INSURANCE AGENT

COMPETENCY BASED CURRICULUM

(Duration: 01yr 03 months.)

APPRENTICESHIP TRAINING SCHEME (ATS)

NSQF LEVEL- 4

SECTOR – BANKING FINANCIAL SERVICE AND INSURANCE

सत्यमेव जयते

GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT & ENTREPRENEURSHIP
DIRECTORATE GENERAL OF TRAINING

INSURANCE AGENT

(Revised in 2018)

APPRENTICESHIP TRAINING SCHEME (ATS)

NSQF LEVEL - 4

Developed By

Ministry of Skill Development and Entrepreneurship
Directorate General of Training
CENTRAL STAFF TRAINING AND RESEARCH INSTITUTE
EN-81, Sector-V, Salt Lake City,
Kolkata – 700 091

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Special acknowledgement by DGT to the following expert members who have contributed immensely in this curriculum.

Sl. No.	Name & Designation Sh./Mr./Ms.	Organization	Expert Group Designation
1.	V G Mavani, Managing Director	Trumax (India) Pvt jtd Rajkot & Chairman I M C Of I T I Rajkot Gujarat	Chairman
2.	R T Kanabar, A.D.M.	LIC of India, Rajkot	Member
3.	D P Sapovadiya, Dev. Officer	LIC of India, Rajkot	Member
4.	A. A. Popat, H.G.A.	LIC of India, Rajkot	Member
5.	V. R. Pandya, AAO	LIC of India, Rajkot	Member
6.	K.C. Virmgami, Assistant	New India Ins co Ltd, Rajkot	Member
7.	G.N. Gaglani, A.D.M.	Oriental Ins. Co., Rajkot	Member
8.	P.M. Davda, A.A.O.	LIC India, Rajkot	Member
9.	Y. V. Buch, A.O.	Oriental ins. Co., Rajkot	Member
10.	S A Pandav, RDD (Training)	Regional Dy. Director (Trg)	Member
11.	R M Varu, Technical Officer	Office of Regional	Member
12.	L K Mukherjee, Dy. Director	CSTARI , Kolkata	Member

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1. BACKGROUND

1.1 Apprenticeship Training Scheme under Apprentice Act 1961

The Apprentices Act, 1961 was enacted with the objective of regulating the programme of training of apprentices in the industry by utilizing the facilities available therein for imparting on-the-job training. The Act makes it obligatory for employers in specified industries to engage apprentices in designated trades to impart Apprenticeship Training on the job in industry to school leavers and person having National Trade Certificate(ITI pass-outs) issued by National Council for Vocational Training (NCVT) to develop skilled manpower for the industry**.** There are four categories of apprentices namely**; trade apprentice, graduate, technician and technician (vocational) apprentices.**

Qualifications and period of apprenticeship training of **trade apprentices** vary from trade to trade. The apprenticeship training for trade apprentices consists of basic training followed by practical training. At the end of the training, the apprentices are required to appear in a trade test conducted by NCVT and those successful in the trade tests are awarded the National Apprenticeship Certificate.

The period of apprenticeship training for graduate (engineers), technician (diploma holders and technician (vocational) apprentices is one year. Certificates are awarded on completion of training by the Department of Education, Ministry of Human Resource Development.

1.2 Changes in Industrial Scenario

Recently we have seen huge changes in the Indian industry. The Indian Industry registered an impressive growth during the last decade and half. The number of industries in India have increased manifold in the last fifteen years especially in services and manufacturing sectors. It has been realized that India would become a prosperous and a modern state by raising skill levels, including by engaging a larger proportion of apprentices, will be critical to success; as will stronger collaboration between industry and the trainees to ensure the supply of skilled workforce and drive development through employment. Various initiatives to build up an adequate infrastructure for rapid industrialization and improve the industrial scenario in India have been taken.

1.3 Reformation

The Apprentices Act, 1961 has been amended and brought into effect from 22nd December, 2014 to make it more responsive to industry and youth. Key amendments are as given below:

- Prescription of number of apprentices to be engaged at establishment level instead of trade-wise.
- Establishment can also engage apprentices in optional trades which are not designated, with the discretion of entry level qualification and syllabus.
- Scope has been extended also to non-engineering occupations.
- Establishments have been permitted to outsource basic training in an institute of their choice.
- The burden of compliance on industry has been reduced significantly.

2. TRAINING SYSTEM

2.1 GENERAL

Directorate General of Training (DGT) under Ministry of Skill Development & Entrepreneurship offers range of vocational training courses catering to the need of different sectors of economy/ Labour market. The vocational training programmes are delivered under aegis of National Council of Vocational Training (NCVT). Craftsman Training Scheme (CTS) and Apprenticeship Training Scheme (ATS) are two pioneer programmes of NCVT for propagating vocational training.

