



OCCUPATIONAL ANALYSIS INSURANCE AND TAKAFUL INDUSTRY



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ABSTRACT

An Occupational Analysis (OA) is the process of identifying the work scope of the occupational area in terms of competencies. It is used to analyse skilled human resource competency requirement for the industry. The development of the Occupational Structure is a preliminary process in developing relevant National Occupational Skills Standard (NOSS). The NOSS in turn will be developed to be used as the basis to conduct skills training and certification of competent personnel. This document is divided into several chapters, the first being an industrial overview highlighting the definition and scope of the industry, the current analysis of the local industry and its skilled worker requirements, government bodies and development plans supporting the growth of the industry, then the next chapter will explain the methodology of the Occupational Analysis development. The final chapters will present the findings of the Occupational Analysis that is translated into the Occupational Structures, levels of competencies and critical areas. These findings will in turn be the basis of reference for the development of the National Occupational Skills Standard (NOSS) document. The NOSS will serve not only as a reference of skills standards for certification but also as a guide to develop the skills training curriculum. In order to conduct the Occupational Analysis on the Insurance and Takaful Industry, all the information related to the aforesaid industry was gathered through literature review and further discussed in workshop sessions with experts from the industry. Workshops were held to get a better understanding of the organisational structure, job titles, hierarchy objectives and main activities of the specified positions. As a result of the Insurance and Takaful Industry Occupational Analysis, a total of 7 main sub-sectors (Family Takaful, General Takaful, Life Insurance, General, Adjusting, Broking and Distribution) and 91 job titles have been identified. Out of the 91 job titles, 42 job titles were considered to be critical and are recommended to be developed as a NOSS.



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LIST OF ABBREVIATIONS

AIF	Asian Institute of Finance
AMLA	Association Of Malaysia Loss Adjuster
DESCUM	Development of Standard and Curriculum
DSD	Department of Skill Development
ETP	Economic Transformation Programme
FAIR	Federation of Afro Asian Insurers and Reinsurers
GDP	Gross Domestic Product
IBBM	<i>Institut Bank-Bank Negara Malaysia</i>
IBFIM	Islamic Banking and Finance Institute
KMC	Knowledge Management Centre
LIAM	Life Insurance Association of Malaysia
MII	Malaysian Insurance Institute
MITBA	Malaysian Insurance and Takaful Brokers Association
MOSQF	Malaysian Occupational Skills Qualification Framework
MQA	Malaysia Qualification Agency
MQF	Malaysian Qualifications Framework
MSC	Malaysian Skills Certificate
MTA	Malaysian Takaful Association
NDTS	National Dual Training System
NOSS	National Occupational Skills Standard
OA	Occupational Analysis
OAA	Occupational Area Analysis
OAS	Occupational Area Structure
OD	Occupational Description
OS	Occupational Structure
PIAM	<i>Persatuan Insurans Am Malaysia</i>
SIDC	Securities Industry Development Corporation



1. INSURANCE AND TAKAFUL INDUSTRY OCCUPATIONAL ANALYSIS (OA)

1.1 INTRODUCTION

This chapter will explain the objectives, scope and problem statement of the Occupational Analysis (OA) for the Insurance and Takaful Industry. The background of OA and its function in skills training and curriculum development is also elaborated in this chapter.

1.2 INTRODUCTION TO OCCUPATIONAL ANALYSIS DEVELOPMENT

An Occupational Analysis (OA) is the process of identifying the sectors, sub-sectors, job areas and job titles for a particular industry in the form of Occupational Structure (OS). The OA will also look at other elements such as common job titles and levels of competency for skilled personnel in the industry, job functions, industry overview, skills demand and individual job descriptions. Job scopes of each job title will be detailed out in the Occupational Description (OD). Every job title will be identified according to its level defined in the Malaysian Occupational Skills Qualification Framework (MOSQF) level descriptor (refer to Annex 1). It must be highlighted that the occupational structure should not reflect the Organisational Structure but rather the competency levels and possible career path for personnel under a particular sector in the industry.

The OA requires input from all parties especially industry players, statutory bodies, training institutions among others. The identified job titles obtained during the OA will be used as reference during National Occupational Skills Standard (NOSS) development. By developing the NOSS, personnel in the industry can be deemed certified by undergoing three methods of skills training certification. The first of the three methods are certification through full time training where the candidate will undergo training from a minimum of 3 months for entry level certificates



1.3 MALAYSIAN OCCUPATIONAL SKILLS QUALIFICATION FRAMEWORK (MOSQF)

The development of the OA is ensured to comply with the MOSQF. MOSQF is a framework that describes all skills qualifications awarded under the Malaysian Skills Certification System. It is an 8-tier framework that consists of 8 levels which reflect skills competencies in an occupational area (refer to Annex 1). However, for training purposes, only the first 5 levels are being offered with skills qualifications namely Malaysian Skills Certificate (MSC) Level 1, MSC Level 2, MSC Level 3, MSD Level 4 (Malaysian Skills Diploma) and MSAD Level 5 (Malaysian Skills Advance Diploma).

MOSQF will serve as an instrument that develops and classifies skills qualifications based on a set of criteria guided by the National Skills Development Act 2006 (Act 652). It was benchmarked against international good practices in defining its level description and was developed in line with the Malaysian Qualifications Framework (MQF). It is aspired to become the national skills framework for all parties of interest such as individuals, skills training providers, the Government, associations, professional bodies, the industry sectors and the Malaysian communities.



1.4 OBJECTIVES OF INSURANCE AND TAKAFUL INDUSTRY OCCUPATIONAL ANALYSIS

The objectives of this OA are as below:

- i. To identify the OS and job titles available in the Insurance and Takaful industry
- ii. To identify the levels of competency required beginning at the entry levels until the highest level of competency
- iii. To identify the job scope, job area and role of each job title identified including the possibility of multi skilling between different areas as to increase employability
- iv. To identify the specific job titles that are considered critical and require immediate development of Standards & Curriculum

1.5 SCOPE OF OCCUPATIONAL ANALYSIS

The scope of this particular OA is focused on the Insurance and Takaful Industry and all areas that are defined to be under the Insurance and Takaful Industry. Other areas such as Banking, Capital Markets and Islamic Finance under the Finance Services Industry as a whole will be analysed in the near future. However, due to the wide scope, it can only be done in another analysis as to be identified and suggested later in this report.

The OA on the Insurance and Takaful Industry will cover the scope of:

- i. Occupational Structures (OS);
- ii. Occupational Area Analysis (OAA); and
- iii. Job Descriptions.



1.6 PROBLEM STATEMENT

There have been various National Occupational Skills Standard (NOSS) documents developed for the Insurance and Takaful Industry since the year 2000. (Details of the existing NOSS relevant to the Insurance and Takaful Industry are included in Chapter 2). However, a complete analysis on the OS of the Insurance and Takaful Industry has not been undertaken before. Therefore, in order to identify the overall structure and available career paths in the industry, the OA must be done on the Insurance and Takaful Industry.

1.7 CHAPTER CONCLUSION

In the light of recent development plans for the Malaysian Financial Services Industry as a whole and Insurance and Takaful Industry specifically, the demand for sufficient skilled personnel has increased and the development of skilled manpower is timely. With the OS clearly defined, the industry stakeholders will be able to identify areas that will require more intensive efforts in human capital development. Although there have been past efforts in National Standards Development for the industry, the need for an OA is required to determine the overall areas that may not yet have been focused on. The OS that will be the outcome of this analysis shall be utilised as a 'blueprint' of the manpower planning for the Insurance and Takaful Industry.



2. OVERVIEW OF THE INSURANCE AND TAKAFUL INDUSTRY IN MALAYSIA

2.1 INTRODUCTION

This chapter will focus on the overview of the Insurance and Takaful industry, the current scenario in Malaysia, introduction to government policies, development plans, government bodies and industrial competitiveness at the international level.

Findings in this chapter were obtained via literature review, observation, interviews with industry practitioners and discussions during workshops with development panel members. This literature review will be further discussed with panel members to obtain insight on the matters at hand from a practitioner's perspective.

2.2 THE MALAYSIAN FINANCIAL SYSTEM

The Malaysian financial system comprises of a diversified range of institutions to serve the more varied and complex needs of the domestic economy. The financial system consists of the conventional financial system and the Islamic financial system which co-exists and operates in parallel.¹

¹Malaysian Investment Development Authority. 2012



The following table provides an overview of the number of financial institutions under the purview of Bank Negara Malaysia as at end-February 2012:

Table 1.0: Financial Institutions under the Purview of Bank Negara Malaysia
As At September 2013

Financial Institutions	Total	Malaysian- Controlled Institution	Foreign- Controlled Institution
Commercial Banks	27	9	18
Islamic Banks	16	10	6
International Islamic Banks	5	0	5
Investment Banks	15	15	0
Insurers	35	19	16
Takaful Operators (Islamic Insurers)	12	9	3
Reinsurers	7	3	4
ReTakaful Operators (Islamic Reinsurers)	4	2	2
Development Financial Institutions	6	6	0

(Source: Bank Negara Malaysia, List of Registered Institutions)

The banking system, comprising commercial banks, investment banks, and Islamic banks, is the primary mobiliser of funds and the main source of financing which supports economic activities in Malaysia. Banking institutions operate through a network of more than 2,000 branches across the country. Six Malaysian banking groups have presence in 19 countries through branches, representative offices, subsidiaries, equity participation and joint ventures.



The non-bank financial institutions, namely development financial institutions, insurance companies and Takaful operators, complement the banking institutions in mobilising savings and meeting the financial needs of the economy. The insurance and reinsurance companies conduct life and general insurance business and similarly Takaful and reTakaful operators engage in the general and Family Takaful business. The insurance companies and Takaful operators which operate through a network of more than 800 offices and 100,000 registered agents nationwide provide avenues for risk management and financial planning solutions for businesses and individuals.¹

2.3 DESCRIPTION OF INSURANCE AND TAKAFUL

The term insurance describes any measure taken for protection against risks. Insurance is the equitable transfer of the risk of a loss, from one entity to another in exchange for payment. It is a form of risk management primarily used to hedge against the risk of a contingent, uncertain loss.

An insurer, or insurance carrier, is a company selling the insurance; the insured, or policyholder, is the person or entity buying the insurance policy. The amount of money to be charged for a certain amount of insurance coverage is called the premium. Risk management, the practice of appraising and controlling risk, has evolved as a discrete field of study and practice.

The transaction involves the insured assuming a guaranteed and known relatively small loss in the form of payment to the insurer in exchange for the insurer's promise to compensate (indemnify) the insured in the case of a financial (personal) loss. The insured receives a contract, called the insurance policy, which details the conditions and circumstances under which the insured will be financially compensated.



Insurance involves pooling funds from many insured entities (known as exposures) to pay for the losses that some may incur. The insured entities are therefore protected from risk for a fee, with the fee being dependent upon the frequency and severity of the event occurring. In order to be an insurable risk, the risk insured against must meet certain characteristics. Insurance as a financial intermediary is a commercial enterprise and a major part of the financial services industry.

Insurance companies create insurance policies by grouping risks according to their focus. This provides a measure of uniformity in the risks that are covered by a type of policy, which in turn allows insurers to anticipate their potential losses and to set premiums accordingly.

The word Takaful is derived from the Arabic verb "kafala" which simply means to "guaranteeing each other". Therefore, the pact between at least two parties agreeing to jointly guarantee one another in the event of a loss, as a consequent of being afflicted by a calamity defines the term "Takaful". Likewise, the joint-guarantee as embedded in the concept of Takaful can be translated into practical operation in the form of business or commercial transaction within the "tijari" or private sector as one of the Islamic financial players in a market economy.

Under the structure, an agency relationship is agreed between two parties to conduct a certain business undertaking. Based on this premise, the model describes an agency agreement between the operators, acting as the agent or "wakil" to the participant as the principal to manage the participation of the latter in a variety of takaful products provided by the operator.²

The general Takaful concept is to contribute a sum of money to a Takaful fund in the form of participative contribution (Tabarru'). Then the insured

²Malaysian Takaful Association Official Website. Takaful Definitions. <http://www.malaysiantakaful.com.my>



will undertake a contract (Aqad) to become one of the participants by agreeing to mutually help each other, should any of the participants suffer any form of misfortune, either arising from death, permanent disability, loss, damage or any other such misfortunes as covered under the Takaful plan. The Takaful protection plan is based on Shariah principles and offers many unique features to policy owners.³

³Islamic Insurance Info Website.<http://www.islamicfinanceinfo.com.my>



2.4 EXISTING NATIONAL OCCUPATIONAL SKILLS STANDARD (NOSS) AND OCCUPATIONAL STRUCTURES (OS) UNDER THE DEPARTMENT OF SKILLS DEVELOPMENT (DSD) RELATED TO THE INSURANCE AND TAKAFUL INDUSTRY

In order to analyse the industry, the existing NOSS and OS documents were referred. In the DSD's NOSS Registry, the existing OS can be seen in the following figures included in this section. Below is the list of previous NOSS developed under the Insurance and Takaful Industry:

- (i) Life Insurance Executive M-047 -2/3;
- (ii) Fire Underwriting Executive M-031-2/3;
- (iii) Motor Underwriting M-030-2/3;
- (iv) Miscellaneous Accident Underwriting Executive - Personal (Health Insurance) M-032-3;
- (v) Miscellaneous Accident Underwriting Executive - Personal (Personal Accident) M-033;
- (vi) Miscellaneous Accident Underwriting Executive - Liability (Product Liability Insurance) M-034-3;
- (vii) Miscellaneous Accident Underwriting Executive - Liability (Public Liability / Comprehensive General Liability (CGL)) M-035-3;
- (viii) Miscellaneous Accident Underwriting Executive - Liability (Professional Indemnity Insurance) M-036-3;
- (ix) Miscellaneous Accident Underwriting Executive - Liability (Directors and Officers Liability Insurance M-037-3;
- (x) Miscellaneous Accident Underwriting Executive – General Accident (Workmen's Compensation / Employers' Liability M-038-3;
- (xi) Miscellaneous Accident Underwriting Executive – General Accident (Plate Glass) M-039-3;
- (xii) Miscellaneous Accident Underwriting Executive – General Accident (Burglary Insurance M-040-3;



- (xiii) Miscellaneous Accident Underwriting Executive – General Accident (All Risks (Personal Effects)) M-041-3;
- (xiv) Miscellaneous Accident Underwriting Executive – General Accident (Money Insurance) M-042-3;
- (xv) Miscellaneous Accident Underwriting Executive – General Accident (Fidelity Guarantee) M-043-3;
- (xvi) Miscellaneous Accident Underwriting Executive – General Accident (Equipment All Risks Insurance) M-044-3;
- (xvii) Marine Cargo Underwriting Executive M-045-3; and
- (xviii) Engineering Insurance Underwriting Executive M-046-3.

In the year 2012, the NOSS for the Underwriter job title as listed above have been reviewed and merged based on the current NOSS development that is based on job areas and has been merged into the Insurance Administration NOSS which is currently. This merging process will enable the personnel to be multi skilled in the different areas of underwriting at Level 3. However, all the previous areas of expertise have been included in the current Insurance Administration NOSS as competencies.

Below is a list of the current insurance NOSS in the DSD register (as at December 2012):

- (i) Insurance Services Administration FB 026-3;
- (ii) Senior Motor Vehicle Adjuster FB 060-3; and
- (iii) Motor Vehicle Adjuster FB 060-2.



Table 2.0 : Insurance Services Administration NOSS

	Perkhidmatan Insurans (Insurance Services)
L5	Belum ada (Not Available)
L4	
L3	FB-026-3:2012 Pentadbiran Perkhidmatan Insurans <i>Insurance Services Administration</i> (10-08-2006) (18-12-2012)
L2	Tiada Tahap (No Level)
L1	

(Source: Department of Skills Development, December 2012)

Table 3.0: Motor Vehicle Adjuster NOSS

	Industri Insuran Kenderaan (Vehicle Insurance Industry)
L5	Belum ada (Not Available)
L4	
L3	FB-060-3 Adjuster Kanan Insuran Kenderaan Motor <i>Senior Motor Vehicle Adjuster</i> (25-10-10)
L2	FB-060-2 Adjuster Insuran Kenderaan Motor <i>Motor Vehicle Adjuster</i> (25-10-10)
L1	Tiada Tahap (No Level)

(Source: Department of Skills Development, December 2012)



2.5 CURRENT ANALYSIS OF THE INSURANCE AND TAKAFUL INDUSTRY IN MALAYSIA

This section provides a review of the performance and developments of the Malaysian Insurance and Takaful Industry.

Pivotal to the development of the financial industry are two 10-year master plans, which provide the foundation for sustainable growth of the financial industry. The first master plan was developed for the period of the year 2001 -2010, which was the Financial Sector Master plan (FSMP) that provided the foundation for the orderly development of the financial sector, beginning with building the institutional capacity of the domestic intermediaries and developing the domestic financial infrastructure. This was followed by the introduction of an increasingly competitive environment as the financial sector became more deregulated and market oriented. To date, all recommendations under FSMP have been implemented or are being implemented on an ongoing basis.

The second master plan, the Financial Sector Blueprint (Blueprint) was released in 2011 for the period 2011-2020. The Blueprint builds on the achievements of the FSMP to evolve a financial ecosystem that will best serve a high value-added, high-income Malaysian economy, while also having an increasingly important role in meeting the growing financial needs of emerging Asia. Initiatives will continue to be pursued to strengthen financial sector linkages and support intra-regional integration to effectively and efficiently intermediate Asia's surplus funds towards the vast investment opportunities in the region. An important part of this will be the internationalisation of Islamic finance and the development of Malaysia as an international Islamic financial centre.⁴

The recommendations in the Blueprint are focused on nine major areas supported by 69 recommendations and more than 200 initiatives.

⁴Bank Negara Malaysia. Financial Sector Development. August 2012.



Focus areas under the Blueprint:

- i. Effective intermediation for a high value-added, high-income economy;
- ii. Development of deep and dynamic financial markets;
- iii. Greater shared prosperity through financial inclusion;
- iv. Strengthening regional and international financial integration;
- v. Internationalisation of Islamic finance;
- vi. Safeguarding the stability of the financial system;
- vii. Achieving greater economic efficiency through electronic payments;
- viii. Empowered consumers; and
- ix. Talent development for the financial sector.

Over the next decade, the financial sector is envisioned to grow beyond its role as an enabler of growth to be a key driver and catalyst of economic growth, with growth in the financial system firmly anchored to growth in the real sector. Based on the rate of growth of the economy projected for the next decade, it is envisaged that the financial system will grow at an annual rate of 8-11%, increasing the depth of the financial system to six times times of gross domestic product (GDP) in 2020 (2010: 4.3 times of GDP). ²

With the Financial Sector Blueprint 2011-2020, the Insurance and Takaful Industry is further tapped for more growth via product diversification, expanding into Islamic insurance (Takaful) as well as mergers and acquisitions. To date, the outlook of the financial services industry is very positive as Malaysia's rising population and rising disposable income will result in more and more people requiring financial services. Currently, the insurance industry's penetration rate is only 42.8 per cent, which is low compared with markets such as Singapore or Taiwan. ⁵

⁵Maintaining Stability of the Insurance Industry. BorneoPost. 2012.



