Examination Handbook



भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA

For regular updates please visit the website
www.insuranceinstituteofindia.com
Phone:- 022 – 69654200

CALENDAR OF IMPORTANT DATES

Online Examination Schedule for the year 2026

Steps & Details			Exam Month & Year			
			March – 2026	**June – 2026**	**September – 2026**	**December - 2026**
1.	Registration (New Candidates) * Subject Enrollment (Payment of fees) Change of Centre ** Change of Subject ** (subject having similar credit points)		5th to 15th January 2026	5th to 15th April 2026	5th to 15th July 2026	5th to 15th October 2026
#	Examination for enrolment extended date (Advance Approval) (Subject enrolment, change of Centre / Subjects)		16th to 18th January 2026	16th to 18th April 2026	16th to 18th July 2026	16th to 18th October 2026
2.	Slot Booking - Book date & time of the examination for enrolled subjects		5th to 11th February 2026	5th to 11th May 2026	1st to 7th August 2026	5th to 11th November 2026
3.	Examination Day & Dates	Saturday	7th March, 2026	6th June, 2026	29th August, 2026	5th December, 2026
		Sunday	8th March, 2026	7th June, 2026	30th August, 2026	6th December, 2026
		Saturday	14th March, 2026	13th June, 2026	5th September, 2026	12th December, 2026
		Sunday	15th March, 2026	14th June, 2026	6th September, 2026	13th December, 2026
4.	Last date to receive Scribe request for Physically/Visually Challenged candidates		27th February, 2026	28th May, 2026	21st August, 2026	26th November, 2026
5.	Result to be declared on or before		31st March, 2026	30th June, 2026	30th September, 2026	31st December, 2026

*New candidates have to first register as a member with III and then pay the paper enrollment fees. For more details may refer Help manual available on our portal under Examinations>>Help Manual

**Candidates can change center & subject using own login id on or before the last date of enrollment.

The examinations for the following certificate courses shall be conducted only in June & December every year.

(1) Advanced Diploma in Life Insurance Underwriting

(2) Certificate Course on Compliance, Governance and Risk Management in Insurance (IRCC).

Important Note:- The dates given above are tentative and may be changed if required.

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA
॥ज्ञानयोगात सिद्धिः॥

For attention of the Candidates

All Candidates are advised to CREATE AN INDIVIDUAL ACCOUNT (Login Id) on the website 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 the future**.**
2. **Registered candidates are not required to create their profile,** as it is already available with the Institute. Registered candidates should (a onetime exercise) map their profile with the login id by providing the Registration Id and Date of Birth after login.
3. For any reason if the candidate is unable to process the mapping, he/ she may contact the Institute with the following details through email to 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 candidates and candidates already registered is available on the website www.insuranceinstituteofindia.com Homepage under Examination >> Help Manual 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, the as photograph is essential to print the on attendance sheet, hall ticket & certificates etc. The candidates are advised to upload their photograph using their own login only.

Candidate's Signature in profile

All registered candidates have to upload their Signature [Size: Height 140 pixels X Width 152 pixels, Size up to 25KB, Extension - (.jpg)].

Candidates having multiple Registration Ids. are requested to write to 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 a request, for verification.

FORGOT Login id: In case of 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.**

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

For any grievances related to the question paper, candidates are advised to log in to the III Portal and raise the query under
"Exam Registration >> Candidate Query >> Question Paper Related Query."
A fee of Rs 100 per query, plus applicable GST, will be charged.

Queries related to the question paper will not be considered through email.
Please note that re-totalling or revaluation of the answer paper is not available.
Please note that answer sheet will not be provided to the candidates appearing for the online examination.

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA
॥ज्ञानयोगात सिद्धिः॥

CONTENTS

Sr. No.	Particulars	Page. Nos.
1	About Insurance Institute of India	1
2	Regulations	10
3	Professional Examinations	19
4	Important Information About Examinations	22
5	Pre-Licensing Test for Insurance Surveyors & Loss Assessors	23
6	On-Line Registration / Enrollment	25
7	Credit Point System of Examinations	28
8	Structure for Qualifying Examinations	32
9	Credits for Prior Learning in Professional Examinations	33
10	Diploma – Associateship & Fellowship	54
11	Specialized Diploma	55
12	Purchase of Study Courses	61
13	Table of Fees	64
14	List of Subjects/Papers & Question Paper Pattern	67
15	Prize Scheme	70
16	Cross Recognition of Institute Qualifications	74
17	Essay & Technical Paper Writing Competitions	75
18	Continuing Professional Development Programme (III-CPD)	79
19	List of Centre Code & Exam Centres - Online Examination	85
20	List of Associated Insurance Institutes / Affiliated Institutes	92

भारतीय बीमा संस्थान INSURANCE INSTITUTE OF INDIA

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, oral and written, in insurance theory and practice and related subjects for awarding certificates, diplomas and degrees to those interested in insurance. To give oral and postal tuitions, 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.
   - **ii.** To offer scholarships, grants and prizes for research or any other educational work bearing on insurance. To ascertain the law and practice relating to all matters connected with insurance and to disseminate such knowledge among those interested in insurance.
   - **iii.** The activities and programmes of the Institute, among others, assist people in the insurance Industry, to acquire the skills and expertise to meet the growing needs of multiplicity of customers- the objective being to enhance professional insurance service to the millions in this country.
2. **Membership:** There are at present 91 Associated Insurance Institutes spread all over the country. The Sri Lanka Insurance Institute and Financial Institutions Training Institute Ltd., Bhutan 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:** College of Insurance (COI) provides training in all technical and functional domains of Insurance. A large number of private and public sector insurers, brokers, surveyors, purchasers of insurance and others in India and abroad benefit from COI's classroom sessions, workshops, seminars, webinars, industry research and knowledge sharing activities. COI has a campus in Kolkata, catering to the academic needs of the Eastern and North Eastern Regions of India and those of the neighboring countries. COI initiated the video series of "विमा विकास वार्तालाप (Bima Vikas Vartalap)" which has interviews of Industry Veterans sharing their thoughts.

1. Certificate courses:

- **CC1 - Certificate Course in Life Insurance Marketing**

Course Structure -

Particulars	Details
Duration of the course	4 months
Mode of Teaching	Self-study + 3 days Online Contact Classes
Total hours of Teaching	18 hours for Online Contact Classes (to solve queries)
Exam pattern	MCQ pattern + Assignments
Target Group	Graduate / Post Graduate, Freshers as well as employees working in Insurance Companies
Fees for the course	Rs. 5900/- (Rs. 5000/- + 18% GST)

- **CC2 - Advanced Certificate course in Health Insurance**

Course Structure –

Particulars	Details
Duration of the course	4 months (3 hours on weekends)
Mode of Teaching	Virtual Training
Total hours of Teaching	90 hours
Exam pattern	MCQ pattern
Target Group	Graduate / Post Graduate, Freshers as well as employees working in Insurance Companies
Fees for the course	Rs. 11,800/- (Rs. 10,000/- + 18% GST)

- **CC3 - Certificate Course in General Insurance**

Course Structure -

Particulars	Details
Duration of the course	3 months (on weekends)
Mode of Teaching	Classroom / Virtual Training session at COI, Kolkata
Total hours of Teaching	100 hours of both Classroom / Virtual Training (Hybrid)
Exam pattern	MCQ pattern
Target Group	Fresh graduates/Post Graduates, Broking Companies, Insurance Companies, Freelancers
Fees for the course	Rs. 18,880/- (Rs. 16,000/- 18% GST for Classroom training) Rs. 14,160 /- (Rs. 12,000/- + 18% GST for Virtual training)

- **CC4 - Certificate Course in Investigation and Fraud Detection in Life Insurance**

Course Structure -

Particulars	Details
Duration of the course	3 Days
Mode of Teaching	Virtual Training sessions
Total hours of Teaching	15 hours for online classes
Exam pattern	MCQ pattern
Target Group	Employees working in Fraud cells/ Claims Department/ Audit functions of the company
Fees for the course	Rs. 10620/- (Rs. 9,000/- + 18 % GST)

2. Post Graduate Diploma in Collaboration with Mumbai University

- **Post Graduate Diploma in Health Insurance (PGDHI)**

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

The Insurance Institute of India, together with the Mumbai School of Economics and Public Policy (Autonomous), Mumbai University have jointly launched the "PGDHI" program in 2013-14. The course has been designed to cater to the needs 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 their final year degree examination 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 their 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 course essentially includes twenty-four hours of classroom delivery which is mandatory for each of the seven theory papers, a research project and assignments. The classroom sessions are delivered in the 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.

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/- for the best performing candidate of III-PGDHI.

For queries, please mail pgdhi@iii.org.in

Post Graduate Diploma in Insurance Marketing (PGDIM)

Introduction: Insurance Institute of India (College of Insurance), Mumbai and Mumbai School of Economics and Public Policy (Autonomous) of University of 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 functionalities. 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. The course has been launched from the academic year 2018-19.

The 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 their final year degree examination are also allowed to apply*. Freshers 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 their 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 twenty-four 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).

For queries, please mail pgdim@iii.org.in

3. Research

- **Research Grant:** In order to promote academic research and in-depth learning in the area of insurance and allied areas, III has established a scheme to provide Research Grants/Awards for candidates pursuing Doctoral Studies in the Insurance domain. The grants are provided under the following categories:
  1. Research grant for pursuing doctoral studies – Fulltime
  2. Research grant for pursuing doctoral studies – Part time
  3. One time Research grant for JRF (Junior Research Fellowship) candidates – General

  These grants and awards are specifically designated for encouraging research in the domain of Insurance and allied areas. Detailed guidelines and application format are available on III website www.insuranceinstituteofindia.com and Queries related to grants may be addressed to research@iii.org.in.

- **Research Centre:**
  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 is awarded by the University of Mumbai in the subject "Business Management" under the Commerce Department. The Ph.D. Program is offered on a part-time basis under Research Guides approved by the University of Mumbai.

  Disseminating Knowledge: One of the objectives of this center is to promote academic research in Insurance and allied areas and to undertake studies for policy making, decision making for the insurance industry. The center also aims to disseminate knowledge and promote insurance awareness.
  Activities under the Research Centre include publishing of books / monographs on various aspects of insurance, conducting primary & secondary research, publishing research studies and publishing proceedings of seminars and conferences organized by III.

  Research and Consultancy projects: III Research Centre undertakes research and consultancy projects for capacity building and academic empowerment of the insurance industry.

- **'G V Rao Endowment Program':** In memory of late Mr. G V Rao, former CMD, Oriental, his family created the G V Rao endowment with III, to support and enhance professionalism in the areas of Insurance and Management. Two activities, viz. 'G V Rao Memorial Essay Competition' and 'G V Rao Memorial Lecture' are conducted every year. III is conducting the 'G V Rao Memorial Essay Competition' from 2021 with two cash prizes of Rs.20,000 each to the winners and the Memorial Lecture from 2023 onwards.

4. **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 16 to "Cross Recognition of III Qualifications").

5. 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 study courses for Postal Life Insurance Agents and also recognized the Institute as the examination body to conduct licensing examination of Postal Life Insurance Agents.

6. **Online Examinations:** Online examinations are conducted for all the Papers of Licentiate, Associateship & Fellowship examination in India. Candidate interested in taking up ONLINE examinations should indicate their option while enrolling for papers on III website.
   Examination for Specialised Diploma on - Marine Insurance, Fire Insurance, Health Insurance, 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.
7. **Study Courses:** The Study Courses for the subjects prescribed for examinations are available in the form of Books /eBooks. The registered members of III can purchase the Study Courses online at www.insuranceinstituteofindia.com or from Associated Institutes.
8. **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.
9. **Prizes:** Different prizes are awarded for outstanding performance in different Examinations. Please refer **Chapter 15** for more details.

10. **Knowledge Management Center (KMC):**
    Institute has formed **Knowledge Management Centre** to arrange **Seminars/Webinars** on Insurance and related subjects, to conduct **Research Work** on various technical subjects of Insurance, to maintain **Library** and to publish **Journal** and **E-newsletters**.

- **Library –**
  The Library has a collection of books in the subject of Insurance, Management, Economics, Banking and Finance. The library has subscribed to magazines/periodicals on insurance other subjects. Library facility is available for III's Members, Trainees of College of Insurance, Insurance Professionals, Researchers, Educational Institutes/Colleges, Corporates, Faculty Members and III Staff.

  Library has 2 types of memberships.

  1. **Online Lending Library (OLL)**

  Insurance Institute of India has initiated an **Online Lending Library (OLL)** for III members, college students, research scholars and insurance professionals. The OLL facility started in September 2012.

  - Library Members have the flexibility to order, renew and return books online as well as in person.
  - This facility is available to members residing in Mumbai and also outside Mumbai.
  - The purpose of this service is to save the time of user to visit and get the book.
  - Library offers free home delivery and book pick up service to its members anywhere in India.

  Type of Online Lending Library (OLL) Membership
  - Individual Member
  - Institutional/Academic Member
  - Corporate Member

  2. **Group Corporate Membership (GCM Online) –**
     - This facility is for corporates having multiple branches across India.
     - Under the GCM, the companies are given multiple logins to use the library facility.
     - A maximum of 20 books are issued to companies at any point of time.
- **Journal**

  The Journal of the Insurance Institute of India is published every quarter. Two issues i.e. **January - March** and **July - September** are theme based, **April - June** is non-thematic and the **October - December** issue contains award winning articles of essay writing

competition conducted every year. The themes of two issues are decided well in advance by the Publication committee and published on III's website.

The Journal is registered with **RNI, New Delhi** and also has **ISSN number**. Since January 2023, The Journal is **listed in UGC Care List**.

