

**Competency Based Draft Curricula  
for**

**Short Term Courses based on  
Modular Employable Skills (MES)**

**in**

**INSURANCE SECTOR**

**DIRECTORATE GENERAL OF EMPLOYMENT AND TRAINING  
MINISTRY OF LABOUR AND EMPLOYMENT  
GOVERNMENT OF INDIA**

## CONTENTS

1.	<u>Background.....</u>	<u>3</u>
2.	<u>Frame Work for Skill Development based on MES .....</u>	<u>4</u>
3.	<u>Age of Participants .....</u>	<u>5</u>
4.	<u>Curriculum Development Process .....</u>	<u>5</u>
5.	<u>Development of Soft Skills/ Core Competencies .....</u>	<u>6</u>
6.	<u>Duration of the Programmes .....</u>	<u>8</u>
7.	<u>Pathways to acquire Qualification.....</u>	<u>8</u>
8.	<u>Methodology.....</u>	<u>8</u>
9.	<u>Instructional Media Packages.....</u>	<u>9</u>
10.	<u>Assessment.....</u>	<u>9</u>
11.	<u>Certificate .....</u>	<u>9</u>
12.	<u>CourseMatrix.....</u>	<u>10</u>
13.	<u>Module on Insurance Sales Advisor .....</u>	<u>11</u>
14.	<u>Module on Senior Sales Person (Non-Life Insurance) .....</u>	<u>14</u>
15.	<u>Module on Senior Sales Person (Life Insurance) .....</u>	<u>17</u>
16.	<u>List of members of Trade Committee.....</u>	<u>20</u>

## Skill Development based on Modular Employable Skills (MES)

### Background

The need for giving emphasis on the Skill Development, especially for the less educated, poor and out of school youth has been highlighted in various forums. The skill level and educational attainment of the work force determines the productivity, income levels as well as the adaptability of the working class in changing environment. Large percentage of population in India is living below poverty line. One of the important causes is lower percentage of skilled persons in the workforce

The skill development at present is taking place mostly in the informal way, i.e. persons acquire skill at the work-place when they help their parents, relatives and employers etc. Such persons do not have a formal certificate and thus earn lower wages and are exploited by employers. They have come through informal system due to socio-economic circumstances of the family and the compulsions of earning a livelihood rather than attending a formal course. While their productivity is low, their contribution to the national GDP cannot be ignored. If the country can create a system of certification which not only recognizes their skills but also provides education and training in a mode that suits their economic compulsions, it will not only benefit the workforce to earn a decent living but also contribute to the national economy by better productivity of this workforce.

Another related problem to be tackled is large number of students drop outs (About 63% of the school students drop out at different stages before reaching Class-X).

## Frame work for Skill Development based on 'Modular Employable Skills (MES)'

Very few opportunities for skill development are available for the above referred groups (out of school youth & existing workers especially in the informal sector). Most of the existing Skill Development programmes are long term in nature. Poor and less educated persons can not afford long term training programmes due to higher entry qualifications, opportunity cost etc. Therefore, a new frame work for Skill Development for the Informal Sector has been evolved by the DGET to address to the above mentioned problems. The **key features of the new frame work for skill development** are:

- ◆ Demand driven Short term training courses based on modular employable skills decided in consultation with Industry
- ◆ Flexible delivery mechanism (part time, weekends, full time)
- ◆ Different levels of programmes (Foundation level as well as skill upgradation) to meet demands of various target groups
- ◆ Central Government will facilitate and promote training while Vocational Training (VT) Providers under the Govt. and Private Sector will provide training
- ◆ Optimum utilisation of existing infrastructure to make training cost effective.
- ◆ Testing of skills of trainees by independent assessing bodies who would not be involved in conduct of the training programme, to ensure that it is done impartially.
- ◆ Testing & certification of prior learning (skills of persons acquired informally)

The Short Term courses would be based on 'Modular Employable Skills (MES)'.

