

## VISION

To become a hub of Insurance, Health, Actuarial and Risk Management education in Afro-Asian Countries and raise the bar of efficiency and knowledge across the insurance industry.

To set up virtual education complex to take the insurance education into hinterland.

To provide cutting-edge research, documentation, dissemination of information to individuals, corporate, regulators and millions of users of insurance.

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## MISSION

To impart systematic insurance education, training and creating avenues for research and development in the field of insurance and insurance auxiliary services thus developing highly efficient and skilled insurance professionals to serve the humanity in India and abroad.

# Examination Handbook



For regular updates please visit website  
[www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)  
Phones 022 – 26544200/ 26541154

## CALENDAR OF IMPORTANT DATES

### **Online Examination Schedule for the year 2018**

<b>Exam Month &amp; Year</b>	<b>Online Reg &amp; Enrollment Dates</b>	<b>Slot / Subject Booking Dates</b>	<b>Examination Dates</b>
March	6 <sup>th</sup> January 2018 to 15 <sup>th</sup> January 2018	5 <sup>th</sup> February 2018 to 12 <sup>th</sup> February 2018	10 <sup>th</sup> & 11 <sup>th</sup> March 2018 17 <sup>th</sup> & 18 <sup>th</sup> March 2018
June**	7 <sup>th</sup> April 2018 to 16 <sup>th</sup> April 2018	7 <sup>th</sup> May 2018 to 14 <sup>th</sup> May 2018	2 <sup>nd</sup> & 3 <sup>rd</sup> June 2018 9 <sup>th</sup> & 10 <sup>th</sup> June 2018
September	7 <sup>th</sup> July 2018 to 16 <sup>th</sup> July 2018	6 <sup>th</sup> August 2018 to 13 <sup>th</sup> August 2018	8 <sup>th</sup> & 9 <sup>th</sup> September 2018 15 <sup>th</sup> & 16 <sup>th</sup> September 2018
December**	6 <sup>th</sup> October 2018 to 15 <sup>th</sup> October 2018	2 <sup>nd</sup> November 2018 to 13 <sup>th</sup> November 2018	1 <sup>st</sup> & 2 <sup>nd</sup> December 2018 8 <sup>th</sup> & 9 <sup>th</sup> December 2018

**Note:**

**The dates given above are tentative and may be changed if required.**

**NOTICE TO CANDIDATES:**

- 1) Fees will not be accepted through Cash / Cheque / DD. The candidates have to pay through ONLINE using their login or candidate can also submit their examination entry form to their local Associate Institute/Affiliated Institute/ALC.
- 2) A candidate can appear for only one subject in one session.
- 3) Please see detailed examination time table and take care that papers selected by you do not clash with one another. If you select more than one paper of the same time-slot, no refund of fee will be made.
- 4) \*\* Following examination will be conducted in June & December only.
  1. Advanced Diploma in Life Insurance Underwriting
  2. Certificate Course on Compliance, Governance and Risk Management in Insurance.

\* **Taxes as applicable are payable along with fees for the examinations to be conducted at all Centres in India.**

**Offline examination schedule for the year 2018**  
**(For Overseas & SAARC centres only)**

Sr. No.	Description	May-18	November-18
		Dates	Dates
1	Registration & Enrollment starts from	01/02/2018	01/08/2018
2	Last Date for enrollment of papers and application for claiming exemption	28/02/2018	31/08/2018
3	Last date for change of Subject/Centre <b>without fees</b>	28/02/2018	31/08/2018
4	Last date for Withdrawal from Examinations under Regulation 11 (c)	10/03/2018	10/09/2018
5	Last Date for enrollment by all candidates with <b>Late Fees Rs.800/-</b> for every request.	20/03/2018	20/09/2018
6	Last date for ONLINE change of centre with <b>Tatkal Late fees Rs.1200/-</b> for every request.	05/04/2018	05/10/2018
7	<b>Examination Dates</b>	05/05/2018 (Saturday)	10/11/2018 (Saturday)
		06/05/2018 (Sunday)	11/11/2018 (Sunday)
		12/05/2018 (Saturday)	17/11/2018 (Saturday)

## For attention of the Candidates

All Candidates are advised to CREATE AN INDIVIDUAL ACCOUNT (Login Id) on website [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com) to register and enroll for examinations, if not created earlier.

1. Please preserve the **Login Id** and **password** for accessing the website in future.
2. **Registered candidates are not required to create their profile**, as it is already available with the Institute. Registered candidates should (one time exercise) map their profile with the login id by providing Registration Id and Date of Birth after login.
3. While mapping, if candidates are unable to process, they may contact the Institute with the following details through email to [mrm@iii.org.in](mailto:mrm@iii.org.in)
  1. Registration Id
  2. Name of the candidate
  3. Date of Birth
  4. Last Examination enrolled / appeared
4. **Fresh Candidates** have to create their profile after login and before registration.

**Help Manual for fresh candidate and already registered candidate is available on website [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com) Homepage under Helpdesk menu.**

### Candidate's photo in profile

**All registered candidates have to upload their photograph [Size: Height 152 pixels X Width 133 pixels, Size up to 25KB, Extension - (.jpg)] on their profile, as photograph is essential to print on attendance sheet, hall ticket & certificates etc. The candidates are advised to upload their photograph using their own login only.**

Candidates having multiple Registration Ids. are requested to write to [mrm@iii.org.in](mailto:mrm@iii.org.in) for consolidation of Credit Points (CP's) accumulated under various Registration Ids. into one Registration Id. The proof of CP's accumulated should be sent to III alongwith request, for verification.

**FORGOT Login id:** In case login id is forgotten after creating the same, click on **Sign in** and on next screen click on **Forgot Username (Registered Candidates)**. Provide **Registration Id** and **Date of Birth**. **Login id will be sent to registered email id /mobile number.**

**FORGOT Password:** In case password for login is forgotten click on **Sign in** and on next screen click on **Forgot Password**. Provide **Login id**. **Password will be sent to registered email id.**

Published by Mr. P. Venugopal, Secretary-General, Insurance Institute of India, Plot No.C-46, G-Block, Bandra-Kurla Complex, Mumbai – 400051.

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## 1. ABOUT INSURANCE INSTITUTE OF INDIA

The Insurance Institute of India was established in 1955 for the purpose of imparting insurance education to persons engaged or interested in insurance.

1. The main objectives of Insurance Institute of India are:
  - i. To run College and conduct Examinations in insurance theory and practice and related subjects for awarding certificates, diplomas and degrees to those interested in insurance.
  - ii. To prepare and supply reading materials and similar other educative methods for encouraging and assisting the study of any subject bearing on any branch of insurance
  - iii. To form and maintain a Library.
  - iv. To offer scholarships, grants and prizes for research or any other educational work bearing on insurance.
2. **Membership:** There are at present 91 Associated Insurance Institutes spread all over the country. The Sri Lanka Insurance Institute and Royal Insurance Corporation of Bhutan Ltd. are affiliated to I.I.I. The members of the Associated Institutes and the Affiliated Institutes automatically become the members of I.I.I.
3. **Governing Body:** The Governing Body of I.I.I is its Council, which functions through its Committees, the Administration Committee and the Board of Education. The Board of Education is the supreme body in all matters relating to education and examinations.
4. **College of Insurance** is an institution of higher learning in Insurance. Training on Life Insurance subjects, General Insurance subjects and various Management subjects is provided to insurance personnel at different levels.
5. **Accredited Learning Centres** are formed to fulfill the Institute objectives in providing study materials, training and tuition facilities and other learning aids to the candidates who prepare for the Institute's examination.
6. **Examinations:** The Insurance Regulatory and Development Authority of India (IRDAI) and the insurers in India and abroad recognize certificates and diplomas issued by III to candidates.

These qualifications are also recognized by similar Institutes e.g. Chartered Insurance Institute (CII) in U.K., Life Office Management Association (LOMA), American Institute of Chartered Property and Casualty Underwriters (CPCU) now called as The Institutes in U.S.A. and Insurance Institute of Canada. (For more details please refer Chapter 17 to "Cross Recognition of III Qualifications").



7. a. The IRDAI has recognized the Institute as the examining body to conduct pre-recruitment examinations for Insurance Agents, Corporate Agents, Web Aggregators, Insurance Marketing Firm (IMF) & Renewal of Insurance Broker exams as well as Pre-licensing test for Insurance Surveyors and Loss Assessors.
- b. The Directorate of Postal Life Insurance, New Delhi has authorised Insurance Institute of India to develop the course material for Postal Life Insurance Agents and also recognized the Institute as the examination body to conduct licensing examination of Postal Life Insurance Agents.
8. **Online Examinations:** Online examinations are conducted for all the Papers from Licentiate to Fellowship in India i.e. paper no. IC 01, IC 02, IC 11, IC 14, IC 22, IC 23, IC 24, IC 26, IC 27, IC 28, IC 45, IC 46, IC 47/A-1, IC 57, IC 67, IC 71, IC 72, IC 74, IC 76, IC 77, IC 78, IC 81, IC 82, 83, 84/A-2, IC 85, IC 86, IC 88, IC 89, IC 90, IC 92 and IC 99. Candidates interested in taking up ONLINE examinations should indicate their option while enrolling for papers on III website. However, the offline exam of the above papers will continue in overseas centres.

Examination for **Specialised Diploma on - Marine Insurance, Fire Insurance, Health Insurance, Certificate Programme in Advanced Insurance Marketing (CPAIM), Diploma/Advanced Diploma in Life Insurance Underwriting, Certificate Course on Compliance, Governance and Risk Management in Insurance, Certificate Course on Foundation of Casualty Actuarial Science and Specialized Diploma Course on Casualty Actuarial Science** available/conducted through online only.

9. **Study Materials:** Study Material for the subjects prescribed for examinations are available and can be purchased online also. Study Material are also available with Associated Institutes. In addition to the study material, the e-books facility (Licentiate level), e-Learning facility (English & Hindi) and Web coaching facility is also available for some Papers. E-books have also been introduced for Licentiate subjects.
10. **Research:** The III encourages research and advanced studies in the area of insurance and related subjects.
- The **S.K. Desai Memorial Medal and Prize** is awarded to the best essay or work of research on any area of insurance or related subjects.
  - The **D. Subrahmaniam Award** is given to the best essay or work of research submitted by members who are not more than 45 years of age.
  - The III invites original technical papers on specified insurance related topics. The author / authors of papers of high quality are invited to attend the annual conference of the Institute.

- III encourages Associated Institutes to organize research / advanced studies in Insurance on a project basis. The reports of approved projects are published and released at the annual conference.

**11. Research Grant:** In order to promote academic excellence and research in the area of insurance and allied areas, III has established a system to provide Research Grants/Award for candidates pursuing Doctoral Studies in Insurance Domain. The grants are provided under the following categories:

1. Research grant for pursuing doctoral studies - Full time
2. Research grant for pursuing doctoral studies - Part time
3. One time Research grant for JRF candidates – General

All the grants and awards are specifically designated for encouraging research in the domain of Insurance and allied areas, detailed guidelines and application format is available on the website [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com), [coi.org.in](http://coi.org.in), queries related to grants can be addressed to [research@iii.org.in](mailto:research@iii.org.in).

**12. Prizes:** Different prizes are awarded for outstanding performance in different Examinations. Please refer **Chapter 16** for more details.

**13. Knowledge Management Centre:** Institute has formed Knowledge Management Centre to arrange seminars on insurance and related subjects, to conduct research work on various technical subjects of Insurance and to publish newsletters and Journals etc.

**14. Research Centre for Insurance Studies:** I.I.I's College of Insurance has established a research centre for carrying out research studies in insurance and allied areas.

The primary objective of this centre is to promote and conduct research in Insurance and allied areas and to undertake projects or studies that would be useful for specific policy making and decision making for the insurance industry. The centre also aims to promote excellence in research in Insurance studies and related areas across the country and support the cause of disseminating knowledge in this specialized field. Some of the broad areas of Insurance research that are identified for research are life, pension, health, property, other non-life insurance, rural & social sector, reinsurance & best practices in customer service.

Some of the activities that come under purview of the research centre are publications of books/monograph on various aspects of insurance, conduct primary & secondary research & publish research project report, development of case studies and publishing proceedings of seminars and conference organized by College of Insurance.

**15. Ph.D. in Business Management:** Insurance Institute of India (III) is a recognized Research Center of the University of Mumbai for Ph.D. in Business Management. The Ph.D. Degree will be awarded by the University of Mumbai in the subject “Business Management” under the Commerce Department. The Ph.D. Program is offered on part-time basis. As per University norms, candidates who not completed their M. Phil need to do an initial 6-month course work. III has faculty members approved as Research Guide by the University of Mumbai.

**16. Library:** Library has a special collection of books and periodicals. The main central subject area is Insurance. It has the finest collection of other subjects such as Management, Banking, Law, Economics, Finance, Investment, Pensions etc. It also has a premium collection of books published by IMF, World Bank, Wither by, Chartered Insurance Institute, AICPCU, LOMA, LIMRA, ICFAI and SIGMA.

Library facility is available for III members, participants of College of Insurance, Insurance Professionals, Researchers, College students, Educational Institutes/Colleges, Corporate’s.

**17. Online Lending Library:** Insurance Institute of India has initiated Online Lending Library (OLL) for III members, College students, Research Scholars, Insurance Professionals, Educational Institutes & Corporates. At present this facility is available within India. It gives the flexibility to take OLL membership and order, renew and return books online. There are more than 5500 books on Insurance, Management, Banking, Finance & Economics to choose from & more books are being added. Institute is giving free home delivery & pick up of book service to OLL members anywhere in India.

**18. Group Corporate Membership:** Insurance Institute of India introduces a segment in Online Lending Library named Group Corporate Membership (GCM) especially for corporates. In GCM, various branches/depts. of a Company can utilise library facility with multiple logins. Corporates can make use of rich collection of books on Insurance, Risk, Reinsurance, Finance, Tax, Law, Management & many more. GCM includes more than 6000 books to select.

III is giving free delivery and pickup of books within 48 hours from order within India. Companies can order back issues of last 6 months of National / International journals on insurance / finance / management.

**19. Post Graduate Diploma in Health Insurance (PGDHI)**

**INTRODUCTION:** Post Graduate Diploma in Health Insurance (PGDHI) is an intensive one year (2 semesters) part time Postgraduate program that prepares students for a specialized career in Health Insurance.

The Insurance Institute of India, together with the University of Mumbai's Mumbai School of Economics and Public Policy (Autonomous) formerly known as Department of Economics (Autonomous) jointly launched the "PGDHI" program in 2013-14. The course has been designed to create a cache of professionals who can work in multiple areas in the sunrise sector of Health Insurance.

**ELIGIBILITY:** Graduates in any faculty are eligible. Students appearing in final year degree examination in 2018 are also allowed to apply\*. Freshers can join the course for making a career in the Health Insurance sector. Working professionals (including medical doctors) in the health insurance sector are welcome to join this course to upgrade their professional qualifications, knowledge and for career advancement [\*subject to passing the examination].

**CLASS ROOM DELIVERY AND RESEARCH PROJECT:** The program is a blend of Class Room sessions and a Research Project. **Attending class room sessions is mandatory.** The classroom sessions are delivered in III campus at Bandra-Kurla Complex, Mumbai on the weekends, i.e. Saturdays and Sundays (full day).

**PGDHI DIPLOMA:** On successful completion of the course the Diploma would be awarded *jointly* by the Mumbai School of Economics and Public Policy (Autonomous), University of Mumbai and the Insurance Institute of India. 4 batches of PGDHI have already passed out & are placed in insurance sector. The 5<sup>th</sup> batch (2017-18) is underway & registration for admission to the 6<sup>th</sup> batch (2018-19) has commenced.

#### COURSE FEE & CASH AWARD PRIZE SCHEME

The course fee is `45,375/-.The 1979 batch of GIC Direct Recruit Officers (GIC DRO) has instituted a cash prize of `15,000/- to the best performing candidate of III-PGDHI.

## 20. Post Graduate Diploma in Insurance Marketing (PGDIM)

**INTRODUCTION:** Mumbai School of Economics & Public Policy (Autonomous) of University of Mumbai and Insurance Institute of India (College of Insurance), Mumbai jointly offering this programme.

The course is designed to give students a firm grounding in the fundamentals of marketing and insurance specific applications of marketing. This will be done by providing a thorough knowledge of the

fundamentals of insurance and familiarizing them with different types of insurance business and their characteristics. The students will be acquainted with the specific applications of insurance principles in life, health and general insurance which will give them an in depth understanding of the characteristics of the Indian market.

PGDIM course will enable students to understand the challenges and operational realities of Marketing insurance in the Indian social / economic / regulatory scenario.

**ELIGIBILITY:** Graduates in any discipline are eligible. Students appearing in final year degree examination in 2018 are also allowed to apply\*. Fresher can join the course for making a career in the Insurance sector. Working professionals in life/general insurance sector are welcome to join this course to upgrade their professional qualifications, knowledge and for career advancement [\* subject to passing the examination].

**CLASS ROOM DELIVERY AND RESEARCH PROJECT:** The program is a blend of classroom sessions (2 semesters) and a Research Project work under the guidance of senior practitioners. The course essentially includes forty-eight hours of classroom delivery which is mandatory for each of the eight theory papers, a research project and assignments. The classroom sessions are delivered in III campus at Bandra-Kurla Complex, Mumbai on the weekends, i.e. Saturdays and Sundays (full day).

**PGDIM DIPLOMA:** On successful completion of the course the Diploma would be awarded *jointly* by the Insurance Institute of India and the Mumbai School of Economics and Public Policy (Autonomous), University of Mumbai.

### **COURSE FEE & CASH AWARD PRIZE SCHEME**

The fees for the programme is `45,375/- .A Cash prize of `15,000/- to the best overall performing candidate has been sponsored by the 1979 Batch GIC Direct Recruit Officers (GIC DRO).

The course is being launched from the academic year 2018-19. Admission is open and applications are invited from interested candidates. Classes are scheduled to commence with effect from August, 2018.

More details are available at [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com) and [www.coi.org.in](http://www.coi.org.in)

## 2. REGULATIONS

1. These regulations are applicable for the following Examinations conducted by III.

- ◆ Licentiate, Associateship & Fellowship.
- ◆ Certificate in Foundation of Casualty Actuarial Science (Non-Life)
- ◆ Specialized Diploma in Marine Insurance
- ◆ Specialized Diploma in Fire Insurance
- ◆ Specialized Diploma in Foundation of Casualty Actuarial Science (Non-Life)
- ◆ Certificate Programme in Advanced Insurance Marketing Course (CPAIM)
- ◆ Specialized Diploma in Health Insurance
- ◆ Diploma and Advanced Diploma in Life Insurance Underwriting
- ◆ Certificate Course on Compliance, Governance and Risk Management in Insurance.
- ◆ Certified Insurance Anti-Fraud Professional (CIAFP)

2. **Life Membership:** Only Life Members of the Associated Institutes and Affiliated Institutes can appear for the examinations of the III. Persons residing or working at a place where there is an Associated Institute (For more details please refer Chapter 21 and also available on III website under Affiliates menu) have to be Life Member of that Institute only. Persons who reside or work at a place where there is no Institute can become Life Member of an Institute near to their place of residence or work.

For online application, candidates are requested to select their Associated Institute nearer to their place of work or native place. **Foreign candidates can select any of the Associated Institutes in India, RICB Insurance Institute (Thimpu, Bhutan) or Sri Lanka Insurance Institute (Colombo Sri Lanka).**

**Life Membership Fees of Associated Institute is included in first registration fees.**

3. (a) **Enrollment for examination:**

- (i) Candidate can register and enroll for the examination by availing on-line registration facility through III website. The details of on-line registration are given under a separate topic of **On-Line Registration in this Handbook (Chapter 6)**



- (ii) Candidate can also submit their examination entry form to the local Associated Institute nearest to their residence or work place along with the fees as given in **TABLE OF FEES**. Entry form is available on website for download.
- (b) **Registration Fee:** Candidates registering for the Institute's examinations for the first time are required to pay registration fees as given in the **TABLE OF FEES**. **Please note Life Membership fee is included in Registration fee.**

With effect from the October/ November, 2010 examination, it has been decided to charge one time Registration fee in lieu of Diploma fees for Associateship and similarly for Fellowship examination while enrolling for any one of the compulsory papers. Candidates who have paid Registration fee at Associate / Fellow level will not be required to pay any separate fees towards Diploma subsequently.

**The Registration Id will remain valid for all future examinations.**

**CPAIM:** i) One time Life Membership Fee and ii) One time Registration fee till the registration is valid. (Registration of CPAIM is valid for 5 years).

4. **Enrollment for Examination:** When the results of an examination are announced, candidates appeared for the examination will be intimated through email / SMS at the email id / mobile no. registered with the Institute. Additionally, result intimations will be dispatched through ordinary post, at the correspondence address updated in the profile of the candidate.

**Candidates can enroll for the next examination using any of the following options:**

- i. **ONLINE** at III's website: [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com) (Refer to Help Desk Menu for more details on website) or
- ii. Through Associated Institutes / Affiliated Institutes/ ALCs.

**Note:**

**Candidates submitting entry form enrolling through Associated Institutes /Affiliated Institutes/ALCs should collect the print out of ENROLLMENT OF SUBJECTS showing details of subject(s) enrolled, centre of examination and fees paid from respective Institutes. In case any discrepancy is found, the same should be rectified immediately and fresh PRINT OUT to be taken for record. It will not be possible to make corrections at III for enrollments done through Associated Institutes / Affiliated Institutes / ALCs.**

Please do not send any examination entry/application form directly to Insurance Institute of India, Mumbai. Forms sent directly to III will not be accepted.

**Foreign candidates** are advised to register / enroll for Professional Examinations through ONLINE/Associated Institutes/Affiliated Institutes/ ALCs.

**Pre-licensing test for Insurance Surveyors & Loss Assessors on behalf of IRDAI**

Candidates enrolled with IRDAI can apply for Surveyor Examination through online. Candidates can register/enroll and make payment for Surveyor Examination / Papers through online option available on III Website. For more details please refer to **Help Desk** menu on website.

For enrollment & slot/subject booking please refer **Calendar of Important Dates - Online Examination Schedule for the year 2018** or visit III website for more details.

