



International Claim Association

# ICA Education Resource Guide

ALHC



eLearning

FLHC



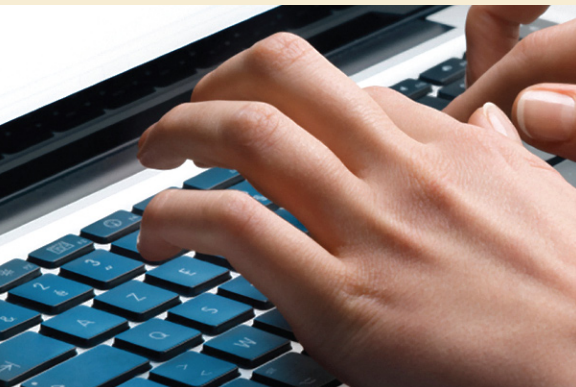
## Welcome

The International Claim Association (ICA) is proud to offer a fun, interactive eLearning program to our students. Visit the ICA website, [www.claim.org](http://www.claim.org), and with a few clicks of a button you'll be able to access all of the tools you need to complete our Associate, Life and Health Claims (ALHC) and Fellow, Life and Health Claims (FLHC) programs.

In the following pages, you'll find a list of required courses, detailed course descriptions, course prices, exam guidelines and other important need-to-know information.

Whether you are a seasoned claim veteran, new to the claim industry or seeking a career change, the ALHC and FLHC programs are for you. ICA is proud to lead the way in claim excellence and we hope you find our courses both useful and rewarding.

Best of luck to you and congratulations on taking the next step in your career future!



### New in 2011

Are you ready to start studying for your ICA exams today? Well now you can! The ICA courses are now available in an eLearning format. This eliminates the use of a textbook and provides the student with a fun, interactive, online learning experience. No more waiting for your books to be delivered — start learning today!

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# ICA Claims Education Program

The International Claim Association (ICA) is an association of life and health insurance companies whose purpose is to promote efficiency, effectiveness, and high standards of performance in claim administration, to provide a forum for research, education and the exchange of ideas relating to various aspects of claim administration; and, to devise and give effect to measures for the benefit of policyholders and beneficiaries in matters relating to claims.

### The ICA Education Program consists of a two-tiered curriculum:

1. the Associate, Life and Health Claims (ALHC) Program
2. the Fellow, Life and Health Claims (FLHC) Program.

The ALHC Program is designed to provide an introduction to life and health insurance and a thorough understanding of claim administration for both individual and group coverage.

The FLHC Program builds upon the ALHC Program to offer a more advanced level of claims education to claim professionals. Its four courses focus on additional important insurance-related functions.

### History

The ICA Claims Education Program administered its first examination in 1965. The ALHC designation was established in 1985 and has been awarded to more than 15,000 claim professionals. With the addition of the advanced-level FLHC Program in 1997, the ICA has furthered its tradition of excellence in claim education. In 2006, the ICA awarded the 1,000th FLHC designation.

### Program Overview

The ALHC designation consists of two non-ICA introductory courses and four ICA courses: C1, C2, C3, and C4. The FLHC designation requires four additional non-ICA courses. Described in detail further ahead, the programs can be summarized as follows:

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<b>INTRO</b>	LOMA 280 or LOMA 281 <i>and</i> LOMA 290 or LOMA 291 <i>or</i> AHIP Part A and AHIP Part B
<b>ALHC</b>	Intro Level <hr/> <i>plus</i> C1, C2, C3 and C4
<b>FLHC</b>	ALHC <hr/> <i>plus</i> ACS 100 or ACS 101, LOMA 320, and UND 386 <hr/> <i>plus one elective chosen from:</i> LOMA 351      HS 321 LOMA 371      HS 330 LOMA 307      HS 331 AIRC 410      AIRC 420

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# Introductory Courses

To satisfy the introductory course requirements, students must have successfully completed two required courses offered under one of the following programs:

- ▶ The Fellow, Life Management Institute (FLMI) Program, administered by LOMA;
- ▶ The Health Insurance Associate (HIA) Program, administered by America's Health Insurance Plans (AHIP) — HIAA Part A and Part B;
- ▶ The American College CLU Program and the Advocis' Canadian Program, if completed prior to September 30, 1997.

The specific courses within each of these programs that can be used to satisfy the ICA introductory course segment are described below. Both required introductory courses must be completed under the same program.