The **concept for the MES** is :

- Identification of 'minimum skills set' which is sufficient to get an employment in the labour market.

- It allows skills up-gradation, multi-skilling, multi entry and exit, vertical mobility and life long learning opportunities in a flexible manner.
- It also allows recognition of prior learning (certification of skills acquired informally) effectively.
- The modules in a sector when grouped together could lead to a qualification equivalent to National Trade Certificate or higher.
- Courses could be available from level 1 to level 3 in different vocations depending upon the need of the employer organisations.
- MES would benefit different target groups like :
  - *Workers seeking certification of their skills acquired informally*
  - *workers seeking skill upgradation*
  - *early school drop-outs and unemployed*
  - *previously child labour and their family*

### **Age of participants**

The minimum age limit for persons to take part in the scheme is 14 years but there is no upper age limit.

### **Curriculum Development Process**

Following procedure is used for developing course curricula

- Identification of Employable Skills set in a sector based on division of work in the labour market.
- Development of training modules corresponding to skills set identified so as to provide training for specific & fit for purpose
- Organization of modules in to a Course Matrix indicating vertical and horizontal mobility. The course matrix depicts pictorially relation among various modules, pre requisites for higher level modules and how one can progress from one level to another.

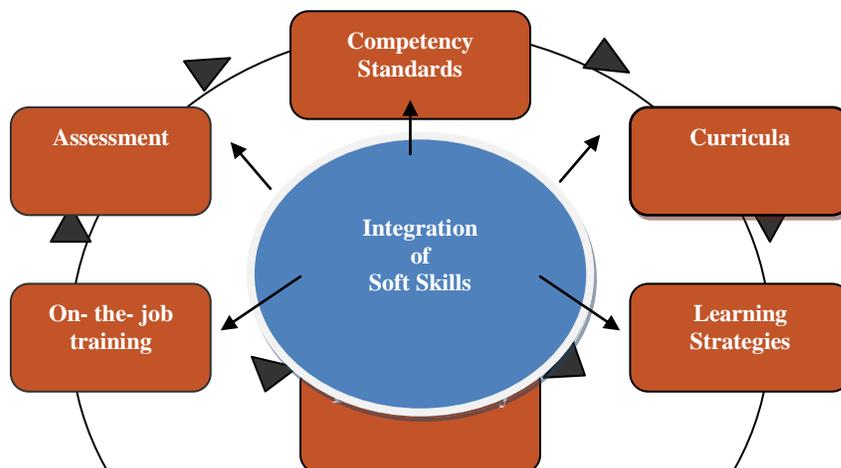
- Development of detailed curriculum and vetting by a trade committee and by the NCVT

(Close involvement of Employers Organizations, State Governments, experts, vocational training providers and other stake holders is ensured at each stage).

### Development of Soft Skills/ Core Competencies

Soft skills refer to a cluster of personality traits, social graces, facility with language, and personal habits that make someone a good employee and a compatible co-worker. Soft skills are also sometimes referred to as employability skills, generic skills, key or core competencies. Soft skills complement hard skills, which are the technical requirements of a job.

Soft Skills are integral to workplace competency and, as such, must be considered in the design, customisation, delivery and assessment of vocational training programmes in an integrated and holistic way, as represented diagrammatically below.



Soft skills are very important in business. Soft skills are now recognised as key for making businesses more profitable and better places to work. Increasingly, companies aren't just assessing their current staff and future recruits on their technical skills but also on a whole host of soft skills. Especially, Service economy

and the ascendance of work teams in large organizations put a new premium on people skills and relationship-building. It is essential to be technically sound, but one should also have the ability to convey the idea to the masses in the simplest possible manner.

Hence, systematic efforts should be made to develop soft skills during the training programme. Positive attitudes have to be developed in the trainees by properly guiding them and setting up examples of good attitudes by demonstrated behaviors and by the environment provided during training.

