

# Automotive Skills Development Council



#### QUALIFICATIONS PACK - OCCUPATIONAL STANDARDS FOR AUTOMOTIVE INDUSTRY

### What are Occupational Standards (OS)?

- OS describe what individuals need to do, know and understand in order to carry out a particular job role or function
- OS are performance standards that individuals must achieve when carrying out functions in the workplace, together with specifications of the underpinning knowledge and understanding

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#### Introduction

### **Qualifications Pack - Sales Officer (Auto Insurance)**

**SECTOR: AUTOMOTIVE** 

**SUB-SECTOR:** AUTO FINANCE & INSURANCE

**OCCUPATION: VEHICLE INSURANCE** 

**JOB ROLE:** SALES OFFICER (AUTO INSURANCE)

**REFERENCE ID:** ASC/Q 2101

ALIGNED TO: NCO-2004/ Nil

**Sales Officer (Auto Insurance)** is also known as Sales And Marketing Officer, Sales Executive, Field Officer, Business Development Manager, Customer Relationship Manager And Field Sales Officer.

**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 vehicle 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 thereto. 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.





Qualifications Pack Code	ASC/Q 2101		
Job Role	Sales Officer (Auto Insurance)		
Credits(NSQF)	TBD	Version number	1.0
Industry	Automotive	Drafted on	12/06/13
Sub-sector	Auto Finance & Insurance	Last reviewed on	12/06/13
Occupation	Vehicle Insurance	Next review date	12/06/15

Job Role	Sales Officer (Auto Insurance)	
Role Description	Sell retail insurance products	
NSQF level	5	
Minimum Educational Qualifications	Graduate degree or diploma in any discipline	
Maximum Educational Qualifications	Post graduate degree or diploma in Business Administration	
Training (Suggested but not mandatory)	<ul> <li>On the job training:         <ul> <li>Desirable for ASDC Sales Consultant (Auto Insurance)</li> <li>Level 5 certificate OR Post graduate degree or diploma in Business Administration</li> <li>Compulsory for all other qualifications</li> </ul> </li> </ul>	
Experience	Not applicable	

	Compulsory:	
	ASC/ N 2101:	Plan and analyse sales target for vehicle insurance
	ASC/ N 0004:	Manage customer relationship and quality
		<u>service</u>
National Occupational Standards	ASC/ N 2102:	Manage insurance cases
(NOS)	ASC/ N 0001:	Plan and organise work to meet expected
(		<u>outcomes</u>
	ASC/ N 0002:	Work effectively in a team
	ASC/ N 0003:	Maintain a healthy, safe and secure working
		environment
	Optional:	
	N.A.	
Performance Criteria	As described in	the relevant NOS units





Keywords /Terms	Description
Core Skills/Generic Skills	Core skills or generic skills are a group of skills that are key to learning and working in today's world. These skills are typically needed in any work environment. In the context of the NOS, these include communication related skills that are applicable to most job roles.
Dealership	A business established or operated under an authorisation to sell or distribute an automotive company's goods and services
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 NOS they are looking for.
Automotive Insurance	Vehicle insurance (also known as automotive insurance, GAP insurance, car insurance, or motor insurance) is insurance purchased for vehicles. Its primary use is to provide insurance protection against any physical damage resulting from traffic collisions or any other liability that could arise therefrom.
Function	Function is an activity necessary for achieving the key purpose of the sector, occupation, or area of work, which can be carried out by a person or a group of persons. Functions are identified through functional analysis and form the basis of NOS.
Job role	Job role defines a unique set of functions that together form a unique employment opportunity in an organisation.
Knowledge and Understanding	Knowledge and understanding 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.
National Occupational Standards (NOS)	NOS are Occupational Standards which apply uniquely in the Indian context
Occupation	Occupation is a set of job roles, which perform similar/related set of functions in an industry.
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.
Performance Criteria	Performance criteria are statements that together specify the standard of performance required when carrying out a task.
Qualifications Pack(QP)	Qualifications pack comprises the set of NOS, together with the educational, training and other criteria required to perform a job role. A qualifications pack is assigned a unique qualification pack code.
Qualifications Pack Code	Qualifications pack code is a unique reference code that identifies a qualifications pack.
Scope	Scope is the 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 the quality of performance required.
Sector	Sector is a conglomeration of different business operations having similar businesses 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.		
Sub-functions	Sub-functions are sub-activities essential to fulfil the achieving the		
	objectives of the function.		
Technical Knowledge	Technical knowledge is the specific knowledge needed to accomplish		
	specific designated responsibilities.		
Unit Code	Unit code is a unique identifier for a NOS unit, which can be denoted with an 'N'		
Unit Title	Unit title gives a clear overall statement about what the incumbent should be able to do.		
Vehicle	Mode of personal transport including 2-wheelers, 3-wheelers and 4-		
	wheelers (including passenger vehicles and commercial vehicles). This		
	Lincludes resoling potral CNC alactrical and bubrid vahisles		
	includes gasoline, petrol, CNG, electrical and hybrid vehicles		
Vertical	Vertical may exist within a sub-sector representing different domain		
Vertical			
Vertical  Keywords /Terms	Vertical may exist within a sub-sector representing different domain		
	Vertical may exist within a sub-sector representing different domain areas or the client industries served by the industry.		
Keywords /Terms	Vertical may exist within a sub-sector representing different domain areas or the client industries served by the industry.  Description		
Keywords /Terms NOS	Vertical may exist within a sub-sector representing different domain areas or the client industries served by the industry.  Description  National Occupational Standard(s)		
Keywords /Terms  NOS  NVEQF	Vertical may exist within a sub-sector representing different domain areas or the client industries served by the industry.  Description  National Occupational Standard(s)  National Vocational Education Qualifications Framework		
Keywords /Terms  NOS  NVEQF  NVQF	Vertical may exist within a sub-sector representing different domain areas or the client industries served by the industry.  Description  National Occupational Standard(s)  National Vocational Education Qualifications Framework  National Vocational Qualifications Framework		







# National Occupational Standards



# **Overview**

This Occupational Standard describes the knowledge, understanding and skills required of an individual to sell retail insurance products.







