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ABSTRACT

The general purpose of the occupational analysis is to provide workable, basic information dealing with the many and varied duties performed in the insurance underwriting occupation. The document opens with a brief introduction followed by a job description. The bulk of the document is presented in table form. Nine duties are broken down into a number of tasks and for each task a two-page table is presented, showing on the first page: tools, equipment, materials, objects acted upon; performance knowledge (related also to decisions, cues and errors); safety--hazard; and on the second page: science; math--number systems; and communications (performance modes, examples, and skills and concepts). The duties include: verifying premiums; inspecting and selecting the risk; performing reunderwriting; filing underwriting records; determining reinsurance needs; preparing special forms and endorsements; handling complaints or inquiries; and determining coverage on specific claims. Appended are supplementary materials and a glossary of insurance terms. (BP)

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CE 004 180

INSURANCE UNDERWRITER

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Instructional Materials Laboratory
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5198

AN ANALYSIS OF THE INSURANCE UNDERWRITING OCCUPATION

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June 1, 1973 to December 30, 1974
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FOREWORD

The occupational analysis project was conducted by The Instructional Materials Laboratory, Trade and Industrial Education, The Ohio State University in conjunction with the State Department of Education, Division of Vocational Education pursuant to a grant from the U.S. Office of Education.

The Occupational Analysis project was proposed and conducted to train vocational educators in the techniques of making a comprehensive occupational analysis. Instructors were selected from Agriculture, Business, Distributive, Home Economics and Trade and Industrial Education to gain experience in developing analysis documents for sixty-one different occupations. Representatives from Business, Industry, Medicine, and Education were involved with the vocational instructors in conducting the analysis process.

The project was conducted in three phases. Phase one involved the planning and development of the project strategies. The analysis process was based on sound principles of learning and behavior. Phase two was the identification, selection and orientation of all participants. The training and workshop sessions constituted the third phase. Two-week workshops were held during which teams of vocational instructors conducted an analysis of the occupations in which they had employment experience. The instructors were assisted by both occupational consultants and subject matter specialists.

The project resulted in producing one hundred two trained vocational instructors capable of conducting and assisting in a comprehensive analysis of various occupations. Occupational analysis data were generated for sixty-one occupations. The analysis included a statement of the various tasks performed in each occupation. For each task the following items were identified: tools and equipment; procedural knowledge; safety knowledge; concepts and skills of mathematics, science and communication needed for successful performance in the occupation. The analysis data provided a basis for generating instructional materials, course outlines, student performance objectives, criterion measures as well as identifying specific supporting skills and knowledge in the academic subject areas.

PREFACE

The purpose of this book is to introduce the worker to the field of insurance. Insurance can be divided into four major areas: sales, underwriting, claims, and services. A discussion of all of these areas is impossible due to the limited amount of time and the scope of each area. Therefore, the writers have confined the discussion to the area of insurance underwriting-personal lines. The job of under writing provides the best over-all view of the insurance industry and provides a good basis for the other jobs in the insurance field. Underwriting is a function of all insurers and includes the selection and pricing of risks. The job of selecting those risks to be insured and the pricing of the risks makes the role of the underwriter one of utmost importance. It is the selection and pricing function which ultimately determines the success of a company.

In discussing the area of underwriting, the writers have approached it from a personal lines underwriting view. This was done purposely so as to exclude the area of commercial lines underwriting. The area of commercial lines underwriting, though basically the same as personal lines, is much broader in its scope of involvement. However, a background in personal lines underwriting will provide an excellent basis for commercial underwriting.

The approach to underwriting involves primarily the selection and rating functions. Those duties and relative tasks listed are involved in underwriting an application for insurance from the time it is submitted until the underwriter makes a decision whether to accept or reject the risk. Though the job of personal line underwriting is manageable, a considerable amount of simplification was required to complete the book in the time available. Consequently, many of the tasks listed may include, in fact, several tasks that could have been individually described. Some of the more minor tasks performed have been eliminated altogether. In addition, the risk, is not usually involved in this function until he/she achieves a considerable degree of expertise.

ACKNOWLEDGMENT

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Columbus, Ohio

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Caldwell, Ohio

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JOB DESCRIPTION

The insurance underwriter reviews applications and policies of personal lines insurance to verify premiums and to select the risks. An underwriter also orders inspections; performs reunderwriting; determines reinsurance needs; prepares special forms and endorsement; handles complaints and inquiries; and determines coverage on specific claims.

Duty A Verifying Premiums

- 1 Review policy classification-auto
- 2 Review policy rate-auto
- 3 Review policy through inspection and previous classification criteria-auto
- 4 Review policy classification-homeowners
- 5 Review policy rate-homeowners
- 6 Review policy through inspection and previous classification criteria-homeowners
- 7 Review policy classification-personal property floater (PPF)
- 8 Review policy rate-PPF
- 9 Review policy through inspection and previous classification criteria-PPF
- 10 Review policy classification-life
- 11 Review policy rate-life
- 12 Review policy through inspection and previous classification/rate criteria-life
- 13 Review policy classification-health/disability income
- 14 Review policy rate-health/disability income
- 15 Review policy through inspection and previous classification/rate criteria-health/disability income

(TASK STATEMENT) REVIEW POLICY CLASSIFICATION-AUTO

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application-policy Auto manual Desk (60") Chair (swivel) Phone Dictating facility Calendar Stapler Stapler remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory Chair (straight back)</p>	<p>Determine age of youngest operator Determine sex of youngest operator Determine marital status of youngest operator Determine use of automobile and type Select classification Write or phone agent on obvious inconsistencies</p>	<p>General office safety (see index)</p>
<p><u>DECISIONS</u> Classify according to company standards</p>	<p><u>CUES</u> Factors evaluated from policy or application type of vehicle, number of vehicles, insured*age, sex, marital status, use Driver under 25-principal or occasional operator, business use, engine performance *Criteria for further verification of class: individual company standards for obtaining inspection reports</p>	<p><u>ERRORS</u> Policy must be reclassified resulting in agent/policy-holder dissatisfaction</p>

MATH -- NUMBER SYSTEMS

Math Model A:
Basic arithmetic skills: read whole numbers (decimals),
indexing
Read tables of rates and classifications, basic logic

SCIENCE

Behavioral science (see index 2)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

A2 (TASK STATEMENT) REVIEW POLICY RATE - AUTO

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application - policy Auto rate manual Desk (60") Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Stapler remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>View application for: territory, coverage, use, limits of liability, previous losses, classification</p> <p>View rate manual for proper rate</p> <p>Write of phone agent where conflict exists</p> <p>Determine proper rate</p>	<p>General office safety (see index 3)</p>
<p>DECISIONS</p> <p>Determine proper rate for risk based on company procedures*</p> <p>*Criteria for further verification of rate individual company standards for obtaining inspecting reports</p>	<p>CUES</p> <p>Rating inconsistent with classification (improper rate) - territory, coverage, use, limited of liability</p>	<p>ERRORS</p> <p>Loss of income to company or excessive premium paid by insured</p>

MATH - NUMBER SYSTEMS

Behavioral science -(see index 2)

Math model B:
 Irrationals/rational-fractions/decimals
 Use of numbers (without calculation) counting, coordinate system, ordering, indexing
 Fundamental operations (calculations) addition, subtraction, multiplication algorithm
 Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportion]
 Calculators - electric, mechanical
 Measurement - linear, area
 Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables]
 Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

A₃ (TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION CRITERIA - AUTO

<p>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</p> <p>Application - policy Auto manual Inspection-motor vehicle record Desk (60'') Chair (swivel) Chair(straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>PERFORMANCE KNOWLEDGE</p> <p>Evaluate information from inspection report Evaluate motor vehicle record Compare information developed from previous application and/or policy</p>	<p>SAFETY - HAZARD</p> <p>General office safety - (see index 3)</p>
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<p>DECISIONS</p> <p>Rate according to company standards</p>	<p>CUES</p> <p>Additional rating information developed i.e., additional driver - underage</p>	<p>ERRORS</p> <p>Loss of income to company or excessive premium paid by insured</p>
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MATH - NUMBER SYSTEMS

Math model B:
 Irrationals/rational-fractions/decimals
 Use of numbers (without calculation) counting, coordinate system, ordering, indexing
 Fundamental operations (calculations) addition, subtraction, multiplication algorithm
 Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions]
 Calculators - electric, mechanical
 Measurement - linear, area
 Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables]
 Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/tests for validity, proof (direct, indirect)

