

## WHAT IS ALL THE MRAP ABOUT?



Angela Read, FALU  
MassMutual Financial Group  
aread@massmutual.com



The Academy of Life Underwriting is excited to introduce a new professional designation to the insurance industry—the Medical Risk Assessment Professional (MRAP) designation. Chances are that if you work with, in or around an insurance underwriting department, you have heard of the Academy of Life Underwriting that is dedicated to educating underwriters, and the insurance industry’s esteemed Fellow, Academy of Life Underwriting (FALU) designation. There is an abundance of professional designations available for financial services professionals, but most of the educational programming falls short when it comes to risk assessment of medical impairments. This designation was designed to enhance the professional development of those participating in the insurance application process who are interested in learning more about medical risk assessment. This may include professionals working in an agency, those working in a department other than underwriting in an insurance company, or underwriters outside of the United States and Canada.

The Fellow, Academy of Life Underwriting designation will remain the benchmark for underwriters in the United States and Canada, as it is often used as a litmus test to gauge an underwriter's commitment to his craft and breadth of knowledge. Other financial services professionals, such as agents, brokers, agency staff, actuaries or case managers, may have received education covering laws and regulations of the United States, standards and ethics, and agency and company organization. But, they may want to have a better understanding of medical risk assessment. The Academy of Life Underwriting also has a growing number of students outside of the United States who do not need to have a working knowledge of laws and regulations of the United States or Canada, as they are not applicable. The MRAP designation was created by industry professionals for industry professionals as an alternative to the FALU program. It is suitable

**Executive Summary** *The Medical Risk Assessment Professional or MRAP educational program is designed to appeal to a global insurance industry. The curriculum focuses on the medical aspects of risk assessment: anatomy, physiology, treatment of diseases, and impact on life expectancy and morbidity. This program offers a professional development opportunity for underwriters around the world, plus claims examiners, medical directors, pricing actuaries, LTC/DI/CI and field office underwriters, and many others in critical underwriting support roles.*

for those who solely wish to enhance their knowledge of medical risk assessment without the emphasis on the non-medical aspects that are covered in the FALU curriculum, such as financial underwriting, avocations, and laws and industry regulations specific to the United States and Canada.

The Medical Risk Assessment Professional program consists of two exams with no prerequisites, and does not require any additional testing through the Life Office Management Association or The American College as is required by the FALU program. Once a student has successfully completed the MRAP-1 and MRAP-2 exams, he has completed the program and earned the MRAP designation. After the designation is achieved, the student will receive a Medical Risk Assessment Professional diploma. The two MRAP courses have medical content similar to what is included in the FALU program. MRAP-1 has fundamental concepts that are essential to understanding the evaluation of medical risks in life insurance underwriting, such as anatomy, basic systems, common laboratory and diagnostic tests, alcohol and drug abuse, and coronary artery disease. MRAP-2 covers more advanced topics, including the immune system, underwriting the elderly, cancer, mental

illness and hematological disorders, building upon the basics covered in the first exam. The textbooks and exams are written by some of the industry's top professionals, including underwriters committed to underwriting education and physicians and nurses practicing insurance medicine.

Registration for the MRAP-1 exam, to be given on Tuesday, April 18, 2017, began in September 2016 and will continue through March 1, 2017. Registrations submitted after February 2, 2017, will require payment of a late registration fee in addition to the regular exam fee. The Registration Form and Order Payment Form need to be completed to enroll for the exam and can be found on the Academy of Life Underwriting website ([www.alu-web.com](http://www.alu-web.com)). There are two required textbooks for the MRAP-1 exam: *Medical Risk Assessment Principles - Textbook One*, First Edition, and *Essentials of Anatomy and Physiology*, Valerie C. Scanlon and Tina Saunders, Seventh Edition, F. A. Davis Company, 2014. The textbooks can be ordered using the Order Payment Form from the website. Each exam for the MRAP designation will contain 100 multiple-choice questions consisting of straight-answer, all-correct-except and multiple-option questions. Examples of these questions can be found on the Academy of Life Underwriting website; a practice exam will also be available prior to the exam. The MRAP-2 exam will be added to the exam offerings for the 2018 exam cycle starting in September 2017.

If you are in an agency or brokerage, a non-underwriter in an insurance company, or an underwriter outside of the United States, you will benefit from the MRAP designation. The MRAP curriculum will complement your existing knowledge of the financial services industry. It will enable you to better serve our clients by developing your knowledge of medical risk assessment so that pertinent details can be provided on the initial application, reducing underwriting cycle time, and underwriting decisions can be better communicated among insurance company departments, between underwriting departments and agencies, and ultimately to our clients. For further information, please visit the Academy of Life Underwriting website at [www.alu-web.com](http://www.alu-web.com).

Is the Medical Risk Assessment Professional designation right for you?

Scan the QR code or visit [www.alu-web.com](http://www.alu-web.com) for more information. Register now to be among the first to earn this valuable designation.



#### **About the Author**

Angela A. Read, CLU, FALU, FLMI, lives in Silver Spring, MD, and is an Underwriting Consultant at MassMutual. In her 30 years of experience in the insurance industry, she has worked predominately in underwriting, but also in claims and group insurance sales. She has been a member of the Academy of Life Underwriting for 8 years serving as a question writer, in curriculum development, and most recently on the committee developing the Medical Risk Assessment Professional program. Angela is a dedicated advocate of insurance education, particularly as it pertains to underwriting. She earned her Bachelor of Arts degree from the University of Georgia.