

(Translation)

Notification of the Office of Insurance Commission

Re: Specification of Courses and Methods of Training on Non-Life Insurance for Applicants for Non-Life Microinsurance Agent License Issuance or Renewal, B.E. 2553 (2010)

To comply with section 65 and section 72 of the Non-Life Insurance Act, B.E. 2535 (1992), as amended by the Non-Life Insurance Act (No. 2), B.E. 2551 (2008), which prescribe that an applicant for non-life insurance agent license issuance or renewal shall present a letter certifying that the applicant passed the training organized by the Office or passed the additional training under the training courses and methods as specified by the Office, the Office hereby issues the following notification.

Clause 1 In this notification,

"microinsurance" means the insurance specified in the insurance policy as microinsurance;

"Office" means the Office of Insurance Commission;

"training agency" means the Thailand Insurance Institute, any higher education institution, Thai General Insurance Association, Thai Insurance Brokers Association, any company, institution or organization approved by the Office;

"higher education institution" means a higher education institution accredited by the Ministry of Education and which has courses in relation to insurance of no less than six credits;

"company" means a non-life insurance company under the law on non-life insurance.

Chapter 1

Training Courses for the Application for Non-Life Microinsurance Agent License Issuance or Renewal

Clause 2 Every applicant for non-life microinsurance agent license issuance or renewal must pass no less than three hours of training on the following topics:

- (1) law regarding non-life insurance agents (one hour);
- (2) ethics and best practice guidelines regarding the provision of services and case studies (one hour); and
- (3) non-life microinsurance products (one hour).

An applicant for a non-life microinsurance agent license or for the first, second or third non-life microinsurance agent license renewal is required to pass all specified courses no more than one year before the date of application for a license or renewal thereof. An applicant for renewal of a non-life microinsurance agent license for the fourth time onwards must pass all specified courses no more than five years before the date of application for a license or a license renewal.

Chapter 2

Training Agencies

Clause 3 Training under clause 2 may be organized by the following agencies:

- (1) the Office;
- (2) the Thai Insurance Institute;
- (3) higher education institutions;
- (4) Thai General Insurance Association;
- (5) the Thai Insurance Brokers Association;
- (6) non-life insurance companies; or
- (7) any institution or organization approved by the Office.

The training agencies under (2), (3), (4), (5), (6), and (7) that will organize training in accordance with the courses under clause 2 shall submit the training plan and details of training courses no less than one month before the date of training to the Office for approval first.

Persons undergoing training that has not been approved by the Office under the second paragraph will not be deemed as persons who have passed training under the courses and methods of training hereunder.

Clause 4 Training agencies under clause 3 shall issue a letter certifying that a person has passed training, as per the format as attached to this notification, to the persons who passed training courses in order for them to present it to the Commissioner in the application for non-life microinsurance agent license issuance or renewal, as the case may be.

Chapter 3

Methods of Training

Clause 5 Training agencies shall undertake the following actions:

- (1) announce the date, time and place for receiving applicants for training in a disclosed place, on the websites of the training agencies or via public relations media;
- (2) receive applicants for training by requiring them to complete an application, specify the course, and attach a copy of their identification card or, in the case of applying to renew their non-life microinsurance agent license, a copy of their non-life microinsurance agent license must also be attached;
- (3) inspect the qualifications of the applicants, specifying the training courses, to ensure accuracy and completeness in accordance with the qualifications prescribed for the application for non-life microinsurance agent license issuance or renewal, by inspecting them via the Office's website - <http://eservice.oic.or.th/eService/Search/Broker/PersonAllow.aspx>;
- (4) announce the list of eligible applicants for training in a disclosed place or on the websites of the training agency at least three days before the date of the training;
- (5) submit the information on all applicants for training to the Office via the virtual private network (VPN) at least one day before the training, with the following details:
 - (a) name of the training agency;
 - (b) the training agency's code;
 - (c) name, surname and citizen ID no. of trainees;
 - (d) type of license and license no. (in case of renewal);
 - (e) name of the training course;
 - (f) date of training;
 - (g) training venue; and
 - (h) hours of training;
- (6) the training agency shall provide training in accordance with the prescribed courses and shall ensure that trainees will attend training on the date, at the time and venue as specified, by requiring trainees to personally sign in for training in the registration form. If there is any trainee who comes in 30 minutes later than the scheduled time, it shall be deemed that the trainee fails the training;

