SYLLABUS

IC38 INSURANCE AGENTS (GENERAL BRANCH)

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 INSURANCE AGENT: Definitions- Appointment of Insurance Agent by the Insurer- Appointment of Composite Insurance Agent by the insurer- Insurance Agency Examination- Disqualification to act as an Insurance Agent- Code of Conduct- Suspension of Appointment of an Agent- Procedure for Cancellation of Agency- Effect of suspension/cancellation of Agency appointment- Procedure to be followed in respect of resignation/surrender of appointment by an insurance agent- General conditions for appointment of Agents by the insurer-

SECTION 2


SECTION 3


CHAPTER 15: 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 16: 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