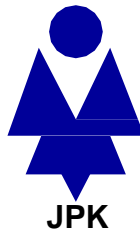




**STANDARD KEMAHIRAN PEKERJAAN KEBANGSAAN
(NATIONAL OCCUPATIONAL SKILL STANDARD)**

**STANDARD PRACTICE & STANDARD CONTENT
FOR**

**INSURANCE SERVICES ADMINISTRATION
LEVEL 3**



**Jabatan Pembangunan Kemahiran
Kementerian Sumber Manusia, Malaysia**

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NATIONAL OCCUPATIONAL SKILLS STANDARD (NOSS)

FOR;

INSURANCE SERVICES ADMINISTRATION LEVEL 3

1. INTRODUCTION

This is a NOSS developed for Insurance Services Administration under the Business & Finance - Insurance sub sector. The insurance industry consists mainly of insurance carriers and insurance agencies and brokerages. In general, insurance carriers are large companies that provide insurance and assume the risks covered by the policy. Insurance agencies and brokerages sell insurance policies for the carriers. While some of agencies and brokerages are directly affiliated with a particular carrier and sell only that carrier's policies, many are independent and are thus free to market the policies of a variety of insurance carriers.

In addition to these two primary components, the insurance industry includes establishments that provide other insurance-related services, such as claims adjustment or third-party administration of insurance and pension funds. These other insurance industry establishments also include a number of independent organisations that provide a wide array of insurance-related services to carriers and their clients. One such service is the processing of claims forms for medical practitioners. Other services include loss prevention and risk management. Also, insurance companies sometimes hire independent claims adjusters to investigate accidents and claims for property damage and to assign a dollar estimate to the claim. Insurance carriers assume the risk associated with annuities and insurance policies and assign premiums to be paid for the policies. In the policy, the carrier states the length and conditions of the agreement, exactly which losses it will provide compensation for, and how much will be awarded. The premium charged for the policy is based primarily on the amount to be awarded in case of loss and the likelihood that the insurance carrier will actually have to pay. In order to be able to compensate policyholders for their losses, insurance companies invest the money they receive in premiums, building up a portfolio of financial assets and income-producing real estate which can then be used to pay off any future claims that may be brought. There are two basic types of insurance carriers: primary and reinsurance. Primary carriers are responsible for the initial underwriting of insurance policies and annuities, while reinsurance carriers assume all or part of the risk associated with the existing insurance policies originally underwritten by other insurance carriers.

Primary insurance carriers offer a variety of insurance policies. Life insurance provides financial protection to beneficiaries—usually spouses and dependent children—upon the death of the insured. Disability insurance supplies a preset income to an insured person who is unable to work due to injury or illness, and health insurance pays the expenses resulting from accidents and illness. An annuity (a contract or a group of contracts that furnishes a periodic income at regular intervals for a specified period) provides a steady income during retirement for the remainder of one's life. Property-casualty insurance protects against loss or damage to property resulting from hazards such as fire, theft, and natural disasters. Liability insurance protects policyholders from financial responsibility for injuries to others or for damage to other people's property. Most policies, such as automobile and homeowner's insurance, combine both property-casualty and

liability coverage. Companies that underwrite this kind of insurance are called property-casualty carriers.

The demand for qualified and experienced Insurance Services Administration personnel is important as of now and in the near future. Hence, the development of this NOSS is essential for the industry to have certain guidelines and standards based on the level of competencies that have been set by the industrial experts in this field.

This NOSS is developed focusing on the Insurance Services Administration area. Based on the DESCUM workshop findings, it was decided that the entry level for Insurance Services Administration personnel career is at Level 3. The justification is based on the nature of work that requires competent in performing a broad range of varied 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.

This NOSS provides first-hand information to the workers regarding the Insurance Services Administration working environment. This NOSS also provides a career path and employment development for those involved in this industry.

Pre Requisite

The minimum entry qualifications are those with interest to work in the area as mentioned above and hold *Sijil Pelajaran Malaysia (SPM)*. The candidate must be able to read, write and possess applied skill and have interest in the Insurance Services Administration.

Pertuan Insurans Am Malaysia (PIAM)

The Pertuan Insurans Am Malaysia (PIAM) was formed in May 1979 in compliance with Section 3(2) of the Insurance Act, 1963. (This provision has been superceded by Section 22 of the Insurance Act, 1996). PIAM constitutes the statutory association recognised by the Government of Malaysia for all registered insurers who transact general insurance business in this country. The key objects and powers of PIAM are:-

- To promote the establishment of sound insurance structure in Malaysia in co-operation and consultation with Bank Negara Malaysia.
- To promote and represent the interests of members in or connected with Malaysia by all means and methods consistent with the laws and Constitution of Malaysia.
- To render to members where possible such advice or assistance as may be deemed necessary and expedient.
- To take note of events, statements and expressions of opinion affecting members, to advice them thereon and represent their interests by expression of views thereon on their behalf as may be deemed necessary and expedient.
- To work as far as possible in co-operation with other similar associations elsewhere in the world.
- To circulate information likely to be of interest to members and to collect, collate and publish statistics and any other relevant information relating to general insurance.
- To work in conjunction with any legal body or any chamber or committee or commission appointed or to be appointed for consideration, framing, amendment or alteration of any law relating to insurance.

- To organise and manage arrangements and matters of common interest, concern or benefit to members or any group of members and to collect and manage funds for the same.
- To make rules, regulations and bye-laws in accordance with these Articles in consultation with Bank Negara Malaysia.

Life Insurance Association of Malaysia (LIAM)

The Life Insurance Association of Malaysia (LIAM) is a non profit trade organisation. The key objects and powers of LIAM are:-

- To promote public understanding and appreciation of life insurance.
- To impose image of life insurance industry.
- To give support to regulatory authorities.
- To enhance professionalism of staff and agents through continuous training and education.
- To liaise and work closely with local and foreign life insurance organisations for common objectives and benefits.

Malaysian Takaful Association (MTA)

The Malaysian Takaful Association (MTA) was conceptualized in 2003 as a confederate that promotes and counsels the takaful industry in Malaysia. MTA is distinguished with worldwide recognition as the body of reference pertaining to the fundamentals of takaful. The basic fundamentals underlying the takaful concept are very similar to co-operative and mutual principles, subjected to the extent that the model is one that is accepted under Islamic Law. Among others, the association was established with the salient objectives to further the interests of takaful in Malaysia as well as the interests of its members generally as are consistent with the objects of the Constitution of the Association.

The Financial Mediation Bureau (FMB)

The Financial Mediation Bureau (FMB) is an independent body set up to provide objective and timely mediation to the consumers of services in the financial services industry. The FMB provides free, fast, convenient and efficient avenue to refer any disputes for resolution as an alternative to the courts. These disputes may be Banking/Financial related as well as Insurance and Takaful related. FMB does not champion the consumer's rights nor do champion the rights of financial intuitions. They are completely independent and deal with all the disputes, claims and complaints fairly and impartially.

2. OCCUPATIONAL STRUCTURE

Existing Occupational Structure

SECTOR	BUSINESS MANAGEMENT									
SUB SECTOR	BUSINESS & FINANCE - INSURANCE									
JOB AREA	Insurance Agency	Life Insurance	Fire Underwriting	Motor Underwriting	Miscellaneous Accident Underwriting					
					Personal			Liability		
L5	Agency Manager	Manager								
L4	Unit manager	Life Insurance Executive	Fire Underwriting Executive	Motor Underwriting Executive	Misc Accident Underwriting Executive-Personal (Health Insurance)	Misc Accident Underwriting Executive-Personal (Personal Accident)	Misc Accident Underwriting Executive-Liability (Product Liability Insurance)	Misc Accident Underwriting Executive-Liability (Public Liability/Comprehensive General Liability)	Misc Accident Underwriting Executive-Liability (Professional Indemnity Insurance)	Misc Accident Underwriting Executive-Liability (Directors and Officers Liability Insurance)
L3	Insurance Agent	Life Insurance Senior Clerk	Fire Underwriting Senior Clerk	Motor Underwriting Senior Clerk	Misc Accident Underwriting Senior Clerk-Personal (Health Insurance)	Misc Accident Underwriting Senior Clerk-Personal (Personal Accident)	Misc Accident Underwriting Senior Clerk-Liability (Product Liability Insurance)	Misc Accident Underwriting Senior Clerk-Liability (Public Liability/Comprehensive General Liability)	Misc Accident Underwriting Senior Clerk-Liability (Professional Indemnity Insurance)	Misc Accident Underwriting Senior Clerk-Liability (Directors and Officers Liability Insurance)
L2	General Clerk	Life Insurance Clerk	Fire Underwriting Clerk	Motor Underwriting Clerk	Misc Accident Underwriting Clerk-Personal (Health Insurance)	Misc Accident Underwriting Clerk-Personal (Personal Accident)	Misc Accident Underwriting Clerk-Liability (Product Liability Insurance)	Misc Accident Underwriting Clerk-Liability (Public Liability/Comprehensive General Liability)	Misc Accident Underwriting Clerk-Liability (Professional Indemnity Insurance)	Misc Accident Underwriting Clerk-Liability (Directors and Officers Liability Insurance)
L1	No Level									

SECTOR	BUSINESS MANAGEMENT										
SUB SECTOR	BUSINESS & FINANCE - INSURANCE										
JOB AREA	Miscellaneous Accident Underwriting							Marine Cargo Underwriting	Engineering Underwriting	Aviation Underwriting	Bonds/ Debentures Underwriting
	General Accident										
L5	Manager										
L4	Misc Accident Underwriting Executive-General Accident (Workmen's Compensation)	Misc Accident Underwriting Executive-General Accident (Plate Glass)	Misc Accident Underwriting Executive-General Accident (Burglary Insurance)	Misc Accident Underwriting Executive-General Accident (All Risks [Personnal Effects])	Misc Accident Underwriting Executive-General Accident (Money Insurance)	Misc Accident Underwriting Executive-General Accident (Fidelity Guarantee)	Misc Accident Underwriting Executive-General Accident (Equipment All Risks Insurance)	Marine Cargo Underwriting Executive	Engineering Underwriting Executive	Aviation Underwriting Executive	Bonds/ Debentures Underwriting Executive
L3	Misc Accident Underwriting Senior Clerk-General Accident (Workmen's Compensation)	Misc Accident Underwriting Senior Clerk-General Accident (Plate Glass)	Misc Accident Underwriting Senior Clerk-General Accident (Burglary Insurance)	Misc Accident Underwriting Senior Clerk-General Accident (All Risks [Personnal Effects])	Misc Accident Underwriting Senior Clerk-General Accident (Money Insurance)	Misc Accident Underwriting Senior Clerk-General Accident (Fidelity Guarantee)	Misc Accident Underwriting Senior Clerk-General Accident (Equipment All Risks Insurance)	Marine Cargo Underwriting Senior Clerk	Engineering Underwriting Senior Clerk	Aviation Underwriting Senior Clerk	Bonds/ Debentures Underwriting Senior Clerk
L2	Misc Accident Underwriting Clerk-General Accident (Workmen's Compensation)	Misc Accident Underwriting Clerk-General Accident (Plate Glass)	Misc Accident Underwriting Clerk-General Accident (Burglary Insurance)	Misc Accident Underwriting Clerk-General Accident (All Risks [Personnal Effects])	Misc Accident Underwriting Clerk-General Accident (Money Insurance)	Misc Accident Underwriting Clerk-General Accident (Fidelity Guarantee)	Misc Accident Underwriting Clerk-General Accident (Equipment All Risks Insurance)	Marine Cargo Underwriting Clerk	Engineering Underwriting Clerk	Aviation Underwriting Clerk	Bonds/ Debentures Underwriting Clerk
L1	No Level										

Figure 1.1 Existing Occupational Framework matrix for Insurance Services Administration-Sub sector of Business & Finance - Insurance

Proposed Occupational Area Structure

SECTOR	BUSINESS MANAGEMENT										
SUB SECTOR	BUSINESS & FINANCE - INSURANCE										
JOB AREA	Insurance Agency	Life Insurance	Fire Underwriting	Motor Underwriting	Miscellaneous Accident Underwriting			Marine Cargo Underwriting	Engineering Underwriting	Aviation Underwriting	Bonds/ Debentures Underwriting
					Personal	Liability	General Accident				
L5	Business Insurance Management										
L4	Business Insurance Management										
L3	Insurance Services Administration										
L2	No Level										
L1	No Level										

Figure 1.2 Propose Occupational Framework matrix for Insurance Services Administration-Sub sector of Business & Finance - Insurance in Malaysia

3. DESCRIPTION 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: Level 1	Competent in performing a range of varied work activities, most of which are routine and predictable.
Malaysia Skills Certificate: Level 2	Competent in performing a significant range of 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: Level 3	Competent in performing a broad range of varied 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: Level 4	Competent in performing a broad range of complex technical or professional work activities performed in a wide variety of contexts and with a substantial degree of personal responsibility and autonomy. Responsibility for the work of others and allocation of resources is often present.
Malaysia Skills Advanced Diploma: Level 5	Competent in applying a significant range of 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. MALAYSIAN SKILL CERTIFICATION

Candidates after being assessed, verified and fulfilled Malaysian Skill Certification requirements shall be awarded with Sijil Kemahiran Malaysia (SKM) for Level 3 as for Level 4 and 5 shall be awarded with Diploma Kemahiran Malaysia and Diploma Lanjutan Kemahiran Malaysia respectively. All candidates are also recommended to undergo on job training to attain knowledge and skills in the Insurance Services Administration field of work.

Assessment must be in accordance with the following:

This NOSS outlines Competency Unit (CU) in the Insurance Services Administration working environment as required by the industry and has been developed and documented following extensive collaboration across key Malaysian organisations. To meet the requirements of this industry, it is imperative that the CU outlined follow a high standard as well as maintenance of consistency throughout the assessment process. This can only be done by stipulating a precise framework in which the assessment of CU must be conducted. The training & assessment of an Insurance Services Administration practitioner must be deployed in accordance with JPK policies.

CU is divided into two which are Core Competency Unit and Elective Competency Unit. Core Competency Units is classified as generic and essential competencies required for a particular occupation. Elective Competency Unit is classified as related additional competencies and relevant to the particular occupation.

5. JOB COMPETENCIES

The Courier Service Administration (Level 3) personnel are competent in performing the following core competencies:-

- Insurance/ takaful sales & marketing support administration
- Life insurance/ takaful underwriting administration
- Medical & health insurance/ takaful underwriting administration
- Personal accident insurance/ takaful underwriting administration
- Motor insurance/ takaful underwriting administration
- Fire insurance/ takaful underwriting administration
- Liability insurance/ takaful underwriting administration
- Engineering insurance/ takaful underwriting administration
- Marine and aviation insurance/ takaful underwriting administration
- Money insurance/ takaful underwriting administration
- Bond insurance/ takaful underwriting administration
- Miscellaneous product insurance/ takaful underwriting administration
- Insurance/ takaful policy servicing
- Insurance/ takaful claim process administration

Optionally, the Courier Service Administration (Level 3) personnel are competent in performing the following elective competencies:-

- Customer service

6. WORKING CONDITIONS

Generally they work from under normal working hour from morning to evening depending on organisation nature of business. They may be required to work extra hours to fulfil internal and external requirement. In insurance service, they may be needed to work at night to accommodate client requirements. They need to use / wear appropriate attire during the commencement of their jobs. They may work individually or in a modular group in a conducive and ventilated environment.

7. EMPLOYMENT PROSPECTS

There are excellent prospect in private sectors due to shortage of hands-on expert in insurance services. In public sector there are lacking of professional and well experience insurance services administration personnel. This area has a very good job market potential abroad for skilled personnel due to shortage of such highly skilled personnel in this region. Excellent prospects in insurance related services such as management, business, marketing and financial service.

Other related occupations with respect to employment opportunities are:

- Risk Management Analyst
- Marketing Assistant
- Admin Assistant
- Finance Assistant
- Instructor

Other related industries with respect to employment opportunities are:

- Training Institution
- Marketing
- Public Sector

8. TRAINING, INDUSTRIAL/PROFESSIONAL RECOGNITION, QUALIFICATIONS AND ADVANCEMENTS

As for career advancement, most competent insurance services administration personnel learn their competency on the job. They usually begin as insurance services administration clerk and gradually learn their new skills as they gain experience for career advancement.

9. SOURCES OF ADDITIONAL INFORMATION

Local

- **Bank Negara Malaysia**
Jalan Dato Onn
50480 Kuala Lumpur
Malaysia
URL: <http://www.bnm.gov.my>
Tel: 603 2691 0824
- **Life Insurance Association of Malaysia (LIAM)**
No. 4, Lorong Medan Tuanku Satu,
Medan Tuanku, 50300 Kuala Lumpur
URL : <http://www.liam.org.my>
Tel: 603-2691 6168, 2691 6628, 2691 8068
- **Malaysian Takaful Association**
21st Floor, Dataran Kewangan Darul Takaful Jalan Sultan Sulaiman 50000,
Kuala Lumpur, Malaysia
URL : <http://www.malaysiantakaful.com.my>
Tel: 603-20318160
- **Persatuan Insurans Am Malaysia (PIAM)**
3rd Floor, Wisma PIAM, 150, Jalan Tun Sambanthan,
50470, Kuala Lumpur.
URL : <http://www.piam.org.my>.
Tel: 603-2274 7399

10. ACKNOWLEDGEMENT

The Director General of DSD would like to extend his gratitude to the organisations and individuals who have been involved in developing this standard.

