



Letter from the CEO

Accreditation of Prior and Experiential Learning (APEL) is the overall term widely used for the recognition of, and award of, academic credit on the basis of demonstrated learning that has occurred at some time in the past. This learning may have come about as the result of a course, self-directed study or as the result of experience either at work or in leisure pursuits.

This handbook will help you understand and complete the APEL process for certification and professional programme. In order to achieve this, you will have to demonstrate and provide evidence that you have completed all of the learning outcomes for all related subjects. This process will enable us to award you credits for your prior learning which will then be entered onto your transcript of learning.

The APEL process can be a complex one and some people can feel overwhelmed, so the purpose of this handbook is to guide and support you through this APEL process. You will be required to match your learning against the learning outcomes of the subjects. This handbook is designed to help develop your skills of critical reflection. The process of reflection will require you to think back into your past and tease out what you have actually learnt from your experiences. This may take a longer time than you anticipate!

We hope you will find this handbook a useful resource to help prepare you for APEL exemption. We will provide all the support that we can, from the start to the end of your endeavor, until your dream is realised.

With my best wishes,

Dato' Syed Moheeb Syed Kamarulzaman

Chief Executive Officer,

The Malaysian Insurance Institute



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Introduction

MII Accreditation of Prior Experiential Learning (APEL) is a systematic process that involves the identification, documentation and assessment of prior experiential learning to determine the extent to which an individual has achieved the desired learning outcomes, for access to a programme of study and/or award of credits.

APEL provides an opportunity for individuals that working in the industry but qualified in other discipline to pursue a professional insurance qualification. In general, knowledge obtained through other formal education and couple with specialized experience to qualified for credit exemption.

APEL can be used as an award of credits for the following levels of qualification:

- a) Certification Programme
- b) Professional Programme

APEL is a vehicle for bringing experienced people to pursue academic achievement. It reassures that individuals do not have to start from scratch and that the skills they already have are valuable. The growing body of research on the subject has revealed evidence that APEL has many benefits to various stakeholders, i.e., learners, institutions, employers and the nation.

APEL Objectives

- To provide an avenue to assess and recognise current and prior knowledge and skill acquired by individuals.
- To ensure a valid and reliable process for assessment and accreditation of learning.
- To provide opportunities for individuals to pursue new knowledge and skills through lifelong learning industry.
- To encourage individual in learning system by recognising their prior experiential learning in the form of credits awarded.

APEL Principles

The following principles will guide and facilitate the implementation of the APEL and ensure the quality of APEL assessments:

- APEL recognises learning, regardless of how, when and where it was acquired as long as it is relevant to programme and/or subject outcomes.
- APEL assessments are evidence-based and fulfil the rules of evidence which are valid and relevant, sufficient, authentic and current.
- The APEL process is timely, fair and transparent to ensure its integrity.
- APEL assessments are conducted by experts in the related disciplines.
- The final decision on the APEL assessment is the prerogative of the MII Academic Council but may be subject to appeal and review.

APEL Scope

1. MII APEL provision is applicable to all local and foreign candidates.
2. MII APEL can be used as an award of credits for the following levels of qualification and subjects:

- **Certification Programmes**

Qualifications Name	List of Subjects	Credit Value (Hours)
Certification of the Malaysian Insurance Institute (CMII)	1. Insurance Principles and Market Practice	3
Professional Certificate in General Insurance Underwriting (PCGIU)	<p>Module 1 (Compulsory):</p> <p>1. Insurance Principles & Market Practice</p> <p>Module 2 (Compulsory):</p> <p>1. The Nuts and Bolts of General Insurance Underwriting</p> <p>2. Reinsurance</p> <p>Module 3 (Any one (1) Stream):</p> <p>Stream A (Fire Insurance):</p> <p>1. Fire Insurance</p> <p>2. Business Interruption Insurance</p> <p>Stream B (Miscellaneous Insurance):</p> <p>1. Miscellaneous Accident Insurance (part 1)</p> <p>2. Miscellaneous Accident Insurance (part 2)</p> <p>Stream C (Marine Insurance):</p> <p>1. Marine Cargo Insurance</p> <p>2. Marine Hull Insurance</p> <p>Stream D (Liability Insurance):</p> <p>1. Casualty Liability Insurance</p> <p>2. Financial Line Liability Insurance</p> <p>Stream E (Engineering Insurance):</p> <p>1. Engineering Insurance (part 1)</p> <p>2. Engineering Insurance (part 2)</p>	<p>3</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p>
Professional Certificate in Life Assurance (PCLA)	<p>Module 1 (Compulsory):</p> <p>1. Insurance Principles and Market Practice (Life Insurance)</p> <p>Module 2 (2 Subjects Base on Stream):</p> <p>2. Introduction to Life Underwriting</p> <p>3. Introduction to Claims Practice</p> <p>4. Introduction to Medical & Health Claims</p> <p>5. Human Anatomy & Physiology 101</p> <p>Module 3 (2 Subjects Base on Stream):</p> <p>6. Life Underwriting Technicalities</p> <p>7. Effective Claims Practice</p> <p>8. Medical Aspects of the Hospital & Surgical Insurance</p> <p>9. Legal Aspects of Life Insurance</p> <p>10. Medical Claims Cost Containment</p>	<p>3</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p>

