

Professional Qualification

Over 2,000 Students and  
Graduates in the Industry



13 Prime Skills  
6 Power Skills  
Proficiency Level: Novice

# CERTIFICATE OF THE MALAYSIAN INSURANCE INSTITUTE (CMII)

Your First Step  
Into The World  
of INSURANCE



## ◀ ABOUT THE PROGRAMME

Given the dynamic and continuous changes in the industry with increasing demand and higher consumer expectations, it is natural for employers to expect staff to be well-prepared with knowledge in insurance to meet these challenges. Employers recognize and value knowledgeable and qualified staff as key to raise and maintain standards within their organisations as well as the industry as a whole.

Understanding the need for professional development in the industry, MII has developed a professional certificate programme designed to provide learners with the fundamental knowledge, skills and competencies needed to perform their role effectively and to deliver exceptional service to customers. The Certificate of The Malaysian Insurance Institute (CMII) is the go-to programme for all insurance professionals across the various sectors in the industry.

A highly sought-after foundation programme in Malaysia and the Asian region, learners can choose to enrol in the General Insurance stream or the Life Insurance stream. The programme constitutes syllabus of local contents and practices, as well as a final examination that tests the application of fundamental principles and concepts in insurance.

Graduates of the CMII will obtain a holistic understanding of insurance that is essential to every insurance professional.



## ◀ LEARNING OUTCOMES

Learners will acquire the following knowledge and skills:

### General Insurance

- Understand what is meant by Risk and it relates to insurance
- Able to Illustrate the structure, management, and main aspects of corporate governance of insurance businesses
- Able to illustrate the common functions within insurance organisations
- Have an overview on the Insurance Marketplace, Risk & Insurance, Underwriting and Claims Procedures
- Applying principles of insurance in their work
- An overview on insurance products available in the marketplace

### Life Insurance

- Understand how the insurance market operates
- Understand risk and insurance in the context of the insurance market
- Understand insurance legal principles and its application to insurance policies
- Understand Life Insurance Underwriting procedures
- Understand Life insurance procedures for claims
- Understand the conduct of Life insurance business

## PROGRAMME STRUCTURE

Only 3 credits are required for the completion of the CMII Programme. The table below summarizes the CMII course structure:

Stream	Course contents*	Assessment structure Credit awarded (per stream)	Credit awarded (per stream)	Duration hours (per stream)	Mode of Learning (per stream)
General Insurance	8 Chapters	100% final examination (100 multiple choice questions) 70% passing mark	3	42	<ul style="list-style-type: none"> <li>▶ Online Learning Content (e-CMII)</li> <li>▶ Self-Study</li> <li>▶ Face-to-Face Class</li> <li>▶ Virtual Class</li> </ul>
Life Insurance	10 Chapters				

## COURSE CONTENTS

To promote a standard of reference in the context of the Malaysian insurance industry, MII has published a textbook specifically for CMII, titled Insurance Principles and Market Practice. This book has been streamlined to strike a balance between depth of coverage and ease of learning. It constitutes insightful examples, thought primers, learning activities, case studies, review questions and tutorial questions that ensures a richer understanding of the subject theory and practices.

Learners will gain knowledge and understanding about the insurance businesses and how it operates in term of structure, management, corporate governance, particular functional applications to the transaction of insurance business, understanding how and why such structures and processes are in place in order to appreciate the various issues from different perspectives.

Course Contents	
General Insurance	Life Insurance
<ul style="list-style-type: none"> <li>• Risk and Insurance</li> <li>• The Insurance Marketplace</li> <li>• Principles of Insurance (Conventional and Takaful)</li> <li>• Insurance Regulations and Consumer Protection</li> <li>• Underwriting Procedures</li> <li>• Claims Procedures</li> <li>• General Insurance Products</li> <li>• Life Assurance Products</li> </ul>	<ul style="list-style-type: none"> <li>• Risk and Insurance</li> <li>• The Insurance Marketplace</li> <li>• Principles of Insurance (Conventional and Takaful)</li> <li>• Insurance Regulations and Consumer Protection</li> <li>• Medical and Health Insurance</li> <li>• Legal Aspects of Life Insurance</li> <li>• Life Insurance Products</li> <li>• Life Insurance Premium Rating</li> <li>• Life Insurance Underwriting and Documents</li> <li>• Life Insurance Claims</li> </ul>

## 4 WAYS TO LEARN

MII offers 4 modes of learning: Online Learning Content (e-CMII), Face-to-Face Class, Virtual Class and Self-Study. These options are made available to suit the various needs of individuals, especially working professionals, as well as to promote a healthy work-life balance without compromising the need for continuous professional learning and development.

