Insurance Underwriting Manager*	General Takaful/ Insurance Claims Manager *	Agency Recruitment Manager	Agency Development Manager	Agency Support Manager
Level 4	GENERAL TAKAFUL/ INSURANCE UNDERWRITING EXECUTIVE*	General Takaful/ Insurance Claims Executive*	Agency Recruitment Executive		Agency Support Executive
Level 3	General Takaful/ Insurance Underwriting Clerk		No Level	No Level	No Level
Level 2	No Level	No Level	No Level	No Level	No Level
Level 1	No Level	No Level	No Level	No Level	No Level

Figure 1: The Occupational Structure of General Takaful and General Insurance Underwriting

Note: * critical Job Title (JPK & AIF, 2013)

2.2 Occupational Area Structure (OAS) Table

SECTOR	INSURANCE & TAKAFUL INDUSTRY				
SUB-SECTOR	GENERAL TAKAFUL & GENERAL INSURANCE				
AREA/LEVEL	UNDERWRITING SERVICES	CLAIMS SERVICES	AGENCY		
			AGENCY RECRUITMENT	AGENCY DEVELOPMENT	AGENCY SUPPORT
Level 5	General Takaful/ General Insurance Underwriting Management*	General Takaful/ General Insurance Claims Management*	General Takaful/ General Insurance Agency Recruitment Planning & Execution	General Takaful/ General Insurance Agency Development Planning & Execution	General Takaful/ General Insurance Agency Support Planning & Execution
Level 4	GENERAL TAKAFUL/ GENERAL INSURANCE UNDERWRITING*	General Takaful/ General Insurance Claims Administration*	General Takaful/ General Insurance Agency Recruitment Operation & Administration		General Takaful/ General Insurance Agency Support Operation & Administration
Level 3	Insurance Services Administration		No Level	No Level	No Level
Level 2	No Level	No Level	No Level	No Level	No Level
Level 1	No Level	No Level	No Level	No Level	No Level

Figure 3: The Occupational Area Structure of General Takaful and General Insurance Underwriting

Note: * critical Job Area (JPK & AIF, 2013)

3. DEFINITION OF COMPETENCY LEVEL

The NOSS is developed for various occupational areas. Candidates for certification must be assessed and trained at certain levels to substantiate competencies. Below is a guideline of each NOSS Level as defined by the Department of Skills Development, Ministry of Human Resources Malaysia.

Malaysia Skills Certificate : Competent in performing a range of varied work
Level 1 activities, most of which are routine and predictable.

Malaysia Skills Certificate : Competent in performing a significant range of
Level 2 varied work activities, performed in a variety of contexts. Some of the activities are non-routine and required individual responsibility and autonomy.

Malaysia Skills Certificate : Competent in performing a broad range of varied
Level 3 work activities, performed in a variety of contexts, most of which are complex and non-routine. There is considerable responsibility and autonomy, and control or guidance of others is often required.

Malaysia Skills Diploma : Competent in performing a broad range of
Level 4 complex, technical or professional work activities, performed in a variety of contexts, and with substantial degree of personal responsibility and autonomy. Responsibility for the work of others and allocation of resources is often present.

Malaysia Skills Advanced : Competent in applying a significant range of
Diploma Level 5 fundamental principles and complex techniques across a wide and often unpredictable variety of contexts. Very substantial personal autonomy and often significant responsibility for the work of others and for the allocation of substantial resources features strongly, as do personal accountabilities for analysis, diagnosis, planning, execution and evaluation.

4. AWARD OF CERTIFICATE

Candidates who have attended and successfully completed each competency shall be awarded Certificate of Attendance on that competency. Those who have successfully completed all the core competencies and fulfilled Malaysian Skill certification requirements shall receive Diploma Kemahiran Malaysia (DKM) in General Takaful and General Insurance Underwriting Level 4

5. JOB COMPETENCIES

5.1 Core Competency Unit:

- i. Motor Takaful & Insurance Underwriting
- ii. Personal Accident Takaful & Insurance Underwriting
- iii. Miscellaneous Takaful & Insurance Underwriting
- iv. Liability Takaful & Insurance Underwriting
- v. Engineering Takaful & Insurance Underwriting
- vi. Fire and Business Interruption Takaful & Insurance Underwriting

6. WORKING CONDITIONS

General Takaful and General Insurance Underwriting Level 4 personnel may work alone, or may work as part of a large group on the same project. They work according to regular working hours but may need to work at extended hours or over the weekend to meet deadlines and target volume. They work closely with the specialist and professional in various fields, like engineers, architects, etc to conduct risk assessment.

They collaborate with their peers either in the same Underwriting Department or different department such as Agency Department, IT Department and Customer Services Department. They supervise and monitor their subordinate, the Level 3 personnel. In addition, they handle cases within their authority limit and refer to their superior for cases that above their authority limit.

7. EMPLOYMENT PROSPECTS

Their knowledge and skills in risk management is an advantage for them and provide them a brighter career progression in this job area and other related industries, locally and internationally due to shortage of hands on General Takaful and General Insurance Underwriter. Shortage of human capital in underwriting services job area (JPK & AIF, 2013) because an underwriter requires technical knowledge which can be acquired through certification and continuous on-job training which take time to develop.

7.1 Related industry

General Takaful and General Insurance Underwriting Level 4 personnel have brighter job opportunities in other related industries with respect to employment opportunities such as:

- Broker
- Banking
- Re-insurer
- Property valuation
- Education / Training
- Manage Care Organisation (MCO)

7.2 Related Occupation

Other related occupations with respect to employment opportunities are:

- Loss Adjuster
- Claims Manager
- Investment Adviser's
- Risk Management Manager
- Insurance and Takaful Agent
- Business Development Manager
- Capital Markets Services Advisor
- Registered Financial Planner (RFP)

8. CAREER ADVANCEMENT

8.1 Training for Advancement

General Takaful and General Insurance Underwriting Level 4 personnel may enhance their knowledge and skills by attending professional certification programmes provided by professional bodies, locally and internationally

8.2 Industrial / Professional Recognition:

A professional recognition for this particular job title is given by the industry itself.

9. SOURCES OF ADDITIONAL INFORMATION

- **Bank Negara Malaysia**
Jalan Dato' Onn, P.O. Box 10922,
50929 Kuala Lumpur.
Tel: 603-2698-8044, Fax: 603-2691-2990
www.bnm.gov.my
- **Perbadanan Insurans Deposit Malaysia (PIDM)**
Level 22, Dataran Kewangan Darul Takaful,
No. 4, Jalan Sultan Sulaiman,
50000, Kuala Lumpur
Tel: +603-21737436. Fax: +603-21737527,
Toll Free: 1-800-88-1266
www.pidm.gov.my
- **Malaysia Companies Commission (Suruhanjaya Syarikat Malaysia)**
Menara SSM@Sentral
No 7, Jalan Stesen Sentral 5,
Kuala Lumpur Sentral
50623 Kuala Lumpur
Tel: +603-2299 4400, Fax: +603-2299 4411
www.ssm.com.my
- **Securities Commission Malaysia**
No. 3, Persiaran Bukit Kiara, Bukit Kiara
50490 Kuala Lumpur
Tel: 603-6204 877, Fax: 603-6201 5078
www.sc.com.my
- **The Financial Mediation Bureau (FMB)**
Level 14, Main Block, Dataran Kewangan Darul Takaful,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
Tel : 03-2272 2811 , Fax : 03-2272 1577
www.fmb.org.my

- **Asian Institute of Finance (AIF)**
 Unit 1B-05 Level 5 Block 1B
 Plaza Sentral, Jalan Stesen Sentral 5,
 50470 Kuala Lumpur.
 Tel.: 03-2787 1999, Fax: 03-2787 1900
www.aif.org.my
- **Persatuan Insurans Am Malaysia (PIAM)**
 3rd Floor, Wisma PIAM,
 150, Jalan Tun Sambanthan,
 50470, Kuala Lumpur.
 Tel: 03-2274 7399, Fax: 03-2274 5910
www.piam.org.my
- **Life Insurance Association of Malaysia (LIAM)**
 No. 4, Lorong Medan Tuanku Satu, Medan Tuanku,
 50300 Kuala Lumpur.
 Tel.: +603-2691-6168 , Fax: +603-7955 7978
www.liam.org.my
- **Malaysian Takaful Association**
 21st Floor, Menara Takaful Malaysia
 No 4, Jalan Sultan Sulaiman,
 50000, Kuala Lumpur.
 Tel : (603) 20318160, Fax : (603) 20318170
www.malaysiantakaful.com.my
- **Malaysian Insurance Institute (MII)**
 The Malaysian Insurance Institute,
 Level G, No 5, Jalan Sri Semantan 1, Damansara Heights,
 50490 Kuala Lumpur.
 Tel.: +603 2087 8882/3 , Fax: +603 2093 7885
www.insurance.com.my/
- **Islamic Banking and Finance Institute (IBFIM)**
 3rd Floor, Menara Takaful Malaysia,
 Jalan Sultan Sulaiman,
 50000 Kuala Lumpur.
 Tel.:+603-2031 1010, Fax: +603-2078 5250
www.ibfim.com

- **Association of Malaysian Loss Adjuster (AMLA)**
No. 30 Lorong 6A/91, Taman Shamelin Perkasa,
56100 Kuala Lumpur.
Tel.:03 9281 6615. Fax:03 9287 1992

10. ACKNOWLEDGEMENT

The Director General of DSD would like to extend his gratitude to all those involved for their tireless effort to initiate and monitor the project progress as well as being directly involved in the development of the NOSS, these individuals include:

- i. Mr. Tuan Azza Afif Tuan Yusof, Malaysian Takaful Association
- ii. Mr. Eddy Azly Abidin, Lonpac Insurance
- iii. Mr. Mathews George, Takaful Malaysia

11. NOSS DEVELOPMENT COMMITTEE MEMBERS

GENERAL TAKAFUL AND GENERAL INSURANCE UNDERWRITING (LEVEL 4)

PANELS		
1.	Prof Dr. Mohamad Abdul Hamid	Professor, Finance and Risk Management, University Islam Malaysia
2.	Mr. Adli Shaharuddin	Head, General Takaful Training, Academy Ikhlas, Takaful Ikhlas
3.	Mr. Ahmad Taif Abdul Latif	Assistant Vice President, Chief Business Operations Officer's Office Takaful Ikhlas
4.	Mdm. Asma Hakimah Ab Hamid	Lecturer, Faculty of Law University Kebangsaan Malaysia
5.	Mdm. Faiza Ahmad	Manager General Takaful, Hong Leong MSIG Takaful
6.	Mr. Freddi Chan	Former Underwriter Malaysia Assurance Alliance (MAA) Bhd.
7.	Mr. Paul Rajan	Assistant Vice President, Underwriting, MAA Takaful
8.	Mr. Tommy Yap Mun Wai	Former Senior Underwriter Swiss National Insurance
FACILITATOR		
9.	Mdm. Jaiyah Shahbudin	

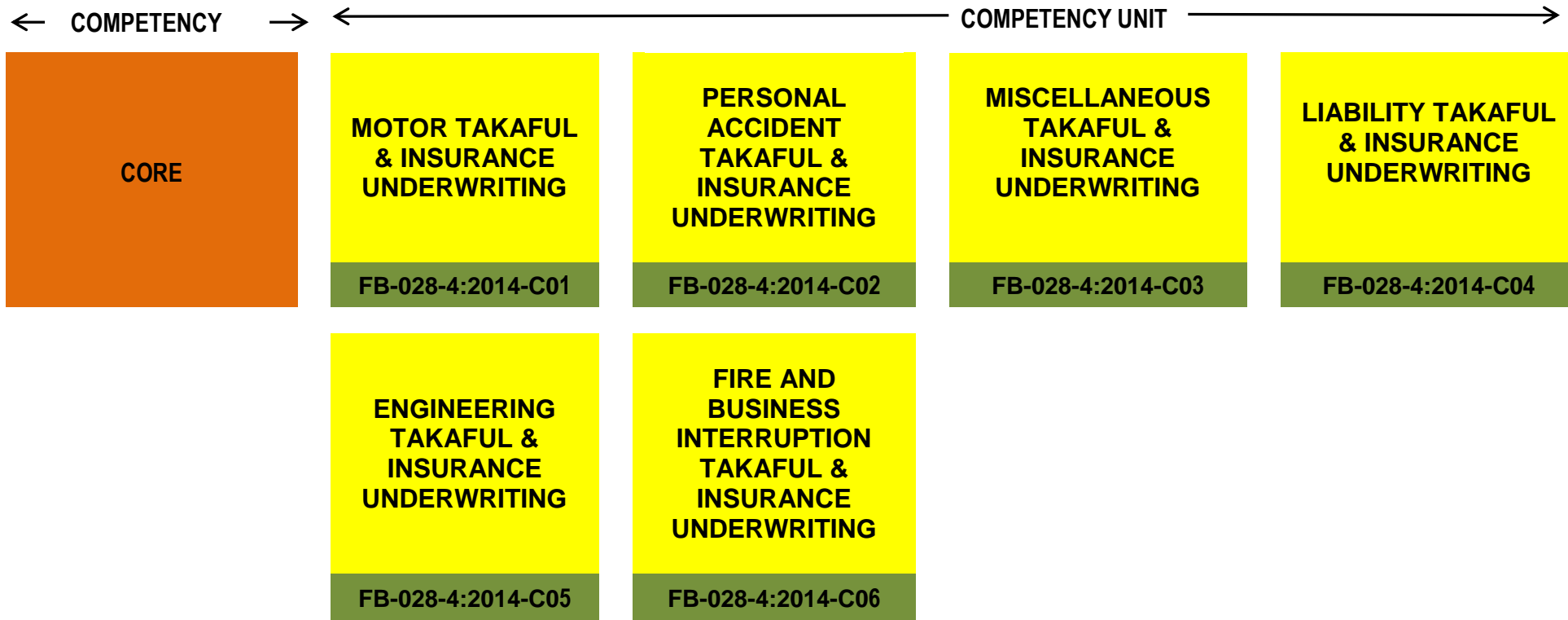
12. REFERENCES

International Monetary Fund, March 2013, *Malaysia: Publication of Financial Sector Assessment Programme Documentation – Detail Assessment of Observation of Insurance Core Principle*. IMF Country Report No. 13/57. Washington D.C. IMF Publication Services.

JPK & AIF. 2013. *Occupational Analysis of Insurance Industry*. Jabatan Pembangunan Kemahiran Malaysia

COMPETENCY PROFILE CHART (CPC)

SECTOR	BUSINESS MANAGEMENT		
SUB SECTOR	BUSINESS AND FINANCE- INSURANCE		
JOB AREA	INSURANCE SERVICES		
NOSS TITLE	GENERAL TAKAFUL & GENERAL INSURANCE UNDERWRITING		
JOB AREA	FOUR (4)	JOB AREA CODE	FB-028-4:2014



COMPETENCY PROFILE (CP)

Sub Sector	BUSINESS AND FINANCE - INSURANCE			
Job Area	INSURANCE SERVICES			
NOSS Title	GENERAL TAKAFUL & GENERAL INSURANCE UNDERWRITING			
Level	FOUR (4)			
CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
1. Motor Takaful & Insurance Underwriting	FB-028-4:2014-C01	<p>Motor Takaful/Insurance (also known as vehicle/ car/ auto insurance) is insurance to protect cars, trucks, and other road vehicles against physical damage resulting from traffic collisions and against liability that could also arise there-from.</p> <p>Motor Takaful & Insurance Underwriting is a process of assessing and evaluating risk to determine exposure of loss related to motor and vehicle according to Company's underwriting guidelines and Statutory Bodies' requirements.</p>	1. Prepare Motor / Vehicle risk assessment requirement	<p>1.1 Information related to Motor Takaful/ Insurance is acquired from Applicant or business sources (Agent, broker, etc) based on discussion/meetings, Tender Document or Proposal Form..</p> <p>1.2 Type of Motor Takaful/ Insurance and required coverage is interpreted based on application form according to Company's underwriting guideline and procedure.</p> <p>1.3 No Claim Discount (NCD) entitlement is checked and confirmed against</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
		<p>The person who is competent in Motor Takaful & Insurance Underwriting shall be able to prepare risk assessment requirement, conduct motor/vehicle risk assessment, produce motor Takaful Contribution/Insurance premium quotation and supervise the processing of motor Takaful Certificate/Motor insurance policy according to Company's underwriting guidelines and Statutory Bodies' requirements.</p> <p>The outcome of this competency is to determine Motor Vehicle Takaful Contribution/Insurance Premium and issue Motor Takaful Certificate/Insurance Policy to fulfil Applicant's need</p>	<p>2. Conduct Motor/ Vehicle risk assessment</p>	<p>Insurance Services Malaysia (ISM) record.</p> <p>1.4 Information on claim history is gathered to identify whether the Applicant is accident prone.</p> <p>2.1. Vehicle classification is determined based on type of vehicle according to motor tariff classification (Private, Motorcycle, Commercial vehicle, Special types, Busses).</p> <p>2.2. Information on cubic capacity and sum insured is assessed to determined premium rate tariff of private car and motorcycle</p> <p>2.3. Information on tonnage capacity and sum insured is assessed to determine premium rate tariff of commercial vehicle.</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
		and requirement.		<p>2.4. Usage of vehicle is assessed to determine the vehicle premium according to Company's underwriting guidelines</p> <p>2.5. Seating capacity is assessed to determined contribution/premium rate tariff of buses.</p> <p>2.6. Type of vehicle is identified to determine the vehicle Contribution/Premium rate according to Company's underwriting guidelines.</p> <p>2.7. Age of vehicle is identified to determine the vehicle Contribution/Premium rate according to Company's underwriting guidelines.</p> <p>2.8. Age of insured motor/ vehicle is identified to determine Takaful Contribution/ Insurance Premium rate according to insurance Company's underwriting guidelines.</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>2.9. Referred risk vehicle is identified to determine the vehicle Contribution/ Premium rate according to Company's underwriting guidelines.</p> <p>2.10. Applicant's claims experience is analysed for risk acceptance justification according to Company's underwriting guidelines.</p> <p>2.11. Retention limit and Retakaful/ Reinsurance arrangement is determined whether it is within the Company's capacity.</p> <p>2.12. Motor/vehicle Risk Assessment Report is prepared and recorded in the system for rating purposes.</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
			3. Prepare Motor Takaful Contribution / Insurance Premium Quotation	3.1. Motor Takaful Contribution/ Insurance Premium is calculated based on Motor/vehicle Risk Assessment Report according to motor tariff and Company's underwriting guidelines. 3.2. Additional coverage related to Motor Takaful/Insurance (windscreen, flood, accessories) is proposed to Applicant to minimise Applicant's risk. 3.3. Quotation is prepared upon acceptance from the Applicant on the calculated Takaful Contribution/ Insurance Premium. 3.4. Applicant is conveyed on the Takaful Contribution/ Insurance Premium, and the terms and conditions are explained to the Applicant.

