

# Introduction to General Insurance Exam

February 2024

## Important Exam Information:

<a href="#">Order Study Notes</a>	There is no study note package for this examination.
<a href="#">Introductory Study Note</a>	The Introductory Study Note has a complete listing of all readings, registration information, and other important information.
<a href="#">Case Study</a>	There is no case study for this examination.
<a href="#">Updates</a>	Candidates should be sure to check the Updates page on the exam home page periodically for additional corrections or notices.

Introduction to General Insurance  
February 2024

The following shorthand is used for the required textbook published by The Institutes:

ICO – x indicates Assignment x from *Introduction to General Insurance, Volume 1: Insurance Company Operations*.

PCC – x indicates Assignment x from *Introduction to General Insurance, Volume 2: Personal and Commercial Coverage*.

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Overview of Insurance Operations</b>
<b>Learning Objective</b>	
1. The candidate will understand how insurance companies are organized, their goals, how success is measured, and their functions.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Categorize the internal and external constraints that impede insurers from achieving their major goals</li> <li>b) Differentiate among the various classifications of insurers</li> <li>c) Demonstrate how an insurer can measure its success at meeting established goals</li> <li>d) Differentiate among the core and supporting functions performed by insurers</li> <li>e) Explain how expanding data sources, the blockchain, and advanced analytics can transform insurance operations</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• ICO – 1 Overview of Insurance Operations</li> </ul>	

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Insurance Regulation</b>
<b>Learning Objective</b>	
2. The candidate will understand the reasons for and the types of regulation.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Explain how insurance regulation protects consumers, contributes to maintaining insurer solvency, and assists in preventing destructive competition</li> <li>b) Summarize the regulatory activities of state insurance departments, including state insurance commissioners' duties</li> <li>c) Describe the licensing requirements for insurers and insurance personnel</li> <li>d) Describe the methods that regulators use to maintain the solvency of insurers</li> <li>e) Examine the goals of insurance rate regulation, the major types of state rating laws, and the reasons supporting and opposing rate regulation</li> <li>f) Explain how the contract language contained in insurance policies is regulated</li> <li>g) Summarize the regulation of insurance market conduct and consumer protection</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• ICO – 2 Insurance Regulation</li> </ul>	

Introduction to General Insurance  
February 2024

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Insurance Marketing and Distribution</b>
<b>Learning Objective</b>	
3. The candidate will understand the insurance marketplace and marketing and distribution systems.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Explain how insurers differentiate marketing for different types of customers</li> <li>b) Explain how unique economic factors shape the insurance marketplace</li> <li>c) Explain how typical insurer marketing activities are performed and why they are performed</li> <li>d) Distinguish among the main types of insurance distribution systems and channels</li> <li>e) Describe the functions performed by insurance producers</li> <li>f) Describe the key factors an insurer should evaluate during the distribution-system and distribution-channel selection process</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• ICO – 3 Insurance Marketing and Distribution</li> </ul>	

<b>EXAM: GI-INTRO</b>	<b>TOPIC: The Underwriting Function</b>
<b>Learning Objective</b>	
4. The candidate will understand the purpose, role, and function of underwriting.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Distinguish among the underwriting activities typically performed by line and staff underwriters</li> <li>b) Explain why it is important to comply with underwriting authority in individual account selection</li> <li>c) Describe the constraining factors considered in the establishment of underwriting policy</li> <li>d) Explain why insurers implement underwriting guidelines and conduct underwriting audits</li> <li>e) Summarize the steps in the underwriting process and the purpose of each</li> <li>f) Explain how an insurer’s underwriting results are measured and how financial measures can be distorted</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• ICO – 4 The Underwriting Function</li> </ul>	

Introduction to General Insurance  
February 2024

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Underwriting Property and Liability Insurance</b>
<b>Learning Objective</b>	
5. The candidate will understand the different policy considerations in underwriting property and liability insurance policies.	
<b>Learning Outcomes</b>	
<p>The candidate will be able to:</p> <ol style="list-style-type: none"> <li>a) Describe in detail each of the COPE factors used to evaluate property loss exposures</li> <li>b) Explain how insurable interest, policy provisions for valuing losses, and insurance to value affect a loss payment amount under property insurance</li> <li>c) Explain how underwriters use policy amount, amount subject, normal loss expectancy (NLE), probable maximum loss (PML), and maximum foreseeable loss (MFL) to measure potential loss severity</li> <li>d) Describe the underwriting considerations for business income and extra expense coverage</li> <li>e) Describe the underwriting considerations and risk control techniques associated with employee dishonesty and crimes committed by others</li> <li>f) Describe the loss exposures and the underwriting considerations for commercial general liability insurance</li> <li>g) Describe the underwriting considerations for personal and commercial auto insurance</li> <li>h) Describe the key underwriting considerations relevant to the evaluation of submissions for workers compensation insurance</li> <li>i) Describe the underwriting considerations for umbrella and excess liability insurance</li> </ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• ICO – 5 Underwriting Property and Liability Insurance</li> </ul>	