5. **Requirement for passing the examination:** Passing Marks for all the subjects/papers of objective type Multiple Choice Question (MCQ) (On-line/ Off-line) is 60% & above. The duration of examination is 2 hours. If a candidate obtains at least 75% of the maximum marks in any subject, he/ she will be deemed to have passed with Distinction in that subject. Certificates / Diplomas will be issued to candidates only on their obtaining minimum required Credit Points and passing compulsory subjects. AIII and FIII Diploma will be awarded only after the candidates are duly elected as Associates and Fellows of the III as per by-laws of the Insurance Institute of India. **The election application form is available on III website under Examinations diploma link. After passing the exam candidate has to download the election form and send hard copy duly filled in to III Mumbai or scan copy at diploma@iii.org.in for election as Associate / Fellow.**

6. **Time Limit:** There is no time limit for passing the professional examinations of the III. However, credit points will be valid only for five years from the date of passing the subject. After passing Associateship Examination, validity of the credit points of the subject passed thereafter will be available for 7 years for Fellowship Examination.

For **Certificate Program in Advanced Insurance Marketing (CPAIM)** Examination candidates have to pass Basic Level within 18 months from the registration date and Intermediate Level within 36 months from registration and Advanced level within 5 years from 1st registration. Registration is valid for 5 years.

7. **Time Table:** The Examination time table for the year 2018 shall also be



hosted on I.I.I. website: [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)

“In the off-line exam time-table, more than one paper may be slated for the same time. While enrolling and selecting the subjects, the candidates must satisfy themselves that there is no clash in the time table for the subjects chosen by them. In the event of a clash of timing & date, candidates should select a different subject. No refund or carry forward of examination fee is permitted due to wrong or unsuitable selection. Candidate can appear for examination in one subject only in one Schedule”.

**The Board of Education reserves the right to alter and / or amend the dates, venue of the examinations.** Such changes or alteration will be intimated to Associated Institutes and also posted on the website of III. Candidates will not be advised individually. No application for refund of the fees will be accepted on the ground of postponement or changes in the examination schedules.

- 8. Admission Cards:** Admission cards (Hall Tickets) for offline examination will be available:
- On website [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com) two weeks prior to the examination. Candidate can download the Examination Admission Cards (Hall Ticket) from website after login.
  - On email id given by the candidates in their profile.
  - With the Associated Institute/ ALC enrolling the candidate.

**No hardcopy of hall ticket will be sent to candidate by post.**

**On-Line exam candidate can download their hall ticket at the time of slot booking.**

<p><b>The candidates are requested to update their mobile number and email-id in the profile created by them to receive information regarding their Admission Cards / result etc.</b></p>
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- 9.** In case candidates are unable to get Admission Card (Hall Ticket), they are requested to send the scanned receipt of payment of fees along with copy of print out of enrolled papers as mentioned in 4 (b)-(Note) above to [mrm@iii.org.in](mailto:mrm@iii.org.in) for issuance of Admission Card. The Admission Card will be sent to the email through which the request has come to I.I.I.
- 10. Certificate of Attendance:** A Certificate of Attendance will be issued to all the candidates who appear at the listed centres by the Presiding Officers or by the authorized Invigilators.

No request for separate certificate will be entertained either by the I.I.I or by the Associated Institute.

## 11. Examination Centres:

- (a) Examination will be held only at such places where satisfactory arrangements can be conveniently made for conducting the examinations and where there are sufficient numbers of candidates. Further, the Board of Education reserves the right to reduce the number of examination centres at its discretion.
- (b) The list of proposed examination centres (Indian & Overseas) is available on our website [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com). There is however, **no assurance that the examination will necessarily be held in those centres.**
- (c) While enrolling / submitting entry forms at Associated Institutes/ Affiliated Institutes/ ALCs, candidates are requested to mention the centre where they wish to be examined.
- (d) If the examination is not held or slots are not available at the centre or centres selected by the candidate, he will be allotted and allowed to book the slot at a centre nearest to the centre selected by him and candidate will have to appear from that centre only.

## 12. General:

- (a) **Change of Centre:** The candidate can change the centre for offline examination through ONLINE MODE by using login without any charges during the period of enrollment for that examination is open. However after enrollment date is closed, the candidates will have to pay prescribed charges ONLINE by using login, for change of centre up to prescribed date. After that date no changes will be allowed. For on-line examination change of centre is not allowed without I.I.I. permission.
- (b) **Change of address:** Through login candidates can update their address for correspondence, mobile number, email id etc.
- (c) **Withdrawal from Examination (For Offline Exam only):** 50% of the offline exam enrollment fees will be refunded if application for withdrawal from examination reaches the III's office, Mumbai, on or before the prescribed date given in the "Calendar of Important Dates". All such requests should be addressed and sent directly to the Insurance Institute of India, Mumbai and not through the Associated Institutes / Affiliated Institutes / ALCs. The requests can be sent through email to [mrm@iii.org.in](mailto:mrm@iii.org.in)
- (d) **Change of Subject:** Candidates are allowed to change the subject enrolled online using their login, upto a prescribed date only.

One time Registration fee paid for enrolling for compulsory subject is

not refundable in case that subject is changed to optional subject. However candidate will not be required to pay the fee again at the time of enrollment for compulsory subject in future.

**After the prescribed date, no change of subject with or without late fee is permitted. For on-line exam, no change of subject is permitted after the last date of enrollment.**

- (e) Candidates have to ensure that they satisfy the conditions of eligibility at the time of application. If found not eligible or not fulfilling criteria specified for appearing examination, he/ she may not be allowed to write the examination or his/ her paper may not be evaluated or the result may not be declared.

### **13. Publication of Results:**

- i. The examination results can be downloaded from the website, normally for off-line exam in February for the October / November examination and in August for May examination and on-line exam after 20 days or within one month of last date of the examination schedule.
- ii. Declaration of result will be communicated to the candidates through SMS/email on registered mobile no./email id.
- iii. Candidates can approach nearest associated institute to get printout of their result after providing registration id.
- iv. For online examination result, candidates can see their score of marks immediately after the examination is over. However formal result will be declared and communicated to the candidates after the process is over i.e. approximately within a month.
- v. Candidates will also be advised by Ordinary Post, the marks secured by them in the examination. The candidates, who do not receive the result intimation for offline & online mode examination within two months, should send e-mail to [mrm@iii.org.in](mailto:mrm@iii.org.in).

### **14. Retotaling:** The Institute has retotaling system for its professional examinations which are as follows:

For Multiple choice question (MCQ) examination papers i.e. IC 01, IC 02, IC 11, IC 14, IC 22, IC23, IC 24, IC 26, IC 27, IC 28, IC 45, IC 46, IC 47/A-01, IC 56, IC 57, IC 58, IC 59 IC 60, IC 66, IC 67, IC 70, IC 71, IC 72, IC 74, IC76, IC 77, IC 78, IC 81, IC 82, IC 83, IC 84, IC 85, IC 86, IC 88, IC 89, IC 90, IC 92 & IC 99 retotaling is available for Offline Mode exams for failed candidates only. However, retotaling is not available for online examination.

Candidates who wish to take advantage of the facility of retotaling of marks should apply through online **before the prescribed date** for offline exam mode.

**Retotaling** fees will not be refunded to the candidates even if he/she is declared pass in the subject. Request for Retotaling of passed papers will not be accepted under any circumstances. Marks of retotaling will be informed to the candidates only if result changes from fail to pass. In case result remains as fail, the original marks will be retained.

The candidates who have applied for retotaling can enroll / change the subject online within 10 days from the date of declaration of Re-totaling Result.

- 15. Tuition Facilities:** Effective Tuition Service is considered essential to prepare candidates for the III's examination at all levels. In view of this objective, many Associated Institutes and Accredited Learning Centres are arranging Oral tuition service as per their convenience normally after office hours or on holidays with the active involvement of experienced tutors. Candidates have to contact these institutes for the tuition facilities.

**Membership of Local Institute:** Candidates are required to become members of Associated Institutes as a pre-condition to opt for Oral Tuition Service.

**E-Learning:** In accordance with the needs of the changing times, the Institute has brought out an e-Learning module (English) for some subjects; efforts are being made to develop e-learning for more subjects. The module provides in addition to course material web-links, blogs, self-learning questions etc. To know more about E-learning facility, please visit our website.

**Web Coaching:** III has also started facility of Web-Coaching. Recordings of the same are available on YouTube Channel of III.

**E-books:** Looking at the latest trends in the education and training field, III has taken initiative to convert its study courses into electronic books. E-book is a simple and easy form of learning which candidates can avail anywhere and anytime. At present, e-books both in English and Hindi at Licentiate level i.e. subject nos. IC 01, IC 02 and IC 11 are available and subject no. IC 14 is available in English only; it will be shortly available in Hindi.

**Audio Versions:** As an additional learning aid, especially for visually challenged candidates who want to appear for our examinations, III has prepared audio versions for some of the Licentiate and Associateship study material.

- 16. Examination conditions:** Candidates are **not permitted to keep books, notes, periodicals, mobile phones** etc. with them in the examination hall at the time of the examination and / or use of mathematical tables (except those supplied by the Institute for use in the examination hall by the candidates) etc. during the examination. Possession of the above mentioned or like items would be construed as adoption of unfair means. The use of simple & scientific calculator without programmable are permitted during the course of answering the paper. Programmable calculators, calculators on mobile devices etc. are not allowed. However, the Institute does not take any responsibility for providing such calculators. Further, the candidates are forbidden to write their names in the answer script or supplements.  
**Candidates may carry drinking water bottle for self-use.**

*Candidates will be supplied (on request) the HANDBOOK ON FORMULAE AND TABLES FOR EXAMINATION (IC 28 / IC 81 and IC82 STATISTICAL TABLES) in the examination hall while appearing for paper no. IC 28, IC 81 and IC 82 respectively.*

**17. Errors detected in Question Papers:**

i. **Multiple Choice Questions (100% questions to be attempted)**

If 10% or more questions in a paper are declared to be erroneous, the paper would be considered as void and re-examination would be conducted for those candidates who have appeared for that paper. No additional fee for such re-examination will be charged from the candidates.

If the questions declared erroneous are less than 10% of the total number of questions, then the erroneous questions irrespective of the fact whether any candidate attempted those questions or not, will be removed from the total number of questions to be evaluated and the marks scored by the candidate would be proportionately calculated taking the remaining correct questions as 100.

The candidates would be given **10 days time from the date of examination** to place their grievances, queries and other comments on the question paper through email / letter. All relevant comments / suggestions / grievances shall be consolidated and placed before subject experts for consideration and guidance to the evaluators. The evaluation will be based on the guidance provided by the experts.

The comments may be forwarded to mail id [ctd@iii.org.in](mailto:ctd@iii.org.in).

- 18. Issuance of Certificates / Diploma:** With the introduction of Credit Points System and start of online examinations for certain subjects, the system of declaring results and issuance of Certificate / Diploma is changed as detailed below.

- a. Results of examination will be declared subject wise. Marks sheet will be issued to candidates after declaring results of all the subjects of that examination.
- b. Certificate will be issued to the eligible candidates within a month on declaration of result.

Diploma will be issued to the eligible candidates **within two months** on declaration of result provided candidate **has to submit relevant election forms duly filled** and signed within a week time from the declaration of result.

Election forms can be downloaded from the web portal (Under Menu Examination / Diploma /Apply for Diploma /download election form) and send the scanned copy duly filled on [diploma@iii.org.in](mailto:diploma@iii.org.in).

### 19. Candidates with disabilities:

Insurance Institute of India will try to accommodate the needs of students with disabilities of 40% or more if so desired by the candidates. The disability certificate issued by the competent medical authority need to be submitted to Insurance Institute of India.

- a. I.I.I will allow **visually challenged candidates** the assistance of a person who is not connected with Insurance Industry and has no previous knowledge of Insurance. Such candidates need to arrange for a scribe meeting the above-mentioned criteria to mark the answers. Details of scribe (Name, qualification, contact details mobile number, email id etc.) should be informed to I.I.I through email to [mrm@iii.org.in](mailto:mrm@iii.org.in) for approval. Scribe should also bring the photo identity with a photocopy of the same to be submitted at the examination centre.

To avoid any inconvenience at the venue of examination such candidates are advised to inform the details of scribe at least **10** working days in advance before the date of the examination, so that the Presiding Officer of the centre may be advised to allow them to appear for the examination.

### b. Physically Challenged (Differently able) Candidates:

Full details regarding the nature of the disability and how it affects writing the examination must be submitted to [mrm@iii.org.in](mailto:mrm@iii.org.in).

### 20. Miscellaneous:

- a. The Board of Education is of the view that serious punishment should be awarded to candidates who resort to unfair means. Accordingly candidates who do so run the risk of being temporarily or permanently debarred from examinations of the Institute by the Board of Education



or the Authority empowered to do so.

- b. Where the Board of Education has reason to believe that unfair means have been adopted by a number of candidates individually or in concert at any examination centre or there has been mass copying or there has been leakage of question papers, the Board of Education may cancel the result of all the candidates who appeared at any centre or centres. This may not be specific to the location/ paper/ date/ session directly connected to the malpractice. The decision of the Board of Education in this respect shall be final and binding on the candidates.
- c. The Board of Education or the authority empowered in this behalf shall have the right:
  - (i) To disqualify a candidate who, they have reason to believe has received or given unfair assistance at the examination;
  - (ii) To cancel the result of such candidate in all or any of the paper of the examination at which candidate appeared;
  - (iii) To report candidate's name to his employers/ Institutions/ Associated Institute.
  - (iv) To take such other action against candidate as the Board / the Authority in its absolute discretion, deems fit. The decision of the Competent Authority shall be final and binding on the candidates concerned.
- d. The Competent Authority empowered to debar a candidate temporarily or permanently from examinations of the Institute or to take any action as provided in clauses (a,b,c) above is the Dy. Chairman, Board of Education.
- e. Any appeal against the decision of the Dy. Chairman Board of Education, can be made to the Board of Education, within three months from date of receipt by the candidate concerned of the communication conveying the decision.

The Chairman, and / or the Deputy Chairman, Board of Education, may from time to time, issue such instructions or directions as may be necessary to give effect to and carry out the provisions of these Regulations and in order to secure effective control over the candidates appearing and/opting to appear for the examination at any centre or centres as the circumstances and nature of the case may require.

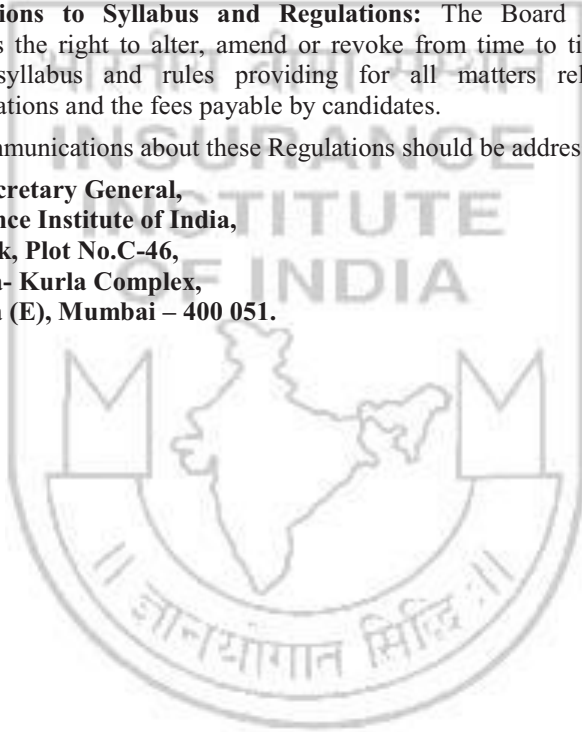
**NO APPEAL SHALL LIE AGAINST ANY DECISION OF THE BOARD OF EDUCATION.**

21. **Liability of Insurance Institute of India:** Under any circumstances the liability of the Insurance Institute of India shall be limited to a refund of examination fee paid for the concerned examination.
22. **THERE WILL BE NO OFFLINE (PEN & PAPER) EXAMINATION AT THE CENTRES WHERE ONLINE EXAMINATIONS ARE BEING CONDUCTED.**

**Please refer Chapter 20 for List of Offline & Online centres.**

23. **Alterations to Syllabus and Regulations:** The Board of Education reserves the right to alter, amend or revoke from time to time, the timetable, syllabus and rules providing for all matters relating to the examinations and the fees payable by candidates.
24. All communications about these Regulations should be addressed to

**The Secretary General,  
Insurance Institute of India,  
G-Block, Plot No.C-46,  
Bandra- Kurla Complex,  
Bandra (E), Mumbai – 400 051.**





### 3. PROFESSIONAL EXAMINATIONS

1. **Scheme of Study:** The structure of courses for various levels of examination is shown under the heading **STRUCTURE OF QUALIFYING EXAMINATIONS** in this Handbook.

- (a) **LICENTIATE EXAMINATION:** This is essentially an introductory course dealing with the two compulsory papers i.e. Principles of Insurance and Practice of Insurance (Life / Non-Life) and one more paper as optional from professional exam curriculum.
- (b) **ASSOCIATESHIP EXAMINATION:** At this level, there are two compulsory papers i.e. i) Underwriting & ii) Accounts and students may have option to choose subjects either Life or Non-Life. The scheme of study provides knowledge of chosen subject. However, candidates will have to get familiar with the practical aspects related to the Associateship Level subjects.
- (c) **FELLOWSHIP EXAMINATION:** This is the highest level and there is one compulsory Actuarial subject to be taken by the candidate. Fellowship level involves advanced studies of specified areas.
- (d) **SPECIALIZED DIPLOMA IN MARINE INSURANCE:** This diploma course deals with Principles & Underwriting of Marine Cargo Insurance, Marine Insurance Claims & Marine Hull Insurance Underwriting and Claims. Candidate passed Licentiate, with Practice of General Insurance is eligible for this diploma course.
- (e) **SPECIALIZED DIPLOMA IN FIRE INSURANCE:** This diploma course deals with Fire Insurance Coverage's, Fire Insurance rating & Underwriting and Fire Insurance Claims. Candidate passed Licentiate, with Practice of General Insurance is eligible for this diploma course.
- (f) **CERTIFICATE COURSE IN FOUNDATIONS OF CASUALTY ACTUARIAL SCIENCE:** This certificate course deals with the basic fundamentals of General Insurance Actuarial techniques for scientific determination of premium rates. Candidate passed Licentiate, with Practice of General Insurance is eligible for this diploma course.
- (g) **SPECIALIZED DIPLOMA IN CASUALTY ACTUARIAL SCIENCE:** This diploma deals Basic Ratemaking and Estimating Unpaid Claims Using Basic Techniques in addition to subjects of above certificate course. Candidate passed Licentiate, with Practice of General Insurance is eligible for this diploma course.
- (h) **CERTIFICATE PROGRAMME IN ADVANCED INSURANCE MARKETING (CPAIM):** This is an advanced comprehensive course to provide knowledge and understanding of insurance domain and the

marketing functions applicable to insurance. Details of CPAIM are given under specialized diploma heading. Minimum qualification is Graduates in any stream with Licentiate (Life or Non-Life) or Associate (AIII) or Fellow (FIII).

- (i) **SPECIALIZED DIPLOMA IN HEALTH INSURANCE:** This diploma deals with Basics of Health Insurance, Health Insurance Claims and Health Insurance Operations. Candidate passed Licentiate, with Practice of General Insurance is eligible for this diploma course.
- (j) **DIPLOMA and ADVANCED DIPLOMA IN LIFE INSURANCE UNDERWRITING:** This is a diploma and advanced diploma course introduced to provide knowledge and understanding of Life Insurance Underwriting. Candidate passed Licentiate, with Practice of Life Insurance is eligible for Diploma Course there are two technical papers and one regulatory/legal paper in Life Insurance Underwriting & candidates passed Diploma Course in Life Insurance Underwriting are eligible for Advanced Diploma Course which includes 3 technical papers in Life Insurance Underwriting.
- (k) **CERTIFICATE COURSE ON COMPLIANCE, GOVERNANCE AND RISK MANAGEMENT IN INSURANCE:** This certificate course is jointly offered with Institute of Company Secretaries of India (ICSI). This course is divided in 2 parts i.e. 1) Online Examination & 2) Class room training of 3 days. This course deals with Fundamentals of Insurance, Insurance Regulations, Governance and Compliance and Risk Management in Insurance.

For Certificate course on Compliance, Governance and Risk Management in Insurance minimum qualification is Associate/Fellows of Institute of Company Secretaries of India or Associate (AIII) or Fellow (FIII).

*The Study material provides only the basic knowledge relating to the subject. Students will have to understand how the concepts in study courses will apply in practical situation. They are also expected to be well aware of current developments in industry.*

- (l) **Certified Insurance Anti-Fraud Professional (CIAFP):** This course is jointly offered by Insurance Institute of India and North American Training Group (NATG). Members of III who have qualified in their **Licentiate examination** can enroll for the CIAFP course. Enrollment facility is available online, at III's website under the tab 'Exam Registration' as "Online Course – Certified Insurance Anti-Fraud Professional (CIAFP)".

## 2. Eligibility:

- (a) A candidate will be eligible to appear for the Professional examination if he has,
- i. Successfully completed Matriculation, S.S.L.C., S.S.C. or any equivalent examination; OR
  - ii. Has worked with an insurer either in the field or in the office, for a period of at least three years prior to the date of registration.

## 3. ONLINE EXAMINATIONS:

### Pattern of Questions-

The questions for all papers i.e. IC 01, IC 02, IC 11, IC 14, IC 22, IC 23, IC 24, IC 26, IC 27, IC 28, IC 45, IC 46, IC 47/A-01, IC 57, IC 67, IC 71, 72, 74, 76, 77, IC 78, IC 81, IC 82, IC 83, IC 84, IC 85, IC 86, IC 88, IC 89, IC 90, IC 92, IC 99, Specialized Diploma course on Health Insurance, Fire Insurance, Marine Insurance, CPAIM, Diploma and Advanced Diploma in Life Insurance Underwriting, Certificate course on Compliance, Governance & Risk Management in Insurance, Insurance Surveyors and Loss Assessors, Certificate and Diploma in Actuarial Science papers will be objective in nature and will consist of multiple choice questions. The examination will be of two hours duration and will be conducted as per the revised syllabus. Candidate can select the date, time & centre of examination of their convenience. Examinations for above papers are being conducted at all centres in India at major cities and at present majority papers are being conducted in English, however efforts are being made to conduct in Hindi also.