- **e-Newsletter**

1. **InsuNews - Weekly eNewsletter**– The library collects the news from TodaySource, Asia Insurance Review, the IRDAI website, newspapers, etc. Newsletter contains categories like Insurance Industry in general, the IRDAI Regulations, Life Insurance, Health Insurance, General Insurance, Motor Insurance, Crop Insurance, Reinsurance, Survey, Insurance cases, IRDAI circulars and Global News.

2. **Happenings at the Institute –**This newsletter contains monthly happenings in the Institute and associated institutes like seminars, insurance awareness camps, trainings, workshops, visit to other institutes etc. This can be viewed by login to III's portal.

For details, please contact at 022 69654 270/281/242/289 and email – library@iii.org.in

INSURANCE INSTITUTE OF INDIA
॥ज्ञानयोगात सिद्धिः॥

2. REGULATIONS

1. The 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)
- 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 20** 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 place of residence. **Foreign candidates can select any of the Associated Institutes in India, Financial Institutions Training Institute Ltd. (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** (**Chapter 13**).

(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** (**Chapter 13**). **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.

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.

   After the declaration of result of every session the marksheet is available in the candidates login till the change of next examination session.

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

   i. **ONLINE at III's website:www.insuranceinstituteofindia.com (Refer to Help Desk Menu for more details on website) or**

   ii. **Through Associated Institutes / Affiliated Institutes.**

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

   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 Examinations >> Surveyors Exam>> Help Manual Surveyors menu on website.

   For enrollment & slot/subject booking please refer **Time table - Online Examination Schedule** 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) 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 within a month after declaration of result.

6. **Time Limit:** The 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 earlier (till accumulation

of 250 credit points) shall remain permanent, however thereafter to qualify for Fellowship Examination, candidate must acquire additional 240 credit points (including compulsory papers) within a time limit of seven years.

7. **Time Table:** The Examination time table for the year 2026 shall also be available on I.I.I. website: www.insuranceinstituteofindia.com.

The Board of Education reserves the right to alter and / or amend the dates. 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:** On website www.insuranceinstituteofindia.com two weeks prior to the examination. Candidate can download the Examination Admission Cards (Hall Ticket) from website after login.

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

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

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.

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 3 (b)-(Note) above to 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:**

However for the candidates who are enrolled to appear for online mode of examination, Center-in-charge or the Invigilator at the center shall affix rubber stamp and will also sign the hall ticket carried by the candidate to the examination venue. This shall be treated as one of the proof of candidate taking the examination.

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. 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 candidates are requested to mention the centre where they wish to be examined.

12. General:

(a) **Change of address:** Through login candidates can update their address for correspondence, mobile number, email id etc.

(b) **Change of Subject:** Candidates are allowed to change the subject enrolled of same credit point only through online using their login, during the enrollment period 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 closing of enrollment dates, 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.

(c) 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 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.

Candidates can download the result printout by using their login id.

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 completion of process and approval from Board of Education. (I.e. approximately within a month.)

14. Retotaling: Retotaling is not available for online examination.

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 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: Due to some technical issue the E-Learning facility has been discontinued from 1st January, 2021.

eBooks: 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.

"The candidates can purchase eBooks on the III website through their respective login and the path is as follows:

Study Material Tab > Purchase Online > E-book/Audio Book.

The cost of eBook is Rs. 150+GST.

The eBook subscription will be valid for the period of 90 days from the date of purchase."

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 Professional Examination Study Courses.

At present audio version for the following subjects are available in English

IC-01	IC-26	IC-47	IC-71	IC-83	IC-92
IC-02	IC-27	IC-56	IC-72	IC-84	IC-102
IC-11	IC-29	IC-58	IC-74	IC-85	IC-103
IC-14	IC-39	IC-59	IC-77	IC-86	AS-03
IC-22	IC-45	IC-60	IC-78	IC-88	AS-05(iv)

IC-24	IC-46	IC-66	IC-81	IC-90	AS-05(v)

and audio version for the following subjects are available in Hindi.

IC-01	IC-14	IC-45	IC-72
IC-02	IC-26	IC-46	IC-77
IC-11	IC-27	IC-66	

This facility is available to the visually challenged candidates without any cost.

Apart from visually challenged candidates, the above subjects are available as audio books on the III website and can be purchased by candidates under the path: https://www.insuranceinstituteofindia.com -> Study Material → Purchase Online → E-book/Audio Book (accessible through candidate login). Cost of Audio book is Rs 100+GST. The subscription will be valid for a period of 90 days from the date of purchase.

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 are permitted during the course of answering the paper. 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.

17. Errors detected in Question Papers:

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 **8 days' time from the date of examination** (Appearing for particular paper) to place their grievances, queries and other

comments on the question paper through their login on III Portal on below link.

Exam. Registration → Question Paper Related Query

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.

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. Certificate will be issued to the eligible candidates **within a month** on declaration of result.

b. Diploma will be issued to the eligible candidates **within a month** on declaration of result.

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 uploaded on Insurance Institute of India website through candidate login id. Please note that such candidate will get 20 minutes (for every 1 hour of examination) grace time to complete the examination.

a. I.I.I will allow **visually challenged candidates** the assistance of a scribe who is not connected with Insurance Industry and has no previous knowledge of Insurance. However candidates should arrange for a scribe meeting the above-mentioned criteria and inform III.

b. Physically Challenged (Differently able) Candidates:

Candidate should furnish following details of scribe to mrm@iii.org.in. before due date.

1. Details of scribe (Name, qualification, contact details mobile number, email id etc.)
2. Scan copy of Disability certificate issued by the competent medical authority need to be uploaded on III website.
3. Declaration from Candidate–Scribe is not connected with Insurance Industry and has no previous knowledge of Insurance.

   Only receipt of above details candidate are allowed to appear for the exam with scribe. While appearing for the exam, candidate need to carry copy of the approval mail received from III office with all his/her original certificates of self-attested xerox copy, hall ticket and valid id proof.

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.

20. Miscellaneous:

a. The Board of Education is of the view that serious punishment should be awarded to candidates who resort to unfair means in the examination. 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 **Competent Authority** 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 **Competent Authority** 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 **Competent Authority** in this respect shall be final and binding on the candidates.

c. The **Competent Authority** 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 .

e. Any appeal against the decision of the **Competent Authority**, 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. In India and few of the overseas centers the Examination is conducted in online mode only.

Please refer Chapter 19 for List of Centre Code & Exam Centres-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 time-table, 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.

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA
॥योगक्षेमं वहाम्यहम्॥

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 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) 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.

(i) 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.

(j) Certificate Course on Compliance, Governance and Risk Management in Insurance (IRCC): 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) Classroom training of 3 days. This course deals with Fundamentals of Insurance, Insurance Regulations, Governance and Compliance and Risk Management in Insurance.(**Validity**: 3 years from 1st enrollment for the examination or training whichever is earlier)

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 Course 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.

(k) Certified Insurance Anti-Fraud Professional (CIAFP): This course is jointly offered by Insurance Institute of India and North American Training Group (NATG). **This course is divided in 2 parts i.e. Completion of online models and 3 days of classroom training**. 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-

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 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 courses only.

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

The dates for 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 fee is permitted under any circumstances except as mentioned in 2.12 (c) point.

If the candidate fails to book the slot/slots (i.e. date/time and centre), the slot will be auto book by system on available date & time. In no circumstances his online exam Enrollment fees, neither be refunded nor be adjusted for future examinations.

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, the 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 mrm@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 the candidate will be printed on the hall ticket and the same is being used to print on Certificate / Diploma wherever applicable. 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 <u>physical identity card</u> 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 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
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, (a) who have undergone the prescribed practical training and have submitted their quarterly training reports as per the norms to the IRDAI. (b) As per guidelines received from IRDAI Circular Ref; IRDA/SUR/GDL/MISC/288/12/2020 dt. 01.12.2021 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. (The candidates who have already registered for Surveyors Exam need **NOT** register again and can continue with their registered registration number only). Please refer Calendar of Important Dates for Online Examination Schedule and for registration process refer **HELP MANUAL (Examination >> Help Manual >> Help Manual-Surveyors)** available on website. The registration fees for fresh candidates (one time) is Rs. 500/- and the exam fees is Rs.500/- per subject plus applicable service tax.
6. Pre-licensing test for Insurance Surveyors will be conducted for the following subjects:

Section	Sub. No.	Title and Branch	Suggested Reading
Section I	**S–01**	Principles and Practice of Insurance and Survey and Loss Assessment	S-01
Section II	**S–02**	Fire Insurance	IC-56
	S–03	Marine Cargo Insurance	S-03
	S–04	Marine Hull	IC-70
	S–05	Engineering Insurance	IC-77
	S–06	Motor Insurance	S-06
	S–07	Miscellaneous Insurance	S-06
	S–08	Loss of Profits	S-06

	S–09	Crop Insurance	S-09

Study Materials for the above subjects can be purchased online. It is available in Hindi & English except for S-01 & S-09. For details please see the **Price List of Study Courses** given on website www.insuranceinstituteofindia.com under the menu **Study Material – Price List.** Regarding other subjects, candidates are welcome to refer the books published by III on the relevant subjects.

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA
॥ज्ञानयोगात सिद्धिः॥

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 Examination >> **Help Manual** 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 Examinations >> Help Manual 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
Change of Employer
Change of Centre for Examination
View and Change Language selected for examination
View and Print Hall Ticket
View and Print Result
View Diploma Details
View Passed Papers Details
View Accumulated Credit Points
View Payment Transactions
Photo Upload
Download Hall ticket
Slot Booking - Online Examination

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, UPI, 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 Examinations >>Help Manual 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 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 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. 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 should contact Members Relationship Management (MRM) department of Insurance Institute of India at 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. The full amount will be refunded. However the bank charges debited by Payment Gateway shall not be refunded.

IV. Amount will be credited to the Candidate's bank account from which the payment is made.

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA
॥ज्ञानयोगात सिद्धिः॥

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 register 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 (IC-02) (20 Credit Points) **OR**
   (b) Practice of General Insurance (IC-11) (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 (IC-22 for Life) (30 Credit Points) **OR**
   (b) General Insurance Underwriting (IC-45 for Non-Life) (30 Credit Points)
   AND
2. (a) Life Assurance Finance (IC-26 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) **OR**
vi. Finance and Economics for Actuarial Science (AS-03) (40 Credit Points) **OR**
vii. Finance and Investment (AS-05 (iv)) (40 Credit Points) **OR**
viii. Actuarial Aspects of Risk Management (AS-05 (v)) (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.	(24) Legal Aspects of Life Assurance	30
3.	(27) Health Insurance	30
4.	(29) General Insurance Claims	30
5.	(39) Fraud Risk Management in Insurance	30
6.	(57) Fire and Consequential Loss Insurance	30
7.	(67) Marine Insurance	30
8.	(71) Agriculture Insurance	30
9.	(72) Motor Insurance	30
10.	(74) Liability Insurance	30
11.	(76) Aviation Insurance	30
12.	(77) Engineering Insurance	30
13.	(78) Miscellaneous Insurance	30
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

भारतीय बीमा संस्थान INSURANCE INSTITUTE OF INDIA

20.	(99) Asset Management	30
21.	(102) - Insurance Business Ecosystem	30
22.	(103) - Distribution Channels Management in Insurance	30
23.	(104) – Products of Life Insurance	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.

Sr. No.	Subject Code & Title	Credit Points Withdrawn
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 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

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA
॥ज्ञानयोगात सिद्धिः॥

8. STRUCTURE FOR QUALIFYING EXAMINATIONS

Licentiate: 60 Credit Points

Compulsory subject for Licentiate	
1	**IC-01** Principles of Insurance
2	**IC-02** Practice of Life Insurance **OR** **IC-11** Practice of General Insurance

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

Compulsory subject for Associateship	
1	**IC-22** Life Insurance Underwriting **OR** **IC-45** General Insurance Underwriting
2	**IC-26** Life Assurance Finance **OR** **IC-46** General Insurance Accounts and Regulation of Investment

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

Compulsory one subject for Fellowship (any one from following papers)
IC-28 Foundation of Actuarial Science
IC-47 Foundation of Casualty Actuarial Science Part – I
IC-81 Mathematical Basis of Life Assurance
IC-84 Foundation of Casualty Actuarial Science Part –II
IC-92 Actuarial Aspects of Product Development
AS-03 Finance and Economics for Actuarial
AS-05 (iv) Finance and Investment
AS-05 (v) Actuarial Aspects of Risk Management

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA

9. CREDITS FOR PRIOR LEARNING IN PROFESSIONAL EXAMINATIONS

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

1.

a) <u>The Institute of Chartered Accountants of India (ICAI)</u> - 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) <u>The Institute of Chartered Accountants of India (ICAI)</u> 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).

- 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 subject to submission of proof of fulfilling ICAI CPE conditions.**

2. 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) <u>National Insurance Academy, Pune</u>

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) <u>Institute of Insurance and Risk Management (IIRM), Hyderabad</u>

i) Candidates who have passed International Post Graduate Diploma in Life/General Insurance and Risk Management Insurance programme of Institute of Insurance and Risk Management, Hyderabad **<u>upto the academic year 2017-18</u>** 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, 14, 24, 27, 72, 74 and 90 of Institute curriculum to accumulate further credit points.

ii) Candidates who have passed International Post Graduate Diploma in **Life Insurance Branch** of Institute of Insurance and Risk Management (IIRM), Hyderabad will get Subject-wise exemption and Credit Points of III qualification. Further, candidates have to **PASS two compulsory subjects** (from Sub. No.22 or 45 & 26 or 46) at Associateship level and other optional subjects to get Associateship Qualification. The candidates shall not be allowed to appear for the following subjects of Institute curriculum to accumulate further credit points.