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>3.5. Re-assessment and negotiation is carried out if the quotation is rejected by the Applicant.</p> <p>3.6. Acceptance from Applicant on the Takaful Contribution/ Insurance Premium payment is acquired according to Cash Before Cover (CBC) regulation.</p>
			<p>4. Supervise the processing of Motor Takaful Certificate/ Motor Insurance Policy</p>	<p>4.1. Motor Takaful Certificate/ Insurance Policy document is drafted and submitted to respective unit according to Company's SOP.</p> <p>4.2. Data entry of the Motor Takaful Certificate/ Insurance Policy is monitored and verified according to Company's SOP.</p> <p>4.3. Motor Takaful/Insurance Underwriting related</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				documents are filed for future references according to Company's filing procedure.
2. Personal Accident Takaful & Insurance Underwriting	FB-028-4:2014-C02	<p>Personal Accident (PA) Takaful/ Insurance is an annual policy which provide benefits in the event of injuries, disability or death caused solely by violent, accident, external and visible events. There are various types of PA Takaful/Insurance such as individual, group or travel.</p> <p>Personal Accident Takaful & Insurance Underwriting is a process of assessing and evaluating risk to determine exposure of loss related to personal accident according to Company's underwriting</p>	1. Prepare Personal Accident risk assessment requirement	<p>1.1 Information related to Personal Accident (PA) is acquired from Applicant or business source (agent, broker, etc) based on discussion/meetings or Tender Document or Proposal Form.</p> <p>1.2 Type of Personal Accident Takaful/ Insurance (individual/ group /travel) and required coverage is identified based on Applicant's proposal.</p> <p>1.3 Applicant's profile and required coverage is interpreted based on Applicant's proposal</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
		<p>guidelines and Statutory Bodies' requirement.</p> <p>The person who is competent in Personal Accident Takaful & Insurance Underwriting shall be able to prepare Personal Accident risk assessment requirement, conduct Personal Accident risk assessment, produce Personal Accident Takaful Contribution/ Insurance Premium Quotation and supervise the processing of Personal Accident Takaful Certificate/ Insurance Policy according to Company's underwriting guidelines and Statutory Bodies' requirements</p> <p>The outcome of this competency is to determine Personal Accident Takaful Contribution/ Insurance Premium and produce Personal Accident Takaful Certificate/ Insurance Policy to fulfil</p>	<p>2. Conduct Personal Accident risk assessment</p>	<p>according to Company's underwriting guideline and procedure.</p> <p>1.4 Information on Applicant's claim experience is gathered to identify the vulnerability to future losses.</p> <p>2.1 Applicant's lifestyle is assessed to identify the Applicant's habit and high risk exposure</p> <p>2.2 Applicant's hobby is assessed to identify the Applicant's risk exposure related to hobby.</p> <p>2.3 Applicant's occupation is assessed to identify the Applicant's day-to-day routine and risk exposure related to it.</p> <p>2.4 Applicant's hazardous activity is assessed to identify the Applicant's</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
		Applicant's need and requirement.		<p data-bbox="1758 331 2087 360">hazardous risk exposure.</p> <p data-bbox="1684 440 2087 624">2.5 Applicant's medical condition and age is assessed to identify the Applicant's health status and health related risk.</p> <p data-bbox="1684 651 2119 834">2.6 Other PA Takaful Certificate/Insurance Policy is interpreted to identify Company's liability on the Applicant</p> <p data-bbox="1684 861 2101 1007">2.7 PA Risk Assessment Report is prepared and recorded in the system for rating purposes.</p> <p data-bbox="1684 1034 2119 1257">2.8 Decision is made whether to accept or decline the proposal based on PA Risk Assessment Report and Underwriter's Authority Limit.</p> <p data-bbox="1684 1284 2083 1390">2.9 Retention limit and Retakaful/ Reinsurance placement is determined</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				whether it is within the Company's capacity.
			3. Prepare Personal Accident Takaful Contribution / Insurance Premium Quotation	<p>3.1 PA Takaful Contribution/ PA insurance Premium is calculated based on PA Risk Assessment Report according to the Company's underwriting guidelines and procedures.</p> <p>3.2 Additional coverage related to PA Takaful/ Insurance (i.e. hospital & medical benefit, funeral expenses) is proposed to Applicant to minimise Applicant's risk.</p> <p>3.3 Quotation is prepared based on calculated PA Takaful Contribution/ Insurance Premium.</p> <p>3.4 Applicant is conveyed on the PA Takaful Contribution/ Insurance Premium, the terms and conditions are explained to the Applicant.</p> <p>3.5 Re-assessment and</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>negotiation is carried out if the quotation is rejected by the Applicant.</p> <p>3.6 Acceptance of the quotation is acquired from Applicant for the purpose of PA Certificate/ Insurance Policy issuance.</p> <p>3.7 Cover Note is issued as a temporary document pending issuance of PA Takaful Certificate/ Insurance Policy.</p>
			<p>4. Supervise the processing of Personal Accident Takaful Certificate / Insurance Policy</p>	<p>4.1 PA Takaful Certificate/ Insurance Policy document is drafted and submitted to respective unit according to Company's SOP.</p> <p>4.2 Data entry of the PA Takaful Certificate/ Insurance Policy is monitored and verified.</p> <p>4.3 PA Takaful /PA Insurance Underwriting related</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				documents are filed for future references according to Company's filing procedure.
3. Miscellaneous Takaful & Insurance Underwriting	FB-028-4:2014-C03	<p>Miscellaneous Takaful/Insurance refers to the contracts of Takaful/Insurance which provide compensation in a variety of risks such as burglary, money, plate glass, Fidelity Guarantee or loss from damage done, directly or indirectly by lightning, windstorm, tornado, earthquake, etc.</p> <p>Miscellaneous Takaful & Insurance Underwriting is a process of assessing and evaluating risk to determine exposure of loss based on types of policy according to</p>	1. Prepare Miscellaneous risk assessment requirement	<p>1.1 Information related to Miscellaneous Takaful / Insurance is acquired from Applicant or business source (Agent, Broker, etc) based on discussion/ meetings, Tender Document, Proposal Form or Broker's slip.</p> <p>1.2 Type of Miscellaneous Takaful / Insurance coverage (All Risks, Burglary, Fidelity Guarantee, Money, Plate Glass, etc.) is identified based on Applicant's proposal.</p> <p>1.3 Applicant's profile and</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
		<p>Company's underwriting guidelines and Statutory Bodies' requirements.</p> <p>The person who is competent in Miscellaneous Takaful & Insurance Underwriting shall be able to prepare Miscellaneous risk assessment requirement, conduct Miscellaneous risk assessment, prepare Miscellaneous Takaful Contribution / Insurance Premium quotation and supervise the processing of Miscellaneous Takaful Certificate / Insurance Policy according to Company's underwriting guidelines and Statutory Bodies' requirements</p> <p>The outcome of this competency is to determine Miscellaneous Takaful Contribution / Insurance Premium imposed and produce</p>	<p>2. Conduct Miscellaneous risk assessment</p>	<p>required coverage is interpreted based on Applicant's proposal according to Company's underwriting guidelines and procedure.</p> <p>1.4 Information on claim history is assessed to identify whether the Applicant is claim prone.</p> <p>1.5 Risk survey (where needed) is conducted to confirmed certain basic information and gather information related to risk.</p> <p>1.6 All information is scrutinised to determine whether the risk is acceptable according to Company's underwriting guidelines.</p> <p>2.1 Risk exposure related to insured items /classes of insurance is assessed to impose the appropriate</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
		Miscellaneous Takaful Certificate / Insurance Policy to fulfil Applicant's need and requirement.		<p>terms and conditions or to decline.</p> <p>2.2 Vulnerability to potential losses is assessed based on attractiveness of the insured item.</p> <p>2.3 Loss exposure is assessed based on premises security measure</p> <p>2.4 Miscellaneous Risk Assessment Report is prepared and recorded in the system for rating purposes.</p> <p>2.5 Decision is made whether to accept or decline the proposal based on Miscellaneous Risk Assessment Report and Underwriter Authority Limit.</p> <p>2.6 Retention Limit and Retakaful / Reinsurance placement is determined whether the risk is within the Company's capacity.</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>2.7 Facultative Retakaful Reinsurance is placed if the Sum Insured or the Probable Maximum Loss (PML) / First Loss exceeds the retention/ Treaty capacity of the company based on Risk Survey Report.</p>
			<p>3. Prepare Miscellaneous Takaful Contribution / Insurance Premium Quotation</p>	<p>3.1 Takaful Contribution/ Insurance Premium calculated based on Miscellaneous Risk Assessment Report according to Company's underwriting guidelines.</p> <p>3.2 Quotation is prepared based on calculated contribution / premium and submitted to the Applicant according to Company's SOP.</p> <p>3.3 Applicant is conveyed on the Takaful Contribution / Insurance Premium and</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>the terms and condition are explained to the Applicant.</p> <p>3.4 Re-assessment and negotiation is carried out if the quotation is rejected by the Applicant.</p> <p>3.5 Acceptance of the quotation is acquired from Applicant for the purpose of C over Note/ Policy / Certificate issuance.</p> <p>3.6 Cover Note is issued as a temporary document pending issuance of Certificate/ Policy.</p>
			<p>4. Supervise the processing of Miscellaneous Takaful Certificate / Insurance Policy</p>	<p>4.1 Miscellaneous Takaful Certificate / Insurance Policy document is drafted and submitted to respective unit according to company's SOP.</p> <p>4.2 Data entry of the Certificate/ Policy is monitored and verified.</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>4.3 Miscellaneous Takaful/ Insurance Underwriting related documents are filed for future references according to Company's filing procedure.</p>
<p>4. Liability Takaful & Insurance Underwriting</p>	<p>FB-028-4:2014-C04</p>	<p>Liability Takaful / Insurance is a policy to protect an individual or business from the risk that they may be sued and held legally liable for something such as malpractice, injury or negligence. Liability Takaful Certificate/ Insurance Policy cover both legal costs and any legal payouts for which the insured would be responsible if found legally liable.</p> <p>Liability Takaful & Insurance Underwriting is a process of assessing and evaluating risk</p>	<p>1. Prepare Liability risk assessment requirement</p>	<p>1.1 Information related to Liability Takaful & Insurance is acquired from Applicant or business source (Agent, Broker, etc) based on discussion/ meetings, Tender Document, Proposal Form or Broker's Slip.</p> <p>1.2 Type of Liability coverage (personal liability, public liability, workmen compensation, employer's liability) is identified based on Applicant's proposal.</p> <p>1.3 Applicant's profile and required coverage is</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
		<p>to determine exposure of loss based on types of liability policy according to Company's underwriting guidelines and Statutory Bodies' requirements.</p> <p>The person who is competent in Liability Takaful & Insurance Underwriting shall be able to prepare liability risk assessment requirement, conduct liability risk assessment, prepare Liability Takaful Contribution / Insurance Premium quotation, and supervise the processing of Liability Takaful Certificate / Insurance Policy according to Company's underwriting guidelines and Statutory Bodies' requirements.</p> <p>The outcome of this competency is to determine Liability Takaful Contribution / Insurance Premium and produce Liability Takaful</p>	<p>2. Conduct Liability risk assessment</p>	<p>identified and interpreted based on Applicant's proposal according to Company's underwriting guideline and procedure.</p> <p>1.4 Information on Applicant's claim experience is assessed to identify the vulnerability to future losses.</p> <p>1.5 All information is scrutinised to determine whether the risk is acceptable according to Company's underwriting guidelines.</p> <p>2.1 Risk exposure related to the nature / trade of occupation is assessed to impose the appropriate terms and conditions or to decline.</p> <p>2.2 Compliance of safety and security standard related to work premises and processes is verified to determine the exposure to</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
		Certificate / Insurance Policy to fulfil Applicant's need and requirement.		<p>potential loss.</p> <p>2.3 Potential risk accumulation (e.g. congregation of many workers in one location, etc) is assessed and policy liability is limited (where possible).</p> <p>2.4 Territorial scope is checked to determine and limit overseas risk exposure (e.g. exclude USA and Canada).</p> <p>2.5 Liability Risk Assessment Report is produced and recorded in the system for rating purposes.</p> <p>2.6 Decision is made whether to accept or decline the proposal based on Liability Risk Assessment Report and Underwriter's Authority Limit.</p> <p>2.7 Retention limit and Retakaful/ Reinsurance placement is determined whether the risk is within the Company's capacity.</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>2.8 Facultative Retakaful / Reinsurance is placed if the Sum Insured / Limit of Liability exceeds the Retention/ Treaty capacity of the company or the coverage falls within the Treaty Exclusion.</p>
			<p>3. Prepare Liability Takaful Contribution/ Insurance Premium Quotation</p>	<p>3.1. Liability Takaful Contribution/ Insurance Premium is calculated based on Liability Risk Assessment Report according to Company's underwriting guidelines.</p> <p>3.2. Quotation is prepared and submitted to the Applicant according to company SOP.</p> <p>3.3. Applicant is conveyed on the Liability Takaful Contribution / Insurance Premium and the terms and condition are explained to the Applicant.</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>3.4. Re-assessment and negotiation is carried out if the quotation is rejected by the Applicant.</p> <p>3.5. Acceptance of the quotation is acquired from Applicant for the purpose of Cover Note/ Policy/ Certificate issuance.</p> <p>3.6. Cover Note is issued as a temporary document pending issuance of Certificate/ Policy.</p>
			<p>4. Supervise the processing of Liability Takaful Certificate/ Insurance Policy</p>	<p>4.1 Liability Takaful Certificate/ Insurance Policy document is drafted and submitted to the respective unit according to Company's SOP.</p> <p>4.2 Data entry of the Liability Takaful Certificate/ Insurance Policy is monitored and verified.</p> <p>4.3 Liability Takaful / Insurance</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				Underwriting Related Documents are filed for future references according to Company's filing procedure.
5. Engineering Takaful & Insurance Underwriting	FB-028-4:2014-C05	<p>Engineering Takaful/ Insurance is a policy to protect business from loss of profits due to machinery and equipment breakdown. The policy is either renewable or non-renewable (project based)</p> <p>Engineering Takaful & Insurance Underwriting is a process of assessing and evaluating risk to determine exposure of business loss or business profit loss due to machinery and equipment breakdown.</p>	1. Prepare Engineering risk assessment requirements.	<p>1.1 Information related to Engineering Takaful & Insurance is acquired from Applicant or business source (agent, broker, etc) based on discussion/ meetings, Tender Document, Proposal Form or Broker's slip.</p> <p>1.2 Type of Engineering Takaful/ Insurance classes is identified according to its Certificate/ Policy</p> <p>1.3 Applicant's previous loss history is checked to identify the Applicant's attitude towards risk</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
		<p>The person who is competent in Engineering Takaful & Insurance Underwriting shall be able to prepare Engineering Risk Assessment requirement, conduct engineering risk assessment, prepare Engineering Takaful Contribution / Insurance Premium quotation, supervise the processing of Engineering Takaful Certificate / Insurance Policy according to Company's underwriting guidelines and Statutory Bodies' requirements</p> <p>The outcome of this competency is to determine Engineering Takaful Contribution / Insurance Premium rate and to produce Engineering Takaful Certificate / Insurance Policy to fulfil Applicant's need and</p>	<p>2. Conduct Engineering risk assessment.</p>	<p>management and to assess vulnerability to future losses.</p> <p>1.4 Applicant's claim experience information is assessed to identify whether the Applicant is claim prone.</p> <p>1.5 All information is scrutinised to determine whether the risk is acceptable according to Company's underwriting guidelines.</p> <p>2.1 Compliance of maintenance requirement of various plants and machinery is assessed to identify risk exposure according to Renewable Engineering Takaful/ Insurance class requirement.</p> <p>2.2 Various documents and specification of the projects are assessed to identify the</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
		requirement.		<p>degree of risk exposure or hazard according to Takaful/ Insurance requirement.</p> <p>2.3 Risk is analysed to identify whether the risk falls within the Company's underwriting guidelines and scope of the Reinsurance Treaty.</p> <p>2.4 Written approval from superiors and/or Treaty Reinsurers is acquired if the risk does not fall within the Company's underwriting guidelines and/or scope of the Reinsurance Treaty.</p> <p>2.5 Engineering Risk Assessment Report is produced and recorded in the system for rating purposes</p> <p>2.6 Decision is made whether to accept or decline the proposal based on Engineering Risk Assessment Report and</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>Underwriter's Authority Limit</p> <p>2.7 Retention Limit and Retakaful/ Reinsurance placement is determined whether the risk is within the Company's capacity.</p> <p>2.8 Facultative Retakaful / Reinsurance are placed if the Sum Insured or the Probable Maximum Loss (PML) as determined by the risk surveyor exceeds the combined Retention/ Treaty capacity of the Company.</p>
			3. Prepare Engineering Takaful Contribution/ Insurance Premium Quotation	<p>3.1 Takaful Contribution/ Insurance Premium are calculated based on Engineering Risk Assessment Report according to Company's underwriting guidelines and rating module.</p> <p>3.2 Quotation is prepared and submitted to the Applicant according to Company's</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>SOP.</p> <p>3.3 Applicant is conveyed on the Engineering Takaful Contribution / Insurance Premium and the terms and condition are explained to the Applicant.</p> <p>3.4 Re-assessment and negotiation is carried out if the quotation is rejected by the Applicant.</p> <p>3.5 Acceptance of the quotation is acquired from Applicant for the purpose of cover Note/ Policy/ Certificate issuance.</p> <p>3.6 Cover Note is issued as a temporary document pending issuance of Certificate/ Policy.</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
			<p>4. Supervise the processing of Engineering Takaful Certificate/ Insurance Policy</p>	<p>4.1 Engineering Takaful Certificate/ Insurance Policy document is drafted and submitted to the respective unit according to Company's SOP.</p> <p>4.2 Data entry of the Engineering Takaful Certificate/ Insurance Policy is monitored and verified.</p> <p>4.3 Engineering Takaful/ Insurance Underwriting related documents are filed for future references according to Company's filing procedure.</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
6. Fire and Business Interruption Takaful & Insurance Underwriting	FB-028-4:2014-C06	<p>Fire Takaful/ Insurance aims to cover the cost of replacement, reconstruction, reinstatement or repair beyond what is covered by the property insurance policy, while Business Interruption Takaful/ Insurance (also known as business income insurance) covers the loss of income that a business suffers after a disaster while its facility is either closed because of the disaster or in the process of being rebuilt.</p> <p>Fire and Business Interruption Takaful & Insurance Underwriting is a process of assessing and evaluating risk related to material damage and business loss to determine its exposure of lost according to Company's underwriting guidelines and Statutory Bodies' requirements.</p>	1. Prepare Fire and Business Interruption risk assessment requirement	<p>1.1. Information related to Fire and Business Interruption Takaful/ Insurance is acquired from Applicant or business source (Agent, Broker, Financial Institutions etc) based on discussion/ meeting, Tender Document, Proposal Form or Broker's Slip.</p> <p>1.2. Risk survey (where needed) is conducted to gain insight of the risk and to confirm basic information related to insured item.</p> <p>1.3. Relevant parties or business channel is contacted to acquire additional information.</p> <p>1.4. Information on Applicant's claim experience is gathered to determine the vulnerability to future losses.</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
		<p>The person who is competent in Fire and Business Interruption Takaful & Insurance Underwriting shall be able to prepare Fire and Business Interruption risk assessment requirement, conduct Fire/ Material Damage risk assessment, conduct Business Interruption risk assessment, pricing Fire and Business Interruption Takaful Contribution/ Insurance Premium, prepare Fire and Business Interruption Takaful Contribution/ Insurance Premium quotation, and supervise the processing of Fire and Business Interruption Takaful Certificate/ Insurance Policy according to Company's underwriting guidelines and Statutory Bodies' requirements</p> <p>The outcome of this competency is to determine</p>	<p>2. Conduct Fire/ Material Damage risk assessment</p>	<p>1.5. Applicant's claim experience information is verified and assessed to determine the vulnerability to future losses.</p> <p>1.6. All information is scrutinised to determine whether the risk is acceptable according to Company's underwriting guidelines.</p> <p>2.1. Application is classified based on sum insured according to rating classification.</p> <p>2.2. Risk of property damage and business interruption combined that is classified in Standard Tariff Risk is assessed according to the Standard Tariff Rates</p> <p>2.3. Risk survey is carried out to the property damage and business interruption</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
		<p>Fire and Business Interruption Takaful Contribution/ Insurance Premium and produce Fire and Business Interruption Takaful Certificate/ Insurance Policy to fulfil Applicant's need and requirement.</p>		<p>combined that is classified in Self Rated Risk to determine the discount factors (age of building, fire fighting facilities, height of building, large sum insured and perils discounts) according to the Self Rating Formula.</p> <p>2.4. Risk Survey is carried out to the property damage and business interruption combined that is classified in Special Rated Risk in order to obtain Special Takaful Contribution/ Insurance Premium Rates.</p> <p>2.5. Risk of property damage and business interruption combined that is classified in Large and Specialised Risk is assesses and Takaful Contribution/ Insurance Premium rates are determined based on market forces and International Standard</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>Rate.</p> <p>2.6. Degree of hazard is assessed based on types of trade occupation.</p> <p>2.7. The degree of fire resistance of the building is assessed based on building construction classification.</p> <p>2.8. Company's exposure to extraneous perils (aircraft damages, explosion, and landslide) is assessed based on the location of the risk according to Company's underwriting guidelines.</p> <p>2.9. Company's risk exposure is gauged based on the distance from public fire brigade according to Company's underwriting guidelines.</p> <p>2.10. Risk accumulation is identified to determine Company's maximum risk</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>exposure.</p> <p>2.11. Sufficiency of fire fighting facilities is assessed to measure loss prevention and minimisation adequacy.</p> <p>2.12. Applicant's attitude towards housekeeping and risk management is gauged to determine moral hazard of the Company.</p> <p>2.13. Risk survey report that was prepared by Risk Surveyor is analysed and additional coverage of the Fire Takaful / Insurance is proposed to Applicant to minimise future risk.</p> <p>2.14. Fire/ Material Damage Risk Assessment Report is prepared and recorded in the system for rating purposes.</p> <p>2.15. Decision is made whether to accept or decline the proposal based on Fire/</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>Material Damage Risk Assessment Report and Underwriter's Authority Limit.</p> <p>2.16. Retention limit and Retakaful/ Reinsurance placement is determined whether the material damage risk is within the Company's capacity.</p> <p>2.17. Facultative Retakaful/ Reinsurance is placed if the Sum Insured or the Probable Maximum Loss (PML) is assessed by the Risk Surveyor exceeds the combined Retention/ Treaty capacity of the Company.</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
			3. Conduct Business Interruption (B.I) risk assessment	<p>3.1 Takaful Contribution/ Insurance Premium are calculated based on Engineering Risk Assessment Report according to Company's underwriting guidelines and rating module.</p> <p>3.2 Pass year trading account and loss account or Applicant's business projections (for new business) is analysed according to Company's underwriting guidelines.</p> <p>3.3 Applicant's gross profit is calculated based on the Applicant's financial report and business trend according to the business interruption gross profit definition.</p> <p>3.4 Sum insured is calculated based the Indemnity Period required by the Applicant as stated in the Proposal</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>Form.</p> <p>3.5 The adequacy of calculated sum insured is assessed according to the gross profit definition of business interruption policy.</p> <p>3.6 Business Interruption Risk Assessment Report is prepared and recorded in the system for rating purposes.</p> <p>3.7 Decision is made whether to accept or decline the proposal based on Business Interruption Risk Assessment Report and Underwriter's Authority Limit.</p> <p>3.8 Retention limit and Retakaful / Reinsurance placement is determined whether the business interruption risk is within the Company's capacity.</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>3.9 Facultative Retakaful/ Reinsurance placement is carried out if the Sum Insured or the Probable Maximum Loss (PML) exceeds the combine Retention / Treaty capacity of the Company based on Risk Survey Report.</p>
			<p>4. Prepare Fire and Business Interruption Takaful Contribution/ Insurance Premium Quotation</p>	<p>4.1 Basic Fire/ Material Damage Rate and additional rate for the respective extensions/ inclusion of additional perils are estimated based on Fire/ Material Damage Risk Assessment Report and Applicant's request.</p> <p>4.2 Fire Takaful Contribution/ Insurance Premium are calculated based on Fire/ Material Damage Risk Assessment Report according to Fire Tariff/ Self-Rating/Special Rating</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>and Company's underwriting guidelines.</p> <p>4.3 Applicant need for other extensions of business interruption coverage (e.g. suppliers' extension, customers' extension, public utilities extension, infectious diseases extension, etc.) is identified for Takaful Contribution/ Insurance Premium rating purposes.</p> <p>4.4 Business Interruption Takaful Contribution/ Insurance Premium is calculated based on Business Interruption Risk Assessment Report in accordance with statutory body requirement and Company's internal Rating Module and/or Company's underwriting guidelines.</p> <p>4.5 Fire And Business Interruption Takaful/ Insurance quotation is prepared and submitted to</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
				<p>the Applicant according to Company's SOP.</p> <p>4.6 Applicant is conveyed on the Fire and Business Interruption Takaful Contribution/ Insurance Premium and the terms and condition are explained to the Applicant.</p> <p>4.7 Re-assessment and negotiation is carried out if the quotation is rejected by the Applicant.</p> <p>4.8 Acceptance of the quotation is acquired from Applicant for the purpose of Cover Note/ Policy/ Certificate issuance.</p> <p>4.9 Cover Note is issued as a temporary document pending issuance of Takaful Certificate/ Insurance Policy.</p>

