

Agency Database Management

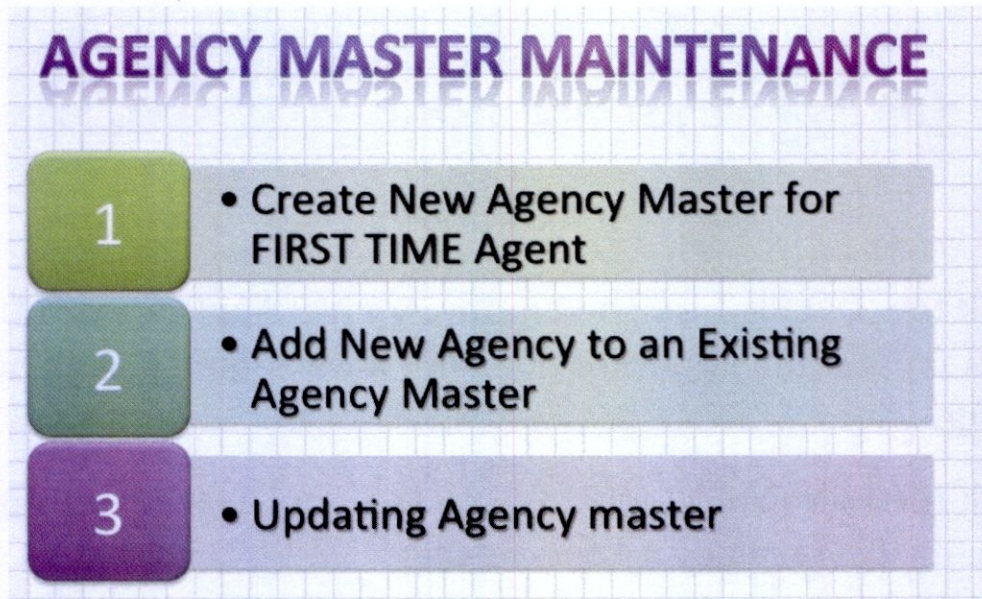
Insurance Regulatory and Development Authority
Phone: Fax: E-Mail: dd.singh@irda.gov.in

Agency Data Base ManagementAccess Security.Security Screen

1. On entering the "Agency Management System; the SP will be prompted to enter the LOGIN-ID (Insurers ID) and the specific password allotted / created by the Insurer.
2. The system will verify the LOGIN-ID and the PASSWORD entered.
3. On verification confirmation; access will be permitted.
4. The system date and time and the Login-id and password will be stored in a log file.
5. At the end of the session; LOGOUT or otherwise, the log entry will be created.
6. The LOG FILE will be printed for every insurer, month-wise and sent to the Insurer for verification / conformation regarding logins done through the Insurers User-ID.
7. Conformation report received from the insurer will be filed by IT-IRDA.
8. IT-IRDA will also conduct 'Log Checks' to ensure valid access entry as per the ACCESS SECURITY POLICY.

First Screen

The first screen will display the following options:



The 'Specified Person' (SP) can select any one of the OPTIONS shown above.

The 'Specific Action' that would follow for each of the options is noted in the pages that follow:

Option 1:**1**

- **Create New Agency Master for FIRST TIME Agent**

Checks:

1. Check the 'Details furnished in the Agency Application form 1A and ascertain that the applicant does not have "Agency" with any other insurer.
2. Check the PAN CARD submitted by the Applicant to ascertain authenticity (See Page 14 for details)
3. Key in the PAN Number

Enter Pan No of Agent:	<input type="text" value="AJJSSMM0970C"/>	<input type="button" value="Submit"/>
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4. Message "No Agency Records for this PAN CODE Number" should be displayed
5. In case any 'Agency details' are displayed for the PAN CARD Number that is keyed in; check for the following:
 - a. Check the PAN Number keyed in for accuracy
 - b. Check whether the applicant has 'Agency' and has not declared it in the application.

- c. Check the 'Name' and 'DOB' that appears in the Agency data displayed and ascertain if a 'Wrong Master' has been created by another insurer by keying in a wrong PAN Number. In such a case; take up the matter with the concerned insurer and IRDA and ensure that the 'Agency Record' is corrected before creating a New Agency record.
6. After clearing steps 4 and 5 mentioned above; the SP can now select "Create Agency Master Option" to create a New Agency Record for this PAN NUMBER.
7. Key in the Agency Master Record.
8. After the Agency Master is created; the insurer should print the "Agency Master" created and file a copy along with the Agency application.
9. Maintenance of Agency Records as per Insurance Act:

"43. (1) Every insurer and every person who acting on behalf of an insurer employs insurance agents shall maintain a record showing the name and address of every insurance agent appointed by him and the date on which his appointment began and the date, if any, on which his appointment ceased.

