St. Michael's College, Cherthala

Alappuzha, Kerala-688 539
Affiliated to University of Kerala
and Re-accredited by NAAC with 'A' Grade

ADD ON COURSE 2022-23

Name of the Programme : **CERTIFIED INSURANCE ADVISOR**
AND RISK ANALYST (CIARA)

Name of the Department : **COMMERCE**
Course Code : **CO 138**

St. Michael's College

MAYITHARA P.O., CHERTHALA, ALAPPUZHA-688539

An institution with Minority Status Affiliated to the University of Kerala and
Re-accredited by NAAC with 'A' Grade

Add on Course - 2022-23

CHEMISTRY
Food Science and Quality Control

COMMERCE
Certified Insurance Advisor and Risk Analyst (CIARA)

MANAGEMENT
Diploma in Port Operations and Management (DPOM)

ECONOMICS
Statistical Data Analysis Using Software Packages

PSYCHOLOGY
Guidance Counciling and Psychology of Interpersonal Relationships

PHYSICS
Basics of C Programming

SOFTWARE DEVELOPMENT
Python

TOURISM STUDIES
Customer Service Skills

ZOOLOGY
Techniques in Coastal Aquaculture

HISTORY
(Certificate Course)
Introduction to Indian Constitution

ENGLISH
(Certificate Course)
Basic Proficiency in English Language

MALAYALAM
(Certificate Course)
Madhyama Malayalam

NAME OF COURSE   : CERTIFIED INSURANCE ADVISOR

AND RISK ANALYST (CIARA)

COURSE CODE   : CO 138

NO OF STUDENTS ENROLLED   : 66

CONTENTS

- ➢ **SYLLABUS**
- ➢ **CLASS SCHEDULES**
- ➢ **ATTENDANCE STATEMENT**
- ➢ **QUESTION PAPER**
- ➢ **MARK LIST**
- ➢ **CERTIFICATE**
- ➢ **PHOTO**
- ➢ **REPORT**

CERTIFIED INSURANCE ADVISOR AND RISK ANALYST (CIARA)

Course Objective: To make students equip for attending IC 38 EXAM conducted by Insurance Institute of India on behalf of IRDA

SYLLABUS

MODULE 1

Introduction to Insurance- Meaning-Principles- Risk Management Techniques (3hrs)

MODULE 2

Life Insurance-General Insurance- Grievance Redressal   (8hrs)

MODULE -3

Insurance Documentation -Proposal forms- Standard Form of Declaration (8hrs)

MODULE -4

Customer Service- Claims- Challenges in Insurance (6hrs)

MODULE -5

Case Study- Self Study Report   (5 hrs)

Class Schedule Format 2022-2023					
Department: Commerce				**Course: Certified Insurance Advisor and Risk Analyst (CIARA)**	
Sl No	Date	Day	Time	Name of Teacher	Class Room No
1	26-09-2022	Monday	3.30pm-4.30pm	Ms.LIDIYA LAWRENCE	B2
2	28-09-2022	Wednesday	3.30pm-4.30pm	Ms.CRISSY NICHOLAS	B2
3	07-10-2022	Friday	3.30pm-4.30pm	Ms.CINDRELLA TREASA	B2
4	11-10-2022	Tuesday	3.30pm-4.30pm	Ms. JYOTHI MARY	B2