This standard has been checked by the Standard Technical Evaluation Committee (STEC). Panel members of STEC are listed below:

- Pn. Yahani binti Hashim – Malaysian Insurance Institute (MII)
- Mr. Peter Yong Weng Sing – Tokio Marine Insurance (Malaysia) Berhad
- Pn. Mahinder Kaur – Persatuan Insuran Am Malaysia (PIAM)
- Dr. Fauziah binti Mahat – University Putra Malaysia
- En. Nik Mohd Muzakhir bin Mohd Ariffin – Prudential Assurance Malaysia Berhad

**11. COMMITTEE MEMBERS FOR DEVELOPMENT OF STANDARD PRACTICE (SP),
COMPETENCY PROFILE CHART (CPC), COMPETENCY PROFILE (CP) AND
CURRICULUM OF COMPETENCY UNIT (CoCU)**

INSURANCE SERVICES ADMINISTRATION LEVEL 3

PANEL EXPERTS		
1.	En. Nik Azman Bin Nik Hashim	Managing Consultant Takaful Ikhlas Sdn Bhd Kuala Terengganu
2.	En. Mustafa Bin Mohamad	Financial Advisor MAA Takaful Bhd Kota Bharu
3.	En. Nor Azizi Bin Yahya	Managing Consultant MAA Takaful Bhd Kajang Selangor
4.	En. Muhamad Syazwan Bin Baharaldin	Wealth Planner Prudential Assurance Malaysia Bhd Kuala Lumpur
5.	En. Mohd Rahimi Idris Bin Ismail	Wealth Planner Prudential Assurance Malaysia Bhd Kuala Lumpur
6.	Pn. Zuraini Hasliza Binti Ghani	Clerk DAE Consulting & Services Bandar Baru Bangi Selangor
7.	En. Iskandar Bin Mohd Amin @ Hamin	Managing Director IIG Advisory Kuala Lumpur
8.	En. Baharim Bin Sukari	Managing Director SC Creative Sdn Bhd Kajang Selangor
9.	En. Mohd Syazman Bin Mansor	Agency Development Executive Etiqa Takaful Berhad Kuala Lumpur
10.	En. Badrisam Bin Kamarudin	Advisor/ Trainer Takaful Malaysia Berhad Kuala Lumpur
11.	En. Kamarulaznan Bin Mohd Said	Assistant Vice President Takaful Ikhlas Sdn Bhd Kuala Lumpur
FACILITATORS		
1.	En. Khairul Anuar Bin Yahya	
2.	En. Basharudin Bin Mohamed	
3.	Pn. Eliza Binti Ramly	

COMPETENCY PROFILE CHART (CPC)

SECTOR	BUSINESS MANAGEMENT		
SUB SECTOR	BUSINESS & FINANCE - INSURANCE		
JOB AREA	INSURANCE SERVICES ADMINISTRATION		
JOB LEVEL	THREE (3)	JOB AREA CODE	FB-026-3:2012

← **COMPETENCY** → ←—————→ **COMPETENCY UNIT** →—————→ **COMPE**

CORE	INSURANCE/ TAKAFUL SALES & MARKETING SUPPORT ADMINISTRATION	LIFE INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	MEDICAL & HEALTH INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	PERSONAL ACCIDENT INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION
	FB-026-3:2012-C01	FB-026-3:2012-C02	FB-026-3:2012-C03	FB-026-3:2012-C04
	MOTOR INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	FIRE INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	LIABILITY INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	ENGINEERING INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION
	FB-026-3:2012-C05	FB-026-3:2012-C06	FB-026-3:2012-C07	FB-026-3:2012-C08
	MARINE AND AVIATION INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	MONEY INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	BOND INSURANCE UNDERWRITING ADMINISTRATION	MISCELLANEOUS PRODUCT INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION
	FB-026-3:2012-C09	FB-026-3:2012-C10	FB-026-3:2012-C11	FB-026-3:2012-C12

**INSURANCE/
TAKAFUL POLICY
SERVICING**

FB-026-3:2012-C13

**INSURANCE/
TAKAFUL CLAIM
PROCESS
ADMINISTRATION**

FB-026-3:2012-C14

ELECTIVE

CUSTOMER SERVICE

FB-026-3:2012-E01

COMPETENCY PROFILE (CP)

Sub Sector	BUSINESS & FINANCE - INSURANCE			
Job Area	INSURANCE SERVICES ADMINISTRATION			
Level	Three (3)			
CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
1. Insurance/ takaful sales and marketing support administration	FB-026-3:2012-C01	<p>The CU title describes the competency in Insurance/ takaful sales and marketing support administration.</p> <p>He or She is the person who involve in selling and marketing of insurance/ takaful products.</p> <p>The person who is competent in this CU shall be able to identify potential client, arrange meeting appointment, prepare sales and marketing kits, present product proposal, close sales dealing, submit proposal documents for processing and send payment receipt to client.</p> <p>The outcome of this competency is to provide professional and informative sales and marketing personnel to ensure client trustworthiness in accordance with Insurance Act 1963 and Takaful Act 1984.</p>	<p>1. Identify potential client</p> <p>2. Arrange meeting appointment</p> <p>3. Prepare sales and marketing kits</p> <p>4. Present product proposal</p>	<p>1.1 Method of prospecting such as personal approach, referral, directory and nesting determined</p> <p>1.2 Potential client information such as name, contact number, nature of business/ occupation and income collected</p> <p>2.1 Potential client contacted for meeting</p> <p>2.2 Meeting details such as time, venue and date set</p> <p>3.1 Sales and marketing kits such as brochures, calculator, lap top and related forms prepared</p> <p>3.2 Insurance product information determined</p> <p>4.1 Personal grooming applied</p> <p>4.2 Interpersonal skill applied</p> <p>4.3 Communication skill applied</p> <p>4.4 Purpose of meeting</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
		<p>The personnel who are to be competent in this competency must in prior have the following competencies:-</p> <p>i. Not applicable</p>	<p>5. Close sales dealing</p> <p>6. Submit proposal documents for processing</p> <p>7. Send payment receipt to client</p>	<p>introduced</p> <p>4.5 Company background presented</p> <p>4.6 Listening skill applied</p> <p>4.7 Fact finding process executed</p> <p>4.8 Potential client profiling identified</p> <p>4.9 Potential client needs identified</p> <p>4.10 Suitable product plan proposed according to client need</p> <p>5.1 Objection handling skill applied</p> <p>5.2 Application form completed</p> <p>5.3 Supporting documents collected</p> <p>5.4 Payment collected from client</p> <p>6.1 Document completeness checked</p> <p>6.2 Application and supporting documents duplicated</p> <p>6.3 Application & supporting documents and payment submitted for processing</p> <p>7.1 Payment receipt collected from company/ agency</p> <p>7.2 Payment receipt delivered to client</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
2. Life insurance/ takaful underwriting administration	FB-026-3:2012-C02	<p>The CU title describes the competency in life insurance/ takaful underwriting administration.</p> <p>He or She is the person who involve in checking and confirming of life insurance/ takaful products application documents completion for processing.</p> <p>The person who is competent in this cu shall be able to receive client completed proposal form, check completeness of information, check client medical history, check protection proposal, check beneficiary details, check mode of payment and record information into client database.</p> <p>The outcome of this competency is to provide competence underwriting administration personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984.</p> <p>The personnel who are to be competent in this competency must in prior have the following competencies:-</p> <p>i. Not applicable</p>	<p>1. Receive client completed proposal form</p> <p>2. Check completeness of information</p>	<p>1.1 Application form acknowledgement received issued according to company Standard Operating Procedures (SOP) and guidelines</p> <p>1.2 Types of insurance determined according to insurance product code</p> <p>1.3 Agent code and name determined according to company system guidelines</p> <p>2.1 Client and/or person covered details checked according to company SOP and guidelines</p> <p>2.2 Customer Fact Finding Form completion checked according to Bank Negara requirements</p> <p>2.3 Supporting documents completeness checked according to company SOP and guidelines</p> <p>2.4 Agent details checked according to company system guidelines</p> <p>2.5 Client signatories checked according to company application guidelines</p> <p>2.6 Application form completeness confirmed according to company</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			<p>3. Check client medical history</p> <p>4. Check protection proposal</p>	<p>application guidelines</p> <p>3.1 Client and family health record/ information checked according to company SOP and guidelines</p> <p>3.2 Client occupational risk classification checked according to company SOP and guidelines</p> <p>3.3 Client life style record checked according to company SOP and guidelines</p> <p>3.4 Client medical history information completeness confirmed according to company application guidelines</p> <p>4.1 Basic sum insured application checked according to company SOP and guidelines</p> <p>4.2 Riders covered checked according to company SOP and guidelines</p> <p>4.3 Application for non-medical limit checked according to basic sum covered</p> <p>4.4 Contribution/ premium application checked according to sum insured</p> <p>4.5 Protection proposal</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			<p>5. Check beneficiary details</p> <p>6. Check mode of payment</p>	<p>information completeness confirmed according to company application guidelines</p> <p>5.1 Beneficiary name, I/C No, distribution percentage, relationship and address checked and confirmed according to Insurance/ Takaful Act (Nomination Act)</p> <p>5.2 Beneficiary details completeness confirmed according to company application guidelines</p> <p>6.1 Method of payment checked according to company SOP and guidelines</p> <p>6.2 Frequency of payment checked according to company SOP and guidelines</p> <p>6.3 Client payment receipt checked according to company SOP and guidelines</p> <p>6.4 Mode of payment information accuracy confirmed according to company application guidelines</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			7. Record information into client database	7.1 Client database system determined according to company SOP and guidelines 7.2 Computer literature complied according to company SOP and guidelines 7.3 Client data and information scanned according to company SOP and guidelines 7.4 Client information keyed in according to company database system format 7.5 Application documents submitted for approval according to company SOP and guidelines 7.6 Application documents submitted to processing department according to company SOP and guidelines

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
3. Medical and Health insurance/ takaful underwriting administration	FB-026-3:2012-C03	<p>The CU title describes the competency in medical & health insurance/ takaful underwriting administration.</p> <p>He or She is the person who involve in checking and confirming of medical & health insurance/ takaful products application documents completion for processing.</p> <p>The person who is competent in this CU shall be able to receive client completed proposal form, check completeness of information, check medical and health schedule of benefit, check beneficiary details, check mode of payment and record information into client database.</p> <p>The outcome of this competency is to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984.</p> <p>The personnel who are to be competent in this competency must in prior have the following competencies:-</p> <p>i. Not applicable</p>	<p>1. Receive client completed proposal form</p> <p>2. Check completeness of information</p>	<p>1.1 Medical & health insurance/ takaful coverage which are individual or group identified according to client requirement</p> <p>1.2 Application proposal form acknowledged received according to company SOP and guidelines</p> <p>1.3 Agent code and name determined according to company system guidelines</p> <p>2.1 Client and /or person covered details checked according to company SOP and guidelines</p> <p>2.2 Customer Fact Finding Form completion checked (for individual only)</p> <p>2.3 Supporting document completeness checked according to company SOP and guidelines</p> <p>2.4 Agent details checked according to company system guidelines</p> <p>2.5 Client signatories checked according to company application guidelines</p> <p>2.6 Completeness of client and/or person covered details confirmed</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			<p>3. Check medical and health schedule of benefit</p> <p>4. Check beneficiary details</p> <p>5. Check mode of payment</p>	<p>according to company SOP and guidelines</p> <p>3.1 Types of benefit such as room and board, annual limit and life time limit (individual only) identified</p> <p>3.2 Inclusion or/ and exclusion of coverage checked according to company SOP and guidelines</p> <p>3.3 Medical and health schedule of benefit confirmed according to company SOP and guidelines</p> <p>4.1 Beneficiary details such as name, I/C no., distribution percentage and relationship checked according to company SOP and guidelines</p> <p>4.2 Beneficiary details completeness confirmed according to company SOP and guidelines</p> <p>5.1 Method of payment checked according to company SOP and guidelines</p> <p>5.2 Frequency of payment checked according to company SOP and</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			6. Record information into client database	<p>guidelines</p> <p>5.3 Client payment receipt checked according to company SOP and guidelines</p> <p>5.4 Mode of payment information accuracy confirmed according to company SOP and guidelines</p> <p>6.1 Client database system determined according to company SOP and guidelines</p> <p>6.2 Computer literature complied</p> <p>6.3 Client data and information scanned according to company SOP and guidelines</p> <p>6.4 Client information keyed in according to company database system format</p> <p>6.5 Application documents submitted for approval according to company SOP and guidelines</p> <p>6.6 Application documents submitted to processing department according to company SOP and guidelines</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
4. Personal accident insurance/ takaful underwriting administration	FB-026-3:2012-C04	<p>The CU title describes the competency in personal accident insurance/ takaful underwriting administration.</p> <p>He or She is the person who involve in checking and confirming of personal accident insurance/ takaful products application documents completion for processing.</p> <p>The person who is competent in this CU shall be able to receive client completed proposal form, check completeness of information, check sum insured, check beneficiary detail, check mode of payment, generate cover note and record information into client database.</p> <p>The outcome of this competency is to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984.</p> <p>The personnel who are to be competent in this competency must in prior have the following competencies:-</p> <p>i. Not applicable</p>	<p>1. Receive client completed proposal form</p> <p>2. Check completeness of information</p>	<p>1.1 Application proposal form acknowledge received issued according to company SOP and guidelines</p> <p>1.2 Types of personal accident insurance/ takaful such as personal accident, group personal accident, group personal accident and group short period insurance determined according to insurance product code</p> <p>1.3 Agent code and name determined according to company system guidelines</p> <p>2.1 Client and /or person covered details checked according to company SOP and guidelines</p> <p>2.2 Supporting document completeness checked according to company SOP and guidelines</p> <p>2.3 Client signatories checked according to company application guidelines</p> <p>2.4 Agent details checked according to company system guidelines</p> <p>2.5 Client and/or person covered details</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			<p>3. Check sum insured</p> <p>4. Check beneficiary detail</p> <p>5. Check mode of payment</p>	<p>completeness confirmed according to company SOP and guidelines</p> <p>3.1 Validity of sum insured level (for group) checked based on salary and position</p> <p>3.2 Amount to be insured confirmed according to company SOP and guidelines</p> <p>3.3 Acceptance from customer obtained for any changes in coverage</p> <p>4.1 Beneficiary details such as name, I/C No, distribution percentage, relationship and address checked and confirmed according to Insurance/ takaful Act (Nomination Act)</p> <p>4.2 Beneficiary details completeness confirmed according to company SOP and guidelines</p> <p>5.1 Method of payment checked according to company SOP and guidelines</p> <p>5.2 Frequency of payment checked according to company SOP and</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			<p>6. Generate cover note</p> <p>7. Record information into client database</p>	<p>guidelines</p> <p>5.3 Client payment receipt checked according to company SOP and guidelines</p> <p>5.4 Mode of payment information accuracy confirmed according to company SOP and guidelines</p> <p>6.1 Sanction rating received from authority limit</p> <p>6.2 Cover note printed according to company SOP and guidelines</p> <p>6.3 Client informed regarding cover note approval according to company SOP and guideline</p> <p>7.1 Client database system determined according to company SOP and guidelines</p> <p>7.2 Computer literature complied</p> <p>7.3 Client data and information scanned according to company SOP and guidelines</p> <p>7.4 Client information keyed in according to company database system format</p> <p>7.5 Application documents</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
				<p>submitted for approval according to company SOP and guidelines</p> <p>7.6 Application documents submitted to processing department according to company SOP and guidelines</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
5. Motor insurance/ takaful underwriting administration	FB-026-3:2012-C05	<p>The CU title describes the competency in motor insurance/ takaful underwriting administration.</p> <p>He or She is the person who involve in checking and confirming of motor insurance/ takaful products application documents completion for processing.</p> <p>The person who is competent in this cu shall be able to obtain information from client, check completeness of information, check public non claim discount (NCD) enquiries, prepare motor policy quotation, receive payment from client and generate cover note.</p> <p>The outcome of this competency is to provide competence underwriting administration personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984.</p> <p>The personnel who are to be competent in this competency must in prior have the following competencies:-</p> <p>i. Not applicable</p>	<p>1. Receive client completed proposal form</p> <p>2. Check completeness of information</p>	<p>1.1 Vehicle information such as registration card, cover notes/policy, renewal notice and vehicle status gathered from client according to company SOP and guidelines</p> <p>1.2 Owner/ driver information such as age, driving experience and claim experience gathered</p> <p>1.3 Types of motor insurance/ takaful coverage determined according to insurance product code</p> <p>1.4 Agent code and name determined according to company system guidelines</p> <p>2.1 Types of vehicle and year of manufacture checked according to company SOP and guidelines</p> <p>2.2 Vehicle market value checked according to company system guidelines</p> <p>2.3 Types of coverage checked according to company SOP and guidelines</p> <p>2.4 Expiry date of insurance and road tax checked according to company</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			3. Prepare motor policy quotation	<p>SOP and guidelines</p> <p>2.5 No Claim Discount (NCD) checked according to Insurance Services Malaysia (ISM) Berhad guidelines</p> <p>2.6 Causes of NCD difference between ISM data and client proposal identified according to company SOP and guidelines</p> <p>2.7 Vehicle information completeness confirmed according to company SOP and guidelines</p> <p>3.1 Insured particulars such as name, IC number, address, vehicle ownership and additional driver keyed in according to company SOP and guidelines</p> <p>3.2 Vehicle particulars such as types of vehicle, year of manufactured, registration number, coverage and current NCD keyed in according to company SOP and guidelines</p> <p>3.3 Insurance commencement date keyed in according to company SOP and guidelines</p> <p>3.4 Previous insurance company keyed in</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			<p>4. Receive payment from client</p> <p>5. Generate cover note</p>	<p>according to company SOP and guidelines</p> <p>3.5 Additional coverage such as wind screen, additional driver particular, flood and personal accident keyed in according to company SOP and guidelines</p> <p>3.6 Policy quotation generated according to company SOP and guidelines</p> <p>3.7 Acceptance from client obtained</p> <p>4.1 Method of payment checked</p> <p>4.2 Frequency of payment checked</p> <p>4.3 Payment collected from client according to company SOP and guidelines</p> <p>4.4 Official receipt generated according to company SOP and guidelines</p> <p>5.1 Sanction rating received from authority limit</p> <p>5.2 Cover note printed according to company SOP and guidelines</p> <p>5.3 Vehicle details checked according to JPJ record</p> <p>5.4 Client informed for any discrepancy</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
				5.5 Cover note handed over to customer according to company SOP and guidelines

