

LIFE INSURANCE UNDERWRITING SYLLABUS

SUBJECT CODE	SUBJECT NAME
<u>DIPLOMA IN LIFE INSURANCE UNDERWRITING</u>	
IC 01	<u>PRINCIPLES OF INSURANCE</u>
IC 02	<u>PRACTICE OF LIFE INSURANCE</u>
IC 22	<u>LIFE INSURANCE UNDERWRITING</u>
IC AIU 01	<u>LEGAL & REGULATORY ASPECTS FOR LIFE UNDERWRITERS</u>
IC AIU 02	<u>FUNDAMENTALS OF MEDICAL UNDERWRITING</u>
<u>ADVANCED DIPLOMA IN LIFE INSURANCE UNDERWRITING</u>	
IC AIU 03	<u>INTERMEDIATE MEDICAL LIFE INSURANCE UNDERWRITING</u>
IC AIU 04	<u>INTERMEDIATE NON-MEDICAL LIFE INSURANCE UNDERWRITING</u>
IC AIU 05	<u>ADVANCED LIFE INSURANCE UNDERWRITING</u>

DIPLOMA IN LIFE INSURANCE UNDERWRITING

IC 01 - PRINCIPLES OF INSURANCE

(Revised Edition: 2011)

Objectives

This course intends to provide a basic understanding of the insurance mechanism. It explains the concept of insurance and how it is used to cover risk. How insurance is transacted as a business and how the insurance market operates is also explained. The relationship between insurers and their customers and the importance of insurance contracts are discussed. Some commonly used insurance terms are also listed out. An overview of major life insurance and general insurance products is included as well.

Contents

Chapter 1: Risk Management: Provides an understanding of risk management – different types of risks – actual and consequential losses – management of risks – loss minimization techniques.

Chapter 2: The Concept of Insurance and its Evolution: The basics and nature of insurance – evolution and nature of insurance – how insurance operates today – different classes of insurance – importance of insurance – how insurance takes care of unexpected eventualities.

Chapter 3: The Business of Insurance: Management of risk by individuals – management of risk by insurers – fixing of premiums – reinsurance and its importance for insurers – role of insurance in economic development and social security – contribution of insurance to the society.

Chapter 4: The Insurance Market: The various constituents of the insurance market – operations of insurance companies – operations of intermediaries – specialist insurance companies – insurance specialists – the role of regulators – other bodies connected with insurance.

Chapter 5: Insurance Customers: Understanding insurance customers – different customer needs – importance of customers – customer mindsets – customer satisfaction – customer behavior at purchase point – customer behavior when claim occurs – importance of ethical behavior.

Chapter 6: The Insurance Contract: Terms of an insurance contract – principles which form the foundation of insurance – significance of the principle of insurable interest – the principle of indemnity – the principle of subrogation – the principle of contribution – disclosure of all relevant information – principle of utmost good faith – the relevance of proximate cause – the insurance contract.

Chapter 7: Insurance Terminology: Common terms used in insurance – terms common to both life and non – life insurance – terms are specific to life and non – life insurance – how insurance terms are used.

Chapter 8: Life Insurance products: The risk of dying early – the risk of living too long –different products offered by life insurers – term plans – pure endowment plans – combinations of plans – traditional products – linked policies – features of annuities and group policies.

Chapter 9: General Insurance Products: Risks faced by the owner of assets – exposure to perils – features of products covering fire and allied perils – products covering marine and transit risks – products covering financial losses due to accidents – products covering financial losses due hospitalization – products covering miscellaneous risks.

Annexure: A write up on the history of insurance is provided.



IC 02 - PRACTICE OF LIFE INSURANCE

(Revised Edition: 2011)

Objectives:

To acquaint the candidates appearing for Licentiate Examination with the different aspects of life insurance ,its different applications and its detailed features.. It gives the reader an insight into the different types of life insurance plans & products, and its variations. The method of premium calculation and bonus, the different types of annuity plans, group insurance plans etc., are explained in a lucid style, for an easy understanding. Topics on unit-linked policies, nomination and assignments, lapsation and revival of policies, surrender values and foreclosure, as also policy claims have all been brought out very well.

