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STRATEGIC TRAINING FOR NON-LIFE INSURANCE COMPANIES' OF INDIA**CHIRAG DHANJI PATEL****ASST. PROFESSOR****SHRI JAIRAMBHAI PATEL INSTITUTE OF BUSINESS MANAGEMENT & COMPUTER APPLICATION****(FORMERLY KNOWN AS NATIONAL INSTITUTE OF COOPERATIVE MANAGEMENT)****GANDHINAGAR****ABSTRACT**

With the rapid growth of the industry the demand for trained workforce with specific skills in sales, operations and product design and management has increased. The future growth of the industry will to a large extent depend on the supply of trained manpower. Thus the paper tries to give a framework for the non-life insurance companies to guide the employees for a systematic training program. The paper tries to explain various strategic steps which can be taken by the non-life insurance companies to improve the standard of its employees through systematic implementation of these frameworks. With the implementation of the framework towards the training of employees the organization will be able to achieve a better satisfaction from its stake holders

KEYWORDS

Training, strategy, Non-life Insurance, framework.

NON-LIFE INSURANCE INDUSTRY OF INDIA

The world Insurance history can be traced in Emperor Hamurabi's Babylonya 3000 years B.C in the primitive form of Marine Insurance through contracts providing security to the traders undertaking risks of importing goods from Eastern countries like India, China, etc. during the then globalised trade period. In India Insurance history is traced in 1000 years B.C. in the form of the practice as recorded in the Manusmriti – the social code of ancient India. Insurance Industry which is the offspring of socio-economic, political and technological evolution of human society has become the subject matter of discussion, debate and deliberation for all segments of the society today in India after liberalization of Indian Insurance sector and formation of insurance regulatory body ie IRDA. Before that this sector was monopolized by Govt. of India for about 3 decades. At present about 21 MNCS and private players are competing with the state-owned insurance companies in India bringing the total transformation of Indian Non-life Insurance Industry. Despite the total transformation Indian Insurance has been still lagging behind in comparison with the world wide insurance development which has brought the convergence of insurance markets with money markets and capital markets.

General Insurance in India has its roots in the establishment of Triton Insurance Company Ltd., in the year 1850 in Calcutta by the British. In 1972 with the passing of the General Insurance Business (Nationalisation) Act, general insurance business was nationalized with effect from 1st January, 1973. 107 insurers were amalgamated and grouped into four companies, namely National Insurance Company Ltd., the New India Assurance Company Ltd., the Oriental Insurance Company Ltd and the United India Insurance Company Ltd. The General Insurance Corporation of India was incorporated as a company in 1971 and it commence business on January 1st 1973.

India is the fifth largest general insurance market in Asia with annual premiums of \$6.3 billion in FY09. It is projected that from 2006-2026 the working class population is expected to increase from 675.8 million to 795.5 million. India, with a more than 1.2 billion population, has a very low insurance penetration (0.60%) of insurance premium as a percentage of Gross domestic products; and an insurance density of \$ 6.2 per capita premium. Compared to the world insurance market, India's contribution seems to be negligible. The Non-Life insurance industry underwrote a total premium of Rs.4425.09 Crore in June 2011 as against Rs.3593.06 in June 2010 registering a growth of 22 percent

The Swiss Re report reveals that the insurance penetration in India is 4.74 % in 2008-09 consisting of 0.57% from Non-life business and rest 4.17 coming from Life business. Non-life premium income has increased by 106% since initial liberalisation in 2000, consistently outstripping global growth, It indicates ample scope that the Indian non-life insurance market has to offer. Further, since developed economies are showing signs of saturation, the Indian market has become even more attractive for global insurance majors who can foresee the development and rise of economy in the times to come. Despite the welcome of the reforms between 2000 to 2006 the non-life insurance market has to some extent being regulated. The latest change is the health insurance portability from October 2011

Considering the unlimited extent of market potential, there is a need to spread insurance education to general population advising on the benefits of general insurance and guiding them on assessing their need requirements. It is equally important to impart quality insurance education to the personnel of the insurance companies to ensure right selling and quality service deliveries to clients.

TRAINING

Training is a Organized activity aimed at imparting information and/or instructions to improve the recipient's performance or to help him or her attain a required level of knowledge or skill

Training is a planned effort by a company to facilitate employees learning of job related competencies. These competencies include knowledge, skills or behaviors that are critical for successful job performance. The goal of training is for employees to master the knowledge, skill and behaviors emphasized in training program and to apply them to their day-to-day activities. For a company to gain a competitive advantage, its training has to involve more than just basic skill development. Training should be used by the company to use the competitive advantage through intellectual capital. Intellectual capital includes basic skills, advanced skills, an understanding of the customer or manufacturing system and self-motivated creativity.