**The questions will not necessarily be asked from the study material only.**

After successful enrollment for the examination, the candidates have to book the system/slot through their login ID (ONLINE MODE).

The dates for system / slot booking will be announced on website. Slot will be booked on first come first serve basis.

The date of examination, time & centre selected and booked once can't be changed under any circumstances. Therefore while booking slots candidates are advised to book their slots/centre, date and timing of examination carefully.

Similarly no refund or adjustment of Registration fees, Examination fees or any other fees is permitted under any circumstances except as mentioned under 12 (c).

If candidate is failed to book the slot / slots (i.e. date / time and centre), in no circumstances his online exam Enrollment fees, neither be refunded nor be adjusted for future examination.

**Hall Ticket for ONLINE Examination:** The candidates have to download the Hall Ticket (along with instructions) at the time of slot booking and present the same at examination venue in the prescribed manner.

The candidates can see their marks on computer screen immediately after the examination is over. However formal result will be declared and communicated to the candidates after the examination process is over.

All queries related to online examination may be sent to [onlineexam@iii.org.in](mailto:onlineexam@iii.org.in)



## 4. IMPORTANT INFORMATION ABOUT EXAMINATIONS

1. The syllabus in the study courses is indicative and not exhaustive. Candidates are expected to know up-to-date developments in the Insurance Industry.
2. Some of III course materials and question papers are available in Hindi & English Languages. Efforts are being made to translate more papers in Hindi along with English.
3. Registration numbers shall be written in Numerical only (e.g.0123456789).
4. Printing of photograph of candidate on Examination Hall Ticket has been made compulsory from October / November 2013 examination. The photograph available in the profile of candidate will be printed on hall ticket. Before enrolling for any subject candidates should ensure that their recent photograph is available in the profile.
5. Since it is a continuous process to update and to revise the study courses from time to time, candidates are advised to refer the contents given on the website.

**The candidates should produce a valid identity card issued by a Government Authority having the photograph and signature of the candidate for getting entry to the Examination Hall.**

Acceptable Identity proofs include:

- (a) Passport
- (b) Driving License
- (c) Pan Card (for Indian Candidates only)
- (d) Voter ID Card (for Indian Candidates only)
- (e) Aadhaar Card (for Indian Candidates only)
- (f) Identity card issued by Employer
- (g) In case of students, identity card issued by college / university.

In case of (f) and (g), the Identity card should have photograph, signature of candidate and stamped by concern College / University.

## 5. PRE - LICENSING TEST FOR INSURANCE SURVEYORS & LOSS ASSESSORS

1. The Insurance Regulatory and Development Authority has authorized the Institute to conduct Pre-licensing test for Insurance Surveyors & Loss Assessors, as required by the IRDAI regulations.
2. Detailed information regarding syllabus, enrolment, examination fees, dates etc., is posted on the Institute's website as well as on the IRDAI's website [www.irdai.gov.in](http://www.irdai.gov.in)
3. To check eligibility/qualification criteria, kindly visit IRDAI's website.
4. This examination will be conducted through Online mode with MCQ pattern i.e. four times in a year in the month of March/June /September/December and passing percentage is 60% (i.e. 60 marks out of 100 marks).
5. Persons enrolled with the IRDAI as trainee surveyors, who have undergone the prescribed practical training and have submitted their quarterly training reports as per the norms to the IRDAI, are eligible to appear in the pre-licensing test for insurance surveyors and loss assessors.

Candidates can register, enroll & book the slot/subject and make the payment for Surveyor Examination/ Papers through online option available on I.I.I. website. For more details please refer to Calendar of Important Dates - Online Examination Schedule for the year 2018 and for registration process please refer **Help Desk-Help Manual-Surveyors** on website. **The registration fees for fresh candidates (one time) is Rs. 500/- and the exam fees us Rs.500/- per subject plus applicable tax.**

6. Pre-licensing test for Insurance Surveyors will be conducted for the following subjects:

Section	Sub. No.	Title and Branch	Suggested Reading
<b>Section I</b>	S-01	Principles and Practice of Insurance and Survey and Loss Assessment	S-01
<b>Section II</b>	S-02	Fire Insurance	IC 56
	S-03	Marine Cargo	IC 60, IC 66
	S-04	Marine Hull	IC 70
	S-05	Engineering Insurance	IC 77
	S-06	Motor Insurance	IC 72
	S-07	Miscellaneous Insurance	IC 78
	S-08	Loss of Profits	IC 57
	S-09	Crop Insurance	S-09

Study Materials for the above subjects can be purchased online. It is available in English & Hindi except S-01 & S-09. For details please see the **PRICE LIST OF STUDY MATERIALS** given on website [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com).





## 6. ON-LINE REGISTRATION / ENROLLMENT

Candidates seeking admission to any of our professional examination can register/enroll through our website.

**Already Registered** candidates **need not create their profile**. They need to create account and map their existing profile available on website. For detailed procedure please refer to “**Help Manual for Already Registered Candidates**” available under **Help Desk** menu on website. They should check their profile online and keep it updated particularly for any changes in address for correspondence, mobile no. and email id.

**New Candidates** should **CREATE THEIR PROFILE** and pay Registration fee (non refundable) to get Registration Id for enrollment of papers to appear for the examinations. For detailed procedure please refer to “**Help Manual for New Candidates**” available under **Help Desk** menu on website.

Candidate can access to following links using Login id & Password;

New registration
Enrollment for Papers
Change of correspondence address
Change of email id , Land Line Phone / Mobile Phone number
View and Change of Enrolled Papers
Change of Centre for Examination
View and Change Language selected for examination
View and Print Hall Ticket
View and Print Result
View Diploma Details
Apply for Retotaling / Revaluation of papers.
View Passed Papers Details
View Accumulated Credit Points
View Payment Transactions
Photo Upload
Download Hallticket
Slot Booking - Online Examination
CPAIM paper enrollment
Change Associated (Local) Institute



At present candidates can make payments to Insurance Institute of India online, real-time using the Online Payment Gateway. Candidates can use Visa, Master Card, Online Net Banking options with over 40 Banks. Online enrollment shall remain active till the last date mentioned in examination schedule.

**Steps to be followed while registering for the first time for the examination (New Candidates):**

**I. Create a new account (Login Id) on our website.**

- (a) Note down login details.
- (b) Sign in (Login) with login id and password.
- (c) Click on profile and fill up details.
- (d) Note down Candidate id, generated by the system.
- (e) Click on Registration and pay fee online.

Navigation assistance is available on Home Page under Help Desk Menu.

- II. Candidate will receive Auto mail on email id & SMS on mobile number given in the profile. In case, candidate does not receive mail / SMS, he may please check the details of Transactions / Registration / Paper Enrollment using options available under Exam Registration Menu. For other queries, please mail at [mrm@iii.org.in](mailto:mrm@iii.org.in) mentioning your Candidate ID, Registration ID. and Transaction Details.
- III. Registration shall be deemed valid only in case of successful receipt of payment by I.I.I. Due to technical reason, there are chances of not receiving payment at I.I.I even though payment is deducted from candidates Debit Card, Credit Card, Bank Account. In such cases, the amount will be refunded automatically. Candidates are requested to register / enroll again and confirm the same using options available under Exam Registration Menu. For other queries, please mail at [mrm@iii.org.in](mailto:mrm@iii.org.in) mentioning Candidate ID, Registration ID and Transaction ID.
- IV. Candidate has to mention Candidate ID/Registration ID/Transaction ID as a reference while entering into any kind of pre-examination correspondence with the Institute.
- V. **Candidates should update their name & recent photograph properly as it will be printed on all the Marksheets and Certificates.** In case of any changes in Name, Date of Birth candidate should submit the requisite documents to the Institute/email scanned documents to [mrm@iii.org.in](mailto:mrm@iii.org.in). Above changes will not be effected without a valid proof.

**Candidates are advised to check their details thoroughly before making any ONLINE PAYMENT through the web portal.**

In Case of Double Payment of Fees, you are requested to follow the below given procedure for refund:

- I. Candidate will have to contact Members Relationship Management (MRM) department of Insurance Institute of India at [mrm@iii.org.in](mailto:mrm@iii.org.in) and provide Candidate ID, Registration ID and Transaction ID.
- II. Insurance Institute of India will confirm the transaction details of candidate and duplicate payment received.
- III. In case of duplicate payment, refund advice will be forwarded to Payment Gateway. Only fees amount will be refunded, taxes paid to the Government will not be refunded.
- IV. Amount will be credited to the Candidate's bank account from which the payment is made.



## 7. CREDIT POINT SYSTEM OF EXAMINATIONS

### REVISED CREDIT POINT SYSTEM HAS BEEN INTRODUCED FROM JANUARY, 2016 ONWARDS

1. Each subject of study is assigned credit points as given in Annexure. The credit points are assigned, keeping in view, the level of examination and the difficulty level of the subject.
2. The above system will allow flexibility to the candidates to choose subjects of his/her choice from the available subjects and accumulate credit points. **Candidates are allowed to appear only for a maximum 6 papers in one examination.**
3. However, certain subjects will be compulsory i.e. if the candidate does not pass the compulsory subjects, in spite of accumulating credit points, he/she will not be granted Licentiate Certificate, Associateship and/or Fellowship Diploma.
4. It is necessary to pass the Licentiate examination before registration for the compulsory subjects of the Associateship. Similarly, candidates who passed Associateship examination only will be allowed to registered for the compulsory subjects at the Fellowship examination.
5. Following are the **minimum** credit points to be accumulated by a candidate for passing the Examinations.

**Licentiate Certificate** - 60 credit points.

**Associateship Diploma** - 250 credit points (including the credit points at Licentiate level).

**Fellowship Diploma** - 490 credit points (including the credit points at Licentiate and Associateship levels).

The subjects and combined credit points for passing Licentiate, Associateship & Fellowship examinations are as under.

#### **A. At Licentiate Examination –**

1. Principles of Insurance (IC 01) (20 Credit Points)

**AND**

2. (a) Practice of Life Insurance (IC02) (20 Credit Points) **OR**  
(b) Practice of General Insurance (IC11) (20 Credit Points)

**Plus** any one subject of 20/30/40 from the Table 1 of Optional Subjects in order to acquire 60 Credit Points

**B. At Associateship Examination (Eligible for registration only after qualifying the Licentiate examination.)**

1. (a) Life Insurance Underwriting (IC22 for Life) (30 Credit Points) **OR**  
(b) General Insurance Underwriting (IC 45 for Non-Life) (30 Credit Points)

**AND**

2. (a) Life Assurance Finance (IC26 for Life) (30 Credit Points) **OR**  
(b) General Insurance Accounts preparation & Regulation of Investment (IC 46 for Non-Life) (30 Credit Points)

**Plus** other subjects from the Table 1 of Optional Subjects in order to acquire 250 Credit Points (including 60 Credit Points at the Licentiate Level).

**C. At Fellowship Examination (Eligible for registration only after qualifying the Associateship examination.)**

One Compulsory Actuarial subject (i.e. any one Subject from the following)

- i) Foundation of Actuarial Science (Life) (IC -28) (40 Credit Points) **OR**
- ii) Foundation of Casualty Actuarial Science Part –I (IC -47) (Non-Life) (40 Credit Points) **OR**
- iii) Mathematical Basis of Life Assurance (IC -81) (Life) (40 Credit Points) **OR**
- iv) Foundation of Casualty Actuarial Science Part –II (Non-Life) (IC-84) (40 Credit Points) **OR**
- v) Actuarial Aspects of Product Development (IC -92) (Life) (40 Credit Points)

**(Candidates are allowed to appear for more than one compulsory subjects (within the overall 6 papers in an examination) to acquire more credit points at the Fellowship examination.)**

**Plus** other subjects from the Table 1 of Optional Subjects to acquire 490 credit points (including 250 credit points at the Associateship level) to pass the Fellowship Qualification.

Candidates Passed subjects A-1 and A-2 at **Certificate course on Foundations of Actuarial Science qualification level will get credit points updated while appearing Fellowship examination in Subject No. 47 and 84 respectively only after passing Associate Examination.**

Similarly, candidates passed Subjects 47 and 84 at Fellowship level **will get credit** in subjects A-1 and A-2 while appearing for Actuarial diploma course.

### Validity of Credit points:

- i. The credit point validity for passed paper will remain for a period of 5 years from date of passing the paper upto Associateship Level.
- ii. Candidate who have completed Associateship qualification will have permanent 250 credits point (Including exempted candidates).
- iii. Candidates appearing for fellowship examination have to complete within a period of 7 years from passing first paper after completing Associateship qualification. i.e. the credit point of Fellowship Subject will remain valid for a period of 7 years from passing the subject.
- iv. Credit Points will be granted to the candidates on the basis of their qualification from other Educational Institutions only if, they apply & register for I.I.I. examination within 5 years from passing their qualifying examination.

Other subjects and its credits for qualifying Licentiate, Associateship & Fellowship examination are:

**Table 1 (Optional Subjects)**

Sr. No.	Subject Code & Title	Credit Points
1	(14) Regulations of Insurance Business	20
2	(23) Application of Life Assurance	30
3	(24) Legal Aspects of Life Assurance	30
4	(27) Health Insurance	30
5	(57) Fire and Consequential Loss Insurance	30
6	(67) Marine Insurance	30
7	(71) Agriculture Insurance	30
8	(72) Motor Insurance	30
9	(74) Liability Insurance	30
10	(76) Aviation Insurance	30
11	(77) Engineering Insurance	30
12	(78) Miscellaneous Insurance	30
13	(82) Statistics	40
14	(83) Group Insurance & Retirement Benefit Scheme	30
15	(85) Reinsurance Management	40
16	(86) Risk Management	40
17	(88) Marketing and Public Relations	30
18	(89) Management Accounting	40
19	(90) Human Resources Management	30
20	(99) Asset Management	30

**CREDIT POINTS OF FOLLOWING SUBJECTS ARE WITHDRAWN FROM JANUARY, 2016**

**However the credit points validity of passed following 9 subjects will remain for a period of 5 year from the date of passing.**

<b>Sr. No.</b>	<b>Subject Code &amp; Title</b>	<b>Credit Points Withdrawn</b>
1	(35) Basics of Health Insurance	30
2	(36) Health Insurance Claims	30
3	(37) Health Insurance Operations	30
4	(56) Fire Insurance Claims	30
5	(58) Fire Insurance Coverage's	30
6	(59) Fire Insurance Rating and Underwriting	30
7	(60) Marine Cargo Insurance Principles and Underwriting (Introduced in lieu of IC 68)	30
8	(66) Marine Insurance Claims	30
9	(70) Marine Hull Underwriting and Claims (Introduced in lieu of IC 69)	30



## 8. STRUCTURE FOR QUALIFYING EXAMINATIONS

**Licentiate: 60 Credit Points**

<b>Compulsory subject for Licentiate</b>	
1	<b>IC 01</b> Principles of Insurance
2	<b>IC 02</b> Practice of Life Insurance <b>OR</b> <b>IC 11</b> Practice of General Insurance

**Associateship 190 Credits + Licentiate 60 Credits = Total 250 Credit points.**

<b>Compulsory subject for Associateship</b>	
1	<b>IC 22</b> Life Insurance Underwriting <b>OR</b> <b>IC 45</b> General Insurance Underwriting
2	<b>IC 26</b> Life Assurance Finance <b>OR</b> <b>IC 46</b> General Insurance Accounts and Regulation of Investment

**Fellowship 240 Credits + Associate 190 Credits + Licentiate 60 Credits = Total 490 Credit Points.**

<b>Compulsory one subject for Fellowship (any one from following papers)</b>	
<b>IC 28</b> Foundation of Actuarial Science	
<b>IC 47</b> Foundation of Casualty Actuarial Science Part – I	
<b>IC 81</b> Mathematical Basis of Life Assurance	
<b>IC 84</b> Foundation of Casualty Actuarial Science Part –II	
<b>IC 92</b> Actuarial Aspects of Product Development	

## 9. CREDITS FOR PRIOR LEARNING IN PROFESSIONAL EXAMINATIONS

**Credits for prior learning** are available to the candidates in the professional examinations subject to fulfilment of certain conditions. The details are as under:

### 1. **Credits for prior learning in Licentiate Examination (Subjects 02 / 11):**

Candidates who have passed the CIS Examination in Life Branch will get credit in Licentiate Examination in Subject No.02 - Practice of Life Insurance and candidates who have passed CIS Examination in General Branch will get credit in Licentiate examination in Subject No.11 - Practice of General Insurance.

Such candidates will have to appear in one compulsory subject i.e. Subject No.01 - Principles of Insurance and one more subject to acquire minimum 60 credit points to qualify Licentiate examination. No exemption fees are to be paid but the candidates will have to **pay enrollment fees** along with the **EXEMPTION FORM FOR LICENTIATE EXAMINATION** duly filled and signed.

### 2. **Credit Points for prior learning qualifications awarded by**

#### A) **The Institute of Chartered Accountants of India (ICAI) - 100 Credit Points**

- i) Associates and Fellows of **The Institute of Chartered Accountants of India (ICAI)** will get 100 credit points and will have to **PASS following** compulsory subjects 01- Principles of Insurance, 02 - Practice of Life Insurance or 11 - Practice of General Insurance, 22 - Life Insurance Underwriting or 45 - General Insurance Underwriting. They can select other subjects to accumulate the required 250 credit points to get the Associateship Diploma of I.I.I.
- ii) Associates and Fellows of ICAI will be deemed to have passed a) 26 - Life Insurance Finance or b) 46 - General Insurance Accounts and Regulation of Investment for the purpose of satisfying compulsory subject condition.
- iii) They **will not** be given credit for a) 26 - Life Insurance Finance or b) 46 - General Insurance Accounts and Regulation of Investment, c) 89 - Management Accounts and d) 99- Assets Management even if they pass in the I.I.I. Examination.

#### B) **The Institute of Chartered Accountants of India (ICAI) with DIRM - 180 Credit Points**



- i) Associates and Fellows of **The Institute of Chartered Accountants of India (ICAI)** possessing **Diploma in Insurance Risk Management (DIRM)** qualification conducted by **The Institute of Chartered Accountants of India** will get 180 Credit Points for prior learning and will have to **PASS** Subject No. 22 Life Insurance Underwriting or Subject No.45 General Insurance Underwriting along with other subjects to get Associateship Diploma.
- ii) Diploma holders of DIRM of ICAI will be **deemed to have passed** a) 01- Principles of Insurance, b) 02- Practice of Life Insurance or c) 11- Practice of General Insurance, d) 26- Life Assurance Finance or e) 46- General Insurance Accounts and Regulation of Investment for the purpose of satisfying the condition of compulsory subjects.
- iii) They **will not** get credits for the Papers a) 01- Principles of Insurance, b) 02- Practice of Life Insurance or c) 11- Practice of General Insurance, d) 26- Life Assurance Finance or e) 46- General Insurance Accounts and Regulation of Investment, f) 82- Statistics, g) 89- Management Accounting and h) 99- Asset Management even if they appear in the I.I.I Examination.

**Terms and Conditions for Claiming Credit Points: (Both (A) and (B) above).**

- i) Subject wise Credit Points will be granted to the candidates on basis of **DIRM qualifications** from above Educational Institution only if, they apply and register for I.I.I. examination within 5 years from passing their qualifying examination. **However, the condition of applying for I.I.I. examination within 5 years from passing their qualifying examination has been relaxed for Associates and Fellows of the Institute of Chartered Accountants of India.**
- ii) The candidate will have to produce True Copy (**Attestation by respective examination bodies**) of Certificate and marksheet of having acquired the diploma and degree qualification from respective examination bodies.
- iii) The candidate will be required to pay the exemption fees and other charges as per the rules of the Institute through **Demand Draft** in favour of **“Insurance Institute of India”** payable at Mumbai. The detail of fees is given in the Fee Structure.
- iv) The above documents are to be enclosed with the **Exemption Form** available at III website for claiming exemption from the respective subjects and should be **submitted through respective Institution.**

### 3. Subject wise Credit Points for prior learning for Professional Examination.

Insurance Institute of India has considered to grant **Subject wise credits for prior learning** to the candidates who have acquired MBA and Post Graduate diploma and degree qualifications from following Educational Institutions.

- a. Candidates who have completed PGDM programme in Management, (two years duration) conducted by **National Insurance Academy**, Pune **will get 190 Credit Points** and will have to **PASS two compulsory subject** (from Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and such candidates will not be allowed to appear for Papers 01, 02, 27, 57, 67, 74, 77 and 78 of Institute curriculum to accumulate further credit points.
- b.
  - i) Candidates who have passed International Post Graduate Diploma in Life/ General Insurance and Risk management programme of **Institute of Insurance and Risk Management (IIRM)**, Hyderabad **will get 190 Credit Points** and will have to **PASS two compulsory subject** (from Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and such candidates will not be allowed to appear for Papers 01, 02, 14, 24, 27, 72, 74 and 90 of Institute curriculum to accumulate further credit points.
  - ii) Candidates who have passed Post Graduate Diploma in Management (IBM) (two years duration) from **Institute of Insurance and Risk Management (IIRM)**, Hyderabad **will get 190 Credit Points** and will have to **PASS two compulsory subjects** (from Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and such candidates will not be allowed to appear for Papers 01, 02, 11, 24, 27, 67, 72, and 74 of Institute curriculum to accumulate further credit points.
- c.
  - i) MBA in Insurance and Banking programme of Two Years Course conducted by **Amity School of Insurance and Actuarial Science**, Noida (U.P.) **will get 190 Credit Points** and will have to **PASS two compulsory subject** (from Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and such candidates will not be allowed to appear for Subjects 01, 02, 11, 14, 23, 57, 77 and 78 of Institute curriculum to accumulate further credit points.
  - ii) Candidate who have passed MBA in Insurance & Financial Planning of two year course conducted by **Amity School of Insurance and**

**Actuarial Science**, Noida (U.P.) will get **190 Credit Points** and will have to **PASS two compulsory subjects** (from Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and such candidates will not be allowed to appear for Subjects 01, 02, 11, 14, 27, 57, 67, 72, 74, 77 & 78 of Institute curriculum to accumulate further credit points.

