



College of Insurance
Insurance Institute of India, Mumbai
Virtual Training Session on New Vistas in Life Insurance
Underwriting (CVT-NVLIU)
(On: 3rd January, 2025)

Program Concept and Objectives:

Life Insurance Underwriting has undergone a number of changes in the recent years. It has been tremendously enriched by the enabling role of digital technology and in eliciting deeper knowledge about customers as well as by the strides taken by insurance medicine in recent years. At the same time, there are challenges arising from changing expectations of customers; the rise in insurance fraud and regulatory changes [like Section 45] which make it incumbent for insurers to apply due diligence and care at the time of selecting their risks. As the principal gatekeeper for all proposals for life insurance, the underwriter has to walk the tight rope between being too liberal and too conservative – there is the imperative to balance financial prudence with competitiveness of the life insurer.

The purpose of the present 3 hour virtual program capsule is to enable life insurance underwriters at various levels by providing tools and insights which not only highlight the deeper nuances of underwriting management but also an appreciation of some of the new trends that have emerged during the last decade.

COI has created '*Virtual Training (CVT) Rooms*' as a cost- effective mechanism for participants to equip participants academically at their respective locations.

Key Takeaways from the Program:

The program equips the participants to gain the knowledge and insight into

- The changing context of wellness and disease and what this means for underwriters
- Medical diagnosis and prognosis - new concepts and approaches
- Underwriting non - medical risks : developments in financial underwriting
- Medical Under-writing-new trends.
- The role of Underwriters in the modern context with specific focus on Risk Management for the organization
- The latest trends in risk assessment procedures
- Support of Information Technology in Risk Assessment Procedures
- Underwriting factors and outcomes



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Participant Profile:

Middle level Underwriting Managers and executives in life insurance companies.

Program Coordinator:

Mr. Krishnamohan Y

022-69654209

Email: ykmohan@iii.org.in

Program Duration & Timing:

1 day & from 10.00 a.m. to 01.00 p.m.

Program Fees:

The Program Fees: Rs.1770/- (Rs. 1500 /- + 9% CGST + 9% SGST)

How to Enroll:

Please click the below link to register the program

https://www.insuranceinstituteofindia.com/o/COI_WebPortal/cmc/eventDetails?eventid=2279

Certificate of Participation:

Online Certificate in PDF format will be issued to all the participants.

Program Team:

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