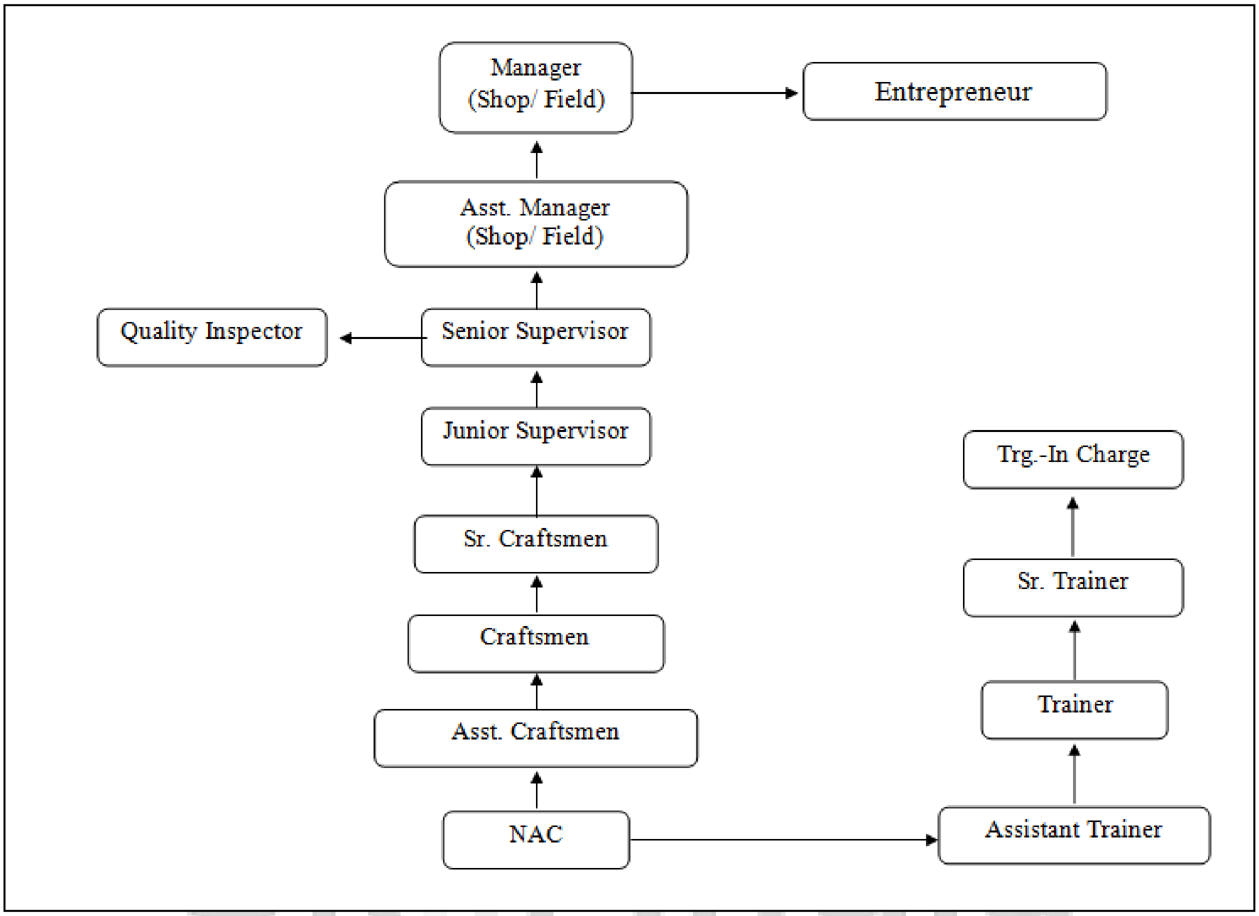
Insurance Agent trade under ATS is one of the most popular courses delivered nationwide through different industries. The course is of one year and three months (01 Block of 15 months duration including basic training). It mainly consists of Domain area and Core area. In the Domain area Trade Theory & Practical impart professional - skills and knowledge, while Core area - and Employability Skills imparts requisite core skills & knowledge and life skills. After passing out the training programme, the trainee is being awarded National Apprenticeship Certificate (NAC) by NCVT having worldwide recognition.

Broadly candidates need to demonstrate that they are able to:

- Read & interpret technical parameters/document, plan and organize work processes, identify necessary materials and tools;
- Perform task with due consideration to safety rules, prevention regulations and environmental protection stipulations;
- Apply professional skill, knowledge, core skills & employability skills while performing jobs and solve problem during execution.
- Document the technical parameters related to the task undertaken.

2.2 CAREER PROGRESSION PATHWAYS:

- Indicative pathways for vertical mobility.



2.3 COURSE STRUCTURE:

Table below depicts the distribution of training hours across various course elements during a period of one year (*Basic Training and On-Job Training*):-

Total training duration details: -

Time (in months)	1-3	4 -15
Basic Training	**Block– I**	**-----**
Practical Training (On - job training)	**----**	**Block – I**

A. Basic Training

For 02 yrs. Course (Non-Engg.):-**Total 03 months:** 03 months in 1styr.only

For 01 yr. Course (Non-Engg):-**Total 03 months:** 03 months in 1st yr.

Sl. No.	Course Element	Total Notional Training Hours (For 01 yr. Course)
1	Professional Skill (Trade Practical)	270
2	Professional Knowledge (Trade Theory)	120
3	Employability Skills	110
	Total (including Internal Assessment)	**500**

B. On-Job Training:-

For 01 yr. Course (Non-Engg.) :-(**Total 12 months**)

Notional Training Hours for On-Job Training: 2080 Hrs.

C. Total training hours:-

Duration	Basic Training	On-Job Training	Total
For 02 yrs. Course (Non-Engg.)	500 hrs.	3640 hrs.	4140 hrs.
For 01 yr. Course (Non-Engg.)	500 hrs.	2080 hrs.	2580 hrs.