Unit Code	ASC/ N 2101
Unit Title (Task)	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	<ul> <li>This unit/task covers the following:         <ul> <li>analyse the assigned sales target for automotive insurance products</li> <li>drive sales of the insurance products as per the business target set across either the assigned segment of OEM vehicle / assigned region or both</li> </ul> </li> </ul>
Performance Criteria (F	PC) w.r.t. the Scope
Element	Performance Criteria
Analyse & drive sales for auto insurance products	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
	<ul> <li>PC3. convert these leads to insurance sales by effectively selling insurance policies to potential clients.</li> <li>PC4. explain clearly all terms and conditions for the insurance product to the potential customers</li> <li>PC5. help individuals, businesses, and families select the most appropriate policies for health, life, and properties</li> <li>PC6. offer property and casualty, life, health, disability, and long-term care insurance</li> <li>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</li> <li>PC8. offer health insurance policies that cover the costs of medical care and loss of income due to illness or injury</li> <li>PC9. advise clients/ customers on how to minimize risk by having various insurance policies</li> <li>PC10. match insurance policies for clients with the companies that offer the best rates and coverage</li> <li>PC11. conduct and assist in field investigation and pre – sanction survey for the insurance claims for all the vehicles</li> <li>PC12. document all the findings of field investigation in a survey report for the insurance claim cases for all the vehicles</li> <li>PC13. collect all the relevant documents for processing of the insurance or claims, including properly filled application form and sort them</li> <li>PC14. handover the documents folder to the insurance or claims processing agents/executives of the company</li> <li>PC15. collect and check for the final cover note, once the insurance is approved and handover to the customer</li> <li>PC16. analyse the given sales target and allocate accordingly for various products</li> <li>PC17. develop and expand business to new showrooms by liaising with OEM and dealership sales function</li> </ul>







	PC18. prepare monthly sales reports and update the company systems accordingly		
Knowledge and Understanding (K)			
Element	Knowledge and Understanding		
A. Organisational Context (Knowledge of the Company/ Organisation and its processes)	<ul> <li>The user/individual on the job needs to know and understand:</li> <li>KA1. standard operating procedures of the company for insurance or insurance claim disbursements of the vehicles</li> <li>KA2. standard operating procedures of the OEM related with the insuring of the vehicles</li> <li>KA3. standard operating procedures of the dealership related with the insuring of the vehicles</li> <li>KA4. documentation requirements for each procedure carried out as part of roles and responsibilities</li> <li>KA5. process flow of insurance claims at the dealership, approvals and billing with timelines involved.</li> <li>KA6. organisational and professional code of ethics and standards of practice</li> </ul>		
	KA7. safety and health policies and regulations for the workplace		
B. Technical Knowledge	<ul> <li>The user/individual on the job needs to know and understand:</li> <li>KB1. details of the insurance application form</li> <li>KB2. documents required for processing of the insurance or insurance claims</li> <li>KB3. calculation for insurance premium and insurance claim benefits for the customer</li> <li>KB4. property and casualty, life, health, disability, and long-term care insurance</li> <li>KB5. software or format used for insurance premium calculations like MS excel and MS word</li> <li>KB6. software or format used for billing and insuring of the vehicle like tally and sap</li> <li>KB7. software or format used for presentations for representing sales data, during review meetings, like MS PowerPoint</li> <li>KB8. the various information available for the vehicle being insured</li> <li>KB9. credit and risk policies or guidelines of the OEM, company and the dealership</li> <li>KB10. statutory compliance of the government and legal aspects</li> <li>KB11. local market procedures of that area</li> <li>KB12. local customer preferences of that area</li> <li>KB13. insurance product peculiarities based on geographical nuances etc.</li> </ul>		
Skills (S)			
Element	Skills		
A. Core Skills/ Generic Skills	Writing skills  The user/individual on the job needs to know and understand how to:  SA1. create documentation required on the job (including pre sanction survey report for claims, work sheets, etc.)  SA2. fill insurance application form with details		







