### **CURRICULUM**

### FOR THE TRADE OF

## **GENERAL INSURANCE APPRENTICE**

### **UNDER**

### **APPRENTICESHIP TRAINING SCHEME**



GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT& ENTREPRENEURSHIP
DIRECTORATE GENERAL OF TRAINING

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#### 1. BACKGROUND

#### 1.1 Apprenticeship Training Scheme under Apprentice Act 1961

The Apprentices Act enacted in 1961 with the objective of regulating the program of training of apprentices in the industry by utilizing the facilities available therein for imparting on-the-job training. The Act makes it obligatory for employers in specified industries to engage apprentices in designated trades and in optional trades to impart Apprenticeship Training on the job in industry to school leavers, graduates/diploma and person having National Trade Certificate(ITI pass-outs) issued by National Council for Vocational Training (NCVT) to develop skilled manpower for the industry. There are five categories of apprentices namely; trade apprentice, graduate, technician, technician (vocational) apprentices and optional trade apprentice.

Qualifications and period of apprenticeship training of trade apprentices and optional trade apprentices vary from trade to trade. The apprenticeship training for trade apprentices and optional trade apprentices consists of basic training followed by practical training. At the end of the training, the apprentices are required to appear in a trade test conducted by NCVT and those successful in the trade tests are awarded the National Apprenticeship Certificate.

### 1.2 Changes in Industrial Scenario

Recently we have seen huge changes in the Indian industry. The Indian Industry registered an impressive growth during the last decade and half. The number of industries in India have increased manifold in the last fifteen years especially in services and manufacturing sectors. It has been realized that India would become a prosperous and a modern state by raising skill levels, including by engaging a larger proportion of apprentices, will be critical to success; as will stronger collaboration between industry and the trainees to ensure the supply of skilled workforce and drive development through employment. Various initiatives to build up an adequate infrastructure for rapid industrialization and improve the industrial scenario in India have been taken.

#### 1.3 Reformation

The Apprentices Act, 1961 has been amended and brought into effect from 22<sup>nd</sup> December, 2014 to make it more responsive to industry and youth. Key amendments are as given below:

- Prescription of number of apprentices to be engaged at establishment level instead of trade-wise.
- Establishment can also engage apprentices in optional trades which are not designated, with the discretion of entry level qualification and syllabus.
- Scope has been extended also to non-engineering occupations.
- Establishments have been permitted to outsource basic training in an institute of their choice.
- The burden of compliance on industry has been reduced significantly.

### 2. RATIONALE

### [Need for Apprenticeship in General Insurance Apprentice]

- a. It will enhance the ability to greet the customer, understand various reasons of them visiting the branch and guide them to the particular desk
- b. It will enhance the ability to differentiate between applications for different insurance products and plans
- c. Will be able to fill the form, identify the mistakes in the application form and know the timelines for processing these application forms
- d. It will enhance the ability to Guide customers on required KYC documents,
   Offer alternatives in case of lack of documentation
- e. It will enhance the ability to verify with the customers on required KYC documents, verify the original KYC documents with the photocopies.
- f. It will enhance the ability to be able to fill forms independently into the centralized database.
- g. It will enhance the ability to verify and validate the application documents and maintaining a record for them.
- h. It will be able to independently access and understand various digital platforms
- i. It will be able to guide customers through electronic servicing of insurance policies and educate customers about dos and don'ts on digital platforms
- j. It will be able to do financial/medical underwriting for insurance applications.
- k. It will be able to process requests for insurance policy servicing.
- It will enhance the ability to resolve customer complaints by investigating problems; developing solutions; preparing reports; making recommendations to the management.
- m. It will enhance the ability handle processing and maintenance of all insurance back office functions.

### 3. JOB ROLES: REFERENCE NCO

### **Brief description of Job roles:**

### **General Insurance Apprentice -**

The individual at work sells insurance policies to individuals and then ensures collection of periodic premium payments from the policyholder. The individual also ensures that beneficiaries receive the designated financial settlement from claims on the policy.