- d. Candidates who have passed Post Graduate full time MBA Degree in Insurance conducted by **National Law University**, Jodhpur or **MS Insurance** one year full time residential Degree course for 'Engineering Graduates' from **National Law University**, Jodhpur will get **190 Credit Points** and will have to **PASS two subject** (from Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and MBA Candidate will not be allowed to appear for Subjects 01, 02, 11, 14, 72, 74, 77, 78 and 88 of Institute curriculum and MS (Insurance) candidates will not be allowed to appear in Subjects 01, 02, 11, 72, 74, 77, 78 and 88 of Institute curriculum to accumulate further credit points.
- e. Candidates who have passed **MBA/Post Graduate Diploma in Management (Insurance Business) Programme** of two years duration in insurance conducted by **Birla Institute of Management Technology (BIMTECH)**, Greater Noida (U.P.) will get **190 Credit Points** and will have to **PASS two subject** (from Sub. No.22 or 45 & 26 or 46) for Associateship level to get Associateship Qualification and will not be allowed to appear for Subjects 01, 02, 11, 27, 57, 67, 72, 74 and 77 of Institute curriculum to accumulate further credit points.
- f. Candidates who have passed **Master of Finance Management (Risk and Insurance)** two years degree course from **Banaras Hindu University** will get **190 Credit Points** and will have to **PASS any two subject** (from Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and will not be allowed to appear for Subjects 01, 14, 57, 67, 71, 72, 78 and 90 of Institute curriculum to accumulate further credit points.
- g. Candidates who have passed **MBA- Insurance Management** (Two Years Full time Degree Course) from **Pondicherry University** will get **190 Credit Points** and will have to **PASS one Compulsory subject** (from Sub. No.22 & 45) and accumulate total 250 Credit Points to get Associateship Qualification.

Candidates passed **MBA (Insurance Management)** from **Pondicherry University** will not be allowed to appear for Subjects 01, 02, 11, 14, 24, 46, 57, 67, 78 and 90 of Institute curriculum to accumulate further credit points.

- h. Candidates who have passed Associateship Diploma in Insurance from **Bangladesh Insurance Academy will get 190 Credit Points** and will have to PASS one Compulsory subject (from Sub. No.22 & 45) at Associateship level and accumulate 250 credits to get Associateship Qualification of Insurance Institute of India. Candidates passed from **Bangladesh Insurance Academy will not be** allowed to appear for Subjects 01, 02, 14, 26, 28, 57, 67, 74 and 77 of Insurance Institute of India curriculum to accumulate further credit points.
- i. Candidates who have passed **Post Graduate Diploma in Management - Banking, Insurance, Finance and Allied Services (BIFAAS)** of 2 years duration conducted by **Siva Sivani Institute of Management, Secunderabad will get 60 Credit Points**. Such candidates will not be allowed to appear for Subjects 01, 02 and 11 of Insurance Institute of India curriculum.
- j. **Associates and Fellows of The Institute of Cost Accountants of India possessing Cost Accountants ACMA/FCMA qualification (erstwhile AICWA/FICWA) conducted by The Institute of Cost Accountants of India will get 100 Credit Points** for prior learning and **will have to PASS following compulsory Subject No. 01, 02 or 11, 22 or 45** to get Associateship Qualification and such candidates will not be allowed to appear for papers 26, 46 and 89 of Institute curriculum to accumulate further credit points. **However, the condition of applying for I.I.I. examination within 5 years from passing their qualifying examination has been relaxed for Associates and Fellows of the Institute of Cost Accountants of India.**
- k. i) Candidates who have passed **B.Com/B.Com (Honours) at Banking & Insurance** conducted by **Christ University, Bangalore will get 60 Credit Points** for prior learning. Such candidates will not be allowed to appear for subjects 01, 02, 11 and 14 of Insurance Institute of India curriculum.
- ii) Candidates who have passed **M.Com at Banking & Insurance** conducted by **Christ University, Bangalore will get 150 Credit Points** for prior learning and will have to pass following **two compulsory Subjects (45+ and 46)** at Associateship level to get Associateship Qualification.
- Such candidates will not be allowed to appear for subjects 27, 57, 67, 72, 74, 77 and 78 of Insurance Institute of India curriculum.
- l. Candidates who have passed the insurance subjects at **Under Graduate B.Com Level from Centre for Continuing Education Kerala (CCEK), Thiruvananthapuram will get 60 Credit Points** for prior

learning. Such candidates will not be allowed to appear for subjects 01, 02, 11, 14 of Insurance Institute of India curriculum.

- m. Candidates who have passed the insurance subjects at **Under Graduate B.Com Level from University College for Women, Hyderabad will get 60 Credit Points** for prior learning. Such candidates will not be allowed to appear for subjects 01, 02 and 11 of Insurance Institute of India curriculum.
- n. Candidates who have passed the insurance subjects at **Executive Diploma in Insurance Management (1 year) from Loyola Institute of Business Administration, Chennai will get 190 Credit Points** for prior learning. Such candidates will not be allowed to appear for subjects 01, 02, 11, 14, 23, 24, 57, 78, 27, 72 and 88 of Insurance Institute of India curriculum.
- o. Candidates who have passed the insurance subjects at **Under Graduate B.Com Level from Muthayammal College of Arts & Science, Rasipuram will get 60 Credit Points** for prior learning. Such candidates will not be allowed to appear for subjects 01, 02, 11 and 14 of Insurance Institute of India curriculum.
- p. Candidates who have passed the insurance subjects at **Under Graduate B.Com level from Karpagam University, Coimbatore will get 60 Credit Points** for prior learning. Such candidates will not be allowed to appear for subjects 01, 02, 11 and 14 of Insurance Institute of India curriculum.
- q. Candidates who have passed the insurance subjects at **Under Graduate B.Com Level from Osmania University, Hyderabad will get 60 Credit Points** for prior learning. Such candidates will not be allowed to appear for subjects 01, 02, 11 and 14 of Insurance Institute of India curriculum.

#### **Terms and Conditions for Claiming above Credit Points:**

- i. Subject wise Credit Points will be granted to the candidates on basis of their qualifications from above Educational Institution only if, they apply and register for I.I.I. examination within 5 years from passing their qualifying examination.
- ii. Candidate should have passed the above examinations with a minimum of 50% marks in each subject in their **first** attempt.
- iii. The candidate will have to produce True Copy (**Attestation by respective examination bodies**) of Certificate and marksheet of having acquired the diploma and degree qualification from respective examination bodies.



- iv. The candidate will be required to pay the exemption fees and other charges as per the rules of the Institute through **Demand Draft** in favour of “**Insurance Institute of India**” payable at Mumbai. The detail of fees is given in the Fee Structure.
- v. The above documents are to be enclosed with the **Exemption Form** available at III website for claiming exemption from the respective subjects.

**Subject wise Credit Points will be granted to the candidates on the basis of their qualifications from above Educational Institutions only if, they apply and register for I.I.I. examination within 5 years from passing their qualifying examination. In no circumstances the credit points for prior learning will be granted more than 190 points. I.e. there will be cap of maximum 190 credit points only.**

**Taxes to be added to the fees wherever applicable.**

**Fee Structure to claim Credit Points / Exemption for prior learning.**

Sr. No.	Institute/University Name	Qualification	Credit Points	Exemption Fees
1	Institute of Chartered Accountants of India (ICAI)	Associates and Fellows	100	2200/-
		Associates & Fellows with Diploma in Insurance Risk Management (DIRM)	180	4500/-
2	National Insurance Academy, Pune (NIA)	PGDM in Management - (2 Yrs)	190	4500/-
3	Institute of Insurance & Risk Management (IIRM)	International Post Graduate Diploma in Life/General Insurance & Risk Management	190	5000/-
		Post Graduate Diploma in Management (PGDM) 2 yrs.	190	5000/-
4	Amity School of Insurance & Actuarial Science, Noida (U.P.)	Post Graduate Diploma in Insurance (1 yr.) / MBA in Insurance & Banking (2 Yrs.)	190	4800/-
		MBA in Insurance & Financial Planning (2 yrs.)	190	5000/-
5	National Law University, Jodhpur	MBA in Insurance / MS Insurance	190	5000/-
6	Birla Institute of Management Technology (BIMTECH), Greater	MBA/Post Graduate Diploma in Management (Insurance Business)	190	5000/-

	Noida (U.P.)			
7	Banaras Hindu University (BHU)	Master of Finance Management University	190	4500/-
8	Pondicherry University	MBA - Insurance Management	190	5000/-
9	Bangladesh Insurance Academy	Associateship Diploma in Insurance	190	5000/-
10	Siva Sivani Institute of Management	Post Graduate Diploma in Management – Banking, Insurance, Finance & Allied Services	60	1500/-
11	The Institute of Cost Accountants of India ACMA / FCMA	ACMA / FCMA	100	2200/-
12	Christ University	B.Com / B.Com (Honours) at Banking & Insurance	60	1500/-
		M.Com at Banking & Insurance	150	3500/-
13	Centre for Continuing Education Kerala (CCEK)	Under graduate B.Com level	60	1500/-
14	University College for Women, Hyderabad	Under graduate B.Com level	60	1500/-
15	Loyola Institute of Business Administration, (LIBA) Chennai	Executive Diploma in Insurance Management – On successful completion of First Trimester	60	1500/-
		Executive Diploma in Insurance Management – On successful completion of Second & Third Trimester	130	3500/-
16	Muthayammal College of Arts & Science, Rasipuram	Under Graduate B.Com Level	60	1500/-
17	Karpagam University, Coimbatore	Under Graduate B.Com Level	60	1500/-
18	Osmania University, Hyderabad	Under Graduate B.Com Level	60	1500/-

Fees to be paid in Indian Rupees, taxes as applicable shall be added by the candidates applying within India



**Fees mentioned above are applicable to candidates appearing for examination at Indian Centres. For overseas and other centre's different fees structure is applicable.**

**Important information for candidates granted full exemption upto Associate level:**

Candidates who have been granted full exemption as well as credit points upto Associate level on the basis of their prior learning, will have to essentially pass one actuarial\* subject & accumulate 240 credits with following subjects to qualify the Fellowship examination. These subjects are 81\*, 82, 83, 84, 85, 86, 87, 88, 89, 90, 92\*, 97, 98, 99 & 28/47\*. However, for enhancing their knowledge, candidates can also appear for other papers as per their choice, which will have no bearing on credit accumulation for qualifying Fellowship Examination.



## 10. DIPLOMA – ASSOCIATESHIP & FELLOWSHIP

1. After successfully passing Associateship Examination (250 credits) & Fellowship Examination (490 credits) to claim Diploma in Associateship & Fellowship respectively, candidate has to submit election form (can be downloaded from website) and send it directly to III Mumbai Office. Minimum age for election as Associateship & Fellowship member of I.I.I. is 18 and 21 respectively.

Diploma will be issued to the eligible candidate within two months on declaration of result, provided candidate submit relevant election form duly filled and signed within a week time from the declaration of result. However, certificate of other courses will be issued to the eligible candidate within a month on declaration of result.

2. **Duplicate Diploma:** For duplicate diploma candidate will have to pay fees as given in the **TABLE OF FEES**, through Online Payment option available on website under Examination - Diploma Menu.
3. The candidates who have passed the Associateship and Fellowship examination prior to October / November, 2010 examination and who have not commuted the diploma so far will have to fill the necessary election form available on our website and pay the requisite fees as given in the **TABLE OF FEES for ASSOCIATESHIP / FELLOWSHIP DIPLOMA (OLD)**.
4. **Admission of Fellows and Associates of Chartered Insurance Institute, London and Faculty of Actuaries and Institute of Actuaries of India:** The Insurance Institute of India admits Fellows and Associates of the Chartered Insurance Institute - London and Faculty of Actuaries - U.K. and Institute of Actuaries of India as its Fellows / Associates.

Such Fellows and Associates should have at least 10 years and 7 years standing in the profession respectively and their membership in their respective professional bodies should be in force at the time of applying for election. Further queries may be addressed at the email id- [diploma@iii.org.in](mailto:diploma@iii.org.in).

Intending members should apply to the Institute in the prescribed election form available on website under Examination - Diploma Menu, together with the requisite fee.

The application should be accompanied by:

- a. Election form duly filled and signed with the requisite fee.
- b. Particulars of membership of the C.I.I.-London, Institute and Faculty of Actuaries-U.K., Institute of Actuaries of India as the case may be.

- c. Necessary proof to the effect that applicant is a member of respective Institute.
- d. A declaration to the effect that the applicant possesses the required number of years standing in the profession.
- e. Copies of Diploma / Mark sheet submitted must be **duly attested by the certifying Institute.**



## 11. SPECIALIZED DIPLOMA

### A) Specialized Diploma course in Marine Insurance

P. No.	Title
IC 60	Marine Cargo Insurance Principles and Underwriting (Introduced in lieu of IC 68)
IC 66	Marine Insurance Claim
IC 70	Marine Hull Underwriting and Claims (Introduced in lieu of IC 69)

Candidate passed **Licentiate in Non-life branch** i.e. Subject No. 01, 11 and 14 or any other subjects of 20/30/40 Credit Points is **eligible** for **Specialized Diploma course on Marine Insurance**.

### B) Specialized Diploma course in Fire Insurance

P. No.	Title
IC 56	Fire Insurance Claims
IC 58	Fire Insurance Coverage's
IC 59	Fire Rating & Underwriting

Candidate passed **Licentiate in Non-life branch** i.e. Subject No. 01, 11 and 14 or any other subjects of 20/30/40 Credit Points is **eligible** for **Specialized Diploma course on Fire Insurance**.

### C) Certificate course in Foundations of Casualty Actuarial Science: This course and examination is available in India only.

The certificate course titled “**Foundations of Casualty Actuarial Science**” is for the benefit of persons interested in the field of General Insurance Actuarial Science.

The course comprises following subjects:

P. No.	Title
IC A-1	Foundation of Casualty Actuarial Science Part – I
IC A-2	Foundation of Casualty Actuarial Science Part – II

This

course is an attempt to create sufficient technical knowledge of General Insurance Actuarial Techniques for scientific determination of premium rates.

Candidate passed **Licentiate in Non-life branch** i.e. Subject No. 01, 11 and

14 or any other subjects of 20/30/40 Credit Points is **eligible** for **Certificate course in Foundations of Casualty Actuarial Science**.

A strong Mathematical background and rigorous study of the subject matter is necessary for passing the Actuarial examinations successfully.

Candidates passed subjects A-1 and A-2 at **Certificate course on Foundations of Actuarial Science qualification level will get credit points updated while appearing Fellow examination in Subject No. 47 and 84 respectively only after passing Associate Examination**. Similarly, candidates passed Subjects 47 and 84 at Fellowship level **will get credit** in subjects A-1 and A-2 while appearing for Actuarial diploma course.

**D) Specialized Diploma course in Casualty Actuarial Science: This course and Examination is available in India only.**

P. No.	Title
IC A-1	Foundation of Casualty Actuarial Science Part - I
IC A-2	Foundation of Casualty Actuarial Science Part - II
IC A-3	Basic Ratemaking
IC A-4	Estimating Unpaid Claims Using Basic Techniques

Candidate passed **Licentiate in Non-life branch** i.e. Subject No. 01, 11 and 14 or any other subjects of 20/30/40 Credit Points is **eligible** for **Specialized Diploma course on Casualty Actuarial Science**.

Candidates Passed subjects A-1 and A-2 at **Certificate & Specialized Diploma course on Actuarial Science qualification level will get credit points updated while appearing Fellow examination in Subject No. 47 and 84 respectively only after passing Associate Examination**. Similarly, candidates passed Subjects 47 and 84 at Fellowship level **will get credit** in subjects A-1 and A-2 while appearing for Actuarial diploma course.

**E) Certificate Programme in Advanced Insurance Marketing**

This course is meant for those engaged as sales and marketing personnel of Insurance Companies, Brokers firms, Corporate Agents, Bancassurance and thus this programme will provide perfectives, marketing tools, skills and values that are required for excellence in Insurance Marketing.

The course is at three level, i.e Basic, Intermediate and Advanced. The level comprises 16 subjects. i.e. 4+6+6. Subjects are as under:

Candidates passed **Licentiate** (Life or Non-Life) **with the Graduation** in any stream or Associate (AIII) or Fellow (FIII) **are eligible** for **Certificate Programme in Advanced Insurance Marketing**.

<b>CERTIFICATE PROGRAMME IN ADVANCED INSURANCE MARKETING</b>		
<b>BASIC LEVEL</b>	1.	Fundamentals of Insurance (BL 01)
	2.	Personal Financial Planning (BL 02)
	3.	Professional Selling (BL 03)
	4.	Life Insurance Practice (IC 02) <b>or</b> General Insurance Practice (IC 11)
<b>INTERMEDIATE LEVEL</b>	1.	Insurance and the Environment (IL 01)
	2.	Understanding Buyer Behavior (IL 02)
	3.	Agency Management (IL 03)
	4.	Indian Insurance Industry (IL 04)
	5.	Life Insurance Underwriting (IC 22) <b>or</b> General Insurance Underwriting (IC 45)
	6. (Optional Stream) (LIFE)	Life Insurance Products (IL 06(i)) <b>or</b> Pensions and Annuity (IL 06 (ii)) <b>or</b> Health Insurance (IC 27) <b>or</b> Asset management (IC 99)
	6. (Optional Stream) (General)	Miscellaneous Insurance (IC 78) <b>or</b> Property Insurance (IC 57) <b>or</b> Marine Insurance (IC 67) <b>or</b> Motor Insurance (IC 72) <b>or</b> Health Insurance (IC 27)
<b>ADVANCED LEVEL</b>	1.	Insurance Marketing - Principles and Practices (AL 01)
	2.	Leadership and Personal Mastery (AL 02)
	3.	Branding and Marketing Communication (AL 03)
	4.	Marketing Channels in Insurance (AL 04)
	5.	Marketing research and Insurance (AL 05)
	6.	Research Project

The examination will be conducted only through online mode. Membership Fee is Rs. 700/-, Registration fee is Rs. 700/- and Examination Fees per subject for fresh & repeater candidate is Rs.700/- .

Registration is valid for a period of 5 years. i.e. candidates have to clear all four papers of **Basic level within 18 months** from registration. **Intermediate level all six papers within 36 months** from registration and **Advanced level all six papers within 5 years** from 1st registration.

If candidate could not pass the specified papers within the scheduled period, the Registration for CPAIM will be lapsed and no credits will be available for passing the subjects of that level, candidates have to appear all the papers of the specific level exam with fresh registration, however the membership will be continued. Admission in higher level is permitted only after passing lower level exam.

**F) Specialized Diploma course in Health Insurance**

P. No.	Title
IC 35	Basics of Health Insurance
IC 36	Health Insurance Claims
IC 37	Health Insurance Operations

Candidate passed **Licentiate in Non-life branch** i.e. Subject No. 01, 11 and 14 or any other subjects of 20/30/40 Credit Points is **eligible** for **Specialized Diploma course in Health Insurance**.

**G) 1. Diploma in Life Insurance Underwriting:**

P. No.	Title
IC 22	Life Insurance Underwriting
IC-AIU 01	Legal and Regulatory aspects for life underwriters
IC-AIU 02	Fundamental of Medical Underwriting

Candidate passed **Licentiate in Life branch** i.e. Subject No. 01, 02 and 14 or any other subjects of 20/30/40 Credit Points is **eligible** for **Diploma in Life Insurance Underwriting**.

Candidates having passed Paper No.22 at Associateship examination will get credit for Diploma in Life Insurance Underwriting.

Examination Fee per subject is Rs.700/- (without learning material).

The examination will be conducted in online mode only alongwith other professional examination and passing marks will be 60%.



## 2. Advanced Diploma in Life Insurance Underwriting:

Candidate having passed Diploma in Life Insurance Underwriting are only eligible to register / appear for Advanced Diploma in Life Insurance Underwriting.

P. No.	Title
IC-AIU 03	Intermediate Medical Life Insurance Underwriting
IC-AIU 04	Intermediate Non-Medical Life Insurance Underwriting
IC-AIU 05	Advanced Life Insurance Underwriting

Examination Fee per subject for is Rs.700/- (without learning material).

The examination will be conducted in online mode only (twice a year i.e. June & December) and passing marks will be 60%.

## H) Certificate Course in Compliance, Governance and Risk Management in Insurance

Any candidate who is Associate/ Fellow Members of Institute of Companies Secretaries of India or Associate/Fellow Members of Insurance Institute of India is eligible to enroll for the course.

The course consists of 2 parts.

PART 1 (Online exam of 3 papers)	
P. No.	Title
IRCC 01	Fundamentals of Insurance
IRCC 02	Insurance Regulations, Governance and Compliance
IRCC 03	Risk Management in Insurance
PART 2 (Training)	
3 days class room training	

Registration fees is Rs. 700/- and Examination Fee per subject is Rs.1,000/- (without learning material). Classroom training fees is Rs.12,900/- for residential candidate & 9,300/- for non-residential candidate.

Registration is essential for fresher. If a candidate is already registered for professional examination registration fees is not required.

The examination will be conducted in online mode only (twice a year i.e. June & December) and passing marks will be 60%.

## I) Certified Insurance Anti-Fraud Professional (CIAFP)

This course is jointly offered by Insurance institute of India and North American Training Group (NATG). Members of III who have qualified in their Licentiate examination can enroll for the CIAFP course. Enrollment facility is available online, at III's website under the tab 'Exam Registration' as "Online Course – Certified Insurance Anti-Fraud Professional (CIAFP)".

**Course Structure:** Duration of the course is 1 Year from the date of enrollment (Part 1 & Part 2).

**Part 1: Course Content:** The course is delivered on the e-learning / Training mode through 15 online modules with assessment after every module. The access for online modules will be available for 6 months from the date of enrollment. The candidate must score minimum 70% marks to go ahead from one module to the next module of e-learning / Training.

**Part 2: Training:** Three days of Classroom training is mandatory for course completion.

**Part 3: Annual Refresher –** Continuing education of 3 hours every year is required after completing CIAFP to maintain certification.

### Fees:

- Online Course enrollment fees: INR Rs.4900/-\*.
- Classroom training fee: Residential Rs.12,900/-\*(Rs.4,300 X 3days),  
Non Residential Rs.9,300/-\* (Rs.3100 X 3days)
- Annual Refresher – INR 200/-\* per year.  
\*plus applicable taxes (Fees are linked to exchange rates and may be revised in April every year).

### Award of Certificate/Administration:

- The course will be administered by Insurance Institute of India
- Certificate will be issued jointly by III & NATG after successful completion of both parts, viz. (i) Online e-learning and (ii) Training and Classroom Training.

