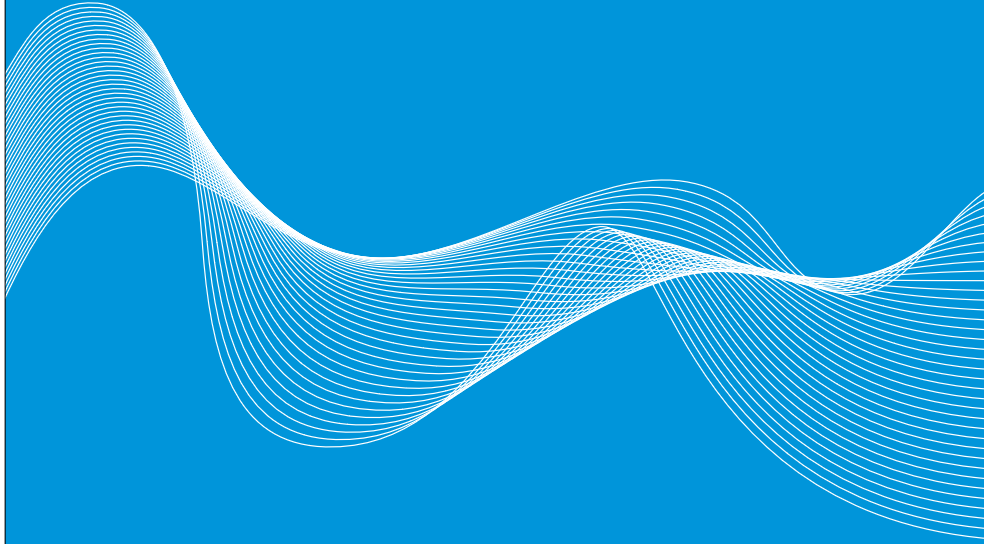


COURSE CALENDAR-2026



Bangladesh Insurance Academy

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A view of three dedicated personnel and invigilators on duty during the ABIA Diploma Examination, part of the Academy's flagship program, ensuring strict supervision and the smooth conduct of the examination.



A view of the closing ceremony for the three-day training course on Bancassurance organized by Bangladesh Insurance Academy. To diversify the insurance product marketing system and to ensure prompt and reliable insurance services, the Academy has been conducting Bancassurance training programs in the collaboration with banks and insurance companies.

Preface

Bangladesh Insurance Academy (BIA) was established in 1973 as an autonomous institution under the Government of Bangladesh with the vision of creating a strong foundation for insurance education and training. Since its inception, the Academy has been entrusted with the responsibility of building skilled manpower to meet the growing demands of the insurance industry and to contribute to the socio economic development of the country.

As the only national institution dedicated exclusively to insurance education, the Academy has played a pioneering role in shaping the professional standards of the Insurance industry. Initially placed under the Ministry of Commerce, and later transferred to the Financial Institutions Division of the Ministry of Finance in 2008, the Academy continues to operate as an autonomous body, offering a wide range of training programs, diploma and certificate courses, seminars, and workshops.

Over the years, the Academy has conducted thousands of training courses and produced more than thirty Nine thousand trained professionals, who are now serving with distinction in life and non-life insurance corporations, private companies, banks, financial institutions, and commercial organizations. Its curriculum includes specialized courses such as Marine Insurance, Fire Insurance, Re-Insurance, Life Insurance Underwriting and Claims Management, Life Insurance Marketing, and Insurance Agent Training, all delivered under the guidance of leading experts and practitioners.

Beyond training, the Academy is actively engaged in research, publications, and collaborations with national and international organizations. It publishes books, journals, and periodicals on insurance, and maintains close contact with foreign institutes to jointly organize training programs. Through these activities, the Academy has established itself as a hub of knowledge and innovation in the insurance sector.



(Md. Zakir Hossain Chowdhury)

Director (Additional Secretary)
Bangladesh Insurance Academy

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Introduction to Bangladesh Insurance Academy

Bangladesh Insurance Academy (BIA), the national apex institution for insurance education, has since its inception been dedicated to developing skilled human resources for the insurance industry through a wide range of academic diplomas, certificates and training programs. It provides specialized instruction in underwriting, re-insurance, claims management, financial and sales management, agency management, and other areas of life and non life insurance.

In 2024, the Academy launched a prestigious Diploma in Actuarial Science to address the critical need for expertise in financial risk assessment. In addition, BIA organizes seminars, workshops, and research initiatives on contemporary issues in economics, business, and insurance. To extend its reach, BIA has introduced online training and counseling classes for district and Thana level employees. With World Bank support, classrooms have been modernized and computer laboratories established and enhanced collaboration with foreign experts and enriched BIA industry with global knowledge under the BISDP project.

Board of Governors

The governance of Bangladesh Insurance Academy is vested in a distinguished ten member Board of Governors, representing the Financial Institutions Division, regulatory authorities, state owned insurance corporations, private insurance companies, Insurance association and academia. Formation of the board of governors:

- Chairman: Secretary, Financial Institutions Division, Ministry of Finance
 - Members: Senior representatives from Jiban Bima Corporation, Sadharan Bima Corporation, private insurance companies, Bangladesh Insurance Association, and academic institutions.
 - Member Secretary: Director of the Academy, responsible for implementing decisions, managing operations, and driving academic and professional initiatives.
- This board ensures strategic oversight, accountability, and alignment with national financial policies.

Vision

To build a modern, skilled, and globally recognized insurance industry through education, training, and research.

Mission

- Produce highly knowledgeable insurance professionals through Associate Degrees, Diplomas, and Certificates.
- Provide specialized training in various areas of insurance for skill development.
- Organize seminars and workshops to enhance awareness and knowledge in insurance.
- Conduct research addressing challenges in the insurance industry.

- Establish close collaboration with national and international institutions for knowledge exchange.
- Design and deliver tailored courses for stakeholder needs.

Objectives

- Develop skilled and professional insurance experts to meet modern industries demands.
- Enhance human resources in insurance through training, degrees, and certifications courses.
- Encourage research and innovation to solve emerging challenges in insurance and risk management.
- Strengthen collaboration with national and international institutions through knowledge exchange, seminars, and workshops.
- Promote ethics and professionalism to build trust and credibility in the insurance industry.
- Ensure continuous professional development through regular training and development programs.

