

VISION

To become a hub of Insurance, Health, Actuarial and Risk Management education in Afro-Asian Countries and raise the bar of efficiency and knowledge across the insurance industry.

To set up virtual education complex to take the insurance education into hinterland.

To provide cutting-edge research, documentation, dissemination of information to individuals, corporate, regulators and millions of users of insurance.

MISSION

To impart systematic insurance education, training and creating avenues for research and development in the field of insurance and insurance auxiliary services thus developing highly efficient and skilled insurance professionals to serve the humanity in India and abroad.

Examination Handbook



For regular updates please visit website
www.insuranceinstituteofindia.com
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CALENDAR OF IMPORTANT DATES

Online Examination Schedule for the year 2017

Exam Month & Year	Online Reg & Enrollment Dates	Slot / Subject Booking Dates	Examination Dates
March	12th January 2017 to 27th January 2017	5th February 2017 to 14th February 2017	20th February 2017 to 8th March 2017
June**	16th April 2017 to 30th April 2017	5th May 2017 to 14th May 2017	20th May 2017 to 6th June 2017
September	15th July 2017 to 30th July 2017	5th August 2017 to 14th August 2017	20th August 2017 to 6th September 2017
December**	5th October 2017 to 20th October 2017	25th October 2017 to 10th November 2017	20th November 2017 to 6th December 2017

Note:

The dates given above are tentative and may be changed if required.

NOTICE TO CANDIDATES:

- 1) Fees will not be accepted through Cash / Cheque / DD. The candidates have to pay through ONLINE using their login or candidate can also submit their examination entry form to their local Associate Institute/Affiliated Institute/ALC.
- 2) A candidate can appear for only one subject in one session.
- 3) Please see detailed examination time table and take care that papers selected by you do not clash with one another. If you select more than one paper of the same time-slot, no refund of fee will be made.
- 4) From May/June-2017, examination will be conducted through online mode with MCQ pattern all over India for all subjects.
- 5) ** Following examination will be conducted in June & December only.
 1. Insurance Surveyors and Loss Assessors
 2. Advanced Diploma in Life Insurance Underwriting
 3. Certificate Course on Compliance, Governance and Risk Management in Insurance.

*** Service Tax at the applicable rate is payable along with fees for the examinations to be conducted at all Centres in India.**

Offline examination schedule for the year 2017

Applicable for overseas centres only

Sr. No.	Description	May-17	Nov-17
		Dates	Dates
1	Registration & Enrollment starts from	01/02/2017	01/08/2017
2	Last Date for enrollment of papers and application for claiming exemption	28/02/2017	31/08/2017
3	Last Date for enrollment by all candidates with Late Fees Rs.800/- for every request (Only through ONLINE)	20/03/2017	20/09/2017
4	Last date for change of Centre with fees Rs. 500/- for every request. (Only through Online)	05/04/2017	05/10/2017
5	Last date for change of centre with TATKAL Late fees Rs.1200/- for every request.	10/04/2017	10/10/2017
6	Examination Dates	06/05/2017 (Saturday)	04/11/2017 (Saturday)
		07/05/2017 (Sunday)	05/11/2017 (Sunday)
		13/05/2017 (Saturday)	11/11/2017 (Saturday)

For attention of the Candidates

All Candidates are advised to CREATE AN INDIVIDUAL ACCOUNT (Login Id) on website www.insuranceinstituteofindia.com to register and enroll for examinations, if not created earlier.

1. Please preserve the **Login Id** and **password** for accessing the website in future.
2. **Registered candidates are not required to create their profile**, as it is already available with the Institute. Registered candidates should (one time exercise) map their profile with the login id by providing Registration Id and Date of Birth after login.
3. While mapping, if candidates are unable to process, they may contact the Institute with the following details through email to mrm@iii.org.in
 1. Registration Id
 2. Name of the candidate
 3. Date of Birth
 4. Last Examination enrolled / appeared
4. **Fresh Candidates** have to create their profile after login and before registration.

Help Manual for fresh candidate and already registered candidate is available on website www.insuranceinstituteofindia.com Homepage under Helpdesk menu.

Candidate's photo in profile

All registered candidates have to upload their photograph [Size: Height 152 pixels X Width 133 pixels, Size up to 25KB, Extension - (.jpg)] on their profile, as photograph is essential to print on attendance sheet, hall ticket & certificates etc. The candidates are advised to upload their photograph using their own login only.

Candidates having multiple Registration Ids. are requested to write to mrm@iii.org.in for consolidation of Credit Points (CP's) accumulated under various Registration Ids. into one Registration Id. The proof of CP's accumulated should be sent to III alongwith request, for verification.

FORGOT Login id: In case login id is forgotten after creating the same, click on **Sign in** and on next screen click on **Forgot Username (Registered Candidates)**. Provide **Registration Id** and **Date of Birth**. **Login id will be sent to registered email id /mobile number.**

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

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1. ABOUT INSURANCE INSTITUTE OF INDIA

The Insurance Institute of India was established in 1955 for the purpose of imparting insurance education to persons engaged or interested in insurance.

1. The main objectives of Insurance Institute of India are:
 - i. To run College and conduct Examinations, in insurance theory and practice and related subjects for awarding certificates, diplomas and degrees to those interested in insurance.
 - ii. To prepare and supply reading materials and similar other educative methods for encouraging and assisting the study of any subject bearing on any branch of insurance
 - iii. To form and maintain a Library.
 - iv. To offer scholarships, grants and prizes for research or any other educational work bearing on insurance.
2. **Membership:** There are at present 91 Associated Insurance Institutes spread all over the country. The Sri Lanka Insurance Institute and Royal Insurance Corporation of Bhutan Ltd. are affiliated to I.I.I. The members of the Associated Institutes and the Affiliated Institutes automatically become the members of I.I.I.
3. **Governing Body:** The Governing Body of I.I.I is its Council, which functions through its Committees, the Administration Committee and the Board of Education. The Board of Education is the supreme body in all matters relating to education and examinations.
4. **College of Insurance** is an institution of higher learning in Insurance. Training on Life Insurance subjects, General Insurance subjects and various Management subjects is provided to insurance personnel at different levels.
5. **Accredited Learning Centres** are formed to fulfill the Institute objectives in providing study materials, training and tuition facilities and other learning aids to the candidates who prepare for the Institute's examination.
6. **Examinations:** The Insurance Regulatory and Development Authority of India (IRDAI) and the insurers in India and abroad recognize certificates and diplomas issued by I.I.I to candidates. These qualifications are also recognized by similar Institutes e.g. Chartered Insurance Institute (CII) in U.K., Life Office Management Association (LOMA), American Institute of Chartered Property and Casualty Underwriters (CPCU) now called as The Institutes in U.S.A. and Insurance Institute of Canada. (For more details please refer Chapter 17 to "Cross Recognition of I.I.I Qualifications").
7. a. The IRDAI has recognized the Institute as the examining body to conduct pre-recruitment examinations for Insurance Agents, Corporate Agents, Web

Aggregators, Insurance Marketing Firm (IMF) & Renewal of Insurance Broker exams as well as Pre-licensing test for Insurance Surveyors and Loss Assessors.

b. The Directorate of Postal Life Insurance, New Delhi has authorised Insurance Institute of India to develop the course material for Postal Life Insurance Agents and also recognized the Institute as the examination body to conduct licensing examination of Postal Life Insurance Agents.

- 8. Online Examinations:** Online examinations are conducted for all the Papers from Licentiate to Fellowship in India i.e. paper no. 01, 02, 11, 14, 22, 23, 24, 26, 27, 28, 45, 46, 47/A-1, 57, 67, 71, 72, 74, 76, 77, 78, 81, 82, 83, 84/A-2, 85, 86, 88, 89, 90, 92 and 99. Candidates interested in taking up ONLINE examinations should indicate their option while enrolling for papers on III website. However, the offline exam of the above papers will continue in overseas centres.

Examination for **Specialised Diploma on - Marine Insurance, Fire Insurance, Health Insurance, Certificate Programme in Advanced Insurance Marketing (CPAIM), Diploma/Advanced Diploma in Life Insurance Underwriting, Certificate Course on Compliance, Governance and Risk Management in Insurance, Certificate Course on Foundation of Casualty Actuarial Science and Specialized Diploma Course on Casualty Actuarial Science** available/conducted through online only.

The Pre-Licensing Examination for **Insurance Surveyors and Loss Assessors will also be conducted through online mode in all centres in India from May-2017 onwards.**

- 9. Study Materials:** Study Material for the subjects prescribed for examinations are available and can be purchased online also. Study Material are also available with Associated Institutes. In addition to the study material, the e-Learning facility (English & Hindi) and Web Coaching facility is also available for some Papers.
- 10. Research:** The III encourages research and advanced studies in the area of insurance and related subjects.
- The **S.K. Desai Memorial Medal and Prize** is awarded to the best essay or work of research on any area of insurance or related subjects.
 - The **D. Subrahmaniam Award** is given to the best essay or work of research submitted by members who are not more than 45 years of age.
 - The III invites original technical papers on specified insurance related topics. The author / authors of papers of high quality are invited to attend the annual conference of the Institute.
 - III encourages Associated Institutes to organize research / advanced

studies in Insurance on a project basis. The reports of approved projects are published and released at the annual conference.

11. Research Grant: In order to promote academic excellence and research in the area of insurance and allied areas, III has established a system to provide Research Grants/Award for candidates pursuing Doctoral Studies in Insurance Domain. The grants are provided under the following categories:

1. Research grant for pursuing doctoral studies - Full time
2. Research grant for pursuing doctoral studies - Part time
3. One time Research grant for JRF candidates – General

All the grants and awards are specifically designated for encouraging research in the domain of Insurance and allied areas, detailed guidelines and application format is available on the website www.insuranceinstituteofindia.com, coi.org.in, queries related to grants can be addressed to research@iii.org.in.

12. Prizes: Different prizes are awarded for outstanding performance in different Examinations. Please refer **Chapter 16** for more details.

13. Knowledge Management Centre: Institute has formed Knowledge Management Centre to arrange seminars on insurance and related subjects, to conduct research work on various technical subjects of Insurance and to publish newsletters and Journals etc.

14. Research Centre for Insurance Studies: I.I.I.'s College of Insurance has established a research centre for carrying out research studies in insurance and allied areas.

The primary objective of this centre is to promote and conduct research in Insurance and allied areas and to undertake projects or studies that would be useful for specific policy making and decision making for the insurance industry. The centre also aims to promote excellence in research in Insurance studies and related areas across the country and support the cause of disseminating knowledge in this specialized field. Some of the broad areas of Insurance research that are identified for research are life, pension, health, property, other non life insurance, rural & social sector, reinsurance & best practices in customer service.

Some of the activities that come under purview of the research centre are publications of books/monograph on various aspects of insurance, conduct primary & secondary research & publish research project report, development of case studies and publishing proceedings of seminars and conference organized by College of Insurance.

15. Library: Library has a special collection of books and periodicals. The main central subject area is Insurance. It has the finest collection of other subjects such as Management, Banking, Law, Economics, Finance, Investment,

Pensions etc. It also has a premium collection of books published by IMF, World Bank, Witherby, Chartered Insurance Institute, AICPCU, LOMA, LIMRA, ICAI and SIGMA.

Library facility is available for III members, participants of College of Insurance, Insurance Professionals, Researchers, College students, Educational Institutes/Colleges, Corporate's.

16. **Online Lending Library:** Insurance Institute of India has initiated Online Lending Library (OLL) for III members, College students, Research Scholars, Insurance Professionals, Educational Institutes & Corporates. At present this facility is available within India. It gives the flexibility to take OLL membership and order, renew and return books online. There are more than 5500 books on Insurance, Management, Banking, Finance & Economics to choose from & more books are being added. Institute is giving free home delivery & pick up of book service to OLL members anywhere in India.
17. **Group Corporate Membership:** Insurance Institute of India introduces a segment in Online Lending Library named Group Corporate Membership (GCM) especially for corporates. In GCM, various branches/depts. of a Company can utilise library facility with multiple logins. Corporates can make use of rich collection of books on Insurance, Risk, Reinsurance, Finance, Tax, Law, Management & many more. GCM includes more than 6000 books to select. III is giving free delivery and pickup of books within 48 hours from order within India. Companies can order back issues of last 6 months of National / International journals on insurance / finance / management.
18. **One Year Post Graduate Diploma in Health Insurance (PGDHI) - at College of Insurance:** PGDHI is an intensive one year (2 semester) part time Postgraduate program that prepares students for a specialized career in Health Insurance. The Insurance Institute of India, together with the University of Mumbai's Department of Economics (Autonomous) jointly launched the "PGDHI" program. The course has been designed to create a cache of professionals who can work in multiple areas in the sunrise sector of Health Insurance.

The program is a blend of class room sessions, which are delivered on week-ends at COI in the III campus at Bandra-Kurla Complex Mumbai and a Research Project is done under the guidance of senior practitioners.

Graduates in any faculty are eligible to join the course. Students appearing in third year of degree examination are also allowed to apply. On successful completion of the course, the Diploma would be awarded jointly by the University of Mumbai and Insurance Institute of India.

The course fee is approximately Rs.45,375/-. The General Insurance

Corporation of India (GIC-Re) has announced a Scholarship Scheme **“GIC Re-III Vima Vidya Visharad”** exclusively for the III-PGDHI Course whereby registered students having income (individual and family combined) of less than Rs.3 Lakhs per annum can be considered for a limited number of scholarships. The Scholarship would cover course fee amounting to Rs.43550/-.

The 1979 batch of GIC Direct Recruit Officers has instituted a cash prize of Rs.15,000/- for the best performing candidate of III-PGDHI.

The application forms as well as other details regarding the course are available at www.coi.org.in and at www.insuranceinstituteofindia.com.



2. REGULATIONS

1. These regulations are applicable for the following Examinations conducted by III.
 - ◆ Licentiate, Associateship & Fellowship.
 - ◆ Certificate in Foundation of Casualty Actuarial Science (Non-Life)
 - ◆ Specialized Diploma in Marine Insurance
 - ◆ Specialized Diploma in Fire Insurance
 - ◆ Specialized Diploma in Foundation of Casualty Actuarial Science (Non-Life)
 - ◆ Certificate Programme in Advanced Insurance Marketing Course (CPAIM)
 - ◆ Specialized Diploma in Health Insurance
 - ◆ Diploma and Advanced Diploma in Life Insurance Underwriting
 - ◆ Certificate Course on Compliance, Governance and Risk Management in Insurance

2. **Life Membership:** Only Life Members of the Associated Institutes and Affiliated Institutes can appear for the examinations of the III. Persons residing or working at a place where there is an Associated Institute (For more details please refer Chapter 21 and also available on III website under Affiliates menu) have to be Life Member of that Institute only. Persons who reside or work at a place where there is no Institute can become Life Member of an Institute near to their place of residence or work.

For online application, candidates are requested to select their Associated Institute nearer to their place of work or native place. **Foreign candidates can select any of the Associated Institutes in India, RICB Insurance Institute (Thimpu, Bhutan) or Sri Lanka Insurance Institute (Colombo Sri Lanka).**

Life Membership Fees of Associated Institute is included in first registration fees.

3. (a) **Enrollment for examination:**
 - (i) Candidate can register and enroll for the examination by availing on-line registration facility through III website. The details of on-line registration are given under a separate topic of **On-Line Registration in this Handbook (Chapter 6)**
 - (ii) Candidate can also submit their examination entry form to the local Associated Institute nearest to their residence or work place along with the fees as given in **TABLE OF FEES**. Entry form is available on website for download.

- (b) **Registration Fee:** Candidates registering for the Institute's examinations for the first time are required to pay registration fees as given in the **TABLE OF FEES**. **Please note Life Membership fee is included in Registration fee.**

With effect from the October/ November, 2010 examination, it has been decided to charge one time Registration fee in lieu of Diploma fees for Associateship and similarly for Fellowship examination while enrolling for any one of the compulsory papers. Candidates who have paid Registration fee at Associate / Fellow level will not be required to pay any separate fees towards Diploma subsequently.

The Registration Id will remain valid for all future examinations.

CPAIM: i) One time Life Membership Fee and ii) One time Registration fee till the registration is valid. (Registration of CPAIM is valid for 5 years).

4. **Enrollment for Examination:** When the results of an examination are announced, candidates appeared for the examination will be intimated through email / SMS at the email id / mobile no. registered with the Institute. Candidates can enroll for the next examination as per the schedule through below two channels. Additionally, result intimations will be dispatched through ordinary post, at the correspondence address updated in the profile of the candidate.

It can be done through below two channels:

- i. **ONLINE** at III's website: www.insuranceinstituteofindia.com (Refer to Help Desk Menu for more details on website) or
- ii. **Through Associated Institutes / Affiliated Institutes/ ALCs.**

Note:

Candidates submitting entry form enrolling through Associated Institutes /Affiliated Institutes/ALCs should collect the print out of ENROLLMENT OF SUBJECTS showing details of subject(s) enrolled, centre of examination and fees paid from respective Institutes. In case any discrepancy is found, the same should be rectified immediately and fresh PRINT OUT to be taken for record. It will not be possible to make corrections at III for enrollments done through Associated Institutes / Affiliated Institutes / ALCs.

Please do not send any examination entry/application form directly to Insurance Institute of India, Mumbai. Forms sent directly to III will not be accepted. These will be returned to the candidate in due course only.

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

Pre-licensing test for Insurance Surveyors & Loss Assessors on behalf of IRDAI

Candidates enrolled with IRDAI can apply for Surveyor Examination through online. Candidates can register/enroll and make payment for Surveyor Examination / Papers through online option available on III Website. For more details please refer to **Help Desk** menu on website.

For enrollment & slot/subject booking please refer **Calender of Important Dates - Online Examination Schedule for the year 2017** or visit III website for more details.

5. **Requirement for passing the examination:** Passing Marks for all the subjects/papers of objective type Multiple Choice Question (MCQ) (On-line/ Off-line) is 60% & above. The duration of examination is 2 hours. If a candidate obtains at least 75% of the maximum marks in any subject, he/ she will be deemed to have passed with Distinction in that subject. Certificates / Diplomas will be issued to candidates only on their obtaining minimum required Credit Points and passing compulsory subjects. AIII and FIII Diploma will be awarded only after the candidates are duly elected as Associates and Fellows of the III as per by-laws of the Insurance Institute of India. **The election application form is available on III website under Examinations diploma link. After passing the exam candidate has to download the election form and send hard copy duly filled in to III Mumbai or scan copy at diploma@iii.org.in for election as Associate / Fellow.**
6. **Time Limit:** There is no time limit for passing the professional examinations of the III. However, credit points will be valid only for five years from the date of passing the subject. After passing Associateship Examination, validity of the credit points of the subject passed thereafter will be available for 7 years for Fellowship Examination.

For **Certificate Program in Advanced Insurance Marketing (CPAIM)** Examination candidates have to pass Basic Level within 18 months from the registration date and Intermediate Level within 36 months from registration and Advanced level within 5 years from 1st registration. Registration is valid for 5 years.

7. **Time Table:** The Examination time table for the year 2017 shall also be hosted on I.I.I. website: www.insuranceinstituteofindia.com

“In the off-line exam time-table, more than one paper may be slated for the same time. While enrolling and selecting the subjects, the candidates must satisfy themselves that there is no clash in the time table for the subjects chosen by them. In the event of a clash, candidates should select a different subject. No refund or carry forward of examination fee is permitted due to

wrong or unsuitable selection. Candidate can appear for examination in one subject only in one Schedule”.

The Board of Education reserves the right to alter and / or amend the dates, venue and programmes of the examinations. Such changes or alteration will be intimated to Associated Institutes and also posted in the website of the III. Candidates will not be advised individually. No application for refund of the fees will be accepted on the ground of postponement or changes in the examination schedules.

- 8. Admission Cards:** Admission cards (Hall Tickets) for offline examination will be available :
- On website www.insuranceinstituteofindia.com two weeks prior to the examination. Candidate can download the Examination Admission Cards (Hall Ticket) from website after login.
 - On email id given by the candidates in their profile.
 - With the Associated Institute/ ALC enrolling the candidate.
 - With the Associated Institute of which the candidate is a member.