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Risk Control and Premium Auditing</b>
<b>Learning Objective</b>	
6. The candidate will understand the purpose and function of risk control and premium auditing.	
<b>Learning Outcomes</b>	
<p>The candidate will be able to:</p> <ol style="list-style-type: none"> <li>a) Describe the goals of insurer risk control activities</li> <li>b) Describe the risk control services provided by insurers</li> <li>c) Explain how risk control cooperates with other insurer functions</li> <li>d) Explain why premium audits are conducted and why they must be accurate</li> <li>e) Describe the premium auditing process</li> <li>f) Explain how premium auditing contributes to other insurer functions</li> </ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• ICO – 6 Risk Control and Premium Auditing</li> </ul>	

Introduction to General Insurance  
February 2024

<b>EXAM: GI-INTRO</b>	<b>TOPIC: The Claim Function</b>
<b>Learning Objective</b>	
7. The candidate will understand the claim function and related elements.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Explain how an insurer’s claim function achieves its primary goals, provides valuable information to other departments, and interacts effectively with its outside contacts</li> <li>b) Describe the claim department structure, types and functions of claim personnel, and claim personnel performance measures</li> <li>c) Describe the key activities in the claim handling process: Acknowledging and assigning the claim, Identifying the policy and setting reserves, Contracting the insured or the insured’s representative, Investigating the claim, Documenting the claim, Determining the cause of loss, liability, and the loss amount, and Concluding the claim</li> <li>d) Explain how the law of bad faith relates to an insurer’s duty of good faith and fair dealing and how the legal environment affects the law of bad faith</li> <li>e) Describe the elements of good-faith claim handling</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• ICO – 7 The Claim Function</li> </ul>	

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Adjusting Property and Liability Claims</b>
<b>Learning Objective</b>	
8. The candidate will understand the claim handling process for property and liability claims.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Explain how and why the activities in the framework for handling property claims are accomplished</li> <li>b) Describe the challenges of handling various types of property claims: Residential dwelling, Residential personal property, Commercial structure, Business income, Merchandise, Transportation and bailment, and Catastrophe</li> <li>c) Explain how and why the activities in the framework for handling a liability claim are accomplished</li> <li>d) Describe the challenges of handling various types of liability claims: Auto bodily injury liability, Auto property damage, Premises liability, Operations liability, Products liability, Workers compensation, and Professional liability</li> <li>e) Given a claim, determine coverage for a loss using the framework for coverage analysis and the activities in the claim handling process</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• ICO – 8 Adjusting Property and Liability Claims</li> </ul>	

Introduction to General Insurance  
February 2024

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Reinsurance Principles and Concepts</b>
<b>Learning Objective</b>	
9. The candidate will understand the function and types of reinsurance and its application.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Summarize the principal functions of reinsurance</li> <li>b) Describe the three sources of reinsurance</li> <li>c) Contrast treaty reinsurance with facultative reinsurance</li> <li>d) Given a case, determine the amount of a loss that would be payable under a pro rata reinsurance contract</li> <li>e) Given a case, determine the amount of a loss that would be payable under an excess of loss reinsurance contract</li> <li>f) Explain how finite risk reinsurance and capital market based methods are used as alternatives to traditional reinsurance</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• ICO – 9 Reinsurance Principles and Concepts</li> </ul>	