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			<p>3. Generate fire insurance/ takaful cover note (industry coverage only)</p> <p>4. Receive payment from client</p>	<p>2.2 Quotation of fire insurance/ takaful prepared according to company SOP and guidelines</p> <p>2.3 Acceptance obtained from client</p> <p>3.1 Cover note printed according to company SOP and guidelines</p> <p>3.2 Client informed regarding cover note approval according to company/ PIAM guideline</p> <p>4.1 Method of payment checked</p> <p>4.2 Frequency of payment checked</p> <p>4.3 Payment collected from client according to regulatory body and company requirement</p> <p>4.4 Official receipt generated according to company SOP</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
7. Liability insurance/ takaful underwriting administration	FB-026-3:2012-C07	<p>The CU title describes the competency in liability insurance/ takaful underwriting administration.</p> <p>He or She is the person who involve in checking and confirming of liability insurance/ takaful products application documents completion for processing.</p> <p>The person who is competent in this CU shall be able to receive client completed proposal form, obtain contribution rate/ premium from underwriter, generate cover note and receive payment from client.</p> <p>The outcome of this competency is to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984.</p> <p>The personnel who are to be competent in this competency must in prior have the following competencies:-</p> <p>i. Not applicable</p>	<p>1. Receive client completed proposal form</p> <p>2. Obtain premium/ contribution rate from underwriter</p>	<p>1.1 Applicant information and documents obtained according to company SOP and guidelines</p> <p>1.2 Types of liability insurance/ takaful such as Public Liability, Directors and Officer Liability, Product Liability, Professional Indemnity and Workman Compensation determined according to insurance product code</p> <p>1.3 Agent code and name determined according to company system guidelines</p> <p>2.1 Client proposal information and documents submitted to underwriter according to company SOP and guidelines</p> <p>2.2 Premium/contribution obtained from underwriter according to SOP and PIAM guideline</p> <p>2.3 Quotation generated according to under writer decision</p> <p>2.4 Acceptance obtained from customer</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
8. Engineering insurance/ takaful underwriting administration	FB-026-3:2012-C08	<p>The CU title describes the competency in engineering insurance/ takaful underwriting administration.</p> <p>He or She is the person who involve in checking and confirming of engineering insurance/ takaful products application documents completion for processing.</p> <p>The person who is competent in this CU shall be able to receive client completed proposal form, obtain contribution rate/ premium from underwriter, generate cover note and receive payment from client.</p> <p>The outcome of this competency is to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984.</p> <p>The personnel who are to be competent in this competency must in prior have the following competencies:-</p> <p>i. Not applicable</p>	<p>1. Receive client completed proposal form</p> <p>2. Obtain premium/ contribution rate from underwriter</p>	<p>1.1 Applicant information such as company name, address, registration number, nature of business, risk location and sum covered obtained according to company SOP and guidelines</p> <p>1.2 Types of engineering insurance/ takaful such as contractor's all risk, erection all risk, electronic equipment and machinery breakdown determined according to insurance product code</p> <p>1.3 Agent code and name determined according to company system guidelines</p> <p>2.1 Client proposal information and documents submitted to underwriter according to company SOP and guidelines</p> <p>2.2 Premium/contribution obtained from underwriter according to company SOP and guideline</p> <p>2.3 Quotation generated according to under writer decision</p> <p>2.4 Acceptance obtained from customer</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			<p>3. Generate cover note</p> <p>4. Receive payment from client</p>	<p>3.1 Cover note printed according to company SOP and guidelines</p> <p>3.2 Client informed regarding cover note approval according to company/ PIAM guideline</p> <p>4.1 Method of payment checked</p> <p>4.2 Frequency of payment checked</p> <p>4.3 Payment collected from client according to regulatory body and company requirement</p> <p>4.4 Official receipt generated according to company SOP</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
<p>9. Marine and Aviation insurance/ takaful underwriting administration</p>	<p>FB-026-3:2012-C09</p>	<p>The CU title describes the competency in marine and aviation insurance/ takaful underwriting administration.</p> <p>He or She is the person who involve in checking and confirming of marine and aviation insurance/ takaful products application documents completion for processing.</p> <p>The person who is competent in this CU shall be able to receive client completed proposal form, confirm contribution rate/ premium from underwriter generate cover note and receive payment from client.</p> <p>The outcome of this competency is to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984.</p> <p>The personnel who are to be competent in this competency must in prior have the following competencies:-</p> <p>i. Not applicable</p>	<p>1. Receive client completed proposal form</p> <p>2. Obtain premium/ contribution rate from underwriter</p>	<p>1.1 Applicant information such as company name, address, registration number, nature of business, risk location and sum covered obtained according to company SOP and guideline</p> <p>1.2 Types of types of marine and aviation insurance/ takaful such cargo, hull, aircraft, Good In Transit (GIT) insurance determined according to insurance product code</p> <p>1.3 Agent code and name determined according to company system guidelines</p> <p>2.1 Client proposal information submitted to underwriter according to company SOP</p> <p>2.2 Premium/contribution rate obtained from underwriter according to company SOP and guideline</p> <p>2.3 Quotation generated according to under writer decision</p> <p>2.4 Acceptance obtained from customer</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			<p>3. Generate cover note</p> <p>4. Receive payment from client</p>	<p>3.1 Cover note printed according to company SOP and guidelines</p> <p>3.2 Client informed regarding cover note approval according to company/ PIAM guideline</p> <p>4.1 Method of payment checked</p> <p>4.2 Frequency of payment checked</p> <p>4.3 Payment collected from client according to regulatory body and company requirement</p> <p>4.4 Official receipt generated according to company SOP</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
10. Money insurance/ takaful underwriting administration	FB-026-3:2012-C10	<p>The CU title describes the competency in money insurance/ takaful underwriting administration.</p> <p>He or She is the person who involve in checking and confirming of money insurance/ takaful products application documents completion for processing.</p> <p>The person who is competent in this CU shall be able to receive client completed proposal form, determine contribution rate/ premium from underwriter generate cover note and receive payment from client.</p> <p>The outcome of this competency is to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984.</p> <p>The personnel who are to be competent in this competency must in prior have the following competencies:-</p> <p>i. Not applicable</p>	<p>1. Receive client completed proposal form</p> <p>2. Obtain premium/ contribution rate from underwriter</p>	<p>1.1 Applicant information such as company name, address, registration number, nature of business, risk location and sum covered obtained according to company SOP and guideline</p> <p>1.2 Types of money insurance/ takaful such as Money In Transit (MIT) and Money In Premises (MIP) determined according to insurance product code</p> <p>1.3 Agent code and name determined according to company system guidelines</p> <p>2.1 Client proposal information submitted to underwriter according to company SOP</p> <p>2.2 Premium/contribution rate obtained from underwriter according to company SOP and guideline</p> <p>2.3 Quotation generated according to under writer decision</p> <p>2.4 Acceptance obtained from customer</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
11. Bond insurance underwriting administration	FB-026-3:2012-C11	<p>The CU title describes the competency in bond insurance underwriting administration.</p> <p>He or She is the person who involve in checking and confirming of bond insurance products application documents completion for processing.</p> <p>The person who is competent in this CU shall be able to receive client completed proposal form, confirm contribution rate/ premium from underwriter generate cover note and receive payment from client.</p> <p>The outcome of this competency is to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984.</p> <p>The personnel who are to be competent in this competency must in prior have the following competencies:-</p> <p>i. Not applicable</p>	<p>1. Receive client completed proposal form</p> <p>2. Obtain premium/ contribution rate from underwriter</p>	<p>1.1 Applicant information such as company name, address, registration number, nature of business, risk location and sum covered obtained according to SOP and guidelines</p> <p>1.2 Types of bond insurance such as advanced payment bond, performance bond, tender bond insurance determined according to insurance product code</p> <p>1.3 Agent code and name determined according to company system guidelines</p> <p>2.1 Client proposal information submitted to underwriter according to company SOP</p> <p>2.2 Premium/contribution rate obtained from underwriter according to company SOP and guideline</p> <p>2.3 Quotation generated according to under writer decision</p> <p>2.4 Acceptance obtained from customer</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			<p>3. Generate cover note</p> <p>4. Receive payment from client</p>	<p>3.1 Cover note printed according to company SOP and guidelines</p> <p>3.2 Client informed regarding cover note approval according to company/ PIAM guideline</p> <p>4.1 Method of payment checked</p> <p>4.2 Frequency of payment checked</p> <p>4.3 Payment collected from client according to regulatory body and company requirement</p> <p>4.4 Official receipt generated according to company SOP</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
12. Miscellaneous insurance/ takaful underwriting administration	FB-026-3:2012-C12	<p>The CU title describes the competency in miscellaneous insurance/ takaful underwriting administration.</p> <p>He or She is the person who involve in checking and confirming of miscellaneous insurance/ takaful products application documents completion for processing.</p> <p>The person who is competent in this CU shall be able to receive client completed proposal form, confirm contribution rate/ premium from underwriter, generate cover note and receive payment from client.</p> <p>The outcome of this competency is to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984.</p> <p>The personnel who are to be competent in this competency must in prior have the following competencies:-</p> <p>i. Not applicable</p>	<p>1. Receive client completed proposal form</p> <p>2. Obtain premium/ contribution rate from underwriter</p>	<p>1.1 Applicant information such as company name, address, registration number, nature of business, risk location and sum covered obtain according to company SOP and guidelines</p> <p>1.2 Types of miscellaneous product insurance/ takaful such , fidelity guarantee and plate glass, insurance determined according to insurance product code</p> <p>1.3 Agent code and name determined according to company system guidelines</p> <p>2.1 Client proposal information submitted to underwriter according to company SOP and guidelines</p> <p>2.2 Premium/contribution rate obtained from underwriter according to company SOP and guideline</p> <p>2.3 Quotation generated according to under writer decision</p> <p>2.4 Acceptance obtained from customer</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			<p>3. Generate cover note</p> <p>4. Receive payment from client</p>	<p>3.1 Cover note printed according to company SOP and guidelines</p> <p>3.2 Client informed regarding cover note approval according to company/ PIAM guideline</p> <p>4.1 Method of payment checked</p> <p>4.2 Frequency of payment checked</p> <p>4.3 Payment collected from client according to regulatory body and company requirement</p> <p>4.4 Official receipt generated according to company SOP</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
13. Insurance/ takaful policy servicing	FB-026-3:2012-C13	<p>The CU title describes the competency in insurance/ takaful policy servicing.</p> <p>He or She is the person who involve in preparing insurance policies/ certificate.</p> <p>The person who is competent in this CU shall be able to check application information validity, obtain application approval, coordinate policy preparation and send policy/ certificate to client/ agency.</p> <p>The outcome of this competency is to provide competence policy servicing personnel to ensure client in accordance with Insurance Act 1963 and Takaful Act 1984.</p> <p>The personnel who are to be competent in this competency must in prior have the following competencies:- i. Not applicable</p>	<p>1. Check application information validity</p> <p>2. Obtain application approval</p> <p>3. Coordinate policy preparation</p>	<p>1.1 Complete approved application documents obtained</p> <p>1.2 Checklist for policy processing obtained</p> <p>1.3 Applicant detail checked according to company SOP and guideline</p> <p>1.4 Product details checked according to company SOP and guideline</p> <p>1.5 Payment status checked according to company SOP and guideline</p> <p>1.6 Application information validity and completeness confirm according to checklist</p> <p>2.1 Application documents submitted for approval according to company SOP and guideline</p> <p>2.2 Policy preparation instruction acquired according to company SOP and guideline</p> <p>3.1 Policy preparation requirement determined according to company SOP and guideline</p> <p>3.2 Policy preparation method which are internal or outsourced determined</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			<p>4. Send policy/ certificate to client/ agency</p>	<p>according to company SOP and guideline</p> <p>3.3 Policy preparation arranged according to company SOP and guideline</p> <p>4.1 Client/ agency/branch address determined</p> <p>4.2 Delivery method determined</p> <p>4.3 Policy/ certificate delivered to client/ agency/ branch</p> <p>4.4 Acknowledge received of policy obtained from client/ agency/ branch</p> <p>4.5 Delivery details recorded according to company SOP and guideline</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
14. Insurance/ takaful claim process administration	FB-026-3:2012-C14	<p>The CU title describes the competency in insurance/ takaful claim process administration.</p> <p>He or She is the person who involve in processing all insurance claim.</p> <p>The person who is competent in this CU shall be able to check claim documents, inform claim result status to client, arrange claim payment and record claim process activities.</p> <p>The outcome of this competency is to provide efficient and reliable personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984.</p> <p>The personnel who are to be competent in this competency must in prior have the following competencies:-</p> <p>i. Not applicable</p>	1. Check claim documents	<p>1.1 Claim documents received according to company SOP and guidelines</p> <p>1.2 Claim checklist obtained according to company SOP and guidelines</p> <p>1.3 Subject matter of claim checked according to company SOP and guidelines</p> <p>1.4 Claimant detail checked according to company SOP and guidelines</p> <p>1.5 Insured detail checked according to company SOP and guidelines</p> <p>1.6 Claim supporting documents checked according to company SOP and guidelines</p> <p>1.7 Product detail checked according to company SOP and guidelines</p> <p>1.8 Policy status checked according to company SOP and guideline</p> <p>1.9 Claim amount checked according to company SOP and guideline</p> <p>1.10 Premium/ contribution status checked according to company SOP and guideline</p> <p>1.11 Service provider report attachment confirmed</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
			<p>2. Update claim status to client</p> <p>3. Arrange payment settlement to claimant</p> <p>4. Record claim process activities</p>	<p>according to company SOP and guideline</p> <p>1.12 Claim documents completeness and validity confirmed according to checklist</p> <p>2.1 Claim documents submitted for approval according to company SOP and guideline</p> <p>2.2 Claim approval acquired from superior according to company SOP and guideline</p> <p>2.3 Additional documents for un-approved claim prepared</p> <p>2.4 Client informed regarding claim status</p> <p>3.1 Claim details submitted to finance department for payment</p> <p>3.2 Claimed cheque collected from finance department</p> <p>3.3 Claim payment to client arranged according to company Turn Around Time (TAT) guidelines</p> <p>4.1 Management Information System (MIS) requirements determined</p> <p>4.2 Claim process activities</p>

CU Title	CU Code	CU Descriptor	CU Work Activities	Performance Criteria
		i. Not applicable	3. Assess customer service effectiveness 4. Report customer service activities	3.1 Client satisfaction level during enquires/ complaint handling assessed according to company SOP and guideline 3.2 Response time during customer services assessed according to company SLS 4.1 Customer service activities reported to superior according to company SOP and guideline

CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		INSURANCE/ TAKAFUL SALES AND MARKETING SUPPORT ADMINISTRATION						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide professional and informative sales and marketing services in ensuring client trustworthiness. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Identify potential client • Arrange meeting appointment • Prepare sales and marketing kits • Present product proposal • Close sales dealing • Submit proposal documents for processing • Send payment receipt to client 						
Competency Unit ID		FB-026-3:2012-C01	Level	3	Training Duration	180 Hours	Credit Hours	18
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Identify potential client	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqad</i> • Contract • Payor 				8	Lecture	i. Terminology of insurance/ takaful practices defined ii. Method of prospecting determined iii. Potential client information collected iv. Computer literature applied	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Person covered ii. Method of prospecting such as: <ul style="list-style-type: none"> • Personal approach • Referral • Centre of influence • Direct approach • Directory • Nesting • Questionnaire survey iii. Potential client information such as: <ul style="list-style-type: none"> • Name • Contact number • Nature of business/ occupation • Income • Location/ address iv. Computer literature 					
		<ul style="list-style-type: none"> i. Determine method of prospecting ii. Collect potential client information 	<p><u>Attitude:</u></p> <ul style="list-style-type: none"> i. Creative and proactive in identifying potential client 	19	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
2. Arrange meeting appointment	i. Communication skill such as: <ul style="list-style-type: none"> • Telephone call • Email • Short Message System (SMS) • Fax ii. Meeting details such as: <ul style="list-style-type: none"> • Time • Venue • Date 			3		i. Potential client contacted for meeting ii. Meeting details set iii. Communication skill applied
		i. Contact potential client for meeting ii. Set meeting details iii. Apply communication skill	<u>Attitude:</u> i. Hospitable in arranging meeting appointment	6		
3. Prepare sales and marketing kits	i. Insurance regulatory body and association such as: <ul style="list-style-type: none"> • Bank Negara • Persatuan Insuran Am Malaysia (PIAM) • Life Insurance Association of Malaysia (LIAM) • Malaysian Takaful Association (MTA) 			12	Lecture	i. Types of sales and marketing documents & kits determined ii. Sales and marketing documents & kits prepared iii. Insurance product information

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Types of sales and marketing documents & kits such as: <ul style="list-style-type: none"> • Brochures • Calculator • Lap top • Related documents <ul style="list-style-type: none"> ▪ Proposal/ application form ▪ Proposal plan ▪ Nomination form ▪ Payment advice form ▪ Survey form • Testimonial iii. Sales and marketing documents & kits preparation iv. Insurance product knowledge					determined iv. Related insurance regulatory body and association identified
		i. Determine types of sales and marketing documents & kits ii. Prepare sales and marketing documents & kits iii. Determine insurance product information	<u>Attitude:</u> i. Creative and knowledgeable in preparing sales and marketing kits	29	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
4. Present product proposal	<ul style="list-style-type: none"> i. Personal grooming ii. Interpersonal skill iii. Presentation skill iv. Listening skill v. Purpose of meeting vi. Company background presentation vii. Fact finding information such as: <ul style="list-style-type: none"> • Life insurance <ul style="list-style-type: none"> ▪ Name ▪ Date of birth ▪ I/C no ▪ Gender ▪ Occupation ▪ Income ▪ Marital status ▪ Health/ Medical history ▪ Past claim experience ▪ Dependent • General insurance <ul style="list-style-type: none"> ▪ Details of property/ vehicle/ liability/ contract ▪ Owner of property ▪ Name/ company name ▪ Company registration number ▪ Address ▪ Nature of 			14	Lecture	<ul style="list-style-type: none"> i. Personal grooming applied ii. Interpersonal skill applied iii. Communication skill applied iv. Presentation skill applied v. Purpose of meeting introduced vi. Company background presented vii. Listening skill applied viii. Fact finding process executed ix. Potential client profiling identified x. Potential client needs identified xi. Suitable product plan proposed according to client need

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> business <ul style="list-style-type: none"> ▪ Turnover ▪ Contract value ▪ Rating viii. Client profiling ix. Client potential needs x. Suitable product plan recommendation and awareness xi. Market segmentation 					
		<ul style="list-style-type: none"> i. Apply personal grooming ii. Apply interpersonal skill iii. Apply communication skill iv. Apply presentation skill v. Introduce purpose of meeting vi. Apply listening skill vii. Present company background viii. Execute fact finding process ix. Identify potential client profiling x. Identify potential client needs xi. Propose suitable product plan according to client need 		30	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<i>Attitude:</i> i. Creative, articulate and knowledgeable in presenting product proposal			
5. Close sales dealing	i. Objection handling skill ii. Insurance/ takaful application form format iii. Insurance/ takaful application supporting documents such as: <ul style="list-style-type: none"> • Life <ul style="list-style-type: none"> ▪ I/C copy ▪ Birth certificate copy ▪ Company registration certification copy (for staff/ key man) • General <ul style="list-style-type: none"> ▪ Risk detail documents such as: <ul style="list-style-type: none"> - Car registration certificate copy - Contract certificate copy - Letter of 			14	Lecture	i. Objection handling skill applied ii. Application form completed iii. Supporting documents collected iv. Payment collection method and mode identified v. Payment from client collected