Core Values

- Integrity: Building trust through ethics and transparency.
- Excellence: Delivering education and training with the highest standards.
- Innovation: Advancing the industry through new ideas and research.
- Collaboration: Partnering and exchanging knowledge with national and international institutions.
- Professionalism: Ensuring credibility through responsibility and competence.

Functions of the Academy

- Promote and deliver professional insurance education leading to Certificates and Associateship qualifications.
- Organize and conduct in service training for officers and employees of both public and private sector insurance organizations.
- Provide training for insurance officers from other institutions and organization
- Publish research works, books, and scholarly literature on insurance and related fields
- Establish strong linkages with local and international academic institutions, organize joint courses, and invite students and trainees from abroad.
- Conduct and promote research addressing contemporary challenges and problems within the insurance industry.
- Encourage and foster publication of research and literature on matters of professional and academic interest.
- Collaborate with institutions at home and abroad to conduct joint research and facilitate scholar exchanges.
- Offer facilities and support for students preparing for examinations conducted by foreign insurance institutes.
- Recognize and reward individuals for outstanding contributions to the advancement of insurance education.

Academy Resources

- Campus: Located at 53, Mohakhali C/A, Dhaka 1212, housed in a six storied building with classrooms, seminar halls, meeting rooms, and modern training facilities.
- Library & Development Centre: Contains over 8,000 volumes of books, journals, and periodicals, with specialized insurance texts from the UK, Malaysia, and India. Equipped with computers and internet access, open daily 9:00 a.m.–5:00 p.m.
- Equipment & Logistics: Audio visual aids, projectors, multimedia systems and nationwide logistical support for training programs.
- Cafeteria: Provides hygienic and affordable meals and refreshments for trainees, faculty, and staff.
- Computer Lab: Modern labs for IT based training, data analysis, online examinations, and access to international e learning platforms.
- Faculty: Experienced professionals, insurance experts, and guest lecturers with advanced degrees and international qualifications.

Institutional Linkages

BIA maintains strong international collaborations with:

- Chartered Insurance Institute (CII), United Kingdom
- Malaysian Insurance Institute (MII)
- Indian Insurance Institute (III)

These partnerships facilitate joint programs, knowledge exchange, and global exposure, ensuring alignment with international best practices.

Achievements and Impact:

Since its establishment, Bangladesh Insurance Academy has played a transformative role in shaping the nation's insurance sector by conducting successfully training for thousands of professionals through structured courses, workshops and specialized programs. Also its awarding diploma degrees that have become the benchmark for industry competence, and designing customized modules for government and private institutions to ensure practical relevance; it has guided students and professionals toward prestigious international qualifications such as the Associate of Actuarial Society of India (AASI), Certificate of Insurance Practice (CIP), and Associate of Chartered Insurance Institute (ACI, London). This is how Bangladesh Insurance Academy is expanding global recognition of Bangladeshi insurance expertise; today, most senior officials across 63 government and private insurance companies are diploma holders and alumni of the Academy, occupying top-level positions in underwriting, claims, risk management, actuarial science, and corporate governance, which underscores the Academy's pivotal role as a trusted advisor, knowledge hub, and leadership incubator that continues to influence policy, drive innovation, expand insurance penetration, and position Bangladesh as a regional center for insurance education and professional development.

Future Plan of the Academy

- Transform into a world-class institute with modern infrastructure, digital learning, and global collaborations.
- Expand faculty strength in insurance, IT, actuarial science, and research, supported by continuous development programs.
- Launch flagship certifications: Fellowship of Bangladesh Insurance Academy (FBIA), Associateship in Actuarial Science, Diploma in Takaful Insurance, and Certificate for Surveyors.
- Introduce specialized training in micro-insurance, inclusive insurance, and executive education for industry leaders.
- Drive innovation & digitalization through AI-driven modules, e-learning hubs, and applied research centers.
- Strengthen global outreach via partnerships, conferences, and industry engagement to position Bangladesh as a regional hub.
- Promote social impact with community insurance literacy and inclusive insurance models for underserved populations.

Research & Publications

The Academy is committed to advancing knowledge in economics, business, and insurance through rigorous research and scholarly publications. It publishes the Insurance Journal regularly, serving as a platform for academic and industry insights.

Key Research Areas Undertaken

- Crop Insurance – Exploring risk management solutions for agriculture.
- Marketing of Life Insurance in Rural Bangladesh – Strategies to expand coverage in underserved communities.
- Health Insurance – Assessing models for sustainable healthcare financing.
- Appraisal of the Life Insurance Business in Bangladesh –Evaluating industry performance and growth potential.
- Job Satisfaction of Employees in Private Insurance Companies – Understanding workforce dynamics and motivation.
- Claim Settlement Scenario in the Insurance Industry – Analyzing efficiency, transparency, and customer trust.

Training Program

Training equips officers and employees with technical knowledge in underwriting, claims management, reinsurance, and risk management.

- In Service Training: Courses include HR development, English Language, Risk Management, Marine insurance, Fire Insurance, Re-insurance, Underwriting, Claims, Takaful Insurance, and more.
- Impact: To date, 39,930 participants have benefited from In Service training.
- Specialized Programs: Bancassurance training introduced in 2024, with 137 courses conducted for 7,191 officers from 15 banks.

Combined Course - 2026

SL No	Name of the Courses	Date	Target Participants
01	Finance & Accounting Management for Insurance Operations. Venue – Dhaka Duration-7 days	July, 2026	Junior/Mid-level executives of Non-Life Insurance Companies, Survey firms, Banks, Leasing and Commercial organizations.
02	IT Skill Development Training with Special Emphasis on office Application & Software Venue – Dhaka Duration-7 days	October, 2026	Junior/ Mid-level executives of Insurance Organizations.

