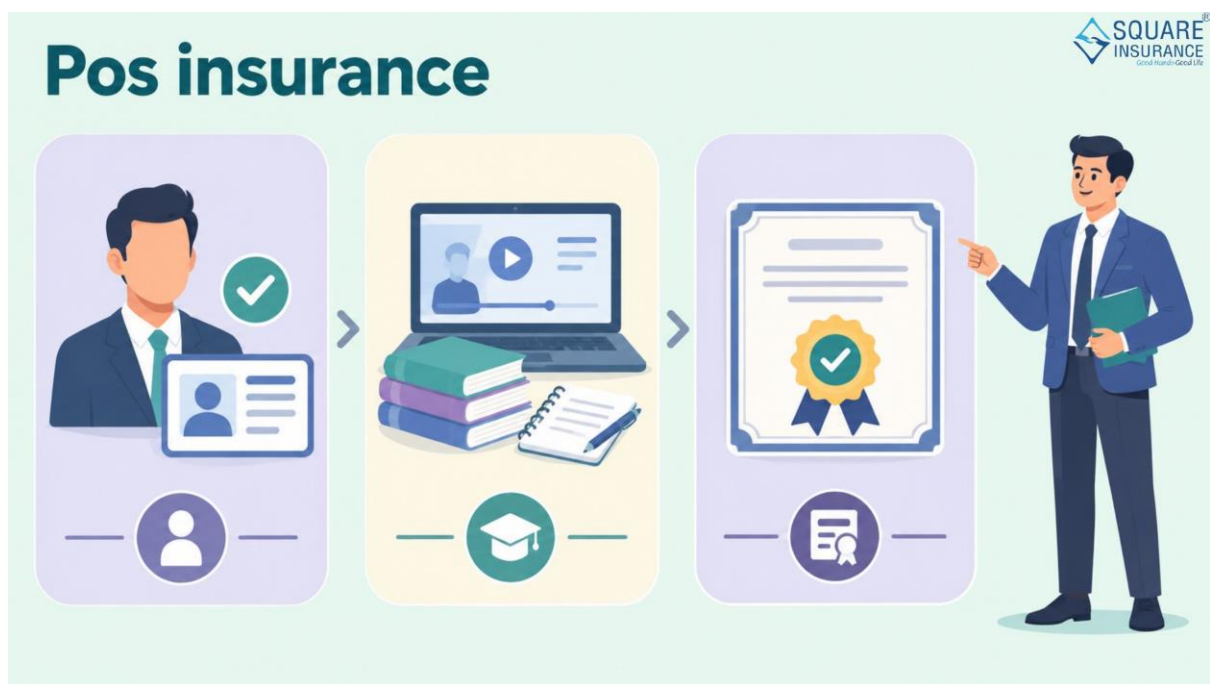


POS Insurance Explained: Eligibility, Training, and Certification

The insurance industry offers several career paths for people who want to work independently, develop customer relationships, and earn through insurance sales. One such opportunity is becoming a Point of Sales (POS) insurance agent, a role designed to make insurance distribution more accessible to individuals and customers across India.

Pos insurance allows eligible individuals to sell specified insurance products after completing the required training and certification process. It provides an opportunity to understand insurance products, guide customers in selecting suitable coverage, and build a career in the growing insurance distribution sector. Understanding the eligibility requirements, training process, and certification rules can help aspiring agents prepare for this profession.



What Is POS Insurance?

POS insurance refers to insurance products distributed through Point of Sales Persons (POSPs) or other authorised point-of-sale channels, depending on the applicable regulatory framework. These representatives help customers understand available policies, compare relevant features, complete proposal formalities, and purchase suitable insurance coverage.

POS agents generally work with authorised insurers or insurance intermediaries. Their permitted activities depend on their appointment, certification, and the products they are authorised to distribute.

Common insurance categories available through authorised point-of-sale channels may include:

- **Motor insurance:** Covers eligible vehicles under applicable third-party or own-damage policies.
- **Health insurance:** Helps customers manage eligible medical expenses through specified health insurance products.
- **Personal accident insurance:** Provides benefits for covered accidental injuries, disability, or death, according to policy terms.
- **Travel insurance:** Offers protection against specified travel-related risks through eligible products.
- **Other approved products:** Availability depends on the intermediary's authorisation and the applicable regulatory requirements.