Batch onwards (Academic Year)	Credit Points	Will not be allowed to appear for following subjects
2018-19	150	01, 02, 14, 24, 27 and 90
2019-20-Onwards	110	01, 02, 24, 27 and 85
2022-23, 2023-24 & 2024-25	80	01, 02, 27 & 85

iii) Candidates who have passed International Post Graduate Diploma in **General Insurance Branch** of Institute of Insurance and Risk Management (IIRM), Hyderabad will get Subject-wise exemption and Credit Points of III qualification. Further, candidates have to **PASS compulsory subjects** (from Sub. No. 02 OR 11, 22 or 45 & 26 or 46 For Batch 2018-19 onwards) and (Sub. No. 01, 02 OR 11, 22 or 45 & 26 or 46 For Batch 2018-19 onwards) at Associateship level and other optional subjects to get Associateship Qualification. The candidates shall not be allowed to appear for the following subjects of Institute curriculum to accumulate further credit points.

Batch onwards (Academic Year)	Credit Point	Will not be allowed to appear for following subjects
2018-19	160	01, 14, 24, 72, 74 and 90
2019-20	100	24, 27, 72 and 85
2022-23, 2023-24 & 2024-25	140	01, 11, 27, 67, 72 & 85

iv) Candidates who have passed International Post Graduate Diploma in **Risk Management Branch** of Institute of Insurance and Risk Management (IIRM), Hyderabad will get Subject-wise exemption and Credit Points of III qualification. Further, candidates have to

PASS two compulsory subjects (from Sub. No.22 or 45 & 26 or 46 For Batch 2018-19 onwards) and (Sub. No. 01, 02 OR 11, 22 or 45 & 26 or 46 For Batch 2019-20 onwards) at Associateship level and other optional subjects to get Associateship Qualification. The candidates shall not be allowed to appear for the following subjects of Institute curriculum to accumulate further credit points.

Batch onwards (Academic Year)	Credit Point	Will not be allowed to appear for following subjects
2018-19	120	01, 02, 14, 24 and 90
2019-20	110	24, 27, 85 and 86
2022-23, 2023-24 & 2024-25	60	01, 27 & 86

v) Candidates who have passed Post Graduate Diploma in Management (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. 02 or 11Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and such candidates will not be allowed to appear for the following subjects of Institute curriculum to accumulate further credit points.

Batch (Academic Year)	Will not be allowed to appear for following subjects
2018-20, 2019-21, 2020-22 & 2021-23	01, 27, 57, 67,72, 74 and 85

vi) Candidates who have passed **Post Graduate Certificate in Management (one year duration)** from Institute of Insurance and Risk Management (IIRM), Hyderabad will get Subject-wise exemption and Credit Points of III qualification. Further, candidates have to pass (Sub. No. 02 OR 11, 22 or 45 & 26 or 46) at Associateship level and other optional subjects to get Associateship Qualification. The candidates shall not be allowed to appear for the following subjects of Institute curriculum to accumulate further credit points.

Batch onwards (Academic Year)	Branch	Credit Point	Will not be allowed to appear for following subjects
2020-21, 2021-22,	General	140	01, 27, 67, 72 and 74
	Risk	90	01, 27 and 86

2022-23	Management		
	General & Risk Management	180	01, 27, 67,72, 74 and 86

c) <u>Amity School of Insurance and Actuarial Science, Noida (U.P.)</u>

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 the following subjects of Institute curriculum to accumulate further credit points.

Batch (Academic Year)	Will not be allowed to appear for following subjects
Upto 2018 -2020	01, 02, 11, 14, 23, 57, 77 and 78
2019-21, 2020-22 & 2021-23	01, 02, 11, 27, 57, 67, 72 and 78
2022-23, 2023-24 & 2024-25	01, 02, 11, 27, 57, 67, 72 and 78

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 the following subjects of Institute curriculum to accumulate further credit points.

Batch (Academic Year)	Will not be allowed to appear for following subjects
Upto 2017- 2019	01, 02, 11, 14, 27, 57, 67, 72, 74, 77 & 78
2018-20, 2019-21 & 2020-22	01, 02, 11, 27, 57, 67, 72 and 78
2021-22 Batch: 2021-23	01, 02, 11, 27, 57, 67, 72 & 78

iii) Candidates who have passed BA in Insurance & Banking programme of three 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 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 the following subjects of Institute curriculum to accumulate further credit points.

Batch (Academic Year)	Will not be allowed to appear for following subjects
2019-22, 2020-23 & 2021-24	01, 02, 11, 27, 57, 72, 77 and 86
2021-22 Batch: 2021-24	01, 02, 11, 27, 57, 72, 77 and 86

iv) Candidates who have passed B.Sc. in Actuarial Science programme of three years course conducted by Amity School of Insurance and Actuarial Science, Noida (U.P.) **will get 160/190 Credit Points** and will have to **PASS two compulsory subjects** (from Sub. No.22 or 45 & 26 or 46) and other optional subjects to accumulate total 250 credit points to get Associateship Qualification and such candidates will not be allowed to appear for the following subjects of Institute curriculum to accumulate further credit points.

Batch (Academic Year)	Credit Point	Will not be allowed to appear for following subjects
2019-22, 2020-23 & 2021-24	160	01, 02, 11, 27, 83 & 85
2021-22, 2022-23 & 2023-24	190	01, 02, 11, 27, 83, 85 & 86

v) Candidates who have passed M.Sc in Actuarial Science programme of two years (Classroom Mode) course conducted by Amity School of Insurance and Actuarial Science, Noida (U.P.) **will get 130 Credit Points** and will have to **PASS two compulsory subjects** (from Sub. No.22 or 45 & 26 or 46) and other optional subjects to accumulate total 250 credit points to get Associateship Qualification and such candidates will not be allowed to appear for the following subjects of Institute curriculum to accumulate further credit points.

Batch (Academic Year)	Will not be allowed to appear for following subjects
2020-22, 2021-23 & 2022-24	01, 02, 11, 27 & 85

d) National Law University, Jodhpur

i) Candidates who have passed MBA (Insurance) of two years course conducted by National Law University, Jodhpur **will get 190 Credit Points** and will get Subject-wise exemption and Credit Points of III qualification. Further, candidates have to **PASS two compulsory subjects** (from Sub. No.22 or 45 & 26 or 46) at Associateship level and other optional subjects to get Associateship Qualification. The candidates shall not be allowed to appear for the following subjects of Institute curriculum to accumulate further credit points.

Batch (Academic Year)	Will not be allowed to appear for following subjects
Upto 2017-2019	01, 02, 11, 14, 72, 74, 77, 78 and 88
From 2018-20 to 2022-2024	01, 02, 11, 24, 27, 67,72 and 78

ii) Candidates who have passed_MS Insurance of one year course conducted by National Law University, Jodhpur **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 the following subjects of Institute curriculum to accumulate further credit points.

Batch (Academic Year)	Will not be allowed to appear for following subjects
2015-2016 2016-2017	01, 02, 11, 14, 72, 74, 77, 78 and 88

iii) Candidates who have passed MBA (Insurance Risk Management) of one year course conducted by National Law University, Jodhpur **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 the following subjects of Institute curriculum to accumulate further credit points.

Batch (Academic Year)	Will not be allowed to appear for following subjects
2017-2018 2018-2019	01,11,57,67,72,74,77 and 78

e) Birla Institute of Management Technology (BIMTECH), Greater Noida (U.P.)

Candidates who have passed **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) at Associateship level to get Associateship Qualification and such candidates will not be allowed to appear for the following subjects of Institute curriculum to accumulate further credit points.

Batch (Academic Year)	Will not be allowed to appear for following subjects
2018-20, 2019-21, 2020-22 & 2021-23	01, 11, 27,57,67,72,74 &77

f) Banaras Hindu University

Candidates who have passed Master of Business Administration (Risk & 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. 02 or 11, 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) Pondicherry University

Candidates who have passed **MBA- Insurance Management** (Two Years Full time Degree Course) from **Pondicherry University will get 190 Credit Points.** Candidates have to **PASS Compulsory subject/s** of Associateship and accumulate total 250 Credit Points to get Associateship Diploma. Candidates passed **MBA (Insurance Management)** from Pondicherry University will not be allowed to appear for the following subjects of Institute curriculum to accumulate further credit points.

Batch (Academic Year)	Will not be allowed to appear for following subjects	Compulsory Subjects Associateship
Upto 2015-2017	01, 02, 11, 14, 24, 46, 57, 67, 78, 85 and 90	22 or 45
Upto 2022-2024	02, 11, 24, 27, 57, 67, and 72	01, 22 or 45 & 26 or 46

h) Bangladesh Insurance Academy

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) Siva Sivani Institute of Management, Secunderabad

Candidates who have passed **Post Graduate Diploma in Management - Banking, Insurance, Finance and Allied Services (BIFAAS) / PGDM-BIFS (Banking, Insurance and Financial Services)** of 2 years duration conducted by Siva Sivani Institute of Management, Secunderabad **will get below credit points.**

Batch (Academic Year)	**Credit Point**	**Will not be allowed to appear for following subjects**
2022-2024	60	01, 02 & 11
2023-25,2024-26,2025-27	190	01, 02,11,39,74,83 & 85

j) The Institute of Cost Accountants of India possessing Cost Accountants

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) Christ University, Bangalore

i) Candidates who have passed **B.Com/B.Com (Honours)** conducted by **Christ University**, Bangalore **will get 60 Credit Points** for prior learning.

Batch (Academic Year)	Credit Point	Will not be allowed to appear for following subjects
2014-17, 2015-18 & 2016-19	60	01, 02, 11 and 14
2022-23, 2023-24 & 2024-25	60	01, 02, 11 and 14

ii) Candidates who have passed **M.Com** 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.

Batch (Academic Year)	Credit Point	Will not be allowed to appear for following subjects
2022-23, 2023-24 & 2024-25	150	27, 57, 67, 72, 74, 77 and 78

The candidates with B.Com qualification from outside university or from Christ University without Insurance Subjects have to pass Licentiate qualification separately from III before applying for prior learning credits.

iii) The student who have passed B.com and M.Com both qualifications from Christ University will get total benefit of 190 Credit points only (i.e. 60+130). As in no circumstances the credit points for prior learning will be granted more than 190 points. There will be cap of maximum 190 Credit points for each candidate.

l) Centre for Continuing Education Kerala (CCEK), Thiruvananthapuram

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) University College for Women, Hyderabad

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) Muthayammal College of Arts & Science, Rasipuram

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.

o) Karpagam University, Coimbatore

Candidates who have passed the insurance subjects at **Under Graduate B.Com level f**rom Karpagam University, Coimbatore will get **60 Credit Points** for prior learning. Such candidates will not be allowed to appear for subjects 01, 02, 11 and14 of Insurance Institute of India curriculum.

p) Osmania University, Hyderabad

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 and14 of Insurance Institute of India curriculum.

q) R.L. Institute of Management Studies, Madurai

Candidates who have passed Post Graduate full time MBA Degree in Insurance and Finance from R.L. Institute of Management Studies, Madurai 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.

r) Rathinam College of Arts and Science, Coimbatore

i) Candidates who have passed the insurance subjects at **Under Graduate B.Com (Banking and Insurance) Level** from Rathinam College of Arts and Science (Autonomous), Coimbatore will get **60 Credit Points** for prior learning. Such candidates will not be allowed to appear for subjects 01, 02, 11 and14 of Insurance Institute of India curriculum.

ii) If a student has obtained prior learning credit for the above Licentiate subjects, and also passed any Elective Paper i.e. P.No.27, 57, 67 he will get additional prior learning credit of 30 credit per subject for the corresponding subjects and he will not be allowed to appear for the corresponding subject.

s) The Madura College, Madurai

Candidates who have passed the insurance subjects at **Under Graduate B.Com (Banking and Insurance) Level** from The Madura College (Autonomous), Madurai 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.

t) Subbalakshmi Lakshmipathy College of Science, Madurai

Candidates who have passed the insurance subjects at **Under Graduate B.Com (Banking and Insurance) Level** from Subbalakshmi Lakshmipathy College of Science, Madurai 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.

u) Lady Doak College, Madurai

Candidates who have passed the insurance subjects at **Under Graduate B.Com (Banking and Insurance) Level** from Lady Doak College, Madurai will get **60 Credit Points** for prior learning. Such candidates will not be allowed to appear for subjects 01, 02, 11 and14 of Insurance Institute of India curriculum.

v) Rajah Sarfaroji Government College, Thanjavur

Candidates who have passed the insurance subjects at **Certified Course in B.Com** from Rajah Sarfaroji Government College, Thanjavur will get **60 Credit Points** for prior learning. Such candidates will not be allowed to appear for subjects 01, 02 and 14 of Insurance Institute of India curriculum.

w) Jamal Mohamed College, Tiruchirappalli

Candidates who have passed the insurance subjects at Diploma in Insurance and Actuarial Science Course (under UCG NSQF Scheme) from **Jamal Mohamed College, Tiruchirappalli** will get **60 Credit Points** for prior learning. Such candidates will not be allowed to appear for subjects 01, 02, 11 and14 of Insurance Institute of India curriculum.

x) Srimad Andavan Arts and Science College, Trichy

Candidates who have passed the **B.Com qualification** from Srimad Andavan Arts and Science College will get **60 Credit Points** for prior learning. Such candidates will not be allowed to appear for subjects 01, 02 and 14 of Insurance Institute of India curriculum.

y) Bishop Heber College, Trichy

Candidates who have passed the Certificate (Licentiate) Course **qualification** from **Bishop Heber College, Trichy** will get **60 Credit Points** for prior learning. Such candidates will not be allowed to appear for subjects 01, 02 and 14 of Insurance Institute of India curriculum.

