

PCEIA EXAMINATION

WHO SHOULD ATTEND

The examination is a compulsory entry requirement for all those who intend to be registered as insurance agents with Persatuan Insurans Am Malaysia (PIAM) and with the Life Insurance Association of Malaysia (LIAM) respectively and also:

1. For those who intend to pursue a career in insurance.
2. An induction programmed for those entering the world of insurance.

OBJECTIVES

1. To introduce the nature of insurance.
2. To provide a comprehensive introductory knowledge of the technical and other aspects of insurance including the appropriate skills of insurance selling.
3. To instill a sense of social and professional responsibility in insurance agents.
4. To create an awareness of the importance of insurance in the economy and the significance of the social function of insurance and the role of the insurance agents in bringing about these objectives.

BENEFITS

1. Working knowledge of insurance, which will at the same time increase the candidates' proficiency and make their work meaningful and interesting.
2. A certificate awarded by MII and recognized by PIAM, LIAM and employers.
3. A basis from which the candidates can progress to take the MII CIP/Diploma or the Financial Planning Certificate examinations.

SYLLABUS

With the main aim of providing a comprehensive introductory knowledge in the classes of insurance and the necessary skills in insurance selling, the syllabus is divided into 3 major parts:

Part A – The Basics of Insurance

Chapter 1: Risk and Insurance

Chapter 2: Basic Principles of Insurance

Chapter 3: Legislation and Consumer Protection

Chapter 4: Legislation and Consumer Protection

Chapter 5: Law of Agency

Chapter 6: Medical and Health Insurance Part

B – General Insurance

Chapter 7: General Insurance Business

Chapter 8: General Insurance Underwriting

Chapter 9: General Insurance Claims

Chapter 10: Registration and Regulations of General Insurance Agents

Part C – Life Insurance

Chapter 11: Legal Aspects of Life Insurance

Chapter 12: Life Insurance Products

Chapter 13: Life Insurance Premium Rating

Chapter 14: Life Insurance Underwriting and Documents

Chapter 15: Life Insurance Claims

Chapter 16: Code of Practice for Life Insurance Agents

MODE OF EXAMINATION

Computer-Based Examination.

EXAMINATION FORMAT AND STRUCTURE

The examination question paper shall consist of hundred (100) for AB & AC and fifty (50) for BO & CO multiple-choice questions.

Parts AB or AC – 2 hours per session

Part B only or C only – 1 ½ hours per session

LANGUAGE

The examination will be conducted in English, Bahasa Malaysia and Mandarin. Candidates may register for the examination in any one of the languages offered at each examination.

ENTRY REQUIREMENT

Minimum requirement:

- SPM/MCE with 5 (five) passes or other qualifications deemed equivalent or higher and it must be academic- based. A scan copy of certified certificate(s) is required to be attached.

REGISTRATION

- Online registration is to be done through www.mii4u.org.
- Withdrawal, cancellation and postponement of the examination are not permissible and no refund is available.
- A candidate who wishes to sit for Part B or Part C only must successfully complete Parts AB (General Insurance route) or Parts AC (Life Insurance route) before register the examination.

EXAMINATION

- Notification of e-permit will be emailed to candidate upon approval of the registration.
- Candidate must produce the hardcopy of the e-permit and the original Identity card (NRIC) before entering the examination hall / room.
- The Institute reserves the right to disallow the candidate from taking the examination if he/she is late for more than 30 minutes from the commencement of the examination.

MII reserves the right to make changes to the examination schedule as and when necessary.

CERTIFICATE EXAMINATION IN INVESTMENT LINKED LIFE INSURANCE (CEILLI)

WHO SHOULD ATTEND

1. An entry requirement for all those who intend to sell investment-linked life insurance policies.
2. To ensure that all persons who intend to market investment-linked life insurance policies attain a minimum level of technical competency.
3. For those who intend to pursue a career in insurance in particular investment-linked life insurance.
4. An induction programme for those entering the world of investment-linked life insurance.

OBJECTIVES

1. To introduction the nature of investment-linked life insurance.
2. To provide a fundamental of the technical, taxation and other aspects of investment-linked life insurance including the appropriate understanding of investment-linked life insurance products selling.
3. To instil a sense of social and professional responsibility in those selling investment-linked life insurance products.
4. To create an awareness of the importance of insurance in the economy and the significance of the social function of insurance and the role of the agents in bringing about these objectives.

BENEFITS

The examination gives the candidates:

1. Working knowledge of investment-linked life insurance, which will at the same time increase the candidates' proficiency and make their work meaningful and interesting.
2. A certificate awarded by MII and recognized by the Industry and employers.