High leverage training is linked to strategic business goals and objectives, uses an instructional design process to ensure that training is effective, and compares or benchmarks the company's training programs against training programs in other companies

Continuous learning requires employees to understand the entire work system including the relationships among their jobs, their work units and the company. Employees are expected to acquire new skills and knowledge, apply them on the job and share this information with other employees.

Companies have lost money on training because it is poorly designed, because it is not linked to a performance problem or business strategy, or because its outcomes are not properly evaluated. Companies have been investing money into training simply because of beliefs that it is a good thing to do. The perspective that the training function exists to deliver programs to employees without a compelling business reason for doing so is being abandoned.

Today training is being evaluated not on the basis of the number of programs offered and training activity in the company but on how training addresses business needs related to learning, behavior change and performance improvement. In fact, training is becoming more performance focused. Training is used to improve employee performance, which leads to improved business results. Training is seen as one of several possible solutions to improve performance.

TRAINING IN NON-LIFE INSURANCE

Corporate training is very much necessary for the Non-life insurance companies. The companies should have customized and specialized training programs with contemporary industrial requirements in mind. The companies should have a varied training focusing on all the products like Health, property and liability insurance and in several other fields including automobile, engineering, and power, oil and energy sectors. India today witnesses a rapid pace of change in all

spheres. Globalization has brought in new challenges. Insurance industry, in particular, is at a new gateway of opportunity. Keeping this in mind, the non-life insurance companies should structured and customized training programs that inspire innovation, at every turn.

The training programs should be devised with an eye on providing the maximum leverage for complete and comprehensive understanding. These should include:

- Faculty led sessions
- Case studies
- Guest Lectures
- Group workshops
- Field visits
- On the job training

The training programs should also conduct seminars, conferences, workshops etc. to periodically enhance training effectiveness and also to serve as a window on development activities taking place in the insurance industry.

Many of the non-life insurance companies seeing to the importance of the training and learning are investing and providing around 40 hours of formal training per hour per year

But on the other hand there are some companies which do not give importance to training. These companies have made the mistake of considering employee training as discretionary when, in fact, it's not. Nearly every corporation's annual report talks about how people are their only sustainable, competitive advantage. Now this has got to mean that development of their people is vital to their success. Good employees need to feel valued. They want to know that development programs are available, so that they can have the skills needed to do their jobs and grow in their careers. They also want to know that their employers will help them remain marketable in case they have to find new employment.