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> award copy - Building construction class copy - Occupation (individual, commercial) <ul style="list-style-type: none"> ▪ Company profile ▪ Company secretarial form ▪ Premium/ contribution warranty/ due date iv. Payment collection method such as: <ul style="list-style-type: none"> • Cash • Cheque • Standing instruction • Biro Angkasa • Credit/ debit card • Internet banking v. Payment collection mode such as: <ul style="list-style-type: none"> • Monthly • Quarterly • Half yearly • Annually • Lump sum 					
		<ul style="list-style-type: none"> i. Apply objection handling skill ii. Complete application form iii. Collect supporting 		32	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
		documents iv. Collect payment from client	<u>Attitude:</u> i. Professional in closing sales dealing ii. Accurate in collecting payment from client			
6. Submit proposal documents for processing	i. Method of checking document completeness ii. Duplication of application and supporting documents such as: • Photocopy • Scan iii. Submission procedures of application & supporting documents and payment for processing			3	Lecture	i. Document completeness checked ii. Application and supporting documents duplicated iii. Application & supporting documents and payment submitted for processing iv. Submission procedures of application & supporting documents and payment for processing followed
		i. Check document completeness ii. Duplicate application and supporting documents iii. Submit application & supporting documents and payment for processing		6	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<u>Attitude:</u> i. Meticulous in submitting proposal documents for processing			
7. Send payment receipt to client	i. Receipting procedures such as: <ul style="list-style-type: none"> • Issuance procedures • Match and balance procedures ii. Method of delivering payment receipt to client such as: <ul style="list-style-type: none"> • Mail • By hand iii. Procedures on delivering payment receipt to client			1		i. Payment receipt collected from company/ agency ii. Method of delivering payment receipt to client determined iii. Payment receipt delivered to client iv. Receipting procedures followed
		i. Collect payment receipt from company/ agency ii. Determine method of delivering payment receipt to client iii. Deliver payment receipt to client	<u>Attitude:</u> i. Responsible in sending payment receipt to client	3		

Employability Skills

Core Abilities	Social Skills
<p>01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems. 01.04 Analyse information. 03.08 Develop and maintain a cooperation within work group. 04.01 Organize own work activities. 04.02 Set and revise own objectives and goals. 04.03 Organize and maintain own workplace. 04.04 Apply problem solving strategies. 04.05 Demonstrate initiative and flexibility. 01.10 Apply a variety of mathematical techniques. 01.11 Apply thinking skills and creativity. 02.11 Convey information and ideas to people. 03.09 Manage and improve performance of individuals. 03.10 Provide consultations and counseling. 03.12 Provide coaching/on-the-job training. 03.13 Develop and maintain team harmony and misresolve conflicts. 03.14 Facilitate and coordinate teams and ideas. 03.15 Liase to achieve identified outcomes. 03.16 Identify and assess client/customer needs.</p>	<ol style="list-style-type: none"> 1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
04.06 Allocate work. 04.07 Negotiate acceptance and support for objectives and strategies. 05.01 Implement project/work plans. 05.02 Inspect and monitor work done and/or in progress. 06.07 Develop and maintain networks.	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Stationery	As required
2. Calculation tools	1:1
3. Insurance/ takaful application form	1:1
4. Computer	1:5
5. Printer	1:25
6. Projector	1:25
7. Sales and marketing kits(Broucher, flyers, placemat, poster, bunting, business card)	1:1
8. Fax machine	1:25
9. Telephone	1:25
10. Internet lines	1:25
11. Product manual	1:1
12. Product tariff	1:1
13. PIAM guidelines	1:1
14. LIAM guidelines	1:1
15. MTA guidelines	1:1

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CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		LIFE INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide competence underwriting administration personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Receive client completed proposal form • Check completeness of information • Check client medical history • Check protection proposal • Check beneficiary details • Check mode of payment • Record information into client database 						
Competency Unit ID		FB-026-3:2012-C02	Level	3	Training Duration	75 Hours	Credit Hours	7
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Receive client completed proposal form	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqad</i> • Contract 				2	Lecture	i. Terminology of insurance/ takaful practices defined ii. Application form acknowledge received issued iii. Types of life insurance/ takaful determined	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Payor • Person covered ii. Application form acknowledgement received iii. Types of life insurance/ takaful such as: <ul style="list-style-type: none"> • Term <ul style="list-style-type: none"> ▪ Mortgage Reducing Term Assurance (MRTA) ▪ Mortgage Reducing Term Takaful (MRTT) • Whole life <ul style="list-style-type: none"> ▪ Investment link ▪ Ordinary/ Traditional • Endowment <ul style="list-style-type: none"> ▪ Non participate ▪ Participate iv. Agent code and name 					iv. Agent code and name determined
		<ul style="list-style-type: none"> i. Issue application form acknowledge received ii. Determine types of life insurance/ takaful iii. Determine agent code and name 	<p><u>Attitude:</u></p> <ul style="list-style-type: none"> i. Responsible in receiving client completed proposal form 	5	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
2. Check completeness of information	<ul style="list-style-type: none"> i. Client and/or person covered details such as: <ul style="list-style-type: none"> • Participant details • Person covered details ii. Completion of Customer Fact Finding Form (<i>Boang Cair Fakta Pengerja</i>) such as: <ul style="list-style-type: none"> • Participant details • Address • Wealth declaration • Asset declaration • Liability declaration • Occupation/ risk class iii. Completeness of supporting documents such as: <ul style="list-style-type: none"> • Application form • Sales illustration • I/C copy • Birth certificate copy • Company profile • Company secretarial forms copy • Salary slip • Salary deduction form • Payment (cheque, electronic advice) • Payment receipt iv. The importance of confirming application 			3	Lecture	<ul style="list-style-type: none"> i. Client and/or person covered details checked ii. Customer Fact Finding Form format and content determined iii. Customer Fact Finding Form completion (<i>Boang Cair Fakta Pengerja</i>) checked iv. Supporting documents completeness checked v. Agent details checked vi. Client ,agent and witness signatories checked vii. Application form completeness confirmed

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	form completeness					
		i. Check client and/or person covered details ii. Check Customer Fact Finding Form completion (<i>Boeng CairnFaka Pabangga</i>) iii. Check supporting documents completeness iv. Check agent details v. Check client, agent and witness signatories vi. Confirm application form completeness	<u>Attitude:</u> i. Meticulous in checking completeness of information	8	Demonstration & Observation	
3. Check client medical history	i. Client and family health record/ information such as: <ul style="list-style-type: none"> • Applicant and or person covered health background • Clinical reference • Body Mass Index (BMI) • Pregnancy history • Family health background 			3	Lecture	i. LIAM and MTA function determined ii. Client and family health record/ information checked iii. Client occupational risk classification

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> ii. Life Insurance Association of Malaysia (LIAM) and Malaysian Takaful Association (MTA) function iii. Client occupational risk classification according to LIAM/ MTA specification <ul style="list-style-type: none"> • Class 1 (Minimum risk) <ul style="list-style-type: none"> ▪ Office/ White collar ▪ Teacher • Class 2 (Medium risk) <ul style="list-style-type: none"> ▪ Salesman ▪ Student ▪ Housewife • Class 3 (High risk) <ul style="list-style-type: none"> ▪ Drivers ▪ Non arm forces (uniform) • Class 4 (Extreme risk) <ul style="list-style-type: none"> ▪ Arm forces (uniform) iv. Client life style record <ul style="list-style-type: none"> • Smoking • Alcoholic • Drug • Extreme hobby v. The importance of confirming client medical history 					<ul style="list-style-type: none"> checked iv. Client life style record checked v. Client medical history information completeness confirmed

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	information completeness					
		i. Check client and family health record/ information ii. Check client occupational risk classification according to LIAM/ MTA specification iii. Check client life style record iv. Confirm client medical history information completeness	<u>Attitude:</u> i. Meticulous in checking client medical history	8	Demonstration & Observation	
4. Check protection proposal	i. Basic sum insured application such as: <ul style="list-style-type: none"> • Standard approval • Sub-standard approval (Deferment) ii. Riders covered such as: <ul style="list-style-type: none"> • Hospitalisation • Critical illness • Personal accident • Compassionate benefit • Hospital allowance iii. Limit application for			3	Lecture	i. Basic sum insured application checked ii. Riders covered checked iii. Limit application for non-medical checked iv. Contribution/ premium application

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	non-medical iv. Contribution/ premium application v. The importance of confirming protection proposal information completeness					checked according to sum insured v. Protection proposal information completeness confirmed
		i. Check basic sum insured application ii. Check riders covered iii. Check limit application for non-medical iv. Check contribution/ premium application according to sum insured v. Confirm protection proposal information completeness	<u>Attitude:</u> i. Meticulous in checking protection proposal	8	Demonstration & Observation	
5. Check beneficiary details	i. Nomination Acts for beneficiary details ii. Beneficiary details such as: <ul style="list-style-type: none"> • Name • I/C No • Distribution percentage • Relationship 			2	Lecture	i. Nomination Acts for beneficiary details determined ii. Beneficiary details checked iii. Beneficiary

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	iii. The importance of confirming beneficiary details completeness					details completeness confirmed
		i. Determine Nomination Acts for beneficiary details ii. Check beneficiary details iii. Confirm beneficiary details completeness	<u>Attitude:</u> i. Meticulous in checking beneficiary details	5	Demonstration & Observation	
6. Check mode of payment	i. Method of payment such as: <ul style="list-style-type: none"> • Cash • Cheque • Standing instruction • Biro Angkasa • Credit/ debit card • Internet banking ii. Frequency of payment such as: <ul style="list-style-type: none"> • Monthly • Quarterly • Half yearly • Annually • Lump sum iii. Client payment receipt iv. The importance of confirming mode of payment information			4	Lecture	i. Method of payment checked ii. Frequency of payment checked iii. Client payment receipt checked iv. Mode of payment information accuracy confirmed

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	accuracy					
		i. Check method of payment ii. Check frequency of payment iii. Check client payment receipt iv. Confirm mode of payment information accuracy	<u>Attitude:</u> i. Accurate in checking client payment	10	Demonstration & Observation	
7. Record information into client database	i. Client database system ii. Computer literature iii. Method of duplicating client data and information: <ul style="list-style-type: none"> • Scanning • Photocopy iv. Procedures of submitting application documents for approval and policy processing			4	Lecture	i. Client database system determined ii. Computer literature applied iii. Client data and information duplicated iv. Client information keyed in
		i. Determine client database system ii. Apply computer literature iii. Duplicate client data and information iv. Key in client information according		10	Demonstration & Observation	v. Application documents submitted for approval vi. Application documents

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
		to company database system format v. Submit application documents for approval vi. Submit application documents to processing department	<u>Attitude:</u> i. Meticulous in recording information into client database ii. Responsible in submitting application document for approval and policy processing			submitted to processing department

Employability Skills

Core Abilities	Social Skills
01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area.	1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
<p>03.04 Seek and act constructively upon feedback about work performance.</p> <p>03.06 Respond appropriately to people and situations.</p> <p>03.07 Resolve interpersonal conflicts.</p> <p>06.01 Understand systems.</p> <p>06.02 Comply with and follow chain of command.</p> <p>06.03 Identify and highlight problems.</p> <p>06.04 Adapt competencies to new situations/systems.</p> <p>01.04 Analyse information.</p> <p>03.08 Develop and maintain a cooperation within work group.</p> <p>04.01 Organize own work activities.</p> <p>04.02 Set and revise own objectives and goals.</p> <p>04.03 Organize and maintain own workplace.</p> <p>04.04 Apply problem solving strategies.</p> <p>04.05 Demonstrate initiative and flexibility.</p> <p>01.10 Apply a variety of mathematical techniques.</p> <p>01.11 Apply thinking skills and creativity.</p> <p>02.11 Convey information and ideas to people.</p> <p>03.09 Manage and improve performance of individuals.</p> <p>03.10 Provide consultations and counseling.</p> <p>03.12 Provide coaching/on-the-job training.</p> <p>03.13 Develop and maintain team harmony and misresolve conflicts.</p> <p>03.14 Facilitate and coordinate teams and ideas.</p> <p>03.15 Liase to achieve identified outcomes.</p> <p>03.16 Identify and assess client/customer needs.</p> <p>04.06 Allocate work.</p> <p>04.07 Negotiate acceptance and support for objectives and strategies.</p> <p>05.01 Implement project/work plans.</p> <p>05.02 Inspect and monitor work done and/or in progress.</p> <p>06.07 Develop and maintain networks.</p>	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Proposal Form	1:1
2. Customer Fact Finding Form	1:1
3. Nomination Form	1:1
4. Supporting documents	1:1
5. Stationery	As required
6. Calculation tool	1:1
7. Computer	1:5
8. Printer	1:1
9. LIAM guidelines	1:1
10. MTA guidelines	1:1

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CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		MEDICAL & HEALTH INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Receive client completed proposal form • Check completeness of information • Check medical and health Schedule Of Benefit (SOB) • Check beneficiary details • Check mode of payment • Record information into client database 						
Competency Unit ID		FB-026-3:2012-C03	Level	3	Training Duration	70 Hours	Credit Hours	7
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Receive client completed proposal form	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Absdule assignment</i> • <i>Aqad</i> 				2	Lecture	i. Terminology of insurance/ takaful practices defined ii. Medical & health insurance/ takaful coverage identified iii. Application proposal form acknowledge received	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Contract • Payor • Person covered • Schedule Of Benefit ii. Medical & health insurance/ takaful coverage such as: <ul style="list-style-type: none"> • Individual • Group iii. The importance of Acknowledge received of application proposal form iv. Agent code and name					iv. Agent code and name determined
		i. Identify medical & health insurance/ takaful coverage ii. Acknowledge received of application proposal form iii. Determine agent code and name	<u>Attitude:</u> i. Responsible in receiving client completed proposal form	5	Demonstration & Observation	
2. Check completeness of information	i. Client and/or person covered details ii. Life Insurance Association of Malaysia (LIAM) and Malaysian Takaful Association			4	Lecture	i. LIAM and MTA function identified ii. Client and/or person covered

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	(MTA) function iii. Completion of Customer Fact Finding Form (<i>Boang Cairn Faka Pelanggan</i>) iv. Completeness of supporting documents such as: <ul style="list-style-type: none"> • I/C copy (individual) • Claim statistic (company) • company employees and dependents listing details (company) v. Medical Care Organisation (MCO) vi. Third Party Administrator (TPA) vii. Panel clinic viii. Close panel clinic ix. The importance of confirming the completeness of client and/or person covered details					details checked iii. Customer Fact Finding Form (<i>Boang Cairn Faka Pelanggan</i>) format and content determined iv. Customer Fact Finding Form completion for individual only checked v. Supporting documents completeness checked vi. Agent details checked vii. Client signatories checked viii. Completeness of client and/or person covered details confirmed
		i. Check client and/or person covered details ii. Check Customer Fact Finding Form completion (<i>Boang Cairn Faka Pelanggan</i>) for individual only		10	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
		iii. Check supporting documents completeness iv. Check agent details v. Check client signatories vi. Confirm completeness of client and/or person covered details	<u>Attitude:</u> i. Meticulous in checking completeness of information			
3. Check medical and health Schedule Of Benefit (SOB)	i. Types of benefit such as: <ul style="list-style-type: none"> • Room and board • Annual limit • Life time limit(individual only) ii. Inclusion or/ and exclusion of coverage iii. The importance of confirming medical and health schedule of benefit			4	Lecture	i. Types of benefit identified ii. Inclusion or/ and exclusion of coverage checked iii. Medical and health schedule of benefit confirmed
		i. Identify types of benefit ii. Check inclusion or/ and exclusion of coverage iii. Confirm medical and health schedule of benefit		10	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<i>Attitude:</i> i. Meticulous in checking medical and health schedule of benefit			
4. Check beneficiary details	i. Nomination Acts for beneficiary details ii. Beneficiary details such as: <ul style="list-style-type: none"> • Name • I/C No • Distribution percentage • Relationship iii. The importance of confirming beneficiary details completeness			4	Lecture	i. Nomination Acts for beneficiary details determined ii. Beneficiary details checked iii. Beneficiary details completeness confirmed
		i. Determine Nomination Acts for beneficiary details ii. Check beneficiary details iii. Confirm beneficiary details completeness	<i>Attitude:</i> i. Meticulous in checking beneficiary details	10	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
5. Check mode of payment	i. Method of payment such as: <ul style="list-style-type: none"> • Cash • Cheque • Standing instruction • Biro Angkasa • Credit/ debit card • Internet banking ii. Frequency of payment such as: <ul style="list-style-type: none"> • Monthly • Quarterly • Half yearly • Annually • Lump sum iii. Client payment receipt iv. The importance of confirming mode of payment information accuracy			4	Lecture	i. Method of payment checked ii. Frequency of payment checked iii. Client payment receipt checked iv. Mode of payment information accuracy confirmed
		i. Check method of payment ii. Check frequency of payment iii. Check client payment receipt iv. Confirm mode of payment information accuracy	<u>Attitude:</u> i. Accurate in checking client payment	10	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
6. Record information into client database	i. Client database system ii. Computer literature iii. Method of duplicating client data and information: <ul style="list-style-type: none"> • Scanning • Photocopy iv. Procedures of submitting application documents for approval and policy processing			2	Lecture	i. Client database system determined ii. Computer literature applied iii. Client data and information duplicated iv. Client information keyed in
		i. Determine client database system ii. Apply computer literature iii. Duplicate client data and information iv. Key in client information according to company database system format v. Submit application documents for approval vi. Submit application documents to processing department	<u>Attitude:</u> i. Meticulous in recording information into client database ii. Responsible in submitting application	5	Demonstration & Observation	v. Application documents submitted for approval vi. Application documents submitted to processing department

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			document for approval and policy processing			

Employability Skills

Core Abilities	Social Skills
01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems. 01.04 Analyse information. 03.08 Develop and maintain a cooperation within work group. 04.01 Organize own work activities. 04.02 Set and revise own objectives and goals. 04.03 Organize and maintain own workplace. 04.04 Apply problem solving strategies.	1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
04.05 Demonstrate initiative and flexibility. 01.10 Apply a variety of mathematical techniques. 01.11 Apply thinking skills and creativity. 02.11 Convey information and ideas to people. 03.09 Manage and improve performance of individuals. 03.10 Provide consultations and counseling. 03.12 Provide coaching/on-the-job training. 03.13 Develop and maintain team harmony and misresolve conflicts. 03.14 Facilitate and coordinate teams and ideas. 03.15 Liase to achieve identified outcomes. 03.16 Identify and assess client/customer needs. 04.06 Allocate work. 04.07 Negotiate acceptance and support for objectives and strategies. 05.01 Implement project/work plans. 05.02 Inspect and monitor work done and/or in progress. 06.07 Develop and maintain networks.	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Proposal Form	1:1
2. Customer Fact Finding Form	1:1
3. Nomination Form	1:1
4. Supporting documents	1:1
5. Stationery	1:1
6. Calculation tool	1:1
7. Computer	1:5
8. Printer	1:25
9. LIAM guidelines	1:1
10. MTA guidelines	1:1