APEL Scope

- Professional Programmes

Qualifications Name	List of Subjects	Credit Value (Hours)
AMII (Level 1)	<p>Compulsory Subjects:</p> <ol style="list-style-type: none"> Insurance Principles and Market Practice Insurance Operations and Finance Legal Principles <p>Elective Subjects (Any 3 Subjects):</p> <ol style="list-style-type: none"> Insurance Claims Insurance Underwriting Commercial Property and Business Interruption Personal Lines Insurance Motor Insurance Liability Insurance 	<p>3</p> <p>3</p> <p>3</p> <p>3</p> <p>3</p> <p>3</p> <p>3</p>
AMII (Level 2)	<p>Compulsory Subjects:</p> <ol style="list-style-type: none"> Insurance Law Insurance Business and Economics <p>Elective Subjects (Any 6 Subjects):</p> <ol style="list-style-type: none"> Insurance Risk Management Insurance Marketing Insurance Underwriting Management Insurance Claims Management Reinsurance Medical and Health Insurance Life Assurance Life and Disability Underwriting Takaful 	<p>4</p> <p>4</p> <p>4</p> <p>4</p> <p>4</p> <p>4</p> <p>4</p> <p>4</p> <p>4</p> <p>4</p>

Note: New subjects will be developed and added into the list from time to time

3. APEL recognize current and prior learning which have been acquired through formal, non-formal and informal learning:

I. Formal Learning

Learning which occurs in an organized and structured environment with specific learning objectives and outcomes. This is typically achieved through learning programmes or courses from accredited educational institutions, or certification recognized by a regulatory body or professional organization. Formal learning usually leads to the award of a formal academic qualification or certification.

II. Informal Learning

Learning which is incidental or unintentional. This type of learning is gained through life and work experience. The learner may not recognize at the time of the experience that it contributed to the development of knowledge and skills. Learning from voluntary work, self-directed learning, learning via hobbies, community associations and family responsibilities fall under this category. Other activities include giving talks, facilitating training or seminar, conducting research and writing articles.

III. Non-Formal Learning

Learning which is intentional, gained through participation in a structured and organized learning environment which may not typically lead to formal certification. This form of learning usually includes training activities at the workplace, non-credit courses acquired in seminar, or workshops for individual improvement and development.

Award of Credits

Individuals seeking credit exemption must comply with the following:

Qualifications	Minimum Work Experience	APEL Assessment Method
Certification Level	Insurance Related: <ul style="list-style-type: none"> Minimum of two (2) years of work experience. Non-Insurance: <ul style="list-style-type: none"> Minimum of three (3) years of work experience 	<ul style="list-style-type: none"> Passed Aptitude Test; and Individual Portfolio
AMII Level 1	Insurance Related: <ul style="list-style-type: none"> Minimum of four (4) years of work experience. Non-Insurance: <ul style="list-style-type: none"> Minimum of five (5) years of work experience 	<ul style="list-style-type: none"> Individual Portfolio; and Subject Portfolio; and Interview
AMII Level 2	Insurance Related: <ul style="list-style-type: none"> Minimum of five (5) years of work experience. Non-Insurance: <ul style="list-style-type: none"> Minimum of six (6) years of work experience 	<ul style="list-style-type: none"> Individual Portfolio; and Subject Portfolio; and Interview

a) The award of credits through APEL is in the form of credit exemption where it does not involve the transfer of grades. However, the credits awarded for the programme will be counted towards the total credit requirement for completion awarded or graduation.

b) The maximum percentage of credit transfer through APEL is depending on the specific programme of study. The maximum credit exemption allowed through APEL at the various programme of study is as illustrated in table below:

Programme Name	Total Credits Required to Complete (Hours)	Maximum Credits Awarded (Hours)
Certification of the Malaysian Insurance Institute (CMII)	3	3
Professional Certificate in General Insurance Underwriting (PCGIU)	7	5
Professional Certificate in Life Assurance (PCLA)	7	5
AMII Level 1	18	12
AMII Level 2	32	20

c) Credits awarded for a subject are only applicable to the specific subject applied for.

d) Assessment for credit award should be carried out separately for each subject.

