Academy of Life Underwriting
Education Program Curriculum

**ALU CURRICULUM**
The ALU curriculum offers study materials and a series of ALU exams which allow a student to gain a broad understanding of the requirements of the life underwriting profession and to obtain the ALU Level One Certificate, ALU Level Two Associate Diploma (AALU), and ALU Level Three Fellowship Diploma (FALU). For students interested solely in the topics of medical risk assessment, the Certificate in Medical Risk Assessment is offered. ALU curriculum materials are updated yearly to reflect the most current thinking in medical and non-medical underwriting. These updates are done by practicing professional underwriters and professional insurance physicians. The ALU curriculum focuses on the progressive core skills and knowledge base that underwriters should acquire as they develop their professional abilities. A wide choice of electives is offered to allow students to concentrate on regional, financial and industry topics pertinent to their specific needs and interests.

**ALU Level One Certificate**
The ALU Level One Certificate requires successful completion of the ALU 101 Examination and three specified electives.

**Associate, Academy of Life Underwriting Diploma and Designation**
The Level Two Associate Diploma (AALU) requires the ALU Level One Certificate plus successful completion of the ALU 201 and ALU 202 Examinations and two specified electives.

**Fellow, Academy of Life Underwriting Diploma and Designation**
The ALU Level Three Fellowship Diploma (FALU) requires the AALU diploma plus successful completion of the ALU 301 Examination and three Fellowship electives from the list available in the ALU Student Recognition document.

**Certificate in Medical Risk Assessment**
The Certificate in Medical Risk Assessment requires completion of the MRAP-1 and MRAP-2 exams.

**ALU EXAMINATIONS**
The Academy of Life Underwriting Examinations 101, 201, 202, 301 and MRAP-1 will be administered on Tuesday, April 18, 2017 from 9:00 am to 12:00 noon, local time. ALU exams are offered once per year. All ALU examinations are written in English.

Each examination contains 100 questions, each with a value of 1 point. The time allowed for each examination is three hours. All questions for Exam 101, 201, 202 and MRAP-1 are based upon material listed in the reading syllabus. For Exam 301, the questions are based on the reading syllabus and upon information which a professional underwriter might reasonably be expected to know. Exams 101, 201,
202, 301 and MRAP-1 consist entirely of multiple choice questions. A reading syllabus for ALU Examinations 101, 201, 202, 301 and MRAP-1 is shown in the sections describing each exam below.

Registered students may request a digital copy of ALU textbooks from the ALU Registrar (registrar@alu-web.com) delivered by email without charge. Students may purchase printed textbooks from the ALU Administration Office for a nominal fee plus the cost of textbook shipping. Please note that the Essentials of Anatomy and Physiology, Seventh Edition, is not available for digital copy delivery. This textbook may be purchased from the ALU Administration Office or from an online book retailer like Amazon.com. The Essentials of Anatomy and Physiology, Seventh Edition, is required for ALU 101, 201, 301 and MRAP-1 exams. Please note that the Essentials of Anatomy & Physiology, Sixth Edition may be used as the chapter references and content cover the exam material.

A 50-point sample exam is available for each ALU exam, and may be found on the ALU website at www.alu-web.com. Please note that a student’s performance on a sample exam is not a predictor of the student’s performance on the actual ALU exam. The Academy of Life Underwriting does not make prior examinations available to students or proctors as study aids.

ALU 101 Examination
This examination deals with basic theory and fundamentals of life insurance underwriting with particular emphasis on anatomy and physiology, plus important non-medical topics (e.g., aviation, avocation). Legal issues and practices for US and Canada are covered. The examination is composed entirely of multiple-choice questions. The texts and all examination questions are written in English.

There are two textbooks for the ALU 101 Examination: Basic Life Insurance Underwriting, Seventh Edition and Essentials of Anatomy and Physiology, Sixth Edition. Students are responsible for the entire ALU 101 text. The chapters in Essentials of Anatomy and Physiology which are included in the ALU101 exam are noted in the introduction to the Basic Life Insurance Underwriting textbook.