**ALIGNED TO: NCO-2015/ NIL** 

### 4. GENERAL INFORMATION

1. Name of the Trade : General Insurance Apprentice

2. Job Role Code : App/BFSI/03

3. Duration of Apprenticeship Training : 14 months

(Break up of Apprenticeship Training)

3.1 For Fresher's (For 12<sup>th</sup> pass):-

(i) Duration of Basic Training : **02 months** 

(ii) Duration of Practical Training/ : 12 months

On -job Training)

3.2 For Graduates-

(i) Duration of Basic Training : Nil

(ii) Duration of Practical Training/ : **12 months** 

On -job Training)

4. Entry Qualification : Passed 12th class examination

under 10+2 system of

education.

5. Selection of Apprentices : The apprentices will be selected

as per Apprentice Act, 1961

amended time to time.

Note: Industry may impart training as per above time schedule, however this is not fixed. The industry may adjust the duration of training considering the fact that all the components under the syllabus must be covered. However the flexibility should be given keeping in view that no safety aspect is compromised and duration of industry training to be remain as 1 year.

### **5. COURSE STRUCTURE**

### Training duration details: -

Time	1-2	3-14
(in months)		
Basic Training	Block-I	
Practical Training (On - job training)		Block – I

Components of Training	g Duration of Training in Months													
<b>↓</b>	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Basic Training Block-I														
Practical Training Block - I														

## 6. SYLLABUS 6.1 BASIC TRAINING

(BLOCK - I)

**DURATION: 2 MONTHS** 

#### **GENERAL INFORMATION**

1) Name of the Trade : General Insurance Apprentice

2) Hours of Instruction : 250 Hrs.

3) Batch size : 30

4) Power Norms : N.A.

5) **Space Norms** : 400 Sq. ft.

6) **Examination** : The internal assessment will be held on

completion of the Basic Training.

7) Instructor Qualification :

i) Degree/Diploma in bachelor of commerce/business administration /retail management from recognized university/Board with one/two year post qualification experience respectively in the relevant field.

8) Tools, Equipment's Machinery required: - As per Annexure – I

### 6.1 <u>DETAIL SYLLABUS OF BASIC TRAINING</u>

### 6.1.1 DETAIL SYLLABUS OF BASIC TRAINING

Block - I

**Basic Training** 

Sr.	Module	Key Learning Outcomes	Hours
No.			
1	Basics of Insurance	<ul> <li>Introduction to General Insurance contracts and process</li> <li>Understand the fundamentals of General Insurance</li> <li>Get an overview of the common characteristics of insurance policies</li> <li>Know the key insurance terminology</li> <li>Understand the different types of General Insurance</li> </ul>	20
2	Health Insurance and Personal Accident Insurance products	<ul> <li>Explain the different types of Health and Personal Accident Insurance products</li> <li>Process and execute medical and accident insurance claims</li> <li>Establish the correct type of coverage for unique individual needs</li> </ul>	10
3	Motor Insurance	<ul> <li>Understand the basics of Motor Insurance</li> <li>Know the essentials of a valid motor insurance policy – financial loss through damage, car accidents, auto theft, natural disasters, vandalism etc.</li> <li>Tailor policies to cover client needs</li> </ul>	10
4	Fire Insurance	<ul> <li>Understand what is fire insurance</li> <li>Learn the different types of fire policies – valued, specific, average, floating, comprehensive, consequential loss and replacement</li> <li>Know the perils covered under fire insurance</li> <li>Understand the main exclusions under the Standard Fire Policy</li> </ul>	10
5	Travel Insurance Products	<ul> <li>Understand the technicalities and basics of travel insurance plans –Travel Insurance and Travel Medical Insurance</li> <li>Evaluate client funds and develop a plan that is acceptable to the clients</li> </ul>	10
6	Rural Insurance	<ul> <li>What is Rural Insurance</li> <li>Understand the types of rural insurance – coverage of farmer's homes, sheds, machinery, agricultural equipment, earthquake, theft etc.</li> <li>Determine rural insurance plans according to the needs of the rural population</li> </ul>	10
7	Group Insurance	<ul> <li>Understand group insurance and its provisions</li> <li>The different kinds of group insurance and their impact – group term life cover, group health cover, group personal accident insurance cover, worker's compensation insurance, group pensions etc.</li> </ul>	10
8	Commercial	Definition and meaning of Commercial Insurance	10