2.4 ASSESSMENT & CERTIFICATION:

The trainee will be tested for his skill, knowledge and attitude during the period of course and at the end of the training programme as notified by Govt of India from time to time. The Employability skills will be tested in first two semesters only.

a) The **Internal assessment** during the period of training will be done by **Formative assessment method** by testing for assessment criteria listed against learning outcomes. The training institute have to maintain individual *trainee portfolio* as detailed in assessment guideline. The marks of internal assessment will be as per the template (Annexure – II).

b) The final assessment will be in the form of summative assessment method. The All India Trade Test for awarding NAC will be conducted by NCVT on completion of course as per guideline of Govt of India. The pattern and marking structure is being notified by govt of India from time to time. **The learning outcome and assessment criteria will be basis for setting question papers for final assessment. The examiner during final examination will also check** individual trainee's profile as detailed in assessment guideline before giving marks for practical examination.

2.4.1 PASS REGULATION

The minimum pass percent for Practical is 60% & minimum pass percent for Theory subjects 40%. The candidate should pass in each subject conducted under all India trade test.

2.4.2 ASSESSMENT GUIDELINE

Appropriate arrangements should be made to ensure that there will be no artificial barriers to assessment. The nature of special needs should be taken into account while undertaking assessment. Due consideration should be given while assessing for team work, avoidance/reduction of scrap/wastage and disposal of scarp/wastage as per procedure, behavioral attitude, sensitivity to environment and regularity in training. The sensitivity towards OSHE and self-learning attitude are to be considered while assessing competency.

Assessment will be evidence based comprising the following:

- Job carried out in labs/workshop
- Record book/ daily diary
- Answer sheet of assessment
- Viva-voce
- Progress chart
- Attendance and punctuality
- Assignment
- Project work

Evidences of internal assessments are to be preserved until forthcoming semester examination for audit and verification by examination body. The following marking pattern to be adopted while assessing:

Performance Level	Evidence
(a) Weightage in the range of 60 -75% to be allotted during assessment	
For performance in this grade, the candidate with occasional guidance and showing due regard for safety procedures and practices, has produced work which demonstrates attainment of an acceptable standard of craftsmanship.	• Demonstration of good skill in the use of hand tools, machine tools and workshop equipment • Below 70% tolerance dimension/accuracy achieved while undertaking different work with those demanded by the component/job/set standards.

	• A fairly good level of neatness and consistency in the finish • Occasional support in completing the project/job.
(b)Weightage in the range of above75% - 90% to be allotted during assessment	
For this grade, the candidate, with little guidance and showing due regard for safety procedures and practices, has produced work which demonstrates attainment of a reasonable standard of craftsmanship.	• Good skill levels in the use of hand tools, machine tools and workshop equipment • 70-80% tolerance dimension/accuracy achieved while undertaking different work with those demanded by the component/job/set standards. • A good level of neatness and consistency in the finish • Little support in completing the project/job
(c) Weightage in the range of above 90% to be allotted during assessment	
For performance in this grade, the candidate, with minimal or no support in organization and execution and with due regard for safety procedures and practices, has produced work which demonstrates attainment of a high standard of craftsmanship.	• High skill levels in the use of hand tools, machine tools and workshop equipment • Above 80% tolerance dimension/accuracy achieved while undertaking different work with those demanded by the component/job/set standards. • A high level of neatness and consistency in the finish. • Minimal or no support in completing the project.

3. JOB ROLE

Brief description of Job roles:

Insurance Agent Insurance Agent contacts prospective clients and canvasses sale of insurance policies covering risk to life, property, etc. Compiles list of prospective clients through social contacts, business directories, etc. Draws out programme of contacts and interviews with prospective clients. Acts as licensed representative of insurer and procures insurance business on commission basis. Attempts to sell insurance by explaining benefits of various suitable plans devised by company to cover risk to life, family, property, business, etc. Gets proposal form filled by client. Makes arrangements for medical examination, property inspection or other policy stipulations. Collects advance deposit against first premium and deposits same in Branch Office, Bank, etc. if authorised. Assists policy-holders in servicing their policies. Ensures that he secures stipulated business annually. Keeps record of business booked by him and collects from company amount of commission due to him. Takes guidance of Field or Development Officer, whenever necessary. May assist policyholders in getting their claims settled. May collect premium on behalf of company and deposit same in Branch Office, Bank, etc.

Insurance Adjuster, Examiner, Surveyor and Investigator Insurance Adjuster, Examiner, surveyor, and Investigator investigates, analyses, and determines the extent of insurance company's liability concerning personal, casualty, or property loss or damages, and attempts to effect settlement with claimants. Corresponds with or interviews medical specialists, agents, witnesses, or claimants to compile information. Calculates benefit payments and approves payment of claims within a certain monetary limit. Interviews or corresponds with claimant and witnesses, consults police and hospital records, and inspects property damage to determine extent of liability. Investigates and assesses damage to property. Examines claims form and other records to determine insurance coverage. Analyses information gathered by investigation and report findings and recommendations. Negotiates claim settlements and recommends litigation when settlement cannot be negotiated. Prepares report of findings of investigation. Collects evidence to support contested claims in court. Interviews or corresponds with agents and claimants to correct errors or omissions and to investigate questionable claims. Refers questionable claims to investigator or claims adjuster for investigation or settlement. Examines titles to property to determine validity and act as company agent in transactions with property owners.

Finance, Insurance and Registration Co-ordinator Finance, Insurance and Registration Coordinatoris responsible for handling financing and insurance of the vehicle prior to its sale and registration process after the sale of the vehicle at the dealership. The individual is also responsible for managing the financing and insurance liaison with of OEM and finance/Insurance Banks/NBFCs

Insurance Representatives, Other Insurance Representatives, other include those who advise on and sell life, accident, automobile, liability, endowment, fire, marine and other types of insurance to new and established clients not elsewhere classified.