**J) Certified Private Insurance Investigator (CPII) (to be launched shortly):**

This is a certification cum professional designation course for private investigators who serve the insurance industry. This course is designed to equip private investigators in matters specifically related to insurance fraud.

The CPII course will provide in-depth knowledge on insurance and insurance investigations. The course material is designed to suit the professional requirements of every investigator; so that all practitioners, from the novice to the most seasoned professional, would benefit.



## 12. PURCHASE OF STUDY MATERIAL, E-LEARNING MATERIAL & WEB-COACHING FACILITY

Insurance Institute of India publishes study material for all subjects prescribed for its examinations. The study material only forms the basic knowledge relating to the subject. The syllabus incorporated in it is indicative and not exhaustive. Moreover, candidates have to refer other books and magazines recommended for reading. Candidates appearing for Associateship and Fellowship papers will have to understand how the concepts given in the study material will be able to apply in practical situations. They should be well aware of the current updates and developments in the insurance industry.

**A) Availability of Study Materials in English / Hindi Languages. The details are given as under:**

Sr. No.	Examination /Subjects	Material available in language details
1	IC 01, IC 02, IC 11, IC 14, IC 22, IC 23, IC 24, IC 26, IC 27, IC 45, IC 46, IC 57, IC67, IC 71, IC 72, IC 74, IC 77 and IC 78	English, Hindi.
2	Surveyor	English, Hindi. (Except S01, S09 in English only)
3	Certificate course in Foundations of Casualty Actuarial Science.	English (IC 01, IC 11 available in Hindi and English both)
4	Specialised certification in Casualty Actuarial Science.	English (IC 01, IC 11 available in Hindi and English both)
5	Specialised certification in Marine Insurance.	English, Hindi.
6	Specialised certification in Fire Insurance.	English, Hindi.
7	Broker	English
8	IC 28, IC 47, IC 76, IC 81, IC 82, IC 83, IC84, IC 85, IC 86, IC 88, IC 89, IC 90, IC 92, and IC 99. CPAIM-BL 01, BL 02, BL 03, IL 01, IL 02, IL 03, IL 04, IL 06-(i), IL 06(ii), AL 01, AL 02, AL 03, AL 04, AL 05 Health Insurance - IC35, IC36 and IC37. Diploma and Advanced Diploma in Life Insurance Underwriting - IC AIU 01, IC	Available presently only in English

	AIU 02, IC AIU 03, IC AIU 04, IC AIU 05 Certificate Course on Compliance, Governance and Risk Management in Insurance - IRCC 01, IRCC 02, IRCC 03	
9	Foundation C.A.S. Part-I (IC 47 / A-01)	English
10	Foundation C.A.S. Part-II (IC 84 / A-02)	English

- For updated Price & Edition of study materials, please refer to website.
- For Online purchase of study material, please go to I.I.I website & refer Study Material menu.
- You can also purchase the study material while enrolling for the respective subject through online.

(Note: The selected study material for a subjects/paper will be dispatched if the candidate opts for on-line purchase of study material option. Change in selected subject is not applicable to study material later on.)

- The study material can be obtained from the nearest Associated Institutes For details, please refer I.I.I website at Affiliates Menu.

The study material can also be obtained directly from I.I.I, Mumbai by sending Demand Draft drawn in favour of “Insurance Institute of India” payable at Mumbai with a covering letter to:

The Secretary,  
Study Course Department  
Insurance Institute of India,  
Plot C-46 , G- Block,  
Bandra Kurla Complex,  
Bandra (East), Mumbai-400051.

Letter should contain the following details:

1. Full name and complete address with pin code for delivery of Study Material.
2. Contact no. and e-mail address of purchaser.
3. Code, title and language of Study material.
4. Details of Demand Draft / Pay Order  
(On-line payment or Demand Draft / Pay Order should be as per the price of the books.)

### **B) E-Learning:**

E-Learning stands for electronic learning which essentially allows candidates to learn a particular subject directly from the computer. In accordance with the needs of the changing times, Insurance Institute of India have brought out an e-

Learning program as an additional tool of learning for candidates for some papers. Efforts are being made to develop e-learning for more subjects. Subscription for E-Learning is valid for a period of 6 months from the date of creation of login credentials. The module provides much beyond the course material in terms of web-links, self-learning questions, mock tests, blogs to communicate within the circle of tutors and candidates etc.

E-Learning programme fee details are available on website. (Please refer to Study Material Menu on Website).

**Candidates can also purchase e-Learning while enrolling for the respective subject.**

**For queries related to e-learning, candidates can mail to: [elp@iii.org.in](mailto:elp@iii.org.in)**

### **C) Web-Coaching**

We have introduced live web-coaching facility as an additional teaching activity for the subjects 01, 02, 11, 14, 23, 24, 28, 72, 77, 81, 86. This facility was made available only for registered candidates.

We are in the process of starting Web-Coaching facility for more subjects.

**D) E-books:** Looking at the latest trends in the education and training field, III has taken initiative to convert its study courses into electronic books. At present, e-books both in English and Hindi at Licentiate level i.e. subject nos. 01, 02 and 11 are available and subject 14 is available in English only, it will be shortly available in Hindi.

**E) Audio Versions:** As an additional learning aid, especially for visually challenged candidates of our country who want to appear for our examinations, III has prepared audio versions for some of the Licentiate and Associateship study material. This facility is available to the visually challenged candidates without any cost.

### 13. TABLE OF FEES

<b>Fee Structure for Fresh Candidates</b>		
<b>Particulars</b>	<b>Fees In Indian Rupees (INR)</b>	
	<b>India #, Bhutan*, Nepal*, Bangladesh*, Srilanka*, Myanmar*, Afghanistan*, Pakistan*, Maldives*</b>	<b>Overseas</b>
Registration Fee (inclusive of life membership fee)	700.00	3000.00
Paper Enrollment Fee for 20 Credit Points (per subject)	500.00	2500.00
Paper Enrollment Fee for 30 Credit Points (per subject)	700.00	3000.00
Paper Enrollment Fee for 40 Credit Points (per subject)	800.00	3500.00
Paper Enrollment Fee for Specialized Diploma (per subject of Health Diploma, Fire Diploma, Marine Diploma, CPAIM, Diploma & Advanced Diploma in Life Insurance Underwriting)	700.00	3000.00
Paper Enrollment Fee for Specialized Diploma (Casualty Actuarial Science Diploma)	800.00	NA
Paper Enrollment Fee for Certificate Course on Compliance, Governance & Risk Management in Insurance	1000.00	NA
One time Registration fee with compulsory subjects of Associateship Diploma ( In lieu of diploma fee)	1000.00	4000.00



One time Registration fee with compulsory subjects of Fellowship ( In lieu of diploma fee)	1000.00	4000.00
<b>Fee Structure for Pre-licensing test for Insurance Surveyors</b>		
<b>Particulars</b>	<b>Fees In Indian Rupees#</b>	
Registration Fee	500.00	
Paper Enrollment Fee (per subject)	500.00	

Particulars	Diploma Fees Fees In Indian Rupees			
	India #	Bhutan*, Nepal*, Bangladesh*, Srilanka*, Myanmar*, Afghanistan*, Pakistan*, Maldives*	Srilanka*	Overseas
Duplicate Associateship /Fellowship Card	50.00	150.00	150.00	1000.00
Associateship Diploma (Old)**	1000.00	1000.00	1500.00	7500.00
Fellowship Diploma (Old)**	600.00	600.00	900.00	3500.00
Duplicate Diploma	500.00	500.00	500.00	1000.00

\*\* Only for candidates who have passed Associateship / Fellowship exam before October / November 2010 examination and have not procured the respective diploma so far.

Institutes and Insurance companies in other countries who send applications/ payments on behalf of their members/employees should send the application forms and payment immediately on the next working day of the closing date.

<b>Miscellaneous Fees</b>		
<b>Particulars</b>	<b>Fees In Indian Rupees (INR)</b>	
	<b>India #, Bhutan*, Nepal*, Bangladesh*, Srilanka*, Myanmar*, Afghanistan*, Pakistan*, Maldives*</b>	<b>Overseas</b>
Late fees (per entry for all exams)(Offline Examination)*	800.00	800.00
Change of Centre Fee (Offline Examination)*	500.00	500.00
Exemption Fee for 20 Credit Point subjects (Per Subject)	500.00	2500.00
Exemption Fee for 30 Credit Point Subjects (Per Subject)	700.00	3000.00
Exemption Fee for 40 Credit Point Subjects (Per Subject)	800.00	3500.00
Retotalling Fee per subject Applicable only for MCQ Papers (Offline Examination)*	500.00	500.00
Retotalling fee for Surveyor examination	500.00	NA
Revaluation fee other than MCQ Papers (i.e. Descriptive Paper)	800.00	800.00
Duplicate Mark Sheet/Certificate	300.00	300.00
Transcript	800.00	2500.00

\* Candidates from Sri Lanka enrolling through SLII will pay the prescribed fees in SLR (equivalent to INR). Fees Related to Offline Examination is applicable only to the Bhutan, Nepal, Bangladesh, Srilanka, Myanmar, Afghanistan, Pakistan, Maldives countries.

Retotaling is available only for Multiple Choice Question (MCQ) Examination (Offline mode).

# In addition to the above fees, taxes as applicable shall be added to the fees for the candidates applying within India.

The cost of reading material is payable as per the **PRICE LIST OF STUDY COURSES** available on our website.

## 14. OFFLINE EXAMINATION TIME TABLE

Time Table for Off- line (twice a year) and On-line (quarterly) is available on Website [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com).

### EXAMINATION TIME TABLE – MAY, 2018 EXAMINATION

MORNING SESSION 9.30 A.M. TO 11.30 A.M.

/ AFTERNOON SESSION 1.00 P.M. TO 3.00 P.M.

#### 5<sup>th</sup> May, 2018 - Saturday (Morning 9.30 A.M. to 11.30 A.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC 26	Life Insurance Finance	2 Hours	Objective
IC 46	General Insurance Accounts Preparation and Regulation of Investment	2 Hours	Objective
IC 59	Fire Rating & Underwriting	2 Hours	Objective
IC 66	Marine Insurance Claims	2 Hours	Objective
IC 71	Agriculture Insurance	2 Hours	Objective
IC 85	Reinsurance Management	2 Hours	Objective

#### 5<sup>th</sup> May, 2018 - Saturday (Afternoon 1.00 P.M. to 3.00 P.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC 27	Health Insurance	2 Hours	Objective
IC 28	Foundation of Actuarial Science	2 Hours	Objective
IC 47	Foundation of Casualty Actuarial Science-Part-I	2 Hours	Objective
IC 56	Fire Insurance Claims	2 Hours	Objective
IC 72	Motor Insurance	2 Hours	Objective
IC 99	Asset Management	2 Hours	Objective

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**6<sup>th</sup> May, 2018 - Sunday (Morning 9.30 A.M. to 11.30 A.M.)**

Sub. No.	Subject Title	Exam Duration	Type
IC 02	Practice of Life Insurance	2 Hours	Objective
IC 22	Life Insurance Underwriting	2 Hours	Objective
IC 45	General Insurance Underwriting	2 Hours	Objective
IC 58	Fire Insurance Coverage's	2 Hours	Objective
IC 60	Marine Cargo Insurance Principles and Underwriting	2 Hours	Objective
IC 82	Statistics	2 Hours	Objective
IC 88	Marketing & Public Relations	2 Hours	Objective

**6<sup>th</sup> May, 2018 - Sunday (Afternoon 1.00 P.M. to 3.00 P.M.)**

Sub. No.	Subject Title	Exam Duration	Type
IC 11	Practice of General Insurance	2 Hours	Objective
IC 24	Legal Aspects of Life Assurance	2 Hours	Objective
IC 57	Fire & Consequential Loss Insurance	2 Hours	Objective
IC 78	Miscellaneous Insurance	2 Hours	Objective
IC 89	Management Accounting	2 Hours	Objective
IC 92	Actuarial Aspects of Product Development	2 Hours	Objective

**12<sup>th</sup> May 2018 - Saturday (Morning 9.30 A.M. to 11.30 A.M.)**

Sub. No.	Subject Title	Exam Duration	Type
IC 01	Principles of Insurance	2 Hours	Objective
IC 23	Applications of Life Insurance	2 Hours	Objective
IC 70	Marine Hull Insurance Underwriting and Claims	2 Hours	Objective
IC 74	Liability Insurance	2 Hours	Objective
IC 83	Group Insurance & Retirement Benefit Schemes	2 Hours	Objective
IC 86	Risk Management	2 Hours	Objective

**12<sup>th</sup> May, 2018 - Saturday (Afternoon 1.00 P.M. to 3.00 P.M.)**

Sub. No.	Subject Title	Exam Duration	Type
IC 14	Regulations of Insurance Business	2 Hours	Objective
IC 67	Marine Insurance	2 Hours	Objective
IC 76	Aviation Insurance	2 Hours	Objective
IC 77	Engineering Insurance	2 Hours	Objective
IC 81	Mathematical Basis of Life Assurance	2 Hours	Objective
IC 84	Foundation of Casualty Actuarial Science Part II	2 Hours	Objective
IC 90	Human Resources Management	2 Hours	Objective

## EXAMINATION TIME TABLE – NOVEMBER, 2018 EXAMINATION

MORNING SESSION 9.30 A.M. TO 11.30 A.M.  
/ AFTERNOON SESSION 1.00 P.M. TO 3.00 P.M.

### 10<sup>th</sup> November, 2018 - Saturday (Morning 9.30 A.M. to 11.30 A.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC 26	Life Insurance Finance	2 Hours	Objective
IC 46	General Insurance Accounts Preparation and Regulation of Investment	2 Hours	Objective
IC 59	Fire Rating & Underwriting	2 Hours	Objective
IC 66	Marine Insurance Claims	2 Hours	Objective
IC 71	Agriculture Insurance	2 Hours	Objective
IC 85	Reinsurance Management	2 Hours	Objective

### 10<sup>th</sup> November, 2018 - Saturday (Afternoon 1.00 P.M. to 3.00 P.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC 27	Health Insurance	2 Hours	Objective
IC 28	Foundation of Actuarial Science	2 Hours	Objective
IC 47	Foundation of Casualty Actuarial Science-Part-I	2 Hours	Objective
IC 56	Fire Insurance Claims	2 Hours	Objective
IC 72	Motor Insurance	2 Hours	Objective
IC 99	Asset Management	2 Hours	Objective

**11<sup>th</sup> November, 2018 - Saturday (Afternoon 1.00 P.M. to 3.00 P.M.)**

Sub. No.	Subject Title	Exam Duration	Type
IC 02	Practice of Life Insurance	2 Hours	Objective
IC 22	Life Insurance Underwriting	2 Hours	Objective
IC 45	General Insurance Underwriting	2 Hours	Objective
IC 58	Fire Insurance Coverage's	2 Hours	Objective
IC 60	Marine Cargo Insurance Principles and Underwriting	2 Hours	Objective
IC 82	Statistics	2 Hours	Objective
IC 88	Marketing & Public Relations	2 Hours	Objective

**11<sup>th</sup> November, 2018 - Sunday (Afternoon 1.00 P.M. to 3.00 P.M.)**

Sub. No.	Subject Title	Exam Duration	Type
IC 11	Practice of General Insurance	2 Hours	Objective
IC 24	Legal Aspects of Life Assurance	2 Hours	Objective
IC 57	Fire & Consequential Loss Insurance	2 Hours	Objective
IC 78	Miscellaneous Insurance	2 Hours	Objective
IC 89	Management Accounting	2 Hours	Objective
IC 92	Actuarial Aspects of Product Development	2 Hours	Objective



**17<sup>th</sup> November 2018 - Saturday (Morning 9.30 A.M. to 11.30 A.M.)**

Sub. No.	Subject Title	Exam Duration	Type
IC 01	Principles of Insurance	2 Hours	Objective
IC 23	Applications of Life Insurance	2 Hours	Objective
IC 70	Marine Hull Insurance Underwriting and Claims	2 Hours	Objective
IC 74	Liability Insurance	2 Hours	Objective
IC 83	Group Insurance & Retirement Benefit Schemes	2 Hours	Objective
IC 86	Risk Management	2 Hours	Objective

**17<sup>th</sup> November, 2018 - Saturday (Afternoon 1.00 P.M. to 3.00 P.M.)**

Sub. No.	Subject Title	Exam Duration	Type
IC 14	Regulations of Insurance Business	2 Hours	Objective
IC 67	Marine Insurance	2 Hours	Objective
IC 76	Aviation Insurance	2 Hours	Objective
IC 77	Engineering Insurance	2 Hours	Objective
IC 81	Mathematical Basis of Life Assurance	2 Hours	Objective
IC 84	Foundation of Casualty Actuarial Science Part II	2 Hours	Objective
IC 90	Human Resources Management	2 Hours	Objective

**CAUTION - EXAMINATIONS DATES**

According to the time-table, more than one paper may be scheduled for the same time. While submitting the entry form and selecting the subjects, the candidates must satisfy themselves that there is no clash in the time-table for the subjects chosen by them. In the event of a clash, candidates should select a different subject. A candidate is allowed to appear for examination in only one subject per session.

Please note in no circumstances, refund or carry forward of examination fees are permitted due to wrong or unsuitable selection.

**15. LIST OF SUBJECTS/PAPERS &  
QUESTION PAPER PATTERN**

Sr. No.	Subject Code & Title	Credit Points	Exam Mode	Q.P. Type *
1	(01) Principles of Insurance	20	Online	MCQ
2	(02) Practice of Life Insurance	20	Online	MCQ
3	(11) Practice of General Insurance	20	Online	MCQ
4	(14) Regulations of Insurance Business	20	Online	MCQ
5	(22) Life Insurance Underwriting	30	Online	MCQ
6	(23) Applications of Life Insurance	30	Online	MCQ
7	(24) Legal Aspects of Life Assurance	30	Online	MCQ
8	(26) Life Insurance Finance	30	Online	MCQ
9	(27) Health Insurance	30	Online	MCQ
10	(28) Foundation of Actuarial Science	40	Online	MCQ
11	(35) Basics of Health Insurance	Nil	Online	MCQ
12	(36) Health Insurance Claims	Nil	Online	MCQ
13	(37) Health Insurance Operations	Nil	Online	MCQ
14	(45) General Insurance Underwriting	30	Online	MCQ
15	(46) General Insurance Accounts Preparation and Regulation of Investment	30	Online	MCQ
16	(47 / A-1) Foundation of Casualty Actuarial Science Part – I	40	Online	MCQ
17	(56) Fire Insurance Claims (June, 17)	Nil	Online	MCQ
18	(57) Fire and Consequential Loss Insurance	30	Online	MCQ
19	(58) Fire Insurance Coverage's (June, 17)	Nil	Online	MCQ
20	(59) Fire Rating and Underwriting (June, 17)	Nil	Online	MCQ
21	(60) Marine Cargo Insurance Principles and Underwriting (Introduced in lieu of IC 68)	Nil	Online	MCQ
22	(66) Marine Insurance Claims	Nil	Online	MCQ

23	(67) Marine Insurance	30	Online	MCQ
24	(70) Marine Hull Underwriting and Claims (Introduced in lieu of IC 69)	Nil	Online	MCQ
25	(71) Agriculture Insurance	30	Online	MCQ
26	(72) Motor Insurance	30	Online	MCQ
27	(74) Liability Insurance	30	Online	MCQ
28	(76) Aviation Insurance	30	Online	MCQ
29	(77) Engineering Insurance	30	Online	MCQ
30	(78) Miscellaneous Insurance	30	Online	MCQ
31	(81) Mathematical Basis Life Assurance (June, 17)	40	Online	MCQ
32	(82) Statistics (June, 17)	40	Online	MCQ
33	(83) Group Insurance & Retirement Benefit Scheme	30	Online	MCQ
34	(84 / A-2) Foundation of Casualty Actuarial Science Part –II (June, 17)	40	Online	MCQ
35	(85) Reinsurance Management	40	Online	MCQ
36	(86) Risk Management	40	Online	MCQ
37	(88) Marketing and Public Relations	30	Online	MCQ
38	(89) Management Accounting	40	Online	MCQ
39	(90) Human Resources Management	30	Online	MCQ
40	(92) Actuarial Aspects of Product Development	40	Online	MCQ
41	(99) Asset Management	30	Online	MCQ
42	(A-3) Basic Rate Making (June, 17)	Nil	Online	MCQ
43	(A-4) Estimating Unpaid Claims Using Basic Techniques (June, 17)	Nil	Online	MCQ
44	(BL-01) Fundamentals of Insurance	Nil	Online	MCQ
45	(BL-02) Personal Financial Planning	Nil	Online	MCQ
46	(BL-03) Professional Selling	Nil	Online	MCQ
47	(IL-01) Insurance and the Environment	Nil	Online	MCQ
48	(IL-02) Understanding Buyer Behavior	Nil	Online	MCQ

49	(IL-03) Agency Management	Nil	Online	MCQ
50	(IL-04) Indian Insurance Industry	Nil	Online	MCQ
51	(IL-06(i)) Life Insurance Products	Nil	Online	MCQ
52	(IL-06 (ii)) Pensions and Annuity	Nil	Online	MCQ
53	(AL-01) Insurance Marketing - Principles and Practices	Nil	Online	MCQ
54	(AL-02) Leadership and Personal Mastery	Nil	Online	MCQ
55	(AL-03) Branding and Marketing Communication	Nil	Online	MCQ
56	(AL-04) Marketing Channels in Insurance	Nil	Online	MCQ
57	(AL-05) Marketing research and Insurance	Nil	Online	MCQ
58	(IC-AIU 01) Legal and Regulatory aspects for Life Underwriters	Nil	Online	MCQ
59	(IC-AIU 02) Fundamental of Medical Underwriting	Nil	Online	MCQ
60	(IC-AIU 03) Intermediate Medical Life Insurance Underwriting	Nil	Online	MCQ
61	(IC-AIU 04) Intermediate Non-Medical Life Insurance Underwriting	Nil	Online	MCQ
62	(IC-AIU 05) Advanced Life Insurance Underwriting	Nil	Online	MCQ
63	(IRCC 01) Fundamentals of Insurance	Nil	Online	MCQ
64	(IRCC 02) Insurance Regulations, Governance and Compliance	Nil	Online	MCQ
65	(IRCC 03) Risk Management in Insurance	Nil	Online	MCQ

**\*MCQ – Multiple Choice Questions**

## 16. PRIZE SCHEME

The Insurance Institute of India awards PRIZES to the **Toppers of Professional Examinations** in recognition of their outstanding performance, subject to certain minimum conditions mentioned below being fulfilled by the candidates.

