

Recommended
INDUSTRY ADVANTAGE
 Courses for Operational Areas



For employees from all operational areas new to the industry, we recommend that employees:

- 1 Complete one or more of the fundamentals learning paths, described below
- 2 Explore the **“Onboarding Employees”** recommendations for their operational area

More seasoned employees may benefit from the courses listed under **“Developing Employees”** and **“Experienced Employees”** in the appropriate operational areas.

FUNDAMENTALS LEARNING PATHS

LIFE FUNDAMENTALS LEARNING PATH	ANNUITY FUNDAMENTALS LEARNING PATH	WORKPLACE BENEFITS FUNDAMENTALS LEARNING PATH
Insurance Terminology	The Purpose of Annuities	The History of Employee Benefits
Purpose of Life Insurance	Introduction to Annuities	Navigating the Benefits Industry Ecosystem
Insurable Risks	How Are Annuities Sold?	Legally Mandated Employee Benefits
Risk Management Basics	Immediate and Deferred Annuities	Group Insurance Basics
Policy Reserves	Intro to Fixed Annuities	Who Regulates Retirement Plans?
Life Insurance Beneficiaries	Intro to Variable Annuities <i>(includes RILAs)</i>	ERISA and Retirement Plans
Basics of Term and Whole Life Insurance	Annuity Payout Options	Overview of Defined Benefit and Defined Contribution Retirement Plans
Participating Policies and Policy Dividends	Choose the Annuity Case Studies	What Makes an Effective Financial Wellness Program?
The Life Insurance Ecosystem	The Life Insurance Ecosystem <i>(applicable to Annuity Operations)</i>	Financial Literacy
Life Insurance Case Studies		

OPERATIONS

CLAIMS

ONBOARDING EMPLOYEES	DEVELOPING EMPLOYEES	EXPERIENCED EMPLOYEES
The Importance of Effective Claim Administration	Life Insurance Beneficiaries	Combatting Elder Financial Exploitation
Unfair Claim Practices	Overview of Policy Provisions	Improving Life Insurance Applications Through Behavioral Economics
Introduction to Fraud Prevention in the Claims Process	Policy Exclusions	More than a Good Pair of Genes: Epigenetics and Life Insurance
Life Claims: Verifying Coverage Was In Force	Suicide Exclusions and Misstatements in the Application	Closing the Life Insurance Coverage Gap: Is Simplified Underwriting the Answer?
Life Claims: Verifying the Deceased Is Covered		
Life Claims: Proof of Death Required in the United States		
Life Claims Involving Contestability and Exclusions		
Life Claims: Paying Policy Proceeds		
Life Claims: Determining the Proper Payee		
Life Insurance Case Studies	<i>Employees working in claims may also find value in the courses recommended for those working in underwriting.</i>	

CUSTOMER SERVICE

ONBOARDING EMPLOYEES	DEVELOPING EMPLOYEES	EXPERIENCED EMPLOYEES
Why Exceptional Customer Service Is a Priority for Insurers	Recognizing and Addressing Customers' Unspoken Needs	Effective Corporate Communication
Creating a Customer-Centric Culture	Understanding Assertive, Aggressive, Passive, and Passive-Aggressive Behavior Patterns	Effective Written Communication
Collecting and Using Voice of the Customer (VOC) Data	Explanation, Persuasion, and Negotiation in Customer Interactions	Time Management
Customer Personas and Journey Mapping	Five Steps for Managing Upset Customers	Stress Management
Cultural Differences that Affect Communication	Conflict Resolution Skills for Customer Service	Leading innovation to Improve the Customer Experience
Generational Differences that Affect Communication	Empathy and Emotional Intelligence Skills	Ethnography: A Deeper Understanding of the Customer Experience