Reference NCO:

i) 3321.0100-Insurance Agent
ii) 3321.0200-Insurance Adjuster, Examiner, Surveyor and Investigator
iii) 3321.0201-Finance, Insurance and Registration Co-Ordinator
iv) 3321.9900-Insurance Representatives, Other

4. NSQF LEVEL COMPLIANCE

NSQF level for Insurance Agent trade under ATS: **Level 4**

As per notification issued by Govt. of India dated- 27.12.2013 on National Skill Qualification Framework total 10 (Ten) Levels are defined.

Each level of the NSQF is associated with a set of descriptors made up of five outcome statements, which describe in general terms, the minimum knowledge, skills and attributes that a learner needs to acquire in order to be certified for that level.

Each level of the NSQF is described by a statement of learning outcomes in five domains, known as level descriptors. These five domains are:

a. Process
b. Professional knowledge,
c. Professional skill,
d. Core skill and
e. Responsibility.

The Broad Learning outcome of Insurance Agent trade under ATS mostly matches with the Level descriptor at Level- 4.

The NSQF level-4 descriptor is given below:

Level	Process Required	Professional Knowledge	Professional Skill	Core Skill	Responsibility
Level 4	Work in familiar, predictable, routine, situation of clear choice.	Factual knowledge of field of knowledge or study.	Recall and demonstrate practical skill, routine and repetitive in narrow range of application, using appropriate rule and tool, using quality concepts.	Language to communicate written or oral, with required clarity, skill to basic Arithmetic and algebraic principles, basic understanding of social political and natural environment.	Responsibility for own work and learning.

5. GENERAL INFORMATION

Name of the Trade	**INSURANCE AGENT**
NCO – 2015	3321.0100-Insurance Agent 3321.0200-Insurance Adjuster, Examiner, Surveyor and Investigator 3321.0201-Finance, Insurance and Registration Co-Ordinator 3321.9900-Insurance Representatives, Other
NSQF Level	Level – 4
Duration of Apprenticeship Training (Basic Training + On-Job Training)	03 months+ 01 year (01 Block of 15 months duration including basic training).
Duration of Basic Training	a) Block –I : 3 months **Total duration of Basic Training: 3 months**
Duration of On-Job Training	a) Block–I: 12 months **Total duration of Practical Training: 12 months**
Entry Qualification	Passed 12th class examination under 10+2 system of education or its equivalent.
Selection of Apprenticeship	The apprentices will be selected as per Apprenticeship Act amended time to time.
Instructors Qualification for Basic Training	As per ITI instructors qualifications as amended time to time for the specific trade.
Infrastructure for basic training	As per related trade of ITI.
Examination	The internal examination/ assessment will be held on completion of each block. Final examination for all subjects will be held at the end of course and same will be conducted by NCVT.
Rebate to Ex-ITI Trainees	6 months
CTS trades eligible for Insurance Agent (Apprenticeship)	Insurance Agent

Note:

- *Industry may impart training as per above time schedule for different block, however this is not fixed. The industry may adjust the duration of training considering the fact that all the components under the syllabus must be covered. However the flexibility should be given keeping in view that no safety aspects is compromised.*
- *For imparting Basic Training the industry to tie-up with ITIs having such specific trade and affiliated to NCVT.*

6. LEARNING OUTCOME

6.1 GENERIC LEARNING OUTCOME

The following are minimum broad Common Occupational Skills/ Generic Learning Outcome after completion of the Insurance Agent course of 01 year and 03 months duration under ATS.

Block I

1. Recognize & comply occupational safety precautions, environment regulation and housekeeping.
2. Explain the concept of Insurance Principles and manage Insurance Administration.
3. Explain different insurance policies and do its documentations.
4. Explain the financial planning and Taxation.
5. Execute Insurance marketing and prospecting.
6. Exhibit working on computer software.
7. Plan and organize the work related to the occupation.

6.2 SPECIFIC LEARNING OUTCOME

Block – I

1. Fill up Proposal Forms, Personal statements and medical reports.
2. Examine proposal forms and policy forms
3. Prepare claim forms.
4. Assess proximate cause in practice.
5. Calculate Policy loans, and transfer the Policy from one office to another.
6. Prepare and complete register of claims.
7. Execute working procedure in life insurance offices.
8. Calculate actual premium.
9. Prepare endorsements and renewals.
10. Prepare claims, scrutiny of fire, losses etc.
11. Prepare claims amount relating to marine losses.
12. Prepare proposal forms, cover notes, Policy forms of Motor Insurance.
13. Calculate premium on certain proposals of Motor insurance.
14. Ascertain claim amount of Motor Losses.
15. Collect and prepare data by visiting prospective Policy holders Viz. Willing / not willing to purchase the insurance policy, criticize and unaware of insurance policy
16. Reply to the various objections raised by prospective Policyholders.
17. Finalize the Insurance Business.
18. Prepare different types of Insurance Policies.

19. Prepare different types of Insurance appeals such as Logos, Ethos and Pathos.
20. Inspire prospects to purchase policies of Insurance for lives, Properties, liabilities etc.
21. Design motivational techniques to enhance insurance business by agents.
22. Prepare Policy documents in MS-Word.
23. Prepare bonus and other policy related calculations in MS-Excel.
24. Exhibit different policies to clients in MS-Power point.