SCIENCE

Behavioral science - (see index 2)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

A₄ (TASK STATEMENT) REVIEW POLICY CLASSIFICATION - HOMEOWNERS (HO)

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application - policy Homeowners manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Determine construction Determine type of dwelling Determine occupancy Select classification Communicate discrepancies and solve</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Classification according to company standards</p>	<p><u>CUES</u> Factors evaluated from policy or application*-frame, brick veneer, brick, masonry, type of roof, type of dwelling - one family, two family, multiple family Business occupancy *Criteria for further verification of class individual company standards for obtaining inspection reports</p>	<p><u>ERRORS</u> Policy must be reclassified resulting in agent/policyholder dissatisfaction - company losses income</p>

<p style="text-align: center;">SCIENCE</p> <p>Behavioral science -(see index. 2)</p>	<p style="text-align: center;">MATH -- NUMBER SYSTEMS</p> <p>Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic</p>
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<p>COMMUNICATIONS</p>		
<p style="text-align: center;"><u>PERFORMANCE MODES</u></p> <p>(see index 1)</p>	<p style="text-align: center;"><u>EXAMPLES</u></p> <p>(see index 1)</p>	<p style="text-align: center;"><u>SKILLS/CONCEPTS</u></p> <p>(see index 1)</p>

A5 (TASK STATEMENT)	REVIEW POLICY RATE -- HOMEOWNERS	
<p>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</p> <p>Application - policy Homeowners manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>PERFORMANCE KNOWLEDGE</p> <p>Determine territory Verify amount of insurance on dwelling Determine limits of liability Determine medical payment limit Select rates Multiply valuation times rate (per \$1,000) Communicate discrepancies and resolve</p>	<p>SAFETY - HAZARD</p> <p>General office safety - (see index 3)</p>
<p>DECISIONS</p> <p>Rate according to company standards</p>	<p>CUES</p> <p>Factors evaluated from policy or application*-territory -location of property, amount of insurance on property, limit of liability, medical payment limit, classification</p> <p>*Criteria for further verification of rate. Individual company standards for obtaining inspection reports</p>	<p>ERRORS</p> <p>Policy must be rerated resulting in agent/policyholder dissatisfaction</p>

MATH - NUMBER SYSTEMS

Math Model B:
 Irrationals/rational-fractions/decimals
 Use of numbers (without calculations) counting, coordinate system, ordering, indexing
 Fundamental operations (calculations) addition, subtraction, multiplication algorithm
 Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions]
 Calculators - electric, mechanical
 Measurement - linear, area
 Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables]
 Basic logic - symbolism, deductive or inductive, implication/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

SCIENCE

Behavioral science - (see index 2)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

A6 (TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION CRITERIA - HOMEOWNERS

<p>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</p> <p>Application - policy Homeowners manual Inspection Photo Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover 'In' basket 'out' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>PERFORMANCE KNOWLEDGE</p> <p>Evaluate information from inspection report and/or photo Compare information developed from previous application and/or policy</p>	<p>SAFETY -- HAZARD</p> <p>General office safety - (see index 3)</p>
<p>DECISIONS</p> <p>Rate according to company standards</p>	<p>CUES</p> <p>Additional rating information, i.e., construction: brick veneer not brick, etc.</p>	<p>ERRORS</p> <p>Policy must be re-rated resulting in agent/policyholder dissatisfaction</p>

SCIENCE

Behavioral science - (see index 2)

MATH - NUMBER SYSTEMS

Math model B:
 Irrationals/rationals-fractions/decimals
 Use of numbers (without calculation) counting, coordinate system, ordering, indexing
 Fundamental operations (calculations) addition, subtraction, multiplication algorithm
 Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions]
 Calculators - electric, mechanical
 Measurement - linear, area
 Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables]
 Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)



A7 (TASK STATEMENT) REVIEW POLICY CLASSIFICATION - PERSONAL PROPERTY FLOATER (PPF)

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application - policy Inland marine manual Appraisals Desk (60"') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Determine class of property -ie, fine arts, silver, etc. Select classification from manual Communicate discrepancies and resolve</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Classify according to company standards</p>	<p><u>CUES</u> Factors evaluated from policy or application*-unscheduled property, scheduled property-kind Specific listings of property *Criteria for further verification of class individual company standards for obtaining inspection reports</p>	<p><u>ERRORS</u> Policy must be reclassified resulting in agent/policyholder dissatisfaction</p>



MATH - NUMBER SYSTEMS

Math model A:
Basic arithmetic skills: read whole numbers (decimals),
indexing
Read tables of rates and classifications, basic logic

SCIENCE

Behavioral science - (see index 2)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

A8 (TASK STATEMENT) REVIEW POLICY RATE - PERSONAL PROPERTY FLOATER

<p>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</p> <p>Application - policy Inland marine manual Appraisals Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover 'in' basket 'out' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>PERFORMANCE KNOWLEDGE</p> <p>*Differentiate between unscheduled and scheduled personal property Determine amount(s) of insurance requested Determine territory (location) Determine rate from foregoing Multiply amount(s) of insurance by class rate</p> <p>Criteria for further verification of rate and inspection usage Individual company standards</p>	<p>SAFETY - HAZARD</p> <p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u></p> <p>Rate according to company standards</p>	<p><u>CUES</u></p> <p>Scheduled personal property - appraisal slips</p>	<p><u>ERRORS</u></p> <p>Policy misrated resulting in agent/policyholder dissatisfaction</p>

SCIENCE

Behavioral science - (see index 2)

MATH - NUMBER SYSTEMS

Math model B:
 Irrationals/rational-fractions/decimals
 Use of numbers (without calculations) counting, coordinate system, ordering, indexing
 Fundamental operations (calculations) addition, subtraction, multiplication algorithm
 Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions]
 Calculators - electric, mechanical
 Measurement - linear, area
 Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables]
 Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

(TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION CRITERIA - PERSONAL PROPERTY FLOATER

<p>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</p> <p>Application/policy Inland marine manual Appraisal Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>PERFORMANCE KNOWLEDGE</p> <p>Evaluate information from inspection report Review appraisal Compare to information on application/ or policy</p>	<p>SAFETY - HAZARD</p> <p>General office safety - (see index 3)</p>
<p>DECISIONS</p> <p>Rate according to company standards</p>	<p>CUES</p> <p>Scheduled property valuations proper</p>	<p>ERRORS</p> <p>Policy misrated resulting in agent/ policyholder dissatisfaction</p>



<p style="text-align: center;">MATH - NUMBER SYSTEMS</p>	<p style="text-align: center;">SCIENCE</p> <p>Behavioral science - (see index 2)</p>
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Math model B:
 Irrational/rational-fractions/decimals
 Use of numbers (without calculations) counting, coordinate system, ordering, indexing
 Fundamental operations (calculations) addition, subtraction, multiplication algorithm
 Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions]
 Calculators - electric, mechanical
 Measurement - linear, area
 Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating table]
 Basic logic - symbolism, deductive or inductive, implication/converse/inverse/contrapositive, argument/test for validity, proof (direct, indirect)

<p>COMMUNICATIONS</p>		
<p style="text-align: center;"><u>PERFORMANCE MODES</u></p> <p>(see index 1)</p>	<p style="text-align: center;"><u>EXAMPLES</u></p> <p>(see index 1)</p>	<p style="text-align: center;"><u>SKILLS/CONCEPTS</u></p> <p>(see index 1)</p>

A10 (TASK STATEMENT) REVIEW POLICY CLASSIFICATION - LIFE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application Life manual Desk (60") Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Determine type of plan desired Select proper tables of rates</p>	<p>General office safety-(see index 3)</p>
<p><u>DECISIONS</u> Select plan</p>	<p><u>CUES</u> Specific plan requested</p>	<p><u>ERRORS</u> Improper plan selected resulting in agent/policyholder dissatisfaction</p>

<p>SCIENCE</p> <p>Behavioral science - (see index 2)</p>	<p>MATH -- NUMBER SYSTEMS</p> <p>Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic</p>
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COMMUNICATIONS