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

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

The candidates are requested to update their mobile number and email-id in the profile created by them to receive information regarding their Admission Cards / result etc. from I.I.I.

- 9.** In case candidates are unable to get Admission Card (Hall Ticket), they are requested to send the scanned receipt of payment of fees along with copy of print out of enrolled papers as mentioned in 4 (b)-(Note) above to mrm@iii.org.in for issuance of Admission Card. The Admission Card will be sent to the email through which the request has come to I.I.I.
- 10. Certificate of Attendance:** A Certificate of Attendance will be issued to all the candidates who appear at the listed centres by the Presiding Officers or by the authorized Invigilators. No request for separate certificate will be entertained either by the I.I.I or by the Associated Institute.
- 11. Examination Centres:**
- Examination will be held only at such places where satisfactory arrangements can be conveniently made for conducting the examinations and where there are sufficient numbers of candidates. Further, the Board of Education reserves the right to reduce the number of examination centres at its discretion.

- (b) The list of proposed examination centres (Indian & Overseas) is available on our website www.insuranceinstituteofindia.com. There is however, **no assurance that the examination will necessarily be held in those centres.**
- (c) While enrolling / submitting entry forms at Associated Institutes/ Affiliated Institutes/ ALCs, candidates are requested to mention the centre where they wish to be examined.
- (d) If the examination is not held or slots are not available at the centre or centres selected by the candidate, he will be allotted and allowed to book the slot at a centre nearest to the centre selected by him and candidate will have to appear from that centre only.

12. General:

- (a) **Change of Centre:** The candidate can change the centre for examination through ONLINE by using login without any charges during the period of enrollment for that examination is open. **However after enrollment date is closed, the candidates will have to pay prescribed charges ONLINE by using login, for change of centre up to prescribed date. After that date no changes will be allowed. For on-line examination change of centre is not allowed without I.I.I. permission.**
- (b) **Change of address:** Through login candidates can update their address for correspondence, mobile number, email id etc.
- (c) **Withdrawal from Examination (For Offline Exam only):** 50% of the offline exam enrollment fees will be refunded if application for withdrawal from examination reaches the III's office, Mumbai, on or before the prescribed date given in the "Calendar of Important Dates". All such requests should be addressed and sent directly to the Insurance Institute of India, Mumbai and not through the Associated Institutes / Affiliated Institutes / ALCs. The requests can be sent through email to mmsatam@iii.org.in or gogia@iii.org.in.
- (d) **Change of Subject:** Candidates are allowed to change the subject enrolled online using their login, upto a prescribed date only. One time Registration fee paid for enrolling for compulsory subject is not refundable in case that subject is changed to optional subject. However candidate will not be required to pay the fee again at the time of enrollment for compulsory subject of that level.

After the prescribed date, no change of subject with or without late fee is permitted. For on-line exam, no change of subject is permitted after the last date of enrollment.

- (e) Candidates have to ensure that they satisfy the conditions of eligibility

at the time of application. If found not eligible or not fulfilling criteria specified for appearing examination, he/ she may not be allowed to write the examination or his/ her paper may not be evaluated or the result may not be declared.

13. Publication of Results:

- i. The examination results can be downloaded from the website, normally for off-line exam in February for the October / November examination and in August for May examination and on-line exam after 20 days or within one month of last date of that exam.
- ii. Declaration of result will be communicated to the candidates through SMS/email on registered mobile no./email id.
- iii. Candidates can approach nearest associated institute to get printout of their result after providing registration id.
- iv. For online examination result, candidates can see their score of marks immediately after the examination is over. However formal result will be declared and communicated to the candidates after the process is over i.e. approximately within a month.
- v. Candidates will also be advised by Ordinary Post, the marks secured by them in the examination. The candidates, who do not receive the result intimation for offline & online mode examination within two months, should send e-mail to mrm@iii.org.in.

14. Retotaling:

The Institute has retotaling system for its professional examinations which are as follows:

For Multiple choice question (MCQ) examination papers i.e. IC01, IC02, IC11, IC14, IC22, IC23, IC 24, IC26, IC27, IC28, IC45, IC46, IC47/A-01, IC56, IC57, IC58, IC59 IC60, IC66, IC67, IC70, IC71, IC72, IC74, IC76, IC77, IC78, IC81, IC82, IC83, IC84, IC85, IC86, IC88, IC89, IC90, IC92 & IC99 retotaling is available for Offline Mode exams for failed candidates only. However, retotaling is not available for online examination.

Candidates who wish to take advantage of the facility of retotaling of marks should apply through online **before the prescribed date** for offline exam mode.

Retotaling fees will not be refunded to the candidates even if he/she is declared pass in the subject. Request for Retotaling of passed papers will not be accepted under any circumstances. Marks of retotaling will be informed to the candidates only if result changes from fail to pass. In case result remains as fail, the original marks will be retained.

The candidates who have applied for retotaling can enroll / change the subject online within 10 days from the date of declaration of Re-totaling

Result.

- 15. Tuition Facilities:** Effective Tuition Service is considered essential to prepare candidates for the III's examination at all levels. In view of this objective, many Associated Institutes and Accredited Learning Centres are arranging Oral tuition service as per their convenience normally after office hours or on holidays with the active involvement of experienced tutors. Candidates have to contact these institutes for the tuition facilities.

Membership of Local Institute: Candidates are required to become members of Associated Institutes as a pre-condition to opt for Oral Tuition Service.

e-Learning: In accordance with the needs of the changing times, the Institute has brought out an e-Learning module (English) for some subjects, efforts are being made to develop e-learning for more subjects. The module provides much beyond the course material in terms of web-links, blogs, self learning questions etc. To find out how to avail of the e-Learning facility and the fee, please visit III website.

Web Coaching: III has also started facility of Web-Coaching. Recordings of the same are available on YouTube Channel of III.

- 16. Examination conditions:** Candidates are **not permitted to keep books, notes, periodicals, mobile phones** etc. with them in the examination hall at the time of the examination and / or use of mathematical tables (except those supplied by the Institute for use in the examination hall by the candidates) etc. during the examination. Possession of the above mentioned or like items would be construed as adoption of unfair means. The use of simple & scientific calculator without programmable are permitted during the course of answering the paper. Programmable calculators, calculators on mobile devices etc. are not allowed. However, the Institute does not take any responsibility for providing such calculators. Further, the candidates are forbidden to write their names in the answer script or supplements.

Candidates may carry drinking water bottle for self-use.

Candidates will be supplied (on request) the HANDBOOK ON FORMULAE AND TABLES FOR EXAMINATION (IC28 / IC81 and IC82 STATISTICAL TABLES) in the examination hall while appearing for paper no. 28, 81 and 82 respectively.

- 17. Errors detected in Question Papers:**

- i. **Multiple Choice Questions (100% questions to be attempted)**

If 10% or more questions in a paper are declared to be erroneous, the paper would be considered as void and re-examination would be conducted for those candidates who have appeared for that paper.

No additional fee for such re-examination will be charged from the candidates.

If the questions declared erroneous are less than 10% of the total number of questions, then the erroneous questions irrespective of the fact whether any candidate attempted those questions or not, will be removed from the total number of questions to be evaluated and the marks scored by the candidate would be proportionately calculated taking the remaining correct questions as 100.

The candidates would be given 10 days time from the date of examination to place their grievances, queries and other comments on the question paper through email / letter. All relevant comments / suggestions / grievances shall be consolidated and placed before subject experts for consideration and guidance to the evaluators. The evaluation will be based on the guidance provided by the experts.

The comments may be forwarded to mail id gogia@iii.org.in,
rathaur@iii.org.in

18. Issuance of Certificates / Diploma: With the introduction of Credit Points System and start of online examinations for certain subjects, the system of declaring results and issuance of Certificate / Diploma is changed as detailed below.

- a. Results of examination will be declared subject wise. Marks sheet will be issued to candidates after declaring results of all the subjects of that examination.
- b. Certificate will be issued to the eligible candidates within a month on declaration of result.

Diploma will be issued to the eligible candidates within two months on declaration of result provided candidate has to submit relevant election forms duly filled and signed within a week time from the declaration of result.

Election forms can be downloaded from the web portal (Under Menu Examination / Diploma /Apply for Diploma /download election form) and send the scanned copy duly filled on diploma@iii.org.in.

19. Candidates with disabilities:

Insurance Institute of India will try to accommodate the needs of students with disabilities of 40% or more if so desired by the candidates. The disability certificate issued by the competent medical authority need to be submitted to Insurance Institute of India.

- a. I.I.I will allow **visually challenged candidates** the assistance of a person who is not connected with Insurance Industry and has

no previous knowledge of Insurance. Such candidates need to arrange for a person meeting the above-mentioned criteria to mark the answers. Details of such person (Name, qualification, contact details mobile number, email id etc.) should be informed to I.I.I through email to gogia@iii.org.in for approval. Such assisting person should also bring the photo identity with a photocopy of the same to be submitted at the examination centre.

To avoid any inconvenience at the venue of examination such candidates are advised to inform the details of helping person at least **10** working days in advance before the date of the examination, so that the Presiding Officer of the centre may be advised to allow them to appear for the examination.

b. Physically Challenged (Differently able) Candidates:

Full details regarding the nature of the disability and how it affects writing the examination must be submitted to Mr. P. N. Gogia, Asstt. Secretary (Exams) at gogia@iii.org.in, at least 10 days before the date of examination. Arrangements will be made for the candidate depending on their disability.

20. Miscellaneous:

- a. The Board of Education is of the view that serious punishment should be awarded to candidates who resort to unfair means. Accordingly candidates who do so run the risk of being temporarily or permanently debarred from sitting at further examinations of the Institute by the Board of Education or the Authority empowered in this behalf.
- b. Where the Board of Education has reason to believe that unfair means have been adopted by a number of candidates individually or in concert at any examination centre or there has been mass copying or there has been leakage of question papers, the Board of Education may cancel the result of all the candidates who appeared at any centre or centres. This may not be specific to the location/ paper/ date/ session directly connected to the malpractice. The decision of the Board of Education in this respect shall be final and binding on the candidates.
- c. The Board of Education or the authority empowered in this behalf shall have the right:
 - (i) To disqualify a candidate who, they have reason to believe has received or given unfair assistance at the examination;
 - (ii) To cancel the result of such candidate in all or any of the paper of the examination at which candidate appeared;
 - (iii) To report candidate's name to his employers/Institutions/

Associated Institute.

(iv) To take such other action against candidate as the Board / the Authority in its absolute discretion, deems fit. The decision of the Competent Authority shall be final and binding on the candidates concerned.

- d. The Competent Authority empowered to debar a candidate temporarily or permanently from sitting at further examinations of the Institute or to take any action as provided in clauses (a,b,c) above is the Dy. Chairman, Board of Education.
- e. Any appeal against the decision of the Dy. Chairman Board of Education, can be made to the Board of Education, within three months from date of receipt by the candidate concerned of the communication conveying the decision.

The Chairman, and / or the Deputy Chairman, Board of Education, may from time to time, issue such instructions or directions as may be necessary to give effect to and carry out the provisions of these Regulations and in order to secure effective control over the candidates appearing and/opting to appear for the examination at any centre or centres as the circumstances and nature of the case may require.

NO APPEAL SHALL LIE AGAINST ANY DECISION OF THE BOARD OF EDUCATION.

21. **Liability of Insurance Institute of India:** Under any circumstances the liability of the Insurance Institute of India shall be limited to a refund of examination fee paid for the concerned examination.
22. **THERE WILL BE NO OFFLINE (PEN & PAPER) EXAMINATION AT THE CENTRES WHERE ONLINE EXAMINATIONS ARE BEING CONDUCTED.**

Please refer Chapter 20 for List of Offline & Online centres.

23. **Alterations to Syllabus and Regulations:** The Board of Education reserves the right to alter, amend or revoke from time to time, the time-table, syllabus and rules providing for all matters relating to the examinations and the fees payable by candidates.
24. All communications about these Regulations should be addressed to

**The Secretary-General,
Insurance Institute of India,
G-Block, Plot No.C-46,
Bandra- Kurla Complex,
Bandra (E), Mumbai – 400 051.**

3. PROFESSIONAL EXAMINATIONS

1. **Scheme of Study:** The structure of courses for various levels of examination is shown under the heading **STRUCTURE OF QUALIFYING EXAMINATIONS** in this Handbook.
 - (a) **LICENTIATE EXAMINATION:** This is essentially an introductory course dealing with the two compulsory papers i.e. Principles of Insurance and Practice of Insurance (Life and Non-Life) and one more paper as optional from professional exam curriculum.
 - (b) **ASSOCIATESHIP EXAMINATION:** At this level, there are two compulsory papers i.e. i. Underwriting & ii. Accounts and students may have option to choose subjects either Life or Non-Life. The scheme of study provides knowledge of chosen subject. However, candidates will have to get familiar with the practical aspects related to the Associateship Level subjects.
 - (c) **FELLOWSHIP EXAMINATION:** This is the highest level and there is one compulsory Actuarial subject to be taken by the candidate. Fellowship level involves advanced studies of specified areas.
 - (d) **SPECIALIZED DIPLOMA IN MARINE INSURANCE:** This diploma course deals with Principles & Underwriting of Marine Cargo Insurance, Marine Insurance Claims & Marine Hull Insurance Underwriting and Claims. Candidate passed Licentiate in Non-Life is eligible for this diploma course.
 - (e) **SPECIALIZED DIPLOMA IN FIRE INSURANCE:** This diploma course deals with Fire Insurance Coverage's, Fire Insurance rating & Underwriting and Fire Insurance Claims. Candidate passed Licentiate in Non-Life is eligible for this diploma course.
 - (f) **CERTIFICATE COURSE IN FOUNDATIONS OF CASUALTY ACTUARIAL SCIENCE:** This certificate course deals with the basic fundamentals of General Insurance Actuarial techniques for scientific determination of premium rates. Candidate passed Licentiate in Non-Life is eligible for this diploma course.
 - (g) **SPECIALIZED DIPLOMA IN CASUALTY ACTUARIAL SCIENCE:** This diploma deals Basic Ratemaking and Estimating Unpaid Claims Using Basic Techniques in addition to subjects of above certificate course. Candidate passed Licentiate in Non-Life is eligible for this diploma course.
 - (h) **CERTIFICATE PROGRAMME IN ADVANCED INSURANCE MARKETING (CPAIM):** This is an advanced comprehensive course to provide knowledge and understanding of insurance domain and the

marketing functions applicable to insurance. Details of CPAIM are given under specialized diploma heading. Minimum qualification is Graduates in any stream with Licentiate (Life or Non-Life) or Associate (AIII) or Fellow (FIII).

- (i) **SPECIALIZED DIPLOMA IN HEALTH INSURANCE:** This diploma deals with Basics of Health Insurance, Health Insurance Claims and Health Insurance Operations. Candidate passed Licentiate in Non-Life is eligible for this diploma course.
- (j) **DIPLOMA and ADVANCED DIPLOMA IN LIFE INSURANCE UNDERWRITING :** This is a diploma and advanced diploma course introduced to provide knowledge and understanding of Life Insurance Underwriting. Candidate passed Licentiate (Life) is eligible for Diploma Course there are two technical papers and one regulatory/legal paper in Life Insurance Underwriting & candidates passed Diploma Course in Life Insurance Underwriting are eligible for Advanced Diploma Course which includes 3 technical papers in Life Insurance Underwriting.
- (k) **CERTIFICATE COURSE ON COMPLIANCE, GOVERNANCE AND RISK MANAGEMENT IN INSURANCE:** This certificate course is jointly offered with Institute of Company Secretaries of India (ICSI). This course is divided in 2 parts i.e. 1) Online Examination & 2) Class room training of 3 days. This course deals with Fundamentals of Insurance, Insurance Regulations, Governance and Compliance and Risk Management in Insurance.

For Certificate course on Compliance, Governance and Risk Management in Insurance minimum qualification is Associate/Fellows of Institute of Company Secretaries of India or Associate (AIII) or Fellow (FIII).

The Study material provides only the basic knowledge relating to the subject. Students will have to understand how the concepts in study courses will apply in practical situation. They are also expected to be well aware of current developments in industry.

2. Eligibility:

- (a) A candidate will be eligible to appear for the Professional examination if he has,
- Successfully completed Matriculation, S.S.L.C., S.S.C. or any equivalent examination; **OR**
 - Has worked with an insurer either in the field or in the office, for a period of at least three years prior to the date of registration.

3. Pattern of Questions:

The questions for all papers i.e. 01, 02, 11, 14, 22, 23, 24, 26, 27, 28, 45, 46, 47/A-01, 57, 67, 71, 72, 74, 76, 77, 78, 81, 82, 83, 84, 85, 86, 88, 89, 90, 92, 99, Specialized Diploma course on Health Insurance, Fire Insurance, Marine Insurance, CPAIM, Diploma and Advanced Diploma in Life Insurance Underwriting, Certificate course on Compliance, Governance & Risk Management in Insurance and Insurance Surveyors and Loss Assessors & Certificate/Diploma in Actuarial Science papers will be objective (MCQ) in nature and will consist of multiple choice questions. The examination will be of two hours duration and will be conducted as per the revised syllabus.

The questions will not necessarily be asked from the study material only.

4. ONLINE EXAMINATIONS:

Online examination for Papers 01, 02, 11, 14, 22, 23, 24, 26, 27, 28, 45, 46, 47/A-01, 57, 67, 71, 72, 74, 76, 77, 78, 81, 82, 83, 84, 85, 86, 88, 89, 90, 92, 99 & papers of CPAIM, Specialized Diploma on Health Insurance, Fire Insurance & Marine Insurance, Diploma & Advanced Diploma in Life Insurance Underwriting, Certificate course on Compliance, Governance and Risk Management in Insurance, Insurance Surveyors and Loss Assessors & Certificate/Diploma in Actuarial Science are being conducted all centres in India at major cities. Candidates can select the date, time & centre of examination of their convenience. At present majority papers of On-line examination are being conducted in English, however efforts are being made to conduct in Hindi also.

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

The dates for system / slot booking will be announced on website. Slot will be booked on first come first serve basis. If slot/seat is not available at particular centre, candidate has to choose another centre for the examination.

The date of examination, time & centre selected and booked once can't be changed under any circumstances. Therefore while booking slots candidates are advised to book their slots/centre, date and timing of examination carefully.

Similarly no refund or adjustment of Registration fees, Examination fees or any other fees is permitted under any circumstances. If candidate is failed to book the slot / slots (i.e. date / time and centre), in no circumstances his on-line exam Enrollment fees, neither be refunded nor be adjusted for future examination. However, registration fee paid once will be valid for 5 years.

Hall Ticket for ONLINE Examination: The candidates have to download the Hall Ticket (along with instructions) at the time of slot booking and present the same at examination venue in the prescribed manner.

The candidates can see their score of marks immediately after the examination is over. However formal result will be declared and communicated to the candidates after the examination process is over.

All queries related to online examination may be sent to onlineexam@iii.org.in

5. CIS Examination has been discontinued from Nov.2013. Eligible candidates may appear now for CPAIM examination.



4. IMPORTANT INFORMATION ABOUT EXAMINATIONS

1. The syllabus in the study courses is indicative and not exhaustive. Candidates are expected to know up-to-date developments in the Insurance Industry. Further, it is desirable for candidates to refer other books and magazines, recommended for reading to enable them to have better result in their examination.
2. Some of III course materials and question papers are available in Hindi & English Languages. Efforts are being made to translate more papers in Hindi along with English.
3. Registration numbers shall be written in International Numerical only (e.g.0123456789).
4. Printing of photograph of candidate on Examination Hall Ticket has been made compulsory from October / November 2013 examination. The photograph available in the profile of candidate will be printed on hall ticket. Before enrolling for any subject candidates should ensure that their photograph is available in the profile.
5. Since it is a continuous process to update and to revise the study courses time to time, candidates are advised to refer the contents given on the website.

The candidates should produce a valid identity card issued by a Government Authority having the photograph and signature of the candidate for getting entry to the Examination Hall.

Acceptable Identity proofs include:

- (a) Passport
- (b) Driving License
- (c) Pan Card (for Indian Candidates only)
- (d) Voter ID Card (for Indian Candidates only)
- (e) Aadhaar Card (for Indian Candidates only)
- (f) Identity card issued by Employer
- (g) In case of students, identity card issued by college / university.