Some important **soft skills / core competencies** to be developed are:

1. Punctuality, discipline and honesty
2. Cordial relationship and Cooperation with co-workers and team Work
3. Positive attitude and behavior
4. Work ethics and dependability
5. Self esteem and confidence
6. Self-motivation and initiative
7. Flexibility/ adaptability
8. Communication Skills
9. Respect for rules and regulations
10. Concern for quality
11. Concern for health and hygiene
12. Responsibility and accountability
13. Care of equipment and tools
14. Safety consciousness and safe working practices
15. Learn continuously
16. Concern for environment and waste disposal
17. Ability to bear stress and work under pressure

Following competencies should also be developed during level-II and higher courses:

1. Ability for planning, organizing and coordinating
2. Creative thinking, problem solving and decision making

3. Leadership, delegating, appraising, motivating
4. Negotiation
5. Time management ability

In addition to above, **livelihood skills** like how to apply for a job, facing an interview, opening/ operating an bank account may also be covered.

### Duration of the Programmes

Time taken to gain the qualification will vary according to the pathway taken and will be kept very flexible for persons with different backgrounds and experience. Duration has been prescribed in hours in the curriculum of individual module, which are based on the content and requirements of a MES Module. However, some persons may take more time than the prescribed time. They should be provided reasonable time to complete the course.

### Pathways to acquire Qualification:

**Access to the qualification** could be through:

- An approved training programme; **Or**
- A combination of an approved training programme plus recognition of prior learning including credit transfer; **Or**
- The recognition of prior learning that provides evidence of the achievement of the competencies for the qualification.

### Methodology

The training methods to be used should be appropriate to the development of competencies. The focus of the programme is on “performing” and not on “Knowing”. Lecturing will be restricted to the minimum necessary and emphasis to be given for ‘hands on training’.

The training methods will be individual centered to make each person a competent one. Opportunities for individual work will be provided. The learning process will be continuously monitored and feedback will be provided on individual basis.

Demonstrations using different models, audio visual aids and equipment will be used intensively.

### **Instructional Media Packages**

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In order to maintain quality of training uniformly all over the country, instructional media packages (IMPs) will be developed by the National Instructional Media Institute (NIMI), Chennai.

### **Assessment**

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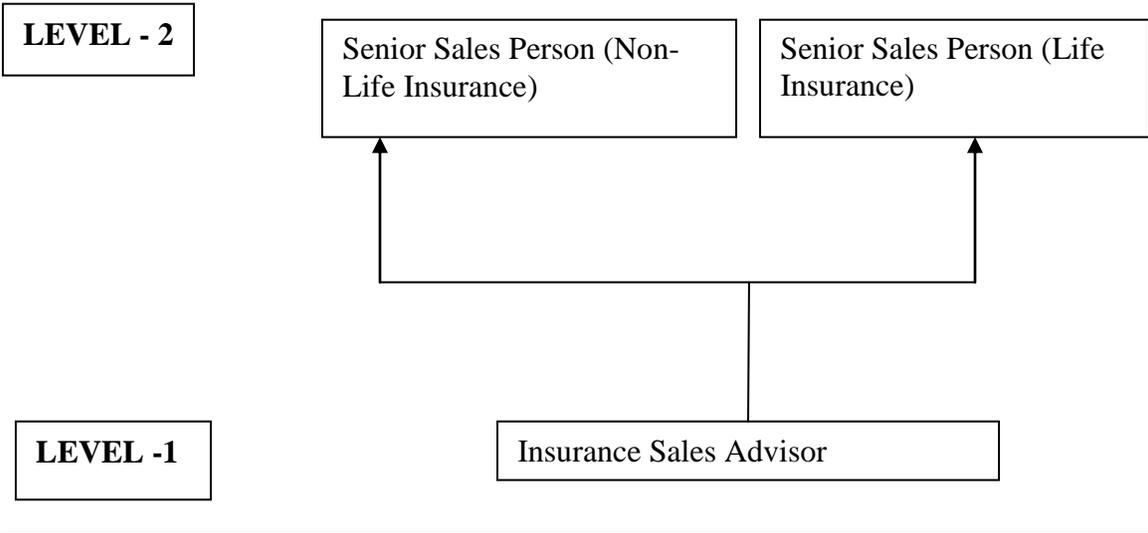
DGE&T will appoint assessing bodies to assess the competencies of the trained persons. The assessing body will be an independent agency, which will not be involved in conducting the training programmes. This, in turn, will ensure quality of training and credibility of the scheme. Keeping in view the target of providing training/testing of one million persons through out the country and to avoid monopoly, more than one assessing bodies will be appointed for a sector or an area.

