



IIRM

(A Joint Initiative of IRDAI and
Govt. of Telangana)



2-Day Executive Program on Health Insurance Underwriting: Risk Strategy, Compliance, Innovation & AI Applications



About IIRM

IIRM is an educational institute established by the Insurance Regulatory and Development Authority of India and the Government of Telangana, with a vision to support the rapid development of the financial sector and create a pool of skilled professionals in insurance, risk management, and allied domains. Over the years, more than 2,000 students have benefited from its flagship PGDM and other academic programmes. To address evolving market needs, IIRM offers programmes both on campus and through distance learning, enabling aspirants and working professionals to acquire relevant knowledge and skills aligned with the BFSI sector.

In addition, IIRM has a dedicated training vertical that delivers customized capacity-building programmes for professionals across the insurance and financial services industry. Designed in collaboration with industry experts and regulators, these programmes focus on practical insights, regulatory developments, emerging risks, and technological advancements. Through workshops, executive programmes, and specialized certifications, IIRM caters to insurers, intermediaries, and other stakeholders, thereby strengthening industry competencies and supporting continuous professional development.

Schedule of Training Program

**Date : 25th - 26th May, 2026
(Monday - Tuesday)**

**Time: 10.00 am to 5.00 pm
(6 hours each day)**

Venue: IIRM, Hyderabad, India

Background

The health insurance sector in India is undergoing significant transformation driven by rising healthcare costs, increasing chronic diseases, and evolving customer expectations. In this dynamic environment, underwriting plays a critical role in ensuring sound risk selection, sustainable pricing, and portfolio quality. Insurers must balance business growth with prudent risk management while maintaining fairness and transparency. Regulatory guidance from the Insurance Regulatory and Development Authority of India emphasizes standardized, customer-centric underwriting practices, including disclosure norms and portability, while the complexity of pre-existing diseases demands deeper medical risk assessment expertise.

Simultaneously, rising proposal-stage frauds necessitate stronger underwriting controls and early detection mechanisms. The integration of data analytics and Artificial Intelligence (AI) is further transforming underwriting through faster and more consistent decision-making. In this context, the Executive Program on Health Insurance Underwriting focuses on strengthening core underwriting skills, regulatory compliance, risk evaluation, fraud prevention, and emerging technological applications.

Objective

- Strengthen core underwriting competence in risk selection, pricing, and portfolio management
- Enhance understanding of regulatory and compliance requirements as per Insurance Regulatory and Development Authority of India
- Develop advanced skills in medical risk assessment, including pre-existing diseases (PEDs)
- Strengthen fraud detection capabilities and underwriting risk controls at the proposal stage
- Leverage data analytics and Artificial Intelligence (AI) for improved underwriting efficiency and decision-making

Key topics covered

- Core principles of health insurance underwriting and risk selection
- Insurance Regulatory and Development Authority of India regulations, compliance, portability & disclosures
- Medical underwriting: risk assessment, classification, and rating
- Handling PEDs and chronic conditions with practical approaches
- Financial & non-medical underwriting (income, lifestyle, occupation)
- Proposal scrutiny: detecting errors and non-disclosures
- Fraud detection: red flags and pre-issuance checks
- AI & analytics in underwriting: faster, smarter decisions

Category	Inclusions	Base Fee (INR)	+18% GST	Total (INR)
Training Fee	Training Only (No Accommodation)	₹ 20,000	₹ 3,600	₹ 23,600
Single Occupancy Package	Training Fee + Accommodation (Single Occupancy)	₹ 36,000	₹ 6,480	₹ 42,480
Double Occupancy Package	Training Fee + Accommodation (Double Occupancy)	₹ 28,000	₹ 5,040	₹ 33,040

Note: Accommodation at a **nearby hotel** includes breakfast and dinner. Lunch and refreshments will be provided at training venue.

Who Can Attend

Underwriting, risk, medical assessment, compliance, fraud risk, analytics, and operations professionals from insurance companies, including middle and senior management involved in underwriting and portfolio decisions.

5% Flat Discount	For early bird nomination before 15 th May, 2026	(or)	5% Flat Discount	For ≥ 5 nominations from an organization
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Last Day for Accepting Nomination: 20th May, 2026

Bank Details:

Beneficiary : Institute of Insurance and Risk Management (IIRM), Hyderabad
Bank Name : Union Bank of India
Branch : Nanakramguda Branch, Hyderabad, India
Account No. : 183910100002272
RTGS/NEFT : UBIN0818399
Swift code : UBININBBDDL

For payments,
Scan QR Code



IIRM Training

Link for registration: <https://forms.cloud.microsoft/r/xge07FryMw>

Conducted by:

Institute of Insurance and Risk Management (IIRM)

Financial District, Gachibowli, Hyderabad, Telangana – 500 032 (India).
Landmark: Opp to Q city, Beside IRDAI Office, Tel: 040 2300 2041/42/43
Website: www.theiirm.ac.in

Programme Co-ordinators

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