



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-2 will be administered on Tuesday, April 19, 2022 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 ALU and MRAP examinations are based upon material listed in the reading syllabus. For ALU 301, some questions may also be based upon information which a professional underwriter might reasonably be expected to know. ALU and MRAP exams consist entirely of multiple-choice questions. A reading syllabus for ALU and MRAP examinations is shown in the sections describing each exam below.

Students may purchase printed textbooks or e-books from Amazon.

Please note that the Essentials of Anatomy and Physiology, Eighth Edition, is not available for digital copy delivery. This textbook may be purchased from the publisher, F.A.Davis Company, or an online book retailer like Amazon.com; please see the ALU website for more information. The Essentials of Anatomy and Physiology, Eighth Edition, is required for ALU and MRAP exams, except for ALU202.

Sample questions are available and may be found on the ALU website at <https://alu-web.com/wp-content/uploads/2019/11/ALU-101-Sample-Question-2019.pdf>. Please note that a student's performance on a sample questions 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, Tenth Edition and Essentials of Anatomy and Physiology, Eighth 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, Tenth 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
- Chapter 15 Underwriting Alcohol and Substance Use Disorders

Essentials of Anatomy and Physiology 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
- Chapter 16 The Digestive System
- Chapter 18 The Urinary System
- Appendix F Prefixes and Suffixes

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, Seventh Edition, and Essentials of Anatomy and Physiology, Eighth Edition. Students are responsible for the entire ALU 201 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, Seventh 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 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.

There is one textbook for the ALU202 examination: Intermediate Non-Medical Life Insurance Underwriting, Tenth Edition. Students are responsible for the entire ALU 202 text.

Intermediate Non-Medical Life Insurance Underwriting, Tenth Edition, contents:

- 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 Introduction to Predictive Modeling in the Life Insurance Industry
- 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, Ninth Edition, and Essentials of Anatomy and Physiology, Eighth 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, Ninth 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 Advanced Cancer Underwriting
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 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 Two

This examination deals with advanced concepts and 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-2 examination: Medical Risk Assessment Principles – Textbook Two, First Edition, and Essentials of Anatomy and Physiology, Eighth Edition. Students are responsible for the entire MRAP-2 text. The chapters in Essentials of Anatomy and Physiology which are included in the MRAP-2 exam are noted in the introduction to the Medical Risk Assessment Principles – Textbook Two.

Medical Risk Assessment Principles – Textbook Two, First Edition, contents:

Chapter 1 The Reproductive System
Chapter 2 Disorders Of The Nervous System
Chapter 3 Underwriting Mental Illness And Psychiatric Disorders
Chapter 4 Hematological Disorders
Chapter 5 The Vascular System, Non-Cardiac
Chapter 6 Overview Of The Immune System
Chapter 7 An Overview Of Infectious Diseases
Chapter 8 Neurological Disorders
Chapter 9 Inflammatory Bowel Disease
Chapter 10 Adult Valvular Disease
Chapter 11 Congenital Heart Disease
Chapter 12 Cardiomyopathies And Selected Non-Cardiac Heart Disease
Chapter 13 Introduction To Electrocardiography And Cardiac Arrhythmias
Chapter 14 Four Cancers: Malignant Melanoma Of The Skin, Prostate, Breast, & Colorectal Cancers
Chapter 15 Advanced Cancer Underwriting

Prerequisites and Eligibility

Successful completion of the MRAP-1 exam is the only prerequisite or other eligibility requirements for the MRAP-2 exam.