CU Title	CU Code	CU Descriptor	Work Activity	Performance Criteria
			5. Supervise the processing of Fire And Business Interruption Takaful Certificate/ Insurance Policy	5.1 Fire and Business Interruption Takaful Certificate/ Insurance Policy document is drafted and submitted to respective unit according to Company's SOP. 5.2 Data entry of the Fire and Business Interruption Certificate/ Policy is monitored and verified. 5.3 Fire and Business Interruption Takaful/ Insurance Underwriting related documents are filed for future references according to Company's filing procedure.

CURRICULUM of COMPETENCY UNIT (CoCU)

SECTOR	BUSINESS MANAGEMENT								
SUB SECTOR	BUSINESS AND FINANCE- INSURANCE								
JOB AREA	INSURANCE SERVICES								
NOSS TITLE	GENERAL TAKAFUL & GENERAL INSURANCE UNDERWRITING								
COMPETENCY UNIT TITLE	MOTOR TAKAFUL & INSURANCE UNDERWRITING								
LEARNING OUTCOME	<p>The person who is competent in this CU shall be able to determine Motor Vehicle Takaful Contribution / Insurance Premium and issue Motor Takaful Certificate / Insurance Policy to fulfil applicant's need and requirement. Upon completion of this competency unit, trainees will be able to:</p> <ul style="list-style-type: none"> • Prepare Motor/ Vehicle risk assessment requirement • Conduct Motor/ Vehicle risk assessment • Prepare Motor Takaful Contribution/ Insurance Premium Quotation • Supervise the processing of Motor Takaful Certificate/ Motor Insurance Policy 								
PRE-REQUISITE									
COMPETENCY UNIT CODE	FB-028-4:2014-C01	Competency Type	Core	Level	4	Training Duration	90 hours	Credit Hours	9
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental		Training Hours	Delivery Mode	Assessment Criteria	
1. Prepare Motor / Vehicle risk assessment requirement	i. History of Insurance and Takaful ii. Brief history on the development of Takaful/ insurance in Malaysia <ul style="list-style-type: none"> • Current Trends in the Malaysian 	i. Check and interpret information in the proposal form/ tender document. ii. Identify type of Motor Takaful/ Insurance coverage iii. Interpret ISM	i. Detailed when analysing information in the proposal form/tender document. ii. Precise when	<u>Related Knowledge</u> 11 hours <u>Related Skills</u> 14 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration Observation	i. Concepts of Insurance and Takaful is described ii. Principles of Insurance is described iii. Principles and			

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>Insurance Industry</p> <p>iii. Macro view of the insurance industry</p> <ul style="list-style-type: none"> • How insurance works • The environment • The role of services in an economy <p>iv. Concepts of Insurance</p> <ul style="list-style-type: none"> • Concept of risk and insurance • Insurance as one of the techniques of risk control <p>v. Basic principles of Insurance</p> <ul style="list-style-type: none"> • Insurable Interest • Utmost Good Faith • Indemnity • Subrogation • Contribution • Proximate Cause <p>vi. Principles and Practice of Takaful</p> <ul style="list-style-type: none"> • Concepts of 	<p>database to verify NCD status and claims history</p>	<p>identifying type of Motor Takaful/ Insurance coverage</p> <p>iii. Accurate when Interpreting ISM database</p> <p><u>Safety</u></p> <p>i. Safety cautious in the work place</p> <p>ii. Adhere to work area ergonomics practice.</p> <p><u>Environmental</u></p> <p>i. Adhere to housekeeping procedure</p> <p>ii. Cautious to the office environment</p>		<p>& Project/ case study.</p>	<p>Practice of Takaful is described</p> <p>iv. Elements of Gharar, Maisir and Riba in the conventional insurance contracts is described</p> <p>v. Differences and similarities between insurance and gambling is interpreted</p> <p>vi. Stakeholders in Takaful and Insurance subsector are listed out</p> <p>vii. Roles and responsibilities of the industry stakeholders are described</p> <p>viii. Laws and regulations related to Motor</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>Tabarru and Mudharabah</p> <ul style="list-style-type: none"> • Concepts based on solidarity and brotherhood <p>vii. Conventional Insurance from the perspective of Muslims</p> <ul style="list-style-type: none"> • Elements of Gharar, Maisir and Riba in the conventional insurance contracts • Differences and similarities between Insurance and Takaful <p>viii. Statutory and regulatory authority and industry association</p> <ul style="list-style-type: none"> • Bank Negara regulation • Security commission • PIAM • MTA 					<p>Takaful and Insurance is described</p> <p>ix. Coverage of the various classes of motor is described and compared</p> <p>x. Information in the proposal form/tender document is scrutinised and interpreted.</p> <p>xi. Type of Motor Takaful/ insurance coverage is identified</p> <p>xii. ISM database is accessed</p> <p>xiii. NCD status and claims history is verified</p> <p>xiv. Underwriting Standard Operation Procedures</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • MOT (JPJ) ix. Industry acts and regulation <ul style="list-style-type: none"> • Insurance Act, 1996 (Act 553) • Takaful Acts 1984 (Act 312) • Financial Services Act 2013 (Act 758) • Islamic Financial Services Act 2013 (Act 759) • Goods and Service Tax Act 2014 (Act 762) • Personal Data Protection Act 2010 (Act 709) • Competition Act 2010 (Act 712) • Anti Money Laundering and Anti-Terrorism Act 2001 (Act 613) x. Roles and responsibilities of the Industry stakeholders 					(SOP) is described

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Takaful operators • Insurance companies • Insurance agents • Insurance brokers • Loss adjuster • Risk surveyor • Financial institution • Approved motor workshops • Insurance intermediaries <p>xi. Organisational Structures of General Insurance Company</p> <ul style="list-style-type: none"> • Principles of organisation • Typical insurance company structure • Company departments • Functions of the various departments <p>xii. Professionalism in Takaful/ Insurance</p>					

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Education and training • Career Path <p>xiii. Source of information related to Takaful/ Insurance applicant:</p> <ul style="list-style-type: none"> • Proposal form • Tender document • Broker's slip • Survey report • Survey report <p>xiv. Type of motor/ vehicle</p> <ul style="list-style-type: none"> • Commercial Vehicle • Motorcycle • Private Car <p>xv. Vehicle classification</p> <ul style="list-style-type: none"> • Private Car, • Commercial Vehicle • Special Type • Motorcycle) <p>xvi. Scope of cover:</p> <ul style="list-style-type: none"> • Act only policy • Third party policy • Third party, fire & 					

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>theft policy</p> <ul style="list-style-type: none"> • Comprehensive policy <p>xvii. Laws and regulations related to Motor Takaful/ Insurance</p> <ul style="list-style-type: none"> • Road Transport Act 1987 (Act 333) • Inter-company Agreement • Structure of Malaysian Motor Insurance Tariff • Cash-before-cover <p>xviii. Company's Underwriting Standard Operating Procedures (SOP)</p> <p>xix. Company's Underwriting Manual</p>					
2. Conduct Motor / Vehicle risk assessment	<p>i. Motor / vehicle risk assessment technique</p> <p>ii. Assessment of Motor / vehicle risk and Underwriting Rating Factors</p>	<p>i. Interpret Motor / vehicle Underwriting Rating Factors</p> <p>ii. Compute Motor tariff rating mechanism / factors</p>	<p><u>Attitude</u></p> <p>i. Through when analysing applicant's claims experience</p>	<p><u>Related Knowledge</u></p> <p>23 hours</p> <p><u>Related Skills</u></p>	<p><u>Knowledge</u></p> <p>Lecture & Discussion</p> <p><u>Skills:</u></p> <p>Demonstration</p>	<p>i. Motor tariff rating mechanism/ factors are listed out and described.</p> <p>ii. Motor / vehicle</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	iii. Analysis of scope of cover, exclusion condition in respect of <ul style="list-style-type: none"> • Act Only Policy • Third Party Policy • Third Party, Fire & Theft Policy • Comprehensive Policy iv. Motor tariff rating mechanism / factors <ul style="list-style-type: none"> • Type of coverage • Location (East & West Malaysia) • Classification of the vehicle • Cubic capacity / tonnage / seating capacity of the vehicle • Make and model • Age of the vehicle • Sum insured / sum covered • Age of insured • No Claim Discount (NCD) 	iii. Identify referred risk vehicle iv. Analyse applicant's claims experience v. Asses usage of vehicle vi. Calculate basic premium / contribution vii. Determine Company's retention limit for motor viii. Impose policy or certificate excess ix. Determine retention limit x. Record and produce Motor / vehicle Risk Assessment Report	applicant's claims experience ii. Accurate when calculating basic premium / contribution iii. Holistic view when conducting motor / vehicle risk assessment iv. Detailed when preparing Motor/vehicle Risk Assessment Report <u>Safety</u> i. Safety cautious in the work place ii. Adhere to work area ergonomics practice.	27 hours	Observation & Project / case study.	Underwriting Rating Factors is interpreted iii. Scope of cover of Act Only Policy is interpreted iv. Scope of cover of Third Party Policy is interpreted v. Scope of cover of Third Party, Fire & Theft Policy is interpreted vi. Scope of cover of Comprehensive Policy is interpreted vii. Vehicle classification is identified viii. Cubic capacity of the vehicle is identified ix. Tonnage

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Market value check (ISM or other resources) v. Loading percentage vi. Motor Takaful and Insurance Underwriting automation awareness. vii. Motor insurance fraud <ul style="list-style-type: none"> • Definition • Class of fraud viii. Motor / vehicle Risk Assessment Report ix. Company's Retention limit 		<u>Environmental</u> <ol style="list-style-type: none"> i. Adhere to housekeeping procedure ii. Cautious to the office environment 			<ol style="list-style-type: none"> x. Sum insured of the vehicle is identified xi. Seating capacity of the vehicle is identified xii. Type of vehicle is identified xiii. Age of the vehicle is identified xiv. Age of the insured vehicle is identified xv. Usage of the vehicle is assessed xvi. Basic Takaful Contribution/ Insurance premium is calculated xvii. Motor/ vehicle Risk Assessment Report is

