



Insurance Institute of India, College of Insurance, Kolkata  
Virtual Training Session on  
**Motor OD Underwriting & Claims Handling - In the  
Macro Changing Scenario (CVT)**  
24<sup>th</sup> – 25<sup>th</sup> April, 2025

**PROGRAM DURATION & TIMING:**

Duration: 2 days  
Time: 10.30 a.m. to 05.30 p.m.

**PROGRAM COORDINATOR:**

**Mr. Sreekanta Patra**  
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**PROGRAM FEES:**

₹ 6000/- + GST

**FOR REGISTRATION  
CLICK HERE**

**Certificate of Participation:**

Online Certificate in PDF format will be issued to all the participants.

**WEBSITE:**

[www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)

**Program Concept and Objectives:**

Motor Insurance so far was the largest segment of Non-Life Insurance in India before this has been overtaken by Health Insurance segment recently. This segment constitute about 36% of total general insurance business in the country, said to be the bread winner for the insurers but considered as highly competitive, and increasing challenges are there to grow profitably! With rising market for automobiles, especially in high end segment, fast developing traffic infrastructure, demand for more Add-On covers and change in the Motor Vehicle Act, this segment is evolving very fast in terms of use of technology and faster services. Response time, services and strategic tie-up are some of the key factors to drive growth in motor insurance business. Digital Motor Insurance marketing, human touch, reducing response time, providing comfort to the customers through Road Side Assistance (RSA), hassle free cashless claim settlements, substitute transport arrangement during the repair time etc. are some of the key considerations and challenges for the insurers to woo customers to provide ease and pleasure of having insurance. The intermediary Brokers, though have MISP arrangements with dealers, still struggle to raise motor volume from the retail market. Technology and other value additions in service can help even Brokers to remain active in this segment, often considered as the retail LoB. However, the elements of fraud and over assessment have remained as the concern area, as ever. Faster Transition to EV, quick change of models and de-tariffed Motor Insurance regime play key role in the motor insurance product development and servicing.

COI has created '**Virtual Training (CVT) Rooms**' as a cost- effective mechanism for participants to equip participants academically at their respective locations.

**Key Takeaways from the Program:**

- Growing motor business leveraging technology and improving on service.
- Understanding the extant provisions of AIMT and rating pattern vis-à-vis de-tariffed regime. Add-on Covers with implications. Get new vision on product innovation.
- Provisions of Law (MV Act) in terms registration, type & validity of DL, Types of Permit, PUC etc.
- Underwriting considerations, inspections etc.
- Digital Marketing and Web Aggregation for easy sale and purchase.
- RSA, Claim procedures, Survey (In-house and external), Telematics, AI driven claim settlements, Settlement of claims arising out of catastrophic events.

**Participant Profile:** The virtual Program is designed for Executives from Insurance Companies, Brokers, Clients' Executives and Surveyors.

**Program Team:**

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**Program ID : CPG**