In case of (f) and (g), the Identity card should have photograph, signature of candidate and stamped by concern College / University.

5. PRE - LICENSING TEST FOR INSURANCE SURVEYORS & LOSS ASSESSORS

1. The Insurance Regulatory and Development Authority has authorized the Institute to conduct Pre-licensing test for Insurance Surveyors & Loss Assessors, as required by the IRDAI regulations.
2. Detailed information regarding syllabus, enrolment, examination fees, dates etc., is posted on the Institute's website as well as on the IRDAI's website www.irdai.gov.in
3. This examination will be conducted through Online mode with MCQ pattern i.e. twice a year in the month of May/June & November/December and passing percentage is 60% (i.e. 60 marks out of 100 marks).
4. Persons enrolled with the IRDAI as trainee surveyors, who have undergone the prescribed practical training and have submitted their quarterly training reports as per the norms to the IRDAI, are eligible to appear in the pre-licensing test for insurance surveyors and loss assessors.

Candidates can register, enroll & book the slot/subject and make the payment for Surveyor Examination/ Papers through online option available on I.I.I. website. For more details please refer to Calender of Important Dates - Online Examination Schedule for the year 2017 and for registration process please refer **Help Desk-Help Manual-Surveyors** on website. **The registration fees for fresh candidates (one time) is Rs. 500/- and the exam fees us Rs.500/- per subject plus applicable service tax applicable from May- June, 2017 examination onwards.**

5. Pre-licensing test for Insurance Surveyors will be conducted for the following subjects:

Section	Sub. No.	Title and Branch	Suggested Reading
Section I	S-01	Principles and Practice of General Insurance and Insurance Surveys	-----
Section II	S-02	Fire Insurance	IC 56
	S-03	Marine Cargo	IC 60, IC 66
	S-04	Marine Hull	IC 70
	S-05	Engineering Insurance	IC 77
	S-06	Motor Insurance	IC 72
	S-07	Miscellaneous Insurance	IC 78
	S-08	Loss of Profits	IC 57
	S-09	Crop Insurance	-----

Study Materials for the above subjects can be purchased online. It is available in Hindi & English except S-01 & S-09. For details please see the **PRICE LIST OF STUDY MATERIALS** given on website www.insuranceinstituteofindia.com. Regarding other subjects, candidates are welcome to refer the books published by III on the relevant subjects.

6. ON-LINE REGISTRATION / ENROLLMENT

Candidates seeking admission to any of our professional examination can register/enroll through our website.

Already Registered candidates **need not create their profile**. They need to create account and map their existing profile available on website. For detailed procedure please refer to “**Help Manual for Already Registered Candidates**” available under **Help Desk** menu on website. They should check their profile online and keep it updated particularly for any changes in address for correspondence, mobile no. and email id.

New Candidates should **CREATE THEIR PROFILE** and pay Registration fee (non refundable) to get Registration Id for enrollment of papers for appearing the examinations. For detailed procedure please refer to “**Help Manual for New Candidates**” available under **Help Desk** menu on website.

Candidates can perform below mentioned activities at their own using Login;

New registration
Enrollment for Papers
Change of correspondence address
Change of email id , Land Line Phone / Mobile Phone number
View and Change of Enrolled Papers
Change of Centre for Examination
View and Change Language selected for examination
View and Print Hall Ticket
View and Print Result
View Diploma Details
Apply for Retotaling / Revaluation of papers.
View Passed Papers Details
View Accumulated Credit Points
View Payment Transactions
Photo Upload
Download Hallticket
Slot Booking - Online Examination
CPAIM paper enrollment
Change Associated (Local) Institute

At present candidates can make payments to Insurance Institute of India online, real-time using the Online Payment Gateway. Candidates can use Visa, Master Card, Online Net Banking options with over 40 Banks. Online enrollment shall remain active till the last date mentioned for this purpose.

Steps to be followed while registering for the first time for the examination (New Candidates):

- I. Create a new account (Login Id) on our website.**
 - (a) Note down login details.
 - (b) Sign in (Login) with login id and password.

- (c) Click on profile and fill up details.
- (d) Note down Candidate id, generated by the system.
- (e) Click on Registration and pay fee online.

Detailed Help is available on Home Page under Help Desk Menu.

- II. Candidate will receive Auto mail on email id & SMS on mobile number given in the profile. In case, you do not receive mail / SMS, please check the details of Transactions / Registration / Paper Enrollment using options available under Exam Registration Menu. For other queries, please mail at mrm@iii.org.in mentioning your Candidate ID, Registration ID. and Transaction Details.
- III. Registration shall be deemed valid only in case of successful receipt of payment by I.I.I. Due to technical reason, there are chances of not receiving payment at I.I.I even though payment is deducted from candidates Debit Card, Credit Card, Bank Account. In such cases, the amount will be refunded automatically. Candidates are requested to register / enroll again and confirm the same using options available under Exam Registration Menu. For other queries, please mail at mrm@iii.org.in mentioning Candidate ID, Registration ID and Transaction ID.
- IV. Candidate has to mention Candidate ID/Registration ID/Transaction ID as a reference while entering into any kind of pre-examination correspondence with the Institute.
- V. Candidates should update their name properly as it will be printed on all the Marksheets and Certificates. In case of any changes in Name, Date of Birth candidate should submit the requisite documents to the Institute/email scanned documents to mrm@iii.org.in. Above changes will not be effected without a valid proof.

Candidates are advised to check their details thoroughly before making any ONLINE PAYMENT through the web portal.

In Case of Double Payment of Fees, you are requested to follow the below given procedure for refund :

- I. Candidate will have to contact Members Relationship Management (MRM) department of Insurance Institute of India at mrm@iii.org.in and provide Candidate ID, Registration ID and Transaction ID.
- II. Insurance Institute of India will confirm the transaction details of candidate and duplicate payment received.
- III. In case of duplicate payment, refund advice will be forwarded to Payment Gateway. Only fees amount will be refunded, Service Tax paid to the Government will not be refunded.
- IV. Amount will be credited to the Candidate's account from which the payment is made.

7. CREDIT POINT SYSTEM OF EXAMINATIONS

REVISED CREDIT POINT SYSTEM HAS BEEN INTRODUCED

FROM JANUARY, 2016 ONWARDS

1. Each subject of study is assigned credit points as given in Annexure. The credit points are assigned, keeping in view, the level of examination and the difficulty level of the subject.
2. The above system will allow flexibility to the candidates to choose subjects of his/her choice from the available subjects and accumulate credit points. **Candidates are allowed to appear only for a maximum 6 papers in one examination.**
3. However, certain subjects will be compulsory i.e. if the candidate does not pass the compulsory subjects, in spite of accumulating credit points, he/she will not be granted Licentiate Certificate, Associateship and/or Fellowship Diploma.
4. It is necessary to pass the Licentiate examination before registration for the compulsory subjects of the Associateship. Similarly, candidates who passed Associateship examination only will be allowed to registered for the compulsory subjects at the Fellowship examination.
5. Following are the **minimum** credit points to be accumulated by a candidate for passing the Examinations.

Licentiate Certificate - 60 credit points.

Associateship Diploma - 250 credit points (including the credit points at Licentiate level).

Fellowship Diploma - 490 credit points (including the credit points at Licentiate and Associateship levels).

The subjects and combined credit points for passing Licentiate, Associateship & Fellowship examinations are as under.

A. At Licentiate Examination –

1. Principles of Insurance (IC 01) (20 Credit Points)

AND

2. (a) Practice of Life Insurance (IC02) (20 Credit Points) **OR**
(b) Practice of General Insurance (IC11) (20 Credit Points)

Plus any one subject of 20/30/40 from the Table 1 of Optional Subjects in order to acquire 60 Credit Points

B. At Associateship Examination (Eligible for registration only after qualifying the Licentiate examination.)

1. (a) Life Insurance Underwriting (IC22 for Life) (30 Credit Points) **OR**
(b) General Insurance Underwriting (IC45 for Non-Life) (30 Credit Points)

AND

2. (a) Life Assurance Finance (IC26 for Life) (30 Credit Points) **OR**
(b) General Insurance Accounts preparation & Regulation of Investment (IC 46 for Non-Life) (30 Credit Points)

Plus other subjects from the Table 1 of Optional Subjects in order to acquire 250 Credit Points (including 60 Credit Points at the Licentiate Level).

C. At Fellowship Examination (Eligible for registration only after qualifying the Associateship examination.)

One Compulsory Actuarial subject (i.e. any one Subject from the following)

- i) Foundation of Actuarial Science (Life) (IC -28) (40 Credit Points) **OR**
- ii) Foundation of Casualty Actuarial Science Part –I (IC -47) (Non-Life) (40 Credit Points) **OR**
- iii) Mathematical Basis of Life Assurance (IC -81) (Life) (40 Credit Points) **OR**
- iv) Foundation of Casualty Actuarial Science Part –II (Non-Life) (IC-84) (40 Credit Points) **OR**
- v) Actuarial Aspects of Product Development (IC -92) (Life) (40 Credit Points)

(Candidates are allowed to appear for more than one compulsory subjects (within the overall 6 papers in an examination) to acquire more credit points at the Fellowship examination.)

Plus other subjects from the Table 1 of Optional Subjects to acquire 490 credit points (including 250 credit points at the Associateship level) to pass the Fellowship Qualification.

Candidates Passed subjects A-1 and A-2 at **Certificate course on Foundations of Actuarial Science qualification level will get credit points updated while appearing Fellowship examination in Subject No. 47 and 84 respectively only after passing Associate Examination.** Similarly, candidates passed Subjects 47 and 84 at Fellowship level **will get credit** in subjects A-1 and A-2 while appearing for Actuarial diploma course.

Validity of Credit points:

- i. The credit point validity for passed paper will remain for a period of 5 years from date of passing the paper upto Associateship Level.
- ii. Candidate who have completed Associateship qualification will have permanent 250 credits point (Including exempted candidates).
- iii. Candidates appearing for fellowship examination have to complete within a period of 7 years from passing first paper after completing Associateship qualification. i.e. the credit point of Fellowship Subject will remain valid for a period of 7 years from passing the subject.
- iv. Credit Points will be granted to the candidates on the basis of their qualification from other Educational Institutions only if, they apply & register for I.I.I. examination within 5 years from passing their qualifying examination.

Other subjects and its credits for qualifying Licentiate, Associateship & Fellowship examination are:

Table 1 (Optional Subjects)

Sr. No.	Subject Code & Title	Credit Points
1	(14) Regulations of Insurance Business	20
2	(23) Application of Life Assurance	30
3	(24) Legal Aspects of Life Assurance	30
4	(27) Health Insurance	30
5	(57) Fire and Consequential Loss Insurance	30
6	(67) Marine Insurance	30
7	(71) Agriculture Insurance	30
8	(72) Motor Insurance	30
9	(74) Liability Insurance	30
10	(76) Aviation Insurance	30
11	(77) Engineering Insurance	30
12	(78) Miscellaneous Insurance	30
13	(82) Statistics	40
14	(83) Group Insurance & Retirement Benefit Scheme	30
15	(85) Reinsurance Management	40
16	(86) Risk Management	40
17	(88) Marketing and Public Relations	30
18	(89) Management Accounting	40
19	(90) Human Resources Management	30
20	(99) Asset Management	30

**CREDIT POINTS OF FOLLOWING SUBJECTS ARE WITHDRAWN
FROM JANUARY, 2016**

**However the credit points validity of passed following 9 subjects will remain
for a period of 5 year from the date of passing.**

Sr. No.	Subject Code & Title	Credit Points Withdrawn
1	(35) Basics of Health Insurance	30
2	(36) Health Insurance Claims	30
3	(37) Health Insurance Operations	30
4	(56) Fire Insurance Claims	30
5	(58) Fire Insurance Coverage's	30
6	(59) Fire Insurance Rating and Underwriting	30
7	(60) Marine Cargo Insurance Principles and Underwriting <i>(Introduced in lieu of IC 68)</i>	30
8	(66) Marine Insurance Claims	30
9	(70) Marine Hull Underwriting and Claims <i>(Introduced in lieu of IC 69)</i>	30

**CREDIT POINTS AVAILABLE FOR WITHDRAWN SUBJECTS/PAPERS
UPTO MARCH, 2017**

Sr. No.	Subject Code & Title	Credit Points
1	(12) Insurance Business environment	20
2	(21) Information Technology	20
3	(25) Life Insurance Administration	30
4	(51) Specific Fire Hazards	30
5	(52) General Fire Hazards	30
6	(54) Fire Insurance Underwriting	30
7	(55) Consequential Loss (Fire) Insurance	30
8	(61) Cargo Loss Prevention	30
9	(62) Commercial Geography	30
10	(63) Marine Clauses	30
11	(65) Marine Insurance Underwriting	30
12	(73) Personal Accident , Sickness and Miscellaneous Insurance	30
13	(79) Liability and Engineering Insurance	30
14	(87) Law and Economics	30
15	(97) Legal Aspects of Industrial Relations	30
16	(98) Advanced Information Technology	30

**If a candidate do not clear Associateship & Fellowship exam within
March, 2017 after taking the above subjects the credit of the above subjects
will be lapsed from his Associateship & Fellowship and such candidate**

has to take other subjects as per the curriculum to pass Associateship & Fellowship.

Credit points are not available for any other old and withdrawn subject i.e. subjects like IC 53, IC 64, IC 75 to the candidates who could not pass Associateship examination up till May 2012.

Candidates who have passed paper no. 10 previously at licentiate level, will not be allowed to appear subject no.01 as he will be treated as pass in paper no. 01

There is no restriction on the candidates who have passed subject no. 12 for appearing in subject no.14. The accumulation of credit point will be allowed only either for subject no.12 or 14. i.e. candidate will get only 20 credit points for accumulation.



8. STRUCTURE FOR QUALIFYING EXAMINATIONS

Licentiate: 60 Credit Points

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

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

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

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

Compulsory one subject for Fellowship (any one from following papers)	
	IC 28 Foundation of Actuarial Science
	IC 47 Foundation of Casualty Actuarial Science Part – I
	IC 81 Mathematical Basis of Life Assurance
	IC 84 Foundation of Casualty Actuarial Science Part –II
	IC 92 Actuarial Aspects of Product Development

9. CREDITS FOR PRIOR LEARNING IN PROFESSIONAL EXAMINATIONS

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

1. **Credits for prior learning in Licentiate Examination (Subjects 02 / 11):**

Candidates who have passed the CIS Examination in Life Branch will get credit in Licentiate Examination in Subject No.02 - Practice of Life Insurance and candidates who have passed CIS Examination in General Branch will get credit in Licentiate examination in Subject No.11 - Practice of General Insurance.

Such candidates will have to appear in one compulsory subject i.e. Subject No.01 - Principles of Insurance and one more subject to acquire minimum 60 credit points to qualify Licentiate examination. No exemption fees are to be paid but the candidates will have to **pay enrollment fees** along with the **EXEMPTION FORM FOR LICENTIATE EXAMINATION** duly filled and signed.

2. **Credit Points for prior learning qualifications awarded by**

A) **Institute of Chartered Accountants of India (ICAI) - 100 Credit Points**

- i) Associates and Fellows of the **Institute of Chartered Accountants of India (ICAI)** will get 100 credit points and will have to **PASS following** compulsory subjects 01- Principles of Insurance, 02 - Practice of Life Insurance or 11 - Practice of General Insurance, 22 - Life Insurance Underwriting or 45 - General Insurance Underwriting. They can select other subjects to accumulate the required 250 credit points to get the Associateship Diploma of I.I.I.
- ii) Associates and Fellows of ICAI will be deemed to have passed a) 26 - Life Insurance Finance or b) 46 - General Insurance Accounts and Regulation of Investment for the purpose of satisfying compulsory subject condition.
- iii) They **will not** be given credit for a) 26 - Life Insurance Finance or b) 46 - General Insurance Accounts and Regulation of Investment, c) 89 - Management Accounts and d) 99- Assets Management even if they pass in the I.I.I. Examination.

B) **Institute of Chartered Accountants of India (ICAI) with DIRM - 180 Credit Points**

- i) Associates and Fellows of the **Institute of Chartered Accountants of India (ICAI)** possessing **Diploma in Insurance Risk Management (DIRM)** qualification conducted by **Institute of Chartered**

Accountants of India will get 180 Credit Points for prior learning and will have to **PASS** Subject No. 22 Life Insurance Underwriting or Subject No.45 General Insurance Underwriting along with other subjects to get Associateship Diploma.

- ii) Diploma holders of DIRM of ICAI will be **deemed to have passed**
 - a) 01- Principles of Insurance, b) 02- Practice of Life Insurance or
 - c) 11- Practice of General Insurance, d) 26- Life Assurance Finance or
 - e) 46- General Insurance Accounts and Regulation of Investment for the purpose of satisfying the condition of compulsory subjects.
- ii) They **will not** get credits for the Papers a) 01- Principles of Insurance, b) 02- Practice of Life Insurance or c) 11- Practice of General Insurance, d) 26- Life Assurance Finance or e) 46- General Insurance Accounts and Regulation of Investment, f) 82- Statistics, g) 89- Management Accounting and h) 99- Asset Management even if they appear in the I.I.I Examination.

Service Tax to be added to fee wherever applicable.

Terms and Conditions for Claiming Credit Points: (Both (A) and (B) above).

- i) Subject wise Credit Points will be granted to the candidates on basis of **DIRM qualifications** from above Educational Institution only if, they apply and register for I.I.I. examination within 5 years from passing their qualifying examination. **However, the condition of applying for I.I.I. examination within 5 years from passing their qualifying examination has been relaxed for Associates and Fellows of the Institute of Chartered Accountants of India.**
 - ii) The candidate will have to produce True Copy (**Attestation by respective examination bodies**) of Certificate and marksheet of having acquired the diploma and degree qualification from respective examination bodies.
 - iii) The candidate will be required to pay the exemption fees and other charges as per the rules of the Institute through **Demand Draft** in favour of **“Insurance Institute of India”** payable at Mumbai. The detail of fees is given in the Fee Structure.
 - iv) The above documents are to be enclosed with the **Exemption Form** available at III website for claiming exemption from the respective subjects and should be **submitted through respective Institution.**
- 3. Subject wise Credit Points for prior learning for Professional Examination.**

Looking to the significant progress and development in Insurance Industry and the dearth of technically qualified personnel in insurance industry,

in addition to the above qualifications the Insurance Institute of India has considered to grant **Subject wise credits for prior learning** to the candidates who have acquired MBA and Post Graduate diploma and degree qualifications from following Educational Institutions.

- a. Candidates who pass PGDM programme in Management, of two years duration conducted by **National Insurance Academy, Pune will get 190 Credit Points** and will have to **PASS two compulsory subject** (from Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and such candidates will not be allowed to appear for Papers 01, 02, 27, 57, 67, 74, 77 and 78 of Institute curriculum to accumulate further credit points.
- b. Candidates who pass International Post Graduate Diploma in Life/ General Insurance and Risk management programme of **Institute of Insurance and Risk Management (IIRM), Hyderabad will get 190 Credit Points** and will have to **PASS two compulsory subject** (from Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and such candidates will not be allowed to appear for Papers 01, 02, 14, 24, 27, 72, 74 and 90 of Institute curriculum to accumulate further credit points.
- c.
 - i) MBA in Insurance and Banking programme of Two Years Course conducted by **Amity School of Insurance and Actuarial Science, Noida (U.P.) will get 190 Credit Points** and will have to **PASS two compulsory subject** (from Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and such candidates will not be allowed to appear for Subjects 01, 02, 11, 14, 23, 57, 77 and 78 of Institute curriculum to accumulate further credit points.
 - ii) Candidate who have passed MBA in Insurance & Financial Planning of two year course conducted by **Amity School of Insurance and Actuarial Science, Noida (U.P.) will get 190 Credit Points** and will have to **PASS two compulsory subjects** (from Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and such candidates will not be allowed to appear for Subjects 01, 02, 11, 14, 27, 57, 67, 72, 74, 77 & 78 of Institute curriculum to accumulate further credit points.
- d. Candidates who have passed Post Graduate full time MBA Degree in Insurance conducted by **National Law University, Jodhpur** or **MS Insurance** one year full time residential Degree course for 'Engineering Graduates' from **National Law University, Jodhpur will get 190 Credit Points** and will have to **PASS two subject** (from Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and MBA Candidate will not be allowed to appear for Subjects 01, 02,

11, 14, 72, 74, 77, 78 and 88 of Institute curriculum and MS(Insurance) candidates will not be allowed to appear in Subjects 01, 02, 11, 72, 74, 77, 78 and 88 of Institute curriculum to accumulate further credit points.

