SYLLABUS

IC38 CORPORATE AGENTS (HEALTH INSURANCE)

SECTION I


CHAPTER 2: CUSTOMER SERVICE: General concepts - Why Customer Service - Quality of service - Customer service and insurance - Insurance agent’s role in providing great customer service - The Point of Sale - Best advice - The proposal stage - Acceptance stage - The claim stage - Grievance redressal - Integrated Grievance Management System (IGMS) - The Consumer Protection Act, 1986 - The Insurance Ombudsman - Communication process - Non-verbal communication - Ethical behavior.


CHAPTER 4: REGULATORY ASPECTS OF CORPORATE AGENCY: Insurance contracts – Legal aspects and special features – Definitions – Scope and applicability of these Regulations - Consideration of application - Renewal of registration - Procedure where a registration is not granted - Effect of refusal to grant registration - Conditions of grant of registration to Corporate Agent - Payment of fees and the consequences of failure to pay fees - Remuneration - Conflict of interest - Disclosures to the Authority - Arrangements with insurers for distribution of products - Servicing of policyholders - Sale of Insurance by tele-marketing mode and distance marketing activities of a corporate agent - Code of conduct for Corporate Agents - Maintenance of Records - Maintenance of books of account, records, etc - Code of Conduct.

SECTION 2


CHAPTER 9: HEALTH INSURANCE UNDERWRITING: What is Underwriting – Definition –need - Underwriting basic concepts – File and use guidelines – Other health insurance regulations of IRDAI – Basic Principles of Insurance and tools for underwriting -Underwriting process – Group health insurance – Underwriting of overseas travel insurance - Underwriting of personal accident insurance

CHAPTER 10: HEALTH INSURANCE CLAIMS: Claims management in insurance – stakeholders in claim process – Role of claims management in insurance company - Management of health insurance claims – Challenges in health insurance – claims process in health insurance - Documentation of health insurance claims – Claims reserving – Role of third party administrators – Claims management –personal accident – overseas travel insurance