Note: *Learning outcomes are reflection of total competencies of a trainee and assessment will be carried out as per assessment criteria.*

7. LEARNING OUTCOME WITH ASSESSMENT CRITERIA

GENERIC LEARNING OUTCOME		
LEARNING OUTCOMES	**ASSESSMENT CRITERIA**	
1. Recognize & comply safe working practices, environment regulation and housekeeping.	1.1	Follow and maintain procedures to achieve a safe working environment in line with occupational health and safety regulations and requirements.
	1.2	Recognize and report all unsafe situations according to site policy.
	1.3	Identify and take necessary precautions on fire and safety hazards and report according to site policy and procedures.
	1.4	Identify, handle and store / dispose off dangerous/unsalvageable goods and substances according to site policy and procedures following safety regulations and requirements.
	1.5	Identify and observe site policies and procedures in regard to illness or accident.
	1.6	Identify safety alarms accurately.
	1.7	Report supervisor/ Competent of authority in the event of accident or sickness of any staff and record accident details correctly according to site accident/injury procedures.
	1.8	Identify and observe site evacuation procedures according to site policy.
	1.9	Identify basic first aid and use them under different circumstances.
	1.10	Identify different fire extinguisher and use the same as per requirement.
	1.11	Identify environmental pollution & contribute to avoidance of same.
	1.12	Take opportunities to use energy and materials in an environmentally friendly manner
	1.13	Avoid waste and dispose waste as per procedure
	1.14	Recognize different components of 5S and apply the same in the working environment.
2. Explain the concept of Insurance Principles and manage Insurance Administration	2.1	Explain different types of insurance principles
	2.2	Identify and choose different policy forms for different requirement.
	2.3	Draft various policy forms.
	2.4	Recognize regulations of insurance and agent.
	2.5	Recognize and report premature policy.

3. Explain different insurance policies and do its documentations.	3.1 Recognize the different insurance policy.
	3.2 Explain the requirement of essential documents for insurance policies.
	3.3 Calculate bonus loan interest and its related payments.
	3.4 Explain claim settlements.
	3.5 Recognize role of life insurance in the national economy.
4. Explain the financial planning and Taxation	4.1 Explain various ways and means of financial planning
	4.2 Distinguish the different tax regulations
	4.3 Explain Income tax calculation
5. Execute Insurance marketing and prospecting.	5.1 Explain different types of Marketing techniques
	5.2 Describe the communication methods
	5.3 Recognize insurance agent responsibility
	5.4 Explain the business activity of different insurance company.
6. Exhibit working on computer software.	6.1 Do insurance documentation in MS-word
	6.2 Prepare insurance calculation sheets in MS- Excel
	6.3 Make presentation of insurance policies benefits and features in MS- Power point
	6.4 Download take from internet and organise it to send to e-mail.
7. Plan and organize the work related to the occupation.	7.1 Use documents, drawings and recognize hazards in the work site.
	7.2 Plan workplace/ assembly location with due consideration to operational stipulation
	7.3 Communicate effectively with others and plan project tasks
	7.4 Assign roles and responsibilities of the co-trainees for execution of the task effectively and monitor the same.
SPECIFIC OUTCOME	
Block-I	
Assessment Criteria i.e. the standard of performance, for each specific learning outcome mentioned under ***block – I*** *(section: 10) must ensure that the trainee works in familiar surroundings where nature of job is routine type, situation of clear choice & predictable. Assessment criteria should broadly cover the aspect of* ***Planning*** *(Identify, ascertain, etc.);* ***Execution*** *(apply factual knowledge of field of knowledge, recall and demonstrate practical skill during performing the work in routine and repetitive in narrow range of application, using appropriate rule and tool, complying basic arithmetic and algebraic principles and language to communicate in written or oral with required clarity;* ***Checking/ Testing*** *to ensure functionality during the assessment of each outcome. The assessments parameters must also ascertain that the candidate is responsible for his/her own work and learning.*	

8. SYLLABUS

BASIC TRAINING (Block – I)

Duration: (03) Three Months

Week No.	Professional Skills (Trade Practical)	Professional Knowledge (Trade Theory)
1	**General** Familiarization with organization Occupational Safety Precaution	Importance and objective of Insurance. Role of Insurance in the development of economy.
2	**Insurance Principles** Preparation of example sheets regarding the insurance interest, reinsurance and double insurance. Study of Proforma or format of Insurance Policy. Filling up of various types of proposals forms and policy forms. Examples of Indemnity, Subrogation and contribution.	Purpose & need of Insurance. Insurance as a Social Security Tool. Role of Insurance in the development of economy. Meaning, origin of Insurance, Importance and objective of Insurance, Investment and risk coverage, concept of re-insurance and double insurance. Insurance Business and its scope in India. Types of Insurance: Life, Property, General and liability. Their Salient features, objectives and functions. The Insurances Act., 1938. Principles of Insurance; Contract of Insurance, Insurable interest, Indemnity, Subrogation, contribution and Proximate Cause, Moral Hazard.
3	**Insurance Administration** Drafting of Under writing proposals. Drafting of nomination and assignment forms. Practical example of investigating premature claims. Read LIC, GIC agents' manuals. Familiarization with IRDA Regulation on agents.(Insurance Regulatory & Development Authority)	Under writing knowledge of all types of insurance Policies and procedures for issuing polices. Insurance Administration: · Prospectus · Proposal Forms · Policy Forms. · Policy Privileges · Conditions & Restrictions. · Endorsements. · Renewal Procedure · Revival. · Settlement of Claims. · Fundamentals of Agencies. · Definition of an Agent · Functions of the Agent. · Procedure for becoming an agent. · Remuneration to the Agent. · Code of conduct. · Obligation of Insurance Agent.
4-5	**Life Insurance Policy Documents** Preparation of various Life Insurance Policy Documents. Calculation of policy loan Calculation of Bonus and interest on loan.	Nature, principles and objectives. Difference from other types of Insurance; Annuity contracts – purpose and classification; difference from Life Insurance Policies and annuity contracts, types of Life Insurance Policies – different

