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UPDATED RULES FOR INSURANCE SURVEYORS TRAINING & LICENSING

(Updated June 2022)

- The license to act as an Insurance Surveyor & Loss Assessor is issued by IRDAI under the provisions of Sec. 64 UM of The Insurance Act, 1938. The issue of license is governed by the regulations / guidelines / circulars notified by the Authority from time to time. The current regulations applicable are as under which are available on their website (www.irda.gov.in):
 - i. The IRDAI (Surveyors & Loss Assessors) Regulations, 2015
 - ii. The IRDAI (Surveyors & Loss Assessors) (First Amendment) Regulations, 2017
 - iii. IRDAI Circular No. IRDAI/SUR/CIR/MISC/042/02/2020 dated 04th February 2020 allowing additional departments to Surveyors & Loss Assessors
 - iv. IRDAI (Insurance Surveyors and Loss Assessors) (Amendment) Regulations, 2020
 - v. IRDAI Circular No. IRDA/SUR/GDL/MISC/287/12/2020 dated 1st December 2020 containing guidelines for grant of fresh licence / renewal of licence
- **LICENSING PROCESS**

The intending candidates should follow the procedure as below:

 - i. Check eligibility for departments from the list prescribed by the Authority in Schedule - I Annexure- I of the 2020 Amendment.
 - ii. After 2020 circular, there is no restriction on number of departments which may be allotted to a surveyor. The additional departments can be allowed to a surveyor at his request subject to his qualification, eligibility and compliance with the regulations.
 - iii. However, at the time of enrollment for fresh license, only three departments may be allowed and subsequently additional departments may be allowed.
 - iv. Register as Student Surveyor at the IRDAI online surveyors licensing portal www.irda.bap.org.in
 - v. Before submitting the application, the candidate has to decide about the mode of practical training i.e. whether he will take practical training from an individual experienced surveyor or the approved Institutes. This information has to be filled in the application form.
 - vi. After completion of application form in all respects, the form should be submitted online.
 - vii. On submission of the form, the candidate will get an acknowledgement number. After approval of his application, he will receive a confirmation and the enrollment number.
 - viii. After receipt of the enrollment number, he should apply to IISLA website (www.iisla.co.in) for Student Membership
 - ix. After receipt of the enrollment number, he should register at Insurance Institute of India website (www.insuranceinstituteofindia.com) for Surveyors exam and enroll for relevant papers as per exam schedule announced by III.
 - x. After passing the necessary papers, he has to complete his practical training as per training mode selected by him.
 - xi. After completion of practical training, he should register at National Insurance Academy / Insurance Institute of India website for **Final Practical Training Tests**. After passing the tests, he will be issued the **Training Evaluation cum Completion Certificate** which should be submitted to IRDAI for issue of the license.

- xii. The candidate must pass the relevant papers of the Surveyors Examination conducted by Insurance Institute of India and complete the practical training **within three years from the date of enrollment.**
- xiii. Existing student members who are already enrolled with the Authority **not later than 5 years before** notification of these Regulations and yet to complete training and pass the examination, shall have the option to complete training and pass the examination **within a period of three years from the date of these Regulations i.e. 24/11/2020.**
- xiv. After passing the final practical training tests and getting the Training Evaluation cum Completion Certificate, he has to apply at IRDAI portal for Surveyor Licence

- **ELIGIBILITY CRITERIA (Effective from 01/04/2021):**

For grant of surveyor's licence, the applicant must comply with the following conditions:

- i. Must have the required academic / technical / professional / insurance qualification as per criteria given in Schedule-I Annexure-1
- ii. Must have any other qualifications as may be prescribed by the Authority from time to time
- iii. Must be a Student Member of IIISLA
- iv. Must pass the relevant papers Surveyors Examination conducted by Insurance Institute of India and complete the practical training **within three years from the date of enrollment**

- **CHANGE IN THE ROLE OF IIISLA**

The role IIISLA has been revised as under:

