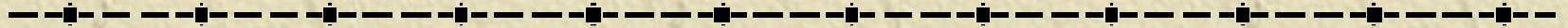


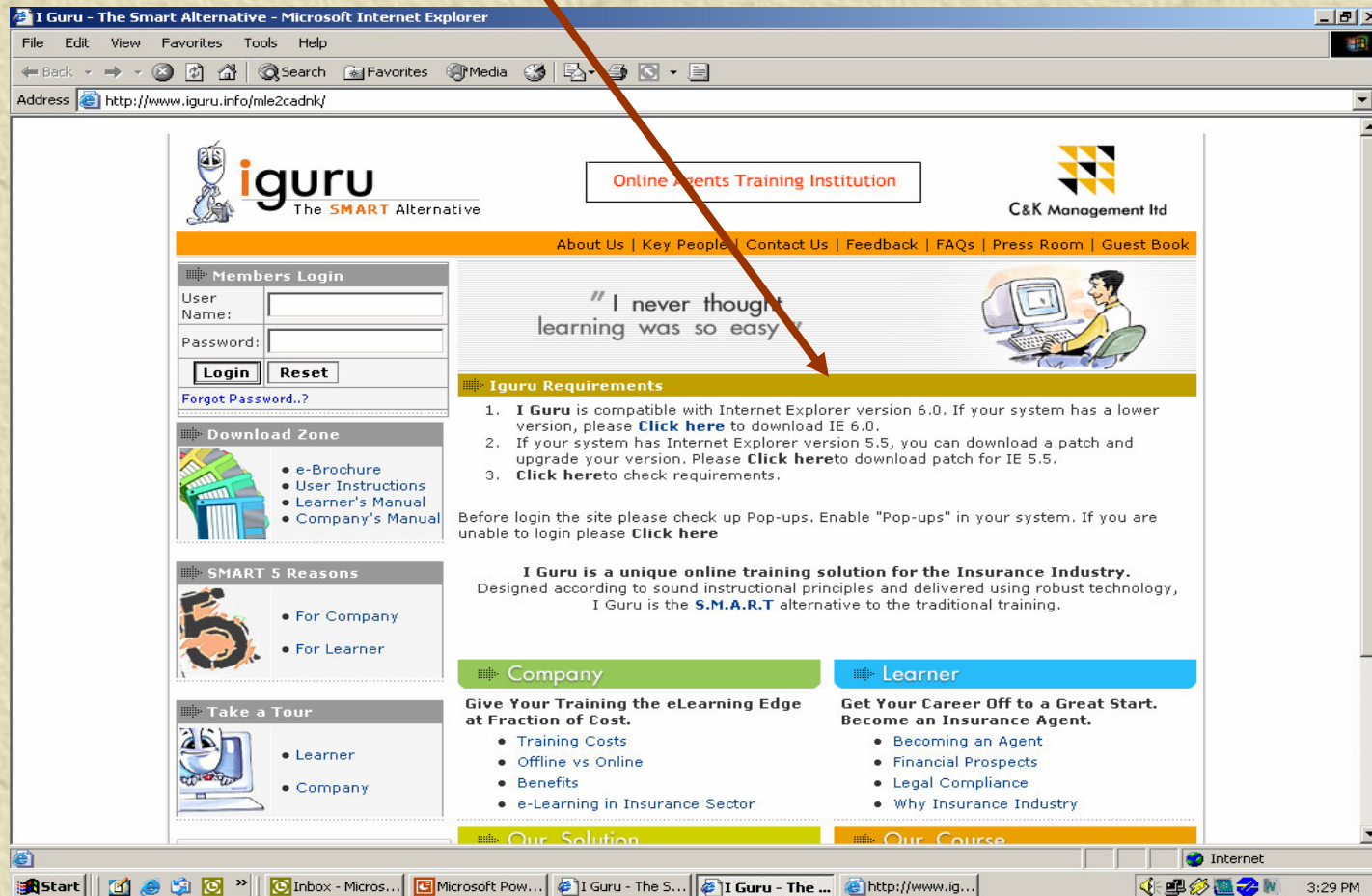
I Guru



The Smart Alternative



Log in procedures – Iguru Requirement



The screenshot shows the Iguru website interface. At the top, the browser title is "I Guru - The Smart Alternative - Microsoft Internet Explorer". The address bar shows "http://www.iguru.info/mle2cadnk/". The website header includes the Iguru logo, the tagline "The SMART Alternative", and the text "Online Agents Training Institution" and "C&K Management Ltd". A navigation menu contains links for "About Us", "Key People", "Contact Us", "Feedback", "FAQs", "Press Room", and "Guest Book".

