

Sales officer (Auto Insurance)

QP Code: ASC/Q2101

NSQF Level: 5

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Qualification Pack

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ASC/Q2101: Sales officer (Auto Insurance)

Brief Job Description

A Sales Officer (Auto Insurance) is responsible for the selling of retail insurance products, such as for general vehicles, bulk/institutional vehicles, commercial vehicles and collection of their premiums.

Personal Attributes

This job requires individuals to work as a part of a team and requires the ability to work long hours. The individual should have good understanding of the vehicles, vehicle insurance and general credit and risk policies and programs there to. Knowledge about statutory compliance and local market procedures, local customer preferences, geographic nuances and insurance peculiarities is also required. The individual should depict customer centricity in daily behaviour and should be able to talk and convince customers.

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. [ASC/N0001: Plan and organise work to meet expected outcomes](#)
2. [ASC/N0002: Work effectively in a team](#)
3. [ASC/N0003: Maintain a healthy, safe and secure working environment](#)
4. [ASC/N0004: Manage customer relationship and quality service](#)
5. [ASC/N2101: Plan and analyse sales target for vehicle insurance](#)
6. [ASC/N2102: Manage insurance cases](#)

Qualification Pack (QP) Parameters

Sector	Automotive
Sub-Sector	Auto Finance and Insurance
Occupation	Vehicle Insurance
Country	India
NSQF Level	5
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3321.0101

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Minimum Educational Qualification & Experience	Diploma (In any discipline) with Not applicable of experience Not applicable OR Diploma (In any discipline) with Not applicable of experience Not applicable OR Diploma (In any discipline)
Minimum Level of Education for Training in School	
Pre-Requisite License or Training	On the job training Desirable for ASDC Sales Consultant (Auto Insurance) Level 5 certificate OR Post graduate degree or Diploma in Business Administration Compulsory for all other qualifications
Minimum Job Entry Age	18 Years
Last Reviewed On	12/06/2013
Next Review Date	31/03/2020
NSQC Approval Date	20/07/2015
Version	1.0

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ASC/N0001: Plan and organise work to meet expected outcomes

Description

This NOS unit is about planning and organising an individuals work in order to complete it to the required standards on time.

Scope

This unit/task covers the following:

- work requirements including various activities, deliverables or work output required in the given time, maintain set quality standards
- appropriate use of resources (both material / equipments and manpower)

Elements and Performance Criteria

Work requirements including various activities within the given time and set quality standards

To be competent, the user/individual on the job must be able to:

- PC1.** keep immediate work area clean and tidy
- PC2.** treat confidential information as per the organisations guidelines
- PC3.** work in line with organisations policies and procedures
- PC4.** work within the limits of job role
- PC5.** obtain guidance from appropriate people, where necessary
- PC6.** ensure work meets the agreed requirements

Appropriate use of resources

To be competent, the user/individual on the job must be able to:

- PC7.** establish and agree on work requirements with appropriate people
- PC8.** manage time, materials and cost effectively
- PC9.** use resources in a responsible manner

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** the organisations policies, procedures and priorities for area of work, role and responsibilities in carrying out that work
- KU2.** the limits of responsibilities and when to involve others
- KU3.** specific work requirements and who these must be agreed with
- KU4.** the importance of having a tidy work area and how to do this
- KU5.** how to prioritize workload according to urgency and importance and the benefits of this
- KU6.** the organisations policies and procedures for dealing with confidential information and the importance of complying with these
- KU7.** the purpose of keeping others updated with the progress of work

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- KU8.** who to obtain guidance from and the typical circumstances when this may be required
- KU9.** the purpose and value of being flexible and adapting work plans
- KU10.** how to complete tasks accurately by following standard procedures
- KU11.** technical resources needed for work and how to obtain and use these

Generic Skills (GS)

User/individual on the job needs to know how to:

- GS1.** write in at least one language
- GS2.** read instructions, guidelines/procedures
- GS3.** ask for clarification and advice from appropriate persons
- GS4.** communicate orally with colleagues
- GS5.** make a decision on a suitable course of action appropriate for accurately completing the task within resources
- GS6.** agree objectives and work requirements
- GS7.** plan and organise work to achieve targets and deadlines
- GS8.** deliver consistent and reliable service to customers
- GS9.** check own work and ensure it meets customer requirements
- GS10.** anomalies to the concerned persons
- GS11.** analyse problems and identify work-arounds taking help from
- GS12.** apply own judgement to identify solutions in different situations