(2) The record prepared by the insurer under sub-section (1), shall be maintained as long as the insurance agent is in service and for a period of five years after the cessation of appointment".

10. The statement of Agency Masters created by an Insurer during a month will be sent to IRDA in a format as prescribed.

**Format of Agency Master to be created
(As specified by Agency Department)**

*Agency Code	<input type="text"/>
*Appointed On	<input type="text"/>
*Agency Name	<input type="text"/>
*Agency Pan No	<input type="text"/>
*Record Added on IRDA Database On	<input type="text"/>
*Address	<input type="text"/> * <input type="text"/> * <input type="text"/>
*State	<input type="text" value="--Select--"/>
*District	<input type="text"/>
*Telephone (Office)	<input type="text"/>
*Telephone (Residence)	<input type="text"/>
*Fax	<input type="text"/>
*Email ID	<input type="text"/>

For Data Security Purposes:

The above DATA ENTRY SCREEN cannot be printed / copied / saved.

Agency Record as shown below will be printed after the Agency Master is created.

This should be filed along with the Agency Application

Enter PAN No of Agent:

Display

No Agency Records found for this Pan Number.

Agency Master Created

*Agency Code

*Appointed On

*Agency Name

*Agency Pan No

*Record Added on IRDA Database On

*Address

*Gender

*District

*Telephone (Office)

*Telephone (Residence)

*Fax

*Email ID

Note to Insurer:

1. Please take a printout of the Agency master created and file it along with the Agency application for records. Program to give option to create additional printouts if required (in case, the earlier printouts are not clear etc.)
2. The Agency Printout should have 2 pages – One the Agency record created and second the list of all agencies with the PAN-No after the agency record is created.
3. Return to LOGIN Screen after the agency master is created. Insurer can select option once again

Option 2:

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• Add New Agency to an Existing Agency Master

Checks:

1. Check the 'Details furnished in the Agency Application Form 1B and ascertain the "Agency Details" declared by the applicant with other insurers.
2. Check the PAN CARD submitted by the Applicant to ascertain authenticity (See Page 14 for details)
3. Key in the PAN Number

Enter Pan No of Agent:

AJJSSMM0970C

Submit

4. The details of Agency Records as appearing in the Agency database will be displayed (Read only screen -Copy - Print disabled for security)

Enter Pan No of Agent:

AJJSSMM0970C

Submit

On Agency History has to be Displayed with Print Option

Agent Name: XYZ

Agent PAN No: AJJSSMM0970C

Agent Licence No	Licence Type	Insurer	Licence Status Code	Licence Start Dt
AJJSSMM0970C	(Life)	LIC OF INDIA	Active	2012-04-01
AJJSSMM0970C	Licence Type(Non Life)	OIC OF INDIA	Inactive	2013-04-01
AJJSSMM0970C	Licence Type (Health)	Apollo Munich	Active	2011-04-01

Print

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5. Check the 'Agency Details' displayed for the PAN CARD Number that is keyed in:
 - a. Check the PAN Number keyed in for accuracy
 - b. Check whether the applicant has declared 'All the Agencies' held by the applicant as displayed in the screen. If Not ensure full disclosure in the Agency Application Form
 - c. Check the 'Name' and 'DOB' that appears in the Agency Data displayed and if the 'Name' and 'DOB' declared is consistent across records displayed. If errors in Agency Master details are noted, it would indicate that an Agency Master has been created with a wrong PAN NUMBER. (Possible data entry error by an insurer). In such a case; take up the matter with the concerned insurer and IRDA and ensure that the 'Agency Record' is corrected before creating a New Agency record. Proceed with creation of a new Agency record after resolution of the error.
6. After clearing steps 4 and 5 mentioned above; the SP can now select "Create Agency Master Option" to create a Additional Agency Record for this PAN NUMBER.
7. Key in the Agency Master Record.
8. After the Agency Master is created; the insurer should print the "Agency Master" created and file a copy along with the Agency application.
9. Maintenance of Agency Records as per Insurance Act:

"43. (1) Every insurer and every person who acting on behalf of an insurer employs insurance agents shall maintain a record showing the name and address of every insurance agent appointed by him and the date on which his appointment began and the date, if any, on which his appointment ceased.

(2) The record prepared by the insurer under sub-section (1), shall be maintained as long as the insurance agent is in service and for a period of five years after the cessation of appointment".

10. The statement of Agency Masters created by an Insurer during a month will be sent to IRDA in a format as prescribed.

Agency Record as shown below will be printed after the Agency Master is created.