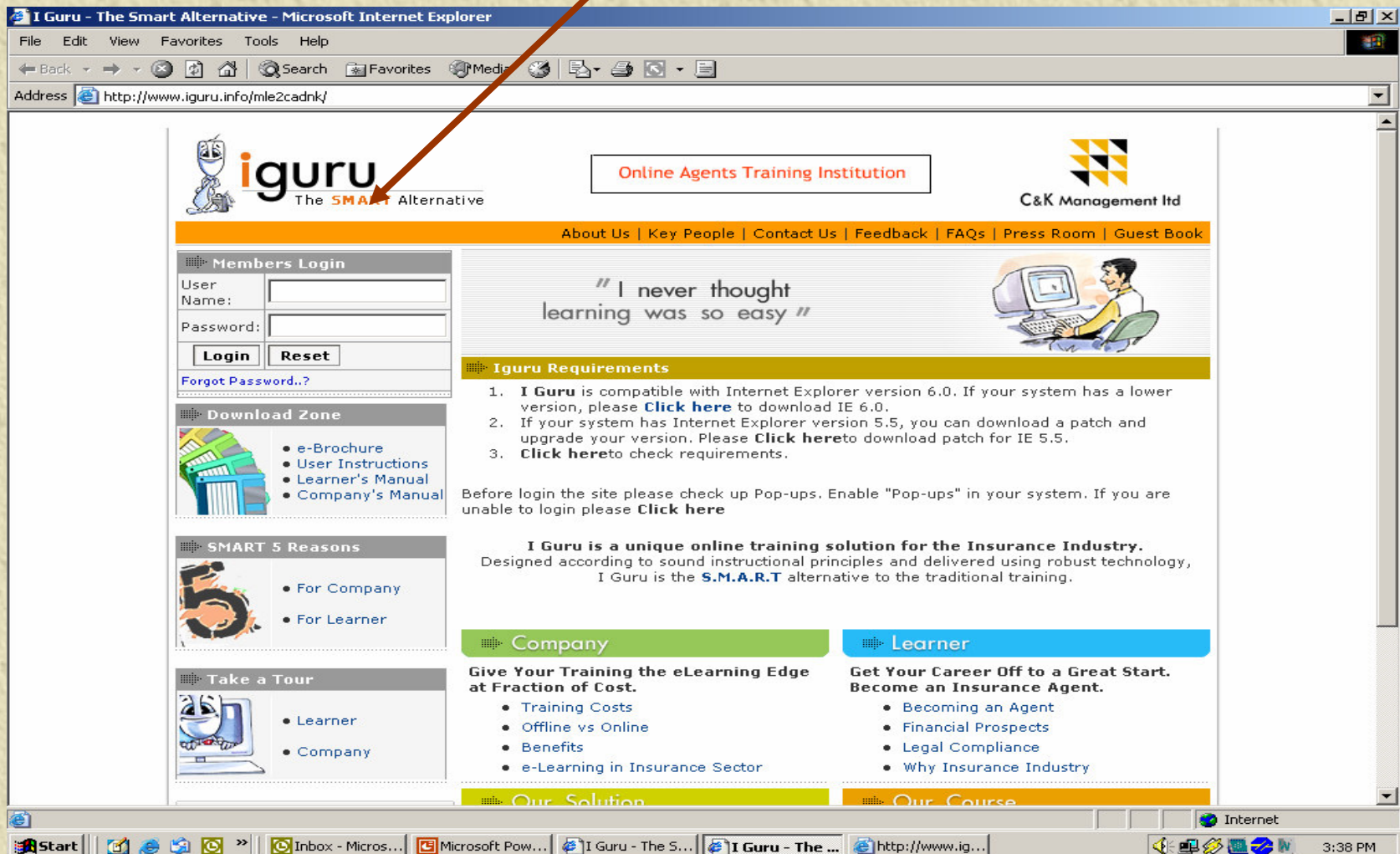
The main content area is divided into several sections:

- Members Login:** Includes fields for "User Name:" and "Password:", "Login" and "Reset" buttons, and a link for "Forgot Password..?".
- Download Zone:** Lists "e-Brochure", "User Instructions", "Learner's Manual", and "Company's Manual".
- SMART 5 Reasons:** Lists "For Company" and "For Learner".
- Take a Tour:** Lists "Learner" and "Company".
- Iguru Requirements:** A section highlighted in yellow, containing a quote "I never thought learning was so easy" and an illustration of a person at a computer. Below the quote, it lists three requirements:
 1. **I Guru** is compatible with Internet Explorer version 6.0. If your system has a lower version, please [Click here](#) to download IE 6.0.
 2. If your system has Internet Explorer version 5.5, you can download a patch and upgrade your version. Please [Click hereto](#) download patch for IE 5.5.
 3. [Click hereto](#) check requirements.Below the list, it states: "Before login the site please check up Pop-ups. Enable "Pop-ups" in your system. If you are unable to login please [Click here](#)".
- I Guru is a unique online training solution for the Insurance Industry.** Designed according to sound instructional principles and delivered using robust technology, I Guru is the **S.M.A.R.T** alternative to the traditional training.
- Company:** "Give Your Training the eLearning Edge at Fraction of Cost." Lists "Training Costs", "Offline vs Online", "Benefits", and "e-Learning in Insurance Sector".
- Learner:** "Get Your Career Off to a Great Start. Become an Insurance Agent." Lists "Becoming an Agent", "Financial Prospects", "Legal Compliance", and "Why Insurance Industry".
- Our Solution** and **Our Course** sections are partially visible at the bottom.

The Windows taskbar at the bottom shows the Start button, several open applications (Inbox - Micros..., Microsoft Pow..., I Guru - The S..., I Guru - The ...), and the system tray with the time 3:29 PM.

Logging In

Enter the Login id and password



The screenshot shows the I Guru website in a Microsoft Internet Explorer browser window. The address bar displays <http://www.iguru.info/mle2cadnk/>. The page features the I Guru logo with the tagline "The SMART Alternative" and the text "Online Agents Training Institution" and "C&K Management Ltd". A navigation menu includes links for "About Us", "Key People", "Contact Us", "Feedback", "FAQs", "Press Room", and "Guest Book".

The main content area is divided into several sections:

- Members Login:** Contains a "User Name:" input field, a "Password:" input field, "Login" and "Reset" buttons, and a "Forgot Password..?" link. An orange arrow points to the "User Name:" field.
- Download Zone:** Lists links for "e-Brochure", "User Instructions", "Learner's Manual", and "Company's Manual".
- SMART 5 Reasons:** Lists "For Company" and "For Learner".
- Take a Tour:** Lists "Learner" and "Company".
- Iguru Requirements:** A list of three requirements for using the site, including browser version (Internet Explorer 6.0) and system updates.
- Company:** A section titled "Give Your Training the eLearning Edge at Fraction of Cost." listing "Training Costs", "Offline vs Online", "Benefits", and "e-Learning in Insurance Sector".
- Learner:** A section titled "Get Your Career Off to a Great Start. Become an Insurance Agent." listing "Becoming an Agent", "Financial Prospects", "Legal Compliance", and "Why Insurance Industry".

The bottom of the page features a taskbar with the Start button, several open applications (Inbox, Microsoft PowerPoint, I Guru), and the system tray showing the time as 3:38 PM.

Change password for the first Login screen

Change Password Page - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://www.iguru.info/mle2cadnk/ChangePassword1.aspx>

iguru
The SMART Alternative

iguru PORTAL

C&K Management Ltd

[About us](#)

Note: Important operational instructions.