ENTRY REQUIREMENT

This Examination is opened to candidates who have attained the Pre-Contract Examination for Insurance Agents Certificate (Route A & C) or who have passed examinations which in the opinion of the Examination Committee are of an equivalent standard and scope.

SYLLABUS

The aim of the syllabus is to provide a comprehensive introductory knowledge in investment-linked life insurance and the necessary understanding in investment-linked life insurance selling.

COURSE CONTENT

Chapter 1: Introduction to Investment-Linked Life Insurance

Chapter 2: Mechanisms and Features of Regular Premium Investment-Linked Life Insurance

Chapter 3: Mechanisms and Features of Single Premium Investment-Linked Life Insurance

Chapter 4: Considerations for Purchasing an Investment-Linked Life Insurance Policy

Chapter 5: Investment Consideration

Chapter 6: Types of Investment Vehicles and Potential Risks

Chapter 7: Common Types of Investment-Linked Life Insurance Funds

Chapter 8: Pertinent Guidelines on Investment-Linked Life Insurance Business

Chapter 9: Agents Professional Approach and Guidelines

EXAMINATION FORMAT AND STRUCTURE

The examination question paper shall consist of sixty (60) multiple-choice questions. Each examination session is of one and a half hours duration.

LANGUAGE

The examination will be conducted in English, Bahasa Malaysia, and Mandarin. Candidates may register for the examination in any one of the languages offered at each examination.

REGISTRATION

- Online registration is to be done through www.mii4u.org.
- Withdrawal, cancellation and postponement of the examination are not permissible and no refund is available.
- A candidate who wishes to sit for Part B or Part C only must successfully complete Parts AB (General Insurance route) or Parts AC (Life Insurance route) before register the examination.

EXAMINATION

- Notification of e-permit will be emailed to candidate upon approval of the registration.
- Candidate must produce the hardcopy of the e-permit and the original Identity card (NRIC) before entering the examination hall / room.
- The Institute reserves the right to disallow the candidate from taking the examination if he/she is late for more than 30 minutes from the commencement of the examination.

MII reserves the right to make changes to the examination schedule as and when necessary.

PCEIA & CEILLI – PAPER AND PENCIL (MANUAL) EXAMINATIONS

Details of the examination:

EXAMINATON	ROUTE	EXAM FEE	TIME
PCEIA	A+B or A+C	RM50	2.30PM to 4.30PM

	B or C only	RM35	2.30PM to 4.00PM
CEILLI	-	RM70	5.00PM to 6.30PM
<p>Mode of payment : Cash or credit card (for walk-in registration only), money order, postal order or bank draft.</p> <p>Payable to : The Malaysian Insurance Institute</p>			

Examination Registration : Completed registration forms must be reached MII by the closing date.

GENERAL INFORMATION AND INSTRUCTION

1. Entry Requirement

Minimum requirement for PCEIA: SPM/MCE with 5 (five) passes inclusive of Bahasa Malaysia subject or its equivalent (if Diploma and above, must be academic- based).

Please attach copy of certified certificate together with each registration form. MII reserves the right to request the original certificate for verification as and when necessary.

2. Proof of Identity

Bring your original Identity Card and e-examination entry permit to the examination room. You may download the e-permit from our website at www.insurance.com.my 5 days before the commencement of the examination. Failure to do so will bar you from the Examination.

The Institute reserves the right to ask for any other proofs of identity at any time during or after the examination. This includes the taking of thumb prints and photographs.

3. Entering and Leaving the Examination Room

You are required to be ready in the examination room at least 15 minutes before the commencement of the examination. The Institute reserves the right to disallow you from taking the examination if you are late for more than 30 minutes from the commencement of the examination time.

You are not allowed to leave the examination room until 30 minutes after the time fixed for the examination commence.

4. Result

The examination result will be released 14 working days after the examination date. Please refer to the Examination Schedule for the “Result date” of result.

5. Certificate

A certificate will be issued to each successful candidate one month after the release of result unless the Examination Disciplinary Committee in the exercise of its discretionary power decides to withhold it.

6. Cancellation, Postponement, Withdrawal or Change of Examination Route/Date

Cancellation, withdrawal and postponement after the registration closing date are not allowed. However, consideration of the above on the examination date and a request for a refund will be made based on the following situations only:

- a. Due to medical reason specified by a registered physician.
- b. Due to death or hospitalization of any immediate family member.

The refund is 50% of the examination fee only.

Candidates must provide a medical chit certifying that the candidate is medically unfit to take the examination on the scheduled date and this must be issued by a registered physician. The medical chit must be submitted to MII not later than five (5) working days after the examination date.

