

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

These instructions/guidelines are applicable to all the on-line training institutes. These guidelines will be effective from **1st June, 2010** any violation, non-adherence and breach of these instructions shall be treated as violation of provisions of IRDA Act, Insurance Act and regulations made there under requiring practical training for the grant of licence to an insurance agent and renewal thereof and met with penal provisions including fine, suspension, and cancellation of the approval granted by the Authority from time to time.

1. The fresh accreditation will be given twice in a year on need basis and depending upon the availability of good infrastructure in the Institute for the purpose of hosting on-line training portal. In order to ensure that only professional players come into such business, the following standards are mandatory for the all the applicant for fresh/renewal of on line portal:-
 - a. Institutes who are engaged in online training for financial/insurance products for more than 3 years are eligible to apply for starting an online portal however this shall not apply to insurer to go for online portal provided they meet all the criteria laid down for online training institutes.
 - b. Only companies registered with ROC, Societies & Trusts are eligible to apply for accreditation.
 - c. On-line ATI should have ISO-9000 certification for education and training.
 - d. On-line ATI shall host the training portal in an exclusive server hosted in a data center located either at its premises or at an ISP's location based in India.
 - e. The Internet Data Center should have been classified as Tier-3 and above.

- f. The data CENTER should have ISO-20001 for services & 270001 certifications.
 - g. Firewall / UTM setup of training portal should be exclusive for the portal.
 - h. System logs, Web server log, Firewall logs and all different logs essential for security audit should be maintained for minimum period of 6 months.
2. The initial approval will be for a period of one year and consideration of further renewal depends on the satisfactory compliance of requirements of accreditation and the training conducted during the period of approval.
3. Every Institute should have permanent/part time faculty qualified as prescribed by the Authority for each stream to solve the on-line queries of the students. The number of such faculty will depend on average number of candidates undergoing training on the basis of one trainer per 500 candidates in a month.
4. The Training Institute should have adequate arrangement in place to incorporate changes in the portal at short notice. The following technical changes are to be effective before June 1st 2010, continue with training :
 - a. Challenge questions on Insurance domain at random intervals: Each candidate will be posed challenge questions at random intervals which has to be answered within a pre-defined time limit. These questions will be picked up from a large pool of questions maintained by the online ATI. The questions will be posed based on difficulty and the syllabus already covered by the candidate. A set of rules should be defined which the application will check and based on which the decision will be taken on the candidate proceeding with the training or not.
 - b. “Captcha” at random intervals during the training: A captcha challenge is posed to the candidate at random intervals. This can be a combination of letters and digits challenges. The user has to respond to the challenge within a pre-defined time and if the answer is incorrect then the candidate is not allowed to progress with the training.

- c. Centralised Repository / Monitoring System for On-line Training Institutes: Online ATIs will be provided separate web services using which the transactions can be transferred to IRDA on real time.
 - d. Linking MAC address to each training session: Multiple logins should not be allowed from the same computer. All ATIs to incorporate this in their application software and prove it to the independent authority referred to in the earlier recommendation. Each ATI will provide the independent authority a test login to verify the same.
 - e. Password Communications through SMS: For all those candidates who wish to take online training, the email ID & mobile phone are mandatory. Whenever, the candidate wishes to take a training session, he will make an online request in ATI portal requesting for the password. The portal will immediately send the password through SMS to the candidate. The password communicated to the candidate would be valid for a session and automatically expire at the end-of- Each session. Session details will capture the IP address, login, password, date/time stamp and the captcha challenge details. At each logoff the password will change and be communicated through SMS to the candidates.
 - f. Learning Session: Study Session should be restricted to four hours and after expiry of each session a new password should be generated and sent to the candidates through SMS only.
 - g. System logs, Web server log, Firewall logs and all different logs essential for security audit should be maintained for a minimum period of 6-months.
5. The existing and new ATI must have obtained the audit certificate through an empanelled auditor of CERT.
 6. Periodic Audits: IRDA will conduct periodic audit of the ATI's process and technology. These should be surprise audits to ensure that all the policies laid out by IRDA are adhered to.
 7. The employment details of the faculty/Web administrator whether full-time or part-time with payment made should be available at the Institute.

