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If 10% of the Indian population comes under Insurance cover in 3 years time...

It means a Rs. 500 billion industry*.

Are you ready for the Growth Rush?

* India Infoline.com, Insurance Industry Report

Goal

To equip members of the Institute to become world-class Insurance and Risk Management professionals, and Insurance consultants.

To help members leverage opportunities in the rapidly evolving insurance sector, take on multiple roles & responsibilities and assume leadership in this sector.

We endeavour to realise our goal by:

- Offering a rich curriculum that sets the learning standards in Insurance and Risk Management
- Empowering Chartered Accountants with focused domain knowledge to usher in best practices in the Insurance industry
- Inspiring new generation insurance professionals to forge mutually beneficial relations with the Insurance industry
- Instilling expertise in members to provide a fillip to the sector by working towards the objectives of the Insurance Regulatory and Development Authority (IRDA)



Insurance - The growth sector of our times

The good news about the insurance sector is - that with globalisation and deregulation worldwide, insurance can reach more people. Besides, with increasing competition, it offers more innovative products and services to individuals as well as the industry. The bad news is - that the business is more complex than ever. But the best news is - that the sector is opening up several avenues for professionals.

Insurance, worldwide, is one of the most potent financial sectors. In 2000, the global insurance industry recorded revenues of \$2244.30 billion. With the rapid development of technology, changing consumer behaviour and increasing private participation & foreign equity, insurance companies have shifted their focus to providing greater value to the customer with a wide range of products. And this is a big challenge.

Devising specific strategies to reach out to specific segments of the market, different countries and social strata, is one aspect of the challenge. The other more complex one entails - designing the products, marketing them, ensuring the smooth selling of products, collecting premiums, managing claims, managing & investing the funds and managing a vast enterprise.

► Imagine India!

The picture gets even more challenging. India, a country of over one billion people and an estimated middle class population of over 300 million, has a low level of insurance penetration. While the National Council of Applied Economic Research (NCAER) estimates the insurable population in India to be 240 million, the insured population is a mere 70 million. In the year 2000, the international average of life insurance premium as a percentage of GDP was 7.4%; in India it was less than 2%. This is even more surprising when looked against the fact that India is traditionally a country where people believe in saving, and the gross domestic savings account for 26% of India's GDP.

Keeping in mind the parameters of annual growth rate in GDP and population growth, NCAER estimates the insurable population to grow to 650 million by 2005. Now, imagine the potential of the insurance industry in this scenario, with the continuous march of economic reforms, industrial growth and, most importantly, deregulation of the insurance sector.

► The Industry matrix

Monopoly has ended, and dramatic changes are already palpable. There is an increasing awareness of insurance across the country. Today's insurance companies operate in a marketplace that is extremely competitive. New entrants focus on improving customer service and increasing the coverage of the insurance industry. Old players are struggling to counter the competition. Many insurers are also looking beyond traditional markets and distribution channels for opportunities.

Sectors of the insurance business that offer substantial potential include health insurance and credit risk insurance (directly affected by the increased growth in the banking sector). The pensions business also promises substantial volumes in the future. But that isn't all. With the Government hinting at further liberalisation of the banking sector, the prospect of banks entering the insurance market directly is high. "Bancassurance" will develop when new entrants adopt banks as local partners.

Insurance companies are trustees to huge amounts of public money collected in the form of premiums. Hence insurance professionals require an unusually high level of ethics and integrity. They must manage complexity at several levels - strategy, advisory services, marketing, loss assessment, third party administration, operations & finances audit, investment management, compliance with IRDA etc. What they need is - specialised knowledge of insurance, an expertise in finance & accounts, and the ability to assess, plan and manage money.

Needless to say, there is a dearth of professionals who can play this role.

► What does this mean to you?

It means more scope and a larger role for Chartered Accountants... to translate the potential for growth into a reality; to play a crucial role in the development and success of the industry; to add their touch of professional acumen and service for the many existing and emerging domains in this sunrise sector.