A POS representative must explain the features, exclusions, premium, and important conditions of a policy accurately rather than encouraging customers to purchase a product without understanding its benefits and limitations.

Eligibility Criteria for Becoming a POS Insurance Agent

Before applying for a POS insurance opportunity, candidates should check whether they meet the eligibility requirements established under the applicable regulatory framework and by the authorised insurance intermediary.

1. Minimum Educational Qualification

Candidates generally need to meet the prescribed minimum educational qualification. For many POSP roles in India, the commonly specified requirement is passing at least Class 10. However, applicants should confirm the exact requirements applicable to their intended role and product category before registering.

2. Age Requirement

Applicants must meet the applicable minimum age requirement, generally 18 years for POSP opportunities. Valid identity and age documents may be requested during registration.

3. Identity and Address Verification

Candidates may need to provide documents such as:

- Aadhaar card or another accepted identity document.
- PAN card, where required.
- Address proof.
- Educational qualification certificate.
- Recent photograph and other registration details, if requested.

The precise documentation requirements can vary between authorised intermediaries.

4. Communication and Customer Service Skills

Although formal qualifications are important, effective communication is equally valuable. A POS insurance agent should be able to explain policy benefits, answer basic customer questions, collect accurate information, and help customers understand the purchase process.

Basic digital skills are also useful because insurance quotations, applications, documentation, and policy servicing are increasingly handled through online platforms.

Training Required for POS Insurance

Training prepares aspiring insurance representatives to understand insurance fundamentals and perform their responsibilities correctly. It also helps them recognise the importance of accurate disclosures, customer suitability, and ethical sales practices.

Understanding Insurance Fundamentals

The training introduces candidates to basic insurance concepts, including premiums, coverage, deductibles, exclusions, policy periods, claims, and renewals. These concepts help agents explain how insurance works without making misleading promises.

For example, a motor insurance customer should understand the difference between third-party liability cover and own-damage protection. Similarly, a health insurance customer should be informed about applicable waiting periods, exclusions, room-rent limits, and other important policy conditions.

Learning About Products

Candidates learn about the products they may be authorised to distribute. This includes understanding eligibility conditions, policy benefits, coverage limitations, premium factors, and documentation requirements.

Product knowledge helps agents recommend options based on the customer's needs instead of focusing only on the premium or potential commission.

Customer Handling and Ethical Selling

Training also covers professional conduct and responsible customer interaction. Agents should provide clear information, protect customer data, avoid false assurances, and ensure that proposal details are accurate.

They must never guarantee claim approval or conceal exclusions to close a sale. Claims are assessed according to the policy terms, submitted documents, and the insurer's applicable procedures.

Digital Tools and Application Procedures

Many insurance intermediaries use digital platforms to support quotations, proposal submissions, policy issuance, and renewals. Candidates may receive guidance on using these tools, uploading documents, checking application details, and assisting customers with routine transactions.

POS Insurance Certification Process

Certification confirms that a candidate has completed the required preparation and satisfied the applicable conditions for an authorised role. The process generally involves several steps.

Step 1: Choose an authorised insurance intermediary

Start by identifying an insurer or insurance intermediary that offers a suitable POSP opportunity. Verify its authorisation, product range, training arrangements, and onboarding conditions.

Step 2: Complete the registration process

Submit the required personal information and supporting documents. Ensure that all details are accurate because incorrect information can delay verification.

Step 3: Attend the prescribed training

Complete the training required for the intended role. The duration and format depend on the applicable regulatory requirements and the intermediary's process.

Step 4: Complete the assessment, where applicable

Candidates may need to pass an assessment or examination according to the relevant rules. The intermediary should explain the applicable assessment requirements before training begins.

Step 5: Complete certification and appointment formalities

After satisfying the relevant conditions, candidates complete the necessary certification, appointment, or authorisation formalities. They should confirm that they are permitted to distribute the intended products before approaching customers.