<p><u>PERFORMANCE MODES</u> (see index 1)</p>	<p><u>EXAMPLES</u> (see index 1)</p>	<p><u>SKILLS/CONCEPTS</u> (see index 1)</p>
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A11 (TASK STATEMENT) REVIEW POLICY RATE - LIFE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application Life manual Medical dictionary Desk (60"") Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Determine standard rating factors — — attained age, sex, etc. Determine ratable substandard factors Determine amount of insurance Determine rider coverages Communicate rate and premium</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Rate according to company standards</p>	<p><u>CUES</u> Factors evaluated from application*— age, sex, weight, blood pressure, family health, general health, avo- cations, occupation, build, driving history, amount of insurance, classification, accidental death, pay or disability, hobbies, occupation, medical history *Criteria for further verification of rate: individual company standards for obtaining inspection reports</p>	<p><u>ERRORS</u> Policy must be rewritten resulting in agent/policyholder dissatisfaction</p>

SCIENCE

Behavioral science --(see index 2)

MATH - NUMBER SYSTEMS

Math model B:
 Irrationals/rational-fractions/decimals
 Use of numbers (without calculation) counting, coordinate system, ordering, indexing
 Fundamental operations (calculations) addition, subtraction, multiplication algorithm
 Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportion]
 Calculators - electric, mechanical
 Measurement - linear, area
 Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables]
 Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)



A12 (TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION/RATING CRITERIA - LIFE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application Life manual Medical dictionary Inspection Medical examiners report Desk (60") Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Evaluate information from medical examiner's report Evaluate information from inspection report Compare information developed from previous application</p>	<p>General office safety - (see index 3)</p>
<p>DECISIONS Rate policy according to company standards</p>	<p>CUES Additional rating factors developed from inspection, i.e., hazardous hobby Additional rating factors developed from medical exam - i.e., high blood pressure</p>	<p>ERRORS Policy must be rewritten resulting in agent/policyholder dissatisfaction</p>

<p>SCIENCE</p> <p>Behavioral science - (see index 2)</p>	<p>MATH - NUMBER SYSTEMS</p> <p>Math model B: Irrationals/rational-fractions/decimals Use of numbers (without calculations) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplication algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables] Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)</p>
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<p>COMMUNICATIONS</p>		
<p><u>PERFORMANCE MODES</u> (see index 1)</p>	<p><u>EXAMPLES</u> (see index 1)</p>	<p><u>SKILLS/CONCEPTS</u> (see index 1)</p>



A13 (TASK STATEMENT) REVIEW POLICY CLASSIFICATION - HEALTH - DISABILITY INCOME

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application Accident - sickness manual Disability manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover 'in' basket 'out' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Select type of plan Determine occupation Determine days of stay (hospital) Determine surgical schedule Determine basic rating table Communicate discrepancies</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Select plan and occupation</p>	<p><u>CUES</u> Factors evaluated from application*- type of plan, occupation, specific plan requested, hazardous occupations *Criteria for further verification of class individual company standards for obtaining inspection reports</p>	<p><u>ERRORS</u> Improper plan selected resulting in agent/policyholder dissatisfaction</p>



<p>SCIENCE</p> <p>Behavioral science - (see index 2)</p>	<p>MATH - NUMBER SYSTEMS</p> <p>Math model A: Basic arithmetic skills: read whole number (decimals), indexing Read tables of rates and classification, basic logic</p>
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<p>COMMUNICATIONS</p>		
<p><u>PERFORMANCE MODES</u> (see index 1)</p>	<p><u>EXAMPLES</u> (see index 1)</p>	<p><u>SKILLS/CONCEPTS</u> (see index 1)</p>

A14 (TASK STATEMENT) REVIEW POLICY RATE - HEALTH - AND DISABILITY INCOME

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application Health manual Disability manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Determine age (s) Determine sex Determine family size Determine substandard rating factors Select rates from foregoing and classification data Communicate discrepancies</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u></p> <p>Rate according to company standards</p>	<p><u>CUES</u></p> <p>Factors evaluated from application*- age, sex, weight, blood pressure, family health, avocations, general health, driving history, family size</p> <p>*Criteria for further verification of rate individual company standards for obtaining inspection reports</p>	<p><u>ERRORS</u></p> <p>Policy must be rerated resulting in agent/policyholder dissatisfaction</p>

SCIENCE

Behavioral science - (see index 2)

MATH - NUMBER SYSTEMS

Math model B:
 Irrationals/rational-fractions/decimals
 Use of numbers (without calculations) counting, coordinate system, ordering, indexing
 Fundamental operations (calculations) addition, subtraction, multiplication algorithm
 Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions]
 Calculators - electric, mechanical
 Measurement - linear, area
 Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables]
 Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

A15 (TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION CRITERIA -- HEALTH AND DISABILITY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
<p>Application Health manual Medical dictionary Inspection. Medical examiner's report Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover 'in'' basket 'out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Evaluate information from medical examiner's report Evaluate information from inspection report Compare information developed from previous application</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Rate policy according to company standards</p>	<p><u>CUES</u> Additional rating factors developed from inspection, i.e., driving history Additional rating factors developed from medical exam, i.e., overweight</p>	<p><u>ERRORS</u> Policy must be rewritten resulting in agent/policyholder dissatisfaction</p>

SCIENCE

Behavioral science - (see index 2)

MATH - NUMBER SYSTEMS

Math model B:
 Irrationals/rational-fractions/decimals
 Use of numbers (without calculations) counting, coordinate system, ordering, indexing
 Fundamental operations (calculations) addition, subtraction, multiplication algorithm
 Ratio and proportion, estimation, rounding off decimals and whole numbers [rates, ratio and proportions]
 Calculators - electric, mechanical
 Measurement - linear, area
 Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating table]
 Basic logic - symbolism, deductive or inductive, implication/converse/inverse/contrapositive, argument/test for validity, proof (direct, indirect)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

Duty B Inspecting the Risk

- 1 Order inspection-auto
- 2 Review inspection information-auto
- 3 Order inspection-homeowners
- 4 Review inspection-homeowners
- 5 Order inspection-PPF
- 6 Review inspection-PPF
- 7 Order inspection-life, disability income, health
- 8 Review inspection-life, health, disability income

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B1 (TASK STATEMENT) ORDER INSPECTION-AUTO

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Inspection order material - Standard Inspection Report Order Form Motor Vehicle Report Order Form Previous Carrier Information Form Application Desk (60'',) Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Review application Look for adverse information Determine what type inspection to order Order inspection report via phone or letter Place policy in follow-up</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u></p>	<p><u>CUES</u></p> <p>Adverse or questionable information on application i.e., individual company standard for obtaining inspection report</p>	<p><u>ERRORS</u></p> <p>The insuring of a risk with a high probability of loss resulting in loss of income to company Incorrectly rated policy</p>

SCIENCE

Behavioral science - (see index 2)

MATH - NUMBER SYSTEMS

Math model, A:
Basic arithmetic skills: read whole numbers (decimals),
indexing
Read tables of rates and classification, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

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(TASK STATEMENT) REVIEW INSPECTION INFORMATION-AUTO

45

**TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON**

Inspection report material-
Standard Inspection Report
Motor Vehicle Report
Previous Carrier Inspection Appli-
cation
Desk (60'')
Chair (swivel)
Chair (straight back)
Phone
Dictating facility
Calendar
Stapler
Staple remover
'in' basket
'out' basket
File cabinet (2 drawer)
Pencils
Pen
Memo forms
Phone directory

PERFORMANCE KNOWLEDGE

Obtain policy from follow-up
Review informational report
Compare information on report with
that on application or policy
Inspect for adverse information
Settle discrepancies
Write or phone agent
Write or phone inspection company

SAFETY - HAZARD

General office safety-(see index 3)

DECISIONS

Whether to classify, rate, retain,
reject policy according to
information in inspection report

CUES

Inconsistency between inspection and
application
Factor necessitating rejection, in-
creased rates, etc.
Factor looked for on inspection
information: use, type of
vehicle, driver, drinking habits,
violations-accidents

ERRORS

Insuring of an undesirable risk with
high probability of loss resulting
in loss of income to company
Insuring risk at incorrect rate or
class

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<p>MATH - NUMBER SYSTEMS</p>	<p>Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read table of rates and classifications, basic logic</p>
<p>SCIENCE</p>	<p>Behavioral science - (see index 2)</p>

<p>COMMUNICATIONS</p>		
<p><u>PERFORMANCE MODES</u> (see index 1)</p>	<p><u>EXAMPLES</u> (see index 1)</p>	<p><u>SKILLS/CONCEPTS</u> (see index 1)</p>



