



College of Insurance

Insurance Institute of India, Mumbai

Virtual Training Session on Health Insurance Underwriting (CVT-HIU) (On: 19th September, 2024)

Program Concept and Objectives:

Underwriters play a significant role in risk selection as well as in providing appropriate solutions for meeting evolving client needs. In the context of Health Insurance, the role of an underwriter has become increasingly complex after the incidence of the Covid-19 pandemic. Today, we find that the risk parameters have changed significantly. Also, in order to understand consumers and their present-day demands, insurers need to evolve and improve their understanding of the market aided by using digitization, analysis, innovation and continual review. Also, the underwriting process has to be sensitized to examine sustainability aspects of the Health Insurance portfolio.

On the business side, there has been a significant decrease in the Incurred Claims Ratio (ICR) of Health Insurance in FY 2022-23 in comparison to the ICR of the portfolio in FY 2021-22. Despite this improvement, the industry considers underwriting the Health Insurance portfolio as a matter of serious concern.

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

Key Takeaways from the Program:

This virtual training program of 1 day is designed to give better focus to Health Insurance professionals on some areas of vital importance. It aims to make the participants –

- Appreciate health insurance products and the business environment of health insurers
- Understand the importance of understanding human physiology for underwriting purposes
- Understand the importance of Risk Management methods at the Proposal stage
- Learn the relevance of judicious Underwriting for building a healthy Health Insurance portfolio

Participant Profile:

The Program is designed for executives working in health departments of Insurance Companies, Brokers, TPAs and those who are interested to work in areas related to Health Insurance.

Program Coordinator:

Ms Madhavi Gurav

022-69654214

Email: gurav@iii.org.in



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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=2197

Certificate of Participation:

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

Program Team:

Ms. Nilambari Bagde	college_insurance@iii.org.in	022-69654234
Mr. Sujay Mahadik		022-69654251
Ms. Akshara Nagpal		022-69654266
Ms. Jayashree Salian		022-69654249
Ms. Mrunal Satam		022-69654216