

Skills for Life Insurance Agent

जीवन बीमा एजेंट कौशल निरन्तर बाजार मांग का हिस्सा है।

Course Name	Skills for Life Insurance Agent	Course Code	BSC/Q0101
Training Outcomes : After completing this programme, participants will be able to:			
<ul style="list-style-type: none"> Identify and quantify client needs and determine appropriate Life Insurance Product Sell life insurance policies to individuals. Determine policy premium, charges, collect all requisite documents and receive payment as token of sale. Respond to any queries/ requirements. Assess client investment and suggest changes if applicable. Provide service while ensuring that the business relationship is sustained without a lapse until the policy results into a claim upon death or when a policy matures. 			

CURRICULUM / SYLLABUS

Part-A (Domain Skills)

S. No.	Module	Duration (In Hours)
1.	To Source Clients <ul style="list-style-type: none"> Importance of insurance, evolution of insurance. Determine protection against economic losses arising as a result of unforeseen events, Insurance as an instrument of risk transfer. Explain life insurance products – traditional and non - traditional life insurance products. Ascertain Human Life Value, individual life cycle, role and types of financial planning. 	70:00
2.	Process Applications <ul style="list-style-type: none"> Explain proposal stage and policy stage documentation. Explain basic elements of pricing, surplus, bonus, basic concepts, non-medical, medical underwriting, basic elements of pricing, surplus and bonus. Describe insurance regulations and regulatory framework, code of conduct. 	70:00
3.	Sales <ul style="list-style-type: none"> Explain sales process, basics of selling, recommendation of product, closing the sale. Determine Importance of customer service, role of insurance agent and communication skills, Consumer courts and ombudsman 	35:00
4.	Process Claims <ul style="list-style-type: none"> Ascertain Human Life Value, individual life cycle, role and types of financial planning. Describe types of claims and claims procedure. life cycle, role and types of financial planning.) 	35:00
Sub Total		210:00



Skilling Youth
Enriching Livelihoods

Mukhyamantri Yuva Kaushal Yojna (MMYKY)



Part-B (Soft Skills)

S. No.	Topics	Duration (In Hours)
1.	Development Competency/ Proficiency in English/Vernacular	10:00
2.	Effective Communication	10:00
3.	Self & time Management	10:00
4.	Motivational Techniques	05:00
5.	Interpersonal Skill Development	05:00
6.	Computer Literacy	20:00
7.	Life Skills	05:00
8.	Entrepreneurship	15:00
9.	Occupational Safety, Health and Environment Education	10:00
Sub Total		90:00

Total Course Duration : 300:00 Hours