Basic Life Insurance Underwriting, Seventh Edition, contents:
Chapter 1 Diagnostic Tests
Chapter 2 Build And Blood Pressure
Chapter 3 Diabetes
Chapter 4 Cancer
Chapter 5 Coronary Artery Disease
Chapter 6 Basic Laboratory Testing
Chapter 7 Motor Vehicle Risk
Chapter 8 Introduction To Financial Underwriting
Chapter 9 Life Insurance Products, Marketing And Distribution
Chapter 10 Contract Law And Legal Factors Affecting Underwriting
Chapter 11 Aviation
Chapter 12 Selected Avocations, Professional Sports, And Occupations
Chapter 13 International Risk
Chapter 14 Insurance Regulation, Basic Compliance and the MIB

Essentials of Anatomy and Physiology, Seventh Edition chapters covered on the ALU101 exam:
Chapter 1 Organization and General Plan of the Body
Chapter 4 Tissues and Membranes
Chapter 10 The Endocrine System
Chapter 12 The Heart
Prerequisites and Eligibility
There are no prerequisites or eligibility requirements for students writing the ALU 101 Examination.

ALU 201 Examination
This examination deals with intermediate medical topics in life insurance underwriting. The examination is composed entirely of multiple-choice questions. The text and examination questions are written in English.

There are two textbooks for the ALU201 examination: Intermediate Medical Life Insurance Underwriting, Sixth Edition, and Essentials of Anatomy and Physiology, Seventh Edition. Students are responsible for the entire ALU201 text. The chapters in Essentials of Anatomy and Physiology which are included in the ALU201 exam are noted in the introduction to the Intermediate Medical Life Insurance Underwriting textbook.

Intermediate Medical Life Insurance Underwriting, Sixth Edition, contents:
Chapter 1 The Gastrointestinal System
Chapter 2 Liver And Bile Duct Disorders
Chapter 3 Four Cancers: Malignant Melanoma Of The Skin, Prostate, Breast & Colorectal Cancer
Chapter 4 The Reproductive System
Chapter 5 Disorders Of The Nervous System
Chapter 6 Underwriting Mental Illness And Psychiatric Disorders
Chapter 7 The Respiratory System
Chapter 8 Disorders Of The Kidney And Urinary Tract
Chapter 9 An Overview Of Endocrinology
Chapter 10 Musculoskeletal System Disorders
Chapter 11 Adult Valvular Disease
Chapter 12 Hematological Disorders
Chapter 13 Coronary Artery Disease
Chapter 14 The Vascular System, Non-Cardiac
Chapter 15 Pharmacology

Essentials of Anatomy and Physiology, Seventh Edition chapters covered on the ALU201 exam:
Chapter 5 The Integumentary System
Chapter 8 The Nervous System
Chapter 9 The Senses
Chapter 11 Blood
Chapter 13 The Vascular System
Chapter 15 The Respiratory System

Prerequisites and Eligibility
Successful completion of ALU 101 Examination (or ALU One Examination) is a prerequisite to registering for and writing the ALU 201 Examination. There are no other eligibility requirements.
**ALU 202 Examination**
This examination deals with intermediate non-medical topics in life insurance underwriting, including the underwriting of large amount cases, financial underwriting and reinsurance. The examination is composed entirely of multiple-choice questions. The text and all examination questions are written in English.


Chapter 1 The Relationship Of Product Pricing And Underwriting
Chapter 2 Cost Benefit Analysis Of Underwriting Requirements
Chapter 3 Life Tables, Underwriting, And An Introduction To Mortality Analysis
Chapter 4 Preferred Risk Underwriting
Chapter 5 Post- Issue Policy Changes
Chapter 6 Financial Underwriting: Planning For Personal Needs
Chapter 7 Multi-Life Underwriting
Chapter 8 Morbidity Risks
Chapter 9 The Fundamentals Of Life Reinsurance
Chapter 10 Underwriting Consequences In A Legal Setting
Chapter 11 The Impact Of Legislation And Regulation On The Life Insurance Industry
Chapter 12 Underwriting Alcohol And Drug Abuse
Chapter 13 Life Claims
Chapter 14 Managing The Underwriting Department
Chapter 15 Red Flags, Anti-Selection and Fraud

**Prerequisites and Eligibility**
Successful completion of ALU 101 Examination (or ALU One Examination) and ALU 201 Examination (or ALU Two Examination) are prerequisites to registering for and writing the ALU 202 Examination. There are no other eligibility requirements.

