

November 2025

IF3: *Insurance underwriting process* study text, 2026 edition

This edition of the study text is based on the 2026 examination syllabus and forms the study material for exams to be sat from 1 January 2026 until 31 December 2026.

Updates and amendments have been made throughout the text; where relevant, web updates issued for the 2025 edition have been included.

A summary of where the principal changes have been made is given below:

Chapter 1: section B.

Chapter 3: section B3.

Chapter 5: section C2.

Chapter 8: section E.

Chapter 9: section B1.

Chapter 10: sections A3, A12, D1 and E2.

Questions/answers, websites, key terms/points, appendix, cases, legislation and index:
amended where relevant.

We hope this information is helpful to you.

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