This book has additional features of (1) Examples , (2) "Test yourself" questions in every chapter - (3) Learning outcomes and (4) Pictorial and diagrammatic representations for facilitating a good understanding of the subject.

Contents:

Chapter 1: Practice of Life Insurance: Overview of the Indian Insurance Market – Growth of Insurance business in India –Organisational structure of the Life Insurance Corporation of India (LIC) – Postal Life Insurance –Organisational structure of Postal Life Insurance – Appointment of life insurance agents and their functions – Need of an agent in life insurance selling – Appointment of agents – Remuneration to agents – Trends in life insurance distribution channels.

Chapter 2: Premiums and Bonuses: Concept of premium – Different types of premium – Different factors considered in calculating premium – Bonus in policies – Different types of bonus in life insurance policies.

Chapter 3: Plans of Life insurance: Different types of life insurance plans – Term Plan –Endowment Plan – Money Back Insurance Plan – Whole-Life Insurance Plan – Unit Linked Insurance Plans (ULIPs) – Joint Life Insurance Plans – Child Insurance Plans – Rider benefits – Industrial life insurance – MWP Policies– Keyman insurance – Health insurance and its types.

Chapter 4: Annuities: Understand the concept of annuity – Different types of annuity plans – Advantages and disadvantages of annuity –Annuity Vs Life Insurance – Important terms used in annuity

Chapter 5: Group Insurance: Importance of group insurance schemes – Main features of group insurance schemes – Eligibility conditions in group insurance – Different types of group insurance schemes – Group Term Insurance Scheme – Group Gratuity Scheme – Group Superannuation scheme – Types of group superannuation schemes – Group Leave Encashment scheme – Employees Deposit – Linked insurance Scheme – Group Insurance Scheme in-lieu of EDLI – Social Security Scheme.

Chapter 6: Linked Life Insurance Policies: Concept of Unit-linked policies – ULIP premium and its break-up – Types of funds in ULIPS – Traditional plans Vs ULIPS –How ULIPS work – Top Up & NAV – Features of ULIPS – Revival of ULIPS – IRDA guidelines on ULIPS.

Chapter 7: Applications and Acceptance: Fundamentals of life insurance contracts – Principles of utmost good faith – Insurable interest – Life insurance policy application and process – Proposal form and related documents.

Chapter 8: Policy Documents: Importance of a policy document – Format of a policy document – Policy schedule and its various components – Conditions and privileges in a policy document – Duplicate policies.

Chapter 9: Premium payment, policy lapse and revival: Premium calculations – Surrender value and non-forfeiture options – Revival of lapsed policies and its types – Revival of postal life insurance policies.

Chapter 10: Assignment, Nomination and Surrender of policy: Assignment of life insurance policies – Conditional assignment – Absolute assignment – Process of Assignment – Nomination – Process of Nomination – Features of Nomination – Assignment Vs Nomination – Surrender of policies – Foreclosure of insurance policies.

Chapter 11: Policy Claims: Different types of policy claims – Survival Benefits – Death Claims – Maturity Claims – Submission of Proof of title at claim processing stage – Early Claims & Non –early claims – Documents required for processing early claims – Death due to un-natural causes or accidents – Nomination – Assignment – Waiver of evidence of title – Claims Concession Clause and Extended Claims Concession Clause – Presumption of Death – Insurance Riders – Accidental Death Benefit rider – Permanent Death Benefit Rider – IRDA regulations w.r.t Claim payments –

Annexures:

References & Recommended Readings:

- Life and health insurance handbook— Davis W. Gregg

IC 22 - LIFE INSURANCE UNDERWRITING

(Revised Edition: 2012)

Objectives:

To acquaint the candidates appearing for Associateship Examination with the principles and concepts of underwriting, providing them an over – view of financial underwriting, impact of occupation, residence and avocations on decision making in underwriting, the current trends, processes and practices adopted in underwriting by life insurance companies today. It also covers topics on reinsurance, the anatomy and physiology of the human body with the diseases and medical conditions, and their impact on underwriting life insurance policies. The glossary and the annexures section also further help the understanding of underwriting of life insurance policies.