1. Session time out is 10 minutes. If you leave the system inactive for more than 9 minutes, the system will not log the time of inactivity.
2. Always read the content and take the assessment together before moving to the next chapter.
3. We have allotted time for every chapter. See the details below. You can go to the next chapter only after you have studied for the allotted time

Change Password for the First Login

User Name :

Old Password :

New Password :

Confirm New Password :

Done

Start | Internet

New Folder July 09 Microsoft Po... C:\WINNT\sy... Inbox - Micro... Change Pas... 2:40 PM

Learner home page with course information

iguru The SMART Alternative

iguru PORTAL

C&K Management Ltd

Welcome : Murugan
Note: Important operational instructions.

1. Session time out is 10 minutes. If you leave the system inactive for more than 9 minutes, the system will not log the time of inactivity.
2. Always read the content and take the assessment together before moving to the next chapter.
3. We have allotted time for every chapter. See the details below. You can go to the next chapter only after you have studied for the allotted time
4. In case of a power failure (or) network lose (or) system hanging issues, You must resort to closing all browser windows as otherwise your time will not be saved.

[Change Password](#) [Glossary](#) [Content Search](#) [Continue Course](#) [Logout](#)

[Click here to View Registration Details](#)

[Click here to View Course Details](#)

Course Status

Lessons Completed	Total Time Spent	Balance Hours	Days Spent	Days Remain	Maximum time allotted per day	Minimum hours to browse per day	Registration End Date
0	01:22:36	48:37:24	14	0	8	4	14 Jul 2009

SCO Details

Done

Start | Internet | 3:42 PM

Change password – let user has change the password later

The screenshot shows the iguru PORTAL interface. At the top, the browser title is "Home Page - Microsoft Internet Explorer" and the address bar shows "http://www.iguru.info/mle2cadnk/Home.aspx?UserID=77954&CompanyID=188msg1=remove". The page header includes the iguru logo (The SMART Alternative), the text "iguru PORTAL", and the C&K Management Ltd logo.

The main content area displays a welcome message for "Murugan" and a note about important operational instructions:

1. Session time out is 10 minutes. If you leave the system inactive for more than 9 minutes, the system will not log the time of inactivity.
2. Always read the content and take the assessment together before moving to the next chapter.
3. We have allotted time for every chapter. See the details below. You can go to the next chapter only after you have studied for the allotted time.
4. In case of a power failure (or) network lose (or) system hanging issues, You must resort to closing all browser windows as otherwise your time will not be saved.

Below the instructions are several navigation buttons: "Change Password", "Glossary", "Content Search", "Continue Course", and "Logout". A red arrow points from the title to the "Change Password" button.

Further down, there are links for "Registration Details" and "Course Details".

The "Course Status" section contains the following table:

Lessons Completed	Total Time Spent	Balance Hours	Days Spent	Days Remain	Maximum time allotted per day	Minimum hours to browse per day	Registration End Date
0	01:22:36	48:37:24	14	0	8	4	14 Jul 2009

At the bottom, there is a section for "SCO Details".

The Windows taskbar at the bottom shows the Start button, several application icons, and the system tray with the time "3:43 PM".

As you can see the course status is clearly shown .
This is very important as this tells you the hours
you have to log in to complete the course on time

The screenshot shows a Microsoft Internet Explorer browser window displaying the iguru PORTAL. The page features a navigation bar with the iguru logo (The SMART Alternative) and C&K Management Ltd. A welcome message for Murugan is followed by a list of operational instructions. Below this are buttons for 'Change Password', 'Glossary', 'Content Search', 'Continue Course', and 'Logout'. A yellow button labeled 'Click here to View Course Details' is highlighted with a red arrow. The 'Course Status' section contains a table with the following data:

Lessons Completed	Total Time Spent	Balance Hours	Days Spent	Days Remain	Maximum time allotted per day	Minimum hours to browse per day	Registration End Date
0	01:22:36	48:37:24	14	0	8	4	14 Jul 2009

The taskbar at the bottom shows the Start button, taskbar icons for 'Inbox - Micros...', 'Microsoft Pow...', 'Home Page ...', 'I Guru - The S...', and the current browser window. The system tray shows the Internet icon and the time 3:43 PM.