- e. Candidates who have passed **MBA/Post Graduate Diploma in Management (Insurance Business) Programme** of two years duration in insurance conducted by **Birla Institute of Management Technology (BIMTECH)**, Greater Noida (U.P.) **will get 190 Credit Points** and will have to **PASS two subject** (from Sub. No.22 or 45 & 26 or 46) for Associateship level to get Associateship Qualification and will not be allowed to appear for Subjects 01, 02, 11, 27, 57, 67, 72, 74 and 77 of Institute curriculum to accumulate further credit points.
- f. Candidates who have passed **Master of Finance Management (Risk and Insurance)** two years degree course from **Banaras Hindu University will get 190 Credit Points** and will have to **PASS any two subject** (from Sub. No.22 or 45 & 26 or 46) at Associateship level to get Associateship Qualification and will not be allowed to appear for Subjects 01, 14, 57, 67, 71, 72, 78 and 90 of Institute curriculum to accumulate further credit points.
- g. Candidates who have passed **MBA- Insurance Management** (Two Years Full time Degree Course) from **Pondicherry University will get 190 Credit Points** and will have to **PASS one Compulsory subject** (from Sub. No.22 & 45) and accumulate total 250 Credit Points to get Associateship Qualification. Candidates passed **MBA (Insurance Management)** from **Pondicherry University** will not be allowed to appear for Subjects 01, 02, 11, 14, 24, 46, 57, 67, 78 and 90 of Institute curriculum to accumulate further credit points.
- h. Candidates who have passed Associateship Diploma in Insurance from **Bangladesh Insurance Academy will get 190 Credit Points** and will have to **PASS one Compulsory subject** (from Sub. No.22 & 45) at Associateship level and accumulate 250 credits to get Associateship Qualification of Insurance Institute of India. Candidates passed from **Bangladesh Insurance Academy will not be** allowed to appear for Subjects 01, 02, 14, 26, 28, 57, 67, 74 and 77 of Insurance Institute of India curriculum to accumulate further credit points.
- i. Candidates who have passed **Post Graduate Diploma in Management - Banking, Insurance, Finance and Allied Services (BIFAAS)** of 2 years duration conducted by **Siva Sivani Institute of Management, Secunderabad will get 60 Credit Points**. Such candidates will not be allowed to appear for Subjects 01, 02 and 11 of Insurance Institute of India curriculum.

- j. Associates and Fellows of The Institute of Cost Accountants of India possessing Cost Accountants ACMA/FCMA qualification (erstwhile AICWA/FICWA) conducted by The Institute of Cost Accountants of India will get 100 Credit Points for prior learning and will have to PASS following compulsory Subject No. 01, 02 or 11, 22 or 45 to get Associateship Qualification and such candidates will not be allowed to appear for papers 26, 46 and 89 of Institute curriculum to accumulate further credit points.**
- k. i) Candidates who have passed B.Com/B.Com (Honours) at Banking & Insurance conducted by Christ University, Bangalore will get 60 Credit Points for prior learning. Such candidates will not be allowed to appear for subjects 01, 02, 11 and 14 of Insurance Institute of India curriculum.**
- ii) Candidates who have passed M.Com at Banking & Insurance conducted by Christ University, Bangalore will get 150 Credit Points for prior learning and will have to pass following two compulsory Subjects (45+ and 46) at Associateship level to get Associateship Qualification. Such candidates will not be allowed to appear for subjects 27, 57, 67, 72, 74, 77 and 78 of Insurance Institute of India curriculum.**
- l. Candidates who have passed the insurance subjects at Under Graduate B.Com Level from Centre for Continuing Education Kerala (CCEK), Thiruvananthapuram will get 60 Credit Points for prior learning. Such candidates will not be allowed to appear for subjects 01, 02, 11, 14 of Insurance Institute of India curriculum.**
- m. Candidates who have passed the insurance subjects at Under Graduate B.Com Level from University College for Women, Hyderabad will get 60 Credit Points for prior learning. Such candidates will not be allowed to appear for subjects 01, 02 and 11 of Insurance Institute of India curriculum.**

Terms and Conditions for Claiming above Credit Points:

- i. Subject wise Credit Points will be granted to the candidates on basis of their qualifications from above Educational Institution only if, they apply and register for I.I.I. examination within 5 years from passing their qualifying examination.**
- ii. Candidate should have passed the above examinations with a minimum of 50% marks in each subject in their first attempt.**
- iii. The candidate will have to produce True Copy (Attestation by respective examination bodies) of Certificate and marksheet of having acquired the diploma and degree qualification from respective**

examination bodies.

- iv. The candidate will be required to pay the exemption fees and other charges as per the rules of the Institute through **Demand Draft** in favour of “**Insurance Institute of India**” payable at Mumbai. The detail of fees is given in the Fee Structure.
- v. The above documents are to be enclosed with the **Exemption Form** available at III website for claiming exemption from the respective subjects.

Subject wise Credit Points will be granted to the candidates on the basis of their qualifications from above Educational Institutions only if, they apply and register for I.I.I. examination within 5 years from passing their qualifying examination. However credit points will be valid for a period of 5 years from the date of first registration. In no circumstances the credit points for prior learning will be granted more than 190 points. i.e. there will be cap of maximum 190 credit points only.

Service Tax to be added to the fees wherever applicable.

Fee Structure to claim Credit Points / Exemption for prior learning.

Sr. No.	Institute/University Name	Qualification	Credit Points	Exemption Fees
1	Institute of Chartered Accountants of India (ICAI)	Associates and Fellows	100	2200/-
		Associates & Fellows with Diploma in Insurance Risk Management (DIRM)	180	4500/-
2	National Insurance Academy, Pune (NIA)	PGDM in Management - (2 Yrs)	190	4500/-
3	Institute of Insurance & Risk Management (IIRM)	International Post Graduate Diploma in Life/ General Insurance & Risk Management	190	5000/-
4	Amity School of Insurance & Actuarial Science, Noida (U.P.)	MBA in Insurance & Banking (2 Yrs.)	190	4800/-
		MBA in Insurance & Financial Planning (2 Yrs.)	190	5000/-
5	National Law University, Jodhpur	MBA in Insurance / MS Insurance	190	5000/-

6	Birla Institute of Management Technology (BIMTECH), Greater Noida (U.P.)	MBA/Post Graduate Diploma in Management (Insurance Business)	190	5000/-
7	Banaras Hindu University (BHU)	Master of Finance Management University	190	4500/-
8	Pondicherry University	MBA - Insurance Management	190	5000/-
9	Bangladesh Insurance Academy	Associateship Diploma in Insurance	190	5000/-
10	Siva Sivani Institute of Management	Post Graduate Diploma in Management – Banking , Insurance, Finance & Allied Services	60	1500/-
11	The Institute of Cost Accountants of India ACMA / FCMA	ACMA / FCMA	100	2200/-
12	Christ University	B.Com / B.Com (Honours) at Banking & Insurance	60	1500/-
		M.Com at Banking & Insurance	150	3500/-
13	Centre for Continuing Education Kerala (CCEK)	Under graduate B.Com level	60	1500/-
14	University College for Women , Hyderabad	Under graduate B.Com level	60	1500/-

Fees to be paid in Indian Rupees.

15 % Service Tax to be added by the candidates applying within India

Fees mentioned above are applicable to candidates appearing for examination at Indian Centres. For overseas and other centre's different fees structure is applicable.

10. DIPLOMA – ASSOCIATESHIP & FELLOWSHIP

1. With effect from October/November, 2010 for professional examinations, the registration fees (as given in the TABLE OF FEES) is compulsory while enrolling first time for compulsory subject of Associateship or Fellowship examination. **No separate fee for Diploma, commutation of Membership and election is required** on passing the above Examination.

Eligibility criteria to apply for the Associateship Election form after passing **Associateship examination is 18 years** and to apply for Fellowship Election form after passing **Fellowship examination is 21 years**. Candidate should submit Election form directly to Insurance Institute of India, Mumbai. The form is available on website under Examination - Diploma Menu.

Diploma will be issued to the eligible candidate within two months on declaration of result, provided candidate submit relevant election form duly filled and signed within a week time from the declaration of result. However, certificate of other courses will be issued to the eligible candidate within a month on declaration of result.

Election forms can be downloaded from the web portal under Menu – Examination-Diploma-Apply for Diploma-download election forms.

2. **Duplicate Diploma:** For duplicate diploma candidate will have to pay fees as given in the **TABLE OF FEES**, through Online Payment option available on website under Examination - Diploma Menu.
3. The candidates who have passed the Associateship and Fellowship examination prior to October / November, 2010 examination and who have not commuted the diploma so far will have to fill the necessary election form available on our website and pay the requisite fees as given in the **TABLE OF FEES for ASSOCIATESHIP / FELLOWSHIP DIPLOMA (OLD)**.
4. **Admission of Fellows and Associates of Chartered Insurance Institute, London and Faculty of Actuaries and Institute of Actuaries of India:** The Insurance Institute of India admits Fellows and Associates of the Chartered Insurance Institute - London and Faculty of Actuaries - U.K. and Institute of Actuaries of India as its Fellows / Associates.

Such Fellows and Associates should have at least 10 years and 7 years standing in the profession respectively and their membership in their respective professional bodies should be in force at the time of applying for election. Further queries may be addressed at the email ids- gogia@iii.org.in, rathaur@iii.org.in.

Intending members should apply to the Institute in the prescribed election

form available on website under Examination - Diploma Menu, together with the requisite fee.

The application should be accompanied by:

- a. Election form duly filled and signed with the requisite fee.
- b. Particulars of membership of the C.I.I.-London, Institute and Faculty of Actuaries-U.K., Institute of Actuaries of India as the case may be.
- c. Necessary proof to the effect that applicant is a member of respective Institute.
- d. A declaration to the effect that the applicant possesses the required number of years standing in the profession.
- e. Copies of Diploma / Mark sheet submitted must be **duly attested by the certifying Institute.**



11. SPECIALIZED DIPLOMA

A) Specialized Diploma course on Marine Insurance

P. No.	Title
IC60	Marine Cargo Insurance Principles and Underwriting (Introduced in lieu of IC 68)
IC66	Marine Insurance Claim
IC70	Marine Hull Underwriting and Claims (Introduced in lieu of IC 69)

Candidate passed **Licentiate in Non-life branch** i.e. Subject No. 01, 11 and 14 or any other subjects of 20/30/40 Credit Points is **eligible** for **Specialized Diploma course on Marine Branch**.

B) Specialized Diploma course on Fire Insurance

P. No.	Title
IC56	Fire Insurance Claims
IC58	Fire Insurance Coverage's
IC59	Fire Rating & Underwriting

Candidate passed **Licentiate in Non-life branch** i.e. Subject No. 01, 11 and 14 or any other subjects of 20/30/40 Credit Points is **eligible** for **Specialized Diploma course on Fire Branch**.

C) Certificate course on Foundations of Casualty Actuarial Science: This course and examination is available in India only.

The certificate course titled “**Foundations of Casualty Actuarial Science**” is for the benefit of persons interested in the field of General Insurance Actuarial Science.

The course comprises following subjects:

P. No.	Title
ICA-1	Foundation of Casualty Actuarial Science Part – I
ICA-2	Foundation of Casualty Actuarial Science Part – II

This course is an attempt to create sufficient technical knowledge of General Insurance Actuarial Techniques for scientific determination of premium rates.

Candidate passed **Licentiate in Non-life branch** i.e. Subject No. 01, 11 and 14 or any other subjects of 20/30/40 Credit Points is **eligible** for **Certificate course in Foundations of Casualty Actuarial Science**.

A strong Mathematical background and vigorous study of the subject matter is necessary for passing the Actuarial examinations successfully.

Candidates passed subjects A-1 and A-2 at **Certificate course on Foundations of Actuarial Science qualification level will get credit points updated while appearing Fellow examination in Subject No. 47 and 84 respectively only after passing Associate Examination.** Similarly, candidates passed Subjects 47 and 84 at Fellowship level **will get credit** in subjects A-1 and A-2 while appearing for Actuarial diploma course.

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

P. No.	Title
ICA-1	Foundation of Casualty Actuarial Science Part - I
ICA-2	Foundation of Casualty Actuarial Science Part - II
ICA-3	Basic Ratemaking
ICA-4	Estimating Unpaid Claims Using Basic Techniques

Candidate passed **Licentiate in Non-life branch** i.e. Subject No. 01, 11 and 14 or any other subjects of 20/30/40 Credit Points is **eligible** for **Specialized Diploma course on Casualty Actuarial Science.**

Candidates Passed subjects A-1 and A-2 at **Certificate & Specialized Diploma course on Actuarial Science qualification level will get credit points updated while appearing Fellow examination in Subject No. 47 and 84 respectively only after passing Associate Examination.** Similarly, candidates passed Subjects 47 and 84 at Fellowship level **will get credit** in subjects A-1 and A-2 while appearing for Actuarial diploma course.

E) Certificate Programme in Advanced Insurance Marketing

This course is meant for those engaged as sales and marketing personnel of Insurance Companies, Brokers firms, Corporate Agents, Bancassurance and thus this programme will provide perfectives, marketing tools, skills and values that are required for excellence in Insurance Marketing.

The course is at three level i.e Basic, Intermediate and Advanced. The level comprises 16 subjects. i.e. 4+6+6. Subjects are as under:

Candidates passed **Licentiate (Life or Non-Life) with the Graduation** in any stream or Associate (AIII) or Fellow (FIII) **are eligible** for **Certificate Programme in Advanced Insurance Marketing.**

CERTIFICATE PROGRAMME IN ADVANCED INSURANCE MARKETING		
BASIC LEVEL	1.	Fundamentals of Insurance (BL01)
	2.	Personal Financial Planning (BL02)
	3.	Professional Selling (BL03)
	4.	Life Insurance Practice (IC02) or General Insurance Practice (IC11)
INTERMEDIATE LEVEL	1.	Insurance and the Environment (IL01)
	2.	Understanding Buyer Behavior (IL02)
	3.	Agency Management (IL03)
	4.	Indian Insurance Industry (IL04)
	5.	Life Insurance Underwriting (IC22) or General Insurance Underwriting(IC45)
	6. (Optional Stream) (LIFE)	Life Insurance Products (IL06(i)) or Pensions and Annuity (IL06 (ii)) or Health Insurance (IC27) or Asset management (IC99)
ADVANCED LEVEL	6. (Optional Stream) (General)	Miscellaneous Insurance (IC78) or Property Insurance (IC57) or Marine Insurance (IC67) or Motor Insurance (IC72) or Health Insurance (IC27)
	1.	Insurance Marketing - Principles and Practices (AL01)
	2.	Leadership and Personal Mastery (AL02)
	3.	Branding and Marketing Communication (AL03)
	4.	Marketing Channels in Insurance (AL04)
	5.	Marketing research and Insurance (AL05)
6.	Research Project	

The examination will be conducted only through online mode. Membership Fee is Rs. 700/-, Registration fee is Rs. 700/- and Examination Fees per subject for fresh & repeater candidate is Rs.700/- .

Registration is valid for a period of 5 years. i.e. candidates have to clear all four papers of **Basic level within 18 months** from registration. **Intermediate level all six papers within 36 months** from registration and **Advanced level all six papers within 5 years** from 1st registration.

If candidate could not pass the specified papers within the scheduled period, the Registration for CPAIM will be lapsed and no credits will be available for passing the subjects of that level, candidates have to appear all the papers of the specific level exam with fresh registration, however the life membership will be continued. Admission in higher level is permitted only after passing lower level exam.

F) Specialized Diploma course on Health Insurance

P. No.	Title
IC35	Basics of Health Insurance
IC36	Health Insurance Claims
IC37	Health Insurance Operations

Candidate passed **Licentiate in Non-life branch** i.e. Subject No. 01, 11 and 14 or any other subjects of 20/30/40 Credit Points is **eligible** for **Specialized Diploma course on Health Insurance**.

G) 1. Diploma in Life Insurance Underwriting:

P. No.	Title
IC22	Life Insurance Underwriting
IC-AIU 01	Legal and Regulatory aspects for life underwriters
IC-AIU 02	Fundamental of Medical Underwriting

Candidate passed **Licentiate in Life branch** i.e. Subject No. 01, 02 and 14 or any other subjects of 20/30/40 Credit Points is **eligible** for **Diploma in Life Insurance Underwriting**.

Candidates having passed Paper No.22 at Associateship examination will get credit for Diploma in Life Insurance Underwriting.

Examination Fee per subject for fresh & repeater candidate is Rs.700/- without learning material.

The examination will be conducted in online mode only alongwith other professional examination and passing marks will be 60%.

2. Advanced Diploma in Life Insurance Underwriting :

Candidate having passed Diploma in Life Insurance Underwriting are only eligible to register / appear for Advanced Diploma in Life Insurance Underwriting.

P. No.	Title
IC-AIU 03	Intermediate Medical Life Insurance Underwriting
IC-AIU 04	Intermediate Non-Medical Life Insurance Underwriting
IC-AIU 05	Advanced Life Insurance Underwriting

Examination Fee per subject for fresh & repeater candidate is Rs.700/- without learning material.

The examination will be conducted in online mode only (twice a year i.e. June & December) and passing marks will be 60%.

H) Certificate Course on Compliance, Governance and Risk Management in Insurance

Any candidate who is Associate/ Fellow Members of Institute of Companies Secretaries of India or Associate/Fellow Members of Insurance Institute of India is eligible to enroll for the course.

The course consists of 2 parts.

PART 1 (Online exam of 3 papers)	
P. No.	Title
IRCC 01	Fundamentals of Insurance
IRCC 02	Insurance Regulations, Governance and Compliance
IRCC 03	Risk Management in Insurance
PART 2 (Training)	
3 days class room training	

Registration fees is Rs. 700/- and Examination Fee per subject for fresh & repeater candidate is Rs.1,000/- without learning material. Classroom training fees is Rs.12,900/- for residential candidate & 9,300/- for non-residential candidate.

Registration is essential for fresher. If a candidate is already registered for professional examination registration fees is not required.

The examination will be conducted in online mode only (twice a year i.e. June & December) and passing marks will be 60%.

12. PURCHASE OF STUDY MATERIAL, E-LEARNING MATERIAL & WEB-COACHING FACILITY

Insurance Institute of India publishes study material for all subjects prescribed for its examinations. The study material only forms the basic knowledge relating to the subject. The syllabus incorporated in it is indicative and not exhaustive. Moreover, candidates have to refer other books and magazines recommended for reading. Candidates appearing for Associateship and Fellowship papers will have to understand how the concepts given in the study material will be able to apply in practical situations. They should be well aware of the current updates and developments in the insurance industry.

A) Availability of Study Materials in English / Hindi Languages. The details are given as under:

Sr. No.	Examination /Subjects	Material available in language details
1	IC01, IC02, IC11, IC14, IC22, IC23, IC24, IC26, IC27, IC45, IC46, IC57, IC67, IC71, IC72, IC74, IC77 and IC78	English, Hindi.
2	Surveyor	English, Hindi. (Except S01, S09 in English only)
3	Certificate course in Foundations of Casualty Actuarial Science.	English (IC01, IC11 available in Hindi and English both)
4	Specialised certification in Casualty Actuarial Science.	English (IC01, IC11 available in Hindi and English both)
5	Specialised certification in Marine Insurance.	English, Hindi.
6	Specialised certification in Fire Insurance.	English, Hindi.
7	Broker	English
8	IC28, IC47, IC76, IC81, IC82, IC83, IC84, IC85, IC86, IC88, IC89, IC90, IC92, and IC99. CPAIM-BL01, BL02, BL03, IL01, IL02, IL03, IL04, IL06-(i), IL06(ii), AL01, AL02, AL03, AL04, AL05 Health Insurance - IC35, IC36 and IC37. Diploma and Advanced Diploma in Life Insurance Underwriting - IC AIU 01, IC AIU 02, IC AIU 03, IC AIU 04, IC AIU 05 Certificate Course on Compliance, Governance and Risk Management in Insurance - IRCC 01, IRCC 02, IRCC 03	Available presently only in English

9	Foundation C.A.S.Part-I (IC47 / A-01)	English
10	Foundation C.A.S.Part-II (IC84 / A-02)	English

- Previous years question papers of descriptive examination are available on website.
- For updated Price & Edition of study materials, please refer to website.
- For Online purchase of study material, please go to I.I.I website & refer Study Material menu.
- You can also purchase the study material while enrolling for the respective subject through online.