				MATHEW	
5	13-10-2022	Thursday	3.30pm-4.30pm	Ms.LIDIYA LAWRENCE	B2
6	17-10-2022	Monday	3.30pm-4.30pm	Ms.CRISSY NICHOLAS	B2
7	19-10-2022	Wednesday	3.30pm-4.30pm	Ms.CINDRELLA TREASA	B2
8	21-10-2022	Friday	3.30pm-4.30pm	Ms. JYOTHI MARY MATHEW	B2
9	26-10-2022	Wednesday	3.30pm-4.30pm	Ms.LIDIYA LAWRENCE	B2
10	28-10-2022	Thursday	3.30pm-4.30pm	Ms. JYOTHI MARY MATHEW	B2
11	02-11-2022	Wednesday	3.30pm-4.30pm	Ms.CINDRELLA TREASA	B2
12	04-11-2022	Friday	3.30pm-4.30pm	Ms.CRISSY NICHOLAS	B2
13	07-11-2022	Monday	3.30pm-4.30pm	Ms.CINDRELLA TREASA	B2
14	09-11-2022	Wednesday	3.30pm-4.30pm	Ms. JYOTHI MARY MATHEW	B2
15	11-11-2022	Friday	3.30pm-4.30pm	Ms.LIDIYA LAWRENCE	B2
16	15-11-2022	Tuesday	3.30pm-4.30pm	Ms.CRISSY NICHOLAS	B2
17	17-11-2022	Thursday	3.30pm-4.30pm	Ms.CINDRELLA TREASA	B2
18	21-11-2022	Monday	3.30pm-4.30pm	Ms.LIDIYA LAWRENCE	B2
19	23-11-2022	Wednesday	3.30pm-4.30pm	Ms.CRISSY NICHOLAS	B2
20	25-11-2022	Friday	3.30pm-4.30pm	Ms. JYOTHI MARY MATHEW	B2
21	29-11-2022	Tuesday	3.30pm-4.30pm	Ms.CINDRELLA TREASA	B2
22	01-12-2022	Thursday	3.30pm-4.30pm	Ms.LIDIYA LAWRENCE	B2
23	05-12-2022	Monday	3.30pm-4.30pm	Ms. JYOTHI MARY MATHEW	B2
24	07-12-2022	Wednesday	3.30pm-4.30pm	Ms.CRISSY NICHOLAS	B2
25	09-12-2022	Friday	3.30pm-4.30pm	Ms.CINDRELLA TREASA	B2
26	12-12-2022	Monday	3.30pm-4.30pm	Ms.CRISSY NICHOLAS	B2
27	14-12-2022	Wednesday	3.30pm-4.30pm	Ms.CINDRELLA TREASA	B2
28	16-12-2022	Friday	3.30pm-4.30pm	Ms.CRISSY NICHOLAS	B2
29	09-01-2023	Monday	3.30pm-4.30pm	Ms.LIDIYA LAWRENCE	B2
30	10-01-2023	Tuesday	3.30pm-4.30pm	Ms.LIDIYA LAWRENCE	B2

Dates of Class Conducted

Sl. No.	Candidate Code	Name of Candidate	11/10	12/10	14/10	13/10	17/10	26/10	2/11	4/11	2/2	16/3
			X	a	X	X	a	X	X	a	X	X
1	15920136001	AASIF SHAJAHAN	X	X	X	X	X	X	a	X	X	X
2	15920136002	AKSHAYA LAL	X	X	X	a	X	X	X	X	X	X
3	15920136003	ALEENA ANTONY	X	X	X	X	X	X	X	X	X	X
4	15920136004	ALEENA BABU	X	X	a	X	X	a	X	X	X	X
5	15920136005	ALEENA.K.J	X	X	X	X	X	X	a	X	a	X
6	15920136006	AMALDEEP D SHENOY	X	X	X	X	X	X	X	X	X	X
7	15920136007	ASWATHY P	X	X	X	a	X	X	X	a	X	X
8	15920136008	AVANI P.H	a	X	X	X	X	X	X	X	X	X
9	15920136009	BEDSY VARGHESE	X	X	X	X	X	X	a	X	X	X
10	15920136010	GOPIKA M NATH	X	X	X	X	X	X	X	X	X	X
11	15920136011	JYOTHISH LAL	X	X	X	a	X	X	X	X	X	X
12	15920136012	LEO JOHN J D CRUZ	X	X	a	X	X	X	X	X	X	X
13	15920136013	REMYA A	X	X	X	X	X	X	X	a	X	X
14	15920136014	SALMAN I S	X	X	X	X	a	X	X	X	X	X
15	15920136015	TANIYA FRANCIS	X	X	X	X	X	X	X	X	X	X
16	15920136016	VIDHYA .V	X	X	X	X	X	X	X	X	X	X
17	15920136017	VISHNUMAYA S.	X	X	X	X	X	X	X	X	a	X
18	15920136018	ABHIRAMI.K.S	X	X	X	X	X	X	X	X	X	X
19	15920136019	AJITH GOPI	X	X	X	X	a	X	a	X	X	X
20	15920136020	AKSHAY ANIL	X	X	X	X	X	X	X	X	X	X
21	15920136021	AKSHAY P	a	X	X	X	X	X	X		X	X
22	15920136022	AKSHAY PHILIPOSE	X	X	X	X	X	X	X	X	X	X
23	15920136023	AMEENA N	X	X	X	X	X	X	X	X		a
24	15920136024	ANAGHA SUBHASH. S	a	X	a	X	X	X	X	X	X	X
25	15920136025	ANAMIKA P D	X	X	X	X	X	a	X	X	X	X
26	15920136026	ANAS .K .J	X	X	X	X	X	X	X	X	a	X
27	15920136028	ANGEL SHONA E G	X	X	X	X	X	X	X	X	X	X
28	15920136029	ANJALI AJITH	X	X	X	X	X	X	X	X	X	X
29	15920136030	ARJUN M	X	X	a	X	X	X	X	a	X	X
30	15920136031	ASHIK .M.S	a	X	X	X	a	X	X	a	X	X