FRAMEWORK FOR NON-LIFE INSURANCE COMPANIES

A SYSTEMATIC TRAINING CYCLE

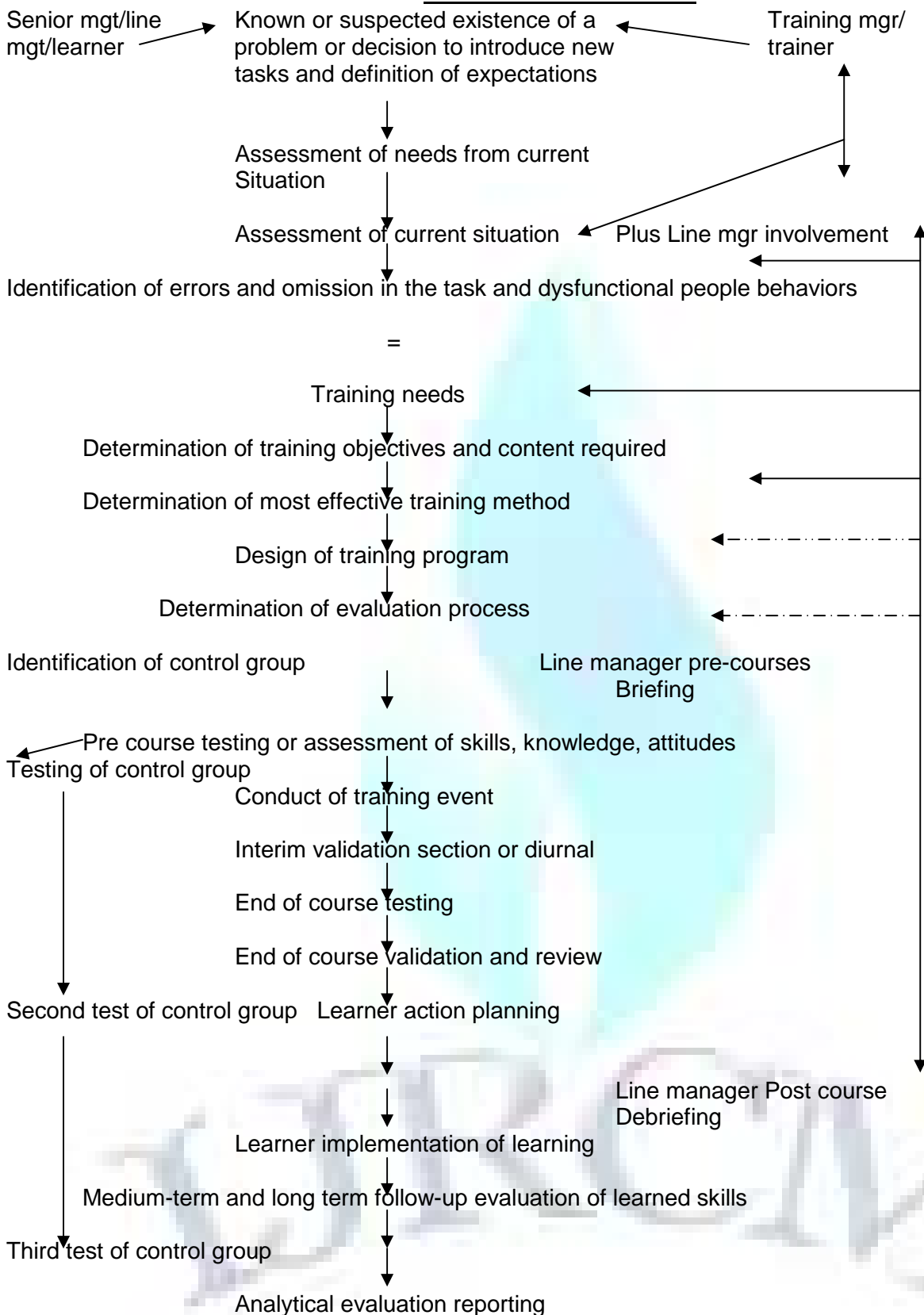
There are two basic important events which will trigger the need for planning and designing of a training program:

1. The result of any investigation into needs based on suspicion of a problem;
2. The introduction of a new or revised operation of working

Both these initiates a training needs analysis and investigation which may be the precursor to the introduction of a training program.

Thus the training cycle is as under:

FIG 4.1.1 TRAINING CYCLE



Training need assessment forms the early part of the training cycle. It is seen that the planning and design section appears to be a relatively small, unimportant area of the full cycle but it is crucially important area.

Some organizations, feel that because the whole is related to training the training department must be responsible for carrying out the full spectrum of activities. This is a traditional attitude, but experience has shown that in many cases only a very small part is carried out by the training department. This can usually be attributed to the fact that trainers have insufficient time to carry out the full cycle; the argument generally proposed being that if they had to do it all there would be no time left for training. This is not only not an acceptable reason, but indicates a basic fault in the thinking – the trainer is not always the best person to carry out certain stages of the training cycle, whether or not they have time to do so. Other people should/must be involved and be given their own responsibilities that they should be carrying out

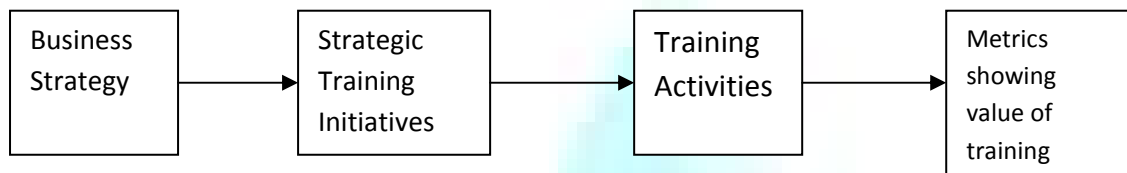
The first area, that is making the initial decisions about general training needs, must fall squarely on the shoulders of senior management; the decisions about who participates in what training on those of the line manager who is also responsible for certain activities prior to and after the training; and so on. There are specific areas where the knowledge, skill and expertise of the trainer decides that these are the areas in which they must be involved

STRATEGIC TRAINING

A business strategy is a plan that integrates the company's goals, policies and actions. The strategy influences how the company uses physical capital, financial capital. The business strategy helps direct the company's activities to reach specific goals. The goals are what the company hopes to achieve in the medium and long term future. Most companies' goals include financial goals, such as to maximize shareholder wealth. But companies have other goals related to employee satisfaction, industry position and community service.