The nation's Insurance and Takaful Industry is poised for further growth harbouring massive potential due to under penetration. By opening up the industry to more competition, including the new channels like financial adviser (FA) companies, industry players will be forced to respond and introduce more value-added products. However, the unhealthy situation of excessive medical claims suffered by the insurers must be controlled to help insurers manage their claims costs.³

The general Insurance and Takaful Industry would be further enhanced by the expected increase in new motor premiums and the effects of the gradual increase in motor tariff premiums. As for Takaful, Malaysian industry players remained confident that they would be able to continue to record more than 20% growth in 2013 in line with prior year's achievements.⁶

For Life Insurance, types of products that were trending well in the market were traditional plans, investment-linked as well as medical and health products. In retrospect, for 2012, the growth of the industry was underpinned by a solid performance in the investment-linked business, which grew by 20.9%. Investment-linked products are more flexible and provide better transparency and are increasingly becoming consumers' preferred choice. Consumers favoured investment-linked policies, given its flexibility and possible returns, on top of having protection and savings. There was also a huge demand for health and medical insurance due to the escalating cost of healthcare.⁷

The Malaysian Takaful industry has experienced rapid growth and transformation since its inception 20 years ago. It has grown from an industry comprising of a single player with limited basic products to become a viable industry that has been integrated into the mainstream financial system. Given the large untapped market that still exists with only

⁶Business News.The Star. June 2013.

⁷Business News.The Star. June 2013.



54 percent of the population having a life insurance or Family Takaful policy, the Takaful industry in Malaysia is poised to benefit in the years ahead on the back of steady demand. The Ernst & Young World Takaful Report 2012 noted that Indonesia and Brunei, together with Malaysia accounts for US\$ 2 billion in gross Takaful contributions.⁸

2.6 INSURANCE AND TAKAFUL INDUSTRY REGULATORY BODIES, GOVERNMENT AGENCIES, ORGANISATIONS AND ASSOCIATIONS

(i) Bank Negara Malaysia

Established on 26 January 1959 under the Central Bank of Malaysia Act 1958 (CBA 1958). The CBA 1958 has been repealed by the Central Bank of Malaysia Act 2009 which became effective on 25 November 2009. It is a statutory body wholly owned by the Government of Malaysia with the paid-up capital progressively increased, currently at RM100 million. The Bank reports to the Minister of Finance, Malaysia and keeps the Minister informed of matters pertaining to monetary and financial sector policies.

The Bank is also responsible for bringing about **financial system stability** and fostering a sound and progressive financial sector. There is now in place a well-diversified, comprehensive and resilient financial sector, that is able to meet the increasingly sophisticated needs of consumers and businesses, and which has become a growth driver in the economy.

The Bank also plays a significant **developmental role**, including development of financial system infrastructure with major emphasis placed on building the nation's efficient and secured payment systems as well as the necessary institutions (including Securities Commission, KLSE, now known as Bursa Malaysia and Credit Guarantee

⁸The World Takaful Conference.Asia Leaders Summit 2013.



Corporation) which are important towards building a comprehensive, robust and resilient financial system.

(ii) General Insurance Association Malaysia (*Persatuan Insuran Am Malaysia* (PIAM))

PIAM constitutes the statutory association recognised by the Government of Malaysia for all registered insurers who transact general insurance business in this country.⁹ The main objectives 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 advise 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

⁹General Insurance Association of Malaysia (Persatuan Insurans Am Malaysia).<http://www.piam.org.my>



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.

(iii) Life Insurance Association of Malaysia (LIAM)

LIAM is the representative body of all the life insurance companies in Malaysia. The main aim of the Association is to enhance and upgrade the image of the industry and to promote the establishment of a sound insurance structure. The Association also promotes and represents the interest of its members in dealings with the government, the public and international insurance organisations.

LIAM Objectives:-

- To promote public understanding and appreciation of life insurance.
- To improve 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.

(iv) Malaysian Takaful Association (MTA)

MTA was established in November 2002 under the Malaysian Societies Act of 1966. The objectives of MTA are essentially to promote the interests of its members and to supervise self-regulation within the Takaful industry. The vision for the industry and MTA are as follows:



- Sustainably profitable and growing Takaful industry in Malaysia.
- An industry that can be trusted and recognized as contributing to society and the economy.
- An economic and public policy climate conducive to a flourishing industry.
- A trade body recognized as providing active leadership and an authoritative collective voice for the Takaful industry.

MTA's mission is to provide leadership on issues bearing on the industry's collective strength and image and to shape and influence decisions made by the Government, regulators and other public authorities, locally and internationally to benefit the industry as a whole. In order to achieve its mission, MTA works actively with other stakeholders in the industry such as the Central Bank of Malaysia (Bank Negara Malaysia), other related trade associations and relevant government ministries.

(v) Association Of Malaysia Loss Adjuster (AMLA)

The AMLA (1981) is the association of loss adjusters approved by the Minister. The membership of the association is on corporate basis, ie. it is confined to companies carrying on the business of loss adjusting in Malaysia. The main objectives of AMLA are as follows:

- The promotion of the establishment of a sound loss adjusting structure in Malaysia in co-operation and consultation with Bank Negara;
- The promotion and representation of the interests of members in or connected with Malaysia by all means and methods consistent with the laws and Constitution of Malaysia;
- Co-operation with other similar associations elsewhere in the world;



- Circulation of information likely to be of interest to members and to collate and publish statistics and any other relevant information relating to loss adjusting, and
- Work in conjunction with any legal body or association or any similar body appointed or to be appointed for the consideration, framing, amendment or alteration of any law relating to loss adjusting.

(vi) The Malaysian Insurance and Takaful Brokers Association (MITBA)

The “Malaysian Insurance Brokers Association (IBAM)” was established on 3rd December 1974 and subsequently changed its name to the Malaysian Insurance And Takaful Brokers Association on 1st August 2006 (MITBA) when the Regulators i.e. Bank Negara Malaysia issued Takaful Licenses permitted Insurance Brokers to transact takaful broking business as well.

MITBA has a total of 36 Members in benefit comprising 30 composite brokers (insurance and takaful brokers), 5 takaful brokers and 1 insurance broker. Roles of the Association:-

- To establish a platform for Insurance and Takaful Brokers to come together in fellowship as Members of the Insurance Industry.
- To elevated, safeguard and advance the interests of Insurance and Takaful Brokers, to procure their general efficiency and proper professional conduct.
- To ensure the employees of Insurance and Takaful Brokers are professionally qualified, conversant with insurance laws and practices, and acquainted with current developments as they



affect the Insurance and Takaful Industry in general and Insurance and Takaful Brokers in particular.

- d) To provide a platform for the promotion of discipline, professional conduct and etiquette.
- e) To promote the healthy growth of the Insurance and Takaful Industry in line with National objectives.
- f) To discuss the implementation of regulations and/or changes made by the Regulatory Authorities of Insurance and Takaful Brokers.
- g) To enhance the awareness of the role of Insurance and Takaful Brokers as intermediaries within the Insurance Industry.
- h) To discuss the problems faced by Insurance and Takaful Brokers and their relationship with Insurers.
- i) To discuss the progress made in education and training including IT advancement by Insurance and Takaful Brokers.
- j) To establish guidelines in consultation with Bank Negara Malaysia to enable Insurance and Takaful Brokers to conduct their business in accordance with the requirements stipulated by the Regulators.

(vii) Malaysian Insurance Institute (MII)

Founded in 1968 as a non-profit organisation, MII is the leading insurance education and training institution, providing 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 and training programmes for professionals in the insurance and financial services industries.

As the premier professional insurance education provider in Malaysia, MII works closely with the Insurance and Takaful Industry with the full support from the Regulator, Bank Negara Malaysia to ensure that the



training and education programmes conducted are relevant and in full alignment to the ever-changing needs of the industry. Annually, MII conducts an average of 100 technical training programmes for insurers (life and general), brokers, adjusters, reinsurers, regulators with about 10,000 participants from Malaysia and other countries. The excellent track record has earned MII a seat on the Education Board of the Federation of Afro Asian Insurers and Reinsurers (FAIR) based in Egypt with members across Africa and Asia.

On an ongoing basis, MII also conducts training for life and general insurance agents to equip them with the necessary skills to better provide value added services to their clients. New entrants to the Insurance and Takaful Industry can obtain professional qualifications through the examinations of either the Malaysian Insurance Institute (MII) or other recognised institutions.

(viii) Islamic Banking and Finance Institute (IBFIM)

IBFIM is an industry-owned and Regulator-linked institute whose objective is to serve the needs of the Islamic finance industry stakeholders in talent and business development. Since 2001, IBFIM has been conducting training programs as well as extending business and Shariah advisory services. IBFIM's certification programs are developed, moderated and recognised by the industry. The programs cover four disciplines: banking, takaful, capital market and wealth management. IBFIM's Islamic Finance Qualifications are mapped out in an innovative Progression Route, to motivate industry personnel to enhance their competencies in moving up the corporate ladder.¹⁰

IBFIM is the leading training institute in Islamic finance, training about

¹⁰ Islamic Banking and Finance Institute (IBFIM) . <http://www.ibfim.com>



30% of the Islamic finance sector manpower annually in the country.

IBFIM's achievements include:

- A first-of-its-kind, the innovative Islamic Finance Certifications Progression Route
- IBFIM's Knowledge Management Centre (KMC) is an industry recognised diversified reference centre for Islamic finance research
- IBFIM's stock screening methodology is unique and an industry best practise
- Shariah advisor to national and international trust funds, REITs, asset management companies, and development projects
- The country's first external Shariah audit for takaful companies
- IBFIM is the emerging economies preferred partner in Islamic finance development
- IBFIM's selected industry certification programs are adopted by the universities

(ix) Asian Institute of Finance (AIF)

The Asian Institute of Finance (AIF) was jointly established by Bank Negara Malaysia and the Securities Commission Malaysia and is focussed on human capital development across the financial services industry in Asia. AIF works closely with four affiliate institutes namely Institut Bank-Bank Negara Malaysia (IBBM), Islamic Banking and Finance Institute Malaysia (IBFIM), Malaysian Insurance Institute (MII) and Securities Industry Development Corporation (SIDC). The establishment of AIF signals a commitment to a professional development partnership with financial institutions across the region.



2.7 INSURANCE AND TAKAFUL INDUSTRY ACTS & DEVELOPMENT PLANS

(i) Financial Services Act 2013 and Islamic Financial Services Act 2013

The Financial Services Act 2013 (FSA) and Islamic Financial Services Act 2013 (IFSA) came into force on 30 June 2013. The FSA and IFSA amalgamate several separate laws to govern the financial sector under a single legislative framework for the conventional and Islamic financial sectors respectively, namely, the Banking and Financial Institutions Act 1989 (BAFIA), Islamic Banking Act 1983, Insurance Act 1996 (IA), Takaful Act 1984, Payment Systems Act 2003 and Exchange Control Act 1953 which are repealed on the same date.

The FSA and IFSA is the culmination of efforts to modernise the laws that govern the conduct and supervision of financial institutions in Malaysia to ensure that these laws continue to be relevant and effective to maintain financial stability, support inclusive growth in the financial system and the economy, as well as to provide adequate protection for consumers. The laws also provide Bank Negara Malaysia with the necessary regulatory and supervisory oversight powers to fulfil its broad mandate within a more complex and interconnected environment, given the regional and international nature of financial developments. This includes an increased focus on pre-emptive measures to address issues of concern within financial institutions that may affect the interests of depositors and policyholders, and the effective and efficient functioning of financial intermediation.

The new laws will place Malaysia's financial sector, encompassing the banking system, the insurance/takaful sector, the financial markets and payment systems and other financial intermediaries, on a platform for advancing forward as a sound, responsible and progressive financial system. This is especially important to enable the



financial system to meet the new demands for financing associated with Malaysia's economic transformation programme both during and beyond the next decade, the changing demographics of our population, and the increasing integration of the Malaysian economy with the region and the world.¹¹

a) Financial Services Act 2013

An Act to provide for the regulation and supervision of financial institutions, payment systems and other relevant entities and the oversight of the money market and foreign exchange market to promote financial stability and for related, consequential or incidental matters.

b) Islamic Financial Services Act 2013

An Act to provide for the regulation and supervision of Islamic financial institutions, payment systems and other relevant entities and the oversight of the Islamic money market and Islamic foreign exchange market to promote financial stability and compliance with Shariah and for related, consequential or incidental matters. In particular, the IFSA provides a comprehensive legal framework that is fully consistent with Shariah in all aspects of regulation and supervision, from licensing to the winding-up of an institution.

(ii) Financial Sector Blueprint 2011-2020

The Financial Sector Blueprint marks a new phase in the development of the financial system in Malaysia and was officially launched by Bank Negara Malaysia (BNM) on 21st December 2011. The blueprint with

¹¹Financial Services Act 2013 and Islamic Financial Services Act 2013. Bank Negara Malaysia. 1 July 2013



the theme Strengthening Our Future builds on and reinforces the solid foundations that have been achieved in the previous decade.

The success of the first Financial Sector Master plan produced a financial system that is well-positioned to respond to the new imperatives in the economic environment. The financial institutions in Malaysia are well-capitalized and have improved risk management and governance practices in place. This is largely derived from the cumulative effects of building strong institutions, developing an efficient financial infrastructure and enhancing the regulatory and supervisory framework. In total, the Blueprint sets out 69 recommendations to achieve the vision of the financial sector by 2020.

Some of the broad roles and areas to be addressed by insurers and Takaful operators are identified in the Blueprint as follows:-

- To support higher value added business activities and infrastructure investments;
- To meet the needs of the changing demography;
- To intensify the internationalization of Islamic finance through regional and global takaful/retakaful outreach;
- To enhance financial inclusion by providing adequate levels of protection across all segments of the population;
- To promote extensive use of the e-payment systems;
- To further expand consumer education and protection;
- To enhance talent development; and
- In relation to the Regulatory and Supervisory regime, to inter alia examine and monitor the impact of uplifting of price restrictions.



2.8 INSURANCE AND TAKAFUL INDUSTRY TRAINING PROVIDERS

There is still a shortage of training providers and academic institutions in Malaysia that offer courses relevant to areas of insurance. However, the Malaysian Insurance Institute (provides internationally recognised qualifications in insurance, risk management and financial planning) and the Islamic Banking and Finance Institute of Malaysia (an industry-owned institution on Islamic banking and finance dedicated to train and supply Islamic bankers and takaful operators) provide programmes as required by the industry and have produced more than half of the industry personnel in the workforce today.

Higher learning institutes at university level are such as University Utara Malaysia, Universiti Teknologi MARA (UiTM), University Tun Abdul Razak, and University Sultan Zainal Abidin, that offer degree level courses in insurance such as Business Administration (Insurance), Risk Management and Islamic Insurance.

However, it is hoped that there will be more training centres under the skills and vocational pillar that will start to expand their courses to include programmes relevant to the insurance industry.

2.9 INSURANCE AND TAKAFUL INDUSTRY SKILLS DEMAND

As outlined in the Financial Sector Blueprint (FSB) released in 2011, the financial services industry is expected to require an additional amount of 56,000 talents by the year 2020,. This is an average of 3.34 % a year growth and one of the focus areas of the FSB is “talent development to support a more dynamic financial sector”. With this in mind, the financial



services industry will definitely need to be ready to face the skill supply challenge.¹²

Based on observations of statistics in the Labour Market Report 2013 by the Ministry of Human Resources Malaysia (April, 2013) there is currently a large gap between the vacancies in the Financial and Insurance/Takaful Industry as shown above with a total of 62,152 job vacancies in the year 2012. However as it can be seen in the following table, as reported to the Malaysian Labour Department in the year 2012, there was only a placement of an astounding only 1160 positions. This shows that a mere fraction of the vacancies were filled up due to insufficient supply of manpower and skilled personnel.

There is still a shortage of training providers and academic institutions in Malaysia that offer courses relevant to areas of insurance and financial intermediation. It is hoped that there will be more training centres to include skills training programmes relevant to the insurance industry. In order to close the gap between supply and demand of Insurance and Takaful Industry and to avoid skills mismatch of graduates in the industry, the application of the National Occupational Skills Standards (NOSS) either during training such as in skills certification or as reference in the work place for those already in the industry in ensuring they adhere to the required standard competencies.

¹²Human Capital Exchange :Financial Services Industry. Asian Institute of Finance. December 2012.



