

# Introduction to General Insurance Exam

November 2017

## Important Exam Information:

<a href="#">Exam Registration</a>	Candidates may register online or with an application.
Order Study Notes	There is no study note package for this examination.
<a href="#">Introductory Study Note</a>	The Introductory Study Note has a complete listing of all readings as well as errata and other important information.
Case Study	There is no case study for this examination.
<a href="#">Past Exams</a>	Prior exams are available at this link. Past exams from 2000-present for other SOA exams are also available at that location. Prior exam questions for the excess of loss coverages and retrospective rating topic to 2015 can be found at the link for the General Insurance Introduction to Ratemaking and Reserving exam.
<a href="#">Updates</a>	Candidates should be sure to check the Updates page on the exam home page periodically for additional corrections or notices.

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The following shorthand is used for the three required textbooks published by The Institutes:  
CPCU 520 – x indicates Assignment x from *Insurance Operations*, Edited by Susan Kearney **NOTE – Candidates may use either of two editions (special SOA edition 2015 or first edition, 2010). See the Introductory Study Note for Details.**

CPCU 553 – x indicates Assignment x from *Survey of Personal Insurance and Financial Planning*, Edited by Mary Ann Cook

CPCU 557 – x indicates Assignment x from *Survey of Commercial Insurance*, Edited by Arthur Flitner **NOTE – There are two editions of this text. Either edition of this text may be used for this exam.**

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Overview of Insurance Operations</b>
<b>Learning Objective</b>	
1. The candidate will understand how insurance companies are organized, their goals, how success is measured, and their functions.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Explain how insurers have organized to provide property-casualty insurance</li> <li>b) Describe the major goals of an insurer</li> <li>c) Describe the internal and external constraints that impede insurers from achieving their major goals</li> <li>d) Describe the measurements used to evaluate how successful an insurer is at meeting its established goals</li> <li>e) Describe the core and supporting functions performed by insurers</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPCU 520 – 1 Overview of Insurance Operations</li> </ul>	

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Insurance Regulation</b>
<b>Learning Objective</b>	
2. The candidate will understand the reasons for and the types of regulation.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Describe the effect each of the following acts and legal decisions have had on insurance regulation: Paul v. Virginia, Sherman Antitrust Act, South-Eastern Underwriters Association, McCarran-Ferguson Act, Insurance Services Office and the Attorneys General Lawsuit, and Gramm-Leach-Bliley Act</li> <li>b) Explain how insurance regulation protects consumers, contributes to maintaining insurer solvency, and assists in preventing destructive competition</li> <li>c) Identify the regulatory activities of state insurance departments and the duties typically performed by state insurance commissioners</li> <li>d) Describe the arguments for and against federal regulation of insurance</li> <li>e) Describe the licensing requirements for insurers and insurance personnel</li> <li>f) Describe the methods that regulators use to maintain the solvency of insurers and to manage insolvencies, and the reasons why insurers become insolvent</li> <li>g) Describe the goals of insurance rate regulation, the major types of state rating laws, and the reasons supporting and opposing rate regulation</li> <li>h) Explain how the contract language contained in insurance policies is regulated</li> <li>i) Explain how the market conduct areas in insurance are regulated and how regulatory activities protect consumers</li> <li>j) Explain how organizations that act as unofficial regulators affect insurance activities</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPCU 520 – 2 Insurance Regulation</li> </ul>	

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<b>EXAM: GI-INTRO</b>	<b>TOPIC: Insurance Marketing and Distribution</b>
<b>Learning Objective</b>	
3. The candidate will understand the insurance marketplace and marketing and distribution systems.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Describe the following attributes of the competitive property-casualty insurance marketplace: distinguishing characteristics of insurance customers, insurer marketing differentiations, and unique factors in the insurance marketplace</li> <li>b) Explain how typical insurer marketing activities are performed and why they are performed</li> <li>c) Describe the main types of insurance distribution systems and channels, including the principal characteristics that distinguish one distribution system from another</li> <li>d) Describe the functions performed by insurance producers</li> <li>e) Describe the key factors an insurer should evaluate during the distribution-system and distribution-channel selection process</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPCU 520 – 3 Insurance Marketing and Distribution</li> </ul>	