Contents:

Chapter 1: Life Underwriting - Principles & Concepts (Part-1) :Concepts of underwriting – Risk assessment – Mortality and morbidity –Assessing individual risks – Selection of lives – Classification of risks – Types of extra risks: Increasing, decreasing and constant extra risks – Sub – standard and other extra risks – Level premium – Temporary extra premium – Diminishing Lien – Exclusions – Postponement of acceptance of risk – Declinature of the acceptance of risk.

Chapter 2: Life Underwriting -Principles & Concepts (Part-2):Numerical Rating in underwriting – Standard, sub-standard and highly sub – standard risk – Limitations of the numerical rating system – Impact of nature of occupation on underwriting – Financial Aspects & Moral Hazard – Methods of rating sub – standard risks – Exclusions – Postponement or deferment of risk – Declinature of risk – Rider Benefits – Waiver of premium benefit – ADB-(Accidental Death Benefit) – TPD (Total permanent Disability) – Term rider – Critical Illness rider – Premium Loading – Terms of acceptance – Dating – back of policies.

Chapter 3: Underwriting: Structure and process: Processing of the Proposal (Application form) – Policy issuance process – Non-medical and Medical Underwriting – Medical Examination process – Underwriting the Life Insurance process – Issuance of the Policy Document (Policy Bond) – Structure of an underwriting function in a life insurance office – Chief Medical officer (CMO) – Underwriting – Support Team – Underwriting Authorities – Underwriting Philosophy & Risk management – Genetic testing in Life Insurance – Its advantages & disadvantages – Challenges faced in Underwriting.

Chapter 4: Financial Underwriting: Purpose of financial underwriting – Objectives of financial underwriting – Concept of Insurable interest & Insurable value – Personal Insurance Cover – Human Life Value – Insurance on Housewives & Women with no earned income – Insurance on Minors – Key Person Insurance – Partnership Insurance – “Employer-Employee” Insurance – Hindu Undivided Family (HUF) – Insurance under Married Women’s Property Act – Sources of financial data (documentation) – Standard Income Documents.

Chapter 5: Occupational, Avocational and Residential risks: Sources of information to assess Occupational, Avocational & Residential risks – Basic risk factors for occupation – Armed Forces, Aviation & Merchant Navy – Chemical Industry – Mining – Nuclear Power Industry – Oil & Natural Gas Industry – Basic Risk factors for Avocation – Aviation risks – Car – racing – Mountaineering – Residential Risks.

Chapter 6: Reinsurance: Need for reinsurance – Types of reinsurance – Facultative reinsurance – Automatic reinsurance – Catastrophe reinsurance – Advantages of reinsurance arrangements – Reinsurance treaty – Underwriting Audits by reinsurers.

Chapter 7: Blood Disorders: Functions of blood – Components of blood – Functions of blood cells – Key components of the CBC (Complete Blood Count) – Peripheral blood smear – Anaemia, its causes and classification – Iron Deficiency anaemia – Thalassemia – Risk assessment of anaemia – Other important disorders of blood – Polycythaemia – Leukaemia – Lymphomas – Idiopathic Thrombocytopenic Purpura (ITP) – Haemophilia.

Chapter 8: Nervous System: Components of the nervous system – Main structures of CNS (Central Nervous System) – Brain Stem – Spinal Cord – Main Component of the Peripheral Nervous system – CSF (Cerebro Spinal Fluid & the meninges) – Common disorders of the nervous system – Common signs and symptoms of the Nervous System disorders – Common investigations done for diagnosing Disorders of the Nervous system – Common nervous system disorders – Neurovascular disorders – Stroke – Aneurysmal Subarachnoid hemorrhage – Underwriting considerations – Underwriting epilepsy & underwriting considerations.