Table 4.0: Job Vacancy and Placement according to Industry and Year

Placements Reported to the Labour Department by Industry 2008-2012 (MSIC-2008)

Industri Industry	Tahun / Year				
	2008	2009	2010	2011	2012
Pertanian, Perhutanan dan Perikanan	-	-	246	410	554
<i>Agriculture, Forestry and Fishing</i>	-	-	3.3	2.0	4.9
Perombongan dan pengkuarian	-	-	5	11	46
<i>Mining and Quarrying</i>	-	-	0.1	0.1	0.4
Pembuatan	-	-	2,660	9,595	4,346
<i>Manufacturing</i>	-	-	35.7	45.8	39.1
Bekalan Elektrik, Gas, Wap dan Pending Udara	-	-	13	201	15
<i>Electricity, Gas, Steam and Air Conditioning Supply</i>	-	-	0.2	1.0	0.1
Bekalan Air, Pembentukan, Pengurusan Sisa dan Aktiviti Pemulihan	-	-	21	56	10
<i>Water Supply; Sewerage, Waste Management and Remediation Activities</i>	-	-	0.3	0.3	0.1
Pembinaan	-	-	433	480	587
<i>Construction</i>	-	-	5.8	2.3	5.3
Perdagangan Borong dan Runcit, Pembaikan Kenderaan Bermotor dan Motosikal	-	-	391	1,090	1,587
<i>Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles</i>	-	-	5.2	5.2	14.3
Pengangkutan dan Penyimpanan	-	-	56	43	164
<i>Transportation and Storage</i>	-	-	0.8	0.2	1.5
Penginapan dan Aktiviti Perkhidmatan Makanan dan Minuman	-	-	79	761	570
<i>Accommodation and Food Service Activities</i>	-	-	1.1	3.6	5.1
Maklumat dan Komunikasi	-	-	61	124	64
<i>Information and Communication</i>	-	-	0.8	0.6	0.6
Aktiviti Kewangan dan Insurans/ Takaful	-	-	1,356	3,891	1,160
<i>Financial and Insurance/ Takaful Activities</i>	-	-	18.2	18.6	10.4
Aktiviti Hartanah	-	-	1	1	5
<i>Real Estate Activities</i>	-	-	0.0	0.0	0.0

Vacancies Reported to the Labour Department by Industry 2008-2012 (MSIC-2008)

Industri Industry	Tahun / Year				
	2008	2009	2010*	2011*	2012
Pertanian, Perhutanan dan Perikanan	-	-	189,037	399,522	337,468
<i>Agriculture, Forestry and Fishing</i>	-	-	21.3	17.7	20.9
Perombongan dan pengkuarian	-	-	1,142	3,369	2,180
<i>Mining and Quarrying</i>	-	-	0.1	0.2	0.1
Pembuatan	-	-	296,749	689,422	598,890
<i>Manufacturing</i>	-	-	37.3	30.5	37.0
Bekalan Elektrik, Gas, Wap dan Pending Udara	-	-	1,080	4,285	2,107
<i>Electricity, Gas, Steam and Air Conditioning Supply</i>	-	-	0.1	0.2	0.1
Bekalan Air, Pembentukan, Pengurusan Sisa dan Aktiviti Pemulihan	-	-	2,631	10,806	4,414
<i>Water Supply; Sewerage, Waste Management and Remediation Activities</i>	-	-	0.3	0.5	0.3
Pembinaan	-	-	117,801	388,241	310,954
<i>Construction</i>	-	-	14.8	17.2	19.3
Perdagangan Borong dan Runcit, Pembaikan Kenderaan Bermotor dan Motosikal	-	-	15,616	49,724	30,955
<i>Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles</i>	-	-	2.0	2.2	1.9
Pengangkutan dan Penyimpanan	-	-	3,283	11,553	11,184
<i>Transportation and Storage</i>	-	-	0.4	0.5	0.7
Penginapan dan Aktiviti Perkhidmatan Makanan dan Minuman	-	-	51,919	135,853	78,162
<i>Accommodation and Food Service Activities</i>	-	-	6.5	6.0	4.8
Maklumat dan Komunikasi	-	-	5,456	8,547	6,737
<i>Information and Communication</i>	-	-	0.7	0.4	0.4
Aktiviti Kewangan dan Insurans/ Takaful	-	-	35,892	254,656	62,156
<i>Financial and Insurance/ Takaful Activities</i>	-	-	4.5	11.3	3.8
Aktiviti Hartanah	-	-	1,122	1,921	1,296
<i>Real Estate Activities</i>	-	-	0.1	0.1	0.1

(Source: Labour Statistics Report from 2008 to 2012, Labour Department, Malaysia)



2.10 INTERNATIONAL BENCHMARKS FOR THE INSURANCE AND TAKAFUL INDUSTRY

A "benchmark" is a comparative measurement. It is a standard or point of reference used in measuring and judging quality or value. "Benchmarking" is the process of comparison. The process of continuously comparing and measuring an organization against business leaders anywhere in the world to gain information that will help the organization take action to improve its performance. In practice it is the *process* of undertaking benchmarking that generates most benefits because it challenges current norms. International organizations are one source of benchmarking data, and increasingly make information available for online access through the Internet.

Most of the occupational structure and job titles have been compared to those in the United Kingdom and Australia, that currently are seen as benchmark countries for establishing the organizational structure compared to in Malaysia. Below are examples of the different job titles used in the United Kingdom and Australia.

Table 5.0: Insurance Underwriting Job Titles Commonly Used in the United Kingdom

Insurance Underwriting Job Titles
Underwriting Manager/Specialist Underwriter/Senior Underwriter
Underwriter
Underwriting Assistant/Junior Insurance Underwriter

(Source: National Careers Advice. <https://nationalcareersadvice.direct.gov.uk>, <http://www.insurancejobs.co.uk> and http://www.prospects.ac.uk/insurance_underwriting)



Table 6.0: Insurance Underwriting Job Titles Commonly Used In Australia

Insurance Underwriting Job Titles
Senior Underwriter/Underwriting Manager
Underwriter
Assistant Underwriter/Trainee Underwriter

(Source: <http://mycareer.com.au>, <http://www.australia.recruit.net> and <http://www.simplyhired.com.au>)

In order to develop a skilled and efficient Insurance and Takaful Industry workforce, a benchmark of the occupational structure with other countries is done in order to gauge if the local Insurance and Takaful Industry is at par with other developing and advanced countries. Therefore, the development of Malaysia's Insurance and Takaful Industry Occupational Analysis is done with these international benchmarks in mind, but is specifically guided by the local Insurance and Takaful Industry and government human capital development plans.

2.11 CHAPTER CONCLUSION

It can be summarised in this chapter that the Malaysian Insurance and Takaful Industry has great potential. Malaysia has many advantages and features that can be leveraged upon to make it internationally competitive such as a talented workforce.

Based on the research done, the industry is supported by national development plans, legislation, associations and training providers that will spur the development of the Insurance and Takaful Industry in Malaysia.



3. OCCUPATIONAL ANALYSIS METHODOLOGY

3.1 INTRODUCTION

This chapter describes the methodology of the overall Occupational Analysis process that was conducted throughout the Insurance and Takaful Industry Occupational Analysis.

3.2 RESEARCH METHODOLOGY AND RESEARCH INSTRUMENTS USED

Qualitative analysis was selected as the main method of obtaining input throughout this study. Qualitative research investigates the why and how of decision making, not just what, where, when. Hence, smaller but focused samples are more often used than large samples. It focuses on unique themes that illustrate the range of the meanings of the subject matter rather than the statistical significance of the occurrence. This process uses inductive reasoning, by which themes and categories emerge from the data through the researcher's careful examination and constant comparison. Qualitative researches may employ the following methods for gathering information: Participant Observation, Non-participant Observation, Field Notes, Structured Interview, Semi-structured Interview, Unstructured Interview, and Analysis of documents and materials. A combination of these methods is applied in this study such as semi-structured interviews and discussion workshops. Below are the techniques used throughout the research conducted on the Insurance and Takaful Industry:

(i) Literature Review

A literature review is carried out to get some insight on the scope, policies, programs and activities in the context of the Malaysian scenario. The scope covered includes descriptions, current analysis of the sectors/sub-sectors, current status of the respective industry, skilled



workers requirement in the local sector and the industrial competition at international level.

(ii) Identifying industrial experts

The literature review findings were used as a guide to identify the scope of occupational study and analysis. Experts from the Insurance and Takaful Industry were identified for further communication and contact. The lists of experts are included in the list of development panel members included in Annex 2 of this report.

(iii) Information gathering

In the process of gathering the information, two (2) methods were adopted, namely; brainstorming and Development of Standard & Curriculum (DESCUM) session. The brainstorming and DESCUM sessions were attended by development panel members who discussed the different sub-sectors and areas. Facts obtained during the literature review were also discussed and presented to the development panel members. The information gathered was then used as input to the occupational analysis of the said Sub-Sector.

(iv) Semi-Structured Interviews

Semi-structured interviews that referred to the questions in the research survey also served as a source of information, please refer to Annex 4: Sample of Survey. The survey was used as the instrument to confirm the findings obtained through the workshop sessions. The respondents consisted of representatives from the organisation/agencies relevant to the sub-sectors of the industry.



- (ii) Development Workshop and interviews with development panel members

Workshops and interviews were conducted during the development of the Insurance and Takaful Industry Occupational Analysis. Follow up discussions with the expert panel members were done in smaller groups to verify the findings of the Occupational Analysis. The details of the workshop are as below:

Table 7.0: List of Occupational Analysis Development session

Date	Venue	Activity
25th July 2013	Lanai Kijang, Kuala Lumpur	Occupational Structure Development Workshop
29th July 2013	Lanai Kijang, Kuala Lumpur	Occupational Description Development Workshop
10 th September 2013	Lanai Kijang, Kuala Lumpur	Occupational Draft Report and Occupational Description Proofreading

Based on the activities done above, substantial data and information will then be collected. The data and information will then be discussed and analysed in development workshops attended by selected key persons or experts from the public and private sector. The presence of key persons or experts ensure that the development of the Occupational Analysis is current and relevant. During this session, the respective industry is analysed using the Development of a Curriculum (DACUM) and brainstorming methodology to identify the following:

- (a) Scope of the Industry and its Sub-Sector ;
- (b) Main areas;
- (c) Occupational groups of the sector;
- (d) Job title;



- (e) Critical job title;
- (f) Hierarchy structure (Level 1 – 8); and
- (g) Occupational Description.

Follow up discussions with the industrial experts and proofreader in a small group is vital to ensure all the findings of the occupational analysis are valid, reliable and current. The Occupational Analysis will produce two main outcomes which are the Occupational Structure and Occupational Descriptions which are explained in the following sections.

3.2.1 Occupational Structure Development

The Occupational Structure is developed based on the following processes:

- (a) Identification of industry scope and boundaries with other relevant industries

The identification the industry scope is important so that when identifying the relevant sub-sectors and areas under the industry, it will define the segmentation of the particular industry to other relevant industries. This will eliminate the possibility of duplication between common areas. The rule of thumb is to avoid referring to the organisation chart as this will include many other industries such as marketing, administration, human resources and public relations. These areas are common across various industries and have a different set of skill sets. Grouping based on similar skill sets in terms of technical abilities is a determining factor.

- (b) Identification of Sub-Sector/Area/Sub-Area

The coverage of a Sub-Sector should be able to accommodate a number of Areas and Sub-Areas where applicable. Sub-sectors are identified as being components of an industry and can be clustered in terms of classification, segmentation or process driven.



(c) Identification of job titles

In order to identify job titles, it is important to obtain consensus from expert panel members that the job title is common between organizations such as Small, Medium or Enterprise (SME) and is accepted by practitioners in the industry.

(d) Identification of Leveling

Leveling of a job title is done based on the level of competency required to be deemed competent at a specific designation. The level descriptors in Annex 1 are used as reference when determining the different levels relevant to a specific job title.

(e) Occupational Area Analysis

The Occupational Structure can be further analysed to produce its Occupational Area Structure (OAS) through Occupational Area Analysis (OAA). The occupational area analysis is a process of analysing the job scope of a particular area. This will help to ensure that the job titles are described not only based on common use in the industry but also by their job scope. This will also help in ensuring the subsequent occupational descriptions are according to the job scope defined in the OAA. These OAS will be taken into consideration to be developed into NOSS Sub-Areas. Therefore the process of merging and shrinking must be done with keeping in mind of the mechanisms of training and certification based on the NOSS. Ultimately, we are able to produce multi-skilling and multi-tasking workers required by the industry in line with the high income economy policy. Nevertheless, in certain cases, due to the requirement of industry or regulations, merging is not necessarily required.



3.2.2 Occupational Description Development

The Occupational Description (OD) is the detailed description of the main job scope of the job title. The OD is developed using a combination of brainstorming sessions with panel members and then the Occupational Descriptions would be compared to other available descriptions for the same job title. Below are the main steps in producing an OD for the respective job titles:

- (i) determine the main areas and Sub-Areas in the Sub-Sector;
- (ii) identify the job titles; and
- (iii) identify the job scope.

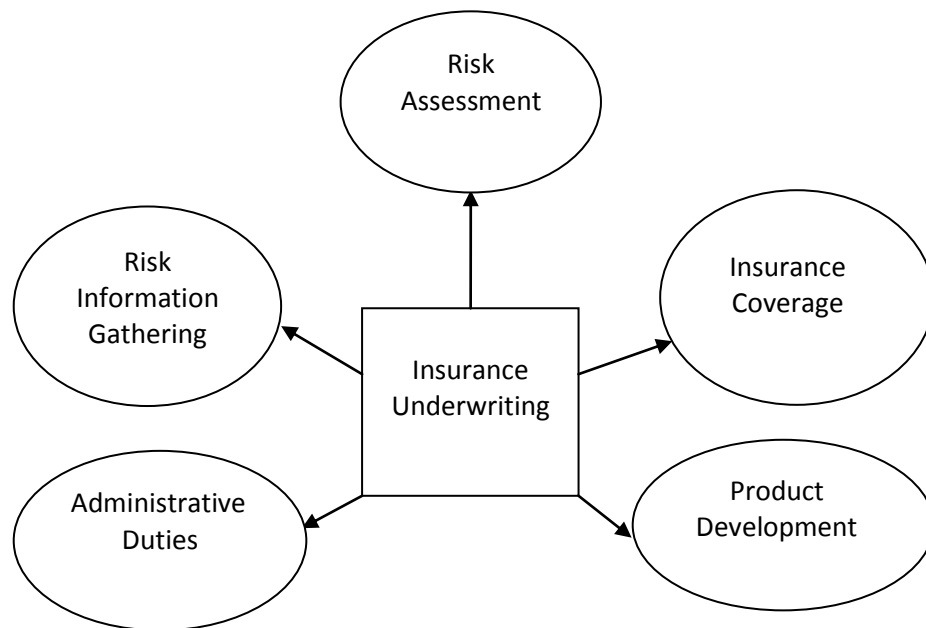
To describe the Occupational Description clearly, the statement must consist of a **Verb**, **Object** and **Qualifier**. The rationale of determining the description attributes is to facilitate NOSS development especially in job and competency analysis.

a) Object

The object is determined first before the verb and qualifier. It is the main determinant to distinguish one job to another. The objects are acquired from the industrial experts during a brainstorming session and written on DACUM cards so that all the experts can see the objects identified.



Objects of those in the related Sub-Sector or area are determined as in the example below:



Legend:

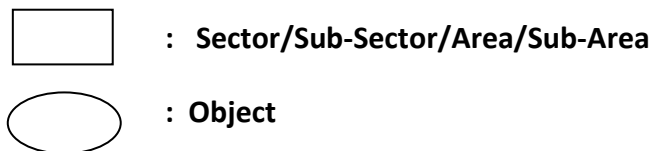


Figure 2.0: Example of Identifying Objects

b) Verb

The verb is then determined based on the level of difficulty of the identified job titles, such as below:

- ***Object :Risk Information Gathering***
- ***Verb for Level 3 : Perform***
- ***Verb for Level 4 : Conduct***
- ***Verb for Level 5 : Evaluate***



Hence, the contents of the job definitions will be as below:

- Insurance Product Development Manager (Level 5)
✓ **Perform** risk information gathering+ (*qualifier*)
- Insurance Product Development Executive (Level 4)
✓ **Conduct** risk information gathering+ (*qualifier*)
- Insurance Product Development Operator Level 3)
✓ **Perform** risk information gathering+ (*qualifier*)

c) Qualifier

Based on the example above, the statement is not clear as there is no qualifier for the object, therefore a qualifier must be added to further clarify it. Below is an example:

- **Evaluate** risk information gathering for **Family Takaful Insurance**

3.3 CHAPTER CONCLUSION

This chapter has elaborated on the methodology used in the study which is through literature review and brainstorming sessions. The findings and development of the Occupational Structure and Occupational Description obtained via brainstorming sessions will be presented in the next chapter, Chapter 4, Findings.



4. FINDINGS

4.1 INTRODUCTION

The Occupational Structures for the Insurance and Takaful Industry sub-sectors are included in this section; firstly the sub-sectors and relevant areas are shown including the common job titles used in the industry.

Following the Occupational Structures will be Occupational Area Structures that depict the common job scope for each of the areas as defined in their respective occupational structures. In the Occupational Area Analysis, job titles under the same area may be combined if the job scope is similar. This is to show the common responsibilities of the personnel regardless of job title, as job titles may vary between different institutions and organisations.

4.2 INSURANCE AND TAKAFUL INDUSTRY OCCUPATIONAL STRUCTURE

The identified sectors for the Insurance and Takaful Industry were obtained through discussions with industry experts during the development workshop sessions and interviews. Based on the discussions held during development workshops, the development panel members had identified the main sub-sectors under the Insurance and Takaful Industry in Malaysia based on the different groups of insurance and related professions in terms of similar skills set specifically related to Insurance and Takaful. In respect to the approach taken in developing this Occupational Structure which is not based on an Organisational Structure, job designations such as in general administration, human resource, information technology and accounting are not included in this Occupational Structure as they have been identified under other sector's structures and can be referred in the DSD NOSS register. It must be highlighted that the previous NOSS developed for Insurance Services Administration at Level 3 will be the pre



requisite prior to training at Level 4 for any of the NOSS programmes developed under the Insurance and Takaful Industry/Sector. This of course will be confirmed and deliberated during the development of each NOSS by the development panel.

The identified sectors for the Insurance and Takaful Industry were obtained through literature research and discussions with industry experts during the development workshop sessions and interviews. Based on the discussions held during development workshops the panel members had identified that the main sub-sectors under the Insurance and Takaful Industry in Malaysia were to be segregated into the following which are:

- Family Takaful ;
- General Takaful;
- Life Insurance;
- General Insurance;
- Insurance Broking;
- Loss Adjusting; and
- Distribution.

Below are further elaborations of each sector and sub sector:

i) Family and General Takaful

There are two types of Takaful businesses: Family Takaful and general Takaful. Family Takaful works on the basis of mutual help, where all the participants fulfill their obligation in the form of participative contribution (Tabarru'). Simply put, parts of the contributions in Family Takaful are used to help other participants who suffer a misfortune, such as death or permanent disability.

General Takaful consists of home Takaful, general Takaful and personal accident Takaful. Home Takaful covers the home against loss or damage



caused by floods, fires and other such perils. Motor Takaful covers against loss or damage to the vehicle due to accidental fire, theft or accident. Personal accident (PA) Takaful is an annual plan that provides beneficiaries with compensation in the event of death, disablement or injuries arising from an accident.

As represented in the Occupational Structure, the Takaful sector is divided into Family and General. Under both areas there will be 3 Sub-Areas which are Underwriting, Claims and Agency. The underwriter's job is to assess the risks involved in the insurance proposals made to the company and decide whether to accept or reject the proposal. If the underwriter decides to accept the proposal, he also decides on the terms and conditions of the insurance contract depending on the degree of the risk. A claims manager's job is to process and settle the claims made on the insurance company under insurance contracts. Before settling the claims, he ensures that the loss has taken place and the loss is covered under the terms of the insurance policy. To do this, he needs enough knowledge and evidence of the causes that led to the loss and the extent of the loss. Personnel under Agency will be responsible for the recruitment of agency staff, the development of the agency and agency support. The entry level for this Sub-Sector starts as level 4 as an Executive, then they can proceed as a Specialist and finally as a Manager for each area which are Underwriting, Claims and Agency.

ii) Life Insurance

Life insurance is an insurance coverage that pays out a certain amount of money to the insured or their specified beneficiaries upon a certain event such as death of the individual who is insured. The risks that are covered by life insurance are such as premature death, income during retirement and illness. Life insurance is further divided into Underwriting, Claims and Agency. The entry level is at Level 4 for Agency Recruitment Executives, Agency Support Executives and Agency Development Executives whom



may proceed to Level 5 as Specialists and Managers at Level 6. The entry level for other areas under this Sub-Sector such as Underwriting and Claims start at Level 4 as Underwriting Executives and Claims Executives. They may proceed to Level 5 as Specialists then to Level 6 as Managers. Life insurance professionals have numerous insurance designations to choose from depending upon their specific area of expertise. In order to attain these designations individuals will learn Insurance and Takaful Industry practices and insurer operations that will serve them well in addressing customer needs.

iii) General Insurance

General insurance or non-life insurance policies, including automobile and homeowners policies, provide payments depending on the loss from a particular financial event. General insurance typically comprises any insurance that is not determined to be life insurance. Main products of general insurance include:

- Motor Insurance;
- Fire/House owners insurance;
- Personal Accident insurance;
- Medical and Health Insurance; and
- Travel Insurance.