Description of Learners Competency

All applicants are subjected to appropriate APEL assessments conducted by the MII to ensure the learners have competencies as per listed below:

a) Knowledge

The information and understanding of an individual related to the discipline of finance that is gained through education and/or experience.

b) Application

The ability of an individual to use knowledge and skill in a professional capacity in the workplace.

c) Teamwork and Managerial Skills

The ability of an individual to work together and lead a group of people to achieve a common goal.

d) Problem-Solving and Decision-Making Skills

The ability of an individual to understand issues, identify alternatives and decide on the best available solution.

e) Business and Entrepreneurial Skills

The ability of an individual to improve existing practices or develop innovative ideas that add value to the business.

f) Ethics and Professionalism

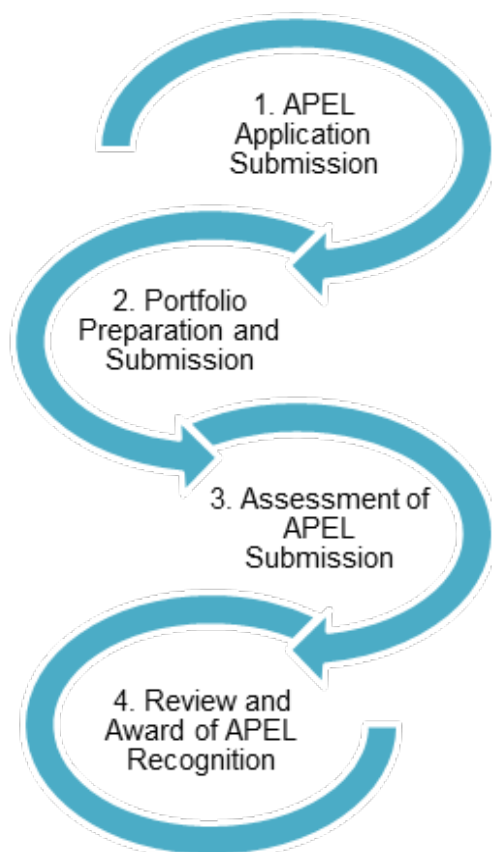
Values, attitudes and respect for oneself and others in a professional context.

g) Lifelong Learning

The initiative to undertake meaningful learning activities on a perpetual basis with the aim of improving knowledge, skills and the application of knowledge and skills for professional improvement of the individual.

APEL Assessment Process

APEL is a systematic assessment process which is closely linked to the MII's programmes and/or its respective subject's outcomes level. APEL allows an individual to seek recognition against MII's Professional and Certification programme and/or its respective subjects by providing evidence of the relevant formal, non-formal and informal learning.



a) APEL Application Submission

- At the first stage of APEL, individuals are required to submit their application form (Form 1 - APEL Application Form). Individuals need to identify the programme of study they wish to apply for.
- Individual will be guided on the application process and procedures by MII. They will be advised on the required documents, portfolio development, APEL assessment, payment and their responsibilities.
- APEL fee structure as below:

Processing Fee (Per Application)	RM795 (Including GST)
Exemption Fee (Per Credit Hour)	RM106 (Including GST)

b) Portfolio Preparation and Submission (Required Evidence)

- The portfolio is a comprehensive document wherein individuals can present their knowledge, skills and the application of knowledge and skills for a given subject area. The portfolio should document what has been learned, where and how the individual acquired and learned it, and how the individual's experience meets the MII requirement (Form 2 – Individual Portfolio Template) and (Form 3 – Subjects Portfolio Template).
- Evidence is the information gathered from formal, non-formal and informal learning. Evidence provided must be the individual's own and would be used to match against the MII's Professional and Certification programmes and/or its respective subject's outcomes level.
- Evidence collected for the portfolios can take many forms and may be gathered from various sources. The evidence collected should fulfil the rules of evidence. It must meet the requirement of the particular outcome level and must be accurately recorded.
- The individual need to identify and document the evidence that best demonstrate his/her competence.

c) Assessment of APEL Submission

Assessment is a core element of the APEL process. It is the formal process of measuring the evidence provided against the Learning Outcomes. Assessment is done by reviewing an individual's portfolio, validating the evidence and arriving at a decision.

1. Assessment Methods:

The assessment methods applied must be appropriate for the competencies being assess in order to validate the evidence for the required qualification and/or subject. The assessment methods for MII's APEL may include any or all of these methods:

i. Portfolio or Evidence Collection

Portfolio will help assessors to visualize and evaluate competences acquired by the learners either in informal or non-formal that have been stipulated in the portfolio form.

ii. Interview

The interview session will allow assessors to verify and validate evidence that has been submitted and the individual will be given the opportunity to explain and expand on his/her submission and evidence in greater detail.