Chapter 9: Diabetes Mellitus: Diabetes – Types of diabetes – Type I Diabetes – Type 2 Diabetes – Gestational Diabetes – Impaired fasting glucose (IFG) – Impaired Glucose tolerance (IGT) – Diabetes and insurance – (OGT) Oral Glucose Tolerance Test – Glycosylated Haemoglobin – Complications of Diabetes – Diseases of the circulatory system – Other complications of Diabetes – Clinical assessment of Diabetic applicants – Treatment of diabetes – Underwriting diabetics.

Chapter 10: Thyroid diseases : Thyroid gland – Common problems encountered with the thyroid gland – Hypothyroidism and its main causes – Hypothyroidism – Diagnosis, treatment & underwriting implications – Hyperthyroidism – Graves Disease – Goiter – Diagnosis, treatment and Underwriting implications of hyperthyroidism.

Chapter 11: Urinary system: Components of the urinary system – Proteinuria & Albuminuria – Haematuria – Causes of haematuria – Kidney disease & its Diagnosis – BUN & Serum Creatinine – Disorders of the urinary system and their underwriting implications – Kidney stones – Renal (Kidney) failure – Urinary tract infections – Polycystic kidney disease – Diabetic nephropathy – Glomerulonephritis – Renal Cell carcinoma.

Chapter 12: The Respiratory System: Introduction – Components of the respiratory system – Mechanics of Respiration – Common respiratory conditions and underwriting implications – Asthma & its classification – Signs & symptoms of Asthma & Treatment –

Exams & tests for respiratory disorders – Classification of severity of asthma – Underwriting considerations – Bronchitis - (Acute & Chronic forms of bronchitis) – Underwriting considerations – Emphysema – Chronic Obstructive Pulmonary Disease (COPD) – Tuberculosis – Underwriting Questionnaire.

Chapter 13: Gastrointestinal (Digestive) System: Introduction – Common terminology and investigations of the digestive tract – Disorders of the digestive system – Tumors of the gastro-Intestinal tract – Liver functions tests (LFT's).

Chapter 14: Cardiovascular system: Introduction – Common terminology used in the diseases of the cardio-vascular system – Blood circulation – Common symptoms of disorders of the cardio vascular system – Common investigations for diagnosing disorders of the cardiovascular system – ECG-ECHO Cardiogram / ECHO Doppler – Exercise Stress test (Stress test/ Tread-meill test) – Coronary angiography – Nuclear cardiology – Cardiac CT – Blood pressure and Hypertension – Types of hypertension – Complications of hypertensions – Underwriting implications – Coronary Artery disease (CAD) , Coronary Heart Disease(CHD) – Ischemic Heart disease (IHD) – Risk factors – Symptoms & signs of CAD – Types of Coronary Artery Disease – Treatment of Coronary artery disease – Invasive and surgical procedures – complications of heart diseases – Underwriting information – Risk assessment of CAD –Valvular Heart disease, causes, treatment and underwriting considerations – Types of Congenital Heart Diseases – Underwriting considerations.

Chapter 15: Special Senses: Disorders of the eyes, ears and nose: EYE – Anatomy of the eye – disorders of the eye – Cataract – Glaucoma – Retinopathies – Retinal detachment – Refractive errors – Blindness – Strabismus/ squint –Underwriting considerations of each other eye disorders.

EARS– Anatomy of the ears – Disorders of the ear – Otitis – Acute otitis media – Chronic Otitis media – Deafness – Presbycusis. **NOSE**– Anatomy – Disorders of the nose – Deviated Nasal Septum – Sinusitis – Nasal polyps.

Chapter 16: Glossary: Definition of commonly used terminology in underwriting

Annexure: Section containing commonly used forms, and questionnaires in underwriting.

