Model Curriculum

QP Name: Insurance Agent

QP Code: BSC/Q3801

QP Version: 5.0

NSQF Level: 3.5

Model Curriculum Version: 5.0

BFSI Sector Skill Council of India || 1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road, Powai, Mumbai - 400072
Email: neha.dave@bfsissc.com

Table of Contents

Training Parameters

Sector	BFSI Sector Skill Council
Sub-Sector	Fund Investment & Services
Occupation	Independent Financial Advisory and Agency
Country	India
NSQF Level	3.5
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3321.0100
Minimum Educational Qualification and Experience	11th Grade pass with no experience OR Completed 1st year of 3-year diploma after 10th with no experience OR 10th Grade pass with 1.5 years of relevant Experience required OR 8th Grade pass with 4.5 years of relevant Experience required OR Previous relevant Qualification of NSQF Level 3 with 1.5 years relevant experience OR Previous relevant Qualification of NSQF Level 2.5 with 3 years relevant experience
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 Years
Last Reviewed On	7th Oct 2025
Next Review Date	7th Oct 2028
NSQC Approval Date	7th Oct 2025
QP Version	5.0
Model Curriculum Creation Date	7th Oct 2025
Model Curriculum Valid Up to Date	7th Oct 2028
Model Curriculum Version	5.0
Minimum Duration of the Course	420 Hours

Maximum Duration of the Course	510 Hours

Program Overview

This section summarizes the end objectives of the program along with its duration.

Training Outcomes

At the end of the program, the learner should have acquired the listed knowledge and skills to:

- Conduct a mock market research activity to identify suitable insurance products for different demographic segments.
- Draft and present a customer referral strategy highlighting the benefits of client-led lead generation.
- Analyze sample market datasets to identify insurance needs and align them with suitable product categories.
- Simulate a complete client consultation session, from appointment scheduling to conducting a needs-based discussion.
- Use a structured checklist to assess client risk profiles, health conditions, and insurance gaps during a case-based activity.
- Ask targeted questions in role-play sessions to uncover insurance needs and financial goals of a simulated client.
- Evaluate a mock financial profile and recommend relevant insurance policies based on income and liabilities.
- Explain insurance product features, exclusions, and claim processes through a classroom demonstration or role-play.
- Respond to common client objections or misconceptions during a mock insurance sales interaction.
- Document the outcome of a simulated consultation in a structured client-interaction log format.
- Accurately complete an insurance application form using given customer case data.

Compulsory Modules

The table lists the modules and their duration corresponding to the Compulsory NOS of the QP.

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N8422: Identify and approach potential clients for insurance sales **NOS Version- 1.0** **NSQF Level- 3.5**	**40:00**	**20:00**	**30:00**	**-**	**90:00**
Module 1: Introduction to the Banking Sector and the Job Role of Insurance Agent	10:00	00:00	00:00	-	10:00
Module 2: Identify and approach potential clients for insurance sales	30:00	20:00	30:00	-	80:00
BSC/N8423: Recommend and process insurance policies	**30:00**	**20:00**	**40:00**	**-**	**90:00**

NOS Version- 1.0 **NSQF Level- 3.5**					
Module 3: Recommend and process insurance policies	30:00	20:00	40:00	-	90:00
BSC/N8424: Manage premium collection and policy servicing **NOS Version- 1.0** **NSQF Level- 3.5**	**30:00**	**20:00**	**40:00**	**-**	**90:00**
Module 4: Manage premium collection and policy servicing	30:00	20:00	40:00	-	90:00
BSC/N8425: Assist clients with insurance claims and documentation **NOS Version- 1.0** **NSQF Level- 3.5**	**10:00**	**20:00**	**30:00**	**-**	**60:00**
Module 5: Assist clients with insurance claims and documentation	10:00	20:00	30:00	-	60:00
DGT/VSQ/N0102: Employability Skills (60 Hours) **NOS Version No. 1** **NSQF Level- 3.5**	**24:00**	**36:00**	**00:00**	**-**	**60:00**
Module 6: Employability Skills	24:00	36:00	00:00	-	60:00
Total Duration	**134:00**	**116:00**	**140:00**	**-**	**390:00**

Elective Modules

The table lists the elective modules, their duration and mode of delivery.