### A. PRIZES

There will be two sessions of examinations:

1. From 1<sup>st</sup> January to 30<sup>th</sup> June.
2. From 1<sup>st</sup> July to 31<sup>st</sup> December.

For both sessions separate merit lists will be prepared after merging the data of online and offline examinations conducted during the period of session.

The following prizes will be awarded to the candidates standing first in the examination and to the candidates standing first in individual subjects.

#### 1. **Toppers of Licentiate / Associate / Fellow Examinations.**

a.	Fellowship	2 Prizes	Rs.7,500/- each.
b.	Associateship	2 Prizes	Rs.5,000/- each.
c.	Licentiate	2 Prizes	Rs.3,000/- each.

Prizes will be declared on the basis of following criteria:

- I. Candidates accumulating minimum required CPs and qualifying for certificate / diploma in a session will be considered for that session only.
- II. The candidate must have secured minimum 60% marks in each of the subject qualifying for Associate/ Fellowship and minimum 70% marks in each of the subject for Licentiate. The condition will apply only for the subjects on the basis of which the examination under consideration for prize is passed.
- III. The candidate must have secured minimum 60 / 90 / 120 CPs in the session for qualifying Licentiate / Associate / Fellow examination respectively.
- IV. Candidate must not have availed any exemption in any subject on the basis of previous qualification of other institutions.

**2.a. Toppers of each subject: - Rs.2,500/- each.**

<b>Sr. No.</b>	<b>Subject code and title</b>
1	01 Principles of Insurance
2	02 Practice of Life Insurance
3	11 Practice of General Insurance
4	14 Regulations of Insurance Business
5	22 Life Insurance Underwriting
6	23 Applications of Life Assurance
7	24 Legal Aspects of Life Insurance
8	26 Life Insurance Finance
9	27 Health Insurance
10	28 Foundation of Actuarial Science
11	35 Basics of Health Insurance
12	36 Health Insurance Claims Management
13	37 Health Insurance Operations
14	45 General Insurance Underwriting
15	46 General Insurance Accounts and Regulation of Investment
16	47 Foundation of Casualty Actuarial Science Part – I
17	56 Fire Insurance Claims
18	57 Fire and Consequential Loss Insurance
19	58 Fire Insurance Coverage's
20	59 Fire Rating and Underwriting
21	60 Marine Cargo Insurance Principles and Underwriting
22	66 Marine Insurance Claims
23	67 Marine Insurance
24	70 Marine Hull Underwriting and Claims
25	71 Agriculture Insurance
26	72 Motor Insurance
27	74 Liability Insurance

28	76 Aviation Insurance
29	77 Engineering Insurance
30	78 Miscellaneous Insurance
31	81 Mathematical Basis of Life Assurance
32	82 Statistics
33	83 Group Insurance & Retirement Benefit Scheme
34	84 Foundation of Casualty Actuarial Science Part –II
35	85 Reinsurance
36	86 Risk Management
37	88 Marketing and Public Relations
38	89 Management Accounting
39	90 Human Resources Management
40	92 Actuarial Aspects of Product Development
41	99 Asset Management
42	A-1 Foundation of Casualty Actuarial Science Part – I
43	A-2 Foundation of Casualty Actuarial Science Part – II
44	A-3 Basic Rate making
45	A-4 Estimating Unpaid Claims Using Basic Techniques

Prizes will be declared on the basis of following criteria:

- I. The Candidate must have passed the subject in first attempt and
- II. Must have secured minimum 75% marks in the subject and
- III. The candidate getting highest marks in the subject will be declared “Topper”. In case more than one candidate get marks equal to highest marks, all such candidates will be declared “Topper”.

Note: Any candidate who has ever been penalized for malpractice will be removed from the merit list.

**b. Toppers of Surveyors subject – Rs.1,100/-**

S-01: Principles and Practice of General Insurance and Survey and Loss Assessment.

**Subject wise prizes will be declared on the basis of following criteria:**

- I. The Candidate must have passed the subject in first attempt and



- II. The candidate getting highest marks in the subject will be declared “Topper”. In case more than one candidate get marks equal to highest marks, all such candidates will be declared “Topper”.

Note: Any candidate who has ever been penalized for malpractice will be removed from the merit list.

## **B. LIST OF DONORS**

### **1. Fellowship**

- |    |   |   |
|----|---|---|
| 1. | : | Indian Insurance Companies Association, Kolkata |
| 2. | : | i) Surender Lall ii) Braj Raj                   |

### **2. Associateship**

- |                  |   |   |
|------------------|---|---|
| 1.               | : | i) Jayant Dalal ii) Suresh K. Desai             |
| 2. General       | : | Mumbai Insurance Institute                      |
| 3. Marine        | : | Bhagwandas Peraj                                |
| 4. Miscellaneous | : | Bhaichand Amoluk Consultancy Services Pvt. Ltd. |

### **3. Licentiate**

- |    |   |                      |
|----|---|----------------------|
| 1. | : | Ghanshamdas Khilnani |
| 2. | : | V.N.C. Narichania    |

### **4. Subject wise Prizes**

- |    |  |   |  |
|----|--|---|--|
| 1. | 27-Health Insurance                      | : | Balwant Singh.   |
| 2. | 45- General Insurance Underwriting       | : | Indian Insurance Society, Kolkata                            |
| 3. | 65-Marine Underwriting                   | : | Madras Insurance Institute.                                  |
| 4. | 66-Marine Insurance Claims               | : | M. Subrahmaniam.   |
| 5. | 81- Mathematical Basis of Life Assurance | : | Prof. K.Gopal.   |
| 6. | 82- Statistics                           | : | All India Technically qualified L.I.C. Employees Association |

7.	83- Group Insurance & Retirement Benefit Schemes	: B.S. Sahae.
8.	85- Reinsurance	: i) J.B. Boda & Co. ii) Mugatlal Bhagwandas Boda
9.	86- Risk Management	: The Institute of Insurance Surveyors & Adjusters.
10	88- Marketing & Public Relations	: Indian Insurance Institute, Kolkata
11	89-Management Accounting	: Lucknow Insurance Institute
12	90- Human Resource Management	: H.L. Mathrawala
13	S-1-Principles and Practice of General Insurance and Survey and Loss Assessment (Surveyors Examination)	: M.L.Gupta

The Board reserves the right to alter, amend or revoke, from time to time, the rules framed for the purpose. The Board's decision shall be final in the matter.

**C. The following Organizations are sponsoring Cash Awards to the toppers of the Professional examination of the Insurance Institute of India.**

Sr. No.	Sponsored by	Award Details	Cash Prize
1.	Marsh India Insurance Brokers Pvt. Ltd	i) Associateship (Full Exam)	Rs. 50,000/- for each session.*
		<b><u>Individual Subjects</u></b> i) Sub. IC67 - Marine Insurance ii) Sub. IC74 - Liability Insurance iii) Sub. IC85 - Reinsurance Management iv) Sub. IC86 - Risk Management	Rs. 25,000/- each for each session.*

2.	Insurance Brokers Association of India	i) Associateship (Full Exam) (2 Prizes - 1 for Male & 1 for Female)	Rs. 15,000/- each in a calender year. **
		ii) Fellowship (Full Exam) (2 Prizes - 1 for Male & 1 for Female)	Rs.25,000/- each in a calender year.**
3	Shri Surveyors & Adjusters Pvt. Ltd.	<b><u>Individual Subjects</u></b> i) Sub S-02 - Fire Insurance ii) Sub. S-06 - Motor Insurance	Rs.1,100/- for each session.*
4.	1979 Batch of GIC Direct Recruit Officers (GICDRO)	<b><u>Specialized Diploma in</u></b> i) Fire Insurance ii) Marine Insurance iii) Health Insurance	Rs. 10,000/- each in a each calender year.**

\* 1st Session - January to June & 2nd Session - July to December.

\*\* January - December.

For more details & criteria please refer to I.I.I. website.

## 17. CROSS RECOGNITION OF INSTITUTE QUALIFICATIONS

The Insurance Institute of India and Chartered Insurance Institute, London have entered into a special scheme of arrangement for the promotion of the Advanced Diploma in Insurance (ACII) qualification of the CII to the Associates and Fellows of Insurance Institute of India at concessional rates.

The CII's qualification framework, gives the candidates flexibility in study options. Accordingly a candidate has to accumulate 290 credit points to be eligible for getting ACII Qualification from the CII. Credit points can be accumulated by passing the CII subjects which are assigned different credit points depending on their level of difficulty. The CII grants subject wise credit points to the Associates and Fellows of Insurance Institute of India.

More details are available on CII website at [www.cii.co.uk](http://www.cii.co.uk)

The American Institute for Chartered Property Casualty Underwriters, (The Institute) U.S.A. grants **Exemption** in their prestigious CPCU designations to the Fellows (Non-Life) of Insurance Institute of India. For more details about the AICPCU (The Institutes) courses you can visit their website [www.theinstitutes.org](http://www.theinstitutes.org)

Life Office Management Association (LOMA), U.S.A. grants 2 exemptions in their FMLI designation to the Fellows (Life) of Insurance Institute of India. For more details about the LOMA courses, you can visit their website [www.loma.org](http://www.loma.org)

Insurance Institute of Canada grants 3 exemptions to Associates and 4 exemptions to Fellows of Insurance Institute of India in their CIP Programme consisting of 10 Subjects. For more details about the courses offered by Insurance Institute of Canada, you can visit their website [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca)

## 18. ESSAY WRITING COMPETITION

The Institute encourages research and advanced studies in the area of insurance and related subjects by floating different Essay Writing Competitions every year. The details of the Essay Writing Competitions for the year 2018 are as follows:

The **S.K. Desai Memorial Essay Writing Competition** was introduced by the Institute in the memory of Late Mr. S. K. Desai, one of the Founder Members of Insurance Institute of India. The S. K. Desai Memorial Essay Writing Competition invites original contribution in the form of either an essay or work of research, on current or historic importance, whether life or non-life or related topics from the members of the Institutes in India and in the Afro-Asian Regions. The S. K. Desai Memorial is the highest award of the Institute among the essay competitions which the Institute conducts.

The **D. Subrahmaniam Award Essay Writing Competition** was introduced by the Institute in the memory of Late Mr. D. Subrahmaniam, the Founder Principal of the College of Insurance. The D. Subrahmaniam Award Essay Writing Competition is intended to motivate the members of the Institute aged below 45 years and to involve them in the educational and research activities.

**Technical Paper Essay Writing Competition** is another essay writing competition, which the Institute conducts every year on pre-decided topics in the areas of Life Insurance, General Insurance, Health Insurance, Micro Insurance and Pensions.

Cash Prize for the above Essay Writing competition are as follows:

Sr. No.	Category	Prize
1	S.K. Desai Memorial Essay Writing Competition	Cash Prize of Rs.30,000/- & Merit Certificate
2	D. Subrahmaniam Award Essay Writing Competition	Cash Prize of Rs.20,000/- & Merit Certificate
3	Technical Paper Essay Writing Competition (Life, General, Health, Micro & Pension)	Cash Prize of Rs.10,000/- & Merit Certificate

### Rules governing the Essay Writing Competitions

1. The Competition is open to the members of the Insurance Institute of India within India or abroad.

2. **Age Restrictions:**

D. Subrahmaniam Award Competition - Members below 45 years of age  
Other Competitions - No age restrictions.

3. The contribution should be original.

4. The contribution for category (1) and (2) should relate to any topic of the insurance either life, non-life or allied subjects.

5. Papers submitted for consideration should not be previously published or presented elsewhere.

6. Essays will be accepted from individual members only. Joint contributions will not be accepted.

7. **The Essays should not exceed :**

For S.K. Desai Memorial Essay Writing Competition & D. Subrahmaniam Award Essay Writing Competition – Maximum - 15,000 words & Minimum – 4,000 words (excluding Abstract)

For Technical Paper Essay Writing Competition (Life, General, Health, Micro & Pension) – Maximum - 10,000 words & Minimum – 3,000 words (excluding Abstract)

The Essay must be accompanied with an abstract (Max. 500 words)

The Essay must be submitted in word format (.doc file) with the following settings:

a) Font Name – **“Times New Roman”**

b) Font Size -**12**

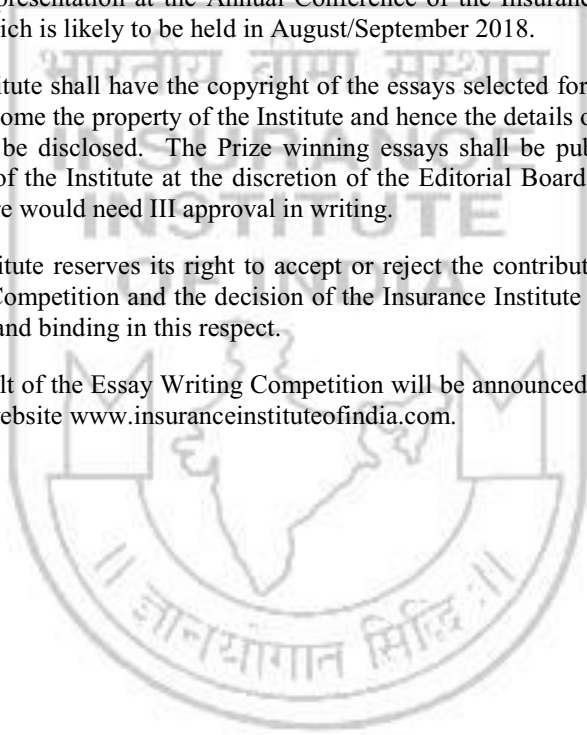
c) Space between lines – **Double**

8. The Essays and abstract must be sent through e-mail on [competition@iii.org.in](mailto:competition@iii.org.in) on or before the due date which will be announced on website.

9. The name of the category of Essay Competition should be clearly mentioned. However, the details of the author should not appear anywhere in the paper. The details such as name, address, membership number of the Institute, age,

qualifications etc. should appear only in the covering letter. However, the said details should be submitted separately in excel format (.xl) In case the author's name or **any identifiable details appear in the body of essay, such entries will be disqualified.**

10. The essay should be original, well researched and all sources have to be duly acknowledged. A bibliography is to be attached at the end of each essay.
11. Award winners resident in India may be invited to receive the award and make a presentation at the Annual Conference of the Insurance Institute of India which is likely to be held in August/September 2018.
12. The Institute shall have the copyright of the essays selected for award which shall become the property of the Institute and hence the details of such essays will not be disclosed. The Prize winning essays shall be published in the Journal of the Institute at the discretion of the Editorial Board. Publications elsewhere would need III approval in writing.
13. The Institute reserves its right to accept or reject the contributions received for the Competition and the decision of the Insurance Institute of India shall be final and binding in this respect.
14. The result of the Essay Writing Competition will be announced by July 2018 on our website [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com).





## 19. CONTINUING PROFESSIONAL DEVELOPMENT PROGRAMME (III-CPD)

**Aims & Objectives of CPD Program:** CPD Program is a holistic program designed to benefit III's Certificants, the insurance industry and the Indian society, which has very low level of insurance awareness.

**Benefits for Certificants of III:** CPD Program is designed to help and motivate III Certificants –

- To update their technical knowledge and skills to become multi-skilled professionals to meet the challenges of today's dynamic industry,
- To keep abreast with changes in economic, regulatory and legal environment in India and international community,
- To make qualitative changes in the industry by integrating their knowledge and operational experience with their areas of interest and expertise,
- To develop their analytical skills and conduct research on topics of their interest,
- To make them better prepared for periodical appraisals in their organizations for career development.

**Benefits for Insurers:** CPD Program with its inbuilt recognition and reward system would help Insurers to make a qualitative change in the work force. CPD can help

- To ensure availability of academically sound, technically qualified professionals suitable for each operations of the company,
- To enable company to design management development programs dovetailed with III-CPD Program to train staff,
- To undertake research for various operations of the company and identify critical areas requiring short term and long term changes in policies and practices,
- To develop a sound objective appraisal system for recognition and reward,
- To motivate employees to learn micro and macro changes in compliance environment globally,

**Benefits for Society:** “Regaining the trust” of people in need for financial solutions to their problems has been primary concern of Indian insurance industry, which has very low of levels of financial literacy.

- CPD Program will create a vibrant environment and enthusiasm amongst all stakeholders to help them regain the trust of the Indian market spanning across the vast geography, multiple languages and cultures.

CPD would help in providing sufficient number of professionals to improve

the reach of financial literacy programs launched by financial institutions and insurance companies, ensuring thereby due respect for the insurance profession.

**Eligibility:** III-CPD has been designed keeping in mind members who are less than 60 years of age. However, members above 60 are also welcome to participate.

**Accumulation of Credits:** CPD Awards will be of annual validity and candidates have to accumulate a minimum of 100 credits per year for 3 consecutive years. Thereafter, renewals will be on accumulation of 300 credits in every three-year period, subject to the candidate acquiring a minimum of 50 credits per year.

**Publication of CPD Credits/ Awards:** A list of CPD Awardees and the credits claimed/ earned will be maintained by III and made available on III's website so that the same is available for verification by both members and/or all stakeholders.

**Governance:** CPD Programme is under the overall directions and guidance of CPD Steering Committee (CPDSC). CPD is implemented by III's CPD Department under the guidance and supervision of CPD Evaluation Committee (CPDEC).

**Working of CPD Programme:** Implementation level details of III-CPD are given below:

- All CPD activity is web-based.
- CPD period is from 1<sup>st</sup> April to 31<sup>st</sup> March. The present CPD period ends on 31<sup>st</sup> March 2019.
- Members have to register at III website giving their Name/ Diploma Number/ other credentials.
- On the CPD Activity Page provided, members have to state CPD activity completed during the CPD period with relevant details.
- Members have to state CPD activity proposed during the CPD period with relevant details.
- Based on the statement made by Members, 'CPD Credits Claimed' will be displayed on the website.
- On approval/ validation by CPDEC, the activity/ points will be shown as 'CPD Credits Earned'.
- For Pre-approved CPD activity (e.g. Training programmes of College of Insurance, Institute of Actuaries of India/ National Insurance Academy/ Indian Institute of Risk Management), applicable credits will be notified on III website.

- Requests for pre-approval of CPD Activity may be sent by email to cpd@iii.org.in. Credits for CPD activity will be added to Credits Earned if approved by CPDEC.
- Approval of CPD Activity will be generally guided by 4 watchwords - relevance, quality, credibility & popularity.

**Grievance Redressal:** III's CPD Programme is a matter of evaluating the quality of professional activity done during a particular period as per the evaluation/ judgment of fellow/ senior professionals based on such standards they deem appropriate using their professional wisdom and will not be the subject matter of litigation.

**Powers to make rules:** III retains its rights to change/ modify/ cancel the CPD Programme at its discretion.

**Fees:** III-CPD is at present a free service to the industry. However, III retains its right to charge fees for registering the credits accumulated/ renewals/ carry forward of credits etc. at its discretion in future after notifying the same.

**Disclaimer:** "III CPD Programme'/ 'Award of CPD Credits' is an activity instituted by Insurance Institute of India (III) for furtherance of professional standards of the insurance industry. Insurers/ other stakeholders are at liberty to consider CPD Credits for recognizing professional activities of their employees/ job applicants and III has no role whatsoever in such matters."

**III-CPD Credit Accrual Plan:** Accrual Plan for Post-Associateship/ Post-Fellowship activity is as follows:

<b>CPD Credit Accrual Plan</b>	<b>Target: 100 credits per year in the 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> years. Subsequent Target: 300 credits during blocks of 3 years subject to a minimum of 50 credits per year</b>
<b>CPD Activity</b>	CPD Activity 1. Academic Work (Max: 100 credits)
<b>Groups:</b>	CPD Activity 2. Organizational Support (Max: 40 credits)
	CPD Activity 3. Underwriting / Claims Handling / Other Experience (Max: 60 credits)

Credits under the 5 CPD Activities have to be acquired as follows:

<b>Approved Activity</b>	<b>Credits</b>
<b><i>1. Academic Work (Max: 100 credits admissible)</i></b>	
a. Presenting papers at CPDEC recognized national/ international seminars/ workshops	Upto 50 credits per seminar/ workshop (Max.credits 100)

b. Attending CPDEC recognized national/ international seminars/ workshops as a registered participant.	Upto 10 credits per seminar/ workshop ( <i>Max. credits 40</i> )
c. Attending academic training programmes conducted by CPDEC recognized institutions (e.g. College of Insurance, National Insurance Academy & Institute of Insurance and Risk Management.)	Upto 20 credits for 3 day sessions, Upto 10 credits for less than 3 day sessions. ( <i>Max. credits 100</i> )
d. Lecturing at academic training programmes conducted by CPDEC recognized institutions (e.g. College of Insurance, National Insurance Academy & Institute of Insurance and Risk Management.)	Upto 20 credits per 90 minute lecture session. ( <i>Max. credits 100</i> )
e. Insurance related articles/ research papers subject to evaluation/ approval by CPDEC. (Number of Credits to be decided by CPDEC)	Upto 100 credits per article/ research paper ( <i>Max. credits 100</i> )
f. Writing III text books/ insurance related books (with ISBN number) published in India/ abroad, subject to approval by CPDEC. (Number of Credits to be decided by CPDEC)	Upto 100 credits ( <i>Max. credits 100</i> )
g. Passing examinations of III other than regulatory tests/ examinations (i.e. Pre-recruitment test for Agents, Surveyors Examination etc. do not qualify as CPD Activity).	Upto 50 credits per paper ( <i>Max. credits 100</i> )
h. Passing Approved examinations of other institutes (List available on III website.)	Upto 50 credits per paper ( <i>Max. credits 100</i> )
i. Presenting/ Publishing Case Studies on insurance and related matters (Number of Credits to be decided by CPDEC)	Upto 50 credits per paper ( <i>Max. credits 100</i> )
j. Other miscellaneous approved academic activity	Upto 20 credits ( <i>Max. credits 40</i> )
<b>Note: CPDEC will decide upon approval of Seminars and Training Programmes.</b>	
<b>2. Organizational Support (Max: 40 credits)</b>	

a. Organization of seminars/ workshops (To be certified by Chairman of Associated Institute)	Upto 10 credits per item of work. (Max. credits 40)
b. Other miscellaneous approved organizational activity	Upto 10 credits per activity. (Max. credits 40)
<b>3. Underwriting/ Claims Handling/ Other Experience (Max: 60 credits)</b>	
a. Underwriting/ Claims experience in respective company, certified by CEO/ GM/ Region-in-Charge/ CFO/ Chief Underwriting Officer of Insurance Company. Self-Certification allowed only for CEOs.	Upto 10 credits per month of professional experience (Max. credits 60)
b. Broking experience certified by CEO of the Broking Company. Self-Certification allowed only for CEOs.	Upto 5 credits per month of professional experience (Max. credits 60)
c. Corporate Agency/ Third Party Administrator professional experience certified by CEO of the Company. Self-Certification allowed only for CEOs.	Upto 5 credits per month of professional experience (Max. credits 60)
d. Individual Agents' professional experience certified by CEO/ GM/ Region-in-Charge/ CFO/ Chief Underwriting Officer/ Region-in-Charge/ Authorized person of organization.	Upto 5 credits per month of professional experience (Max. credits 60)
e. Underwriting experience in respective company/ organization certified by CEO/ GM/ Region-in-Charge/ Chief Operating Officer/ Chief Underwriting Officer/ Region-in-Charge/ Authorized person of organization.	Upto 5 credits per month of professional experience (Max. credits 60)
f. Work experience in regulatory organizations, LI Council/ GI Council, academic institutions, ancillary departments of insurance companies based on certification by CEO/ In-Charge of the organization/ Authorized person of organization.	Upto 5 credits per month of professional experience (Max. credits 60)

g. In case of freelance professionals, credits for other experience will be considered on a case-to-case basis by CPD Evaluation Committee.	Credits to be decided by the CPDEC within the maximum prescribed limits.
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## 20. LIST OF CENTRE CODE & EXAM CENTRES OFFLINE & ONLINE EXAMINATION

### (A) List of Centre Code & Exam Centres in Overseas - Offline Examination

<b>Overseas Examination Centres</b>			
<b>Centre Code</b>	<b>Centre Name</b>	<b>Centre Code</b>	<b>Centre Name</b>
187	Abu Dhabi	172	Jeddah
178	Alkhubar	184	Kathmandu
239	Arusha	193	Kuwait
169	Baharain	186	Mauritius
160	Bhutan	183	Muscat
180	Colombo	218	Nairobi
231	Dar-E-Salaam	179	Riyadh
241	Dhaka	158	Suva-Fiji
217	Doha	240	Toronto
171	Dubai	242	Yangon

Note: There is no assurance that the examination will necessarily be held at the above centres.