References

REFERENCES

1. James S. Trieschmann, South-Western College Pub (2000), Risk Management & Insurance, ISBN: 0324016638
2. Tony Merna and Faisal F. Al-Thani, Wiley (2008), Corporate Risk Management, ISBN: 0470518332
3. Mark D. Abkowitz, Wiley (2008), Operational Risk Management: A Case Study Approach to Effective Planning and Response, ISBN: 0470256982
4. Peter Wedge and Deborah Handley, The Chartered Insurance Institute UK (2008), Claims Management
5. Chris Parsons, The Chartered Insurance Institute UK (2010), Insurance Law
6. The Malaysian Insurance Institute (MII), Pre Contract Examination Insurance for Agent (PCEIA)

CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		PERSONAL ACCIDENT NSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Receive client completed proposal form • Check completeness of information • Check sum insured • Check beneficiary detail • Check mode of payment • Generate cover note • Record information into client database 						
Competency Unit ID		FB-026-3:2012-C04	Level	3	Training Duration	72 Hours	Credit Hours	7
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Receive client completed proposal form	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqad</i> • Contract 				2	Lecture	i. Terminology of insurance/ takaful practices defined ii. Acknowledge received of application proposal form issued iii. Types of personal accident insurance/	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Payor • Person covered ii. Application proposal form acknowledgement received iii. Types of personal accident insurance/ takaful such as: <ul style="list-style-type: none"> • Personal accident • Group personal accident • Group short period iv. Agent code and name					takaful determined iv. Agent code and name determined
		i. Issue acknowledge received of application proposal form ii. Determine types of personal accident insurance/ takaful iii. Determine agent code and name	<u>Attitude:</u> i. Responsible in receiving client completed proposal form	5	Demonstration & Observation	
2. Check completeness of information	i. Client and/or person covered details such as: <ul style="list-style-type: none"> • Participant details • Person covered details ii. Completeness of supporting documents			3	Lecture	i. Client and/or person covered details checked ii. Supporting documents completeness

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"> • Application form • I/C copy • Birth certificate copy • Payment (cheque, electronic advice) • Payment receipt <p>iii. The importance of confirming client and/or person covered details completeness</p>					<p>checked</p> <p>iii. Client signatories checked</p> <p>iv. Client and/or person covered details completeness confirmed</p>
		<p>i. Check client and/or person covered details</p> <p>ii. Check supporting documents completeness</p> <p>iii. Check client signatories</p> <p>iv. Confirm client and/or person covered details completeness</p>	<p><u>Attitude:</u></p> <p>i. Meticulous in checking completeness of information</p>	8	Demonstration & Observation	
3. Check sum insured	<p>i. Validity of sum covered level (for group) based on:</p> <ul style="list-style-type: none"> • Salary • Position <p>ii. Confirmation of amount to be insured</p>			3	Lecture	<p>i. Validity of sum covered level (for group) checked</p> <p>ii. Amount to be insured confirmed</p>

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	iii. The importance of obtaining acceptance from customer for any changes in coverage					iii. Acceptance from customer obtained for any changes in coverage
		i. Check validity of sum covered level (for group) ii. Confirm amount to be insured iii. Obtain acceptance from customer for any changes in coverage	<u>Attitude:</u> i. Meticulous and detail in checking sum insured	8	Demonstration & Observation	
4. Check beneficiary detail	i. Persatuan Insuran Am Malaysia (PIAM) and Malaysian Takaful Association (MTA) function ii. Nomination Acts for beneficiary details iii. Beneficiary details such as: <ul style="list-style-type: none"> • Name • I/C No • Distribution percentage • Relationship iv. The importance of confirming beneficiary details completeness			3	Lecture	i. PIAM and MTA function identified ii. Nomination Acts for beneficiary details determined iii. Beneficiary details checked iv. Beneficiary details completeness confirmed

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
		i. Determine Nomination Acts for beneficiary details ii. Check beneficiary details such as: <ul style="list-style-type: none"> • Name • I/C No • Distribution percentage • Relationship i. Confirm beneficiary details completeness	<u>Attitude:</u> i. Meticulous in checking beneficiary details	8	Demonstration & Observation	
5. Check mode of payment	i. Method of payment such as: <ul style="list-style-type: none"> • Cash • Cheque • Standing instruction • Biro Angkasa • Credit/ debit card • Internet banking ii. Frequency of payment such as: <ul style="list-style-type: none"> • Monthly • Quarterly • Half yearly • Annually • Lump sum iii. Client payment receipt			3	Lecture	i. Method of payment checked ii. Frequency of payment checked iii. Client payment receipt checked iv. Mode of payment information accuracy confirmed

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	iv. The importance of confirming mode of payment information accuracy					
		i. Check method of payment ii. Check frequency of payment iii. Check client payment receipt iv. Confirm mode of payment information accuracy	<u>Attitude:</u> i. Accurate in checking client payment	8	Demonstration & Observation	
6. Generate cover note	i. Sanction rating ii. Function of authority limit iii. Cover note format and content			4	Lecture	i. Sanction rating received from authority limit ii. Cover note printed iii. Client informed regarding cover note
		i. Receive sanction rating from authority limit ii. Print cover note iii. Inform client regarding cover note	<u>Attitude:</u> i. Responsible in generating cover note	10	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
7. Record information into client database	i. Client database system ii. Computer literature iii. Method of duplicating client data and information: <ul style="list-style-type: none"> • Scanning • Photocopy iv. Procedures of submitting application documents for approval and policy processing			2	Lecture	i. Client database system determined ii. Computer literature applied iii. Client data and information duplicated iv. Client information keyed in
		i. Determine client database system ii. Apply computer literature iii. Duplicate client data and information iv. Key in client information according to company database system format v. Submit application documents for approval vi. Submit application documents to processing department	<u>Attitude:</u> i. Meticulous in recording information into client database ii. Responsible in submitting application	5	Demonstration & Observation	v. Application documents submitted for approval vi. Application documents submitted to processing department

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			document for approval and policy processing			

Employability Skills

Core Abilities	Social Skills
01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems. 01.04 Analyse information. 03.08 Develop and maintain a cooperation within work group. 04.01 Organize own work activities. 04.02 Set and revise own objectives and goals. 04.03 Organize and maintain own workplace. 04.04 Apply problem solving strategies. 04.05 Demonstrate initiative and flexibility. 01.10 Apply a variety of mathematical techniques.	1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
01.11 Apply thinking skills and creativity. 02.11 Convey information and ideas to people. 03.09 Manage and improve performance of individuals. 03.10 Provide consultations and counseling. 03.12 Provide coaching/on-the-job training. 03.13 Develop and maintain team harmony and misresolve conflicts. 03.14 Facilitate and coordinate teams and ideas. 03.15 Liase to achieve identified outcomes. 03.16 Identify and assess client/customer needs. 04.06 Allocate work. 04.07 Negotiate acceptance and support for objectives and strategies. 05.01 Implement project/work plans. 05.02 Inspect and monitor work done and/or in progress. 06.07 Develop and maintain networks.	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Proposal Form	1:1
2. Nomination Form	1:1
3. Supporting documents	1:1
4. Stationery	1:1
5. Calculation tool	1:1
6. Computer	1:5
7. Printer	1:25
8. PIAM guidelines	1:1
9. MTA guidelines	1:1

References

REFERENCES

1. James S. Trieschmann, South-Western College Pub (2000), Risk Management & Insurance, ISBN: 0324016638
2. Tony Merna and Faisal F. Al-Thani, Wiley (2008), Corporate Risk Management, ISBN: 0470518332
3. Mark D. Abkowitz, Wiley (2008), Operational Risk Management: A Case Study Approach to Effective Planning and Response, ISBN: 0470256982
4. Peter Wedge and Deborah Handley, The Chartered Insurance Institute UK (2008), Claims Management
5. Chris Parsons, The Chartered Insurance Institute UK (2010), Insurance Law
6. The Malaysian Insurance Institute (MII), Pre Contract Examination Insurance for Agent (PCEIA)

CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		MOTOR INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide competence underwriting administration personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Receive client completed proposal form • Check completeness of information • Prepare motor policy quotation • Receive payment from client • Generate cover note 						
Competency Unit ID		FB-026-3:2012-C05	Level	3	Training Duration	72 Hours	Credit Hours	7
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Receive client completed proposal form	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqpd</i> • Contract • Payor • Person covered 				2	Lecture	i. Terminology of insurance/ takaful practices determined ii. Vehicle information gathered iii. Owner/ driver information gathered iv. Types of motor insurance/ takaful determined	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Vehicle information such as: <ul style="list-style-type: none"> • Registration card • Cover notes/policy • Renewal notice • Vehicle status iii. Owner/ driver information such as: <ul style="list-style-type: none"> • Age • Driving experience • Claim experience iv. Types of motor insurance/ takaful coverage such as: <ul style="list-style-type: none"> • Comprehensive • Third party, fire and theft • Third party v. Agent code and name					coverage v. Agent code and name determined
		i. Gather vehicle information ii. Gather owner/ driver information iii. Determine types of motor insurance/ takaful coverage iv. Determine agent code and name	<u>Attitude:</u> i. Responsible in receiving client completed proposal form	5	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
2. Check completeness of information	i. Persatuan Insuran Am Malaysia (PIAM) and Malaysian Takaful Association (MTA) function ii. Types of vehicle and year of manufacture iii. Vehicle market value iv. Types of coverage such as: <ul style="list-style-type: none"> • Private use • Commercial use • Special use <ul style="list-style-type: none"> ▪ Handicap ▪ Ambulance v. Expiry date of insurance and road tax vi. No Claim Discount (NCD) vii. Insurance Services Malaysia Berhad (ISM) function viii. Causes of NCD difference between ISM data and client proposal ix. The importance of confirming vehicle information completeness			3	Lecture	i. PIAM and MTA function determined ii. Types of vehicle and year of manufacture checked iii. Vehicle market value checked iv. Types of coverage checked v. Expiry date of insurance and road tax checked vi. ISM function determined vii. No Claim Discount (NCD) checked viii. Causes of NCD difference between ISM data and client proposal identified
		i. Check types of vehicle and year of manufacture ii. Check vehicle market value		8	Demonstration & Observation	ix. Vehicle information completeness

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
		iii. Check types of coverage iv. Check expiry date of insurance and road tax v. Check No Claim Discount (NCD) vi. Identify causes of NCD difference between ISM data and client proposal vii. Confirm vehicle information completeness	<u>Attitude:</u> i. Meticulous in checking completeness of information			confirmed
3. Prepare motor policy quotation	i. Related particular that need to be keyed in for motor policy quotation preparation such as <ul style="list-style-type: none"> • Insured particulars such as: <ul style="list-style-type: none"> ▪ Name ▪ IC number ▪ Address ▪ Vehicle ownership ▪ Additional driver • Vehicle particulars such as: <ul style="list-style-type: none"> ▪ Types of vehicle ▪ Year of 			5	Lecture	i. Insured particulars keyed in ii. Vehicle particulars iii. Insurance commencement date keyed in iv. Previous insurance company keyed in v. Additional coverage keyed in

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> ▪ manufactured ▪ Registration number ▪ Coverage ▪ Current ncd • Insurance commencement date • Previous insurance company • Additional coverage such as: <ul style="list-style-type: none"> ▪ Wind screen ▪ Additional driver particular ▪ Flood ▪ Personal accident ii. Policy quotation format iii. The importance of obtaining acceptance from client 					<ul style="list-style-type: none"> vi. Policy quotation generated vii. Acceptance from client obtained
		<ul style="list-style-type: none"> i. Key in insured particulars ii. Key in vehicle particulars iii. Key in insurance commencement date iv. Key in previous insurance company v. Key in additional coverage vi. Generate policy quotation 		13	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
		vii. Obtain acceptance from client	<u>Attitude:</u> i. Meticulous and detail in preparing motor policy quotation			
4. Receive payment from client	i. Cash before cover ii. Method of payment such as: • Cash • Cheque • Credit/ debit card • Internet banking iii. Frequency of payment iv. Client payment receipt			5	Lecture	i. Cash before cover defined ii. Method of payment checked iii. Frequency of payment checked iv. Payment from client collected v. Official receipt generated
		i. Check method of payment ii. Check frequency of payment iii. Collect payment from client iv. Generate official receipt	<u>Attitude:</u> i. Accurate and responsible in receiving payment from client	13	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
5. Generate cover note	<ul style="list-style-type: none"> i. Sanction rating ii. Function of authority limit iii. Cover note format and content iv. The importance of checking vehicle details according to JPJ record v. Discrepancy between vehicle details and JPJ record 			5	Lecture	<ul style="list-style-type: none"> i. Sanction rating received from authority limit ii. Cover note printed iii. Vehicle details checked according to JPJ record iv. Client informed for any discrepancy v. Cover note handed over to client
		<ul style="list-style-type: none"> i. Receive sanction rating from authority limit ii. Print cover note iii. Check vehicle details according to JPJ record iv. Inform client for any discrepancy v. Hand over cover note to client 		13	Demonstration & Observation	

Employability Skills

Core Abilities	Social Skills
<p>01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems. 01.04 Analyse information. 03.08 Develop and maintain a cooperation within work group. 04.01 Organize own work activities. 04.02 Set and revise own objectives and goals. 04.03 Organize and maintain own workplace. 04.04 Apply problem solving strategies. 04.05 Demonstrate initiative and flexibility. 01.10 Apply a variety of mathematical techniques. 01.11 Apply thinking skills and creativity. 02.11 Convey information and ideas to people. 03.09 Manage and improve performance of individuals. 03.10 Provide consultations and counseling. 03.12 Provide coaching/on-the-job training. 03.13 Develop and maintain team harmony and misresolve conflicts. 03.14 Facilitate and coordinate teams and ideas. 03.15 Liase to achieve identified outcomes. 03.16 Identify and assess client/customer needs.</p>	<ol style="list-style-type: none"> 1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
04.06 Allocate work. 04.07 Negotiate acceptance and support for objectives and strategies. 05.01 Implement project/work plans. 05.02 Inspect and monitor work done and/or in progress. 06.07 Develop and maintain networks.	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Proposal Form	1:1
2. Supporting documents	1:1
3. Stationery	As required
4. Calculation tool	1:1
5. Computer	1:5
6. Printer	1:25
7. MIS	1:25
8. PIAM guidelines	1:1
9. MTA guidelines	1:1

References

REFERENCES

1. James S. Trieschmann, South-Western College Pub (2000), Risk Management & Insurance, ISBN: 0324016638
2. Tony Merna and Faisal F. Al-Thani, Wiley (2008), Corporate Risk Management, ISBN: 0470518332
3. Mark D. Abkowitz, Wiley (2008), Operational Risk Management: A Case Study Approach to Effective Planning and Response, ISBN: 0470256982
4. Peter Wedge and Deborah Handley, The Chartered Insurance Institute UK (2008), Claims Management
5. Chris Parsons, The Chartered Insurance Institute UK (2010), Insurance Law
6. The Malaysian Insurance Institute (MII), Pre Contract Examination Insurance for Agent (PCEIA)

CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		FIRE INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Receive client completed proposal form • Generate fire insurance/ takaful quotation • Generate fire insurance/ takaful cover note • Receive payment from client 						
Competency Unit ID		FB-026-3:2012-C06	Level	3	Training Duration	70 Hours	Credit Hours	7
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Receive client completed proposal form	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqad</i> • Contract • Payor • Person covered 				2	Lecture	i. Terminology of insurance/ takaful practices defined ii. Fire insurance/ takaful for individual or industry determined iii. Types of fire insurance/ takaful coverage determined iv. Agent code	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Fire insurance/ takaful for: <ul style="list-style-type: none"> • Individual • Industry iii. Types of fire insurance/ takaful coverage such as: <ul style="list-style-type: none"> • Fire • Consequential loss • House owner's/ house holder's iv. Agent code and name v. Client information such as: <ul style="list-style-type: none"> • Name/ company name • Address • Registration number • Nature of business • Types of building structure • Risk location • Risk details • Sum covered • Additional peril 					and name determined v. Client information gathered and keyed in
		i. Determine fire insurance/ takaful for: <ul style="list-style-type: none"> • Individual • Industry ii. Determine types of fire insurance/ takaful coverage iii. Determine agent code		5	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
		and name iv. Gather and key in client information	<u>Attitude:</u> i. Responsible in receiving client completed proposal form ii. Detail in gathering and keying in client information			
2. Generate fire insurance/ takaful quotation	i. Persatuan Insuran Am Malaysia (PIAM) and Malaysian Takaful Association (MTA) function ii. Contribution rate iii. Function of underwriter iv. Fire insurance/ takaful quotation preparation v. The importance of obtaining acceptance from client			8	Lecture	i. PIAM and MTA function ii. Contribution rate from underwriter (industry coverage only) confirmed iii. Quotation of fire insurance/ takaful prepared
		i. Confirm contribution rate from underwriter (industry coverage only) ii. Prepare quotation of fire insurance/ takaful iii. Obtain acceptance from client		18	Demonstration & Observation	iv. Acceptance from client obtained

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<u>Attitude:</u> i. Meticulous and detail in generating fire insurance/ takaful quotation			
3. Generate fire insurance/ takaful cover note	i. Cover note format ii. Method of informing client regarding cover note approval such as: • Telephone • Email • Mail			8	Lecture	i. Cover note format determined ii. Cover note printed iii. Client informed regarding cover note approval
		i. Determine cover note format ii. Print cover note iii. Inform client regarding cover note approval	<u>Attitude:</u> i. Responsible in generating fire insurance/ takaful cover note for industry coverage	18	Demonstration & Observation	
4. Receive payment from client	i. Method of payment such as: • Cash • Cheque • Credit/ debit card • Internet banking			3	Lecture	i. Method of payment checked ii. Frequency of payment checked iii. Payment from client

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Frequency of payment such as: <ul style="list-style-type: none"> • Annually • Lump sum iii. Client payment receipt					collected iv. Official receipt generated
		i. Check method of payment ii. Check frequency of payment iii. Collect payment from client iv. Generate official receipt	<u>Attitude:</u> i. Accurate and responsible in receiving payment from client	8	Demonstration & Observation	

Employability Skills

Core Abilities	Social Skills
<p>01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems. 01.04 Analyse information. 03.08 Develop and maintain a cooperation within work group. 04.01 Organize own work activities. 04.02 Set and revise own objectives and goals. 04.03 Organize and maintain own workplace. 04.04 Apply problem solving strategies. 04.05 Demonstrate initiative and flexibility. 01.10 Apply a variety of mathematical techniques. 01.11 Apply thinking skills and creativity. 02.11 Convey information and ideas to people. 03.09 Manage and improve performance of individuals. 03.10 Provide consultations and counseling. 03.12 Provide coaching/on-the-job training. 03.13 Develop and maintain team harmony and misresolve conflicts. 03.14 Facilitate and coordinate teams and ideas. 03.15 Liase to achieve identified outcomes. 03.16 Identify and assess client/customer needs.</p>	<ol style="list-style-type: none"> 1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
04.06 Allocate work. 04.07 Negotiate acceptance and support for objectives and strategies. 05.01 Implement project/work plans. 05.02 Inspect and monitor work done and/or in progress. 06.07 Develop and maintain networks.	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Proposal Form	1:1
2. Supporting documents	1:1
3. Stationery	As required
4. Calculation tool	1:1
5. Computer	1:5
6. Printer	1:25
7. MIS	1:25
8. PIAM guidelines	1:1
9. MTA guidelines	1:1