St. Michael's College, Cherthala

Add-on Course Examination March 2023

Discipline: Commerce

Certified Insurance Advisor and Risk Analyst (CIARA)

Time duration- 1 Hour   **Total Marks-30 marks**

Section -A
Answer **all** questions. Each carry 1 mark

1. What is Risk?

2. Who are the parties involved in Insurance?

3. What is BIM?

4. In which year was Insurance sector open up for Private Companies?

5. What is IRDA?

6. What is Insurance Claim?

7. Which are two categories of Life Insurance?

8. Which is the largest Life Insurance Company in India?

9. Who is the Chairman of Life Insurance Corporation?

10. New India Assurance Co. Ltd is a type of .... (1*10=10 marks)

Section- B
Answer **any Five** questions. Each carry 2 marks

11. What is General Insurance?

12. What do you mean by underwriting in Insurance?

13. What is Insurance Premium?

14. Explain meaning of Surrender of Policy

15. What is Insurance Claim?

16. What do you mean by Privatization in Insurance Industry?

17. What is Bancassurance?

18. What are Insurance Documents? (2*5=10marks)

Section -C
Answer **any One** question. Each carry 10 marks

19. Explain objectives, powers, and duties of IRDA

20. What is Insurance, State its functions (1*10=10marks)

Mark List				
Discipline : COMMERCE				
Course Title : Certified Insurance Advisor & Risk Analyst(CIARA)				
Date of Examination : 16/03/2023	Maximum Marks: 30			
Sl No	Candidate Code	Name of the Student	Mark Obtained	% of Mark	Grade
1	15920136001	AASIF SHAJAHAN	20	66.67	C
2	15920136002	AKSHAYA LAL	26	86.67	A
3	15920136003	ALEENA ANTONY	22	73.33	B
4	15920136004	ALEENA BABU	23	76.67	B
5	15920136005	ALEENA K J	23	76.67	B
6	15920136006	AMALDEEP D SHENOY	27	90.00	A+
7	15920136007	ASWATHY P	22	73.33	B

8	15920136008	AVANI P H	22	73.33	B
9	15920136009	BEDSY VARGHESE	22	73.33	B
10	15920136010	GOPIKA M NATH	23	76.67	B
11	15920136011	JYOTHISHLAL	20	66.67	C
12	15920136012	LEO JOHN J DCRUZ	24	80.00	A
13	15920136013	REMYA .A	21	70.00	B
14	15920136014	SALMAN I S	21	70.00	B
15	15920136015	TANIYA FRANCIS	25	83.33	A
16	15920136016	VIDHYA V	27	90.00	A+
17	15920136017	VISHNUMAYA S	26	86.67	A
18	15920136018	ABHIRAMI.K.S	23	76.67	B
19	15920136019	AJITH GOPI	20	66.67	C
20	15920136020	AKSHAY ANIL	21	70.00	B
21	15920136021	AKSHAY P	21	70.00	B
22	15920136022	AKSHAY PHILIPOSE	22	73.33	B
23	15920136023	AMEENA N	AB	ABSENT	ABSENT
24	15920136024	ANAGHA SUBASH	24	80.00	A
25	15920136025	ANAMIKA P D	23	76.67	B
26	15920136026	ANAS K J	21	70.00	B
27	15920136028	ANGEL SHONA E G	25	83.33	A
28	15920136029	ANJALI AJITH	23	76.67	B
29	15920136030	ARJUN M	24	80.00	A
30	15920136031	ASHIK M S	20	66.67	C
31	15920136033	ATHUL PRASAD	20	66.67	C
32	15920136034	ATHULYA P SHAJI	21	70.00	B
33	15920136035	BEN KOTTUPALLY	22	73.33	B
34	15920136036	BENHAN ANTONY	20	66.67	C
35	15920136037	BICHU VARGHESE	24	80.00	A
36	15920136038	CHRIS THOMAS	AB	ABSENT	ABSENT
37	15920136039	DIVYA A P	24	80.00	A
38	15920136040	DONAL P S	20	66.67	C
39	15920136041	EMIL K O	21	70.00	B
40	15920136042	GEETHU	22	73.33	B
41	15920136043	HARIGOVIND R	AB	ABSENT	ABSENT
42	15920136044	HARJITH SATHYAN	21	70.00	B
43	15920136045	HEBI HENRY	23	76.67	B
44	15920136046	ISAC MARTIN	20	66.67	C
45	15920136047	JINO JOHN	24	80.00	A
46	15920136048	JISHIN M X	21	70.00	B
47	15920136049	JOSEPH R	20	66.67	C
48	15920136050	JOSHWA FRANCIS	26	86.67	A
49	15920136051	JOYAL P J	20	66.67	C
50	15920136052	KEN DENNIS A D	AB	ABSENT	ABSENT
51	15920136054	KRISHNAPRIYA K A	22	73.33	B