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
						recorded and produced
3. Prepare Motor Takaful Contribution / Insurance Premium Quotation	i. Calculation of Motor Takaful Contribution/ Insurance Premiums ii. Additional coverage/ endorsement related to Motor Takaful/ Insurance, such as: <ul style="list-style-type: none"> • Windscreen, • Flood/ storm, • Accessories • Named drivers iii. Motor Takaful Contribution/ Insurance Premium Quotation iv. Cash Before Cover (CBC) regulation v. Negotiation skills vi. Communication skills vii. Selling technique	i. Calculate Motor Takaful Contribution/ Insurance Premium. ii. Propose additional coverage related to Motor iii. Generate quotation on the proposed coverage iv. Negotiate and communicate with the client	<u>Attitude</u> i. Accurate and meticulous when calculating Motor Takaful Contribution/ Insurance Premiums ii. Systematic when generating quotation iii. Hospitable and polite when negotiate and communicate with the client iv. Adhere to company confidentiality policy <u>Safety</u> i. Safety cautious	<u>Related Knowledge</u> 4 hours <u>Related Skills</u> 6 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration Observation & Project / case study.	i. Calculation formula of Motor Takaful Contribution/ Insurance Premiums is described and demonstrated ii. Additional coverage/ endorsement related to Motor Takaful/ Insurance is listed out and described iii. Motor Takaful Contribution/ Insurance Premium is calculated iv. Motor Takaful Contribution/ Insurance Premium

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<p>in the work place</p> <p>ii. Adhere to work area ergonomics practice</p> <p><u>Environmental</u></p> <p>i. Cautious to the office environment</p> <p>ii. Adhere to housekeeping procedure</p>			quotation is produced
4. Supervise the processing of Motor Takaful Certificate / Motor Insurance Policy	<p>i. Motor Takaful Certificate/ Insurance Policy drafting</p> <ul style="list-style-type: none"> • Policy wording <p>ii. Submission procedure of Motor Takaful certificate/ Insurance policy</p> <ul style="list-style-type: none"> • Turnaround time (TAT) 	<p>i. Draft Motor Takaful Certificate/ Insurance Policy</p> <p>ii. Monitor Data entry of the Motor Takaful Certificate/ Insurance Policy</p> <p>iii. Supervise subordinate in compiling, filing and indexing Motor</p>	<p><u>Attitude</u></p> <p>i. Meticulous and detailed when drafting Motor Takaful Certificate/ Insurance Policy</p> <p>ii. Professional and sound leadership</p>	<p><u>Related Knowledge</u></p> <p>2 hours</p> <p><u>Related Skills</u></p> <p>3 hours</p>	<p><u>Knowledge</u></p> <p>Lecture & Discussion</p> <p><u>Skills:</u></p> <p>Demonstration & Case study.</p>	<p>i. Motor Takaful Certificate / Insurance Policy is drafted</p> <p>ii. Motor Takaful/ Insurance underwriting related records/ documents are listed out and</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	iii. Motor Takaful/ Insurance underwriting related documents, such as: <ul style="list-style-type: none"> • Applicant's proposal • Broker's slip • Motor/ vehicle Risk Assessment Report • Motor Takaful Contribution/ Insurance Premium quotation • Cover note • NCD • Motor Takaful Contribution/ Insurance Premium • Motor Takaful Takaful Certificate/ Insurance policy iv. Filing procedure: <ul style="list-style-type: none"> • Indexing • Filing • Archiving 	Takaful / Insurance underwriting related records / documents	when supervise subordinate iii. Adhere to company confidentiality policy <u>Safety</u> i. Safety cautious in the work place ii. Adhere to work area ergonomics practice <u>Environmental</u> i. Cautious to the office environment ii. Adhere to housekeeping procedure			described iii. Motor Takaful/ Insurance underwriting related records/ documents are indexed and filed iv. Filing procedure is described and applied

Employability Skills

Core Abilities	Social Skills
<p>04.08 Develop and negotiate staffing plans 04.09 Prepare project/work plans 04.10 Utilise science and technology to achieve goal 05.03 Allocate and record usage of financial and physical resources 05.04 Delegate responsibilities and/or authority 05.05 Coordinates contract and tender activities 06.08 Identify and analyse effect of technology on the environment</p>	<ol style="list-style-type: none">1. Teamwork2. Learning skill3. Self-discipline4. Leadership skill5. Conceptual skills6. Interpersonal skills7. Communication skills8. Multitasking and prioritizing

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM: Trainees)
1. Anti Money Laundering and Anti-Terrorism Act 2001 (Act 613)	1:1
2. Competition Act 2010 (Act 712)	1:1
3. Insurance Act 1996 (Act 553)	1:1
4. Financial Services Act 2013 (Act 758)	1:1
5. Goods and Service Tax Act 2014 (Act 762)	1:1
6. Islamic Financial Services Act 2013 (Act 759)	1:1
7. Personal Data Protection Act 2010 (Act 709)	1:1
8. Road Transport Act 1987 (Act 333)	1:1
9. Sample of Applicant's proposal	1:1
10. Sample of Broker's slip	1:1
11. Sample of Company's Underwriting Standard Operation Procedures (SOP)	1:1
12. Sample of Company's Underwriting Manual	1:1
13. Sample of Cover note	1:1
14. Sample of Motor Takaful Contribution/ Insurance Premium quotation	1:1
15. Sample of Motor / Vehicle Risk Assessment Report	1:1
16. Sample of Motor Takaful Contribution/ Insurance Premium	1:1
17. Sample of Motor Takaful Certificate/ Insurance policy	1:1
18. Sample of Quotation	1:1
19. Sample of NCD	1:1
20. Takaful Act 1984 (Act 312)	1:1

References

REFERENCES

1. Abdul Azhim Jalal Abu Zaid. (2011). *Fiqih Riba: Studi Komprehensif Tentang Riba Sejak Zaman Klasik Hingga Modern*. Jakarta Senayan, Indonesia. ISBN 9786028492126
2. Ahmad Mazlan Zulkifli, Badrul Hisham Abd Rahaman, Nasser Yassin, Jamil Ramly. (2012). *Amalan Asas Takaful*. Kuala Lumpur: IBFIM.
3. Asmak Ab Rahman. (2008). *Sistem Takaful Di Malaysia: Isu-Isu Kontemporari*. Penerbit Universiti Malaya, Malaysia. ISBN 9789831004357
4. Dr Engku Adawiah Engku Ali, Hassan Scott P. Odierno, Azman Ismail. (2008). *Essential Guide to Takaful (Islamic Insurance)*. Kuala Lumpur: CERT Publications Sdn Bhd.
5. George E. Rejda. 2013. *Principles of Risk Management and Insurance*. Pearson Education. ISBN-13: 978-0-13-299291-6, ISBN: 0-13-299291-4
6. INCEIF. (2013). *Takaful Realities and Challenges*. Kuala Lumpur: Pearson Malaysia Sdn Bhd. Iqbal, M. (2005). *General Takaful Practice - A Technical Approach to Eliminate Gharar (uncertainty), Maisir (gambling), and Riba (usury)*. Jakarta: Gema Insani Press.
7. Islamic Banking and Finance Institute Malaysia, IBFIM. (2007). *Asas Takaful, Buku Panduan*. Percetakan Mesbah, Malaysia. ISBN 978-983-43777-1-7
8. Islamic Shari'ah Research Academy for Islamic Finance, ISRA. (2011). *Islamic Financial System: Principles & Operations*. Malaysia. ISBN 978-967-349-127-8
9. Kenneth Cannar (1995). *Motor Insurance Theory & Practice* (2nd Ed.) Hyperion Books. ISBN-13: 978-1-85609-065-0, ISBN: 1-85609-065-5
10. National Insurance Academy. 2009. *Practical Approach to General Insurance Underwriting*. Cengage Learning India. ISBN-13: 978-81-315-0948-7. ISBN: 81-315-0948-6
11. Ralph H. Blanchard. (2001). *Introduction to Risk and Insurance*. Beard Books, Washington, D.C. ISBN 1-58798-100-9
12. Tobias Frenz, Younes Soualhi. (2010). *Takaful & Retakaful: Advance Principles & Practices*. Percetakan Mesbah, Malaysia. ISBN 9789834377793

CURRICULUM of COMPETENCY UNIT (CoCU)

SECTOR	BUSINESS MANAGEMENT								
SUB SECTOR	BUSINESS AND FINANCE- INSURANCE								
JOB AREA	INSURANCE SERVICES								
NOSS TITLE	GENERAL TAKAFUL & GENERAL INSURANCE UNDERWRITING								
COMPETENCY UNIT TITLE	PERSONAL ACCIDENT TAKAFUL & INSURANCE UNDERWRITING								
LEARNING OUTCOME	<p>The person who is competent in this CU shall be able to determine Personal Accident Takaful Contribution / Insurance Premium and produce Personal Accident Takaful Certificate / Insurance Policy to fulfil applicant's need and requirement. Upon completion of this competency unit, trainees will be able to:</p> <ul style="list-style-type: none"> • Prepare Personal Accident risk assessment requirement • Conduct Personal Accident risk assessment • Prepare Personal Accident Takaful Contribution / Insurance Premium Quotation • Supervise the processing of Personal Accident Takaful Certificate / Insurance Policy 								
PRE-REQUISITE									
COMPETENCY UNIT CODE	FB-028-4:2014-C02	Competency Type	Core	Level	4	Training Duration	60 hours	Credit Hours	6
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental		Training Hours	Delivery Mode	Assessment Criteria	
1. Prepare Personal Accident risk assessment requirement	i. Fundamental of Personal Accident Takaful and Insurance ii. Types of Personal Accident Takaful and Insurance <ul style="list-style-type: none"> • Individual 	i. Check and interpret information in the proposal form / tender document ii. Identify type of Personal Accident Takaful / insurance		<u>Attitude</u> i. Meticulous when analysing information in the proposal form/tender document.		<u>Related Knowledge</u> 7 hours	<u>Knowledge</u> Lecture & Discussion	i. Concepts of Personal Accident Takaful and Insurance is described ii. Type of Personal Accident Takaful	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Group • Travel iii. Personal Accident Takaful and Insurance products iv. Roles and responsibilities of the Industry stakeholders such as: <ul style="list-style-type: none"> • Travel agent and airlines operators • Insurance intermediaries • Financial Institution v. Identify Personal Accident Takaful / insurance coverage vi. Company's Underwriting Standard Operating Procedures (SOP) vii. Company's Underwriting Manual	required by the applicant iii. Identify Personal Accident Takaful / insurance coverage iv. Gather information related to applicant's claim experience	ii. Precise when identifying type of Personal Accident Takaful / insurance coverage iii. Accurate when identifying Personal Accident Takaful / insurance coverage iv. Inquisitive mind when gather information related to applicant's claim experience <u>Safety</u> i. Safety cautious in the work place ii. Adhere to work area	<u>Related Skills</u> 8 hours	<u>Skills:</u> Demonstration Observation & Project / case study.	and Insurance is listed out. iii. Personal Accident Takaful/ insurance coverage is interpreted iv. Underwriting Standard Operation Procedures (SOP) is described

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			ergonomics practice. <u>Environmental</u> i. Cautious to the office environment ii. Adhere to housekeeping procedure			
2. Conduct Personal Accident risk assessment	i. Personal Accident risk assessment technique ii. Personal Accident hazard risk classification <ul style="list-style-type: none"> • Occupation <ul style="list-style-type: none"> - Class I, - Class II - Class III • Leisure activities <ul style="list-style-type: none"> - High, - Medium, - Low iii. Personal Accident risk acceptance factors <ul style="list-style-type: none"> • Age 	i. Interpret company's Personal Accident Rating factors ii. Assess applicant's risk exposure related to leisure activities iii. Assess applicant's risk exposure related to occupation iv. Assess applicant's risk exposure related to daily routine activities. v. Interpret applicant's medical report vi. Assess total accumulation of	<u>Attitude</u> i. Through when assessing applicant's risk exposure related to leisure activities ii. Holistic view and analytical mind when conducting Personal Accident risk assessment iii. Detailed when preparing Personal	<u>Related Knowledge</u> 14 hours <u>Related Skills</u> 16 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration Observation & Project / case study.	i. Personal Accident hazard risk classification is described. ii. Personal Accident risk acceptance factors are listed out and described iii. Applicant's risk exposure related to leisure activities is analysed and described iv. Applicant's risk

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Medical / physical condition • Mode of transport • Travel destination • Duration of travel • Sum insured limitation and imposition of limit per conveyance / location <p>iv. Contribution / Premium pricing method</p> <ul style="list-style-type: none"> • Basic premium • Loading imposition • Discount factoring • Group Discount <p>v. Personal Accident term and condition:</p> <ul style="list-style-type: none"> • clauses, • warranties endorsements application <p>vi. Company's Retention limit of Personal Accident</p> <p>vii. Underwriter's authority limit</p>	<p>applicant's current Takaful / Insurance</p> <p>vii. Analyse Applicant's claims experience</p> <p>viii. Determine and calculate basic premium</p> <p>ix. Impose loading and grant discount</p> <p>x. Impose related clauses, warranties and endorsements to the proposal</p> <p>xi. Determine Company's retention limit</p> <p>xii. Record and produce Personal Accident Risk Assessment Report</p>	<p>Accident Risk Assessment Report</p> <p><u>Safety</u></p> <p>i. Safety cautious in the work place</p> <p>ii. Adhere to work area ergonomics practice.</p> <p><u>Environmental</u></p> <p>i. Cautious to the office environment</p> <p>ii. Adhere to housekeeping procedure</p>			<p>exposure related to occupation is analysed and described.</p> <p>v. Applicant's risk exposure related to daily routine activities is analysed and described.</p> <p>vi. Applicant's medical report is interpreted</p> <p>vii. Basic premium is calculated</p> <p>viii. Personal Accident Risk Assessment Report is produced</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	viii. Personal Accident Risk Assessment Report					
3. Prepare Personal Accident Takaful Contribution/ Insurance Premium Quotation	<ul style="list-style-type: none"> i. Calculation of Personal Accident Contribution/ Insurance Premiums ii. Additional coverage related to Personal Accident Takaful / Insurance iii. Personal Accident Contribution/ Insurance Premium Quotation iv. Cover note issuance v. Negotiation skills vi. Communication skills vii. Selling technique 	<ul style="list-style-type: none"> i. Calculate Personal Accident Takaful Contribution / Insurance Premiums. ii. Propose additional coverage related to PA iii. Generate quotation on the proposed coverage iv. Negotiate and communicate with the client 	<u>Attitude</u> <ul style="list-style-type: none"> i. Accurate and meticulous in calculating Personal Accident Takaful Contribution/ Insurance Premiums ii. Systematic in generating quotation iii. Hospitable and courteous polite when negotiating and communicate with the client iv. Adhere to company confidentiality policy 	<u>Related Knowledge</u> 4 hours <u>Related Skills</u> 6 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration Observation & Project / case study.	<ul style="list-style-type: none"> i. Calculation formula of Personal Accident Takaful Contribution / Insurance Premiums is described and demonstrated ii. Additional coverage/ related to Personal Accident Takaful/ Insurance is listed out and described iii. Personal Accident Takaful Contribution/ Insurance Premium is calculated iv. Personal Accident Takaful

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<u>Safety</u> i. Safety cautious in the work place ii. Adhere to work area ergonomics practice <u>Environmental</u> i. Cautious to the office environment ii. Adhere to housekeeping procedure			Contribution/ Insurance Premium quotation is produced
4. Supervise the processing of Personal Accident Takaful Certificate / Insurance Policy	i. Personal Accident Takaful Certificate/ Insurance Policy drafting <ul style="list-style-type: none"> Policy wording ii. Submission procedure of Personal Accident Takaful certificate/ Insurance policy <ul style="list-style-type: none"> Turnaround time 	i. Draft Personal Accident Takaful Certificate/ Insurance Policy ii. Monitor data entry of the Personal Accident Takaful Certificate/ Insurance Policy iii. Supervise subordinate in	<u>Attitude</u> i. Meticulous and detailed when drafting Personal Accident Takaful Certificate/ Insurance Policy ii. Professional	<u>Related Knowledge</u> 2 hours <u>Related Skills</u> 3 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration & Case study.	i. Personal Accident Takaful Certificate/ Insurance Policy is drafted ii. Personal Accident Takaful/ Insurance underwriting related records/ documents are

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>(TAT)</p> <p>iii. Personal Accident Takaful/ Insurance underwriting related documents, such as:</p> <ul style="list-style-type: none"> • Applicant's proposal • Personal Accident Risk Assessment Report • Quotation • Cover note <p>iv. Filing procedure:</p> <ul style="list-style-type: none"> • Indexing • Filing • Archiving 	<p>compiling, filing and indexing Personal Accident Takaful/ Insurance underwriting related records/ documents.</p>	<p>and sound leadership when supervising subordinate</p> <p>iii. Adhere to company confidentiality policy</p> <p><u>Safety</u></p> <p>i. Safety cautious in the work place</p> <p>ii. Adhere to work area ergonomics practice</p> <p><u>Environmental</u></p> <p>i. Cautious to the office environment</p> <p>ii. Adhere to housekeeping procedure</p>			<p>listed out and described.</p> <p>iii. Personal Accident Takaful/ Insurance underwriting related records/ documents are indexed and filed.</p> <p>iv. Filing procedure is described and applied.</p>

Employability Skills

Core Abilities	Social Skills
<p>04.08 Develop and negotiate staffing plans</p> <p>04.09 Prepare project/work plans</p> <p>04.10 Utilise science and technology to achieve goal</p> <p>05.03 Allocate and record usage of financial and physical resources</p> <p>05.04 Delegate responsibilities and/or authority</p> <p>05.05 Coordinates contract and tender activities</p> <p>06.08 Identify and analyse effect of technology on the environment</p>	<ol style="list-style-type: none">1. Teamwork2. Learning skill3. Self-discipline4. Leadership skill5. Conceptual skills6. Interpersonal skills7. Communication skills8. Multitasking and prioritizing