ASC	C/ N 2101: Plan and analyse sales target for vehicle insurance
	SA3. create sales reports (weekly, monthly, quarterly, half yearly and yearly) SA4. prepare estimate sheets for insurance premiums or insurance claim activities
	SA5. write in at least one language
	Reading skills
	The user/individual on the job needs to know and understand how to:
	SA6. read general instructions or guidelines for customers, mandatory for insurance or claims
	SA7. read policies and regulations pertinent to the job
	SA8. read survey reports, insurance application forms and various other insurance
	documents required for insurance or claims
	SA9. read delivery orders and cover notes after the approval of insurance or claims SA10. read sales reports, presentations, sales targets and other details associated with business understandings
	Oral Communication (Listening and Speaking skills)
	The user/individual on the job needs to know and understand how to:
	SA11. interact with the customers to elicit their requirements and query information on the insurance or the claims for the insured vehicles
	SA12. interact with the customer to confirm and clear all the cost estimates prepared
	for insurance process  SA12, state the sustemers about the plan, best suited, for insurance of the vehicle and
SA13. state the customers about the plan, best suited, for insurance of the venture of the premiums hence generated	
SA14. interact with sales, service and administrative function of the dealership	
SA15. interact with superiors and other support staff function in the one's own organisation	
	The user/individual on the job needs to know and understand how to:
	SB1. analyse information and evaluate results to choose the best solution and solve problems
	SB2. analyse the insurance claim information of the customers and fill the survey report
	Plan and Organise
	The user/individual on the job needs to know and understand how to:
	SB3. plan sales targets assigned on a periodical basis and achieve the estimated business targets
	Customer centricity
	The user/individual on the job needs to know and understand how to:
	SB4. ensure that customer requirements and insurance claims status are assessed and satisfactory service is provided
	Problem solving
	The user/individual on the job needs to know and understand how to:







SB5.	inspect field surveys and prepare accurate pre -sanction survey reports for
	insurance claims of the damage insured vehicle

SB6. clarify and solve all customer queries generated due to any kind of anomalies and take appropriate actions, as required

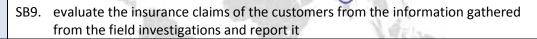
#### **Analytical thinking**

The user/individual on the job needs to know and understand how to:

- SB7. evaluate insurance claim status and premium payment history of the customers during the field investigations and report it in the survey reports
- SB8. assess the sales targets received and plan accordingly to achieve maximum numbers

#### **Critical thinking**

The user/individual on the job needs to know and understand how to:









# **NOS Version Control**

NOS Code	ASC/ N 2101		
Credits(NSQF)	TBD	Version number	1
Industry	Automotive	Drafted on	12/06/13
Industry Sub-sector	Auto Finance & Insurance	Last reviewed on	12/06/13
		Next review date	12/06/15







# National Occupational Standards



# **Overview**

This Occupational Standard describes the knowledge, understanding and skills required of an individual to manage relationship with customers, providing quality service and ensuring complete satisfaction.







Unit Code ASC/ N 0004		
Unit Title (Task)	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	<ul> <li>This unit/task covers the following:         <ul> <li>understand complete customer requirements and deliver accordingly to maintain total customer satisfaction with enriching and pleasant customer experience</li> <li>resolve complete customer queries, issues &amp; complaints timely including settlement of warranty claims and other performance related issues as per the various terms &amp; conditions and guidelines</li> </ul> </li> </ul>	
Performance Criteria (P	PC) w.r.t. the Scope	
Element  Manage the total customer satisfaction with enriching & pleasant customer experience	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 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 Unders	tanding (K) w.r.t. the Scope	
Element	Knowledge and Understanding	
B. Organisational Context (Knowledge of the Company/ Organisation and its processes)	<ul> <li>KA1. standard operating procedures within one's own organisation</li> <li>KA2. standard operating procedures for query and complaint reporting along with their redressal mechanism in the organisation</li> <li>KA3. framework and guidelines as prescribed by the organisation for query and complaint redressal</li> <li>KA4. Customer Relationship Management (CRM) related framework provided by the organisation</li> <li>KA5. terms &amp; conditions agreed between the respective auto component/ aggregate and the various OEMs/ OEM channel partners for supply, procurement of the</li> </ul>	







	in the second of			
	various auto components/ aggregates			
	KA6. documentation requirements for each procedure carried out as part of roles			
	and responsibilities as per the organizational guidelines			
	7. organisational and professional code of ethics and standards of practice			
	KA8. safety and health policies and regulations for the workplace			
B. Technical	The user/individual on the job needs to know and understand:			
Knowledge				
	<ul> <li>KB1. 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</li> <li>KB2. 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</li> <li>KB3. documentation requirements from the customers with respect to warranty claims and other performance related feedback on the for respective OEM vehicle</li> <li>KB4. requirements of the customers and suggest delivery accordingly</li> <li>KB5. software or format used to capture for Customer Relationship Management (CRM) within the organisation</li> <li>KB6. software or format such as MS word, excel, PowerPoint and Management Information System (MIS)</li> </ul>			
	<ul> <li>KB7. how to capture customer voice/ feedback on the auto components/ aggregates for various OEM vehicles on price, performance, availability of spares, warranty &amp; other service-related aspects etc.</li> <li>KB8. detailed technical and performance specifications of the auto component for various OEM vehicles</li> </ul>			
Skills (S) w.r.t. the Sco	pe			
Element	Skills			
C. Core Skills/	Writing skills			
Generic Skills	The user/ individual on the job needs to know and understand how to:			
	The user/ individual off the job freeds to know and understand how to.			
	SA1. 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.)  SA2. 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			
	SA3. write in at least one language			
	SA3. write in at least one language  Reading skills			
	Reading skills  The user/individual on the job needs to know and understand how to:  SA4. read feedback from customers on warranty and other performance related aspects			
	Reading skills  The user/individual on the job needs to know and understand how to:  SA4. read feedback from customers on warranty and other performance related			







SA6.	read brochures and technical specifications of the vehicle provided by the
	OEM and channel partner (Dealership)
SA7.	read policies and regulations pertinent to the job

