



TAC4 Solutions dba ARC Academy 

## **2026 Insurance Accounting & Reporting Course Catalog**

### **Course Pricing**

**Introductory \$325 | Intermediate \$425 | Advanced \$525**

**We remove your statutory burden**

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# Principles of Insurance 1

*Why Insurance Exists in the First Place*

**JUNE 2026**

Why Insurance Exists in the First Place

## **OVERVIEW**

Insurance only makes sense if you understand why it exists. This course lays the foundation for everything that follows in underwriting, accounting, regulation, and risk management. You will learn how insurance solves real economic problems, how risk is transferred and pooled, and why premiums, losses, and underwriting discipline matter.

This is the starting point for anyone new to insurance, or anyone who works in insurance but never got the big-picture explanation.

## **WHO IS THIS COURSE FOR**

New insurance accountants, analysts, and finance professionals

IT, audit, actuarial, or operations professionals working with insurance data

Professionals transitioning into insurance from another industry

Anyone who wants a clear, plain-English understanding of how insurance works.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Explain why insurance exists from an economic and risk perspective

Understand the concept of risk pooling and why scale matters

Describe how premiums are created and what they are meant to cover

Distinguish between expected losses, expenses, and profit

See how underwriting decisions connect to financial outcomes.

### **KEY TOPICS COVERED**

The economic purpose of insurance

Risk transfer vs. risk retention

The basic role of underwriting

Premiums, losses, and the basic insurance equation.

### **WHY THIS COURSE MATTERS**

Without this foundation, insurance accounting and regulation feel like arbitrary rules. With it, everything, from statutory accounting to RBC to reinsurance, starts to make sense.

This course gives you the mental model you will use throughout the entire curriculum.

### **PREREQUISITES**

None. This course is designed for beginners.

### **WHERE IT FITS IN THE CURRICULUM**

This is a Foundation-level course and the recommended entry point for all learners.

# Principles of Insurance 2

*Where the Money Actually Comes From*

**JUNE 2026**

Where the Money Actually Comes From

## **OVERVIEW**

Insurance is not just about paying claims; it is about managing money over time. This course builds on Principles of Insurance 1 and focuses on the financial mechanics that make insurance companies work.

You will learn where insurance company profits really come from, how investments and expenses fit into the picture, and why underwriting discipline matters long after a policy is sold.

## **WHO IS THIS COURSE FOR**

Insurance professionals with basic insurance knowledge

Accountants and analysts supporting insurance operations

Professionals preparing for statutory or regulatory work.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Explain how insurance companies generate income

Understand underwriting profit vs. investment income

Describe how expenses impact profitability

Connect risk pooling to financial performance.

## **KEY TOPICS COVERED**

Premium flows and timing  
Loss payments vs. loss reserves  
Operating expenses  
Risk pooling and diversification  
Investment income  
Underwriting profit and combined ratio concepts.

### **WHY THIS COURSE MATTERS**

Many people misunderstand how insurance companies make money. This course clears that up, and helps you understand why regulators, management, and rating agencies focus on specific metrics.

### **PREREQUISITES**

Principles of Insurance 1 (or equivalent understanding).

### **WHERE IT FITS IN THE CURRICULUM**

Foundation-level, immediately following Principles of Insurance 1.

# Insurance Regulation & Compliance 1

*The Guardrails of Insurance*

**JULY 2026**

The Guardrails of Insurance

## **OVERVIEW**

Insurance is one of the most heavily regulated industries in the world, for good reasons. This course introduces the regulatory framework that governs insurance companies and protects policyholders.

You will learn who the regulators are, what they care about, and how oversight shapes every aspect of insurance operations and reporting.

## **WHO IS THIS COURSE FOR**

New insurance accountants and finance professionals

Compliance, audit, and risk professionals

Anyone interacting with regulators or regulatory filings.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Identify key insurance regulators and their roles

Understand the purpose of insurance regulation

Explain solvency oversight and consumer protection

Recognize the roles of auditors and actuaries.



## **KEY TOPICS COVERED**

Departments of Insurance (DOI)  
NAIC structure and model laws  
Solvency regulation basics  
Role of statutory reporting  
Auditors and actuaries in regulation.



## **WHY THIS COURSE MATTERS**

Understanding regulation is essential to understanding insurance. This course explains the why behind regulatory requirements, not just the rules themselves.



## **PREREQUISITES**

None, though Principles of Insurance 1 is recommended.



## **WHERE IT FITS IN THE CURRICULUM**

Foundation-level regulatory introduction.

# Insurance Regulation & Compliance 2

*When Regulators Start Asking Questions*

**JULY 2026**

When Regulators Start Asking Questions

## **OVERVIEW**

Understanding insurance regulation is one thing. Navigating it when regulators start asking questions is another.