<b>EXAM: GI-INTRO</b>	<b>TOPIC: The Underwriting Function</b>
<b>Learning Objective</b>	
4. The candidate will understand the purpose, role, and function of underwriting.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Describe the purpose of underwriting</li> <li>b) Describe the underwriting activities typically performed by line and staff underwriters</li> <li>c) Describe the importance of compliance with underwriting authority in individual account selection</li> <li>d) Describe the constraining factors considered in the establishment of underwriting policy</li> <li>e) Describe the purposes that underwriting guidelines and underwriting audits serve</li> <li>f) Describe the steps in the underwriting process</li> <li>g) Explain how an insurer's underwriting results are measured and how financial measures can be distorted</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPCU 520 – 4 The Underwriting Function</li> </ul>	

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<b>EXAM: GI-INTRO</b>	<b>TOPIC: Underwriting Property and Liability Insurance</b>
<b>Learning Objective</b>	
5. The candidate will understand the different policy considerations in underwriting property and liability insurance policies.	
<b>Learning Outcomes</b>	
<p>The candidate will be able to:</p> <ol style="list-style-type: none"> <li>a) Describe in detail each of the COPE factors used to evaluate property loss exposures</li> <li>b) Explain how insurable interest, policy provisions for valuing losses, and insurance to value affect a loss payment amount under property insurance</li> <li>c) Explain how underwriters use policy amount, amount subject, normal loss expectancy (NLE), probable maximum loss (PML), and maximum foreseeable loss (MFL) to measure potential loss severity</li> <li>d) Describe the underwriting considerations for business income and extra expense coverage</li> <li>e) Describe the underwriting considerations and risk control techniques associated with employee dishonesty and crimes committed by others</li> <li>f) Describe the loss exposures and the underwriting considerations for commercial general liability insurance</li> <li>g) Describe the underwriting considerations for personal and commercial auto insurance</li> <li>h) Describe the key underwriting considerations relevant to the evaluation of submissions for workers compensation insurance</li> <li>i) Describe the underwriting considerations for umbrella and excess liability insurance</li> </ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPCU 520 – 5 Underwriting Property and Liability Insurance</li> </ul>	

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Risk Control and Premium Auditing</b>
<b>Learning Objective</b>	
6. The candidate will understand the purpose and function of risk control and premium auditing.	
<b>Learning Outcomes</b>	
<p>The candidate will be able to:</p> <ol style="list-style-type: none"> <li>a) Describe the goals of insurer risk control activities</li> <li>b) Describe the risk control services provided by insurers</li> <li>c) Explain how risk control cooperates with other insurer functions</li> <li>d) Explain why premium audits are conducted</li> <li>e) Describe the premium auditing process</li> <li>f) Explain why premium audits must be accurate</li> <li>g) Explain how premium auditing contributes to other insurer functions</li> </ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPCU 520 – 6 Risk Control and Premium Auditing</li> </ul>	

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<b>EXAM: GI-INTRO</b>	<b>TOPIC: The Claim Function</b>
<b>Learning Objective</b>	
7. The candidate will understand the claim function and related elements.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Identify goals of the claim function, the users of claim information, and the parties with whom claim personnel interact</li> <li>b) Describe the claim department structure, types and functions of claim personnel, and claim personnel performance measures</li> <li>c) Describe the key activities in the claim handling process: Acknowledging and assigning the claim, Identifying the policy and setting reserves, Contracting the insured or the insured's representative, Investigating the claim, Documenting the claim, Determining the cause of loss, liability, and the loss amount, and Concluding the claim</li> <li>d) Explain how the law of bad faith relates to an insurer's duty of good faith and fair dealing and how the legal environment affects the law of bad faith</li> <li>e) Describe the elements of good-faith claim handling</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPCU 520 – 7 The Claim Function</li> </ul>	

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Adjusting Property and Liability Claims</b>
<b>Learning Objective</b>	
8. The candidate will understand the claim handling process for property and liability claims.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Explain how and why the activities in the framework for handling property claims are accomplished</li> <li>b) Describe the challenges of handling various types of property claims: Residential dwelling, Residential personal property, Commercial structure, Business income, Merchandise, Transportation and bailment, and Catastrophe</li> <li>c) Explain how and why the activities in the framework for handling a liability claim are accomplished</li> <li>d) Describe the challenges of handling various types of liability claims: Auto bodily injury liability, Auto property damage, Premises liability, Operations liability, Products liability, Workers compensation, and Professional liability</li> <li>e) Given a claim, determine coverage for a loss using the framework for coverage analysis and the activities in the claim handling process</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPCU 520 – 8 Adjusting Property and Liability Claims</li> </ul>	

