

<b>NAME OF SUBJECT</b>	<b>LIFE &amp; DISABILITY UNDERWRITING</b>	
<b>LEARNING &amp; SKILL OUTCOMES</b>	<b>OBJECTIVES</b>	
<p>Illustrate the underwriting considerations for life and disability and critical illness insurance, including both medical and non-medical factors, and a knowledge of the major disorders and diseases of the body.</p>	<ul style="list-style-type: none"> <li>• Illustrate the underwriting considerations and constraints in both medical and non-medical, for life and disability and critical illness insurance.</li> <li>• Illustrate the major disorders and diseases of the body.</li> <li>• Produce the documentation used in life and disability underwriting.</li> <li>• Formulate the underwriting process for life and disability and critical illness insurance.</li> </ul>	
<b>CONTENT OUTLINE</b>		
<b>ANATOMY AND PHYSIOLOGY</b>		
<ul style="list-style-type: none"> <li>• Functions of the main body systems their structure and inter-relationship, including body cells, musculo-skeletal, cardiovascular, respiratory, digestive, genito-urinary; integumentary and nervous (including sensory) systems and the endocrine glands</li> <li>• Main causes of diseases.</li> </ul>		
<b>DISORDERS AND DISEASES</b>		
<ul style="list-style-type: none"> <li>• Nature and function of the heart diseases, various diseases associated with the heart, their treatments and underwriting heart; investigations implications</li> <li>• Main causes of hypertension, its treatments and underwriting implications</li> <li>• Vascular system diseases of the arteries and the veins, their investigations, treatments and underwriting implications</li> <li>• Blood and functions of blood cells, their complications, investigations, treatments and underwriting implications</li> <li>• Major types of blood disorders including haematological investigations, abnormalities of red and white cells and the platelets and their underwriting implications.</li> <li>• Respiratory diseases, their investigations, treatments and underwriting implications.</li> <li>• Metabolic effects and the over and under production of hormones by the endocrine glands and their underwriting implications</li> <li>• Investigations and treatment of diabetes mellitus and their underwriting implications</li> <li>• Diseases resulting from vitamin deficiency and their underwriting implications.</li> <li>• Investigations of diseases and disorders of the upper digestive tract, large and small intestines</li> <li>• Disorders of the gastrointestinal tract, treatments and their underwriting implications.</li> <li>• Diseases of the liver, gall-bladder and pancreas, their investigations, treatments and their underwriting implications.</li> <li>• Diseases and disorders of the musculo-skeletal system: bones, joints, connective tissue, muscles, tendons and ligaments, and their underwriting implications.</li> <li>• Disorders of the spine and their underwriting implications.</li> <li>• Abnormal skin reactions, skin manifestations of systemic disorders, skin diseases and their treatments and underwriting implications</li> <li>• Malignant tumours of the skin and their treatments and underwriting implications.</li> <li>• Disorders affecting the eyes and ears and their treatments and underwriting implications.</li> <li>• Investigations and diagnosis of disorders of the nervous system.</li> <li>• Disorders which affect the nervous system and their treatments and underwriting implications.</li> <li>• Types of psychiatric disorders.</li> <li>• Psychiatric disorders and their underwriting implications.</li> <li>• Pregnancy and diseases of the breast and their underwriting implications.</li> <li>• Genito-urinary disorders, their investigations, treatments and underwriting implications.</li> <li>• Various forms of malignant diseases, their treatments and underwriting implications.</li> <li>• Sexually transmitted diseases, their treatments and underwriting implications.</li> <li>• AIDS and HIV, their investigations, treatment and underwriting implications.</li> <li>• Diseases of the male and female genital organs, their treatments and underwriting implications.</li> <li>• Rating implications of hereditary disorders and abnormalities</li> </ul>		

- Infections and tropical diseases, their treatments and underwriting implications
- Impact of lifestyle on mortality and morbidity with particular reference to smoking and the use of alcohol and drugs.

**NON-MEDICAL RISK FACTORS**

- Non-medical underwriting policies in relation to life and disability underwriting, the underwriting requirements and application of non-medical limits.
- The nature of occupational and recreational risks.
- Impact of occupational and recreational risks on life and disability insurance.
- Underwriting process and consideration of specific hazardous occupations and recreation.
- The purpose and use of special questionnaires in underwriting of occupational and recreational hazards.
- Geographical risk factors for major continents.

**FINANCIAL RISK ASSESSMENT**

- Main objectives of financial underwriting including avoidance of anti-selection and fraud.
- Range of personal insurance and the underwriting consideration on sum assured.
- Range of key person and shareholders (partnership) insurance and the underwriting considerations.
- Business loans insurance, the evidence required and the underwriting consideration.

**LIFE AND DISABILITY INSURANCE UNDERWRITING OPERATIONS**

- Underwriting constraints
- Basic principles of genetics.
- Underwriting implications of advances in genetics.
- Legal and regulatory considerations

**MECHANICS OF UNDERWRITING**

- Structure of an underwriting department
- Basic concepts of life and disability underwriting.
- Reinsurance in life and disability underwriting
- Role of the Chief medical officer.
- Structure of the full and short form of proposal forms.
- Mechanics of application processing
- Non-medical underwriting requirements
- Supporting medical evidence, with particular reference to the private medical attendant's report, medical examiner's report and questionnaires.
- Use of additional medical tests.
- Risk assessment in life and disability Insurance
- Nature of extra risks.
- Methods of treating under-average lives and extra risks.
- Selection against life offices.
- Classification of life risks.
- Mechanism of loading and numerical systems of rating
- Imposition of additional premiums or restrictions on cover provided
- Life of another proposals.
- Impact of underwriting on life and disability claims
- Ethics and confidentiality.