

LIFE INSURANCE UNDERWRITING SYLLABUS

Note: Candidate passed Licentiate in Life Branch i.e. Subject No. 01, 02 and 14 or any other subjects of 20/30/40 Credit Points is eligible for Diploma in Life Insurance Underwriting.

<u>DIPLOMA IN LIFE INSURANCE UNDERWRITING</u>	
SUBJECT CODE	SUBJECT NAME
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>

Note: Candidates having passed Diploma in Life Insurance Underwriting are only eligible for Advance Diploma in Life Insurance Underwriting.

<u>ADVANCED DIPLOMA IN LIFE INSURANCE UNDERWRITING</u>	
SUBJECT CODE	SUBJECT NAME
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 22 - LIFE INSURANCE UNDERWRITING
(Revised Edition: 2012)

Contents

Chapter 1: Life Underwriting - Principles & Concepts (Part-1)

Chapter 2: Life Underwriting -Principles & Concepts (Part-2)

Chapter 3: Underwriting: Structure and process

Chapter 4: Financial Underwriting

Chapter 5: Occupational, Avocational and Residential risks

Chapter 6: Reinsurance

Chapter 7: Blood Disorders

Chapter 8: Nervous System

Chapter 9: Diabetes Mellitus

Chapter 10: Thyroid diseases

Chapter 11: Urinary system

Chapter 12: The Respiratory System

Chapter 13: Gastrointestinal (Digestive) System

Chapter 14: Cardiovascular system

Chapter 15: Special Senses: Disorders of the eyes, ears and nose

Chapter 16: Glossary

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

IC AIU 01 – LEGAL AND REGULATORY ASPECTS FOR LIFE UNDERWRITERS

First Edition: 2014

Contents

Chapter 1: Law of Contract.

Chapter 2: Life Insurance Contract I.

Chapter 3: Life Insurance Contract II.

Chapter 4: Tax Laws and Life Insurance.

Chapter 5: Legal Status of Individuals and Life Insurance.

Chapter 6: IRDA Functions and Insurance Council.

Chapter 7: Regulations on Conduct of Business.

Chapter 8: Protection of Policy Holders Interest.

Chapter 9: Dispute Resolution Mechanism.

Chapter 10: Right to Information Act, 2005.

Chapter 11: Policies to Non Resident Indians (NRI's) / Person of Indian Origin (PIO's) / Foreign Nationals.

Chapter 12: Insurance Repository – A step towards E-World.

Chapter 13: Insurance Related Provisions of Indian Stamp Act.

IC AIU 02 - FUNDAMENTALS OF MEDICAL UNDERWRITING

First Edition: 2014

Contents

Chapter 1: Diagnostic Tests.

Chapter 2: Build and Blood pressure.

Chapter 3: Diabetes.

Chapter 4: Cancer.

Chapter 5: Coronary artery disease.

Chapter 6: Basic laboratory testing.

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.

Chapter 4: Tissues and Membranes.

Chapter 10: The Endocrine System.

Chapter 12: The Heart.

Chapter 16: The Digestive System.

Chapter 18: The Urinary System.

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



Updated on 18.07.2016