### **Certificate**

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Successful persons will be awarded certificates issued by National Council for Vocational Training (NCVT).

**COURSE MATRIX BASED ON MODULAR EMPLOYABLE SKILLS  
(MES) FOR INSURANCE SECTOR**



**MODULE – SALES PERSON (LIFE AND NON-LIFE INSURANCE)**

Name	:	INSURANCE SALES ADVISOR
Sector	:	Financial Sector – Insurance
Code	:	INS101
Entry Qualification	:	10 <sup>th</sup> Standard.
Terminal Competency	:	After completion of training and passing the requisite examination, the trainee will have the necessary knowledge and skills of selling insurance products and will be able to work as Insurance Sales Advisor for various private as well as PSU insurance companies, Brokers, Corporate Agents, NGOs and Micro Finance Cos.
Duration	:	150 hours for composite training of life and non-life insurance.

PRACTICAL TRAINING	UNDERPINNING KNOWLEDGE (THEORY)
<ul style="list-style-type: none"> <li>• Introduction to some of the actual products available in the market by providing sample copies.</li> <li>• Visit to various service providers to have ‘feel’ of the actual working and procedures.</li> <li>• Role plays –Service providers, Intermediaries and insuring public (customers).</li> <li>• Role of I.T. and computers in the insurance working and providing hands on experience.</li> <li>• Identifying computer software used in insurance working.</li> </ul>	<p style="text-align: center;"><b><u>COMMON FOR BOTH LIFE AND NON-LIFE INSURANCE</u></b></p> <ul style="list-style-type: none"> <li>• Orientation to Insurance concept and Industry.</li> <li>• Meaning, purpose and need of Insurance.</li> <li>• Concept of Risk, its assessment and transfer.</li> <li>• Principles of Insurance and their application to Life Insurance in particular.</li> <li>• How contract of Insurance is different from other commercial contracts.</li> <li>• Process of Insurance and how it works.</li> <li>• Insurance marketing intermediaries, their role and legal implications – Agents, Corporate Agents and Brokers.</li> <li>• Legal and Regulatory aspects –</li> </ul>