There is both a direct and indirect link between training and business strategy and goals. Training can help employees develop skills needed to perform their jobs, which directly affects the business. Giving employees opportunities to learn and develop creates a positive work environment, which supports the business strategy by attracting talented employees as well as motivating and retaining current employees.

FIG. 4.2.1: STRATEGIC TRAINING PROCESS



The model shows strategic training process which can be utilized by the non-life insurance companies for implementing training in the organization. Business strategy life mission, values should be linked to the training activities so that the activities are systematically implemented and evaluated

The model shows that the process begins with identifying the business strategy. Next, strategic training initiatives that support the strategy are chosen. Translating these strategic training initiatives into concrete training activities is the next step of the process. The final step involves identifying measures of metrics. These metrics are used to determine if training helped contribute to goals related to the business strategy.

TRANSFER OF TRAINING

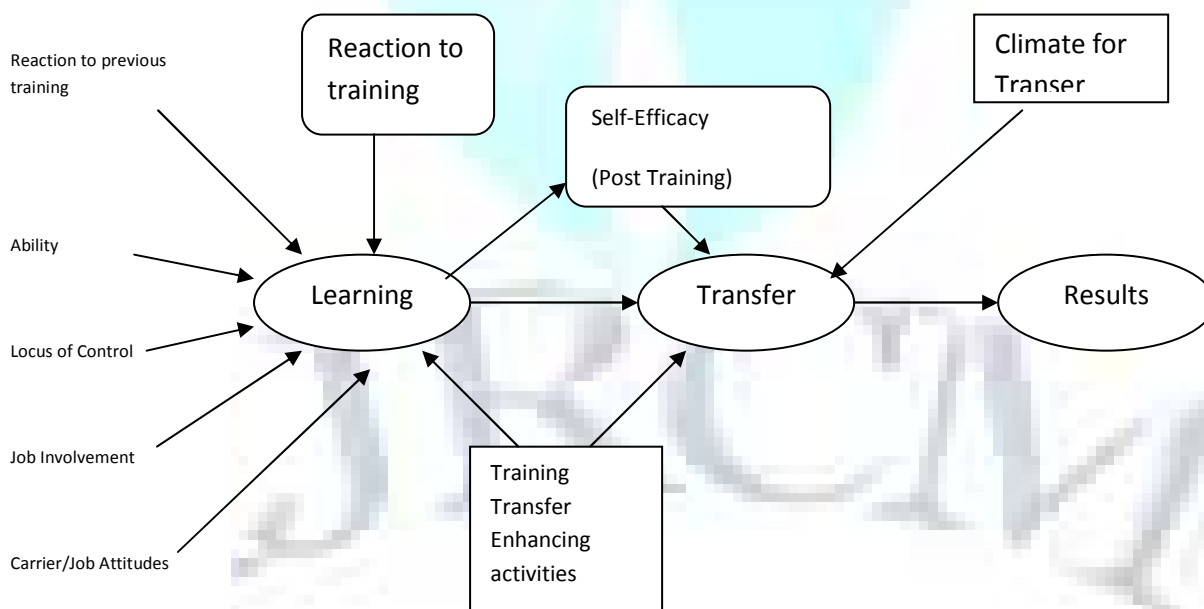
Transfer of training refers to the training effectively and continually applying what they learned in training to their jobs. Positive transfer of training is defined as the degree to which trainees effectively apply the knowledge, skills and attitudes gained in a training context to the. Transfer of training therefore, is more than a function of original learning in a training program. For transfer to have occurred, learned behavior must be generalized to the job context and maintained over a period of time on the job.

The factors that affect training transfer outcomes can be grouped into three broad areas:

1. Training design
2. Individual trainee characteristics
3. Environment and context in which training and transfer takes place.

All three areas can influence transfer outcomes directly. In addition, transfer environment and context often impact indirectly on transfer outcomes through trainee characteristics.