z) Chitkara University, Punjab

Candidates who have passed the **B.Com and** MBA (Finance & Banking with super specialization in Actuarial Science) **qualifications** from Chitkara University, Punjab will get **60 Credit Points** for prior learning. Such candidates will not require to appear for subjects 01, 02, 11 and 14 of Insurance Institute of India curriculum.

aa) Ghanshyamdas Saraf College of Arts and Commerce, Mumbai

Students of Ghanshyamdas Saraf College of Arts and Commerce, Mumbai, shall register and enroll for Insurance Institute of India professional examinations.

bb) St. Joseph College of Commerce (Autonomous), Bangalore

Candidates who have passed the **B.Com (Insurance Elective) qualification** from St. Joseph College of Commerce (Autonomous), Bangalore will get **60 Credit Points** for prior learning. Such candidates will not require to appear for subjects 01, 02, 11 and 14 of Insurance Institute of India curriculum.

cc) Government Arts College For Men, Chennai

Candidates who have passed the **B.Com (Accounting & Finance) qualification** from Government Arts College for Men, Chennai will get **60 Credit Points** for prior learning. Such candidates will not require to appear for subjects 01, 02, 11 and 14 of Insurance Institute of India curriculum.

dd) Rizvi Institute of Management and Research, Mumbai

Students who have passed **Certificate in Insurance qualification** from Rizvi Institute of Management and Research, Mumbai will get **190 Credit Points** for prior learning. Such candidates will not require to appear for subjects 01, 02, 11, 27, 57, 67, 72 and 78 of Insurance Institute of India curriculum.

ee) SSR Institute of Management & Research, Silvassa

Students of SSR Institute of Management & Research, Silvassa, shall register and enroll for Insurance Institute of India professional examinations.

ff) KES Shroff College of Arts and Commerce

Candidates who have passed the **B.Com (Banking and Insurance) qualification** from KES Shroff College of Arts and Commerce will get **60 Credit Points** for prior learning. Such candidates will not require to appear for subjects 01, 02, 11 of Insurance Institute of India curriculum.

gg) SICA College, Indore

Students of SICA College, Indore, shall register and enroll for Insurance Institute of India professional examinations.

hh) Sister Nivedita University, Kolkata

Students of Sister Nivedita Universtiy, Kolkata who are pursuing/ passed B.com course will get **60 credit points for prior learning.** Such candidates will not require to appear for subjects 01, 02 and 11 of Insurance Institute of India curriculum.

ii) Anjuman-I-Islam's, Allana Institute of Management Studies (AIAIMS) ,Mumbai

Students of Anjuman-I-Islam's, Allana Institute of Management Studies (AIAIMS), Mumbai, shall register and enroll for Insurance Institute of India professional examinations.

jj) Vidya University, Meerut

Students of Vidya University, Meerut shall register and enroll for Insurance Institute of India professional examinations.

kk) Manikam Ramaswami College of Arts and Science (MRCAS), Madurai

Students of Manikam Ramaswami College of Arts and Science (MRCAS),Madurai shall register and enroll for Insurance Institute of India professional examinations.

ll) Dr.Homi Bhabha State University,Mumbai

Students of Dr.Homi Bhabha State University, Mumbai shall register and enroll for Insurance Institute of India professional examinations

mm) Sasmira`s Institute of Management Studies & Research

Students of Sasmira`s Institute of Management Studies & Research, Mumbai shall register and enroll for Insurance Institute of India professional examinations.

nn) Dr. N.G.P. Arts and Science College, Coimbatore

Students of Dr. N.G.P. Arts and Science College, Coimbatore, shall register and enroll for Insurance Institute of India professional examinations.

oo) Vidyalankar School of Information Technology

Students of Vidyalankar School of Information Technology, Mumbai shall register and enroll for Insurance Institute of India professional examinations.

pp) Sri Sakthikailassh Women`s College (Autonomous), Salem

Candidates who have passed (Insurance) qualification from Sri Sakthikailassh Women`s College will **60 credit points** for prior learning. Such candidates will not require to appear for subjects 01,02 and 11 of Insurance Institute of India curriculum.

qq) Modern Education Society`s D.G.Ruparel College of Arts,Science and Commerce

Students of Modern Education Society`s D.G.Ruparel College of Arts,Science and Commerce shall register and enroll for Insurance Institute of India professional examinations.

rr) L.S.Raheja College of Arts & Commerce (Autonomous)

Students of L.S.Raheja College of Arts & Commerce (Autonomous) shall register and enroll for Insurance Institute of India professional examinations.

ss) Guru Nanak Vidyak Society's Guru Nanak College of Art, Science and Commerce(Autonomous)

Students of Guru Nanak Vidyak Society,s Guru Nanak College of Arts & Commerce (Autonomous) shall register and enroll for Insurance Institute of India professional examinations

tt) **Nowrosjee Wadia College**

Students of Nowrosjee Wadia Collage shall register and enroll for Insurance Institute of India professional examinations

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.

ii. Students will get exemption only after passing all the insurance subjects mentioned in the exemption letter issued by III to respective College/Institution. Partial exemption is not available.

Subject wise Credit Points will be granted to the candidates on the basis of their qualifications from above Educational Institutions only and will be **valid** if, they **apply and register and passed the Associateship 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.

INSURANCE INSTITUTE OF INDIA
ज्ञानयोगात सिद्धिः

EXEMPTION FEE STUCTURE				
The candidate have to register as a member of I.I.I. by paying the Registration Fees of Rs. 700 plus applicable taxes through online mode.				
The exemption fee is to be paid through online mode along with applicable taxes. The help manual for how to apply for exemption through online mode is available under Help Desk menu.				
Sr. No.	**Institute/University Name**	**Qualification**	**CPs**	**Exemption Fees**
1.	Institute of Chartered Accountants of India	a) Associates and Fellows	100	2200
		b) Associates and Fellows with Diploma in Insurance Risk Management (DIRM)	180	4500
2.a)	National Insurance Academy, Pune (NIA)	PGDM in Management 2 Years	190	4500
2.b)	Institute of Insurance & Risk Management (IIRM)	i) International Post Graduate Diploma (IPGD) in **Life / General Insurance & Risk Management** (Upto academic Yr. 2017-18)	190	5000
		ii) International Post Graduate Diploma (IPGD) in **Life Branch** (From academic Yr. 2018-2019)	150	3600
		(From academic year 2019-20)	110	2500
		iii) International Post Graduate Diploma (IPGD) in **General Branch** (From academic Yr. 2018-19)	160	3800
		(From academic year 2019-20)	100	2200
		iv) International Post Graduate Diploma (IPGD) in **Risk Management Branch** (From academic Yr. 2018-19)	120	2900
		(From academic year 2019-20)	110	2200
		v) Post Graduate Diploma in Management (PGDM) 2 Yrs.	190	5000

॥ज्ञानयोगात सिद्धिः॥

		vi) Post Graduate Certificate in Management-General Branch (PGCM) 1Yr.	140	3300
		vii) Post Graduate Certificate in Management-Risk Management Branch (PGCM) 1Yr	90	2000
		viii) Post Graduate Certificate in Management (PGCM) General + Risk Management	180	4100
2.c)	Amity School of Insurance, Banking & Actuarial Science, Noida (U.P.)	i) MBA in Insurance and Banking - 2 years (from academic year 2016-18 to 2018-20)	190	4800
		(from academic year 2019-21 to 2021-23)	190	4500
		ii) MBA in Insurance and Financial Planning – 2 years (from academic year 2014-16 to 2017-19)	190	5000
		(from academic year 2018-20 to 2020-22)	190	4500
		iii) BA in Insurance & Banking (from academic year 2019-22 to 2021-24)	190	4600
		iv) BSC in Actuarial Science (from academic year 2019-22 to 2021-24) (from academic year 2021-22, 2022-23 & 2023-24)	160 190	3700 4500
		v) BSC in Actuarial Science (from academic year 2024-25, 2025-26, 2026-27)	190	4500
2.d)	National Law University, Jodhpur	i) MBA in Insurance (Upto Batch 2017-2019)	190	5000
		(from Batch 2018-2020)	190	4500
		ii) MS Insurance (from academic year 2015-2016 TO 2016-2017)	190	5000

ज्ञानयोगात सिद्धिः
बीमा संस्थान
INSURANCE INSTITUTE OF INDIA

		iii) MBA in Insurance Risk Management (from academic Year 2017-2018 to 2018-2019)	190	4500
2.e)	Birla Institute of Management Technology (BIMTECH), Greater Noida (U.P.)	Post Graduate Diploma in Management (Insurance Business)	190	5000
2.f)	Banaras Hindu University (BHU)	Master of Business Administration (Risk & Insurance)	190	4500
2.g)	Pondicherry University	MBA - Insurance Management (Upto Batch 2015-17)	190	5000
		(From Batch 2016-18 to 2022-24)	190	4500
2.h)	Bangladesh Insurance Academy	Associateship Diploma in Insurance	190	5000
2.i)	Siva Sivani Institute of Management	Post Graduate Diploma in Management - Banking, Insurance, Finance & Allied Services / PGDM-BIFS	60	1500
2.j)	The Institute of Cost Accountants of India ACMA / FCMA	ACMA / FCMA	100	2200
2.k)	Christ University	i) B.Com / B.Com (Honors) at Banking & Insurance	60	1500
		ii) M.Com at Banking & Insurance	150	3500
		iii) M.com (Already got exemption for B.com level)	130	3500
2.l)	Centre for Continuing Education Kerala (CCEK)	Under graduate B.Com level	60	1500
2.m)	University College for Women Hyderabad	Under graduate B.Com level	60	1500
2.n)	Muthayammal College of Arts & Science, Rasipuram	Under graduate B.Com level	60	1500

2.o)	Karpagam University, Coimbatore	Under graduate B.Com level	60	1500
2.p)	Osmania University, Hyderabad	Under graduate B.Com level	60	1500
2.q)	R.L.Institute of Management Studies, Madurai	MBA Degree in Insurance and Finance	60	1500
2.r)	Rathinam College of Arts and Science (Autonomous Coimbatore)	i) Under Graduate B.Com (Banking and Insurance)	60	1500
		ii) Elective Paper i.e. 27, 57 and 67, 30 credit points for each paper	90	2100
2.s)	The Madura College (Autonomous), Madurai	Under Graduate B.Com (Banking and Insurance)	60	1500
2.t)	Subbalakshmi Lakshmipathy College of Science	Under Graduate B.Com in Banking and Insurance	60	1500
2.u)	Lady Doak College	Under Graduate B.Com in Banking and Insurance	60	1500
2.v)	Rajah Serforji Government College (Autonomous) College,	Certified Course in B.Com	60	1500
2.w)	Jamal Mohamed College	Diploma in Insurance and Actuarial Science Course (under UCG NSQF Scheme)	60	1500
2.x)	Srimad Andavan Arts and Science College, Trichy	B.Com	60	1500
2.y)	Bishop Heber College, Trichy	Certificate (Licentiate) Course	60	1500
2.z)	Chitkara University, Punjab	B.Com	60	1500
		MBA (Finance & Banking with super specialisation in Actuarial Science) – 2 years	60	1500

भारतीय बीमा संस्थान INSURANCE INSTITUTE OF INDIA योगस्थः कुरु कर्माणि संगं त्यक्त्वा धनंजय। सिद्ध्यसिद्ध्योः समो भूत्वा समत्वं योग उच्यते॥

2. bb)	St. Joseph's College of Commerce (Autonomous), Bangalore	Under Graduate Level/ B.Com Level	60	1500
2. cc)	Government Arts College for Men	B.com (Accounting and Finance)	60	1500
2. dd)	Rizvi Institute of Management studies And Research, Mumbai	B.com (Accounting and Finance)	190	5000
2 gg)	KES Shroff College of Arts and Commerce	B.Com (Banking and Insurance)	60	1500
2. hh)	Sister Nivedita University, Kolkata	B.com (BIFS course)	60	1500
2. ii)	Sri Sakthikailassh Women's College (Autonomous), Salem	Insurance	60	1500

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

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 compulsory subject from Fellowship and pass any paper to accumulate 240 credits to qualify the Fellowship examination.

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) diploma will be issued to the eligible candidate within a month on 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 in candidate login under Exam Registration – Misc. Payment option 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- mrm@iii.org.in

Intending members should apply to the Institute in the prescribed election form available on website under Examination - Diploma Menu

a. 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

Candidate passed Licentiate (60 credit Points) with the following subjects are eligible.

Sr. No.	P. No.	Title
1	IC-01	Principles of Insurance
2	IC-11	Practice of General Insurance
3	Any other optional subject of 20/30/40 credit points	
4	IC-60	Marine Cargo Insurance Principles and Underwriting
5	IC-66	Marine Insurance Claim
6	IC-70	Marine Hull Underwriting and Claims

B) Specialized Diploma course in Fire Insurance

Candidate passed Licentiate (60 credit Points) with the following subjects are eligible.

Sr. No.	P. No.	Title
1	IC-01	Principles of Insurance
2	IC-11	Practice of General Insurance
3	Any other optional subject of 20/30/40 credit points	
4	IC-56	Fire Insurance Claims
5	IC-58	Fire Insurance Coverage's
6	IC-59	Fire Rating & Underwriting

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA

C) Specialized Diploma course in Health Insurance

Candidate passed Licentiate (60 credit Points) with the following subjects are eligible.

Sr. No.	P. No.	Title
1	IC-01	Principles of Insurance
2	IC-11	Practice of General Insurance
3	Any other optional subject of 20/30/40 credit points	
4	IC-35	Basics of Health Insurance
5	IC-36	Health Insurance Claims
6	IC-37	Health Insurance Operations

D) 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.