<ul style="list-style-type: none"> <li>• Introduction to claim documents and sample claim files.</li> <li>• Group activity and discussion to understand the concept and procedures.</li> <li>• Writing the Agents Confidential Report (ACR)</li> <li>• Understanding the purpose of a proposal form and how to fill it</li> <li>• Physical aspect of risks and its verification, survey, assessment and reporting</li> <li>• Physical verification of various insurance related documents like documents to prove age, Driving Licence, Motor Vehicle Registration Book, proof of insurance interest etc.</li> </ul>	<p>Insurance Act 1938, IRDA Act 1999, various regulations issued by IRDA etc.</p> <p style="text-align: center;"><b><u>LIFE INSURANCE</u></b></p> <ul style="list-style-type: none"> <li>• Concept of Premium and Bonus and premium calculation.</li> <li>• Role of actuary and actuarial valuation.</li> <li>• Life Insurance Products –different types and rationale for variation, riders, annuities, group insurance, special schemes etc.</li> <li>• Underwriting –meaning, importance and process. Also medical and non-medical underwriting.</li> <li>• Assignment of risk.</li> <li>• Introduction to various insurance documents, their importance and legal implications.</li> <li>• Understanding the Policy document and its terms and conditions.</li> <li>• Concept and implication of assignment and nomination.</li> <li>• Insurance Claims – procedure (including rationale behind it) and relevant documents.</li> <li>• Unit linked Insurance Products – concept, features, types etc.</li> </ul> <p style="text-align: center;"><b><u>NON-LIFE INSURANCE</u></b></p> <ul style="list-style-type: none"> <li>• Concept of Premium, loading, discount and Bonus and premium calculation.</li> <li>• Non - Life Insurance Products – classification i.e. Fire, Marine and Miscellaneous.</li> <li>• Introduction to Fire Insurance and Claim Procedure.</li> <li>• Introduction to Marine Insurance and Claim procedure.</li> <li>• Introduction to entire range of Misc. Insurance other than Motor and Health. Claim procedure.</li> <li>• Motor Insurance and claim procedure.</li> </ul>
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	<ul style="list-style-type: none"> <li>• Health Insurance and claim procedure including role of TPA.</li> <li>• Package policies and rationale behind the concept.</li> <li>• Micro-Insurance.</li> <li>• Underwriting –meaning, importance and process.</li> <li>• Introduction to various insurance documents, their importance and legal implications.</li> <li>• Broadly understanding the policy documents – its lay out scheme and terms and conditions.</li> <li>• Conceptual selling and prospecting</li> <li>• Communication and its tools</li> <li>• Effective personality and building lasting relationships.</li> </ul>
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### **TOOLS AND EQUIPMENTS**

#### **EQUIPMENTS/TOOLS REQUIRED FOR CLASS ROOM**

Computer	:	1
LCD Projector	:	1
Projection Screen	:	1(size 8/6) ft
White/Black Boards	:	1 (size 8/5) ft
Flip Chart Holder	:	2 Nos
Public Address System (PAS)	:	1 set of collar mikes, amplifier, sound box, standing mikes etc
Classroom chairs with writing boards	:	40

#### **EQUIPMENTS/TOOLS REQUIRED FOR CLASS ROOM**

(Note: - For practical classes the students will have to be taken to the operational offices of insurance company with prior arrangement.)

Display Poster of Various sizes of different companies	:	10
Types of sales literature, pamphlets, brochures, proposal forms, prospectus forms etc.	:	100
Kit Bags for each candidate	:	40
Study material, writing pad, pen and calculation charts	:	40

## **MODULE – SENIOR SALES PERSON (NON-LIFE INSURANCE)**

Name	: SENIOR SALES PERSON (NON-LIFE INSURANCE)
Sector	: Insurance Sector
Code	: INS202
Entry Qualification	: 10 <sup>th</sup> Std. + INS101
Terminal Competency	: After completion of training and passing the requisite examination, the trainee will have the necessary knowledge and skills for leading insurance sales teams and developing insurance target market and will be able to work as Sales Team Leader for the Non-Life Insurance Companies, Insurance Brokers, Corporate Agents, Corporate Clients, Insurance Intermediaries, NGOs dealing with insurance, Micro-Finance Companies selling micro insurance etc.
Duration	: 250 hours certificate course

<b>PRACTICAL COMPETENCIES.</b>	<b>UNDERPINNING KNOWLEDGE (THEORY)</b>
<p>Introduction to some of the actual products available in the market by providing sample copies.</p> <p>Visit to various service providers to have a ‘feel’ of the actual working and procedures.</p> <p>Role plays –Service providers, Intermediaries and insuring public (customers).</p> <p>Role of I.T. and computers in the insurance working and providing hands on experience.</p> <p>Identifying computer software, hardware and peripherals used in</p>	<ul style="list-style-type: none"> <li>• Principles and Practice of Risk Management</li> <li>• Concept of Insurance and its role in Risk Management</li> <li>• Introduction and History of General Insurance</li> <li>• Principles and Practice of General Insurance</li> <li>• Legal and regulatory aspect of Insurance</li> <li>• Changing Insurance environment and Market Profile</li> <li>• Law and Business of Insurance</li> <li>• Fundamental Principles of Insurance as applicable to General Insurance and its affect.</li> <li>• The concept of Underwriting and</li> </ul>