- i. The fresh candidates will register with IIISLA for Student Membership which shall be granted within 15 days from the date of receipt of application
- ii. After passing the exam, student has to become Member of the Institute. IIISLA membership has been made **compulsory but automatic** and without any categorization.
- iii. The category of membership viz. Licentiate / Associate / Fellowship has been removed and now there will be only the membership of the Institute
- iv. The Institute may provide post-licence training / seminars/ workshops with prior approval of the Authority. The above upgradation of knowledge will be part of continuous professional development and skills and will not be a pre-requisite for licensing or renewal

- **FEE STRUCTURE**

- i. Non-refundable processing fee will be payable to the Authority for grant and renewal of license
- ii. For individual surveyor the fee shall be **Rs. 1000/-** (Rs. One Thousand Only)
- iii. For Corporate Surveyor the fee shall be **Rs. 5000/-** (Rs. Five Thousand Only)

- **"FIT and PROPER CRITERIA"**

Fit and proper criteria refers to the criteria for determining the suitability of an applicant, whether individual or corporate for grant of fresh license / renewal of license are persons of integrity, having appropriate skills and experience.

For the purpose of determining whether an applicant / surveyor is a "Fit and Proper Person", the following shall be considered:

- a) Financial integrity
- b) Absence of convictions or civil liabilities involving moral turpitude
- c) Appropriate competence, experience and qualification
- d) Good reputation and character
- e) Efficiency and honesty
- f) Absence of any disqualification to act as 'intermediary or insurance intermediary' as stipulated in Section 42D of the Insurance Act, 1938

The applicant shall furnish a declaration cum undertaking in the prescribed form IRDAI AF 20 to determine the 'fit and proper' status.

On completion of the procedure as above, the licence will be issued and mailed to the registered email ID.

**PART- 1: DEAPRTMENTWISE ELIGIBILITY, QUALIFICATIONS & EXAM SYLLABUS
FOR SURVEYORS LICENCE (W.E.F. 01/04/2021)**

- The surveyors are granted license for various departments depending on their qualifications
- The trainee surveyor has to pass **the compulsory subject “Principles and Practice of Insurance and Survey and Loss Assessment (IC-S0-1)”**
- Optional papers to be passed will be applicable to the departments applied.
- The departments, requisite qualifications and papers required to be passed after **2020** amendment are as under:

S. No.	Department	Qualification Required	Paper No.	III Study Course
1	Fire	B.E./ B. Tech / B.Sc. (Engg.) / A.M.I.E. or its equivalent, Diploma in Engineering of three years duration; Associate or Fellow members of Institute of Chartered Accountant of India / Institute of Cost Accountants of India (ICAI), Fellow members of Insurance Institute of India (III), Post Graduate Diploma in Insurance from IIRM, PGDM from National Insurance Academy	S-02	IC 56
2	Marine Cargo	B.E./ B. Tech / B.Sc. (Engg.) / A.M.I.E. or its equivalent thereof (Marine Engineering / Naval Architecture), / Certificate of Competency as Master of Ship or as First Class Marine Engineer issued by a recognized authority, Degree or diploma in Naval Architecture of a recognized University or Institute. Diploma in Engineering of three years duration; Associate or Fellow members of Institute of Chartered Accountant of India / Institute of Cost Accountants of India (ICAI) / Insurance Institute of India (III), Post Graduate Diploma in Insurance from IIRM, MBA (Logistic and Supply Chain), PGDM from National Insurance Academy	S-03	IC 60 / 66
3	Marine Hull	B.E./ B. Tech / B.Sc. (Engg) / A.M.I.E. or its equivalent thereof (Marine Engineering / Naval Architecture) / Certificate of Competency as Master of Ship or as First Class Marine Engineer issued by recognized authority	S-04	IC-70
4	Engg	B.E./ B. Tech / B.Sc. (Engg) / A.M.I.E. or its equivalent, Diploma of 3 years duration from a recognized institution or its equivalent thereof	S-05	IC-77
5	Motor	B.E./ B. Tech / B.Sc. (Engg) / A.M.I.E. or its equivalent (Mechanical /Automobile); Diploma in Mechanical Engineering / Automobile Engineering of 3 years duration from a recognized institution or its equivalent thereof.	S-06	IC-72
6	Misc	B.E. / B. Tech / B.Sc. (Engg) / A.M.I.E. or its equivalent; Diploma in Engineering of 3 years duration from a recognized institution or its equivalent; Associate or Fellow members of ICAI (CA / CMA) / Fellow member of Insurance Institute of India (III), Post Graduate Diploma in Insurance from IIRM, PGDM from National Insurance Academy	S-07	IC-78
7	LOP	Fellow member of Institute of Chartered Accountant of India / Institute of Cost Accountants of India (ICAI), B. Tech / B.E., Diploma in Engg of three years duration	S-08	IC-57
8	Crop Ins	B.Sc. in Agriculture / B.Sc. Horticulture / B. Tech (Agricultural Engineering)	S-09	S-09