#### **Oral Communication (Listening and Speaking skills)**

The user/individual on the job needs to know and understand how to:

- SA8. interact with the customers for getting their requirements, queries and feedbacks
- SA9. interact with organisation's internal stakeholders for efficient customer relationship management interact with team members to work efficiently

#### D. Professional Skills

#### **Decision making**

The user/individual on the job needs to know and understand how to:

- SB1. analyse information and evaluate results to choose the best solution and solve problems
- SB2. analyse any potential issue that may affect the performance of the vehicle and convey it in a timely manner

#### **Plan and Organise**

The user/individual on the job needs to know and understand plan:

- SB3. plan work assigned on a daily basis
- SB4. follow up regularly on potential complaints, issues raised by the customer

#### **Customer centricity**

The user/individual on the job needs to know and understand how to:

- SB5. ensure that customer needs are assessed and satisfactory service is provided
- SB6. ensure that performance of the Autocomponent 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 Autocomponent manufacturer

#### **Problem solving**

The user/individual on the job needs to know and understand how to:

- SB7. analyse all the complaints, queries or issues raised by the customers to either the OEM channel partner/ auto component dealer/ retailer in the market
- SB8. deliver and act as per the organisation provided/guided resolutions
- SB9. liaise with all stakeholders to ensure hassle-free resolution of the complaints by the concerned customer in a timely fashion

#### **Analytical thinking**

The user/individual on the job needs to know and understand how to:

- SB10. evaluate and identify areas of complaints from the customer affecting the performance of his vehicle
- SB11. assess time and cost required for customer resolution based on complaints, problems or queries identified
- SB12. evaluate and identify key customer experience enhancing areas







7.00	Ace it does intallage castomer relationship and quanty service		
	Critical thinking		
	The user/individual on the job needs to know and understand how to:		
	SB13. evaluate the information gathered from the customer complaint report and utilise it to identify timely resolutions SB14. 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		









# **NOS Version Control**

NOS Code	ASC/ N 0004	ASC/ N 0004		
Credits(NSQF)	TBD	Version number	1	
Industry	Automotive	Drafted on	23/07/13	
Industry Sub-sector	NA	Last reviewed on	23/07/13	
	12	Next review date	23/07/15	









# National Occupational Standards



### **Overview**

This Occupational Standard describes the knowledge, understanding and skills required of an individual to assist in clearance of all pending insurance cases.







ASC/ N 2102: Manage insurance cases			
Unit Code	ASC/ N 2102		
Unit Title (Task)	Manage insurance cases		
Description	This NOS unit is about an individual to assist in clearance of all pending or stuck insurance cases.		
Scope	<ul> <li>This unit/task covers the following:</li> <li>check records for all pending or stuck financing cases at various dealerships</li> <li>analyse the key factors for pendency of the insurance cases and clear all prerequisites for financing case clearance and forward it to the superiors</li> </ul>		
Performance Criteria (	PC) w.r.t. the Scope		
Element	Performance Criteria		
Check records for pending / struck cases to ensure early resolution of the cases	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 Under	standing (K)		
Element	Knowledge and Understanding		
A. Organisational Context (Knowledge of the Company/ Organisation and its processes)	<ul> <li>The user/individual on the job needs to know and understand:</li> <li>KA1. standard operating procedures of the company for insurance or insurance claim disbursements for the vehicles</li> <li>KA2. standard operating procedures of the OEM related with the insuring of the vehicles</li> <li>KA3. standard operating procedures of the dealership related with the insuring of the vehicles</li> </ul>		
	KA4. documentation requirements for each procedure carried out as part of roles		







and responsibilities process flow of insurance and timelines involved of the company process flow of billing, to the customer, after the approval of the insurance claims at the dealership organisational and professional code of ethics and standards of practice safety and health policies and regulations for the workplace ser/individual on the job needs to know and understand:
details of the insurance application form documents required for processing of the insurance or insurance claims calculation for insurance premium and insurance claim benefits software or format used for insurance premium calculations like MS excel software or format used for billing and insuring of the vehicle like tally the various information available for the vehicle being insured credit and risk policies or guidelines of the OEM, company and the dealership statutory compliance of the government and legal aspects insurance product peculiarities based on geographical nuances etc.
ing skills  ser/individual on the job needs to know and understand how to:  create documentation required on the job (including pre sanction survey report for claims, work sheets, etc.)  fill insurance application form with details  prepare estimate sheets for insurance premiums or insurance claim activities write in at least one language  ing skills
read general instructions or guidelines for customers, mandatory for insurance or claims read policies and regulations pertinent to the job read survey reports, insurance application forms and various other insurance documents required for insurance or claims read delivery orders and cover notes after the approval of insurance or claims read final bills and other details associated with final billing of insurance claim vehicles  Communication (Listening and Speaking skills)  Isser/individual on the job needs to know and understand how to:  Interact with the customers to elicit their requirements and query information on the insurance or the claims for the insured vehicles Interact with the superiors and other support staff function in the individual's