It means... opportunities unlimited, for CAs, who can acquire the cutting-edge knowledge and a clear perspective of the industry as it evolves.

► Insurance Reforms & IRDA

In line with the global trend of deregulation and the economic reforms in India, and based on the recommendations of the Malhotra Committee, the Government of India passed The Insurance Regulatory and Development Authority Act in 1999. The Act has paved the way for the birth of the Insurance Regulatory and Development Authority (IRDA) and the result is :

- Indian insurance sector opened up for private participation
- a level playing field for state and private insurers
- foreign equity investment upto 26% of the total paid-up capital

► IRDA - The harbinger of reforms

IRDA – central to the insurance reform process - is an autonomous, regulatory authority endeavouring to protect the interests of policy holders; and regulate, promote & ensure orderly growth of the insurance industry. The IRDA has been empowered to carry out several functions, including:

- promoting and regulating professional organisations connected with insurance & reinsurance
- improving the efficiency while conducting the insurance business
- establishing a code of conduct for players in insurance
- determining the specification of accounts, and the manner in which funds are invested
- laying down prudential norms for investment for both life and general insurance companies

ICAI: At the vanguard of change, On the strength of experience

► History of ICAI

Established on 1st July 1949, the Institute of Chartered Accountants of India (ICAI) came into existence by an Act of Parliament. The Chartered Accountants Act, 1949, aims to regulate the activities of Chartered Accountants of India. A council consisting of 30 members - 24 elected as well as 6 nominated by the Government of India - manages the affairs of the Institute.

► About the Institute

ICAI goes beyond its regulatory role and has committed itself to motivating the members to keep pace with change. ICAI today empowers the members to find new avenues for professional growth and achievement. It plays an active role in introducing best practices in the public sector, private sector and the Government.

► Helping CAs stay contemporary

ICAI has set up a Committee on Insurance to identify opportunities for CAs and to help them play an important role in the insurance industry. The committee tracks developments in the insurance sector and conducts regular seminars and conferences to increase awareness among the members. To arm CAs with insurance industry specific knowledge, the committee has developed, as one of its post-qualification courses, a course on Insurance and Risk Management (IRM). This course seeks to provide CAs a competitive edge in the insurance industry.

But this is just the beginning. Other programmes - including a Modular Training Course for Surveyors and Loss Assessors - are on the cards.



IRM: The key to success in an uncertain world

► Genesis of the IRM course

The Committee on Insurance was constituted by the Institute to identify opportunities in the sector and equip members to find a new niche for themselves. By interacting with the regulators - Government & IRDA - and key players in the Indian insurance industry, the committee has gathered and disseminated the information to members. To enhance awareness among CAs, the committee has taken initiatives like publishing, organising industry focused programmes, and structuring insurance specific courses. The Insurance and Risk Management (IRM) course is a high focus and high value post-qualification course, which will transform the skills of both CAs in practice as well as those in service.

► Empowering CAs to take on challenges in insurance

The IRM course is tailor-made for CAs like you, who wish to emerge as preferred professionals in the insurance sector. The contemporary curriculum and comprehensive course material provide inputs required to comprehend the nitty-gritties of the industry. The Orientation Course will provide an opportunity to interface with experts in the field and gain a better understanding of the industry. In the next chapter, you will discover the multifarious roles, which you can assume in the industry once you are armed with the IRM qualification.

► IRDA Approval

The Insurance Regulatory and Development Authority (IRDA) has approved the course curriculum. The approval vindicates the appropriateness of the course curriculum to effectively address the needs of the industry.

► Government Approval

The Government of India has formally approved the IRM course as a post-qualification course of the Institute.

► Collaboration

We are actively pursuing technical collaborations and areas of cooperation with national and international institutions of repute.



A future full of Opportunities - Get the IRM advantage

The industry is complex, and the market, full of promise. Change is constant, and there's always a challenge.