FIG 4.3.1 TRAINING TRANSFER MODEL

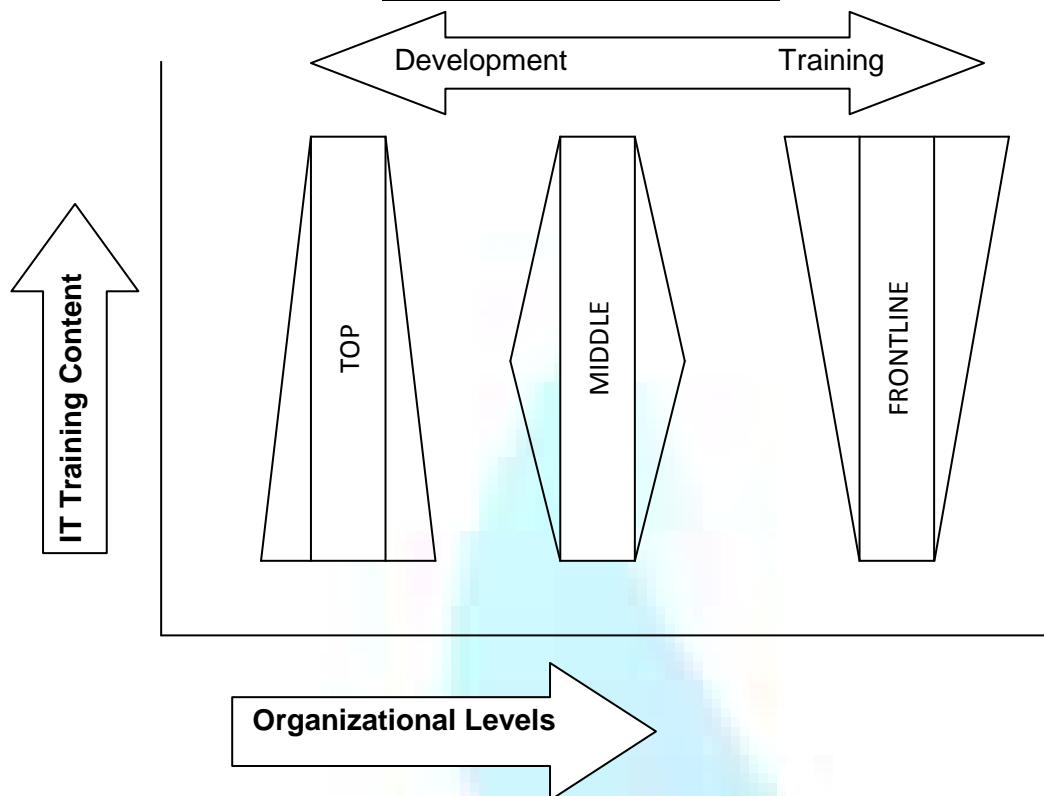


The above model can be utilized by the non-life insurance companies for their transfer of training purpose. The first factor concerned in the process is that the trainees' motivation and self-efficacy influence the training and transfer outcomes. The second factor is the impact of self-efficacy and motivation on trainees' implementation intentions and implementation activities. It was expected that higher levels of post-training self-efficacy and motivation would lead to higher self-set goals for transfer and stronger commitment to those goals, as well as stronger intentions to use implementation activities and greater actual use of implementation activities.

STRATEGIC IT TRAINING FRAMEWORK

Business strategy of insurance service providers has undergone massive changes in recent past. Risk evaluation and underwriting demands more scientific approach; policy creation and administration needs to be faster and efficient; claims processing needs to be sensitive towards customers with much lesser scope of error; customer relationship management demands regular innovation; and so on. Due to these changes, use of information technology is no more a matter of choice but it has become an urgent necessity.

FIG 4.4.1 IT TRAINING FRAMEWORK



The proposed framework explores IT training for different levels of organizational personnel with regard to training content. Training content expounds the broad parameters on which the planners should organize the training for the different levels of the employees. It is very important for the top level employees to have a positive and a favorable attitude towards IT and new technology adoption. These groups of people require an attitudinal training towards IT. Middle level of employees requires the training more on the knowledge. They require a through knowledge and understanding of the various systems of the firm and the IT capabilities and more importantly how they can be integrated. Frontline workers should have rigorous training in the actual systems and IT modules related to their jobs

CONCLUSION

Non-life insurance industry is growing at a very dynamic pace and thus it requires systematic formulation of training programs for the employees. The framework gives guidelines of the companies to frame the training for the employees. With systematic training modules companies can achieve a better satisfaction level from its stake holders. As the amount of mis-selling and non settlement of claim is high the training will help the companies to have a proper relationship with the customers.

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