### (B) List of Centre Code & Exam Centres in India - Online Examination

<b>Centre Code</b>	<b>Centre Name</b>	<b>Centre Code</b>	<b>Centre Name</b>
693	Agartala	658	Jodhpur
601	Agra	713	Jorhat
602	Ahmedabad	659	Kannur
694	Aizwal	618	Kanpur
678	Ajmer	714	Karimnagar
695	Akola	715	Karnal
696	Aligarh	638	Kochi
642	Allahabad	619	Kolhapur
679	Alwar	620	Kolkata
643	Amravati	662	Kollam
644	Amritsar	660	Kota



Centre Code	Centre Name	Centre Code	Centre Name
697	Asansol	692	Kottayam
641	Aurangabad	663	Kozhikode
603	Bangalore	621	Lucknow
604	Bareilly	622	Ludhiana
647	Baroda	716	Machilipatnam
698	Behrampur	664	Madurai
699	Belgaum	681	Mangalore
689	Bhagalpur	685	Meerut
700	Bhavnagar	624	Mumbai
701	Bhilai	665	Mysore
645	Bhopal	717	Nagercoil
634	Bhubaneshwar	625	Nagpur
646	Bikaner	718	Nanded
605	Bilaspur	626	Nasik
702	Bongaigaon	719	Nellore
606	Chandigarh	666	Noida
607	Chennai	684	Patiala
648	Coimbatore	627	Patna
703	Cuddapah	720	Pondicherry
649	Cuttack	721	Port Blair
608	Dehradun	628	Pune
609	Delhi	722	Raichur
738	Dhaka Bangladesh	639	Raipur
704	Dhanbad	667	Rajahmundry
705	Dharwad	668	Rajkot
650	Dibrugarh	640	Ranchi
706	Dimapur	723	Ratlam
682	Durgapur	724	Ratnagiri
635	Faridabad	683	Rohtak
636	Gandhidham	725	Salem
652	Ghaziabad	726	Sambalpur
610	Goa	669	Satara
680	Gorakhpur	727	Satna

Centre Code	Centre Name	Centre Code	Centre Name
707	Gulbarga	728	Shahdol
708	Guntur	686	Shilong
637	Gurgaon	670	Shimla
611	Guwahati	687	Shimoga
651	Gwalior	729	Silchar
690	Haldwani	671	Siliguri
688	Haridwar	672	Solapur
709	Hazariabagh	730	Sriganganagar
653	Hissar	673	Srinagar
691	Howrah	630	Surat
654	Hubli	631	Thane
612	Hyderabad/Secunderabad	731	Thanjavur
710	Imphal	733	Tirunelveli
613	Indore	732	Trichy
711	Itanagar	674	Trivandrum
655	Jabalpur	734	Tuticorin
614	Jaipur	632	Udaipur
615	Jalandhar	735	Udupi
656	Jalgaon	675	Varanasi
712	Jalpaiguri	736	Vellore
616	Jammu	676	Vijayawada
657	Jamnagar	633	Vizag
617	Jamshedpur	737	Warangal

**21. LIST OF ASSOCIATED INSURANCE INSTITUTES/  
AFFILIATED INSTITUTES/ ACCREDITED LEARNING  
CENTRES (ALC'S)**

<b>Sr. No.</b>	<b>Institute Name and Address</b>	<b>Hon. Secretary</b>	<b>Contact Nos. &amp; Email id</b>
1	Agra Insurance Institute C/o. Sh Ashwani Tomar, LIC of India, IT Dept, 3rd Floor, Sanjay Place, M.G. Road, Agra-282002, Uttar Pradesh	Rajesh Sharma	Mobile - 09927069699, kumar_rajesh10@licindia.com agra@iii.org.in
2	Ahmedabad Insurance Institute Ground Floor, Union Co. Op. Insurance Building, Income Tax Circle, Ashram Road, Ahmedabad - 380014, Gujarat	G U Thaker	Mobile - 09825129790 Fax - 2762-220547 guthaker@orientalinsurance.co.in ahmedabad@iii.org.in
3	Ajmer Insurance Institute C/o. LIC of India, Divisional Office, Ranade Marg, Alwar Gate, Ajmer - 305008, Rajasthan	Rakesh Kumar Sethi	Mobile - 09460177819 rakeshkumar.sethi@licindia.com ajmer@iii.org.in
4	Aligarh Insurance Institute C/o. LIC of India, Divisional Office, Masoodabad, G.T. Road, Aligarh, Uttar Pradesh - 202001	Sachin Jain	Office - 0571-2420071 Mobile - 09837440099 sachin.jain@licindia.com aligarh@iii.org.in
5	Allahabad Insurance Institute C/o. LIC of India, Divisional Office, 172/A/40, M.G.Road, Civil Lines, Allahabad - 211002, Uttar Pradesh	Santosh K Vishwakarma	Office - 0532-2402346 Mobile - 09415288701 santosh.vishwakarma@licindia.com <a href="mailto:allahabad@iii.org.in">allahabad@iii.org.in</a>
6	Amravati Insurance Institute C/o. LIC of India, Shrikrishna Peth, Divisional Office, Jeevan Prakash, Amravati - 444601, Maharashtra	A A Kothiwan	Office - 0721-2552214 Mobile - 09423124898 Fax - 0721-2552237 <a href="mailto:a.kothiwan@licindia.com">a.kothiwan@licindia.com</a> amravati@iii.org.in
7	Amritsar Insurance Institute C/o. National Insurance Co.Ltd,D26, Court Road, Amritsar 143101 Punjab	Yatish Kumar	Office - 0183-5010801 Mobile - 09417022457 Fax - 0183-2227891 yatish.kumar@nic.co.in <a href="mailto:amritsar@iii.org.in">amritsar@iii.org.in</a>

<b>Sr. No.</b>	<b>Institute Name and Address</b>	<b>Hon. Secretary</b>	<b>Contact Nos. &amp; Email id</b>
8	Andaman Insurance Institute C/o. LIC of India, Port Blair, Branch Office, Port Blair Union territory Andaman 744101	Manoj Kumar Bannerji	Mobile - 09474468611 andaman@iii.org.in portblair@iii.org.in
9	Asansol Insurance Institute Jeevan Prakash, LIC of India, Divisional Office, Ground Floor, G.T. Road, West End, Asansol Barddhaman 713304 West Bengal	Ranadeep Choudhury	Mobile - 09476488890 ranadeep.choudhary@ licindia.com asansol@iii.org.in
10	Aurangabad Insurance Institute C/o. LIC of India, Adalat Road, Divisional Office, Jeevan Prakash, Aurangabad 431005 Maharashtra	Shripad V.pisu	Office - 0240-2333342 Mobile - 09405180095 sv.pisu@licindia.com aurangabad@iii.org.in
11	Bangalore Insurance Institute United India Building, Ground Floor, J G C Road, Bangalore 560002 Karnataka	B C Srinath	Mobile - 09448954922 <a href="mailto:bc.srinath@licindia.com">bc.srinath@licindia.com</a> <a href="http://bangalore@iii.org.in">bangalore@iii.org.in</a>
12	Bareilly Insurance Institute C/o. LIC of India, Deen Dayal Puram, Divisional Office, Jeevan Prakash, Bareilly 243001 Uttar Pradesh	Ram Kishore	Office - 0581-2301952 Mobile - 09897236718 kishor.ram@licindia. com bareilly@iii.org.in
13	Belgaum Insurance Institute C/o. LIC of India Goa Ves Divisional Office Basaveshwara Circle Belgaum 590011 Karnataka	Chandrashekh ar S. Bolgundi	Mobile - 09916039013 cs.bolgundi@licindia. com belgaum@iii.org.in
14	Bhavnagar Insurance Institute C/o. LIC of India, Nilambag Circle, Divisional Office, Jeevan Prakash, Bhavnagar 364001 Gujarat	Manish N. Dave	Office - 0278-2522025 Mobile - 09428182836 mn_dave@licindia.com <a href="mailto:bhavnagar@iii.org.in">bhavnagar@iii.org.in</a>

<b>Sr. No.</b>	<b>Institute Name and Address</b>	<b>Hon. Secretary</b>	<b>Contact Nos. &amp; Email id</b>
15	Bhilai Insurance Institute C/o. The New India Assurance Co.Ltd. Nandini Road Divisional Office Above Dena Bank, Bhilai 490011 Chhattisgarh	G.Raja Siva Kumar	Office - 0788-4035006 Mobile - 09826268844 Fax - 0788-2286642 grs.kumar@orientalinsurance.co.in grsk_oic@yahoo.com bhilai@iii.org.in
16	Bhopal Insurance Institute Pearl-306 Siddhi Safron Near Kemfort School Sunkhedi-Kolar Road Bhopal 462026 Madhya Pradesh	Dhanesh Chaturvedi	Office - 0755-2776420 Mobile - 09229201190 lic_dhanesh@rediffmail.com bhopal@iii.org.in
17	Bikaner Insurance Institute C/o. LIC of India Sagar Road Divisional Office Sagar Road Bikaner 334003 Rajasthan	Rakesh Kumar Joshi	Office - 0151-2225911 Mobile - 09414146614 rakeshkumar.joshi@licindia.com <a href="mailto:bikaner@iii.org.in">bikaner@iii.org.in</a>
18	Bramhapur Insurance Institute C/o. LIC of India Jeevan Prakash Divisional Office PO-Khodasingi Behrampur Ganjam 760010 Orissa	M K Chakraborty	Office - 0680-2296390 Mobile - 09438114158 chakraborty.Mk@licindia.com behrampur@iii.org.in
19	Calicut Insurance Institute C/o. LIC of India, Huzur Road, Divisional Office, Jeevan Prakash, Kozhikode 673001 Kerala	K Vijayachandran	Office - 0495-2728749 Mobile - 09446189498 Fax - 0495-2721929 <a href="mailto:k.vijayachandran@licindia.com">k.vijayachandran@licindia.com</a> calicut@iii.org.in
20	Chandigarh Insurance Institute Anand Theatre Complex, Chamber No.7-9, Opp. Taj Hotel, Sector 17- A, Chandigarh 160017 Haryana	K N S Sodhi	Office - 0172-2354089 Mobile - 09872070863 sodhikanwal@yahoo.co.in chandigarh@iii.org.in
21	Coimbatore Insurance Institute C/o. LIC of India, Divisional Office, Trichy Road, Coimbatore 641018 Tamil Nadu	V Vetrivel	Mobile - 09443370724 v.vetrival@licindia.com <a href="mailto:coimbatore@iii.org.in">coimbatore@iii.org.in</a>

<b>Sr. No.</b>	<b>Institute Name and Address</b>	<b>Hon. Secretary</b>	<b>Contact Nos. &amp; Email id</b>
22	Cuddapah Insurance Institute C/o. LIC of India, College Road, Divisional Office, P.O.Box No.10, Cuddapah 516004 Andhra Pradesh	Ms. N. Agilandeswar i	Office - 08562-254348 Mobile - 08562244540 Fax - 562244281 cuddapah@iii.org.in cuddapah@iii.org.in
23	Dehradun Insurance Institute C/o. LIC of India, Legal deptt, Hardwar Road, Divisional Office, Dehradun 248001 UttaraKhand	Rajesh Sharma	Office - 0135-2668130 Mobile - 0941155366 rajesh.sharma3@licindi a.com; rajeshsharma3lic@ gmail.com <a href="mailto:dehradun@iii.org.in">dehradun@iii.org.in</a>
24	Delhi Insurance Institute 1st Floor, Janpath, 76, 1st Floor, Delhi 110001	Rohtash Sharma	Office - 011-23320434 Mobile - 09810104716 Fax - 0120-4172430 <a href="mailto:rohtash.sharma@nic.co.in">rohtash.sharma@nic.co. in</a> ; <a href="mailto:delhi@iii.org.in">delhi@iii.org.in</a>
25	Dharwad Insurance Institute C/o. LIC of India, College Road, Divisional Office, P.B.No.16, Dharwad 580001 Karnataka	Dinesh S. Bangera	Office - 0836-2440952 Mobile - 09448860741 dinesh.bangera@licindi a.com <a href="mailto:dharwad@iii.org.in">dharwad@iii.org.in</a>
26	Dhubri Insurance Institute C/o. LIC of India, T.R.Phukan Road, Dhubri Branch Office, Porva Villa, Dhubri 783301	L Chakravorty	Office - 03662-230354 Mobile - 09435512001 <a href="mailto:dhubri@iii.org.in">dhubri@iii.org.in</a> <a href="mailto:dhubri@iii.org.in">dhubri@iii.org.in</a>
27	Dibrugarh Insurance Institute C/o. The New India Assurance Co.Ltd., Rotary Road, Dibrugarh D.O., Dibrugarh 786001 Assam	Mukti Prasad Dey	Office - 0373-2322616 Mobile - 09435355329 Fax - 373232442 <a href="mailto:dibrugarh@iii.org.in">dibrugarh@iii.org.in</a> <a href="mailto:dibrugarh@iii.org.in">dibrugarh@iii.org.in</a>
28	Ernakulam Insurance Institute C/o. LIC of India, M.G.Road, Divisional Office, Jeevan Prakash, Ernakulam 682011 Kerala	John Mathew	Office - 0484-2350301 Mobile - 09388643004 john.mathew13@licindi a.com <a href="mailto:ernakulam@iii.org.in">ernakulam@iii.org.in</a>

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29	Goa Insurance Institute C/o. LIC of India, EDC Complex, Patto, Divisional Office, Jeevan Vishwas Building, Panaji 403001 Goa	Rajendra Golatkhar	Office - 0832-2438425 Mobile - 09423061543 Fax - 8322438427 rajendra.golatkhar@licin dia.com <a href="mailto:goa@iii.org.in">goa@iii.org.in</a>
30	Gorakhpur Insurance Institute C/o. LIC of India Taramandal Divisional Office Taramandal Gorakhpur 273017 Uttar Pradesh	Akash Tripathi	Office - 5122302060 Mobile - 08896318366 gorakhpur@iii.org.in <a href="mailto:gorakhpur@iii.org.in">gorakhpur@iii.org.in</a>
31	Guntur Insurance Institute C/o. LIC of India, Main Road, Branch Office 699, Lakshmiapuram, Guntur 522001 Andhra Pradesh	B Hymanand	Office - 8632220197 Mobile - 09490114475 bhymanand@licindia.co m <a href="mailto:guntur@iii.org.in">guntur@iii.org.in</a>
32	Guwahati Insurance Institute LIC of India, P&GS Unit Guwahati Divisional Office 5th Floor, S S Road, Fancy Bazar, Guwahati 781001 Assam	Babul Kumar Nag	Office - 0361-2514410 Mobile - 09435043259 nag.bk@licindia.com gauhati@iii.org.in
33	Gwalior Insurance Institute C/o. LIC of India, City Center, Divisional Office, Jeevan Prakash, Gwalior 474011 Madhya Pradesh	Lalit Pradhan	Office - 0751-2448607 Mobile - 09755193330 <a href="mailto:lalit.pradhan@licindia.com">lalit.pradhan@licindia.com</a> <a href="mailto:gwalior@iii.org.in">gwalior@iii.org.in</a>
34	Haldwani Insurance Institute C/o. LIC of India Nainital Road Divisional Office Jeevan Prakash, Kathgodam Haldwani Nainital 263126 UttaraKhand	Prakash Chandra Bhat	Office - 05946-267903 Mobile - 09458355286 Fax - 05946-267871 pc_bhath10@licindia. com <a href="mailto:haldwani@iii.org.in">haldwani@iii.org.in</a>
35	Hazaribagh Insurance Institute C/o. LIC of India Julu Park, Holy Cross Road Divisional Office Jeevan Prakash (Annexe), Hazaribagh 825301 Jharkhand	Jagdish Chand Mittal	Office - 06546-222817 Mobile - 09431141049 Jagdish.Mittal@licindia .com Mittal1972@gmail.com <a href="mailto:hazaribaug@iii.org.in">hazaribaug@iii.org.in</a>



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36	Hyderabad Insurance Institute C/o. LIC of India, Opp. Secretariat Road, Divisional Office, SCZO, Jeevan Bhagya, Hyderabad 500063	V Raghu Venkata Prasad	Office - 040-23230322 Mobile - 09247794065 v.raghuvenkataprasad@ licindia.com hyderabad@iii.org.in
37	Indian Insurance Institute C/o. Hindusthan Building, (Annexe) 5th Floor, 4, C.R.Avenue, Kolkata 700072 West Bengal	Sudipto Sarkar	Mobile - 09433062205 calcuttainst@iii.org.in
38	Indore Insurance Institute C/o. LIC of India Building, M.G.Marg, 19, Indore 452001 Madhya Pradesh	Ratnakar Gaadhe	Mobile - 09826041362 <a href="mailto:indoreinsuranceinstitute@gmail.com">indoreinsuranceinstitute@gmail.com</a> indore@iii.org.in
39	Jabalpur Insurance Institute C/o. LIC of India, Nagpur Road, Divisional Office, Madan Mahal, Jabalpur 482001 Madhya Pradesh	Umesh Jaiswal	Office - 0761-2671216 Mobile - 09826177105 Fax - 0761-2671340 umesh.jaiswal@licindia.com jabalpur@iii.org.in
40	Jaipur Insurance Institute C/o. LIC of India, Bhawani Singh Road, Divisional Office No.1, P.B.No.65, Jaipur 302005 Rajasthan	P C Sharma	Office - 1412293179 Mobile - 09829826278 jaipur@iii.org.in
41	Jalandhar Insurance Institute LIC Of India, Divisional Office, Model Town Road, Jalandhar 144001 Punjab	Inder Jeet Kumar	Office - 0181-2459686 Mobile - 09876025254 kumar.inderjeet350@g mail.com jullundur@iii.org.in
42	Jalpaiguri Insurance Institute LIC of India, Santipara, Divisional Office, Jeevan Prakash, Jalpaiguri 735101 West Bengal	Shri Joydip Raha	Office - 03561-255442 Mobile - 09434367737 jdpraha@gmail.com jailpaiguri@iii.org.in
43	Jamshedpur Insurance Institute C/o. LIC of India, Main Road, Divisional Office, Jeevan Prakash Building, Jamshedpur 831001 Jharkhand	Biplab Sarkar	Office - 0657-243304 Mobile - 09431757804 jamshedpur@iii.org.in

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44	Jodhpur Insurance Institute C/o. LIC of India, Divl. Office, Circuit House Road, P.B. No.58, Jeevan Prakash, Circuit House road, 1st West Patel Nagar, Jodhpur 342001 Rajasthan	Mukesh Kumar Mewara	Mobile - 09414590170 <a href="mailto:mk.mewara@licindia.com">mk.mewara@licindia.com</a> ; mmewara@yahoo.in jodhpur@iii.org.in
45	Jorhat Insurance Institute C/o. LIC of India Rajabari Divisional Office Jeevan Prakash Jorhat 785001 Assam	Sanjib Borthakur	Mobile - 09435248062 jorhat@iii.org.in jorhat@iii.org.in
46	Kanpur Insurance Institute C/o. LIC of India, Legal & HPF Deptt., Divisional Office, Kanpur 208001 Uttar Pradesh	Anil Kumar Bajpai	Office - 0512-2219897 Mobile - 09839991705 anilbajpai@licindia.com kanpur@iii.org.in
47	Karnal Insurance Institute C/o. LIC of India 489 Model Town Divisional Office Jeevan Prakash, Karnal 132001 Haryana	Parveen Kumar	Office - 0184-2268002 Mobile - 09416203422 parveen.kumar@licindia.com karnal@iii.org.in
48	Kolhapur Insurance Institute C/o. The New India Assurance Co.Ltd., Employees Co- Op.Cr.Soc. Ltd. F-11, Royal Courts, 3rd Floor, Near Panch Bungalow, Shahupuri, Kolhapur 416001 Maharashtra	Mr S V Sonalikar	Office - 0231-2532108 Mobile - 09881897359 svsonalikar@gmail.com kolhapur@iii.org.in
49	Kolkata Insurance Institute C/o. Royal Insurance Building, Netaji Subhash Road, Ground Floor, 5, Netaji Subhash Road, Kolkata 700001 West Bengal	Samir Kumar Chatterjee	Mobile - 09831184905 Fax - 033-22428772 samirkumarchatterjee_ nic@rediffmail.com calcuttasoc@iii.org.in
50	Kottayam Insurance Institute C/o. LIC of India Kurian Uthup Road Divisional Office Nagampadom Kottayam 686001 Kerala	P Manoj Kumar	Office - 0481-2567608 Mobile - 09496117182 p.manojkumar@licindia.com kottayam@iii.org.in

