



## IIAK General Insurance Online Curriculum

### General Insurance Topics (Included in both Commercial and Personal Lines Coverage Basics® Curricula)

#### Insurance Industry Overview

- **INTRODUCTION TO THE INSURANCE INDUSTRY:** This learning module reviews essential insurance terms, definitions and categories of insurance and describes the core functions of an insurance carrier.
- **INTRODUCTION TO PROPERTY & CASUALTY INSURANCE:** This learning module provides a detailed introduction to the Property-Casualty insurance business.
- **INTRODUCTION TO INSURANCE DISTRIBUTION CHANNELS:** This learning module reviews the types of insurance carriers and distribution entities in the Property-Casualty industry. Insurance agency roles are also summarized, including the importance of compliance.
- **INTRODUCTION TO RISK MANAGEMENT** covers the complete risk management function including risk assessment, risk management objectives and risk management planning and measurement.
- **INTRODUCTION TO RISK TRANSFER AND POLICY DESIGN** deconstructs the key elements of P&C insurance contracts, clarifying fundamental policy intent and facilitating cross-policy comparisons.
- **INTRODUCTION TO UNDERWRITING AND PRICING PRINCIPLES:** This learning module will give you a foundational understanding of carrier underwriting strategy and the dynamics of carrier profit models. You will learn how rates and pricing models are developed and how advanced predictive analytics are changing carrier's ability to select risks and improve the profit potential of their book of business. With the new knowledge and perspectives acquired in this module, your ability to understand competitive market pricing and advise high-net worth clients will advance.