	own organisation to elicit the key factors and query information for nondensy		
	own organisation to elicit the key factors and query information for pendency of the insurance or insurance claim of the vehicles		
	SA12. interact with the customer to confirm and clear all the cost estimates prepared		
	· ·		
D D ( : 101:11	for insurance claim process		
B. Professional Skills	Decision making		
	The user/individual on the job needs to know and understand how to:		
	SB1. analyse information and evaluate results to choose the best solution and solve problems		
	SB2. analyse the insurance information of the customers and fill the survey report		
	Plan and Organise		
	The user/individual on the job needs to know and understand how to:		
	The aser/marviadar of the job freeds to know and anderstand flow to.		
	SB3. resolve all the factors associated with the pendency of the insuring of the vehicles on a case to case basis		
	Customer centricity		
	The user/individual on the job needs to know and understand how to:		
	SB4. ensure that customer requirements and insurance claim status are assessed and satisfactory service is provided		
	Problem solving		
	The user/individual on the job needs to know and understand how to:		
	SB5. inspect field surveys and prepare accurate pre –sanction survey reports		
	SB6. clarify and solve all customer queries generated due to any kind of anomalies		
	and take appropriate actions, as required		
	Analytical thinking		
	The user/individual on the job needs to know and understand how to:		
	The user/marviadar on the job fleeds to know and understand now to.		
	SB7. evaluate insurance claim status and premium payment history of the customers		
	during the field investigations and report it in the survey reports		
	Critical thinking		
	The user/individual on the job needs to know and understand how to:		
	SB8. evaluate the insurance repaying ability of the customers from the information gathered from the field investigations and report it		
	gathered from the field investigations and report it		







# **NOS Version Control**

NOS Code	ASC/ N 2102		
Credits(NSQF)	TBD	Version number	1
Industry	Automotive	Drafted on	12/06/13
Industry Sub-sector	Auto Finance & Insurance	Last reviewed on	12/06/13
	TO OUT	Next review date	12/06/15







# National Occupational Standards



# **Overview**

This unit is about planning and organising an individual's work in order to complete it to the required standards, on time and within budget in terms of cost and material.







Unit Code	ASC/ N 0001		
Unit Title	Plan and organise work to meet expected outcomes		
(Task)			
Description	This NOS unit is about planning and organising an individual's work in		
Control	order to complete it to the required standards on time.		
Scope	This unit/task covers the following:		
	<ul> <li>work requirements including various activities, deliverables or work output required in the given time, maintain set quality standards</li> </ul>		
	appropriate use of resources (both material / equipment's and		
	manpower)		
	manpower)		
Performance Criteria (PC) w.i	t + the Scane		
Element	Performance Criteria		
Work requirements	To be competent, the user/individual on the job must be able to:		
including various activities	To be competent, the user/individual of the job must be able to.		
within the given time and	PC1. keep immediate work area clean and tidy		
set quality standards	PC2. treat confidential information as per the organisation's guidelines		
. ,	PC3. work in line with organisation's 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		
Annyonvioto uso of	PC7. establish and agree on work requirements with appropriate		
Appropriate use of resources	people		
resources	PC8. manage time, materials and cost effectively		
	PC9. use resources in a responsible manner		
Vnowledge and Understanding	·		
Knowledge and Understanding Element	Knowledge and Understanding		
A. Organisational Context	The user/individual on the job needs to know and understand:		
(Knowledge of the	The user/mulvidual on the job freeds to know and understand.		
Company/Organisation	KA1. the organisation's policies, procedures and priorities for area of		
and its processes)	work, role and responsibilities in carrying out that work		
·	KA2. the limits of responsibilities and when to involve others		
	KA3. specific work requirements and who these must be agreed with		
	KA4. the importance of having a tidy work area and how to do this		
	KA5. how to prioritize workload according to urgency and importance		
	and the benefits of this		
	KA6. the organisation's policies and procedures for dealing with		
	confidential information and the importance of complying with		
	these		
	KA7. the purpose of keeping others updated with the progress of work KA8. who to obtain guidance from and the typical circumstances when		
	this may be required		
	KA9. the purpose and value of being flexible and adapting work plans		
	to reflect change		
	to reneet enange		







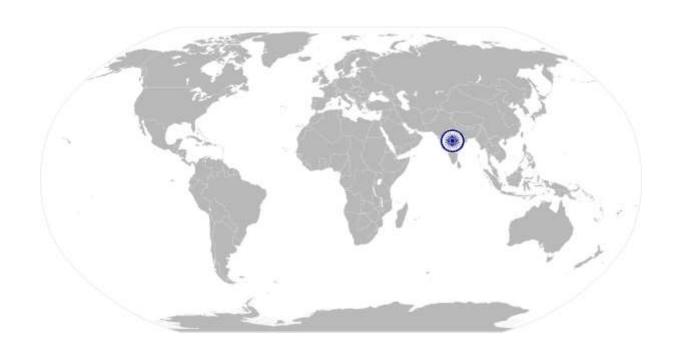
B. Technical Knowledge	The user/individual on the job needs to know and understand:		
	KB1. how to complete tasks accurately by following standard procedures  KB2. technical resources needed for work and how to obtain and use these		
Skills (S) w.r.t. the scope			
Element	Skills		
A. Core Skills/ Generic	Writing Skills		
Skills	The user/individual on the job needs to know and understand how to:		
	SA1. write in at least one language		
	Reading Skills		
	The user/individual on the job needs to know and understand how to:		
	SA2. read instructions, guidelines/procedures		
	Oral Communication (Listening and Speaking skills)		
	The user/individual on the job needs to know and understand how to:		
	SA3. ask for clarification and advice from appropriate persons		
	SA4. communicate orally with colleagues		
B. Professional Skills	Decision Making		
	The user/individual on the job needs to know and understand how to:		
	SB1. make a decision on a suitable course of action appropriate for accurately completing the task within resources		
	Plan and Organise		
	The user/individual on the job needs to know and understand how to:		
	The user/marviadar on the job needs to know and understand now to.		
	SB2. agree objectives and work requirements		
	SB3. plan and organise work to achieve targets and deadlines		
	Customer Centricity		
	The user/individual on the job needs to know and understand how to:		
	SB4. deliver consistent and reliable service to customers		
	SB5. check own work and ensure it meets customer requirements		
	Problem Solving		
	The user/individual on the job needs to know and understand how to:		
	SB6. refer anomalies to the concerned persons		
	Analytical Thinking		
	The user/individual on the job needs to know and understand how to:		
	SB7. analyse problems and identify work-arounds taking help from		
	concerned persons where required		