B3 (TASK STATEMENT) ORDER INSPECTION - HOMEOWNERS

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application/policy Inspection order forms Homeowners manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover 'in' basket 'out' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Review application/policy Determine need for additional information Company criteria Underwriting judgement Determine inspection company and type of report to order Company criteria Underwriting judgement Complete inspection order form</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u></p> <p>Determine whether acceptable at premium written</p>	<p><u>CUES</u></p> <p>Age of dwelling, occupation of homeowner, location, amounts of insurance, construction, concentrations</p>	<p><u>ERRORS</u></p> <p>Acceptance of undesirable risks</p>

SCIENCE

Behavioral science - (see index 2)

MATH - NUMBER SYSTEMS

Math model A:
Basic arithmetic skills: read whole numbers (decimals), indexing
Read tables of rates and classification, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

B₄ (TASK STATEMENT) REVIEW INSPECTION - HOMEOWNERS

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application/policy Homeowners manual Inspection report Photo of dwelling Desk (60") Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Review inspection and/or photo Compare information developed with policy and application data Resolve discrepancies between inspection data and application Communicate with agent Communicate with inspection company</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Inspection verifies previous data</p>	<p><u>CUES</u> Substandard conditions Occupancy discrepancies Construction differences i.e., brick veneer, not brick</p>	<p><u>ERRORS</u> Substandard risk remains at risk or inadequate premiums charged</p>

<p>SCIENCE</p> <p>Behavioral science - (see index 2)</p>	<p>MATH - NUMBER SYSTEMS</p> <p>Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic</p>
<p>COMMUNICATIONS</p>	
<p><u>PERFORMANCE MODES</u> (see index 1)</p>	<p><u>EXAMPLES</u> (see index 1)</p>
	<p><u>SKILLS/CONCEPTS</u> (see index 1)</p>

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B5 (TASK STATEMENT) ORDER INSPECTION - PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application/policy Inland marine manual Inspection order forms Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover 'in' basket 'out' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Review application/policy Determine need for inspection and/or appraisal Select company for inspection Order inspection or appraisal Complete order form Call or write inspection company Call or write agent</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Additional information is needed to fully evaluate the risk</p>	<p><u>CUES</u> Excessively high values Undesirable location 'Hazardous' occupation Occupation and values do not match - i.e., laborer with large schedule of fine arts</p>	<p><u>ERRORS</u> Undesirable risk remains undiscovered</p>

SCIENCE

Behavioral science - (see index 2)

MATH - NUMBER SYSTEMS

Math model A:
 Basic arithmetic skills: read whole numbers (decimals),
 indexing
 Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

B6 (TASK STATEMENT) REVIEW INSPECTION - PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application/policy Inland marine manual Desk (60") Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory Inspection and/or appraisals</p>	<p>Review information on inspection reports Compare with information on application Resolve discrepancies Communicate with agent Communicate with inspection company</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Inspection verifies previous data</p>	<p><u>CUES</u> "Hazardous", occupations - i.e., traveling salesperson Location in high crime area Scheduled property non-existent value incorrect</p>	<p><u>ERRORS</u> Improperly written policy or high exposure risk remaining on company books</p>

SCIENCE

Behavioral science - (see index 2)

MATH - NUMBER SYSTEMS

Math Model A:
Basic arithmetic skills: read whole numbers (decimals), indexing
Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

ORDER INSPECTION - LIFE, HEALTH, DISABILITY

TASK STATEMENT)

B7

<p>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</p> <p>Application Agent statement(s) Life and/or health marital Desk (60") Chair (swivel) Chair (straight back) Telephone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>PERFORMANCE KNOWLEDGE</p> <p>Evaluate application Select inspection service required according to company standards, i.e. medical exam, independent inspection firms, lab test(s) Prepare necessary letter or request forms and communicate as specified</p>	<p>SAFETY - HAZARD</p> <p>General office safety - (see index 3)</p>
<p>DECISIONS</p> <p>Company criteria for inspection</p>	<p>CUES</p> <p>Amount of insurance, age, occupation, avocation, health history, family health history</p>	<p>ERRORS</p> <p>Inadequate information to make sound judgement</p>



TASK STATEMENT)

SCIENCE

Behavioral science - (see index 1)

MATH - NUMBER SYSTEMS

Math model A:
Basic arithmetic skills: read whole numbers (decimals),
indexing
Read tables of rates and classification, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

B8 (TASK STATEMENT) REVIEW INSPECTION - LIFE, HEALTH, DISABILITY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application Life, health, or disability manual Inspection Attention physician's report. Medical examiner's report Lab test(s) Agent's statements Desk (60") Chair (swivel) Chair (straight back) Telephone, telephone directory Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms</p>	<p>Review all inspection data Compare with application and agent's statement Determine accuracy, completeness and resolve differences a. Communicate with agent b. Communicate with inspection company c. Communicate with attending physician d. Communicate with medical examiner e. Communicate with labs</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Inspection data complete</p>	<p><u>CUES</u> Lab test(s) do not corresponds to physical Attending physician's and medical examiners reports conflict Hazardous occupations or avocations</p>	<p><u>ERRORS</u> Conflicting information remains resulting in poorly supported underwriting decisions and rate</p>



SCIENCE

Behavioral science - (see index 2)

MATH - NUMBER SYSTEMS

Math model A:
Basic arithmetic skills: read whole numbers (decimals),
indexing
Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

Duty C Selecting the Risk

- 1 Compare policy information with inspection data-auto, homeowners, PPF
- 2 Make changes as indicated-auto, homeowners, PPF
- 3 Reject or cancel undesirable risk, auto, homeowners, PPF
- 4 Compare application information with inspection data-life
- 5 Make changes as indicated-life
- 6 Refuse insurance-life
- 7 Compare application information with inspection data-health and disability
- 8 Make changes as indicated-health and disability
- 9 Refuse insurance-health and disability

C1 (TASK STATEMENT)

COMPARE POLICY INFORMATION WITH INSPECTION DATA - AUTO, HOMEOWNERS, PPF

**TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON**

Application
Inspection material
Desk (60'')
Chair (swivel)
Chair (straight back)
Phone
Dictating facility
Calendar
Stapler
Staple remover
"in" basket
"out" basket
File cabinet (2 drawer)
Pencils
Pen
Memo forms
Phone directory

PERFORMANCE KNOWLEDGE

Evaluate application and inspection information - obtain policy from follow-up, review informational report, compare information on report with that on application or policy, inspect for adverse information, settle any discrepancies [write or phone agency, write or phone inspection co.], review inspection and/or photo, compare information developed with policy and application data, resolve discrepancies between inspection data and application [communicate with agent, communicate with inspection co.], review information on inspection report, compare with information on application, resolve discrepancies [communicate with agent, communicate with inspection co.]

SAFETY - HAZARD

General office safety - (see index 3)

DECISIONS

Whether information on inspection such that a comparison with application is necessary on communication with agent is needed

CUES

Adverse information on inspection not listed on application

ERRORS

Insure undesirable risk with high probability of loss
Policy accepted at an incorrect rate

SCIENCE

Behavioral science - (see index 2)

MATH - NUMBER SYSTEMS

Math model A:
 Basic arithmetic skills: read whole numbers (decimals),
 indexing
 Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

(TASK STATEMENT) MAKE CHANGES AS INDICATED - AUTO, HOMEOWNERS, PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application Inspection material Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Evaluate application and inspect for adverse information, prepare change forms</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Whether changes can be made to have risk conform to company standards.</p>	<p><u>CUES</u> Adverse information capable of being changed</p>	<p><u>ERRORS</u> Company insures undesirable risk</p>

MATH - NUMBER SYSTEMS

Math model A:
Basic arithmetic skills: read whole numbers (decimals), indexing
Read tables of rates and classifications, basic logic

SCIENCE

Behavioral science - (see index 2)
Attributes of maximum functioning capacity
Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation. Relates to: comfort, caution, safety, physical, emotional, and intellectual health
Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa
Conscious awareness of qualities basic to optimal mental performance:
attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

C₃ (TASK STATEMENT) REJECT OR CANCEL UNDESIRABLE RISK - AUTO, HOMEOWNERS, PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application Inspection material Desk (60'')</p> <p>Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover 'in' basket 'out' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Evaluate application and inspection Review company rules for acceptance</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u></p> <p>Whether risk is undesirable, company standards</p>	<p><u>CUES</u></p> <p>Adverse information, non-conformity with company standards</p>	<p><u>ERRORS</u></p> <p>Remain on risk that has high probability of loss</p>