### **Online Learning Content (e-CMII)**

- Online platform
- Interactive multimedia content
- No facilitation
- Free e-textbook
- Advantage: Learn at own pace, time and space

### **Face-to-Face**

- Facilitated by a lecturer
- Classes are held in a training venue
- Classes are scheduled:
  - twice weekly, weekdays classes (6:00 p.m. to 9:00 p.m.), OR
  - a full day weekend class held (9:00 am to 5:00 pm)
- Advantage: Networking opportunity and dynamic classroom discussions
- This mode is also available for corporate in-house sessions, where classes are conducted at company premises, tailored to company requests.

### **Virtual Class**

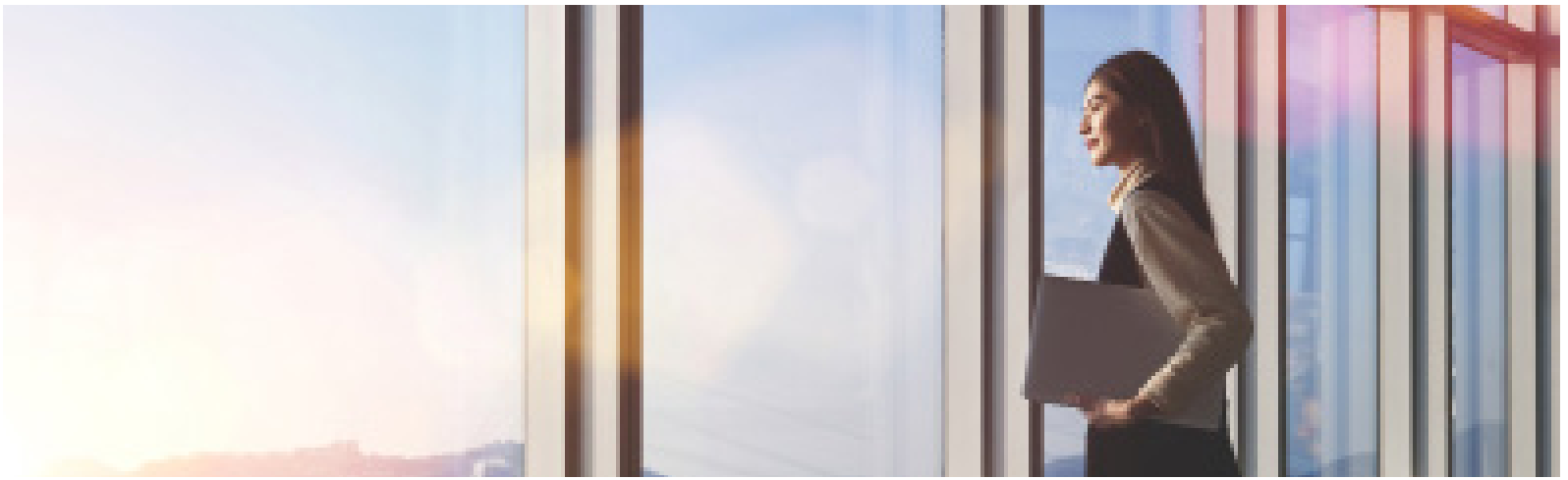
- Facilitated by a lecturer
- Classes are held via Zoom application
- Classes are scheduled:
  - twice weekly, weekdays classes (6:00 p.m. to 9:00 p.m.), OR
  - a ½ day weekend class (9:00 a.m. to 1:00 p.m.)
- Advantage: Convenient for distance or self-study learners
- This mode is also available for corporate sessions, where the virtual classes are only accessible by selected employees.

