

Insurance

Professional Development



Master Catalog

Insurance Professional Development

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Table of Contents

Insurance Professional Development Table of Contents	1
Anti-Money Laundering	2
Business Skills	3
Estate Planning	3
Ethics	4
Health Insurance	5
Investments and Financial Planning	6-7
Life Insurance	8
Property Casualty Basics	8-9
Property Casualty: Claims	9-10
Property Casualty: Commercial Lines	11-12
Property Casualty: Personal Lines	12-13
Reference Tools	13
Retirement Planning	13-14

Course Availability Guide

- Online course
- Print exam**
- Print book*
- PDF exam**

* Print books contain a Review Test with answers and rationale.
** Print exams and PDF exams are separate, stand-alone exams. They are different than the Review Test found in the textbook.

Total Access PD: \$59 Individual Course: \$29 Print book add-on: \$29

Anti-Money Laundering

● AML Best Practices for the Life Insurance Industry

This course shows insurance company personnel how to build anti-money laundering programs. It introduces the Bank Security Act, the Money Laundering Control Act, the Money Laundering Suppression Act, and the USA PATRIOT Act. The money laundering process is described, with emphasis on the insurance industry’s most vulnerable points. The requirements for a formal program are given, including requirements related to the adoption of policies, procedures, and internal controls. The course explains the compliance officer’s specific responsibilities for the program.

● AML Training Programs for Life Insurance Agents

The course contains the recommended core elements of an AML training program for life insurance agents, as recommended by the American Council of Life Insurers. Major topics addressed in the course include key concepts, agent responsibilities, know your customer, methods of payment, suspicious activity monitoring, record keeping, reporting requirements, and penalties.

●● Anti-Money Laundering Laws and Practices

Where is the insurance industry most vulnerable to money laundering? Learn how to recognize activities that should be considered unusual or suspicious. This course describes the various techniques criminals use to launder money through the financial industry and includes a discussion of the regulations designed to detect, monitor, and prevent these criminal actions. The course covers laws enacted to enhance the government’s ability to fight money laundering by monitoring currency transactions and suspicious financial activities.

● Anti-Money Laundering Programs for Life Insurance Companies

What anti-money laundering programs exist for life insurance companies, and what are the responsibilities of life insurance agents and brokers within those programs? This course is designed to help insurance companies design anti-money laundering programs that effectively address the risks they face from money launderers and terrorists. The course includes an overview of the minimum standards for an anti-money laundering program in life insurance companies, a survey of US laws for combating money laundering and terrorism, the money laundering process, regulations covering money laundering, the development of anti-money laundering programs in insurance companies, suspicious transaction reporting, knowing customers and other guidelines, such as due diligence, red flags associated with suspicious activity involving insurance companies and products, and penalties and responsibilities. The course concludes with seven case studies.

●● Anti-Money Laundering Standards for the Insurance Industry

This course, Anti-Money Laundering Standards for the Insurance Industry, contains the recommended core elements of an anti-money laundering (AML) program for life insurance companies. Key topics covered in the course include trends in money laundering, major laws addressing money laundering, the core components of an insurance company’s AML program, the role and responsibilities of life insurance agents, record keeping requirements, and reporting requirements and penalties for violating AML laws and regulations.

Business Skills

●●●● Delivering Quality Service

Learn to see service from the customers' view. Here is a definitive study of quality customer service in the insurance environment. This course will teach you to establish rapport, develop relationships, listen actively, take ownership of problems, speak positively, and help irate customers.

●●●● Effective Business Writing for Insurance People

Bookstores are packed with writing courses, but here's one that will teach you to write business letters, memos, faxes, and email using insurance specific examples. Learn how to appraise a business situation and compose an appropriate, clear, and well-written response. A useful grammar review is included.

Estate Planning

●● Estate Planning Concepts

Learn what you need to sell life insurance in the profitable estate planning market. This course covers forms of property ownership, wills, trusts, probate, and estate and death taxes. Learn how to use life insurance and annuities to achieve important estate planning objectives.

● ILITs and Estate Planning

Irrevocable life insurance trusts (ILITs) are a tax effective method of paying estate settlement costs. This course covers elements of a trust, different methods for paying estate taxes, the use of life insurance for this purpose, and the value of paying premiums through annual gifts to an ILIT.