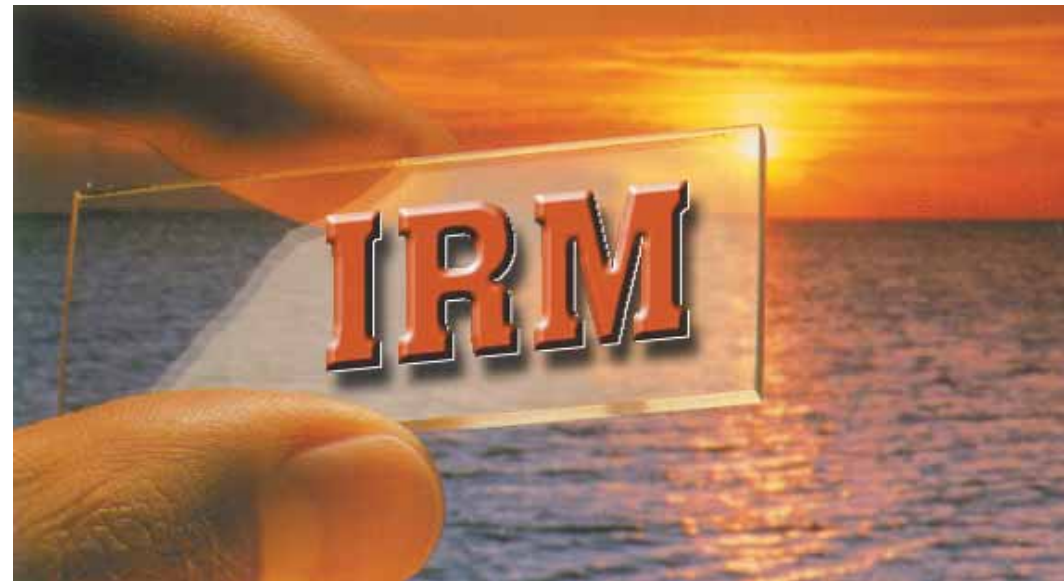
Can Chartered Accountants succeed in such a scenario?

CAs are known for their keen analytical ability, excellent technical skills and meticulous working style. Their vast experience in professional interaction with people bears testimony to their effective communication and interpersonal skills. They belong to a community that has the innate ability to assimilate new information and understand the dynamics of change. Above all, they possess the technical acumen that the profession demands and the integrity that the industry needs.

All that Chartered Accountants need to emerge as insurance specialists, is industry-specific knowledge... something that the IRM course best provides.

The plethora of opportunities provide different avenues for CAs in practice and in service. While practising CAs can prove invaluable to corporates entering the market by offering services such as entry strategy and strategic planning, there are high growth-oriented career opportunities for CAs in service as well. The ability to take on financial planning, estate planning, trust management and the like, makes CAs the ideal choice in the area of Investment Management. Be it the area of audit, Information Technology, investment management, accounting or advisory services, IRM provides the cutting edge to these well-rounded professionals.

The skills are diverse, and the roles multifarious. Read on to find out more.



Job opportunity areas include

► Survey and Loss Assessment

This area includes general functions like conducting inspections, estimating and valuing the subject under loss. Sharp accounting skills make CAs perfect for assessing losses. Besides this, they can effectively perform special functions like recommending the applicable depreciation and the basis for determining the depreciation amount, adjusting losses after they are assessed and the like.

► Insurance Broking

The opening up of the industry will result in a deluge of insurance products. This brings in the all-important function of Insurance Broking - involving the identification of products appropriate for clients, with respect to risk, price, term and the like. Expertise in accounting and tax makes CAs, with IRM background, ideal insurance brokers to render advice on technical matters, assist in negotiation and settlement of claims, maintain records of client's business and much more.

► New Product and Service Development

The entry of new players stresses the need for product innovation. IRM professionals can play a vital role in the design and development of new and existing insurance products and services. They can advise on premiums, rebates and the like for products unique to specific industries/companies and suggest risk-mitigating measures.

► Underwriting

Underwriting, a core insurance activity, involves classification of risks on the basis of risk characteristics so that insured parties pay premiums proportionate to the risk. This activity can become an exciting career for IRM professionals who are interested in analysing information to determine the right prospect and also secure profitable business to the insurer.

