STANDARD INSTRUCTIONS AND GUIDELINES APPLICABLE FOR APPROVAL/RENEWAL OF ON-LINE AGENTS TRAINING INSTITUTES (PORTALS) APPROVED/TO BE APPROVED BY THE AUTHORITY

These instructions/guidelines are applicable to all the on-line training institutes. These guidelines will be effective May 25, 2005. Any violation, non-adherence and breach of these instructions shall be treated as violation of provisions of IRDA Act, Insurance Act and regulations made thereunder requiring practical training for the grant of licence to an insurance agent and renewal thereof and met with penal provisions including fine, suspension, and cancellation of the approval granted by the Authority from time to time.

1. The applicant shall have to undergo atleast 100 hours' training in life or general insurance business and the time allotted for composite training shall atleast 150 hours', where such applicant is seeking licence for the first time to act as an insurance agent. However, time for revision test at the end of each chapter or at the end of training shall not be counted in 100 or 150 hours. The approved on-line training institutes (portal) will cover the syllabus prescribed by the Authority during this period.

2. The training duration should be minimum 18 days for 100 hours' training and 27 days for 150 hours training with maximum 6 hrs per day. Similarly, the training duration should be minimum 9 days for 50 hours training and 5 days for 25 hours training at the time of renewal with maximum 6 hours per day. The maximum time permissible for completion of training will be 30 days for 100 hours, 45 days for 150 hours, 15 days for 50 hours and 8 days for 25 hours. The total hours per chapter may be decided by the Institute according to the length of the chapter.

3. No product training/market survey should be included into this 150/100/50 hours' training. However, revision examination may form part of the training. The product training, if any, to be given by the insurance company should be over and above the minimum training hours prescribed by the Authority.

4. The attendance record (login and logout time) of the trainees should be maintained by the software (system) itself. After the training, the attendance record should be available in hard copy as well as softcopy at the Institute for inspection purpose.

5. Every Institute should have atleast one qualified permanent/Part time faculty who is an Associate or Fellow from the Insurance Institute of India for each stream to solve the on-line queries of the students.

6. The Training Institute should have adequate arrangement in place to incorporate changes in the portal at short notice.

7. The employment details of the faculty/Web administrator whether full-time or part-time with payment made should be available at the Institute.

8. The sponsorship letter must be available with the training institute at the time of commencement of training session and thereafter kept for the record and inspection purposes. The sponsorship letter should contain the photograph of the applicant, his/her complete address and signature and the seal and signature of the sponsoring insurance company.

9. Database should be maintained by the Web administrator at the training institute giving details of candidates who have completed their training, name of the faculty/administrator who solved the on-line user's problem during the tenure of the training. The record of test at the end of each chapter or at the end of the training on the basis of question bank of the training provided must be recorded in the database.

10. The fresh accreditation will be given on need basis and depending upon the availability of good infrastructure in the Institute for the purpose of hosting on-line training portal.

11. The initial approval will be for a period of one year and consideration of further renewal depends on the satisfactory compliance of requirements of accreditation and the training conducted during the period of approval.

12. The training institute must display the certificate of accreditation to impart training issued by the Authority at the training institute and also IRDA Registration number should be made available in the home page of the portal.

13. No marketing fee/consultancy fee payment is permitted for getting the trainees.

14. It will be the responsibility of the Insurance Company to check the status of the institute before sponsoring any candidates for training. If name of the training institute is not displayed on IRDA web-site, no insurer should sponsor the candidate for training to such an institute.

15. (i) The existing Institutes may convey their willingness to abide by these instructions on a simple form. The information may include: Name & Address of the Institute, Date of Accreditation of the Institute, Expiry date of validity of the Accreditation, Accreditation granted for Life/General or both, Name of the In-charge of the Institute.

    (ii) The above information must reach the Authority within 15 days from the date of issuance of these guidelines. The consolidated list of approved training institutes will then be placed and updated from time to time on our web-site so that Insurance Companies can approach them for conduct of training.

16. Prior approval of the Authority must be obtained if the Training Institute intends to change any of the particulars, details or provisions already approved by the Authority. All such changes would be simultaneously incorporated on IRDA web-site.

17. There must be an exclusive portal for the on-line agents training and on the portal no advertisement should be displayed.

18. It is necessary to provide separate ***user name/password*** to the IRDA as a user (candidate) as well as administrator to monitor the web site (on line portal).

19. All the training institute who wish to apply the on-line training accreditation, may be required to make a live demonstration of the portal at the Authorities headquarters at Hyderabad.

20. The training completion certificate must be issued by the In-charge of the On-line training institute under his seal and signature and user

applicant should not be allowed to print the certificate from the system itself.

21.   A set of technical points (Annexure I) must be incorporated for new/renewal of the license for on-line training institutes (portals).

CHAIRMAN

ANNEXURE-I

Accreditation Criteria (Check List) for On-Line Training Institutes

1. On-Line Agents training portal should be hosted in a separate domain and the portal should be exclusive for on-line agents training.

2. Option to select life, non-life or composite testing in separate windows.

3. Course Material to be prepared by the Institutes based on the syllabus notified by IRDA and covering all the topics.

4. Good LMS (Learning Management Systems) may be used for the purpose preparation of course material.

5. Glossary

6. Where ever necessary, there should be a link to glossary

7. There must be some minimum time to be spent on every chapter

8. In case of on-line training portal the total no. of training hours would be **100 Hrs**. which may be divided among the various chapters.

9. In case of composite the total no. of training hours would be **150 Hrs.**

10. The institute will develop revision test at the end of each chapter and after completion of training. The time spent on revision test will not be included in 100/150/50/25 hours.

11. Home page designed in the way that the IRDA registration number is displayed boldly.

12. On-line facility to monitor login/ logout time.

Start Date	
End Date	
No. of Days Left	
Maximum Hours	
Total Hours Spent	

Total Hours Left
Chapter No
Chapter Name
Minimum hours to be spent
Hours spent

13. Provision for interaction between the student/candidate and the Instructors
    - Through e-mail
    - Chat-room/Open forum
    - Off-line queries

14. FAQ Sections

15. Progress card containing the following details with provision to print the same
    - Module name
    - Chapter No.
    - Test
    - Marks obtained
    - Maximum marks
    - Time (Hour/Minutes) spent.

16. During the practice test, there should be facility to alert the users after certain time intervals.

17. Automatic log off facility must be available, if not brows for more than 10 minutes.

18. There should be a mechanism for reporting user problems to web administrator using following options-
    - By Mail
    - By posting queries.

19. User manual required for the help on the web.

20. Facilities to change the password

21. It is necessary to submit the course materials to IRDA in both soft and hard copy.

22. Search facility must be on the page so that user can find the desired information.

23. News letter may be made available in the portal (Fortnightly/monthly) without any kind of advertisements.

24. A section containing the details of Faculty, Web-administrator, Head of the Institute, along with their address, e-mail id, phone numbers etc. should be made available on the site.

25. Facility to IRDA to monitor the progress of the Institute containing the following:-

   ➢ Batch No., Duration, No of Student, Name of the insurer sponsoring the course, no of student cleared the course; the no of students cleared the revision test and % of result

   ➢ Facility to see the progress of the Individual student

   ➢ Facility to print the progress report of the Institute (report format shall be similar to that of off-line training Institute)

26. Font size must be quite impressive.