Elective 1:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N8426: Process life insurance **NOS Version- 1.0**	**10:00**	**10:00**	**10:00**	**-**	**30:00**

NSQF Level- 3.5					
Module 8: Process life insurance	10:00	10:00	10:00	-	30:00

Elective 2:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N8426: Process general insurance **NOS Version- 1.0** **NSQF Level- 3.5**	**10:00**	**10:00**	**10:00**	**-**	**30:00**
Module 8: Process general insurance	10:00	10:00	10:00	-	30:00

Elective 3:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N8427: Process home, travel, accident, and property insurance **NOS Version- 1.0** **NSQF Level- 3.5**	**10:00**	**10:00**	**10:00**	**-**	**30:00**
Module 8: Process home, travel, accident, and property insurance	10:00	10:00	10:00	-	30:00

Elective 4:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N8427: Manage health insurance policies **NOS Version- 1.0** **NSQF Level- 3.5**	**10:00**	**10:00**	**10:00**	**-**	**30:00**
Module 11: Manage health insurance policies	10:00	10:00	10:00	-	30:00

Module Details

Module 1: Introduction to the Banking Sector and the Job Role of Insurance Agent

Mapped to NOS: BSC/N8422, v1.0

Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss about the Banking Industry and its sub-sectors
- Define the role and responsibilities of an Insurance Agent

Duration: 10:00	**Duration: 00:00**
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss the objectives and benefits of the Skill India Mission • Describe the scope of Banking Industry and its sub-sectors • Discuss job role and opportunities for a Insurance Agent • List the basic terminologies used in the banking services • Discuss about the career progression of a Microfinance Executive in the BFSI Industry	
Classroom Aids	
Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop	
Tools, Equipment and Other Requirements	
NA	

Module 2: Identify and approach potential clients for insurance sales

Mapped to NOS: BSC/N8422, v1.0

Terminal Outcomes:

- Explain the importance of market research in identifying target customer segments for insurance products based on demographics and financial behavior.
- Analyze market trends and competitor offerings to identify potential gaps and underserved customer segments in the insurance landscape.
- Compare different insurance product types such as life, health, property, motor, and business policies, and explain their benefits and use cases.
- Identify coverage gaps in existing insurance and recommend solutions to address those gaps effectively.

Duration: 30:00	Duration: 20:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Explain the importance of market research in identifying potential insurance clients based on demographics and financial needs. • Describe various channels used for generating insurance leads, including referrals, online platforms, and social media. • Recognize the value of networking events, business meets, and social gatherings for identifying potential leads. • Outline strategies for obtaining referrals from existing clients and the benefits of offering incentives. • Identify the elements of a structured prospect database, including contact info, financial status, and client interests. • Analyze market trends and competitor offerings to spot underserved customer segments. • Discuss how to conduct a client's insurance needs analysis based on personal and financial factors. • Interpret how to evaluate client risk exposure, future liabilities, and financial stability to recommend insurance products. • Compare different types of insurance policies—life, health, motor, property, and	• Conduct a mock market research exercise using sample demographics to identify target customers for insurance products. • Role-play networking at a simulated community/business event to connect with potential leads and practice elevator pitches. • Create a prospect lead sheet by entering details like contact info, interests, and financial background from a given list. • Draft a referral strategy to engage existing customers and communicate benefits of sharing contacts. • Analyze sample market data to identify customer needs and match them to insurance offerings. • Simulate a client consultation session, including scheduling, greeting, and conducting a needs-based discussion. • Use a structured checklist to assess client risks, liabilities, health conditions, and existing insurance during a simulated case. • Ask targeted questions in role-play scenarios to uncover a client's coverage needs and financial priorities. • Evaluate a client's sample financial profile and determine suitable insurance options from a

business—and their features. ● Clarify the technical aspects of policies such as exclusions, premium structures, and claim procedures. ● Assess the implications of gaps in current coverage and how to address them through appropriate product recommendations. ● Explain how to handle and resolve common client misconceptions about insurance. ● Summarize the importance of maintaining accurate consultation records for future follow-up and relationship management.	product list. ● Demonstrate how to explain insurance product features, limitations, and claim processes in simple terms using role-play. ● Respond to common objections and misconceptions during a mock client interaction on insurance buying. ● Document key points from a simulated client meeting in a structured consultation format, including preferences and next steps.
Classroom Aids:	
Participant hand book, Whiteboard, Marker, Projector, Laptop	
Tools, Equipment and Other Requirements	
NA	

Module 3: Recommend and process insurance policies

Mapped to NOS: BSC/N8423, v1.0

Terminal Outcomes:

- Explain the relevance of assessing a client's financial background, lifestyle, and risk exposure while recommending suitable insurance plans.
- Describe key features, benefits, and coverage elements of major insurance types such as life, health, motor, property, and business insurance.
- Evaluate the appropriateness of insurance options using case-based client financial profiles and risk preferences.
- Compare and contrast two insurance brochures to identify differences in benefits, exclusions, and premiums.

