



IRDA/AGTS/CIR/GLD/081/04/2015

21.04.2015.

All Insurers:

Re: IRDAI (Appointment of Insurance Agents) Guidelines, 2015- Instructions to Insurers.

This circular is in continuation to the Guidelines on Appointment of Insurance Agents 2015 issued by the Authority vide notification dated 16.03.2015 and instructions issued vide Circular Number IRDA/AGTS/GDL/CIR/060/04.2015 dated 01.04.2015

Consequent upon promulgation of Insurance Laws (Amendment) Bill 2015, the syllabus for IC-33 and IC-34 is being updated by the Insurance Institute of India (I.I.I) Mumbai to incorporate the various changes in the syllabus in line with the Insurance Laws (Amendment) Bill, 2015 in the syllabus. The revised IC – 33 and IC – 34 syllabus will be in place w.e.f 1.07.2015.

The major changes in the syllabus of IC 33 and IC 34 are as under:

1. **Inclusion of Additional Chapters on Health Insurance in IC-33 and IC-34.** With a view to equip the candidates seeking appointment with Life Insurers and/or General Insurers, with adequate knowledge of Health Insurance concepts so as to enable them to solicit Health Products of Life / General Insurers, it has been decided to include the following four chapters in both IC – 33 and IC 34:
 - i. Introduction to Health Insurance
 - ii. Health Insurance Products
 - iii. Health Insurance Underwriting
 - iv. Health Insurance Claims


Consequently, candidates who have qualified in IC-33 shall henceforth be eligible to be appointed by Life Insurers and Stand alone Health Insurers since IC 33 is now designed to equip the candidates in the concepts of Life Insurance and Health Insurance and candidates who have qualified in IC-34 shall henceforth be eligible to be appointed by General Insurers and Stand alone Health Insurers since IC 34 is now designed to equip the candidates in the concepts of General Insurance and Health Insurance.

2. **New Course- IC-32 for appointment of candidates by Stand-Alone Health Insurers:** The Course Material for IC-32 is being developed by the Insurance Institute of India Mumbai, (I.I.I) consists of the following eleven chapters:

- i. Introduction to Insurance
- ii. Introduction to Health Insurance
- iii. Principles of Insurance
- iv. Insurance Documentation
- v. Health Insurance Products
- vi. Health Insurance Underwriting
- vii. Health Insurance Claims
- viii. Health Insurance Selling Process
- ix. Customer Service and Protection of Customers' Interests
- x. Legal and Regulatory Aspects of Insurance Agency
- xi. Health Insurance Career Prospects.

Candidates who qualify in IC-32 shall be eligible to be appointed by SAHI as agents. IC – 32 syllabus will be in place w.e.f 01-7-2015. The above instructions shall come into force with immediate effect

This has the approval of the Competent Authority.


(T.S.Naik)
Joint Director