	Preparation and completion of Register of Claims	plans of assurances – Proposal forms. Personal statement and Medical report, Agents confidential report, role of life insurance in the national economy, Development, Social security, funds for Government exchequer Policy Holders servicing: Policy loans, Loan bonds, Stamp Duty, interest on loan, defaults in payment of interest, Age Proof, alteration of policies, Loss of Policy, Duplicate Policy and transfer of Policy from one office to another, nomination and assignments, Calculation of premium, Various types of valuation of Insurance. Claims settlements: Maturity and death claims. Procedure and requirement for admission of claims Proof of title, Double accident and Disability Benefits, investigating premature claims and settlement of claims, Register of claims, outstanding claims. Functions of Insurance Organizations: Survival benefits, Surrender value, loan value, The Life Insurance Act, 1956. Investment: Valuation and distribution of Bonus to Policy Holders. Life Insurance fund, reserve and surplus, distribution of surplus to Policyholders and government. Kinds of Bonus, interim bonus, final and additional bonus and one time bonus, Principles of investment of life fund.
6	**General Insurance Policy Documentations.** Drafting of fire policies, Filling up proposal forms of five policies etc. Read and observe clauses of various Marine Policies. Practice on data collection of experience of classifying various risks and their coverage.	(A) Fire Insurance: Basic Principles of Fire Insurance, Scope and significance of fire Insurance, Proposals and acceptance. Type of Fire Insurance Policies. Premium Calculation in Fire Insurance. Endorsement & renewals of Fire Policies. Claim Settlement of Fire Policies. (B) Marine Insurance: Principles of Marine Insurance Scope of Marine Insurance in India Proposal forms and cover notes.

		Types of Marine Policies. Institute clause of marine Insurance. Marine losses. Claim settlement. General and Particular average. Motor Insurance: Principles of Motor Insurance Scope and significance of Motor Insurance in India. Proposal Forms and cover notes. Policy forms and certificate of Insurance. Classification of risks and its coverage. Extra benefits and rebates. Methods of Premium calculation. Claim settlement. Accident and Liability Insurance: Principles of accident Insurance and Liability Insurance. Physical and Moral Hazards. Proposal forms, Policy forms. Classification of risks. Endorsements. Methods of rating, Extra benefits. Contingent liability, Indemnity. Claim settlement. Re-insurance.
7	**Financial Planning & Taxation** Practice on Income tax calculation Practice on New Account Regulation Practice on Group Insurance calculation	Income Tax: Definition of income, Person and assessment year and Previous year. Residential Status: resident not orderly and non-resident. Heads of income: Salary, House property, income from business and profession, Capital gains and income from other sources. (E) Other cases: Tax rebates under Income Tax, Gift Tax and Wealth Tax.
8-9	**Insurance Marketing and prospecting** Prepare selling designs for Pre approach, approach, interview, objections & closing. Prepare a chart of marketing organization along with their functions. Find out various noise and barriers of Communication. Appreciate Insurance Agents on their	Concepts of marketing. Difference between marketing and sales. Marketing Techniques: Salesmanship Prospecting, Selling Process, Pre-approach, approach, interview, objection closing, and Post Sales service. LIC Agents manual and GIC Agents manual. Knowledge of different Insurance Plans: Endowment, Whole life, Pension Plans, Group Insurance Plans, Salary savings scheme, Annuity Plans. Latest Insurance Plans Motor policy, Marine policy, Five Policy, Crop Policy, Cattle Policy, Health

	success. Motivate Insurance Agents for Underwriting different types of Insurance policies.	Policy etc. Communication: Methods of communication, Encoding, Decoding, Transmissions, Insurance Appeals, Logical Real, Ethos and Sentimental. Motivation: Commission. Renewal commission. Bonus, Gratuity. Recognition of merits Prizes and Gifts. Clubs namely B. Manager, Div. Manager, Zonal Manager and chairman Names of different Private Insurance companies. Nature and types of their business. Difference between LIC, GIC and Private companies
10-13	**Information Technology & its Application** Practice on creating files and folders Documentation practice using MS-Word Calculation practice using MS-Word Presentation practice using MS-Power point. Practice on Internet.	Introduction to Operating system. Purpose of Operating system, user interface, advantages and applications of windows. Starting windows and their operations. Application of MS Word Applications of essential accessories Operation of MS WORD, MS Excel Application and Excel commands.MS PowerPoint working and applications. Concept of network, Internet, concepts and applications
	Internal Assessment 03 days	

Note: - *More emphasis to be given on video/real-life pictures during theoretical classes. Some real-life pictures/videos of related industry operations may be shown to the trainees to give a feel of Industry and their future assignment.*

9. SYLLABUS - CORE SKILLS

9.1 EMPLOYABILITY SKILLS

(DURATION: - 110 HRS.)