WHY KAPLAN?

At Kaplan Financial Education, we've helped **hundreds of thousands** of professionals like you prepare for their insurance, financial, and accounting exams for over 75 years. Our mission is to help you **achieve your educational and career goals** with proven strategies to help you work smarter and perform better.

●● Problematic Beneficiary Designations

Discover potential problems in beneficiary designations for life insurance, annuities, and retirement plans. Learn the tax consequences of these designations, complications when children are named, the use of trusts to solve problems, and your role in the beneficiary designation process.

● Understanding Wills and Intestacy

Is it really important to have a will? Find out why your clients avoid this critical step. What do wills accomplish and what are the consequences of intestacy? Learn the process of drafting and executing a will and gain mastery of the complex language of estate planning.

Ethics

●● Ethical Insurance Producer

The greatest asset insurance producers can have is the trust of their clients. Here is an excellent introduction to the insurance producer's ethical responsibilities to insurers, their clients, the public, and the state. The course focuses on the expression of ethical principles in the daily activities of insurance producers.

●●● Ethical Practices

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

Ethical requirements that apply to insurance companies and agents are covered in this course that applies to both life and health and property and casualty producers. Learn to recognize the ethical dilemmas you may encounter in your career and get guidance on attitudes and specific conduct that is expected.

●● Ethics at Work

This course emphasizes the importance of ethical conduct and professionalism in the property and casualty industry. 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 you apply what you've learned.

●● Ethics for Property and Casualty Professionals

Go beyond the generic subject of ethics with real-life scenarios for property and casualty professionals. Learn about the complexities of ethical decision-making in your role as an independent or captive agent, broker, or agency manager. Learn about your responsibilities to the client and selling to meet client needs.

●● Ethics for the Insurance Professional

This course outlines the broad parameters of a life insurance agent's ethical responsibilities. It details the agent's responsibility to the insurer, policy owners and the public and outlines legal and fiduciary issues. Case studies and examples throughout the course reflect common ethical dilemmas agents face.

●● Insurance Ethics and Consumer Protection

As an insurance professional, you will learn why ethical conduct is good business. This course is appropriate for life and health and property and casualty staff and producers.

● Suitability for Annuities

Make appropriate recommendations for prospects and clients using these principles and guidelines for determining the suitability of annuity products. This course looks at the proper use and application of fixed, variable, and equity-indexed annuities; their purpose, function, and the needs they serve.

● Suitability for Traditional Life and UL Insurance

How do you determine the suitability of life insurance products and make appropriate recommendations for prospects and clients? This course focuses on the proper use and application of term, whole life, and universal life—how these products work as well as the situations and needs they best serve.

Health Insurance

● Advising Clients on Medicare

This course begins with a discussion of the need and value to financial advisors of providing advice to Baby Boomers on Medicare programs and choices, and then describes how and when to provide that advice. Course units cover the clients, considerations, resources, Medicare, enrollment, major choices, Original Medicare, Medicare Supplement Insurance, Medicare Advantage Plans, Medicare Part D: Prescription Drug Plans, and changing plans.

●●●● Disability Income Insurance

Explain the major forms of disability income insurance to your clients. This course explains the disability income risk and the protection afforded by this type of insurance. Both the individual and business markets are considered along with common riders and underwriting.

●● Group Insurance

Group insurance is a different animal. Get practical advice on enrolling, installing, and servicing group plans for life, health, and long-term care insurance. This course includes coverage of tax rules, Section 125 plans, and the impact of managed care and health insurance portability requirements.

● Health Care Reform

This course describes and explains the provisions of the new Affordable Care Act—the legislative package that includes the Patient Protection and Affordable Care Act, and the subsequent reconciliation bill, the Health Care and Education Reconciliation Act of 2010.

●● Health Concepts

Health insurance products are the subject of this course. Topics include: types of policies, disability income and medical expense insurance. Learn about the industry, marketing, applications, underwriting, group policies, common, required and optional policy provisions, social health insurance, and taxation.