## Proof of Completion

Students are responsible for forwarding proof of completion for all introductory courses to ICA headquarters. A copy of the following will be accepted as proof of course credit:

- ▶ Transcripts
- ▶ Grade Report

## LOMA

Under LOMA's FLMI Program, students must complete both of the following courses:

- ▶ LOMA 280 Principles of Insurance *or* LOMA 281 Meeting Customer Needs with Insurance and Annuities
- ▶ LOMA 290 Insurance Company Operations *or* LOMA 291 Improving the Bottom Line: Insurance Company Operations

## AHIP

Under America's Health Insurance Plans (AHIP) HIA Program, students must complete both of the following courses:

- ▶ Fundamentals of Health Insurance, Part A (Basics of Health Insurance)
- ▶ Fundamentals of Health Insurance, Part B (Basics of Company Operations)

## HIAA

In 1998, AHIP (formerly the HIAA) removed several courses which the ICA had previously accepted as satisfying the introductory course requirements. These courses were:

- ▶ Individual Health Insurance (Part A)
- ▶ Individual Health Insurance (Part B)
- ▶ Group Life and Health Insurance (Part A)
- ▶ Group Life and Health Insurance (Part B)

Students who have completed either pair of these courses can use them to satisfy the ICA's introductory course requirements by providing proof of completion to ICA.

Because AHIP no longer provides proof of course completion for courses taken prior to 1998, students must submit one of the following as proof of completion:

- ▶ A copy of the student's transcript, if available
- ▶ A copy of the student's grade report for the courses
- ▶ A copy of the student's AHIP/HIAA diploma

Inability to provide proof of course completion will result in the student's having to take AHIP's Fundamentals courses or other required courses to satisfy the ICA's introductory course requirements.

## American College

The specified courses in the American College's CLU Program are as follows:

### EITHER

HS 323 Individual Life Insurance  
*(If taken before September 30, 1997)*

### OR

HS 324 Insurance Environment and Operations  
*(If taken before December 31, 1986)*

### AND

HS 325 Group Benefits

# ALHC

The courses in the ALHC segment of the ICA Claims Education Program are designed to provide the student with a thorough understanding of the administration of life and health insurance claims. In addition to the two introductory courses found on pages 2-3 the ALHC courses include:

- ▶ C1 Medical Aspects of Claims
- ▶ C2 Life and Health Insurance Law
- ▶ C3 Claim Administration
- ▶ C4 Management of Claim Operations

For course descriptions for the ALHC courses, see pages 8-9 of this brochure. For instructions on how to purchase an ICA course please see page 12.

# FLHC

The Fellow, Life and Health Claims (FLHC) is an advanced-level designation. To earn the FLHC designation, students must complete all ten courses in the ICA Claims Education Program. This includes:

- ▶ Two introductory courses
- ▶ Four ALHC courses (ICA Courses C1 – C4)
- ▶ Four FLHC courses (Three LOMA courses + one elective)

Students who earned the ALHC designation prior to the Fall 1991 introduction of Course C4 —Management of Claim Operations, are required to successfully complete C4 in addition to all other FLHC requirements to earn the FLHC designation.

The FLHC curriculum, in addition to the introductory courses and four ICA courses, consists of four courses in total: three required LOMA courses and one elective from LOMA or the American College.

The three required LOMA courses include:

- ▶ ACS 100 Foundations of Customer Service or ACS 101 Customer Service for Insurance Professionals
- ▶ LOMA320 Life and Health Insurance Marketing
- ▶ UND 386 Underwriting Life and Health Insurance  
*(LOMA's former Course 10-SR or UND 385 may be substituted for UND 386.)*

For the fourth course in the FLHC curriculum, students are required to complete any one of the following electives:

## LOMA Courses

- ▶ LOMA 351 Financial Services Environment
- ▶ LOMA 307 Business and Financial Concepts for Insurance Professionals
- ▶ LOMA 371 Managing Solvency and Profitability in Life Insurance Companies (if completed after September 1, 1996)
- ▶ AIRC 410 Regulatory Compliance: Companies, Producers, and Operations
- ▶ AIRC 420 Regulatory Compliance: Insurance and Annuity Products

## American College Courses

- ▶ HS321 Income Taxation
- ▶ HS330 Fundamentals of Estate Planning
- ▶ HS331 Planning for Business Owners and Professionals

Although the courses may be taken in any order, the ICA recommends completing the ALHC program courses first since the FLHC courses build upon the knowledge gained from the ALHC curriculum.