	Insurance	Explain types of coverage – potential business losses from theft, property damage and other unforeseen circumstances	
		<ul> <li>Help secure a custom made commercial insurance policy for the customer</li> </ul>	
9	Documentation and Procedures	<ul> <li>Understand the documentation required for different types of General Insurance</li> <li>Verify the required documents</li> <li>State alternatives if certain/ documents are not available</li> </ul>	10
10	Login to Conversion	Login to Conversion	10
11	Form Filling – Electronic	<ul> <li>Grasp the rudimentary basics of e-application</li> <li>Understand various forms</li> <li>Know how to fill various forms independently</li> </ul>	10
12	Understanding Client needs	<ul> <li>Identify and fulfill client needs</li> <li>Ascertain and determine the appropriate Insurance product for a specified client</li> </ul>	10
13	Client Life Stage – Understanding Investment needs	<ul> <li>Know the concept of Investment Life Cycle</li> <li>Determine the clients' investment needs</li> <li>Understand how to invest money appropriately based on requirements of the client</li> <li>Ascertain Individual Life Cycle, Role and Financial Planning</li> </ul>	10
14	Tele calling Process  - Opening a call	<ul> <li>Understand the basics of opening a call</li> <li>Be aware of standard opening greetings to open a call for building a relationship</li> <li>Understand how to sell your product and avoid common mistakes of tele-calling</li> </ul>	10
15	Tele calling Script	<ul> <li>Know the basics of a tele-calling script</li> <li>Add value to your script by following specified guidelines for formulating a cold tele-calling script</li> </ul>	10
16	Greeting a customer	<ul> <li>Understand the importance of greeting a customer in a correct way</li> <li>Be aware of standard opening greetings</li> <li>Learn the best practices of greeting a client – the manner of speech, using the tone of your voice etc.</li> </ul>	10
17	Understanding and pitching Products	<ul> <li>Understand the importance of in-depth knowledge of the product you intend to sale</li> <li>Learn the basics of pitching your insurance product, from your audience's perspective</li> <li>Determine the right content for your pitch</li> <li>Practice the script for pitching products</li> </ul>	20
18	Handling objections	<ul> <li>Learn the importance of effective handling of objections</li> <li>Know the various objections raised by customers</li> <li>Learn specific techniques of negotiation</li> <li>Practice handling objections in sales by addressing the client's concern</li> </ul>	20
19	Closing a call	<ul><li>Understand the strategies for closing a call</li><li>Utilise fall-back positions and select appropriate</li></ul>	20

20	Asking for referrals  Electronic Policy Servicing – Risks, Do's and Don'ts	<ul> <li>Understand referrals</li> <li>Know how to ask for referrals effectively to increase your client base</li> <li>Practice asking for a referral</li> <li>Know the importance of Electronic Policy Services</li> <li>Understanding the types of risks and assessing them</li> <li>Follow the regulatory framework and the code of conduct</li> </ul>	10
		required for EPS  Total	250

### 6.1.2. EMPLOYABILITY SKILLS

#### **GENERAL INFORMATION**

1) Name of the subject : EMPLOYABILITY SKILLS

2) **Applicability** : Basic Training- Mandatory for fresher only

3) Hours of Instruction : 110 Hrs.

4) **Examination** : The internal assessment will be held on

completion of the Basic Training.

5) Instructor Qualification :

i) MBA/BBA with two years' experience or graduate in commerce with two years' experience.

**And** 

Must have studied in English and Basic Computer at 12<sup>th</sup> /diploma level