●● Health Savings Accounts

Learn how health savings accounts (HSAs) are used in connection with high-deductible health insurance. This course covers eligibility requirements, and the tax aspects of contributions and distributions as well as the appeal of HSAs to various market segments.

●● Long-Term Care Coverage Combined with Annuities and Life Insurance

This course describes and explains the combination products that are emerging in the insurance market as a result of provisions in the Pension Protection Act of 2006 that allow for the integration of long-term care insurance (LTCi) with annuities and life insurance policies. The course details how the LTCi benefit can be part of the base contract or a separate rider to the base contract. In addition, the course defines the market for LTCi products, describes the risk of needing long-term care services, and discusses who pays for long-term care.

●● Medicare

This course covers the Medicare program, including Medicare Part A (Hospital Insurance), Medicare Part B (Medical Insurance), Medicare Part C (Medicare Advantage Plans, like HMOs or PPOs), and Medicare Part D (Medicare Prescription Drug Coverage).

●● Medicare and Medigap Insurance

Learn how Medicare supplement insurance fills major gaps in the Medicare system through case studies. This course covers how the two interact, including covered services, benefit amounts, exclusions, eligibility, enrollment, claims procedures, co-pays, and deductibles. Marketing and sales issues are also covered.

Investments and Financial Planning

●●●● Annuities for Today's Investor

Learn how annuities can satisfy client investment goals. This course discusses the features of annuities and where they belong within the range of retirement saving and distribution options that are available to clients. The course links annuity features to the sales process.

●●●● Annuity Concepts

Learn the fundamentals of individual annuity contracts. This course covers variable annuities in depth, distinguishing them from fixed annuities and discussing variations such as single and periodic premium, immediate and deferred annuities. How annuities are used and tax rules are also covered.

●● Asset Allocation

Explore the foundational concepts of asset allocation and practical implications of modern portfolio theory. This course also covers rebalancing and the risks that investors may encounter, an extensive history of the capital markets, and a section devoted to suitability and the benefits and disadvantages of wrap accounts.

● Asset Allocation in Variable Annuities

This course focuses on the allocation of investment resources in variable annuity subaccounts. It describes common approaches to asset allocation and the relationship between asset allocation and investment diversification, as well as the various forms of financial risk and how to develop a client profile and identify client investment objectives.

●● Business Continuation Training Course

Business owners have special estate-planning challenges. Learn the pros and cons of continuing a business or liquidating it when the owner dies or becomes disabled. This course covers buy-sell arrangements, tax rules, and the role of insurance in making an effective plan.

●●●● Equity-Indexed Annuities

Learn the most important concepts relating to Equity-Indexed Annuities. This course describes EIA designs, features and performance in detail. It also shows examples of the way various EIA design structures perform under different market conditions and why indexing is a solid investment strategy for the traditional annuity buyer.

●● Financial Planning Process

Get clued in to the financial planning process and the financial services industry. This course covers the basic analytic tools of the trade, income tax planning, risk management planning, retirement planning, wealth accumulation planning, estate planning, and business planning, and concludes with a look at the profession. This is an ideal companion to Financial Products Training Course.

●● Financial Products Training Course

Give your producers and brokers a practical and sales-oriented look at how each financial planning product works—including its tax consequences and its relative strengths and weaknesses. This comprehensive course covers deposit accounts, insurance, annuities, securities, mutual funds, and qualified retirement plans. Separate units focus on the risk-return trade-off and selecting the right investment. This is an ideal companion to the Financial Planning Process course.

● Indexed Products

How are indexed annuities and life insurance different from other insurance products? Learn how their performance is tied to the performance of an external financial index, where they fall on the risk spectrum compared to fixed and variable products, and how that affects their suitability for your clients.

● Section 529 Plans

What are Section 529 plans and how are they used as tax-qualified college savings plans? Learn about the different types of plans, coordination between qualified tuition plans and other higher education plans, the effect of these plans on eligibility for financial aid, as well as the rules that govern contributions to and distributions from these plans.

● Taxation of Life Insurance and Annuities

This course provides an introduction to the income taxation of life insurance products and annuities. The lessons discuss life insurance as a financial product, term and permanent life insurance, rights and benefits of life insurance ownership, settlement options, and taxation. The lesson on annuities covers the role of annuities in investment planning and taxation issues.

