

Registered Health Underwriter (RHU)

The Registered Health Underwriter (RHU) designation program is designed for financial services professionals who would like to gain in-depth, specialized knowledge and expertise in all areas of living benefits.

The RHU designation is considered to be the premier credential in the health insurance market

An RHU is a professional financial adviser specializing in living benefits, including income replacement and risk management solutions for individuals, business owners and professionals.

The RHU designation positions you to take advantage of a growing market demand for informed living benefits advice, by giving you the knowledge and expertise you need in all relevant areas, including income replacement, critical illness, long term care and group benefits.

Courses

The program consists of two courses:

Disability and Group Benefits

This course will provide the student with an introduction to the fundamentals of disability income insurance and group benefits.

Among the topics covered are:

- development of disability income insurance
- the disability income insurance product public and private disability insurance plans
- business uses of disability insurance
- underwriting disability income insurance
- factors affecting disability income rates, evaluating results and reinsurance
- taxation and the individual disability contract
- disability income claims
- marketing of individual disability insurance
- marketing of group disability insurance
- future trends in disability income insurance



Critical Illness and Long Term Care

This course deals with critical illness and long-term care insurance including marketing, selling, product design and pricing, underwriting and claims. This course also considers marketing, selling, product design and pricing, underwriting and claims administration for a variety of group insurance products.

The following topics are covered:

- Critical Illness Insurance
- Long-Term Care Insurance
- Types of Group
- Government Plans
- Group Disability
- Group Health Care
- Group Dental Care
- Flexible Coverage Programs
- Employee Assistance Programs
- Group Plan Administration and Claims Adjudication
- Group Product Pricing and Underwriting Methods
- Marketing and Distribution Channels for Group Insurance Products.

Course Format

Each course is offered in a seminar format over two days (Saturday and Sunday) from 9:00 am to 5:00 pm. The examination is held on Monday following the seminar. Faculty are qualified practitioners who practice in the area of living benefits.

Online Registration

You can register online for this program at www.ashtoncollege.com

Further Information

For further information please visit www.ashtoncollege.com or contact a student adviser.

