

Report: Insurance Training Programme on AINS 101

Solvency Margin

- A quick measure of the financial robustness of an insurance company
- It is the capacity of the insurance company to pay its liabilities from its assets
- For the calculation of Solvency only admitted assets are taken in to account – not all
- An admitted assets is one which can easily be converted in to cash / cash equivalent to pay the liability
- In India the prescribed solvency margin in 1.5 times. It means at any given point of time – The admitted assets should be 150% of the liability.

Insurance distribution channels

Proprietary / Internal	Third party / External Channels
<ul style="list-style-type: none">• Exclusive Agency / Tied Agency• Direct sales (Direct writers)• Online / Website Sales• The ownership of the clients rest with the insurance companies• Better control of cost & quality of business	<ul style="list-style-type: none">• Independent agents• Managing general agents• Insurance brokers• Financial institutions (Banca)• Ownership of the clients (expiration list) is with these entities• Less control on cost / quality of business• They dominate if have good volume of business

The Insurance Training Programme on AINS 101 was successfully conducted for employees of **Coforge** from **6th to 14th October** in an **online mode**. The programme was designed to strengthen participants' understanding of foundational insurance concepts while equipping them with practical knowledge relevant to their professional roles. It aimed at enhancing their proficiency in risk management principles, insurance operations, underwriting basics, claims handling, and customer-centric service delivery, in line with the learning standards defined under the AINS 101 curriculum.

The sessions were facilitated by **Prof. Manoj K. Pandey**, who brought deep expertise in the insurance domain and ensured that participants received clear conceptual explanations along with real-time industry examples. Through interactive lectures, case discussions, and knowledge checks, the participants were able to interpret key insurance terminologies, understand policy structures, and apply principles of the AINS framework effectively.

The online format allowed seamless engagement and ensured participation from employees across different locations. Throughout the training period, participants remained actively involved, asked insightful questions, and demonstrated strong interest in enhancing their professional knowledge. The programme also supported their preparation for the AINS certification, thereby adding value to both individual career growth and organizational capability development.

Overall, the Insurance Training on AINS 101 for Coforge was conducted smoothly and achieved its intended learning outcomes. The participants benefited from structured guidance, conceptual clarity, and practical exposure, making the programme a meaningful capacity-building initiative delivered by BIMTECH under the expertise of Prof. Manoj K. Pandey.