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Work requirements including various activities within the given time and set quality standards</i>	16	47	-	-
PC1. keep immediate work area clean and tidy	2	9	-	-
PC2. treat confidential information as per the organisations guidelines	2	6	-	-
PC3. work in line with organisations policies and procedures	3	8	-	-
PC4. work within the limits of job role	3	6	-	-
PC5. obtain guidance from appropriate people, where necessary	3	7	-	-
PC6. ensure work meets the agreed requirements	3	11	-	-
<i>Appropriate use of resources</i>	9	28	-	-
PC7. establish and agree on work requirements with appropriate people	3	9	-	-
PC8. manage time, materials and cost effectively	3	11	-	-
PC9. use resources in a responsible manner	3	8	-	-
NOS Total	25	75	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	ASC/N0001
NOS Name	Plan and organise work to meet expected outcomes
Sector	Automotive
Sub-Sector	Manufacturing and R&D, Sales and Service, Road Transportation
Occupation	Auto Components /Aggregates Repair
NSQF Level	4
Credits	NA
Version	1.0
Last Reviewed Date	10/06/2013
Next Review Date	10/06/2015
NSQC Clearance Date	20/07/2015

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ASC/N0002: Work effectively in a team

Description

This NOS unit is about working effectively with colleagues, either in individuals own work group or in other work groups within organisation

Scope

This unit/task covers the following: Colleagues: Superiors Members of own work group People in other work groups within or outside the organisation Communicate: Face-to-face By telephone In writing

- Superiors
- Members of own work group
- People in other work groups within or outside the organisation
- Face-to-face
- By telephone
- In writing

Elements and Performance Criteria

Effective communication

To be competent, the user/individual on the job must be able to:

- PC1.** maintain clear communication with colleagues
- PC2.** work with colleagues
- PC3.** pass on information to colleagues in line with organisational requirements
- PC4..** work in ways that show respect for colleagues
- PC5.** carry out commitments made to colleagues
- PC6.** let colleagues know in good time if cannot carry out commitments, explaining the reasons
- PC7.** identify problems in working with colleagues and take the initiative to solve these problems
- PC8.** follow the organisations policies and procedures for working with colleagues
- PC9.** ability to share resources with other members as per priority of tasks

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** the organisations policies and procedures for working with colleagues, role and responsibilities in relation to this
- KU2.** the importance of effective communication and establishing good working relationships with colleagues
- KU3.** different methods of communication and the circumstances in which it is appropriate to use these
- KU4.** benefits of developing productive working relationships with colleagues
- KU5.** the importance of creating an environment of trust and mutual respect

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- KU6.** whether not meeting commitments, will have implications on individuals and the organisation
- KU7.** different types of information that colleagues might need and the importance of providing this information when it is required
- KU8.** the importance of problems, from colleagues perspective and how to provide support, where necessary, to resolve these

Generic Skills (GS)

User/individual on the job needs to know how to:

- GS1.** complete well written work with attention to detail
- GS2.** read instructions, guidelines/procedures
- GS3.** listen effectively and orally communicate information
- GS4.** make decisions on a suitable course of action or response
- GS5.** plan and organise work to achieve targets and deadlines
- GS6.** check that the work meets customer requirements
- GS7.** deliver consistent and reliable service to customers
- GS8.** apply problem solving approaches in different situations
- GS9.** apply balanced judgements to different situations
- GS10.** apply good attention to detail
- GS11.** check that the work is complete and free from errors
- GS12.** get work checked by peers
- GS13.** work effectively in a team environment

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Effective communication</i>				
PC1. maintain clear communication with colleagues	4	10	-	-
PC2. work with colleagues	2	7	-	-
PC3. pass on information to colleagues in line with organisational requirements	3	8	-	-
PC4.. work in ways that show respect for colleagues	3	8	-	-
PC5. carry out commitments made to colleagues	2	8	-	-
PC6. let colleagues know in good time if cannot carry out commitments, explaining the reasons	2	8	-	-
PC7. identify problems in working with colleagues and take the initiative to solve these problems	4	9	-	-
PC8. follow the organisations policies and procedures for working with colleagues	3	9	-	-
PC9. ability to share resources with other members as per priority of tasks	2	8	-	-
NOS Total	25	75	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	ASC/N0002
NOS Name	Work effectively in a team
Sector	Automotive
Sub-Sector	Manufacturing and R&D, Sales and Service, Road Transportation
Occupation	Maintenance
NSQF Level	4
Credits	TBD
Version	1.0
Last Reviewed Date	23/09/2013
Next Review Date	30/09/2015
NSQC Clearance Date	28/09/2015

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ASC/N0003: Maintain a healthy, safe and secure working environment

Description

This NOS unit is about monitoring the working environment and making sure it meets requirements for health, safety and security

Scope

This unit/task covers the following:

- Resources (both material & manpower) needed to maintain a safe working environment as per the prevalent norms & government policies including emergency procedures for illness, accidents, fires or any other reason which may involve evacuation of the premises