This course builds on foundational regulatory concepts and focuses on how regulatory oversight plays out in practice, across P&C, Life, and Health insurers. You will learn how solvency rules are applied, how regulators monitor companies over time, and what triggers deeper review, inquiries, or intervention.

The emphasis is not on theory, but on how regulation works once a company is operating, reporting, and making decisions under scrutiny.

## **WHO IS THIS COURSE FOR**

Insurance accountants and finance professionals (all lines)

Compliance, risk, and internal audit teams

Managers and leaders interacting with regulators

Anyone supporting rate filings, solvency monitoring, or regulatory responses.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand how the regulatory framework functions after licensure  
Explain solvency rules and ongoing regulatory oversight  
Recognize early warning indicators regulators monitor  
Understand the purpose and mechanics of rate filings  
Respond more effectively when regulators raise questions.

### **KEY TOPICS COVERED**

Ongoing regulatory oversight and monitoring  
Solvency rules and financial surveillance  
Regulatory ratios and trend analysis  
Rate filing purpose, structure, and review process  
Common regulatory questions and escalation triggers.

### **WHY THIS COURSE MATTERS**

Most regulatory risk doesn't come from breaking obvious rules, it comes from misunderstanding how regulators interpret trends, ratios, and behavior over time.

This course helps professionals anticipate regulatory concerns before they turn into formal inquiries, targeted exams, or corrective actions.

### **PREREQUISITES**

Insurance Regulation & Compliance 1 recommended.

### **WHERE IT FITS IN THE CURRICULUM**

Foundation-level regulatory course applicable to all insurance lines. Bridges basic regulatory concepts with real-world regulatory interaction.

# Principles of P&C Insurance

## Part 1

*How P&C Insurance Actually Works*

**JULY 2026**

How P&C Insurance Actually Works

### **OVERVIEW**

Property & Casualty insurance is where many insurance professionals first encounter real-world complexity: short-tail vs long-tail risk, policy structure, claims handling, and fast-moving financial results. This course introduces how a P&C insurance company operates from policy issuance through claims and accounting impact.

You will build a practical understanding of how premiums are written, how losses emerge, and how underwriting decisions drive financial outcomes.

### **WHO IS THIS COURSE FOR**

New P&C insurance accountants and analysts

Professionals transitioning from Life or Health into P&C

Audit, actuarial, IT, and operations staff supporting P&C insurers.

### **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Explain how P&C policies are structured and priced

Understand the lifecycle of a P&C policy

Describe how claims arise and develop over time

Connect underwriting decisions to loss experience.

### **KEY TOPICS COVERED**

Core P&C insurance concepts

Policy terms, coverage, and exclusions

Premium writing and earning

Claims reporting and settlement basics

Loss drivers by line of business.

### **WHY THIS COURSE MATTERS**

P&C insurance behaves very differently from Life and Health insurance. This course gives you the mental model you need before diving into statutory accounting, Schedule P, or RBC.

### **PREREQUISITES**

Principles of Insurance 1 and 2 recommended.

### **WHERE IT FITS IN THE CURRICULUM**

Introductory P&C course and gateway to P&C statutory accounting.

# Principles of P&C Insurance

## Part 2

*Losses, Expenses & Reality Checks*

**JULY 2026**

Losses, Expenses & Reality Checks

### **OVERVIEW**

This course goes deeper into the financial realities of running a P&C insurance company. You will explore how losses, expenses, and investments interact, and why underwriting discipline matters long after premiums are written.

### **WHO IS THIS COURSE FOR**

P&C insurance professionals with basic operational knowledge  
Accountants and analysts supporting P&C financial reporting.

### **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Analyze underwriting results and key ratios

Understand expense structures in P&C insurance

Explain how investment income supports operations

Recognize early warning signs in P&C results.

### **KEY TOPICS COVERED**

Loss ratios and expense ratios

Combined ratio fundamentals

Investment income and risk pooling

Profitability drivers and red flags.



### **WHY THIS COURSE MATTERS**

This course helps you move from “reporting numbers” to understanding what those numbers are telling you about the business.



### **PREREQUISITES**

Principles of P&C Insurance Company 1.



### **WHERE IT FITS IN THE CURRICULUM**

Foundational P&C financial understanding before advanced reporting.

# Intro to Statutory Accounting for P&C

*July 2026*

## **OVERVIEW**

Statutory accounting exists to protect policyholders, not to measure profitability. This course introduces the purpose, structure, and logic of statutory accounting as it applies to P&C insurance companies.