For both the ALHC and FLHC programs, completion of all required courses does not result in a student's earning the appropriate designation until all non-ICA course requirements have been successfully completed and proof of such completion has been provided to the ICA.

+ 2 Introductory Courses  
+ ICA C1, C2, C3, and C4

## ALHC

+ 2 Introductory Courses  
+ ICA C1, C2, C3, and C4

+ ACS 100 or ACS 101

+ LOMA 320

+ UND 386

+ Elective

## FLHC

# Exams

Access to an ICA exam is given immediately upon purchase of the course and can be found on the student's online dashboard. Please note that even though the exam is available to you on your home computer your company may require a proctor. Although ICA does not require the exams to be proctored it is best not to proceed until you check with your Company's Education Representative (Ed Rep) or Human Resources department for any specific corporate guidelines.

In addition to the core ICA courses, the ALHC and FLHC designation require courses administered by other organizations. Please consult with LOMA, the American College, and America's Health Insurance Plans for exam requirements and costs for courses administered by them. See page 13 of this Brochure for Contact Information.

## Exam Preparation

The ICA Claims Education Program is designed for independent study. All exam questions are answerable either directly from the online study materials or by application of the principles and concepts presented in the online study materials.

## Exam Grades

The feedback on test results will be immediate. The exams are graded electronically. The minimum passing score for these exams is 70 percent on a 100-point scale.

## Completion of Designation Requirements, Awards, Recognition and Other Benefits

As soon as you receive notification that you have successfully completed all the requirements in either the ALHC or FLHC Program, you may begin using your designation proudly on your business cards, stationery, and nameplates.

## Awards

Once all requirements are met for either the ALHC or FLHC designation the student will receive a certificate of completion. Please note that students are responsible for forwarding proof of completion for all non-ICA courses to ICA headquarters. A copy of the following will be accepted as proof of course credit:

- ▶ Transcripts
- ▶ Grade Report

ICA Headquarters cannot print your certificate until this information is forwarded to us. All ALHC and FLHC certificates will be printed with the month and year the certificate was earned.

# Curriculum Information

The following outlines summarize the nature of the general topics covered in each course. These outlines are not exhaustive; neither are they indications of the relative weight assigned to the subject matter.

## ICA Courses

### C1 Medical Aspects of Claims

#### CONTENT

Course C1 familiarizes students with the following topics: the anatomy, physiology, and disorders of the various body systems.

#### SUBJECT OUTLINE

- ▶ Medical Aspects of Claims
- ▶ Medical Terminology
- ▶ Anatomy and Physiology
- ▶ Disorders of the Circulatory, Respiratory, Digestive, Urinary, Reproductive, Endocrine, Nervous, and Musculoskeletal Systems
- ▶ Eyes, Ears, Skin, and Psychiatric Disorders
- ▶ Oncology and Radiology & Nuclear Medicine

### C2 Life and Health Insurance Law

#### CONTENT

Course C2 provides students with an understanding of the life insurance policy as a legal contract and sets forth the legal aspects of life, health, and group claims.

#### SUBJECT OUTLINE

- ▶ Insurance Law and Government Regulation
- ▶ Principles of Contracts and Agency Law
- ▶ Insurance Products and Policy Structure
- ▶ Creating an Insurance Contract
- ▶ Life and Health Policy Limitations and Exclusions
- ▶ Disability and Accident Insurance
- ▶ Group Insurance
- ▶ Beneficiaries
- ▶ Wills, Trusts, Guardianships, and Community Property
- ▶ Premiums
- ▶ Policy Contests and Incontestability
- ▶ Remedies and Damages
- ▶ Managed Care and Privacy
- ▶ Fraud and Investigating Insurance Fraud

### C3 Claim Administration

#### CONTENT

Course C3 describes the administration of insurance claims, including life, medical expense, disability, group, and annuity benefit payments.

#### SUBJECT OUTLINE

- ▶ The Claim Decision Process
- ▶ Determining when Coverage Begins and Ends
- ▶ Analyzing and Paying Life Insurance Claims and Supplemental Benefits
- ▶ Handling Life Insurance Claims
- ▶ Settlement Options and Taxes
- ▶ Analyzing and Paying Medical Expense Claims and Supplemental Benefits

- ▶ Analyzing and Paying Claims under Disability, Long-Term Care, and Endowment Insurance
- ▶ Analyzing and Paying Annuity Claims
- ▶ Handling Fraud in Life, Health, and Annuity Claims

### C4 Management of Claim Operations

#### CONTENT

Course C4 focuses on the application of management theory to the operations of claim departments, including the management functions of planning, controlling, organizing, and leading.