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Personal Auto Policy</b>
<b>Learning Objective</b>	
10. The candidate will understand the role of automobile insurance in society and the contents of the Personal Auto Policy.	
<b>Learning Outcomes</b>	
The candidate will be able to:	
<ul style="list-style-type: none"> <li>a) Evaluate various laws and systems regarding approaches to compensating automobile accident victims: Tort liability system, Financial responsibility laws, Compulsory insurance laws, Uninsured motorists coverage, Underinsured motorists coverage, and No-fault insurance</li> <li>b) Describe no-fault automobile laws in terms of their types and required benefits</li> <li>c) Explain how high-risk drivers may obtain auto insurance</li> <li>d) Describe automobile insurance rate regulation in terms of rating factors, matching price to exposure, competition, and other regulatory issues</li> <li>e) Summarize the sections of the Personal Auto Policy</li> <li>f) Identify the types of information typically contained on the declarations page of the Personal Auto Policy</li> <li>g) For each of Part A – Liability Coverage, Part B – Medical Payments Coverage, Part C – Uninsured Motorists Coverage, and Part D – Coverage for Damage to Your Auto: Summarize the provisions; given a case describing a claim, determine if that part of the coverage applies and, if so, the amount the insurer would pay for the claim</li> <li>h) Describe underinsured motorist insurance in terms of its purpose and the ways in which it can vary by state</li> <li>i) Describe the insured’s duties following a covered auto accident or loss as shown in Part E</li> <li>j) Summarize each of the general provisions in Part F</li> <li>k) Describe the Personal Auto Policy endorsements that are used to handle common auto loss exposures</li> <li>l) Describe the Personal Auto Endorsements that are used to handle exposures related to transportation network companies</li> <li>m) Given a case describing an auto claim, determine whether the Personal Auto Policy would cover the claim and, if so, the amount the insurer would pay for the claim</li> </ul>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• PCC – 1 Automobile Insurance and Society</li> <li>• PCC – 2 Personal Auto Policy: Liability, Med Pay, and UM Coverage</li> <li>• PCC – 3 PAP Physical Damage, Duties After an Accident, Endorsements</li> </ul>	

Introduction to General Insurance  
February 2024

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Homeowners Coverage</b>
<b>Learning Objective</b>	
11. The candidate will understand the contents of the ISO Homeowners Program and describe some specialty plans.	
<b>Learning Outcomes</b>	
<p>The candidate will be able to:</p> <ol style="list-style-type: none"> <li>a) Describe how individuals and families can use the ISO 2011 Homeowners insurance program to address their personal risk management needs</li> <li>b) Describe the Homeowners 3 – Special Form (HO-3) in terms of its structure and the coverages it provides, the role of endorsements in modifying it, and the factors considered in rating it</li> <li>c) Describe what is insured by each of these coverages contained in the 2011 HO-3 policy: Coverage A – Dwelling, Coverage B – Other Structures, Coverage C – Personal Property, Coverage D – Loss of Use, and additional coverages</li> <li>d) Describe what is covered and what is excluded by these provisions in the 2011 HO-3 policy: Perils Insured Against for Coverages A, B, and C, and Section I - Exclusions</li> <li>e) Given a scenario describing a homeowners property claim, determine whether the 2011 HO-3 Policy Section I – Property Coverages would cover the claim and, if so, the amount the insurer would pay for the claim</li> <li>f) Determine whether the 2011 HO-3 policy provisions in Section II – Liability Coverage provide coverage for a given loss or loss exposure: Coverage E – Personal Liability, Coverage F – Medical Payments to Others, and additional coverages</li> <li>g) Determine whether one or more exclusions preclude the coverage provided by Section II of the 2011 HO-3 policy provisions in Section II – Exclusions</li> <li>h) Summarize the 2011 HO-3 policy provisions concerning: Conditions applicable to Section II and Conditions applicable to Sections I and II</li> <li>i) Given a case describing a homeowners liability claim, determine whether the 2011 HO-3 policy Section II – Liability Coverage would cover the claim, and if so, the amount the insurer would pay for the claim</li> <li>j) Compare the coverage provided by each of the following 2011 Homeowners policies to the coverage provided by the 2011 HO-3 policy: HO-2 Broad Form, HO-4 Contents Broad Form, HO-5 Comprehensive Form, HO-6 Unit-Owners Form, and HO-8 Modified Coverage Form</li> <li>k) Summarize the coverages provided by the various 2011 ISO Homeowners policy endorsements</li> <li>l) Given a case describing a homeowners claim, determine whether a 2011 HO-3 Policy that may include one or more endorsements would cover the claim, and, if so, the amount the insurer would pay for the claim</li> <li>m) Describe the operation of the National Flood Insurance Program and the coverage it provides</li> <li>n) Describe the operation of FAIR plans and beachfront and windstorm plans and the coverage they provide</li> </ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• PCC – 4 Homeowners Property Coverage</li> <li>• PCC – 5 Homeowners Liability, Conditions, Coverage Forms, and Endorsements</li> <li>• PCC – 6 Other Residential Insurance</li> </ul>	