52	15920136056	LINET DCRUZ	24	80.00	A
53	15920136057	LOURDE MARY K	23	76.67	B
54	15920136058	MARIA DAISY T A	21	70.00	B
55	15920136059	MARY S	22	73.33	B
56	15920136060	MILTON P B	21	70.00	B
57	15920136061	NIYAMARY V A	20	66.67	C
58	15920136062	RITHIKA JOSEPH	21	70.00	B
59	15920136063	RITHIN RICHARD	21	70.00	B
60	15920136064	SETHULAKSHMI K S	**AB**	ABSENT	ABSENT
61	15920136066	SNEHA PERSISA	23	76.67	B
62	15920136067	SONA MOL K J	22	73.33	B
63	15920136068	SONU SURESH	20	66.67	C
64	15920136069	SREE LAKSHMI M V	21	70.00	B
65	15920136070	STEEVAN CYRUS	22	73.33	B
66	15920136071	TINTU ELISABETH MATHEW	25	83.33	A

St. Michael's College, Cherthala
Mayithara P.O., Cherthala,
Re-accredited by NAAC with 'A' Grade

Add-on / Certificate Course
Certificate of Merit

This is to certify that Mr./Ms.————— AASIF SHAJAHAN ————— of

Commerce - 2020 Admission

has completed certificate/Add-on course on.—————

Certified Insurance Advisor & Risk Analyst(CIARA)

in the academic year 2022-2023.

He/She is awarded with a grade............ C

Head of the Department   Co-ordinator   Principal

St. Michael's College, Cherthala
Mayithara P.O., Cherthala,
Re-accredited by NAAC with 'A' Grade

Add-on / Certificate Course
Certificate of Merit

This is to certify that Mr./Ms.————— AKSHAYA LAL ————— of

Commerce - 2020 Admission

has completed certificate/Add-on course on.—————

Certified Insurance Advisor & Risk Analyst(CIARA)

in the academic year 2022-2023.

He/She is awarded with a grade............ A

Head of the Department   Co-ordinator   Principal

Cherthala, Kerala, India

M82P+8QJ, 11th Mile, Mayithara, Cherthala, Kerala 688527, India
Lat 9.650863°
Long 76.336788°
13/10/22 01:58 PM

LAUNCHING CEREMONY OF

Add-on-Course on

*Certified Insurance Advisor &
Risk Analyst (CIARA)*

13th October 2022

Keynote Address & Inauguration:

Dr. D. Jayarajan,
Development Officer (Retd.),
LIC & Master Trainer

Expert Talk on
*Prospects of Insurance
Advisor & IC38 Exam*

Sri. Suresh Kumar N
**Branch Head, Life Insurance Corporation of India,
Eramallur Branch**

**DEPARTMENT OF COMMERCE
&
MANAGEMENT**

St. Michael's College, Cherthala

Cherthala, Kerala, India
J8XP+PM8, 11th Mile, Mayithara, Cherthala, Kerala 688527, India
Lat 9.648733°
Long 76.336412°
16/03/23 02:49 PM

Department of Commerce, with the futuristic view to make students capable of being employed imparted an Add on Course named Cerified Insurance Advisor & Risk Analyst (CIARA)

66 students of Final Year B.com (2020- 2023) was enrolled for the course. Dept level course inauguration was conducted on October13th 2022. Classes started on 11th October,2023 (3.30-4.40pm) and continued till February 2, 2023. Exam was conducted in offline mode on 16th March 2023.

Insurance is a protection against financial loss arising on the happening of unexpected event. A well-developed insurance sector acts as the backbone of a nation as it supports the citizens even in unforeseen events. An insurance agent is a professional who makes sure individuals are protected from life threatening illness or unfortunate accidents. They negotiate and buy coverage to fit any need whether you are an individual looking for health insurance or a business owner needing property protection.

A competitive Insurance agent can generate new business by contacting potential customers. They can sell, solicit, differentiate and negotiate insurance plans that

match the needs of assigned customers portfolio   Insurance Agents Exam – IC 38 is the first and fundamental step towards becoming an IRDAI Agent/ Insurance Advisor. IRDAI conducts exam and certifies it. In order to make students capable of attending this exam and to exile, course of **Certified Insurance Advisor & Risk Analyst (CIARA)** is imparted.

Principal
St. Michael's College
Cherthala