



● 14 CPD Hours | Intermediate

# Significance of Heart Ailments in Insurance Underwriting and Claims Management

[Register Here](#)

**Venue:** To be advised

**Dates:** 25 & 26 Jun 2024

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

## Programme Highlights

This course offers an in-depth exploration of heart disorders, crucial for underwriters and claims assessors in both life and health insurance, including critical illness (CI) coverage. It aims to deepen understanding of risk factors, pathophysiology, symptoms, diagnostic methods, and treatment options related to cardiovascular diseases. The training will enable underwriters to more effectively evaluate insurance proposals by distinguishing between physiological abnormalities and cardiovascular diseases, assessing the severity of pathologies, and estimating future risks. Claims assessors will gain skills to better manage health reimbursements, death claims, and critical illness claims, including underwriting considerations at the claims stage.

This training is essential for insurance professionals handling heart-related underwriting and claims, providing them with the necessary expertise to navigate the complexities associated with cardiovascular diseases in the insurance context.

## For Whom

- Underwriting professionals in life and health insurance.
- Claims professionals in life and health insurance.
- Insurance intermediaries handling life and health insurance

## Key Learning Objectives

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

- Gain an in-depth knowledge of various heart disorders, including their risk factors, pathophysiology, and symptoms.
- Develop an understanding of the latest diagnostic methods and treatment options for cardiovascular diseases, enhancing the ability to assess medical information in insurance contexts.
- Learn to effectively evaluate insurance proposals by differentiating between physiological abnormalities and cardiovascular diseases, ensuring accurate risk assessment.
- Acquire the ability to assess the severity of cardiovascular pathologies, facilitating more accurate predictions of future health risks and insurance needs.
- Enhance skills in managing health reimbursements, death claims, and critical illness claims, with a focus on understanding the nuances of cardiovascular conditions.
- Understand the unique underwriting considerations that arise at the claims stage, especially in relation to critical illness coverage and heart disorders.
- Develop the ability to make informed decisions in complex cases involving cardiovascular diseases, taking into account medical, legal, and ethical considerations.
- Know industry best practices and standards in underwriting and claims assessment related to heart disorders.
- Gain the ability to handle a wide range of life and critical illness claims related to heart disorders.

## Programme Outline

- Understanding Heart Disorders\*
  - Diagnostic and Treatment Advances
  - Evaluating Insurance Proposals
  - Assessing Severity of Cardiac Pathologies.
  - Claims Management in Cardiovascular Cases
  - Underwriting in Cardiovascular Claims
  - Decision-Making in Complex Cardiovascular Cases
  - Best Practices in Cardiovascular Underwriting and Claims.
  - Handling Life and Critical Illness Claims.
- \* These include:
- Anatomy and Structure: Heart, arterial tree, heart valves, cardiac circulation.
  - Congenital heart defects: ASD, VSD.
  - Atherosclerosis and Coronary artery disease (CAD, IHD, MI).
  - Valvular dysfunction.
  - Myocardial Infarction (MI), Acute Coronary Syndrome (ACS), Angina.
  - Rheumatic Fever (RF), Endocarditis, Pericarditis, Pericardial effusion.
  - Aortic conditions: dissection, aneurysm.
  - Venous disorders: DVT, PE, Varicose veins.
  - Common Investigations: ECG, TMT, 2-D Echo, Holter, cardiac enzymes, Thallium scan, Cardiac CT, Coronary Angiography (CAG).
  - Treatment approaches: Thrombolytic therapy, Revascularization.
  - Coronary Artery Bypass Grafting (CABG).
  - Angioplasty (PTCA).
  - Cardiac Failure (Left Ventricular Failure/ Congestive Cardiac Failure).
  - Pulmonary hypertension.
  - Post-mortem appearance in cardiac cases.

## 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\$872.00

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## SINGAPORE COLLEGE OF INSURANCE

CPE Registration No: 199408491M

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

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