(Note: The selected study material for a subjects/paper will be dispatched if the candidate opts for on-line purchase of study material option. Change in selected subject is not applicable to study material later on.)

- The study material can be obtained from the nearest Associated Institutes For details, please refer I.I.I website at Affiliates Menu.

The study material can also be obtained directly from I.I.I, Mumbai by sending Demand Draft drawn in favour of “Insurance Institute of India” payable at Mumbai with a covering letter to:

The Secretary,
 Study Course Department
 Insurance Institute of India,
 Plot C-46 , G- Block,
 Bandra Kurla Complex,
 Bandra (East), Mumbai-400051.

Letter should contain the following details:

1. Full name and complete address with pin code for delivery of Study Material.
2. Contact no. and e-mail address of purchaser.
3. Code, title and language of Study material.
4. Details of Demand Draft / Pay Order

(On-line payment or Demand Draft / Pay Order should be as per the price of the books.)

B) E-Learning:

E-Learning stands for electronic learning which essentially allows candidates to learn a particular subject directly from the computer. In accordance with the needs of the changing times, Insurance Institute of India have brought out an e-Learning program as an additional tool of learning for candidates for some papers. Efforts are being made to develop e-learning for more subjects.

Subscription for E-Learning is valid for a period of 6 months from the date of creation of login credentials. The module provides much beyond the course material in terms of web-links, self-learning questions, mock tests, blogs to communicate within the circle of tutors and candidates etc.

E-Learning programme fee details are available on website. (Please refer to Study Material Menu on Website).

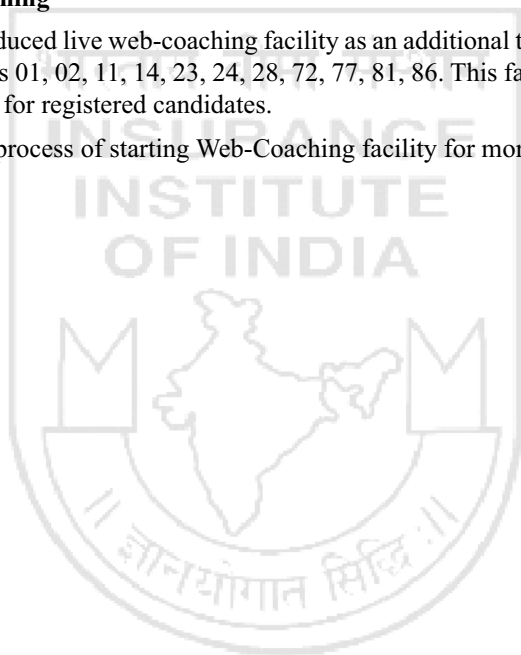
Candidates can also purchase e-Learning while enrolling for the respective subject.

For queries related to e-learning, candidates can mail to: elp@iii.org.in

C) Web-Coaching

We have introduced live web-coaching facility as an additional teaching activity for the subjects 01, 02, 11, 14, 23, 24, 28, 72, 77, 81, 86. This facility was made available only for registered candidates.

We are in the process of starting Web-Coaching facility for more subjects.



13. TABLE OF FEES

Fee Structure for Fresh Candidates		
Particulars	Fees In Indian Rupees (INR)	
	India #, Bhutan*, Nepal*, Bangladesh*, Srilanka*, Myanmar*, Afghanistan*, Pakistan*, Maldives*	Overseas
Registration Fee (inclusive of life membership fee)	700.00	3000.00
Paper Enrollment Fee for 20 Credit Points (per subject)	500.00	2500.00
Paper Enrollment Fee for 30 Credit Points (per subject)	700.00	3000.00
Paper Enrollment Fee for 40 Credit Points (per subject)	800.00	3500.00
Paper Enrollment Fee for Specialized Diploma (per subject of Health Diploma, Fire Diploma, Marine Diploma, CPAIM, Diploma & Advanced Diploma in Life Insurance Underwriting)	700.00	3000.00
Paper Enrollment Fee for Specialized Diploma (Casualty Actuarial Science Diploma)	800.00	NA
Paper Enrollment Fee for Certificate Course on Compliance, Governance & Risk Management in Insurance	1000.00	NA
One time Registration fee with compulsory subjects of Associateship Diploma (In lieu of diploma fee)	1000.00	4000.00

One time Registration fee with compulsory subjects of Fellowship (In lieu of diploma fee)	1000.00	4000.00
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Fee Structure for Pre-licensing test for Insurance Surveyors	
Particulars	Fees In Indian Rupees[#]
Registration Fee	500.00
Paper Enrollment Fee (per subject)	500.00

Particulars	Diploma Fees			
	Fees In Indian Rupees			
	India [#]	Bhutan*, Nepal*, Bangladesh*, Srilanka*, Myanmar*, Afghanistan*, Pakistan*, Maldives*	Srilanka*	Overseas
Duplicate Associateship / Fellowship Card	50.00	150.00	150.00	1000.00
Associateship Diploma (Old)**	1000.00	1000.00	1500.00	7500.00
Fellowship Diploma (Old)**	600.00	600.00	900.00	3500.00
Duplicate Diploma	500.00	500.00	500.00	1000.00

** Only for candidates who have passed Associateship / Fellowship exam before October / November 2010 examination and have not procured the respective diploma so far.

Institutes and Insurance companies in other countries who send applications/ payments on behalf of their members/employees should send the application forms and payment immediately on the next working day of the closing date.

Miscellaneous Fees		
Particulars	Fees In Indian Rupees (INR)	
	India #, Bhutan*, Nepal*, Bangladesh*, Srilanka*, Myanmar*, Afghanistan*, Pakistan*, Maldives*	Overseas
Late fees (per entry for all exams) (Offline Examination)*	800.00	800.00
Change of Centre Fee (Offline Examination)*	500.00	500.00
Exemption Fee for 20 Credit Point subjects (Per Subject)	500.00	2500.00
Exemption Fee for 30 Credit Point Subjects (Per Subject)	700.00	3000.00
Exemption Fee for 40 Credit Point Subjects (Per Subject)	800.00	3500.00
Retotalling Fee per subject Applicable only for MCQ Papers (Offline Examination)*	500.00	500.00
Retotalling fee for Surveyor examination	500.00	NA
Revaluation fee other than MCQ Papers (i.e. Descriptive Paper)	800.00	800.00
Duplicate Mark Sheet/Certificate	300.00	300.00
Transcript	800.00	2500.00

* Candidates from Sri Lanka enrolling through SLII will pay the prescribed fees in SLR (equivalent to INR). Fees Related to Offline Examination is applicable only to the Bhutan, Nepal, Bangladesh, Srilanka, Myanmar, Afghanistan, Pakistan, Maldives countries.

Retotaling is available only for Multiple Choice Question (MCQ) Examination (Offline mode).

In addition to the above fees, 15% towards service tax is applicable to the candidates applying within India.

The cost of reading material is payable as per the **PRICE LIST OF STUDY COURSES available on our website.**

14. OFFLINE EXAMINATION TIME TABLE

Time Table for Off- line (twice a year) and On-line (quarterly) is available on Website www.insuranceinstituteofindia.com.

EXAMINATION TIME TABLE – MAY, 2017 EXAMINATION

MORNING SESSION 9.30 A.M. TO 11.30 A.M.
/ AFTERNOON SESSION 1.00 P.M. TO 3.00 P.M.

6th May, 2017 - Saturday (Morning 9.30 A.M. to 11.30 A.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC26	Life Insurance Finance	2 Hours	Objective
IC46	General Insurance Accounts Preparation and Regulation of Investment	2 Hours	Objective
IC59	Fire Rating & Underwriting	2 Hours	Objective
IC66	Marine Insurance Claims	2 Hours	Objective
IC71	Agriculture Insurance	2 Hours	Objective
IC85	Reinsurance Management	2 Hours	Objective

6th May, 2017 - Saturday (Afternoon 1.00 P.M. to 3.00 P.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC27	Health Insurance	2 Hours	Objective
IC28	Foundation of Actuarial Science	2 Hours	Objective
IC47	Foundation of Casualty Actuarial Science-Part-I	2 Hours	Objective
IC56	Fire Insurance Claims	2 Hours	Objective
IC72	Motor Insurance	2 Hours	Objective
IC99	Asset Management	2 Hours	Objective

7th May, 2017- Sunday (Morning 9.30 A.M. to 11.30 A.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC02	Practice of Life Insurance	2 Hours	Objective
IC22	Life Insurance Underwriting	2 Hours	Objective
IC45	General Insurance Underwriting	2 Hours	Objective
IC58	Fire Insurance Coverage's	2 Hours	Objective
IC60	Marine Cargo Insurance Principles and Underwriting	2 Hours	Objective
IC82	Statistics	2 Hours	Objective
IC88	Marketing & Public Relations	2 Hours	Objective

7th May, 2017 - Sunday (Afternoon 1.00 P.M. to 3.00 P.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC11	Practice of General Insurance	2 Hours	Objective
IC24	Legal Aspects of Life Assurance	2 Hours	Objective
IC57	Fire & Consequential Loss Insurance	2 Hours	Objective
IC78	Miscellaneous Insurance	2 Hours	Objective
IC89	Management Accounting	2 Hours	Objective
IC92	Actuarial Aspects of Product Development	2 Hours	Objective

13th May 2017 - Saturday (Morning 9.30 A.M. to 11.30 A.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC01	Principles of Insurance	2 Hours	Objective
IC23	Applications of Life Insurance	2 Hours	Objective
IC70	Marine Hull Insurance Underwriting and Claims	2 Hours	Objective
IC74	Liability Insurance	2 Hours	Objective
IC83	Group Insurance & Retirement Benefit Schemes	2 Hours	Objective
IC86	Risk Management	2 Hours	Objective

13th May, 2017 - Saturday (Afternoon 1.00 P.M. to 3.00 P.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC14	Regulations of Insurance Business	2 Hours	Objective
IC67	Marine Insurance	2 Hours	Objective
IC76	Aviation Insurance	2 Hours	Objective
IC77	Engineering Insurance	2 Hours	Objective
IC81	Mathematical Basis of Life Assurance	2 Hours	Objective
IC84	Foundation of Casualty Actuarial Science Part II	2 Hours	Objective
IC90	Human Resources Management	2 Hours	Objective

EXAMINATION TIME TABLE – NOVEMBER, 2017 EXAMINATION

MORNING SESSION 9.30 A.M. TO 11.30 A.M.
/ AFTERNOON SESSION 1.00 P.M. TO 3.00 P.M.

4th November, 2017 - Saturday (Morning 9.30 A.M. to 11.30 A.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC26	Life Insurance Finance	2 Hours	Objective
IC46	General Insurance Accounts Preparation and Regulation of Investment	2 Hours	Objective
IC59	Fire Rating & Underwriting	2 Hours	Objective
IC66	Marine Insurance Claims	2 Hours	Objective
IC71	Agriculture Insurance	2 Hours	Objective
IC85	Reinsurance Management	2 Hours	Objective

4th November, 2017 - Saturday (Afternoon 1.00 P.M. to 3.00 P.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC27	Health Insurance	2 Hours	Objective
IC28	Foundation of Actuarial Science	2 Hours	Objective
IC47	Foundation of Casualty Actuarial Science-Part-I	2 Hours	Objective
IC56	Fire Insurance Claims	2 Hours	Objective
IC72	Motor Insurance	2 Hours	Objective
IC99	Asset Management	2 Hours	Objective

5th November, 2017- Sunday (Morning 9.30 A.M. to 11.30 A.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC02	Practice of Life Insurance	2 Hours	Objective
IC22	Life Insurance Underwriting	2 Hours	Objective
IC45	General Insurance Underwriting	2 Hours	Objective
IC58	Fire Insurance Coverage's	2 Hours	Objective
IC60	Marine Cargo Insurance Principles and Underwriting	2 Hours	Objective
IC82	Statistics	2 Hours	Objective
IC88	Marketing & Public Relations	2 Hours	Objective

5th November, 2017 - Sunday (Afternoon 1.00 P.M. to 3.00 P.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC11	Practice of General Insurance	2 Hours	Objective
IC24	Legal Aspects of Life Assurance	2 Hours	Objective
IC57	Fire & Consequential Loss Insurance	2 Hours	Objective
IC78	Miscellaneous Insurance	2 Hours	Objective
IC89	Management Accounting	2 Hours	Objective
IC92	Actuarial Aspects of Product Development	2 Hours	Objective

11th November 2017 - Saturday (Morning 9.30 A.M. to 11.30 A.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC01	Principles of Insurance	2 Hours	Objective
IC23	Applications of Life Insurance	2 Hours	Objective
IC70	Marine Hull Insurance Underwriting and Claims	2 Hours	Objective
IC74	Liability Insurance	2 Hours	Objective
IC83	Group Insurance & Retirement Benefit Schemes	2 Hours	Objective
IC86	Risk Management	2 Hours	Objective

11th November, 2017 - Saturday (Afternoon 1.00 P.M. to 3.00 P.M.)

Sub. No.	Subject Title	Exam Duration	Type
IC14	Regulations of Insurance Business	2 Hours	Objective
IC67	Marine Insurance	2 Hours	Objective
IC76	Aviation Insurance	2 Hours	Objective
IC77	Engineering Insurance	2 Hours	Objective
IC81	Mathematical Basis of Life Assurance	2 Hours	Objective
IC84	Foundation of Casualty Actuarial Science Part II	2 Hours	Objective
IC90	Human Resources Management	2 Hours	Objective

CAUTION - EXAMINATIONS DATES

According to the time-table, more than one paper may be scheduled for the same time. While submitting the entry form and selecting the subjects, the candidates must satisfy themselves that there is no clash in the time-table for the subjects chosen by them. In the event of a clash, candidates should select a different subject. A candidate is allowed to appear for examination in only one subject per session.

Please note in no circumstances, refund or carry forward of examination fees are permitted due to wrong or unsuitable selection.

15. LIST OF SUBJECTS/PAPERS & QUESTION PAPER PATTERN

S r . No.	Subject Code & Title	Credit Points	E x a m Mode	Q.P. Type *
1	(01) Principles of Insurance	20	Online	MCQ
2	(02) Practice of Life Insurance	20	Online	MCQ
3	(11) Practice of General Insurance	20	Online	MCQ
4	(14) Regulations of Insurance Business	20	Online	MCQ
5	(22) Life Insurance Underwriting	30	Online	MCQ
6	(23) Applications of Life Insurance	30	Online	MCQ
7	(24) Legal Aspects of Life Assurance	30	Online	MCQ
8	(26) Life Insurance Finance	30	Online	MCQ
9	(27) Health Insurance	30	Online	MCQ
10	(28) Foundation of Actuarial Science	40	Online	MCQ
11	(35) Basics of Health Insurance	Nil	Online	MCQ
12	(36) Health Insurance Claims	Nil	Online	MCQ
13	(37) Health Insurance Operations	Nil	Online	MCQ
14	(45) General Insurance Underwriting	30	Online	MCQ
15	(46) General Insurance Accounts Preparation and Regulation of Investment	30	Online	MCQ
16	(47 / A-1) Foundation of Casualty Actuarial Science Part – I	40	Online	MCQ
17	(56) Fire Insurance Claims (June, 17)	Nil	Online	MCQ
18	(57) Fire and Consequential Loss Insurance	30	Online	MCQ
19	(58) Fire Insurance Coverage's (June, 17)	Nil	Online	MCQ
20	(59) Fire Rating and Underwriting (June, 17)	Nil	Online	MCQ
21	(60) Marine Cargo Insurance Principles and Underwriting (<i>Introduced in lieu of IC 68</i>)	Nil	Online	MCQ
22	(66) Marine Insurance Claims	Nil	Online	MCQ
23	(67) Marine Insurance	30	Online	MCQ

24	(70) Marine Hull Underwriting and Claims (<i>Introduced in lieu of IC 69</i>)	Nil	Online	MCQ
25	(71) Agriculture Insurance	30	Online	MCQ
26	(72) Motor Insurance	30	Online	MCQ
27	(74) Liability Insurance	30	Online	MCQ
28	(76) Aviation Insurance	30	Online	MCQ
29	(77) Engineering Insurance	30	Online	MCQ
30	(78) Miscellaneous Insurance	30	Online	MCQ
31	(81) Mathematical Basis Life Assurance (June, 17)	40	Online	MCQ
32	(82) Statistics (June, 17)	40	Online	MCQ
33	(83) Group Insurance & Retirement Benefit Scheme	30	Online	MCQ
34	(84 / A-2) Foundation of Casualty Actuarial Science Part –II (June, 17)	40	Online	MCQ
35	(85) Reinsurance Management	40	Online	MCQ
36	(86) Risk Management	40	Online	MCQ
37	(88) Marketing and Public Relations	30	Online	MCQ
38	(89) Management Accounting	40	Online	MCQ
39	(90) Human Resources Management	30	Online	MCQ
40	(92) Actuarial Aspects of Product Development	40	Online	MCQ
41	(99) Asset Management	30	Online	MCQ
42	(A-3) Basic Rate Making (June, 17)	Nil	Online	MCQ
43	(A-4) Estimating Unpaid Claims Using Basic Techniques (June, 17)	Nil	Online	MCQ
44	(BL-01) Fundamentals of Insurance	Nil	Online	MCQ
45	(BL-02) Personal Financial Planning	Nil	Online	MCQ
46	(BL-03) Professional Selling	Nil	Online	MCQ
47	(IL-01) Insurance and the Environment	Nil	Online	MCQ
48	(IL-02) Understanding Buyer Behavior	Nil	Online	MCQ
49	(IL-03) Agency Management	Nil	Online	MCQ
50	(IL-04) Indian Insurance Industry	Nil	Online	MCQ
51	(IL-06(i)) Life Insurance Products	Nil	Online	MCQ
52	(IL-06 (ii)) Pensions and Annuity	Nil	Online	MCQ

53	(AL-01) Insurance Marketing - Principles and Practices	Nil	Online	MCQ
54	(AL-02) Leadership and Personal Mastery	Nil	Online	MCQ
55	(AL-03) Branding and Marketing Communication	Nil	Online	MCQ
56	(AL-04) Marketing Channels in Insurance	Nil	Online	MCQ
57	(AL-05) Marketing research and Insurance	Nil	Online	MCQ
58	(IC-AIU 01) Legal and Regulatory aspects for Life Underwriters	Nil	Online	MCQ
59	(IC-AIU 02) Fundamental of Medical Underwriting	Nil	Online	MCQ
60	(IC-AIU 03) Intermediate Medical Life Insurance Underwriting	Nil	Online	MCQ
61	(IC-AIU 04) Intermediate Non-Medical Life Insurance Underwriting	Nil	Online	MCQ
62	(IC-AIU 05) Advanced Life Insurance Underwriting	Nil	Online	MCQ
63	(IRCC 01) Fundamentals of Insurance	Nil	Online	MCQ
64	(IRCC 02) Insurance Regulations, Governance and Compliance	Nil	Online	MCQ
65	(IRCC 03) Risk Management in Insurance	Nil	Online	MCQ

*** : MCQ - Multiple Choice Questions**

Note :

From May/June 2017, examination will be conducted through online mode with MCQ pattern all over India for all subjects. However, the exam in overseas centres will be conducted through off-line mode with MCQ pattern.