2. APEL Assessors:

The portfolio will be assessed by a minimum of two (2) APEL assessors appointed by MII. Assessors are subject matter experts or practitioners in the core knowledge and skill areas of learning being assessed.

Roles of APEL Assessor:

- i. To evaluate the individual's current and prior knowledge, skill and the application of knowledge and skills against the Learning Outcomes.
- ii. To ensure that the evidence presented fulfils the criteria outlined by the rules of evidence.
- iii. To verify and validate information in the portfolio during the interview session.
- iv. To make as assessment decision, and provide feedback and recommendation to MII Academic Council on the individual's application for recognition.

Accreditation of Prior Experiential Learning (APEL)

d) Review and Award of APEL Recognition

Upon receiving the assessment report and recommendations, the Academic Council will deliberate on the recommendations and arrive at one of the following decisions:

1. Competent

A successful individual is awarded recognition for the qualification and/or subject he/she was assessed.

2. Not Yet Competent

An individual is advised that he/she does not qualify for recognition for a particular qualification and/or subject.

Appeal

1. Individual who do not receive the MII's APEL recognition have the right to appeal the decision. All appeals must be in writing and lodged with MII within fourteen (14) working days of notification of the APEL decision.
2. An individual may appeal against a decision if the individual believes that the recognition decision is not justified.
3. Under this arrangement, an individual may be reassessed by another assessor. An individual may be advised that his or her portfolio may be resubmitted for the re-assessment if the appeal is justified.

Form 1

Ref. number: (Office use only)

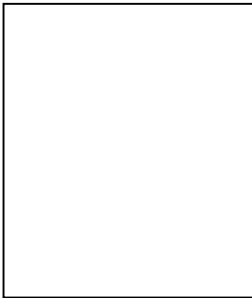
**REGISTRATION FORM
MII ACCREDITATION OF PRIOR EXPERIENTIAL LEARNING (APEL)**

FULL NAME: (AS IN IC/PASSPORT)			
CORRESPONDENCE ADDRESS:			
IC/PASSPORT NUMBER:			
DATE OF BIRTH:			
GENDER:	Male / Female		
CONTACT NUMBERS:	HOME:	OFFICE:	FAX:
	MOBILE:	E-MAIL:	
HIGHEST ACADEMIC QUALIFICATION:			
PROGRAMME APPLIED FOR:			
SUBJECT(S) APPLIED FOR:	(1) (2) (3) (4) (5)		
Note: i. Maximum of 4 Subject for AMII Level 1 ii. Maximum of 5 Subject for AMII Level 2			

Form 2 - Part 1 & Part 2

INDIVIDUAL PORTFOLIO TEMPLATE
PART 1: PERSONAL DETAILS

Recent Photo



PART 2: DETAILS LEARNING ACQUIRED

Full Name				
IC/Passport Number				
A) CERTIFICATED LEARNING (start with the most recent)				
No.	Year Awarded	Title of Certification	Level of the Award (Certificate/Diploma/Degree)	Awarding Body
1.				
2.				
3.				
4.				
5.				

Form 2 - Part 2

B) WORK EXPERIENCE						
A description of the associate of evidence and knowledge, competency, performance or experience						
No.	Name of Employer	Name of Department	Position Held	Time Served (Month/Year)		Job Responsibility
				From	To	
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						

Form 2 - Part 2

***List of Skills:**

1. Knowledge;
2. Practical skills;
3. Social skills and responsibilities;
4. Values, attitudes and professionalism;
5. Communication, leadership and team skills;
6. Problem solving and scientific skills;
7. Information management and lifelong learning skills; and
8. Managerial and entrepreneurial skills.

D) OTHER LEARNING SKILLS/ACTIVITIES										
	Other Activities This may include your hobbies/creation/social/community services or other activities which might be relevant to the competencies.	Year	What I have Learnt (Please tick ✓ which apply) (Please refer to the (*) List of Skills on what I have learnt)							
			1	2	3	4	5	6	7	8
1.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Form 2 - Part 2

D) LANGUAGE SKILLS																
Language	Level of Competencies (tick ✓ which apply) 1: Poor; 2: Average; 3: Good; 4: Excellent															
	Listening				Reading				Speaking				Writing			
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
1.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

E) SELF ASSESSMENT/REFLECTION (Compulsory)	
Describe how your prior learning experience prepare you for the intended level of study (Not more than 250 words)	
1. Why do you want to study? (Min 100 words)	
2. Write your experience? (Min 150 words)	

Form 2 - Part 3

PART 3: EVIDENCE OF LEARNING

A) LIST OF ITEMS PROVIDED (Please refer to Appendix A for list of evidence)	
No.	Title of Item
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
B) REFEREES (Relevant to work situation)	
Name	
Position	
Organisation	
Phone Number	Office: (Compulsory)
Email Address	Mobile:
Relationship	

Form 2 - Part 4 (Self Declaration)

I hereby declare that all the information/documents provided to support this application are authentic, true and accurate. I fully understand the Terms and Conditions of the application and agree that my application will be rejected if I have falsified any information in any way.