The entry level is at Level 4 for Agency Recruitment Executives and Agency Support Executives and may proceed to Level 5 as Specialists and Managers at Level 6. The entry level for other areas under this Sub-Sector which as Underwriting and Claims, start at Level 4 as Underwriting Executives and Claims Executives.

iv) Life/Family Takaful Distribution

Under the Life/Family Takaful Distribution Sub-Sector, the entry level is at Level 3 as an Agent, and then they may proceed to Level 4 as an Agency Manager and Level 5 as a General Agency Manager. Insurance Agents



represent insurance companies in selling insurance to clients. They will mainly be able to identify clients insurance needs, settle and monitor insurance claims and explain to clients details of insurance and conditions, risk coverage, premiums and benefits and such. The job of an insurance agent is to act on behalf of an insurance company to acquire insurance business from the customers or prospective customers of the insurance company. An Insurance agency can be operated either on a part-time basis or on a full-time basis. However, in today's very competitive environment, more and more agents have become professionals who operate their agency business on a full time basis. This enables them to concentrate on the business and provide the best services to their customers.

v) Adjusting

Loss adjusters/assessors are independent professionals who are appointed by the insurance companies to survey a loss due to fire, motor accident, etc. Their job is to investigate the causes of the loss and determine the extent of loss and report their findings to the insurance company. Based on the reports, the claims are settled. They need to possess not only knowledge of insurance coverage but also know how different kinds of losses take place and be able to determine the extent of loss or damage. They also advise on loss prevention/minimisation measures in the light of their experiences. Loss adjusters will require a license from the insurance regulator. The entry level is at Level 3 as Loss Adjusters and Claims Investigators that can cover competencies for both Motor and Non-motor. They may proceed to Level 4 as Senior Adjusters and Senior Claims Investigators, at Level 5 as Managers and Level 6 as Senior Managers.

vi) Broking

Insurance brokers are full-time professional intermediaries who advise, recommend and place the insurance need of their clients with insurance



companies that can provide the best terms. The insurance brokers' in-depth knowledge of the various insurances' coverage, their clients' industries and the differing terms and rates of premium offered by the insurance companies allow them to play a significant role in advising their clients their specific insurance needs requirement for full protection against the multiple risks their clients face. They are independent and represent their clients' interest. They provide risk management and also assistance and advice to their clients in presenting claims to the insurance companies and in getting their claims settled.

The new Financial Services Act 2013 requires insurance brokers to obtain approval from the regulator and have in place a professional indemnity policy before they can commence business. Insurance and/or Takaful brokers in Malaysia represent all registered insurance companies and Takaful operators that offer a variety of insurance policies to their clients. Brokers advise their clients on the best insurance policies to meet their individual needs. The Broking pillar involves the operation and administration work at Level 4. At Level 5, they will be in charge of clients management and at Level 6 they should progress to provide risk management and specialised consultation.



4.3 INSURANCE AND TAKAFUL INDUSTRY OCCUPATIONAL AREA ANALYSIS

The Occupational Area Analysis is done so that the current job titles in the industry are translated into the job areas required of the personnel. In doing so, candidates will have better employment prospects as there will be no mismatch of job titles to expected job competencies. This is because different organisations use different job titles. Certification will also be able to reflect the job competencies correctly and avoid confusion of job scope based on job titles.

Under the Life and General Insurance sub-sectors, the Occupational Area Analysis for personnel starting at Level 4 will carry out operation and administration, whereas at Level 5 they carry out of analysis, and planning in their respective areas, then at Level 6 they will be responsible for management. For the Claims area, they will be able to consult for both Medical and Non-Medical cases for Life; and Motor plus Non-motor for General Insurance where it can be seen in the figure that the two areas are merged. It can be seen in the Occupational Area Analysis area that the pillars which are common to the Family Takaful, General Takaful, Life and General Insurance sub-sectors are in terms of Underwriting, Claims and Agency management. The compliance required to carry out Takaful is described by the Takaful Compliance National Competency Standard (NCS). This will also assist in avoiding duplication of training on Family Takaful , General Takaful, Life and General Insurance sub-sectors as seen in the Occupational Structure.

Under the aforesaid sub-sectors, the Agency area starts at Level 4 where they will be involved in operations, and then they will be responsible for administration at Level 5. At Level 6 they will manage their respective areas and at Level 7 will manage all the 3 areas which are Agency Support, Agency Development and Agency Recruitment.



Under the Adjusting Sub-Sector, it is divided into Loss Adjusting and Investigation at Level 3 that covers the job scope of inspection and assessment for the respective areas. The job scope of evaluation and assessment is carried out at Level 4. The job area at Level 5 is adjusting & investigation management for both Motor and Non-motor. At level 6, the personnel are required to conduct loss adjusting and investigation consultation for both Motor & Non-motor cases.

The Broking pillar involves the client operation and administration work at Level 4, then at Level 5, they will be in charge of client management and finally at Level 6 these personnel are qualified and competent to provide consultation to clients.

The Occupational Structures and Occupational Area Structures are depicted in Table 9.0 till Table 21.0. The mappings between the Occupational Structure to its interpretation of Occupational Area are shown below:

Table 8.0: Mapping between Occupational Structure to relevant Occupational Area Structure

OCCUPATIONAL STRUCTURE	PAGE NO.	RELEVANT OCCUPATIONAL AREA STRUCTURE	PAGE NO
Table 9.0: Insurance and Takaful Industry Occupational Structure – Family Takaful Sub-Sector	51	Table 16.0 : Insurance and Takaful Industry Occupational Area Structure – Family Takaful / Life Insurance Sub-Sector	58
		Table 21.0 : Insurance and Takaful Industry Occupational Area Structure – Takaful Compliance Sub-Sector	63
Table 10.0: Insurance and Takaful Industry Occupational Structure –General Takaful Sub-Sector	52	Table 17.0 : Insurance and Takaful Industry Occupational Area Structure – General Takaful / General Insurance Sub-Sector	59



OCCUPATIONAL STRUCTURE	PAGE NO.	RELEVANT OCCUPATIONAL AREA STRUCTURE	PAGE NO
		Table 21.0 : Insurance and Takaful Industry Occupational Area Structure – Takaful Compliance Sub-Sector	63
Table 11.0 : Insurance and Takaful Industry Occupational Structure – Life Insurance Sub-Sector	53	Table 16.0 : Insurance and Takaful Industry Occupational Area Structure – Family Takaful / Life Insurance Sub-Sector	58
Table 12.0 : Insurance and Takaful Industry Occupational Structure – General Insurance Sub-Sector	54	Table 17.0 : Insurance and Takaful Industry Occupational Area Structure – General Takaful / General Insurance Sub-Sector	59
Table 13.0 : Insurance and Takaful Industry Occupational Structure – Life Insurance /Family Takaful Distribution Sub-Sector	55	Table 18.0 : Insurance and Takaful Industry Occupational Area Structure – Family Takaful / Life Insurance Distribution Sub-Sector	60
Table 14.0 : Insurance and Takaful Industry Occupational Structure – Adjusting Sub-Sector	56	Table 19.0 : Insurance and Takaful Industry Occupational Area Structure – Adjusting Sub-Sector	61
Table 15.0 : Insurance and Takaful Industry Occupational Structure – Broking Sub-Sector	57	Table 20.0 : Insurance and Takaful Industry Occupational Area Structure – Broking Sub-Sector	62



4.4 OCCUPATIONAL DESCRIPTION

The Occupational Description describes the occupations under the Occupational Structure in terms of competencies and duties that they are designated to carry out as competent personnel. These Occupational Descriptions can be used as reference for employees, employers, practitioners, trainers and academicians alike.

The Occupational Descriptions of this chapter are organised according to Sub-Sector, area and hierarchy of levels. Please refer the details of these Occupational Descriptions in Annex 3 of this report.



Table 9.0: Insurance and Takaful Industry Occupational Structure – Family Takaful Sub-Sector

Sector	Insurance and Takaful Industry				
Sub-Sector	Family Takaful				
Job Area	Underwriting	Claims	Agency		
Sub-Area/Level			Agency Recruitment	Agency Development	Agency Support
Level 8	No Level	No Level	No Level	No Level	No Level
Level 7	Director of Operations		Director of Agency		
Level 6	Underwriting Manager*	Claims Manager*	Agency Recruitment Manager	Agency Development Manager	Agency Support Manager
Level 5	Underwriting Specialist*	Claims Specialist*	Agency Recruitment Specialist	Agency Development Specialist	Agency Support Specialist
Level 4	Underwriting Executive*	Claims Executive*	Agency Recruitment Executive		Agency Support Executive
Level 3	No Level	No Level	No Level	No Level	No Level
Level 2	No Level	No Level	No Level	No Level	No Level
Level 1	No Level	No Level	No Level	No Level	No Level

Notes:

*Critical Job Titles



Table 10.0: Insurance and Takaful Industry Occupational Structure –General Takaful Sub-Sector

Sector	Insurance and Takaful Industry				
Sub-Sector	General Takaful				
Job Area	Underwriting	Claims	Agency		
Sub-Area/Level			Agency Recruitment	Agency Development	Agency Support
Level 8	No Level	No Level	No Level	No Level	No Level
Level 7	Director of Operations		Director of Agency		
Level 6	Underwriting Manager*	Claims Manager*	Agency Recruitment Manager	Agency Development Manager	Agency Support Manager
Level 5	Underwriting Specialist*	Claims Specialist*	Agency Recruitment Specialist	Agency Development Specialist	Agency Support Specialist
Level 4	Underwriting Executive*	Claims Executive*	Agency Recruitment Executive		Agency Support Executive
Level 3	No Level	No Level	No Level	No Level	No Level
Level 2	No Level	No Level	No Level	No Level	No Level
Level 1	No Level	No Level	No Level	No Level	No Level

Notes:

*Critical Job Titles



Table 11.0: Insurance and Takaful Industry Occupational Structure – Life Insurance Sub-Sector

Sector	Insurance and Takaful Industry				
Sub-Sector	Life Insurance				
Job Area	Underwriting	Claims	Agency		
Sub-Area/Level			Agency Recruitment	Agency Development	Agency Support
Level 8	No Level	No Level	No Level	No Level	No Level
Level 7	Director of Operations		Director of Agency		
Level 6	Underwriting Manager*	Claims Manager*	Agency Recruitment Manager	Agency Development Manager	Agency Support Manager
Level 5	Underwriting Specialist*	Claims Specialist*	Agency Recruitment Specialist	Agency Development Specialist	Agency Support Specialist
Level 4	Underwriting Executive*	Claims Executive*	Agency Recruitment Executive		Agency Support Executive
Level 3	No Level	No Level	No Level	No Level	No Level
Level 2	No Level	No Level	No Level	No Level	No Level
Level 1	No Level	No Level	No Level	No Level	No Level

Notes:

*Critical Job Titles



Table 12.0: Insurance and Takaful Industry Occupational Structure – General Insurance Sub-Sector

Sector	Insurance and Takaful Industry				
Sub-Sector	General Insurance				
Job Area	Underwriting	Claims	Agency		
Sub-Area/Level			Agency Recruitment	Agency Development	Agency Support
Level 8	No Level	No Level	No Level	No Level	No Level
Level 7	Director of Operations		Director of Agency		
Level 6	Underwriting Manager*	Claims Manager*	Agency Recruitment Manager	Agency Development Manager	Agency Support Manager
Level 5	Underwriting Specialist*	Claims Specialist*	Agency Recruitment Specialist	Agency Development Specialist	Agency Support Specialist
Level 4	Underwriting Executive*	Claims Executive*	Agency Recruitment Executive		Agency Support Executive
Level 3	No Level	No Level	No Level	No Level	No Level
Level 2	No Level	No Level	No Level	No Level	No Level
Level 1	No Level	No Level	No Level	No Level	No Level

Notes:

*Critical Job Titles



Table 13.0: Insurance and Takaful Industry Occupational Structure – Life Insurance /Family Takaful Distribution Sub-Sector

Sector	Insurance and Takaful Industry
Sub-Sector/Level	Life Insurance/ Family Takaful Distribution
Level 8	<i>No Level</i>
Level 7	<i>No Level</i>
Level 6	<i>No Level</i>
Level 5	Life Insurance /Family Takaful General Agency Manager
Level 4	Life Insurance/Family Takaful Agency Manager
Level 3	Life Insurance/Family Takaful Agent
Level 2	<i>No Level</i>
Level 1	<i>No Level</i>



Table 14.0: Insurance and Takaful Industry Occupational Structure – Adjusting Sub-Sector

Sector	Insurance and Takaful Industry		
Sub-Sector	Adjusting		
Job Area	Loss Adjusting		Claims Investigation
Sub-Area/Level	Motor	Non-motor	
Level 8	No Level	No Level	No Level
Level 7	No Level	No Level	No Level
Level 6	Motor Loss Adjusting Senior Manager	Non-motor Loss Adjusting Senior Manager	Claims Investigation Senior Manager
Level 5	Motor Loss Adjusting Manager	Non-motor Loss Adjusting Manager	Claims Investigation Manager
Level 4	Motor Senior Loss Adjuster*	Non-motor Senior Loss Adjuster*	Claims Senior Investigator*
Level 3	Motor Loss Adjuster*	Non-motor Loss Adjuster*	Claims Investigator *
Level 2	No Level	No Level	No Level
Level 1	No Level	No Level	No Level

Notes:

*Critical Job Titles



Table 15.0: Insurance and Takaful Industry Occupational Structure – Broking Sub-Sector

Sector	Insurance and Takaful Industry			
Sub-Sector	Broking			
Job Area	Support Services	Client Management		
Sub-Area/Level		Placement	Advisory	Risk Management & Consulting
Level 8	No Level	No Level	No Level	No Level
Level 7	No Level	No Level	No Level	No Level
Level 6	Claims Manager (Support Services)*	Placement Manager*	Advisory Manager*	Consulting Manager (Risk Management & Specialised Consulting Services)*
Level 5	Senior Client Executive (Support Services)*	Senior Client Executive (Placement)*	Senior Client Executive (Advisory)*	Senior Client Executive (Risk Management & Specialised Consulting Services)*
Level 4	Client Executive (Support Services)*	Client Executive (Placement)*	Client Executive (Advisory)*	Client Executive (Risk Management & Specialised Consulting Services)*
Level 3	No Level	No Level	No Level	No Level
Level 2	No Level	No Level	No Level	No Level
Level 1	No Level	No Level	No Level	No Level

Notes:

*Critical Job Titles



Table 16.0: Insurance and Takaful Industry Occupational Area Structure – Family Takaful / Life Insurance Sub-Sector

Sector	Insurance and Takaful Industry				
Sub-Sector	Family Takaful / Life Insurance				
Job Area	Underwriting	Claims	Agency		
Sub-Area/Level			Agency Recruitment	Agency Development	Agency Support
Level 8	No Level	No Level	No Level	No Level	No Level
Level 7	Operations Management		Agency Management		
Level 6	Underwriting Management*	Claims Management*	Agency Recruitment Management	Agency Development Management	Agency Support Management
Level 5	Underwriting Analysis & Evaluation*	Claims Analysis & Evaluation*	Agency Recruitment Planning & Execution	Agency Development Planning & Execution	Agency Support Planning & Execution
Level 4	Underwriting Administration*	Claims Administration*	Agency Recruitment Operation & Administration		Agency Support Operation & Administration
Level 3	No Level	No Level	No Level	No Level	No Level
Level 2	No Level	No Level	No Level	No Level	No Level
Level 1	No Level	No Level	No Level	No Level	No Level

Notes:

*Critical Job Areas



Table 17.0: Insurance and Takaful Industry Occupational Area Structure – General Takaful/ General Insurance Sub-Sector

Sector	Insurance and Takaful Industry				
Sub-Sector	General Takaful /General Insurance				
Job Area	Underwriting	Claims	Agency		
Sub-Area/Level			Agency Recruitment	Agency Development	Agency Support
Level 8	No Level	No Level	No Level	No Level	No Level
Level 7	Operations Management		Agency Management		
Level 6	Underwriting Management*	Claims Management*	Agency Recruitment Management	Agency Development Management	Agency Support Management
Level 5	Underwriting Analysis & Evaluation*	Claims Analysis & Evaluation*	Agency Recruitment Planning & Execution	Agency Development Planning & Execution	Agency Support Planning & Execution
Level 4	Underwriting Administration*	Claims Administration*	Agency Recruitment Operation & Administration		Agency Support Operation & Administration
Level 3	No Level	No Level	No Level	No Level	No Level
Level 2	No Level	No Level	No Level	No Level	No Level
Level 1	No Level	No Level	No Level	No Level	No Level

Notes:

*Critical Job Areas



Table 18.0: Insurance and Takaful Industry Occupational Area Structure – Life Insurance /Family Takaful Distribution Sub-Sector

Sector	Insurance and Takaful Industry
Sub-Sector/Level	Life Insurance /Family Takaful Distribution
Level 8	<i>No Level</i>
Level 7	<i>No Level</i>
Level 6	<i>No Level</i>
Level 5	Life Insurance /Family Takaful Agency Management
Level 4	Life Insurance /Family Takaful Agency Administration
Level 3	Life Insurance /Family Takaful Agency Operation
Level 2	<i>No Level</i>
Level 1	<i>No Level</i>



Table 19.0: Insurance and Takaful Industry Occupational Area Structure – Adjusting Sub-Sector

Sector	Insurance and Takaful Industry			
Sub-Sector	Adjusting			
Job Area	Loss Adjusting		Claims Investigation	
Sub-Area/Level	Motor	Non-motor		
Level 8	No Level	No Level	No Level	No Level
Level 7	No Level	No Level	No Level	No Level
Level 6	Motor Loss Adjusting Consultation	Non-motor Loss Adjusting Consultation	Claims Investigation Consultation	
Level 5	Motor Loss Adjusting Management	Non-motor Loss Adjusting Management	Claims Investigation Management	
Level 4	Motor Senior Loss Adjusting Evaluation & Administration*	Non-motor Loss Adjusting Evaluation & Administration*	Insurance Claim Evaluation & Investigation *	
Level 3	Motor Loss Adjusting Inspection & Assessment*	Non-motor Loss Adjusting Inspection & Assessment*	Insurance Claim Investigation *	
Level 2	No Level	No Level	No Level	No Level
Level 1	No Level	No Level	No Level	No Level

Notes:

*Critical Job Areas



Table 20.0 : Insurance and Takaful Industry Occupational Area Structure – Broking Sub-Sector

Sector	Insurance and Takaful Industry
Sub-Sector	Broking
Job Area/Level	Client Advocacy
Level 8	<i>No Level</i>
Level 7	<i>No Level</i>
Level 6	Risk Management & Specialised Consulting Services *
Level 5	Client Management*
Level 4	Client Operation and Administration*
Level 3	<i>No Level</i>
Level 2	<i>No Level</i>
Level 1	<i>No Level</i>

Notes:

*Critical Job Areas



Table 21.0: Insurance and Takaful Industry Occupational Area Structure – Takaful Compliance Sub-Sector

Sector	Insurance and Takaful Industry
Sub-Sector /Level	Takaful Compliance
Level 8	Takaful Compliance National Competency Standard *
Level 7	
Level 6	
Level 5	
Level 4	
Level 3	
Level 2	
Level 1	

Notes:

*Critical Job Areas



4.5 SKILLED PERSONNEL DEMAND IN THE INSURANCE AND TAKAFUL INDUSTRY (CRITICAL JOB TITLES)

This section will highlight the skilled personnel requirement or critical job titles in the Insurance and Takaful Industry which are in demand, currently and in the near future. Findings for this section were obtained via qualitative analysis during discussions. These occupations will be adapted to the Skills and Vocational training system, and in turn will require the relevant National Occupational Skills Standard (NOSS) to be developed. The job titles not considered as critical were because the current number of personnel under these categories was sufficient. Based on input from the expert panel members, it can be summarised that there are 42 critical job titles, the following table illustrates the summary of these critical job titles.