OPERATIONS

UNDERWRITING

ONBOARDING EMPLOYEES	DEVELOPING EMPLOYEES	EXPERIENCED EMPLOYEES	
Individual Life	Handling Nonstandard Risks and Misrepresentations During Underwriting	Underwriting Transgender People	
Overview of the New Business Process			
Field Underwriting and Submitting an Application	It's All in the Wrist: Insurers and Wearable Device Data	Intro to Insurance Company Financial Reporting	
New Business Activities: From Application to Policy Issue	The Need for Speed: Rx Histories are Making Underwriting Faster (and Better)	Financial Statements	
Types of Risk Factors in Life Insurance Underwriting	Closing the Life Insurance Coverage Gap: Is Simplified Underwriting the Answer?	Financial Ratios	
Risk Classes and Premiums		Active Listening Skills	
Sources of Medical Underwriting Information	<i>Employees working in underwriting may also find value in the courses recommended for those working in claims.</i>	Effective Corporate Communication	
Assessing Medical Impairments, Age, Sex, and Build in Underwriting		More than a Good Pair of Genes: Epigenetics and Life Insurance	
Assessing Personal Risk Factors in Life Insurance Underwriting			
Risks Deterred by Financial Underwriting			
Sources of Information for Financial Underwriting			
Financial Underwriting: Assessing the Amount of Coverage			
Group Life			
Group Underwriting: Assessing Risk Factors			
Group Underwriting: Eligibility Requirement			
Sources of Group Underwriting Information			
Underwriting Group Life Coverage			
Group Premium Rating Methods and Premium Refunds			
Late Enrollees and Renewal Underwriting			
State Jurisdiction Over Group Life Insurance Contracts			

OPERATIONS

ANNUITY ADMINISTRATION

ONBOARDING EMPLOYEES	DEVELOPING EMPLOYEES	EXPERIENCED EMPLOYEES
Annuity Premium Payments	Indexed Crediting Rates for Fixed Indexed Annuities (FIAs)	Life Insurance and Annuity Replacements — 1035 Exchanges
Annuity Disbursements for Withdrawals	Determining Annuity Payouts for Deferred Annuities	RILAs: An Innovative Product for Accumulating Retirement Assets
Processing Annuity Cash Surrenders	Determining Annuity Payouts for Single Premium Immediate Annuities (SPIAs)	
Administering Annuity Death Benefits		
Annuity Contract Free-Look Provisions		
Annuity Payout Options		

FINANCE

ONBOARDING EMPLOYEES	DEVELOPING EMPLOYEES	EXPERIENCED EMPLOYEES
Intro to Insurance Company Financial Reporting	Reinsurance Basics	The Meme Stock Phenomenon: Implications for Insurers
Financial Statements	Assumption and Indemnity Reinsurance	Economic, Social, and Governance (ESG) Investing
Financial Ratios	Reinsurance Benefits and Costs	AI Basics: An Introduction to Artificial Intelligence for Life Insurance Professionals
How Insurers Make Money on Fixed Annuities	Automatic and Facultative Reinsurance	Synthetic Identity: The Fraud You Might Be Missing
How Insurers Make Money on Variable Annuities	Calculating the Future Value of a Single Sum	
	Calculating the Present Value of a Single Sum	
	Pardon the Jargon: Analytics and AI Terms Made Easy	
	Social Security — Is the Sky Falling?	

INFORMATION TECHNOLOGY

ONBOARDING EMPLOYEES	DEVELOPING EMPLOYEES	EXPERIENCED EMPLOYEES
Between Here and Digital: Legacy System Modernization	Life Insurance Products Term Life Insurance	Leading Innovation
How Insurers Make Money on Fixed Annuities	Whole Life Insurance	Leading Innovation With Digital Transformation
How Insurers Make Money on Variable Annuities	Universal Life Insurance Products	Improving Life Insurance Applications Through Behavioral Economics
Intro to Insurance Company Financial Reporting	Indexed Universal Life	Financial Ratios
Financial Statements	Essentials	Active Listening Skills
Financial Ratios	Supplemental Disability Benefits	
	Accidental Death Benefits	
	Accelerated Death Benefits	
	Insurance Expansion Riders	
	Insurability Riders	
	Life Insurance Case Studies	
	Annuity Products	
	Introduction to Annuities	
	Immediate and Deferred Annuities	
	Introduction to Fixed Annuities	
	Introduction to Variable Annuities (includes RILAs)	
	How Insurers Make Money on Fixed Annuities	
	How Insurers Make Money on Variable Annuities	
	Indexed Crediting Rates in Fixed Indexed Annuities (FIAs)	