References

REFERENCES

1. James S. Trieschmann, South-Western College Pub (2000), Risk Management & Insurance, ISBN: 0324016638
2. Tony Merna and Faisal F. Al-Thani, Wiley (2008), Corporate Risk Management, ISBN: 0470518332
3. Mark D. Abkowitz, Wiley (2008), Operational Risk Management: A Case Study Approach to Effective Planning and Response, ISBN: 0470256982
4. Peter Wedge and Deborah Handley, The Chartered Insurance Institute UK (2008), Claims Management
5. Chris Parsons, The Chartered Insurance Institute UK (2010), Insurance Law
6. The Malaysian Insurance Institute (MII), Pre Contract Examination Insurance for Agent (PCEIA)

CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		LIABILITY INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Receive client completed proposal form • Obtain premium/contribution rate from underwriter • Generate cover note • Receive payment from client 						
Competency Unit ID		FB-026-3:2012-C07	Level	3	Training Duration	74 Hours	Credit Hours	7
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Receive client completed proposal form	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqad</i> • Contract • Payor • Person covered 				3	Lecture	i. Terminology of insurance/ takaful practices defined ii. Applicant information and documents gathered iii. Types of liability insurance/ takaful determined iv. Agent code and name	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Applicant information and documents such as: <ul style="list-style-type: none"> • Name/ company name • Address • Registration number • Sum covered iii. Types of liability insurance/ takaful such as: <ul style="list-style-type: none"> • Public Liability • Directors and Officer Liability • Product Liability • Professional Indemnity • Workman Compensation iv. Agent code and name					determined
		i. Gather applicant information and documents ii. Determine types of liability insurance/ takaful iii. Determine agent code and name	<u>Attitude:</u> i. Responsible in receiving client completed proposal form ii. Detail in gathering client information	8	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
2. Obtain premium/ contribution rate from underwriter	<ul style="list-style-type: none"> i. Persatuan Insuran Am Malaysia (PIAM) and Malaysian Takaful Association (MTA) function ii. Submission procedures of client proposal information and documents to underwriter iii. Premium/contribution rate iv. Function of underwriter v. Liability insurance/ takaful quotation vi. The importance of obtaining acceptance from client 			8	Lecture	<ul style="list-style-type: none"> i. PIAM and MTA function determined ii. Client proposal information and documents submitted to underwriter iii. Submission procedures of client proposal information and documents to underwriter followed
		<ul style="list-style-type: none"> i. Submit client proposal information and documents to underwriter ii. Obtain premium/ contribution rate from underwriter iii. Generate quotation according to under writer decision iv. Obtain acceptance from client 		18	Demonstration & Observation	<ul style="list-style-type: none"> iv. Premium/cont ribution rate obtained from underwriter v. Quotation generated according to under writer decision vi. Acceptance obtained from client

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<u>Attitude:</u> i. Responsible in obtaining premium/ contribution rate from underwriter			
3. Generate cover note	i. Cover note format ii. Method of informing client regarding cover note approval such as: <ul style="list-style-type: none"> • Telephone • Email • Mail 			8	Lecture	i. Cover note format determined ii. Cover note printed iii. Client informed regarding cover note approval
		i. Determine cover note format ii. Print cover note iii. Inform client regarding cover note approval	<u>Attitude:</u> i. Responsible in generating liability insurance/ takaful cover note	18	Demonstration & Observation	
4. Receive payment from client	i. Method of payment such as: <ul style="list-style-type: none"> • Cash • Cheque • Credit/ debit card • Internet banking ii. Frequency of payment such as:			3	Lecture	i. Method of payment checked ii. Frequency of payment checked iii. Payment from client

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	<ul style="list-style-type: none"> • Annually • Lump sum iii. Client payment receipt					collected iv. Official receipt generated
		i. Check method of payment ii. Check frequency of payment iii. Collect payment from client iv. Generate official receipt	<u>Attitude:</u> i. Accurate and responsible in receiving payment from client	8	Demonstration & Observation	

Employability Skills

Core Abilities	Social Skills
01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices.	1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork skills 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
<p>03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems. 01.04 Analyse information. 03.08 Develop and maintain a cooperation within work group. 04.01 Organize own work activities. 04.02 Set and revise own objectives and goals. 04.03 Organize and maintain own workplace. 04.04 Apply problem solving strategies. 04.05 Demonstrate initiative and flexibility. 01.10 Apply a variety of mathematical techniques. 01.11 Apply thinking skills and creativity. 02.11 Convey information and ideas to people. 03.09 Manage and improve performance of individuals. 03.10 Provide consultations and counseling. 03.12 Provide coaching/on-the-job training. 03.13 Develop and maintain team harmony and misresolve conflicts. 03.14 Facilitate and coordinate teams and ideas. 03.15 Liase to achieve identified outcomes. 03.16 Identify and assess client/customer needs. 04.06 Allocate work. 04.07 Negotiate acceptance and support for objectives and strategies. 05.01 Implement project/work plans. 05.02 Inspect and monitor work done and/or in progress. 06.07 Develop and maintain networks.</p>	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Proposal Form	1:1
2. Supporting documents	1:1
3. Stationery	As required
4. Calculation tool	1:1
5. Computer	1:5
6. Printer	1:25
7. MIS	1:25
8. PIAM guidelines	1:1
9. MTA guidelines	1:1

References

REFERENCES

1. James S. Trieschmann, South-Western College Pub (2000), Risk Management & Insurance, ISBN: 0324016638
2. Tony Merna and Faisal F. Al-Thani, Wiley (2008), Corporate Risk Management, ISBN: 0470518332
3. Mark D. Abkowitz, Wiley (2008), Operational Risk Management: A Case Study Approach to Effective Planning and Response, ISBN: 0470256982
4. Peter Wedge and Deborah Handley, The Chartered Insurance Institute UK (2008), Claims Management
5. Chris Parsons, The Chartered Insurance Institute UK (2010), Insurance Law
6. The Malaysian Insurance Institute (MII), Pre Contract Examination Insurance for Agent (PCEIA)

CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		ENGINEERING INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Receive client completed proposal form • Obtain premium/ contribution rate from underwriter • Generate cover note • Receive payment from client 						
Competency Unit ID		FB-026-3:2012-C08	Level	3	Training Duration	72 Hours	Credit Hours	7
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Receive client completed proposal form	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqad</i> • Contract • Payor • Person covered 				3	Lecture	i. Terminology of insurance/ takaful practices defined ii. Applicant information and documents gathered iii. Types of engineering insurance/ takaful determined iv. Agent code and name	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Applicant information and documents such as: <ul style="list-style-type: none"> • Company name • Address • Registration number • Nature of business • Risk location • Sum insured • Contract value • Bill of Quantity (BQ) • Letter Of Intent (LOI) • Letter Offer (LO) iii. Types of engineering insurance/ takaful such as: <ul style="list-style-type: none"> • Contractor's all risk • Erection all risk • Electronic equipment • Machinery breakdown iv. Agent code and name					determined
		i. Gather applicant information and documents ii. Determine types of engineering insurance/ takaful iii. Determine agent code and name		8	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<u>Attitude:</u> i. Responsible in receiving client completed proposal form ii. Detail in gathering client information			
2. Obtain premium/ contribution rate from underwriter	i. Persatuan Insuran Am Malaysia (PIAM) and Malaysian Takaful Association (MTA) function ii. Submission procedures of client proposal information and documents to underwriter iii. Premium/ contribution rate iv. Function of underwriter v. Engineering insurance/ takaful quotation vi. The importance of obtaining acceptance from client			8	Lecture	i. PIAM and MTA function determined ii. Client proposal information and documents submitted to underwriter iii. Premium/ contribution rate rate obtained from underwriter iv. Quotation generated according to under writer decision
		i. Submit client proposal information and documents to underwriter ii. Obtain premium/ contribution rate from underwriter		18	Demonstration & Observation	v. Acceptance obtained from client

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
		iii. Generate quotation according to under writer decision iv. Obtain acceptance from client	<u>Attitude:</u> i. Responsible in obtaining premium/ contribution rate from underwriter			
3. Generate cover note	i. Cover note format ii. Method of informing client regarding cover note approval such as: <ul style="list-style-type: none"> • Telephone • Email • Mail 			8	Lecture	i. Cover note format determined ii. Cover note printed iii. Client informed regarding cover note approval
		i. Determine cover note format ii. Print cover note iii. Inform client regarding cover note approval	<u>Attitude:</u> i. Responsible in generating engineering insurance/ takaful cover note	18	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
4. Receive payment from client	i. Method of payment such as: <ul style="list-style-type: none"> • Cash • Cheque • Credit/ debit card • Internet banking ii. Frequency of payment such as: <ul style="list-style-type: none"> • Annually • Lump sum iii. Client payment receipt			3	Lecture	i. Method of payment checked ii. Frequency of payment checked iii. Payment from client collected iv. Official receipt generated
		i. Check method of payment ii. Check frequency of payment iii. Collect payment from client iv. Generate official receipt	<u>Attitude:</u> i. Accurate and responsible in receiving payment from client	8	Demonstration & Observation	

Employability Skills

Core Abilities	Social Skills
<p>01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems. 01.04 Analyse information. 03.08 Develop and maintain a cooperation within work group. 04.01 Organize own work activities. 04.02 Set and revise own objectives and goals. 04.03 Organize and maintain own workplace. 04.04 Apply problem solving strategies. 04.05 Demonstrate initiative and flexibility. 01.10 Apply a variety of mathematical techniques. 01.11 Apply thinking skills and creativity. 02.11 Convey information and ideas to people. 03.09 Manage and improve performance of individuals. 03.10 Provide consultations and counseling. 03.12 Provide coaching/on-the-job training. 03.13 Develop and maintain team harmony and misresolve conflicts. 03.14 Facilitate and coordinate teams and ideas. 03.15 Liase to achieve identified outcomes. 03.16 Identify and assess client/customer needs.</p>	<ol style="list-style-type: none"> 1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
04.06 Allocate work. 04.07 Negotiate acceptance and support for objectives and strategies. 05.01 Implement project/work plans. 05.02 Inspect and monitor work done and/or in progress. 06.07 Develop and maintain networks.	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Proposal Form	1:1
2. Supporting documents	1:1
3. Stationery	As required
4. Calculation tool	1:1
5. Computer	1:5
6. Printer	1:25
7. MIS	1:25
8. PIAM guidelines	1:1
9. MTA guidelines	1:1

References

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1. James S. Trieschmann, South-Western College Pub (2000), Risk Management & Insurance, ISBN: 0324016638
2. Tony Merna and Faisal F. Al-Thani, Wiley (2008), Corporate Risk Management, ISBN: 0470518332
3. Mark D. Abkowitz, Wiley (2008), Operational Risk Management: A Case Study Approach to Effective Planning and Response, ISBN: 0470256982
4. Peter Wedge and Deborah Handley, The Chartered Insurance Institute UK (2008), Claims Management
5. Chris Parsons, The Chartered Insurance Institute UK (2010), Insurance Law
6. The Malaysian Insurance Institute (MII), Pre Contract Examination Insurance for Agent (PCEIA)

CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		MARINE AND AVIATION INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Receive client completed proposal form • Obtain premium/ contribution rate from underwriter • Generate cover note • Receive payment from client 						
Competency Unit ID		FB-026-3:2012-C09	Level	3	Training Duration	74 Hours	Credit Hours	7
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Receive client completed proposal form	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqad</i> • Contract • Payor • Person covered 				3	Lecture	i. Terminology of insurance/ takaful practices defined ii. Applicant information and documents gathered iii. Types of marine & aviation insurance/ takaful determined iv. Agent code	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Applicant information and documents such as: <ul style="list-style-type: none"> • Company name • Address • Registration number • Nature of business • Risk location • Sum insured • Types of packaging • Types of transportation iii. Types of marine & aviation insurance/ takaful such as: <ul style="list-style-type: none"> • Cargo • Hull • Aircraft • Good In Transit (GIT) iv. Agent code and name					and name determined
		i. Gather applicant information and documents ii. Determine types of marine & aviation insurance/ takaful iii. Determine agent code and name	<u>Attitude:</u> i. Responsible in receiving client completed proposal form	8	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			ii. Detail in gathering client information			
2. Obtain premium/ contribution rate from underwriter	<ul style="list-style-type: none"> i. Persatuan Insuran Am Malaysia (PIAM) and Malaysian Takaful Association (MTA) function ii. Submission procedures of client proposal information and documents to underwriter iii. Contribution/ premium rate iv. Function of underwriter v. Marine & aviation insurance/ takaful quotation vi. The importance of obtaining acceptance from client 			8	Lecture	<ul style="list-style-type: none"> i. PIAM and MTA function determined ii. Client proposal information and documents submitted to underwriter iii. Premium/ contribution rate obtained from underwriter iv. Quotation generated according to under writer decision
		<ul style="list-style-type: none"> i. Submit client proposal information and documents to underwriter ii. Obtain premium/ contribution rate from underwriter iii. Generate quotation according to under writer decision iv. Obtain acceptance from client 		18	Demonstration & Observation	<ul style="list-style-type: none"> v. Acceptance obtained from client

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<u>Attitude:</u> i. Responsible in obtaining premium/ contribution rate from underwriter			
3. Generate cover note	i. Cover note format ii. Method of informing client regarding cover note approval such as: • Telephone • Email • Mail			8	Lecture	i. Cover note format determined ii. Cover note printed iii. Client informed regarding cover note approval
		i. Determine cover note format ii. Print cover note iii. Inform client regarding cover note approval	<u>Attitude:</u> i. Responsible in generating marine & aviation insurance/ takaful cover note	18	Demonstration & Observation	
4. Receive payment from client	i. Method of payment such as: • Cash • Cheque • Credit/ debit card • Internet banking			3	Lecture	i. Method of payment checked ii. Frequency of payment checked iii. Payment from client

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Frequency of payment such as: <ul style="list-style-type: none"> • Annually • Lump sum iii. Client payment receipt					collected iv. Official receipt generated
		i. Check method of payment ii. Check frequency of payment iii. Collect payment from client iv. Generate official receipt	<u>Attitude:</u> i. Accurate and responsible in receiving payment from client	8	Demonstration & Observation	

Employability Skills

Core Abilities	Social Skills
<p>01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems. 01.04 Analyse information. 03.08 Develop and maintain a cooperation within work group. 04.01 Organize own work activities. 04.02 Set and revise own objectives and goals. 04.03 Organize and maintain own workplace. 04.04 Apply problem solving strategies. 04.05 Demonstrate initiative and flexibility. 01.10 Apply a variety of mathematical techniques. 01.11 Apply thinking skills and creativity. 02.11 Convey information and ideas to people. 03.09 Manage and improve performance of individuals. 03.10 Provide consultations and counseling. 03.12 Provide coaching/on-the-job training. 03.13 Develop and maintain team harmony and misresolve conflicts. 03.14 Facilitate and coordinate teams and ideas. 03.15 Liase to achieve identified outcomes. 03.16 Identify and assess client/customer needs.</p>	<ol style="list-style-type: none"> 1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
04.06 Allocate work. 04.07 Negotiate acceptance and support for objectives and strategies. 05.01 Implement project/work plans. 05.02 Inspect and monitor work done and/or in progress. 06.07 Develop and maintain networks.	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Proposal Form	1:1
2. Supporting documents	1:1
3. Stationery	As required
4. Calculation tool	1:1
5. Computer	1:5
6. Printer	1:25
7. MIS	1:25
8. PIAM guidelines	1:1
9. MTA guidelines	1:1

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3. Mark D. Abkowitz, Wiley (2008), Operational Risk Management: A Case Study Approach to Effective Planning and Response, ISBN: 0470256982
4. Peter Wedge and Deborah Handley, The Chartered Insurance Institute UK (2008), Claims Management
5. Chris Parsons, The Chartered Insurance Institute UK (2010), Insurance Law
6. The Malaysian Insurance Institute (MII), Pre Contract Examination Insurance for Agent (PCEIA)

CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		MONEY INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Receive client completed proposal form • Obtain premium/ contribution rate from underwriter • Generate cover note • Receive payment from client 						
Competency Unit ID		FB-026-3:2012-C10	Level	3	Training Duration	74 Hours	Credit Hours	7
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Receive client completed proposal form	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqad</i> • Contract • Payor • Person covered 				3	Lecture	i. Terminology of insurance/ takaful practices defined ii. Applicant information and documents gathered iii. Types of money insurance/ takaful determined iv. Agent code and name	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Applicant information and documents such as: <ul style="list-style-type: none"> • Company name • Address • Registration number • Nature of business • Risk location • Sum insured iii. Types of money insurance/ takaful such as: <ul style="list-style-type: none"> • Money In Transit (MIT) • Money In Premises (MIP) <ul style="list-style-type: none"> ▪ Money In Lock Safe ▪ Money In Drawer iv. Agent code and name					determined
		i. Gather applicant information and documents ii. Determine types of money insurance/ takaful iii. Determine agent code and name	<u>Attitude:</u> i. Responsible in receiving client completed proposal form ii. Detail in gathering client information	8	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
2. Obtain premium/ contribution rate from underwriter	<ul style="list-style-type: none"> i. Persatuan Insuran Am Malaysia (PIAM) and Malaysian Takaful Association (MTA) function ii. Submission procedures of client proposal information and documents to underwriter iii. Premium/ contribution rate iv. Function of underwriter v. Money insurance/ takaful quotation vi. The importance of obtaining acceptance from client 			8	Lecture	<ul style="list-style-type: none"> i. PIAM and MTA function determined ii. Client proposal information and documents submitted to underwriter iii. Premium/ contribution rate obtained from underwriter iv. Quotation generated according to under writer decision
		<ul style="list-style-type: none"> i. Submit client proposal information and documents to underwriter ii. Obtain premium/ contribution rate from underwriter iii. Generate quotation according to under writer decision iv. Obtain acceptance from client 	<p><u>Attitude:</u></p> <ul style="list-style-type: none"> i. Responsible in obtaining premium/ contribution rate from underwriter 	18	Demonstration & Observation	<ul style="list-style-type: none"> v. Acceptance obtained from client