8. The online ATI's will register and impart training to insurers sponsored candidate on IRDA portal and mark the completion of training on IRDA training portal only.
9. Database should be maintained by the Web administrator at the training institute giving details of candidates who have completed their training, name of the faculty/administrator who solved the on-line user's problem during the tenure of the training. The record of test at the end of each chapter or at the end of the training on the basis of question bank of the training provided must be recorded in the database.
10. No marketing fee/consultancy fee/brokerage fee payment is permitted for getting the trainees.
11. (i)- The existing Institutes may convey their willingness to abide by these instructions on a simple form. The information may include: Name & Address of the Institute, Date of Accreditation of the Institute, Expiry date of validity of the Accreditation, Accreditation granted for Life/General or both, Name of the In-charge of the Institute.
(ii)- The above information must reach the Authority within 15 days from the date of issuance of these guidelines. The consolidated list of approved training institutes will then be placed and updated from time to time on our web-site so that Insurance Companies can approach them for conduct of training.
12. Prior approval of the Authority must be obtained if the Training Institute intends to change any of the particulars, details or provisions already approved by the Authority. All such changes would be simultaneously incorporated on IRDA web-site.
13. There must be an exclusive portal for the on-line agents training and on the portal no advertisement should be displayed.
14. All the training institute who wish to apply the on-line training accreditation, may be required to make a live demonstration of the portal at the Authorities headquarters at Hyderabad.
15. A set of other technical points (Annexure I) must be incorporated for new / renewal of the license for on-line training institutes (portals).

16. On-line facility to monitor login/ logout and other activities on their site is attached as annexure-II.
17. During the process of granting accreditation the applications will be sent to Insurance Institute of India who will engage an expert organization in web based technology for the purpose of verification of these guidelines by the applicant.

Annexure-I

(Other Technical points for Online Training Institute)

1. The training institute must display the certificate of accreditation to impart training issued by the Authority at the training institute and also IRDA Registration number should be made available in the home page of the portal.
2. The attendance record (login and logout time) of the trainees should be maintained by the software (system) itself. After the training, the attendance record should be available in softcopy at the Institute for inspection purpose.
3. On-Line Agents training portal should be hosted in a separate domain and the portal should be exclusive for on-line agents training.
4. Option to select life, non-life testing in separate windows.
5. Course Material to be prepared by the Institutes based on the syllabus notified by IRDA and covering all the topics.
6. Good LMS (Learning Management Systems) may be used for the purpose preparation of course material.
7. Glossary should be implemented after login by the candidates.
8. Where ever necessary, there should be a link to glossary.
9. There must be some minimum time to be spent on every chapter the chapter time will be decided by the institute based on the chapter's lengths.
10. The total no. of training hours should be 50 Hrs for new candidates, 25 hrs for professional and 25 hrs for renewal course. which may be divided among the various chapters.
11. In case of composite the total no. of training hours should be **75 Hrs.**
12. The institute will develop revision test at the end of each chapter and after completion of training. The time spent on revision test will not be included in 50/25 hours training.
13. Home page designed in the way that the IRDA registration number is displayed boldly.
14. On-line facility to monitor login/ logout time attached as Annexure-II.

15. Provision for interaction between the student/candidate and the Instructors.
 - Through e-mail
 - Chat-room/Open forum.
 - Off-line queries
16. FAQ Sections should be available as technical and Insurance (non technical).
17. Progress card containing the following details with provision to print the same-
 - Module name the same
 - Chapter No.
 - Test
 - Marks obtained.
 - Maximum marks.
 - Time (Hour/Minutes) spent.
18. During the practice test, there should be facility to alert the users after certain time intervals.
19. Automatic log off facility must be available, if not brows for more than 10 minutes.
20. There should be a mechanism for reporting user problems to web administrator using following options-
 - By Mail
 - By posting queries.
21. User manual (technical/non technical) required for the help on the web.
22. Facilities to change the password.
23. It is necessary to submit the course materials to IRDA in soft copy.
24. Search facility must be on the page so that user can find the desired information.
25. News letter may be made available in the portal (Fortnightly/monthly) without any kind of advertisements.
26. A section containing the details of Faculty, Web-administrator, Head of the Institute, along with their residential address, e-mail id, phone

numbers etc. should be made available on the site. For part time faculty it is required to submit NOC from parent organization.

27. Facility to IRDA to monitor the progress of the Institute as Annex-II.
28. All the reports have facility to take the print out on A-4 paper size (Portrait/Landscape).
29. Font size must be quite impressive and having good visibility.
30. IRDA URN number must be used as student Id.
31. Opening of more than one Login (multiple Login) on same computer as well as Login by same user ID/password on different machines at the same time is not permissible.
32. The Training Institutes must have only one domain to launch the IRDA accredited online training for Life and General Insurance. Use of more than one domain is not permissible.

Annexure-II

IRDA Admin Page Report

Following three kinds of reports should be incorporated by the Online ATI.

- IRDA General Reports based the course.
- IRDA IP based reports.
- IRDA current user's login reports.

(All the above reports have the similar formats as given in Report-1, 2, 3 & 4.)