16. PRIZE SCHEME

The Insurance Institute of India awards PRIZES to the **Toppers of Professional Examinations** in recognition of their outstanding performance, subject to certain minimum conditions mentioned below being fulfilled by the candidates.

A. PRIZES

There will be two sessions of examinations:

1. From 1st January to 30th June.
2. From 1st July to 31st December.

For both sessions separate merit lists will be prepared after merging the data of online and offline examinations conducted during the period of session.

The following prizes will be awarded to the candidates standing first in the examination and to the candidates standing first in individual subjects.

1. Toppers of Licentiate / Associate / Fellow Examinations.

a.	Fellowship	2 Prizes	Rs.7,500/- each.
b.	Associateship	2 Prizes	Rs.5,000/- each.
c.	Licentiate	2 Prizes	Rs.3,000/- each.

Prizes will be declared on the basis of following criteria:

- I. Candidates accumulating minimum required CPs and qualifying for certificate / diploma in a session will be considered for that session only.
 - II. The candidate must have secured minimum 60% marks in each of the subject qualifying for Associate/ Fellowship and minimum 70% marks in each of the subject for Licentiate. The condition will apply only for the subjects on the basis of which the examination under consideration for prize is passed.
 - III. The candidate must have secured minimum 60 / 90 / 120 CPs in the session for qualifying Licentiate / Associate / Fellow examination respectively.
 - IV. Candidate must not have availed any exemption in any subject on the basis of previous qualification of other institutions.
2. a. **Toppers of each subject: - Rs.2,500/- each.**

Sr. No.	Subject code and title
1	01 Principles of Insurance
2	02 Practice of Life Insurance
3	11 Practice of General Insurance
4	14 Regulations of Insurance Business

5	22 Life Insurance Underwriting
6	23 Applications of Life Assurance
7	24 Legal Aspects of Life Insurance
8	26 Life Insurance Finance
9	27 Health Insurance
10	28 Foundation of Actuarial Science
11	35 Basics of Health Insurance
12	36 Health Insurance Claims Management
13	37 Health Insurance Operations
14	45 General Insurance Underwriting
15	46 General Insurance Accounts and Regulation of Investment
16	47 Foundation of Casualty Actuarial Science Part – I
17	56 Fire Insurance Claims
18	57 Fire and Consequential Loss Insurance
19	58 Fire Insurance Coverage's
20	59 Fire Rating and Underwriting
21	60 Marine Cargo Insurance Principles and Underwriting
22	66 Marine Insurance Claims
23	67 Marine Insurance
24	70 Marine Hull Underwriting and Claims
25	71 Agriculture Insurance
26	72 Motor Insurance
27	74 Liability Insurance
28	76 Aviation Insurance
29	77 Engineering Insurance
30	78 Miscellaneous Insurance
31	81 Mathematical Basis of Life Assurance
32	82 Statistics
33	83 Group Insurance & Retirement Benefit Scheme
34	84 Foundation of Casualty Actuarial Science Part –II
35	85 Reinsurance
36	86 Risk Management
37	88 Marketing and Public Relations
38	89 Management Accounting
39	90 Human Resources Management

40	92 Actuarial Aspects of Product Development
41	99 Asset Management
42	A-1 Foundation of Casualty Actuarial Science Part – I
43	A-2 Foundation of Casualty Actuarial Science Part – II
44	A-3 Basic Rate making
45	A-4 Estimating Unpaid Claims Using Basic Techniques

Prizes will be declared on the basis of following criteria:

- I. The Candidate must have passed the subject in first attempt and
- II. Must have secured minimum 75% marks in the subject and
- III. The candidate getting highest marks in the subject will be declared “Topper”. In case more than one candidate get marks equal to highest marks, all such candidates will be declared “Topper”.

Note: Any candidate who has ever been penalized for malpractice will be removed from the merit list.

b. Toppers of Surveyors subject – Rs.1,100/-

S-01: Principles and Practice of General Insurance and Survey and Loss Assessment.

Subject wise prizes will be declared on the basis of following criteria:

- I. The Candidate must have passed the subject in first attempt and
- II. The candidate getting highest marks in the subject will be declared “Topper”. In case more than one candidate get marks equal to highest marks, all such candidates will be declared “Topper”.

Note: Any candidate who has ever been penalized for malpractice will be removed from the merit list.

B. LIST OF DONORS

1. Fellowship

1.	:	Indian Insurance Companies Association, Kolkata
2.	:	i) SurenderLall ii) Braj Raj

2. Associateship

1.	:	i) Jayant Dalal ii) Suresh K. Desai
2.General	:	Mumbai Insurance Institute
3.Marine	:	Bhagwandas Peraj
4.Miscellaneous	:	Bhaichand Amoluk Consultancy Services Pvt. Ltd.

3. Licentiate

1.	:	Ghanshamdas Khilnani
2.	:	V.N.C. Narichania

4. Subject wise Prizes

1.	27- Health Insurance	:	Balwant Singh.
2.	45- General Insurance Underwriting	:	Indian Insurance Society, Kolkata
3.	65- Marine Underwriting	:	Madras Insurance Institute.
4.	66- Marine Insurance Claims	:	M. Subrahmaniam.
5.	81- Mathematical Basis of Life Assurance	:	Prof. K.Gopal.
6.	82- Statistics	:	All India Technically qualified L.I.C. Employees Association
7.	83- Group Insurance & Retirement Benefit Schemes	:	B.S. Sahae.
8.	85- Reinsurance	:	i) J.B. Boda & Co. ii) Mugatlal Bhagwandas Boda
9.	86- Risk Management	:	The Institute of Insurance Surveyors & Adjusters.
10.	88- Marketing & Public Relations	:	Indian Insurance Institute, Kolkata
11.	89- Management Accounting	:	Lucknow Insurance Institute
12.	90- Human Resource Management	:	H.L. Mathrawala
13.	S-1-Principles and Practice of General Insurance and Survey and Loss Assessment (Surveyors Examination)	:	M.L.Gupta

The Board reserves the right to alter, amend or revoke, from time to time, the rules framed for the purpose. The Board's decision shall be final in the matter.

C. The following Organizations are sponsoring Cash Awards to the toppers of the Professional examination of the Insurance Institute of India.

Sr. No.	Sponsored by	Award Details	Cash Prize
1.	Marsh India Insurance Brokers Pvt. Ltd	i) Associateship (Full Exam)	Rs. 50,000/- for each session.*
		<u>Individual Subjects</u> i) Sub. IC67 - Marine Insurance ii) Sub. IC74 - Liability Insurance iii) Sub. IC85 - Reinsurance Management iv) Sub. IC86 - Risk Management	Rs. 25,000/- each for each session.*
2.	Insurance Brokers Association of India	i) Associateship (Full Exam) (2 Prizes - 1 for Male & 1 for Female)	Rs. 15,000/- each in a calender year. **
		ii) Fellowship (Full Exam) (2 Prizes - 1 for Male & 1 for Female)	Rs.25,000/- each in a calender year.**
3	Shri Surveyors & Adjusters Pvt. Ltd.	<u>Individual Subjects</u> i) Sub S-02 - Fire Insurance ii) Sub. S-06 - Motor Insurance	Rs.1,100/- for each session.*
4.	1979 Batch of GIC Direct Recruit Officers (GICDRO)	<u>Specialized Diploma in</u> i) Fire Insurance ii) Marine Insurance iii) Health Insurance	Rs. 10,000/- each in a each calender year.**

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

** January - December.

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

17. CROSS RECOGNITION OF INSTITUTE QUALIFICATIONS

The Insurance Institute of India and Chartered Insurance Institute, London have entered into a special scheme of arrangement for the promotion of the Advanced Diploma in Insurance (ACII) qualification of the CII to the Associates and Fellows of Insurance Institute of India at concessional rates.

The CII's qualification framework, gives the candidates flexibility in study options. Accordingly a candidate has to accumulate 290 credit points to be eligible for getting ACII Qualification from the CII. Credit points can be accumulated by passing the CII subjects which are assigned different credit points depending on their level of difficulty. The CII grants subject wise credit points to the Associates and Fellows of Insurance Institute of India.

More details are available on CII website at www.cii.co.uk

The American Institute for Chartered Property Casualty Underwriters, U.S.A. grants **Exemption** in their prestigious CPCU designations to the Fellows (Non-Life) of Insurance Institute of India. For more details about the AICPCU courses you can visit their website www.aicpcu.org

Life Office Management Association (LOMA),U.S.A. grants 2 exemptions in their FMLI designation to the Fellows (Life) of Insurance Institute of India. For more details about the LOMA courses, you can visit their website www.loma.org

Insurance Institute of Canada grants 3 exemptions to Associates and 4 exemptions to Fellows of Insurance Institute of India in their CIP Programme consisting of 10 Subjects. For more details about the courses offered by Insurance Institute of Canada, you can visit their website www.insuranceinstitute.ca

18. ESSAY WRITING COMPETITIONS

The Institute encourages research and advanced studies in the area of insurance and related subjects by floating different essay writing competitions every year. The details of the essay writing competitions for the year 2017 are as follows:

The **S.K.Desai Memorial Essay Writing Competition** was introduced by the Institute in the memory of Late Mr. S. K. Desai, one of the Founder Members of Insurance Institute of India. The S. K. Desai Memorial Essay Writing Competition invites original contribution in the form of either an essay or work of research, on current or historic importance, whether life or non-life or related topics from the members of the Institutes in India and in the Afro-Asian Regions. The competition carries a Cash prize of Rs.30,000/- and a merit certificate. The S. K. Desai Memorial is the highest award of the Institute among the essay competitions which the Institute conducts.

The **D.Subrahmaniam Award Essay Writing Competition** was introduced by the Institute in the memory of Late Mr. D.Subrahmaniam, the Founder Principal of the College of Insurance. The D.Subrahmaniam Award Essay Writing Competition is intended to motivate the members of the Institute aged below 45 years and to involve them in the educational and research activities. The competition carries a cash prize of Rs.20,000/- and a Merit Certificate.

Technical Paper Competition is another essay writing competition, which the Institute conducts every year on pre-decided topics in the areas of Life Insurance, General Insurance, Health Insurance, Micro Insurance and Pensions. The competition carries a Cash prize of Rs.10,000/- and a merit certificate.

Rules governing the competitions are as follows:

- i. The Competition is open to all the members of the Associated Institutes in India, Affiliated Institutes abroad and members of Insurance Institute of India in Afro-Asian Region.
- ii. For D. Subrahmaniam Award Essay Competition members' below the age of 45 can only participate. For rest of the competitions there are no age restrictions.
- iii. The contribution should be original and should relate to any topic of insurance, either life or non-life or allied subjects.
- iv. The papers submitted for consideration should not been read or published or dealt with in any other manner till the results are announced.
- v. Contribution for the above essays competition will be accepted from individual members only. Contributions with joint authors (two or more) will not be accepted.

vi. Essay / Research (Write-up details)

Write-up should not exceed –

For S.K. Desai & D. Subrahmaniam – 15,000 words

For Technical Paper Competition – 10,000 words

The write-up must be accompanied with an abstract of the Essay (max 500 words) The paper must be written in **Microsoft word in Times New Roman (font size – 12) in double spacing.**

- vii. The write-up and abstract must be sent through e-mail on the e-mail id: competition@iii.org.in and should reach us not later than 30th April, 2017 for all the Essay Writing Competitions.
- viii. The write up should be marked on the top **for consideration for the “Name of the Essay Competition”** and the details of the author should not appear anywhere in the paper. The details such as name, corresponding address, email id, contact no., membership number of the Institute, age, qualifications etc. should appear only in the covering letter. In case the author’s name or any other personal details appear in the body of essay, such entries will be disqualified.
- ix. Credit will be given for originality, clarity of thought and conciseness in expression.
- x. The authors of the selected articles who are resident in India will be invited to receive the award at the Annual Conference of the Institute. The winner will be invited to present his/her essay at the Annual Conference of the Insurance Institute of India. Awards to non-resident members shall be sent by post.
- xi. The Institute shall have the copyright of the paper for which award is made and it shall become the property of the Institute. The Prize winning paper/papers may be published in the Journal of the Institute at the discretion of the Editorial Board. The Prize winning essay will be posted on the website of Insurance Institute of India.
- xii. The Institute reserves its right to accept or reject the contributions received for the competition and the decision of the Insurance Institute of India shall be final and binding in this respect.
- xiii. The Institute reserves its right to alter, amend or revoke these rules from time to time. The members are requested to submit their essay through e-mail, as mentioned above. (Point vii)
- xiv. The result of the Essay Writing Competitions will be announced in the first week of August, 2017 on our website www.insuranceinstituteofindia.com.

19. CONTINUING PROFESSIONAL DEVELOPMENT PROGRAMME (III-CPD)

Aims & Objectives of CPD Program: CPD Program is a holistic program designed to benefit III's Certificants, the insurance industry and the Indian society, which has very low level of insurance awareness.

Benefits for Certificants of III: CPD Program is designed to help and motivate III Certificants –

- To update their technical knowledge and skills to become multi-skilled professionals to meet the challenges of today's dynamic industry,
- To keep abreast with changes in economic, regulatory and legal environment in India and international community,
- To make qualitative changes in the industry by integrating their knowledge and operational experience with their areas of interest and expertise,
- To develop their analytical skills and conduct research on topics of their interest,
- To make them better prepared for periodical appraisals in their organizations for career development.

Benefits for Insurers: CPD Program with its inbuilt recognition and reward system would help Insurers to make a qualitative change in the work force. CPD can help

- To ensure availability of academically sound, technically qualified professionals suitable for each operations of the company,
- To enable company to design management development programs dovetailed with III-CPD Program to train staff,
- To undertake research for various operations of the company and identify critical areas requiring short term and long term changes in policies and practices,
- To develop a sound objective appraisal system for recognition and reward,
- To motivate employees to learn micro and macro changes in compliance environment globally,

Benefits for Society: “Regaining the trust” of people in need for financial solutions to their problems has been primary concern of Indian insurance industry, which has very low of levels of financial literacy.

- CPD Program will create a vibrant environment and enthusiasm amongst all stakeholders to help them regain the trust of the Indian market spanning across the vast geography, multiple languages and cultures.

CPD would help in providing sufficient number of professionals to improve the reach of financial literacy programs launched by financial institutions and insurance companies, ensuring thereby due respect for the insurance profession.

Eligibility: III-CPD has been designed keeping in mind members who are less than 60 years of age. However, members above 60 are also welcome to participate.

Accumulation of Credits: CPD Awards will be of annual validity and candidates have to accumulate a minimum of 100 credits per year for 3 consecutive years. Thereafter, renewals will be on accumulation of 300 credits in every three-year period, subject to the candidate acquiring a minimum of 50 credits per year.

Publication of CPD Credits/ Awards: A list of CPD Awardees and the credits claimed/ earned will be maintained by III and made available on III's website so that the same is available for verification by both members and/or all stakeholders.

Governance: CPD Programme is under the overall directions and guidance of CPD Steering Committee (CPDSC). CPD is implemented by III's CPD Department under the guidance and supervision of CPD Evaluation Committee (CPDEC).

Working of CPD Programme: Implementation level details of III-CPD are given below:

- All CPD activity is web-based.
- CPD period is from 1st April to 31st March. The present CPD period ends on 31st March 2017.
- Members have to register at III website giving their Name/ Diploma Number/ other credentials.
- On the CPD Activity Page provided, members have to state CPD activity completed during the CPD period with relevant details.
- Members have to state CPD activity proposed during the CPD period with relevant details.
- Based on the statement made by Members, 'CPD Credits Claimed' will be displayed on the website.
- On approval/ validation by CPDEC, the activity/ points will be shown as 'CPD Credits Earned'.
- For Pre-approved CPD activity (e.g. Training programmes of Institute of Actuaries of India/ National Insurance Academy/ Indian Institute of Risk Management), applicable credits will be notified on III website.

- Requests for pre-approval of CPD Activity may be sent by email to cpd@iii.org.in. Credits for CPD activity will be added to Credits Earned if approved by CPDEC.
- Approval of CPD Activity will be generally guided by 4 watchwords - relevance, quality, credibility & popularity.

Grievance Redressal: III's CPD Programme is a matter of evaluating the quality of professional activity done during a particular period as per the evaluation/ judgment of fellow/ senior professionals based on such standards they deem appropriate using their professional wisdom and will not be the subject matter of litigation.

Powers to make rules: III retains its rights to change/ modify/ cancel the CPD Programme at its discretion.

Fees: III-CPD is at present a free service to the industry. However, III retains its right to charge fees for registering the credits accumulated/ renewals/ carry forward of credits etc. at its discretion in future after notifying the same.

Disclaimer: "III CPD Programme"/ 'Award of CPD Credits' is an activity instituted by Insurance Institute of India (III) for furtherance of professional standards of the insurance industry. Insurers/ other stakeholders are at liberty to consider CPD Credits for recognizing professional activities of their employees/ job applicants and III has no role whatsoever in such matters."

III-CPD Credit Accrual Plan: Accrual Plan for Post-Associateship/ Post-Fellowship activity is as follows:

CPD Credit Accrual Plan	Target: 100 credits per year in the 1st, 2nd and 3rd years. Subsequent Target: 300 credits during blocks of 3 years subject to a minimum of 50 credits per year
CPD Activity Groups:	CPD Activity 1. Academic Work (Max: 100 credits) CPD Activity 2. Organizational Support (Max: 40 credits) CPD Activity 3. Underwriting / Claims Handling / Other Experience (Max: 60 credits)

Credits under the 5 CPD Activities have to be acquired as follows:

Approved Activity	Credits
1. Academic Work (Max: 100 credits admissible)	
a. Presenting papers at CPDEC recognized national/ international seminars/ workshops	Upto 50 credits per seminar/ workshop (Max.credits 100)
b. Attending CPDEC recognized national/ international seminars/ workshops as a registered participant.	Upto 10 credits per seminar/ workshop (Max. credits 40)

c. Attending academic training programmes conducted by CPDEC recognized institutions (e.g. College of Insurance, National Insurance Academy & Institute of Insurance and Risk Management.)	Upto 20 credits for 3 day sessions, Upto 10 credits for less than 3 day sessions. (Max. credits 100)
d. Lecturing at academic training programmes conducted by CPDEC recognized institutions (e.g. College of Insurance, National Insurance Academy & Institute of Insurance and Risk Management.)	Upto 20 credits per 90 minute lecture session. (Max. credits 100)
e. Insurance related articles/ research papers subject to evaluation/ approval by CPDEC. (Number of Credits to be decided by CPDEC)	Upto 100 credits per article/ research paper (Max. credits 100)
f. Writing III text books/ insurance related books (with ISBN number) published in India/ abroad, subject to approval by CPDEC. (Number of Credits to be decided by CPDEC)	Upto 100 credits (Max. credits 100)
g. Passing examinations of III other than regulatory tests/ examinations (i.e. Pre-recruitment test for Agents, Surveyors Examination etc. do not qualify as CPD Activity).	Upto 50 credits per paper (Max. credits 100)
h. Passing Approved examinations of other institutes (List available on III website.)	Upto 50 credits per paper (Max. credits 100)
i. Presenting/ Publishing Case Studies on insurance and related matters (Number of Credits to be decided by CPDEC)	Upto 50 credits per paper (Max. credits 100)
j. Other miscellaneous approved academic activity	Upto 20 credits (Max. credits 40)
Note: CPDEC will decide upon approval of Seminars and Training Programmes.	
2. Organizational Support (Max: 40 credits)	
a. Organization of seminars/ workshops (To be certified by Chairman of Associated Institute)	Upto 10 credits per item of work. (Max. credits 40)
b. Other miscellaneous approved organizational activity	Upto 10 credits per activity. (Max. credits 40)

3. Underwriting/ Claims Handling/ Other Experience (Max: 60 credits)	
a. Underwriting/Claims experience in respective company, certified by CEO/ GM/ Region-in-Charge/ CFO/ Chief Underwriting Officer of Insurance Company. Self-Certification allowed only for CEOs.	Upto 10 credits per month of professional experience (Max. credits 60)
b. Broking experience certified by CEO of the Broking Company. Self-Certification allowed only for CEOs.	Upto 5 credits per month of professional experience (Max. credits 60)
c. Corporate Agency/ Third Party Administrator professional experience certified by CEO of the Company. Self-Certification allowed only for CEOs.	Upto 5 credits per month of professional experience (Max. credits 60)
d. Individual Agents' professional experience certified by CEO/ GM/ Region-in-Charge/ CFO/ Chief Underwriting Officer/ Region-in-Charge/ Authorized person of organization.	Upto 5 credits per month of professional experience (Max. credits 60)
e. Underwriting experience in respective company/ organization certified by CEO/ GM/ Region-in-Charge/ Chief Operating Officer/ Chief Underwriting Officer/ Region-in-Charge/ Authorized person of organization.	Upto 5 credits per month of professional experience (Max. credits 60)
f. Work experience in regulatory organizations, LI Council/ GI Council, academic institutions, ancillary departments of insurance companies based on certification by CEO/ In-Charge of the organization/ Authorized person of organization.	Upto 5 credits per month of professional experience (Max. credits 60)
g. In case of freelance professionals, credits for other experience will be considered on a case-to-case basis by CPD Evaluation Committee.	Credits to be decided by the CPDEC within the maximum prescribed limits.