Duration: 30:00	Duration: 20:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Explain the importance of analyzing a client's financial background, lifestyle, and risk exposure to recommend suitable insurance products. • Describe the key features, benefits, and coverage details of various insurance policies such as life, health, motor, property, and business insurance. • Summarize different premium payment options, policy terms, and conditions in simple terms. • Differentiate between policy coverage options, add-ons, and riders to suggest enhanced protection plans. • Define common technical terms such as sum insured, exclusions, maturity benefits, and claim procedures. • Discuss common misconceptions about insurance and the significance of timely premium payments. • Identify the tax benefits and financial planning advantages associated with insurance policies. • Evaluate the suitability of insurance products based on case-specific client data. • Illustrate the policy underwriting process including documentation, medical	• Complete an insurance policy application form using sample client data with accuracy. • Cross-check and verify sample identity proofs, income statements, and supporting documents for completeness. • Compare and explain two sample insurance policy brochures to demonstrate differences in coverage, terms, and premiums. • Break down a sample premium structure to show total cost, add-ons, tax benefits, and payment frequency. • Use printed or digital brochures to present and recommend a suitable insurance policy for a given customer profile. • Clarify policy features, exclusions, and claim process using a sample policy document. • Demonstrate how to prepare a checklist of documents required for underwriting and policy issuance. • Fill out and review a sample underwriting communication form to identify missing information or discrepancies. • Generate a sample insurance policy document using a template, including client details and terms of coverage. • Deliver and explain the final insurance policy to a peer, covering key terms, coverage limits,

evaluation, and verification stages. ● Describe the end-to-end process of insurance policy issuance, from application to final delivery.	and renewal procedures.

Classroom Aids:
Participant hand book, Whiteboard, Marker, Projector, Laptop
Tools, Equipment and Other Requirements
NA

Module 4: Manage premium collection and policy servicing

Mapped to NOS: BSC/N8424, v1.0

Terminal Outcomes:

- Explain various premium payment modes such as online payments, auto-debit, bank transfer, cash, and cheque, including the significance of payment due dates and frequency.
- Describe and demonstrate the procedure for setting up auto-debit/ECS mandates, using a sample customer case form.
- Analyze the implications of missed premium payments, including grace periods, penalties, and policy reinstatement conditions.

Duration: 30:00	Duration: 20:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Explain different premium payment options (online, bank transfer, auto-debit, cash, cheque) and the importance of due dates and payment frequency. • Describe the steps involved in setting up auto-debit mandates or ECS for premium payments. • Discuss the implications of missed premium payments, including grace periods, late fees, and reinstatement policies. • Identify common payment-related issues (declined transactions, wrong deductions, refund requests) and how they are typically resolved. • Interpret the process of policy renewals, claim submissions, and necessary documentation • Summarize the procedures for updating policyholder details like address, nominee, or premium frequency. • Differentiate between types of policy add-ons or riders and their benefits to the customer. • Outline the communication process for informing clients about new policy offerings and upgrades.	• Demonstrate how to explain premium payment options and due dates to a peer role-playing as a policyholder. • Simulate sending reminders via email or SMS templates for upcoming premium payments. • Fill out an auto-debit or ECS setup form using a sample case study. • Issue a sample premium payment receipt in both digital and printed formats. • Track and update premium payment status using a provided dataset or sample insurer records. • Role-play a conversation handling a customer complaint regarding a failed premium payment. • Explain to a peer (in a mock interaction) the options available to reinstate a lapsed policy. • Conduct a mock support session where one learner answers queries about policy benefits, add-ons, and renewal procedures. • Simulate updating a customer's policy data (e.g., address or nominee change) on a sample policyholder form. • Guide a peer through the claim filing process using a pre-designed scenario and checklist. • Act as a liaison in a mock case, following up with an "insurance team" (classmates) on a claim status. • Design and present a short pitch for a new

	insurance product to a mock customer in the classroom.
Classroom Aids	
Participant hand book, Whiteboard, Marker, Projector, Laptop	
Tools, Equipment and Other Requirements	
NA	

Module 5: Assist clients with insurance claims and documentation

Mapped to NOS: BSC/N8425, v1.0

Terminal Outcomes:

- Explain the end-to-end insurance claim process for different types of insurance (health, life, motor, property, and business), including eligibility and document requirements.
- Identify and interpret reasons for claim rejections and outline the steps involved in appeals and issue resolution.
- List and classify essential documents for each type of insurance claim, such as FIRs, death certificates, proof of loss, and medical records.