Job titles under this category reflect the immediate industry requirement for skilled workers. The identification of critical job titles is the essence of developing the Occupational Standard for the job so that formal training can be carried out and skilled workers can be produced and supplied to the industry.

Table 22.0: List of Critical Job Titles

Item	Critical Job Title	Short Term (1-3 years) (√)	Medium Term (4-5 years) (√)
1	Family Takaful Underwriting Manager	√	
2	Family Takaful Underwriting Specialist	√	
3	Family Takaful Underwriting Executive	√	
4	Family Takaful Claims Manager	√	
5	Family Takaful Claims Specialist	√	
6	Family Takaful Claims Executive	√	
7	General Takaful Underwriting Manager	√	
8	General Takaful Underwriting Specialist	√	
9	General Takaful Underwriting Executive	√	



Item	Critical Job Title	Short Term (1-3 years) (√)	Medium Term (4-5 years) (√)
10	General Takaful Claims Manager	√	
11	General Takaful Claims Specialist	√	
12	General Takaful Claims Executive	√	
13	Life Insurance Underwriting Manager	√	
14	Life Insurance Underwriting Specialist	√	
15	Life Insurance Underwriting Executive	√	
16	Life Insurance Claims Manager	√	
17	Life Insurance Claims Specialist	√	
18	Life Insurance Claims Executive	√	
19	General Insurance Underwriting Manager	√	
20	General Insurance Underwriting Specialist	√	
21	General Insurance Underwriting Executive	√	
22	General Insurance Claims Manager	√	
23	General Insurance Claims Specialist	√	
24	General Insurance Claims Executive	√	
25	Motor Senior Loss Adjuster	√	
26	Motor Loss Adjuster	√	
27	Non-motor Senior Loss Adjuster	√	
28	Non-motor Loss Adjuster	√	
29	Claims Senior Investigator	√	
30	Claims Investigator	√	
31	Broking Claims Manager (Support Services)		√
32	Broking Senior Client Executive (Support Services)		√
33	Broking Client Executive (Support Services)	√	
34	Broking Placement Manager		√
35	Broking Senior Client Executive (Placement)		√
36	Broking Client Executive (Placement)	√	
37	Broking Advisory Manager		√
38	Broking Senior Client Executive (Advisory)		√
39	Broking Client Executive (Advisory)	√	
40	Consulting Manager (Risk Management & Specialised Consulting Services)		√
41	Senior Client Executive (Risk		√



Item	Critical Job Title	Short Term (1-3 years) (v)	Medium Term (4-5 years) (v)
	Management & Specialised Consulting Services)		
42	Client Executive (Risk Management & Specialised Consulting Services)	√	

Table 23.0: Summary of Critical Job Titles

SECTOR	SUB-SECTOR	LEVEL								TOTAL
		1	2	3	4	5	6	7	8	
Takaful	Family Takaful	0	0	0	2	2	2	0	0	6
	General Takaful	0	0	0	2	2	2	0	0	6
Insurance	Life	0	0	0	2	2	2	0	0	6
	General	0	0	0	2	2	2	0	0	6
Family Takaful/ Life Insurance Distribution		0	0	0	0	0	0	0	0	0
Adjusting		0	0	3	3	0	0	0	0	6
Broking		0	0	0	4	4	4	0	0	12
TOTAL CRITICAL JOB TITLES		0	0	3	15	12	12	0	0	42
TOTAL JOB TITLES		0	0	4	24	28	27	4	0	91

4.6 CHAPTER CONCLUSION

Based on this chapter, the sub sectors that have been identified reflect the main sectors in the Insurance Industry. The visual representations of the Occupational Structures and Occupational Area Structures will enable for the industry to be interpreted at a glance in terms of levels of competency and available career paths. The Occupational Descriptions are elaborated in Annex 3 of this report.



5. DISCUSSION, RECOMMENDATION & CONCLUSION

5.1 DISCUSSION

The development of the Occupational Analysis for the Insurance and Industry is hoped to be the first of many more sectors under the Financial Services Industry such as Banking, Capital Market and Islamic Finance. The Occupational Analysis for these sectors is important for stakeholders to understand the available career paths for personnel under the aforesaid sectors and also determine manpower demands.

5.2 RECOMMENDATION

Based on the findings obtained throughout the Occupational Analysis on the Insurance Industry, there have been 42 job titles that have been identified as being critical job titles which are job titles that are in demand. These critical job titles will in turn be recognized as the areas for NOSS development. With the competency requirements documented in NOSS format, the personnel in this area will obtain a more structured skills training and will also enable personnel who are experienced and skilled to be certified.

5.3 CONCLUSION

As a result of the Insurance and Takaful Industry Occupational Analysis conducted together with expert panel members from various organizations, a total of 7 main sub-sectors (Family Takaful, General Takaful, Life Insurance, General Insurance, Adjusting, Broking and Distribution) and 91 job titles have been identified.

Referring to Malaysia's economic plans and vision for the coming years, a framework of the Insurance and Takaful Industry workforce has been identified. It is hoped that the result of this Occupational Analysis will be able to be used as reference as how to fulfill the future plans of developing skilled personnel and certifying Malaysians in the Insurance and Takaful Industry towards improving the quality of the local industry and at boosting Malaysia's global competitiveness.



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ANNEX 1: MALAYSIAN OCCUPATIONAL SKILLS QUALIFICATION FRAMEWORK (MOSQF) LEVEL DESCRIPTOR



MALAYSIAN OCCUPATIONAL SKILLS QUALIFICATION FRAMEWORK (MOSQF) LEVEL DESCRIPTOR

Level	Level Description
1	Achievement at this level reflects the ability to use relevant knowledge, skills and procedures to complete routine and predictable tasks that include responsibility for completing tasks and procedures subject to direction or guidance
2	Achievement at this level reflects the ability to select and use relevant knowledge, ideas , skills and procedures to complete well-defined tasks and address straightforward problem . It includes taking responsibility for completing tasks and procedures, and exercising autonomy and judgment subject to overall direction or guidance
3	Achievement at this level reflects the ability to identify and use relevant understanding , methods and skills to complete task and address problems that are well defined with a measure of complexity . It includes taking responsibility for initiating and completing tasks and procedures as well as exercising autonomy and judgments within limited parameter . It also reflects awareness of different perspectives or approaches within an area of study or work
4	Achievement at this level reflects the ability to identify and use relevant understanding, methods and skills to address problems that are well defined but complex and non-routine . It includes taking responsibility for overall courses of action as well as exercising autonomy and judgment within fairly broad parameters. It also reflects under-standing of different perspective or approaches within an area of study or work
5	Achievement at this level reflects the ability to identify and use relevant understanding, methods and skills to address broadly-defined, complex problems . It includes taking responsibility for planning and developing courses of action as well as exercising autonomy and judgment within broad parameters. It also reflects understanding of different perspectives, approaches or schools of thought and the reasoning behind them



Level	Level Description
6	Achievement at this level reflects the ability to refine and use relevant understanding, methods and skills to address complex problems that have limited definition . It includes taking responsibility for planning and developing courses of action that are able to underpin substantial change or development, as well as exercising broad autonomy and judgment . It also reflects an understanding of different perspectives, approaches of schools of thought and the theories that underpin them
7	Achievement at this level reflects the ability to reformulate and use relevant understanding, methodologies and approaches to address problematic situations that involve many interacting factors. It includes taking responsibility for planning and developing courses of action that initiate or underpin substantial change or development, as well as exercising broad autonomy and judgment. It also reflects an understanding of theoretical and relevant methodological perspectives, and how they affect their area of study or work
8	Achievement at this level reflects the ability to develop original understanding and extend an area of knowledge or professional practice. It reflects the ability to address problematic situations that involve many complexes, interacting factors through initiating, designing and undertaking research, development or strategic activities. It involves the exercise of broad autonomy, judgement and leadership in sharing responsibility for the development of a field of work or knowledge, or for creating substantial professional or organisational change. It also reflects a critical understanding of relevant theoretical and methodological perspectives and how they affect the field of knowledge or work.



ANNEX 2 : LIST OF DEVELOPMENT PANEL AND FACILITATORS



**LIST OF INDUSTRY PANEL MEMBERS FOR THE INSURANCE AND TAKAFUL INDUSTRY
OCCUPATIONAL ANALYSIS DEVELOPMENT**

NO	NAME	POSITION	EXPERTISE	ORGANISATION/ASSOCIATION
1	Mr. Khairudin Affendi bin Mohamad	Senior Manager, Planning & Development, Human Resources	Takaful	Prudential BSN Takaful Berhad (Malaysian Takaful Association (MTA))
2	Mr. Siow Chon Heng	General Manager	Broking	The Malaysian Insurance and Takaful Brokers Association (MITBA)
3	Mr. Joash Tan	Managing Director	Adjusting	Mestari Adjusters Sdn. Bhd. (Association of Malaysian Loss Adjusters (AMLA))
4	Ms. Janice Tan	Human Resources Executive , Human Resources	Broking	MARSH Brokers (The Malaysian Insurance and Takaful Brokers Association (MITBA))
5	Mdm. Misluna bin Mohd Siraj	Head of Human Resources	Takaful	Hong Leong-MSIG Takaful (Malaysian Takaful Association (MTA))
6	Mr. Jamil bin Ramly	Section Manager, Project Management Office	Islamic Finance	Islamic Banking and Finance Institute Malaysia (IBFIM)
7	Mr. Wong Teck Wai	Management Committee	Adjusting	Association of Malaysian Loss Adjusters (AMLA)



LIST OF FACILITATORS FOR THE INSURANCE & TAKAFUL INDUSTRY OCCUPATIONAL ANALYSIS DEVELOPMENT

FACILITATORS

DR. AMIRON ISMAIL

EVARINA AMIRON

FAHISZAM SAAD

SECRETARIAT

ANDY CHENG (ASIAN INSTITUTE OF FINANCE)

ALICIA ANG (ASIAN INSTITUTE OF FINANCE)

NORFADILAH ITHNIN

ZOLHELMY ZOLKEPLY

PROOFREADER

MANJIT SINGH



ANNEX 3: OCCUPATIONAL DESCRIPTIONS (OD) FOR THE INSURANCE AND TAKAFUL INDUSTRY



**SECTOR : INSURANCE AND TAKAFUL
INDUSTRY**
SUB-SECTOR : FAMILY TAKAFUL



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Underwriting
Job Title	Underwriting Executive*
Level	Level 4

Job Definition :

An Underwriting Executive is designated to perform risk information gathering, risk assessment based on guidelines and insurance coverage recommendation, update clients filing and Workflow Management System, adhere to regulatory & compliance and perform administrative duties. Insurance underwriters decide if applications for insurance cover (risks) should be accepted and what the terms of that acceptance are. They assess a risk according to the likelihood of a claim being made by weighing up a number of factors and asking for detailed information from prospective clients (policyholders). The aim is to minimise losses for their company and help to make a profit.

Job Description :

1. Perform risk information gathering.
2. Perform risk assessment based on guidelines when underwriting a policy.
3. Conducting risk and exposure evaluations for new business potentials through the review of related documentation.
4. Perform insurance coverage recommendation.
5. Update clients filing, databases and Workflow Management System (WMS).
6. Participate in the development of new products, policy wording and underwriting support systems.
7. Assist in preparation of reports (such as decline risk and loss ratio) and statistics for presentations and meetings.
8. Participate in underwriting research and development activities including setting up and managing appropriate databases.
9. Attend to queries from internal and external customers in a prompt and efficient manner.
10. Adhere to regulations& compliance.



11. Perform administrative duties.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Underwriting
Job Title	Underwriting Specialist*
Level	Level 5

Job Definition :

An Underwriting Specialist is designated to conduct risk information gathering, risk assessment for more complicated cases, analyse insurance coverage recommendation, verify updating of client database, provide consultation activities, participate in development of new products, policy wording and underwriting support systems and review data on insurance applications or policies.

Job Description :

1. Conduct risk information gathering.
2. Conduct risk assessment based on guidelines for more complicated cases.
3. Analyse insurance coverage recommendation.
4. Verify updating of clients filing, databases and Workflow Management System (WMS).
5. Underwrite new business within the company-specified approval limits.
6. Approve underwritten business within the company-specified approval limits.
7. Provide consultation activities such as explaining ratings to agents.
8. Participate in development of new products, policy wording and underwriting support systems.
9. Prepare reports (such as decline risk and loss ratio) and statistics for presentations and meetings.
10. Conduct underwriting research and development activities including setting up and managing appropriate databases.
11. Re-evaluate cases that would potentially be declined, make better offers on substandard cases, wave additional requirements, and reconsider ratings and prior decisions.
12. Review of renewal notices.



13. Perform generic management duties.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Underwriting
Job Title	Underwriting Manager*
Level	Level 6

Job Definition :

An Underwriting Manager is designated to evaluate risk information gathering, risk assessment for more complicated cases and insurance coverage recommendation, monitor updating of clients filing and Workflow Management System, perform managerial duties, implement processes and procedures to streamline underwriting within the company and conduct audits on underwriter's cases.

Job Description :

1. Evaluate risk information gathering.
2. Evaluate risk assessment for more complicated cases.
3. Evaluate insurance coverage recommendation.
4. Monitor updating of clients filing and Workflow Management System (WMS).
5. Perform managerial duties such as conducting department meetings, staff training, staff performance and manage departmental budget
6. Design underwriting seminars for staff and agents.
7. Implement processes and procedures to streamline underwriting within the company.
8. Conduct audits on underwriter's cases.
9. Monitor and ensure that all documents received from business units are underwritten and passed along for policy and endorsement issuance as necessary.
10. Prepare reports for management review.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Claims
Job Title	Claims Executive*
Level	Level 4

Job Definition :

A Claims Executive is designated to acknowledge claims notifications from customers, appraise claims up to a company specified approval limit and apply company-specific for claims procedures and policies for simple claims, carry out claims recommendation and disbursement and update claims system with necessary claims documentation.

Job Description :

1. Acknowledge claims notifications from customers, follow up for complete documentations and escalate them as necessary.
2. Appraise claims up to a company specified approval limit and apply company-specific claims procedures and policies for simple claims.
3. Carry out claims recommendation and disbursement.
4. Update claims system and follow through with necessary claims documentation.
5. Adhere to regulatory & legal compliance.
6. Perform administrative duties.
7. Review and verify claims cases to be closed.
8. Calculate simple claims benefits.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Claims
Job Title	Claims Specialist*
Level	Level 5

Job Definition :

A Claims Specialist is designated to appraise claims up to a company-specified approval limit, analyse claims assessment, recommendation and disbursement, verify updating of claims systems, adhere to regulatory & compliance, verify company claims trend, provide consultation activities and endorse claims appeal.

Job Description :

1. Appraise claims up to a company-specified approval limit.
2. Analyse claims assessment, recommendation and disbursement
3. Assess any major legal and industry issues in regards to claims appraisals.
4. Verify updating of claims systems
5. Adhere to regulatory & compliance.
6. Monitor clients communication.
7. Analyse company claims trend
8. Involve in product development committee.
9. Conduct claims appeal.
10. Provide feedback to the underwriting departments on matters relating to claims risk such as frequent losses etc.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Claims
Job Title	Claims Manager*
Level	Level 6

Job Definition :

A Claims Manager is designated to evaluate claims assessment and company claims trend, recommendation and disbursement, monitor updating of claims systems and aging claims, perform managerial duties, endorse claims appeal, design claims seminars for agents and staff, assess major legal and industry issues on claims with high ambiguity, report to management on claims activity and ensure compliance towards regulatory requirements.

Job Description :

1. Evaluate claims assessment, recommendation and disbursement
2. Monitor updating of claims systems.
3. Perform managerial duties such as conducting department meetings, staff training, staff performance and manage departmental budget
4. Endorse claims appeal.
5. Evaluate company claims trend.
6. Design claims seminars for agents and staff.
7. Assess major legal and industry issues on claims with high ambiguity.
8. Monitor the aging claims.
9. Report to management on claims activity each month or as specified by the company.
10. Ensure compliance towards regulatory requirements.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Underwriting & Claims
Job Title	Director of Operations
Level	Level 7

Job Definition :

A Director of Operations is designated to analyse operations performance, provide business planning, establish business direction and maintain corporate relationship.

Job Description :

1. Design the underwriting and claims strategy for the company both short and long-term in line with the company's overall business strategy.
2. Establish company-specific underwriting and claims policy and guidelines.
3. Review and revising underwriting guidelines regularly
4. Implement projects for the streamlining of operations
5. Select and allocate resources as required to meet business and personnel objectives.



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Agency
Sub-Area	Agency Recruitment
Job Title	Agency Recruitment Executive
Level	Level 4

Job Definition :

An Agency Recruitment Executive is designated to prepare recruitment related material, coordinate job interviews session, qualifying examination, agency registration and perform administrative duties.