### **6.1.2.1 SYLLABUS OF EMPLOYABILITY SKILLS**

### A. Block – I Employability Skills

Topic No.	Topic	Duration (in
		hours)
	English Literacy	15
1	Pronunciation :	
	Accentuation (mode of pronunciation) on simple words, Diction (use of word and speech)	
2	Functional Grammar Transformation of sentences, Voice change, Change of tense, Spellings.	
3	Reading Reading and understanding simple sentences about self, work and environment	
4	Writing Construction of simple sentences Writing simple English	
5	Speaking / Spoken English Speaking with preparation on self, on family, on friends/ classmates, on know, picture reading gain confidence through role-playing and discussions on current happening job description, asking about someone's job habitual actions. Cardinal (fundamental) numbers ordinal numbers. Taking messages, passing messages on and filling in message forms Greeting and introductions office hospitality, Resumes or curriculum vita essential parts, letters of application reference to previous communication.	
	I.T. Literacy	15
1	Basics of Computer Introduction, Computer and its applications, Hardware and peripherals, Switching on-Starting and shutting down of computer.	
2	Computer Operating System  Basics of Operating System, WINDOWS, The user interface of Windows OS, Create, Copy, Move and delete Files and Folders, Use of External memory like pen drive, CD, DVD etc., Use of Common applications.	
3	Word processing and Worksheet  Basic operating of Word Processing, Creating, opening and closing Documents, use of shortcuts, Creating and Editing of Text, Formatting the Text, Insertion & creation of Tables. Printing document. Basics of Excel worksheet, understanding basic commands, creating simple worksheets, understanding sample worksheets, use of simple formulas and functions, Printing of simple excel sheets	
4.	Computer Networking and INTERNET  Basic of computer Networks (using real life examples), Definitions of Local Area Network (LAN), Wide Area Network (WAN), Internet, Concept of Internet (Network of Networks),  Meaning of World Wide Web (WWW), Web Browser, Web Site, Web page and	

	Search Engines. Accessing the Internet using Web Browser, Downloading and	
	Printing Web Pages, Opening an email account and use of email. Social	
	media sites and its implication.	
	Information Security and antivirus tools, Do's and Don'ts in	
	Information Security, Awareness of IT - ACT, types of cyber-crimes.	
	Communication Skill	25
		25
1	Introduction to Communication Skills	
	Communication and its importance	
	Principles of Effective communication	
	Types of communication - verbal, non-verbal, written, email, talking on phone.	
	Nonverbal communication -characteristics, components-Para-language	
	Body - language	
	Barriers to communication and dealing with barriers.	
	Handling nervousness/ discomfort.	
	Case study/Exercise	
2	Listening Skills	
	Listening-hearing and listening, effective listening, barriers to effective	
	listening guidelines for effective listening.	
	Triple- A Listening - Attitude, Attention & Adjustment.	
	Active Listening Skills.	
3	Motivational Training	
	Characteristics Essential to Achieving Success	
	The Power of Positive Attitude	
	Self-awareness	
	Importance of Commitment	
	Ethics and Values	
	Ways to Motivate Oneself	
	Personal Goal setting and Employability Planning.	
	Case study/Exercise	
4	Facing Interviews	
	Manners, Etiquettes, Dress code for an interview	
	Do's & Don'ts for an interview	
5	Behavioral Skills	
	Organizational Behavior	
	Problem Solving	
	Confidence Building	
	Attitude	
	Decision making	
	Case study/Exercise	15
1	Entrepreneurship skill Concept of Entrepreneurship	15
'	Entrepreneurship - Enterprises:-Conceptual issue	
	Entrepreneurship vs. Management, Entrepreneurial motivation.	
	Performance & Record, Role & Function of entrepreneurs in relation to the	
	enterprise & relation to the economy, Source of business ideas,	
	Entrepreneurial opportunities, The process of setting up a business.	
2	Project Preparation & Marketing analysis	
	Qualities of a good Entrepreneur, SWOT and Risk Analysis. Concept &	
	application of Product Life Cycle (PLC), Sales & distribution Management.	
	Different Between Small Scale & Large Scale Business, Market Survey,	
	Method of marketing, Publicity and advertisement, Marketing Mix.	
	memod of marketing, i dollotty and advertisement, Marketing Mix.	