Introduction to General Insurance  
February 2024

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Commercial Property Insurance</b>
<b>Learning Objective</b>	
12. The candidate will understand the nature of Commercial Property Insurance.	
<b>Learning Outcomes</b>	
The candidate will be able to: <ol style="list-style-type: none"><li>a) Describe commercial property insurance in terms of the major categories of loss exposures that can be covered and the components of a commercial property coverage part</li><li>b) Determine whether a described item of property qualifies as Covered Property under one or more of these categories in the Building and Personal Property Coverage Form: Building, Your Business Personal Property, and Personal Property of Others</li><li>c) Determine which of the additional coverages and coverage extensions of the Building and Personal Property Coverage Form (BPP) apply to a described loss</li><li>d) Determine whether the cause of a described loss is a covered cause of loss under the Causes of Loss – Basic Form or the Causes of Loss – Broad Form</li><li>e) Determine whether the cause of a described loss is a covered cause of loss under the Causes of Loss – Special Form</li><li>f) Apply the Limits of Insurance and Deductible provisions of the Building and Personal Property Coverage Form to a described loss</li><li>g) Explain how each of the Loss Conditions and Additional Conditions affects coverage under the Building and Personal Property Coverage Form</li><li>h) Explain how each of the following optional coverages described in the BPP modifies the basic coverage of the BPP: Agreed Value, Inflation Guard, Replacement Cost, and Extension of Replacement Cost to Personal Property of Others</li><li>i) Summarize each of the Commercial Property Conditions</li><li>j) Explain how each of the conditions contained in the Common Policy Conditions affects coverage under a commercial property coverage part</li><li>k) Explain how each of these documents modifies the Building and Personal Property Coverage Form: Ordinance or Law Coverage, Spoilage Coverage, Flood Coverage, Earthquake and Volcanic Eruption Coverage, Peak Season Limit of Insurance, and Value Reporting Form</li><li>l) Identify the factors that affect commercial property insurance premiums</li><li>m) Given a case, determine whether, and for what amount, a described loss would be covered by a commercial property coverage part that includes the Building and Personal Property Coverage Form and any of the three causes of loss forms</li></ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"><li>• CPP – 7 Commercial Property Insurance, Part I</li><li>• CPP – 8 Commercial Property Insurance, Part II</li></ul>	



Introduction to General Insurance  
February 2024

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Commercial General Liability Insurance</b>
<b>Learning Objective</b>	
13. The candidate will understand the nature of Commercial General Liability Insurance.	
<b>Learning Outcomes</b>	
<p>The candidate will be able to:</p> <ol style="list-style-type: none"> <li>a) Describe commercial general liability insurance in terms of the types of losses that can be covered by general liability insurance and the components of a commercial general liability coverage part</li> <li>b) Determine whether a described claim meets the conditions imposed by the Coverage A insuring agreement of the Commercial General Liability Coverage Form (occurrence version)</li> <li>c) Determine whether any of the exclusions applicable to Coverage A of the Commercial General Liability Coverage Form eliminate coverage for a described claim</li> <li>d) Determine whether a described claim meets the conditions imposed by the Coverage B insuring agreement of the Commercial General Liability Coverage Form (occurrence version) and whether any of the Coverage B exclusions eliminate coverage for the claim</li> <li>e) Determine whether a described claim meets the conditions imposed by the Coverage C insuring agreement of the Commercial General Liability Coverage Form and whether any of the Coverage C exclusions eliminate coverage for the claim</li> <li>f) Summarize the supplementary payments of the Commercial General Liability Coverage Form</li> <li>g) Determine whether a described person or organization is an insured under the Commercial General Liability Coverage Form</li> <li>h) Explain how the following limits of insurance in the CGL Coverage Form are applied: Each occurrence limit, Personal and advertising injury limit, Damage to premises rented to you limit, Medical expense limit, General aggregate limit, and Products-completed operations aggregate limit</li> <li>i) Apply the Commercial General Liability Conditions of the Commercial General Liability Coverage Form (occurrence version) to claims or other interactions between the insurer and the insured</li> <li>j) Explain how the premium for CGL coverage is determined</li> <li>k) Given a case, determine whether, and for what amount, the Commercial General Liability Coverage Form (occurrence version) covers a described claim</li> </ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• PCC – 9 Commercial General Liability Insurance, Part I</li> <li>• PCC – 10 Commercial General Liability Insurance, Part II</li> </ul>	