(7) the trainers must be approved by the Office as per the list of names and training topics specified in the training plan;

(8) provide training textbooks or manuals as approved by the Office to the trainees;

(9) ensure that trainees fill out the survey on trainers at the end of the training course;

(10) the training agency must submit information of all persons who passed training to the Office via the virtual private network (VPN) within seven days from the end of the training, which shall contain the following details:

- (a) name of the training agency;
- (b) the training agency's code;
- (c) name, surname and citizen ID no. of trainees;
- (d) type of license and license no. (in case of renewal);
- (e) name of the training course; and
- (f) date of issuance of the certificate of training.

(11) if the training agency accepts applicants for training as specified in the training plan approved by the Office but the training is subsequently canceled or postponed, the training agency must procure another training agency accredited and approved by the Office to organize training for the applicants, provided that this shall not release the training agency that canceled or postponed the training from legal liability towards the applicants for training in any respect.

Clause 6 The training agency shall keep evidence of applications for training, the training held, applicant information, training sign-in forms, trainer evaluation forms, and a summary of results of the evaluation of training for a period of two years from the date of training, for presenting to the Office upon request by the Office.

Clause 7 The Office may revoke its approval for any training agency hereunder if it appears to the Office that the training agency

- (1) violates or fails to comply with this notification;
- (2) fails to provide training as per the training plan and courses approved by the Office;
- (3) illegally issues a certificate of training; or
- (4) takes action that causes or may cause damage to trainees.

Chapter 4**Miscellaneous**

Clause 8 If a non-life microinsurance agent moves from his or her previous company but his or her non-life microinsurance agent license has not expired, the certificate of training used in the application for a license or the latest renewal of the license may be used in support of the application for a non-life microinsurance agent license of a new company, *mutatis mutandis*.

Clause 9 If a non-life microinsurance agent applies for a non-life microinsurance agent license for more than one company, the existing certificate of training used in the application for a non-life microinsurance agent license may be used in support of the application for a non-life microinsurance agent license for other companies, *mutatis mutandis*.

If a non-life microinsurance agent is a non-life microinsurance agent for more than one company, in applying for license renewal, the existing certificate of training used as a supporting document in applying to renew a non-life microinsurance agent license may be used in support of the application to renew a non-life microinsurance agent license for other companies at the same time, *mutatis mutandis*.

This notification shall come into force from now onwards.

Notified on 19 February 2010.

(Mrs. Chantra Purnariksha)

Secretary-General

Insurance Commission

Note: This reason for issuing this notification is to encourage having non-life microinsurance agents for the offering of non-life microinsurance policies to low-income earners. It is therefore necessary to issue this notification.

(Logo of the training agency)

This certificate is issued to evidence that

Mr./Mrs./Miss

has passed the training program required for the application for a non-life microinsurance agent license pursuant to section 65 of the Non-Life Insurance Act, B.E. 2535 (1992), as amended by the Non-Life Insurance Act (No. 2), B.E. 2551 (2008).

Organized by

Given on

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Agency's authorized signatory

(Logo of the training agency)

This certificate is issued to evidence that

Mr./Mrs./Miss

has passed the training program required for the application to renew a non-life microinsurance agent license pursuant to section 72 of the Non-Life Insurance Act, B.E. 2535 (1992), as amended by the Non-Life Insurance Act (No. 2), B.E. 2551 (2008).

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Agency's authorized signatory