Job Description :

1. Prepare recruitment related material such as Business Opportunity Presentation (BOP) and career fair material.
2. Coordinate job interviews session.
3. Coordinate qualifying examination.
4. Coordinate agency registration.
5. Perform administrative duties.



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Agency
Sub-Area	Agency Recruitment
Job Title	Agency Recruitment Specialist
Level	Level 5

Job Definition :

An Agency Recruitment Specialist is designated to provide consultation on development, prepare agent performance criteria, analyse productivity performance, provide business planning, establish agency business direction and maintain corporate relationship.

Job Description :

1. Provide consultancy on development.
2. Prepare agent performance criteria.
3. Analyse productivity performance.
4. Provide business planning.
5. Establish and maintain corporate relationship.
6. Establish agency business direction.



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Agency
Sub-Area	Agency Recruitment
Job Title	Agency Recruitment Manager
Level	Level 6

Job Definition :

An Agency Recruitment Manager is designated to carry out BOP, participate in job interview session, carry out candidate selection, perform managerial duties and plan and monitor annual recruitment calendar.

Job Description :

1. Carry out Business Opportunity Presentation (BOP).
2. Participate in job interview session.
3. Carry out candidate selection.
4. Perform managerial duties
5. Plan and monitor annual recruitment calendar.



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Agency
Sub-Area	Agency Development
Job Title	Agency Development Specialist
Level	Level 5

Job Definition :

An Agency Development Specialist is designated to coordinate agency productivity, monitor agency performance, assist in providing consultation, coaching and mentoring for underperform agency and propose training program for agent.

Job Description :

1. Coordinate agency productivity.
2. Monitor agency performance
3. Assist in providing consultation, coaching and mentoring for underperforming agency.
4. Propose training program for agent.



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Agency
Sub-Area	Agency Development
Job Title	Agency Development Manager
Level	Level 6

Job Definition :

An Agency Development Manager is designated to analyse agency productivity, assess agency performance, provide consultation, coaching and mentoring for underperforming agency, propose training program for event and plan and monitor campaign activities.

Job Description :

1. Analyse agency productivity.
2. Assess agency performance.
3. Provide consultation, coaching and mentoring for underperforming agency.
4. Propose training program for agent.
5. Plan and monitor campaign activities.



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Agency
Sub-Area	Agency Support
Job Title	Agency Support Executive
Level	Level 4

Job Definition :

An Agency Support Executive is designated to perform data entry, update agency WMS, provide agent productivity report, coordinate agent disciplinary action and carry out agent termination.

Job Description :

1. Perform data entry.
2. Update agency Workflow Management System (WMS).
3. Provide agent productivity report.
4. Coordinate agent disciplinary action.
5. Carry out agent termination.



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Agency
Sub-Area	Agency Support
Job Title	Agency Support Specialist
Level	Level 5

Job Definition :

An Agency Support Specialist is designated to update agency WMS, prepare agent productivity and disciplinary report, coordinate agent disciplinary report, perform administrative duties and process agent commission, benefit and incentives.

Job Description :

1. Update agency Workflow Management System (WMS).
2. Prepare agent productivity report.
3. Coordinate agent disciplinary report.
4. Prepare agent disciplinary report.
5. Perform administrative duties.
6. Monitor agency contract.
7. Process agent commission, benefit and incentives.



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Agency
Sub-Area	Agency Support
Job Title	Agency Support Manager
Level	Level 6

Job Definition :

An Agency Support Manager is designated to validate agent productivity and disciplinary report, recommend and perform agent disciplinary action, ensure agent compliances to agency contract terms, perform managerial duties and verify and authorized agent commission, benefit and incentives.

Job Description :

1. Validate agent productivity report.
2. Validate agent disciplinary report.
3. Recommend and perform agent disciplinary action.
4. Ensure agent compliances to agency contract terms.
5. Perform managerial duties.
6. Verify and authorised agent commission, benefit and incentives



Sector	Insurance and Takaful Industry
Sub-Sector	Family Takaful
Job Area	Agency
Sub-Area	Agency Recruitment, Agency Development and Agency Support
Job Title	Director of Agency
Level	Level 7

Job Definition :

A Director of Agency is designated to provide consultancy on development, prepare agent performance criteria, analyse productivity performance, provide business planning, establish agency business direction and maintain corporate relationship.

Job Description :

1. Provide consultancy on development.
2. Prepare agent performance criteria.
3. Analyse productivity performance.
4. Provide business planning.
5. Establish and maintain corporate relationship.
6. Establish agency business direction.



**SECTOR : INSURANCE AND TAKAFUL
INDUSTRY**
SUB-SECTOR : GENERAL TAKAFUL



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Underwriting
Job Title	Underwriting Executive*
Level	Level 4

Job Definition :

An Underwriting Executive is designated to perform risk information gathering, risk assessment based on guidelines and insurance coverage recommendation, update clients filing and Workflow Management System, adhere to regulatory & compliance and perform administrative duties

Job Description :

1. Perform risk information gathering.
2. Perform risk assessment based on guidelines when underwriting a policy.
3. Conducting risk and exposure evaluations for new business potentials through the review of related documentation.
4. Perform insurance coverage recommendation.
5. Update clients filing, databases and Workflow Management System (WMS).
6. Participate in the development of new products, policy wording and underwriting support systems.
7. Assist in preparation of reports (such as decline risk and loss ratio) and statistics for presentations and meetings.
8. Participate in underwriting research and development activities including setting up and managing appropriate databases.
9. Attend to queries from internal and external customers in a prompt and efficient manner.
10. Adhere to regulations & compliance.
11. Perform administrative duties.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Underwriting
Job Title	Underwriting Specialist*
Level	Level 5

Job Definition :

An Underwriting Specialist is designated to conduct risk information gathering, risk assessment for more complicated cases, analyse insurance coverage recommendation, verify updating of client database, provide consultation activities, participate in development of new products, policy wording and underwriting support systems and review data on insurance applications or policies.

Job Description :

1. Conduct risk information gathering.
2. Conduct risk assessment based on guidelines for more complicated cases.
3. Analyse insurance coverage recommendation.
4. Verify updating of clients filing, databases and Workflow Management System (WMS).
5. Underwrite new business within the company-specified approval limits.
6. Approve underwritten business within the company-specified approval limits.
7. Provide consultation activities such as explaining ratings to agents.
8. Participate in development of new products, policy wording and underwriting support systems.
9. Prepare reports (such as decline risk and loss ratio) and statistics for presentations and meetings.
10. Conduct underwriting research and development activities including setting up and managing appropriate databases.
11. Re-evaluate cases that would potentially be declined, make better offers on substandard cases, wave additional requirements, and reconsider ratings and prior decisions.
12. Review of renewal notices.



13. Perform generic management duties.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Underwriting
Job Title	Underwriting Manager*
Level	Level 6

Job Definition :

An Underwriting Manager is designated to evaluate risk information gathering, risk assessment for more complicated cases and insurance coverage recommendation, monitor updating clients filing and Workflow Management System, perform managerial duties, Implement processes and procedures to streamline underwriting within the company and conduct audits on underwriter's cases.

Job Description :

1. Evaluate risk information gathering.
2. Evaluate risk assessment for more complicated cases.
3. Evaluate insurance coverage recommendation.
4. Monitor updating of clients filing and Workflow Management System (WMS).
5. Perform managerial duties such as conducting department meetings, staff training, staff performance and manage departmental budget.
6. Design underwriting seminars for staff and agents.
7. Implement processes and procedures to streamline underwriting within the company.
8. Conduct audits on underwriter's cases.
9. Monitor and ensure that all documents received from business units are underwritten and passed along for policy and endorsement issuance as necessary.
10. Prepare reports for management review.

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Claims
Job Title	Claims Executive*
Level	Level 4

Job Definition :

A Claims Executive is designated to acknowledge claims notifications from customers, appraise claims up to a company specified approval limit and apply company-specific for claims procedures and policies for simple claims, carry out claims recommendation and disbursement and update claims system with necessary claims documentation.

Job Description :

1. Acknowledge claims notifications from customers, follow up for complete documentations and escalate them as necessary.
2. Appraise claims up to a company specified approval limit and apply company-specific claims procedures and policies for simple claims
3. Carry out claims recommendation and disbursement.
4. Update claims system and follow through with necessary claims documentation .
5. Adhere to regulatory & legal compliance.
6. Perform administrative duties.
7. Review and verify claims cases to be closed.
8. Calculate simple claims benefits.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Claims
Job Title	Claims Specialist*
Level	Level 5

Job Definition :

A Claims Specialist is designated to appraise claims up to a company-specified approval limit, analyse claims assessment, recommendation and disbursement, verify updating of claims systems, adhere to regulatory & compliance, verify company claims trend, provide consultation activities and endorse claims appeal.

Job Description :

1. Appraise claims up to a company-specified approval limit.
2. Analyse claims assessment, recommendation and disbursement
3. Assess any major legal and industry issues in regards to claims appraisals.
4. Verify updating of claims systems
5. Adhere to regulatory & compliance.
6. Monitor clients communication.
7. Analyse company claims trend
8. Involve in product development committee.
9. Conduct claims appeal.
10. Provide feedback to the underwriting departments on matters relating to claims risk such as frequent losses etc.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Claims
Job Title	Claims Manager*
Level	Level 6

Job Definition :

A Claims Manager is designated to evaluate claims assessment and company claims trend, recommendation and disbursement, monitor updating of claims systems and aging claims, perform managerial duties, endorse claims appeal, design claims seminars for agents and staff, assess major legal and industry issues on claims with high ambiguity, report to management on claims activity and ensure compliance towards regulatory requirements.

Job Description :

1. Evaluate claims assessment, recommendation and disbursement
2. Monitor updating of claims systems.
3. Perform managerial duties such as conducting department meetings, staff training, staff performance and manage departmental budget.
4. Endorse claims appeal.
5. Evaluate company claims trend.
6. Design claims seminars for agents and staff.
7. Assess major legal and industry issues on claims with high ambiguity.
8. Monitor the aging claims.
9. Report to management on claims activity each month or as specified by the company.
10. Ensure compliance towards regulatory requirements.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Underwriting & Claims
Job Title	Director of Operations
Level	Level 7

Job Definition :

A Director of Operations is designated to analyse operations performance, provide business planning, establish business direction and maintain corporate relationship.

Job Description :

1. Design the underwriting and claims strategy for the company both short and long-term in line with the company's overall business strategy.
2. Establish company-specific underwriting and claims policy and guidelines.
3. Review and revising underwriting guidelines regularly.
4. Implement projects for the streamlining of operations.
5. Select and allocate resources as required to meet business and personnel objectives.



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Agency
Sub-Area	Agency Recruitment
Job Title	Agency Recruitment Executive
Level	Level 4

Job Definition :

An Agency Recruitment Senior Executive is designated to prepare recruitment related material, coordinate job interviews session, qualifying examination, agency registration and perform administrative duties.

Job Description :

1. Prepare recruitment related material such as Business Opportunity Presentation (BOP) and career fair material.
2. Coordinate job interviews session.
3. Coordinate qualifying examination.
4. Coordinate agency registration.
5. Perform administrative duties.



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Agency
Sub-Area	Agency Recruitment
Job Title	Agency Recruitment Specialist
Level	Level 5

Job Definition :

An Agency Recruitment Specialist is designated to provide consultation on development, prepare agent performance criteria, analyse productivity performance, provide business planning, establish agency business direction and maintain corporate relationship.

Job Description :

1. Provide consultancy on development.
2. Prepare agent performance criteria.
3. Analyse productivity performance.
4. Provide business planning.
5. Establish and maintain corporate relationship.
6. Establish agency business direction.



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Agency
Sub-Area	Agency Recruitment
Job Title	Agency Recruitment Manager
Level	Level 6

Job Definition :

An Agency Recruitment Manager is designated to carry out BOP, participate in job interview session, carry out candidate selection, perform managerial duties and plan and monitor annual recruitment calendar.

Job Description :

1. Carry out Business Opportunity Presentation (BOP).
2. Participate in job interview session.
3. Carry out candidate selection.
4. Perform managerial duties
5. Plan and monitor annual recruitment calendar.



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Agency
Sub-Area	Agency Development
Job Title	Agency Development Specialist
Level	Level 5

Job Definition :

An Agency Development Specialist is designated to coordinate agency productivity, monitor agency performance, assist in providing consultation, coaching and mentoring for underperform agency and propose training program for agent.

Job Description :

1. Coordinate agency productivity.
2. Monitor agency performance
3. Assist in providing consultation, coaching and mentoring for underperforming agency.
4. Propose training program for agent.



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Agency
Sub-Area	Agency Development
Job Title	Agency Development Manager
Level	Level 6

Job Definition :

An Agency Development Manager is designated to analyse agency productivity, assess agency performance, provide consultation, coaching and mentoring for underperforming agency, propose training program for event and plan and monitor campaign activities.

Job Description :

1. Analyse agency productivity.
2. Assess agency performance.
3. Provide consultation, coaching and mentoring for underperforming agency.
4. Propose training program for agent.
5. Plan and monitor campaign activities.



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Agency
Sub-Area	Agency Support
Job Title	Agency Support Executive
Level	Level 4

Job Definition :

An Agency Support Executive is designated to perform data entry, update agency WMS, provide agent productivity report, coordinate agent disciplinary action and carry out agent termination.

Job Description :

1. Perform data entry.
2. Update agency Workflow Management System (WMS).
3. Provide agent productivity report.
4. Coordinate agent disciplinary action.
5. Carry out agent termination.



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Agency
Sub-Area	Agency Support
Job Title	Agency Support Specialist
Level	Level 5

Job Definition :

An Agency Support Specialist is designated to update agency WMS, prepare agent productivity and disciplinary report, coordinate agent disciplinary report, perform administrative duties and process agent commission, benefit and incentives.

Job Description :

1. Update agency Workflow Management System (WMS).
2. Prepare agent productivity report.
3. Coordinate agent disciplinary report.
4. Prepare agent disciplinary report.
5. Perform administrative duties.
6. Monitor agency contract.
7. Process agent commission, benefit and incentives.



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Agency
Sub-Area	Agency Support
Job Title	Agency Support Manager
Level	Level 6

Job Definition :

An Agency Support Manager is designated to validate agent productivity and disciplinary report, recommend and perform agent disciplinary action, ensure agent compliances to agency contract terms, perform managerial duties and verify and authorized agent commission, benefit and incentives.

Job Description :

1. Validate agent productivity report.
2. Validate agent disciplinary report.
3. Recommend and perform agent disciplinary action.
4. Ensure agent compliances to agency contract terms.
5. Perform managerial duties.
6. Verify and authorised agent commission, benefit and incentives



Sector	Insurance and Takaful Industry
Sub-Sector	General Takaful
Job Area	Agency
Sub-Area	Agency Recruitment, Agency Development and Agency Support
Job Title	Director of Agency
Level	Level 7

Job Definition :

A Director of Agency is designated to provide consultancy on development, prepare agent performance criteria, analyse productivity performance, provide business planning, establish agency business direction and maintain corporate relationship.

Job Description :

1. Provide consultancy on development.
2. Prepare agent performance criteria.
3. Analyse productivity performance.
4. Provide business planning.
5. Establish and maintain corporate relationship.
6. Establish agency business direction.



**SECTOR : INSURANCE AND TAKAFUL
INDUSTRY**
SUB-SECTOR : LIFE INSURANCE



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Underwriting
Job Title	Underwriting Executive*
Level	Level 4

Job Definition :

An Underwriting Executive is designated to perform risk information gathering, risk assessment based on guidelines and insurance coverage recommendation, update clients filing and Workflow Management System, adhere to regulatory & compliance and perform administrative duties

Job Description :

1. Perform risk information gathering.
2. Perform risk assessment based on guidelines when underwriting a policy.
3. Conducting risk and exposure evaluations for new business potentials through the review of related documentation.
4. Perform insurance coverage recommendation.
5. Update clients filing, databases and Workflow Management System (WMS).
6. Participate in the development of new products, policy wording and underwriting support systems.
7. Assist in preparation of reports (such as decline risk and loss ratio) and statistics for presentations and meetings.
8. Participate in underwriting research and development activities including setting up and managing appropriate databases.
9. Attend to queries from internal and external customers in a prompt and efficient manner.
10. Adhere to regulations & compliance.
11. Perform administrative duties.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Underwriting
Job Title	Underwriting Specialist*
Level	Level 5

Job Definition :

An Underwriting Specialist is designated to conduct risk information gathering, risk assessment for more complicated cases, analyse insurance coverage recommendation, verify updating of client database, provide consultation activities, participate in development of new products, policy wording and underwriting support systems and review data on insurance applications or policies.

Job Description :

1. Conduct risk information gathering.
2. Conduct risk assessment based on guidelines for more complicated cases.
3. Analyse insurance coverage recommendation.
4. Verify updating of clients filing, databases and Workflow Management System (WMS).
5. Underwrite new business within the company-specified approval limits.
6. Approve underwritten business within the company-specified approval limits.
7. Provide consultation activities such as explaining ratings to agents.
8. Participate in development of new products, policy wording and underwriting support systems.
9. Prepare reports (such as decline risk and loss ratio) and statistics for presentations and meetings.
10. Conduct underwriting research and development activities including setting up and managing appropriate databases.
11. Re-evaluate cases that would potentially be declined, make better offers on substandard cases, wave additional requirements, and reconsider ratings and prior decisions.



12. Review of renewal notices.

13. Perform generic management duties.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Underwriting
Job Title	Underwriting Manager*
Level	Level 6

Job Definition :

An Underwriting Manager is designated to evaluate risk information gathering, risk assessment for more complicated cases and insurance coverage recommendation, monitor updating clients filing and Workflow Management System, perform managerial duties, Implement processes and procedures to streamline underwriting within the company and conduct audits on underwriter's cases.

Job Description :

1. Evaluate risk information gathering.
2. Evaluate risk assessment for more complicated cases.
3. Evaluate insurance coverage recommendation.
4. Monitor updating of clients filing and Workflow Management System (WMS).
5. Perform managerial duties such as conducting department meetings, staff training, staff performance and manage departmental budget
6. Design underwriting seminars for staff and agents.
7. Implement processes and procedures to streamline underwriting within the company.
8. Conduct audits on underwriter's cases.
9. Monitor and ensure that all documents received from business units are underwritten and passed along for policy and endorsement issuance as necessary.
10. Prepare reports for management review.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Claims
Job Title	Claims Executive*
Level	Level 4

Job Definition :

A Claims Executive is designated to acknowledge claims notifications from customers, appraise claims up to a company specified approval limit and apply company-specific for claims procedures and policies for simple claims, carry out claims recommendation and disbursement and update claims system with necessary claims documentation.

