

Contents

Assignment 1			
Personal Insurance Overview	1.1	Part A—Liability Coverage	3.14
Elements of Loss Exposures	1.3	Part A—Liability Coverage Case	3.22
Property Loss Exposures	1.5	Part B—Medical Payments Coverage	3.30
Liability Loss Exposures	1.8	Part B—Medical Payments Coverage Case	3.34
Personal Financial Planning Loss Exposures	1.12	Part C—Uninsured Motorists Coverage	3.42
Risk Management Process	1.16	UM/UIM Endorsements and State Variations	3.48
Risk Management Techniques	1.21	Part C—Uninsured Motorists Coverage Case	3.50
Insurance as a Risk Financing Technique	1.25	Summary	3.57
Common Policy Provisions	1.30		
Policy Analysis	1.38	Assignment 4	
Summary	1.42	PAP: Physical Damage, Duties After an Accident, Endorsements	4.1
		Part D—Coverage for Damage to Your Auto	4.3
Assignment 2		Part D—Coverage for Damage to Your Auto Case Study	4.11
Automobile Insurance and Society	2.1	Part E—Duties After an Accident or Loss	4.17
Compensation of Auto Accident Victims	2.3	Part F—General Provisions	4.21
No-Fault Automobile Insurance	2.9	Common Endorsements to the Personal Auto Policy	4.26
Automobile Insurance for High-Risk Drivers	2.13	Personal Auto Coverage Case	4.34
Automobile Insurance Rate Regulation	2.15	Summary	4.43
Summary	2.21		
		Assignment 5	
Assignment 3		Homeowners Property Coverage	5.1
Personal Auto Policy: Liability, Med Pay, and UM Coverage	3.1	ISO Homeowners Program	5.3
Overview of the Personal Auto Policy	3.3	Homeowners Policy Rating Factors	5.8
Declarations	3.5	HO-3 Policy Structure	5.10
Definitions	3.8		



HO-3 Section I—Property Coverages	5.15	FAIR and Beachfront and Windstorm Plans	8.32
HO-3 Section I—Perils Insured Against	5.23	Summary	8.36
HO-3 Section I—Exclusions	5.29	Assignment 9	
HO-3 Section I—Conditions	5.35	Other Personal Property and Liability Insurance	9.1
HO-3 Section I—Property Coverage Case Study	5.43	Inland Marine Floaters	9.3
Summary	5.50	Personal Watercraft Insurance	9.7
Assignment 6		Personal Umbrella Liability Insurance	9.15
Homeowners Liability Coverage	6.1	Umbrella Coverage Case Study	9.20
HO-3 Section II—Liability Coverages	6.3	Summary	9.29
HO-3 Section II—Exclusions	6.10	Assignment 10	
HO-3 Section II—Conditions	6.22	Life Insurance Planning	10.1
HO-3 Sections I and II—Conditions	6.28	Premature Death Loss Exposures	10.3
HO-3 Section II—Liability Coverage Case Study	6.32	Determining the Amount of Life Insurance to Own	10.7
Summary	6.38	Types of Life Insurance	10.12
Assignment 7		Sources of Life Insurance	10.18
Homeowners Coverage Forms and Endorsements	7.1	Common Life Insurance Contractual Provisions and Riders	10.23
Variations in ISO Homeowners Forms	7.3	Life Insurance Case Study	10.31
Common Endorsements That Modify ISO Homeowners Policies	7.12	Summary	10.38
HO-3 (Endorsed or Unendorsed) Coverage Case	7.24	Assignment 11	
Summary	7.36	Retirement Planning	11.1
Assignment 8		The Financial Impact of Retirement	11.3
Other Residential Insurance	8.1	Investing for Retirement	11.6
Dwelling Policies	8.3	Investing to Attain Retirement Financial Goals	11.9
Dwelling Coverage Case Study	8.12	Individual Retirement Accounts	11.16
Mobilehome Coverage	8.19	Types of Tax-Deferred Retirement Plans	11.20
The National Flood Insurance Program	8.24	Employer-Sponsored Retirement Plans	11.24
		Individual Annuities	11.27



Social Security Program (OASDHI)	11.32
Summary	11.37
Assignment 12	
Disability and Health Insurance Planning	12.1
Disability and Health-Related Personal Loss Exposures	12.3
Disability Income Insurance	12.6
Sources of Health Insurance	12.15
Health Insurance Plans	12.23
Government-Provided Health Insurance Plans	12.30
Long-Term Care Insurance	12.37
Summary	12.44
Index	1