Block – I		
1. English Literacy		Duration : 20 Hrs. Marks : 09
Pronunciation	Accentuation (mode of pronunciation) on simple words, Diction (use of word and speech)	
Functional Grammar	Transformation of sentences, Voice change, Change of tense, Spellings.	
Reading	Reading and understanding simple sentences about self, work and environment	
Writing	Construction of simple sentences Writing simple English	
Speaking / Spoken English	Speaking with preparation on self, on family, on friends/ classmates, on know, picture reading gain confidence through role-playing and discussions on current happening job description, asking about someone's job habitual actions. Cardinal (fundamental) numbers ordinal numbers. Taking messages, passing messages on and filling in message forms Greeting and introductions office hospitality, Resumes or curriculum vita essential parts, letters of application reference to previous communication.	
2. I.T. Literacy		Duration : 20 Hrs. Marks : 09
Basics of Computer	Introduction, Computer and its applications, Hardware and peripherals, Switching on-Starting and shutting down of computer.	
Computer Operating System	Basics of Operating System, WINDOWS, The user interface of Windows OS, Create, Copy, Move and delete Files and Folders, Use of External memory like pen drive, CD, DVD etc, Use of Common applications.	
Word processing and Worksheet	Basic operating of Word Processing, Creating, opening and closing Documents, use of shortcuts, Creating and Editing of Text, Formatting the Text, Insertion & creation of Tables. Printing document. Basics of Excel worksheet, understanding basic commands, creating simple worksheets, understanding sample worksheets, use of simple formulas and functions, Printing of simple excel sheets.	

Computer Networking and Internet	Basic of computer Networks (using real life examples), Definitions of Local Area Network (LAN), Wide Area Network (WAN), Internet, Concept of Internet (Network of Networks), Meaning of World Wide Web (WWW), Web Browser, Web Site, Web page and Search Engines. Accessing the Internet using Web Browser, Downloading and Printing Web Pages, Opening an email account and use of email. Social media sites and its implication. Information Security and antivirus tools, Do's and Don'ts in Information Security, Awareness of IT - ACT, types of cyber crimes.
3. Communication Skills	Duration : 15 Hrs. Marks : 07
Introduction to Communication Skills	Communication and its importance Principles of Effective communication Types of communication - verbal, non verbal, written, email, talking on phone. Non verbal communication -characteristics, components-Para-language Body language Barriers to communication and dealing with barriers. Handling nervousness/ discomfort.
Listening Skills	Listening-hearing and listening, effective listening, barriers to effective listening guidelines for effective listening. Triple- A Listening - Attitude, Attention & Adjustment. Active Listening Skills.
Motivational Training	Characteristics Essential to Achieving Success. The Power of Positive Attitude. Self awareness Importance of Commitment Ethics and Values Ways to Motivate Oneself Personal Goal setting and Employability Planning.
Facing Interviews	Manners, Etiquettes, Dress code for an interview Do's & Don'ts for an interview.
Behavioral Skills	Problem Solving Confidence Building Attitude
4. Entrepreneurship Skills	Duration : 15 Hrs. Marks : 06
Concept of	Entrepreneur - Entrepreneurship - Enterprises:-Conceptual issue

Entrepreneurship	Entrepreneurship vs. management, Entrepreneurial motivation. Performance & Record, Role & Function of entrepreneurs in relation to the enterprise & relation to the economy, Source of business ideas, Entrepreneurial opportunities, The process of setting up a business.	
Project Preparation & Marketing analysis	Qualities of a good Entrepreneur, SWOT and Risk Analysis. Concept & application of PLC, Sales & distribution Management. Different Between Small Scale & Large Scale Business, Market Survey, Method of marketing, Publicity and advertisement, Marketing Mix.	
Institutions Support	Preparation of Project. Role of Various Schemes and Institutes for self-employment i.e. DIC, SIDA, SISI, NSIC, SIDO, Idea for financing/ non financing support agencies to familiarizes with the Policies / Programmes & procedure & the available scheme.	
Investment Procurement	Project formation, Feasibility, Legal formalities i.e., Shop Act, Estimation & Costing, Investment procedure - Loan procurement - Banking Processes.	
5. **Productivity**		Duration : 10 Hrs. Marks : 05
Benefits	Personal / Workman - Incentive, Production linked Bonus, Improvement in living standard.	
Affecting Factors	Skills, Working Aids, Automation, Environment, Motivation - How improves or slows down.	
Comparison with developed countries	Comparative productivity in developed countries (viz. Germany, Japan and Australia) in selected industries e.g. Manufacturing, Steel, Mining, Construction etc. Living standards of those countries, wages.	
Personal Finance Management	Banking processes, Handling ATM, KYC registration, safe cash handling, Personal risk and Insurance.	
6. Occupational Safety, Health and Environment Education		Duration : 15 Hrs. Marks : 06
Safety & Health	Introduction to Occupational Safety and Health importance of safety and health at workplace.	
Occupational Hazards	Basic Hazards, Chemical Hazards, Vibroacoustic Hazards, Mechanical Hazards, Electrical Hazards, Thermal Hazards. Occupational health, Occupational hygienic, Occupational Diseases/ Disorders & its prevention.	
Accident & safety	Basic principles for protective equipment. Accident Prevention techniques - control of accidents and safety measures.	