Job Description :

1. Acknowledge claims notifications from customers, follow up for complete documentations and escalate them as necessary.
2. Appraise claims up to a company specified approval limit and apply company-specific claims procedures and policies for simple claims
3. Carry out claims recommendation and disbursement.
4. Update claims system and follow through with necessary claims documentation .
5. Adhere to regulatory & legal compliance.
6. Perform administrative duties.
7. Review and verify claims cases to be closed.
8. Calculate simple claims benefits.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Claims
Job Title	Claims Specialist*
Level	Level 5

Job Definition :

A Claims Specialist is designated to appraise claims up to a company-specified approval limit, analyse claims assessment, recommendation and disbursement, verify updating of claims systems, adhere to regulatory & compliance, verify company claims trend, provide consultation activities and endorse claims appeal.

Job Description :

1. Appraise claims up to a company-specified approval limit.
2. Analyse claims assessment, recommendation and disbursement
3. Assess any major legal and industry issues in regards to claims appraisals.
4. Verify updating of claims systems.
5. Adhere to regulatory & compliance.
6. Monitor clients communication.
7. Analyse company claims trend
8. Involve in product development committee.
9. Conduct claims appeal.
10. Provide feedback to the underwriting departments on matters relating to claims risk such as frequent losses etc.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Claims
Job Title	Claims Manager*
Level	Level 6

Job Definition :

A Claims Manager is designated to evaluate claims assessment and company claims trend, recommendation and disbursement, monitor updating of claims systems and aging claims, perform managerial duties, endorse claims appeal, design claims seminars for agents and staff, assess major legal and industry issues on claims with high ambiguity, report to management on claims activity and ensure compliance towards regulatory requirements.

Job Description :

1. Evaluate claims assessment, recommendation and disbursement
2. Monitor updating of claims systems.
3. Perform managerial duties such as conducting department meetings, staff training, staff performance and manage departmental budget
4. Endorse claims appeal.
5. Evaluate company claims trend.
6. Design claims seminars for agents and staff.
7. Assess major legal and industry issues on claims with high ambiguity.
8. Monitor the aging medical claims.
9. Report to management on claims activity each month or as specified by the company.
10. Ensure compliance towards regulatory requirements.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Underwriting & Claims
Job Title	Director of Operations
Level	Level 7

Job Definition :

A Director of Operations is designated to analyse operations performance, provide business planning, establish business direction and maintain corporate relationship.

Job Description :

1. Design the underwriting and claims strategy for the company both short and long-term in line with the company's overall business strategy.
2. Establish company-specific underwriting and claims policy and guidelines.
3. Review and revising underwriting guidelines regularly
4. Implement projects for the streamlining of operations
5. Select and allocate resources as required to meet business and personnel objectives.



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Agency
Sub-Area	Agency Recruitment
Job Title	Agency Recruitment Executive
Level	Level 4

Job Definition :

An Agency Recruitment Senior Executive is designated to prepare recruitment related material, coordinate job interviews session, qualifying examination, agency registration and perform administrative duties.

Job Description :

1. Prepare recruitment related material such as Business Opportunity Presentation (BOP) and career fair material.
2. Coordinate job interviews session.
3. Coordinate qualifying examination.
4. Coordinate agency registration.
5. Perform administrative duties.



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Agency
Sub-Area	Agency Recruitment
Job Title	Agency Recruitment Specialist
Level	Level 5

Job Definition :

An Agency Recruitment Specialist is designated to provide consultation on development, prepare agent performance criteria, analyse productivity performance, provide business planning, establish agency business direction and maintain corporate relationship.

Job Description :

1. Provide consultancy on development.
2. Prepare agent performance criteria.
3. Analyse productivity performance.
4. Provide business planning.
5. Establish and maintain corporate relationship.
6. Establish agency business direction.



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Agency
Sub-Area	Agency Recruitment
Job Title	Agency Recruitment Manager
Level	Level 6

Job Definition :

An Agency Recruitment Manager is designated to carry out BOP, participate in job interview session, carry out candidate selection, perform managerial duties and plan and monitor annual recruitment calendar.

Job Description :

1. Carry out Business Opportunity Presentation (BOP).
2. Participate in job interview session.
3. Carry out candidate selection.
4. Perform managerial duties
5. Plan and monitor annual recruitment calendar.



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Agency
Sub-Area	Agency Development
Job Title	Agency Development Specialist
Level	Level 5

Job Definition :

An Agency Development Specialist is designated to coordinate agency productivity, monitor agency performance, assist in providing consultation, coaching and mentoring for underperform agency and propose training program for agent.

Job Description :

1. Coordinate agency productivity.
2. Monitor agency performance
3. Assist in providing consultation, coaching and mentoring for underperforming agency.
4. Propose training program for agent.



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Agency
Sub-Area	Agency Development
Job Title	Agency Development Manager
Level	Level 6

Job Definition :

An Agency Development Manager is designated to analyse agency productivity, assess agency performance, provide consultation, coaching and mentoring for under performing agency, propose training program for event and plan and monitor campaign activities.

Job Description :

1. Analyse agency productivity.
2. Assess agency performance.
3. Provide consultation, coaching and mentoring for underperforming agency.
4. Propose training program for agent.
5. Plan and monitor campaign activities.



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Agency
Sub-Area	Agency Support
Job Title	Agency Support Executive
Level	Level 4

Job Definition :

An Agency Support Executive is designated to perform data entry, update agency WMS, provide agent productivity report, coordinate agent disciplinary action and carry out agent termination.

Job Description :

1. Perform data entry.
2. Update agency Workflow Management System (WMS).
3. Provide agent productivity report.
4. Coordinate agent disciplinary action.
5. Carry out agent termination.



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Agency
Sub-Area	Agency Support
Job Title	Agency Support Specialist
Level	Level 5

Job Definition :

An Agency Support Specialist is designated to update agency WMS, prepare agent productivity and disciplinary report, coordinate agent disciplinary report, perform administrative duties and process agent commission, benefit and incentives.

Job Description :

1. Update agency Workflow Management System (WMS).
2. Prepare agent productivity report.
3. Coordinate agent disciplinary report.
4. Prepare agent disciplinary report.
5. Perform administrative duties.
6. Monitor agency contract.
7. Process agent commission, benefit and incentives.



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Agency
Sub-Area	Agency Support
Job Title	Agency Support Manager
Level	Level 6

Job Definition :

An Agency Support Manager is designated to validate agent productivity and disciplinary report, recommend and perform agent disciplinary action, ensure agent compliances to agency contract terms, perform managerial duties and verify and authorized agent commission, benefit and incentives.

Job Description :

1. Validate agent productivity report.
2. Validate agent disciplinary report.
3. Recommend and perform agent disciplinary action.
4. Ensure agent compliances to agency contract terms.
5. Perform managerial duties.
6. Verify and authorised agent commission, benefit and incentives



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance
Job Area	Agency
Sub-Area	Agency Recruitment, Agency Development & Agency Support
Job Title	Director of Agency
Level	Level 7

Job Definition :

A Director of Agency is designated to provide consultancy on development, prepare agent performance criteria, analyse productivity performance, provide business planning, establish agency business direction and maintain corporate relationship.

Job Description :

1. Provide consultancy on development.
2. Prepare agent performance criteria.
3. Analyse productivity performance.
4. Provide business planning.
5. Establish and maintain corporate relationship.
6. Establish agency business direction.



**SECTOR : INSURANCE AND TAKAFUL
INDUSTRY**
SUB-SECTOR : GENERAL INSURANCE



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Underwriting
Job Title	Underwriting Executive*
Level	Level 4

Job Definition :

An Underwriting Executive is designated to perform risk information gathering, risk assessment based on guidelines and insurance coverage recommendation, update clients filing and Workflow Management System, adhere to regulatory & compliance and perform administrative duties

Job Description :

1. Perform risk information gathering.
2. Perform risk assessment based on guidelines when underwriting a policy.
3. Conduct risk and exposure evaluations for new business potentials through the review of related documentation.
4. Perform insurance coverage recommendation.
5. Update clients filing, databases and Workflow Management System (WMS).
6. Participate in the development of new products, policy wording and underwriting support systems.
7. Assist in preparation of reports (such as decline risk and loss ratio) and statistics for presentations and meetings.
8. Participate in underwriting research and development activities including setting up and managing appropriate databases.
9. Attend to queries from internal and external customers in a prompt and efficient manner.
10. Adhere to regulations & compliance.
11. Perform administrative duties.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Underwriting
Job Title	Underwriting Specialist*
Level	Level 5

Job Definition :

An Underwriting Specialist is designated to conduct risk information gathering, risk assessment for more complicated cases, analyse insurance coverage recommendation, verify updating of client database, provide consultation activities, participate in development of new products, policy wording and underwriting support systems and review data on insurance applications or policies.

Job Description :

1. Conduct risk information gathering.
2. Conduct risk assessment based on guidelines for more complicated cases.
3. Analyse insurance coverage recommendation.
4. Verify updating of clients filing, databases and Workflow Management System (WMS).
5. Underwrite new business within the company-specified approval limits.
6. Approve underwritten business within the company-specified approval limits.
7. Provide consultation activities such as explaining ratings to agents.
8. Participate in development of new products, policy wording and underwriting support systems.
9. Prepare reports (such as decline risk and loss ratio) and statistics for presentations and meetings.
10. Conduct underwriting research and development activities including setting up and managing appropriate databases.
11. Re-evaluate cases that would potentially be declined, make better offers on substandard cases, waive additional requirements, and reconsider ratings and prior decisions.
12. Review of renewal notices.
13. Perform generic management duties.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Underwriting
Job Title	Underwriting Manager*
Level	Level 6

Job Definition :

An Underwriting Manager is designated to evaluate risk information gathering, risk assessment for more complicated cases and insurance coverage recommendation, monitor updating of clients filing and Workflow Management System, perform managerial duties, Implement processes and procedures to streamline underwriting within the company and conduct audits on underwriter's cases.

Job Description :

1. Evaluate risk information gathering.
2. Evaluate risk assessment for more complicated cases.
3. Evaluate insurance coverage recommendation.
4. Monitor updating of clients filing and Workflow Management System (WMS).
5. Perform managerial duties such as conducting department meetings, staff training, staff performance and manage departmental budget
6. Design underwriting seminars for staff and agents.
7. Implement processes and procedures to streamline underwriting within the company.
8. Conduct audits on underwriter's cases.
9. Monitor and ensure that all documents received from business units are underwritten and passed along for policy and endorsement issuance as necessary.
10. Prepare reports for management review.

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Claims
Job Title	Claims Executive*
Level	Level 4

Job Definition :

A Claims Executive is designated to acknowledge claims notifications from customers, appraise claims up to a company specified approval limit and apply company-specific for claims procedures and policies for simple claims, carry out claims recommendation and disbursement and update claims system with necessary claims documentation.

Job Description :

1. Acknowledge claims notifications from customers, follow up for complete documentations and escalate them as necessary.
2. Appraise claims up to a company specified approval limit and apply company-specific claims procedures and policies for simple claims
3. Carry out claims recommendation and disbursement.
4. Update claims system and follow through with necessary claims documentation .
5. Adhere to regulatory & legal compliance.
6. Perform administrative duties.
7. Review and verify claims cases to be closed.
8. Calculate simple claims benefits.

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Claims
Job Title	Claims Specialist*
Level	Level 5

Job Definition :

A Claims Specialist is designated to appraise claims up to a company-specified approval limit analyse claims assessment, recommendation and disbursement, verify updating of claims systems, adhere to regulatory & compliance, verify company claims trend, provide consultation activities and endorse claims appeal.

Job Description :

1. Appraise claims up to a company-specified approval limit.
2. Analyse claims assessment, recommendation and disbursement
3. Assess any major legal and industry issues in regards to claims appraisals.
4. Verify updating of claims systems
5. Adhere to regulatory & compliance.
6. Monitor clients communication.
7. Analyse company claims trend
8. Involve in product development committee.
9. Conduct claims appeal.
10. Provide feedback to the underwriting departments on matters relating to claims risk such as frequent losses etc.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Claims
Job Title	Claims Manager*
Level	Level 6

Job Definition :

A Claims Manager is designated to evaluate Motor claims assessment and company claims trend, recommendation and disbursement, monitor updating of claims systems and aging claims, perform managerial duties, endorse claims appeal, design claims seminars for agents and staff, assess major legal and industry issues on claims with high ambiguity, report to management on claims activity and ensure compliance towards regulatory requirements.

Job Description :

1. Evaluate claims assessment, recommendation and disbursement
2. Monitor updating of claims systems.
3. Perform managerial duties such as conducting department meetings, staff training, staff performance and manage departmental budget
4. Endorse Motor claims appeal.
5. Evaluate company claims trend.
6. Design claims seminars for agents and staff.
7. Assess major legal and industry issues on Motor claims with high ambiguity.
8. Monitor the aging claims.
9. Report to management on claims activity each month or as specified by the company.
10. Ensure compliance towards regulatory requirements.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Underwriting & Claims
Job Title	Director of Operations
Level	Level 7

Job Definition :

A Director of Operations is designated to analyse operations performance, provide business planning, establish business direction and maintain corporate relationship.

Job Description :

1. Design the underwriting and claims strategy for the company both short and long-term in line with the company's overall business strategy.
2. Establish company-specific underwriting and claims policy and guidelines.
3. Review and revising underwriting guidelines regularly
4. Implement projects for the streamlining of operations
5. Select and allocate resources as required to meet business and personnel objectives.



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Agency
Sub-Area	Agency Recruitment
Job Title	Agency Recruitment Executive
Level	Level 4

Job Definition :

An Agency Recruitment Senior Executive is designated to prepare recruitment related material, coordinate job interviews session, qualifying examination, agency registration and perform administrative duties.

Job Description :

1. Prepare recruitment related material such as Business Opportunity Presentation (BOP) and career fair material.
2. Coordinate job interviews session.
3. Coordinate qualifying examination.
4. Coordinate agency registration.
5. Perform administrative duties.



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Agency
Sub-Area	Agency Recruitment
Job Title	Agency Recruitment Specialist
Level	Level 5

Job Definition :

An Agency Recruitment Specialist is designated to provide consultation on development, prepare agent performance criteria, analyse productivity performance, provide business planning, establish agency business direction and maintain corporate relationship.

Job Description :

1. Provide consultancy on development.
2. Prepare agent performance criteria.
3. Analyse productivity performance.
4. Provide business planning.
5. Establish and maintain corporate relationship.
6. Establish agency business direction.



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Agency
Sub-Area	Agency Recruitment
Job Title	Agency Recruitment Manager
Level	Level 6

Job Definition :

An Agency Recruitment Manager is designated to carry out BOP, participate in job interview session, carry out candidate selection, perform managerial duties and plan and monitor annual recruitment calendar.

Job Description :

1. Carry out Business Opportunity Presentation (BOP).
2. Participate in job interview session.
3. Carry out candidate selection.
4. Perform managerial duties
5. Plan and monitor annual recruitment calendar.



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Agency
Sub-Area	Agency Development
Job Title	Agency Development Specialist
Level	Level 5

Job Definition :

An Agency Development Specialist is designated to coordinate agency productivity, monitor agency performance, assist in providing consultation, coaching and mentoring for underperform agency and propose training program for agent.

Job Description :

1. Coordinate agency productivity.
2. Monitor agency performance
3. Assist in providing consultation, coaching and mentoring for underperforming agency.
4. Propose training program for agent.



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Agency
Sub-Area	Agency Development
Job Title	Agency Development Manager
Level	Level 6

Job Definition :

An Agency Development Manager is designated to analyse agency productivity, assess agency performance, provide consultation, coaching and mentoring for underperforming agency, propose training program for event and plan and monitor campaign activities.

Job Description :

1. Analyse agency productivity.
2. Assess agency performance.
3. Provide consultation, coaching and mentoring for underperforming agency.
4. Propose training program for agent.
5. Plan and monitor campaign activities.



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Agency
Sub-Area	Agency Support
Job Title	Agency Support Executive
Level	Level 4

Job Definition :

An Agency Support Executive is designated to perform data entry, update agency WMS, provide agent productivity report, coordinate agent disciplinary action and carry out agent termination.

Job Description :

1. Perform data entry.
2. Update agency Workflow Management System (WMS).
3. Provide agent productivity report.
4. Coordinate agent disciplinary action.
5. Carry out agent termination.



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Agency
Sub-Area	Agency Support
Job Title	Agency Support Specialist
Level	Level 5

Job Definition :

An Agency Support Specialist is designated to update agency WMS, prepare agent productivity and disciplinary report, coordinate agent disciplinary report, perform administrative duties and process agent commission, benefit and incentives.

Job Description :

1. Update agency Workflow Management System (WMS).
2. Prepare agent productivity report.
3. Coordinate agent disciplinary report.
4. Prepare agent disciplinary report.
5. Perform administrative duties.
6. Monitor agency contract.
7. Process agent commission, benefit and incentives.



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Agency
Sub-Area	Agency Support
Job Title	Agency Support Manager
Level	Level 6

Job Definition :

An Agency Support Manager is designated to validate agent productivity and disciplinary report, recommend and perform agent disciplinary action, ensure agent compliances to agency contract terms, perform managerial duties and verify and authorized agent commission, benefit and incentives.

Job Description :

1. Validate agent productivity report.
2. Validate agent disciplinary report.
3. Recommend and perform agent disciplinary action.
4. Ensure agent compliances to agency contract terms.
5. Perform managerial duties.
6. Verify and authorised agent commission, benefit and incentives



Sector	Insurance and Takaful Industry
Sub-Sector	General Insurance
Job Area	Agency
Sub-Area	Agency Recruitment, Agency Development & Agency Support
Job Title	Director of Agency
Level	Level 7

Job Definition :

A Director of Agency is designated to provide consultancy on development, prepare agent performance criteria, analyse productivity performance, provide business planning, establish agency business direction and maintain corporate relationship.

Job Description :

1. Provide consultancy on development.
2. Prepare agent performance criteria.
3. Analyse productivity performance.
4. Provide business planning.
5. Establish and maintain corporate relationship.
6. Establish agency business direction.



**SECTOR : INSURANCE AND TAKAFUL
INDUSTRY**

**SUB-SECTOR : LIFE INSURANCE /
FAMILY TAKAFUL
DISTRIBUTION**



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance/Family Takaful Distribution
Job Title	Life Insurance/Family Takaful Agent
Level	Level 3

Job Definition :

A Life Insurance/Family Takaful Agent is designated to find sources of client base for long-term sources of clients, approaches potential clients, determine client's particular needs and financial situation, obtains underwriting approval and enhances insurance agency reputation.

Job Description :

1. Find sources of client base for long-term sources of clients.
2. Approach potential clients.
3. Determine clients' particular needs and financial situations.
4. Recommend coordinated protection plan.
5. Obtain underwriting approval.
6. Recommend complete coverage.
7. Provide continuing service.
8. Recommend death benefits.
9. Enhance insurance agency reputation.