Training Course on Non-Life Insurance–2026

SL No	Courses Name & Details	Date	Target Participants
1	Marine Insurance Underwriting & Claims Management Course Venue -Dhaka Duration-7 days	February, 2026	Junior/Mid-level executives of Non-Life Insurance Companies, Survey firms, Banks, Leasing and Commercial organizations.
2	Miscellaneous & Engineering Insurance Course Venue –Dhaka Duration-7 days	April, 2026	Junior/Mid-level executives of Non-Life Insurance Companies, Survey firms, Banks, Leasing and Commercial organizations.
3	Marine Insurance Underwriting & Claims Management Course Venue –Chattogram Duration-7 days	May, 2026	Junior/Mid-level executives of Non-Life Insurance Companies, Survey firms, Banks, Leasing and Commercial organizations.
4	Comprehensive Course on Non-life Insurance Venue –Dhaka Duration-7 days	June,2026	Junior/Mid-level executives of Non-Life Insurance Companies, Survey firms, Banks, Leasing and Commercial organizations.
5	Motor Insurance Underwriting & Claims Management Course Venue –Dhaka Duration- 5 days	August, 2026	Junior/Mid-level executives of Non-Life Insurance Companies, Survey firms, Banks, Leasing and Commercial organizations.
6	Comprehensive Course on Non-life Insurance Venue - Khulna Duration-7 days	September, 2026	Junior/Mid-level executives of Non-Life Insurance Companies, Survey firms, Banks, Leasing and Commercial organizations
7	Fire Insurance Underwriting & Claims Management Course Venue - Dhaka Duration-7 days-	October, 2026	Junior/Mid-level executives of Non-Life Insurance Companies, Survey firms, Banks, Leasing and Commercial organizations
8	Comprehensive Course on Re-insurance Management. Venue –Dhaka Duration-3 days	November, 2026	Junior/Mid-level executives of Non-Life Insurance Companies, Survey firms, Banks, Leasing and Commercial organizations.

Training Course on Life Insurance –2026

SL No.	Courses Name & Details	Date	Target Participants
01	Life insurance Marketing Course Venue- Dhaka Division Duration-6 days	February, 2026	Development Officers, Manager/Agents of Jiban Bima Corporation.
02	Life Insurance Underwriting & Claims Management Course Venue- Dhaka Duration-7 days	March, 2026	Junior/Mid-level executives of JBC & Others private life insurance Companies, Banks, Leasing and Commercial organizations.
03	Life insurance Marketing Course Venue- Chattogram Division Duration-6 days	April, 2026	Development Officers, Manager/Agents of Jiban Bima Corporation.
04	Life insurance Marketing Course Venue- Rajshahi Division Duration-6 days	April, 2026	Development Officers, Manager/Agents of Jiban Bima Corporation.
05	Comprehensive Course on Life Insurance Venue- Dhaka Duration-7 days	April, 2026	Junior/Mid-level executives of JBC & Others private life insurance Companies, Banks, Leasing and Commercial organizations.
06	Life insurance Marketing Course Venue- Sylhet Division Duration-7 days	May, 2026	Development Officers, Manager/Agents of Jiban Bima Corporation.
07	Life insurance Marketing Course Venue- Dhaka Division Duration-6 days	June, 2026	Development Officers, Manager/Agents of Jiban Bima Corporation.
08	Life insurance Marketing Course Venue- Khulna Division Duration-6 days	July, 2026	Development Officers, Manager/ Agents of Jiban Bima Corporation.
09	Basic Course on Health Insurance Venue- Dhaka Duration-3 days	July, 2026	Junior/Mid-level executives of JBC & Others private life insurance Companies, Banks, Leasing and Commercial organizations.
10	Life insurance Marketing Course Venue- Mymensingh Division Duration-6 days	August, 2026	Development Officers, Manager/ Agents of Jiban Bima Corporation.

Training Course on Life Insurance –2026

SL No	Courses Name & Details	Date	Target Participants
11	Comprehensive Course on Life Insurance Venue- Dhaka Duration-7 days	September, 2026	Junior/Mid-level executives of JBC & Others private life insurance Companies, Banks, Leasing and Commercial organizations.
12	Life insurance Marketing Course Venue- Rangpur Division Duration-6 days	September, 2026	Development Officers, Manager/Agents of Jiban Bima Corporation.
13	Life Insurance Marketing Course Venue- Chattogram Division Duration-6 days	October, 2026	Development Officers, Manager/Agents of Jiban Bima Corporation.
14	Life insurance Marketing Course Venue- Barishal Division Duration-6 days	November, 2026	Development Officers, Manager/Agents of Jiban Bima Corporation.

Workshop & Seminar

Academy organizes 3–4 seminars and workshops on insurance every year to create a lively space for learning and sharing ideas. Participants from both Life and Non-Life insurance companies across the industry are invited to these events.

These seminars focus on current issues and emerging challenges in the insurance sector. Topics include customer service, ethical practices, health insurance, microinsurance, Islamic insurance, and women’s empowerment through insurance. By combining lessons learned from other countries with local needs, the Academy’s seminars enhance professional skills, support reforms and promote the sustainable growth of the insurance industry.

Workshop / Seminar–2026

SL No	Name of the seminar/workshop	Date	Target Participants
01	How Bancassurance Can Strengthen Bangladesh's Insurance Market Growth. Venue- Dhaka Duration-1 day	March, 2026	Mid-level/ Senior Executives of Insurance, Banks & Commercial organizations.
02	Inclusive Insurance as a Tool for Financial Security in Bangladesh Venue- Dhaka Duration-1 day	June, 2026	Mid-level/ Senior Executives of Insurance, Banks & Commercial organizations.

Certificates Course & Associateship Program

This Course launched in 1981, the Associateship Program is the flagship Program of BIA. Since inception, 796 graduates have earned Associateship degree. Many of them are serving as CEOs, senior executives in insurance and banks.

Objectives of Certificate course and Associateship program

- Build advanced capacities in insurance management.
- Create a pipeline of young talent for the industry.
- Provide strategic approaches to insurance management.
- Promote and impart professional education leading to Associateship.

Certificate Stage:

Risk and Insurance (BIA-1)

Company and Contract Law and their Application to Insurance (BIA-2)

Insurance of the Person (BIA-3) OR

Property and Pecuniary Insurance (BIA-4)

Business Environment (BIA-5)

After completing the Certificate Stage one can enroll in Associateship, which has two parts:

- a. Life Insurance
- b. Non-Life Insurance

(A) Associateship Stage (Life Insurance)

- Life Assurance Practice and Administration (BIA-6)
- Life Assurance Law and Taxation (BIA-7)
- Mathematical Basis of Life Assurance (BIA-8)
- Financial Aspects of Long-Term Business (BIA-9) OR
- Finance and Accounting for Life Insurance (BIA-9)
- Principle and Practice of Management in Insurance (BIA-14)
- Business Communication (BIA-15)

(B) Associateship Stage (Non-life Insurance)

- Marine Insurance Principle and Practice (BIA-10)
- Fire Insurance Law and Claims (BIA-11)
- Marine Insurance Law and Claims (BIA-12)
- Accident Insurance Law and Claims (BIA-13) OR Engineering Insurance Law and
- Claims (BIA-13)
- Principle and Practice of Management in Insurance (BIA-14)
- Business Communication (BIA-15)

Besides Associateship in Insurance, Academy offers the following foreign insurance education programmes: i) ACII (Associateship of Chartered Insurance Institute)/Advanced Diploma in Insurance, London, UK and ii) CIP (Certificate of Insurance Practice) UK.