First Aid	Care of injured & Sick at the workplaces, First-Aid & Transportation of sick person.
Basic Provisions	Idea of basic provision legislation of India. safety, health, welfare under legislative of India.
Ecosystem	Introduction to Environment. Relationship between Society and Environment, Ecosystem and Factors causing imbalance.
Pollution	Pollution and pollutants including liquid, gaseous, solid and hazardous waste.
Energy Conservation	Conservation of Energy, re-use and recycle.
Global warming	Global warming, climate change and Ozone layer depletion.
Ground Water	Hydrological cycle, ground and surface water, Conservation and Harvesting of water.
Environment	Right attitude towards environment, Maintenance of in -house environment.
7. Labour Welfare Legislation	Duration : 05 Hrs. Marks : 03
Welfare Acts	Benefits guaranteed under various acts- Factories Act, Apprenticeship Act, Employees State Insurance Act (ESI), Payment Wages Act, Employees Provident Fund Act, The Workmen's compensation Act.
8. Quality Tools	Duration : 10 Hrs. Marks : 05
Quality Consciousness	Meaning of quality, Quality characteristic.
Quality Circles	Definition, Advantage of small group activity, objectives of quality Circle, Roles and function of Quality Circles in Organization, Operation of Quality circle. Approaches to starting Quality Circles, Steps for continuation Quality Circles.
Quality Management System	Idea of ISO 9000 and BIS systems and its importance in maintaining qualities.
House Keeping	Purpose of House-keeping, Practice of good Housekeeping.
Quality Tools	Basic quality tools with a few examples.

10. DETAILS OF COMPETENCIES (ON-JOB TRAINING)

The **competencies/ specific outcomes** on completion of On-Job Training are detailed below: -

Block – I

1. Fill up Proposal Forms, Personal statements and medical reports.
2. Examine proposal forms and policy forms
3. Prepare claim forms.
4. Assess proximate cause in practice.
5. Calculate Policy loans, and transfer the Policy from one office to another.
6. Prepare and complete register of claims.
7. Execute working procedure in life insurance offices.
8. Calculate actual premium.
9. Prepare endorsements and renewals.
10. Prepare claims, scrutiny of fire, losses etc.
11. Prepare claims amount relating to marine losses.
12. Prepare proposal forms, cover notes, Policy forms of Motor Insurance.
13. Calculate premium on certain proposals of Motor insurance.
14. Ascertain claim amount of Motor Losses.
15. Collect and prepare data by visiting prospective Policy holders Viz. Willing / not willing to purchase the insurance policy, criticize and unaware of insurance policy
16. Reply to the various objections raised by prospective Policyholders.
17. Finalize the Insurance Business.
18. Prepare different types of Insurance Policies.
19. Prepare different types of Insurance appeals such as Logos, Ethos and Pathos.
20. Inspire prospects to purchase policies of Insurance for lives, Properties, liabilities etc.
21. Design motivational techniques to enhance insurance business by agents.
22. Prepare Policy documents in MS-Word.
23. Prepare bonus and other policy related calculations in MS-Excel.
24. Exhibit different policies to clients in MS-Power point.

Note:

1. *Industry must ensure that above mentioned competencies are achieved by the trainees during their on job training.*
2. *In addition to above competencies/ outcomes industry may impart additional training relevant to the specific industry.*

ANNEXURE – I

INFRASTRUCTURE FOR PROFESSIONAL SKILL & PROFESSIONAL KNOWLEDGE

INSURANCE AGENT		
LIST OF TOOLS AND EQUIPMENT for Basic Training (For 20 Apprentices)		
A: TRAINEES TOOL KIT (For each additional unit trainees tool kit Sl. 1-18 is required additionally)		
Sl. No.	**Name of the items**	**Quantity (indicative)**
1.	PC with Latest configuration	As Required
2.	Printer (Dot Matrix)	As Required
3.	Suggested Books: Life Insurance --IC-33	As Required

Note: In case of basic training setup by the industry the tools, equipment and machinery available in the industry may also be used for imparting basic training.

TOOLS &EQUIPMENTS FOR EMPLOYABILITY SKILLS		
Sl. No.	**Name of the items**	**Quantity**
1.	Computer (PC) with latest configurations and Internet connection with standard operating system and standard word processor and worksheet software	10 Nos.
2.	UPS - 500VA	10 Nos.
3.	Scanner cum Printer	1 No.
4.	Computer Tables	10 Nos.
5.	Computer Chairs	20 Nos.
6.	LCD Projector	1 No.
7.	White Board 1200mm x 900mm	1 No.
Note: - Above Tools &Equipments not required, if Computer LAB is available in the institute.		

ANNEXURE-II

FORMAT FOR INTERNAL ASSESSMENT

Name & Address of the Assessor :		**Year of Enrollment :**
Name & Address of ITI (Govt./Pvt.) :		**Date of Assessment :**
Name & Address of the Industry :		**Assessment location: Industry / ITI**
Trade Name :	**Semester:**	**Duration of the Trade/course:**
Learning Outcome:		

Sl. No	**Maximum Marks (Total 100 Marks)**		**15**	**5**	**10**	**5**	**10**	**10**	**5**	**10**	**15**	**15**	**Total internal assessment Marks**	**Result (Y/N)**
	Candidate Name	**Father's/Mother's Name**	Safety consciousness	Workplace hygiene	Attendance/ Punctuality	Ability to follow Manuals/ Written instructions	Application of Knowledge	Skills to handle tools & equipment	Economical use of materials	Speed in doing work	Quality in workmanship	VIVA		
1														
2														