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Commercial Auto Insurance</b>
<b>Learning Objective</b>	
14. The candidate will understand the nature of Commercial Auto Insurance.	
<b>Learning Outcomes</b>	
<p>The candidate will be able to:</p> <ol style="list-style-type: none"> <li>a) Describe commercial auto insurance in terms of the loss exposures that can be covered and the components of a commercial auto coverage part</li> <li>b) Select the symbols needed to provide a described organization with appropriate commercial auto coverage(s) under the Business Auto Coverage Form</li> <li>c) Summarize the provisions contained in Section II – Covered Autos Liability Coverage of the Business Auto Coverage Form</li> <li>d) Summarize the provisions contained in Section III – Physical Damage of the Business Auto Coverage Form</li> <li>e) Describe the conditions contained in the business Auto Coverage form</li> <li>f) Describe the following coverages that may added by endorsement to the Business Auto Coverage Form: Medical payments, Personal injury protection and added personal injury protection, and Uninsured and underinsured motorists</li> <li>g) Explain how the following are rated for commercial auto coverage: Private passenger vehicles and Trucks, tractors, and trailers</li> <li>h) Given a case, determine whether, and for what amount, the Business Auto Coverage Form covers a described claim</li> </ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPP – 11 Commercial Auto Insurance</li> </ul>	

Introduction to General Insurance  
February 2024

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Workers Compensation and Employers Liability Insurance</b>
<b>Learning Objective</b>	
15. The candidate will understand workers compensation and employers liability coverages.	
<b>Learning Outcomes</b>	
<p>The candidate will be able to:</p> <ol style="list-style-type: none"> <li>a) Describe workers compensation statutes in terms of: Basic purpose, Benefits provided, and Persons and employments covered</li> <li>b) Describe workers compensation statutes in terms of: Extraterritorial provisions, Federal jurisdiction, and Methods for meeting employers' obligations</li> <li>c) Summarize these sections of the Workers Compensation and Employers Liability Insurance Policy: Information Page, General Section, and Part One – Workers Compensation Insurance</li> <li>d) Explain why employers liability insurance is needed and how the Workers Compensation and Employers Liability Insurance Policy addresses this need</li> <li>e) Describe the purpose and operation of Part Three – Other States Insurance in the Workers Compensation and Employers Liability Insurance Policy</li> <li>f) Describe the need for and the coverage provided by the Voluntary Compensation and Employers' Liability Coverage Endorsement and the Longshore and Harbor Workers' Compensation Act Coverage Endorsement</li> <li>g) Explain how premium bases, classifications, and premium adjustments affect the rating of workers compensation insurance</li> <li>h) Given a case, determine whether the Workers Compensation and Employers Liability Insurance Policy covers a described injury or illness and, if so, what types of benefits or what amount of damages is covered</li> </ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPP – 12 Workers Compensation and Employers Liability Insurance</li> </ul>	

<b>EXAM: GI-INTRO</b>	<b>TOPIC: Specialty Coverages</b>
<b>Learning Objective</b>	
16. The candidate will understand various specialty coverages.	
<b>Learning Outcomes</b>	
<p>The candidate will be able to:</p> <ol style="list-style-type: none"> <li>a) Describe commercial excess liability insurance and commercial umbrella liability insurance in terms of: The three basic types of commercial excess liability insurance and The provisions commonly found in commercial umbrella liability policies that distinguish them from other types of commercial liability policies</li> <li>b) Describe professional liability insurance and management liability insurance in terms of: How they differ from each other, How they differ from commercial general liability policies, and The common types of professional and management liability policies</li> <li>c) Describe the purpose and characteristics of each of these types of environmental insurance policies: Site-specific environmental impairment liability (EIL) policies, Underground storage tank compliance policies, Remediation stop-loss policies, Contractors pollution liability policies, and Environmental professional errors and omissions liability policies</li> <li>d) Describe these aspects of aircraft insurance: The purpose-of-use categories, Insurance policies for manned aircraft, and Insurance policies for unmanned aircraft</li> <li>e) Describe the types of losses that can be covered by each of the insuring agreements generally available in cyber risk insurance policies</li> <li>f) Explain how an organization domiciled in the United States can insure international loss exposures that would not be covered under standard property and liability insurance policies</li> <li>g) Describe these aspects of terrorism insurance: Losses and lines of insurance covered by TRIPRA 2015, How TRIPRA 2015 affects insurers, Categories and purposes of TRIPRA 2015 endorsements, and Stand-alone terrorism policies</li> <li>h) Summarize the guarantee provided by the particular types of surety bonds within the following bond classifications: Contract bonds, License and permit bonds, Public official bonds, Court bonds, and Miscellaneous bonds</li> </ol>	
<b>Syllabus Resources</b>	
<ul style="list-style-type: none"> <li>• CPP – 13 Specialty Coverages</li> </ul>	