Duration: 10:00	Duration: 20:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Explain the insurance claim process, including eligibility criteria and types of required documents for various claims such as health, life, motor, property, or business insurance. • Describe the key reasons for claim rejections and the standard procedures for appealing or addressing such issues. • Identify the necessary documents for different claim types such as medical reports, FIRs, death certificates, invoices, and proof of loss. • Interpret claim settlement timelines, insurer evaluation procedures, and regulatory guidelines relevant to claims processing. • Summarize the documentation required for policy applications, underwriting approvals, premium receipts, and claim assistance. • Recognize the importance of adhering to IRDAI and other insurance regulatory frameworks for ethical record-keeping and claim processing. • Analyze common challenges policyholders face during claims and how to address discrepancies or disputes effectively. • Discuss the significance of timely communication with insurers and policyholders during the claim settlement process.	• Fill out a sample insurance claim form accurately using provided client case details. • Verify claim-related documents (medical reports, FIR, invoices, etc.) using a checklist and case-based examples. • Simulate a step-by-step claim submission process including collecting documents, filling forms, and meeting submission deadlines. • Role-play a client interaction where the trainee explains the insurance claim process and documents required. • Demonstrate how to resolve claim discrepancies by reviewing mock cases involving missing documents or policy disputes. • Track the status of a sample claim using a mock insurer database and provide an update report. • Document policyholder details, transaction history, and claim assistance records in a structured format (digital or paper). • Update policyholder records with changes in address, nominee, or beneficiaries using insurer protocols. • Organize claim-related documents into a systematic filing system (physical or digital) for easy retrieval.

	• Generate a sample report summarizing policy sales, claims processed, and renewals using mock datasets. • Review a sample case of policy lapse and record the follow-up communication and renewal status in a log. • Practice maintaining secure records of client interactions and claim documentation following IRDAI compliance requirements. • Conduct a peer-based mock audit where documentation for policy and claim records is reviewed for accuracy and completeness.

Classroom Aids
Participant hand book, Whiteboard, Marker, Projector, Laptop
Tools, Equipment and Other Requirements
NA

Module 6: DGT/VSQ/N0102: Employability Skills (60 Hours)

Mandatory Duration: 60:00

Location: On-Site

S.No.	Module Name	Key Learning Outcomes	Duration(hours)
1.	Introduction to Employability Skills	• Discuss the Employability Skills required for jobs in various industries • List different learning and employability related GOI and private portals and their usage	1.5 Hours
2.	Constitutional values - Citizenship	• Explain the constitutional values, including civic rights and duties, citizenship, responsibility towards society and personal values and ethics such as honesty, integrity, caring and respecting others that are required to become a responsible citizen • Show how to practice different environmentally sustainable practices.	1.5 Hours
3.	Becoming a Professional in the 21st Century	• Discuss importance of relevant 21st century skills. • Exhibit 21st century skills like Self-Awareness, Behavior Skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn etc. in personal or professional life. • Describe the benefits of continuous learning.	2.5 Hours
4.	Basic English Skills	• Show how to use basic English sentences for everyday conversation in different contexts, in person and over the telephone • Read and interpret text written in basic English • Write a short note/paragraph / letter/e -mail using basic English	10 Hours
5.	Career Development & Goal Setting	• Create a career development plan with well-defined short- and long-term goals	2 Hours
6.	Communication Skills	• Demonstrate how to communicate effectively using verbal and nonverbal communication etiquette. • Explain the importance of active listening for effective communication • Discuss the significance of working collaboratively with others in a team	5 Hours
7.	Diversity & Inclusion	• Demonstrate how to behave, communicate, and conduct oneself appropriately with all genders and PwD • Discuss the significance of escalating sexual harassment issues as per POSH act.	2.5 Hours

8.	Basic English Skills	• Show how to use basic English sentences for everyday conversation in different contexts, in person and over the telephone • Read and interpret text written in basic English • Write a short note/paragraph / letter/e -mail using basic English	10 Hours
9.	Career Development & Goal Setting	• Create a career development plan with well-defined short- and long-term goals	2 Hours
10.	Communication Skills	• Demonstrate how to communicate effectively using verbal and nonverbal communication etiquette. • Explain the importance of active listening for effective communication • Discuss the significance of working collaboratively with others in a team	5 Hours
11.	Diversity & Inclusion	• Demonstrate how to behave, communicate, and conduct oneself appropriately with all genders and PwD • Discuss the significance of escalating sexual harassment issues as per POSH act.	2.5 Hours
12.	Financial and Legal Literacy	• Outline the importance of selecting the right financial institution, product, and service • Demonstrate how to carry out offline and online financial transactions, safely and securely • List the common components of salary and compute income, expenditure, taxes, investments etc. • Discuss the legal rights, laws, and aids	5 Hours
13.	Essential Digital Skills	• Describe the role of digital technology in today's life • Demonstrate how to operate digital devices and use the associated applications and features, safely and securely • Discuss the significance of displaying responsible online behavior while browsing, using various social media platforms, e-mails, etc., safely and securely • Create sample word documents, excel sheets and presentations using basic features • Utilize virtual collaboration tools to work effectively	10 Hours
14.	Entrepreneurship	• Explain the types of entrepreneurship and enterprises • Discuss how to identify opportunities for potential business, sources of funding and	7 Hours