20. LIST OF CENTRE CODE & EXAM CENTRES OFFLINE & ONLINE EXAMINATION

(A) List of Centre Code & Exam Centres in Overseas - Offline Examination

Overseas Examination Centres			
Centre Code	Centre Name	Centre Code	Centre Name
187	Abu Dhabi	172	Jeddah
178	Alkhobar	184	Kathmandu
239	Arusha	193	Kuwait
169	Baharain	186	Mauritius
160	Bhutan	183	Muscat
180	Colombo	218	Nairobi
231	Dar-E-Salaam	179	Riyadh
241	Dhaka	158	Suva-Fiji
217	Doha	240	Toronto
171	Dubai	242	Yangon

Note: There is no assurance that the examination will necessarily be held at the above centres.

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

Centre Code	Centre Name	Centre Code	Centre Name
693	Agartala	658	Jodhpur
601	Agra	713	Jorhat
602	Ahmedabad	659	Kannur
694	Aizwal	618	Kanpur
678	Ajmer	714	Karimnagar
695	Akola	715	Karnal
696	Aligarh	638	Kochi

Centre Code	Centre Name	Centre Code	Centre Name
642	Allahabad	619	Kolhapur
679	Alwar	620	Kolkata
643	Amravati	662	Kollam
644	Amritsar	660	Kota
697	Asansol	692	Kottayam
641	Aurangabad	663	Kozhikode
603	Bangalore	621	Lucknow
604	Bareilly	622	Ludhiana
647	Baroda	716	Machilipatnam
698	Behrampur	664	Madurai
699	Belgaum	681	Mangalore
689	Bhagalpur	685	Meerut
700	Bhavnagar	624	Mumbai
701	Bhilai	665	Mysore
645	Bhopal	717	Nagercoil
634	Bhubaneshwar	625	Nagpur
646	Bikaner	718	Nanded
605	Bilaspur	626	Nasik
702	Bongaigaon	719	Nellore
606	Chandigarh	666	Noida
607	Chennai	684	Patiala
648	Coimbatore	627	Patna
703	Cuddapah	720	Pondicherry
649	Cuttack	721	Port Blair
608	Dehradun	628	Pune
609	Delhi	722	Raichur
738	Dhaka Bangladesh	639	Raipur
704	Dhanbad	667	Rajahmundry
705	Dharwad	668	Rajkot
650	Dibrugarh	640	Ranchi
706	Dimapur	723	Ratlam
682	Durgapur	724	Ratnagiri

Centre Code	Centre Name	Centre Code	Centre Name
635	Faridabad	683	Rohtak
636	Gandhidham	725	Salem
652	Ghaziabad	726	Sambalpur
610	Goa	669	Satara
680	Gorakhpur	727	Satna
707	Gulbarga	728	Shahdol
708	Guntur	686	Shilong
637	Gurgaon	670	Shimla
611	Guwahati	687	Shimoga
651	Gwalior	729	Silchar
690	Haldwani	671	Siliguri
688	Haridwar	672	Solapur
709	Hazaribagh	730	Sriganganagar
653	Hissar	673	Srinagar
691	Howrah	630	Surat
654	Hubli	631	Thane
612	Hyderabad/ Secunderabad	731	Thanjavur
710	Imphal	733	Tirunelveli
613	Indore	732	Trichy
711	Itanagar	674	Trivandrum
655	Jabalpur	734	Tuticorin
614	Jaipur	632	Udaipur
615	Jalandhar	735	Udupi
656	Jalgaon	675	Varanasi
712	Jalpaiguri	736	Vellore
616	Jammu	676	Vijayawada
657	Jamnagar	633	Vizag
617	Jamshedpur	737	Warangal

21. LIST OF ASSOCIATED INSURANCE INSTITUTES /AFFILIATED INSTITUTES / ACCREDITED LEARNING CENTRES (ALCs)

A.Associated Insurance Institutes

S R. NO.	INSTITUTE NAME AND ADDRESS	HON. SECRETARY	CONTACT NOS. & EMAIL ID
1	Agra Insurance Institute C/o. Sh Ashwani Tomar, LIC of India, IT Dept, 3rd Floor, Sanjay Place, M.G.Road, Agra - 282002.Uttar Pradesh	Rajesh Sharma	Mobile – 09927069699 kumar_rajesh10@ licindia.com agra@iii.org.in
2	Ahmedabad Insurance Institute Ground Floor,Union Co.Op. Insurance Building,Income Tax Circle,Ashram Road, Ahmedabad - 380014. Gujarat	N S Parikh	Office – 079-27543963 Mobile – 09426321625 Fax – 2762-220547 nilesh.parikh@ orientalinsurance.co.in ahmedabad@iii.org.in
3	Ajmer Insurance Institute, C/o. LIC of India, Divisional Office, Ranade Marg,Alwar Gate, Ajmer - 305008. Rajasthan	Rakesh Kumar Sethi	Office – 0145-2660264 Mobile – 09460177819 ajmer@iii.org.in rakeshkumar.sethi@licindia.com
4	Aligarh Insurance Institute C/o. LIC of India, Divisional Office, Masoodabad,G.T. Road, Aligarh - 202001.Uttar Pradesh	Sachin Jain	Office – 0571-2420073 Mobile – 09837440099 sachin.jain@licindia.com aligarh@iii.org.in
5	Allahabad Insurance Institute C/o. LIC of India, Divisional Office,172/A/40, M.G.Road, Civil Lines, Allahabad - 211002. Uttar Pradesh	Santosh K Vishwakarma	Office – 0532-2402346 Mobile – 09415288701 santosh.vishwkarma@ licindia.com allahabad@iii.org.in
6	Amravati Insurance Institute C/o. LIC of India,Shrikrishna Peth, Divisional Office, Amravati - 444601. Maharashtra	A.A.Kothiwan	Office – 0721-2552214 Mobile – 09423124898 Fax – 0721-2552237 a.kothiwan@licindia.com amravati@iii.org.in
7	Amritsar Insurance Institute C/o. National Insurance Co.Ltd, D26, Court Road, Amritsar - 143101. Punjab	Yatish Kumar	Office – 0183-5010801 Mobile – 09417022457 Fax – 0183-2227891 yatish.kumar@nic.co.in amritsar@iii.org.in
8	Andaman Insurance Institute C/o. LIC of India,Port Blair, Branch Office, Port Blair, Union territory, Andaman - 744101	Manoj Kumar Bannerji	Mobile – 09474468611 portblair@iii.org.in

S R. NO.	INSTITUTE NAME AND ADDRESS	HON. SECRETARY	CONTACT NOS. & EMAIL ID
9	Asansol Insurance Institute Jeevan Prakash, LIC of India, Asansol Divisional Office, Sales Department, West End, G.T. Road, Asansol - 713304. West Bengal	Ranadeep Choudhury	Office – 0341-2257976 Mobile – 09476488890 asansol@iii.org.in ranadeep.choudhary@ licindia.com
10	Aurangabad Insurance Institute C/o. LIC of India, Adalat Road, Divisional Office, Jeevan Prakash, Aurangabad - 431005. Maharashtra	Shripad V.Pisu	Office – 0240-2333342 Mobile – 09405180095 sv.pisu@licindia.com aurangabad@iii.org.in
11	Bangalore Insurance Institute United India Building, Ground Floor, J G C Road, Bangalore - 560002, Karnataka	B C Srinath	Mobile – 09448954922 bc.srinath@licindia.com bangalore@iii.org.in
12	Bareilly Insurance Institute C/o. LIC of India, Deen Dayal Puram, Divisional Office, Jeevan Prakash, Bareilly - 243001.Uttar Pradesh	Ram Kishore	Office – 0581-2301952 Mobile – 09897236718 kishor.ram@licindia.com bareilly@iii.org.in
13	Belgaum Insurance Institute C/o. LIC of India, Goa Ves, Divisional Office, Basaveshwara Circle, Belgaum - 590011. Karnataka	Chandrashekhar S. Bolgundi	Mobile – 09916039013 cs.bolgundi@licindia.com belgaum@iii.org.in
14	Bhavnagar Insurance Institute C/o. LIC of India, Nilambag Circle, Divisional Office, Jeevan Prakash, Bhavnagar - 364001. Gujarat	Manish N. Dave	Office – 0278-2522025 Mobile – 09428182836 mn_dave@licindia.com bhavnagar@iii.org.in
15	Bhilai Insurance Institute C/o The Oriental Insurance Co.,Ltd., Shrinath Complex, G.E.Road, Supela, Bhilai - 490011 Chattisgarh	G.Raja Siva Kumar	Office – 0788-4035006 Mobile – 09826268844 Fax – 0788-2286642 grs.kumar@ orientalinsurance.co.in grsk_oic@yahoo.com bhilai@iii.org.in
16	Bhopal Insurance Institute S-07,Jain Tower, Nehru Nagar, Square, Bhopal - 462003. Madhya Pradesh	Dhanesh Chaturvedi	Office – 0755-2776420 Mobile – 09229201190 lic_dhanesh@rediffmail. com; bhopal@iii.org.in
17	Bikaner Insurance Institute C/o. LIC of India, Divisional Office,Sagar Road, Bikaner - 334003. Rajasthan	Rakesh Kumar Joshi	Office – 0151-2225911 Mobile – 09414146614 rakeshkumar.joshi@licindia. com bikaner@iii.org.in

S R. NO.	INSTITUTE NAME AND ADDRESS	HON. SECRETARY	CONTACT NOS. & EMAIL ID
18	Bramhapur Insurance Institute C/o. LIC of India, Jeevan Prakash, Divisional Office, PO- Khodasingi, Behrampur, Ganjam - 760010. Orissa	MK Chakraborty	Office – 0680-2296390 Mobile – 09438114158 chakraborty.Mk@licindia. com behrampur@iii.org.in
19	Calicut Insurance Institute C/o. LIC of India, Huzur Road, Divisional Office, Jeevan Prakash, Kozhikode, Kerala - 673001	KVijayachandran	Office – 0495-2728749 Mobile – 09446189498 Fax – 0495-2721929 k.vijayachandran@licindia. com calicut@iii.org.in
20	Chandigarh Insurance Institute Anand Theatre Complex, Chamber No.7-9, Opp. Taj Hotel, Sector 17- A, Chandigarh - 160017. Haryana	K.N.S.Sodhi	Mobile – 09872070863 sodhikanwal@yahoo.co.in chandigarh@iii.org.in
21	Coimbatore Insurance Institute C/o. LIC of India, Divisional Office, Trichy Road, Coimbatore - 641018. Tamil Nadu	M.Gautham	Mobile – 09442581610 mgautham@uiic.co.in coimbatore@iii.org.in
22	Cuddapah Insurance Institute C/o. LIC of India, College Road, Divisional Office, P.O.Box No.10, Cuddapah - 516004. Andhra Pradesh	Ms.N. Agilandeswari	Office – 08562-254348, 244540 Fax – 08562-244281 cuddapah@iii.org.in
23	Dehradun Insurance Institute C/o. LIC of India, Legal deptt, Hardwar Road,, Divisional Office, Dehradun - 248001 UttaraKhand	Rajesh Sharma	Office – 0135-2668130 Mobile – 09411555366 rajesh.sharma3@licindia.com rajeshsharma3lic@gmail.com dehradun@iii.org.in
24	Delhi Insurance Institute 1st Floor, Janpath, 76, 1st Floor, Delhi - 110001. Haryana	Rohtash Sharma	Office – 011--23320434 Mobile – 09810104716 Fax – 0120-4172430 rohtash.sharma@nic.co.in delhi@iii.org.in
25	Dharwad Insurance Institute C/o. LIC of India, College Road, Divisional Office, P.B.No.16, Dharwad - 580001. Karnataka	Dinesh S. Bangera	Office – 0836-2440952 Mobile – 09448860741 bangeradinesh@gmail.com dharwad@iii.org.in
26	Dhubri Insurance Institute C/o. LIC of India, T.R.Phukan Road, Dhubri Branch Office, Porva Villa, Dhubri - 783301	LChakravorty	Office – 03662-230354 Mobile – 09435512001 dhubri@iii.org.in

S R. NO.	INSTITUTE NAME AND ADDRESS	HON. SECRETARY	CONTACT NOS. & EMAIL ID
27	Dibrugarh Insurance Institute C/o. The New India Assurance Co.Ltd., Rotary Road, Dibrugarh D.O., Dibrugarh - 786001. Assam	Mukti Prasad Dey	Office – 0373-2322616 Mobile – 09435355329 Fax – 0373-2324420 dibrugarh@iii.org.in
28	Ernakulam Insurance Institute C/o. LIC of India, M.G.Road, Divisional Office, Jeevan Prakash, Ernakulam - 682011. Kerala	John Mathew	Office – 0484-2361859 Mobile – 09388643004 john.mathew13@licindia.com ernakulam@iii.org.in
29	Goa Insurance Institute C/o. LIC of India, EDC Complex, Patto, Divisional Office, Jeevan Vishwas Building, Panaji,Goa - 403001	Rajendra Golatkar	Office – 0832-2438425 Mobile – 09423061543 Fax – 0832-2438427 goa@iii.org.in
30	Gorakhpur Insurance Institute C/o. LIC of India, Divisional Office, Taramandal, Gorakhpur - 273017. Uttar Pradesh		gorakhpur@iii.org.in
31	Guntur Insurance Institute C/o. LIC of India, Main Road, Branch Office 699,Lakshmiapuram, Guntur - 522001. Andhra Pradesh,	B Hymanand	Office – 08632-220197 Mobile – 09490114475 bhymanand@licindia.com guntur@iii.org.in
32	Guwahati Insurance Institute LIC of India, P&GS Unit, Guwahati Divisional Office, 5th Floor, S S Road, Fancy Bazar, Guwahati - 781001. Assam	Babul Kumar Nag	Office – 0361-2450389 Mobile – 09435043259 nag.bk@licindia.com gauhati@iii.org.in
33	Gwalior Insurance Institute C/o. LIC of India, City Center, Divisional Office, Jeevan Prakash, Gwalior - 474011. Madhya Pradesh	Lalit Pradhan	Office – 0751-2448607 Mobile – 09755193330 lalit.pradhan@licindia.com gwalior@iii.org.in
34	Haldwani Insurance Institute C/o. LIC of India, Nainital Road, Divisional Office, Jeevan Prakash, Kathgodam, Haldwani, Nainital - 263126.UttaraKhand	Prakash Chandra Bhat	Office – 05946-267903 Mobile – 09458355286 Fax – 05946-267871 pc_bhatt10@licindia.com; haldwani@iii.org.in

S R. NO.	INSTITUTE NAME AND ADDRESS	HON. SECRETARY	CONTACT NOS. & EMAIL ID
35	Hazaribagh Insurance Institute C/o. LIC of India, Julu Park, Holy Cross Road, Divisional Office, Jeevan Prakash (Annexe), Hazaribagh - 825301. Jharkhand	Jagdish Chand Mittal	Office – 06546-222817 Mobile – 09431141049 jagdish.mittal@licindia.com hazaribaug@iii.org.in
36	Hyderabad Insurance Institute C/o. LIC of India, Opp. Secretariat Road, Divisional Office, SCZO, Jeevan Bhagya, Hyderabad - 500063	V Raghu Venkata Prasad	Office – 040-23237465 Mobile – 09247794065 v.raghuvenkataprasad@ licindia.com hyderabad@iii.org.in
37	Indian Insurance Institute C/o. Hindusthan Building, (Annexe), 5th Floor, 4, C.R.Avenue, Kolkata - 700072. West Bengal	Nabarun Halder	Office – 033-22126433 Mobile – 09674895726 Nabarun.Halder@licindia. com calcuttainst@iii.org.in
38	Indian Insurance Society (Kolkata) C/o. Royal Insurance Building, Netaji Subhash Road, Ground Floor, 5, Netaji Subhash Road, Kolkata - 700001. West Bengal	Samir Kumar Chatterjee	Mobile – 9831184905 Fax – 033-22428772 samir160454@gmail.com calcuttasoc@iii.org.in
39	Indore Insurance Institute C/o. LIC of India Building, M.G.Marg, 19, Indore - 452001. Madhya Pradesh	H.C.Katariya	Office – 0731-2527396 Mobile – 09977893700 indore@iii.org.in
40	Jabalpur Insurance Institute C/o. LIC of India, Nagpur Road, Divisional Office, Madan Mahal, Jabalpur - 482001. Madhya Pradesh	Umesh Jaiswal	Office – 0761-2671216 Mobile – 09826177105 Fax – 0761-2671340 umesh.jaiswal@licindia.com jabalpur@iii.org.in
41	Jaipur Insurance Institute C/o. LIC of India, Bhawani Singh Road, Divisional Office No.1, P.B.No.65, Jaipur - 302005. Rajasthan	P C Sharma	Office – 0141-2293179 Mobile – 09829826278 sharma.pc625@gmail.com jaipur@iii.org.in
42	Jalandhar Insurance Institute LIC Of India, Divisional Office, Model Town Road, Jalandhar - 144001. Punjab	Inder Jeet Kumar	Office – 0181-2459686 Mobile – 09876025254 kumar.inderjeet350@gmail. com; jullundur@iii.org.in

S R. NO.	INSTITUTE NAME AND ADDRESS	HON. SECRETARY	CONTACT NOS. & EMAIL ID
43	Jalpaiguri Insurance Institute LIC of India, Santipara, Divisional Office, Jeevan Prakash, Jalpaiguri - 735101. West Bengal	Joydip Raha	Office – 03561-255449 Mobile – 09434367737 jdpراها@gmail.com jalpaiguri@iii.org.in
44	Jamshedpur Insurance Institute C/o. LIC of India, Main Road, Divisional Office, Jeevan Prakash Building, Jamshedpur - 831001. Jharkhand	Biplab Sarkar	Office – 0657-2288549 Mobile – 09431757804 jamshedpur@iii.org.in
45	Jodhpur Insurance Institute C/o. LIC of India, Divl. Office, Circuit House Road, P.B. No.58, Jeevan Prakash, 1st West Patel Nagar, Jodhpur - 342011. Rajasthan	Kamal Kishor Vyas	Office – 0291-2657809 Mobile – 09414127649 kkyvasji@gmail.com jodhpur@iii.org.in
46	Jorhat Insurance Institute C/o. LIC of India, Rajabari, Divisional Office, Jeevan Prakash, Jorhat - 785001. Assam	Sanjib Borthakur	Mobile – 09435248062 jorhat@iii.org.in
47	Kanpur Insurance Institute C/o. LIC of India, Legal & HPF Deptt., Divisional Office, Kanpur - 208001. Uttar Pradesh	Anil Kumar Bajpai	Office – 0512-2219897 Mobile – 09839991705 anilbajpai@licindia.com kanpur@iii.org.in
48	Karnal Insurance Institute C/o. LIC of India, 489 Model Town, Divisional Office, Jeevan Prakash, Karnal - 132001. Haryana	Parveen Kumar	Office – 0184-2209705 Mobile – 09416203422 parveen.kumar@licindia.com karnal@iii.org.in
49	Kolhapur Insurance Institute C/o. The New India Assurance Co.Ltd., Employees Co-Op. Cr.Soc. Ltd., F-11, Royal Courts, 3rd Floor, Near Panch Bunglow, Shahupuri, Kolhapur - 416001. Maharashtra	M.S.Dhaobale	Office – 0231-2532108 Mobile – 09850640303 mahesh23dhobale@gmail.com kolhapur@iii.org.in
50	Kottayam Insurance Institute C/o. LIC of India, Kurian Uthup Road, Divisional Office, Nagampadom, Kottayam - 686001. Kerala	P Manoj Kumar	Office – 0481-2567608 Mobile – 09496117182 p.manojkumar@licindia.com kottayam@iii.org.in

