



14 October 2014

Dear Sir / Madam,

WORKSHOP ON:

**ISSUES RELATING TO PERSONAL ACCIDENT, HOSPITAL & SURGICAL AND LIFE CLAIMS
BY MR SIVAKUMAR SATHIAMURTHY AND MS BANU CHITRA**

We are pleased to inform that we will be organizing a full day Workshop on the abovementioned topics as below:

DATE & TIME

Thursday, 13 November 2014: 9.00 am – 5.00 pm

VENUE

Ballroom 3, Hotel Maya Kuala Lumpur.

PARTICIPANTS

This session should attract Managers, Senior Executives and Executives from Claims Department especially from Personal Accident and Hospital & Surgical Units and Underwriting Department of Life and General insurance companies and Takaful operators and also informative for marketeers and regulatory bodies.

SPEAKER'S PROFILE

Sivakumar Sathiamurthy

Mr Siva comes with a legal background, graduated in a law degree. He has also passed the associate papers by the Chartered Institute of Arbitrators, UK. He joined the insurance industry handles with both general insurers and adjusters working up from executive to managerial positions managing both motor and non-motor class of insurance.

He was heading the motor division in a well-known composite insurance company and has extensive experience in dealing with the General Insurance Association of Malaysia (PIAM), Financial Mediation Bureau (FMB), Bank Negara Malaysia, PUSPAKOM and The Road Safety Department.

...2/-

Mr Sivakumar was appointed to facilitate the motor, non-motor & life claims and to moderate panel discussions as well as setting question papers for The Financial Sector Talent Enrichment Programme (FSTEP).

He has also been actively conducting trainings at the Malaysian Insurance Institute (MII) and was invited to conduct a brief motor training session for the insurance industry in Tehran, Iran in 2011.

Banu Chitra

Ms Banu graduated with a law degree from the University Of London. She started her career in South East Asia Insurance soon after graduating. She joined as a Senior Executive handling Motor Bodily Injury claims. She then moved to Pan Global Insurance Bhd. handling mixed portfolio of motor & non-motor claims.

After 5 years stint, she left to join a well-known Managed Care Organization (MCO) which was at its inception to handle Health & Surgical Policies. At the said MCO she held various portfolios, from heading the Admission department to Claims department to Business Development gradually growing from the position of Senior Executive to Vice President.

She has currently assumed the position of Branch Office Manager for an investigation company carrying out only insurance related investigations.

WORKSHOP CONTENT *(Refer attached)*

PARTICIPANT FEE

NICS Members: RM600.00 per participant

NON – Members: RM800.00 per participant

Complimentary Seat Entitlement:

Members	Local	Every 3 participants registered - 1 complimentary seat
	Regional	Every 1 participant registered - 1 complimentary seat
Non-Members	Every 5 participants registered - 1 complimentary seat	

REGISTRATION

The Registration Form is attached herewith.

Kindly complete and email to <neethya.kalyani@my.gt.com> / <nancy.malar@my.gt.com>

(The registration will be confirmed upon receiving the full payment)

CLOSING DATE

Please submit the completed registration form and the full payment by **Monday, 27 October 2014.**

FURTHER INFORMATION

If you require any further information or clarification, please do not hesitate to contact Ms Thya at 03-2692 4022 or email at <neethya.kalyani@my.gt.com> / <nancy.malar@my.gt.com>.

We look forward to your early registration.

Thank you.

Yours very truly

NANCY MALAR
Executive Secretary



NATIONAL INSURANCE CLAIMS SOCIETY

WORKSHOP ON:

ISSUES RELATING TO PERSONAL ACCIDENT, HOSPITAL & SURGICAL AND
LIFE CLAIMS

BY MR SIVAKUMAR SATHIAMURTHY AND BANU CHITRA

HOTEL MAYA, KUALA LUMPUR

THURSDAY, 13 NOVEMBER 2014

CONTENTS

SPEAKER	TOPIC
<p>MR SIVAKUMAR SATHIAMURTHY</p> <p>&</p> <p>BANU CHITRA</p>	<p>TYPE OF INSURANCE TO BE BENEFITTED:</p> <p>General Insurance</p> <p><i><u>Non Motor Division</u></i></p> <ul style="list-style-type: none">• Personal Accident• Hospital & Surgical <p>Life Insurance</p> <p><i><u>PA</u></i></p> <ul style="list-style-type: none">• Accident happening prior to inception of policy• Frequent Accidents & Multiple claims• Problems Relating Attending Doctors• Whether Accident is the proximate cause of the event• Calculation of benefits – degree of disability (SOCISO claims vs Insurance claims)• Claim for temporary total disablement benefit – abuse of process• Unreasonable period of disability advised by doctor• Death in PA – claimant involved in crime related activities• Details to be observed when underwriting a risk• Purchase of policy with intention• Admission at foreign hospitals whilst travelling – Travel PA• Death due to accident whilst under the influence of alcohol• Treatment by Sinseh alternate therapy - chiropractor

Health & Surgical

- Medical Fraud
- Claim for physiotherapy
- Doctors concealing information relating to actual diagnosis
- Frequent hospitalization of a child – special child & non-disclosure.
- Illness relating to cancer – Referral Letter & Histopathology report.
- Auditing of medical bills
- Experimental drugs & new invasive tests
- Treatment for HIV using medical card
- Female related conditions not covered by policy but disguised as another condition which is covered eg. Abortion
- Stroke in the 1st year of coverage

Life Cases

- Pre-existing Illness - Role of underwriters.
- Purchase of life policy with intention.
- Intention to benefit from life policy even after recovery from illness.
- OKU – Not conclusive of disability
- Technical difficulty in investigating on pre-existing conditions in life claims

Disadvantages

- PDPA 2010
- FSA 2013
- Medical Records – Expunged after 6 years for private hospitals
- Consent by patient for medical records – if patient refuses consent
- Time & Cost – Willingness to investigate by insurer