PART-2: GUIDELINES FOR PRACTICAL TRAINING FOR SURVEYORS & LOSS ASSESSORS

Reference: I. Circular No. IRDA/SUR/GDL/MISC/288/12/2020 dated 1st December 2020

II. Circular No. IRDA/SUR/GDL/MISC/068/03/2021 dated 31st March 2021

III. Guidelines issued by National Insurance Academy, Pune (<https://niapune.org>)

About Surveyors Pre-Licensing Training

These guidelines set out the detailed procedure for practical training for obtaining fresh / renewal licence to act as a Surveyor and Loss Assessor which will be as under:

FOR FRESH APPLICANTS (applying for the first time):

- i. The Fresh applicants shall complete the following before undergoing practical training:
 - a) He must comply with the qualification criteria prescribed
 - b) He shall enroll with IRDAI as a Student Surveyor and register for the written examination with Insurance Institute of India and qualify in the examination
 - c) He should enroll as Student Member with IIISLA
- ii. After completion of the above, the applicant will undergo practical training either
 - a) for 2 month with Insurance Institute of India / National Insurance Academy / any other approved institution after payment of the fee specified by the Institute, **OR**
 - b) through internship for 6 months with any Individual Experienced Surveyor who has at least 8 years' experience in the concerned department. The training shall be imparted by the experienced surveyor as a part of Code of Conduct towards professional development without charging any fee
- iii. A person can enroll for upto **three departments** during the practical training in either of the above modes.
- iv. After completion of the practical training in either of the above modes, the candidate has to pass the **Final Practical Test** for the departments in which practical training has been taken which is conducted by NIA / III and submit the **Training Evaluation cum Completion Certificate** to the Authority for issue or renewal of license.

FOR SURVEYORS SEEKING LICENCE IN ADDITIONAL DEPARTMENTS:

- i. The applicants shall complete the following before undergoing practical training:
 - a) He must comply with the qualification criteria prescribed
 - b) He shall enroll with IRDAI and register for the written examination with Insurance Institute of India and qualify in the examination
- ii. After completion of the above, the applicant will undergo practical training either
 - a) for 2 weeks with Insurance Institute of India / National Insurance Academy / any other approved institution, **OR**
 - b) through internship for 8 weeks with any Insurance Surveyor and Loss Assessor who has at least 8 years' experience in the concerned department
- iii. After completion of the practical training in either of the above modes, the candidate has to pass the **Final Practical Test** for the department which is conducted by NIA / III and submit the **Training Evaluation cum Completion Certificate** to the Authority for issue or renewal of license.

SYLLABUS FOR PRACTICAL TRAINING BY INSTITUTE / SURVEYOR

The Authority has specified the syllabus for the practical training whether by the Institute or experienced surveyor. The syllabus is specified as below but is not limited to the topics mentioned as below:

- i. Introduction to different types of policies, endorsements, various technologies used in insurance and nature of claims
- ii. Industrial and field visits to examine practical cases in co-ordination with insurers and other stakeholders
- iii. Use of technology, advance techniques and tools available for assessment of risks and losses
- iv. Report writing including presentation of the facts, terms and conditions of the policy, admissibility of claims in a precise and accurate manner and importance of timely submission of reports in compliance with regulatory requirements
- v. Code of Conduct required for treating policyholders fairly during the entire process of assessment of loss

SURVEYORS PRE-LICENSING TRAINING FOR FRESH LICENSE – 2 Months by NIA, Pune / III, Mumbai