Candidate passed Licentiate (60 credit Points) with the following subjects are eligible.

Sr. No.	P. No.	Title
1	IC-01	Principles of Insurance
2	IC-11	Practice of General Insurance
3	Any other optional subject of 20/30/40 credit points	
4	IC-A-1	Foundation of Casualty Actuarial Science Part – I
5	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.

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 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.

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

Candidate passed Licentiate (60 credit Points) with the following subjects are eligible.

Sr. No.	P. No.	Title
1	IC-01	Principles of Insurance
2	IC-11	Practice of General Insurance
3	Any other optional subject of 20/30/40 credit points	
4	IC-A-1	Foundation of Casualty Actuarial Science Part - I
5	IC-A-2	Foundation of Casualty Actuarial Science Part - II
6	IC-A-3	Basic Ratemaking
7	IC-A-4	Estimating Unpaid Claims Using Basic Techniques

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.

F) 1. Diploma in Life Insurance Underwriting:

Candidate passed Licentiate (60 credit Points) with the following subjects are eligible

Sr. No.	P. No.	Title
1	IC-01	Principles of Insurance
2	IC-02	Practice of Life Insurance
3	Any other optional subject of 20/30/40 credit points	
4	IC-22	Life Insurance Underwriting
5	IC-AIU 01	Legal and Regulatory aspects for life underwriters
6	IC-AIU 02	Fundamental of Medical 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 along with 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.

Sr. No.	P. No.	Title
1	IC-AIU 03	Intermediate Medical Life Insurance Underwriting
2	IC-AIU 04	Intermediate Non-Medical Life Insurance Underwriting
3	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%.

G) 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.15,000/- for residential candidate & 10,800/- 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%.

The above course must complete within 3 years i.e. from 1st enrollment of the examination or training whichever is earlier

H) 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 (out of 15 modules 8 modules are under revision) 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.5900/-*.
- Classroom training fee: Residential Rs.15,000/-*(Rs.5,000 X 3 days),
  Non Residential Rs.10,800/-* (Rs.3600 X 3 days)
- 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.

I) Certified Private Insurance Investigator (CPII)

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 study courses are designed to suit the professional requirements of every investigator; so that all practitioners, from the novice to the most seasoned professional, would benefit. For more details please visit www.cpii.in

12. PURCHASE OF STUDY COURSES

Insurance Institute of India publishes study courses for all subjects prescribed for its examinations. The study courses 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 courses 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 courses in English / Hindi Languages. The details are given as under:

Sr. No.	Subjects	Available in
1	IC-01, IC-02, IC-11, IC-14, IC-26, IC-27, IC-45, IC-46, IC-57, IC-66, IC-67, IC-70, IC-71, IC-72, IC-74, IC-76, IC-77.	English & Hindi.
2	IC-22, IC-24, IC-28, IC-29, IC-35, IC-36, IC-37, IC-39, IC47/A-1, IC56/S02, IC-58, IC-59, IC-60, IC78/S07, IC-81, IC-83, IC84/A-2, IC-85, IC-86, IC-88, IC-89, IC-90, IC-92, IC-99, IC-102, IC-103, IC A-3, IC A-4, S-01, S-03, S-06, S-08, S-09, IC-AIU 01, IC-AIU 02, IC-AIU 03, IC-AIU 04, IC-AIU 05, IRCC 01, IRCC 02, IRCC 03, AS-03, AS-05 (iv), AS-05(v)	Presently available only in English
3	Certificate Course in Foundation of Casualty Actuarial Science IC-47/IC-A1, IC-84/IC A2	English
4	Specialized Diploma in Foundation of Casualty Actuarial Science IC-47/IC-A-1, IC-84/IC-A-2,IC-A-3,IC-A-4	English
5	Specialized Diploma in Marine Insurance IC-60, IC-66, IC-70	IC 60 English IC 66 & 70 - English & Hindi
6	Specialized Diploma in Fire Insurance IC-56, IC-58, IC-59,	English & Hindi
7	Specialized Diploma in Health Insurance IC-35, IC-36, IC-37,	English
8	Diploma and Advanced Diploma in Life Insurance Underwriting AIU-01, AIU-02, AIU-03, AIU-04, AIU-05	English

9	Certificate Course on Compliance Governance and Risk Management in Insurance - IRCC-01, IRCC-02, IRCC-03	English

- The Price List and year of edition of Study Courses is available at web site www.insuranceinstituteofindia.com under the menu Study Material – Price List.
- The Study Courses (Hard copy) can be purchased online at the time of enrolling for examination by ticking check box available for Study Courses.
- The Registered members of III can purchase their required Study Courses (Hard copy) / e-Book from their login under Study Material – Purchase Online.
- Change of Subject will not be applicable for Study Courses.
- It is necessary to update correspondence address before purchasing Study Courses. The address updated after purchasing Study Courses will not be considered.
- Delivery time of Study Courses is 8-10 working days after receipt of payment.
- Delivery status of the Study Courses will be updated on web site under the menu Study Material – Study Material Dispatch Status.
- Study Courses dispatched will not be returned/replaced.
- Due to any reason if the delivered Study Courses is returned back to the Institute then the postage charges will be charged for re-dispatching the Study Courses.
- The Study Courses (Hard copy) can be purchased:
  - Through online mode from login. (Only Registered Members of III)
  - From III Mumbai, by sending book request through email on studymaterial@iii.org.in
  - From Associated Institutes.

  List of Associated Institutes is available under "Affiliates" menu at www.insuranceinstituteofindia.com

The following details should be provided while sending book request:

(a) Full Name and Complete delivery address with pin code.
(b) Contact details/email address.
(c) Details of Study Courses such as Subject Code/Title/ Language/ Quantity.

The Study Courses price list is available under "Study Material" menu and the list of Associated Institutes is available under "Affiliates" menu at

www.insuranceinstituteofindia.com

B) E-books: Looking at the latest trends in the education and training field, III has taken an initiative to convert its study courses into electronic books.

C) 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 Professional Examination Study Courses.

At present audio version for the following subjects are available in English

IC-01	IC-26	IC-47	IC-71	IC-83	IC-92
IC-02	IC-27	IC-56	IC-72	IC-84	IC-102
IC-11	IC-29	IC-58	IC-74	IC-85	IC-103
IC-14	IC-39	IC-59	IC-77	IC-86	AS-03
IC-22	IC-45	IC-60	IC-78	IC-88	AS-05(iv)
IC-24	IC-46	IC-66	IC-81	IC-90	AS-05(v)

and audio version for the following subjects are available in Hindi.

IC-01	IC-14	IC-45	IC-72
IC-02	IC-26	IC-46	IC-77
IC-11	IC-27	IC-66	

This facility is available to the visually challenged candidates without any cost.

Apart from visually challenged candidates, the above subjects are available as audio books on the III website and can be purchased by candidates under the path: https://www.insuranceinstituteofindia.com -> Study Material → Purchase Online → E-book/Audio Book (accessible through candidate login). Cost of Audio book is Rs 100+GST. The subscription will be valid for a period of 90 days from the date of purchase.

13. TABLE OF FEES

Fee Structure for Fresh Candidates (With effect from 1.4.2026)		
Particulars	**Fees In Indian Rupees (INR)**	
	India #, Bhutan*, Nepal*, Bangladesh*, Srilanka*, Myanmar*, Afghanistan*, Pakistan*, Maldives*	**Overseas**
Registration Fee (inclusive of life membership fee)	800.00	3500.00
Paper Enrollment Fee for 20 Credit Points (per subject)	600.00	3000.00
Paper Enrollment Fee for 30 Credit Points (per subject)	900.00	3900.00
Paper Enrollment Fee for 40 Credit Points (per subject)	1100.00	4800.00
Paper Enrollment Fee for Specialized Diploma (per subject of Fire Diploma, Marine Diploma,	900.00	3900.00
Health Insurance Diploma	900.00	NA
Diploma & Advanced Diploma in Life Insurance Underwriting	900.00	NA
Paper Enrollment Fee for Specialized Diploma (Casualty Actuarial Science Diploma)	1100.00	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)	1100.00	4500.00
One time Registration fee with compulsory subjects of Fellowship (In lieu of diploma fee)	1100.00	4500.00

भारतीय बीमा संस्थान INSURANCE INSTITUTE OF INDIA

Charges for Merging of Multiple Registration numbers	1000.00	1000.00

Fee Structure for Pre-licensing test for Insurance Surveyors	
Particulars	**Fees In Indian Rupees#**
Registration Fee	500.00
Paper Enrollment Fee (per subject)	500.00

Miscellaneous Fees		
Particulars	**Fees In Indian Rupees (INR)**	
	India #, Bhutan*, Nepal*, Bangladesh*, Srilanka*, Myanmar*, Afghanistan*, Pakistan*, Maldives*	**Overseas**
Duplicate Mark Sheet / Certificate	300.00	300.00
Transcript	800.00	2500.00
Duplicate Diploma	500.00	1000.00

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.

* 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.

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

The price of Study Courses is payable according to the Price list available on our website under the menu **Study Material – Price List.**

For any grievances related to the question paper, candidates are advised to log in to the III Portal and raise the query under
"Exam Registration >> Candidate Query >> Question Paper Related Query."
A fee of Rs 100 per query, plus applicable GST, will be charged.

Queries related to the question paper will not be considered through email.
Please note that re-totalling or revaluation of the answer paper is not available.
Please note that answer sheet will not be provided to the candidates appearing for the online examination**.**

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA
॥ज्ञानयोगात सिद्धिः॥

14. 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.	(24) Legal Aspects of Life Assurance	30	Online	MCQ
7.	(26) Life Insurance Finance	30	Online	MCQ
8.	(27) Health Insurance	30	Online	MCQ
9.	(28) Foundation of Actuarial Science	40	Online	MCQ
10.	(29) General Insurance Claims	30	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.	(39) Fraud Risk Management in Insurance	30	Online	MCQ
15.	(45) General Insurance Underwriting	30	Online	MCQ
16.	(46) General Insurance Accounts Preparation and Regulation of Investment	30	Online	MCQ
17.	(47 / A-1) Foundation of Casualty Actuarial Science Part – I	40	Online	MCQ
18.	(56) Fire Insurance Claims	Nil	Online	MCQ
19.	(57) Fire and Consequential Loss Insurance	30	Online	MCQ
20.	(58) Fire Insurance Coverage's	Nil	Online	MCQ
21.	(59) Fire Rating and Underwriting	Nil	Online	MCQ

22.	(60) Marine Cargo Insurance Principles and Underwriting (Introduced in lieu of IC 68)	Nil	Online	MCQ
23.	(66) Marine Insurance Claims	Nil	Online	MCQ
24.	(67) Marine Insurance	30	Online	MCQ
25.	(70) Marine Hull Underwriting and Claims (Introduced in lieu of IC 69)	Nil	Online	MCQ
26.	(71) Agriculture Insurance	30	Online	MCQ
27.	(72) Motor Insurance	30	Online	MCQ
28.	(74) Liability Insurance	30	Online	MCQ
29.	(76) Aviation Insurance	30	Online	MCQ
30.	(77) Engineering Insurance	30	Online	MCQ
31.	(78) Miscellaneous Insurance	30	Online	MCQ
32.	(81) Mathematical Basis Life Assurance	40	Online	MCQ
33.	(83) Group Insurance & Retirement Benefit Scheme	30	Online	MCQ
34.	(84 / A-2) Foundation of Casualty Actuarial Science Part –II	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	Nil	Online	MCQ
43.	(A-4) Estimating Unpaid Claims Using Basic Techniques	Nil	Online	MCQ
44.	(AS-03) Finance and Economics for Actuarial Science	40	Online	MCQ
45.	(AS-05 (iv)) Finance and Investment	40	Online	MCQ

46.	(AS-05 (v)) Actuarial Aspects of Risk Management	40	Online	MCQ
47.	(IC-AIU 01) Legal and Regulatory aspects for Life Underwriters	Nil	Online	MCQ
48.	(IC-AIU 02) Fundamental of Medical Underwriting	Nil	Online	MCQ
49.	(IC-AIU 03) Intermediate Medical Life Insurance Underwriting	Nil	Online	MCQ
50.	(IC-AIU 04) Intermediate Non-Medical Life Insurance Underwriting	Nil	Online	MCQ
51.	(IC-AIU 05) Advanced Life Insurance Underwriting	Nil	Online	MCQ
52.	(IRCC 01) Fundamentals of Insurance	Nil	Online	MCQ
53.	(IRCC 02) Insurance Regulations, Governance and Compliance	Nil	Online	MCQ
54.	(IRCC 03) Risk Management in Insurance	Nil	Online	MCQ
55.	(IC 102) Insurance Business Ecosystem	30	Online	MCQ
56.	(IC 103) Distribution Channels Management in Insurance	30	Online	MCQ
57.	(IC 104) Products of Life Insurance	30	Online	MCQ

***MCQ – Multiple Choice Questions**

15. PRIZE SCHEME

The Insurance Institute of India awards **PRIZES to the Toppers of Professional Examinations in recognition for their outstanding performance**, subject to certain minimum conditions mentioned below being fulfilled by the candidates which has been reviewed and approved in the Examination Committee meeting of Insurance Institute of India held on 22nd December 2021 which shall be implemented from the year 2022 onwards (i.e. March 2022 examination). .

1. Cash prize will be awarded for each examination cycle (i.e. March, June, September & December).

2. The candidate who accumulate mandatory credit points (i.e. For licentiate examination 60 credit points, for Associateship examination 250 credit points and for Fellowship examination 490 credit points) in the same examination cycle and the one who scores maximum total marks shall be declared as prize winner.

3. It is also expected that candidate who has scored highest total marks should not have attempted and failed in the subject in his earlier attempt.