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<b>EXAM: GI-INTRO</b>	<b>TOPIC: Reinsurance</b>
<b>Learning Objective</b>	
9. The candidate will understand the function and types of reinsurance and its application.	
<b>Learning Outcomes</b>	
<p>The candidate will be able to:</p> <ol style="list-style-type: none"> <li>a) Describe reinsurance and its principal functions</li> <li>b) Describe the three sources of reinsurance</li> <li>c) Describe treaty reinsurance and facultative reinsurance</li> <li>d) Describe the types of pro rata reinsurance and excess of loss reinsurance and their uses</li> <li>e) Describe finite risk reinsurance and other methods that rely on capital markets as alternatives to traditional and non-traditional reinsurance</li> <li>f) Describe the factors that should be considered in the design of a reinsurance program</li> <li>g) Given a case, identify the reinsurance needs of an insurer and recommend an appropriate reinsurance program to address those needs</li> <li>h) Explain how reinsurance is regulated</li> </ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPCU 520 – 9 (SOA special edition 2015) or 10 (first edition, 2010) Reinsurance</li> </ul>	

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Personal Auto Policy</b>
<b>Learning Objective</b>	
10. The candidate will understand the role of automobile insurance in society and the contents of the Personal Auto Policy.	
<b>Learning Outcomes</b>	
<p>The candidate will be able to:</p> <ol style="list-style-type: none"> <li>a) Evaluate various laws and systems regarding approaches to compensating automobile accident victims: Tort liability system, Financial responsibility laws, Compulsory insurance laws, Uninsured motorists coverage, Underinsured motorists coverage, and No-fault insurance</li> <li>b) Describe no-fault automobile laws in terms of their types and required benefits</li> <li>c) Explain how high-risk drivers may obtain auto insurance</li> <li>d) Describe automobile insurance rate regulation in terms of rating factors, matching price to exposure, competition, and other regulatory issues</li> <li>e) Summarize the sections of the Personal Auto Policy</li> <li>f) Identify the types of information typically contained on the declarations page of a personal auto policy</li> <li>g) For each of Part A – Liability Coverage, Part B – Medical Payments Coverage, Part C – Uninsured Motorists Coverage, and Part D – Coverage for Damage to Your Auto: Summarize the provisions; given a case describing a claim, determine if that part of the coverage applies and, if so, the amount the insurer would pay for the claim</li> <li>h) Describe underinsured motorist insurance in terms of its purpose and the ways in which it can vary by state</li> <li>i) Describe the insured’s duties following a covered auto accident or loss as shown in Part E</li> <li>j) Summarize each of the general provisions in Part F</li> <li>k) Describe the Personal Auto Policy endorsements that are used to handle common auto loss exposures</li> <li>l) Given a case describing a claim, determine whether the Personal Auto Policy would cover the claim and, if so, the amount the insurer would pay for the claim</li> </ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPCU 553 – 2 Automobile Insurance and Society</li> <li>• CPCU 553 – 3 Personal Auto Policy: Liability, Med Pay, and UM Coverage</li> <li>• CPCU 553 – 4 Personal Auto Policy: Physical Damage, Duties After an Accident, Endorsements</li> </ul>	