**ALU 301 Examination**
This examination tests the professional underwriter’s risk selection and general management knowledge. In addition to the assigned reading materials, the student will be expected to have general knowledge of: (1) medical abbreviations and terminology, (2) normal values for commonly encountered laboratory tests, (3) basic electrocardiographic patterns and their significance, (4) general anatomy and physiology to the degree consistent with day-to-day underwriting, and (5) commonly encountered diseases and impairments. The examination is composed entirely of multiple-choice questions. The text and all examination questions are written in English.

There are two textbooks for the ALU301 examination: *Advanced Life Insurance Underwriting*, Seventh Edition, and *Essentials of Anatomy and Physiology*, Seventh Edition. Students are responsible for the entire ALU 301 text. The chapters in *Essentials of Anatomy and Physiology* which are included in the ALU301 exam are noted in the introduction to the *Advanced Life Insurance Underwriting* textbook.

*Advanced Life Insurance Underwriting*, Seventh Edition, contents:
Chapter 1 Overview Of The Immune System
Chapter 2 Inflammatory Bowel Disease
Chapter 3 Rheumatoid Arthritis
Chapter 4 An Overview Of Infectious Diseases
Chapter 5 Underwriting The Elderly
Chapter 6 An Underwriter’s Guide To Cardiac Diagnostic Testing
Chapter 7 Introduction To Electrocardiography And Cardiac Arrhythmias
Chapter 8 Childhood Cancers
Chapter 9 Leukemias And Lymphomas
Chapter 10 Underwriting Complex Cancer Issues
Chapter 11 Neurological Disease
Chapter 12 Business Valuation And Financial Statement Analysis
Chapter 13 Congenital Heart Disease
Chapter 14 Cardiomyopathies And Selected Non-Cardiac Heart Disease

Essentials of Anatomy and Physiology, Seventh Edition chapters covered on the ALU301 exam:
Chapter 3 Cells, Genetic Code & Protein Synthesis, Cell Division
Chapter 6 Skeletal System
Chapter 7 Muscular System
Chapter 14 Lymphatic System, Immunity
Chapter 21 Human Development & Genetics
Chapter 22 Microbiology & Human Disease

Prerequisites and Eligibility
Successful completion of ALU 101 Examination (or ALU One Examination), plus the ALU 201 and ALU 202 Examinations are prerequisites to writing the ALU 301 Examination. Students who earned the AALU designation and diploma under the Legacy ALU Curriculum are considered to have met these prerequisites. There are no other eligibility requirements.

Medical Risk Assessment Principles – Exam One
This examination deals with the basic principles of medical risk assessment for the life insurance underwriter and the life claims examiner. The examination is composed entirely of multiple-choice questions. The text and all examination questions are written in English.

There are two textbooks for the MRAP-1 examination: Medical Risk Assessment Principles – Textbook One, First Edition, and Essentials of Anatomy and Physiology, Seventh Edition. Students are responsible for the entire MRAP-1 text. The chapters in Essentials of Anatomy and Physiology which are included in the ALU301 exam are noted in the introduction to the Medical Risk Assessment Principles – Textbook One.

Medical Risk Assessment Principles – Textbook One, First Edition, contents:
Chapter 1 Build and Blood Pressure
Chapter 2 Basic Laboratory Testing
Chapter 3 Coronary Artery Disease
Chapter 4 An Underwriter’s Guide To Cardiac Diagnostic Testing
Chapter 5 An Overview Of Endocrinology
Chapter 6 Cancer
Chapter 7 The Respiratory System
Chapter 8 Disorders of the Kidney And Urinary Tract
Chapter 9 The Gastrointestinal System
Chapter 10 Musculoskeletal System Disorders
Chapter 11 Liver And Bile Duct Disorders
Chapter 12 Diagnostic Tests
Chapter 13 Underwriting Alcohol And Drug Abuse

Essentials of Anatomy and Physiology, Seventh Edition chapters covered on the MRAP-1 exam:
Chapter 1 Organization and General Plan of the Body
Chapter 6 Skeletal System
Chapter 7 Muscular System
Chapter 10 The Endocrine System
Chapter 12 The Heart
Chapter 15 The Respiratory System
Chapter 16 The Digestive System
Chapter 18 The Urinary System
Appendix F Prefixes and Suffixes

Prerequisites and Eligibility
There are no prerequisites or other eligibility requirements for the MRAP-1 exam.