Click here to expand and get the registration and course details

The screenshot shows the iguru PORTAL website. The browser title is "Home Page - Microsoft Internet Explorer". The address bar shows the URL: <http://www.iguru.info/mle2cadnk/Home.aspx?UserID=77954&CompanyID=18&msg1=remove>. The page header includes the iguru logo (The SMART Alternative), the text "iguru PORTAL", and the C&K Management Ltd logo.

Welcome : Murugan
Note: Important operational instructions.

1. Session time out is 10 minutes. If you leave the system inactive for more than 9 minutes, the system will not log the time of inactivity.
2. Always read the content and take the assessment together before moving to the next chapter.
3. We have allotted time for every chapter. See the details below. You can go to the next chapter only after you have studied for the allotted time
4. In case of a power failure (or) network lose (or) system hanging issues, You must resort to closing all browser windows as otherwise your time will not be saved.

Navigation buttons: [Change Password](#), [Glossary](#), [Content Search](#), [Continue Course](#), [Logout](#)

[Click here to View Registration Details](#)

[Click here to View Course Details](#)

Course Status

Lessons Completed	Total Time Spent	Balance Hours	Days Spent	Days Remain	Maximum time allotted per day	Minimum hours to browse per day	Registration End Date
0	01:22:36	48:37:24	14	0	8	4	14 Jul 2009

SCO Details

The taskbar at the bottom shows the Start button, several open applications (Inbox - Micros..., Microsoft Pow..., Home Page ..., I Guru - The S..., http://www.ig...), and the system tray with the time 3:55 PM.

Welcome : Murugan

Note: Important operational instructions.

1. Session time out is 10 minutes. If you leave the system inactive for more than 9 minutes, the system will not log the time of inactivity.
2. Always read the content and take the assessment together before moving to the next chapter.
3. We have allotted time for every chapter. See the details below. You can go to the next chapter only after you have studied for the allotted time
4. In case of a power failure (or) network lose (or) system hanging issues, You must resort to closing all browser windows as otherwise your time will not be saved.

[Change Password](#)
[Glossary](#)
[Content Search](#)
[Continue Course](#)
[Logout](#)
[Click here to View !\[\]\(d3102649f02e825ddb76dc3de0190154_img.jpg\) Registration Details](#)
[Click here to View !\[\]\(4b7a79268f6ba26c1471d4232fffa85a_img.jpg\) Course Details](#)
Course Status

Lessons Completed	Total Time Spent	Balance Hours	Days Spent	Days Remain	Maximum time allotted per day	Minimum hours to browse per day	Registration End Date
0	01:22:36	48:37:24	14	0	8	4	14 Jul 2009

SCD Details

SI NO.	Chapter Name	Alloted Time (HH:MM:SS)	Status	Time Spent (HH:MM:SS)	Score
1	Introduction to Insurance	04:00:00	In-process	01:22:36	60
2	Principles of Life Assurance	03:00:00	Not-started	00:00:00	
3	Premiums and Bonus	03:00:00	Not-started	00:00:00	
4	Life Insurance Products	05:00:00	Not-started	00:00:00	
5	Underwriting	03:00:00	Not-started	00:00:00	
6	Insurance Documents	03:00:00	Not-started	00:00:00	
7	Policy Conditions	03:00:00	Not-started	00:00:00	
8	Claims	03:00:00	Not-started	00:00:00	
9	Linked Life Insurance Products	05:00:00	Not-started	00:00:00	
10	Insurance agency	05:00:00	Not-started	00:00:00	
11	Law and Regulations	05:00:00	Not-started	00:00:00	
12	Annexure I : IRDA Licensing of Insurance Agents Regulation, 2000	02:00:00	Not-started	00:00:00	
13	Annexure II: IRDA Licensing of Insurance Agents Regulation, 2002	03:00:00	Not-started	00:00:00	
14	Annexure III: Financial Market, Capital Market, Stock Technicals	03:00:00	Not-started	00:00:00	
15	FinalTest	00:00:00	Not-started	--	
	Total Time	50:00:00		01:22:36	