Diploma in Actuarial Science Course:

Academy has launched a diploma in actuarial science course in 2024. Actuaries are very much needed for the insurance industry, especially for life insurance companies. However, there are only 6 actuaries in Bangladesh. Actuarial science courses are not provided in any university or institute in Bangladesh. For this reason, Academy has launched this course so that diploma holders in actuarial science can work as assistants to actuaries and can become actuaries by appearing at exams in international professional societies.

Course Details

Life Insurance Marketing Course

Objectives : Insurance business has been recognized all over the world as one of the highly specialized service industries and much of its success and future development depend upon the ability of the salesmanship. The fundamental objectives of this course is to familiarize the marketing/Development officers with the prospects and the techniques of insurance selling.

Participants : This course is suitable for Development officers engaged in Jiban Bima Corporation.

Methodology : Lecture / Multimedia presentation, Review and Question-Answer session.

Duration : 7 days

Contents :

01. Overview of life insurance:
 - The History of insurance with reference to life insurance in the subcontinent and Bangladesh. Organizational Structure of JBC.
 - What is Life Insurance ? Why people buy Life Insurance ? Description of human needs protection under Life Insurance policies.
02. Life Insurance Contract & Principles:
 - What is Life Insurance Contract ? Elements of Life Insurance Contract.
 - Principles of Insurance as applicable to Life Insurance (Utmost Good faith, Insurable Interest, Proximate cause).
03. Basics of Life Insurance:
 - Factors of premium, Net Premium, Tabular premium and level premium, Natural premium
 - Different products of JBC
 - Supplementary covers; DIAB, PDAB, & Hospitalization benefit.
 - Policy document and Privileges & conditions of policy and income tax provision of life insurance.

04. Etiquette and grooming of Salesman:

- Basics of behavioral style.
- Basics of self introduction with customers.
- How to influence prospects and customers.
- Action plan to improve professionalism.

05. Negotiation, influencing and persuasion skills:

- How to understand the needs of the customers.
- How to communicate with empathy that would be helpful to influence the customers.
- How to eliminate doubts that would help prospects to buy insurance.

06. Interpersonal communication skills:

- Approach to personality Development
- Approach to close deals and efficiently provide after sales services.

07. Team Management:

- How to manage a team (Agents).
- How to motivate the team by diagnosing performance problems.
- Managing Performance by conducting weekly review meeting and daily follow up with agents.

08. Underwriting of Life insurance:

- Underwriting procedures. Medical and Non-Medical underwriting.
- Basic forms used in selection process and their significance.
- Proposal on the lives of female, Illiterate and Minor lives. Medical and Non-Medical scheme.
- Causes and effects of policy lapsation, remedies of lapsation. Ordinary revival and Special revival.

- Proposal to policy- different stages, Proposal form, Agent report, Branch Manager report. How to fill up summary sheet.
 - Policy options, Nomination & Assignment, paid up value, surrender value and loan value calculation.
09. Group Insurance:
- Introduction and classification of Group schemes. Group Insurance Marketing.
10. Claims Management:
- Submission of Claims.
 - Settlement of Claims-Maturity Claims.

Life Insurance Agent Course

Introduction: The marketing/sales professionals of insurance industry are not qualified, professionally trained or properly regulated. So, Recently Insurance Development and Regulatory Authority (IDRA) has made compulsory 72 hour training for the sales agents to get licenses. In such a context, Academy has taken initiative for extensive training for the agents of the insurance industry so that they can enlighten the mass people about the real need & benefit of insurance instead of alluring them to buy insurance.

Objectives : Insurance is recognized all over the world as one of the highly specialized service Sector and much of its success and future development depend upon the ability of the agent. The fundamental objectives of this course is to familiarize the agents with the life insurance issues related to their activities.

Participants : This course is suitable for Agents engaged in Life Insurance Organizations.

Methodology : Lecture, OHP/Multimedia presentation, Field visit & Reporting, Case study, Assignment, Mock Session, Video show, Review and Question - Answer Session etc.

Contents :

- Historical back ground of Insurance.
- Life Insurance agent as a Carrer.
- Income & benefits of an agent.
- Agent requirement Process.
- General & Specific function of different types of life Insurance.
- Understanding risk and insurance.
- Salient features of Insurance Act. 2010. & IDRA Act 2010.
- Insurance Contract-Essential elements of Insurance Contract.
- Understanding the principles and practices of life insurance.
- Factors of premium, Net Premium, Tabular premium, level premium and Natural premium.

- Understanding basic life insurance products.
- Underwriting procedures: Medical and Non-Medical underwriting.
- Understanding underwriting for life insurance Products.
- Basic forms used in selection process and their significance.
- Proposal to policy- different stages, Proposal form, Agent report, Branch Manager Report. How to fill up summary sheet.
- Supplementary covers: DIAB, PDAB, & Hospitalization benefit.
- Understanding the key considerations when identifying client's needs.
- Understanding the importance of completing a client fact finding as part of the financial planning process.
- Understanding the ethical considerations of a financial adviser.
- What is Life Insurance? Why people buy Life Insurance? Description of human needs protection under Life Insurance policies.
- What is salesmanship? Sales management. Selling as profession, Duties & responsibilities of salesman. Types of selling.
- Prospecting: Pre- approach, Approach. Making effective sales presentation.
- Effective communication for selling. Role of motivation and human relation for selling. Selling process & preparation.
- Why sales people fail to sell? Key tips for successful selling & art of selling. Managing sales team
- Role play.
- Field Visit & Reporting/ Assignment.
- Case Studies.
- Overcoming customer objections & handling complains. Closing sales successfully.
- Policy document and Privileges & conditions of policy and income tax provision of life insurance.

- Causes and effects of policy lapsation, remedies of lapsation. Ordinary revival and special revival.
- Policy holder's servicing; paid up value, surrender value, loan value.
- Claims Management:-Submission of claim, settlement of claim-Maturity claims, death claim.

Basic Course on Life Insurance

OBJECTIVE : This training course, as the caption denotes, will largely contribute to build up the basic of the participants. Almost all the types of life insurance covers together with their underwriting procedure & handling claims will be dwelt upon. Those who accept life insurance as a career will largely enjoy the benefits of the course after its successful completion.

