

Self-Study Course Descriptions

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Annuity Concepts – Prod #12723 8 CE

Skill Level: Basic

Here is a great way to learn the fundamentals of individual annuity contracts. This course covers variable annuities in depth, distinguishing them from fixed annuities and discussing such variations as single and periodic premium and immediate and deferred annuities. Charts, tables, and graphs illustrate concepts and increase learning effectiveness. A glossary of annuity terms is included.

Business Income Coverages - Prod #16402 16 CE; MLA#16460 11 CE

Skill Level: Advanced

This comprehensive training course explains the concepts and terminology of ISO's business income and extra expense forms and frequently used endorsements. Pertinent illustrations and tables show how time element insurance fits into the commercial property line. Learners discover how to differentiate time element needs from property coverage needs and which factors are used to establish adequate insurance limits to cover loss exposures. The text includes the 2002 ISO forms.

Business Insurance Concepts – Prod #24588 21 CE

Skill Level: Advanced

Covers insurance products and concepts that meet business insurance needs. Begins by comparing proprietorships, partnerships and corporations, then goes on to cover key employee insurance, deferred compensation, split dollar, executive bonus plans, and group insurance. Provides sample advanced sales agreements, plus valuable prospecting tips and sales ideas. The last unit explains financial statements and shows how to use them as sales tools. After completing this course students can learn more about specific topics with Business Continuation Training Course, Key Employee and Group Insurance.

Claim Basics – Prod #16403 12CE; MLA#16461 8 CE; WCA#18287 8 CE**Skill Level: Basic**

Here is a targeted orientation course for new claim professionals. Learners discover the role of the claim professional and the skills and resources involved in claim handling. Students receive an introduction to the common procedures involved in the claim handling process and the important ethical issues associated with claims.

Claim Investigation – Prod# 20763 8 CE; MLA#20764 8 CE**Skill Level: Intermediate**

This course presents the basic procedures and relevant laws for the property and casualty claim investigations. Students learn specific steps to follow when investigating auto liability, workers compensation, fire, and fall-down claims. Relevant case studies show how to use information from a loss report in the investigation procedure.

Commercial Auto Coverage – Prod #24592 21 CE; MLA#16462 15 CE**Skill Level: Advanced**

Here is a careful analysis of ISO's business auto, garage, truckers, and motor carrier forms. Students learn the eligibility rules and how to use the numerical system for designating the autos covered by each form.

Commercial Crime Coverage – Prod #16406 22 CE**Skill Level: Advanced**

Learners analyze each of the insuring agreements in ISO crime coverage program and grasp the purpose and meaning of the provisions. This course explains how to assemble a commercial crime contract as a monoline policy or as part of the CPP, and it gives an overview of how the exposures are rated. A handy job aid provides quick reference for comparing and contrasting crime and Fidelity coverages.

**Commercial General Liability Coverage – Prod#24589 21 CE;
MLA#19336 15 CE**

Skill Level: Advanced

Students learn the basics for legal liability and the business liability exposure. The course features careful analysis of the coverages under ISO's occurrence and claims- made forms, specialized liability coverages, and popular endorsements.

**Commercial Inland Marine Coverages – Prod#16410 22 CE;
MLA#16457 14 CE**

Skill Level: Advanced

This specialized course introduces the nationwide definition and teaches identification and categorization of common inland marine risks. Students learn to distinguish filed and nonfiled inland marine insurance forms and to determine which forms may be included in the commercial package policy. They also learn terminology and regulations associated with transportation and bailee risks.

Commercial Property Coverage – Prod#24590 21 CE

Skill Level: Advanced

Here is an excellent commercial property coverage primer, it teaches the purposes of and coverages provided by commonly used ISO forms, including building and personal property, condominium, and business income forms. It also discusses the causes of loss forms and frequently used endorsements. Text includes the 2002 ISO forms.