The revised cash prize amount for the various examinations are:

Sr. No	Full Examination & Subject wise	Type	Revised Prize Amount
1	Licentiate	Full Pass	7500/-
2	Associateship	Full Pass	10,000/-
3	Fellowship	Full Pass	15,000/-
4	Subject wise	Individual	3,000/-

1. a. Toppers of each subject: - Rs. 3,000/- each.

Sr. No.	Subject code and title
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.	(24) Legal Aspects of Life Insurance
7.	(26) Life Insurance Finance
8.	(27) Health Insurance
9.	(28) Foundation of Actuarial Science
10.	(35) Basics of Health Insurance
11.	(36) Health Insurance Claims Management
12.	(37) Health Insurance Operations
13.	(45) General Insurance Underwriting
14.	(46) General Insurance Accounts and Regulation of Investment
15.	(47) Foundation of Casualty Actuarial Science Part – I
16.	(56) Fire Insurance Claims
17.	(57) Fire and Consequential Loss Insurance
18.	(58) Fire Insurance Coverage's
19.	(59) Fire Rating and Underwriting
20.	(60) Marine Cargo Insurance Principles and Underwriting
21.	(66) Marine Insurance Claims
22.	(67) Marine Insurance
23.	(70) Marine Hull Underwriting and Claims
24.	(71) Agriculture Insurance
25.	(72) Motor Insurance
26.	(74) Liability Insurance
27.	(76) Aviation Insurance
28.	(77) Engineering Insurance
29.	(78) Miscellaneous Insurance
30.	(81) Mathematical Basis of Life Assurance
31.	(83) Group Insurance & Retirement Benefit Scheme
32.	(84) Foundation of Casualty Actuarial Science Part –II
33.	(85) Reinsurance
34.	(86) Risk Management
35.	(88) Marketing and Public Relations
36.	(89) Management Accounting

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA

37.	(90) Human Resources Management
38.	(92) Actuarial Aspects of Product Development
39.	(99) Asset Management
40.	(A-1) Foundation of Casualty Actuarial Science Part – I
41.	(A-2) Foundation of Casualty Actuarial Science Part – II
42.	(A-3) Basic Rate making
43.	(A-4) Estimating Unpaid Claims Using Basic Techniques
44.	(IC-29) General Insurance Claims
45.	(IC-39) Fraud Risk Management in Insurance
46.	(AS-03) Finance and Economics for Actuarial
47.	(AS-05) (iv) Finance and Investment
48.	(AS-05)(v) Actuarial Aspects of Risk Management

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.

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

* 1st Session – January to June & 2nd Session – July to December

** January – December

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

16. 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

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

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

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.com

17. ESSAY & TECHNICAL PAPER WRITING COMPETITIONS

The Institute encourages research and advance 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 2026 are as follows:

The **S.K. Desai Memorial Essay Writing Competition** was introduced by the Institute in the memory of Late Shri. 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 Shri. 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 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 and Health Insurance.

Prizes for the above Essay and Technical Paper Writing competition are as follows:

Sr. No.	Category	Prize
1	S.K. Desai Memorial Essay Writing Competition	₹.35,000/- & Merit Certificate
2	D. Subrahmaniam Award Essay Writing Competition	₹.25,000/- & Merit Certificate
3	Technical Paper Writing Competition (Life, General and Health)	₹.15,000/- & Merit Certificate

Rules governing the Essay and Technical Paper Writing Competitions

1. The Competition is open to the members of the Insurance Institute of India within India or abroad. Since this competition is open only for the members. Anyone who wish to participate in the Competition, he/she should enroll themselves as a Member of Insurance Institute of India.

2. **Age Restrictions:**
   For **D. Subrahmaniam Award Competition** - Members below 45 years of age.
   Other Competitions – There are no age restrictions for other competition.

3. The contribution should be original.

4. The contribution (topics) for all categories of Essay & Technical Paper Writing Competition will be announced by Insurance Institute of India in the month of April-2026.

5. Essays/Technical Papers submitted for consideration should not be previously published or presented elsewhere. Participants should ensure that their Essay must be free from plagiarism. Essays which are found plagiarized will be disqualified from the competition.

6. Essays/Technical Papers 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) – Maximum - 10,000 words & Minimum – 3,000 words (excluding Abstract)

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

   The Essay/Technical Paper 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 – **1.5**
   d) Space before paragraph **– 6 pt.**

8. The Essay/Technical Paper and abstract must be sent through e-mail on competition@iii.org.in on or before the due date which will be announced on website in the month of April-2026.

9. The name of the category of Essay & Technical Paper Writing Competition should be clearly mentioned. However, the details of the participant should not appear anywhere in the paper. The details such as name, address, membership 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). The format will be given on the website while announcing the competition. In case the participant name or **any identifiable details appear in the body of essay, such entries will be disqualified.**

10. The Essay/Technical Paper 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. The participants should avoid using overbearing words and sentences. Participants should ensure that the essay ideas are well expressed and in neat manner.

11. While submitting the Essay/Technical Paper, a list of references and foot notes may be added at the end of the Essay. This will not add to the final word count for the Essay/Technical Paper.

12. Essay/Technical Paper will be evaluated by a panel of distinguished Evaluators and assessed on following points:
    - Content - Clarity and Research/ Essay Contents.
    - Originality and Relevance of Research /Essay
    - Structure & Flow of Research/Essay
    - Relevance and Effectiveness to the Industry
    - Presentation and Writing Effectiveness

13. 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 2026.

14. The Institute shall have the copy right of the essay/technical papers 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 essay/technical paper shall be published in the Journal of the Institute at the discretion of the Editorial Board. Publications elsewhere would need III approval in writing.

15. If any Essay/Technical Paper entry found to be incompatible with the above Rules and Conditions then, such entry will not be considered. 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.

16. The result of the Essay and Technical Paper Writing Competition will be announced by July 2026 on our website www.insuranceinstituteofindia.com.

17. Any further changes in the above rules and regulations, will be announced on the Website of Insurance Institute of India in the month of April-2026.

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA
॥ज्ञानयोगात सिद्धिः॥

18. CONTINUING PROFESSIONAL DEVELOPMENT PROGRAMME (III-CPD)

The Insurance Institute of India are pleased to introduce of Continuing Professional Development (CPD) program to it's the members i.e. Associates & Fellows. As a leading insurance education Institute we firmly believes in the power of continuous learning and development to ensures that employees remain up-to-date with the latest industry trends, market developments, and regulatory changes. By providing regular training and educational opportunities, our workforce can better serve clients and mitigate risks effectively.

❖ **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 dove tailed 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 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 150 credits per year.

❖ **CPD Credits/ Awards:**

CPD Awards will be of annual validity, and candidates have to accumulate a minimum of 150 credits per year. In this revised scheme, the recognition to the candidates is included as mentioned below.

The candidates who accumulates minimum 150 credits continuously for 2 years (block of 2 years starting from 2023-24 (i.e. minimum 150 credits in 2023-24 & 2024-25 each year), will be;

1. Awarded with certificate of appreciation.
2. Cash Prize of Rs.10,000/- to top 25 candidates accumulated maximum credits.

❖ **Working of CPD Programme:**

Implementation level details of III-CPD are given below:

- All CPD activity is web-based.
- CPD period is from 1st April to 31st March. The present CPD period

ends on 31st March 2024.

- 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 mrm@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.

❖ **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).

❖ **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.

❖ **Fee:**

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:

CPD Credit Accrual Plan	**Target: 150 credits per year**
CPD Activity Groups:	CPD Activity 1. Academic Work (Max: 100 credits)
	CPD Activity 2. Organizational Support (Max: 40 credits)
	CPD Activity 3. Underwriting / Claims Handling / Other Experience (Max: 60 credits)

Credits under the 3 categories of CPD Activities have to be acquired as follows:

Approved Activity	Credits
1. Academic Work (Max: 100 credits admissible)	
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 (Max. credits 40)
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. (*Max. credits 100)*

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. (Max. credits 100)
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 (Max. credits 100)
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 (Max. credits 100)
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 (Max. credits 100)
h. Passing Approved examinations of other institutes (List available on III website.)	Upto 50 credits per paper (Max. credits 100)
i. Presenting/ Publishing Case Studies on insurance and related matters (Number of Credits to be decided by CPDEC)	Upto 50 credits per paper (Max. credits 100)
j. Other miscellaneous approved academic activity	Upto 20 credits (Max. credits 40)
Note: CPDEC will decide upon approval of Seminars and Training Programmes.	
Approved Activity	Credits
2. Organizational Support (Max: 40 credits)	
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)

3. Underwriting/ Claims Handling/ Other Experience (Max: 60 credits)	
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. 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) 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.

19. LIST OF CENTRE CODE & EXAM CENTRES ONLINE EXAMINATION

(A) List of Centre Code & Exam Centres in India & Foreign - Online Examination

1.	Agartala-693	Tripura	India
2.	Agra-601	Uttar Pradesh	India
3.	Ahmedabad-602	Gujarat	India
4.	Ahmednagar-762	Maharashtra	India
5.	Aizwal-694	Mizoram	India
6.	Ajmer-678	Rajasthan	India
7.	Akola-695	Maharashtra	India
8.	Aligarh-696	Uttar Pradesh	India
9.	Allahabad-642	Uttar Pradesh	India
10.	Alwar-679	Rajasthan	India
11.	Amravati-643	Maharashtra	India
12.	Amritsar-644	Punjab	India
13.	Asansol-697	West Bengal	India
14.	Aurangabad-641	Maharashtra	India
15.	Bangalore-603	Karnataka	India
16.	Barddhaman-769	West Bengal	India
17.	Bareilly-604	Uttar Pradesh	India
18.	Baroda-647	Gujarat	India
19.	Bathinda-766	Punjab	India
20.	Begusarai-783	Bihar	India
21.	Behrampur Orissa-698	Orissa	India
22.	Belgaum-699	Karnataka	India
23.	Berhampore West Bengal-770	West Bengal	India
24.	Bhadrak-743	Orissa	India
25.	Bhagalpur-689	Bihar	India
26.	Bhavnagar-700	Gujarat	India
27.	Bhopal-645	Madhya Pradesh	India

28.	Bhubaneshwar-634	Orissa	India
29.	Bhutan-741	Bhutan	Bhutan
30.	Bikaner-646	Rajasthan	India
31.	Bilaspur-605	Chhattisgarh	India
32.	Bokaro-778	Jharkhand	India
33.	Bongaigaon-702	Assam	India
34.	Chandigarh-606	Union territory	India
35.	Chandrapur-763	Maharashtra	India
36.	Chennai-607	Tamil Nadu	India
37.	Chhapra-744	Bihar	India
38.	Chittorgarh-790	Rajasthan	India
39.	Colombo-799	Srilanka	Srilanka
40.	Cochin-661	Kerala	India
41.	Coimbatore-648	Tamil Nadu	India
42.	Cuddapah-703	Andhra Pradesh	India
43.	Cuttack-649	Orissa	India
44.	Daltonganj-779	Jharkhand	India
45.	Davangere-787	Karnataka	India
46.	Dehradun-608	Uttara Khand	India
47.	Dehri- Bihar-784	Bihar	India
48.	Delhi-609	Delhi	India
49.	Deoghar Jharkhand-780	Jharkhand	India
50.	Dhaka Bangladesh-738		Bangladesh
51.	Dhanbad-704	Jharkhand	India
52.	Dharamsala-745	Himachal Pradesh	India
53.	Dharwad-705	Karnataka	India
54.	Dibrugarh-650	Assam	India
55.	Dimapur-706	Nagaland	India
56.	Dubai-796		United Arab Emirates
57.	Durgapur-682	West Bengal	India

58.	Faizabad-760	Uttar Pradesh	India
59.	Ferozepur-747	Punjab	India
60.	Gandhidham-636	Gujarat	India
61.	Gaya-749	Bihar	India
62.	Goa-610	Goa	India
63.	Gorakhpur-680	Uttar Pradesh	India
64.	Guntur-708	Andhra Pradesh	India
65.	Gurgaon-637	Haryana	India
66.	Guwahati-611	Assam	India
67.	Gwalior-651	Madhya Pradesh	India
68.	Haldwani-690	UttaraKhand	India
69.	Hazaribagh-709	Jharkhand	India
70.	Hissar-653	Haryana	India
71.	Hoshangabad-789	Madhya Pradesh	India
72.	Hoshiarpur-750	Punjab	India
73.	Howrah-691	West Bengal	India
74.	Hubli-654	Karnataka	India
75.	Hyderabad/Secunderabad-612	Telangana	India
76.	Imphal-710	Manipur	India
77.	Indore-613	Madhya Pradesh	India
78.	Itanagar-711	ArunchalPradesh	India
79.	Jabalpur-655	Madhya Pradesh	India
80.	Jaipur-614	Rajasthan	India
81.	Jalandhar-615	Punjab	India
82.	Jalgaon-656	Maharashtra	India
83.	Jammu-616	Jammu Kashmir	India
84.	Jamnagar-657	Gujarat	India
85.	Jamshedpur-617	Jharkhand	India