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<b>EXAM: GI-INTRO</b>	<b>TOPIC: Homeowners Coverage</b>
<b>Learning Objective</b>	
11. The candidate will understand the contents of the ISO Homeowners Program and describe some specialty plans.	
<b>Learning Outcomes</b>	
<p>The candidate will be able to:</p> <ol style="list-style-type: none"> <li>a) Describe how individuals and families can use the ISO 2011 Homeowners insurance program to address their personal risk management needs</li> <li>b) Summarize the structure of the Homeowners Policy (HO-3), key changes in the ISO 2011 program revision, and factors important to rating homeowners insurance</li> <li>c) Determine whether the 2011 HO-3 policy provisions in Section I – Property Coverages provide coverage for a given loss or loss exposure: Coverage A – Dwelling, Coverage B – Other Structures, Coverage C – Personal Property, Coverage D – Loss of Use, and additional coverages</li> <li>d) Summarize the 2011 HO-3 policy provisions concerning Perils Insured Against and Exclusions</li> <li>e) Summarize each of the 2011 HO-3 policy provisions in Section I – Conditions</li> <li>f) Given a scenario describing a homeowners property claim, determine whether the 2011 HO-3 Policy Section I – Property Coverages would cover the claim and, if so, the amount the insurer would pay for the claim</li> <li>g) Determine whether the 2011 HO-3 policy provisions in Section II – Liability Coverage provide coverage for a given loss or loss exposure: Coverage E – Personal Liability, Coverage F – Medical Payments to Others, and additional coverages</li> <li>h) Determine whether one or more exclusions preclude the coverage provided by Section II of the 2011 HO-3 policy provisions in Section II – Exclusions</li> <li>i) Summarize the 2011 HO-3 policy provisions concerning Conditions applicable to Section II and Conditions applicable to Sections I and II</li> <li>j) Given a case describing a homeowners liability claim, determine whether the 2011 HO-3 policy Section II – Liability Coverage would cover the claim, and if so, the amount the insurer would pay for the claim</li> <li>k) Compare the coverage provided by each of the following 2011 Homeowners policies to the coverage provided by the 2011 HO-3 policy: HO-2 Broad Form, HO-5 Comprehensive Form, HO-4 Contents Broad Form, HO-6 Unit-Owners Form, and HO-8 Modified Coverage Form</li> <li>l) Summarize the coverages provided by the various 2011 ISO Homeowners policy endorsements</li> <li>m) Given a case describing a homeowners claim, determine whether a 2011 HO-3 Policy that may include one or more endorsements would cover the claim, and, if so, the amount the insurer would pay for the claim</li> <li>n) Describe the operation of the National Flood Insurance Program and the coverage it provides</li> <li>o) Describe the operation of FAIR plans and beachfront and windstorm plans and the coverage they provide</li> </ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPCU 553 – 5 Homeowners Property Coverage</li> <li>• CPCU 553 – 6 Homeowners Liability, Conditions, Coverage Forms, and Endorsements</li> <li>• CPCU 553 – 7 Other Residential Insurance (pages 24-37 only)</li> </ul>	

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<b>EXAM: GI-INTRO</b>	<b>TOPIC: Commercial Property Insurance</b>
<b>Learning Objective</b>	
12. The candidate will understand the nature of Commercial Property Insurance.	
<b>Learning Outcomes</b>	
The candidate will be able to: <ol style="list-style-type: none"><li>a) Describe commercial property insurance in terms of the major categories of loss exposures that can be covered and the components of a commercial property coverage part</li><li>b) Determine whether a described item of property qualifies as Covered Property under one or more of these categories in the Building and Personal Property Coverage Form: Building, Your Business Personal Property, and Personal Property of Others</li><li>c) Determine which of the additional coverages and coverage extensions of the Building and Personal Property Coverage Form apply to a described loss</li><li>d) Determine whether the cause of a described loss is a covered cause of loss under the Causes of Loss – Basic Form or the Causes of Loss – Broad Form</li><li>e) Determine whether the cause of a described loss is a covered cause of loss under the Causes of Loss – Special Form</li><li>f) Apply the Limits of Insurance and Deductible provisions of the Building and Personal Property Coverage Form to a described loss</li><li>g) Explain how each of the Loss Conditions and Additional Conditions affects coverage under the Building and Personal Property Coverage Form</li><li>h) Explain how each of the following optional coverages described in the BPP modifies the basic coverage of the BPP: Agreed Value, Inflation Guard, Replacement Cost, and Extension of Replacement Cost to Personal Property of Others</li><li>i) Summarize each of the Commercial Property Conditions</li><li>j) Explain how each of the conditions contained in the Common Policy Conditions affects coverage under a commercial property coverage part</li><li>k) Explain how each of these documents modifies the Building and Personal Property Coverage Form: Ordinance or Law Coverage endorsement, Spoilage Coverage endorsement, Flood Coverage endorsement, Earthquake and Volcanic Eruption Coverage endorsement, Peak Season Limit of Insurance endorsement, and Value Reporting Form</li><li>l) Identify the factors that affect commercial property insurance premiums</li><li>m) Given a case, determine whether, and for what amount, a described loss would be covered by a commercial property coverage part that includes the Building and Personal Property Coverage Form and any of the three causes of loss forms</li></ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"><li>• CPCU 557 – 1 Commercial Property Insurance, Part I</li><li>• CPCU 557 – 2 Commercial Property Insurance, Part II</li></ul>	