Candidates having to attend/organize the final arrangement for the demise of an immediate family member must submit the death certificate to MII not later than five (5) working days after the examination date. “Immediate family member” refers to spouse, children, parents, parents- in-law, brothers and sisters.

INSTRUCTIONS TO CANDIDATES

1. Obey all the instructions, directions and ruling of the Presiding Officials.
2. Candidates who are not able to produce their identity card and e-examination entry permit will not be allowed to sit for the examination.
3. The Institute reserves the right to ask from candidates for any other proof of identity at any time during or after the examination. This includes the taking of thumbprints and photographs of candidates.
4. Do not take into the examination room or utilize any book, document or other written, typed or printed matter **EXCEPT** your identity card, e-examination entry permit and any other items provided by the Presiding Officials in connection with the examination.

5. Do not attempt to copy or write any examination questions on any of your property and leave the examination room with it.
6. Do not converse or in any way receive communication with or willingly receive communication from any other person **EXCEPT** the Presiding Officials.
7. Raise your hand if you require any clarification or assistance of the Presiding Officials.
8. Do not temporary leave the examination room, **EXCEPT** in the case of urgent necessity with the permission of the Presiding Official must accompany you.
9. Switch off and put away any transmitting or receiving equipments, e.g. hand phones, any electronic devices etc.
10. Do not read or attempt to read the work of any others candidates.
11. Smoking in the examinations room or anywhere in the examination area is strictly prohibited.
12. Conduct yourself ethically and professionally at all times at the examination.
13. Stop your work immediately after the presiding Officials has announced that the allotted time is up. Any breach of the instructions rules, regulations and procedures of the examination may result in:
 - a. Your disqualification not only in respect of the examination you are sitting for but also for a period of years or even indefinitely.
 - b. The withdrawal, withholding or invalidation of your result or certificate at any time.
 - c. Any other sanction or action against you as the institute deem fit and proper.
14. **QUESTION BOOKS** and any other materials provided by the Presiding Official at the time of examination are not permitted to be taken away from the examination room It is the onus, duty and responsibility of the candidate to hand-in personally to the Presiding Official the question book and objective answer sheet and any other material given by the Presiding Official after the candidate has finished answering the questions.

For inquiries, please contact Customer Service at Telephone No. 03-20878883, Fax No. 03-20937885 or e-mail to customercare@mii.org.my

POWER UNDER THE MEMORANDUM AND ARTICLES OF ASSOCIATION

Under the Memorandum and Articles of Association of the institute, the Board without prior notice may make, alter or revoke from time to time rules providing for all matters relating to the examinations of the institute.

BREACH OF EXAMINATION REGULATIONS

The board of the institute and/or its empowered authority i.e. Examination Disciplinary Committee will take disciplinary action in relation to any examination candidates found guilty of any dishonourable or unprofessional conduct or committing any breach of examination rules, regulations or procedures. The decisions of the Board and/ or the empowered authority shall be final and binding.

LIABILITY OF THE INSTITUTE

If the institute, for any reasons outside its control should find it impossible to hold any of its scheduled examination, the institute’s liability shall be limited to a complete refund of the examination fee paid.

PCEIA & CEILLI – COMPUTER BASED EXAMINATIONS

Before you leave the Customer Service Counter, please confirm your date and time of examination with the Customer Service Personnel.

Days	Sessions		Time	Examinations
Monday & Wednesday	1		9.30am to 11.30am	PCEIA & CEILLI
	2		12.30pm to 2.30pm	PCEIA & CEILLI
	3		3.00pm to 5.00pm	PCEIA & CEILLI
	4		5.30pm to 7.30pm	PCEIA & CEILLI
Tuesday & Thursday	1		9.30am to 11.30am	PCEIA & CEILLI
	2		12.30pm to 2.30pm	PCEIA & CEILLI
	3		3.00pm to 5.00pm	PCEIA & CEILLI
Friday	1		9.30am to 11.30am	PCEIA & CEILLI
	2		3.00pm to 5.00pm	PCEIA & CEILLI

THE COMPUTER – BASED EXAMINATIONS

The PCEIA and CEILLI are also available in computer – based format. Benefits, objectives and syllabus are the same as PCEIA and CEILLI examination.

Examination Fees

All examination registration forms must be accompanied by an examination fee as follows:

- i. PCEIA : RM75.00
- ii. CEILLI : RM90.00

All examination registration forms and fees must reach the institute before the closing date of the examination registered for.

Language

The examination is in English. The examination will subsequently be made available in Bahasa Malaysia and Mandarin.