<p style="text-align: center;">SCIENCE</p> <p>Behavioral science - (see index 2) Attributes of maximum functioning capacity Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation. Relates to: comfort, caution, safety, physical, emotional, and intellectual health Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa Conscious awareness of qualities basic to optimal mental performance attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization</p>	<p style="text-align: center;">MATH - NUMBER SYSTEMS</p> <p>Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic</p>
<p>COMMUNICATIONS</p>	
<p style="text-align: center;"><u>PERFORMANCE MODES</u></p> <p>(see index 1)</p>	<p style="text-align: center;"><u>EXAMPLES</u></p> <p>(see index 1)</p>
<p style="text-align: center;"><u>SKILLS/CONCEPTS</u></p> <p>(see index 1)</p>	

(TASK STATEMENT) COMPARE APPLICATION INFORMATION WITH INSPECTION DATA-LIFE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application Inspection report Medical examination Lab test reports Attending physician's statements Agent's statement(s) Medical dictionary Life manual Desk (60") Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils, pen, memo forms Phone directory</p>	<p>Evaluate all risk information: factors to be included in evaluation [health history, weight, blood pressure, lab test results, occupation, avocation, attending physician statements, family health history] Determine probability of premature death Weigh decisions concerning death probability with ratable factors and premium developed from inspection and previous classification /rating criteria</p>	<p>General office safety-(see index 3)</p>
<p><u>DECISIONS</u> Accept, refuse or alter insurance</p>	<p><u>CUES</u> Premature death near certainty- i.e., terminal cancer</p>	<p><u>ERRORS</u> Severe financial loss to company</p>

SCIENCE

Behavioral science (see index 2)

MATH - NUMBER SYSTEMS

Math model A:
Basic arithmetic skills: read whole numbers (decimals),
indexing
Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

C5 (TASK STATEMENT) MAKE CHANGES AS INDICATED - LIFE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application Inspection report Medical examination Lab test reports Attending physician's statements Agent's statements Medical dictionary Life manual Desk (60") Chair (swivel and straight back) Telephone and telephone directory Dictating facilities Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pens Memo forms</p>	<p>Application information and inspection data indicate alteration of insurance to issue rider voiding insurance under certain conditions (exclusion rider) Prepare rider voiding insurance under uninsurable condition</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Acceptability of rider - agent, policy-holder</p>	<p><u>CUES</u> Premature death near certainty - i.e., crop dusting vocation</p>	<p><u>ERRORS</u> Premature death due to voided cause - leaves beneficiary "high and dry", i.e., no benefits</p>

MATH - NUMBER SYSTEMS

Math model A:
 Bas. c arithmetic skills: read whole numbers (decimals), indexing
 Read tables of rates and classifications, basic logic

SCIENCE

Behavioral science - (see index 2)
 Attributes of maximum functioning capacity
 Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation, relates to: comfort, caution, safety, physical, emotional, and intellectual health
 Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, movement from tension to relaxation and vice versa
 Conscious awareness of qualities basic to optimal mental performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

(TASK STATEMENT) REFUSE INSURANCE--LIFE

**TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON**

Application
 Inspection report
 Medical examiner's report
 Lab test reports
 Attending physician's report
 Agent's statement(s)
 Medical dictionary
 Life manual
 Desk (60")
 Chair (swivel and straight back)
 Telephone and telephone directory
 Dictating facilities
 Calendar
 Stapler
 Staple remover
 "in" basket
 "out" basket
 File cabinet (2 drawer)
 Pencils
 Pens
 Memo forms

PERFORMANCE KNOWLEDGE

Application information and inspection data indicate risk is uninsurable
 Communicate decisions to agent

SAFETY - HAZARD

General office safety-(see index 3)

DECISIONS

All reasons communicated

CUES

Agents statements, physicians reports, inspection report, lab tests

ERRORS

Dissatisfaction of agent/application

SCIENCE

Behavioral science - (see index 2)
 Attributes of maximum functioning capacity
 Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation.
 Relates to: comfort, caution, safety, physical, emotional, and intellectual health
 Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa
 Conscious awareness of qualities basic to optimal mental performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization

MATH - NUMBER SYSTEMS

Math model A:
 Basic arithmetic skills: read whole numbers (decimals), indexing
 Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

10/2/8

C7 (TASK STATEMENT) COMPARE APPLICATION INFORMATION WITH INSPECTION DATA - HEALTH AND DISABILITY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Application Health and disability manual Inspection report Attending physician's report Medical examine s report Lab tests Agent's statements Medical dictionary Desk (60") Chair (swivel and straight back) Telephone and telephone directory Dictating facilities Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils, pens Memo forms</p>	<p>Evaluate all risk information: factors to be included in evaluation - [weight, health history, blood pressure, occupation, avocation, lab test results, family health history, physicians reports] Determine probability of hospitalization, disability Weigh decisions in step 2 with ratable factors and premium developed from inspection and previous classification criteria</p>	<p>General office saf - (see index 3)</p>
<p><u>DECISIONS</u> Accept, refuse or alter insurance</p>	<p><u>CUES</u> Frequency and/or probability of losses</p>	<p><u>ERRORS</u> Financial loss to company</p>

MATH - NUMBER SYSTEMS

Math model B:
 Irrationals/rational-fractions/decimals
 Use of numbers (without calculations) counting, coordinate system, ordering, indexing
 Fundamental operations (calculations) addition, subtraction, multiplication algorithm
 Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportion]
 Calculators - electric, mechanical
 Measurement - linear, area
 Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables]
 Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

SCIENCE

Behavioral science - (see index 2)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

(TASK STATEMENT) MAKE CHANGES AS INDICATED-HEALTH AND DISABILITY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
<p>Health and disability manual Application Inspection report Medical examiner's report Lab tests Agent's statements Medical dictionary Attending physician's report Desk (60") Chair (swivel and straight back) Telephone and telephone directory Dictating facilities Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils, pens Memo forms</p>	<p>Application information and inspection data indicate alteration of insurance to issue rider voiding insurance under certain conditions [exclusion rider] Prepare rider voiding insurance under uninsurable condition</p>	<p>General office safety-(see index 3)</p>
<p><u>DECISIONS</u> Acceptability of rider-agent, policy-holder</p>	<p><u>CUES</u> Frequency and/or probability of losses</p>	<p><u>ERRORS</u> Uncovered hospitalizations, doctor bills, disability, resulting in dissatisfaction with company</p>

Math model A:
 Basic arithmetic skills: read whole numbers (decimals), indexing
 Read tables of rates and classifications, basic logic

SCIENCE

Behavioral science - (see index 2)
 Attributes of maximum functioning capacity
 Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation.
 Relates o: comfort, caution, safety, physical, emotional, and intellectual health
 Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa
 Conscious awareness of qualities basic to optimal mental performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

75



C9 (TASK STATEMENT) REFUSE INSURANCE -- HEALTH AND DISABILITY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
<p>Application Health and disability manual Inspection report Attending physicians report Medical examiner's report Lab tests Agent's statements Medical dictionary Desk (60") Chair (swivel and straight back) Telephone and telephone directory Dictating facilities Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils, pens Memo forms</p>	<p>Application information and inspection data indicate risk is uninsurable Communicate decision to agent</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> All reasons communicated</p>	<p><u>CUES</u> Agent's statements, inspection reports, physician's reports, lab tests</p>	<p><u>ERRORS</u> Dissatisfaction of agent/applicant</p>

SCIENCE

Behavioral science - (see index 2)
 Attributes of maximum functioning capacity
 Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation.
 Relates to: comfort, caution, safety, physical, emotional, and intellectual health

Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa

Conscious awareness of qualities basic to optimal mental performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization

MATH - NUMBER SYSTEMS

Math model A:
 Basic arithmetic skills: read whole numbers (decimals), indexing
 Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

Duty D Performing Reunderwriting

- 1 Review losses-auto, homeowners, PPF
- 2 Review renewals-auto, homeowners, PPF
- 3 Review other information as received-auto, homeowners, PPF
- 4 Review renewals and losses-health and disability
- 5 Review renewals-life