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM: Trainees)
1. Anti Money Laundering and Anti-Terrorism Act 2001 (Act 613)	1:1
2. Competition Act 2010 (Act 712)	1:1
3. Insurance Act 1996 (Act 553)	1:1
4. Financial Services Act 2013(Act 758)	1:1
5. Goods and Service Tax Act 2014 (Act 762)	1:1
6. Islamic Financial Services Act 2013 (Act 759)	1:1
7. Personal Data Protection Act 2010 (Act 709)	1:1
8. Road Transport Act 1987 (Act 333)	1:1
9. Sample of Applicant's proposal	1:1
10. Sample of Broker's slip	1:1
11. Sample of Company's Underwriting Standard Operating Procedures (SOP)	1:1
12. Sample of Company's Underwriting Manual	1:1
13. Sample of Cover note	1:1
14. Sample of Personal Accident Takaful Contribution/ Insurance Premium quotation	1:1
15. Sample of Personal Accident / Vehicle Risk Assessment Report	1:1
16. Sample of Personal Accident Takaful Contribution/ Insurance Premium	1:1
17. Sample of Personal Accident Takaful Certificate/ Insurance policy	1:1
18. Takaful Acts 1984 (Act 312)	1:1

References

REFERENCES

1. Ahmad Mazlan, Zulkifli, Badrul Hisham, Abd Rahaman, Nasser Yassin & Jamil Ramly. (2012). *Amalan Asas Takaful*. Kuala Lumpur: IBFIM
2. Dr Engku Adawiah Engku Ali, Hassan Scott P. Odierno, Azman Ismail. (2008). *Essential Guide to Takaful (Islamic Insurance)*. Kuala Lumpur: CERT Publications Sdn Bhd.
3. George E. Rejda. 2013. *Principles of Risk Management and Insurance*. Pearson Education. ISBN-13: 978-0-13-299291-6, ISBN: 0-13-299291-4
4. Iqbal, M. (2005). *General Takaful Practice - A Technical Approach to Eliminate Gharar (uncertainty), Maisir (gambling), and Riba (usury)*. Jakarta: Gema Insani Press.
5. Nabu Press (2011). *Classification of Occupations for Accident and Health Insurance*. Nabu Press. ISBN-13: 978-1-246-66421-8, ISBN: 1-246-66421-6
6. National Insurance Academy. 2009. *Practical Approach to General Insurance Underwriting*. Cengage Learning India. ISBN-13: 978-81-315-0948-7. ISBN: 81-315-0948-6
7. Nicola Solomon, Simon Middleton. (2004). *Personal Injury Practise & Procedure*. Thomson-Sweet & Maxwell. United Kingdom. ISBN 978042187550
8. Multiple Contributors. (2011). *Personal Insurance: Life and Accident*. Gale, Making Of Modern Law. ISBN-13: 978-1-241-10704-8
9. Ralph H. Blanchard. (2001). *Introduction to Risk and Insurance*. Beard Books, Washington, D.C. ISBN 1-58798-100-9
10. Tobias Frenz, Younes Soualhi. (2010). *Takaful & Retakaful: Advance Principles & Practices*. Percetakan Mesbah, Malaysia. ISBN 9789834377793

CURRICULUM of COMPETENCY UNIT (CoCU)

SECTOR	BUSINESS MANAGEMENT								
SUB SECTOR	BUSINESS AND FINANCE- INSURANCE								
JOB AREA	INSURANCE SERVICES								
NOSS TITLE	GENERAL TAKAFUL & GENERAL INSURANCE UNDERWRITING								
COMPETENCY UNIT TITLE	MISCELLANEOUS TAKAFUL & INSURANCE UNDERWRITING								
LEARNING OUTCOME	<p>The person who is competent in this CU shall be able to determine Miscellaneous Takaful Contribution / Insurance Premium imposed and produce Miscellaneous Takaful Certificate / Insurance Policy to fulfil applicant's need and requirement. Upon completion of this competency unit, trainees will be able to:</p> <ul style="list-style-type: none"> • Prepare Miscellaneous risk assessment requirement • Conduct Miscellaneous risk assessment • Prepare Miscellaneous Takaful Contribution/ Insurance Premium Quotation • Supervise the processing of Miscellaneous Takaful Certificate/ Insurance Policy 								
PRE-REQUISITE									
COMPETENCY UNIT CODE	FB-028-4:2014-C03	Competency Type	Core	Level	4	Training Duration	120 hours	Credit Hours	12
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria		
1. Prepare Miscellaneous risk assessment requirement	i. Application of the Principles of Insurance to the Various Classes of Miscellaneous Takaful / Insurance ii. Definition and Fundamental of Miscellaneous Takaful/	i. Check and interpret information from the proposal form / tender document ii. Identify type of Miscellaneous Takaful / insurance required by the		<u>Attitude</u> i. Detailed when analysing information in the proposal form / tender document.	<u>Related Knowledge</u> 14 hours	<u>Knowledge</u> Lecture & Discussion	i. Concepts of Various Classes of Miscellaneous Takaful and Insurance is described ii. Type of Miscellaneous		

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>Insurance</p> <ul style="list-style-type: none"> • Insurance of Property <ul style="list-style-type: none"> - Burglary insurance - Money insurance - Plate Glass insurance - All Risk insurance - Equipment All Risks - Goods in Transit - Livestock insurance • Insurance of Pecuniary Interest <ul style="list-style-type: none"> - Fidelity Guarantee - Credit Insurance <p>iii. Scope of Cover, Exclusions and Conditions</p> <p>iv. Industry guideline, acts</p>	<p>applicant</p> <p>iii. Analyse Miscellaneous Takaful / insurance coverage</p> <p>iv. Gather information related to applicant's claim experience</p>	<p>ii. Precise when identifying type of Miscellaneous Takaful/ Insurance coverage</p> <p>iii. Accurate when identifying Miscellaneous Takaful/ insurance coverage</p> <p>iv. Inquisitive mind when gather information related to applicant's claim experience</p> <p><u>Safety</u></p> <p>i. Safety cautious in the work place</p> <p>ii. Adhere to work area ergonomics</p>	<p><u>Related Skills</u></p> <p>16 hours</p>	<p><u>Skills:</u></p> <p>Demonstration Observation & Project/ case study.</p>	<p>Takaful and Insurance is listed out and described.</p> <p>iii. Miscellaneous Takaful/ insurance coverage is interpreted</p> <p>iv. Underwriting Standard Operation Procedures (SOP) is interpreted and described</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>regulation related to Miscellaneous Takaful/ Insurance set by regulatory authority</p> <p>v. Analysis of Specifics Coverage of Miscellaneous Takaful/ Insurance</p> <ul style="list-style-type: none"> • Policy Conditions • Critical exclusions • Warranties and Endorsements <p>vi. Company's Underwriting Standard Operating Procedures (SOP)</p> <p>vii. Company's Underwriting Manual</p> <p>viii. Roles and responsibilities of the Industry stakeholders such as:</p> <ul style="list-style-type: none"> • Insurance intermediaries • Financial Institution 		<p>practice.</p> <p><u>Environmental</u></p> <p>i. Adhere to housekeeping procedure</p> <p>ii. Cautious to the office environment</p>			

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
2. Conduct Miscellaneous risk assessment	i. Miscellaneous Takaful/ Insurance risk assessment technique ii. Assessment of Miscellaneous risk and Underwriting Rating Factors iii. Hazard or risk exposure related to Miscellaneous Takaful/ insurance iv. Assessment of vulnerability to potential losses <ul style="list-style-type: none"> • Attractiveness of the subject matter • Values of the subject matter v. Assessment of moral hazard related to Miscellaneous Takaful/ Insurance risk: <ul style="list-style-type: none"> • Financial standing of the insured person which may prompt fraudulent claims • Attitude of the 	i. Interpret Miscellaneous Takaful / Insurance Underwriting Rating factors and base of Rating ii. Assess value and the level of attractiveness of subject matter to potential theft, burglary, and embezzlement iii. Assess financial standing of the insured person which may prompt fraudulent claims iv. Assess the attitude of the policy holder towards safety measures v. Assess economic condition of the industry vi. Assess effectiveness of the business internal control vii. Assess business	<u>Attitude</u> i. Analytical mind when interpreting Miscellaneous Takaful / insurance underwriting Rating factors and base of Rating ii. Holistic view and inquisitive mindset when conducting Miscellaneous risk assessment iii. Detailed when preparing Miscellaneous Risk Assessment Report iv. Confident in decision making	<u>Related Knowledge</u> 34 hours <u>Related Skills</u> 36 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration Observation & Project/ case study.	i. Miscellaneous Takaful/ Insurance risk assessment technique is described ii. Miscellaneous risk Underwriting Rating Factors are listed out and described iii. Value and the level of attractiveness of subject matter to potential theft, burglary, and embezzlement is analysed iv. Financial standing of the insured person is analysed v. Attitude of the policy holder towards safety measures is analysed

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>policy holder towards safety measures</p> <p>vi. Assessment of the Economic condition of the industry, such as:</p> <ul style="list-style-type: none"> • Outdated fashion • Stock or drop in demand • Obsolescence <p>vii. Assessment of System efficiency.</p> <ul style="list-style-type: none"> • Compliance to standard operating procedure • Reliability of burglary and alarm system • Reliability of access system(manual/electronic such as: biometric, padlock) • Types and suitability of storage system (safety box, strong room) 	<p>trade/ occupation</p> <p>viii. Assess reliability of appointed security firm</p> <p>ix. Assess premises security measure for burglary and all risk Takaful/ Insurance</p> <p>x. Assess employee recruitment practice of the company</p> <p>xi. Conduct and/or coordinate risk survey based on risk features</p> <p>xii. Assess applicant's claim experience.</p> <p>xiii. Record and produce Miscellaneous Risk Assessment Report</p> <p>xiv. Arrange Facultative Retakaful/ Reinsurance</p> <p>xv. Assess claim experience</p>	<p><u>Safety</u></p> <p>i. Safety cautious in the work place</p> <p>ii. Adhere to work area ergonomics practice.</p> <p><u>Environmental</u></p> <p>i. Adhere to housekeeping procedure</p> <p>ii. Cautious to the office environment</p>			<p>vi. Economic condition of the industry is analysed</p> <p>vii. System competency of the insured item or premise is analysed</p> <p>viii. Effectiveness of the business internal control is analysed</p> <p>ix. Business trade/ occupation is analysed and described</p> <p>x. Applicant's claim experience related to liability PA is gauged</p> <p>xi. Miscellaneous Takaful Risk Assessment Report is produced</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>viii. Effectiveness of the business internal control (eg, Fidelity guarantee and burglary)</p> <p>ix. Assessment of Business trade/ occupation</p> <p>x. Reliability of engaged security firm (money)</p> <p>xi. Company recruitment practice, such as:</p> <ul style="list-style-type: none"> • Screening of new employee • Cross reference of new employees <p>xii. Underwriting and reinsurance treaty guidelines</p> <p>xiii. Fire tariff – Interdependency relating to basic fire rate (All Risks)</p> <p>xiv. Miscellaneous Takaful / insurance Risk Assessment Report.</p> <p>xv. Company's Retention limit</p>					

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	xvi. Underwriter's authority limit to handle Miscellaneous risk					
3. Prepare Miscellaneous Takaful Contribution / Insurance Premium Quotation	<ul style="list-style-type: none"> i. Calculation of Miscellaneous Takaful Contribution/ Insurance Premiums ii. Additional coverage related to Miscellaneous Takaful/ Insurance iii. Miscellaneous Contribution/ Insurance Premium Quotation iv. Cover note v. Negotiation skills vi. Communication skills vii. Selling technique 	<ul style="list-style-type: none"> i. Calculate Miscellaneous Takaful Contribution/ Insurance Premiums. ii. Propose additional coverage related to Miscellaneous Insurance iii. Generate quotation on the proposed coverage iv. Negotiate and communicate with the client 	<u>Attitude</u> <ul style="list-style-type: none"> i. Accurate and meticulous when calculating Miscellaneous Takaful Contribution/ Insurance Premiums ii. Systematic when generating quotation iii. Hospitable and polite when negotiate and communicate with the client iv. Adhere to company confidentiality policy 	<u>Related Knowledge</u> 7 hours <u>Related Skills</u> 8 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration Observation & Project/ case study.	<ul style="list-style-type: none"> i. Miscellaneous Takaful Contribution/ Insurance Premiums is calculated ii. Additional coverage/ related to Personal Accident Takaful/ Insurance is listed out and described iii. Miscellaneous Takaful Contribution/ Insurance Premium quotation is produced

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<u>Safety</u> i. Safety cautious in the work place ii. Adhere to work area ergonomics practice <u>Environmental</u> i. Cautious to the office environment ii. Adhere to housekeeping procedure			
4. Supervise the processing of Miscellaneous Takaful Certificate/ Insurance Policy	i. Miscellaneous Takaful Certificate/ Insurance Policy drafting <ul style="list-style-type: none"> Policy wording ii. Submission procedure of Miscellaneous Takaful certificate/ Insurance policy iii. Miscellaneous Takaful/ Insurance underwriting related documents,	i. Draft Miscellaneous Takaful Certificate / Insurance Policy ii. Monitor data entry of the Miscellaneous Takaful Certificate/ Insurance Policy iii. Supervise subordinate in compiling, filing and indexing	<u>Attitude</u> i. Meticulous and detailed when drafting Miscellaneous Takaful Certificate/ Insurance Policy ii. Professional and sound	<u>Related Knowledge</u> 2 hours <u>Related Skills</u> 3 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration & Case study.	i. Miscellaneous Takaful Certificate/ Insurance Policy is drafted ii. Miscellaneous Takaful/ Insurance underwriting related records/ documents are

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>such as:</p> <ul style="list-style-type: none"> • Applicant's proposal • Tender documents • Survey Report • Miscellaneous Risk Assessment Report • Quotation • Cover note • Certificate/ Policy <p>iv. Filing procedure:</p> <ul style="list-style-type: none"> • Indexing • Filing • Archiving 	<p>Miscellaneous Takaful / Insurance underwriting related records / documents.</p>	<p>leadership when supervise subordinate</p> <p>iii. Adhere to company confidentiality policy</p> <p><u>Safety</u></p> <p>i. Safety cautious in the work place</p> <p>ii. Adhere to work area ergonomics practice</p> <p><u>Environmental</u></p> <p>i. Cautious to the office environment</p> <p>ii. Adhere to housekeeping procedure</p>			<p>listed out and described.</p> <p>iii. Miscellaneous Takaful/ Insurance underwriting related records/ documents are indexed and filed</p> <p>iv. Filing procedure is described and applied.</p>

Employability Skills

Core Abilities	Social Skills
<p>04.08 Develop and negotiate staffing plans</p> <p>04.09 Prepare project/work plans</p> <p>04.10 Utilise science and technology to achieve goal</p> <p>05.03 Allocate and record usage of financial and physical resources</p> <p>05.04 Delegate responsibilities and/or authority</p> <p>05.05 Coordinates contract and tender activities</p> <p>06.08 Identify and analyse effect of technology on the environment</p>	<ol style="list-style-type: none">1. Teamwork2. Learning skill3. Self-discipline4. Leadership skill5. Conceptual skills6. Interpersonal skills7. Communication skills8. Multitasking and prioritizing

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM: Trainees)
1. Anti Money Laundering and Anti-Terrorism Act 2001 (Act 613)	1:1
2. Competition Act 2010 (Act 712)	1:1
3. Insurance Act 1996 (Act 553)	1:1
4. Financial Services Act 2013(Act 758)	1:1
5. Goods and Service Tax Act 2014 (Act 762)	1:1
6. Islamic Financial Services Act 2013 (Act 759)	1:1
7. Personal Data Protection Act 2010 (Act 709)	1:1
8. Road Transport Act 1987 (Act 333)	1:1
9. Sample of Applicant's proposal	1:1
10. Sample of Broker's slip	
11. Sample of Company's Underwriting Standard Operating Procedures (SOP)	1:1
12. Sample of Company's Underwriting Manual	1:1
13. Sample of Cover note	1:1
14. Sample of Miscellaneous Takaful Contribution/ Insurance Premium quotation	1:1
15. Sample of Miscellaneous/ Vehicle Risk Assessment Report	1:1
16. Sample of Miscellaneous Takaful Contribution/ Insurance Premium	1:1
17. Sample of Miscellaneous Takaful Certificate/ Insurance policy	1:1
18. Takaful Acts 1984 (Act 312)	1:1

References

REFERENCES

1. Ahmad Mazlan Zulkifli, Badrul Hisham Abd Rahaman, Nasser Yassin, Jamil Ramly. (2012). *Amalan Asas Takaful*. Kuala Lumpur: IBFIM.
2. Islamic Banking and Finance Institute Malaysia, IBFIM. (2007). *Asas Takaful, Buku Panduan*. Percetakan Mesbah, Malaysia. ISBN 978-983-43777-1-7
3. Islamic Shari'ah Research Academy for Islamic Finance, ISRA. (2011). *Islamic Financial System: Principles & Operations*. Malaysia. ISBN 978-967-349-127-8
4. National Insurance Academy. 2009. *Practical Approach to General Insurance Underwriting*. Cengage Learning India. ISBN-13: 978-81-315-0948-7, ISBN: 81-315-0948-6
5. Ralph H. Blanchard. (2001). *Introduction to Risk and Insurance*. Beard Books, Washington, D.C. ISBN 1-58798-100-9
6. S. S. Huebner (2010). *Property Insurance: Comprising Fire and Marine Insurance, Automobile Insurance, Fidelity and Surety Bonding, Title Insurance, Credit Insurance, and Miscellaneous Forms of Property Insurance*. Gale, Making Of Modern Law, USA. ISBN-13: 978-1-240-12220-2, ISBN: 1-240-12220-9
7. Tobias Frenz, Younes Soualhi. (2010). *Takaful & Retakaful: Advance Principles & Practices*. Percetakan Mesbah, Malaysia. ISBN 9789834377793

CURRICULUM of COMPETENCY UNIT (CoCU)