Elements and Performance Criteria

Resources needed to maintain a safe, secure working environment

To be competent, the user/individual on the job must be able to:

- PC1.** comply with organisations current health, safety and security policies and procedures
- PC2.** report any identified breaches in health, safety, and security policies and procedures to the designated person
- PC3..** Coordinate with other resources at the workplace to achieve the healthy, safe and secure environment for all incorporating all government norms esp. for emergency situations like fires, earthquakes etc.
- PC4.** identify and correct any hazards like illness, accidents, fires or any other natural calamity safely and within the limits of individuals authority
- PC5.** report any hazards outside the individuals authority to the relevant person in line with organisational procedures and warn other people who may be affected
- PC6.** follow organisations emergency procedures for accidents, fires or any other natural calamity
- PC7.** identify and recommend opportunities for improving health, safety, and security to the designated person
- PC8.** complete all health and safety records are updates and procedures well defined

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** legislative requirements and organisations procedures for health, safety and security and individuals role and responsibilities in relation to this
- KU2.** what is meant by a hazard, including the different types of health and safety hazards that can be found in the workplace
- KU3.** how and when to report hazards
- KU4.** the limits of responsibility for dealing with hazards

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- KU5.** the organisations emergency procedures for different emergency situations and the importance of following these
- KU6.** the importance of maintaining high standards of health, safety and security
- KU7.** implications that any non-compliance with health, safety and security may have on individuals and the organisation
- KU8.** different types of breaches in health, safety and security and how and when to report these
- KU9.** evacuation procedures for workers and visitors
- KU10.** how to summon medical assistance and the emergency services, where necessary
- KU11.** how to use the health, safety and accident reporting procedures and the importance of these

Generic Skills (GS)

User/individual on the job needs to know how to:

- GS1.** complete accurate, well written work with attention to detail
- GS2.** read instructions, guidelines/procedures/rules
- GS3.** listen and orally communicate information
- GS4.** make decisions on a suitable course of action or response
- GS5.** plan and organise work to achieve targets and deadlines
- GS6.** build and maintain positive and effective relationships with colleagues and customers
- GS7.** apply problem solving approaches in different situations
- GS8.** analyse data and activities
- GS9.** apply balanced judgements to different situations
- GS10.** apply good attention to detail
- GS11.** check that the work is complete and free from errors
- GS12.** get work checked by peers
- GS13.** work effectively in a team environment

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Resources needed to maintain a safe, secure working environment</i>				
PC1. comply with organisations current health,safety and security policies and procedures	3	9	-	-
PC2. report any identified breaches in health,safety, and security policies and procedures to the designated person	3	10	-	-
PC3.. Coordinate with other resources at the workplace to achieve the healthy, safe and secure environment for all incorporating all government norms esp. for emergency situations like fires,earthquakes etc.	3	10	-	-
PC4. identify and correct any hazards like illness, accidents, fires or any other natural calamity safely and within the limits of individuals authority	5	10	-	-
PC5. report any hazards outside the individuals authority to the relevant person in line with organisational procedures and warn other people who may be affected	3	9	-	-
PC6. follow organisations emergency procedures for accidents, fires or any other natural calamity	3	10	-	-
PC7. identify and recommend opportunities for improving health,safety, and security to the designated person	3	8	-	-
PC8. complete all health and safety records are updates and procedures well defined	2	9	-	-
NOS Total	25	75	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	ASC/N0003
NOS Name	Maintain a healthy, safe and secure working environment
Sector	Automotive
Sub-Sector	Manufacturing and R&D, Sales and Service, Road Transportation
Occupation	Auto Components/Aggregates Repair
NSQF Level	4
Credits	NA
Version	1.0
Last Reviewed Date	10/06/2013
Next Review Date	10/06/2015
NSQC Clearance Date	20/07/2015

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ASC/N0004: Manage customer relationship and quality service

Description

This NOS unit is about an individual managing relationship with customers, providing quality service and ensuring complete satisfaction.