D1 (TASK STATEMENT) REVIEW LOSSES - AUTO, HOMEOWNERS, PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Loss reports Application Claims file Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Review losses Review loss record relative to time insured</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u></p> <p>Whether losses of such magnitude or with such frequency that a review is needed, whether to change insured for loss</p>	<p><u>CUES</u></p> <p>Loss with questionable circumstances Frequent losses relative to time insured</p>	<p><u>ERRORS</u></p> <p>Retain a risk that will cause the company greater than expected losses</p>

<p style="text-align: center;">SCIENCE</p> <p>Behavioral science - (see index 2) Attributes of maximum functioning capacity Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation. Relates to: comfort, caution, safety, physical, emotional, and intellectual health Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa Conscious awareness of qualities basic to peak physical performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization</p>	<p style="text-align: center;">MATH - NUMBER SYSTEMS</p> <p>Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic</p>
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<p>COMMUNICATIONS</p>	
<p style="text-align: center;"><u>PERFORMANCE MODES</u></p> <p>(see index 1)</p>	<p style="text-align: center;"><u>EXAMPLES</u></p> <p>(see index 1)</p>
	<p style="text-align: center;"><u>SKILLS/CONCEPTS</u></p> <p>(see index 1)</p>

D2 (TASK STATEMENT) REVIEW RENEWALS - AUTO, HOMEOWNERS, PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Computer print out Application Desk (60") Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>View printout on risk View loss information</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u></p> <p>Whether to retain risk cancel, charge different rate, or reclassify and reinspect</p>	<p><u>CUES</u></p> <p>Loss experience (high) Pay habits (bad) Other changes i.e., youthful driver now of age</p>	<p><u>ERRORS</u></p> <p>Continue on undesirable risk Continue on risk at improper rate</p>

SCIENCE

Behavioral science - (see index 2)
 Attributes of maximum functioning capacity
 Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation.
 Relates to: comfort, caution, safety, and physical, emotional, and intellectual health

Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, and movement from tension to relaxation and vice versa

Conscious awareness of qualities basic to optimal mental performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, and organization

MATH - NUMBER SYSTEMS

Math model A:
 Basic arithmetic skills: read whole numbers (decimals), indexing
 Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

(TASK STATEMENT) REVIEW OTHER INFORMATION AS RECEIVED-AUTO, HOMEOWNERS, PPF

TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON

Non-requested inspection
 Clipping
 Claims information forms
 Agent information
 Policyholder requests
 Desk (60")
 Chair (swivel and straight back)
 Phone
 Dictating facility
 Calendar
 Stapler
 Staple remover
 "in" basket
 "out" basket
 File cabinet (2 drawer)
 Pencils, pens
 Memo forms
 Phone directory

PERFORMANCE KNOWLEDGE

View other information not included concerning risk, applications, loss reports, claims file or computer printout

SAFETY - HAZARD

General office safety-(see index 3)

DECISIONS

Whether information received is such to necessitate a review of risk, other changes

CUES

Adverse information on material received

ERRORS

Failure to correct problem could result in loss to the company

MATH - NUMBER SYSTEMS

Math model A:
Basic arithmetic skills: read whole numbers (decimals),
indexing
Read tables of rates and classification, basic logic

SCIENCE

Behavioral science - (see index 2)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

D₄ (TASK STATEMENT) REVIEW RENEWAL AND LOSSES - HEALTH AND DISABILITY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Health and disability policy Loss record All inspection information Health and disability manual Desk (60") Chair (swivel and straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils, pens Memo forms Phone directory</p>	<p>Review loss record [chronological listing and description of all reported and settled losses] Determine cause of losses Compare with previous medical and other inspection data Evaluation probability of future loss frequency</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Criteria as established by company standards</p>	<p><u>CUES</u> Recurring disease, etc.</p>	<p><u>ERRORS</u> Agent/policyholder dissatisfaction, company financial loss</p>



SCIENCE

MATH - NUMBER SYSTEMS

Behavioral science - (see index 2)
Attributes of maximum functioning capacity

Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation.
Relates to: comfort, caution, safety, physical, emotional, and intellectual health

Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa

Conscious awareness of qualities basic to optimal mental performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization

Math model A:
Basic arithmetic skills: read whole numbers (decimals), indexing
Read tables of rates and classification, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)



D5 (TASK STATEMENT) REVIEW RENEWALS - LIFE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover 'in' basket 'out' basket File cabinet (2 drawers) Pencils Pen Memo forms Phone directory Life policy Life manual	Determine applicability of continuing table rating	General office safety - (see index 3)
<p style="text-align: center;"><u>DECISIONS</u></p> Factors present when policy issued no longer apply	<p style="text-align: center;"><u>CUES</u></p> Requests from agents	<p style="text-align: center;"><u>ERRORS</u></p> Loss of insurance (lapse) due to in-applicable ratings



SCIENCE

Behavioral science - (see index 2)

MATH - NUMBER SYSTEMS

Math model A:
Basic arithmetic skills: read whole numbers (decimals),
indexing
Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

Duty E Filing Underwriting Records

- 1 File revisions in rate, classification, and form manuals
- 2 Obtain and return policies-all lines
- 3 Return policy to file-all lines
- 4 Maintain personal files-all lines

E1 (TASK STATEMENT) FILE REVISIONS IN RATE, CLASSIFICATION, AND FORM MANUAL

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Rate manual Classification manual Forms manual Desk (60'')</p> <p>Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Locate proper manual View the revisions Make any corrections Obtain corrections</p>	<p>General office safety - (index 3)</p>
<p><u>DECISIONS</u></p> <p>Where to place revisions in manual Whether changes are necessary</p>	<p><u>CUES</u></p> <p>Revisions involves rate Revisions involves class Revisions involves forms Revisions incorrect</p>	<p><u>ERRORS</u></p> <p>The placing of incorrect revisions in manual</p>

<p style="text-align: center;">SCIENCE</p>	<p style="text-align: center;">MATH - NUMBER SYSTEMS</p>
<p>Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic</p>	

<p>COMMUNICATIONS</p>	
<p><u>PERFORMANCE MODES</u></p> <p>Reading</p> <p>Viewing</p> <p>Writing</p>	<p><u>EXAMPLES</u></p> <p>Manual revisions, rate revisions, company bulletins, trade bulletins, interpretations Manual revisions, rate revisions, company bulletins, trade bulletins, interpretations Reference on file folders, amendments and corrections</p>
	<p><u>SKILLS/CONCEPTS</u></p> <p>Comprehension, speed and rate, information, reports, definitions, terminology Recognition of symbols, codes and emblems, memory - long and short term Denotative/connotative words, classification, description, spelling, penmanship</p>

(TASK STATEMENT) OBTAIN AND RETURN POLICIES

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Desk (60") Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory Folder request form Inspection material Agent memo</p>	<p>Write folder request Call files section for policyholder File material in folder Return folder to file</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u></p> <p>Whether it is necessary to obtain policy from file</p>	<p><u>CUES</u></p> <p>Change in policy Adverse information Inspection material received Memo from agent requesting change on information</p>	<p><u>ERRORS</u></p> <p>Inability to complete work</p>

TASK STATEMENT) OBTAIN AND RETURN POLICIES

<p>MATH - NUMBER SYSTEMS</p>	<p>Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic</p>
<p>SCIENCE</p>	<p>Underwriter must develop qualities of tact, firmness, honesty and directness in his/her dealings with people (agents and policyholders) Underwriters must develop and maintain capacity to foster cooperation with others Underwriters must develop and maintain capacity to cope with conflict behavior</p>
<p>COMMUNICATIONS</p>	
<p><u>PERFORMANCE MODES</u></p> <p>Reading Writing Speaking</p>	<p><u>EXAMPLES</u></p> <p>Inspection, letters, memos Request forms Oral request for policy</p> <p><u>SKILLS/CONCEPTS</u></p> <p>Comprehension, detail inference, terminology Penmanship, form format, description-policy needed Terminology</p>

E3 (TASK STATEMENT) RETURN POLICY TO FILE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Policy Desk (60") Chair (swivel and straight back) Phone, phone directory Dictating facilities Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils, pens Memo forms Folder request form Inspection material Agent memo</p>	<p>File information in folder when review is completed Put in follow-up file if future review necessary</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Whether to retain policy at desk for subsequent information or review or return to file</p>	<p><u>CUES</u> No other review of policy needed No additional information forth coming</p>	<p><u>ERRORS</u> Policy remain out of files unnecessarily</p>

SCIENCE

MATH -- NUMBER SYSTEMS

Math Model A:
Basic arithmetic skills: read whole numbers (decimals),
indexing
Read tables of rates and classification, basic logic