SECTOR	BUSINESS MANAGEMENT								
SUB SECTOR	BUSINESS AND FINANCE- INSURANCE								
JOB AREA	INSURANCE SERVICES								
NOSS TITLE	GENERAL TAKAFUL & GENERAL INSURANCE UNDERWRITING								
COMPETENCY UNIT TITLE	LIABILITY TAKAFUL & INSURANCE UNDERWRITING								
LEARNING OUTCOME	<p>The person who is competent in this CU shall be able to determine Liability Takaful Contribution / Insurance Premium and produce Liability Takaful Certificate / Insurance Policy to fulfil applicant's need and requirement. Upon completion of this competency unit, trainees will be able to:</p> <ul style="list-style-type: none"> • Prepare Liability risk assessment requirement • Conduct Liability risk assessment • Prepare Liability Takaful Contribution / Insurance Premium Quotation • Supervise the processing of Liability Takaful Certificate/ Insurance Policy 								
PRE-REQUISITE									
COMPETENCY UNIT CODE	FB-028-4:2014-C04	Competency Type	Core	Level	4	Training Duration	100 hours	Credit Hours	10
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental		Training Hours	Delivery Mode	Assessment Criteria	
1. Prepare Liability risk assessment requirement	i. Overview of the market demand for liability insurance ii. Application of principles of insurance to liability insurance iii. Types of liability	i. Check and interpret information from the proposal form / tender document ii. Identify type of Liability Takaful/ insurance required by	<u>Attitude</u> i. Detailed when analysing information in the proposal form/ tender document.		<u>Related Knowledge</u> 15 hours	<u>Knowledge</u> Lecture & Discussion	i. Concepts of Liability Takaful and Insurance is described ii. Type of Liability Takaful and Insurance is		

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>insurance and their scope of cover</p> <ul style="list-style-type: none"> • Public Liability • Personal Liability • Employer's Liability • Workmen's Compensation • Foreign Workers Compensation Scheme (FWCS) <p>iv. Industry guidelines, acts and regulations related to Liability Takaful / Insurance set by regulatory authority</p> <p>v. Roles and responsibilities of the Industry stakeholders such as:</p> <ul style="list-style-type: none"> • Insurance intermediaries • Financial Institution <p>vi. Society's attitude to tortuous liability</p> <p>vii. Analysis of Specifics Coverage of Liability Takaful / Insurance</p>	<p>the applicant</p> <p>iii. Identify Liability Takaful/ insurance coverage</p> <p>iv. Gather information related to applicant's claim experience</p>	<p>ii. Precise when identifying type of Liability Takaful / insurance coverage</p> <p>iii. Accurate when identifying Liability Takaful/ insurance coverage</p> <p>iv. Inquisitive mind when gather information related to applicant's claim experience</p> <p><u>Safety</u></p> <p>i. Safety cautious in the work place</p> <p>ii. Adhere to work area ergonomics practice.</p>	<p><u>Related Skills</u></p> <p>15 hours</p>	<p><u>Skills:</u></p> <p>Demonstration Observation & Project / case study.</p>	<p>listed out and described.</p> <p>iii. Liability Takaful / insurance coverage is described</p> <p>iv. Industry guidelines, acts and regulations related to Liability Takaful / Insurance set by regulatory authority are listed out.</p> <p>v. Proposal form and tender document are analysed</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> Policy Conditions Critical exclusions Warranties and Endorsements viii. Company's Underwriting Standard Operation Procedures (SOP) ix. Company's Underwriting Manual		<u>Environmental</u> i. Cautious to the office environment ii. Adhere to housekeeping procedure			
2. Conduct Liability risk assessment	i. Liability Takaful / Insurance risk assessment technique ii. Liability Takaful / Insurance Underwriting rating <ul style="list-style-type: none"> Scrutiny of proposals and assessment of risks Base of Rating iii. Hazard or risk exposure related to Liability Takaful / Insurance iv. Assessment of	i. Interpret liability Takaful / Insurance Underwriting Rating factors and base of Rating ii. Assess nature of business / work that may contribute to potential losses iii. Assess safety and security practice of the policy holder / company iv. Assess financial standing of the insured person which may prompt	<u>Attitude</u> i. Analytical mind when interpreting Liability Takaful/ Insurance Underwriting Rating factors and base of Rating ii. Holistic view and inquisitive mindset when conducting Liability risk assessment iii. Detailed when	<u>Related Knowledge</u> 25 hours <u>Related Skills</u> 30 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration Observation & Project / case study.	i. Liability Takaful/ Insurance risk assessment technique is described ii. Liability Takaful/ Insurance Underwriting Rating Factors are listed out and described iii. Business trade / occupation is assessed iv. Moral hazard related to liability risk is analysed

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>Business trade/ occupation</p> <ul style="list-style-type: none"> • Availability of Expertise to assess the degree of hazard or exposure according to the occupation or nature of projects • Congregation of many workers in one location • Adequacy of sum covered/ insured (limit of liability) aligned to the Common Law limit • Risk exposure arising from presence/ works carried out at different location of risk/ territorial scope <p>v. Assessment of moral hazard related to liability risk.</p>	<p>fraudulent claims</p> <p>v. Assess employee recruitment practice of the company</p> <p>vi. Assess risk exposure arising from presence/ works carried out at different location of risk / territorial scope</p> <p>vii. Assess the attitude of the policy holder towards safety measures</p> <p>viii. Assess economic condition of the industry</p> <p>ix. Conduct and coordinate risk survey based on risk features</p> <p>x. Assess overseas risk exposure toward policy holder</p> <p>xi. Assess applicant's claim experience</p> <p>xii. Record and generate Liability Risk</p>	<p>preparing Liability Risk Assessment Report</p> <p>iv. Confident in decision making</p> <p><u>Safety</u></p> <p>i. Safety cautious in the work place</p> <p>ii. Adhere to work area ergonomics practice.</p> <p><u>Environmental</u></p> <p>iii. Cautious to the office environment</p> <p>iv. Adhere to housekeeping procedure</p>			<p>v. Economic condition of the industry is analysed</p> <p>vi. Overseas risk exposure is analysed</p> <p>vii. Risk survey is conducted and coordinated</p> <p>viii. Potential risk accumulation is analysed</p> <p>ix. Applicant's claim experience related to liability is gauged</p> <p>x. Liability Risk Assessment report is produced</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Financial standing of the insured which may prompt fraudulent claims • Attitude of the policy holder towards safety measures / standards and risk precautions • Compliance of safety and security standard related to work premises and work processes • Potential risk accumulation (e.g. Congregation of many workers in one location, etc) vi. Assessment of the Economic condition of the industry, such as: <ul style="list-style-type: none"> • Financial downturn/ recession • Compromisation on safety 	Assessment report xiii. Assess potential risk accumulation xiv. Arrange Facultative Retakaful / Reinsurance				

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>measures and security standards,</p> <ul style="list-style-type: none"> • Recruitment of cheap/ unskilled workers <p>vii. Assessment of overseas risk exposure:</p> <ul style="list-style-type: none"> • Territorial scope • International law related to the Liability Takaful/ Insurance <p>viii. Company's Underwriting Standard Operating Procedures (SOP)</p> <p>ix. Company's Underwriting Manual</p> <p>x. Liability Risk Assessment Report</p> <p>xi. Underwriter's authority limit to handle Liability risk</p> <p>xii. Company's Retention limit</p> <p>xiii. Underwriting and reinsurance treaty</p>					

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	guidelines					
3. Prepare Liability Takaful Contribution / Insurance Premium Quotation	<ul style="list-style-type: none"> i. Calculation of Liability Contribution / Insurance Premiums ii. Additional coverage related to Liability Takaful / Insurance iii. Liability Contribution / Insurance Premium Quotation iv. Cover note v. Policy negotiation skills vi. Communication skills vii. Selling technique 	<ul style="list-style-type: none"> i. Calculate Liability Takaful Contribution / Insurance Premiums. ii. Propose additional coverage related to Liability Takaful / Insurance iii. Generate quotation on the proposed coverage iv. Negotiate and communicate with the client 	<u>Attitude</u> <ul style="list-style-type: none"> i. Accurate and meticulous when calculating Liability Takaful Contribution / Insurance Premiums ii. Systematic when generating quotation iii. Hospitable and polite when negotiate and communicate with the client iv. Adhere to company confidentiality policy 	<u>Related Knowledge</u> 5 hours <u>Related Skills</u> 5 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration Observation & Project / case study.	<ul style="list-style-type: none"> i. Liability Takaful Contribution/ Insurance Premiums is calculated ii. Additional coverage / related to Liability Takaful/ Insurance is listed out and described iii. Liability Takaful Contribution/ Insurance Premium quotation is produced

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<u>Safety</u> i. Safety cautious in the work place ii. Adhere to work area ergonomics practice <u>Environmental</u> i. Cautious to the office environment ii. Adhere to housekeeping procedure			
4. Supervise the processing of Liability Takaful Certificate/ Insurance Policy	i. Liability Takaful Certificate / Insurance Policy drafting ii. Submission procedure of Liability Takaful certificate/ Insurance policy iii. Liability Takaful / Insurance underwriting related documents, such as:	i. Draft Liability Takaful Certificate / Insurance Policy ii. Monitor data entry of the Liability Takaful Certificate / Insurance Policy iii. Supervise subordinate in compiling, filing and indexing Liability	<u>Attitude</u> i. Meticulous and detailed when drafting Liability Takaful Certificate / Insurance Policy ii. Professional and sound	<u>Related Knowledge</u> 2 hours <u>Related Skills</u> 3 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration & Case study.	i. Liability Takaful Certificate / Insurance Policy is drafted ii. Liability Takaful / Insurance underwriting related records / documents are listed out and described.

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Applicant's proposal • Tender documents • Survey Report • Liability Risk Assessment Report • Quotation • Cover note • Certificate / Policy iv. Filing procedure: <ul style="list-style-type: none"> • Indexing • Filing • Archiving 	Takaful / Insurance underwriting related records / documents.	leadership when supervising subordinate iii. Adhere to company confidentiality policy <u>Safety</u> i. Safety cautious in the work place ii. Adhere to work area ergonomics practice <u>Environmental</u> i. Cautious to the office environment ii. Adhere to housekeeping procedure			iii. Liability Takaful / Insurance underwriting related records / documents are indexed and filled. iv. Filing procedure is described and applied.

Employability Skills

Core Abilities	Social Skills
<p>04.08 Develop and negotiate staffing plans 04.09 Prepare project/work plans 04.10 Utilise science and technology to achieve goal 05.03 Allocate and record usage of financial and physical resources 05.04 Delegate responsibilities and/or authority 05.05 Coordinates contract and tender activities 06.08 Identify and analyse effect of technology on the environment</p>	<ol style="list-style-type: none">1. Teamwork2. Learning skill3. Self-discipline4. Leadership skill5. Conceptual skills6. Interpersonal skills7. Communication skills8. Multitasking and prioritizing

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM: Trainees)
1. Anti Money Laundering and Anti-Terrorism Act 2001 (Act 613)	1:1
2. Competition Act 2010 (Act 712)	1:1
3. Insurance Act 1996 (Act 553)	1:1
4. Financial Services Act 2013(Act 758)	1:1
5. Goods and Service Tax Act 2014 (Act 762)	1:1
6. Islamic Financial Services Act 2013 (Act 759)	1:1
7. Personal Data Protection Act 2010 (Act 709)	1:1
8. Sample of Applicant's proposal	1:1
9. Sample of Broker's slip	1:1
10. Sample of Company's Underwriting Standard Operating Procedures (SOP)	1:1
11. Sample of Company's Underwriting Manual	1:1
12. Sample of Cover note	1:1
13. Sample of Liability Takaful Contribution/ Insurance Premium quotation	1:1
14. Sample of Liability Risk Assessment Report	1:1
15. Sample of Liability Takaful Contribution/ Insurance Premium	1:1
16. Sample of Liability Takaful Certificate/ Insurance policy	1:1
17. Sample of tender document	1:1
18. Takaful Acts 1984 (Act 312)	1:1

References

REFERENCES

1. Dan Cassidy, Institute of Risk Management. (1989). *Liability Exposures*. Witherby, United Kingdom. ISBN 9780948691751
2. Dr Engku Adawiah Engku Ali, Hassan Scott P. Odierno, Azman Ismail. (2008). *Essential Guide to Takaful (Islamic Insurance)*. Kuala Lumpur: CERT Publications Sdn Bhd.
3. George E. Rejda. 2013. *Principles of Risk Management and Insurance*. Pearson Education. ISBN-13: 978-0-13-299291-6, ISBN: 0-13-299291-4
4. Islamic Banking and Finance Institute Malaysia, IBFIM. (2007). *Asas Takaful, Buku Panduan*. Percetakan Mesbah, Malaysia. ISBN 978-983-43777-1-7
5. Islamic Shari'ah Research Academy for Islamic Finance, ISRA. (2011). *Islamic Financial System: Principles & Operations*. Malaysia. ISBN 978-967-349-127-8
6. Jesse Russell, Ronald Cohn (2013). *Liability insurance*. Book on Demand, Miami. ISBN-13: 978-5-508-02109-2, ISBN: 5-508-02109-4
7. National Insurance Academy. 2009. *Practical Approach to General Insurance Underwriting*. Cengage Learning India. ISBN-13: 978-81-315-0948-7. ISBN: 81-315-0948-6
8. Randy J. Maniloff. 2012. *General Liability Insurance Coverage*. Volumes 1. Oxford University Press. ISBN-13: 978-0-19-984655-9, ISBN: 0-19-984655-3
9. Ralph H. Blanchard. (2001). *Introduction to Risk and Insurance*. Beard Books, Washington, D.C. ISBN 1-58798-100-9
10. Tobias Frenz, Younes Soualhi. (2010). *Takaful & Retakaful: Advance Principles & Practices*. Percetakan Mesbah, Malaysia. ISBN 9789834377793

CURRICULUM of COMPETENCY UNIT (CoCU)

SECTOR	BUSINESS MANAGEMENT								
SUB SECTOR	BUSINESS AND FINANCE- INSURANCE								
JOB AREA	INSURANCE SERVICES								
NOSS TITLE	GENERAL TAKAFUL & GENERAL INSURANCE UNDERWRITING								
COMPETENCY UNIT TITLE	ENGINEERING TAKAFUL & INSURANCE UNDERWRITING								
LEARNING OUTCOME	<p>The person who is competent in this CU shall be able to determine Engineering Takaful Contribution / Insurance Premium rate and to produce Engineering Takaful Certificate / Insurance Policy to fulfil applicant's need and requirement. Upon completion of this competency unit, trainees will be able to:</p> <ul style="list-style-type: none"> • Prepare Engineering risk assessment requirement • Conduct Engineering risk assessment • Prepare Engineering Takaful Contribution/ Insurance Premium Quotation • Supervise the processing of Engineering Takaful Certificate/ Insurance Policy 								
PRE-REQUISITE									
COMPETENCY UNIT CODE	FB-028-4:2014-C05	Competency Type	Core	Level	4	Training Duration	200 hours	Credit Hours	20
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental		Training Hours	Delivery Mode	Assessment Criteria	
1. Prepare Engineering risk assessment requirement	i. Overview of Engineering Insurance market ii. Application of the principles of Insurance to Engineering Takaful/ Insurance iii. Definition and	i. Check and interpret information from the proposal form/ tender document/ business source ii. Identify type of Engineering Takaful/ Insurance required by	i. Detailed when analysing information in the proposal form / tender document. ii. Precise when	<u>Attitude</u>	<u>Related Knowledge</u> 25 hours	<u>Knowledge</u> Lecture & Discussion	i. Concepts of Engineering Takaful and Insurance is described ii. Type of Engineering Takaful and		

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	Fundamental of Engineering insurance: <ul style="list-style-type: none"> • Renewable policies (Non-project base/ annual): <ul style="list-style-type: none"> - Boiler & Pressure Vessel - Machinery Breakdown (MB) - Machinery Breakdown Loss of Profit (MBLOP) - Electronic Equipment (EEI) - Deterioration of Stock - Storage tank - Civil Engineering Completed Risk (CECR) • Non-Renewable policies (Project 	the applicant <ul style="list-style-type: none"> iii. Analyse Engineering Takaful/ Insurance coverage iv. Gather information related to applicant's claim experience 	identifying type of Engineering Takaful/ Insurance coverage <ul style="list-style-type: none"> iii. Accurate when identifying Engineering Takaful / Insurance coverage iv. Inquisitive mind when gather information related to applicant's claim experience <p><u>Safety</u></p> <ul style="list-style-type: none"> i. Safety cautious in the work place ii. Adhere to work area ergonomics practice. 	<u>Related Skills</u> 35 hours	<u>Skills:</u> Demonstration Observation & Project / case study.	Insurance is listed out and described. <ul style="list-style-type: none"> iii. Renewable policies (Non-project base / annual) of Engineering Takaful / insurance coverage is described iv. Non-Renewable policies (Project base) of Engineering Takaful / insurance coverage is described

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>based):</p> <ul style="list-style-type: none"> - Contractors' All Risks (CAR) - Erection All Risks (EAR) - Tender Bond - Supply Bond - Performance Bond - Advance Payment Bond - Other Bonds <p>iv. Contract / tender documents</p> <ul style="list-style-type: none"> • Letter of Award • BQ-Bill of Quantity • Bar chart • Project work plans <p>v. Scope of Cover, Exclusions and Conditions</p> <p>vi. Industry guideline, acts regulation related to Engineering Takaful/ Insurance set by regulatory authority</p> <p>vii. Analysis of Specifics</p>		<p><u>Environmental</u></p> <ul style="list-style-type: none"> i. Adhere to housekeeping procedure ii. Cautious to the office environment 			

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	Coverage of Engineering Takaful/ Insurance <ul style="list-style-type: none"> • Policy Conditions • Critical exclusions • Warranties and Endorsements viii. Company's Underwriting Standard Operating Procedures (SOP) ix. Company's Underwriting Manual x. Roles and responsibilities of the Industry stakeholders such as: <ul style="list-style-type: none"> • Insurance intermediaries • Financial Institution 					
2. Conduct Engineering risk assessment	i. Engineering Takaful/ Insurance risk assessment technique ii. Assessment of Engineering risk and Underwriting Rating	i. Interpret Engineering Takaful / Insurance Underwriting Rating Factors ii. Assess risk exposure and potential losses	<u>Attitude</u> i. Analytical mind when interpreting Engineering Takaful /	<u>Related Knowledge</u> 55 hours	<u>Knowledge</u> Lecture & Discussion	i. Engineering Takaful/ Insurance risk assessment technique is described