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<b>EXAM: GI-INTRO</b>	<b>TOPIC: Commercial General Liability Insurance</b>
<b>Learning Objective</b>	
13. The candidate will understand the nature of Commercial General Liability Insurance.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Describe commercial general liability insurance in terms of the types of losses that can be covered by general liability insurance and the components of a commercial general liability coverage part</li> <li>b) Determine whether a described claim meets the conditions imposed by the Coverage A insuring agreement of the Commercial General Liability Coverage Form (occurrence version)</li> <li>c) Determine whether any of the exclusions applicable to Coverage A of the Commercial General Liability Coverage Form eliminate coverage for a described claim</li> <li>d) Determine whether a described claim meets the conditions imposed by the Coverage B insuring agreement of the Commercial General Liability Coverage Form and whether any of the Coverage B exclusions eliminate coverage for the claim</li> <li>e) Determine whether a described claim meets the conditions imposed by the Coverage C insuring agreement of the Commercial General Liability Coverage Form and whether any of the Coverage C exclusions eliminate coverage for the claim</li> <li>f) Summarize the supplementary payments of the Commercial General Liability Coverage Form</li> <li>g) Determine whether a described person or organization is an insured under the Commercial General Liability Coverage Form</li> <li>h) Explain how the following limits of insurance in the CGL Coverage Form are applied: Each occurrence limit, Personal and advertising injury limit, Damage to premises rented to you limit, Medical expense limit, General aggregate limit, and Products-completed operations aggregate limit</li> <li>i) Apply the Commercial General Liability Conditions to claims or other interactions between the insurer and the insured</li> <li>j) Explain how the premium for CGL coverage is determined</li> <li>k) Given a case, determine whether, and for what amount, the Commercial General Liability Coverage Form (occurrence version) covers a described claim</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPCU 557 – 6 Commercial General Liability Insurance, Part I</li> <li>• CPCU 557 – 7 Commercial General Liability Insurance, Part II</li> </ul>	

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Workers Compensation and Employers Liability Insurance</b>
<b>Learning Objective</b>	
14. The candidate will understand workers compensation and employers liability coverages.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Describe workers compensation statutes in terms of: Basic purpose, Benefits provided, and Persons and employments covered</li> <li>b) Describe workers compensation statutes in terms of: Extraterritorial provisions, Federal jurisdiction, and Methods for meeting employers' obligations</li> <li>c) Summarize these sections of the Workers Compensation and Employers Liability Insurance Policy: Information Page, General Section, and Part One – Workers Compensation Insurance</li> <li>d) Explain why employers liability insurance is needed and how the Workers Compensation and Employers Liability Insurance Policy addresses this need</li> <li>e) Describe the purpose and operation of Part Three – Other States Insurance in the Workers Compensation and Employers Liability Insurance Policy</li> <li>f) Describe the need for and the coverage provided by the Voluntary Compensation and Employers' Liability Coverage Endorsement and the Longshore and Harbor Workers' Compensation Act Coverage Endorsement</li> <li>g) Explain how premium bases, classifications, and premium adjustments affect the rating of workers compensation insurance</li> <li>h) Given a case, determine whether the Workers Compensation and Employers Liability Insurance Policy covers a described injury or illness and, if so, what types of benefits or what amount of damages is covered</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPCU 557 – 9 Workers Compensation and Employers Liability Insurance</li> </ul>	

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<b>EXAM: GI-INTRO</b>	<b>TOPIC: Specialty Coverages</b>
<b>Learning Objective</b>	
15. The candidate will understand various specialty coverages.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"><li>a) Describe commercial excess liability insurance and commercial umbrella liability insurance in terms of: The three basic types of commercial excess liability insurance and The provisions commonly found in commercial umbrella liability policies that distinguish them from other types of commercial liability policies</li><li>b) Describe professional liability insurance and management liability insurance in terms of: How they differ from each other, How they differ from commercial general liability policies, and The common types of professional and management liability policies</li><li>c) Describe the purpose and characteristics of each of these types of environmental insurance policies: Site-specific environmental impairment liability (EIL) policies, Underground storage tank compliance policies, Remediation stop-loss policies, Contractors pollution liability policies, and Environmental professional errors and omissions liability policies</li><li>d) Describe aircraft insurance in terms of: The purpose-of-use categories that insurers use to classify aircraft and The coverages that can be included in an aircraft policy</li><li>e) Describe the types of losses that can be covered by each of the insuring agreements generally available in cyber risk insurance policies</li><li>f) Explain how an organization domiciled in the United States can insure foreign loss exposures that would not be covered under standard property and liability insurance policies</li><li>g) Summarize the purpose and provisions of the terrorism endorsements developed by Insurance Services Office, Inc., and the National Council on Compensation Insurance, Inc.</li><li>h) Summarize the guarantee provided by the particular types of surety bonds within the following bond classifications: Contract bonds, License and permit bonds, Public official bonds, Court bonds, and Miscellaneous bonds</li></ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"><li>• CPCU 557 – 11 Specialty Coverages</li></ul>	