- a) Part of the training will be conducted on digital platform (MS Teams) and part of the training will be on site (practical training imparted by surveyors)
- b) The commercials for the Pre-Licensing training programme would be Rs. 50,000/- plus GST @18% per participant for the online training sessions organized on digital platform – 30 days (training plus test)
The cost for onsite training (3 weeks / 18 days) to be imparted by surveyors / IISLA – to be separately incurred by the participants
- c) Programme would be conducted by NIA / III once in three months and if sufficient trainees are not available, it will be done alternatively by NIA / III
- d) The minimum number of participants per batch would be 20
- e) The location of onsite training (3 weeks -18 days) will be decided based on location of the participants. The list of cities identified for conducting practical exam will be floated 15 days before the training programme start date. Participants can choose the closet location and identify the name of the surveyor from the city (from the list provided by us) to get themselves trained on practical aspects.
- f) After the completion of onsite training a confirmation will be received from the surveyor who has trained the participant. The certificate will be issued based on the criterion of Subject Knowledge, Interest in Learning, Technical Expertise.
- g) There will be an online test conducted at the end of the training module, which is mandatory for all the participants to clear. The Test will carry MCQ questions.
- h) A certificate would be issued by the training authorities for attending the online as well as the onsite training sessions by the participants
- i) Training Evaluation cum Completion Certificate will be issued by the institution carrying out the training which has to be submitted to IRDAI for issue or renewal of license.

SURVEYORS TRAINING FOR ADDITIONAL SUBJECTS – 2 Weeks by NIA / III

- a) Part of the training will be conducted on digital platform (MS Teams) and part of the training will be on site (practical training imparted by surveyors)
- b) The commercials for the Pre-Licensing training programme would be Rs. 10,000/- plus GST @18% per participant for the online training sessions organized on digital platform – 7 days (training plus test)
The cost for onsite training (1 weeks / 7 days) to be imparted by surveyors / IISLA – to be separately incurred by the participants
- c) Programme would be conducted by NIA / III once in six months and if sufficient trainees are not available, it will be done alternatively by NIA / III
- d) The minimum number of participants per batch would be 10
- e) The location of onsite training (3 weeks -18 days) will be decided based on location of the participants. The list of cities identified for conducting practical exam will be floated 15 days before the training programme start date. Participants can choose the closet location and identify the name of the surveyor from the city (from the list provided by us) to get themselves trained on practical aspects.

- f) After the completion of onsite training a confirmation will be received from the surveyor who has trained the participant. The certificate will be issued based on the criterion of Subject Knowledge, Interest in Learning, Technical Expertise.
- g) There will be an online test conducted at the end of the training module, which is mandatory for all the participants to clear. The Test will carry MCQ questions.
- h) A certificate would be issued by the training authorities for attending the online as well as the onsite training sessions by the participants
- i) Training Evaluation cum Completion Certificate will be issued by the institution carrying out the training which has to be submitted to IRDAI for issue or renewal of license.

COMMON POINTS FOR PRACTICAL TRAINING & FINAL PRACTICAL TRAINING TEST

- i. The participants must enroll by registering on the website of National Insurance Academy or Insurance Institute of India. Timetable and other details will be shared with the participants once the registration is confirmed
- ii. The online sessions will be held from Monday to Saturday, from 10.00 am to 12.30 pm and 02.00 pm to 04.30 pm
- iii. On completion of online training and practical onsite training, a final test will be conducted
- iv. Thereafter, the following documents will be sent to IRDAI for issuance of licence:
 - a. Certificate of training from NIA / III
 - b. Training certificate from surveyor for practical onsite training
 - c. Result of the online test at the end of 8 weeks training
- v. Participants who are undergoing only onsite training for 6 months with the experienced surveyors would be allowed to take the final test / examination after payment of examination fees along with those undergoing 8 weeks training organized by the approved Institute
- vi. The exam dates will be announced at a later date after commencement of the training programme
- vii. The final test / examination will be conducted in online mode having MCQs. Passing marks are 60% with no negative marking. Total marks will be 50 and duration of exam will be one hour for each department.
- viii. The examination fees are as under:
 - a. For Fresh Surveyors : Rs. 2500/- + GST @ 18% = Rs. 2,950/- per subject**
 - b. For Existing Surveyors: Rs. 1500/- + GST @ 18% = Rs. 1,770/- per subject**
(For Additional Department)