References & Recommended Reading:

- Underwriting Principles-Author -, Joseph F Mangan / Connor M Harrison
- Advanced Underwriting Techniques--Author - -, Joseph F Mangan / Connor M Harrison,
- Guide to Life Assurance Underwriting including short glossary of medical terms--Author – J.E.Evans, J E / W N Mann /
- Underwriting management--Author – C.I.I.
- Underwriting Practice--Author –C.I.I.
- Life and disability underwriting-C.I.I.
- Life and health insurance underwriting --Author – Mary C. Bickley /Barbara Foxenberger Brown / Brown Jane Lightcap
- Life Insurance Underwriting --Author – K.C.Mishra / R.Venugopal

IC AIU 01 – LEGAL AND REGULATORY ASPECTS FOR LIFE UNDERWRITERS

First Edition: 2014

Objectives: This module examines the Legal aspects of Life Insurance, including the basic principles of Contract Law, Life Insurance Contracts, Exchange Control Regulations, and Consumer Protection Act in India etc. It also intends to make candidates appreciate the importance of various Insurance Regulations and to have a basic understanding of various Acts / Rules / Regulations / Legal provisions that a Life Insurance Underwriter would be expected to adhere to in the discharge of his/her day-to-day activities. This book puts forth the complex rules and regulations in a simple manner along with learning outcomes.

Contents:

Chapter 1: Law of Contract: Elements of a contract like offer and acceptance – capacity of parties to contract – consensus ad idem – consideration and legality of object – Salient features of the life insurance contracts like the principle of indemnity, insurable interest and Utmost Good Faith.

Chapter 2: Life Insurance Contract I: Concept of Proposal and policy, principle of insurable interest, principle of indemnity, representation and warranty, understand the indisputability clause (Section 45 of the Insurance Act, 1938)

Chapter 3: Life Insurance Contract II: Proposal as the basis of contract, Importance of prospectus, policy conditions and privileges – like days of grace – lapse and revival – surrender and loans – accident benefits and disability benefits.

Chapter 4: Tax Laws and Life Insurance: Tax on Income and wealth and life insurance, Income Tax Exemptions and deductions, Service Tax.

Chapter 5: Legal Status of Individuals and Life Insurance: Nationality – Domicile and Citizenship – Exchange control regulations – Life Insurance transactions involving foreign currency, like premium collection and settlement of claims.

Chapter 6: IRDA Functions and Insurance Council: Mission and Composition of IRDA – Duties and powers and Functions of IRDA – Life Insurance Council.

Chapter 7: Regulations on Conduct of Business: IRDA regulations on Obligation of Insurers for rural and Social sector – Classification of Rural – Obligations for Rural and social sector before and Sixth financial Plan onwards – Micro Insurance concept and origin – Conditions for Micro Insurance Agents – Life Insurers Product parameters – Regulation and working of ULIPs – IRDA guidelines – regulatory environment of ULIPs – Anti Money Laundering – Concept and reasons – Stages and methods of Money

Laundering – Legislation and RBI Guidelines – Know Your Customer process – Product and customer profile- Manner and Method of receipt of Premium – compliance of Sec 64 VB and relaxations – Memorandum of exchange of Control regulations relating to Life Insurance Premiums and claims for Residents and Non-residents- Sharing Data base Regulations – Approval and restriction on business of referral company – Obligations on Referral and Insurers.

Chapter 8: Protection of Policy Holders Interest: Stages of Insurance Policy – Pre and Post stage of Insurance Cycle - Free look period – its objectives – Matters to be stated in a Life Insurance Policy – Grievance Redressal – Complaint handling- Policy Holder servicing Procedures – Claims Procedures for Life Insurance Policies – Format for Key Feature documents.

Chapter 9: Dispute Resolution Mechanism: Consumer protection Act – Feature and Structure – Appeals and penalties – Ombudsman – Nature of complaints – Pre requisite for filing Complaints – Suggested amendments by law commission – Jurisdiction.

Chapter 10: Right to Information Act, 2005: IRDA's Obligation under the Act – Complaints against Insurance Companies – Complaints from policy holders- Process for making the Application under the Act – Right to Appeal.

Chapter 11: Policies to Non Resident Indians (NRI's) / Person of Indian Origin (PIO's) / Foreign Nationals: Defining Non Resident Indians, Persons of Indian Origin and Foreign Nationals- Documentation required for underwriting such applications.

Chapter 12: Insurance Repository – A step towards E-World: Role and Objectives of Insurance Repositories – Repository Ecosystem – FAQs about E-Insurance Accounts – KYC Documents for E –Insurance Accounts – Role of Authorized Representative.