Dwelling Coverage -Prod#16407 16 CE; MLA#16454 6 CE

Skill level: Basic

Look no further for complete training on these three ISO dwelling coverage forms and important endorsements. The course describes who is eligible for dwelling insurance and when it is most commonly used.

Estate Planning Concepts - Prod#24591 21 CE

Skill Level: Advanced

Teaches the fundamentals needed to sell life insurance in the profitable estate planning market. Covers various forms of property ownership, and gives an overview of wills, trusts, and probate. Shows how to use life insurance and annuities to achieve important estate planning objectives. Contains comprehensive coverage of the federal estate and gift taxes, as well as state death taxes. Updated to reflect the provisions of the 2001 Tax Relief Act (EGTRRA). Concludes with a case study giving students an opportunity to apply their new knowledge in a simulated sales situation.

Ethical Practices – Prod#479319 12 ET CE

Skill Level: Intermediate

Understand insurance company's ethical standards for life agents, managers, and marketing support personnel. This course focuses on serving the client's best interest, needs selling, ongoing service, and information sharing and privacy protection requirements established by the Gramm-Leach-Bliley Financial Modernization Act.

Ethics - Prod#468273 3 ET CE; MLA#468274 3CE

Skill Level: Intermediate

This course is designed to help producers recognize some of the ethical dilemmas they may encounter in their careers and provides guidance on the attitudes and specific conduct that is expected. The course begins by defining ethics and explaining how insurance producers, as professionals, are subject to heightened ethical standards. The various ethical requirements that apply to insurance companies and agents are analyzed, with discussion relevant to both life and health and property and casualty producers.

Ethics at Work -Prod#16408 10 ET CE; MLA#16455 5 CE

Skill Level: Intermediate

This Training emphasizes the importance of ethical conduct and professionalism for all personnel in the property and casualty industry. Students learn how consumer protection and ethical issues relate to insurance regulation, with an emphasis on claims, underwriting, and sales practices. Case studies and exercises help students apply what they've learned.

Ethics for the Insurance Professional – Prod#481030 3 ET CE**Intermediate**

This book outlines the broad parameters of a life insurance producer's ethical responsibilities. The producer's responsibilities to the insurer, policyowners and the public are detailed. The material also outlines legal and fiduciary issues. Case studies and examples throughout the book reflect ethical dilemmas that insurance producers commonly face on the job.

Group Insurance – Prod #16904 10 CE**Skill Level: Intermediate**

Covers all facets of group insurance, including group life, group health, and group long- term care plans. Explains the basic characteristics of group plans, and analyzes the qualification and tax rules that apply to them. An entire unit is devoted to Section 125 plans. Up-to-date coverage of medical savings accounts, the impact of managed care, and health insurance portability requirements. Provides practical advice on enrolling, installing, and servicing group plans, with special emphasis on marketing techniques.

Homeowners 2011 Coverage – Prod #476585 20 CE;**MLA#476586 15 CE****Skill Level: Basic**

Here is essential training for everyone using ISO's latest edition of the homeowner's policy program. The course focuses on the Homeowners 3 special form and then examines the differences in the Homeowners 2,4,5,6 and 8 forms. Comparison tables distinguish the six forms and provide a lasting reference document. Students learn how different factors affect premiums. A review of popular endorsements is included.

Insurance Ethics & Consumer Protection – Prod #17342 4 ET CE**Skill Level: Basic**

This small but powerful course explains why ethical conduct is good for business for insurance professionals. It is appropriate for life and health and property and casualty staff and producers, and it satisfies the state-specific ethics and law requirements in many states.

**Insurance Fraud Awareness – Prod #10621 20 CE (incl. 10 ET CE);
MLA#10670 12 CE; WCA#18288 12 CE**

Skill Level: Intermediate

Training with this course is a dynamic way to promote awareness and understanding of the serious problem of insurance fraud and its costly effects on the insurance industry, policyholders, and the general public. The course provides motivation and techniques professionals can apply on the job to identify and fight fraud. It includes a job aid with 192 insurance fraud indicators to help employees recognize common patterns.