Participants : The course is suitable for the senior staff of Life Insurance Organizations.

Methodology : Lecture, Multimedia presentation, Review and Question-Answer session.

Duration : 07 days

Contents :

1. Historical Background of Insurance with special emphasis on Life Insurance.
2. Fundamentals of Risk, Peril, Hazard and Insurance.
3. Special features of Insurance Act 2010 and its subsequent important amendments.
4. Main Classes of Insurance & their functions.
5. Insurance as a contract and Law of Contract & Proposal form as the basis of insurance contract.
6. Principles applicable to Insurance.
7. Basic Concept of Life Insurance. Why people buy Life Insurance?
8. Proposal to policy different stages, Proposal form, Agent's report, Branch Manager's report. How to fill up summary sheet.
9. Products and schemes of life insurance.
Privilege and conditions of life assurance policy.
10. Supplementary covers: DIAB, PDAB and Hospitalization benefit.
Introduction and classification of Group schemes.
11. Underwriting procedures. Medical and Non-Medical underwriting.

12. Proposal on the lives of female, illiterate and minor lives. Medical and Non-Medical scheme.
13. Factors affecting family History for underwriting: Hazards – especially moral hazard and application in underwriting.
14. Policy Provisions and rights of policyholder and beneficiaries. Policy holders servicing.
15. Factors of premium: Net premium, Tabular premium , Level premium and Natural Premium.
16. What is valuation? Declaration of Bonus, Investment of Life fund.
17. Policy Lapsation, Causes and effects of policy lapsation, remedies of lapsation.
18. Policy options, Nomination & Assignment: and executing procedure.
19. Claims Management: - Submission of claim, settlement of claim-Maturity claims, death claim.
20. Reinsurance Practice in Life Insurance.

Life Insurance Underwriting & Claims Management Course

Objectives :The aim of this course is to equip the participants with the essential knowledge of how a risk can be properly identified, analyzed & evaluated; This course will be benefited to those who intend to be conversant with underwriting methodology.

Participants : This course is suitable for junior to mid-level officers, mainly who are working in Underwriting department.

Methodology : Lecture & Multimedia Presentation, Review and Question-Answer session.

Duration : 07 Days.

Contents :

- Concepts & need for the insurance contract applicable to life insurance.
- Insurance Principles applicable to Life Insurance underwriting.
- Underwriting aspects of different life insurance products.
- Underwriting Functions & concepts of selection process.
- Forms and stationeries used for the underwriting purpose.
- Need of mortality factors and construction of mortality table in Life Insurance management.
- Numerical rating methods of life insurance underwriting.
- Premium Calculation: Factors of premium Calculation-Mortality-Interest management expanses.
- Factors for underwriting for the consideration of persistency aspects.
- Factors affecting family History for underwriting: Effect of build. Moral hazard and application in underwriting.
- Medical Test: Requirement of medical test in life insurance underwriting and their uses importance.
- Medical Organization of Life Office.

- Construction of proposal form. Medical and Non-Medical scheme.
- Underwriting of Female, Illiterate and Minor Lives
- Underwriting of Micro Insurance Policies (Industrial Insurance).
- Underwriting decisions for sub-standard Life.
- Supplementary Covers: DIAB & PDAB, description of benefit & exclusion.
- Policy conditions & Privileges in Life insurance contract.
- Blood circulation system: Diabetes Mellitus, liver disease and gall bladder disease. Gastro intestinal tract and its disease. Hematological disease. AIDS and their impact.
- Blood pressure, pulse, urine, Impairment of urinary tract.
- Underwriting system with rating guidelines, Heart disease and Hypertension.
- Policy holder's servicing: paid up value, surrender value, loan value.
- Policy options, Nomination & Assignment: and executing procedure.
- Causes and effects of policy lapsation remedies of policy lapsation.
- Ordinary revival and special revival.
- Procedure of settlement of different types of life insurance claim.
- Ethical principles and practices for an Insurance Professionals.

Foundation Course on Life Insurance

OBJECTIVE:

This training course, as the caption denotes, will largely contribute to build up the foundation of the participants. Almost all the types of life insurance covers together with their underwriting procedure & handling claims will be dwelt upon. Those who accept life insurance as a career will largely enjoy the benefits of the course after its successful completion.

Participants: The course is suitable for entry level officers of each & every department of life insurance organization.

Methodology: Lecture, Group discussion, Review and Question-Answer session, Case Study

Duration : 21 days

Contents :

1. Historical Background of Insurance with special emphasis on Life Insurance.
2. Fundamentals of Risk, Insurance and Hazard.
3. Main Classes of Insurance & their functions.
4. Insurance as a contract and Law of Contract & Proposal form as the basis of insurance contract.
5. Special features of Insurance Act 2010 and its subsequent important amendments.
6. Role of regulatory Authority.
7. Principles applicable to Insurance.
8. Basic Concept of Life Insurance. Why people buy Life Insurance?
9. Proposal to policy different stages, Proposal form, Agent's report, Branch Manager's report. How to fill up summary sheet.
10. Product of Life Insurance - Whole Life & different Endowment plans- Children Policy- Money Back - Guaranteed Bonus - Multiple Payment Policy-Pension Policies- FIR- Mortgage Protection Policy- Poverty Alleviation Policy, Demmohor policy and Hajj Bima Policy, etc.
11. Privilege and conditions of life assurance policy.
12. Supplementary covers: DIAB, PDAB and Hospitalization benefit.

13. Introduction and classification of Group schemes.
14. Underwriting procedures. Medical and Non-Medical underwriting.
15. Basic forms used in selection process and their significance
16. Proposal on the lives of female, illiterate and minor lives. Medical and Non-Medical scheme.
17. Policy Provisions and rights of policyholder and beneficiaries.
18. Policy holders servicing. Before and after sales service.
19. Servicing of individual life insurance policies (Endowment policy Pension policy, Anticipated Endowment policy, Paid up loan and surrender value with calculation). Survival benefit and other benefits.
20. Factors of premium: Net premium, Tabular premium , Level premium and Natural Premium.
21. What is valuation? Declaration of Bonus, Investment of Life fund.
22. Policy Lapsation, Causes and effects of policy lapsation, remedies of lapsation.
23. Claims Management: - Submission of claim, settlement of claim-Maturity claims, death claim.
24. Reinsurance Practice in Life Insurance
25. Skill development & motivation.
26. Accounts: Role of accounts department. Special Features of Life Insurance Accounting.
27. Auditing Inspection & vigilance: Role of the departments. Financial Audit-its purpose and features.
28. Office management concepts & issues.
29. Office discipline: Its importance, Benefits of positive attitude and initiative.
30. Importance of office cleanliness, working condition and environment.
31. Establishment Purpose of equipment's, Stationery, furniture etc.
32. Maintenance of records, filing and office premises.

