



Claims Education Program Guide

E-LEARNING COURSES FOR YOUR CLAIM SUCCESS



Claim.org

Earn ICA Certificates Easily With e-Learning Opportunities

The Associate, Life and Health Claims (ALHC) and Fellow, Life and Health Claims (FLHC) education programs are essential to growing your career in the claim business. At the International Claim Association (ICA), we're proud to offer these exciting and fulfilling e-Learning experiences, all conducted entirely online.

From its start in 1965, this education program has now awarded more than 20,000 claim professionals with the prestigious ALHC designation and more than 5,000 with the advanced-level FLHC designation – and that number continues to grow.

No matter where you are on your claim career path, our e-Learning programs will ensure your continued advancement and help you achieve excellence in claim administration. These interesting and interactive classes provide seasoned claim veterans, professionals new to the claim industry and those seeking a career change with the powerful knowledge to supercharge their careers.

Congratulations on taking this important step! We look forward to serving you on your journey.

Visit our comprehensive [ICA website](#) to access all of the tools you will need.

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, with all classes conducted online in an e-Learning format:

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.

Program Overview

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

INTRO

LOMA 280 or LOMA 281

AND

LOMA 290 or LOMA 291

OR

AHIP Part A and AHIP Part B

ALHC

Intro Level

PLUS

C1, C2, C3 and C4

FLHC

ALHC

PLUS

ACS 100 or ACS 101, UND 382 and LOMA 320 or 321

PLUS ONE ELECTIVE CHOSEN FROM:

LOMA 335

LOMA 371

LOMA 308

HS 321

HS 330

HS 331

AIRC 420 or 421

AIRC 410 or 411

For information about both of these e-Learning programs, please visit the ICA site at www.claim.org/education/e-learning/.

Introductory e-Learning 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 of Financial Services 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.

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 1988, 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 having to take AHIP's Fundamentals courses or other required courses to satisfy the ICA's introductory course requirements.

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

The American College of Financial Services

The specified e-Learning courses in The American College of Financial Services' 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 e-Learning courses include:

- C1 Medical Aspects of Claims
- C2 Life and Health Insurance Law
- C3 Claim Administration
- C4 Management 11 – Principles of Management

For course descriptions for the ALHC courses, see page 5 of this brochure. For instructions on how to purchase an ICA course go to the website claim.org/education.

FLHC

The Fellow, Life and Health Claims (FLHC) is an advanced-level designation. To earn the FLHC designation, students must complete all ten e-Learning 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 of Financial Services.

The three required LOMA courses include:

- ACS 100 Foundations of Customer Service or ACS101 Customer Service for Insurance Professionals
- LOMA 320 Life and Health Insurance Marketing or LOMA 321 Marketing in Financial Services
- 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 307** Business and Financial Concepts for Insurance Professionals
- **LOMA 308** The Business of Insurance: Applying Financial Concepts
- **LOMA 335** Operational Excellence in Financial Services
- **LOMA 371** Managing Solvency and Profitability in Life Insurance Companies (*if completed after September 1, 1996*)
- **AIRC 411** The Regulatory Environment for Life Insurance
- **AIRC 421** Regulation of Life Insurance Products, Sales and Operations (*LOMA's former courses AIRC 410 and 420 may be substituted for 411 and 421 respectively*)

The American College of Financial Services Courses

- **HS 330** Fundamentals of Estate Planning
- **HS 331** Planning for Business Owners and Professionals

For both the ALHC and FLHC programs, completion of all required courses does not result in a student 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.

Required Courses

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 or 321
UND 386
+ Elective

FLHC

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.

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 e-Learning Courses

COURSE C1: MEDICAL ASPECTS OF CLAIMS

Describes the anatomy and physiology of the human body, as well as disorders and treatment of the various body systems.

COURSE C2: LIFE AND HEALTH INSURANCE LAW

Provides the student with an understanding of the insurance policy as a legal contract. Sets forth aspects of statutory law, case law and common law as they pertain to claim administration.

COURSE C3: CLAIM ADMINISTRATION

Describes the administration of claims under life and health insurance contracts (both individual and group), including investigation and cost control techniques.