		associated financial and legal risks with its mitigation plan ● Describe the 4Ps of Marketing-Product, Price, Place and Promotion and apply them as per requirement ● Create a sample business plan, for the selected business opportunity	
15.	Customer Service	● Describe the significance of analyzing different types and needs of customers ● Explain the significance of identifying customer needs and responding to them in a professional manner. ● Discuss the significance of maintaining hygiene and dressing appropriately	5 Hours
16.	Getting Ready for apprenticeship & Jobs	● Create a professional Curriculum Vitae (CV) ● Use various offline and online job search sources such as employment exchanges, recruitment agencies, and job portals respectively ● Discuss the significance of maintaining hygiene and confidence during an interview ● Perform a mock interview ● List the steps for searching and registering for apprenticeship opportunities	8 Hours

LIST OF TOOLS & EQUIPMENT FOR EMPLOYABILITY SKILLS		
Sl No.	**Name of the Equipment**	**Quantity**
1.	Computer (PC) with latest configurations – and Internet connection with standard operating system and standard word processor and worksheet software (Licensed) (all software should either be latest version or one/two version below)	As required
2.	UPS	As required
3.	Scanner cum Printer	As required
4.	Computer Tables	As required
5.	Computer Chairs	As required
6.	LCD Projector	As required
7.	White Board 1200mm x 900mm	As required
Note: Above Tools &Equipment not required, if Computer LAB is available in the institute.		

Module 7: On-the-Job Training

Mapped to Insurance Agent, Qxxxx

Mandatory Duration: 140:00	Recommended Duration: 00:00
Location: On-Site	

Terminal Outcomes

1. Conduct market research to identify prospective insurance customers using real-time local demographics.
2. Attend and network in a community/business event to gather leads and practice delivering elevator pitches.
3. Create and maintain a prospect lead sheet including client contact, financial details, and insurance interests.
4. Draft and implement a referral strategy to encourage satisfied customers to refer new leads.
5. Schedule and conduct client consultations, including proper greeting and needs-based discussions.
6. Use a structured checklist to assess customer risks, liabilities, and insurance history.
7. Ask targeted, relevant questions to uncover customer goals and identify insurance needs.
8. Analyze financial profiles and recommend matching insurance options.
9. Handle customer objections and clarify misconceptions about insurance during discussions.
10. Fill out real insurance application forms accurately with customer assistance.
11. Collect and verify supporting documents (ID, travel itineraries, ownership proof, etc.) as per policy type.
12. Submit completed application files to the insurance agency for review or digital entry.
13. Track application status and update internal records on approval or pending items.
14. Compare and explain key policy options to customers using brochures and sample documents.
15. Break down and explain premium structures and tax benefits to policyholders.
16. Generate and issue policy documents using CRM/software templates.
17. Explain policy coverage, exclusions, and renewal procedures to policyholders in clear language.
18. Collect premiums using provided payment methods and issue digital/printed receipts.
19. Assist clients in setting up auto-debit or ECS mandates for premium payments.
20. Track premium payments and update payment status in a digital ledger or management system.
21. Send reminders for premium dues using SMS/email formats provided by the insurer.
22. Handle basic customer complaints related to premium payments or due dates.
23. Update policyholder information (address, nominee, endorsements) using internal tools or forms.
24. Maintain digital or physical records of policyholder communications and transactions.
25. Process change requests and generate updated policy documentation for clients.
26. Guide customers through the claims filing process using real-time or previously filed cases.
27. Assist in collecting and verifying claim-related documents (medical bills, FIR, reports).
28. Accurately fill out and submit insurance claim forms on behalf of customers.

29. Liaise with the insurer's claim department for status updates and share updates with clients.
30. Resolve minor discrepancies in claims by identifying missing documents or providing clarifications.
31. Send reminders and guide customers through the renewal process for upcoming policy expiries.
32. Assist in reinstating lapsed policies by explaining options and submitting renewal documents.
33. Record follow-up communications related to policy renewals in the system/logbook.
34. Organize policy and claim documents using a standard physical or digital filing system.
35. Generate weekly reports summarizing new policies sold, renewals completed, and claims handled.
36. Review compliance with IRDAI norms by checking how customer documents are maintained.
37. Participate in a mock audit or internal documentation review to ensure accuracy and completeness.