[Continue Course](#)
[Logout](#)

Click on Continue Course for the course to begin

The screenshot shows the iguru PORTAL interface. At the top, there is a navigation bar with the iguru logo (The SMART Alternative) on the left, the text 'iguru PORTAL' in the center, and the C&K Management Ltd logo on the right. Below the navigation bar, a 'Welcome : Murugan' message is displayed, followed by a note about important operational instructions. A list of four instructions is provided, detailing session time, content reading, time allocation, and power/network issues. Below the instructions, a row of buttons includes 'Change Password', 'Glossary', 'Content Search', 'Continue Course', and 'Logout'. The 'Continue Course' button is highlighted with a red arrow. Below the buttons, there are links to view 'Registration Details' and 'Course Details'. A 'Course Status' table is shown, and at the bottom, there is a section for 'SCO Details'. The browser's address bar shows the URL: http://www.iguru.info/mle2cadnk/Home.aspx?UserID=77954&CompanyID=188&msg1=remove. The taskbar at the bottom shows the Start button, several open applications, and the system clock at 4:10 PM.

Welcome : Murugan
Note: Important operational instructions.

1. Session time out is 10 minutes. If you leave the system inactive for more than 9 minutes, the system will not log the time of inactivity.
2. Always read the content and take the assessment together before moving to the next chapter.
3. We have allotted time for every chapter. See the details below. You can go to the next chapter only after you have studied for the allotted time
4. In case of a power failure (or) network lose (or) system hanging issues, You must resort to closing all browser windows as otherwise your time will not be saved.

[Change Password](#) [Glossary](#) [Content Search](#) [Continue Course](#) [Logout](#)

[Click here to View Registration Details](#)

[Click here to View Course Details](#)

Course Status							
Lessons Completed	Total Time Spent	Balance Hours	Days Spent	Days Remain	Maximum time allotted per day	Minimum hours to browse per day	Registration End Date
0	01:22:36	48:37:24	14	0	8	4	14 Jul 2009

SCO Details

Learner Page

The screenshot shows a Microsoft Internet Explorer browser window titled "Learner Page - Microsoft Internet Explorer". The address bar shows the URL: <http://www.iguru.info/mle2cadnk/Learner/LearnerPage.aspx>. The browser interface includes a menu bar (File, Edit, View, Favorites, Tools, Help) and a toolbar with navigation buttons (Back, Forward, Stop, Home, Search, Favorites, Media) and utility buttons (Print, Stop, Refresh, Home).

The main content area is titled "Introduction to Insurance" and features the "iguru" logo with the tagline "The SMART Alternative". The page content is as follows:

Learning Objectives

After you complete this module, you will have a clear understanding of the following:

- What is insurance?
- Purpose and need of insurance
- Classification of risks
- Human asset
- Insurance as a social security tool
- Role of Insurance in economic development

On the right side of the page, there is a user welcome message: "Welcome : Murugan, Learner, BhartiAxaFifty". Below this, there are two timer displays: "SCO Timer : 01 : 23 : 29 hr" and "Day Timer : 00 : 47 : 45 hr". There are two buttons labeled "Index" and "Test". A "Search Content" button with a magnifying glass icon is also present. Below these are three buttons: "Save Time and Continue", "My Page", and "Logout".

At the bottom of the page, there is a navigation bar with a list of numbers (1 to 14) and three buttons labeled "INDEX", "BACK", and "NEXT".

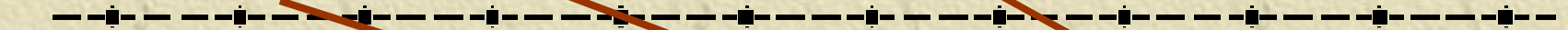
The footer of the page displays the "C&K Management Ltd" logo and name.

The Windows taskbar at the bottom shows the Start button, several application icons (Internet Explorer, Outlook, PowerPoint), and the system tray with the time "4:13 PM" and the date "Internet".