● Understanding 1035 Exchanges

Will you trigger tax if you replace a contract? This course covers the basic tax treatment of life insurance and annuities, the purpose of Section 1035, the exchange rules of life insurance and annuities, the meaning of policy replacement, and the procedures for properly effecting a 1035 exchange.

● Variable Contracts: Case Studies

Explore the steps in the variable life insurance and annuity sales process through a series of case studies. Meet the clients, conduct a factfinding interview, create a plan, present the plan, and follow up to understand the uses of these flexible products.

●●● Variable Contracts

Are you a life insurance producer and broker-dealer representative who has met the basic educational requirements necessary to sell variable contracts? Take the learning process to the next level. With this course, you'll see how the concepts you learned while preparing for your FINRA and life insurance exams can actually be applied in the field to meet the needs of your prospects and clients. By the time you have completed this course, you will be able to describe the formal characteristics of fixed-premium variable life, variable universal life, and variable annuities; be able to determine suitability requirements of variable contracts; and explain and recommend asset allocation based on your clients' needs.

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Online not for you?

Kaplan's live classes provide a learning environment with maximum teacher-student interaction. Our instructors have a combined 2,928 years of experience in the financial and insurance industries.

Reserve your seat today!

Life Insurance

● Introduction to Advanced Markets

When producers are ready to move into the advanced markets, this course teaches the concepts they must know to succeed. It explains how to prospect for and get the attention of business owners. The course presents the issues that are important to business owners and discusses how producers can meet their needs. It covers succession planning (buy-sell agreements, Section 303 redemptions, and key-employee insurance), as well as several insurance products for advanced markets (group insurance, executive bonus, split-dollar plans, qualified retirement plans, and more). Discover how to collect the information necessary to develop an effective sales proposal.

●●● Introduction to Life Insurance

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.

●● Life Concepts

Get a comprehensive look at the life insurance industry. Beginning with basic insurance concepts and explanations of life insurance, annuities, and policy types, this course covers the need for life insurance and its uses in retirement planning, estate planning, and business planning.

●● Life Insurance In Action

The primary purpose of life insurance is to provide a benefit in the event of death. This course provides an understanding of the ways in which life insurance provides financial stability during life and protection against financial hardship at death.

●● Life Insurance Policy Comparison and Underwriting

Take an introductory look at the nature and uses of life insurance, insurance applications and receipts, mortality and rating, underwriting processes and actions, term life insurance, whole life products, specialized policy forms, flexible policies, policy riders, options, provisions, and the use of life insurance for financial planning.

●● Needs Analysis

This course addresses the basics of needs-based consultative selling. After comparing financial objectives with existing resources, the need for additional insurance becomes obvious to prospects. This course is designed for producers who have just completed their introductory training or for experienced agents who wish to upgrade their skills from package or product selling.

Property Casualty Basics

●● Flood Insurance

Producers who sell coverage provided by the National Flood Insurance Program can use this course to learn topics that meet FEMA education guidelines promulgated in response to the Flood Insurance Reform Act of 2004 and FEMA's advanced training topics and guidelines issued in response to requests for advanced flood insurance training. The course also covers FEMA's advanced training topics and the Biggert-Waters Flood Insurance Reform Act of 2012.

●● Green Insurance Coverage Options

This course explains how the trend toward environmentally friendly products and services impacts the insurance industry in the areas of sales, underwriting, risk management, and claim handling. Insurance professionals who complete this course can use this knowledge to better serve their customers.

Legal Concepts and Doctrines

What concepts of legal responsibility underlie our system of insurance? This course covers our system of courts and the laws they administer, including contract and tort law, intentional torts, negligence, and strict liability and how these principles of law affect the investigation, evaluation, and disposition of an insurance claim.

Property-Casualty Concepts

Get a comprehensive look at key insurance lines, including property, liability, dwelling, homeowners, personal auto, commercial property, ocean and inland marine, commercial general liability, commercial auto, commercial crime, and workers' compensation. Learn the coverages, exclusions, and conditions of each line. Regulation and company organization are covered.