Miscellanies & Engineering Insurance Course

Objective:

This course has been, in particular, aimed at equipping the participants with the requisite thereof should be focused on and how the claims can be prudently and knowledge of how an engineering risk can be properly evaluated, which aspects fruitfully dealt with. The course will be of immense benefit to those who intend to be conversant with underwriting methodology and claim procedure of engineering insurance.

Participants:

The course is suitable for senior officer to mid level executive specially who are engaged in Engineering or Miscellaneous department of the Insurance, Engineering, Construction and Manufacturing organizations.

Duration: 7 days.

Contents:

- Burglary & Housebreaking policy: Scope of covers-Exclusions General Condition-Memorandum.
- Cash-in Transit policy: Scope of Covers-Exclusions-General Conditions-Limit of Liability.
- Workmen's Compensation policy: Scope of Covers-Exclusions- General Conditions Schedule
- Fidelity Guarantee Policy: Scope of covers-General Conditions-Proposal form (Two types)
- Personal Accident policy: Scope of Covers-Exception-General conditions-Scale of Benefits.
- Health Insurance Policy: Scope of Covers-super plan -Standard plan-Basic Plan General Conditions-Limitations-Exclusions.
- Contractor's All Risks policy : Scope of Covers -Material Damage -Third Party Liability -Advance Loss of Profit-General Exclusions.
- Erection All Risks Policy: Scope of Covers -General Exclusions- Special Exclusions Basis of Sum Insured.

- Machinery Insurance Policy : Scope of Covers-Exclusions-Basis of Sum Insured General Conditions.
- Contractors Plant Machinery Insurance: -Scope of Covers- What are exclusions Basis of Sum Insured-Period of Policy-General Conditions-Procedure of Settling Claim.
- Deterioration of Stock Policy: Scope of Covers- Exclusions-Basis of Sum Insured Boiler Attendant.
- Boiler & Pressure Vessel Insurance Policy: Scope of Covers- Exclusions-Basis of Sum Insured-Boiler Attendant.
- Electronic Equipment Insurance Policy: Scope of Covers- Material Damage-External Data Media-Increased Cost of Working-General Exclusion.
- Advance Loss of Profit Insurance:-Scope of Covers-What are exclusions-Basis of Sum Insured-Period of Policy-General Conditions-Procedure of Settling Claim.
- Oil and Gas Exploration Insurance: -Scope of Covers-What are exclusions Basis of Sum Insured-Period of Policy-General Conditions-Procedure of Settling Claim.

Marine Insurance Underwriting & Claims Management Course

Objective

Virtually, Marine Insurance almost assumes the proportion of oceanic vastness. This course will certainly create an opportunity for the participants to grasp the comprehensiveness of Marine Insurance (Cargo & Hull) and enlighten them about its proper underwriting mechanism, claim handling technicality and legal aspects associated therewith

Participant

The course is suitable for experienced/trained officers engaged in Marine Insurance Dept. of insurance organizations and L/C Dept. of Banks. This course is also suitable for the dealing executives of Export & Import organizations

Methodology

Lecture, Multimedia presentation, Review and Question-Answer session, Case Study

Duration: 7 days

CONTENTS

- ✓ Principles of insurance as applicable to Marine Insurance
- ✓ Types of Marine Insurance Policies
- ✓ Underwriting considerations of different types of Cargoes.
- ✓ Marine Tariff Rates
- ✓ Analysis of Institute Cargo Clauses 'A'
- ✓ Analysis of Institute Cargo Clauses 'B'
- ✓ Analysis of Institute Cargo Clauses 'C'
- ✓ Analysis of Institute Strike Clauses (Cargo)
- ✓ Analysis of Institute War Clauses (Cargo)
- ✓ Analysis of Institute Theft, pilferage & Non-delivery Clause
- ✓ Analysis of Institute Strike Clauses (Cargo)
- ✓ Analysis of Institute War Clauses (Cargo)
- ✓ Analysis of Institute Theft, pilferage & Non-delivery Clause
- ✓ Analysis of Institute Cargo Clauses (Air)
- ✓ Analysis of Air Risk only Clauses
- ✓ Analysis of Import Rail/Lorry/Truck Risk only Clauses
- ✓ Analysis of Import Rail/Lorry/Truck All Risk Clauses
- ✓ Analysis of Inland Rail/Lorry/Truck Risk only Clauses
- ✓ Analysis of Inland Rail/Lorry/Truck All Risk Clauses
- ✓ Analysis of Inland Cargo (Water-borne) Clauses

- ✓ Analysis of Inland Cargo (Water-borne) Clauses-All Risks
- ✓ Institute Radio-active Contamination Exclusion Clause
- ✓ Important Notice
- ✓ Hull Underwriting considerations.
- ✓ Institute Time clause-Hull
- ✓ Inland Time Clauses-TLO
- ✓ Inland Time Clauses-Hulls
- ✓ Role of Surveyor/Average Adjuster
- ✓ General Average (cargo), Particular Average (Cargo)
- ✓ Average Adjustment
- ✓ Procedure of Cargo Claim Settlement and analysis of required documents
- ✓ Cargo claim against carrier/Bailee/Third Party
- ✓ Procedure of Hull claim Settlement and analysis of required documents.
- ✓ The particular areas of Banking that insurance peoples should essentially know related to foreign trade (export/import) and loans & advance.
- ✓ Import policy order, Incoterms, Mode of transport, ware-house management. Nature of coverage.

Foundation Course on Non-Life Insurance

Objective:

This training course, as the caption denotes, will largely contribute to build up the foundation of the participants. Almost all the types of general insurance covers together with their underwriting procedure will be dwelt upon. Those who accept general insurance as a career will largely enjoy the benefits of the course after its successful completion.

Participant:

The course is suitable for the officer of each & every dept. of general insurance organization. It is also suitable for banks, business enterprises, leasing companies & survey firms

Methodology :

Lecture Multimedia presentation, Group discussion, Review and Question- Answer session, Case Study, Site visit.