		Critical Thinking
		The user/individual on the job needs to know and understand how to:
		SB8. apply own judgement to identify solutions in different situations









# **NOS Version Control**

NOS Code	ASC/ N 0001		
Credits(NSQF)	TBD	Version number	1
Industry	Automotive	Drafted on	10/06/13
Industry Sub-sector	NA	Last reviewed on	10/06/13
		Next review date	10/06/15









# National Occupational Standards



# **Overview**

This unit is about working effectively with colleagues, either in individual's work group or in other work groups within organisation.







Unit Code	ASC/ N 0002		
Unit Title (Task)	Work effectively in a team		
Description	This NOS unit is about working effectively with colleagues, either in individual's own work group or in other work groups within organisation.		
Scope	This unit/task covers the following: colleagues:  • interact & communicate effectively with colleagues including member in the own group as well as other groups		
Performance Criteria (PC) w.i			
Element	Performance Criteria  To be competent, the user/individual on the job must be able to:  PC1. maintain clear communication with colleagues (by all means including face-to-face, telephonic as well as written)  PC2. work with colleagues to integrate work  PC3. pass on information to colleagues in line with organisational requirements both through verbal as well as non-verbal means  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 organisation's policies and procedures for working with		
Interact & communicate effectively with colleagues including member in the own group as well as other groups			
Knowledge and Understanding			
A. Organisational Context (Knowledge of the Company/Organisation and its processes)	<ul> <li>The user/individual on the job needs to know and understand:</li> <li>KA1. the organisation's policies and procedures for working with colleagues, role and responsibilities in relation to this</li> <li>KA2. the importance of effective communication and establishing good working relationships with colleagues</li> <li>KA3. different methods of communication and the circumstances in which it is appropriate to use these</li> <li>KA4. benefits of developing productive working relationships with colleagues</li> <li>KA5. the importance of creating an environment of trust and mutual respect</li> </ul>		
D. Tochwicel Knowledge	KA6. whether not meeting commitments, will have implications on individuals and the organisation  The user/individual on the ich proofs to know and understand:		
B. Technical Knowledge	The user/individual on the job needs to know and understand:		







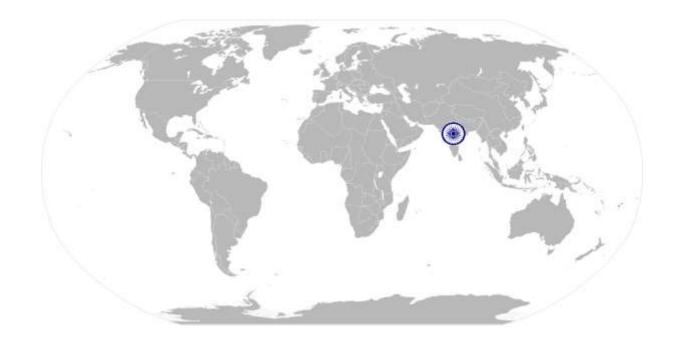
	KB1. different types of information that colleagues might need and the				
	importance of providing this information when it is required				
	KB2. the importance of problems, from colleague's perspective and				
	how to provide support, where necessary, to resolve these				
Skills (S)					
A. Core Skills/	Writing Skills				
Generic Skills	The user/individual on the job needs to know and understand how to:				
	SA1. complete well written work with attention to detail				
	Reading Skills				
	The user/individual on the job needs to know and understand how to:				
	SA2. read instructions, guidelines/procedures  Oral Communication (Listening and Speaking skills)				
	Oral Communication (Listening and Speaking skills)				
	The user/individual on the job needs to know and understand how to:				
	SA3. listen effectively and orally communicate information				
	SA4. ask for clarification and advice from the line manager				
B. Professional Skills	Decision Making				
	The user/individual on the job needs to know and understand how to:				
	SB1. make decisions on a suitable course of action or response				
	Plan and Organise				
	The user/individual on the job needs to know and understand how to:				
	SB2. plan and organise work to achieve targets and deadlines				
	Customer Centricity				
	The user/individual on the job needs to know and understand how to:				
	SB3. check that the work meets customer requirements				
	SB4. deliver consistent and reliable service to customers				
	Problem Solving				
	The user/individual on the job needs to know and understand how to:				
	SB5. apply problem solving approaches in different situations				
	Critical Thinking				
	The user/individual on the job needs to know and understand how to:				
	SB6. apply balanced judgements to different situations				
	Attention to Detail				
	The user/individual on the job needs to know and understand how to:				
	SB7. apply good attention to detail				
	SB8. check that the work is complete and free from errors				
	SB9. get work checked by peers				