S R. NO.	INSTITUTE NAME AND ADDRESS	HON. SECRETARY	CONTACT NOS. & EMAIL ID
51	Lucknow Insurance Institute C/o. LIC of India,,30, Hazratganj, Divisional Office,,Hazratganj,, Lucknow - 226001. Uttar Pradesh	C P Pandey	chandrap_pandey@licindia. ocm lucknow@iii.org.in
52	Machilipatnam Insurance Institute C/o. LIC of India, Jeevan Prakash Building, Kennedy Road, Batchupet, Divisional Office, 2nd Floor, Machilipatnam - 521001. Andhra Pradesh	A Srinivasa Rao	Office – 08672-223174 Mobile – 09298507657 srinivasaraoa@licindia.com machilipatnam@iii.org.in
53	Madras Insurance Institute Bharat Insurance Building, Anna Salai, 1st Floor, Tamil Nadu, Madras - 600002		chennai@iii.org.in
54	Madurai Insurance Institute C/o. LIC of India, 16, Palam Station Road,CA Branch, Divisional Office, Sellur, Madhuri - 625002. Tamil Nadu	G. Seenivasan	Mobile – 09942350396 g.seenivasan@licindia.com madurai@iii.org.in
55	Meerut Insurance Institute C/o. LIC of India, CBO-III, Saket, Prabhat Nagar, Meerut - 250001. Uttar Pradesh	Pramod Kumar Gera	Office – 0121-2761088 Mobile – 09837043970 pramod.gera@licindia.com meerut@iii.org.in
56	Mumbai Insurance Institute Universal Insurance Building, Sir P.M.Road, 6th Floor, Fort, Mumbai - 400001. Maharashtra	Vidyadhar G Salvi	Mobile – 09820342781 vgsalvi@rediffmail.com mumbai@iii.org.in
57	Muzaffarpur Insurance Institute C/o. LIC of India, Divl. Office,Umashankar Pd.Marg, Jeevan Prakash, Muzaffarpur - 842002. Bihar	Ranjan kumar	Office – 0621-2246505 Fax – 0621-2243319 muzaffarpur@iii.org.in
58	Mysore Insurance Institute C/o. LIC of India, Mysore- Bangalore Road, Divisional Office, Bannimantap Extension, Mysore - 570015. Karnataka	S.Sridhara	Mobile – 09482378989 sridhara.s@licindia.com sridharas2006@yahoo.co.in mysore@iii.org.in
59	Nagercoil Insurance Institute C/o. LIC of India, Trivandrum Road, Branch Office No.1, Krishnancoil, Nagercoil - 629001. Tamil Nadu	A Joseph Jerin	Office – 04652-272859 Mobile – 09442522753 a.josephjerin@licindia.com nagercoil@iii.org.in

S R. NO.	INSTITUTE NAME AND ADDRESS	HON. SECRETARY	CONTACT NOS. & EMAIL ID
60	Nagpur Insurance Institute C/o. LIC of India, Divl. Office, National Insurance Bldg., 1st Floor, Sales Dept.,S.V.Patel Marg, Kingsway, Nagpur - 440001. Maharashtra	G Hariharan Sarua	Office – 0712-2548217 Mobile – 09423101236 gh.sarua@licindia.com nagpur@iii.org.in
61	Nanded Insurance Institute C/o. LIC of India, Hingoli Road, Jeevan Prakash,Gandhinagar, Nanded - 431605. Maharashtra	Ravi Muley	Office – 02462-223828 Mobile – 09423437382 rt_muley@licindia.com nanded@iii.org.in
62	Nashik Insurance Institute C/o. LIC of India, Golf Club Ground, Divisional Office, Nasik - 422009. Maharashtra	Mahesh More	Office – 0253-2316992 Mobile – 09823769545 nasik@iii.org.in
63	Nellore Insurance Institute C/o. LIC of India,Dargamitta, Divisional Office, P.B. No.15, Nellore - 524003. Andhra Pradesh	V Chandrasekhara Sarua	Office – 0861-2327075 Mobile – 09440706012 vcs.sarua@licindia.com nellore@iii.org.in
64	Patna Insurance Institute C/o. LIC of India, Fraser Road,, Divisional Office, Annexe Building, Patna - 800001. Bihar	Mukesh Prasad	Office – 0612-2202204 Mobile – 09546682900 piipatna@gmail.com mukesh.p@licindia.com patna@iii.org.in
65	Pondicherry Insurance Institute C/o. The New India Assurance Co.Ltd., Divisional Office, 179, J.N. Street 3rd Floor, Pondicherry - 605001.	K Narayanasamy	Office – 0413-2332744 Mobile – 09442086328 pondicherry@iii.org.in
66	Pune insurance Institute C/o. The New India Assurance Co.Ltd., Karve Road, Regional Office, 2nd Floor, Sharda Centre, Near Nal Stop, Pune - 411004. Maharashtra	N.R.Hariharan	Mobile – 09422009859 hari_akila@vsnl.net hari.n@newindia.com poona@iii.org.in
67	Raichur Insurance Institute C/o. LIC of India,Station Road, Divisional Office, Basweshwara Circle, Raichur - 584101. Karnataka	M.Ravi	Mobile – 09448973680 mravicr@gmail.com
68	Raipur Insurance Institute C/o. LIC of India,,Pandri, Divisional Office, Raipur - 492004. Chhattisgarh	N.Jagannath Rao	Mobile – 09424223731 nj.rao@licindia.com raipur@iii.org.in

S R. NO.	INSTITUTE NAME AND ADDRESS	HON. SECRETARY	CONTACT NOS. & EMAIL ID
69	Rajahmundry Insurance Institute C/o. LIC of India, Near Morampudi Junction, Divisional Office, Jeevan Godavari, Rajahmundry - 533103. Andhra Pradesh	M.Kodanda Ram	Office – 08832-469661 Mobile – 09866821725 m.kodandaram@licindia.com rajahmundry@iii.org.in
70	Rajkot Insurance Institute C/o. LIC of India, Tagore Marg, Divisional Office, Jeevan Prakash Building, Rajkot - 360001. Gujarat	Apurva A. Popat	Office – 02812-465714 Mobile – 09428270888 a.popat@licindia.com rajkot@iii.org.in
71	Salem Insurance Institute C/o. LIC of India, Johnsonpet, Divisional Office, Jeevan Prakash, Salem - 636007. Tamil Nadu	R. Narayanan	Office – 04272-411491 Mobile – 09443887172 rnarayanana@licindia.com salem@iii.org.in
72	Sambalpur Insurance Institute C/o. LIC of India, Ainthapali, Divisional Office, Jeevan Prakash, Sambalpur - 768004. Orissa	Tuhin Dey	Mobile – 09437218823 tdey06@gmail.com; sambalpur@iii.org.in
73	Satara Insurance Institute C/o. LIC of India,, Sadar Bazar, Divisional Office, Sadar Nagar, Satara - 415001. Maharashtra	Manisha Apte	Office – 02162-224720 Mobile – 09421119415 satara@iii.org.in
74	Satna Insurance Institute C/o. LIC of India, Krishna Complex, Divisional Office, Krishna Nagar, Satna - 485001. Maharashtra	Raghvendra Prasad Mishra	Office – 07672-223253 Mobile – 09424326955 mishra.rahvendra@licindia.com; satna@iii.org.in
75	Shahdol Insurance Institute C/o. LIC of India, Burhar Road, Divisional Office, Ahuja Market, 2nd Floor, Shahdol - 484001. Madhya Pradesh	Rana Mallick	Office – 07652-240898 Mobile – 09424954449 rana.mallick@gmail.com shahdol@iii.org.in
76	Shimla Insurance Institute C/o. LIC of India, 14 15 SDA Complex, Divisional Office, Kasumpti, Shimla - 171009. Himachal Pradesh	Harsh Gupta	Office – 01772-629209 Mobile – 09418588934 gupta.harsh@licindia.com shimla@iii.org.in
77	Silchar Insurance Institute C/o. LIC of India, Jeevan Prakash, Divisional Office, Meherpur, Cacher (Assam), Silchar - 788015	Sandip Chakraborty	Office – 03842-242668 Mobile – 09435074156 Fax – 03842-241461 sandip.chakraborty@licindia.com silchar@iii.org.in

S.R. NO.	INSTITUTE NAME AND ADDRESS	HON. SECRETARY	CONTACT NOS. & EMAIL ID
78	Srinagar Insurance Institute C/o. LIC of India, Sonwar, Divisional Office, P.B.No.459, Srinagar - 190001. Jammu Kashmir	G S Datta	Office – 0194-2500496 srinagar@iii.org.in
79	Surat Insurance Institute C/o. LIC of India, Muglisara, Divisional Office, Jeevan Prakash Opp.Municipal Corpn., Surat - 395001. Gujarat	Kishor P Patel	Office – 0261-2801503 Mobile – 09825333667 kp_patel@licindia.com surat@iii.org.in
80	Thanjavur Insurance Institute C/o. LIC of India, Gandhiji Road, Divisional Office, Jeevan Chola, Thanjavur - 613001. Tamil Nadu	P V Rajan	Office – 04362-230384 Mobile – 09442282207 pv.rajan@licindia.com thanjavur@iii.org.in
81	Trivendrum Insurance Institute HGA(P), I.T. Dept., Jeevan Prakash, C/o. LIC of India, Divisional Office, Pattom, P.O., Thiruvananthapuram, Trivandrum - 695004. Kerala	Anoop R S	Mobile – 9995969581 rs.anoop@licindia.com trivandrum@iii.org.in
82	Udaipur Insurance Institute C/o. LIC of India, Sub City Centre, Divisional Office, Udaipur - 313001. Rajasthan	Lalit Kishore Parakh	Office – 0294-2487103 Mobile – 09414342543 parakhlalit.kishore@licindia. com udaipur@iii.org.in
83	Udupi Insurance Institute C/o. LIC of India, Ajjarkad, Divisional Office, Jeevan Krishna, Udupi - 576101. Karnataka	Suman L Upadhyaya	Office - 0820 - 2593258 Mobile – 09449640422 l.upadhyayasuman@licindia. com udipi@iii.org.in
84	Utkal Insurance Institute C/o. LIC of India, Nuapatna, Divisional Office, Cuttack - 753001. Orissa	Ashok Kumar Kar	Mobile – 09861431308 cuttack@iii.org.in
85	Vadodara Insurance Institute C/o. LIC of India, Divisional Office, 6th Floor, Suraj Plaza II, Sayaji Ganj, Vadodara - 390005. Gujarat	J J Shelat	Office – 0265-330705 Mobile – 09879894667 vadodara@iii.org.in
86	Varanasi Insurance Institute C/o. LIC of India, B-12/120, Divisional Office, Gauriganj, Bhelupur, Varanasi - 221001. Uttar Pradesh	Rakesh Gujrati	Mobile – 09450012074 rakesh.gujrati@licindia.com varanasi@iii.org.in

S R. NO.	INSTITUTE NAME AND ADDRESS	HON. SECRETARY	CONTACT NOS. & EMAIL ID
87	Vellore Insurance Institute C/o. LIC of India, IDA Scudder Road, Divisional Office, Jeevan Prakash, Vellore - 632004. Tamil Nadu	C Jambu Kumar	Office – 04162-206179 Mobile – 09942062770 c.jambukumar@licindia.com vellore@iii.org.in
88	Vijaywada Insurance Institute C/o. LIC of India, M.G.Road, City Branch 2, Vasu Estates, Beside Manorama Hotel, Vijayawada - 520002. Andhra Pradesh	D V V S Vara Prasad	Office – 0866-2571568 Mobile – 09440183375 varaprasaddvvs@yahoo.in vijayawada@iii.org.in
89	Vikramshila Insurance Institute C/o. LIC of India, Jeevan Prakash, Divisional Office, Zero Mile, Bhagalpur - 813210. Bihar	Shiv Narayan Sah	Office – 0641-2322025 Mobile – 09470760957 sn.sah@licindia.com bhagalpur@iii.org.in
90	Vishakapatnam Insurance Institute C/o. LIC of India, Jeevan Prakash Road, Divisional Office, Jeevan Prakash, Vishakapatnam - 530004. Andhra Pradesh	P Purnima	Office – 0891-2746479 Mobile – 09849635163 p.purnima@licindia.com visakhapatnam@iii.org.in
91	Warangal Insurance Institute C/o. LIC of India, Balasamudram, Divisional Office, Hanamkonda, Warangal - 506001. Andhra Pradesh	T Haragopal	Office – 0870-2578818 Mobile – 09490109099 Fax – 0870-257790 t.haragopal@licindia.com warangal@iii.org.in

B. Affiliated Institutes

SR. NO.	INSTITUTE NAME	CONTACT DETAILS
1	The Sri Lanka Insurance Institute	1st Floor, YMCA Building, 143, St. Michael's Road, Colombo 3 Tel.No. : 0094 11 2314405 Email : slii@sltnet.lk
2	R.I.C.B. Insurance Institute	Royal Insurance Corporation of Bhutan Ltd. Post Box No.315, Thimphu, Bhutan. Tel.No. : +975-2-321037, 322426 Email : ricbho@druknet.bt

C. Accredited Learning Centers

SR. NO.	ACCREDITATION NO.	NAME OF INSTITUTE/ORGANIZATION
1	IIIALC_001	HRD Foundation- India, 5/7, Kalkaji Extension, New Delhi- 110 019. Tel No.: 011-43536308,(M)-09810500469 Email: hrdfi@vsnl.com,hrdfi@airtelmail.in Website: www.hrdfi.com
2	IIIALC_002	Insurance Academy – North East Bardoichila Bhawan, Block-A (ASC-C), G.S. Road, Bhangagarh, Guwahati – 781 005. Tel No: +91 9864027566 Fax No: 0361-2460362/2134287 Email: insac_ne@rediffmail.com Website: www.insuranceacademynortheast.com

SR. NO.	ACCREDITATION NO.	NAME OF INSTITUTE/ORGANIZATION
3	IIIALC_005	Insurance Academy 622, Pulchiwadi, Deccan Gymkhana, Pune-411 004. Tel No.: 020-25534601/25539050, (M)- +91 9822846918 Fax No. 020-25534601 Email: insurance2012@gmail.com Website: www.insuranceacademy.org
4	IIIALC_006	Usha Deep Insurance & Management Services Pvt. Ltd. 1, Ishwar Puri, (Opp. Ishwardham Mandir), Sector – 12, Indira Nagar, Lucknow – 226 016. Tel No. 0522-4101741 Fax No: 0522-4000806 Email: academy@ushadeep.com;info@ ushadeep.com Website: www.ushadeep.com
5	IIIALC_008	Udaipur Insurance Institute C/o. LIC of India, Divisional Office, Sub City Centre, Udaipur – 313 001. Tel No.: 0294-2487103 Fax No: 0294-2583558 Email: parakhlalit.kishore@licindia.com
6	IIIALC_009	Indian Insurance Institute Hindustan Building (Annexe), 5th Floor, 4, C.R. Avenue, Kolkata- 700 072. Tel No: 033-22126433 Fax No: 033-22129373. Email: iikolkata@vsnl.net Website: www.indianinsuranceinstitute.net.in

SR. NO.	ACCREDITATION NO.	NAME OF INSTITUTE/ORGANIZATION
7	IIIALC_010	Delhi Insurance Institute C/o. LIC Training Centre, 76, Janpath, New Delhi – 110 001. Tel No: 011-23320434/23739662 Fax No: 011-523281650 Email: rohtash.sharma@nic.co.in
8	IIIALC_011	Bhopal Insurance Institute T-09, Jain Tower, Nehru Nagar Square, Bhopal – 462 003. Fax No:0755 –2776420/4038420 Email: lic_dhanesh@rediffmail.com Website: www.educationvarsity.com
9	IIIALC_012	Indian Insurance Society Royal Insurance Building (Ground Floor), 5, Netaji Subhas Road, Kolkata- 700 001. Tel: 033-2231 9225/2231 4096 Email: iiskolkata@rediffmail.com; Website: www.indianinsurancesociety.org
10	IIIALC_013	Coimbatore Insurance Institute C/o LIC of India, Divisional Office, Trichy Road, Coimbatore – 641 018. Tel: 0422-2200024; Email: coimbatoreii@yahoo.co.in

SR. NO.	ACCREDITATION NO.	NAME OF INSTITUTE/ORGANIZATION
11	IIIALC_014	Hyderabad Insurance Institute C/o LIC of India, S.C. Zonal Office, “Jeevan Bhagya”, Secretariat Road, Hyderabad – 500 063. Email: hyderabadinsuranceinstitute@yahoo.co.in; Website: www.hyderabadinsuranceinstitute.com
12	IIIALC_015	Trivendrum Insurance Institute C/o LIC of India, Divisional Office, Pattom, Trivandrum, Kerala – 695 004. Tel: 0471-6576886; Email: insinsttvm@gmail.com
13	IIIALC_016	Insurance Training Centre 25/1, Baranashi Ghosh Street, Near Girish Park, Kolkata – 700 007. Tel:033-22184184/22696035; Mobile: 09830171022; Fax: 033-22736612; Email: insurance@bimabazaar.com; Website: www.bimabazaar.com
14	IIIALC_018	Chandigarh Insurance Institute Anand Complex Building, Opposite Taj Hotel, Building Bo.1, Chamber No.7-9, Basement, Sector 17-A, Chandigarh - 160 017. Tel:0172-2543089;Fax: 0172-2543089 Mobile:09872070863 Email: chdinsurancecentre@yahoo.in

SR. NO.	ACCREDITATION NO.	NAME OF INSTITUTE/ORGANIZATION
15	IIIALC_020	Aurangabad Insurance Institute C/o. LIC of India, Divisional Office, Adalat Road, Aurangabad-431 005. (Maharashtra) Tel: 0240-2333470 (M): 9922463023 Email:sv.pisu@licindia.com; aurangabad@iii.org.in
16	IIIALC_021	Institute of Continuing Education - Basant Dynamics 472, Pepee Compound, Near Guru Nanak H.S. School, Ranchi - 834 001. Jharkhand, India. Tel :0651-2331945; Fax:0651 - 2203162 Email : Basant2singh@yahoo.co.in Website:www.bdice.in

THE CREDO

Associate and Fellow Members of the Institute are expected to

1. Continuously update their knowledge of Insurance and allied disciplines and contribute to the furtherance of such knowledge through engagement in research, case studies preparation and innovative work practices
2. Commit to the spirit of honest scientific enquiry – critically examine existing paradigms and practices of the industry with an open and objective mind.
3. Develop a holistic and integrated approach to insurance and its practice, and also adopt a diagnostic problem solving approach to issues and problems in their work environments.
4. Be Team Players, willing to support and empower others and contribute to synergy of the groups to which they belong - to respect and listen to others, to be open and transparent, and to put the team's purpose and its achievement above self.
5. Maintain highest standards of Professional integrity and ethical conduct with respect to what they say and do in their professional life and work, exercising discrimination and judgment to decide what is fair, just and the right thing to do in any situation.
6. Act in the best interests of customers, display deep sensitivity and empathy towards their concerns, champion their just and legitimate causes, provide fair and objective professional advice and a high standard of service.
7. Exercise due diligence and care while dealing with resources of institutions they serve.
8. Display leadership in thought and action towards promoting quality in sales, service and all other work processes, striving for continuous improvement in activities they are engaged in.
9. Contribute to development of both themselves and other fellow members, in a personal and professional sense, participating in and extending support to the activities of various local institutes set up to promote insurance education and develop Insurance competencies.
10. Initiate and take part in social innovation processes that lead to community betterment and enrichment of life – inspiring others through personal example.