Scope

This unit/task covers the following:

- understand complete customer requirements and deliver accordingly to maintain total customer satisfaction with enriching and pleasant customer experience
- resolve complete customer queries, issues & complaints timely including settlement of warranty claims and other performance related issues as per the various terms & conditions and guidelines

Elements and Performance Criteria

Manage the total customer satisfaction with enriching & pleasant customer experience

To be competent, the user/individual on the job must be able to:

- PC1.** . analyse and comprehend all customer requirements and needs
- PC2.** . document complete customer requisites and assess them
- PC3.** . deliver and assist in delivering as per the noted requirements
- PC4.** . understand complete customer queries and complaints
- PC5.** . document all customer queries in the prescribed format of the organisation
- PC6.** ensure least turnaround time for any customer query handling/redressal especially issues related to warranty claims and other performance related issues
- PC6..** ensure least turnaround time for any customer query handling/redressal especially issues related to warranty claims and other performance related issues
- PC7.** . maximise customer satisfaction through pleasant and excellent customer experience within the organisations framework
- PC8.** . document feedbacks and reviews from the customers & implement within the framework of the organization
- PC9.** . maintain a healthy & professional relationship with the customers especially key accounts and influencers in the market

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** standard operating procedures within ones own organisation
- KU2.** standard operating procedures for query and complaint reporting along with their redressal mechanism in the organisation
- KU3.** framework and guidelines as prescribed by the organisation for query and complaint redressal

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- KU4.** customer Relationship Management (CRM) related framework provided by the organisation
- KU5.** terms & conditions agreed between the respective auto component/ aggregate and the various OEMs/ OEM channel partners for supply, procurement of the various auto components/ aggregates
- KU6.** documentation requirements for each procedure carried out as part of roles and responsibilities as per the organizational guidelines
- KU7.** organisational and professional code of ethics and standards of practice
- KU8.** safety and health policies and regulations for the workplace
- KU9.** the technical specifications of various OEM vehicles and the different variant/ model of auto components/ aggregates used along with those of the competitor auto component manufacturer
- KU10.** detailed technical and performance specifications of the auto component for various OEM vehicles
- KU11.** how to collaborate with the organizational manufacturing engineering, product management teams along with the service team of the respective OEM vehicle and local channel partner service team
- KU12.** documentation requirements from the customers with respect to warranty claims and other performance related feedback on the for respective OEM vehicle
- KU13.** requirements of the customers and suggest delivery accordingly
- KU14.** software or format such as MS word, excel, PowerPoint and Management Information System (MIS)
- KU15.** software or format used to capture for Customer Relationship Management (CRM) within the organisation
- KU16.** how to capture customer voice/ feedback on the auto components/ aggregates for various OEM vehicles on price, performance, availability of spares, warranty & other service-related aspects etc.

Generic Skills (GS)

User/individual on the job needs to know how to:

- GS1.** create documents required on the job (including database on key customers/ accounts and major retailers, response or feedback forms, customer-query sheets, response or feedback sheets etc.)
- GS2.** either write or get it done from subordinates, a detailed failure report analysis in case of a failed component/ aggregate escalating to the auto component manufacturer
- GS3.** write in at least one language
- GS4.** read feedback from customers on warranty and other performance related aspects
- GS5.** read the specific requirements, queries that the customer may have on various auto components including any specific technical query
- GS6.** read brochures and technical specifications of the vehicle provided by the OEM and channel partner (Dealership)
- GS7.** read policies and regulations pertinent to the job
- GS8.** interact with the customers for getting their requirements, queries and feedbacks

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- GS9.** interact with organisations internal stakeholders for efficient customer relationship management interact with team members to work efficiently
- GS10.** analyse information and evaluate results to choose the best solution and solve problems
- GS11.** analyse any potential issue that may affect the performance of the vehicle and convey it in a timely manner
- GS12.** plan work assigned on a daily basis
- GS13.** follow up regularly on potential complaints, issues raised by the customer
- GS14.** ensure that customer needs are assessed and satisfactory service is provided
- GS15.** ensure that performance of the auto component is up to the mark and any pending issues or complaints are resolved in a timely manner according to the terms & conditions mandated by either the OEM or the auto component manufacturer
- GS16.** analyse all the complaints, queries or issues raised by the customers to either the OEM channel partner/ auto component dealer/ retailer in the market
- GS17.** deliver and act as per the organisation provided/guided resolutions
- GS18.** liaise with all stakeholders to ensure hassle-free resolution of the complaints by the concerned customer in a timely fashion
- GS19.** evaluate and identify areas of complaints from the customer affecting the performance of his vehicle
- GS20.** assess time and cost required for customer resolution based on complaints, problems or queries identified
- GS21.** evaluate and identify key customer experience enhancing areas
- GS22.** evaluate the information gathered from the customer complaint report and utilise it to identify timely resolutions
- GS23.** evaluate the information gathered from the market (including retail segment, key accounts/ customers and OEM along with the OEM channel partners) and use it to ensure higher customer satisfaction