DISTRIBUTION

ONBOARDING EMPLOYEES	DEVELOPING EMPLOYEES	EXPERIENCED EMPLOYEES
The Life Insurance Ecosystem	State Market Conduct Regulations	Do Life Insurance Sales Require a Human Touch?
How Are Annuities Sold?	Monitoring Insurer Market Conduct in the U.S.	Black Americans: Life Insurance Matters
Producer Licensing and Appointment	Agency Law and Life Insurance Sales	
Ethics in Insurance Sales and Unfair Sales Practices	Federal and State Privacy Regulation	
Suitability and Reg BI in Insurance Sales	Retirement Plans for Small Businesses and the Self-Employed	

INVESTMENT MANAGEMENT

ONBOARDING EMPLOYEES	DEVELOPING EMPLOYEES	EXPERIENCED EMPLOYEES
State Solvency Regulations	The Meme Stock Phenomenon: Implications for Insurers	Leading Innovation to Prevent Fraud
Monitoring Insurer Solvency in the U.S.	Economic, Social, and Governance (ESG) Investing	Insurers Happy to Cure Companies' Pension Headaches With PRTs
Securities Registration Requirements for Variable Products		Effective Corporate Communication
FINRA Regulation of Broker-Dealers		

ENTERPRISE RISK MANAGEMENT

ONBOARDING EMPLOYEES	DEVELOPING EMPLOYEES	EXPERIENCED EMPLOYEES
Risk Management Basics (<i>Life</i>)	Regulatory Actions for Impaired or Insolvent Insurers	Leading Innovation
Insurable Risks	Reinsurance Basics	Combatting Elder Financial Exploitation
Annuity Product Risks and Risk Management	Assumption and Indemnity Reinsurance	Synthetic Identity: The Fraud You Might be Missing
	Reinsurance Costs and Benefits	Between Here and Digital: Legacy System Modernization
	Automatic and Facultative Reinsurance	Effective Corporate Communication
	Annuity Product Risks and Risk Management	

MARKETING

ONBOARDING EMPLOYEES	DEVELOPING EMPLOYEES	EXPERIENCED EMPLOYEES
Pardon the Jargon: Analytics and AI Terms Made Easy	The VUL Sales Illustration: A Key to Understanding a VUL Policy	Between Here and Digital: Legacy System Modernization
AI basics: An introduction to Artificial Intelligence for Life Insurance Professionals	Collecting and Using the Voice of the Customer	A Hybrid Solution to the Long-Term Care Problem
	Effective Written Communication	Improving Life Insurance Applications Through Behavioral Economics

HUMAN RESOURCES

ONBOARDING EMPLOYEES	DEVELOPING EMPLOYEES	EXPERIENCED EMPLOYEES
Insurance Terminology	Group Insurance Basics	Leading Innovation
The Purpose of Life Insurance	Group Life Insurance Contracts	Insurers Happy to Cure Companies' Pension Headaches With PRTs
Financial Literacy	Forms of Group Life Insurance Plans	PEPs and the Quest to Expand Retirement Plan Access
What Makes an Effective Financial Wellness Program?	Group Life Insurance: Eligibility of Groups and Group Members	Effective Written Communication
	Group Life Insurance Plan Administration	
	Group Life Insurance Benefit Schedules and Settlement Options	
	Group Life Insurance Termination and Conversion	
	ERISA and Retirement Plans	
	Overview of Defined Benefit and Defined Contribution Plans	



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