

Contents

Assignment 1		Determining an Appropriate Premium		3.23
Introduction to Personal Insurance	1.1	Implementing the Underwriting Decision and Monitoring Results	3.25	
The Importance of Personal Insurance	1.3	Summary	3.28	
The Role of the Personal Insurance Professional	1.7	Assignment 4		
Using Risk Management to Address Customer Needs	1.9	Underwriting Personal Autos	4.1	
Personal Insurance Customer Characteristics and Expectations	1.13	The Personal Auto Policy	4.3	
Summary	1.15	Personal Auto Liability	4.7	
Assignment 2		Personal Auto Physical Damage Underwriting Considerations	4.12	
Marketing Personal Insurance	2.1	Sources of Personal Auto Underwriting Information	4.16	
Personal Insurance Market Segments	2.3	Evaluating Personal Auto Loss Exposures	4.21	
Insurance Distribution Systems and Channels	2.9	Summary	4.26	
Distribution System and Channel Selection for Insurance Marketing	2.19	Assignment 5		
Marketing Role of the Personal Lines Underwriter	2.24	Underwriting Miscellaneous Vehicles	5.1	
Summary	2.29	Coverage for Personal Recreational and Miscellaneous Vehicles	5.3	
Assignment 3		Underwriting Recreational Vehicle Loss Exposures	5.9	
Personal Insurance Underwriting	3.1	Underwriting High-Value and Specialty Auto Loss Exposures	5.14	
The Personal Lines Underwriting Process	3.3	Underwriting Other Types of Miscellaneous Vehicle Loss Exposures	5.20	
Evaluating Personal Insurance Submissions	3.8	Underwriting Information Required for Miscellaneous Vehicles	5.24	
Gathering Underwriting Information	3.12	Evaluating Miscellaneous Vehicle Loss Exposures	5.28	
Developing and Selecting Underwriting Alternatives	3.19	Summary	5.33	



Assignment 6		Underwriting Personal Inland Marine		8.7
Underwriting Residential Property	6.1	Watercraft Types and Construction		8.14
Residential Property Insurance Policies	6.3	Differentiating Watercraft Coverage in Home, Auto, and Watercraft Policies		8.16
Residential Property Loss Exposures	6.6	Personal Watercraft Underwriting Considerations		8.21
Underwriting Fire and Lightning for Residential Loss Exposures	6.14	Evaluating Personal Inland Marine and Watercraft Loss Exposures		8.28
Underwriting Wildfire Loss Exposures	6.19	Summary		8.37
Underwriting Flood and Earthquake for Residential Loss Exposures	6.25	Assignment 9		
Underwriting Theft, Vandalism, Wind, and Water Damage Causes of Loss for Residential Property Loss Exposures	6.31	Underwriting Personal Umbrella		9.1
Underwriting Residential Indirect Loss Exposures	6.38	Need for Personal Umbrella Coverage		9.3
Evaluating Residential Property Loss Exposures	6.40	Personal Umbrella Policy Coverage		9.6
Summary	6.48	Underwriting Personal Umbrella Coverage		9.12
Assignment 7		Evaluating Personal Umbrella Coverage		9.16
Underwriting Personal Liability	7.1	Summary		9.20
Determination of Liability	7.3	Index		
Personal Liability Insurance	7.8			1
Underwriting Personal Liability Loss Exposures	7.11			
Underwriting Special Personal Liability Loss Exposures	7.17			
Evaluating Personal Liability Loss Exposures	7.24			
Summary	7.29			
Assignment 8				
Underwriting Personal Inland Marine and Personal Watercraft	8.1			
Summarizing the Purpose of and Coverage Provided by Personal Inland Marine Policies	8.3			