Module 8: Process life insurance

Mapped to NOS: BSC/N8426, v1.0

Terminal Outcomes:

- Assess client financial situations, risk profiles, and future goals to recommend suitable life insurance products.
- Explain the features, benefits, premium structures, and tax-saving advantages of various life insurance policies clearly to clients.
- Assist clients in accurately completing insurance applications and gathering required documentation to ensure compliance with underwriting standards.
- Coordinate with underwriting and medical teams to expedite policy approval and issuance processes efficiently.
- Manage policy servicing activities including premium collection, client communication, and renewal procedures to maintain client satisfaction and regulatory compliance.

Duration: 10:00	**Duration: 10:00**
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
● Explain the principles of assessing client financial profiles including income, liabilities, dependents, and risk appetite. ● Learn the features, benefits, tax implications, and coverage details of various life insurance products such as term plans, whole life, ULIPs, endowment, money-back, retirement, and child plans. ● Study underwriting processes, including document verification, medical evaluation, and risk assessment for policy issuance. ● Familiarize with policy servicing requirements such as premium payments, policy renewals, endorsements, claim settlements, and policy lapse management. ● Comprehend regulatory and compliance requirements related to documentation, record keeping, and client communication.	● Analyze client financial data and future goals to recommend appropriate life insurance solutions. ● Explain policy options clearly, highlighting unique features, benefits, and tax advantages to clients. ● Assist clients in accurately completing application forms and gather necessary documents for underwriting. ● Coordinate with underwriters and medical evaluators to facilitate timely policy approval and issuance. ● Manage premium collection, send reminders, and assist clients with payment modes and frequency changes. ● Process servicing requests such as nominee updates, policy reinstatements, and policy renewal facilitation. ● Maintain organized records of policies, premiums, and client communications while addressing client inquiries effectively.
Classroom Aids	
Participant hand book, Whiteboard, Marker, Projector, Laptop	
Tools, Equipment and Other Requirements	

NA

Module 9: Process general insurance

Mapped to NOS: BSC/ N8426, v1.0

Terminal Outcomes:

- Analyze client financial status and risk exposure to recommend suitable general insurance policies.
- Explain key features, benefits, coverage details, and exclusions of various general insurance products effectively to clients.
- Assist clients in managing policy servicing activities, including premium payments, renewals, endorsements, and policy adjustments.
- Guide clients through the claims process by supporting documentation, stakeholder coordination, and regulatory compliance.
- Maintain comprehensive records of policies, premiums, client interactions, and claims to ensure regulatory compliance and quality service.

Duration: 10:00	Duration: 10:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Explain the client's financial situation, asset base, and risk exposure to recommend appropriate general insurance products like health and motor insurance. • Learn about the features, benefits, coverage limits, premiums, and exclusions of general insurance policies. • Study the claims process, including documentation requirements, coordination with third parties (surveyors, hospitals, garages), and regulatory compliance. • Familiarize with policy servicing processes such as premium payment reminders, policy endorsements, renewals, lapses, and reinstatements. • Know the regulatory and compliance aspects related to policy record maintenance and claims processing.	• Analyze client financial and asset profiles to recommend suitable general insurance solutions. • Explain policy details clearly to clients, including benefits, coverage, premiums, and exclusions. • Assist clients in policy application, renewal, endorsements, and adjustments. • Guide clients through the claims filing process, help with document collection, and liaise with involved stakeholders. • Follow up with insurers to expedite claim settlements and keep clients informed of status updates. • Maintain accurate records of policies, payments, client communications, and claims documentation for audit and compliance purposes.
Classroom Aids	
Participant hand book, Whiteboard, Marker, Projector, Laptop	
Tools, Equipment and Other Requirements	
NA	

Module 10: Process home, travel, accident, and property insurance

Mapped to NOS: BSC/N8427, v1.0

Terminal Outcomes:

- Explain the key features of insurance policies, including benefits, coverage limits, exclusions, and claims procedures in simple, layman-friendly language.
- Differentiate among commercial insurance types, such as employer's liability, public liability, and professional indemnity insurance, and describe their use cases.
- Compare multiple insurance policies based on parameters like cost, coverage, exclusions, and customer risk profiles to recommend the most suitable product.