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Manage the total customer satisfaction with enriching & pleasant customer experience</i>				
PC1. . analyse and comprehend all customer requirements and needs	5	8	-	-
PC2. . document complete customer requisites and assess them	2	7	-	-
PC3. . deliver and assist in delivering as per the noted requirements	3	8	-	-
PC4. . understand complete customer queries and complaints	3	8	-	-
PC5. . document all customer queries in the prescribed format of the organisation PC6. ensure least turnaround time for any customer query handling/redressal especially issues related to warranty claims and other performance related issues	2	7	-	-
PC6.. ensure least turnaround time for any customer query handling/redressal especially issues related to warranty claims and other performance related issues	5	9	-	-
PC7. . maximise customer satisfaction through pleasant and excellent customer experience within the organisations framework	5	9	-	-
PC8. . document feedbacks and reviews from the customers & implement within the framework of the organization	2	7	-	-
PC9. . maintain a healthy & professional relationship with the customers especially key accounts and influencers in the market	3	7	-	-
NOS Total	30	70	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	ASC/N0004
NOS Name	Manage customer relationship and quality service
Sector	Automotive
Sub-Sector	Auto Finance and Insurance
Occupation	Vehicle Sales
NSQF Level	5
Credits	NA
Version	1.0
Last Reviewed Date	17/07/2013
Next Review Date	17/07/2015
NSQC Clearance Date	20/07/2015

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ASC/N2101: Plan and analyse sales target for vehicle insurance

Description

This NOS unit is about an individual who analyse and drive sales as per the Business Target

Scope

This unit/task covers the following:

- analyse the assigned sales target for automotive insurance products
- drive sales of the insurance products as per the business target set across either the assigned segment of OEM vehicle / assigned region or both

Elements and Performance Criteria

Analyse & drive sales for auto insurance products

To be competent, the user/individual on the job must be able to:

- PC1..** generate customer leads from assigned vehicle dealers, brokers, direct selling executives, direct sales agents and institutional clients
- PC2. .** make a sales pitch to potential customers
- PC3. .** convert these leads to insurance sales by effectively selling insurance policies to potential clients.
- PC4. .** explain clearly all terms and conditions for the insurance product to the potential customers
- PC5. .** help individuals, businesses, and families select the most appropriate policies for health, life, and properties
- PC6. .** offer property and casualty, life, health, disability, and long-term care insurance
- PC7. .** sell policies that protect individuals and businesses from financial loss resulting from automobile accidents, fire, theft, storms, and other events that can damage property
- PC8. .** offer health insurance policies that cover the costs of medical care and loss of income due to illness or injury
- PC9. .** advise clients/ customers on how to minimize risk by having various insurance policies
- PC10..** match insurance policies for clients with the companies that offer the best rates and coverage
- PC11..** conduct and assist in field investigation and pre sanction survey for the insurance claims for all the vehicles
- PC12. .** document all the findings of field investigation in a survey report for the insurance claim cases for all the vehicles
- PC13. .** collect all the relevant documents for processing of the insurance or claims, including properly filled application form and sort them
- PC14..** handover the documents folder to the insurance or claims processing agents/executives of the company
- PC15..** collect and check for the final cover note, once the insurance is approved and handover to the customer
- PC16. .** analyse the given sales target and allocate accordingly for various products

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- PC17.** . develop and expand business to new showrooms by liaising with OEM and dealership sales function
- PC18.** . prepare monthly sales reports and update the company systems accordingly

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** standard operating procedures of the company for insurance or insurance claim disbursements of the vehicles
- KU2.** standard operating procedures of the OEM related with the insuring of the vehicles
- KU3.** standard operating procedures of the dealership related with the insuring of the vehicles
- KU4.** documentation requirements for each procedure carried out as part of roles and responsibilities
- KU5.** process flow of insurance claims at the dealership, approvals and billing with timelines involved.
- KU6.** organisational and professional code of ethics and standards of practice
- KU7.** safety and health policies and regulations for the workplace
- KU8.** details of the insurance application form
- KU9.** documents required for processing of the insurance or insurance claims
- KU10.** calculation for insurance premium and insurance claim benefits for the customer
- KU11.** property and casualty, life, health, disability, and long-term care insurance
- KU12.** software or format used for insurance premium calculations like MS excel and MS word
- KU13.** software or format used for billing and insuring of the vehicle like tally and sap
- KU14.** software or format used for presentations for representing sales data, during review meetings, like MS PowerPoint
- KU15.** the various information available for the vehicle being insured
- KU16.** credit and risk policies or guidelines of the OEM, company and the dealership
- KU17.** statutory compliance of the government and legal aspects
- KU18.** local market procedures of that area
- KU19.** local customer preferences of that area
- KU20.** insurance product peculiarities based on geographical nuances etc.