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance/Family Takaful Distribution
Job Title	Life Insurance/Family Takaful Agency Manager
Level	Level 4

Job Definition :

A Life Insurance/Family Takaful Agency Manager is designated to advise dealers and distributors on policies and operating procedures, assess marketing potential of new and existing businesses, considering statistics and expenditures, coordinate price schedules and discount rates, prepare budgets and approve budget expenditures and review operational records and reports to project sales and determine profitability.

Job Description :

1. Evaluate recommendation of complete coverage.
2. Advise dealers and distributors on policies and operating procedures.
3. Assess marketing potential of new and existing store locations, considering statistics and expenditures.
4. Determine price schedules and discount rates.
5. coordinate activities involving sales.
6. Monitor customer preferences to determine focus of sales efforts.
7. Plan and direct staffing, training, and performance evaluations.
8. Prepare budgets and approve budget expenditures.
9. Represent company at trade association meetings to promote products.
10. Resolve customer complaints regarding sales and service.
11. Review operational records and reports to project sales and determine profitability.



Sector	Insurance and Takaful Industry
Sub-Sector	Life Insurance/Family Takaful Distribution
Job Title	Life Insurance/Family Takaful General Agency Manager
Level	Level 5

Job Definition :

A Life Insurance/Family Takaful General Agency Manager is designated to consult dealers and distributors on policies and operating procedures, plan and develop marketing potential of new and existing business, considering statistics and expenditures, approve price schedules and discount rates, approve budgets and approve budget expenditures and review operational records and reports to project sales and determine profitability.

Job Description :

1. Endorse recommendation of complete coverage .
2. Consult dealers and distributors on policies and operating procedures.
3. Plan and develop marketing potential of new and existing store locations, considering statistics and expenditures.
4. Approve price schedules and discount rates.
5. Monitor activities involving sales.
6. Endorse customer preferences to determine focus of sales efforts.
7. Endorse staffing, training, and performance evaluations.
8. Approve budgets and approve budget expenditures.
9. Represent company at trade association meetings to promote products.
10. Monitor customer complaints regarding sales and service.
11. Review operational records and reports to project sales and determine profitability.



**SECTOR : INSURANCE AND TAKAFUL
INDUSTRY**
SUB-SECTOR : ADJUSTING



Sector	Insurance and Takaful Industry
Sub-Sector	Adjusting
Job Area	Loss Adjusting
Sub-Area	Motor
Job Title	Motor Vehicle Loss Adjuster*
Level	Level 3

Job Definition :

A Motor Vehicle Loss Adjuster is designated to receive instructions from client, establish terms of reference, preserve evidence (statement, photos, document), verify & document information, determine whether loss is covered by the insurance and extent loss or damage, prepare report findings and assist in establishing contacts with policy holders.

Job Description :

1. Receive instructions from client, establish terms of reference.
2. Preserve evidence (statement, photos, document).
3. Verify & document information.
4. Determine whether loss is covered by the insurance.
5. Determine extent loss or damage.
6. Prepare report findings.
7. Provide information & guidance regarding salvage & disposal.
8. Assist in establishing contacts with policy holders.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Adjusting
Job Area	Loss Adjusting
Sub-Area	Motor
Job Title	Motor Vehicle Senior Loss Adjuster*
Level	Level 4

Job Definition :

A Motor Vehicle Senior Loss Adjuster is designated to prepare negotiation in the event of dispute, monitor instructions from client, establish terms of reference, verifying & documenting information and whether loss is covered by the insurance, evaluate extent loss or damage, monitor report findings and assist in establishing contacts with policy holders.

Job Description :

1. Prepare negotiation in the event of dispute.
2. Monitor instructions from client, establish terms of reference.
3. Monitor preserving of evidence (statement, photos, document).
4. Monitor verifying & documenting of information.
5. Monitor whether loss is covered by the insurance.
6. Evaluate extent loss or damage.
7. Monitor report findings.
8. Provide information & guidance regarding salvage & disposal.
9. Assist in establishing contacts with policy holders.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Adjusting
Job Area	Loss Adjusting
Sub-Area	Motor
Job Title	Motor Vehicle Loss Adjusting Manager
Level	Level 5

Job Definition :

A Motor Vehicle Loss Adjusting Manager is designated to monitor negotiation in the event of dispute, evaluate instructions from client, evaluate terms of reference, verifying & documenting of information and whether loss is covered by the insurance, evaluate extent loss or damage, assess report findings and establish contacts with policy holders.

Job Description :

1. Monitor negotiation in the event of dispute.
2. Evaluate instructions from client, establish terms of reference.
3. Evaluate preserving of evidence (statement, photos, document).
4. Evaluate verifying & documenting of information.
5. Evaluate whether loss is covered by the insurance.
6. Evaluate extent loss or damage.
7. Assess report findings.
8. Provide information & guidance regarding salvage & disposal.
9. Establish contacts with policy holders.
10. Perform managerial duties.
11. Perform problem solving.



Sector	Insurance and Takaful Industry
Sub-Sector	Adjusting
Job Area	Loss Adjusting
Sub-Area	Motor
Job Title	Motor Vehicle Loss Adjusting Senior Manager
Level	Level 6

Job Definition :

A Motor Vehicle Loss Adjusting Senior Manager is designated to endorse negotiation in the event of dispute, coordinate instructions from client, terms of reference, verifying & documenting information and whether loss is covered by the insurance, extent loss or damage, evaluate report findings, consult information & guidance and establish contacts with policy holders.

Job Description :

1. Endorse negotiation in the event of dispute.
2. Coordinate instructions from client, establish terms of reference.
3. Coordinate preserving of evidence (statement, photos, document).
4. Coordinate verifying & documenting of information.
5. Coordinate whether loss is covered by the insurance.
6. Coordinate extent loss or damage.
7. Evaluate report findings.
8. Consult information & guidance regarding salvage & disposal.
9. Establish contacts with policy holders.
10. Plan and monitor problem solving.



Sector	Insurance and Takaful Industry
Sub-Sector	Adjusting
Job Area	Loss Adjusting
Sub-Area	Non-motor
Job Title	Non-motor Loss Adjuster*
Level	Level 3

Job Definition :

A Non-motor Loss Adjuster is designated to receive instruction from client, preserve evidence (statement, photos, document), verify & document information, determine whether loss is covered by the insurance and extent loss or damage, prepare report findings and assist in establishing contacts with policy holders.

Job Description :

1. Receive instructions from client, establish terms of reference.
2. Identify relevant facts –circumstances of loss/damage/injury, policy coverage, contractual and/or other obligations of each party to the circumstances under enquiry
3. Implement loss investigation including provide guidance to protect client and policy holder's interest.
4. Preserve evidence (statement, photos, document).
5. Liaise with authorities (police, bomba, etc).
6. Verify & document information.
7. Identify need to appoint specialist.
8. Check whether loss is covered by the insurance.
9. Determine extent of loss or damage or injuries.
10. Check recovery rights and contributions.
11. Prepare report findings.
12. Provide information & guidance regarding salvage & disposal.
13. Provide guidance on prevention of similar losses in future.



14. Establish contact with policy holder.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Adjusting
Job Area	Loss Adjusting
Sub-Area	Non-motor
Job Title	Non-motor Senior Loss Adjuster*
Level	Level 4

Job Definition :

A Non-motor Senior Loss Adjuster is designated to prepare negotiation in the event of dispute, monitor instruction from client, verifying & documenting information and determine whether loss is covered by the insurance, evaluate extent of loss or damage, monitor report findings and assist in establishing contacts with policy holders.

Job Description :

1. Monitor instructions from client, establish terms of reference.
2. Research relevant facts - circumstances of loss/damage/injury, policy coverage, contractual and/or other obligations of each party to the circumstances under enquiry
3. Plan & implement loss investigation including provide guidance to protect client and policy holder's interest.
4. Monitor preserving of evidence (statement, photos, document).
5. Liaise with authorities (police, bomba, etc).
6. Check accuracy and adequacy of information gathered.
7. Coordinate consultation with specialist.
8. Determine whether loss is covered by the insurance.
9. Determine extent of loss or damage or injuries.
10. Establish recovery rights.
11. Check report findings.
12. Provide information & guidance regarding salvage & disposal.
13. Provide guidance on prevention of similar lossess in future.



14. Establish contact with policy holders.

15. Prepare negotiation requirements in the event of dispute.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Adjusting
Job Area	Loss Adjusting
Sub-Area	Non-motor
Job Title	Non-motor Loss Adjusting Manager
Level	Level 5

Job Definition :

A Non-motor Loss Adjusting Manager is designated to monitor negotiation in the event of dispute, evaluate instruction from client, evaluate terms of reference, verifying & documenting information and whether loss is covered by the insurance, evaluate extend loss or damage, assess report findings and establish contacts with policy holders.

Job Description :

1. Conduct management & supervisory duties.
2. Apply and analyse problem solving.
3. Coordinate instructions from client, establish terms of reference.
4. Establish relevant facts - circumstances of loss/damage/injury, policy coverage, contractual and/or other obligations of each party to the circumstances under enquiry.
5. Review loss investigation.
6. Coordinate preserve evidence (statement, photos, document).
7. Liaise with authorities (police, bomba, etc).
8. Endorse accuracy and adequacy of information gathered.
9. Conduct consultation with specialist.
10. Evaluate whether loss is covered by the insurance.
11. Evaluate extent of loss or damage or injuries.
12. Establish recovery rights.
13. Evaluate report findings.
14. Provide information & guidance regarding salvage & disposal.



15. Provide guidance on prevention of similar lossess in future.
16. Establish contact with policy holders.
17. Coordinate negotiation in the event of dispute.



Sector	Insurance and Takaful Industry
Sub-Sector	Adjusting
Job Area	Loss Adjusting
Sub-Area	Non-motor
Job Title	Non-motor Loss Adjusting Senior Manager
Level	Level 6

Job Definition :

A Non-motor Loss Adjusting Senior Manager is designated to provide negotiation in the event of dispute, approve terms of reference, endorse loss is covered by the insurance, extent of loss or damage, evaluate report findings, and provide information & guidance.

Job Description :

1. Recommend problem solving.
2. Approve terms of reference.
3. Analyse relevant facts - circumstances of loss/damage/injury, policy coverage, contractual and/or other obligations of each party to the circumstances under enquiry
4. Endorse loss investigation.
5. Approve preserving of evidence (statement, photos, document).
6. Liaise with authorities (police, bomba, etc).
7. Endorse accuracy and adequacy of information gathered.
8. Approve consultation with specialist.
9. Endorse loss is covered by the insurance.
10. Endorse statement describing extent of loss or damage or injuries.
11. Plan recovery rights.
12. Endorse report findings.
13. Endorse information & guidance regarding salvage & disposal.
14. Provide guidance on prevention or similar lossess in future.
15. Plan & Implement contact with policy holders.
16. Provide negotiation in the event of dispute.



Sector	Insurance and Takaful Industry
Sub-Sector	Adjusting
Job Area	Claims Investigation
Job Title	Claims Investigator*
Level	Level 3

Job Definition :

A Claims Investigator is designated to receive instructions from client, establish terms of reference, relevant facts, contacts with policy holders and report findings, preserve evidence, appoint specialist and ascertain extent loss or damage or injuries.

Job Description :

1. Receive instructions from client.
2. Identify terms of reference from client.
3. Prepare relevant facts. – circumstances of loss/damage/injury; policy coverage
4. Implement loss investigation. – examining scenes of incident resulting in insurance claims to determine causes and effects.
5. Preserve evidence.- interview witnesses and claimants to obtain details required to assess the validity of claims and identify the parties responsible for accidents, damage or loss.
6. Prepare contacts with policy holders.
7. Liaise with relevant authorities.
8. Prepare documentation of information.
9. Identify need for specialist.
10. Determine whether loss is covered by the insurance.
11. Extent of loss or damage or injuries.
12. Prepare report findings.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Adjusting
Job Area	Claims Investigation
Job Title	Claims Senior Investigator*
Level	Level 4

Job Definition :

A Claims Senior Investigator is designated to prepare negotiation requirements in the event of dispute, check terms of reference from client, relevant facts, monitor contacts with policy holders, report findings, preserve evidence and appoint specialist, check extent of loss, damage or injuries and assess whether loss is covered by the insurance.

Job Description :

1. Prepare negotiation requirements in the event of dispute.
2. Check terms of reference from client.
3. Check relevant facts.– circumstances of loss/damage/injury; policy coverage
4. Assess loss investigation. – examining scenes of incident resulting in insurance claims to determine causes and effects.
5. Monitor preserving of evidence.- interview witnesses and claimants to obtain details required to assess the validity of claims and identify the parties responsible for accidents, damage or loss.
6. Monitor contacts with policy holders.
7. Liaise with relevant authorities.
8. Verify documentation of information.
9. Conduct consultation with specialist.
10. Assess whether loss is covered by the insurance.
11. Check extent of loss or damage or injuries.
12. Analyse report findings.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Adjusting
Job Area	Claims Investigation
Job Title	Claims Investigation Manager
Level	Level 5

Job Definition :

A Claims Investigation Manager is designated to perform managerial duties, implement problem solving, monitor negotiation in the event of dispute, evaluate terms of reference, relevant facts and report findings, coordinate preserving of evidence and contact with policy holders.

Job Description :

1. Perform managerial duties.
2. Implement problem solving
3. Monitor negotiation in the event of dispute.
4. Evaluate terms of reference from client.
5. Evaluate relevant facts.
6. Monitor loss investigation.
7. Coordinate preserving of evidence.
8. Coordinate contacts with policy holders.
9. Liaise with relevant authorities.
10. Evaluate documentation of information.
11. Evaluate consultation with specialist.
12. Coordinate whether loss is covered by the insurance.
13. Coordinate extent of loss or damage or injuries.
14. Evaluate report findings.



Sector	Insurance and Takaful Industry
Sub-Sector	Adjusting
Job Area	Claims Investigation
Job Title	Claims Investigation Senior Manager
Level	Level 6

Job Definition :

A Claims Investigation Senior Manager is designated to plan & implement problem solving, consult negotiation in the event of dispute, terms of reference for client and relevant facts, endorse loss investigation, preserving evidence and verifying & documenting information and approve report findings.

Job Description :

1. Plan & implement problem solving
2. Lead negotiation in the event of dispute.
3. Consult terms of reference from client.
4. Endorse loss investigation.
5. Endorse preserving of evidence.
6. Approve contacts with policy holders.
7. Liaise with relevant authorities.
8. Endorse documentation of information.
9. Endorse consultation with specialist.
10. Evaluate whether loss is covered by the insurance.
11. Evaluate extent of loss, damage or injuries.
12. Approve report findings.



SECTOR : INSURANCE AND TAKAFUL
INDUSTRY
SUB-SECTOR : BROKING



Sector	Insurance and Takaful Industry
Sub-Sector	Broking
Job Area	Support Services/Client Management
Job Title	Client Executive*
Level	Level 4

Job Definition:

A Client Executive is designated to provide assistance in analysing clients/ prospects background, preparing presentations, timely billing and collection, monitor progress of renewals, report and update any issues on errors and omissions, comply with professional standards to give quality service and neogotiate with insurers on placement of risks.

Job Description :

1. Assist in analysing clients/ prospects background.
2. Assist in preparing presentations.
3. Assist in the finalisation of service agreements.
4. Assist in planning and budgeting.
5. Assist in timely billing and collection.
6. Review client's files regularly to check for adequate coverage.
7. Respond to client's inquiries and correspondences independently.
8. Monitor progress of renewals.
9. Report and update any issues on errors and omissions.
10. Review client's claims status regularly.
11. Complies with professional standards to give quality service.
12. Neogotiate with insurers on placement of risks.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Broking
Job Area	Support Services/Client Management
Job Title	Senior Client Executive*
Level	Level 5

Job Definition :

A Senior Client Specialist is designated to develop new business, perform planning and budgeting, manage a team of sub unit brokers and portfolios, ensures professional standards and keep up to date information on market trends and underwriting issues.

Job Description :

1. Develop new business.
2. Analyse clients/ prospects background.
3. Prepare presentations.
4. Finalise of service agreements.
5. Perform planning and budgeting.
6. Manage a team of sub unit brokers.
7. Manage own portfolios of client's and revenue.
8. Monitors day-to-day operations.
9. Provides technical support and on the job training for juniors.
10. Ensure professionals standards.
11. Keep up to date information on market trends and underwriting issues.

Notes:

***Critical Job Titles**



Sector	Insurance and Takaful Industry
Sub-Sector	Broking
Job Area	Support Services/Client Management
Job Title	Consulting Manager/Advisory Manager/Placement Manager/Claims Manager *
Level	Level 6

Job Definition :

A Consulting Manager/Advisory Manager/Placement Manager/Claims Manager is designated to develop strategies to achieve goals, new solution/services, develop market relationships with insurers and clients, resolve any conflict issues, and oversee planning and budgeting in the department.

Job Description :

1. Develop strategies to achieve goals.
2. Develop new solution/ services.
3. Develop market relationships with insurers and clients.
4. Resolve any conflict issues.
5. Oversee planning and budgeting in the department.

Notes:

***Critical Job Titles**



ANNEX 4: SAMPLE OF OCCUPATIONAL ANALYSIS SURVEY



INSURANCE AND TAKAFUL INDUSTRY OCCUPATIONAL ANALYSIS SURVEY

Greetings & Salam 1 Malaysia.

In collaboration with the Department of Skills Development (DSD) of the Ministry of Human Resources, we are currently conducting an occupational analysis on the **Insurance and takaful industry** . From this analysis, the industry framework, occupational structure, occupational job titles, and job description will be summarised for the use of the Government, private sector, investors , employers, employees, educators or any personnel involved either directly or indirectly with this industry.

We would like to extend our heartfelt gratitude upon your cooperation in answering this survey. This survey will be used as field data in order to conduct a comprehensive occupational analysis on the industry.

Please fill in where necessary in the form provided. Any inconvenience caused is deeply regretted. Thank you.

Survey Respondent Details

Name : _____

IC Number : _____

Position : _____

Organisation : _____

Date : _____



Please answer the questions below in the space provided, additional pages may be added if necessary. There are 8 questions in this 3 page survey.

1. Please provide a brief job description of your position. Please state your job title.
2. What is the widely accepted definition of the Insurance industry?
3. What are the main areas under the Insurance industry? Please elaborate which area you are familiar with.



6. Please list down the related acts in your profession.

7. Which job titles in your line of work do you feel are suitable to be developed as a **National Occupational Skills Standard - (NOSS)**. The NOSS is a national document that outlines skills and competencies required for a specific occupation in Malaysia.
8. Please list any useful source of information throughout the process of this Occupational Analysis survey.

End of Questionnaire.
Thank you for your cooperation.