► Claims Management

This is a structured method of managing claims right from the initial report to the final payment or appeal - typically following an existing system. Claims processing is highly data intensive and time sensitive. It requires effective management and calls for an understanding of the system and interaction with the concerned parties. IRM professionals are perfectly suited for this.

► Commercial Risks

This area requires project management skills, specialised investigative skills, dispute resolution, business recovery expertise and the complete handling of claims and litigation in addition to in-depth industry expertise. It is another interesting avenue for IRM professionals.



Training Methodology - Knowledge empowerment, through intensive training

Insurance Litigation

This would encompass actuarial assessments, specialist industry taxation, false accounting investigations, reinsurance and brokerage inspections. Since primary requirements are accountancy skills and experience in dealing with legal issues, CAs, with IRM qualification, are optimally suited for this area.

Risk Management

This is a critical area and involves review and audit of the efficiency and adequacy of risk management techniques. Additional areas of responsibility are business continuity planning, conducting alternative risk financing feasibility studies and evolving loss minimisation strategies etc. IRM professionals will find these functions stimulating.

Reinsurance

Reinsurance involves diversifying the risks undertaken by the insurer to lessen the impact of claims on a single organisation. Reinsurance ensures that the solvency of an insurance company is not affected. This area has a wide spectrum of job opportunities such as underwriting, accounting and investment management, and is presently facing a shortage of skilled workforce. It would prove challenging to CAs with IRM qualification.

Strategic Services

These services include designing entry strategies for corporates, joint ventures and other alliances for domestic insurers, business plans, incorporation related legalities and the like. Since CAs have industry knowledge, they are more suited for these strategic services. IRM professionals can render their services for compliance of requirements with regard to incorporation, capital structuring, investments and for formulation of business plans and strategies.

Third Party Administrators Services

Third Party Administrators (TPA) are intermediaries between the insured and the insurer. They are involved in verification and audit of pending settlements in addition to issuance of the requisite certification for submission of statements to the insurer. They perform administrative services for insurance carriers, self-insured organisations as well as for specific plans. TPAs help insurers by reducing the administrative costs, while making the claims settlement a smoother process for the insured parties. Because of the sensitive nature of this function and the heavy processing of accounting data involved, this area is best handled by IRM professionals.

Claims Audit Service

This area calls for specialised knowledge in risk management, audit of outsourced claims service providers and cost containment measures in relation to the overall claims spend. With their traditional audit knowledge and experience, CAs, with IRM background, can fit into this role with ease.

Insurance Marketing

The key to success in the market for any insurer is to generate awareness about the insurance products among the target market. Though this domain traditionally belonged to insurance agents, CAs, because of their superior knowledge and the ability to render services as Surveyors, Loss Assessors, Claim Assurers, Claim Negotiators etc., can enter into agreements with insurance companies to function as Direct Sellers of their products.

NOTE: While most of the above services can be combined with general practice, certain of the services such as Insurance Broking, Third Party Administrator Services, Underwriting and Insurance Marketing cannot be combined with general practice.

The IRM course is offered in the distance learning mode delivered through course material. It follows an integrated learning approach consisting of multiple stages, synergising theory and practice. The stages are designed to effectively build up in-depth knowledge and practical application skills.

The IRM course identifies the knowledge and skill requirements of contemporary insurance and risk management professionals, and promotes industry-readiness, through self as well as community learning. The methodology is structured to equip members with expertise in Insurance and Risk Management to effectively service this industry. It includes:

- Books & Periodicals
- Theoretical Training (Self-study)
- Seminars & Workshops
- Eligibility Tests (ETs)

Varying degrees of importance are given to Self-study and ETs conducted prior to the Technical Examination. These help candidates to achieve a higher level of proficiency. While Self-study gives candidates a firm grounding in theory, practical exposure to industry practices takes place through a variety of activities like seminars, conventions etc.

The Institute will review and revise the course curriculum, teaching and training methodology from time to time, as may be required.