Signature:

Name:

Date:

Appendix A - List of Evidence

Evidence that can be provided by the applicant

DIRECT EVIDENCE	INDIRECT EVIDENCE
<p>Certificates You can provide copies of your qualifications;</p> <ul style="list-style-type: none"> • School certificates • Statement of results • Courses completed at work 	<p>Written Records You can provide copies of;</p> <ul style="list-style-type: none"> • Diaries • Records • Journals • Articles
<p>Work samples You can provide samples of your work;</p> <ul style="list-style-type: none"> • Drawings or photographs • Reports • Written materials • Projects • Objects • Work of arts 	<p>E-mail You can provide copies of email communication which verify;</p> <ul style="list-style-type: none"> • Customer feedback • Work activities • Written skills
<p>Records of workplace activities You can provide documents that verify your work activities;</p> <ul style="list-style-type: none"> • Notes • Emails • Completed worksheets • Workplace agreement • Contracts 	<p>Supporting letters You can provide letters to verify your claim from;</p> <ul style="list-style-type: none"> • Employers • Community group • People you have worked with (paid and unpaid work)
<p>Documents You can provide evidence that shows what you have done in your life;</p> <ul style="list-style-type: none"> • Media articles • Meritorious awards 	

Form 3 - Subject Portfolio Template (Personal Detail)

NAME	
NAME OF PROGRAMME	
SUBJECT TITLE	
SUBJECT SYNOPSIS	
NO OF CREDIT OF THE SUBJECT	

< Refer to the next page to fill up the learning statement & justification for subject portfolios >

Form 3

LEARNING STATEMENT & JUSTIFICATION FOR SUBJECT PORTFOLIOS

NO.	SUBJECT LEARNING OUTCOMES (SLO) <i>Note: Refer to attachment A for the respective SLO</i>	LEARNING STATEMENT & JUSTIFICATION <i>Details you provide here will show the assessors what you know.</i>	SUPPORTING DOCUMENTATION <i>Wherever possible, make reference to supporting documentation that provides evidence of the learning you have claimed.</i>

DECLARATION:

I hereby declare that all the information/documents provided to support this application are authentic, true and accurate. I fully understand that MII reserves the right to reject my application if proven otherwise.

Signature:

Date:

Attachment A - Programme Name: AMII Level 1

No	Subject Title	Subject Synopsis	Subject Learning Outcome (SLO)
1	Insurance Principles and Market Practice	This subject provides an overview of the basic principles of insurance, and an introduction to insurance practice, insurance principles, beginning with frequently used terms and their definitions as used in the industry as well as types of general and life insurance. This module illustrates the insurance process and its need, the type of insurance products available, and the applicability in different situations.	<ol style="list-style-type: none"> 1. Illustrate the basic insurance products 2. Illustrate the legal and regulatory framework of the Malaysian Insurance industry, their principles and practices.
2	Insurance Operations and Finance	The module shall provide the knowledge and understanding about the insurance businesses and how it operates. Topics cover in the module are the structure, the management and main aspects of corporate governance of insurance businesses, other common functions within insurance organisations, the main accounting principles and practices of insurance company accounts, the use of financial ratios to assess businesses and the financial strength of insurance companies	<p>Work samples</p> <ol style="list-style-type: none"> 1. Illustrate the structure, management and main aspects of corporate governance of insurance businesses 2. Illustrate the common functions within insurance organisations 3. Illustrate the main accounting principles and practices of insurance company accounts 4. Demonstrate the use of financial ratios to assess businesses 5. Demonstrate the financial strength of insurance companies
3	Legal Principles	This module will provide the knowledge and understanding of the general legal framework and system in Malaysia. Topics cover are the Malaysian legal system, the concept of legal personality, the principles of the law of tort and the characteristics of the main torts, the law of contract and the law of agency.	<ol style="list-style-type: none"> 1. Illustrate the Malaysian legal system 2. Illustrate the concept of legal personality 3. Illustrate the principles of the law of tort and the characteristics of the main torts 4. Illustrate the law of contract 5. Illustrate the law of agency
4	Insurance Claims	The module shall provide the knowledge and understanding of key aspects of the regulatory environment of insurance claims, how to establish cover exists under the policy and how to gather information, determine indemnity or liability and how to negotiate and settle claims. Topics cover are the key aspects of the regulatory environment of insurance claims, determination of the existence of cover under the policy, the importance and uses of claim information, determination of the extent of the indemnity or the liability and the effective negotiation and the settlement of the claims.	<ol style="list-style-type: none"> 1. Demonstrate and understand key aspects of the regulatory environment of insurance claims 2. Examine how to determine the existence of cover under the policy 3. Demonstrate and understand the importance and uses of claim information 4. Discover and understand how to determine the extent of indemnity or liability 5. Demonstrate and understand the effective negotiation and settlement of claims