Duration: 10:00	**Duration: 10:00**
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Identify different types of insurance products (home, travel, accident, property, commercial) and their relevance to varying customer needs. • Explain key features such as benefits, coverage limits, exclusions, and claims procedures for various insurance products. • Differentiate between commercial insurance types like employer's liability, public liability, and professional indemnity insurance. • Compare policy options based on cost, coverage, exclusions, and customer risk profiles. • Clarify terms such as premium, renewal procedures, and claim eligibility in simple language. • List the documents required for different types of insurance applications (ID proofs, ownership docs, medical history). • Summarize the underwriting process and explain the roles of insurance agents and providers in policy approval. • Discuss industry regulations and data protection standards applicable to insurance processing. • Describe the process of claim submission and settlement, including timelines and documentation required.	• Assess customer needs for insurance coverage using a sample profile and categorize insurance options accordingly. • Explain the features and claim process of a selected insurance product to peers in a classroom presentation. • Fill out sample insurance application forms (home, travel, or accident) accurately using dummy case details. • Verify given sample documents such as ID proof, travel itineraries, and ownership papers against application requirements. • Prepare and submit a mock insurance application file for underwriting review using classroom resources. • Track the status of mock insurance applications and report updates in a classroom management sheet. • Demonstrate the process of issuing a sample insurance policy and explain key sections of the policy to the class. • Practice collecting premium payments using classroom mock setups and record payments in a simulated ledger. • Update sample policy details for changes such as address, nominee, or endorsements in classroom exercises. • Maintain a sample policyholder record with

• Outline the renewal process and highlight benefits of timely policy renewals. • Recognize common customer concerns related to policy terms, claims, and renewals, and describe ways to address them.	all communication, premium, and claim details in a structured format. • Guide a peer through a mock claims process including document submission and claim form filling for travel or accident insurance. • Draft a renewal reminder message and explain renewal benefits to a peer acting as a client. • Respond to a mock customer query about policy terms or claim status in a classroom role-play scenario.
Classroom Aids	
Participant hand book, Whiteboard, Marker, Projector, Laptop	
Tools, Equipment and Other Requirements	
NA	

Module 11: Manage health insurance policies

Mapped to NOS: BSC/N8427, v1.0

Terminal Outcomes:

- Identify client requirements and recommend appropriate health insurance plans based on profile and needs.
- Explain policy features, premiums, clauses, and tax benefits in a clear and client-friendly manner.
- Collect, verify, and submit health insurance applications with accurate documentation and timely follow-ups.
- Assist clients in claims filing, renewal processing, and coordinate with TPAs or insurers for resolution.
- Maintain organized records and ensure compliance with IRDAI regulations and data confidentiality norms.

Duration: 10:00	Duration: 10:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Identify different types of health insurance plans (individual, floater, critical illness, top-up) and their target beneficiaries. • Explain policy inclusions, exclusions, waiting periods, and premium structures clearly and accurately. • Interpret clauses related to pre-existing conditions, co-payments, and cashless claim facilities. • Describe the steps involved in filing a health insurance claim and the role of TPAs. • Summarize tax benefits under Sections 80D and 10(10D) applicable to health insurance. • Recognize the importance of policy renewals and the consequences of lapses. • Distinguish between IRDAI regulations and internal company guidelines for document handling and client servicing. • Discuss client confidentiality requirements and data protection protocols under applicable laws and policies.	• Assess the client's health risk profile and suggest a suitable health insurance plan based on age, dependents, and existing conditions. • Collect and verify identity, age, address, and medical documents as per the insurer's checklist. • Complete proposal forms accurately, ensuring truthful disclosures of all relevant client details. • Submit health insurance applications through digital portals or physical channels within the prescribed timeline. • Follow up with insurance companies for policy issuance and resolve underwriting queries when needed. • Guide clients through the health insurance claim process, ensuring all supporting documents are in order. • Track ongoing claims and coordinate with TPAs, hospitals, and clients to resolve any delays or disputes. • Remind clients of upcoming renewals and assist in updating coverage or payment methods. • Maintain organized records of policy documents, communication logs, and transaction receipts (digitally or physically). • Ensure all actions taken comply with IRDAI

	regulations and uphold data confidentiality standards.

Classroom Aids
Participant hand book, Whiteboard, Marker, Projector, Laptop
Tools, Equipment and Other Requirements
NA

Annexure

Trainer Requirements

Trainer Prerequisites						
Minimum Educational Qualification	**Specialization**	**Relevant Industry Experience**		**Training Experience**		**Remarks**
		Years	***Specialization***	***Years***	***Specialization***	
Graduate	Banking, Financial Service and Insurance/Retail Asset Management	5	Banking, Financia Service and Insurance/Retail Asset Management	1	Banking, Financia Service and Insurance/Retail Asset Management	NA

Trainer Certification	
Domain Certification	**Platform Certification**
Job Role "**Insurance Agent**", "BSC/Q3801, v5.0", Minimum accepted score is 80%	Job Role: "**Trainer (VET and Skills)", "MEP/Q2601" v3.0, Minimum accepted score is 80%**.