#### SUBJECT OUTLINE

- ▶ Managing the Claim Area
- ▶ Introduction to Claim Management
- ▶ Theories of Management
- ▶ Planning and Controlling
- ▶ Organizing the Claim Area
- ▶ Organizational Design and Conflict
- ▶ Organizational Change
- ▶ Organization Development
- ▶ Managing Claim Staff
- ▶ Orientation, Training, and Development Staffing
- ▶ Motivating
- ▶ Evaluating
- ▶ Leading
- ▶ Managing Claim Operations
- ▶ Decision Making
- ▶ Information Management
- ▶ Operations Management, Productivity, and Quality Control
- ▶ Budgeting and Financial Management

## Required FLHC Courses

### ACS 100 – Foundations of Customer Service

#### CONTENT

For the professional seeking to become a distinguished customer service leader, ACS 100 provides a comprehensive introduction to customer service in a financial services environment. The course explores the knowledge and skills employees need to understand and deliver exceptional customer service.

#### SUBJECT OUTLINE

- ▶ Introduction to Customer Service
- ▶ Exceptional Customer Service
- ▶ The People Who Drive Customer Service: Selection, Training, Evaluation, and Motivation
- ▶ Understanding Customer Expectations, Perceptions, and Behavior
- ▶ Customer Service and Communication
- ▶ Listening to and Understanding Customers
- ▶ Interacting with Customers
- ▶ Effective Communication
- ▶ The Customer-Centric Organization
- ▶ Organization and Teamwork in Customer Service
- ▶ Customer Service Processes and Performance Measures
- ▶ Better Customer Service Through Technology
- ▶ Succeeding in Customer Service

*continued next page →*

## Required FLHC Courses continued

### ACS 101 – Customer Service for Insurance Professionals

ACS 101 is an online course that uses a variety of media to provide a comprehensive overview of the role of customer service in insurance and financial services organizations and the skills service providers need to deliver exceptional customer service. The course describes important customer service functions, processes, and technologies and offers opportunities for students to learn and improve their listening, speaking, and writing skills so that they can interact effectively with customers.

### LOMA 320 – Insurance Marketing

#### CONTENT

LOMA 320 covers marketing principles and the function of marketing as an integral aspect of the life and health insurance industry.

#### SUBJECT OUTLINE

- ▶ The Marketing Environment
- ▶ Regulation of Insurance Marketing
- ▶ How Companies Manage Marketing
- ▶ Marketing Information and Research
- ▶ Market Segmentation and Target Marketing
- ▶ Basic Product Concepts
- ▶ Pricing Insurance Products: A Marketing Perspective
- ▶ Product Development
- ▶ Customer Behavior and Customer Relationship Marketing
- ▶ Distribution Systems and Strategies
- ▶ Promotion Tools
- ▶ Marketing Communications: Engaging the Customer

### UND 386 – Underwriting Life and Health Insurance

#### CONTENT

UND 386 introduces risk assessment principles applied to underwriting individual and group life and health and insurance, including specialized policies and supplemental coverages.

#### SUBJECT OUTLINE

- ▶ Principles of Underwriting
- ▶ The Underwriting Unit and Staff
- ▶ Sources of Underwriting Information
- ▶ Medical, Financial, and Personal Underwriting Factors
- ▶ Legal Aspects of Underwriting
- ▶ Underwriting Specialized Policies, Group Policies, and Health Policies
- ▶ Underwriting Activities and Technology

## Elective Courses

Students pursuing the FLHC designation are required to select one of the following courses offered by LOMA or the American College.

#### LOMA COURSES:

##### LOMA 307 – Business and Financial Concepts

Introduces industry employees to basic financial concepts and terminology and relates these concepts to the business of insurance and company operations and profitability.

##### LOMA 351 – Financial Services Environment

*(credit will be accepted if the course is completed between September 1, 1998, and December 31, 2011).* Provides an understanding of the financial system, financial markets, interest rates, the banking system, financial institutions, and the basics of economic theory.

##### LOMA 371 – Managing for Solvency and Profitability in Life Insurance Companies

*(if completed after September 1, 1996)*

Explains the management issues surrounding enterprise risk management, capital, product development, and product design for life insurance and annuities.

##### AIRC 410 – Regulatory Compliance: Companies, Producers, and Operations

Describes the structure of state and federal insurance regulation within the framework of insurance organizations. The focus of this course is on how specific roles and functions within an insurance company are affected by the changing nature of these compliance issues.

