



7 CPD Hours | Intermediate

Significance of Critical Illness for Effective Risk and Claim Management

[Register Here](#)

Venue: To be advised

Date: 29 May 2024

Time: 9.00 a.m. to 5.00 p.m.

Programme Highlights

This program provides an in-depth understanding of critical illness insurance, a domain where the ease of obtaining high-sum policies contrasts with a higher incidence of fraud. Over two decades of industry experience reveal that critical illness, along with accident insurance, is particularly prone to fraudulent claims. This training module will cover the most commonly insured critical illnesses, offering insights into effective risk assessment and claim management strategies. The goal is to equip underwriters and claims professionals with the knowledge to make well-informed decisions that withstand scrutiny in legal and regulatory forums. The course will also delve into the rationale behind listed exclusions and the criteria for adjudicating claim admissibility.

This training is crucial for professionals in the insurance field, especially those involved in critical illness underwriting and claims management, ensuring they are well-equipped to tackle the complexities and challenges in this area.

For Whom

- Underwriters and Claims professionals in both life and health insurance sectors.
- Insurance intermediaries handling critical illness insurance.

Key Learning Objectives

At the end of the programme, participants should be able to:

- handle claims related to certain critical illnesses.
- handle underwriting aspects of certain critical illnesses.
- make informed and judicious decisions on claim repudiation, ensuring they are defensible in legal and regulatory contexts.
- understand and apply the principles behind listed exclusions to determine claim admissibility.

Programme Outline

Detailed exploration of critical illnesses, including:

- Cancer of specified severity
- Myocardial Infarction (heart attack)
- Open chest Coronary Artery Bypass Grafting (CABG)
- Heart valve replacement/repair
- Coma of specified severity
- Kidney failure requiring dialysis
- Stroke with permanent symptoms
- Major organ/bone marrow transplants
- Permanent paralysis of limbs
- Motor neuron disease with permanent symptoms
- Multiple sclerosis with persisting symptoms
- Angioplasty
- Benign brain tumor
- Blindness
- Deafness
- End-stage lung and liver failure
- Loss of speech and limbs
- Major head trauma
- Primary Pulmonary Hypertension
- Third-degree burns

Evaluating claims and underwriting for these illnesses in the context of insurance policy provisions and legal requirements.

Programme Leader

Dr. C H Asrani, a pioneer in medical audit and insurance risk management, brings 46 years of experience. With extensive work in insurance training globally and involvement with National Health Authority and The World Bank, Dr. Asrani specializes in underwriting insights, claim adjudication, and fraud prevention. His cloud-based solutions and X-Claims tool are at the forefront of innovation in the insurance industry.

Programme Fee

Full Course Fee (incl. of 9% GST): S\$436.00

SINGAPORE COLLEGE OF INSURANCE

CPE Registration No: 199408491M

Period Of CPE Registration: 26-09-2023 to 25-09-2027

For enquiries, please contact: Singapore College of Insurance

Tel: (65) 6221 2336 | Email: talk2us@scidomain.org.sg | Website: 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.

© 2024 Singapore College of Insurance (SCI). All Rights Reserved by SCI.