Duration 3 weeks (21 days)

General principles of insurance:

- Definition of Insurance- Functions of Insurance (General & Specific).
- Definition of Risk - Nature of Risk - Types of Risk-Mathematical value of Risk.
- Risk Management-Need for Risk Management and its Functions.
- Insurance Contract-Specialty in Insurance Contract - essential Elements of Insurance Contract.
- Principles of Insurance : Utmost Good faith-Insurable Interest Indemnity Subrogation-Contribution-Proximate Cause.
- Classification of Insurance (from business point of view & risk point of view).
- Main features of insurance Act-2010

Marine Insurance:

- Definition of Marine Insurance Contract-Importance, function & Scope of Marine Insurance.
- Types of Marine Insurance policy.
- Hazard in Marine Insurance-Marine Tariff Rates.
- Analysis of Institute Cargo clauses 'A', 'B' & 'C'
- Inland Time clauses (TLO)
- Inland Time clauses (Hulls)
- Types of Marine losses-Requisite Documents for Cargo claim settlement Requisite Documents for Hull claim settlement.

Fire insurance

- Definition of Fire.
- Fire Insurance proposal form and its importance-Hazards in Fire insurance.
- Scope of covers under standard Fire policy- Exclusions-General conditions of the policy.
- Allied Perils-Analysis of Form 'A'-Mortgage clauses-Riot and Strike Endorsement.
- Requisite Documents for settlement of Fire Claim-Treatment of Salvage.

Motor Insurance

- Liability Covered under 'Act Only' Liability Policy- General Exclusions thereunder.
- Risks covered under Private Vehicle Comprehensive policy-Exclusions thereunder Depreciation Compulsory Excess.
- Risks covered under commercial Vehicle comprehensive policy-Exclusions thereunder Depreciation-Compulsory excess.
- Requisite Documents for Settlement of Act Liability and Own Damage claim.

Miscellaneous Accident Insurance

- Burglary & Housebreaking policy : Scope of covers-Exclusions-General 1 Condition Memorandum.
- Cash-in Transit policy : Scope of Covers-Exclusions-General 1 Conditions-Limit of Liability.
- Workmen's Compensation policy: Scope of Covers-Exclusions-General Conditions-Schedule
- Fidelity Guarantee Policy: Scope of covers-General Conditions-Proposal form (Two types)
- Personal Accident policy: Scope of Covers-Exception-General conditions-Scale of Benefits.
- Machinery Insurance Policy: Scope of Covers-Exclusions-Basis of Sum Insured General Conditions.
- Deterioration of stocks Insurance Policy: Scope of Covers- Exclusions-Basis of Sum Insured-Boiler Attendant.

Re-insurance

- Definition of Reinsurance-Types of Reinsurance-Types of Treaties.
- Proportional - Non-proportional.
- Risk Card-Bordeaux-Facultative Slip-Reinsurance Cover Note.

Accounts & Administration

- Procedure regarding maintenance of petty cash book, bank book, subsidiary ledgers, general ledgers, journal register, cash payment register, bill register etc.-Cash voucher, bank voucher, money receipt, deposit slips, adjustment journal etc.
- Process and function of management-Importance of Communication Office discipline & security-Office environment and decoration.

Basic Course on Non-Life Insurance

Objective:

It is a most significant training course for those who have embarked on the insurance profession to render their aspirations into a dignified career. A thorough and detailed discussion and interaction of different aspects of general insurance will greatly motivate the participants. This will play a salient role in discharging their professional duty in their later days in a very skillful manner.

Participant:

The course is suitable for officer and executives of the underwriting marketing/development department of Non-life insurance organization, banks, leasing companies and large commercial organizations.

Methodology:

Lecture, OHP/Multimedia presentation, Review and Question-Answer session.

Duration : 7 days

Contents:

- √ Fundamentals of Risk & Insurance.
- √ Insurance Contract-Essential Elements of Insurance Contract.
- √ Principles of Insurance: Utmost Good Faith-Insurable Interest
- √ Indemnity-Subrogation-Contribution-Proximate Cause.
- √ Regulatory Management and salient features of Insurance Act, 2010.

Motor Insurance:

- √ Risks covered exclusions & general condition under comprehensive policy, Depreciation, Loading & NCB, Renewal procedure.
- √ Settlement procedure of claims and analysis of required documents

Marine insurance:

- √ Concept & Classification of Marine Insurance.
- √ Analysis of Institute Cargo Clauses 'A', 'B', 'C'
- √ Institute Time Clauses along with Inland Time clauses (Hull & TLO)
- √ Types of Marine Losses, Procedure of claim settlement. Analysis of required documents.

Fire Insurance:

- √ Definition of Fire. Types of Fire Insurance policy. Scope of covers exclusion, general conditions of fire insurance policy.

- √ Allied perils. how it include average conditions
- ✓ Analysis of required documents in settlement of fire claim. Procedure for settlement of Fire claim.
- ✓ Risks covered, exclusions & general conditions under MBD & DOS policies.

Miscellaneous Accident Insurance :

- √ Risks covered, exclusion & general conditions under Burglary & Household policy and Fidelity Guarantee policies.
- √ Risks covered & exclusions under Personal Accident. Workmen Compensation & Health Insurance.

Re-insurance:

- √ Definition of Reinsurance. Types of Reinsurance-Types of Treaties.
- √ Risk and Bordeaux- Facultative Slip, Re-insurance, Cover note.
- √ Re-insurance market & Role of Intermediaries

Fire Insurance Underwriting & Claims Management Course

Objective:

This course has been designed to cover the theoretical and practical aspects of Fire Insurance Underwriting and claim. Special emphasis has also been laid on the technical aspects of Consequential Loss, Cyclone & Flood Policies. The Participants will be greatly benefited by this course.

Participant:

This course is suitable for the officers engaged in the underwriting and claim departments of insurance organizations. It is also beneficial for surveyors and bankers.

Methodology:

Lecture, Multimedia presentation, Video, Review and Question-Answer session.

Duration: 7 days.

Contents:

- Definition of fire. Principles of Insurance as applicable to Fire Insurance.
- Fire Proposal form & Its proper Fill-Out. FEA Discount.
- Causes of Industrial fire.

Allied Perils:

Earthquake (Fire & shock), Riot & Strike, Malicious Damage, Riot Fire, Deterioration of Goods, Explosion, Electrical Hazards, Aircraft Damage, Landslip, Bursting of Pipes & overflowing of Tanks and Impact, Flood & Cyclone.