<p>insurance working.</p> <p>Introduction to underwriting documents and sample proposal forms, cover note, prospectus, certificate of insurance, policy documents etc.</p> <p>Role play for Risk Assessment, underwriting, rating and issuance of policy documents.</p> <p>Group activity and discussion to understand the concept and procedures of selling insurance and running a network of service providers.</p> <p>Developing insurance selling kits and insurance charts for helping the sales force in selling an idea to the clients.</p> <p>Understanding and planning the insurance agents commission structure and the frequency of its payment to keep the insurance force motivated.</p> <p>Designing an incentive scheme</p> <p>Designing a programme for target selling and the ways of prospecting new clients.</p> <p>Addressing customer's gatherings and sales teams.</p> <p>Preparing sales bulletins and charts.</p>	<p>the process of underwriting.</p> <ul style="list-style-type: none"> <li>• Market Research and New Product Development</li> <li>• Theory and Practice of Marine Insurance (Cargo)</li> <li>• Theory and Practice of Property Fire and Fire Loss of Profit Insurance</li> <li>• Principles &amp; Practices of Automobile/Motor Insurance</li> <li>• Theory and Practice of Engineering Insurance</li> <li>• Theory and Practice of Other Miscellaneous Class of Insurance</li> <li>• Principle and Practice of Health Insurance</li> <li>• Theory and Practice of Rural, Agricultural and Micro Insurance</li> <li>• Introduction to Credit, Liability, Oil, Energy, Aviation and Other Specialized Insurances.</li> <li>• Risk Inspection, PML calculations and Fixing of Sum Insured</li> <li>• Sales operations and Distribution Channels</li> <li>• Concept and importance of Reinsurance</li> <li>• MIS and IT Application to Services Marketing and Customer Relationship Management</li> <li>• Effective team management, motivation and group dynamics</li> <li>• Effective communication and tools of communication</li> <li>• Conceptual selling and the art and science of selling.</li> </ul>
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## TOOLS AND EQUIPMENTS

### EQUIPMENTS/TOOLS REQUIRED FOR CLASS ROOM

Computer	:	1
LCD Projector	:	1
Projection Screen	:	1(size 8/6) ft
White/Black Boards	:	1 (size 8/5) ft
Flip Chart Holder	:	2 Nos
Chairs with front writing boards	:	40 numbers
Public Address System (PAS)	:	1 set of sound boxes, amplifier, collar and stand mikes

### EQUIPMENTS/TOOLS REQUIRED FOR CLASS ROOM

(Note: - For practical classes the students will have to be taken to the operational offices of insurance company with prior arrangement.)

Display Poster of Various sizes of different companies	:	10
Types of sales literature, pamphlets, brochures, proposal forms, prospectus forms etc.	:	100
Executive Bags for each candidate	:	40
Study material, writing pad, pen and calculation charts	:	40

## **MODULE – SENIOR SALES PERSON (LIFE INSURANCE)**

Name	: SENIOR SALES PERSON (LIFE INSURANCE)
Sector	: Insurance Sector
Code	: INS203
Entry Qualification	: 10 <sup>th</sup> Std. + INS 101
Terminal Competency	: After completion of training and passing the requisite examination, the trainee will have the necessary skills and knowledge for leading insurance sales teams and developing target market for insurance, and will be able to work as Sales Team Leader for Life Insurance Companies, Corporate Agents, Corporate Clients, Insurance Intermediaries, NGOs dealing with insurance, Micro-Finance Companies selling micro-insurance etc.
Duration	: 250 hours certificate course