Total chapter time

Logged Member name and
Company details

Hours spend per day



Learner Page - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://www.iguru.info/mle2cadnk/Learner/LearnerPage.aspx>

Introduction to Insurance

Learning Objectives

After you complete this module, you will have a clear understanding of the following:

- What is insurance?
- Purpose and need of insurance
- Classification of risks
- Human asset
- Insurance as a social security tool
- Role of Insurance in economic development

**Welcome : Murugan,
Learner, BhartiAxaFifty**

SCO Timer : 01 : 23 : 29 hr
Day Timer : 00 : 47 : 45 hr

Index | **Test**

[Search Content](#)

Save Time and Continue
My Page
Logout

C&K Management Ltd

1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14

INDEX BACK NEXT

Start | Internet | 4:13 PM

Click Index to move to the index page of present chapter

Click Test to move to the Test Assessment Page

The screenshot shows a Microsoft Internet Explorer browser window displaying a web page titled "Learner Page - Microsoft Internet Explorer". The address bar shows the URL: <http://www.iguru.info/mle2cadnk/Learner/LearnerPage.aspx>. The page content includes a navigation bar with "Introduction to Insurance" and the "iguru" logo. Below this is a section titled "Learning Objectives" with the text: "After you complete this module, you will have a clear understanding of the following:". A list of objectives follows:

- What is insurance?
- Purpose and need of insurance
- Classification of risks
- Human asset
- Insurance as a social security tool
- Role of Insurance in economic development

On the right side of the page, there is a user welcome message: "Welcome : Murugan, Learner, DhartiAxaFifty". Below this are two timer displays: "SCO Timer : 01 : 28 : 29 hr" and "Day Timer : 00 : 47 : 15 hr". At the bottom of this section are two buttons: "Index" and "Test". Below the buttons is a "Search Content" button with a magnifying glass icon. Further down are buttons for "Save Time and Continue", "My Page", and "Logout". At the bottom of the page, there is a navigation bar with page numbers 1 through 14, and buttons for "INDEX", "BACK", and "NEXT". The Windows taskbar at the bottom shows the Start button, several application icons, and the system tray with the time 4:13 PM.

Learner Page - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Media Print

Address <http://www.iguru.info/mle2cadnk/Learner/LearnerPage.aspx>

Introduction to Insurance

Learning Objectives

After you complete this module, you will have a clear understanding of the following:

- What is insurance?
- Purpose and need of insurance
- Classification of risks
- Human asset
- Insurance as a social security tool
- Role of Insurance in economic development

Welcome : Murugan, Learner, BhartiAxaFifty

SCO Timer : 01 : 59 : 15 hr

Day Timer : 01 : 24 : 13 hr

Index | **Test**

[Search Content](#)

Save Time and Continue

My Page

Logout

C&K Management Ltd

1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14

INDEX **BACK** **NEXT**

Start | Internet | 4:56 PM

Click on page no. to move to the corresponding page

Page Navigation button

Logout from the I guru Learner Page

Click My Page to move to User Home Page

Learner Page - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://www.igur>

IRDA - Microsoft Internet Explorer

Glossary

Life Insurance & Health Terms

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

A

Accident Benefit
Death benefit which is payable in addition to other benefits in the event of death as the result of an accident.

Actuarial science
It is a branch of statistics. It deals with determining of insurance rates, which are the fundamental aspects of the industry.

Introduction to Insurance

INSURANCE is a contract undertaken in exchange for a certain event.

Consider that you have a car insured against an event insured against was a fire.

Insurance is a PROMISE to pay you the value of the car.

Before we see what this is, let's take an example.

Insurance is a contract to pay the other party cash.

Let's take an example to understand insurance.

Our friend Mr. A K Dua recently purchased a home theatre and audio system worth Rs 1 lakh and has insured it against theft. Mrs. Dua grumbled, "why to go for insurance. Who will touch it?" She wanted to use the extra money to visit her relatives instead. She had her way; the Dua family did catch a train and spent a full enjoyable week with all their relatives. But when they came back home... there were very heavy rains and a flood, and during the disturbed time thieves had struck and the glossy audio system had vanished. Luckily nothing else was taken, because the watchman heard the sounds. The police confidently assured they will get it back, but on the way back Mrs. Dua adjusted her pallu on head, and whispered, "In what condition? See what would have happened without insurance? You are such a kanjoos (miser)".

