



THE MALAYSIAN
INSURANCE INSTITUTE

CLAIMS TECHNICIAN COURSE

Developed by
**The Australasian Institute of Chartered
Loss Adjusters (AICLA)**
In conjunction with
The Malaysian Insurance Institute (MII)



CLAIMS TECHNICIAN COURSE

About This Course

This three module Claims Technician Course has been developed by the Australasian Institute of Chartered Loss Adjusters (AICLA) for claims handlers. It covers essential technical knowledge in general insurance and the application of specialist claims skills particularly in relation to personal lines and commercial property insurance. There are no pre-requisites to enter the course. However, candidates will find it beneficial if they are currently employed in a claims area of an insurance, broking or loss adjusting organisation. The programme is suitable for representatives entering the claims profession as well as those who already have some claims handling experience and those who wish to obtain a formal qualification. A Certificate in Claims Management is awarded on successful completion of the programme.

Programme Module

1. Working Environment

This module provides candidates with the knowledge and skills to enable them to apply industry standards and company policies and procedures in their day-to-day claims handling work. Topics include:

- Financial services industry structure & roles
- Principles of insurance
- Financial services industry guidelines, procedures and legislation
- Industry terminology
- Company policies, guidelines and procedures for claims technicians

2. Workplace Communication and Interaction

This module covers the essential communication skills required to work effectively in a claims technician role. Topics include:

- Understanding work-related interactions
- Following routine instructions
- Key communication skills in the claims environment
- Participating in claims negotiations

3. Claims Processes and Procedures

This module provides candidates with the competencies to receive, register, analyse and settle claims in accordance with company procedures. Topics include:

- Processing claims
- Receiving and recording/registering claims
- Analysing insurance claims
- Settling claims

Programme Duration

60 learning hours

Assessment

On completion of the 3 module programme, the candidates will be required to sit a multiple choice examination. The 3 examinations have to be undertaken in one sitting. Upon successful completion of the certification examinations, candidates will be awarded a Certificate in Claims Management and be eligible to use the post nominal, QCT (qualified claim technician). QCT candidates will be eligible to join the Institute of Claims Technicians (ICT) as a Member and use the term, ICT Member, subject to maintaining the Continuous Professional Development (CPD) requirements as a member.

Assessment Format

50 multiple choice questions for each module

Duration of Assessment

1^{1/2} hours for each module

Minimum Pass Mark

75% for each module

Assessment Centre

The Malaysian Insurance Institute, No 5, Jalan Sri Semantan Satu, 50490 Damansara Heights, Kuala Lumpur, Malaysia.

About AICLA

The Australasian Institute of Chartered Loss Adjusters (AICLA) is the leading loss adjusting body in the Asia Pacific Region with members throughout Asia, Australia and New Zealand and more recently in Africa and Europe. It is a leader in the development and delivery of courses for those involved in the claims industry with the Diploma of Loss Adjusting and the Claims Technicians Course. AICLA is also heavily involved in seminars and conferences in Australia, Asia and New Zealand. AICLA has representatives in many Asian Countries and has established strategic alliances with a number of highly respected Asian insurance educational/professional bodies.

About MII

Founded in 1968 as a non-profit organisation, The Malaysian Insurance Institute (MII) is the leading professional body and education institution for the Malaysian insurance industry. MII provides internationally recognised qualifications in insurance, risk management and financial planning. It is highly respected as a regional centre that offers an extensive range of quality education programmes and training courses for professionals in the insurance and financial services industry.

FREQUENTLY ASKED QUESTIONS

What is this course about?

- This 3-module programme has been developed by AICLA (Australasian Institute of Chartered Loss Adjusters) for claims handlers.
- The course covers essential technical knowledge in general insurance and the application of specialist claims skills in relation to commercial and personal lines insurance.

Who can enrol?

- Any person engaged in insurance work and has an interest in furthering his or her knowledge in claims handling- claims managers, claims officers and claims processors.

What are benefits for those attending the course?

- Candidates will learn about best practices in claims handling and these will be beneficial especially to those employed in the claims department of Insurance, Broking or adjusting organisations.
- It is suitable for any person wishing to pursue a career as claims professional or for those who may be currently handling claims and wish to obtain a formal certification

Why would the course be of benefit for my claims staff?

- As an employer, you will appreciate the importance of a competent claims handler who can not only process claims but also be able to handle difficult claimants and negotiate a "win-win" outcome for the company.
- Learning on the job, without formalised training take times. The learning curve will include mistakes being made or complaints being received from unsatisfied customers.
- The CTC provides both theoretical and practical aspects of claims handling, such as understanding body language and developing negotiating skills that will improve your claim handler's technical knowledge and offer efficiencies to your organisation.

What are the key performance indicators which will be derived from staff who successfully complete the course?

- The CTC is examinations based. Passing the examinations is a good indicator of the proficiency of candidates in the understanding of overall claims handling.
- Improvements in the time span in claims handling process to eventual closure of files.
- Improvement in claims services and an expected improvement in customer satisfaction.
- Reduction in claims settlement period.

What does the CTC lead on to for the successful candidates?

- The successful candidates will qualify to join the Institute of Claims Technicians (ICT).
- The benefits of ICT membership are:
 - » Membership of a professional body
 - » Post nominal for Qualified Claims Technician (QCT)
 - » Post nominal for Senior Qualified Claims Technician (Senior, QCT) after 3 years of membership
 - » CPD accreditation
 - » Discounted access to seminars
 - » Access to Technical Papers on website link