Generic Skills (GS)

User/individual on the job needs to know how to:

- GS1.** create documentation required on the job (including pre sanction survey report for claims, work sheets, etc.)
- GS2.** fill insurance application form with details
- GS3.** create sales reports (weekly, monthly, quarterly, half yearly and yearly)
- GS4.** prepare estimate sheets for insurance premiums or insurance claim activities
- GS5.** write in at least one language

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- GS6.** read general instructions or guidelines for customers, mandatory for insurance or claims
- GS7.** read policies and regulations pertinent to the job
- GS8.** read survey reports, insurance application forms and various other insurance documents required for insurance or claims
- GS9.** read delivery orders and cover notes after the approval of insurance or claims
- GS10.** read sales reports, presentations, sales targets and other details associated with business understandings
- GS11.** interact with the customers to elicit their requirements and query information on the insurance or the claims for the insured vehicles
- GS12.** interact with the customer to confirm and clear all the cost estimates prepared for insurance process
- GS13.** state the customers about the plan, best suited, for insurance of the vehicle and the premiums hence generated
- GS14.** interact with sales, service and administrative function of the dealership
- GS15.** interact with superiors and other support staff function in the ones own organisation
- GS16.** analyse information and evaluate results to choose the best solution and solve problems
- GS17.** analyse the insurance claim information of the customers and fill the survey report
- GS18.** plan sales targets assigned on a periodical basis and achieve the estimated business targets
- GS19.** ensure that customer requirements and insurance claims status are assessed and satisfactory service is provided
- GS20.** inspect field surveys and prepare accurate pre sanction survey reports for insurance claims of the damage insured vehicle
- GS21.** clarify and solve all customer queries generated due to any kind of anomalies and take appropriate actions, as required
- GS22.** evaluate insurance claim status and premium payment history of the customers during the field investigations and report it in the survey reports
- GS23.** assess the sales targets received and plan accordingly to achieve maximum numbers
- GS24.** evaluate the insurance claims of the customers from the information gathered from the field investigations and report it

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Analyse & drive sales for auto insurance products</i>				
PC1. generate customer leads from assigned vehicle dealers, brokers, direct selling executives, direct sales agents and institutional clients	2	5	-	-
PC2. make a sales pitch to potential customers	1	5	-	-
PC3. convert these leads to insurance sales by effectively selling insurance policies to potential clients.	2	6	-	-
PC4. explain clearly all terms and conditions for the insurance product to the potential customers	2	5	-	-
PC5. help individuals, businesses, and families select the most appropriate policies for health, life, and properties	2	5	-	-
PC6. offer property and casualty, life, health, disability, and long-term care insurance	2	5	-	-
PC7. sell policies that protect individuals and businesses from financial loss resulting from automobile accidents, fire, theft, storms, and other events that can damage property	2	5	-	-
PC8. offer health insurance policies that cover the costs of medical care and loss of income due to illness or injury	2	5	-	-
PC9. advise clients/ customers on how to minimize risk by having various insurance policies	2	3	-	-
PC10. match insurance policies for clients with the companies that offer the best rates and coverage	2	3	-	-
PC11. conduct and assist in field investigation and pre sanction survey for the insurance claims for all the vehicles	2	3	-	-
PC12. document all the findings of field investigation in a survey report for the insurance claim cases for all the vehicles	2	3	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC13. . collect all the relevant documents for processing of the insurance or claims, including properly filled application form and sort them	2	3	-	-
PC14.. handover the documents folder to the insurance or claims processing agents/executives of the company	1	3	-	-
PC15.. collect and check for the final cover note, once the insurance is approved and handover to the customer	1	3	-	-
PC16. . analyse the given sales target and allocate accordingly for various products	1	3	-	-
PC17. . develop and expand business to new showrooms by liaising with OEM and dealership sales function	1	3	-	-
PC18. . prepare monthly sales reports and update the company systems accordingly	1	2	-	-
NOS Total	30	70	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	ASC/N2101
NOS Name	Plan and analyse sales target for vehicle insurance
Sector	Automotive
Sub-Sector	Auto Finance and Insurance
Occupation	vehicle insurance
NSQF Level	5
Credits	TBD
Version	1.0
Last Reviewed Date	12/06/2013
Next Review Date	12/06/2015
NSQC Clearance Date	

Qualification Pack

ASC/N2102: Manage insurance cases

Description

This NOS unit is about an individual to assist in clearance of all pending or stuck insurance cases.

