



# PROGRAM SCHEDULE

Module 1: Insurance Fundamentals  
February-May 2021

## MONTH 1

February 2021

### **Industry Overview: Property Casualty & Employee Benefits**

- + This online course provides an in-depth overview of the insurance industry
- + Participants are introduced to all components of the insurance value chain and learn how they interact and integrate

### **Risk Management Fundamentals**

Participants will learn fundamental Risk Management concepts and the risk management process

- ▶ Scope of Risk Management
- ▶ Risk Management Cost & Benefits
- ▶ Overview of Risk Management Process
- ▶ Types of Loss Exposure
- ▶ Identifying Loss Exposure
- ▶ Analyzing Loss Exposure
- ▶ Risk Control Techniques
- ▶ Risk Financing Techniques
- ▶ Selecting Appropriate Risk Management Techniques
- ▶ Implementing Risk Management Techniques
- ▶ Revising Risk Management Programs

### **Analyzing Insurance Contracts**

Participants will learn the components of the insurance contract and how to analyze contracts for coverage and gaps

- ▶ Government Regulation of the Insurance Industry
- ▶ Physical Contract Construction
- ▶ Common Provisions
- ▶ Analysis Methods

### **Coverage Fundamentals: Commercial Property**

Deep dive into Commercial Property

- ▶ Overview of Commercial Property Insurance
- ▶ Business Personal Property (BPP) Covered Property
- ▶ BPP Additional Coverages & Extensions
- ▶ Causes of Loss – Basic Form & Broad Form
- ▶ Causes of Loss – Special Form
- ▶ BPP Limits of Insurance & Deductible
- ▶ BPP Loss Conditions & Additional Conditions
- ▶ BPP Optional Coverages
- ▶ Commercial Property Conditions
- ▶ Common Policy Conditions
- ▶ Commercial Property Endorsements
- ▶ Factors Affecting Commercial Property Premiums
- ▶ Determining Whether the BPP Covers a Loss



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# MONTH 2

March 2021

## **Coverage Fundamentals: Marine**

Deep dive into Marine Insurance

- ▶ Overview of Inland Marine Insurance
- ▶ Non-filed Classes of Inland Marine Insurance
- ▶ Filed Classes of Inland Marine Insurance
- ▶ Overview of Ocean Marine Insurance
- ▶ Ocean Marine Insurance Policies
- ▶ Recommending Inland and Ocean Marine Coverages

## **Coverage Fundamentals: Crime**

Deep dive into Crime Insurance

- ▶ Overview of Commercial Crime Insurance
- ▶ Commercial Crime Insuring Agreements
- ▶ Commercial Crime Limits and Deductible
- ▶ Commercial Crime Exclusions
- ▶ Commercial Crime Conditions
- ▶ Determining Whether the Commercial Crime Coverage Form Covers a Loss

## **Coverage Fundamentals: Business Income**

Deep dive into Business Income Insurance

- ▶ Business Income Loss Exposures
- ▶ Business Income Coverage (BIC) Insuring Agreements
- ▶ BIC Additional Coverages and Coverage Extension
- ▶ BIC Limit of Insurance and Conditions
- ▶ BIC Optional Coverages
- ▶ Determining Whether the BIC Form Covers a Loss

## **Coverage Fundamentals: Commercial Liability**

Deep dive into Commercial Liability Insurance

- ▶ Overview of Commercial General Liability (CGL) Insurance
- ▶ CGL Coverage A - Insuring Agreement
- ▶ CGL Coverage A – Exclusions
- ▶ CGL Coverage B - Personal and Advertising Injury Liability
- ▶ CGL Coverage C—Medical Payments
- ▶ CGL Supplementary Payments
- ▶ CGL Who Is an Insured Provisions
- ▶ CGL Limits of Insurance
- ▶ CGL Conditions
- ▶ Rating CGL Coverage
- ▶ Determining Whether the CGL Covers a Claims



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# MONTH 3

April 2021

## **Coverage Fundamentals: Commercial Auto**

Deep dive into Commercial Auto Insurance

- ▶ Overview of Commercial Auto Insurance
- ▶ Business Auto Coverage Form (BACF) Covered Autos
- ▶ Section BACF Covered Autos Liability Coverage
- ▶ BACF Physical Damage Coverage
- ▶ BACF Conditions
- ▶ Business Auto Coverages Added by Endorsement
- ▶ Rating Commercial Auto Insurance
- ▶ Determining Whether the BACF Covers a Claim

## **Coverage Fundamentals: Workers Compensation**

Deep dive into Workers Compensation and Employers Liability (WC&EL) Insurance

- ▶ Workers Compensation Statutes: Purpose, Benefits, and Persons Covered
- ▶ Workers Compensation Statutes: Extraterritorial Provisions, Federal Jurisdiction, and Methods for Meeting Employers' Obligations
- ▶ WC&EL Policy—Workers Compensation Insurance
- ▶ WC&EL Policy—Employers Liability Insurance
- ▶ WC&EL Policy—Other States Insurance
- ▶ Workers Compensation and Employers Liability Insurance Policy—Endorsements
- ▶ Rating Workers Compensation Insurance
- ▶ Determining Whether the WC&EL Policy Covers a Claim

## **Coverage Fundamentals: Umbrella**

Deep dive into Umbrella Insurance

- ▶ Commercial Excess Liability Insurance
- ▶ Commercial Umbrella Liability Insurance

## **Introduction to Employee Benefits**

### **Employer Sponsored Benefits Fundamentals for Commercial Lines**

Commercial Lines insurance professionals must understand employee benefits to view an account holistically, ask appropriate questions and engage in high-level discussions with clients and prospects

- ▶ Group Health
- ▶ Group Disability
- ▶ Group Life, Retirement Plans



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# MONTH 4

May 2021

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## ***Ethics***

Importance, Dilemmas and Standards

## ***E&O and Specialty Coverages***

Distinguishing Between Professional and Management Liability

## ***Mastery & Application of Core Commercial Coverages***

Live virtual instruction led by UGA faculty focused on mastery and application of core commercial coverage



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