Team Working
The user/individual on the job needs to know and understand how to:
SB10. work effectively in a team environment









# **NOS Version Control**

NOS Code	ASC/ N 0002		
Credits(NSQF)	TBD	Version number	1
Industry	Automotive	Drafted on	10/06/13
Industry Sub-sector	NA	Last reviewed on	10/06/13
		Next review date	10/06/15

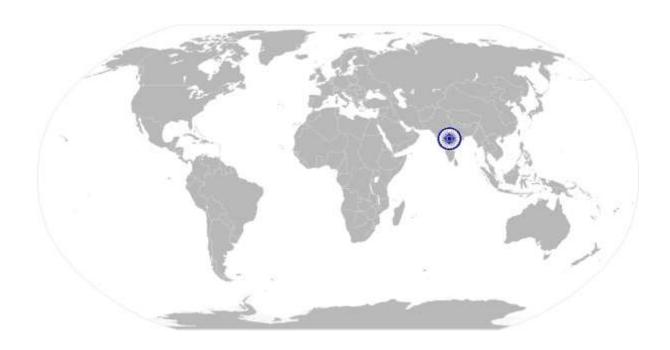








# National Occupational Standards



# **Overview**

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







Unit Code	ASC/ N 0003		
Unit Title			
(Task)	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	<ul> <li>resources (both material &amp; manpower) needed to maintain a safe working environment as per the prevalent norms &amp; government policies including emergency procedures for Illness, accidents, fires or any other reason which may involve evacuation of the premises</li> </ul>		
Performance Criteria (PC) w.	r.t. the Scope		
Element	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 organisation's 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. foremergency 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 individual's authority  PC5. report any hazards outside the individual's authority to the relevant person in line with organisational procedures and warn other people who may be affected  PC6. follow organisation's 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 Understandi	•		
A. Organisational Context (Knowledge of the	The user/individual on the job needs to know and understand:		
Company/Organisation and its processes)	<ul> <li>KA1. legislative requirements and organisation's procedures for health, safety and security and individual's role and responsibilities in relation to this</li> <li>KA2. what is meant by a hazard, including the different types of health and safety hazards that can be found in the workplace</li> <li>KA3. how and when to report hazards</li> <li>KA4. the limits of responsibility for dealing with hazards</li> </ul>		
	KA5. the organisation's emergency procedures for different emergency situations and the importance of following these		







		KA6. the importance of maintaining high standards of health, safety		
		and security		
		KA7. implications that any non-compliance with health, safety and		
		security may have on individuals and the organisation		
В.	Technical Knowledge	The user/individual on the job needs to know and understand:		
		WD4 186 (1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
		KB1. different types of breaches in health, safety and security and how		
		and when to report these  KB2. evacuation procedures for workers and visitors		
		·		
		KB3. how to summon medical assistance and the emergency serv		
		where necessary		
		KB4. how to use the health, safety and accident reporting procedures		
Clai	IIc (C)	and the importance of these		
	lls (S)  Core Skills/ Generic	Writing Skills		
A.	Skills	The user/individual on the job needs to know and understand how to:		
	SKIIIS	The user/individual on the job fleeds to know and understand flow to.		
		SA1. complete accurate, well written work with attention to detail		
		Reading Skills		
		The user/individual on the job needs to know and understand how to:		
		The user, marriada on the job needs to know and anderstand now to		
		SA2. read instructions, guidelines/procedures/rules		
		Oral Communication (Listening and Speaking skills)		
		The user/individual on the job needs to know and understand how to:		
		SA3. listen and orally communicate information		
В.	Professional Skills	Decision Making		
		The user/individual on the job needs to know and understand how to:		
		SB1. make decisions on a suitable course of action or response		
		Plan and Organise		
		The user/individual on the job needs to know and understand how to:		
		SB2. plan and organise work to achieve targets and deadlines		
		Customer Centricity		
		The user/individual on the job needs to know and understand how to:		
		The asery marviadar on the job needs to know and understand now to.		
		SB3. build and maintain positive and effective relationships with		
		colleagues and customers		
		Problem Solving		
		The user/individual on the job needs to know and understand how to:		
		SB4. apply problem solving approaches in different situations		
		Analytical Thinking		
		The user/individual on the job needs to know and understand how to:		







SB5. analyse data and activities	
Critical Thinking	
The user/individual on the job needs to know and understand how to:	
SB6. apply balanced judgements to different situations	
Attention to Detail	
The user/individual on the job needs to know and understand how to:	
SB7. apply good attention to detail	
SB8. check that the work is complete and free from errors	
SB9. get work checked by peers	
Team Working	
The user/individual on the job needs to know and understand how to:	



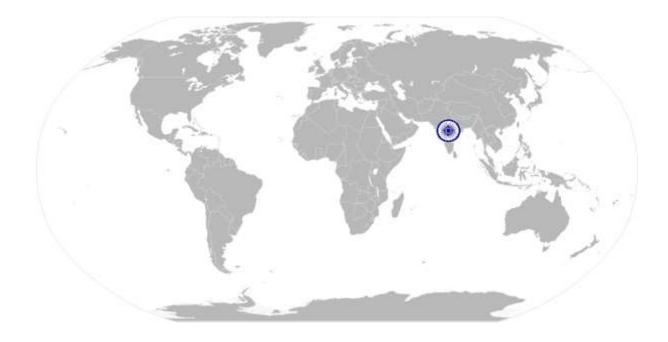






# **NOS Version Control**

NOS Code	ASC/ N 0003		
Credits(NSQF)	TBD	Version number	1
Industry	Automotive	Drafted on	10/06/13
Industry Sub-sector	NA	Last reviewed on	10/06/13
		Next review date	10/06/15