Step 6: Begin authorised insurance distribution

Once approved, representatives can begin working within the scope of their authorisation. They should follow prescribed sales procedures, maintain accurate records, and participate in any required updates or refresher training.

Applicants should verify the current requirements directly with their authorised intermediary because the applicable process may differ according to the role and product category.

Benefits of Becoming a POS Insurance Agent

A POS insurance career can appeal to people seeking a flexible entry point into the insurance sector. However, earnings and work arrangements depend on individual performance and the terms offered by the intermediary.

Flexible Working Opportunities

Many POS representatives can organise customer interactions around their existing schedules, subject to the intermediary's operating requirements. This may suit individuals who want to explore insurance distribution alongside other professional or business activities.

Performance-Based Earning Potential

Agents may receive commissions or other permitted compensation on eligible insurance transactions. Earnings can vary according to sales, product type,

renewals, applicable commission arrangements, and customer retention. Income is not guaranteed.

Opportunity to Build Professional Skills

Working with customers helps representatives develop communication, product explanation, digital documentation, and relationship-management skills. These abilities can support longer-term development in insurance distribution.

Access to Insurance Industry Experience

The role provides practical exposure to insurance products and customer requirements. With experience, individuals may become more effective at identifying suitable coverage options and building a reliable customer base within their authorised scope.

Responsibilities of a POS Insurance Agent

Becoming certified is only the beginning. Responsible conduct is essential for maintaining customer trust and developing a sustainable career.

Important responsibilities include:

- Recommending products according to customer needs and eligibility.
- Explaining benefits, exclusions, waiting periods, and other significant conditions.
- Providing correct information about premiums and policy terms.
- Ensuring that application details and declarations are accurate.
- Protecting confidential customer information.
- Helping customers understand renewal procedures and claim requirements.
- Following the applicable regulatory guidelines and the intermediary's code of conduct.

Agents should also keep their product knowledge current. Insurance terms and product features can change, so relying on outdated information may lead to incorrect recommendations.

How to Prepare for a Successful POS Insurance Career

Aspiring representatives can improve their readiness by studying basic insurance terminology, learning about common customer requirements, and practising simple explanations of policy features. Reviewing sample product documents can also help them understand how coverage, exclusions, and conditions are presented.

Before joining a programme, candidates should ask about training fees, certification requirements, commission structures, technology support, product availability, and post-sales assistance. They should also clarify whether any ongoing training or renewal of authorisation is required.

Choosing an established and appropriately authorised intermediary can provide a more structured starting point. Equally important is developing a customer-first approach, as long-term trust often matters more than making a single sale.

Conclusion

POS insurance offers an accessible route for eligible individuals to explore opportunities in India's insurance distribution industry. By understanding the eligibility criteria, completing the prescribed training, obtaining the necessary certification, and following responsible selling practices, aspiring representatives can build a strong foundation for their careers.

Before enrolling, candidates should verify the latest requirements and appointment conditions with an authorised insurance intermediary. **Square Insurance** can be a starting point for exploring insurance-related career opportunities and understanding the support available to aspiring POSP professionals. With consistent learning, ethical customer service, and sound product knowledge, individuals can work towards developing a dependable presence in the insurance sector.

Frequently Asked Questions

Q1. What is POS insurance in India?

POS insurance refers to insurance distribution through authorised point-of-sale channels. Eligible representatives help customers understand and purchase specified insurance products within their permitted scope.

Q2. Who can become a POS insurance agent?

Individuals who meet the applicable age, educational, documentation, training, and certification requirements may qualify. The exact conditions depend on the role and regulatory framework.

Q3. What is the minimum educational qualification for a POSP?

For many POSP roles, the commonly specified minimum qualification is passing Class 10. Candidates should confirm the current requirement with their chosen authorised intermediary.

Q4. Is training compulsory for POS insurance certification?

Candidates must complete the training prescribed for their role. Any assessment or examination requirement should also be confirmed with the authorised intermediary.

Q5. How long does POSP insurance training take?

The duration depends on the applicable requirements and the programme offered by the intermediary. Candidates should obtain confirmation of the prescribed training hours before enrolling.