

● 21 CPD Hours | Introductory  
**2nd Intake**

# Property and Casualty Insurance Claims: A Foundation Programme

[Register Here](#)

**Venue: To be advised**

**Dates: 17, 18 & 19 July 2024**

**Time: 9.00 a.m. to 5.00 p.m.**

## Programme Highlights

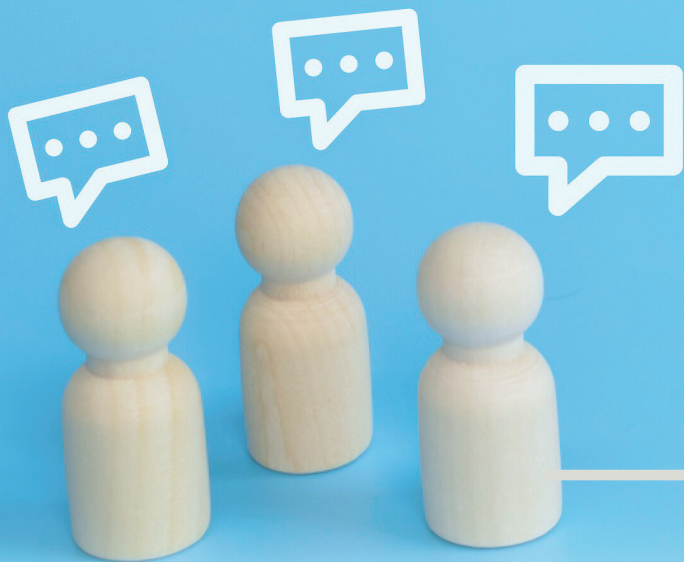
Join our intensive 3-day program meticulously crafted to empower junior loss adjusters and claims handlers. Delve into the intricacies of property, engineering, and casualty insurance claims under the expert guidance of a seasoned professional with extensive experience in the loss adjusting and claims handling industry.

This program is not just limited to junior professionals; it is a valuable resource for insurance experts, including intermediaries, eager to bolster their expertise in property, engineering, and casualty insurance claims. Through engaging case studies and hands-on learning, participants will acquire practical technical knowledge that not only sharpens their skills in handling claims but also equips them to adeptly address customer service, complaints, reserving, and fraud-related challenges, promoting a comprehensive approach to claims training.

Moreover, this course emphasizes the importance of ethical practices, instilling a deep understanding of business ethics and codes of conduct within participants, enabling them to position themselves as a proficient and ethically driven professional in the world of insurance claims.

## For Whom

- Claims handlers with not more than five years' experience in handling property, engineering and casualty insurance claims.
- Insurance professionals, including brokers, and agents, wishing to enhance their knowledge and skills in handling property, engineering and casualty insurance claims.
- Loss adjusters, and third-party administrators with not more than five years' experience in handling property, engineering and casualty insurance claims.



## Hear From Our Past Participants

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*Thanga is very informative and clear in his explanation on his course. The fundamentals of the course were well explained by him with the support of good and sufficient examples.*

**Mukunthen S/O Muthuramalingam**  
(Sedgwick Singapore Pte Ltd)

*Thanga displayed good examples and case studies. With his experience, he gave examples not only in Singapore, but for Malaysia as well. This helps us to broaden our knowledge of the neighboring country. The course was well structured.*

**Hannah Lee Su Ann**  
(Sedgwick Singapore Pte Ltd)

*Thanga is very well versed in this area of field. Thanga knows what he is teaching, and we can learn the technical stuff easier. The case studies and examples given by Thanga are relevant to the topics and demonstrate clearly about the pointers.*

**Brian Fergus Phua Siow Jen**  
(MSIG Insurance Singapore Pte Ltd)

*Thanga is very interactive and engaging with his participants and makes sure that the class participates regularly. The slides and examples that he showed were very clear.*

**Ashley Looi Wen Xi**  
(MSIG Insurance Singapore Pte Ltd)

*Thanga displayed clear explanations in his course with many information and real-life examples that are related to the topics that were discussed. Thanga was very engaging and interactive towards the participants and made the class not boring at all. I would say that Thanga is one of the better lecturers out there.*

**Widya Yanti Situmorang**  
(PT. Donggi Senoro LNG)

### Key Learning Objectives

At the end of the programme, participants should be able to:

- Understand insurance principles and market structure in Singapore.
- Know the coverage of the common Property, Engineering and Casualty insurance policies.
- Understand the essence of Property, Engineering and Casualty Insurance claims handling
- Know the issues pertaining to customer service, complaints, reserving and fraud
- Know the importance of business ethics and codes of conduct.
- Know how to negotiate effective claims settlements.