This should be filed along with the Agency Application

1. **Note to Insurer:** Please take a printout of the Agency master created and file it along with the Agency application for records. Program provides option to create additional printouts if required (in case, the earlier printouts are not clear etc.)
2. The Agency Printout has 2 pages –
 - (a) One the list of all agencies with the PAN-No entered and
 - (b) Two, the Agency record created.
3. Return to LOGIN Screen after the agency master is created. Insurer can select option once again

Enter Pan No of Agent:

AJJSSMM0970C

Submit

On Agency History has to be Displayed with Print Option

Agent Name: XYZ

Agent PAN No: AJJSSMM0970C

Agent Licence No	Licence Type	Insurer	Licence Status Code	Licence Start Dt
AJJSSMM0970C	(Life)	LIC OF INDIA	Active	2012-04-01
AJJSSMM0970C	Licence Type(Non Life)	OIC OF INDIA	Inactive	2013-04-01
AJJSSMM0970C	Licence Type (Health)	Apollo Munich	Active	2011-04-01

Print

*Agency Code

*Appointed On

*Agency Name

* Agency Pan No

* Record Added on IRDA Database On

*Address

*State

*District

*Telephone (Office)

*Telephone (Residence)

* Fax

*Email ID

Option 3.

3**• Updating Agency master**

1. This is a very SECURE Operation.
2. Accept Login Id of the Insurer and Password of the DP
3. Store the above details.
4. Display records of the concerned Insurer only
5. Update ONLY "STATUS FIELD"
6. All other fields are to be 'protected' and display only fields.
7. Message Display on the screen

Note to Insurer:

- (a) Please take a printout of the Agency Master updated and file it in the Agency File for records.
- (b) Program will provide options to create additional printouts if required (in case, the earlier printouts are not clear etc.)

Status to be updated (Drop Down selection)

1. Terminated for Non-fulfillment of MBG
2. Terminated for Disqualification condition (Regulation 7)
3. Terminated for violation of Code of Conduct (Regulation 8)
4. Resignation
5. Discontinuance of Service
6. Terminated for Fraud (Disciplinary Action)
7. Death

8. Return to LOGIN Screen after the Agency Master is updated. Insurer can select option once again.

Option 4**Printing of Monthly Statements and
submission to IRDA**

Statement 1	List of All Agents appointed during the month
Statement 2	List of All Agents "EXITS" during the Month
Statement 3	Cumulative Statement of all Agents appointed during the Financial year
Statement 4	Cumulative Statement of all Agents 'EXITS' during the Financial year

All the above statements should be sent by the Insurer to:

Agency Department
IRDAI
Hyderabad

by 5th of the following month

PAN CARD explained.

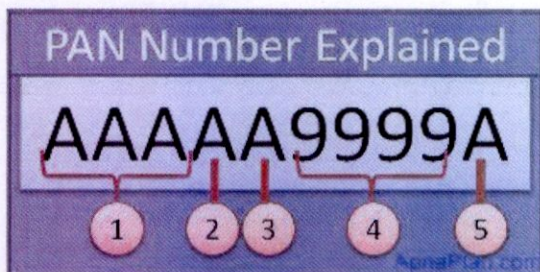
Permanent Account Number (PAN) refers to a ten-digit alphanumeric number, issued in the form of a laminated card, by the Income Tax Department in India.

What does the characters on a Pan Card in India mean?

PAN Number is a 10 digit alphanumeric number, where

- The first 5 characters are letters,
- The next 4 numbers and
- The last one a letter again.


These 10 characters can be divided in five parts as can be seen below. The meaning of each number has been explained further.



1. First three characters are alphabetic series running from AAA to ZZZ
2. Fourth character of PAN represents the status of the PAN holder.
 - C — Company
 - P — Person
 - H — HUF (Hindu Undivided Family)
 - F — Firm
 - A — Association of Persons (AOP)
 - T — AOP (Trust)
 - B — Body of Individuals (BOI)
 - L — Local Authority
 - J — Artificial Juridical Person
 - G — Government
3. Fifth character represents first character of the PAN holder's last name/surname.
4. Next four characters are sequential number running from 0001 to 9999.
5. Last character in the PAN is an alphabetic check digit.

Insurer should check the PAN Card Number as shown below:

Directorate of Income Tax (Government of India)

 **e-Filing** *Anywhere Anytime*
Income Tax Department, Government of India

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- Apply Online - PAN/TAN
- E-Pay Tax
- View Form 26AS (Tax Credit)

Know Your PAN

Please select a Date of Birth/ Incorporation from the calendar provided.

Date of Birth/Incorporation (DD/MM/YYYY) *


Please enter a Surname.

Surname *

Middle Name

First Name

Captcha Code

Image 

Please enter the number as appearing in the Image.

Enter the number as in above image *

Insurer should ensure that the PAN CARD belongs to an INDIVIDUAL only i.e. Code "P".

Insurer should keep a copy of the PAN CARD in the file for future reference.