Attachment A - Programme Name: AMII Level 1

No	Subject Title	Subject Synopsis	Subject Learning Outcome (SLO)
5	Insurance Underwriting	The module shall provide the knowledge and understanding about the business, regulatory and legal environment of underwriting, the main influences on underwriting strategy, principles and practices of risk pricing. Topics covers are the key aspects of the regulatory and legal environment of underwriting, the main influences on underwriting and underwriting policy and practice, the main statistical techniques of measuring risks and relationships and their application to insurance, the role and significance of reinsurance, the principles and practices of risk pricing and the market research, product development and challenges ahead	<ol style="list-style-type: none"> 1. Illustrate key aspects of the regulatory and legal environment of underwriting, the main influences on underwriting and underwriting policy and practice. 2. Demonstrate and understand the main statistical techniques of measuring risks and relationships and their application to insurance 3. Demonstrate and understand the role and significance of reinsurance 4. Illustrate and understand the principles and practices of risk pricing 5. Demonstrate the market research, product development and challenges ahead
6	Commercial Property and Business Interruption	The module shall provide the knowledge and understanding of the structure of the main risks to commercial property, policy cover and market practices of commercial property and business interruption insurances and risk perception, assessment and underwriting issues associated with these insurances.	<ol style="list-style-type: none"> 1. Discover the risk of fire and other contingencies to property 2. Appraise and understand the risk of theft to property 3. Appraise and understand the cover provided under property insurance 4. Appraise and understand the principles and the main practices of property insurance 5. Appraise the main aspects of business interruption insurance, risk perception, assessment and underwriting of property and business interruption insurances
7	Personal Lines Insurance	The module shall provide the knowledge and understanding of the market practices of household insurance, policy cover and rating considerations of household insurance and other personal insurances, main claims procedures for personal lines and main aspects of the business environment. Topics covers are the general market practices of household insurance, policy coverage and rating, the policy coverage and rating consideration of house-owners insurance, the policy coverage and rating considerations of personal accident-policy cover and rating considerations, private medical insurance and other personal insurance products, the main claims procedures for personal lines, including relevant case law and the settlement of claims under personal lines, including relevant case law and the main aspects of the business environment of personal insurances	<ol style="list-style-type: none"> 6. 1. Demonstrate the general market practices of household insurance, policy coverage and rating, the policy coverage and rating consideration of house-owners insurance 7. 2. Demonstrate the policy coverage and rating considerations of personal accident-policy cover and rating considerations, private medical insurance and other personal insurance products 8. 3. Demonstrate the main claims procedures for personal lines, including relevant case law and the settlement of claims under personal lines, including relevant case law 9. 4. Demonstrate the main aspects of the business environment of personal insurances

Attachment A - Programme Name: AMII Level 1

No	Subject Title	Subject Synopsis	Subject Learning Outcome (SLO)
7	Personal Lines Insurance	The module shall provide the knowledge and understanding of the market practices of household insurance, policy cover and rating considerations of household insurance and other personal insurances, main claims procedures for personal lines and main aspects of the business environment. Topics covers are the general market practices of household insurance, policy coverage and rating, the policy coverage and rating consideration of house-owners insurance, the policy coverage and rating considerations of personal accident-policy cover and rating considerations, private medical insurance and other personal insurance products, the main claims procedures for personal lines, including relevant case law and the settlement of claims under personal lines, including relevant case law and the main aspects of the business environment of personal insurances	<ol style="list-style-type: none"> 1. Demonstrate the general market practices of household insurance, policy coverage and rating, the policy coverage and rating consideration of house-owners insurance 2. Demonstrate the policy coverage and rating considerations of personal accident-policy cover and rating considerations, private medical insurance and other personal insurance products 3. Demonstrate the main claims procedures for personal lines, including relevant case law and the settlement of claims under personal lines, including relevant case law 4. Demonstrate the main aspects of the business environment of personal insurances
8	Motor Insurance	The module shall provide the knowledge and understanding of the risks and legal considerations associated with motor insurance, scope of cover for motor car, motor cycle and commercial motor insurances, key market practices related to motor insurance, main underwriting considerations and claims practices related to motor insurance.	<ol style="list-style-type: none"> 1. Illustrate the nature of and main factors impacting on motor risk, the scope of cover available for motor cars, motor cycles, commercial vehicles and other motor risks 2. Illustrate and understand the practices of motor insurance, including documentation 3. Appraise and understand to risk perception, evaluation and underwriting of motor insurance 4. Appraise the claims considerations, use of information technology and procedures of motor insurance
9	Liability Insurance	The module shall provide the knowledge and understanding about the risk associated with public liability insurance, products liability insurance, professional indemnity insurance, directors' and officer' liability, employers' liability and related statutory cover like SOCSO, management and evaluation of liability risk and consideration of liability underwriting.	<ol style="list-style-type: none"> 1. Discuss the nature of employer's liability risk, the cover and practices of employers' liability insurance 2. Discuss the risks, cover and practices of public and product liability insurance 3. Discuss the risks, cover and practices of professional indemnity, directors' and officers' liability insurance 4. Demonstrate and understand the management and evaluation of liability risk and the main considerations of liability underwriting