Chapter 13: Insurance Related Provisions of Indian Stamp Act: Provisions of Indian Stamp Act, 1899 – Provisions related to Insurance under Stamp Act – Role of Collector – Role of Chief Controlling Revenue Authority – Fines for contravention of the provisions of the Act.

IC AIU 02 - FUNDAMENTALS OF MEDICAL UNDERWRITING

First Edition: 2014

Objectives: This course intends to provide an understanding of Basic Life Underwriting aspects such as diagnostic tests and basic laboratory testing for various medical conditions and those that can be obtained for insurance testing. Also included are information to assess cardiovascular risk factors such as build, hypertension, diabetes as well as its complications, cancer and its staging as well as treatment methods, coronary artery disease, its treatment and underwriting considerations.

Contents:

Chapter 1: Diagnostic Tests: Provides an understanding of various diagnostic tests available, a brief explanation of processes involved in conducting the tests and the use of the tests. It also explains specialized diagnostic tests used to diagnose various medical conditions.

Chapter 2: Build and Blood pressure: Provides an understanding of build and blood pressure, their measurement, diagnostic tools, treatment and complications of obesity and hypertension with case studies

Chapter 3: Diabetes: Provides understanding of anatomy and physiology of diabetes, its types, diagnosis, treatment and complications, Prevalence and Mortality/Morbidity Implications and case study.

Chapter 4: Cancer: Provide basic knowledge about cancer and tumours, benign and malignant tumours, available diagnostic tests, cancer pathology, its staging, treatment protocols and cancer prognosis

Chapter 5: Coronary artery disease: Provides understanding of the anatomy and physiology of the heart, coronary artery disease, cardiovascular risk factors, Angina and myocardial infarction, diagnostic tools, treatment, prognosis and underwriting considerations

Chapter 6: Basic laboratory testing: Aims at developing basic understanding of laboratory testing of blood, urine, saliva and tumor markers

The IC AIU 02 student will be required to refer to the Book: Scanlon, Valerie C. and Sanders, Tina, Essentials of Anatomy and Physiology, Fifth Edition, Philadelphia, PA, F. A. Davis Company, 2011. He / She will be responsible for the material in the following chapters. The contents of each chapter, including the material in the boxes, tables, and figures, will be tested.

Chapter 1: Organization and General plan of the body: provides understanding of our human body as a complex network of cells, tissues, organs and organ systems. This chapter helps understand the basic Anatomy and Physiology of the human body. It describes the simplest component i.e. the cell and goes on to describe the complex organ systems like Circulatory, digestive etc.

Chapter 4: Tissues and Membranes: Aims at explaining the major categories of tissues and their functions. It helps understand the difference between endocrine and exocrine glands.

Chapter 10: The Endocrine System: Aims at explaining the endocrine glands, the various hormones they produce and their functions.

Chapter 12: The Heart: Explains the location, structure, functions of the heart. It explains important terminology like cardiac cycle, stroke volume, and cardiac output.

Chapter 16: The Digestive System: Describes the various components and general functions of the digestive system. Diseases like Hepatitis etc have been covered in brief.

Chapter 18: The Urinary System: Describes the location and general function of each organ of the urinary system. It explains how the kidneys help maintain normal blood volume and blood pressure. Conditions like Renal Stones, Renal Failure are explained here.

Appendix: F Prefixes and Suffixes

ADVANCED DIPLOMA IN LIFE INSURANCE

UNDERWRITING

IC AIU 03-INTERMEDIATE MEDICAL LIFE INSURANCE UNDERWRITING

First Edition: 2015

Contents:

Chapter 1: *The Gastrointestinal System*

Chapter 2: *Liver and Bile Duct Disorders*

Chapter 3: *Four Cancers: Malignant Melanoma Of The Skin, Prostate Cancer, Breast Cancer, & Colorectal Cancer*