##### AIRC 420 – Regulatory Compliance: Insurance and Annuity Products

Describes how the state and federal governments regulate insurance and annuity products offered by insurance companies in the United States.

#### AMERICAN COLLEGE COURSES:

##### HS321 – Income Taxation

Examines the federal income tax system with particular reference to the taxation of individuals. Covers such concepts as gross income, exclusions from gross income, deductions, tax credits, capital gains and losses, taxation of life insurance and annuities and income taxation of partners, partnerships, corporations and shareholders.

##### HS330 – Fundamentals of Estate Planning

Covers various aspects of estate and gift tax planning, including the nature, valuation, transfer, administration and taxation of property. Provides a basic understanding of the estate and gift tax system, including strategies of estate planning. Discusses gratuitous transfers of property outright or with trusts, wills and powers of appointment; use of the marital deduction; valuation of assets; and buy-sell agreements. Covers the client interview, fact finding, ethical standards and development of personal estate plans.

##### HS331 – Planning for Business Owners and Professionals

Focuses on tax and legal aspects of organizing a business; compensation planning for the business owner; business succession planning; buy-sell agreements; estate planning and estate freezing techniques; methods for transferring a family business; lifetime disposition of a business interest.



# FAQs

## Where do I go to purchase an ICA course?

ICA Courses are available for purchase through our vendor's online store. A link to the store can be found on the ICA website [www.claim.org](http://www.claim.org). Once you have registered for the course you will receive a confirmation email with detailed instructions on what to do next.

## What methods of payment do you accept?

The fastest and most efficient method of payment is online by credit card (Visa, MasterCard and American Express accepted). An order form for check\* payments is available on the ICA website [www.claim.org](http://www.claim.org).

*\*Personal checks will not be accepted*

## Is a proctor required for the exam?

ICA does not require a proctor for exams however it is best to check with your Company's Education Representative (Ed Rep) or Human Resources Department regarding corporate regulations specific to your company before proceeding with the exam.

## I completed all four ICA courses as well as the other requirements for the ALHC/FLHC, but I have not received a certificate of completion, why?

Although you have completed the required courses, ICA is not made aware of any course completions outside of the C1, C2, C3 and C4 courses. It is the student's responsibility to forward proof of completion for all non-ICA exams to ICA Headquarters. Acceptable proofs of completion include a copy of your transcripts or grade reports. These reports can be sent to [education@claim.org](mailto:education@claim.org).

## I am not a member of the ICA and/or I do not work for an insurance company, can I still participate in the ICA Education Program?

Yes. The ICA Education Program is not limited to ICA Member Companies. Anyone is welcome to participate in the program whether you are a student, claims professional or an individual in the process of making a career change.

## What is the benefit of my company being a member of ICA and participating in the Education Program?

All ICA member participants receive a \$225 discount on the registration price for the course. When all four courses are complete, you'll save a total of \$900!

## What are the course fees?

The fee for members is \$225 and the fee for non-members is \$450.

## How long do I have to complete the course?

You have Six (6) months from the date of purchase to complete the course and one exam re-take if necessary.

## Is there a fee to re-take the exam and what happens if I fail the re-take?

The fee to re-take the exam is \$50 for members and \$75 for non-members. If you do not pass the re-take you will have to repurchase the entire course.

## Do the courses have to be taken in order?

No. It is not required that the courses be taken in order, however, ICA recommends that students complete the two introductory courses before enrolling in ALHC courses C1, C2, C3 & C4. Also, because the FLHC program builds upon the knowledge gained from the ALHC program curriculum, the ICA recommends completion of all ALHC requirements before undertaking the FLHC courses.

## Important Contacts:

### International Claim Association

1155 15th Street, NW  
Suite 500  
Washington, DC 20005  
[education@claim.org](mailto:education@claim.org)  
[www.claim.org](http://www.claim.org)

### America's Health Insurance Plans

(202) 778-3200  
[www.ahip.org](http://www.ahip.org)

### American College

(888) 263-7265  
[www.theamericancollege.edu](http://www.theamericancollege.edu)

### LOMA

(770) 984-3782  
[www.loma.org](http://www.loma.org)

### McCann Associates

(866) 933-0508  
[www.mccanntesting.com](http://www.mccanntesting.com)





International Claim Association

International Claim Association

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**Here is Your  
ICA Education  
Resource Guide**