Property and Casualty Principles

Orient yourself to a career in property and casualty insurance. This course teaches you about the different aspects of the business: marketing, underwriting, the insurance contract, rates, rating, premiums, personal lines and commercial lines. Regulation and the role of insurance in society are also covered.

Reinsurance Basics

What is reinsurance, and what purposes does it accomplish? This course covers the elements of reinsurance contracts and discusses the broad categories within facultative and treaty reinsurance: pro rata and excess of loss. Learn important terminology and how the industry is structured.

Risk Management

Who is responsible to come up with a risk management plan and what does it consist of? Learn the step in this process, how it can reduce or eliminate potential losses, and how it benefits insureds, insurance companies, and producers.

Umbrella Liability Coverage

Here is an overview of the major coverages, exclusions, and conditions typically included in personal and commercial umbrella policies. Learn the limitations of liability insurance and how umbrella coverage addresses those limitations. Analyze your company's umbrella policy using a policy analysis manual.

Underwriting Basics

Review the four-step underwriting process: acquire information, evaluate that information, select and implement sound underwriting actions, and monitor for changes and results. This 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.

Underwriting Practices

Underwriting Practices goes beyond the basic techniques and principles of underwriting and focuses on the "how and why" of underwriting: how insurers develop their underwriting and risk selection guidelines, the factors that affect insurance pricing, how insurance rates are developed, and why retrospective rating plans may be appropriate for certain risks.

Property Casualty: Claims

Auto Physical Damage Basics

Learn the terms and functions relating to each part and system of an automobile. More than 200 detailed illustrations identify car parts and their locations. Claim representatives who complete this course will be ready to learn the specifics of estimating losses without having to struggle with the terminology.

Claim Basics

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

Claim Evaluation and Settlement

Learn the complete settlement process, from reserving to recovery through subrogation or salvage. This fundamental course presents the methods used to determine the correct amount to pay for property and liability claims. Settlement, payment, and release options are also covered.

Claim Investigation

The basic procedures and relevant laws for property and casualty claim investigations are the subject of this course. 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.

Claim Statements

Witness statements are critical for evaluating a claim. Here is a practical way to learn the basics of taking statements and to get practice in interviewing, analysis, evaluation, and decision making skills. Sample dialogues relate the concepts directly to claim professionals' daily activities.

Insurance Fraud Awareness

Insurance fraud is a costly problem for the insurance industry, policyholders, and the general public. Learn techniques to identify and fight fraud at the time a policy is purchased or when a claim is made. Property insurance, auto insurance, and workers' comp are three of the policy types covered.

Interpreting Medical Reports

Get the skills needed to competently handle bodily injury claims. Illustrations help the learners locate and identify major bones and key body systems. Learn the implications of bone and soft tissue injuries. Job aids include medical abbreviations, terms, a pronunciation guide, and a temporary disability time estimate chart.

Liability Insurance Practices

Determine coverage and legal liability for third-party claims, including those affected by homeowners policies and commercial general liability (CGL) coverage. Claim investigation, damages evaluation, and settlement practices are explained. Particular attention is paid to specific claim issues involving the most common types of liability claims, auto liability and premises liability.

Medical Tests and Signs

Relate medical diagnostic tools to the physical conditions commonly seen in medical claims. This course helps you understand complex medical reports about radiographic, MRI, electrographic, nuclear medicine, ultrasound, lab tests, and physical examinations and use those reports effectively in the claims settlement process.

Negotiation Skills

When and why are claims negotiated? Understand your company's claim-handling goals. This course tells you how to prepare for negotiation, establish the right climate, and conduct a win-win negotiation. Issues relating to telephone negotiation and dealing with an attorney are covered.

Residential Construction Basics

This fully illustrated course shows how a home is built, beginning with the foundation and following with each step until the structure is complete. Students learn construction nomenclature and the latest residential construction techniques. It includes a brief refresher course in estimating math.

Property Casualty: Commercial Lines

Business Income Coverages

Learn ISO's business income and extra expense forms and endorsements. Illustrations and tables show how time element insurance fits into the commercial property line. 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.