Chapter 4: *The Reproductive System*

Chapter 5: *Disorders of the Nervous System*

Chapter 6: *Underwriting Mental Illness and Psychiatric Disorders*

Chapter 7: *The Respiratory System*

Chapter 8: *Disorders of the Kidney and Urinary Tract*

Chapter 9: *An Overview of Endocrinology*

Chapter 10: *Arthritis and Rheumatic Diseases*

Chapter 11: *Adult Valvular Heart Disease*

Chapter 12: *Hematological Disorders*

Chapter 13: *Coronary Artery Disease (Cad)*

Chapter 14: *The Vascular System, Non-Cardiac*

Chapter 15: *Pharmacology*

IC AIU 03 student will be required to refer to the Book: Scanlon, Valerie C. and Sanders, Tina, Essentials of Anatomy and Physiology, Fifth Edition, Philadelphia, PA, F. A. Davis Company, 2011. He / She will be responsible for the

material in the following chapters. The contents of each chapter, including the material in the boxes, tables, and figures, will be tested.

Chapter 5: *The Integumentary System*

Chapter 8: *The Nervous System*

Chapter 9: *The Senses*

Chapter 11: *Blood*

Chapter 13: *The Vascular System*

Chapter 15: *The Respiratory System*

Appendix: *F Prefixes and Suffixes*



IC AIU 04 – INTERMEDIATE NON-MEDICAL LIFE INSURANCE UNDERWRITING

First Edition: 2015

Contents:

- Chapter 1:** The Relationship of Product Pricing and Underwriting
- Chapter 2:** Cost Benefit Analysis of Underwriting Requirements
- Chapter 3:** Life Tables, Underwriting, And an Introduction to Mortality Analysis
- Chapter 4:** Sources and Interpretation Of Financial Evidence
- Chapter 5:** Understanding the Financial Documents
- Chapter 6:** Underwriting Of Large Sum Assured Cases
- Chapter 7:** Underwriting the High Profile Individual
- Chapter 8:** Underwriting Alcohol and Drug Abuse
- Chapter 9:** Preferred Risk Underwriting
- Chapter 10:** Morbidity Risks (Underwriting)
- Chapter 11:** Group Insurance and Group Life Underwriting
- Chapter 12:** Underwriting Consequences in A Legal Setting
- Chapter 13:** The Fundamentals of Life Reinsurance
- Chapter 14:** Post- Issue Policy Changes
- Chapter 15:** Life Claims
- Chapter 16:** Managing the Underwriting Department
- Chapter 17:** Red Flags, Antiselection and Fraud

IC AIU 05- ADVANCED LIFE INSURANCE UNDERWRITING

First Edition: 2015

Contents:

Chapter 1: *Overview of the Immune System*

Chapter 2: *Inflammatory Bowel Disease*

Chapter 3: *Multiple Sclerosis*

Chapter 4: *An Overview of Infectious Diseases – Part I*

Chapter 5: *An Overview of Infectious Diseases – Part II – Tuberculosis*

Chapter 6: *Underwriting the Elderly*

Chapter 7: *An Underwriter's Guide To Cardiac Diagnostic Testing*

Chapter 8: *Introduction to Electrocardiography and Cardiac Arrhythmias*

Chapter 9: *Childhood Cancers*

Chapter 10: *Leukemias and Lymphomas*

Chapter 11: *Underwriting Complex Cancer Issues*

Chapter 12: *Neurological Disease*

Chapter 13: *Congenital Heart Disease*

Chapter 14: *Cardiomyopathies and Selected Non-Cardiac Heart Disease*

Chapter 15: *Rheumatoid Arthritis*

IC AIU 05: student will be required to refer to the Book: Scanlon, Valerie C. and Sanders, Tina, Essentials of Anatomy and Physiology, Fifth Edition, Philadelphia, PA, F. A. Davis Company, 2011. He / She will be responsible for the material in the following chapters. The contents of each chapter, including the material in the boxes, tables, and figures, will be tested.

Chapter 3: *Cells*

Chapter 6: *The Skeletal System*

Chapter 7: *The Muscular System*

Chapter 14: *The Lymphatic System and Immunity*

Chapter 21: *Human Development and Genetics*

Chapter 22: *An Introduction to Microbiology and Human Disease*

Appendix F: *Prefixes and Suffixes*



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