# Criteria for assessment of Trainees

JOB ROLE	Sales Officer – Auto Insurance L5
Qualification Pack	ASC/Q 2101
No. Of NOS	2 Role specific ,4 generic

NOS Title/ NOS Elements NOS & Performance Criterion Description		Marks	
			ocation
ASC/N 2101	Plan& Analyse sales targets for Auto Insurance	Viva	Practical
Analyse & drive sales for	To be competent, the user/individual on the job must be able		
auto insurance products	to:		
	<ul> <li>PC1. generate customer leads from assigned vehicle dealers, brokers, direct selling executives, direct sales agents and institutional clients</li> <li>PC2. make a sales pitch to potential customers</li> <li>PC3. convert these leads to insurance sales by effectively selling insurance policies to potential clients.</li> <li>PC4. explain clearly all terms and conditions for the insurance product to the potential customers</li> <li>PC5. help individuals, businesses, and families select the most appropriate policies for health, life, and properties</li> <li>PC6. offer property and casualty, life, health, disability, and long-term care insurance</li> <li>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</li> <li>PC8. offer health insurance policies that cover the costs of medical care and loss of income due to illness or injury</li> <li>PC9. advise clients/ customers on how to minimize risk by having various insurance policies</li> <li>PC10. match insurance policies for clients with the companies that offer the best rates and coverage</li> <li>PC11. conduct and assist in field investigation and pre – sanction survey for the insurance claims for all the vehicles</li> <li>PC12. document all the findings of field investigation in a survey report for the insurance claim cases for all the vehicles</li> <li>PC13. collect all the relevant documents for processing of the insurance or claims, including properly filled application form and sort them</li> <li>PC14. handover the documents folder to the insurance or claims processing agents/executives of the company</li> <li>PC15. collect and check for the final cover note, once the insurance is approved and handover to the customer</li> <li>PC16. analyse the given sales target and allocate accordingly for various products</li> </ul>	25	40





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  subtotal  ASC/N2102  Manage Insurance Cases Viva Pr. Check records for pending / To be competent, the user/individual on the job must be able	10
PC18. prepare monthly sales reports and update the company systems accordingly  Subtotal  ASC/N2102  Manage Insurance Cases  Viva President of the company systems accordingly	10
systems accordingly  subtotal  ASC/N2102  Manage Insurance Cases  Viva Pr.	
subtotal 50 ASC/N2102 Manage Insurance Cases Viva Pro	
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ASC/N2102 Manage Insurance Cases Viva Pro	
	90
Check records for pending / To be competent the user/individual on the job must be able	ractical
check records for pending /   To be competent, the user/individual on the job must be able	
struck cases to ensure early to:	
resolution of the cases	
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 inspection etc.	
PC5. pay beneficiaries/ process repair in case of claim awarded	
to policy holders	
PC6. compile all documents, including duly filled insurance or 40	50
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	
subtotal 40	50
	ractical
Manage the total customer  To be competent, the user/individual on the job must be able	
satisfaction with enriching to:	
& pleasant customer	
experience 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	30
requirements	
PC5. document all customer queries in the prescribed format of	
the organisation	





Quali	fications Pack for Sales Officer –(Auto Insurance)		
	<ul> <li>PC6. ensure least turnaround time for any customer query handling/redressal especially issues related to warranty claims and other performance related issues</li> <li>PC7. maximise customer satisfaction through pleasant and excellent customer experience within the organisations framework</li> <li>PC8. document feedbacks and reviews from the customers &amp; implement within the framework of the organization</li> <li>PC9. maintain a healthy &amp; professional relationship with the customers especially key accounts and influencers in the market</li> </ul>	20	40
	Subtotal	40	70
ASC/N 0001	Plan & organize work to meet expected outcome	Viva	Practical
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 organisation's guidelines PC3. work in line with organisation's 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	10	30
Appropriate use of resources	PC7. establish and agree on work requirements with appropriate people PC8. manage time, materials and cost effectively PC9. use resources in a responsible manner	20	20
	subtotal	30	50
ASC/N 0002	Work effectively in a team	Viva	Practical
Interact & communicate effectively with colleagues including member in the own group as well as other groups	To be competent, the user/individual on the job must be able to:  PC1. maintain clear communication with colleagues (by all means including face-to-face, telephonic as well as written)  PC2. work with colleagues to integrate work  PC3. pass on information to colleagues in line with organisational requirements both through verbal as well as non-verbal means  PC4. work in ways that show respect for colleagues  PC5. carry out commitments made to colleagues	50	50





	PC8. follow the organisation's policies and procedures for working with colleagues		
	subtotal	50	50
ASC/N 0003	Maintain safe , healthy environment friendly workplace	Viva	Practica
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 organisation's 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 individual's authority	40	40
6	PC5. report any hazards outside the individual's authority to the relevant person in line with organisational procedures and warn other people who may be affected		
	PC6. follow organisation's 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	1	
- N	procedures well defined	<i>E</i>	
	subtotal	40	40
	Total	250	350