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>Factors</p> <p>iii. Assessment of risk exposure and potential losses of Non-Project Based/ Renewable Policy in various aspects, such as:</p> <ul style="list-style-type: none"> • Nature of business • Age of subject matter • Maintenance of subject matter <p>iv. Assessment of risk exposure and potential losses of Project Based/ non-Renewable Policy in various aspects, such as:</p> <ul style="list-style-type: none"> • Nature of project • Duration of project • Experience of contractor • Location of project • Exposure to 3rd party (property and bodily injury) 	<p>of Non-Project Based/ Renewable Policy</p> <p>iii. Assess risk exposure and potential losses of Project Based/ non-Renewable Policy</p> <p>iv. Assess financial standing of the insured person which may prompt fraudulent claims</p> <p>v. Assess the attitude of the policy holder towards safety measures/ standards and risk precautions</p> <p>vi. Assess economic condition of the industry</p> <p>vii. Assess risk exposure arising from presence/ works carried out at different location of risk/ territorial scope</p> <p>viii. Conduct and</p>	<p>Insurance Underwriting Rating factors and base of Rating</p> <p>ii. Holistic view and inquisitive mindset when conducting Engineering risk assessment</p> <p>iii. Detailed when preparing Engineering Risk Assessment Report</p> <p>iv. Confident in decision making</p> <p><u>Safety</u></p> <p>i. Safety cautious in the work place</p> <p>ii. Adhere to work area ergonomics practice.</p>	<p><u>Related Skills</u></p> <p>60 hours</p>	<p><u>Skills:</u></p> <p>Demonstration Observation & Project / case study.</p>	<p>ii. Engineering risk Underwriting Rating Factors are listed out and described</p> <p>iii. Risk exposure and potential losses of Non-Project Based / Renewable Policy is analysed</p> <p>iv. Risk exposure and potential losses of Project Based / non-Renewable Policy is analysed</p> <p>v. Financial standing of the insured person is analysed</p> <p>vi. Attitude of the policy holder towards safety measures/ standards and risk precautions</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>v. Assessment of moral hazard of the policy holder in various aspects, such as:</p> <ul style="list-style-type: none"> Financial standing of the insured which may prompt fraudulent claims Attitude of the policy holder towards safety measures/ standards and risk precautions Engagement of competent work force <p>vi. Assessment of Economic condition of the industry in various aspects, such as:</p> <ul style="list-style-type: none"> Financial downturn/ recession – project abandonment, Cessation of work/ operations Loss of demand/ 	<p>coordinate risk survey based on risk features</p> <p>ix. Assess applicants' claim experience.</p> <p>x. Assess potential risk accumulation</p> <p>xi. Record and generate Engineering Risk Assessment report</p> <p>xii. Arrange Facultative Retakaful/ Reinsurance</p> <p>xiii. Assess claim experience</p>	<p><u>Environmental</u></p> <p>i. Adhere to housekeeping procedure</p> <p>ii. Cautious to the office environment</p>			<p>is analysed</p> <p>vii. Economic condition of the industry is analysed</p> <p>viii. Risk survey is conducted and coordinated</p> <p>ix. Potential risk accumulation is analysed</p> <p>x. Applicants' claim experience related to engineering is gauged.</p> <p>xi. Engineering Risk Assessment report is produced</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Cancellation of supply order <p>vii. Basis of the sum insured:</p> <ul style="list-style-type: none"> • Full value • Combined single limit • Probable maximum loss (PML) <p>viii. Risk survey report</p> <p>ix. Underwriting and Retakaful/ Reinsurance Treaty Guidelines.</p> <p>x. Engineering Risk Assessment Report.</p> <p>xi. Company's Retention limit</p> <p>xii. Underwriter's authority limit to handle Engineering risk</p>					

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
3. Prepare Engineering Takaful Contribution/ Insurance Premium Quotation	<ul style="list-style-type: none"> i. Calculation of Engineering Takaful Contribution/ Insurance Premiums ii. Additional coverage related to Engineering Takaful / Insurance iii. Engineering Takaful Contribution/ Insurance Premium Quotation iv. Cover note v. Negotiation skills vi. Communication skills vii. Selling technique 	<ul style="list-style-type: none"> i. Calculate Engineering Takaful Contribution/ Insurance Premiums. ii. Propose additional coverage related to Engineering risk iii. Generate quotation on the proposed coverage iv. Negotiate and communicate with the client 	<p><u>Attitude</u></p> <ul style="list-style-type: none"> i. Accurate and meticulous when calculating Engineering Takaful Contribution/ Insurance Premiums ii. Systematic when generating quotation iii. Hospitable and courteous polite when negotiate and communicate with the client iv. Adhere to company confidentiality policy <p><u>Safety</u></p> <ul style="list-style-type: none"> i. Safety cautious in the work 	<p><u>Related Knowledge</u> 8 hours</p> <p><u>Related Skills</u> 12 hours</p>	<p><u>Knowledge</u> Lecture & Discussion</p> <p><u>Skills:</u> Demonstration Observation & Project / case study.</p>	<ul style="list-style-type: none"> i. Engineering Takaful Contribution/ Insurance Premiums is calculated ii. Additional coverage/ related to Engineering Takaful/ Insurance is listed out and described iii. Engineering Takaful Contribution/ Insurance Premium quotation is produced

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			place ii. Adhere to work area ergonomics practice <u>Environmental</u> i. Cautious to the office environment ii. Adhere to housekeeping procedure			
4. Supervise the processing of Engineering Takaful Certificate / Insurance Policy	i. Engineering Takaful Certificate/ Insurance Policy drafting ii. Submission procedure of Engineering Takaful certificate/ Insurance policy iii. Engineering Takaful/ Insurance underwriting related documents, such as: <ul style="list-style-type: none"> Applicant's proposal 	i. Draft Engineering Takaful Certificate/ Insurance Policy ii. Monitor data entry of the Engineering Takaful Certificate/ Insurance Policy iii. Supervise subordinate in compiling, filing and indexing Engineering Takaful / Insurance underwriting related records / documents.	<u>Attitude</u> i. Meticulous and detailed when drafting Engineering Takaful Certificate/ Insurance Policy ii. Professional and sound leadership when supervise	<u>Related Knowledge</u> 2 hours <u>Related Skills</u> 3 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration & Case study.	i. Engineering Takaful Certificate/ Insurance Policy is drafted ii. Engineering Takaful/ Insurance Underwriting related records / documents are listed out and described.

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Tender documents • Survey Report • Miscellaneous Risk Assessment Report • Quotation • Cover note • Certificate / Policy iv. Filing procedure: <ul style="list-style-type: none"> • Indexing • Filing • Archiving 		subordinate iii. Adhere to company confidentiality policy <u>Safety</u> i. Safety cautious in the work place ii. Adhere to work area ergonomics practice <u>Environmental</u> i. Cautious to the office environment ii. Adhere to housekeeping procedure			iii. Engineering Takaful / Insurance Underwriting related records / documents are indexed and filled iv. Filing procedure is described and applied.

Employability Skills

Core Abilities	Social Skills
<p>04.08 Develop and negotiate staffing plans</p> <p>04.09 Prepare project/work plans</p> <p>04.10 Utilise science and technology to achieve goal</p> <p>05.03 Allocate and record usage of financial and physical resources</p> <p>05.04 Delegate responsibilities and/or authority</p> <p>05.05 Coordinates contract and tender activities</p> <p>06.08 Identify and analyse effect of technology on the environment</p>	<ol style="list-style-type: none">1. Teamwork2. Learning skill3. Self-discipline4. Leadership skill5. Conceptual skills6. Interpersonal skills7. Communication skills8. Multitasking and prioritizing

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM: Trainees)
1. Anti Money Laundering and Anti-Terrorism Act 2001 (Act 613)	1:1
2. Competition Act 2010 (Act 712)	1:1
3. Insurance Act 1996 (Act 553)	1:1
4. Financial Services Act 2013(Act 758)	1:1
5. Goods and Service Tax Act 2014 (Act 762)	1:1
6. Islamic Financial Services Act 2013 (Act 759)	1:1
7. Personal Data Protection Act 2010 (Act 709)	1:1
8. Sample of Applicant's proposal	1:1
9. Sample of Broker's slip	1:1
10. Sample of Company's Underwriting Standard Operating Procedures (SOP)	1:1
11. Sample of Company's Underwriting Manual	1:1
12. Sample of Cover note	1:1
13. Sample of Engineering Takaful Contribution/ Insurance Premium quotation	1:1
14. Sample of Engineering Risk Assessment Report	1:1
15. Sample of Engineering Takaful Contribution/ Insurance Premium	1:1
16. Sample of Engineering Takaful Certificate/ Insurance policy	1:1
17. Takaful Acts 1984 (Act 312)	1:1

References

REFERENCES

1. Dr Engku Adawiah Engku Ali, Hassan Scott P. Odierno, Azman Ismail. (2008). *Essential Guide to Takaful (Islamic Insurance)*. Kuala Lumpur: CERT Publications Sdn Bhd.
2. Geoffrey Lord, Leslie Edwards, Peter Madge. (1996). *Civil Engineering Insurance & Bonding: Engineering Management (2nd Ed.)*. Telford UK. ISBN-13: 978-0-7277-2098-6, ISBN: 0-7277-2098-8
3. Islamic Banking and Finance Institute Malaysia, IBFIM. (2007). *Asas Takaful, Buku Panduan*. Percetakan Mesbah, Malaysia. ISBN 978-983-43777-1-7
4. Islamic Shari'ah Research Academy for Islamic Finance, ISRA. (2011). *Islamic Financial System: Principles & Operations*. Malaysia. ISBN 978-967-349-127-8
5. Iqbal, M. (2005). *General Takaful Practice - A Technical Approach to Eliminate Gharar (uncertainty), Maisir ((gambling), and Riba (usury)*. Jakarta: Gema Insani Press.
6. John D Wright. (2011). *Construction Insurance*. Witherby, United Kingdom.
7. National Insurance Academy. 2009. *Practical Approach to General Insurance Underwriting*. Cengage Learning India. ISBN-13: 978-81-315-0948-7, ISBN: 81-315-0948-6
8. Nabu Press . (2012) *Insurance Engineering, Volume 7*. Nabu Press, USA. ISBN-13: 978-1-272-77630-5, ISBN: 1-272-77630-1
9. Ralph H. Blanchard. (2001). *Introduction to Risk and Insurance*. Beard Books, Washington, D.C. ISBN 1-58798-100-9
10. Tobias Frenz, Younes Soualhi. (2010). *Takaful & Retakaful: Advance Principles & Practices*. Percetakan Mesbah, Malaysia. ISBN 9789834377793

CURRICULUM of COMPETENCY UNIT (CoCU)

SECTOR	BUSINESS MANAGEMENT								
SUB SECTOR	BUSINESS AND FINANCE- INSURANCE								
JOB AREA	INSURANCE SERVICES								
NOSS TITLE	GENERAL TAKAFUL & GENERAL INSURANCE UNDERWRITING								
COMPETENCY UNIT TITLE	FIRE AND BUSINESS INTERRUPTION TAKAFUL & INSURANCE UNDERWRITING								
LEARNING OUTCOME	<p>The person who is competent in this CU shall be able to determine Fire and Business Interruption Takaful Contribution / Insurance Premium and produce Fire and Business Interruption Takaful Certificate / Insurance Policy to fulfil applicant's need and requirement. Upon completion of this competency unit, trainees will be able to:</p> <ul style="list-style-type: none"> • Prepare Fire and Business Interruption risk assessment requirement • Conduct Fire/ Material Damage risk assessment • Conduct Business Interruption (B.I) risk assessment • Prepare Fire And Business Interruption Takaful Contribution/ Insurance Premium Quotation • Supervise the processing of Fire and Business Interruption Takaful Certificate/ Insurance Policy 								
PRE-REQUISITE									
COMPETENCY UNIT CODE	FB-028-4:2014-C06	Competency Type	Core	Level	4	Training Duration	230 hours	Credit Hours	23
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental		Training Hours	Delivery Mode	Assessment Criteria	
1. Prepare Fire And Business Interruption risk assessment requirement	i. Application of principles of Fire and Business Interruption Takaful / Insurance ii. Definition and types of Fire Takaful and	i. Check and interpret information in the proposal form/ tender document ii. Identify type of Fire Takaful / Insurance	<u>Attitude</u> i. Detailed when analysing information in the proposal form/tender		<u>Related Knowledge</u> 22 hours	<u>Knowledge</u> Lecture & Discussion	i. Concepts of Fire Takaful and Insurance is described ii. Concepts of Business		

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>Insurance</p> <ul style="list-style-type: none"> • Fire <ul style="list-style-type: none"> - Fire Material Damage - House owner / Householder - Industrial All Risk (Material Damage only) - Crop / Growing Trees <p>iii. Definition and types of Business Interruption Takaful and Insurance</p> <ul style="list-style-type: none"> • Business Interruption <ul style="list-style-type: none"> - Consequential Loss - Industrial All Risk (Material Damage and Business Interruption combined) <p>iv. Roles and responsibilities of the Industry stakeholders</p> <ul style="list-style-type: none"> • Risk surveyor 	<p>required by the applicant</p> <p>iii. Identify type of Business Interruption Takaful / Insurance required by the applicant</p> <p>iv. Identify Fire And Business Interruption Takaful/ Insurance coverage</p> <p>v. Gather information related to applicant's claim experience</p> <p>vi. Identify required survey area</p> <p>vii. Arrange for risk survey.</p> <p>viii. Assess and identify applicant's claim experience information</p>	<p>document.</p> <p>ii. Precise when identifying type of Fire and Business Interruption Takaful / Insurance coverage</p> <p>iii. Accurate when identifying required survey area</p> <p>iv. Inquisitive mind when gather information related to applicant's claim experience</p> <p><u>Safety</u></p> <p>i. Safety cautious in the work place</p> <p>ii. Adhere to work area ergonomics</p>	<p><u>Related Skills</u></p> <p>23 hours</p>	<p><u>Skills:</u></p> <p>Demonstration Observation & Project / case study.</p>	<p>Interruption Takaful and Insurance is described</p> <p>iii. Type of Fire Takaful and Insurance is identified, listed out and described.</p> <p>iv. Type of Business Interruption Takaful and Insurance is identified, listed out and described</p> <p>v. Industry stakeholders are listed out and their roles and responsibilities are described</p> <p>vi. Fire Takaful / Insurance coverage is described</p> <p>vii. Business Interruption</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Special rating committee • LSR scheme manager • Insurance intermediaries • Financial Institution <p>v. Risks exposures and loss trends related to Fire and Business Interruption insurance</p> <p>vi. Analysis of Coverage and Provisions of the Revised Fire Tariff</p> <ul style="list-style-type: none"> • Fire, • Fire Consequential Loss, • House owners / Householders, Industrial All Risk <p>vii. Construction and trade/ occupation classification</p> <p>viii. Warranties / clauses / endorsements</p> <p>ix. Fire extinguishing appliances, discounts /</p>		<p>practice.</p> <p><u>Environmental</u></p> <p>i. Adhere to housekeeping procedure</p> <p>ii. Cautious to the office environment</p>			<p>Takaful/ Insurance coverage is described</p> <p>viii. Proposal form and tender document are analysed</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	warranties x. Rules for special rating and treatment of frozen rates xi. Rating exercise xii. Company's Underwriting Standard Operation Procedures (SOP) xiii. Company's Underwriting Manual					
2. Conduct Fire / Material Damage risk assessment	i. Fire / Material Damage risk assessment technique ii. Risk classification by sum insured band: <ul style="list-style-type: none"> • Tariff rated - below RM10 million • Self-rated – above RM10 million until RM50 million • Special rated – above RM50 million iii. Fire/ Material Damage Risk assessment tariff	i. Determine Risk classification according to sum insured band. ii. Assess financial standing of the insured person which may prompt fraudulent claims iii. Assess the attitude of the policy holder towards safety measures/ standards and risk precautions iv. Assess economic condition of the	<u>Attitude</u> i. Analytical mind when interpreting Rating factors of Fire/ Material Damage. ii. Holistic view and inquisitive mindset when conducting Fire/ Material Damage risk assessment iii. Detailed when preparing Fire/	<u>Related Knowledge</u> 35 hours <u>Related Skills</u> 45 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration Observation & Project/ case study.	i. Fire / Material Damage Takaful / Insurance risk assessment technique is described ii. Risk classification is described iii. Fire tariff is interpreted iv. Risk Assessment Factors of Fire/ Material Damage is interpreted v. Hazard related to

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>and guidelines:</p> <ul style="list-style-type: none"> • Fire tariff • Company underwriting guidelines • Industry guideline, acts regulation set by the regulatory authority <ul style="list-style-type: none"> - Bank Negara - PIAM - MTA <p>iv. Risk Assessment Factors of Fire/ Material Damage</p> <ul style="list-style-type: none"> • Trade Occupation • Construction Class (Class 1A, 1B, 2 and 3) • Risk Location • Basic and extraneous perils: • Moral hazard: <p>v. Assessment of hazard related to classification of trade occupation</p>	<p>Proposer's industry</p> <p>v. Assess trade occupation of the policy holder</p> <p>vi. Assess risk exposure arising from presence/ works carried out at different location of risk / territorial scope</p> <p>vii. Conduct and coordinate risk survey based on risk features</p> <p>viii. Analyse risk survey findings result to determine discount factors.</p> <p>ix. Assess risk exposure accumulation</p> <p>x. Assess the adequacy and basis of the sum insured</p> <p>xi. Assess applicant's claim experience</p> <p>xii. Record and produce Fire/ Material Damage Risk</p>	<p>Material Damage Risk Assessment Report</p> <p>iv. Confident in decision making</p> <p><u>Safety</u></p> <p>i. Safety cautious in the work place</p> <p>ii. Adhere to work area ergonomics practice.</p> <p><u>Environmental</u></p> <p>i. Adhere to housekeeping procedure</p> <p>ii. Cautious to the office environment</p>			<p>classification of trade occupation and process is interpreted and assessed</p> <p>vi. Business trade / occupation is assessed</p> <p>vii. Moral hazard Business trade / occupation is analysed</p> <p>viii. Economic condition of the industry is analysed</p> <p>ix. Risk survey is conducted and coordinated</p> <p>x. Risk survey report is prepared</p> <p>xi. Potential risk accumulation is analysed</p> <p>xii. Applicant's claim experience related to Fire /</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>and process.</p> <ul style="list-style-type: none"> • Hazard related to classification of construction <ul style="list-style-type: none"> - Class 1A, - Class 1B, - Class 2 - Class 3 • Hazard related to the location of risk • Hazard related to the extraneous peril recommended / required <p>vi. Assessment of basic and extraneous perils such as:</p> <ul style="list-style-type: none"> • Flood • Aircraft Damages • Explosion • Landslide. <p>vii. Assessment of moral hazard of the policy holder in various aspects, such as:</p>	<p>Assessment Report</p> <p>xiii. Arrange Facultative Retakaful / Reinsurance</p> <p>xiv. Assess claim experience</p>				<p>Material Damage is gauged</p> <p>xiii. Liability Fire / Material Damage Risk Assessment report is produced</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Financial standing of the insured which may prompt fraudulent claims • Attitude of the policy holder towards safety measures / standards and risk precautions • Engagement of competent work force <p>viii. Degree of hazard:</p> <ul style="list-style-type: none"> • High, • Medium • Low <p>ix. Risk Survey report</p> <p>x. Fire material damage discount factors</p> <ul style="list-style-type: none"> • Age of building, • Fire fighting facilities, • Height of building, • Large sum insured • Perils discounts <p>xi. Risk accumulation</p>					