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
3. Generate cover note	i. Cover note format ii. Method of informing client regarding cover note approval such as: <ul style="list-style-type: none"> • Telephone • Email • Mail 			8	Lecture	i. Cover note format determined ii. Cover note printed iii. Client informed regarding cover note approval
		i. Determine cover note format ii. Print cover note iii. Inform client regarding cover note approval	<u>Attitude:</u> i. Responsible in generating money insurance/ takaful cover note	18	Demonstration & Observation	
4. Receive payment from client	i. Method of payment such as: <ul style="list-style-type: none"> • Cash • Cheque • Credit/ debit card • Internet banking ii. Frequency of payment such as: <ul style="list-style-type: none"> • Annually • Lump sum iii. Client payment receipt			3	Lecture	i. Method of payment checked ii. Frequency of payment checked iii. Payment from client collected iv. Official receipt generated
		i. Check method of payment ii. Check frequency of payment		8	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
		iii. Collect payment from client iv. Generate official receipt	<u>Attitude:</u> i. Accurate and responsible in receiving payment from client			

Employability Skills

Core Abilities	Social Skills
01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems.	1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
<p>01.04 Analyse information.</p> <p>03.08 Develop and maintain a cooperation within work group.</p> <p>04.01 Organize own work activities.</p> <p>04.02 Set and revise own objectives and goals.</p> <p>04.03 Organize and maintain own workplace.</p> <p>04.04 Apply problem solving strategies.</p> <p>04.05 Demonstrate initiative and flexibility.</p> <p>01.10 Apply a variety of mathematical techniques.</p> <p>01.11 Apply thinking skills and creativity.</p> <p>02.11 Convey information and ideas to people.</p> <p>03.09 Manage and improve performance of individuals.</p> <p>03.10 Provide consultations and counseling.</p> <p>03.12 Provide coaching/on-the-job training.</p> <p>03.13 Develop and maintain team harmony and misresolve conflicts.</p> <p>03.14 Facilitate and coordinate teams and ideas.</p> <p>03.15 Liase to achieve identified outcomes.</p> <p>03.16 Identify and assess client/customer needs.</p> <p>04.06 Allocate work.</p> <p>04.07 Negotiate acceptance and support for objectives and strategies.</p> <p>05.01 Implement project/work plans.</p> <p>05.02 Inspect and monitor work done and/or in progress.</p> <p>06.07 Develop and maintain networks.</p>	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Proposal Form	1:1
2. Supporting documents	1:1
3. Stationery	As required
4. Calculation tool	1:1
5. Computer	1:5
6. Printer	1:25
7. MIS	1:25
8. PIAM guidelines	1:1
9. MTA guidelines	1:1

References

REFERENCES

1. James S. Trieschmann, South-Western College Pub (2000), Risk Management & Insurance, ISBN: 0324016638
2. Tony Merna and Faisal F. Al-Thani, Wiley (2008), Corporate Risk Management, ISBN: 0470518332
3. Mark D. Abkowitz, Wiley (2008), Operational Risk Management: A Case Study Approach to Effective Planning and Response, ISBN: 0470256982
4. Peter Wedge and Deborah Handley, The Chartered Insurance Institute UK (2008), Claims Management
5. Chris Parsons, The Chartered Insurance Institute UK (2010), Insurance Law
6. The Malaysian Insurance Institute (MII), Pre Contract Examination Insurance for Agent (PCEIA)

CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		BOND INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Receive client completed proposal form • Obtain premium/ contribution rate from underwriter • Generate cover note • Receive payment from client 						
Competency Unit ID		FB-026-3:2012-C11	Level	3	Training Duration	60 Hours	Credit Hours	6
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Receive client completed proposal form	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqad</i> • Contract • Payor • Person covered 				3	Lecture	i. Terminology of insurance/ takaful practices defined ii. Applicant information and documents gathered iii. Types of bond insurance/ takaful determined iv. Agent code and name determined	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Applicant information and documents such as: <ul style="list-style-type: none"> • Company name • Address • Registration number • Nature of business • Risk location • Sum insured • Project value • Letter of Awards • Company Secretarial forms iii. Types of bond insurance/ takaful such as: <ul style="list-style-type: none"> • Advanced payment bond • Performance bond • Tender bond • Insurance Guarantee iv. Agent code and name					
		i. Gather applicant information and documents ii. Determine types of money insurance/ takaful iii. Determine agent code and name		6	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<u>Attitude:</u> i. Responsible in receiving client completed proposal form ii. Detail in gathering client information			
2. Obtain premium/ contribution rate from underwriter	i. Persatuan Insuran Am Malaysia (PIAM) and Malaysian Takaful Association (MTA) function ii. Submission procedures of client proposal information and documents to underwriter iii. Premium/ contribution rate iv. Function of underwriter v. Bond insurance/ takaful quotation vi. The importance of obtaining acceptance from client			6	Lecture	i. PIAM and MTA function determined ii. Client proposal information and documents submitted to underwriter iii. Premium/ contribution rate obtained from underwriter iv. Quotation generated according to under writer decision
		i. Submit client proposal information and documents to underwriter ii. Obtain premium/ contribution rate from underwriter		15	Demonstration & Observation	v. Acceptance obtained from client

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
		iii. Generate quotation according to under writer decision iv. Obtain acceptance from client	<u>Attitude:</u> i. Responsible in obtaining premium/ contribution rate from underwriter			
3. Generate cover note	i. Cover note format ii. Method of informing client regarding cover note approval such as: <ul style="list-style-type: none"> • Telephone • Email • Mail 			6	Lecture	i. Cover note format determined ii. Cover note printed iii. Client informed regarding cover note approval
		i. Determine cover note format ii. Print cover note iii. Inform client regarding cover note approval	<u>Attitude:</u> i. Responsible in generating bond insurance/ takaful cover note	15	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
4. Receive payment from client	i. Method of payment such as: <ul style="list-style-type: none"> • Cash • Cheque • Credit/ debit card • Internet banking ii. Frequency of payment such as: <ul style="list-style-type: none"> • Annually • Lump sum iii. Client payment receipt			3	Lecture	i. Method of payment checked ii. Frequency of payment checked iii. Payment from client collected iv. Official receipt generated
		i. Check method of payment ii. Check frequency of payment iii. Collect payment from client iv. Generate official receipt	<u>Attitude:</u> i. Accurate and responsible in receiving payment from client	6	Demonstration & Observation	

Employability Skills

Core Abilities	Social Skills
<p>01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems. 01.04 Analyse information. 03.08 Develop and maintain a cooperation within work group. 04.01 Organize own work activities. 04.02 Set and revise own objectives and goals. 04.03 Organize and maintain own workplace. 04.04 Apply problem solving strategies. 04.05 Demonstrate initiative and flexibility. 01.10 Apply a variety of mathematical techniques. 01.11 Apply thinking skills and creativity. 02.11 Convey information and ideas to people. 03.09 Manage and improve performance of individuals. 03.10 Provide consultations and counseling. 03.12 Provide coaching/on-the-job training. 03.13 Develop and maintain team harmony and misresolve conflicts. 03.14 Facilitate and coordinate teams and ideas. 03.15 Liase to achieve identified outcomes. 03.16 Identify and assess client/customer needs.</p>	<ol style="list-style-type: none"> 1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
04.06 Allocate work. 04.07 Negotiate acceptance and support for objectives and strategies. 05.01 Implement project/work plans. 05.02 Inspect and monitor work done and/or in progress. 06.07 Develop and maintain networks.	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Proposal Form	1:1
2. Supporting documents	1:1
3. Stationery	As required
4. Calculation tool	1:1
5. Computer	1:5
6. Printer	1:25
7. MIS	1:25
8. PIAM guidelines	1:1
9. MTA guidelines	1:1

References

REFERENCES

1. James S. Trieschmann, South-Western College Pub (2000), Risk Management & Insurance, ISBN: 0324016638
2. Tony Merna and Faisal F. Al-Thani, Wiley (2008), Corporate Risk Management, ISBN: 0470518332
3. Mark D. Abkowitz, Wiley (2008), Operational Risk Management: A Case Study Approach to Effective Planning and Response, ISBN: 0470256982
4. Peter Wedge and Deborah Handley, The Chartered Insurance Institute UK (2008), Claims Management
5. Chris Parsons, The Chartered Insurance Institute UK (2010), Insurance Law
6. The Malaysian Insurance Institute (MII), Pre Contract Examination Insurance for Agent (PCEIA)

CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		MISCELLANEOUS PRODUCT INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide competence underwriting personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Receive client completed proposal form • Obtain premium/ contribution rate from underwriter • Generate cover note • Receive payment from client 						
Competency Unit ID		FB-026-3:2012-C12	Level	3	Training Duration	72 Hours	Credit Hours	7
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Receive client completed proposal form	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqad</i> • Contract • Payor • Person covered 				3	Lecture	i. Terminology of insurance/ takaful practices defined ii. Applicant information and documents gathered iii. Types of miscellaneous product insurance/ takaful determined iv. Agent code	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Applicant information and documents such as: <ul style="list-style-type: none"> • Company name • Address • Registration number • Nature of business • Risk location • Sum insured iii. Types of miscellaneous product insurance/ takaful such as: <ul style="list-style-type: none"> • All Risk • Fidelity guarantee • Plate glass • Burglary • Storage and Tank iv. Agent code and name					and name determined
		i. Gather applicant information and documents ii. Determine types of miscellaneous product insurance/ takaful iii. Determine agent code and name	<u>Attitude:</u> i. Responsible in receiving client completed proposal form ii. Detail in gathering client information	8	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
2. Obtain premium/ contribution rate from underwriter	<ul style="list-style-type: none"> i. Persatuan Insuran Am Malaysia (PIAM) and Malaysian Takaful Association (MTA) function ii. Submission procedures of client proposal information and documents to underwriter iii. Premium/ contribution rate iv. Function of underwriter v. Miscellaneous product insurance/ takaful quotation vi. The importance of obtaining acceptance from client 			8	Lecture	<ul style="list-style-type: none"> i. PIAM and MTA function determined ii. Client proposal information and documents submitted to underwriter iii. Premium/ contribution rate obtained from underwriter iv. Quotation generated according to under writer decision
		<ul style="list-style-type: none"> i. Submit client proposal information and documents to underwriter ii. Obtain premium/ contribution rate from underwriter iii. Generate quotation according to under writer decision iv. Obtain acceptance from client 		18	Demonstration & Observation	<ul style="list-style-type: none"> v. Acceptance obtained from client

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<u>Attitude:</u> i. Responsible in obtaining premium/ contribution rate from underwriter			
3. Generate cover note	i. Cover note format ii. Method of informing client regarding cover note approval such as: • Telephone • Email • Mail			8	Lecture	i. Cover note format determined ii. Cover note printed iii. Client informed regarding cover note approval
		i. Determine cover note format ii. Print cover note iii. Inform client regarding cover note approval	<u>Attitude:</u> i. Responsible in generating miscellaneous product insurance/ takaful cover note	18	Demonstration & Observation	
4. Receive payment from client	i. Method of payment such as: • Cash • Cheque • Credit/ debit card • Internet banking			3	Lecture	i. Method of payment checked ii. Frequency of payment checked iii. Payment from

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Frequency of payment such as: <ul style="list-style-type: none"> • Annually • Lump sum iii. Client payment receipt					client collected iv. Official receipt generated
		i. Check method of payment ii. Check frequency of payment iii. Collect payment from client iv. Generate official receipt	<u>Attitude:</u> i. Accurate and responsible in receiving payment from client	8	Demonstration & Observation	

Employability Skills

Core Abilities	Social Skills
<p>01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems. 01.04 Analyse information. 03.08 Develop and maintain a cooperation within work group. 04.01 Organize own work activities. 04.02 Set and revise own objectives and goals. 04.03 Organize and maintain own workplace. 04.04 Apply problem solving strategies. 04.05 Demonstrate initiative and flexibility. 01.10 Apply a variety of mathematical techniques. 01.11 Apply thinking skills and creativity. 02.11 Convey information and ideas to people. 03.09 Manage and improve performance of individuals. 03.10 Provide consultations and counseling. 03.12 Provide coaching/on-the-job training. 03.13 Develop and maintain team harmony and misresolve conflicts. 03.14 Facilitate and coordinate teams and ideas. 03.15 Liase to achieve identified outcomes.</p>	<ol style="list-style-type: none"> 1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
03.16 Identify and assess client/customer needs. 04.06 Allocate work. 04.07 Negotiate acceptance and support for objectives and strategies. 05.01 Implement project/work plans. 05.02 Inspect and monitor work done and/or in progress. 06.07 Develop and maintain networks.	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Proposal Form 2. Supporting documents 3. Stationery 4. Calculation tool 5. Computer 6. Printer 7. MIS 8. PIAM guidelines 9. MTA guidelines	1:1 1:1 As required 1:1 1:5 1:25 1:25 1:1 1:1

References

REFERENCES

1. James S. Trieschmann, South-Western College Pub (2000), Risk Management & Insurance, ISBN: 0324016638
2. Tony Merna and Faisal F. Al-Thani, Wiley (2008), Corporate Risk Management, ISBN: 0470518332
3. Mark D. Abkowitz, Wiley (2008), Operational Risk Management: A Case Study Approach to Effective Planning and Response, ISBN: 0470256982
4. Peter Wedge and Deborah Handley, The Chartered Insurance Institute UK (2008), Claims Management
5. Chris Parsons, The Chartered Insurance Institute UK (2010), Insurance Law
6. The Malaysian Insurance Institute (MII), Pre Contract Examination Insurance for Agent (PCEIA)

CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		INSURANCE/ TAKAFUL POLICY SERVICING						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide competence policy servicing personnel to ensure client in accordance with Insurance Act 1963 and Takaful Act 1984. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Check application information validity • Obtain application approval • Coordinate policy preparation • Send policy/ certificate to client/ agency 						
Competency Unit ID		FB-026-3:2012-C13	Level	3	Training Duration	60 Hours	Credit Hours	6
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Check application information validity	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqad</i> • Contract • Payor • Person covered 				2	Lecture	i. Terminology of insurance/ takaful practices defined ii. Complete approved application documents obtained iii. Checklist obtained for policy processing iv. Applicant detail checked v. Product details	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Application documents and checklist for policy application for: <ul style="list-style-type: none"> • New policy • Renewal policy • Replacement policy iii. Applicant detail such as: <ul style="list-style-type: none"> • Name/ company name • Address • Registration number • Nature of business • Types of building structure • Risk location • Risk details • Sum covered iv. Product details v. Payment status vi. The importance of confirming application information					checked vi. Payment status checked vii. Application information validity and completeness confirmed according to checklist
		i. Obtain complete approved application documents ii. Obtain checklist for policy processing iii. Check applicant detail iv. Check product details v. Check payment status vi. Confirm application information validity and completeness according to checklist		4	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<u>Attitude:</u> i. Meticulous and detail in checking application information validity			
2. Obtain application approval	i. Level of authority for application approval ii. Submission procedures of application documents for approval iii. The importance of acquiring policy preparation instruction from superior			7	Lecture	i. Application documents submitted for approval ii. Submission procedures of application documents followed iii. Policy preparation instruction acquired from superior
		i. Determine level of authority for application approval ii. Submit application documents for approval iii. Acquire policy preparation instruction from superior	<u>Attitude:</u> i. Responsible in obtaining application approval	17	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
3. Coordinate policy preparation	i. Policy preparation requirement ii. Policy preparation method which are: <ul style="list-style-type: none"> • Internal • Outsourced iii. Arrangement of policy preparation			7	Lecture	i. Policy preparation requirement determined ii. Policy preparation method determined iii. Policy preparation arranged
		i. Determine policy preparation requirement ii. Determine policy preparation method iii. Arrange policy preparation	<u>Attitude:</u> i. Responsible in coordinating policy preparation	17	Demonstration & Observation	
4. Send policy/ certificate to client/ agency	i. Delivery method such as: <ul style="list-style-type: none"> • By hand • Courier ii. The importance of obtaining acknowledge received of policy from client/ agency/ branch iii. Delivery details recording system			2	Lecture	i. Client/ agency/branch address determined ii. Delivery method determined iii. Policy/ certificate delivered to client/ agency/ branch iv. Acknowledge

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
		i. Determine client/ agency/branch address ii. Determine delivery method iii. Deliver policy/ certificate to client/ agency/ branch iv. Obtain acknowledge received of policy from client/ agency/ branch v. Record delivery details	<u>Attitude:</u> i. Responsible in sending policy/ certificate to client/ agency ii. Proper and systematic in recording delivery details	4	Demonstration & Observation	received of policy obtained from client/ agency/ branch v. Delivery details recorded

Employability Skills

Core Abilities	Social Skills
01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace.	1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills

Core Abilities	Social Skills
<p>03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems. 01.04 Analyse information. 03.08 Develop and maintain a cooperation within work group. 04.01 Organize own work activities. 04.02 Set and revise own objectives and goals. 04.03 Organize and maintain own workplace. 04.04 Apply problem solving strategies. 04.05 Demonstrate initiative and flexibility. 01.10 Apply a variety of mathematical techniques. 01.11 Apply thinking skills and creativity. 02.11 Convey information and ideas to people. 03.09 Manage and improve performance of individuals. 03.10 Provide consultations and counseling. 03.12 Provide coaching/on-the-job training. 03.13 Develop and maintain team harmony and misresolve conflicts. 03.14 Facilitate and coordinate teams and ideas. 03.15 Liase to achieve identified outcomes. 03.16 Identify and assess client/customer needs. 04.06 Allocate work. 04.07 Negotiate acceptance and support for objectives and strategies. 05.01 Implement project/work plans. 05.02 Inspect and monitor work done and/or in progress. 06.07 Develop and maintain networks.</p>	<p>8. Leadership skills</p>

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Application documents	1:1
2. Supporting documents	1:1
3. Policy processing checklist	1:1
4. Stationery	As required
5. Calculation tool	1:1
6. Delivery details recording system	1:1
7. Policy preparation Standard Operating Procedures	1:1
8. Policy format	1:1

References

REFERENCES

1. James S. Trieschmann, South-Western College Pub (2000), Risk Management & Insurance, ISBN: 0324016638
2. Tony Merna and Faisal F. Al-Thani, Wiley (2008), Corporate Risk Management, ISBN: 0470518332
3. Mark D. Abkowitz, Wiley (2008), Operational Risk Management: A Case Study Approach to Effective Planning and Response, ISBN:0470256982
4. Peter Wedge and Deborah Handley, The Chartered Insurance Institute UK (2008), Claims Management
5. Chris Parsons, The Chartered Insurance Institute UK (2010), Insurance Law
6. Sunthara Segar, Pts Professional (2008), Rahsia Mengurus Insurans Hayat, ISBN: 9789833586707
7. The Malaysian Insurance Institute (MII), Pre Contract Examination Insurance for Agent (PCEIA)

CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE						
Job Area		INSURANCE SERVICES ADMINISTRATION						
Competency Unit Title		INSURANCE/ TAKAFUL CLAIM PROCESS ADMINISTRATION						
Learning Outcome		<p>The person who is competent in this CU shall be able to provide efficient and reliable personnel to ensure client satisfaction in accordance with Insurance Act 1963 and Takaful Act 1984. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Check claim documents • Update claim status to client • Arrange payment settlement to claimant • Record claim process activities 						
Competency Unit ID		FB-026-3:2012-C14	Level	3	Training Duration	180 Hours	Credit Hours	18
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria	
1. Check claim documents	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqad</i> • Contract • Payor • Person covered 				22	Lecture	i. Terminology of insurance/ takaful practices defined ii. Claim documents received iii. Claim checklist obtained iv. Subject matter of claim checked v. Claimant detail	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Claim checklist iii. Subject matter of claim iv. Claimant detail such as: <ul style="list-style-type: none"> • Name • Policy No • I/C No • Relationship with insured v. Insured detail such as: <ul style="list-style-type: none"> • Name • Policy No • I/C No • Relationship with claimant vi. Claim supporting documents such as: <ul style="list-style-type: none"> • Death Certificate • Police report • Burial permit • Photo • Official receipt vii. Product details viii. Policy status ix. Amount of claim x. Premium/ contribution status xi. Types of service provider report such as: <ul style="list-style-type: none"> • Loss adjuster report • Solicitor report • Forensic report • Medical report 					checked vi. Insured detail checked vii. Claim supporting documents checked viii. Product details checked ix. Policy status checked x. Amount of claim checked xi. Premium/ contribution status checked xii. Service provider report attachment confirmed xiii. Claim documents completeness and validity confirmed according to checklist

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	xii. The importance of confirming claim documents completeness and validity according to checklist					
		<ul style="list-style-type: none"> i. Receive claim documents ii. Obtain claim checklist iii. Check subject matter of claim iv. Check claimant detail v. Check insured detail vi. Check claim supporting documents vii. Check product details viii. Check policy status ix. Check amount of claim x. Check premium/ contribution status xi. Confirm service provider report is attached xii. Confirm claim documents completeness and validity according to checklist 	<p><u>Attitude:</u></p> <ul style="list-style-type: none"> i. Knowledgeable and detail in checking claim documents 	50	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
2. Update claim status to client	i. Submission procedures of claim documents for approval ii. Procedures of acquiring claim approval iii. Additional documents for appeal claim preparation for: <ul style="list-style-type: none"> • Offer to claimant • Acceptance of Offer • Reject/ proceed/ review iv. Method of informing client regarding claim status such as: <ul style="list-style-type: none"> • Telephone • Email • Mail 			16	Lecture	i. Claim documents submitted for approval ii. Submission procedures of claim documents for approval followed iii. Claim approval acquired iv. Additional documents for appeal claim prepared v. Client informed regarding claim status
		i. Submit claim documents for approval ii. Acquire claim approval iii. Prepare additional documents for appeal claim iv. Inform client regarding claim status	<u>Attitude:</u> i. Responsible in updating claim status to client ii. Knowledgeable in preparing additional documents for	38	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			un-approved claim			
3. Arrange payment settlement to claimant	<ul style="list-style-type: none"> i. Submission procedures of claim details ii. Collection procedures of claim cheque iii. Turn Around Time (TAT) guidelines iv. Arrangement of claim payment to client 			5	Lecture	<ul style="list-style-type: none"> i. Claim details submitted to finance department for payment ii. Claimed cheque collected from Finance Department iii. Cheque collection procedures followed iv. TAT guidelines identified v. Claim payment to client arranged
		<ul style="list-style-type: none"> i. Submit claim details to finance department for payment ii. Collect claim cheque from finance department iii. Arrange claim payment to client according to company Turn Around Time (TAT) guidelines 	<u>Attitude:</u> <ul style="list-style-type: none"> i. Adhere to timeline in arranging payment settlement to claimant 	13	Demonstration & Observation	
4. Record claim process activities	<ul style="list-style-type: none"> i. Management Information System (MIS) requirements ii. Filing system 			11	Lecture	<ul style="list-style-type: none"> i. Management Information System (MIS) requirements determined
		<ul style="list-style-type: none"> i. Determine 		25	Demonstration	<ul style="list-style-type: none"> ii. Claim

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
		Management Information System (MIS) requirements ii. Record claim process activities iii. File processed claim documents according to company filing system	<u>Attitude:</u> i. Meticulous in recording claim process activities ii. Proper and systematic in recording and filing claim information and documents		& Observation	process activities recorded iii. Processed claim documents filed according to company filing system

Employability Skills

Core Abilities	Social Skills
<p>01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems. 01.04 Analyse information. 03.08 Develop and maintain a cooperation within work group. 04.01 Organize own work activities. 04.02 Set and revise own objectives and goals. 04.03 Organize and maintain own workplace. 04.04 Apply problem solving strategies. 04.05 Demonstrate initiative and flexibility. 01.10 Apply a variety of mathematical techniques. 01.11 Apply thinking skills and creativity. 02.11 Convey information and ideas to people. 03.09 Manage and improve performance of individuals. 03.10 Provide consultations and counseling. 03.12 Provide coaching/on-the-job training. 03.13 Develop and maintain team harmony and misresolve conflicts. 03.14 Facilitate and coordinate teams and ideas. 03.15 Liase to achieve identified outcomes. 03.16 Identify and assess client/customer needs. 04.06 Allocate work.</p>	<ol style="list-style-type: none"> 1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
04.07 Negotiate acceptance and support for objectives and strategies. 05.01 Implement project/work plans. 05.02 Inspect and monitor work done and/or in progress. 06.07 Develop and maintain networks.	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Claim documents 2. Supporting documents 3. Claim checklist 4. Payment documents 5. Stationery 6. Calculation tool 7. MIS 8. File	1:1 1:1 1:1 1:1 As required 1:1 1:25 1:1

References

REFERENCES

1. James S. Trieschmann, South-Western College Pub (2000), Risk Management & Insurance, ISBN: 0324016638
2. Tony Merna and Faisal F. Al-Thani, Wiley (2008), Corporate Risk Management, ISBN: 0470518332
3. Mark D. Abkowitz, Wiley (2008), Operational Risk Management: A Case Study Approach to Effective Planning and Response, ISBN: 0470256982
4. Peter Wedge and Deborah Handley, The Chartered Insurance Institute UK (2008), Claims Management
5. Chris Parsons, The Chartered Insurance Institute UK (2010), Insurance Law
6. Sunthara Segar, Pts Professional (2008), Rahsia Mengurus Insurans Hayat, ISBN: 9789833586707
7. The Malaysian Insurance Institute (MII), Pre Contract Examination Insurance for Agent (PCEIA)

CURRICULUM of COMPETENCY UNIT (CoCU)

Sub Sector		BUSINESS & FINANCE - INSURANCE					
Job Area		INSURANCE SERVICES ADMINISTRATION					
Competency Unit Title		CUSTOMER SERVICE					
Learning Outcome		<p>The person who is competent in this CU shall be able to provide competence personnel to ensure quick response to guest enquiries and the arts of managing guest complain in maintaining guest satisfaction in accordance with company Standard Operating Procedures. Upon completion of this competency unit, trainees will be able to: -</p> <ul style="list-style-type: none"> • Attend to client enquiries • Handle client enquiries • Assess customer service effectiveness • Report customer service activities 					
Competency Unit ID		FB-026-3:2012-E01	Level	3	Training Duration	60	Credit Hours
Work Activities	Related Knowledge	Related Skills		Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
1. Attend to client enquiries	i. Terminology of insurance/ takaful practices such as: <ul style="list-style-type: none"> • Premium • Contribution • Sum insured/ coverage • Riders • Beneficiary • Nomination • <i>Wasi</i> • <i>Hbbah</i> • <i>Aqad</i> • Contract • Payor • Person covered 				2	Lecture	i. Terminology of insurance/ takaful practices defined ii. Types of enquiries channel identified iii. Client greet according to company Service Level Standard (SLS) iv. Effective communication skill applied

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
	ii. Types of enquiries channel such as: <ul style="list-style-type: none"> • Walk in • Telephone • Email iii. Meet and greet iv. Service Level Standard (SLS) v. Effective communication skill vi. Personal grooming vii. Method to register client enquiries such as: <ul style="list-style-type: none"> • Manual (Log book) • System (Computerised Customer Service System) 					v. Personal grooming applied vi. Client enquiries registered
		i. Identify types of enquiries channel ii. Greet client according to company Service Level Standard (SLS) iii. Apply effective communication skill iv. Apply personal grooming v. Register client enquiries	<u>Attitude:</u> i. Hospitable in attending to client enquiries	4	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
2. Handle client enquiries	i. Types of enquiries such as: <ul style="list-style-type: none"> • Insurance product • Claim • Renewal • New product application • Feedback ii. Procedures to channel enquiries to relevant officer/ department iii. Financial Mediation Bureau (FMB)			7	Lecture	i. Types of enquiries identified ii. Client enquiries resolved iii. Procedures to channel enquiries to relevant officer/ department followed
		i. Identify types of enquiries ii. Resolve client enquiries iii. Channel enquiries to relevant officer/ department	<u>Attitude:</u> i. Professional in handling client complaint ii. Responsible and accountable in handling client enquiries	17	Demonstration & Observation	
3. Assess customer service effectiveness	i. Client satisfaction <ul style="list-style-type: none"> • Feedback form • Q&A session ii. Customer handling iii. Response time during customer services			7	Lecture	i. Client satisfaction level during enquires/ complaint handling

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
		i. Assess client satisfaction level during enquires/ complaint handling ii. Assess response time during customer services	<u>Attitude:</u> i. Detail and meticulous in assessing customer service effectiveness-	17	Demonstration & Observation	assessed ii. Response time during customer services assessed
4. Report customer service activities	i. Types of customer service report such as: <ul style="list-style-type: none"> • Verbal • Log book • Written report • Form • Customer Management System (CMS) ii. Report writing skill iii. Customer service report format and content			2	Lecture	i. Types of customer service report identified ii. Customer service report prepared iii. Customer service activities reported to superior
		i. Identify types of customer service report ii. Prepare customer service report iii. Report customer service activities to superior		4	Demonstration & Observation	

Work Activities	Related Knowledge	Related Skills	Attitude / Safety / Environmental	Training Hours	Delivery Mode	Assessment Criteria
			<u>Attitude:</u> i. Knowledgeable and meticulous in reporting customer service activities			

Employability Skills

Core Abilities	Social Skills
01.01 Identify and gather information. 01.02 Document information procedures or processes. 02.01 Interpret and follow manuals, instructions and SOP's. 02.02 Follow telephone/telecommunication procedures. 02.03 Communicate clearly. 02.04 Prepare brief reports and checklist using standard forms. 02.05 Read/Interpret flowcharts and pictorial information. 03.01 Apply cultural requirement to the workplace. 03.02 Demonstrate integrity and apply practical practices. 03.03 Accept responsibility for own work and work area. 03.04 Seek and act constructively upon feedback about work performance. 03.06 Respond appropriately to people and situations. 03.07 Resolve interpersonal conflicts. 06.01 Understand systems. 06.02 Comply with and follow chain of command. 06.03 Identify and highlight problems. 06.04 Adapt competencies to new situations/systems. 01.04 Analyse information. 03.08 Develop and maintain a cooperation within work group. 04.01 Organize own work activities.	1. Communication skills 2. Conceptual skills 3. Interpersonal skills 4. Multitasking and prioritizing 5. Self-discipline 6. Teamwork 7. Learning skills 8. Leadership skills

Core Abilities	Social Skills
04.02 Set and revise own objectives and goals. 04.03 Organize and maintain own workplace. 04.04 Apply problem solving strategies. 04.05 Demonstrate initiative and flexibility. 01.10 Apply a variety of mathematical techniques. 01.11 Apply thinking skills and creativity. 02.11 Convey information and ideas to people. 03.09 Manage and improve performance of individuals. 03.10 Provide consultations and counseling. 03.12 Provide coaching/on-the-job training. 03.13 Develop and maintain team harmony and misresolve conflicts. 03.14 Facilitate and coordinate teams and ideas. 03.15 Liase to achieve identified outcomes. 03.16 Identify and assess client/customer needs. 04.06 Allocate work. 04.07 Negotiate acceptance and support for objectives and strategies. 05.01 Implement project/work plans. 05.02 Inspect and monitor work done and/or in progress. 06.07 Develop and maintain networks.	

Tools, Equipment and Materials (TEM)

ITEMS	RATIO (TEM : Trainees)
1. Client comment and complaint report format 2. Log book 3. Feedback form 4. Customer Management System (CMS) 5. Stationery 6. Computer 7. Communication tool 8. Customer service Standard Operating Procedures	1:1 1:1 1:1 1:25 As required 1:5 1:25 1:1

References

REFERENCES

1. James S. Trieschmann, South-Western College Pub (2000), Risk Management & Insurance, ISBN: 0324016638
2. Tony Merna and Faisal F. Al-Thani, Wiley (2008), Corporate Risk Management, ISBN: 0470518332
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4. Sunthara Segar, Pts Professional (2008), Rahsia Mengurus Insurans Hayat, ISBN: 9789833586707
5. Gordon W. Fuller, CRC Press (2011), New Product Development: From Concept to Marketplace 3rd Edition,ISBN: 1439818649
6. Peter Wedge and Deborah Handley, The Chartered Insurance Institute UK (2008), Claims Management
7. Chris Parsons, The Chartered Insurance Institute UK (2010), Insurance Law
8. Robert C. Ford, Micheal C. Sturman, Cherrill P. Heaton, Delmer Cengage Learning (2010), Managing Quality Service: How Organization Achieve Excellent in Guest Experience, ISBN: 9781439060322
9. The Malaysian Insurance Institute (MII), Pre Contract Examination Insurance for Agent (PCEIA)
10. Client Charter

SUMMARY OF TRAINING DURATION FOR INSURANCE SERVICES ADMINISTRATION (LEVEL 3)

NO. ID	COMPETENCY UNIT TITLE	WORK ACTIVITIES	RELATED KNOWLEDGE (A)	RELATED SKILLS (B)	HOURS (A) + (B)	TOTAL (HRS)
FB-026-3:2012-C01	INSURANCE/ TAKAFUL SALES AND MARKETING SUPPORT ADMINISTRATION	Identify potential client	8	19	27	180
		Arrange meeting appointment	3	6	9	
		Prepare sales and marketing kits	12	29	41	
		Present product proposal	14	30	44	
		Close sales dealing	14	32	46	
		Submit proposal documents for processing	3	6	9	
		Send payment receipt to client	1	3	4	
FB-026-3:2012-C02	LIFE INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	Receive client completed proposal form	2	5	7	75
		Check completeness of information	3	8	11	
		Check client medical history	3	8	11	
		Check protection proposal	3	8	11	
		Check beneficiary details	2	5	7	
		Check mode of payment	4	10	14	
		Record information into client database	4	10	14	
FB-026-3:2012-C03	MEDICAL & HEALTH INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	Receive client completed proposal form	2	5	7	70
		Check completeness of information	4	10	14	
		Check medical and health Schedule Of Benefit (SOB)	4	10	14	
		Check beneficiary details	4	10	14	
		Check mode of payment	4	10	14	
		Record information into client database	2	5	7	
FB-026-3:2012-C04	PERSONAL ACCIDENT INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	Receive client completed proposal form	2	5	7	72
		Check completeness of information	3	8	11	
		Check sum insured	3	8	11	
		Check beneficiary detail	3	8	11	
		Check mode of payment	3	8	11	
		Generate cover note	4	10	14	
		Record information into client database	2	5	7	
FB-026-3:2012-C05	MOTOR INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	Receive client completed proposal form	2	5	7	72
		Check completeness of information	3	8	11	
		Prepare motor policy quotation	5	13	18	
		Receive payment from client	5	13	18	
		Generate cover note	5	13	18	
FB-026-3:2012-C06	FIRE INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	Receive client completed proposal form	2	5	7	70
		Generate fire insurance/ takaful quotation	8	18	26	
		Generate fire insurance/ takaful cover note	8	18	26	
		Receive payment from client	3	8	11	

FB-026-3:2012-C07	LIABILITY INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	Receive client completed proposal form	3	8	11	74
		Obtain premium/ contribution rate from underwriter	8	18	26	
		Generate cover note	8	18	26	
		Receive payment from client	3	8	11	
FB-026-3:2012-C08	ENGINEERING INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	Receive client completed proposal form	3	8	11	74
		Obtain premium/ contribution rate from underwriter	8	18	26	
		Generate cover note	8	18	26	
		Receive payment from client	3	8	11	
FB-026-3:2012-C09	MARINE AND AVIATION INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	Receive client completed proposal form	3	8	11	74
		Obtain premium/ contribution rate from underwriter	8	18	26	
		Generate cover note	8	18	26	
		Receive payment from client	3	8	11	
FB-026-3:2012-C10	MONEY INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	Receive client completed proposal form	3	8	11	74
		Obtain premium/ contribution rate from underwriter	8	18	26	
		Generate cover note	8	18	26	
		Receive payment from client	3	8	11	
FB-026-3:2012-C11	BOND INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	Receive client completed proposal form	3	6	9	60
		Obtain premium/ contribution rate from underwriter	6	15	21	
		Generate cover note	6	15	21	
		Receive payment from client	3	6	9	
FB-026-3:2012-C12	MISCELLANEOUS PRODUCT INSURANCE/ TAKAFUL UNDERWRITING ADMINISTRATION	Receive client completed proposal form	3	8	11	74
		Obtain premium/ contribution rate from underwriter	8	18	26	
		Generate cover note	8	18	26	
		Receive payment from client	3	8	11	
FB-026-3:2012-C13	INSURANCE/ TAKAFUL POLICY SERVICING	Check application information validity	2	4	6	60
		Obtain application approval	7	17	24	
		Coordinate policy preparation	7	17	24	
		Send policy/ certificate to client/ agency	2	4	6	
FB-026-3:2012-C14	INSURANCE/ TAKAFUL CLAIM PROCESS ADMINIS TRATION	Check claim documents	22	50	72	180
		Update claim status to client	16	38	54	
		Arrange payment settlement to claimant	5	13	18	
		Record claim process activities	11	25	36	
FB-026-3:2012-E01	CUSTOMER SERVICE	Attend to client enquiries	2	4	6	60
		Handle client enquiries	7	17	24	
		Assess customer service effectiveness	7	17	24	
		Report customer service activities	2	4	6	
TOTAL HOURS (Core Competencies)			375	894	1269	1269