

SCI *Presents*

## Health Insurance: Common Policy Provisions, Pricing and Underwriting

4  
CPD  
hours



2021

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### Programme Highlights

This course is suitable for all life and general insurance intermediaries and company staff members who are involved in any Health Insurance products including: Medical Expense Insurance, Disability Income Insurance, Long-Term Care Insurance, Critical Illness Insurance and Managed Healthcare Insurance.

### For Whom

For new or existing insurance professionals who wish to know more about Health Insurance relating to Common Policy Provisions, Pricing and Underwriting.

### *Course Outline:*

- Common Policy Provisions
- Health Insurance Pricing
- Health Insurance Underwriting

# Learning Outcomes

**At the end of the course, the participants will be able to:**

- list the sections of a Health Insurance policy contract
- know the information contained in a Health Insurance policy schedule
- outline what an insuring clause is
- define the following common terms under a Health Insurance policy:
  - dependant
  - insured/insured person
  - accident
  - hospital
  - any one disability
  - covered charges
  - day of hospital confinement
  - registered medical practitioner/physician
  - medically necessary service, supply or day of hospital confinement
  - period of hospital confinement
  - pre-existing condition
  - policyholder/policy owner
  - usual, customary and reasonable
  - waiting period
  - illness
  - pre-hospitalisation benefits
  - per policy year limit
  - lifetime limit
  - deductible and co-insurance
  - pro-ration factor
- explain the general conditions sections that outline the rights of the policy owner and the insurer:
  - entire contract clause
  - effective date of cover
  - premium warranty clause
- explain the key factors used in the premium computation:
  - morbidity experience
  - investment income
  - operating expenses
  - medical inflation
  - scope of benefits covered
  - insurer's profit
  - modes of premium payment
  - extent of underwriting
- know the parameters for premium rating:
  - age
  - gender
  - physical condition
  - occupation
  - persistency
  - claims experience
  - group participation level
- explain what underwriting is
- explain the underwriting factors that affect a risk:
  - medical factors
  - non-medical factors

# Learning Outcomes ---

At the end of the course, the participants will be able to:

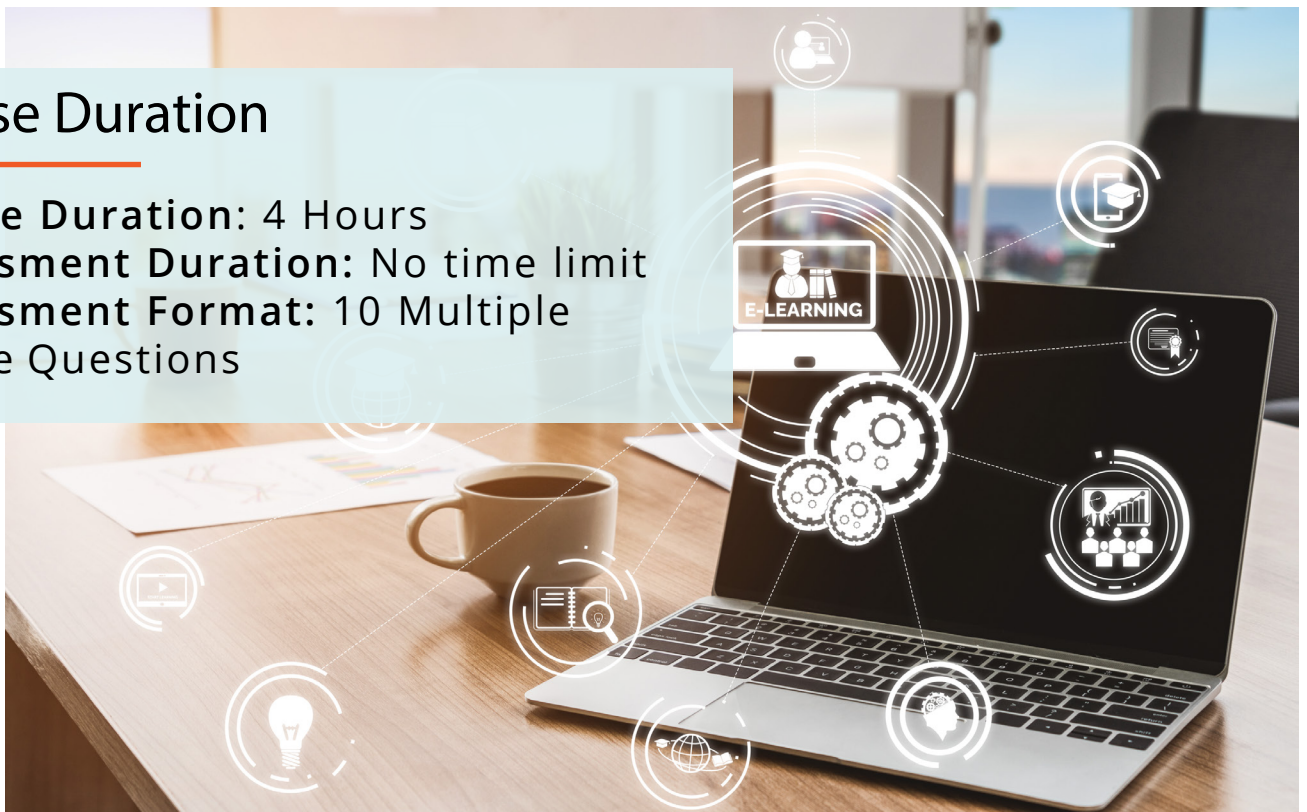
- know the underwriting factors that are specifically important for each type of Health Insurance
- know the types of underwriting methods for Medical Expense Insurance
- know the various underwriting factors for Group Insurance
- identify the sources of underwriting information
- know how an insurance representative can help in the underwriting process
- understand the various terms of acceptance for Health Insurance proposals
- know when the risk commences

## --- Course Duration

**Course Duration:** 4 Hours

**Assessment Duration:** No time limit

**Assessment Format:** 10 Multiple  
Choice Questions



## Programme Fee

**S\$42.80 (inclusive of 7% GST)**

**Funding: to be advised**

## How To Access SCI Cloud Classroom

Upon successful payment and registration, the confirmation email will include a weblink which will direct the candidate to a login page. Alternatively, you would see an icon on the SCI Website titled "SCI Cloud Classroom". Click on the icon and you would be routed to the login page. Use the same credentials to login as the candidate's profile created at SCI website.

## Completion Requirement

Participants must fully complete all the contents and score at least 75% for the 10 True-False questions at the end of the course within the one-month access period from the time of registration.

## Key Features

Video lectures embedded into contents and with quizzes

Practical and can be accessed anytime, anywhere

## SMART Certificate of Completion

A Smart Certificate of Completion will be issued within 4 working days, once all the course requirements are fulfilled, including passing the assessment.

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## Contact Us | Unsubscribe

Singapore College of Insurance  
CPE Registration No: 199408491M  
Period Of CPE Registration: From 26 September 2019 to 25 September 2023

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For enquiries, please contact: Singapore College of Insurance  
Tel: (65) 6221 2336 Fax: (65) 6220 6684 Website: [www.scicollege.org.sg](http://www.scicollege.org.sg)

Information presented on this marketing material is correct at the time of publishing. However, changes to the programme contents, dates, time, duration, venue and faculty members can occur owing to unforeseen circumstances. Every effort will be made to inform all participants of such changes on a timely basis.