E

COMMUNICATIONS

PERFORMANCE MODES

Reading
Writing
Speaking

EXAMPLES

Inspection, letters, memos
Request form
Oral request for policy

SKILLS/CONCEPTS

Comprehension, detail inference, terminology
Penmanship, form format, description-policy needed
Terminology

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E4 (TASK STATEMENT) MAINTAIN PERSONAL FILES

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Desk (60") Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory File drawer Agency file District agency file	Set up file Arrange file in some order (alphabetical, numerical) File information as received File standard reference material, i.e., forms, manual, rate manual, etc.	General office safety - (see index 3)
<p style="text-align: center;"><u>DECISIONS</u></p> Determine if information is such that future reference will be needed	<p style="text-align: center;"><u>CUES</u></p> Information used as reference Information will be used in future to assisting underwriter in making decisions	<p style="text-align: center;"><u>ERRORS</u></p> Loss of time in underwriting risk because of necessity to locate information needed

SCIENCE

MATH - NUMBER SYSTEMS

Math model A:
 Basic arithmetic skills: read whole numbers (decimals), indexing
 Read tables of rates and classification, basic logic

COMMUNICATIONS

PERFORMANCE MODES

Reading

Viewing

EXAMPLES

Various information as needed by underwriter

Various information as needed by underwriter

SKILLS/CONCEPTS

Comprehension, speed and rate, information, reports, definitions, terminology

Recognition of symbols, codes and emblems, memory - long and short term

Duty F Determining Reinsurance Needs

- 1 Compare amount of insurance to maximum permitted under reinsurance treaty-all lines
- 2 Prepare necessary form(s) and/or letters to accomplish reinsurance and records-all lines

F1 (TASK STATEMENT) COMPARE AMOUNT OF INSURANCE TO MAXIMUM PERMITTED UNDER REINSURANCE TREATY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Underwriting manual for line of insurance Desk (60") Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory Policy Reinsurance guides</p>	<p>Determine need for facultative reinsurance Factors to consider: Liability limits Amounts of insurance Face values Commuted values Major medical limit Covered hospital stay Concentration Exposures Determine need for special reinsurance factors to consider: Reinsurance treaty Facultative reinsurance agreement Nature of risk or peril Select reinsurer according to company criteria</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Criteria as established by company and reinsurer</p>	<p><u>CUES</u> High limits, amount, susceptibility to catastrophe losses</p>	<p><u>ERRORS</u> Severe financial stress - insolvency</p>

F2 (TASK STATEMENT) PREPARE NECESSARY FORM(S) AND/OR LETTERS TO ACCOMPLISH REINSURANCE AND RECORD

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
<p>Underwriting manual for line of insurance</p> <p>Reinsurance guides</p> <p>Desk (60'',)</p> <p>Chair (swivel)</p> <p>Chair (straight back)</p> <p>Phone</p> <p>Dictating facility</p> <p>Calendar</p> <p>Stapler</p> <p>Staple remover</p> <p>''in'' basket</p> <p>''out'' basket</p> <p>File cabinet (2 drawer)</p> <p>Pencils</p> <p>Pen</p> <p>Memo forms</p> <p>Phone directory</p> <p>Policy</p>	<p>Facultative reinsurance</p> <p>a. Notify selected reinsurer - letter and/or transmittal form and copy of policy</p> <p>b. Record transaction showing: Reinsurer's share of risk Reinsurer's share of premium Reinsurer's identity</p> <p>Special reinsurance</p> <p>a. Offer reinsurance to selected reinsurer</p> <p>b. Negotiate premium</p> <p>c. When accepted, follow steps in facultative reinsurance</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u></p> <p>Reinsure according to company reinsurer's standards</p>	<p><u>CUES</u></p> <p>Lines of insurance</p> <p>Limits or amount of insurance</p>	<p><u>ERRORS</u></p> <p>Reinsurance is not properly written causing severe financial loss to company</p>

MATH - NUMBER SYSTEMS

Behavioral science - (see index 2)

Math model B:
 Irrational/rational-fractions/decimals
 Use of numbers (without calculations) counting, coordinate system, ordering, indexing
 Fundamental operations (calculations) addition, subtraction multiplication algorithm
 Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportion]
 Calculators - electric, mechanical
 Measurement - linear, area
 Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating table]
 Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments /test for validity, proof (direct, indirect)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)



MATH - NUMBER SYSTEMS

Math Model B:
 Irrationals/rational-fractions/decimals
 Use of numbers (without calculations) counting, coordinate system, ordering, indexing
 Fundamental operations (calculations) addition, subtraction multiplication algorithm
 Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportion]
 Calculators - electric, mechanical
 Measurement - linear, area
 Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification, and rating table
 Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

SCIENCE

Behavioral science - (see index 2)

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)



Duty G - Preparing Special Forms and Endorsements

- 1 Determine need for endorsement or special forms-all lines
- 2 Prepare a specimen form-all lines

(TASK STATEMENT) DETERMINE NEED FOR ENDORSEMENT ON SPECIAL FORM

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
<p>Application Policy Forms manual Desk (60"') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>View applications Restrict or extend coverage Read endorsement in form manual Locate proper endorsement</p>	<p>General office safety- (see index 3)</p>
<p><u>DECISIONS</u></p> <p>Determine whether an extension or restricting of policy is necessary</p>	<p><u>CUES</u></p> <p>Policyholder wants coverage not included on regular policy Company standards require restricting coverage</p>	<p><u>ERRORS</u></p> <p>Proper coverage is not accomplished resulting in policyholder dissatisfaction</p>

TASK STATEMENT) DETERMINE NEED FOR ENDORSEMENT ON SPECIAL FORMS

SCIENCE	MATH - NUMBER SYSTEMS
	<p>Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic</p>

COMMUNICATIONS

<p><u>PERFORMANCE MODES</u> (see index 1)</p>	<p><u>EXAMPLES</u> (see index 1)</p>	<p><u>SKILLS/CONCEPTS</u> (see index 1)</p>
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G2 (TASK STATEMENT) PREPARE A SPECIMEN FORM

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Policy - application Forms manual Desk (60") Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Staple remover "in" basket "out" basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory Stapler</p>	<p>View applications Read forms manual Determine proper forms on endorsement Write up proper forms on endorsement Review for accuracy Attach form to policy Instruct typist</p>	<p>General office safety - (see index)</p>
<p><u>DECISIONS</u> What type of form or endorsement needed</p>	<p><u>CUES</u> Coverage that company does not normally provide is requested by policyholder Nature of risk requires company to restrict coverage</p>	<p><u>ERRORS</u> Proper coverage not being provided</p>

MATH - NUMBER SYSTEMS

Math model A:
Basic arithmetic skills: read whole numbers (decimals),
indexing
Read tables of rates and classifications, basic logic

SCIENCE

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

Duty H Handling Complaints or Inquiries

- 1 Review complaint or inquiry and determine answer-all lines
- 2 Make necessary adjustment and/or reply to complaints or inquiries-all lines

H1 (TASK STATEMENT)

REVIEW COMPLAINT OR INQUIRY AND DETERMINE ANSWER

**TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON**

Complaint of inquiry
Policy and or application
Manual of insurance
Desk (60'')
Chair (swivel)
Chair (straight back)
Phone
Dictating facility
Calendar
Stapler
Staple remover
"in" basket
"out" basket
File cabinet (2 drawer)
Pencils
Pen
Memo forms
Phone directory

SAFETY - HAZARD

General office safety - (see index 3)

PERFORMANCE KNOWLEDGE

Review inquiry or complaint with policy application or manual*
Determine answer

*Not all questions will deal with a specific policy, application or policyholder, some will be purely hypothetical in nature

DECISIONS

Reaffirm original decision or alter decision
Develop proper answer according to company standards and industry interpretation

CUES

Were original decisions inclusive of all parts

ERRORS

Wrong answer being given resulting in agent/policyholder dissatisfaction
Company committed incorrectly

