



Mental Health in Underwriting

Life, CI & Disability Insurance

*Gen Re Medical Underwriting
Programme — Advanced Level*

CII CPD accredited programme

The Programme

The Gen Re Medical Underwriting Programme

Underwriting plays an important role at all life insurance companies. With the deregulation of the market, higher sums insured and the rising complexity of medical cases the demands placed on underwriters have increased in recent years. Only an underwriting specialist is capable of meeting these high demands.

Gen Re Business School has developed a comprehensive training programme for underwriters to help them develop their theoretical knowledge and practical expertise.

The Advanced Level Programme

We additionally offer Advanced Level modules. Theoretical input on the subject is followed by workshops, exercises and discussions helping the practical implementation. The concept is complemented by self study work after the seminar. Each course takes place in Cologne, Germany and will be held in English language. On successful completion of the course programme participants will receive the certificate for the advanced level.



**Mental Health in Underwriting
CII CPD accredited programme**

Service and Fees

Seminar fee: €2.500,-

VAT may be charged on a country-specific basis

These fees include the following services:

- Participation in the courses
- Participation in the e-learning programme
- Comprehensive seminar materials (folders, self studies)
- Meals (lunch and coffee breaks)
- Individual correction of the tests and self tests as well as proposed solutions
- Gen Re Business School certificate for each module

Preconditions:

- CUS certificate (Certified Underwriting Specialist – CII CPD accredited programme) or advanced underwriting skills (a minimum of 5 years experience)
- Good command of English

The Topics

Mental health is an important subject for Life and Health insurers. Mental health issues are more widely acknowledged by individuals seeking treatment and have seen a huge increase in media exposure. The insurance industry is responding by improving its handling of mental health issues and thereby providing more people with fair access to its products at reasonable cost. On the other hand, with good reason, the industry remains concerned at the numbers of mental health claims, their duration and expenditure.

Underwriters need to be informed about

- Explanatory models of mental health disorders – Biological, psychological and social
- Diagnostic manuals and their application in an insurance setting
- Specific mental health disorders, their presentation, therapy options and prognosis
- Different forms of psychotherapy and their best use
- Yellow and red flags in underwriting
- Underwriting manuals as a basis for decision making

Participants will discuss new trends in mental health assessment with their peers and our experts.

Mental Health in Underwriting – Date to be announced

Mental health disorders

- Mood disorders (depression, bipolar disorder)
- Anxiety
- Substance abuse
- Stress related disorders
- Functional neurological disorders
- Personality disorders
- ▶ Clinical picture and therapy options
- ▶ Long-term prognosis
- ▶ New developments in diagnosis and management

Classification of disorders

- ICD-10 & 11 (WHO)
- DSM-5 (APA)

Forms of psychotherapy

- Behavioural therapy
- Client centered therapy
- Depth psychology and psychoanalysis
- Systemic therapy

Gen Re's underwriting manual CLUE

- Evidence-based underwriting
- New trends in mental health assessment

Underwriting assessment

- Life and CI insurance (most frequent contracts)
- Disability insurance (significance)
- Yellow and red flags in applications
- Product outlook

Medical knowledge and underwriting skills will be practiced in case studies, introducing Gen Re's underwriting game GenIUS.

The people behind the promise®



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