




INSURANCE
ASSOCIATION
OF THE CARIBBEAN INC.

50 Years

HEALTH & LIFE UNDERWRITING & DEALING WITH PRE-EXISTING CONDITIONS

 **zoom** Online Webinar

This focused session dives into common conditions underwriters frequently encounter, teaches how to separate critical details from noise, and encourages balancing strict underwriting guidelines with thoughtful, creative assessment.



Wednesday

3rd September, 2025



Start At

10:00am till 02:00pm



Orwyn Sandiford

*Former Chief Administrative Officer
Sagicor Reinsurance Bermuda Ltd.*



Registration Fee

IAC Members - US\$175

Non Members - US\$250



www.iac-caribbean.com

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TOPICS COVERED

- Pre-existing conditions –
The usual suspects
- Critical thinking –
Differentiating the minutia
- Following underwriting rules
but with creative thinking
- Is the evidence making
sense?



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YOUR FACILITATOR

Orwyn Sandiford BSc, HIA, ACS, FLHC, AALU, Orwyn Sandiford has over 40 years of insurance experience in both Group Life and Health and Individual Life insurance. He joined Barbados Mutual Life Assurance Society now Sagicor Life Inc on July 1, 1981 as a Trainee Underwriter and worked his way through the ranks retiring as the Chief Administrative Officer of Sagicor Reinsurance Bermuda Ltd. He holds a Bachelor of Science degree from the University of the West Indies. He has industry designations of HIA (Health Insurance Associate), ACS (Associate Customer Service), FLHC (Fellow Life & Health Claims) and AALU (Associate – Association of Life Underwriters). He is also a graduate of the Kellogg Executive Development Program.

He has served as President of the Institute of Caribbean Home Office Underwriters (ICHOU) later rebranded the Institute of Caribbean Insurance Risk Managers (ICIRM). He was a member of the National Advisory Committee for Strengthening Medical Laboratory Services in Barbados and The Management Committee for Implementation of Quality Management Systems of ISO certification at Barbados Public Health Laboratory.

He is married with two sons and a daughter as well as two grandsons and a granddaughter.