### **Self-Study**

- No facilitation
- Fee is inclusive of a hard copy textbook
- Learners communicate directly with Course Management team on matters related to the subject/ programme
- Advantage: Learn at own pace, time and space

## MINIMUM ENTRY REQUIREMENT

- SPM/SVM/UEV (Unified Examination Certificate - Senior Middle level for Chinese Independent high schools) or equivalent or higher  
OR
- SAP with minimum 5 passes and a recommendation letter from Company  
OR
- Those who do not have any of the above qualifications must have at least 12 months working experience in the insurance industry and recommendation letter from Company.



## ◀ PROGRESSION AFTER CMII

This programme leads to MII's flagship programme, the Associateship of the Malaysian Insurance Institute (AMII), a more advanced qualification in insurance with worldwide recognition that carries a recognized designation.

Learn More About AMII Qualification – please click here

## ◀ FEES AND FLEXIBLE PAYMENT OPTIONS

Flexible payment options are available for all modes of learning through Maybank 12 months 0% instalment scheme.


<b>Class-based Course Fee</b>	RM1,620 / USD455 (Public Virtual Class & Face-to-Face)
<b>Self Study</b>	RM600 / USD205 (inclusive Student Registration, Membership, Exam & Study Material)
<b>e-CMII</b>	RM610 / USD180 (inclusive Student Registration & Membership)
<b>Repurchase e-CMII with exam</b>	RM324 / USD100
<b>Repeat Examination Fee</b>	RM150 / USD50

## ◀ LET'S TALK

For further information or any inquiries related to this programme, please email us at [sales@mii.org.my](mailto:sales@mii.org.my) or call our Sales Officers:

 **Ashraff Mohd Rasol**  
012-210 0465

 **Azean Arifin**  
017-649 2510

 **Santhi Mogan**  
012-652 3934



Please contact Sales Team during Business hours  
(Monday to Friday 8.30 am to 5.30 pm)

Register here

## Skills Developed by Attending this Programme

### Prime Skills

Customer Experience Management	1. Customer Profiling
Digital & Data Integration	2. Data Governance 3. Data Protection
Financial Products and Services	4. Marketing 5. Personal Finance Advisory 6. Product Advisory 7. Quality Assurance 8. Underwriting Management
Risk Management, Governance & Regulatory Compliance	9. Anti-Money Laundering 10. Regulatory Compliance 11. Risk Management
Investment and Financial Management	12. Financial Planning 13. Insurance Claims Processing

### Power Skills

Innovation & Delivery	1. Adaptability and Resiliency 2. Innovative Thinking 3. Learning Agility 4. Business Acumen
Social Intelligence	5. Collaboration 6. Communication 7. Empathy

## STUDENT EXPERIENCE

Read what our MII Students have to share about their CMII experience.



“ When I was thinking how to move forward in this insurance industry, MII offered CMII course to their staff. I took this opportunity and enrolled myself for this course. This course changed my entire perception towards insurance whereby I always thought insurance is a boring subject. CMII taught me the basics of insurance and for someone who had minimal knowledge in insurance, it was a great start. So, do not limit yourself, nothing is impossible, the word itself says I am possible. Thank you.

**Kohila Krishnan**



“ Learning is a Lifelong Process. There is no end to education. It is not that you read a book, pass an examination, and finish with education. I learnt a lot from the CMII course, and it gave me a good and strong basic foundation to enhance my professional career and skills in Insurance. Thanks to MII, for giving me, this opportunity and I enjoyed indeed the CMII course. I am currently pursuing AMII level 1 and will continue with AMII level 2 to pursue my career In Insurance.

**Chong Ju Wen**



“ There is always something new to learn and our learning journey should never come to an end. Distance and age are not an excuse to stop from learning, it is about how strong your will is to step further and accomplish your goals. MII has given me an opportunity to learn and enhance my knowledge and skills. I enhanced my knowledge and built a good foundation with the CMII Programme. I gained much experience by completing the CMII course; it is fun and fruitful. I am looking forward to following up with another course to step closer towards my professional development goals.

**Daphne Yong Nih Shyen**



“ Started the CMII because I was eager to learn the insurance industry coupled with the realization of how big a responsibility one shoulders as an insurance agent. Completing the CMII made me question myself “Am I equipped to guide those around me to make sound decisions for them and those around them? And there it went. My journey into AMII continued.

**Saberame Sivaretnam**