86.	Jhansi-751	Uttar Pradesh	India
87.	Jind-785	Haryana	India
88.	Jodhpur-658	Rajasthan	India
89.	Jorhat-713	Assam	India
90.	Junagadh-777	Gujarat	India
91.	Kannur-659	Kerala	India
92.	Kanpur-618	Uttar Pradesh	India
93.	Karimnagar-714	Telangana	India
94.	Karnal-715	Haryana	India
95.	Kathmandu-800	Nepal	Nepal
96.	Khammam-793	Telangana	India
97.	Kharagpur-752	West Bengal	India
98.	Kolhapur-619	Maharashtra	India
99.	Kolkata-620	West Bengal	India
100.	Kollam-662	Kerala	India
101.	Kota-660	Rajasthan	India
102.	Kottayam-692	Kerala	India
103.	Kozhikode-663	Kerala	India
104.	Krishnanagar-795	West Bengal	India
105.	Kurnool-753	Andhra Pradesh	India
106.	Latur-764	Maharashtra	India
107.	Lucknow-621	Uttar Pradesh	India
108.	Ludhiana-622	Punjab	India
109.	Madurai-664	Tamil Nadu	India
110.	Malda-771	West Bengal	India
111.	Mandsaur-781	Madhya Pradesh	India
112.	Mangalore-681	Karnataka	India
113.	Meerut-685	Uttar Pradesh	India
114.	Moradabad-767	Uttar Pradesh	India
115.	Motihari-774	Bihar	India
116.	Mumbai Beyond Thane -761	Maharashtra	India

117.	Mumbai Central Line-624	Maharashtra	India
118.	Mumbai Mulund-Thane-631	Maharashtra	India
119.	Mumbai Navi Mumbai-Harbour Line-740	Maharashtra	India
120.	Mumbai-Western Line-739	Maharashtra	India
121.	Muzaffarpur-754	Bihar	India
122.	Mysore-665	Karnataka	India
123.	Nagercoil-717	Tamil Nadu	India
124.	Nagpur-625	Maharashtra	India
125.	Nanded-718	Maharashtra	India
126.	Nasik-626	Maharashtra	India
127.	Nellore-719	Andhra Pradesh	India
128.	Orai-794	Uttar Pradesh	India
129.	Pathankot-756	Punjab	India
130.	Patiala-684	Punjab	India
131.	Patna-627	Bihar	India
132.	Pondicherry-720	Union territory	India
133.	Port Blair-721	Union territory	India
134.	Pune-628	Maharashtra	India
135.	Purnea-775	Bihar	India
136.	Raichur-722	Karnataka	India
137.	Raipur-639	Chhattisgarh	India
138.	Rajahmundry-667	Andhra Pradesh	India
139.	Rajkot-668	Gujarat	India
140.	Ranchi-640	Jharkhand	India
141.	Ratnagiri-724	Maharashtra	India
142.	Rohtak-683	Haryana	India
143.	Rourkela-765	Orissa	India
144.	Sagar-782	Madhya Pradesh	India
145.	Saharsa-776	Bihar	India

146.	Salem-725	Tamil Nadu	India
147.	Sambalpur-726	Orissa	India
148.	Satara-669	Maharashtra	India
149.	Seoni-757	Madhya Pradesh	India
150.	Shahdol-728	Madhya Pradesh	India
151.	Shilong-686	Meghalaya	India
152.	Shimla-670	Himachal Pradesh	India
153.	Shimoga-687	Karnataka	India
154.	Sikar-791	Rajasthan	India
155.	Silchar-729	Assam	India
156.	Siliguri-671	West Bengal	India
157.	Sitapur-768	Uttar Pradesh	India
158.	Siuri-772	West Bengal	India
159.	Solapur-672	Maharashtra	India
160.	Sriganganagar-730	Rajasthan	India
161.	Srinagar-673	Jammu Kashmir	India
162.	Surat-630	Gujarat	India
163.	Tezpur-773	Assam	India
164.	Thanjavur-731	Tamil Nadu	India
165.	Thrissur-758	Kerala	India
166.	Tirunelveli-733	Tamil Nadu	India
167.	Tirupathi-759	Andhra Pradesh	India
168.	Trichy-732	Tamil Nadu	India
169.	Trivandrum-674	Kerala	India
170.	Udaipur-632	Rajasthan	India
171.	Varanasi-675	Uttar Pradesh	India
172.	Vellore-736	Tamil Nadu	India
173.	Vijayawada-676	Andhra Pradesh	India
174.	Visakhapatnam-633	Andhra Pradesh	India

175.	Warangal-737	Telangana	India
176.	Yamunanagar-786	Haryana	India
177.	Bahrain-1001		Foreign
178.	Colombo-799		Foreign
179.	Dar-E-Salam-1002		Foreign
180.	Doha-1003		Foreign
181.	Kathmandu-800		Foreign
182.	Kuwait-1004		Foreign
183.	Maritius-1005		Foreign
184.	Muscat-1006		Foreign
185.	Riyadh-1007		Foreign
186.	Yangon-242		Foreign
187.	Abu Dhabi – 797		Foreign
188.	Doha – 1003		Foreign
189.	Germany – 1013		Foreign
190.	Kenya – 1010		Foreign
191.	Singapore – 1011		Foreign

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA
॥ज्ञानयोगात सिद्धिः॥

20. LIST OF ASSOCIATED INSURANCE INSTITUTES/ AFFILIATED INSTITUTES

A. Associated Institute

Sr. No.	Associated Institute Name and Address	Honorary Secretary	Contact Nos. & Email Id
1.	**Agra Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
2.	**Ahmedabad Insurance Institute** Union Co. Op. Insurance Building, Ground Floor, Income Tax Circle, Ashram Road, Ahmedabad - 380014, Gujarat	**Shri G. U. Thaker**	Mob.: - 09825129790 ahmedabad@iii.org.in
3.	**Ajmer Insurance Institute** C/o. LIC of India, Divisional Office, Ranade Marg, Alwar Gate, Ajmer - 305008, Rajasthan	**Shri Govind Vaishnav**	Mob:- 9251000510; ajmer@iii.org.in g.vaishnav96@licindia.com
4.	**Aligarh Insurance Institute** C/o. LIC of India, Divisional Office, Masoodabad, G.T. Road, Aligarh – 202001, Uttar Pradesh	**Shri Abhishek Singh**	Mob:- 9756888467 a.singh03@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	**Shri Santosh K Vishwakarma**	Office-0532-2402346 Mob.: - 09415288701 allahabad@iii.org.in
6.	**Amravati Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
7.	**Amritsar Insurance Institute** C/o. National Insurance Co. Ltd., D26, Court Road, Amritsar 1430101 Punjab	**Shri Paramjit Singh**	Mob.:- 08558835158 Fax - 0183-2227891 amritsar@iii.org.in
8.	**Andaman Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
9.	**Asansol Insurance Institute** LIC of India, Divisional Office, Jeevan Prakash, Ground Floor, G.T. Road, West End, Asansol Barddhaman - 713304 West Bengal	**Shri Ranadeep Choudhury**	Mob:- 09476488890 asansol@iii.org.in

Sr. No.	Associated Institute Name and Address	Honorary Secretary	Contact Nos. & Email Id
10.	**Aurangabad Insurance Institute** C/o. LIC of India, Divisional Office, Jeevan Prakash, Adalat Road, Aurangabad - 431005 Maharashtra	**Shri Shripad V. Pisu**	Office-0240-2333342 Mob.: - 09405180095 aurangabad@iii.org.in
11.	**Bangalore Insurance Institute** United India Building, Ground Floor, J. G. C. Road, Bangalore -560002 Karnataka	**Shri B. C. Srinath**	Mob.: - 09448954922 bangalore@iii.org.in
12.	**Bareilly Insurance Institute** C/o. LIC of India, Divisional Office, Deen Dayal Puram, Jeevan Prakash, Bareilly- 243001 Uttar Pradesh	**Shri M. M. Joshi**	Office-0581-2301952 Mob.: - 9412410588 bareilly@iii.org.in
13.	**Belgaum Insurance Institute** C/o. LIC of India, Goa Ves Divisional Office, Basaveshwara Circle, Belgaum – 590011, Karnataka	**Shri Chandrashekhar S. Bolgundi**	Mob:- 09916039013 belgaum@iii.org.in
14.	**Bhavnagar Insurance Institute** C/o. LIC of India, Divisional Office, Jeevan Prakash, Nilambag Circle, Bhavnagar 364001 Gujarat	**Shri Manish N. Dave**	Office-0278-2522025 Mob.: - 09428182836 bhavnagar@iii.org.in
15.	**Bhilai Insurance Institute** Shop-112, Friends Arcade Complex, Opp. Chandra Mourya Talkies, Besides Hotel Louts, G.E.Road, Supela, Bhilai-490 023 (C.G.)	**Shri Sreekumar Pillai**	Office- 0788-4035006 Mob.: - 09425235001 Fax - 0788-2286642 bhilai@iii.org.in
16.	**Bhopal Insurance Institute** Opel – 9, Phase – 3, Indus Town, Hoshangabad Road, Bhopal - 462026 Madhya Pradesh	**Shri Dhanesh Chaturvedi**	Office-0755-2776420 Mob.: - 08269006100 bhopal@iii.org.in
17.	**Bikaner Bima Sansthan** C/o. LIC of India, Divisional Office, Sagar Road, Bikaner 334003 Rajasthan	**Shri Rakesh Kumar Joshi**	Office-0151-2225911 Mob.: - 09414146614 bikaner@iii.org.in
18.	**Bramhapur Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
19.	**Calicut Insurance Institute** C/o. LIC of India, Divisional Office, Jeevan Prakash, Huzur Road, Kozhikode 673001 Kerala	**Shri Abhilash G. M.**	Office-0495-2728749 Mob.: - 09946451744 Fax - 0495-2721929 calicut@iii.org.in

Sr. No.	Associated Institute Name and Address	Honorary Secretary	Contact Nos. & Email Id
20.	**Chandigarh Insurance Institute** Anand Shopping Complex, Basement Chamber No.7-9, Near Taj Hotel, Sector 17- A, Chandigarh 160017 Haryana	**Shri Jai Paul Kapoor**	Mob.:- - 09876071103 chandigarh@iii.org.in
21.	**Coimbatore Insurance Institute** C/o. LIC of India, Divisional Office, Trichy Road, Coimbatore 641018 Tamil Nadu	**Shri B. Prasad**	Mob.: - 09442533068 coimbatore@iii.org.in
22.	**Cuddapah Insurance Institute** C/o. LIC of India, Divisional Office, College Road, P.O.Box No.10, Cuddapah- 516004, Andhra Pradesh	**Shri T. Maheswara Reddy**	Mob.: - 09440914532 Fax - 562244281 cuddapah@iii.org.in
23.	**Dehradun Insurance Institute Society** C/o. LIC of India, Divisional Office, Legal Dept., Nehru Colony, Dehradun-248001 UttaraKhand	**Shri Rajesh Babbar**	Office-0135-2668624 Mob.:- 09411325901 dehradun@iii.org.in
24.	**Delhi Insurance Institute** C/o. LIC Training Centre, 1st Floor, 76, Janpath, Delhi 110001	**Shri Satish Kumar Jindal**	Mob.: - 09313639519 Fax - 0120-4172430 delhi@iii.org.in
25.	**Dharwad Insurance Institute** C/o. LIC of India, Divisional Office, College Road, P.B.No.16, Dharwad 580001 Karnataka	**Shri Dinesh S. Bangera**	Office-0836-2440952 Mob.: - 09448860741 dharwad@iii.org.in
26.	**Dhubri Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
27.	**Dibrugarh Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
28.	**Ernakulam Insurance Institute** C/o. LIC of India, Divisional Office, 10th Floor, Jeevan Prakash, M.G.Road, Ernakulam – 682011, Kerala	**Ms. M. P. Sujatha**	Mob.: - 9495931432 ernakulam@iii.org.in
29.	**Goa Insurance Institute** C/o. LIC of India, Divisional Office, Jeevan Vishwas Building, EDC Complex, Patto, Panaji – 403001, Goa	**Shri Rajendra Golatkar**	Office-0832-2438425 Mob.: - 09423061543 Fax - 8322438427 goa@iii.org.in

Sr. No.	Associated Institute Name and Address	Honorary Secretary	Contact Nos. & Email Id
30.	**Gorakhpur Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
31.	**Guntur Insurance Education Society** C/o. LIC of India, , Main Road, Branch Office 699, Lakshmipuram, Guntur – 522001, Andhra Pradesh	**Shri B. Hymanand**	Mob.:- 9490114475 guntur@iii.org.in bhymanand@licindia.com
32.	**Guwahati Insurance Institute** LIC of India, P&GS Unit, Guwahati Divisional Office, 5th Floor, S. S. Road, Fancy Bazar, Guwahati – 781001, Assam	**Shri Manoj Kr. Nayak**	Mob.:- 9435107192 gauhati@iii.org.in manojkr.nayak@licindia.com
33.	**Gwalior Insurance Institute** LIC of India, Divisional Office, City Centre, Gwalior – 474011, Madhya Pradesh	**Shri Lalit Pradhan**	Mob.:-7000898436 gwalior@iii.org.in
34.	**Haldwani Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
35.	**Hazaribagh Insurance Institute** C/o. LIC of India Julu Park, Holy Cross Road Divisional Office Jeevan Prakash (Annexe), Hazaribagh 825301 Jharkhand	**Shri Jagdish Chand Mittal**	Office-06546-222817 Mob.:- 09431141049 hazaribaug@iii.org.in
36.	**Hyderabad Insurance Institute** C/o. LIC of India, Divisional Office, Jeevan Bhagya, Opp. Secretariat Road, SCZO, Hyderabad - 500063	**Shri M Venu**	Mob.-09441608124 hyderabad@iii.org.in
37.	**Indian Insurance Institute, Kolkata** C/o. Hindusthan Building (Annexe), 5th Floor, 4, C. R. Avenue, Kolkata – 700072, West Bengal	**Shri Chandramouli Ray**	Mob.: - 09433072618 calcuttainst@iii.org.in
38.	**Indore Insurance Educational Society** C/o. LIC of India Building, M. G. Marg, 19, Indore – 452001, Madhya Pradesh	**Shri Murli Arora**	Mob.:- 9425134364 indore@iii.org.in
39.	**Jabalpur Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in