COURSE C4: MANAGEMENT 11 - PRINCIPLES OF MANAGEMENT

MGMT 11 serves as a foundation to build management skills and techniques. Students will acquire essential components and core competencies such as introduction to management, planning, organizing, leading and oversight controls.

Required FLHC Courses

ACS 100 - FOUNDATIONS OF CUSTOMER SERVICE

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.

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 - LIFE AND HEALTH INSURANCE MARKETING

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

LOMA 321 - MARKETING IN FINANCIAL SERVICES

LOMA 321 is an online course that uses a variety of media to present basic marketing principles and show how these principles are used in the financial services industry to satisfy customers' financial needs and to create profitable customer relationships. The course utilizes extensive examples and interactive exercises so that learners will be able to understand and apply the marketing principles in their own work environment.

UND 386 - UNDERWRITING LIFE AND HEALTH INSURANCE

UND386 introduces risk assessment principles applied to underwriting individual and group life and health insurance, including specialized policies and supplemental coverages.

Elective Courses

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

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 308 - THE BUSINESS OF INSURANCE

Applying Financial Concepts Covers marketing principles and the functions of marketing as an integral aspect of the life and health industry.

LOMA 335 - OPERATIONAL EXCELLENCE IN FINANCIAL SERVICES

Focuses on the practical techniques to accomplish the everyday tasks of providing financial services as effectively as possible.

LOMA 351 - FINANCIAL SERVICES

ENVIRONMENT (*credit will be accepted if the course is completed between September 1, 1998 and December 31, 2015*)

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 411 - THE REGULATORY ENVIRONMENT FOR LIFE INSURANCE

Discusses the compliance function in a life insurance company and how the state and federal governments regulate life insurance companies operating in the United States. Content is specific to U.S. laws and regulations. (*AIRC 411 replaced AIRC 410.*)

AIRC 421 - REGULATION OF LIFE INSURANCE PRODUCTS, SALES & OPERATIONS

Explains the state and federal regulation of life insurance and annuity product design. The course also describes the regulation of life company operations, including underwriting, claims, reinsurance, market analysis and examinations. Content is specific to U.S. laws and regulations. *(AIRC 421 replaced AIRC 420.)*

The American College of Financial Services Courses

HS 321 - 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.

HS 330 - 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.

HS 331 - 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.

How do the ICA exams work?

As soon as you purchase an ICA e-Learning course, you'll be able to access the corresponding exam on your online dashboard. However, your company may require a proctor for when you complete it. ICA does not require exams to be proctored, but we strongly recommend that you confirm specific corporate guidelines with your company's Education Representative (Ed Rep) or Human Resources department.

In addition to the four core ICA courses, the ALHC and FLHC designations require courses that are administered by other organizations. Please check with LOMA, The American College of Financial Services and America's Health Insurance Plans for exam requirements and costs for the courses they administer. See page 7 for contact information.

Preparing for the Exam

The ICA Claims Education Program was created for independent study, so the online study material will provide all of the answers as well as the principles and concepts necessary for successful completion of the exam.

After the Exam: Grades, Designation Requirements and Awards

You'll receive your score immediately after submission since tests are graded electronically. The minimum passing score for these exams is 70 percent on a 100-point scale. To receive certification, you must forward proof of completion (transcripts and the grade report) for all non-ICA courses (all ALHC and FLHC classes) to ICA headquarters, and we will print your certificate with the month and year it was earned. After receiving the certificate of completion for all ALHC or all FLHC courses, you can use these esteemed designations for your business on all materials, including business cards, websites and whatever you'd like.

For further information and ICA course and exam FAQs, head to www.claim.org.

Important Contacts

INTERNATIONAL CLAIM ASSOCIATION

1800 M Street, NW, Suite 400 South
Washington, DC 20036

To obtain your certificate email your complete set of transcripts to
education@claim.org

www.claim.org

AMERICA'S HEALTH INSURANCE PLANS

202-778-3200

www.ahip.org

THE AMERICAN COLLEGE OF FINANCIAL SERVICES

888-263-7265

www.theamericancollege.edu

LOMA

770-984-3782

www.loma.org

MCCANN ASSOCIATES

844-712-6221

adaptera-support@vantage.com

www.mccanntesting.com