Will they get the insurance claim? What do you think?

Yes, they'll get the insurance, because the specific event i.e. theft took place. The Duas are lucky since they went in for insurance. If it wasn't stolen but merely damaged in flood they might not get any compensation.

Similar insurance coverage can be secured to protect other assets --- and of course life as well through life insurance.

Remember the premiums would be different for each risk. Simply put,
insurance is a protection against financial loss arising on the happening of an unexpected event.

1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14

INDEX BACK NEXT

Start Inbo... Micro... Lear... I Gur... http:... Com... My C... Pr ma untitl... IRD... Internet 5:19 PM

Click here to open the Glossary Page

Glossary Window

Note the screen shot for session time out (10 Minutes as per IRDA)

Learner Page - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://www.iguru.info/mle2cadnk/Learner/LearnerPage.aspx>

Introduction to Insurance

Learning Objectives

After you complete this module, you will have a clear understanding of the following:

- What is insurance?
- Purpose and need of insurance
- Classification of risks
- Human asset
- Insurance as a social security
- Role of Insurance in economic development

Microsoft Internet Explorer

Session timed out. Please log in again.

Note: As per IRDA guidelines, if you keep the system idle for 10 minutes and above, your session will time out. Time will not be captured after session time out. You have to log in again to continue.

OK

Welcome : Murugan, Learner, BhartiAxaFifty

SCO Timer : 02 : 06 : 52 hr

Day Timer : 01 : 31 : 50 hr

Index | Test

Search Content

Save Time and Continue

My Page

Logout

C&K Management Ltd

1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 INDEX BACK NEXT

Opening page <http://www.iguru.info/mle2cadnk/Learner/updateScoTime.aspx?sessionTimedOut=true&ScoId=15&CourseID=6&TimeSpentOr>

Start | Internet | 5:11 PM

Assessment Page – Time not captured in the assessment session as per IRDA (refer Alert Message)

The screenshot shows a Microsoft Internet Explorer browser window displaying a web page titled "ASSESSMENT - Introduction to Insurance". The page content includes:

- ASSESSMENT - Introduction to Insurance**
- You have just finished the lesson.**
- Please take the revision test from the next screen.**
- Please note that as per IRDA regulations, time spent on revision test will not be captured.**
- A **Start Test** button.

An alert message box is overlaid on the page, stating: "As per IRDA regulations time spent in tests will not be included in the chapter time." with an "OK" button.

On the right side of the page, there is a user welcome message: "Welcome : Murugan, Learner, BhartiAxaFifty". Below this, there are two timer displays: "SCO Timer : 02 : 24 : 07 hr" and "Day Timer : 01 : 49 : 18 hr". There are also buttons for "Index", "Test", "Search Content", "Save Time and Continue", "My Page", and "Logout". The C&K Management Ltd logo is visible at the bottom right.

The browser's address bar shows the URL: <http://www.iguru.info/mle2cadnk/Learner/LearnerPage.aspx>. The taskbar at the bottom shows the Start button and several open applications, including Internet Explorer, Inb..., Micr..., Lea..., I G..., htt..., Co..., My ..., Prema, and unti... The system clock shows 5:35 PM.

Assessment Page

Learner Page - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites Media

Address <http://www.iguru.info/mle2cadnk/Learner/LearnerPage.aspx>

ASSESSMENT - Introduction to Insurance

You have just finished the lesson.

Please take the revision test from the next screen.

Please note that as per IRDA regulations, time spent on revision test will not be captured.

Start Test

Welcome : Murugan,
Learner, BhartiAxaFifty

SCO Timer : 02 : 24 : 10 hr

Day Timer : 01 : 49 : 21 hr

Index | Test

Search Content

Save Time and Continue

My Page

Logout

C&K Management Ltd

Done

Start Inb... Micr... Lea... I G... htt... Co... My ... Prema Unti... Internet 5:42 PM