



PROFESSIONAL CERTIFICATE IN LIFE ASSURANCE (PCILA)

About Programme

The Professional Certificate in Life Assurance (PCILA) introduces the fundamentals of the role of a Life Underwriter or Life Claims Assessor to insurance personnel who do not have any formal education in Life Underwriting or Life Claims. The candidate will learn about the processes involved in decision-making with regards to the respective areas of specialization.

The objective of this programme is to provide insurance personnel with the specific operational and analytical knowledge and skills to analyse and conduct a wide range of routine and non-routine life underwriting tasks or life claim task. The combination of both practical and theoretical aspects in this programme will support Life Underwriters and Life Assessor in their career development and job advancement. PCILA is also useful for customer service personnel and agents.

Programme Module

Module	Subject (must be taken in sequence as per below subject order)	Duration
1	Insurance Principles & Market Practice (Life)	42 Hours
2	Stream A: Life Underwriting <ul style="list-style-type: none"> Introduction to Life Underwriting Human Anatomy & Physiology 	14 Hours
	Stream B: Life Claims <ul style="list-style-type: none"> Introduction to Claims Practice Human Anatomy & Physiology 	14 Hours
3	<ul style="list-style-type: none"> Life Underwriting Technicalities Legal Aspects of Life Insurance 	14 Hours
	<ul style="list-style-type: none"> Effective Claims Practice Legal Aspects of Life Assurance 	14 Hours

Who Can Enroll

Life Underwriters or Life Claims Assessors, working underwriters or customer service personnel, marketing executives and claims support personnel

Assessment Format	Minimum Pass Mark	Duration of Exam
Module 1 – 100 multiple choice questions	70%	3 hours
Module 2 – 50 MCQ for each subject	70% for each subject	1 ½ hours per subject
Module 3 – 50 MCQ for each subject	70% for each subject	1 ½ hours per subject

Programme Fee

Course fee	RM 4,300.00
Student registration fee + Membership (for first year)	RM 200.00
TOTAL	RM 4,500.00

Benefit

Candidates will learn the best practices in Life Insurance Underwriting or Claims in respect of two different streams of study, and this will be beneficial especially to those employed in the underwriting or claims department.

Progression Towards AMII

7 Credits exempted at AMII Level 1

Exemption For Module 1

Exemption for Module 1 is permissible at MII's discretion. The course fee for module 2 and module 3 is RM 2,452 (excluding student registration & 1st year membership fees).

Minimum Entry Requirements

SPM/GCE 'O' Level or equivalent or higher

Stream A: Life Underwriting

Programme Learning Outcome

At the end of the programme, candidates will be able to:

- define the roles and functions of a Life Underwriter
- interpret the Life Underwriting process and its established guidelines
- apply the Life Underwriting guidelines

Module 1

Subject Name	Insurance Principles & Market Practice (Life)
Learning Topics	<ol style="list-style-type: none">1. Risk & Insurance2. The Insurance Marketplace3. Principle of Insurance (Conventional and Takaful)4. Insurance Regulation and Consumer Protection5. Medical & Health Insurance6. Legal Aspects of Life Insurance7. Life Insurance Products8. Life Insurance Premium Rating9. Life Insurance Underwriting and Documents10. Life Insurance Claims

Module 2

Subject Name	Introduction to Life Underwriting	Subject Name	Human Anatomy & Physiology
Learning Topics	<ol style="list-style-type: none">1. Introduction to Basic Life Underwriting2. Who is the underwriting personnel?3. What are their authority and approaches?4. The principle of Risks selection5. The tools of Underwriting6. The classification of Underwriting7. The Underwriting process	Learning Topics	<ol style="list-style-type: none">1. Introduction to Anatomy and Physiology2. Introduction of Human Anatomy3. Overview of entire body systems4. Related disorders and diseases based on each body system5. General information:<ul style="list-style-type: none">• Definition• Causes• Signs & symptoms• Risks factors• What to expect?

Stream A: Life Underwriting

Module 3

Subject Name	Life Underwriting Technicalities	Subject Name	Legal Aspects of Life Insurance
Learning Topics	<ol style="list-style-type: none">1. Underwriting Individual Life Insurance :<ul style="list-style-type: none">• Medical Risk factors.2. Underwriting Individual Life Insurance :<ul style="list-style-type: none">• Financial Risk factors3. Underwriting Individual Life Insurance :<ul style="list-style-type: none">• Personal Risk factors4. Underwriting business insurance, specialized policies, replacements and supplementary benefits<ul style="list-style-type: none">• Underwriting business insurance• Financial assessment of a business• Business valuation/ Key man life insurance• Employee benefit plan• Creditor insurance/ Partnership5. Underwriting Individual Health insurance6. Underwriting Group Life & Health Insurance7. Group Insurance Underwriting Activities8. Risk assessment for Group Insurance	Learning Topics	<ol style="list-style-type: none">1. Sources of Malaysian Law2. Formation of a life insurance contract3. Insurable Interest, Proposal Form, Duty to Disclose & Misrepresentation. Provisions under the FSA 20134. The Life Policy5. Life Insurance Agent and related provisions in FSA.6. Premiums7. Beneficiaries8. Assignment9. Trust & Statutory Trust10. Policy lapse, Non -Forfeiture, Surrender and Reinstatement.11. Life Claims Management Concept12. Payment of Policy Moneys13. Discharge of Life Policies14. Bankruptcy and Inheritance.