<b>PRACTICAL COMPETENCIES.</b>	<b>UNDERPINNING KNOWLEDGE (THEORY)</b>
<ul style="list-style-type: none"> <li>• Introduction to some of the actual products available in the market by providing sample copies.</li> <li>• Visit to various service providers to have a ‘feel’ of the actual working and procedures.</li> <li>• Role plays –Service providers, Intermediaries and insuring public (customers).</li> <li>• Role of I.T. and computers in the insurance working and providing hands on experience.</li> <li>• Identifying computer software, hardware and peripherals used in insurance working.</li> <li>• Introduction to underwriting documents</li> </ul>	<ul style="list-style-type: none"> <li>• Principles and Practice of Risk Management</li> <li>• Concept of Insurance and its role in Risk Management</li> <li>• Introduction and History of Life Insurance</li> <li>• Principles and Practice of Life Insurance</li> <li>• Legal and regulatory aspect of Insurance</li> <li>• Fundamental Principles of insurance as applicable to Life Insurance and its effect.</li> <li>• Changing Insurance environment and Market Profile</li> <li>• Law and Business of Insurance</li> </ul>

and sample proposal forms, Agents Confidential Report (ACR), prospectus, policy documents etc.

- Role play for Risk Assessment, underwriting, rating and issuance of policy documents.
- Group activity and discussion to understand the concept and procedures of selling insurance and running a network of service providers.
- Developing insurance selling kits and insurance charts for helping the sales force in selling an idea to the clients.
- Understanding and planning the insurance agents' commission structure and the frequency of its payment to keep the insurance force motivated.
- Designing an incentive scheme
- Designing a programme for target selling and prospecting.
- Addressing customer's gatherings and sales teams.
- Preparing sales bulletins and charts.

- Market Research and New Product Development
- Elements of Actuarial Science
- Application of Life Insurance
- Life Insurance Underwriting and Insurance Documents
- Life Insurance Plans
- Group Insurance, Health Insurance, Pension and Other special need plans
- Unit Linked Insurance Plans (ULIP)
- Pricing, Premium and Benefits
- Sales operations and Distribution Channels
- Legal aspects of Life Insurance
- Life Insurance Finance
- Claims Management and Reinsurance
- MIS and IT Applications
- Services Marketing and Customer Relationship Management
- Effective team management, motivation and group dynamics
- Effective communication and tools of communication
- Conceptual selling and the art and science of selling.
- Market segmentation and target marketing

## **TOOLS AND EQUIPMENTS**

### **EQUIPMENTS/TOOLS REQUIRED FOR CLASS ROOM**

Computer	:	1
LCD Projector	:	1
Projection Screen	:	1(size 8/6) ft
White/Black Boards	:	1 (size 8/5) ft
Flip Chart Holder	:	2 Nos
Chairs with front writing boards	:	40 numbers
Public Address System (PAS)	:	1 set of sound boxes, amplifier, collar and stand mikes

### **EQUIPMENTS/TOOLS REQUIRED FOR CLASS ROOM**

(Note: - For practical classes the students will have to be taken to the operational offices of insurance company with prior arrangement.)

Display Poster of Various sizes of different companies	:	10
Types of sales literature, pamphlets, brochures, proposal forms, prospectus forms etc.	:	100
Executive Bags for each candidate	:	40
Study material, writing pad, pen and calculation charts	:	40

**LIST OF MEMBERS OF THE TRADE COMMITTEE**

- |    |  |        |
|----|--|--------|
| 1. | Mr. Masood Wahab, Chief Manager, OIC           | Member |
| 2. | Mr. Mithilesh Sinha, Manager, OIC              | Member |
| 3. | Mr. Dinesh Kumar Vaishnav, Manager, OIC        | Member |
| 4. | Mr. A.K. Ambashta, SBM, LIC                    | Member |
| 5. | Mr. Imteyazul Haque, AO, UIIC                  | Member |
| 6. | Mr. Sunil Gupta, Joint Director Training, RDAT | Member |
| 7. | Mr. Partap Singh, Training Officer, RDAT       | Member |