Theoretical Training (Self-study)

The Self-study equips the candidates with in-depth knowledge of the principles and practice of insurance and risk management. The Theoretical Training is aimed at improving the candidates' understanding of the domain.

The application of this domain knowledge is facilitated by case studies.

As part of the IRM Course Curriculum, candidates are advised to read the various reference books recommended by the Institute, besides publications by IRDA. The Institute will provide course material which will supplement the above books.

Seminars & Workshops

The Self-study is augmented by Seminars and Workshops, on burning issues in the insurance sector, conducted periodically by the Institute. These are intended to provide the candidates with insights into the industry and keep them abreast of the latest developments. The candidates are recommended to attend these seminars and workshops to enrich their knowledge.

Eligibility Tests (ETs)

- ETs are mandatory
- Solved ET papers can be submitted by post
- The last date for submission of Ets is 30th June for November Examination and 31st December for May Examination.
- Candidates are required to pass in at least one ET for each Module of the Course by securing a minimum of 45% marks in each ET.
- Successful candidates will be issued Eligibility Certificate for appearing in the Technical Examination.



IRM Certification - A journey through world-class learning experiences

I. Registration

Only members of ICAI are eligible for registration. Details on **Registering for IRM** and the **Registration Form** are provided separately.

II. Course Duration

The interval between the date of registration for the course and the date of the Technical Examination **should not be less than 9 months**. However, the Institute reserves the right to modify this period.

III. The Overall Scheme

Candidates must complete the Self-study and ETs as outlined in the previous chapter. On securing the certificate of completion, they become eligible for appearing for the Technical Examination. The candidates who pass the Technical Examination will have to undergo a mandatory Orientation Course, which marks the completion of the programme. Being a dynamic and vibrant industry, the candidates are advised to be updated with latest developments in industry. They are advised to regularly access the relevant portals and in particular the knowledge page of the Committee on Insurance.

IV. Technical Examination

Candidates, who have successfully completed ETs, are eligible to appear for the Technical Examination.

Periodicity of Examinations:

Examinations will be conducted twice a year, in the months of May and November. The frequency is subject to change at the discretion of the Institute.

Examination Centres: The list of centres will be notified by the Examination Committee of the Institute through advertisement and posting on the Institute's official web site (www.icaai.org). It will also be posted on the notice boards of the Institute.

Eligibility for passing: A candidate must secure a minimum of 40% marks in each module, and 50% marks in aggregate.

Results: The results will be hosted on the Institute's website (www.icaai.org) and will also be posted on the notice boards of the Institute. The statement of marks will be sent to the candidate's mailing address.

Successful candidates will be eligible to enroll themselves for the Orientation Course.

V. Orientation Course

This is the last phase of the IRM course and involves lectures by eminent personalities in the insurance sector. The Orientation Course provides an opportunity for interaction and meaningful discussions with speakers, thereby reinforcing the theoretical knowledge with learnings from real life experiences. This signifies the successful completion of the IRM course.

Duration: 7 working days.

VI. The DIRM Qualification

On successful completion of the Orientation Course, the Diploma in Insurance and Risk Management (DIRM) is awarded to the candidates. Successful candidates are entitled to use the letters DIRM (ICAI) after their names.

Course Curriculum

Intense focus and comprehensive coverage

A candidate for the DIRM course will have to pass 4 papers (of 3 hours each) covering 4 modules. A candidate for Technical Examination shall ordinarily be declared to have passed the examination if he secures a minimum of 40% marks in each paper and 50% marks in aggregate. The course content for each module is given below.