Scope

This unit/task covers the following:

- check records for all pending or stuck financing cases at various dealerships
- analyse the key factors for pendency of the insurance cases and clear all prerequisites for financing case clearance and forward it to the superiors

Elements and Performance Criteria

Check records for pending / struck cases to ensure early resolution of the cases

To be competent, the user/individual on the job must be able to:

- PC1.** . examine the records for all pending or stuck insurance cases at the dealership
- PC2.** . analyse the key factors for pendency of the insurance or claim cases
- PC3.** . enumerate all findings for pendency of the insurance or claim approval to the customer
- PC4.** . clear all prerequisites for insurance or claims to the customers such as the inspection of the vehicle under claim
- PC5.** . pay beneficiaries / process repair in case of award of the claim to the policy holders
- PC6.** . compile all documents, including duly filled insurance or claim application, required for the clearance of the insuring or claim cases
- PC7.** . forward all the stuck cases to superiors for quick approvals
- PC8.** . identify and mention correct premium payment history and insurance claim status of the customer in the survey report schedule for quick insurance approvals
- PC9.** . identify all gaps in terms of non-availability of documents required for insurance approvals and inform the customers
- PC10.** . maintain transparency in all the documents submitted for insurance approvals to get faster cover notes
- PC11.** . maintain reports and records of insurance policies
- PC12.** . maintain regular contact with clients/ customers

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** standard operating procedures of the company for insurance or insurance claim disbursements for the vehicles
- KU2.** standard operating procedures of the OEM related with the insuring of the vehicles
- KU3.** standard operating procedures of the dealership related with the insuring of the vehicles

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- KU4.** documentation requirements for each procedure carried out as part of roles and responsibilities
- KU5.** process flow of insurance and timelines involved of the company
- KU6.** process flow of billing, to the customer, after the approval of the insurance claims at the dealership
- KU7.** organisational and professional code of ethics and standards of practice
- KU8.** safety and health policies and regulations for the workplace
- KU9.** details of the insurance application form
- KU10.** documents required for processing of the insurance or insurance claims
- KU11.** calculation for insurance premium and insurance claim benefits
- KU12.** software or format used for insurance premium calculations like MS excel
- KU13.** software or format used for billing and insuring of the vehicle like tally
- KU14.** the various information available for the vehicle being insured
- KU15.** credit and risk policies or guidelines of the OEM, company and the dealership
- KU16.** statutory compliance of the government and legal aspects
- KU17.** insurance product peculiarities based on geographical nuances etc.

Generic Skills (GS)

User/individual on the job needs to know how to:

- GS1.** create documentation required on the job (including pre sanction survey report for claims, work sheets, etc.)
- GS2.** fill insurance application form with details
- GS3.** prepare estimate sheets for insurance premiums or insurance claim activities
- GS4.** write in at least one language
- GS5.** read general instructions or guidelines for customers, mandatory for insurance or claims
- GS6.** read policies and regulations pertinent to the job
- GS7.** read survey reports, insurance application forms and various other insurance documents required for insurance or claims
- GS8.** read delivery orders and cover notes after the approval of insurance or claims
- GS9.** read final bills and other details associated with final billing of insurance claim vehicles
- GS10.** interact with the customers to elicit their requirements and query information on the insurance or the claims for the insured vehicles
- GS11.** interact with the superiors and other support staff function in the individuals own organisation to elicit the key factors and query information for pendency of the insurance or insurance claim of the vehicle
- GS12.** interact with the customer to confirm and clear all the cost estimates prepared for insurance claim process
- GS13.** analyse information and evaluate results to choose the best solution and solve problems
- GS14.** analyse the insurance information of the customers and fill the survey report
- GS15.** resolve all the factors associated with the pendency of the insuring of the vehicles on a case to case basis

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- GS16.** ensure that customer requirements and insurance claim status are assessed and satisfactory service is provided
- GS17.** inspect field surveys and prepare accurate pre sanction survey reports
- GS18.** clarify and solve all customer queries generated due to any kind of anomalies and take appropriate actions, as required
- GS19.** evaluate insurance claim status and premium payment history of the customers during the field investigations and report it in the survey reports
- GS20.** evaluate the insurance repaying ability of the customers from the information gathered from the field investigations and report it

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Check records for pending / struck cases to ensure early resolution of the cases</i>				
PC1. . examine the records for all pending or stuck insurance cases at the dealership	3	7	-	-
PC2. . analyse the key factors for pendency of the insurance or claim cases	4	7	-	-
PC3. . enumerate all findings for pendency of the insurance or claim approval to the customer	2	7	-	-
PC4. . clear all prerequisites for insurance or claims to the customers such as the inspection of the vehicle under claim	2	7	-	-
PC5. . pay beneficiaries / process repair in case of award of the claim to the policy holders	2	7	-	-
PC6. . compile all documents, including duly filled insurance or claim application, required for the clearance of the insuring or claim cases	2	7	-	-
PC7. . forward all the stuck cases to superiors for quick approvals	1	6	-	-
PC8. . identify and mention correct premium payment history and insurance claim status of the customer in the survey report schedule for quick insurance approvals	3	7	-	-
PC9. .. identify all gaps in terms of non-availability of documents required for insurance approvals and inform the customers	3	7	-	-
PC10. .. maintain transparency in all the documents submitted for insurance approvals to get faster cover notes	1	5	-	-
PC11. .. maintain reports and records of insurance policies	1	4	-	-
PC12. . maintain regular contact with clients/ customers	1	4	-	-
NOS Total	25	75	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	ASC/N2102
NOS Name	Manage insurance cases
Sector	Automotive
Sub-Sector	Auto Finance and Insurance
Occupation	vehicle insurance
NSQF Level	5
Credits	TBD
Version	1.0
Last Reviewed Date	12/06/2013
Next Review Date	12/06/2015
NSQC Clearance Date	