Stream B: Life Claims

Programme Learning Outcome

At the end of the programme, candidates will be able to:

- define the roles and functions of a Life Claims Assessor
- interpret the Life Claims process and its established guidelines
- apply the Life Claims guidelines

Module 1

Subject Name	Insurance Principles & Market Practice (Life)
Learning Topics	<ol style="list-style-type: none"> 1. Risk & Insurance 2. The Insurance Marketplace 3. Principle of Insurance (Conventional and Takaful) 4. Insurance Regulation and Consumer Protection 5. Medical & Health Insurance 6. Legal Aspects of Life Insurance 7. Life Insurance Products 8. Life Insurance Premium Rating 9. Life Insurance Underwriting and Documents 10. Life Insurance Claims

Module 2

Subject Name	Introduction to Claims Practice	Subject Name	Human Anatomy & Physiology
Learning Topics	<ol style="list-style-type: none"> 1. Introduction to General Principles of Insurance <ul style="list-style-type: none"> • What is Insurable Interest? • Indemnity • Utmost Good Faith • Duty of Disclosure • Proximate Cause • Contribution • Subrogation 2. Basic types of Life Policies and scope of coverage <ul style="list-style-type: none"> • What is a Life Insurance Policy? • Term Insurance • Endowment • Supplementary Rider 3. Various Types of Life Claims 4. Basic Legal Aspects of Insurance 	Learning Topics	<ol style="list-style-type: none"> 1. Introduction to Anatomy and Physiology 2. Introduction of Human Anatomy 3. Overview of entire body systems 4. Related disorders and diseases based on each body system 5. General information: <ul style="list-style-type: none"> • Definition • Causes • Signs & symptoms • Risks factors • What to expect?

Stream B: Life Claims

Module 3

Subject Name	Effective Claims Practice	Subject Name	Legal Aspects of Life Insurance
Learning Topics	<ol style="list-style-type: none">1. Types of hybrid policies and scope of coverage2. Types of Life Claims3. Basic Legal Aspects of Insurance4. Application of Financial Services Act (FSA) to Life Claims5. Claims Management Concept<ul style="list-style-type: none">• Claims Management Definition• End to end process - from registration, investigation to payment of Claims.• Registration of Claims• Documentations for a valid Claim• Policy Conditions• Exclusions and Endorsements• Appointment of Adjusters and Investigators• Fraud Detection• Assessment of Claims• Insurance Payment• Handling Complaint	Learning Topics	<ol style="list-style-type: none">1. Sources of Malaysian Law2. Formation of a life insurance contract3. Insurable Interest, Proposal Form, Duty to Disclose & Misrepresentation. Provisions under the FSA 20134. The Life Policy5. Life Insurance Agent and related provisions in FSA.6. Premiums7. Beneficiaries8. Assignment9. Trust & Statutory Trust10. Policy lapse, Non -Forfeiture, Surrender and Reinstatement.11. Life Claims Management Concept12. Payment of Policy Moneys13. Discharge of Life Policies14. Bankruptcy and Inheritance.

Frequently Asked Questions

What is this course about?

- This course is developed by MII for Life Underwriters and Life Claims Assessors and those who can benefit from it.
- It is a professional programme on Life Underwriting and Life Claims Assessing.
- To affirm a person has attained a minimum standard and quality in Underwriting or Claim Assessing.
- Students learn about the processes involved in decision-making with regard to underwriting or claim.

What are the benefits for those attending the course?

- Students learn about the practical and theoretical aspects of the Life Underwriting and Life Claims.
- Knowledge, skills and competencies gained will support Life Underwriters, and Life Claims assessors in their career development and job advancement.

Why would the course be of benefit for my staff?

- For an employer, the Underwriting or Life Claims authority should be given based on the competency of the staff.
- Certification is an affirmation of that competency.
- Learning on the job, without formalised training, takes time.
- A structured course programme enables focussed learning.

How is the course programme structured?

- This is a 3-module programme, comprise of 5 subjects. First module comprises of one compulsory subject, the 2nd and 3rd module comprise 2 compulsory subjects each based on their respective stream.
- 98 learning hours, spread over 14 weeks.
- One class per week, Saturday, 8 pm to 5 pm.
- After to the completion of each subject, students must sit for the multiple choice questions examination.

Who can enrol?

- Both new and working underwriters or Life Claim Assessors can attend, as this is a professional programme in Underwriting or Claim.

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

- The PCILA is examination-based. Passing the examination is a good indicator of the competency of the staff.
- Improvements in the time spent on underwriting and claim assessment.
- Improvements in the quality of underwriting and accuracy of claim assessment.
- Improvements in customer satisfaction.

What does the PCILA lead on to for the staff?

- The staff shall qualify with a Professional Certificate in Life Underwriting or Life Claims.
- Membership of The Malaysian Insurance Institute.
- Progression to the AMII Level 1 with 7 credits.
- Free access to MII library.
- Discounted access to MII events, courses and programmes.

What if student fails a subject?

- Re-sit examinations of failed subjects can be taken within 24 months from the date of first registration.
- The re-sit fee is RM 580.00 per subject.
- The Students can still continue with the programme and take the remaining subjects even if he/she failed the earlier subjects.
- If a candidate does not complete the programme (including re-sit) within 24 months from the date of first registration, then a further full registration payment is required in order to continue with the course.