Assessor Requirements

Assessor Prerequisites						
Minimum Educational Qualification	**Specialization**	**Relevant Industry Experience**		**Training/Assessment Experience**		**Remarks**
		Years	***Specialization***	***Years***	***Specialization***	
Graduate	Banking, Financial Service and Insurance/Retail Asset Management	5	Banking, Financial Service and Insurance/Retail Asset Management	1	Banking, Financial Service and Insurance/Retail Asset Management	NA

Assessor Certification	
Domain Certification	**Platform Certification**
Job Role "**Insurance Agent**", "BSC/Q3801, v5.0", Minimum accepted score is 80%	Job Role: "**Assessor (VET and Skills)", "MEP/Q2701" v3.0, Minimum accepted score is 80%**

Assessment Strategy

1. Assessment System Overview:
    - Batches assigned to the assessment agencies for conducting the assessment on SDSM/SIP or email.
    - Assessment agencies send the assessment confirmation to VTP/TC looping SSC.
    - The assessment agency deploys the ToA certified Assessor for executing the assessment.
    - SSC monitors the assessment process & records.
2. Testing Environment:
    - Confirm that the centre is available at the same address as mentioned on SDMS or SIP.
    - Check the duration of the training.
    - Check the Assessment Start and End time to be as 10 a.m. and 5 p.m.
    - If the batch size is more than 30, then there should be 2 Assessors.
    - Check that the allotted time to the candidates to complete Theory & Practical Assessment is correct.
    - Check the mode of assessment—Online (TAB/Computer) or Offline (OMR/PP).
    - Confirm the number of TABs on the ground are correct to execute the Assessment smoothly.
    - Check the availability of the Lab Equipment for the particular Job Role.
3. Assessment Quality Assurance levels / Framework:
    - Question papers created by the Subject Matter Experts (SME).
    - Question papers created by the SME verified by the other subject Matter Experts.
    - Questions are mapped with NOS and PC.
    - Question papers are prepared considering that level 1 to 3 are for the unskilled & semi- skilled individuals, and level 4 and above are for the skilled, supervisor & higher management.
    - An assessor must be ToA certified & the trainer must be ToT Certified.
    - The assessment agency must follow the assessment guidelines to conduct the assessment.
4. Types of evidence or evidence-gathering protocol:
    - Time-stamped & geotagged reporting of the assessor from assessment location.
    - Center photographs with signboards and scheme-specific branding.
    - Biometric or manual attendance sheet (stamped by TP) of the trainees during the training period.
    - Time-stamped & geotagged assessment (Theory + Viva + Practical) photographs & videos.
5. Method of verification or validation:
    - A surprise visit to the assessment location.
    - A random audit of the batch.
    - Random audit of any candidate.
6. Method for assessment documentation, archiving, and access:
    - Hard copies of the documents are stored.

- Soft copies of the documents & photographs of the assessment are uploaded / accessed from Cloud Storage.
- Soft copies of the documents & photographs of the assessment are stored in the Hard Drives.

References

Glossary

Term	Description
Declarative Knowledge	Declarative knowledge refers to facts, concepts and principles that need to be known and/or understood in order to accomplish a task or to solve a problem.
Key Learning Outcome	A key learning outcome is a statement of what a learner needs to know, Explain and be able to do in order to achieve the terminal outcomes. A set of key learning outcomes will make up the training outcomes. Training outcome is specified in terms of knowledge, Explaining (theory) and skills (practical application).
OJT (M)	On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on-site
OJT (R)	On-the-job training (Recommended); trainees are recommended the specified hours of training on-site
Procedural Knowledge	Procedural knowledge addresses how to do something, or how to perform a task. It is the ability to work or produce a tangible work output by applying cognitive, affective or psychomotor skills.
Training Outcome	Training outcome is a statement of what a learner will know, Explain and be able to do upon the completion of the training.
Terminal Outcome	The terminal outcome is a statement of what a learner will know, Explain and be able to do upon the completion of a module. A set of terminal outcomes help to achieve the training outcome.

Acronyms and Abbreviations

Term	Description
NOS	National Occupational Standard (s)
NSQF	National Skills Qualifications Framework
OJT	On-the-job Training
QP	Qualifications Pack
PwD	People with Disability
PPE	Personal Protective Equipment