1. **IRDA Report**
2. **Select the Courses (Life or General)**
3. **Select the company** (It must be dynamic and unique)
4. **Select the batch Name** (It must be dynamitic and in increasing order according to the date)

After selecting the company the report must be generate in the following format

Report-1

Sr. No	IRDA URN Number	Name	Appl. No.	Date Of Registration (dd/mm/yyyy)	Registered For (50/25/25ren)	Start Date (dd/mm/yyyy)	End Date (dd/mm/yyyy)	Used Time (HH:MM)	Remaining Time (HH:MM)	No. of Days (used)	Date of Completion	Status
1	BJL001-0505	Ramesh	12345	15/01/2010	50	17/05/2010	30/06/2010	37:15	12:45	6		On-going
2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Status (completed, On-going or Not-Completed)

After clicking on Student's id the second chapter detail report will generate-

Report-2

Student's Name:
IRDA URN No.:
Company Name:
Batch Name:

Chapter No.	Chapter Name	Time Allotted (HH:MM)	Time Spent (HH:MM)
1	Introduction to Insurance	3:20	3:20
2	Principles if Life Assurance	4:00	4:00
3	Premium and Bonuses	3:30:	3:30
4	Life Insurance Products	4:00	4:00
.
.
.
11	Law and Regulation	3:00	3:00
12	IRDA (Licensing of Insurance Agents) Regulation 2000	2:00	2:00
13	IRDA (Licensing of Corporate Agents) Regulation 2002	2:00	2:00
14	Financial Market, Capital Market, Stock, Technical etc.	2:00	2:00
Total		50:00**	50:00

** 50 hours means all the chapters time (Life or General) must be divided in to the 50 hours. The time allotted will be decided by you but the sum must be 50:00 hrs. There is no concept of miscellaneous hours. The entire test either chapter's test or the final test will not included in this hour.

After clicking on Chapter Name third Report Date report will be generating.

Report-3

Student's Name:
IRDA URN No.:
Company Name:
Batch Name:

Sr. No.	Date (dd/mm/yyyy)	Time Spent (hh:mm)
1	17/05/2010	8:00
2	18/05/2010	8:00 (maximum)
3	19/05/2010	3:50
4		
5		
6		
7	23/05/2010	2:55
8	03/06/2010	4:55
.
.
14	.....	.....

After Clicking on the any date link (e.g. 17/05/2010). The attendance report will be generating-.

Report-4

Student's Name:
IRDA URN No.:
Company Name:
Batch Name:

17/01/2010

Sr. No.	Login time (hh:mm:ss)	Login IP Address	Logout time (hh:mm:ss)	Logout IP Address	Usage (hh:mm:ss)
1	5:10:40		07:10:40		2:00:00
2	8:20:00		11:20:00		3:00:00
3	18:20:20		23:20:20		3:00:00
Total					8:00:00

18/05/2010

Sr. No.	Login time (hh:mm:ss)	Login IP Address	Logout time (hh:mm:ss)	Logout IP Address	Usage (hh:mm:ss)
1					
2					
Total					

19/05/2010

Sr. No.	Login time (hh:mm:ss)	Login IP Address	Logout time (hh:mm:ss)	Logout IP Address	Usage (hh:mm:ss)
1					
2					
3					
Total					

20/05/2010

Sr. No.	Login time (hh:mm:ss)	Login IP Address	Logout time (hh:mm:ss)	Logout IP Address	Usage (hh:mm:ss)
1					
2					
3					
Total					

21/05/2010

Sr. No.	Login time (hh:mm:ss)	Login IP Address	Logout time (hh:mm:ss)	Logout IP Address	Usage (hh:mm:ss)
1					
2					
3					
Total					

.....
.....
.....

.....
24/05/2010

Sr. No.	Login time (hh:mm:ss)	Login IP Address	Logout time (hh:mm:ss)	Logout IP Address	Usage (hh:mm:ss)
1					
2					
3					
Total					

Note: - All the reports must have the print button option on A4 size paper either Portrait or Landscape.

IRDA Ledger Report for IP address

Sr. No.	IRDA URN Number	Name of Candidate	IP Address Ledger
1	SIGI1302100004	Ramesh Gupta	100.202.100.55, 100.202.101.56,....., 100.202.100.55
2	PIGI1302100009	Sangeeta Mehra	101.210.101.88, 101.209.105.98,....., 120.222.120.45
;	;	;	;
;	;	;	;
;	;	;	;
50	SITI456100015	K. Srinivash	101.210.101.88, 101.209.105.98,....., 120.222.120.45
;	;	;	;
;	;	;	;
;	;	;	;
;	;	;	;
;	;	;	;