Module I: Principles and Practice of Insurance (100 Marks)

- Introduction to Risk and Insurance, Basic principles of General and Life Insurance, Insurance contracts, Management of Insurance organisations
- Types of Insurance:
 - General: Personal lines and commercial lines
 - Life: Individual, group, annuity, pensions and gratuity
- Regulations on investments, insurance funds with respect to shareholders' funds and policy holder funds
- Laws Governing Insurance Accounting and Management
- Assets and liability management, determination of solvency margin, principles of insurance finance (fixing portfolio wise retention levels, adequacy on IBNR, IBNER, Reserve strain), Costing and pricing of insurance products.
- Analytical case studies in the emerging scenario

Module II: Technical Aspects of Insurance (100 Marks)

- Specific areas on general insurance products, underwriting concepts, standard conditions and warranties with respect to -
 - Fire: Perils, clauses, special types of discounts, consequential loss
 - Marine: Types of hull, clauses to hull policy, types of cargo policy, types of sale contracts and consideration
 - Motor: Scope of cover, types of vehicles, own damage and third party claims
 - Engineering: Types of cover with terms and conditions
 - Miscellaneous: Individual and group, personal and commercial lines, Business Protection Policies and Personal Liability Insurance - Directors and Professionals
- Life insurance products, premium plans, social security schemes, pension policies, group insurance schemes and financial gerontology and superannuating policies
- Principles of actuarial valuation: Demography, gauging the risk profile of the company, interest and life contingencies, life office valuations and methods of distribution of surplus
- Analytical case studies in the emerging scenario

Module III: Risk Management and Reinsurance (100 Marks)

- Economics of insurance
- Evolution cycle and managerial aspects of risk management: Identification, evaluation, retention and transfer, risk financing
- Reinsurance: Legal principles, methods of reinsurance (traditional and non-traditional), treaty wordings, designing reinsurance programmes, reinsurance markets and financial aspects
- Analytical case studies in the emerging scenario

Module IV: Business Strategic Planning and Information Technology (100 Marks)

- Management of insurance companies, challenges of globalisation and business process reengineering
- Methodology of outsourcing
- Exchange control regulations and taxation
- Application of IT in insurance business, system controls, data warehousing, application of ERP for insurance companies, relation management and supply chain management
- Design of information systems
- Business Strategies in product formulation, information marketing & advisory, distribution, reinsurance and servicing
- Analytical case studies in the emerging scenario

Reference Material

1. *Principles of Risk Management and Insurance* by George E. Rejda
(Published by Pearson Education Asia)

2. *Risk Management and Insurance* by Trieschmann, Gustavson & Hoyt
(Published by Thomson South - Western)
3. *Life and Health Insurance* by Kenneth Black & Harold Skipper Jr.
(Published by Prentice Hall)
4. *Insurance Regulatory and Development Authority - Regulations*
5. *Manual of Insurance Laws* (Published by Taxman)
6. *Foreign Exchange Management Act, 2000 and Exchange Control Manual*
7. *Income Tax Act, 1961*
8. *Insurance Technology Handbook*
Edited by Jessica Keyes
(Published by CRC Press)
9. *Management Information Systems* by Kenneth C Laudon & Jane P Laudon
(Published by Pearson Education Asia)
10. *Services Marketing - Integrated Customer Focus across the firm* by Valarie A Zeithmal & Mary Jo Bitnee
(Published by Tata McGraw Hill)
11. Publications of Insurance Institute of India
IC 51 - Fire hazards of specific industries
IC 52 - General fire hazards
IC 54 - Fire insurance underwriting
IC 55 - Consequential loss insurance
IC 56 - Fire insurance claims
IC 57 - Fire & consequential loss insurance
IC 61 - Cargo loss prevention
IC 62 - Commercial geography
IC 63 - Marine clauses
IC 65 - Marine underwriting
IC 66 - Marine insurance claims
IC 85 - Reinsurance

Registering for IRM

Get a head-start in the sunrise industry

Who is eligible?

A member of the ICAI.

How to register?

Candidates have to fill in the Registration Form available along with this prospectus and send the completed form along with the requisite fee to:

The Secretary
The Committee on Insurance
The Institute of Chartered Accountants of India
Post Box No: 7100, Indraprastha Marg
New Delhi - 110002.

The candidate may also apply for registration 'online' at www.icaai.org

When to Register?

Registration for the IRM course is open throughout the year. The interval between the date of registration for the course and the date of the Technical Examination should not be less than 9 months. However, the Institute reserves the right to modify this period.

