MAGNA SKILLS DEVELOPMENT INSTITUTE

Capacity Building • Professional Training • Organisational Development

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Course Profile Document

Project Management

Life & Health Insurance Underwriting

Prepared as a professional course profile for delegate review, sponsorship approval and organisational training planning.

COURSE CODE	DELIVERY	DURATION	PREPARED FOR
MSD2780	**Online / Face-to-Face**	**Flexible**	**Organisation Approval**

Register for this Course

View Online Course Page

Course Overview

The Life & Health Insurance Underwriting Course offered by Magna Skills is designed to provide comprehensive knowledge and practical skills for professionals seeking to excel in the field of insurance underwriting.

This course covers the fundamental principles, methodologies, and best practices in underwriting life and health insurance policies. Participants will gain a deep understanding of risk assessment, policy evaluation, and decision-making processes crucial to the insurance industry.

Course Outcomes

1. **Understand Basic Insurance Concepts:**
   - Explore the fundamentals of life and health insurance, including key terminology, types of policies, and regulatory frameworks.
2. **Master Risk Assessment:**
   - Learn effective risk assessment techniques to evaluate the insurability of applicants, considering factors such as medical history, lifestyle, and financial stability.
3.

Policy Evaluation and Pricing:

- Develop skills in assessing policy applications, determining coverage levels, and calculating appropriate premiums based on risk analysis.

4. **Legal and Ethical Considerations:**
   - Understand the legal and ethical responsibilities of insurance underwriters, including compliance with industry regulations and maintaining confidentiality.
5. **Utilize Underwriting Tools and Technology:**
   - Familiarize yourself with the latest underwriting tools, technologies, and data analytics to enhance decision-making processes and efficiency.
6. **Communication and Customer Interaction:**
   - Enhance communication skills to effectively convey underwriting decisions to stakeholders and interact with clients in a professional and empathetic manner.
7. **Stay Updated on Industry Trends:**
   - Stay abreast of current trends, innovations, and emerging issues in the life and health insurance industry to adapt and respond effectively.

Course Outline / Curriculum

Module 1: Introduction to Life & Health Insurance

- Overview of insurance principles
- Types of life and health insurance policies
- Regulatory environment and compliance

Module 2: Risk Assessment and Underwriting Basics

- Principles of risk assessment
- Underwriting process and workflow
- Role of underwriters in the insurance industry

Module 3: Medical Underwriting

- Assessing medical history and health records
- Evaluating pre-existing conditions
- Determining insurability based on health factors

Module 4: Financial Underwriting

- Evaluating financial stability and capacity
- Income verification and financial underwriting considerations
- Impact of financial factors on underwriting decisions

Module 5: Policy Evaluation and Pricing

- Analyzing policy applications
- Determining coverage levels and limits
- Calculating premiums based on risk analysis

Module 6: Legal and Ethical Considerations

- Compliance with industry regulations
- Ethical responsibilities of underwriters
- Confidentiality and privacy considerations

Module 7: Technology in Underwriting

- Utilizing underwriting tools and software
- Incorporating data analytics in decision-making
- Emerging technologies in insurance underwriting

Module 8: Communication and Customer Interaction

- Effective communication with stakeholders
- Conveying underwriting decisions professionally
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Handling customer inquiries and concerns

Module 9: Industry Trends and Updates

- Staying informed about industry trends
- Adapting to technological advancements
- Addressing emerging issues in life and health insurance

This Life & Health Insurance Underwriting Course by Magna Skills combines theoretical knowledge with practical applications, equipping participants with the skills needed for successful careers in insurance underwriting.

Target Audience

This course is primarily designed for project managers or project team members who require a better understanding of risk management in their projects. Individuals taking this course should have at least two years of experience working on project teams. This Project Risk Management course is designed for personnel of all types who make project-related decisions in the presence of uncertainty

Key Course Benefits

Work-Ready Skills

Delegates leave with practical tools, templates and methods they can apply immediately at work.

Better Institutional Results

The programme supports stronger planning, reporting, compliance, accountability and service delivery.

Sponsor-Friendly

This document is designed to help supervisors, HR units and sponsors approve delegate participation quickly.

Professional Recognition

Delegates receive training documentation and a certificate of completion after successful participation.

Our Training Centres & Delivery Options

Magna Skills offers flexible delivery through face-to-face training centres across Africa and beyond, plus Online / E-Learning for delegates who prefer remote participation.

Southern Africa

Practical training destinations with strong travel access and delegate support.

- Pretoria, South Africa
- Vic Falls, Zimbabwe
- Livingstone, Zambia

East Africa

Popular regional centres for government, NGO and donor-funded project teams.

- Kigali, Rwanda
- Kampala, Uganda
- Nairobi,
- Zanzibar, Tanzania

West Africa & Islands

Strategic locations for regional networking and executive capacity building.

- Accra, Ghana
- Port Louis, Mauritius

International Executive Venue

Premium destination training for senior teams and international delegates.

- Dubai, United Arab Emirates

Online / E-Learning

Attend from anywhere through live online, blended or self-paced learning options.

- Online, E-Learning
- Remote Teams
- Flexib

Organisation-Based Training

Magna Skills can also arrange dedicated in-house training for ministries, NGOs and companies.

- Onsite
- Custom Dates
- Group Training

Ready to Nominate Delegates?

Use the links below to register, review the live course page or contact Magna Skills for organisation-based training support.

Register / Apply Online | **View Full Course Page**

About Magna Skills

Magna Skills Development Institute provides practical capacity building programmes for government departments, NGOs, public institutions, donor-funded projects and private sector professionals across Africa. Our training approach combines expert facilitation, real workplace case studies, practical tools, post-training support and professional documentation that helps organisations strengthen staff performance and service delivery.

Government Training | NGO Capacity Building | Corporate Workshops | Online Learning | Face-to-Face Training | Certifica

Approval & Authorisation Form

This section may be completed by the organisation, department, HR office, finance office or sponsor approving delegate participation. It can be attached to an internal memo, procurement request or training approval submission.

Organisation / Department	
Delegate Name(s)	
Approved Course	Life & Health Insurance Underwriting
Preferred Delivery Mode	☐ Online ☐ Face-to-Face ☐ Organisation-Based Training
Preferred Training Venue / Date	
Estimated Number of Delegates	
Budget / Vote Number	
Contact Person	
Email / Mobile	

Authorised Name _____ Signature / Stamp _____ Date _____