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>identification and controls.</p> <p>xii. Basis of the sum insured:</p> <ul style="list-style-type: none"> • Full value • Combined single limit • Probable maximum loss (PML) <p>xiii. Fire / Material Damage Risk Assessment Report.</p> <p>xiv. Underwriting and reinsurance treaty guidelines</p> <p>xv. Company's Retention limit</p> <p>xvi. Underwriter's authority limit to handle Fire / Material Damage risk</p>					
3. Conduct Business Interruption risk assessment	<p>i. Business Interruption Underwriting Rating Factors</p> <p>ii. Analysis of Coverage:</p> <ul style="list-style-type: none"> • Policy Conditions • Scope of cover 	<p>i. Interpret Business Interruption Underwriting Rating Factors</p> <p>ii. Business Interruption Takaful / Insurance</p>	<p><u>Attitude</u></p> <p>i. Analytical mind in interpreting Business Interruption Underwriting</p>	<p><u>Related Knowledge</u></p> <p>35 hours</p>	<p><u>Knowledge</u></p> <p>Lecture & Discussion</p>	<p>i. Business Interruption Underwriting Rating Factors is interpreted and described.</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Risk covered • Exclusions • Conditions iii. Company's past year financial performance <ul style="list-style-type: none"> • Gross profit • Loss account • Applicant's business projections (for new business) iv. Basic of sum insured and indemnity v. Interruption hazard vi. Seasonal demand vii. Loss minimisation factors/ features viii. Deductible ix. Multipliers x. Extensions xi. Non-tariff rating xii. Consequential Loss for specific industries xiii. Extensions to the Standard Business Interruption Policy xiv. Business Interruption	coverage is analysed iii. Assess company's past year gross profit and loss iv. In the case of new business, assess applicant's business projections v. Assess basic of sum insured and indemnity vi. Analyse loss minimisation factors / features vii. Interpret deductible factor and multiplier factors viii. Assess current market demand of the business trade / occupation ix. Assess applicant's claim experience x. Record and generate Business Interruption Risk Assessment Report	Rating Factors. ii. Holistic view and inquisitive mindset when conducting Business Interruption risk assessment iii. Detailed when preparing Business Interruption Risk Assessment Report iv. Confident in decision making <u>Safety</u> i. Safety cautious in the work place ii. Adhere to work area ergonomics practice.	<u>Related Skills</u> 45 hours	<u>Skills:</u> Demonstration & Project / case study.	ii. Business Interruption Takaful / Insurance coverage is assessed iii. Company's past year gross profit and loss is analysed iv. Business projections is analysed v. Basic of sum insured and indemnity is interpreted vi. Loss minimisation factors / features is identified and interpreted vii. Deductible factor and multiplier factors are interpreted viii. Current market demand of the

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	Risk Assessment Report		<u>Environmental</u> i. Adhere to housekeeping procedure ii. Cautious to the office environment			business trade/ occupation is analysed ix. Applicant's claim experience related to Business Interruption is gauged x. Business Interruption Risk Assessment Report is produced.
4. Prepare Fire and Business Interruption Takaful Contribution / Insurance Premium Quotation	i. Calculation of fire (material damage) Contribution / Insurance Premiums ii. Additional coverage related to fire (material damage) Takaful / Insurance iii. Calculation of Business Interruption Contribution / Insurance Premiums iv. Other extensions of	i. Calculate Fire / Material Damage Takaful Contribution/ Insurance Premiums ii. Calculate Business Interruption Takaful Contribution / Insurance Premiums. iii. Propose additional coverage related to Fire and Business Interruption risk iv. Generate quotation	<u>Attitude</u> i. Accurate and meticulous when calculating Fire and Business Interruption Takaful Contribution / Insurance Premiums ii. Systematic when	<u>Related Knowledge</u> 8 hours <u>Related Skills</u> 12 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration & Project / case study.	i. Fire/ Material Damage Takaful Contribution / Insurance Premiums is calculated ii. Business Interruption Takaful Contribution/ Insurance Premiums is calculated

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<p>business interruption coverage , such as:</p> <ul style="list-style-type: none"> • Suppliers' extension, • Customers' extension, • Public Utilities • Infectious diseases extension <p>v. Fire and Business Interruption Takaful Contribution / Insurance Premium Quotation</p> <p>vi. Cover note</p> <p>vii. Negotiation skills</p> <p>viii. Communication skills</p> <p>ix. Selling technique</p>	<p>on the proposed coverage</p> <p>v. Negotiate and communicate with the client</p>	<p>generating quotation</p> <p>iii. Hospitable and polite when negotiate and communicate with the client</p> <p>iv. Adhere to company confidentiality policy</p> <p><u>Safety</u></p> <p>i. Safety cautious in the work place</p> <p>ii. Adhere to work area ergonomics practice</p> <p><u>Environmental</u></p> <p>i. Cautious to the office environment</p> <p>ii. Adhere to housekeeping procedure</p>			<p>iii. Additional extensions of Business Interruption coverage is listed out and described</p> <p>iv. Fire and Business Interruption Takaful Contribution/ Insurance Premium quotation is produced</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
5. Supervise the processing of Fire and Business Interruption Takaful Certificate/ Insurance Policy	i. Fire and Business Interruption Takaful Certificate/ Insurance Policy drafting ii. Submission procedure of Fire and Business Interruption Takaful certificate/ Insurance policy iii. Fire and Business Interruption Takaful/ Insurance underwriting related documents, such as: <ul style="list-style-type: none"> • Applicant's proposal • Tender documents • Survey Report • Fire/Material Damage Risk Assessment Report • Business Interruption Risk Assessment Report • Quotation 	i. Draft Fire and Business Interruption Takaful Certificate / Insurance Policy ii. Monitor data entry of the Fire and Business Interruption Takaful Certificate/ Insurance Policy iii. Supervise subordinate in compiling, filing and indexing Fire and Business Interruption Takaful/ Insurance underwriting related records/ documents.	<u>Attitude</u> <ol style="list-style-type: none"> i. Meticulous and detailed when drafting Fire and Business Interruption Takaful Certificate/ Insurance Policy ii. Professional and sound leadership when supervising subordinate iii. Adhere to company confidentiality policy <u>Safety</u> <ol style="list-style-type: none"> i. Safety cautious in the work place ii. Adhere to work area ergonomics 	<u>Related Knowledge</u> 2 hours <u>Related Skills</u> 3 hours	<u>Knowledge</u> Lecture & Discussion <u>Skills:</u> Demonstration & Case study.	i. Fire/ Material Damage Takaful Certificate/ Insurance Policy is drafted ii. Business Interruption Takaful Certificate/ Insurance Policy is drafted iii. Fire and Business Interruption Takaful/ Insurance underwriting related records/ documents are listed out and described iv. Fire and Business Interruption Takaful/ Insurance underwriting related records/ documents are

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Cover note • Certificate / Policy iv. Filing procedure: <ul style="list-style-type: none"> • Indexing • Filing • Archiving 		practice <u>Environmental</u> i. Cautious to the office environment ii. Adhere to housekeeping procedure			indexed and filled. v. Filing procedure is described and applied.

Employability Skills

Core Abilities	Social Skills
04.08 Develop and negotiate staffing plans 04.09 Prepare project/work plans 04.10 Utilise science and technology to achieve goal 05.03 Allocate and record usage of financial and physical resources 05.04 Delegate responsibilities and/or authority 05.05 Coordinates contract and tender activities 06.08 Identify and analyse effect of technology on the environment	1. Teamwork 2. Learning skill 3. Self-discipline 4. Leadership skill 5. Conceptual skills 6. Interpersonal skills 7. Communication skills 8. Multitasking and prioritizing

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM: Trainees)
1. Anti Money Laundering and Anti-Terrorism Act 2001 (Act 613)	1:1
2. Competition Act 2010 (Act 712)	1:1
3. Insurance Act 1996 (Act 553)	1:1
4. Financial Services Act 2013(Act 758)	1:1
5. Goods and Service Tax Act 2014 (Act 762)	1:1
6. Islamic Financial Services Act 2013 (Act 759)	1:1
7. Personal Data Protection Act 2010 (Act 709)	1:1
8. Sample of Applicant's proposal	1:1
9. Sample of Broker's slip	1:1
10. Sample of Company's Underwriting Standard Operation Procedures (SOP)	1:1
11. Sample of Company's Underwriting Manual	1:1
12. Sample of Cover note	1:1
13. Sample of Liability Takaful Contribution/ Insurance Premium quotation	1:1
14. Sample of Liability Risk Assessment Report	1:1
15. Sample of Liability Takaful Contribution/ Insurance Premium	1:1
16. Sample of Liability Takaful Certificate/ Insurance policy	1:1
17. Sample of tender document	1:1
18. Takaful Acts 1984 (Act 312)	1:1

References

REFERENCES

1. Ahmad Mazlan, Zulkifli, Badrul Hisham, Abd Rahaman, Nasser Yassin & Jamil Ramly. (2012). *Amalan Asas Takaful*. Kuala Lumpur: IBFIM.
2. Charles Carroll Dominge. (2012). *Fire Insurance Inspection & Underwriting*. Hardpr Pub. ISBN-13: 978-1-290-81604-5, ISBN: 1-290-81604-2
3. Dr Engku Adawiah Engku Ali, Hassan Scott P. Odierno, Azman Ismail. (2008). *Essential Guide to Takaful (Islamic Insurance)*. Kuala Lumpur: CERT Publications Sdn Bhd.
4. Denis Riley, David Cloughton (1991). *Riley on Business Interruption and Consequential Loss Insurances and Claims (7th Edition)*. Sweet & Maxwell. ISBN-13: 978-0-421-40720-6, ISBN: 0-421-40720-4
5. George E. Rejda. 2013. *Principles of Risk Management and Insurance*. Pearson Education. ISBN-13: 978-0-13-299291-6, ISBN: 0-13-299291-4
6. Harry Roberts (2006). *Riley on Business Interruption Insurance (9th Edition)*. Sweet & Maxwell. ISBN-13: 978-0-421-92580-9, ISBN: 0-421-92580-9
7. Islamic Shari'ah Research Academy for Islamic Finance, ISRA. (2011). *Islamic Financial System: Principles & Operations*. Malaysia. ISBN 978-967-349-127-8
8. May John Wilder 1819-1883 (2013) *The Law of Insurance as Applied to Fire, Life, Accident, Guarantee and Other Non-Maritime Risks (Vol.1)*. Hardpress Publishing. ISBN-13: 978-1-313-27559-0, ISBN: 1-313-27559-X
9. National Insurance Academy. 2009. *Practical Approach to General Insurance Underwriting*. Cengage Learning India. ISBN-13: 978-81-315-0948-7. ISBN: 81-315-0948-6
10. Ralph H. Blanchard. (2001). *Introduction to Risk and Insurance*. Beard Books, Washington, D.C. ISBN 1-58798-100-9
11. S. S. Huebner (2010). *Property Insurance: Comprising Fire and Marine Insurance, Automobile Insurance, Fidelity and Surety Bonding, Title Insurance, Credit Insurance, and Miscellaneous Forms of Property Insurance*. Gale, Making of Modern Law, USA. ISBN-13: 978-1-240-12220-2, ISBN: 1-240-12220-9
12. Tobias Frenz, Younes Soualhi. (2010). *Takaful & Retakaful: Advance Principles & Practices*. Percetakan Mesbah, Malaysia. ISBN 9789834377793

**SUMMARY OF TRAINING DURATION
GENERAL TAKAFUL AND GENERAL INSURANCE UNDERWRITING LEVEL 4**

Core Competency Unit (CU)		HOURS	%	Work Activities		KNOWLEDGE	SKILL	TOTAL
1	MOTOR TAKAFUL & INSURANCE UNDERWRITING	90	27.78%	1	Prepare Motor/ Vehicle risk assessment requirement	11.00	14.00	25.00
			55.56%	2	Conduct Motor/ Vehicle risk assessment	23.00	27.00	50.00
			11.11%	3	Prepare Motor Takaful Contribution/ Insurance Premium Quotation	4.00	6.00	10.00
			5.56%	4	Supervise the processing of Motor Takaful Certificate/ Insurance Policy	2.00	3.00	5.00
			100.00%		Sub-total	40.00	50.00	90.00
2	PERSONAL ACCIDENT TAKAFUL & INSURANCE UNDERWRITING	60	25.00%	1	Prepare Personal Accident risk assessment requirement	7.00	8.00	15.00
			50.00%	2	Conduct Personal Accident risk assessment	14.00	16.00	30.00
			16.67%	3	Prepare Personal Accident Takaful Contribution/ Insurance Premium Quotation	4.00	6.00	10.00
			8.33%	4	Supervise the processing of Personal Accident Takaful Certificate/ Motor Insurance Policy	2.00	3.00	5.00
			100.00%		Sub-total	27.00	33.00	60.00
3	MISCELLANEOUS TAKAFUL & INSURANCE UNDERWRITING	120	25.00%	1	Prepare Miscellaneous risk assessment requirement	14.00	16.00	30.00
			58.33%	2	Conduct Miscellaneous risk assessment	34.00	36.00	70.00
			12.50%	3	Prepare Miscellaneous Takaful Contribution/ Insurance Premium Quotation	7.00	8.00	15.00
			4.17%	4	Supervise the processing of Miscellaneous Takaful Certificate/ Insurance Policy	2.00	3.00	5.00
			100.00%		Sub-total	57.00	63.00	120.00
4	LIABILITY TAKAFUL & INSURANCE UNDERWRITING	100	30.00%	1	Prepare Liability risk assessment requirement	15.00	15.00	30.00
			55.00%	2	Conduct Liability risk assessment	25.00	30.00	55.00
			10.00%	3	Prepare Liability Takaful Contribution/ Insurance Premium Quotation	5.00	5.00	10.00
			5.00%	4	Supervise the processing of Liability Takaful Certificate/ Insurance Policy	2.00	3.00	5.00
			100.00%		Sub-total	47.00	53.00	100.00
5	ENGINEERING TAKAFUL & INSURANCE UNDERWRITING	200	30.00%	1	Prepare Engineering risk assessment requirement	25.00	35.00	60.00
			57.50%	2	Conduct Engineering risk assessment	55.00	60.00	115.00
			10.00%	3	Prepare Engineering Takaful Contribution / Insurance Premium Quotation	8.00	12.00	20.00
			2.50%	4	Supervise the processing of Engineering Takaful Certificate / Insurance Policy	2.00	3.00	5.00
			100.00%		Sub-total	90.00	110.00	200.00
6	FIRE AND BUSINESS INTERRUPTION TAKAFUL & INSURANCE UNDERWRITING	230	19.57%	1	Prepare Fire and Business Interruption risk assessment requirement	22.00	23.00	45.00
			34.78%	2	Conduct Fire / Material Damage risk assessment	35.00	45.00	80.00
			34.78%	3	Conduct Business Interruption risk assessment	35.00	45.00	80.00
			8.70%	4	Prepare Fire and Business Interruption Takaful Contribution / Insurance Premium Quotation	8.00	12.00	20.00
			2.17%	5	Supervise the processing of Fire and Business Interruption Takaful Certificate/ Insurance Policy	2.00	3.00	5.00
			100.00%		Sub-total	102.00	128.00	230.00
		800		TOTAL TRAINING HOURS		363.00	437.00	800.00
						45%	55%	

ABBREVIATION

- 1) AIF: Asian Institute of Finance
- 2) AMLA: Anti-Money Laundering and Anti-Terrorism
- 3) BAR: Builders All Risks
- 4) B.I: Business Interruption
- 5) BNM: Bank Negara Malaysia
- 6) BQ: Bill of Quantity
- 7) CAR: Contractor All Risk
- 8) CBC: Cash Before Cover
- 9) CP: Competency Profile
- 10) CPC: Competency Profile Chart
- 11) EAR: Erection All Risk
- 12) FMB: The Financial Mediation Bureau
- 13) GST: Goods Service Tax
- 14) ISM: Insurance Services Malaysia
- 15) LSR: Large and Specialised Risk
- 16) IBFI: Islamic Banking and Finance Institute
- 17) IFSB: Islamic Financial Service Board
- 18) LIAM: Life Insurance Association of Malaysia
- 19) LOH: Loss of Earning
- 20) MD: Material Damage
- 21) MCO: Manage Care Organisation
- 22) MOT: Ministry of Transport
- 23) MIB: Motor Insurer's Bureau
- 24) MII: Mortgage Interest Insurance
- 25) MII: Malaysia Insurance Institute
- 26) MITBA: Malaysia Insurance and Takaful Brokers Association
- 27) MTA: Malaysia Takaful Association
- 28) NAMLIFA: National Association of Malaysia Life Insurance and Financial Advisors

- 29) NCD: No Claim Discount
- 30) NOSS: National Occupational Skills Standard
- 31) OAS: Occupational Area Structure
- 32) OS: Occupational Structure
- 33) PA: Personal Accident
- 34) PIAM: Persatuan Insuran Am Malaysia
- 35) P & I: Protection Indemnity
- 36) PIDM: Perbadanan Insuran deposit Malaysia
- 37) PCR: Placement Completion Report
- 38) PML: Probable Maximum Loss
- 39) SRCC: Strike Riot and Civil Commotion
- 40) SKM: Sijil Kemahiran Malaysia
- 41) SOP: Standard Operating Procedures
- 42) SRL: Ship Repairers Legal Liability
- 43) TEM: Tools, Equipment and Materials