Prospectus

The prospectus can be obtained from any of the regional councils/branches of the Institute (for list of regional councils branches, visit: www.icaai.org).

Fee Structure

The fee will be decided by the Council and will be notified from time to time. Presently the fee payable is:

Prospectus	Rs. 150 (or equivalent in foreign currency)
Course fee	Rs. 6,000 (or equivalent in foreign currency)
Technical Examination fee	Rs. 1,000 (or equivalent in foreign currency)

Course fee covers fee for course material, ETs and registration for the Orientation Course.

The candidate can pay the fee through a Demand Draft or Pay Order, drawn in favour of 'The Secretary', The Institute of Chartered Accountants of India, payable at New Delhi.

Address for Correspondence

- Any information required by the candidates, except with regard to the Technical Examination, should be addressed to:
The Secretary - The Committee on Insurance
Mail to: **insurance@icaai.org**
- Any communication pertaining to the Technical Examination should be addressed to:
The Joint Secretary - Examinations
Mail to: **icaiaexam@vsnl.net**
Please mark a copy to: The Secretary - The Committee on Insurance also.





MOTTO

Ya esa suptesu jagarti kamam kamam Puruso nirmimanah |
Tadeva sukram tad brahma tadevamrtamucyate |
Tasminlokah sritah sarve tadu natyeti Kascan | etad vai tat ||

य एष सुप्तेषु जागर्ति कामं कामं पुरुषो निर्मिमाणः ।

तदेव शुक्रं तद् ब्रह्म तदेवामृतमुच्यते ।

तस्मिंल्लोकाः श्रिताः सर्वे तदु नात्येति कश्चन । एतद् वै तत् ॥

(That person who is awake in those that sleep, shaping desire after desire, that, indeed, is the pure. That is Brahman, that, indeed, is called the immortal. In it all the worlds rest and no one ever goes beyond it. This, verily, is that, kamam kamam : desire after desire, really objects of desire. Even dream objects like objects of walking consciousness are due to the Supreme Person. Even dream consciousness is a proof of the existence of the self.

No one ever goes beyond it : cf. Eckhart : 'On reaching God all progress ends.'

Source : Kathopanishad



Registration Form



THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

Post Qualification Course in Insurance and Risk Management (IRM)

Please affix photograph

1. Personal Details

a) Title

Mr. ☐ Ms. ☐

b) Name (as appearing in the CA certificate)

c) Date of birth

Day

Month

Year

d) Father's name

2. Membership Details

a) ICAI Membership number

b) Membership status

FCA/ACA ☐ Applied for ☐

c) Member status

Practice ☐ Industry ☐ Others ☐

3. Educational Qualification

a) Educational qualification other than CA

b) Post-qualification courses of ICAI pursued

4. Address for Communication

a) Door Number

b) Street / Road

c) Area

d) City / Town

e) PIN code

f) State

g) Country

5. Contact Information

a) Telephone (indicate STD code)

(i) Office

(ii) Residence



b) Fax (indicate STD code)

(i) Office

(ii) Residence

c) Mobile

d) E-mail ID

(i) Official

(ii) Personal

e) Your preferred mode of contact

Office Tel. / Fax ☐

Official E-mail ID ☐

Residence Tel. / Fax ☐

Personal E-mail ID ☐

6. a) Details of experience since qualification

Industry (no. of years)

Practice (no. of years)

b) Details of experience in insurance

Industry (no. of years)

Practice (no. of years)

7. Fee Details

a) IRM Course Fee

Rs. 6,000

(Payable only through demand draft / pay order)

b) DD / PO to be drawn in favour of

The Secretary,
The Institute of Chartered Accountants of India.

Payable at New Delhi.

8. Payment Details

a) DD / PO number

b) Drawn on

c) Date

d) Amount

NOTE: The completed Registration Form, along with the requisite fee, has to be sent to: The Secretary - The Committee on Insurance, The Institute of Chartered Accountants of India, Post Box No. 7100, Indraprastha Marg, New Delhi - 110 002.

Place:

Date:

Applicant's signature :