Sr. No.	Associated Institute Name and Address	Honorary Secretary	Contact Nos. & Email Id
40.	**Jaipur Insurance Institute** C/o. LIC of India, Divisional Office No.1, Bhawani Singh Road, P.B.No.65, Jaipur – 302005, Rajasthan	**Shri Pawan Kumar**	Mob.: - 9413938377 jaipur@iii.org.in
41.	**Jalandhar Insurance Institute** LIC of India, Divisional Office, Model Town Road, Jalandhar – 144001, Punjab	**Name Awaited**	Office-0181-2459686 jullundur@iii.org.in
42.	**Jalpaiguri Insurance Institute** LIC of India, Divisional Office, Jeevan Prakash, Santipara, Jalpaiguri – 735101, West Bengal	**Shri Joydip Raha**	Mob.: - 09434367737 jailpaiguri@iii.org.in
43.	**Jamshedpur Insurance Institute** C/o. LIC of India, Divisional Office, Jeevan Prakash Building, Main Road, Jamshedpur – 831001, Jharkhand	**Shri Utpal Dutta**	Office-0657-243304 Mob.:- 07488001107 jamshedpur@iii.org.in
44.	**Jodhpur Bima Sansthan** C/o. LIC of India, Divisional Office, Jeevan Prakash, 1st West Patel Nagar, Circuit House Road, Jodhpur – 342001, Rajasthan	**Shri Mukesh Kumar Mewara**	Mob.: - 09414590170 jodhpur@iii.org.in
45.	**Jorhat Insurance Institute** C/o. LIC of India, Jorhat Divisional Office, 2nd Floor, Jeevan Prakash Building, Mariani Titabor Road, Rajabari, Jorhat-785014, Assam	**Shri Surajit Borbora**	Mob.: - 09678317240 jorhat@iii.org.in
46.	**Kanpur Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
47.	**Karnal Insurance Institute Charitable Trust** C/o. LIC of India, Divisional Office, Jeevan Prakash, 489, Model Town, Karnal – 132001, Haryana	**Shri Parveen Kumar**	Mob.: - 09416203422 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 Bunglow, Shahupuri, Kolhapur – 416001,Maharashtra	**Shri Santosh Laxman Patil**	Mob.: - 08087571177 kolhapur@iii.org.in

Sr. No.	Associated Institute Name and Address	Honorary Secretary	Contact Nos. & Email Id
49.	**Kolkata Insurance Institute** C/o. Royal Insurance Building, Ground Floor, 5, Netaji Subhash Road, Kolkata -700001 , West Bengal	**Shri Tapomoy Barua**	Mob.: - 8335080574 calcuttasoc@iii.org.in
50.	**Kottayam Insurance Institute** C/o. LIC of India, Divisional Office, Kurian Uthup Road, Nagampadom, Kottayam – 686001, Kerala	**Ms Ashly Kurian**	Office-0481-2567608 Mob.:-09495952915 kottayam@iii.org.in
51.	**Lucknow Insurance Institute Society** C/o. LIC of India, Divisional Office, 30, Hazratganj, Lucknow -226001, Uttar Pradesh	**Mr. A. P. Saraf**	Mob.: - 9415114850 lucknow@iii.org.in ap.saraf54@gmail.com
52.	**Machilipatnam Insurance Institute** C/o. LIC of India, Divisional Office, Jeevan Prakash Building, 2nd Floor, Kennedy Road, Batchupet, Machilipatnam - 521001 Andhra Pradesh	**Shri A. Suresh Kumar**	Mob.: - 9573664477 machilipatnam@iii.org.in
53.	**Madras Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
54.	**Madurai Insurance Institute** C/o. LIC of India, CA Branch, Divisional Office, 16, Palam Station Road, Sellur, Madurai – 625002, Tamil Nadu	**Shri G. Seenivasan**	Office-0452-2525961 Mob.:- 09942350396 madurai@iii.org.in
55.	**Meerut Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
56.	**Mumbai Insurance Institute** Universal Insurance Building, Sir P. M. Road, 6th Floor, Fort, Mumbai – 400001, Maharashtra	**Shri Vidyadhar G. Salvi**	Office-022-22823690 Mob.: - 09820342781 mumbai@iii.org.in
57.	**Muzaffarpur Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA

Sr. No.	Associated Institute Name and Address	Honorary Secretary	Contact Nos. & Email Id
58.	**Mysore Insurance Institute** C/o. LIC of India, Divisional Office, Mysore-Bangalore Road, Bannimantap Extension, Mysore – 570015, Karnataka	**Shri N. Prakash Shenoy**	Office-0821-2495001 Mob.:- 09945987620 mysore@iii.org.in
59.	**Nagercoil Insurance Institute** C/o. LIC of India, Branch Office No.1, Trivandrum Road, Krishnancoil, Nagercoil – 629001, Tamil Nadu	**Shri A. Joseph Jerin**	Office-04652-272593 Mob.: - 09442522753 nagercoil@iii.org.in
60.	**Nagpur Insurance Institute** C/o. LIC of India, Divisional Office, Sales Dept., National Insurance Bldg., 1st Floor, S.V. Patel Marg, Kingsway, Nagpur – 440001, Maharashtra	**Shri G. Hariharan Sarma**	Office-0712-2548217 Mob.: - 09423101236 nagpur@iii.org.in
61.	**Nanded Insurance Institute** C/o. LIC of India, Jeevan Prakash, Hingoli Road, Gandhinagar, Nanded – 431605, Maharashtra	**Shri Ravi Muley**	Office-02462-223828 Mob.:- 09423437382 nanded@iii.org.in
62.	**Nashik Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
63.	**Nellore Insurance Institute** C/o. LIC of India, Divisional Office, Dargamitta, , P.B. No.15, Nellore – 524003, Andhra Pradesh	**Shri T. Balaram**	Office-0861-2326441 Mob.:- 09441371123 nellore@iii.org.in
64.	**Patna Insurance Institute,** C/o. LIC of India, Patna Divisional Office No.1, Jeevan Prakash Building, 1st Floor, Fraser Road, Opp. to Patna Central Mall, Patna 800001 Bihar	**Shri Mukesh Prasad**	Mob.: - 09546682900 patna@iii.org.in
65.	**Pondicherry Insurance Institute** C/o. The New India Assu. Co. Ltd., Divisional Office, 3rd Floor, 179, J. N. Street, Pondicherry- 605001, Union Territory	**Shri N. Ulaganathan**	Office-0413-2332744 Mob.: - 09442153351 pondicherry@iii.org.in

Sr. No.	Associated Institute Name and Address	Honorary Secretary	Contact Nos. & Email Id
66.	**Pune Insurance Institute** C/o. The New India Assu. Co. Ltd., Regional Office, 2nd Floor, Karve Road, Sharda Centre, Near Nal Stop, Pune – 411004, Maharashtra	**Mrs. Manjushri N. Upasani**	Office-02025-420115 Mob.: - 09881209160 poona@iii.org.in
67.	**Raichur Insurance Institute** C/o. LIC of India, Divisional Office, Station Road, Basweshwara Circle, Raichur – 584101, Karnataka	**Shri M. Ravi**	Office-0853-496841 Mob.: - 09448973680 raichur@iii.org.in
68.	**Raipur Insurance Institute** C/o. LIC of India, Divisional Office, Pandri, Raipur – 492004, Chhattisgarh	**Shri Vinay Baiswade**	Office-0771-2583002 Mob.:- 09406290909 Fax - 0771-2583169 raipur@iii.org.in
69.	**Rajahmundry Insurance Institute** C/o. LIC of India, Divisional Office, Jeevan Godavari, Near Morampudi Junction, Rajahmundry – 533103, Andhra Pradesh	**Shri M. Kodanda Ram**	Office-08832-469661 Mob.:- 09866821725 rajahmundry@iii.org.in
70.	**Rajkot Insurance Institute** C/o. LIC of India, Divisional Office, Jeevan Prakash Building, Tagore Marg, Rajkot – 360001, Gujarat	**Shri Ashokkumar C. Ranpariya**	Mob.:- 09824519880 rajkot@iii.org.in
71.	**Salem Insurance Institute** C/o. LIC of India, DivisionalOffice, Jeevan Prakash,Johnsonpet, Salem – 636007, Tamil Nadu	**Shri Narayanan Sekar**	Office -04272-411489 Mob.:- 08667817718 salem@iii.org.in
72.	**Sambalpur Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
73.	**Satara Insurance Institute** C/o. LIC of India, Divisional Office, Sadar Bazar, Sadar Nagar, Satara – 415001, Maharashtra	**Ms. Manisha Apte**	Office-2162224720 Mob.:- 09421119415 satara@iii.org.in
74.	**Satna Insurance Institute** C/o. LIC of India, Divisional Office, Krishna Complex, Krishna Nagar, Satna – 485001, Madhya Pradesh	**Shri Amit Kumar Gupta**	Mob.:- 07581902334 satna@iii.org.in
75.	**Shahdol Insurance Institute** C/o. LIC of India, Divisional Office, Ahuja Market, 2nd Floor, Burhar Road, Shahdol – 484001, Madhya Pradesh	**Shri Rana Mallick**	Office-07652-245141/ 240846 Mob.:- 09424954449 shahdol@iii.org.in

Sr. No.	Associated Institute Name and Address	Honorary Secretary	Contact Nos. & Email Id
76.	**Shimla Insurance Institute** C/o. LIC of India, Divisional Office, 14 15 SDA Complex, Kasumpti, Shimla – 171009, Himachal Pradesh	**Shri Harsh Gupta**	Office-01772-629209 Mob.:- 09418588934 shimla@iii.org.in
77.	**Silchar Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
78.	**Srinagar Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
79.	**Surat Insurance Institute** Insurance Institute of India Plot No.C-46, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai-400051	**NA**	mrm@iii.org.in/ secretarial@iii.org.in
80.	**Thanjavur Insurance Institute** C/o. LIC of India, Divisional Office, Jeevan Chola, Gandhiji Road, Thanjavur – 613001, Tamil Nadu	**Shri P. V. Rajan**	Office-04362-230384 Mob.:- 09442282207 thanjavur@iii.org.in
81.	**Thiruvananthapuram Insurance Institute** C/o. LIC of India, Divisional Office, Jeevan Prakash, HGA(P), I.T. Dept., Pattom, P.O. Thiruvananthapuram 695004 Kerala	**Mr. Saran M.U.**	Mob.:- 8089921606 trivandrum@iii.org.in
82.	**Udaipur Bima Sansthan** C/o. LIC of India, Divisional Office, Sub City Centre, Udaipur 313001 Rajasthan	**Shri Dilip Sachdev**	Mob.:- 09413371042 udaipur@iii.org.in
83.	**Udupi Insurance Institute** C/o. LIC of India, Divisional Office, Jeevan Krishna, Ajjarkad, Udupi – 576101, Karnataka	**Ms. Shilpa Juliana Serro**	Mob.:- 9964677701 Udipi@iii.org.in
84.	**Utkal Insurance Institute** C/o. LIC of India, Divisional Office, Nuapatna, Cuttack -753001, Orissa	**Shri P. L. Behera**	Mob.:- 07008099309 cuttack@iii.org.in
85.	**Vadodara Insurance Institute** C/o. LIC of India, Vadodara Divisional Office, Jeevan Prakash, Shubhanpura, Near Samta Police Station, Vadodara – 390023, Gujarat	**Shri Suresh Kumar Kaptan**	Mob.:- 09925048129 baroda@iii.org.in

Sr. No.	Associated Institute Name and Address	Honorary Secretary	Contact Nos. & Email Id
86.	**Varanasi Insurance Institute** C/o. LIC of India, Divisional Office, B-12/120, Gauriganj, Bhelupur, Varanasi -221001, Uttar Pradesh	**Shri Rakesh Gujrati**	Office-0542-2454375 Mob.: - 09450012074 varanasi@iii.org.in
87.	**Vellore Insurance Institute** C/o. LIC of India, Divisional Office, Jeevan Prakash, Ida Scudder Road, Vellore – 632004, Tamil Nadu	**Shri C. Somasundaram**	Office-04162-220252 Mob:- 09442549936 vellore@iii.org.in
88.	**Vijaywada Insurance Institute** C/o. LIC of India, City Branch-II [685], H. B. Colony, Bhavanipuram, Vijayawada – 520012, Andhra Pradesh	**Shri D. V. V. S. Vara Prasad**	Office-0866-2571568 Mob.:- 09440183375 vijayawada@iii.org.in
89.	**Vikramshila Insurance Institute** C/o. LIC of India, Jeevan Prakash Divisional Office, Zero Mile, Bhagalpur – 813210, Bihar	**Shri Shiv Narayan Sah**	Office-0641-2322025 Mob:- 09470760957 bhagalpur@iii.org.in
90.	**Vizag Insurance Educational Society** C/o. LIC of India, Divisional Office, Jeevan Prakash, Jeevan Prakash Road, Vishakapatnam - 530004 Andhra Pradesh	**Shri S.S. Moorthy**	Mob: - 9849793581 visakhapatnam@iii.org.in SS.Murthy@licindia.com
91.	**Warangal Insurance Institute** C/o. LIC of Indi, Divisional Office, Balasamudram, Hanamkonda, Warangal – 506001, Andhra Pradesh.	**Shri T. Haragopal**	Office-0870-2579108 Mob.:- 09490109099 Fax - 870257790 warangal@iii.org.in

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA

B. Affiliated Institutes

Sr. No.	institute Name	Contact Details
1	The Sri Lanka Insurance Institute	1st Floor, YMCA Building, 143, St. Michael's Road, Colombo 3 Tel.No. : 0094 11 2314405 Email : slii@sltnet.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

भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA
॥ज्ञानयोगात सिद्धिः॥

Uploaded on 23.09.2026