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Assessment Guidelines and Assessment Weightage

Assessment Guidelines

1. Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Element/ Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each Element/ PC.
2. The assessment for the theory part will be based on knowledge bank of questions created by the SSC.
3. Assessment will be conducted for all compulsory NOS, and where applicable, on the selected elective/option NOS/set of NOS.
4. Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below).
5. Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/ training center based on these criteria.
6. To pass the Qualification Pack assessment, every trainee should score the Recommended Pass % aggregate for the QP.
7. In case of unsuccessful completion, the trainee may seek reassessment on the Qualification Pack.

Recommended Pass % aggregate for QP : 75

Assessment Weightage

Compulsory NOS

National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
ASC/N0001.Plan and organise work to meet expected outcomes	25	75	-	-	100	10
ASC/N0002.Work effectively in a team	25	75	-	-	100	10
ASC/N0003.Maintain a healthy,safe and secure working environment	25	75	-	-	100	5

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National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
ASC/N0004.Manage customer relationship and quality service	30	70	-	-	100	15
ASC/N2101.Plan and analyse sales target for vehicle insurance	30	70	-	-	100	30
ASC/N2102.Manage insurance cases	25	75	-	-	100	30
Total	160	440	-	-	600	100

Acronyms

NOS	National Occupational Standard(s)
NSQF	National Skills Qualifications Framework
QP	Qualifications Pack
TVET	Technical and Vocational Education and Training

Qualification Pack

Glossary

Sector	Sector is a conglomeration of different business operations having similar business and interests. It may also be defined as a distinct subset of the economy whose components share similar characteristics and interests.
Sub-sector	Sub-sector is derived from a further breakdown based on the characteristics and interests of its components.
Occupation	Occupation is a set of job roles, which perform similar/ related set of functions in an industry.
Job role	Job role defines a unique set of functions that together form a unique employment opportunity in an organisation.
Occupational Standards (OS)	OS specify the standards of performance an individual must achieve when carrying out a function in the workplace, together with the Knowledge and Understanding (KU) they need to meet that standard consistently. Occupational Standards are applicable both in the Indian and global contexts.
Performance Criteria (PC)	Performance Criteria (PC) are statements that together specify the standard of performance required when carrying out a task.
National Occupational Standards (NOS)	NOS are occupational standards which apply uniquely in the Indian context.
Qualifications Pack (QP)	QP comprises the set of OS, together with the educational, training and other criteria required to perform a job role. A QP is assigned a unique qualifications pack code.
Unit Code	Unit code is a unique identifier for an Occupational Standard, which is denoted by an 'N'
Unit Title	Unit title gives a clear overall statement about what the incumbent should be able to do.
Description	Description gives a short summary of the unit content. This would be helpful to anyone searching on a database to verify that this is the appropriate OS they are looking for.
Scope	Scope is a set of statements specifying the range of variables that an individual may have to deal with in carrying out the function which have a critical impact on quality of performance required.

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Knowledge and Understanding (KU)	Knowledge and Understanding (KU) are statements which together specify the technical, generic, professional and organisational specific knowledge that an individual needs in order to perform to the required standard.
Organisational Context	Organisational context includes the way the organisation is structured and how it operates, including the extent of operative knowledge managers have of their relevant areas of responsibility.
Technical Knowledge	Technical knowledge is the specific knowledge needed to accomplish specific designated responsibilities.
Core Skills/ Generic Skills (GS)	Core skills or Generic Skills (GS) are a group of skills that are the key to learning and working in today's world. These skills are typically needed in any work environment in today's world. These skills are typically needed in any work environment. In the context of the OS, these include communication related skills that are applicable to most job roles.
Electives	Electives are NOS/set of NOS that are identified by the sector as contributive to specialization in a job role. There may be multiple electives within a QP for each specialized job role. Trainees must select at least one elective for the successful completion of a QP with Electives.
Options	Options are NOS/set of NOS that are identified by the sector as additional skills. There may be multiple options within a QP. It is not mandatory to select any of the options to complete a QP with Options.