Commercial Auto Coverage

Liability coverage, physical damage coverage, conditions, endorsements and more: here is a careful analysis of ISO's most recent 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 Auto Rating

Rate both business auto and garage forms. This course covers rating hired commercial auto, employers non-ownership liability, commercial auto truck types, commercial auto trailers, zone risks, vehicle dealers, and private passenger types. Commercial auto garage rating, tools used for rating commercial auto, and coding procedures are also discussed.

Commercial Crime Coverage

Analyze each of the insuring agreements in ISO's crime coverage program. This course explains how to assemble a commercial crime contract as a monoline policy or as part of the CPP, and gives an overview of how the exposures are rated.

Commercial General Liability Coverage

Learn about the Commercial Package Policy and Commercial General Liability. This course deals with the basis for legal liability and business liability exposure and features detailed analysis of the coverages under ISO's occurrence and claims made forms. Specialized liability coverages and popular endorsements are also discussed.

Commercial General Liability Rating

Classify and rate the occurrence form and learn how claims-made rating is different. Course topics include an introduction to general liability, tools used for rating commercial general liability (CGL) insurance, classifying and rating the occurrence and claims-made forms, and CGL and the CPP.

Commercial Inland Marine Coverage

Identify and categorize common inland marine risks. Learn to distinguish filed and nonfiled inland marine insurance forms and to determine which forms may be included in the commercial package policy. Learn the terminology and regulations associated with transportation and bailee risks.

Commercial Property Coverage

Insurance for property and business are discussed in this 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.

Commercial Property Rating

Learn how to rate building and personal property coverages, as well as other commercial property coverages and endorsements. Topics include a review of commercial property insurance, tools used for rating commercial property insurance, class rating, and specific rating. A variety of rating exercises are included.

Insurance Packages for Small Businesses

Get an overview of package policies for small-to medium-sized businesses and ISO's business owners' policy and eligibility rules. Learn typical ways in which company-specific business-owners policies differ from the ISO form. This course includes a workbook for students to analyze their own company's small-business policy.

Product Liability Insurance

What is the product liability risk and what are the types of claims that businesses may face from this exposure? Learn about the development of product liability law and the legal basis for lawsuits. Identify a business's product liability exposures and the appropriate insurance solution for that risk.

Workers' Compensation Coverage

Learn the basic features of state workers' compensation laws, and various unit statistical plans. This course presents a careful analysis of the National Council on Compensation Insurance's workers' compensation and employers liability policy and the principal features of current issues on workers' compensation.

Workers' Compensation Rating

Here's how to rate the workers' compensation (WC) and employers liability policy and how to use the WC classification system. This course provides an overview of WC benefits, describes loss costs and how they are used, and explains how risks are classified.

Annuity and Long-Term Care Certification Training

Kaplan provides long-term care training and annuity certification training courses in those states that have adopted these requirements. Please check your state at www.kfeducation.com/insurance-ce for details.

Property Casualty: Personal Lines

Dwelling Coverage

Take a close look at dwelling policies, who they insure, covered property, excluded perils, and the obligations the insured and the insurer have to each other. This course covers the basic, broad, and special dwelling forms, who is eligible for dwelling insurance and when it is most commonly used.

Homeowners Insurance Coverage

Here is essential training for everyone using ISO's homeowners' policy program. This course focuses on the Homeowners 3 special form and then examines the differences in the Homeowners 2, 4, 5, 6, and 8 forms. Learn how different factors affect premiums. A review of popular endorsements is included.

Homeowners Liability Coverage

This course focuses on the coverages, exclusions, and conditions provided under the liability section of the ISO Homeowners forms.

Personal Auto Coverage

Analyze each provision of ISO's personal auto policy and important endorsements. This course deals with liability, medical payments, uninsured motorist, and property damage coverages, limits, and exclusions, as well as no-fault insurance and the main factors in determining personal auto premiums.

Personal Auto Rating

Personal Auto Rating teaches students how to rate the coverages in the personal auto policy. Students use a sample rating manual to rate simple and complex applications.

Personal Inland Marine and Watercraft Coverages

Here is targeted training that provides an analysis of inland marine contracts that offer specific coverage for an insured's valuables. It also includes the 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.