Attachment A - Programme Name: AMII Level 2

No	Subject Title	Subject Synopsis	Subject Learning Outcome (SLO)
1	Insurance Law	<p>The module shall provide the knowledge and understanding of the laws which form the background to the operation of insurance, the system within which these laws operate and the ability to apply knowledge and skills to simple situations.</p> <p>Topics cover are the basic legal concepts and general principles of laws, the laws relevant to insurance the system which applies these laws and the application of knowledge and skills to interpret problems/issues related to insurance law.</p>	<ol style="list-style-type: none"> 1. Examine the basic legal concepts and general principles of laws 2. Examine knowledge and understanding of the laws relevant to insurance the system which applies these laws 3. Illustrate an analytical approach to the application of knowledge and skills to interpret problems/issues related to insurance law
2	Insurance Business and Economics	<p>The module shall provide the knowledge and understanding of the environment in which businesses operate: the economic, operational, ethical and financial framework with particular application to the transaction of insurance business.</p> <p>Topics cover are the insurance in the world economy, the relationship between the insurance business and the needs of the society, the relationship between the business and organisation with reference to insurance and the relationship between the business organisation and their financial processes.</p>	<ol style="list-style-type: none"> 1. Illustrate knowledge and understanding of insurance, finance and money in the world economy 2. Illustrate knowledge and understanding of the relationship between the insurance business and the needs of the society 3. Examine the relationship between the business and organisation with reference to insurance 4. Appraise the relationship between the business organisation and their financial processes
3	Insurance Risk Management	<p>The module shall provide the knowledge and understanding and an appreciation of the principles and practices of risk management in order to enable production of the optimum strategy for the handling of risk in an organisation.</p> <p>Topics cover are the context of risk management, risk identification and prioritisation processes, methods of risk assessment and analysis, risk controlling techniques, risk transfer and financing options, the methods of risk monitoring and review and the international risk management.</p>	<ol style="list-style-type: none"> 1. Appraise and understand the context of risk management 2. Appraise and understand the risk identification and prioritisation processes 3. Examine methods of risk assessment and analysis 4. Examine and understand the risk controlling techniques in the insurance industry. 5. Analyze and understand the risk transfer and financing options 6. Appraise the methods of risk monitoring and review 7. Examine the international risk management

Attachment A - Programme Name: AMII Level 2

No	Subject Title	Subject Synopsis	Subject Learning Outcome (SLO)
4	Insurance Marketing	<p>The module shall provide the knowledge and understanding of the principles of marketing in relation to insurance, including the planning process, marketing implementation and organization and the legal considerations in relation to marketing.</p> <p>Topics cover are the role and operation of marketing in the insurance industry, the marketing theory and concepts and their application to the insurance industry, the relevant information to develop a marketing strategy for insurance products and services, the implementation and delivery of the marketing strategy for insurance products and services, the marketing programme administration for insurance products and services and the key issues in international marketing for insurance products and services</p>	<ol style="list-style-type: none"> 1. Appraise and understand the role and operation of marketing in the insurance industry 2. Examine the marketing theory and concepts and their application to the insurance industry 3. Appraise and understand the relevant information to develop a marketing strategy for insurance products and services 4. Examine and understand the implementation and delivery of the marketing strategy for insurance products and services 5. Appraise the marketing programme administration for insurance products and services 6. Develop and understand the key issues in international marketing for insurance products and services
5	Insurance Underwriting Management	<p>The module shall provide the knowledge and understanding of and the ability to apply the requirements for managing a general insurance underwriting account through selection of class of business and design of products; setting the underwriting policy for those products; establishing the price; management of exposures; the implementation of operational controls; budgeting and monitoring results.</p>	<ol style="list-style-type: none"> 1. Develop the fundamentals of underwriting in insurance. 2. Categorize the reinsurance and the development of risk premium. 3. Illustrate statistical modelling techniques in underwriting. 4. Analyse and understand how quoted premium is developed. 5. Appraise the underwriting operations in insurance companies. 6. Compose and understand the importance of budgeting and monitoring in underwriting performance.
6	Insurance Claims Management	<p>The module shall provide the knowledge and understanding of the claims management in Malaysia. Topics cover are the development of claims philosophies, the implementation of claims systems, the management of claims function, the management of the claims service, and the application of claims practice transacting insurance business on an industry wide basis.</p>	<ol style="list-style-type: none"> 1. Develop and understand the claims environment and claims service management 2. Develop claims technical management and claims management practice 3. Differentiate and understand the cost of claim management practice

