

Insurance Institute of India, COI, Mumbai

Classroom Training Session on

Health Insurance: Underwriting (CT)

15 to 16 September, 2025

PROGRAM CONCEPT AND OBJECTIVES:

Health insurance is a critical segment of the insurance industry, offering financial protection against medical expenses and promoting access to quality healthcare. However, with evolving healthcare needs, rising medical costs, and increasing regulatory oversight, underwriting health insurance has become a complex and dynamic process.

This program is designed to equip participants with the knowledge and skills necessary to navigate the nuances of health insurance underwriting. It focuses on understanding health insurance products, the regulatory environment, human physiology impact on underwriting, and effective risk management practices. The program's goal is to assist insurers in developing a healthy and sustainable portfolio by encouraging prudent underwriting practices.

College of Insurance has designed this program for serious minded insurance professionals who wish to understand underwriting Health insurance business.

KEY TAKEAWAYS FROM THE PROGRAM:

- Appreciate health insurance products and recent trends
- An overview of regulatory environment in which health insurers are operating today
- Understand human physiology and its impact on underwriting
- Understand Risk Management methods at proposal stage
- Learn effective and judicious Underwriting for a healthy 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 DURATION: 2 days

PROGRAM DATE: 15 to 16 September 2025

PROGRAM TIME(IST): 10 AM to 5 PM - (6 Hrs. Every Day)

PROGRAM COORDINATOR: Dr. Sanjay Tupe, Faculty

(Email: tupe@iii.org.in, Contact No: 022-69654203)

PROGRAM FEES:

- **Participants requiring residential facilities: Total amount Required – Rs. 12980/- i.e. (Rs. 11000/- plus 9% CGST + 9% SGST).**
 - (The fees cover tuition, course material, A/C single room accommodation in the Institute's campus and full boarding (bed tea/coffee, breakfast, lunch, light refreshments in the evening and dinner). All rooms are fully furnished with attached bathroom and Internet facility.
- Rooms are reserved from 12.00 noon onwards the day prior to the commencement of the program. The participants can stay till 12.00 noon next day after the conclusion of the program.)
- **Non-residential participants: Total amount Required – Rs. 9440/- i.e. (Rs. 8000/- plus 9% CGST + 9% SGST).**
 - (The fees cover tuition, course material and day boarding (i.e. breakfast, lunch and tea/coffee during tea breaks for actual days of training).)

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