●● Personal Lines Endorsements

Insurance professionals often recommend endorsements to customize coverages for their clients. This course explains how to use common endorsements to cover home businesses, personal property, unusual perils, loss settlements, miscellaneous vehicles, and other auto insureds.

Reference Tools

● Glossary of Insurance Terms

The most up-to-date definitions and usage of thousands of specialized insurance industry terms and concepts, suitable for both life-health and property-casualty insurance. Definitions reflect current regulatory developments, policy forms and coverages, important legal developments, and the changing business environment. It includes terms related to annuities, auto insurance, estate planning, health insurance, property and liability insurance, retirement planning, life insurance, workers' compensation, and related topics.

● Medical Claims Illustrated Handbook

A must-have for all professionals who work with medical claims. Eight sections deal with parts of the body and its systems, detailing anatomy, injuries and conditions. Four other sections cover medical terms and abbreviations, tests and signs, burns and disabilities. This handbook contains claim-specific information in a quick and easy format, featuring annotated visuals and concise descriptions.

Retirement Planning

●● 401(k) Plans

Learn how to tailor a 401(k) plan for differing needs. This course starts with basic concepts governing 401(k) plans, building to marketing, installation, and administration of these plans. Less expensive SIMPLE plans for small employers are also covered.

●● Advanced Planning for Senior Needs

Understand the unique needs of retired individuals, the resources available to meet those needs, and planning techniques available to clients at various stages of life. This course reviews life insurance, annuities, health insurance, and long-term care, and covers critical market conduct issues.

● Determining Retirement Income Needs

How will your clients manage when they are on a fixed income? Learn how to develop a budget that will include Social Security, employer-sponsored retirement plans, and personal savings, and how different distribution options affect the amount and duration of each source of retirement income.

● Distribution Planning: Required Distributions

What happens when the owner of a tax-qualified retirement account reaches age 70½? This course covers IRS rules governing minimum distributions that must be made together with the tax treatment of these distributions. How these rules affect distributions to beneficiaries after the account owner's death are also covered.

● Financial Challenges Facing Retirees

Key challenges to the financial security of retirees are tackled in this course. Learn the need for postretirement planning, risk management strategies for addressing illness and injury, long-term care, uninsured death, outliving one's resources, and strategies for distributing retirement savings to provide income for a lifetime.

●● Investing Retirement Assets

Numerous factors must be taken into account to formulate suitable strategies for investing retirement assets for today's retirees. This course provides an introduction to distributions from tax qualified retirement plans, as well as an overview of principles of asset allocation that may be appropriate for a retired or retiring client.

●● Principles of Retirement Planning

Get familiar with the retirement planning market and the retirement planning process. Learn about needs analysis, Social Security, life insurance and annuities, investment products, qualified plans and IRAs, plans for small business owners, health insurance, long-term care, and wealth distribution.

●● Qualified and Nonqualified Plans

Learn about pension, profit-sharing and 401(k) plans, as well as IRAs, Keoghs, and nonqualified deferred compensation. This course explains qualification and tax rules for each type of plan and examines each plan's design from the perspective of both employers and employees. Plan installation, administration, and termination are fully explained.

● Retirement Income Strategies

Retirees need to stretch their assets for 20-30 years or more. Savvy distribution planning can help. Learn when to tap different asset categories and how taxable funds differ from tax-free and tax deferred funds. Manage your clients risk so they won't outlive their resources.

●● Senior Needs Planning

Understand the financial concerns facing your retired clients. This course will help you increase the value of the consultative services you provide your clients by offering strategic solutions to address those concerns and make you aware of the market conduct and ethical issues involved in serving the senior market.

●● Social Security and Medicare

The rules governing Social Security and Medicare are complex, and eligibility requirements and benefit amounts can change frequently. This course will help you understand these programs. The course is divided into two parts and covers both Social Security and Medicare. A useful glossary of terms is included.

●● Understanding IRAs

Traditional IRAs, Roth IRAs, education IRAs, and medical savings accounts are the subject of this course. Learn how these savings vehicles can be used with employer-sponsored retirement plans and medical savings accounts as part of an overall personal financial strategy, for both retirement and preretirement savings.

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