Insurance Packages for Small Businesses – Prod #10633 15 CE

Skill Level: Advanced

This course provides an overview of package policies for small- to medium sized business and ISO's business-owners policy (BOP) and eligibility rules. Students learn typical ways in which company-specific businessowners policies differ from the ISO form. The course includes a separate workbook for the students to analyze their own company's small-business policy.

Introduction to Life Insurance – Prod# 479317 18 CE

Skill Level: Beginner

This is a valuable, first-step training course that explains the job of selling life insurance and what is expected from new agents. It includes tips for a successful career, techniques for identifying insurance markets and analyzing financial needs, finding and contacting prospects, planning presentations, completing the sale, uses for life insurance products, analyzing life insurance policies, and developing professional work habits.

**Legal Concepts and Doctrines - Prod#20222 11 CE (incl. 3 ET CE);
MLA#20223 11 CE**

Skill Level: Intermediate

Learners will benefit from this guide to this legal conception which insurance is based. It covers criminal, civil, contract, and tort law; intentional torts; negligence; and strict liability. Other legal terms and concepts important to insurance are included.

Medicare and Medigap Insurance - Prod#10613 10 CE

Skill Level: Intermediate

Provides thorough coverage of Medicare and Medigap supplement insurance. Discusses Medicare eligibility and enrollment procedures, and explains how claims are paid. Covers Part A and Part B benefits in detail, explaining covered services, exclusions, benefit amounts, and any applicable co-payments and deductibles. The unit on Medicare supplement insurance includes discussions of marketing and sales issues. Case study examples show how Medigap insurance can fill the gaps in Medicare.

Personal Auto Coverage – Prod #16409 13 CE; MLA #16456 10 CE Skill Level Intermediate

Learners will analyze each provision of ISO's personal auto policy and important policy endorsements. They will also learn about no-fault insurance and the main factors in determining personal auto premiums.

Personal Inland Marine & Watercraft Coverages – Prod#16411 10 CE

Skill Level: Basic

Here is targeted training that provides an analysis of inland marine contracts that offer specific coverage for an insured's valuables. It also includes three major types of personal watercraft policies and their coverages. It is designed so learners may explore personal inland marine floaters, watercraft policies, or both.

**Property-Casualty Concepts – Prod #483728 12 CE; MLA #483729
13 CE**

Skill Level: Basic

This introductory book begins by reviewing the principles of insurance, the insurance contract, how companies are organized & regulated as well as the insurance transaction. It continues by providing introductions to property & liability insurance. It then provides a chapter per type of insurance such as dwelling, homeowners, personal auto, miscellaneous personal insurance, the commercial package policy, the businessowners policy, commercial property, ocean and inland marine insurance, commercial general liability, commercial auto, commercial crime, workers' compensation and miscellaneous commercial insurance.

Umbrella Liability Coverage – Prod#16412 14 CE; MLA#16458 9 CE

Skill Level: Advanced

This course delivers an overview of the major coverages, exclusions, and conditions typically included in personal and commercial umbrella policies. Students analyze their company's umbrella policy using a policy analysis manual. This course was recently revised to address current industry practices.

Underwriting Basics – Prod #24593 21 CE; MLA#16404 15 CE

Skill Level: Basic

Students learn the proven-effective four step underwriting process: acquire needed information from the right sources, evaluate that information, select and implement sound underwriting actions, and monitor for changes and results. The course covers the basics required to underwrite specific lines of insurance and describes the purpose of reinsurance in the context of the underwriter's role.

**Workers' Compensation Coverage – Prod #16413 17 CE;
MLA#16459 7 CE; WCA#466220 10 WC CE**

Skill Level: Advanced

The course presents a careful analysis of the NCCI's workers' compensation and employer's liability policy and the principle features of current issues on workers' compensation. It discusses benefit structures, basic features of state workers' compensation law, and various unit statistical plans.