Standard Fire policy:

Scope of covers-Exclusion-General Conditions

Analysis of Clauses:

- i) Mortgage Clauses
- ii) Form 'A'
- iii) Riot & Strike endorsement
- iv) Electrical clauses 'A' & 'B'
- v) Earthquake Clauses
- vi) EDRE Clauses
- vii) Declaration Clauses
- viii) Architect's Fees Clause

- ix) Removal of Debris Clause
- x) Local Authorities Clause
- xi) Flood & Cyclone Clause

Ascertainment/Quotation of Rates:

- i) Industrial Risks Tariff
 - ii) Cotton Mills Tariff
 - iii) Jute Mills Tariff
 - iv) Jute Press & Jute Godown Tariff
 - v) Earthquake Tariff
 - vi) Riot Tariff
- Settlement procedure of Fire Claim and analysis of required documents.
 - Treatment of Salvage-Application of Average Conditions-Arbitration-Ex-gratia payment.
 - Consequential Loss Policy : Scope of covers-Determination of Sum Insured-General Conditions- Requisite documents for settlement of Consequential Loss Claim.
 - Video Show
 - Course Review

Re-insurance Management Course

Objective:

Every insurer has to reinsure a certain portion of most of his underwritten risks with re-insurer. This procedure is not so easy as it appears to be. It involves a great volume of technical knowledge and practical application. This course has been formulated in order to equip the participants with all the necessary theoretical and practical back-up.

Participant:

This course is suitable for the officers engaged in the Reinsurance Department of insurance organizations.

Methodology:

Lecture, OHP/Multimedia presentation, Review and Question-Answer session.

Duration: 3 days

Contents:

- Definition of Reinsurance
- Need for Reinsurance
- Application of legal principles to reinsurance: Utmost Good Faith-Insurable Interest Indemnity Subrogation-Contribution & proximate cause.
- Types of Reinsurance
- Facultative Reinsurance-Merits-Demerits
- Treaty-Proportional -Non-Proportional-Risk attaching basis-Loss occurring basis.
- Types of Reinsurance
- Facultative Reinsurance-Merits-Demerits
- Treaty-Proportional -Non-Proportional-Risk attaching basis-Loss occurring basis.
- Quota share Treaty-Merits-Demerits
- Surplus Treaty-Merits-Demerits
- Excess of Loss Treaty-Advantage-Disadvantage.
- Single Risk-Separate Risk
- Risk Card
- Bordereaux (Consideration/Alteration)
- Facultative Slip
- Retention-Lower Retention
- Retrocession

- Original Commission
- Profit Commission.
- Treaty Limit
- Intimation Limit
- Claims Control Clause
- Follow the Fortune Clause
- Errors and Omissions Clause
- Arbitration Clause
- M & D premium
- Adjustable Rate
- Reinstatement
- Two Risk Warranty
- Two vessel Warranty
- Cash Loss
- Re-insurance Accounts
- Re-insurance Market & Intermediaries
- Question & Answer session.

English Language Proficiency in Business Communication.

Training Objective:

There may be good employees at your place .They might have good reputation in the industry; people appreciate them for their efficiency on particular skills. But sometimes they may feel shy and suffer from the lack of confidence while communicating in English. This course on English Language Proficiency has been designed to assist the professionals to learn the correct uses of English in the areas of speaking and writing including some important grammar for better official correspondence. It will provide extensive practice of the English language skills in communicative context.

After completing this course, the participants will be confident to apply right English in the right place properly avoiding their existing confusion. Special attention will be given to the acquisition of a wide and useful vocabulary and common mistakes in written English that usually take place.

Course Contents:

- ✓ General guidelines on better Speaking, Writing & Reading in English
- ✓ Speaking confidently with stakeholders from real life context
- ✓ Smart presentation techniques
- ✓ Effective Email and important document writing techniques
- ✓ Uses of essential vocabularies in regular communication
- ✓ Important uses of Grammar in official correspondence -Tense, uses of words, voice, Subject Verb Agreement
- ✓ Common errors in business documents
- ✓ Test of improvement on different language skills
- ✓ Practice Session (Pair & Group work)
- ✓ Tips for continuous progress in English

Training Methodology:

Interactive teaching, audio-visual presentation, individual & group work, ample practice sessions, feedback session



Bangladesh Insurance Academy cordially and respectfully extends its heartfelt welcome to Ms. Nazma Mobarek, the Hon'ble Secretary, Financial Institutions Division, Ministry of Finance, Government of the People's Republic of Bangladesh. On this auspicious occasion, the Academy is honored to receive with a ceremonial floral reception, symbolizing our deep respect and admiration for her distinguished leadership and invaluable contributions to the financial sector of Bangladesh.



Bangladesh Insurance Academy successfully hosted a three-day Bancassurance training program for officials of Standard Chartered Bank PLC. At the certificate awarding ceremony, Mr. Md. Zakir Hossain Chowdhury, Additional Secretary and Director of the Academy, presented certificates to the participants. The event was also attended by Mr. Nazmus Shahadat Mia, Faculty Member (Grade-1), Mr. Abul Kalam Azad, Faculty Member (Grade-2), along with senior officials from Standard Chartered Bank PLC.

OPPORTUNITY FOR HIGHER EDUCATION IN INSURANCE

A) Associate of Bangladesh Insurance Academy (ABIA) Diploma Admission

The ABIA Diploma Course, offered by the Bangladesh Insurance Academy (BIA), plays a vital role in expanding the insurance industry in Bangladesh and globally. It helps develop skilled professionals and equips existing personnel with practical knowledge and expertise.

- Admission Sessions: Twice a year (May and October)
- Eligibility: Minimum Bachelor's degree (from a recognized university)
- Exam Fees & Schedule: Details available on the Academy's official Portal: www.biaportal.gov.bd

B) DIPLOMA IN ACTUARIAL SCIENCE – ADMISSION FOR ACADEMIC YEAR 2026

Diploma in Actuarial Science (DAS) Course offered by the Bangladesh Insurance Academy to build skilled professionals for the insurance sector. Successful participants receive scholarships to appear for UK-based model examinations in Actuarial Science, Actuarial Management, and Professional Actuary programmes

- Academic Year: 2026
- Application Period: Typically March–April each year
- Details: Available on the Academy's portal-www.biaportal.gov.bd



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