4	Institutions Support Preparation of Project. Role of Various Schemes and Institutes for self- employment i.e. DIC, SIDA, SISI, NSIC, SIDO, Idea for financing/ non financing support agencies to familiarizes with the Policies /Programs& procedure & the available scheme.  Investment Procurement Project formation, Feasibility, Legal formalities i.e., Shop Act, Estimation & Costing Investment procedure.	
	Costing, Investment procedure - Loan procurement - Banking Processes.  Productivity	10
1	Productivity Definition, Necessity, Meaning of GDP.	10
2	Affecting Factors Skills, Working Aids, Automation, Environment, Motivation How improves or slows down.	
3	Comparison with developed countries Comparative productivity in developed countries (viz. Germany, Japan and Australia) in selected industries e.g. Manufacturing, Steel, Mining, Construction etc. Living standards of those countries, wages.	
4	Personal Finance Management Banking processes, Handling ATM, KYC registration, safe cash handling, Personal risk and Insurance.	
	Occupational Safety, Health & Environment Education	15
1	Safety & Health Introduction to Occupational Safety and Health importance of safety and health at workplace.	
2	Occupational Hazards  Basic Hazards, Chemical Hazards, Vibro-acoustic Hazards, Mechanical Hazards, Electrical Hazards, Thermal Hazards. Occupational health, Occupational hygienic, Occupational Diseases/ Disorders & its prevention.	
3	Accident & safety Basic principles for protective equipment. Accident Prevention techniques - control of accidents and safety measures.	
4	First Aid Care of injured & Sick at the workplaces, First-Aid & Transportation of sick person	
5	Basic Provisions Idea of basic provision of safety, health, welfare under legislation of India.	
6	Ecosystem Introduction to Environment. Relationship between Society and Environment, Ecosystem and Factors causing imbalance.	
7	Pollution Pollution and pollutants including liquid, gaseous, solid and hazardous waste.	
8	Energy Conservation Conservation of Energy, re-use and recycle.	
9	Global warming Global warming, climate change and Ozone layer depletion.	
10	Ground Water Hydrological cycle, ground and surface water, Conservation and Harvesting of water	

11	Environment	
	Right attitude towards environment, Maintenance of in -house environment	
	Labour Welfare Legislation	5
1	Welfare Acts	
	Benefits guaranteed under various acts- Factories Act, Apprenticeship Act,	
	Employees State Insurance Act (ESI), Payment Wages Act, Employees	
	Provident Fund Act, The Workmen's compensation Act.	
	Quality Tools	10
1	Quality Consciousness :	
	Meaning of quality, Quality Characteristic	
2	Quality Circles :	
	Definition, Advantage of small group activity, objectives of quality Circle, Roles	
	and function of Quality Circles in Organization, Operation of Quality circle.	
	Approaches to starting Quality Circles, Steps for continuation Quality Circles.	
3	Quality Management System :	
	Idea of ISO 9000 and BIS systems and its importance in maintaining qualities.	
4	House Keeping :	
	Purpose of Housekeeping, Practice of good Housekeeping.	
5	Quality Tools	
	Basic quality tools with a few examples	

### **6.2 PRACTICAL TRAINING (ON-JOB TRAINING)**

### (BLOCK - I)

### **DURATION: 12 MONTHS**

#### **GENERAL INFORMATION**

1) Name of the Trade : General Insurance Apprentice

2) **Batch size** : a) Apprentice selection as per Apprenticeship Guidelines

b) As per NAPS Guidelines

3) **Examination** : a) The internal assessment will be held

on completion of the block

4) Instructor Qualification :

i) Degree/Diploma in bachelor of commerce/business administration /retail management from recognized university/Board with one/two year post qualification experience respectively in the relevant field.

5) Infrastructure for On-Job Training: - As per Annexure – II

# 6.2.1 BROAD SKILL COMPONENT TO BE COVERED DURING ON-JOB TRAINING

### BLOCK - I

- 1. Customer interaction at the branch
- 2. Tele calling Inbound and Outbound
- 3. Accompanying Sales Force in the field
- 4. Independent Frontline Sales

	DURATION: 12 MONTHS (52 WEEKS)								
SL NO	LIST OF PRACTICAL SKILLS TO BE COVERED DURING ON JOB								
	TRAINING								
1	Receiving Walk in Customers & Directing them to respective counters								
2	Receiving applications from customers, verify the KYC documents with								
	originals, guide the customers on correct KYC documents, and accept the KYC								
	documents.								
3	Helping customers and educating them with the Digital Interface								
4	Taking the customers through electronic servicing of insurance policies								
5	Educate customers about do's and don'ts on digital platforms								
6	Fill the forms electronically & scanning the documents								
7	Opening the call, Greeting the customer, Practicing the pitch and explain the								
	product to close the call								
8	Take appointments on phone, follow up with them, asking for references								

### 7. ASSESSMENT STANDARD

### 7.1 Assessment Guideline:

Appropriate arrangements should be made to ensure that there will be no artificial barriers to assessment. The nature of special needs should be taken into account while undertaking assessment. Due consideration to be given while assessing for team work, avoidance/reduction of scrape/wastage and disposal of scarp/wastage as per procedure, behavioral attitude and regularity in training.