Attachment A - Programme Name: AMII Level 2

No	Subject Title	Subject Synopsis	Subject Learning Outcome (SLO)
7	Reinsurance	This elective core module is to develop the knowledge and understanding of the different type of reinsurance, the global market place for reinsurance, market practices, the main aspects of property, casualty, marine and aviation reinsurance.	<ol style="list-style-type: none"> 1. Appraise and understand the purpose of and parties to reinsurance and the fundamental issues of reinsurance 2. Appraise the features and operation of facultative reinsurance and the features and operation of proportional reinsurance treaties 3. Document and understand the features and operation of non-proportional reinsurance treaties 4. Illustrate and understand the design of reinsurance programmes, main market practices, legal issues and the main aspects of the global reinsurance market 5. Appraise and understand the accounting methods for different types of reinsurance 6. Document and understand main aspects of property, casualty, marine and aviation reinsurances and the main aspects of the life and medical reinsurance
8	Medical and Health Insurance	The module shall provide the knowledge and understanding of the principles and practices of transacting private medical insurance (PMI) business, the provision and operation of PMI within the wider healthcare sector. Topics cover are the development and the structure of health care provision in Malaysia, the principles and practices of the PMI, the risk assessment and management, the principles and practices of the underwriting, the claims and policy administration, the legislation and regulation, the marketing and sales management and the challenges and issues of the private medical insurance products and services.	<ol style="list-style-type: none"> 1. Appraise the development and the structure of health care provision in Malaysia 2. Distinguish and understand the principles and practices of the Private Medical Insurance (PMI) products and services 3. Debate and understand the risk assessment and management of the PMI products and services 4. Appraise the principles and practices of the private medical underwriting 5. Develop the claims and policy administration of the PMI products and services 6. Illustrate the legislation and regulation of the PMI products and services 7. Develop the marketing and sales management of the PMI products and services 8. Appraise and understand the challenges and issues of the PMI products and services

Attachment A - Programme Name: AMII Level 2

No	Subject Title	Subject Synopsis	Subject Learning Outcome (SLO)
9	Life Assurance	This elective core module is to provide a knowledge and understanding of the scope of life assurance, its appropriate use and administration and the legal and regulatory influences on the conduct of this type of business	<ol style="list-style-type: none"> 1. Appraise and understand the scope of life assurance, its appropriate use and administration and the legal and regulatory influences on the conduct of this type of business
10	Life and Disability Underwriting	This elective core module is to provide a knowledge and appreciation of the underwriting considerations for life and disability and critical illness insurance, including both medical and non-medical factors, and a knowledge of the major disorders and diseases of the body.	<ol style="list-style-type: none"> 1. Illustrate the underwriting considerations for life and disability and critical illness insurance, including both medical and non-medical factors, and a knowledge of the major disorders and diseases of the body.
11	Takaful	This elective core module is to develop the knowledge and understanding about Islamic Takaful. Islamic Takaful is the alternative form of conventional Insurance, structured under Islamic commercial law. During the last few years a lot of successful efforts have been made which led to the establishing Islamic Insurance (Takaful) as the alternative to conventional Insurance. Takaful operate on the principles of Islamic commercial law. The next decades to come will see Takaful taking the market share of conventional insurance. The principles work in a way that policy holders in Takaful are known as participants and they get shares from the surplus of their contribution, or revenue generated from investing their surplus premium. This principle is based on Islamic commercial contract of Mudarabah-Ijarah hybrid. This need to be studied, and promoted to the necessary level for apart from protecting individuals, families, and companies against catastrophic disaster, it also provide piety, and brotherhood, while guaranteeing self-sustaining economy	<ol style="list-style-type: none"> 1. Appraise and understand the basic takaful principles and practice within the takaful legal and regulatory framework and the comparison between takaful and insurance operations 2. Compare and understand the conceptual and practical aspects of takaful, the link between both and the differences between takaful and conventional insurance 3. Appraise and understand the various principles, concepts and underlying contracts applied in general and family takaful business