<p>SCIENCE</p> <p>Behavioral Science (see index 2)</p>	<p>MATH - NUMBER SYSTEMS</p>
<p>Basic logic (decimals) Rationals (without calculation) Use of numbers (without calculation) Counting, coordinate system, ordering, indexing Fundamental Operations (calculation) Addition, subtraction, multiplication Basic arithmetic skills and concepts Ratio and proportion, estimation, rounding off decimals and whole numbers (rates, ratio, and proportion) Use of computing devices and mechanical aids Calculators Electric and mechanical Basic measurement skills and concepts Measurement: geometric Linear and area Read and interpret tables, charts and/or graphs Maps and number line/coordinate plans/blueprints (classification and rating tables)</p>	<p>COMMUNICATIONS</p>
<p><u>PERFORMANCE MODES</u> (see index 1)</p>	<p><u>EXAMPLES</u> (see index 1)</p>
<p><u>SKILLS/CONCEPTS</u> (see index 1)</p>	<p>(see index 1)</p>

H2 (TASK STATEMENT) MAKE NECESSARY ADJUSTMENTS AND/OR REPLY TO COMPLAINTS OR INQUIRIES

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Complaint or inquiry Policy and/or application Manual of insurance Desk (60'')</p> <p>Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover 'in' basket 'out' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Communicate answer by phone, letter or memo If alteration of premium or policy is indicated, make adjustment as specified in special forms Reinstate policy, if indicated</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Changes and/or replies accomplished according to insurance regulations and company policies</p>	<p><u>CUES</u> Agent's policyholder's, rating bureau's acceptance of decisions</p>	<p><u>ERRORS</u> Correspondents dissatisfaction *</p> <p>*Note: may be unavoidable</p>

<p>SCIENCE</p> <p>Behavioral science - (see index 2)</p>	<p>MATH -- NUMBER SYSTEMS</p>
<p>Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic</p>	

<p>COMMUNICATIONS</p>		
<p><u>PERFORMANCE MODES</u></p> <p>(see index 1)</p>	<p><u>EXAMPLES</u></p> <p>(see index 1)</p>	<p><u>SKILLS/CONCEPTS</u></p> <p>(see index 1)</p>

Duty I Determining Coverage on Specific Claims

- 1 Review loss information and policy and determine coverage-all lines

I 1 (TASK STATEMENT) REVIEW LOSS INFORMATION AND POLICY AND DETERMINE COVERAGE - ALL LINES

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Policy - application Notice of loss information Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover 'in' basket 'out' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory</p>	<p>Get policy-application from file Review notice of loss form Review policy contract Consult claims department or agent/ phone or write Look for any endorsement Advise claims department of decisions</p>	<p>General office safety - (see index 3)</p>
<p><u>DECISIONS</u> Determine if policyholder has coverage for loss under policy contract</p>	<p><u>CUES</u> Policy in force No restricting endorsement No adverse information on loss Accident date Date of loss</p>	<p><u>ERRORS</u> Financial loss to policyholder or company</p>

SCIENCE

MATH - NUMBER SYSTEMS

Math model A:

Basic arithmetic skills: read whole numbers (decimals), indexing

Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES

(see index 1)

EXAMPLES

(see index 1)

SKILLS/CONCEPTS

(see index 1)

COMMUNICATIONS

<u>PERFORMANCE MODES</u>	<u>EXAMPLES</u>	<u>SKILLS/CONCEPTS</u>
Speaking	Telephone: agent, rating bureau, policyholder, inspection company, physicians, claims personnel	Terminology*/general vocabulary, appropriate diction, enunciation, persuasion and sales technique, logic, poise
Reading	Application, policy, manual, letters, reports, lab reports	Comprehension, detail/inference, terminology,* informational reports, definition, classification and rate charts
Writing	Memos: agent, claims personnel (adjustors)	Penmanship, spelling, memo format, terminology,* persuasion and sales technique, logic
Dictating	Letters: agents, policyholders, inspection company, physicians	Terminology*/general vocabulary, appropriate diction, enunciation, logic, proper dictating techniques
Listening	Replies: agents, policyholders, physicians, inspection company, claims personnel	Auditory discrimination, discriminate facts from non-facts, recognize opinions, logic, note taking
Viewing	Manuals: rate and classification, pages	Recognize symbols, codes and emblems

*Note: In reference to terminology—each major line of insurance (auto, life, etc.) has a special vocabulary. The worker must learn this vocabulary to successfully perform the function. For example, in life insurance, the underwriter must know or recognize the various parts of the body, diseases, etc. The knowledge required, however, is not the science involved, only the terminology and/or definitions.

INDEX 2

BEHAVIORAL SCIENCE*

Underwriter should be aware that timeliness of decisions should be based on: legal time limitations, company's financial interests, case load and peace of mind

Underwriter should maintain a proper balance between skepticism and accepting information at face value

Underwriter must maintain a high level of professionalism and emotional stability

Underwriter should be coached to anticipate stress resulting from heavy workload and frequent decisions. Such stress could result in 'Hasty,' decisions. Underwriters should develop patience with self as he/she builds up speed; and underwriters should learn to counsel with supervisory and other underwriters when doubtful

Underwriter should be coached to give appropriate rationale for action to agents and/or policyholders in matters dealing with controversy

Underwriter must exercise professional objectivity

Underwriter must develop qualities of tact, firmness, honesty and directness in his/her dealings with people (agents and policyholders)

In conflicts of opinions, the underwriter must develop strategies for terminating discussions and must know when to refer to a high authority

Underwriter must exercise skill in helping complainant maintain dignity

Underwriter must explain rationale of withholding information when necessary due to confidentiality of information

Underwriter must develop and maintain capacity to foster cooperation with others, to cope with conflict behavior, and to generate integrity

Underwriter must exhibit qualities of self-confidence, self-reliance, self-respect, self-control and adaptability

*physical sciences are not specifically involved-for rationale, see Index 1

INDEX 3

GENERAL OFFICE SAFETY

Rules of safety

- Use care in the use of file cabinets or drawers
- Use care in cleaning off desk
- Use care in moving about office

Hazards resulting from unsafe performance

- Open file cabinet drawers, e.g., hitting leg on open drawer
- Opening of file drawers carelessly, e.g., opening top drawer with bottom drawer closed causing cabinet to fall over
- Papers and pencils, clips, etc., lying on floor creating tripping hazards
- Not looking for other employees when moving about, resulting in personal injury
- Dropping lighted cigarettes, etc., in waste containers, causing fires

GLOSSARY

- Application- document that agent completes setting forth necessary information to write policy and to evaluate its acceptance
- Manuals- each line of insurance has its own manual, ie., auto, etc., detailing all company and industry rules, classifications, and rates. The manual, also, defines the terminology used within the manual
- Inspection- as used in this duty and task analysis, inspections include motor vehicle reports, medical examiners reports, attending physicians statements, appraisals, poloroid photo graphs lab reports and investigations
- Motor Vehicle Reports- a listing of accidents and violations (as compiled by the state department of motor vehicles) incurred by a licensed driver in that state
- Medical Examiner's Report- a record of a physical examination performed by a physician appointed by the insurance company
- Attending Physician's Statement- a report from a life or health applicant's physician concerning the applicant's general health or concerning a specific disease or injury the applicant has received treatment by that physician
- Appraisal- an expert's evaluation of the current market value of the property in question
- Poloroid Photograph- photograph of the property to be insured
- Lab Reports- various analysis of urine, blood or body tissues as may be required
- Investigations- reports submitted by inspection companies such as the retail credit company, O'Hanlon, commercial services and others, detailing an applicant's driving, moral, drinking, credit, health, and personal reputation

GLOSSARY (CON'T)

Scheduled and Unscheduled Property- scheduled property are those items of personal property having high value or specific sentimental value that is specifically described in a personal property floater. Unscheduled property is all other property covered by the policy not specifically described

Carrier- an insurance company

Reinsurance- the transfer of insurance business from one insurer to another. Its purpose is shift risks from an insurer whose financial safety might be threatened by retaining too large an amount of risk to other carriers that will share in the risks of large losses

Loss Record-a chronological listing and description of all reported and settled losses

Loss Report- a copy of the notice of loss or a record of a specific loss that is given to the underwriting department by the claims department

Renewal- the term 'renewal' as used in this book means the period in time at which the underwriter can redetermine the policy's acceptability according to contractual or state regulatory rules

Reunderwriting- the function of underwriting a policy once the initial underwriting of that policy has been completed

Rider or Endorsement- a form attached to and forming a part of the policy that in some way alters the coverage or conditions of the basic policy. The term 'rider' is used in life and health insurance. The term 'endorsement' is used in fire, casualty (auto) and marine insurance.

Policy- the contract issued by an insurance company detailing the insurance afforded and the conditions and limitations of such insurance