## Programme Outline

### Module 1:

#### Insurance Principles and Market Structure

- Risk and Insurance
- Principles of Insurance
- Market Structure
- Introduction to Self-Insurance, Co-Insurance, Reinsurance, and Captive Insurance

### Module 2:

#### Property Insurance: Coverage & Claims Handling

- Fire Insurance
- Industrial All Risks/All Risks Insurance
- Business Interruption Insurance
- Handling material damage claims
- Handling business interruption claims

### Module 3:

#### Casualty Insurance: Coverage & Claims Handling

- Public Liability Insurance
- Products Liability Insurance
- Work Injury Compensation Insurance
- Handling third party liability claims

### Module 4:

#### Engineering Insurance: Coverage & Claims Handling

- Contractors All Risks
- Erection All Risks
- Machinery Breakdown
- Deterioration of Stocks
- Handling engineering claims

### Module 5:

#### Business Ethics and Code of Conduct

- Definition, Role and Duties of Claims Handlers & Experts
- Principles of Business Ethics
- Ethical Responsibilities & Codes of Conduct
- Benefits of Sound Business Ethics

### Module 6:

#### Customer Service, Complaints, Reserving, and Fraud

- Definition of a Customer
- Understanding Customer Expectations
- Key Elements of Customer Service Excellence and its Application in Claims Management
- Complaint Management
- Methods Of Claim Reserving
- The Impact Of Claims Fraud
- Detecting Claims Fraud

### Module 7:

#### Negotiating Effective Settlement

- Principles of Negotiation
- Negotiation Process and Techniques
- Settlement Options

## Programme Leader

**Thangarajah Thangamany** has over 26 years of extensive experience in the field of loss adjusting. After rising to head operations in one of Malaysia's largest international adjusting firms, he made a significant move to Singapore, becoming a vital part of a leading loss adjusting firm where his remarkable journey led him to the position of Director of the Property & Casualty Division, and later, Chief Operating Officer, responsible for managing multiple divisions, including Property & Casualty, Construction & Engineering, and Third-Party Administration.

Thanga's expertise spans a wide spectrum of large and complex claims across various Asian countries. Currently, he is the Managing Director of the largest local loss adjusting firm, steering its performance, strategy, and operations. He is also the President of the Loss Adjusters Association of Singapore and the Singapore Councilor for the Australasian Institute of Chartered Loss Adjusters.

## Programme Fee

Full Course Fee: S\$1,090.00  
(incl. of 9% GST)

Net Course Fee: S\$790.00  
(incl. of 9% GST and after 30% FTS funding)  
for Singapore Citizens below 40 years old and  
Singapore Permanent Residents

Net Course Fee: S\$590.00  
(incl. of 9% GST and after 70% FTS  
funding) for Singapore Citizens aged 40  
years old and above

This course is recognised under the Financial Training Scheme (FTS) and is eligible for FTS claims subject to all eligibility criteria being met.

Please note that in no way does this represent an endorsement of the quality of the training provider and course. Participants are advised to assess the suitability of the course and its relevance to his/her business activities or job roles.

The FTS is available to eligible entities based on the prevalent funding eligibility, quantum and caps. FTS provides 30% - 70% course fee subsidy support for direct training costs subject to a cap of S\$500 per candidate per course subject to all eligibility criteria being met.

Find out more on [www.ibf.org.sg](http://www.ibf.org.sg)

## SINGAPORE COLLEGE OF INSURANCE

CPE Registration No: 199408491M

Period Of CPE Registration: 26-09-2023 to 25-09-2027

For enquiries, please contact: Singapore College of Insurance

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