The following marking pattern to be adopted while assessing:

**a)** Weightage in the range of 60-75% to be allotted during assessment under following performance level:

For this grade, the candidate with occasional guidance and showing due regard for safety procedures and practices, has produced work which demonstrates attainment of an acceptable standard of craftsmanship.

In this work, there is evidence of:

- Good skill levels in the use of hand tools, machine tools and workshop equipment
- Many tolerances while undertaking different work are in line with those demanded by the component/job.
- A fairly good level of neatness and consistency in the finish
- Occasional support in completing the project/job.
- **b)** Weightage in the range of above75%- 90% to be allotted during assessment under following performance level:

For this grade, the candidate, with little guidance and showing due regard for safety procedures and practices, has produced work which demonstrates attainment of a reasonable standard of craftsmanship.

In this work, there is evidence of:

- good skill levels in the use of hand tools, machine tools and workshop equipment
- The majority of tolerances while undertaking different work are in line with those demanded by the component/job.
- a good level of neatness and consistency in the finish
- little support in completing the project/job

**c)** Weightage in the range of above 90% to be allotted during assessment under following performance level:

For performance in this grade, the candidate, with minimal or no support in organization and execution and with due regard for safety procedures and practices, has produced work which demonstrates attainment of a high standard of craftsmanship.

In this, work there is evidence of:

- High skill levels in the use of hand tools, machine tools and workshop equipment
- Tolerances while undertaking different work being substantially in line with those demanded by the component/job.
- A high level of neatness and consistency in the finish.
- Minimal or no support in completing the project

# 7.2 FINAL ASSESSMENT- ALL INDIA TRADE TEST (SUMMATIVE ASSESSMENT)

SUBJECTS	Marks	Sessional Marks	Full Marks	Pass Marks	Duration of Exam.
Practical	100		100	70	2 hrs.
Trade Theory	100		100	70	2 hrs.
Grand Total	200		200	-	

Note: - The candidate pass in each subject conducted under all India trade test.

### 8. FURTHER LEARNING PATHWAYS

### **Employment opportunities:**

On successful completion of this course, the candidates shall be gainfully employed in the following industries:

- 1. Banks
- 2. Insurance Companies
- 3. BPO

### **TOOLS & EQUIPMENT FOR BASIC TRAINING**

# INFRASTRUCTURE FOR PROFESSIONAL SKILL & PROFESSIONAL KNOWLEDGE

### TRADE:GENERAL INSURANCE APPRENTICE

### LIST OF TOOLS & EQUIPMENTS FOR 30 APPRENTICES

### A. General equipment's:-

SI. No.	Name of the items	Quantity (indicative)
1.	White Board / Black Board	1
2.	White Board Marker / Black Board Chalks	
3.	Projector	1
4.	Laptop	1
5.	Internet Access	
6.	Notepads & pens	

Note:

In case of basic training setup by the industry the tools, equipment and machinery available in the industry may also be used for imparting basic training.

### **ANNEXURE - II**

### **INFRASTRUCTURE FOR ON-JOB TRAINING**

### TRADE: GENERAL INSURANCE APPRENTICE

Actual training will depend on the existing facilities available in the establishments. However, the industry should ensure that the broad skills defined against On-Job Training part (i.e. 12 months) are imparted. In case of any shortfall, the concern industry may impart the training in cluster mode/ any other industry/ at ITI.

### **GUIDELINES FOR INSTRUCTORS AND PAPER SETTERS**

- 1. Due care to be taken for proper & inclusive delivery among the batch. Some of the following some method of delivery may be adopted:
  - A) LECTURE
  - B) LESSON
  - C) DEMONSTRATION
  - D) PRACTICE
  - E) GROUP DISCUSSION
  - F) DISCUSSION WITH PEER GROUP
  - G) PROJECT WORK
  - H) INDUSTRIAL VISIT
- 2. Maximum utilization of latest form of training viz., audio visual aids, integration of IT, etc. may be adopted.
- 3. The total hours to be devoted against each topic may be decided with due diligence to safety & with prioritizing transfer of required skills.