



somewhat  
different

Build up and strengthen day-to-day underwriting and claims-handling skills.

## Education and training (E&T) for life underwriters and claims assessors

Hannover Re is one of the leading reinsurance groups in the world and has a network of subsidiaries, branches and representative offices across the globe. In life and health reinsurance, Hannover Re ranks among the most important globally operating solution providers in the world. Hannover Re attaches great importance to sound and competitive underwriting principles and evidence-based underwriting decisions in order to produce mutually profitable business.

### E&T training concept

Systematic training and guidance for underwriting and claims personnel are essential factors for ensuring the optimum quality of the underwriting and claims process. To support our clients in achieving this we have successfully been offering sustainable training for their underwriters and claims assessors for more than a decade.

Hannover Re's education and training programmes are based on a systematic and needs-oriented concept:

- Offered as face-to-face or web-based seminars
- Composed of various modules that address different experience levels
- Modules vary in content-related complexity
- Various modules available in different languages
- All modules include plenty of case studies reflecting relevant day-to-day work scenarios
- Effective learning methods applied to achieve a lasting learning success
- Each day recapped by a knowledge test
- Participation certificates awarded at the end of every module.

## E&T Essentials

Our E&T Essentials modules cover topics such as insurance basics as well as medical and non-medical risks. The aim is to prepare participants to adequately deal with the majority of day-to-day cases by providing them with a sound basic understanding of insurance principles, human physiology and anatomy as well as strengthening their underwriting and claims decision abilities for common diseases and non-medical risk constellations. The E&T Essentials are also well received among participants who have worked in insurance for a longer period.

## E&T Claims

Our E&T Claims module is aimed at claims personnel who have at least an intermediate experience level in day-to-day claims handling. The training consists of units covering basic aspects of claims handling (i.e. general and legal aspects, misrepresentation, non-disclosure, fraud, processing) and units on important product types (i.e. death, critical illness, TPD, income protection). The training is rounded off by interactive work on numerous case studies.

## E&T Intermediate

Three E&T Intermediate modules will address insurance staff who already have substantial day-to-day underwriting and claims handling experience. The modules will cover

important medical and non-medical topics and will take a closer look at other relevant areas such as specific product features and product types. They are also ideal for those who have finished our E&T Essentials modules.

## Face-to-face & web-based options

Typically, our seminar modules are designed to be performed face-to-face and will last two full days at a chosen venue.

Since 2020, we have also offered our modules in a web-based format lasting five consecutive half days, while maintaining our high quality didactic standards.

## Needs-oriented E&T

In addition to Hannover Re's modular E&T programmes, we are happy to design more specific, tailor-made training units or workshops for our clients to cover specific markets or products. This training can either take place at external training venues, on-site at a client's office, at one of our offices worldwide or, alternatively, in a web-based format. We are flexible with regard to the training type – be it in the form of seminars, lectures or workshops.

E&T Essentials				E&T Claims	E&T Intermediate**
2 days or 5 half days*	2 days or 5 half days*	2 days or 5 half days*	2 days or 5 half days*	2 days or 5 half days*	2 days or 5 half days*
Module I	Module II	Module III	Module IV	Module	Module I
Units <ul style="list-style-type: none"> <li>•Life insurance basics</li> <li>•Risk selection</li> <li>•Risk factors</li> <li>•Risk management</li> <li>•Rating systems</li> <li>•Basic claims handling</li> <li>•Case studies</li> <li>•Daily knowledge test</li> </ul>	Units <ul style="list-style-type: none"> <li>•Anatomy and physiology of major organ systems</li> <li>•Medical terminology</li> <li>•Build</li> <li>•Hypertension</li> <li>•Lipids</li> <li>•Laboratory</li> <li>•Case studies</li> <li>•Daily knowledge test</li> </ul>	Units <ul style="list-style-type: none"> <li>•Various common medical disorders in day-to-day underwriting and claims handling</li> <li>•Case studies</li> <li>•Daily knowledge test</li> </ul>	Units <ul style="list-style-type: none"> <li>•Non-medical risks (financials, avocations, occupations, geographic)</li> <li>•Case studies</li> <li>•Daily knowledge test</li> <li>•Final exam</li> </ul>	Units <ul style="list-style-type: none"> <li>•Basic aspects of claims handling (general, legal, misrepresent., non-disclosure, fraud, processing)</li> <li>•Important product types (death, CI, TPD, income protection)</li> <li>•Case studies</li> <li>•Daily knowledge test</li> </ul>	Units <ul style="list-style-type: none"> <li>•Important medical and non-medical topics</li> <li>•Specific product features</li> <li>•Product types</li> <li>•Case studies</li> <li>•Daily knowledge test</li> </ul>

\* 2 days face-to-face or 5 half days web-based

\*\*Module II and III under preparation

## Train the trainer

Our E&T approach attaches great importance to a sound and long-standing knowledge transfer. Through continuous education of our Hannover Re trainers we ensure high quality standards of our interactive face-to-face or web-based seminars: Comprehensive and up-to-date training tailored to the needs of our participants' day-to-day work.

## Added value

Hannover Re's E&T programmes are designed to meet our clients' needs in the most appropriate way and to respond to the specific requirements of their respective markets – whether these are mature or emerging. Our clients and their underwriting and claims staff benefit from the manifold advantages of Hannover Re's E&T programmes:

- Systematic training and strengthening of underwriting and claims skills
- Training courses for different levels of experience
- Well-founded seminars for specific markets and products
- Face-to-face or web-based seminars
- Modules offered in English, various modules also available in other languages
- Guidance from highly experienced trainers

## Our trainers

Our E&T team consists of experienced trainers from head office and colleagues from local offices.

## Your contacts



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