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51	Lucknow Insurance Institute C/o. LIC of India, 30, Hazratganj Divisional Office, Hazratganj, Lucknow 226001 Uttar Pradesh	A P Saraf	Mobile - 09415114850 Fax - 0522-2624855 ap.saraf54@gmail.com lucknow@iii.org.in
52	Machilipatnam Insurance Institute C/o. LIC of India, Jeevan Prakash Building, Kennedy Road, Batchupet, Divisional Office, 2nd Floor, Machilipatnam 521001 Andhra Pradesh	Srinivasa Rao	Office - 08672-223174 Mobile - 09298507657 srinivasarao@licindia. com; srinullamsetty@yahoo. com machilipatnam@iii.org. in
53	Madras Insurance Institute Bharat Insurance Building, Anna Salai, 1st Floor, Chennai 600002 Tamil Nadu	NA	Office - 0442-8607610 Mobile - 09042281853 chennai@iii.org.in
54	Madurai Insurance Institute C/o. LIC of India, 16, Palam Station Road, CA Branch, Divisional Office Sellur, Madurai 625002 Tamil Nadu	G. Seenivasan	Office - 0452-2525961 Mobile - 09942350396 Fax - 0452-2525961 <a href="mailto:g.seenivasan@licindia.com">g.seenivasan@licindia.com</a> madurai@iii.org.in
55	Meerut Insurance Institute C/o. LIC of India, CBO-III, Saket, Prabhat Nagar, Meerut 250001 Uttar Pradesh	Pramod Kumar Gera	Office - 0121-2761088 Mobile - 09837043970 <a href="mailto:pramod.gera@licindia.com">pramod.gera@licindia.com</a> ; meerut@iii.org.in
56	Mumbai Insurance Institute Universal Insurance Building, Sir P.M.Road, 6th Floor, Fort, Mumbai 400001 Maharashtra	Vidyadhar G Salvi	Office - 022-22823690 Mobile - 09820342781 <a href="mailto:vg.salvi@newindia.co.in">vg.salvi@newindia.co.in</a> ; mumbai@iii.org.in
57	Muzaffarpur Insurance Institute C/o. LIC of India, Divl. Office, Umashankar Pd.Marg, Jeevan Prakash, Muzaffarpur 842002 Bihar	Ranjan kumar	Office - 0621-2246505 Fax - 0621-2243319 muzaffarpur@iii.org.in

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58	Mysore Insurance Institute C/o. LIC of India, Mysore- Bangalore Road, Divisional Office, Bannimantap Extension, Mysore 570015 Karnataka	S. Sridhara	Office - 0821-2495001 Mobile - 09482378989 sridhara.s@licindia.com sridharas2006@yahoo. co.in; mysore@iii.org.in
59	Nagercoil Insurance Institute C/o. LIC of India, Trivandrum Road, Branch Office No.1, Krishnancoil, Nagercoil 629001 Tamil Nadu	A Joseph Jerin	Office - 04652-272593 Mobile - 09442522753 <a href="mailto:a.josephjerin@licindia.com">a.josephjerin@licindia.com</a> nagercoil@iii.org.in
60	Nagpur Insurance Institute C/o. LIC of India, Divl. Office National Insurance Bldg., 1st Floor, Sales Dept., S.V.Patel Marg, Kingsway, Nagpur 440001 Maharashtra	G Hariharan Sarma	Office - 0712-2548217 Mobile - 09423101236 gh.sarma@licindia.com nagpur@iii.org.in
61	Nanded Insurance Institute C/o. LIC of India Hingoli Road Jeevan Prakash Gandhinagar Nanded 431605 Maharashtra	Ravi Muley	Office - 02462-223828 Mobile - 09423437382 rt_muley@licindia.com nanded@iii.org.in
62	Nashik Insurance Institute C/o. LIC of India, Golf Club Ground, Divisional Office, Nasik 422009 Maharashtra	Mahesh More	Office - 0253-2316992 Mobile - 09823769545 nasik@iii.org.in
63	Nellore Insurance Institute C/o. LIC of India, Dargamitta, Divisional Office, P.B. No.15, Nellore 524003 Andhra Pradesh	V Chandrasekhar a Sarma	Office - 0861-2326441 Mobile - 09440706012 <a href="mailto:vcs.sarma@licindia.com">vcs.sarma@licindia.com</a> ; nellore@iii.org.in
64	Patna Insurance Institute, C/o. LIC of India, Patna Divisional Office No.1, Fraser Road, Opp. to Patna Central Mall, Jeevan Prakash Building, 1st Floor Patna 800001 Bihar	Mukesh Prasad	Office - 0612-2202204 Mobile - 09546682900 patna@iii.org.in
65	Pondicherry Insurance Institute C/o. The New India Assurance Co.Ltd., Divisional Office, 179,J.N.STREET, 3rd Floor Pondicherry Union territory 605001	K Narayanasamy	Office - 0413-2332744 Mobile - 09442086328 pondicherry@iii.org.in pondicherry@iii.org.in

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66	Pune insurance Institute C/o. The New India Assurance Co.Ltd. Karve Road, Regional Office, 2nd Floor, Sharda Centre, Near Nal Stop, Pune 411004 Maharashtra	N.R.Hariharan	Office - 02025-420115 Mobile - 09422009859 <a href="mailto:hari.akila10@gmail.com">hari.akila10@gmail.com</a> ; hari.n@newindia.com poona@iii.org.in
67	Raichur Insurance Institute C/o. LIC of India Station Road Divisional Office Basweshwara Circle Raichur 584101 Karnataka	M Ravi	Office - 0853-496841 Mobile - 09448973680 mravirer@gmail.com <a href="mailto:raichur@iii.org.in">raichur@iii.org.in</a>
68	Raipur Insurance Institute C/o. LIC of India, Pandri, Divisional Office, Raipur 492004 Chhattisgarh	N.Jagannath Rao	Office - 0771-2583002 Mobile - 09424223731 Fax - 0771-2583169 nj.rao@licindia.com raipur@iii.org.in
69	Rajahmundry Insurance Institute C/o. LIC of India, Near Morampudi Junction, Divisional Office, Jeevan Godavari, Rajahmundry 533103 Andhra Pradesh	M.Kodanda Ram	Office - 08832-469661 Mobile - 09866821725 m.kodandaram@licindia.com rajahmundry@iii.org.in
70	Rajkot Insurance Institute C/o. LIC of India, Tagore Marg, Divisional Office, Jeevan Prakash Building, Rajkot 360001 Gujarat	Haresh Dudhrejiya	Office - 02812-482806 Mobile - 09825117300 hn.dudhrejiya@licindia.com rajkot@iii.org.in
71	Salem Insurance Institute C/o. LIC of India, Johnsonpet, Divisional Office, Jeevan Prakash, Salem 636007 Tamil Nadu	R Narayanan	Office - 04272-411489 Mobile - 09443887172 rnarayanan@licindia.com; salem@iii.org.in
72	Sambalpur Insurance Institute C/o. LIC of India Ainthapali Divisional Office Jeevan Prakash Sambalpur 768004 Orissa	Tuhin Dey	Mobile - 09437218823 tdey06@gmail.com sambalpur@iii.org.in
73	Satara Insurance Institute C/o. LIC of India, Sadar Bazar, Divisional Office, Sadar Nagar, Satara 415001 Maharashtra	Manisha Apte	Office - 2162224720 Mobile - 09421119415 satara@iii.org.in

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75	Shahdol Insurance Institute C/o. LIC of India Burhar Road Divisional Office Ahuja Market, 2nd Floor Shahdol 484001 Madhya Pradesh	Rana Mallick	Office - 07652-245141 Mobile - 09424954449 rana.mallick@gmail.com shahdol@iii.org.in
76	Shimla Insurance Institute C/o. LIC of India 14 15 SDA Complex Divisional Office Kasumpti Shimla 171009 Himachal Pradesh	Harsh Gupta	Office - 01772-629209 Mobile - 09418588934 gupta.harsh@licindia.co m shimla@iii.org.in
77	Silchar Insurance Institute C/o. LIC of India, Jeevan Prakash, Divisional Office, Meherpur, Cachher (Assam), Silchar 788015 Assam	Sandip Chakraborty	Office - 03842-242668 Mobile - 09435074156 Fax - 3842241461 sandip.chakraborty@lic india.com silchar@iii.org.in
78	Srinagar Insurance Institute C/o. LIC of India, Sonwar, Divisional Office, P.B.No.459, Srinagar 190001 Jammu Kashmir	G.S.Datta	Office - 0194-2500496 srinagar@iii.org.in
79	Surat Insurance Institute C/o. LIC of India, Muglisara, Divisional Office, Jeevan Prakash Opp.Municipal Corpn., Surat 395001 Gujarat	Kishor P.Patel	Office - 0261-2801503 Mobile - 09825333667 kp_patel@licindia.com <a href="mailto:surat@iii.org.in">surat@iii.org.in</a>
80	Thanjavur Insurance Institute C/o. LIC of India, Gandhiji Road, Divisional Office, Jeevan Chola, Thanjavur 613001 Tamil Nadu	P.V.Rajan	Office - 04362-230384 Mobile - 09442282207 pv.rajan@licindia.com <a href="mailto:thanjavur@iii.org.in">thanjavur@iii.org.in</a>
81	Trivendrum Insurance Institute HGA(P), I.T. Dept., Jeevan Prakash, C/o. LIC of India, Divisional Office, Pattom, P.O. Thiruvananthapuram 695004 Kerala	Anoop R S	Mobile - 09995969581 anpmkl@gmail.com trivandrum@iii.org.in

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83	Udupi Insurance Institute C/o. LIC of India, Ajjarkad, Divisional Office, Jeevan Krishna, Udupi 576101 Karnataka	Suman L Upadhyaya	Mobile - 09449640422 l.upadhyayasuman@licindia.com udipi@iii.org.in
84	Utkal Insurance Institute C/o. LIC of India, Nuapatna, Divisional Office, Cuttack 753001 Orissa	Ashok Kumar Kar	Mobile - 09861431308 cuttack@iii.org.in
85	Vadodara Insurance Institute C/o. LIC of India, Divisional Office, 6th Floor, Suraj Plaza II, Sayaji Ganj, Vadodara 390005 Gujarat	J J Shelat	Office - 0265-330705 Mobile - 09879894667 baroda@iii.org.in
86	Varanasi Insurance Institute C/o. LIC of India, B-12/120, Divisional Office, Gauriganj, Bhelupur, Varanasi 221001 Uttar Pradesh	Rakesh Gujrati	Office - 0542-2454375 Mobile - '9450012074 rakesh.gujrati@licindia.com varanasi@iii.org.in
87	Vellore Insurance Institute C/o. LIC of India IDA Scudder Road Divisional Office Jeevan Prakash Vellore 632004 Tamil Nadu	C Jambu Kumar	Office - 04162-220252 Mobile - 09942062770 c.jambukumar@licindia.com vellore@iii.org.in

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88	Vijaywada Insurance Institute C/o. LIC of India, M.G.Road, City Branch 2, Vasu Estates, Beside Manorama Hotel, Vijayawada 520002 Andhra Pradesh	D V V S Vara Prasad	Office - 0866-2571568 Mobile - 09440183375 varaprasaddvvs@yahoo .in vijayawada@iii.org.in
89	Vikramshila Insurance Institute C/o. LIC of India Jeevan Prakash Divisional Office Zero Mile, Bhagalpur 813210 Bihar	Shiv Narayan Sah	Office - 0641-2322025 Mobile - 09470760957 sn.sah@licindia.com bhagalpur@iii.org.in
90	Vishakapatnam Insurance Institute C/o. LIC of India, Jeevan Prakash Road, Divisional Office, Jeevan Prakash, Vishakapatnam 530004 Andhra Pradesh	P Purnima	Mobile - 09849635163 <a href="mailto:p.purnima@licindia.com">p.purnima@licindia.com</a> visakhapatnam@iii.org.in
91	Warangal Insurance Institute C/o. LIC of India Balasamudram Divisional Office Hanamkonda Warangal 506001 A.P.	T Haragopal	Office - 0870-2579108 Mobile - 09490109099 Fax - 870257790 <a href="mailto:t.haragopal@licindia.com">t.haragopal@licindia.com</a> warangal@iii.org.in

## B. Affiliated Institutes

<b>SR. NO.</b>	<b>INSTITUTE NAME</b>	<b>CONTACT DETAILS</b>
1	The Sri Lanka Insurance Institute	1st Floor, YMCA Building, 143, St. Michael's Road, Colombo 3 Tel.No. : 0094 11 2314405 Email : slii@slt.net.lk
2	R.I.C.B. Insurance Institute	Royal Insurance Corporation of Bhutan Ltd. Post Box No.315, Thimphu, Bhutan. Tel.No. : +975-2-321037, 322426 Email : ricbho@druknet.bt



### C. Accredited Learning Centers

Sr. No.	Accreditation No.	Name of Institute/Organization
1	IIIALC_001	<p><b>HRD Foundation- India,</b>                      5/7, Kalkaji Extension,                      New Delhi- 110 019.                      Tel No.: 011-43536308,(M)-09810500469  <a href="mailto:hrdfi@vsnl.com">Email: hrdfi@vsnl.com</a>,<a href="mailto:hrdfi@airtelmail.in">hrdfi@airtelmail.in</a>  <a href="http://www.hrdfi.com">Website: www.hrdfi.com</a></p>
2	IIIALC_002	<p><b>Insurance Academy – North East</b>                      Bardoichila Bhawan, Block-A (ASC-C),                      G.S. Road, Bhangagarh,                      Guwahati – 781 005.                      Tel No: +91 9864027566                      Fax No: 0361-2460362/2134287  <a href="mailto:insac_ne@rediffmail.com">Email: insac_ne@rediffmail.com</a>  <a href="http://www.insuranceacademynortheast.com">Website: www.insuranceacademynortheast.com</a></p>
3	IIIALC_005	<p><b>Insurance Academy</b>                      622, Pulchiwadi,                      Deccan Gymkhana,                      Pune-411 004.                      Tel No.: 020-25534601/25539050, (M)- +91 9822846918  <a href="tel:020-25534601">Fax No. 020-25534601</a>  <a href="mailto:insurance2012@gmail.com">Email: insurance2012@gmail.com</a>  <a href="http://www.insuranceacademy.org">Website: www.insuranceacademy.org</a></p>

Sr. No.	Accreditation No.	Name of Institute/Organization
4	IIIALC_006	<p><b>Usha Deep Insurance &amp; Management Services Pvt. Ltd.</b></p> <p>A-42, Indira Nagar, Near Nilgiri Complex, Lucknow – 226 016. Mobile No. 9335233798 Tel No: 0522-4000806 <a href="mailto:academy@ushadeep.com">Email: academy@ushadeep.com;</a> <a href="mailto:ushadeepacademy@gmail.com">ushadeepacademy@gmail.com</a> <a href="http://www.ushadeep.com">Website: www.ushadeep.com</a></p>
5	IIIALC_008	<p><b>Udaipur Insurance Institute</b></p> <p>C/o. LIC of India, Divisional Office, Sub City Centre, Udaipur – 313 001. Tel No.: 0294-2487103 Fax No: 0294-2583558 <a href="mailto:parakhlalit.kishore@licindia.com">Email: parakhlalit.kishore@licindia.com</a></p>
6	IIIALC_009	<p><b>Indian Insurance Institute</b></p> <p>Hindustan Building (Annexe), 5<sup>th</sup> Floor, 4, C.R. Avenue, Kolkata- 700 072. Tel No: 033-22126433 Fax No: 033-22129373. <a href="mailto:iiikolkata@vsnl.net">Email: iiikolkata@vsnl.net</a> <a href="http://www.indianinsuranceinstitute.net.in">Website: www.indianinsuranceinstitute.net.in</a></p>

Sr. No.	Accreditation No.	Name of Institute/Organization
7	IIIALC_010	<p><b>Delhi Insurance Institute</b>  C/o. LIC Training Centre,  76, Janpath,  <u>New Delhi – 110 001.</u>  Tel No: 011-23320434/23739662  Fax No: 011-523281650  <a href="mailto:rohtash.sharma@nic.co.in">Email: rohtash.sharma@nic.co.in</a></p>
8	IIIALC_011	<p><b>Bhopal Insurance Institute</b>  T-09, Jain Tower,  Nehru Nagar Square,  <u>Bhopal – 462 003.</u>  Fax No:0755 –2776420/4038420  <a href="mailto:lic_dhanesh@rediffmail.com">Email: lic_dhanesh@rediffmail.com</a>  <a href="http://www.educationvarsity.com">Website: www.educationvarsity.com</a></p>
9	IIIALC_012	<p><b>Kolkata Insurance Institute</b>  Royal Insurance Building (Ground Floor), 5,  Netaji Subhas Road, <u>Kolkata- 700 001.</u>  Tel: 033-2231 9225/2231 4096  <a href="mailto:iiskolkata@rediffmail.com">Email: iiskolkata@rediffmail.com;</a>  <a href="http://www.indianinsurancesociety.org">Website: www.indianinsurancesociety.org</a></p>
10	IIIALC_013	<p><b>Coimbatore Insurance Institute</b>  C/o LIC of India, Divisional Office, Trichy Road,  <u>Coimbatore – 641 018.</u>  Tel: 0422-2200024;  <a href="mailto:coimbatoreii@yahoo.co.in">Email: coimbatoreii@yahoo.co.in</a></p>

<b>Sr. No.</b>	<b>Accreditation No.</b>	<b>Name of Institute/Organization</b>
11	IIIALC_014	<p><b>Hyderabad Insurance Institute</b>  C/o LIC of India, S.C. Zonal Office, “Jeevan Bhagya”, Secretariat Road,  Hyderabad – 500 063.  <a href="mailto:hyderabadinsuranceinstitute@yahoo.co.in">Email: hyderabadinsuranceinstitute@yahoo.co.in;</a>  <a href="http://www.hyderabadinsuranceinstitute.com">Website: www.hyderabadinsuranceinstitute.com</a></p>
12	IIIALC_015	<p><b>Trivendrum Insurance Institute</b>  C/o LIC of India, Divisional Office, Pattom, Trivandrum,  Kerala – 695 004.  Tel: 0471-6576886;  <a href="mailto:insinstvm@gmail.com">Email: insinstvm@gmail.com</a></p>
13	IIIALC_016	<p><b>Insurance Training Centre</b>  25/1, Baranashi Ghosh Street, Near Girish Park,  Kolkata – 700 007.  Tel:033-22184184/22696035; Mobile: 09830171022;  Fax: 033-22736612;  <a href="mailto:insurance@bimabazaar.com">Email: insurance@bimabazaar.com;</a>  <a href="http://www.bimabazaar.com">Website: www.bimabazaar.com</a></p>

Sr. No.	Accreditation No.	Name of Institute/Organization
14	IIIALC_018	<p><b>Chandigarh Insurance Institute</b>  Anand Complex Building, Opposite Taj Hotel,  Building Bo.1, Chamber No.7-9, Basement,  Sector 17-A, Chandigarh - 160 017.  Tel:0172-2543089;Fax: 0172-2543089  Mobile:09872070863  <a href="mailto:chdinsurancecentre@yahoo.in">Email: chdinsurancecentre@yahoo.in</a></p>
15	IIIALC_020	<p><b>Aurangabad Insurance Institute</b>  C/o. LIC of India, Divisional Office,  Adalat Road,  <u><b>Aurangabad-431 005.</b></u>  (Maharashtra)  Tel: 0240-2333470  (M): 9922463023  <a href="mailto:sv.pisu@licindia.com">Email:sv.pisu@licindia.com</a>; <a href="mailto:aurangabad@iii.org.in">aurangabad@iii.org.in</a></p>
16	IIIALC_021	<p><b>Institute of Continuing Education - Basant Dynamics</b>  472, Pepee Compound,  Near Guru Nanak H.S. School,  Ranchi - 834 001.  <u><b>Jharkhand, India.</b></u>  Tel :0651-2331945; Fax:0651 - 2203162  <a href="mailto:Basant2singh@yahoo.co.in">Email : Basant2singh@yahoo.co.in</a>  <a href="http://www.bdice.in">Website:www.bdice.in</a></p>

## THE CREDO

### **Associate and Fellow Members of the Institute are expected to**

1. Continuously update their knowledge of Insurance and allied disciplines and contribute to the furtherance of such knowledge through engagement in research, case studies preparation and innovative work practices
2. Commit to the spirit of honest scientific enquiry – critically examine existing paradigms and practices of the industry with an open and objective mind.
3. Develop a holistic and integrated approach to insurance and its practice, and also adopt a diagnostic problem solving approach to issues and problems in their work environments.
4. Be Team Players, willing to support and empower others and contribute to synergy of the groups to which they belong - to respect and listen to others, to be open and transparent, and to put the team's purpose and its achievement above self.
5. Maintain highest standards of Professional integrity and ethical conduct with respect to what they say and do in their professional life and work, exercising discrimination and judgment to decide what is fair, just and the right thing to do in any situation.
6. Act in the best interests of customers, display deep sensitivity and empathy towards their concerns, champion their just and legitimate causes, provide fair and objective professional advice and a high standard of service.
7. Exercise due diligence and care while dealing with resources of institutions they serve.
8. Display leadership in thought and action towards promoting quality in sales, service and all other work processes, striving for continuous improvement in activities they are engaged in.
9. Contribute to development of both themselves and other fellow members, in a personal and professional sense, participating in and extending support to the activities of various local institutes set up to promote insurance education and develop Insurance competencies.
10. Initiate and take part in social innovation processes that lead to community betterment and enrichment of life – inspiring others through personal example.