You will learn why statutory rules differ from GAAP and how those differences affect surplus, solvency, and regulatory oversight.

## **WHO IS THIS COURSE FOR**

Accountants new to P&C statutory reporting  
Finance professionals transitioning into insurance  
Anyone preparing for regulatory filings or exams.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

- Explain the purpose of statutory accounting
- Identify key SAP vs GAAP differences for P&C insurers
- Understand admitted vs non-admitted assets
- See how statutory results impact surplus and solvency.

## **KEY TOPICS COVERED**

- Purpose of statutory accounting
- Admitted vs non-admitted assets
- Statutory liabilities and conservatism

Surplus and solvency focus.



### **WHY THIS COURSE MATTERS**

Without understanding statutory intent, P&C reporting feels arbitrary. This course explains the logic behind the rules.



### **PREREQUISITES**

Basic P&C insurance knowledge recommended.



### **WHERE IT FITS IN THE CURRICULUM**

Core entry point for all P&C statutory reporting courses.

# The Language of P&C Insurance

*July 2026*

## **OVERVIEW**

P&C insurance has its own language, and if you don't speak it fluently, everything from financial statements to examiner questions becomes harder than it needs to be. This course is a practical terminology bootcamp designed to help you understand and confidently use common P&C insurance terms.

This is not a glossary. It has context-driven language you will see in policies, financials, and regulatory conversations.

## **WHO IS THIS COURSE FOR**

New P&C insurance professionals

Accountants, auditors, and analysts new to insurance

IT and operations professionals supporting P&C systems.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand common underwriting and claims terminology

Interpret P&C insurance language in financial reports

Follow conversations with actuaries, underwriters, and regulators.

## **KEY TOPICS COVERED**

Policy and coverage terminology

Common statutory and regulatory language

Underwriting and claims terminology

Financial vocabulary.



### **WHY THIS COURSE MATTERS**

Misunderstanding terminology leads to reporting errors and misses red flags.  
This course helps you build confidence fast.



### **PREREQUISITES**

None.



### **WHERE IT FITS IN THE CURRICULUM**

Recommended early in the P&C learning path.

# Intro to Reinsurance for P&C Accountants (Schedule F)

*Reinsurance That Counts*

**SEPTEMBER 2026**

Reinsurance That Counts

September 2026

## **OVERVIEW**

Reinsurance can dramatically change a P&C insurer's risk profile, but only if it is structured and reported correctly. This course introduces the fundamentals of P&C reinsurance and explains how it flows through statutory financial statements.

You will learn how Schedule F works, why collateral matters, and where examiners focus.

## **WHO IS THIS COURSE FOR**

P&C statutory accountants

Financial reporting and regulatory professionals

Anyone responsible for Schedule F reporting.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Identify common types of P&C reinsurance

Understand how reinsurance impacts assets, liabilities, and surplus

Navigate Schedule F reporting requirements

Recognize reinsurance credit risk and collateral issues.

### **KEY TOPICS COVERED**

Assumed vs ceded reinsurance

Treaty and facultative arrangements

Schedule F structure

Credit risk and collateral requirements

Examiner focus areas.

### **WHY THIS COURSE MATTERS**

Incorrect reinsurance reporting is a top regulatory issue. This course helps you avoid costly mistakes.

### **PREREQUISITES**

Intro to Statutory Accounting for P&C recommended.

### **WHERE IT FITS IN THE CURRICULUM**

Core P&C statutory reporting topic.

# Schedule P – Loss Development in P&C

*Yesterday's Losses Still Matter*

**NOVEMBER 2026**

Yesterday's Losses Still Matter

November 2026

## **OVERVIEW**

Schedule P is one of the most scrutinized sections of the P&C annual statement. This course explains how loss development works, why prior-year results matter, and how regulators use Schedule P to evaluate reserve adequacy.

## **WHO IS THIS COURSE FOR**

P&C accountants and analysts

Actuarial support professionals

Anyone involved in reserve analysis or reporting.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand accident year vs calendar year reporting

Interpret loss development patterns

Identify favorable and adverse development

Anticipate regulator and examiner questions.

## **KEY TOPICS COVERED**

Schedule P structure

Loss triangles and development

Prior-year development trends

Line of business reporting.



### **WHY THIS COURSE MATTERS**

Schedule P tells the story of whether reserves were adequate, or not. Regulators pay close attention.



### **PREREQUISITES**

Intro to Statutory Accounting for P&C.



### **WHERE IT FITS IN THE CURRICULUM**

Advanced P&C reporting cornerstone.

# How Much Capital Is Enough – RBC for P&C

*October 2026*

October 2026

## **OVERVIEW**

Risk-Based Capital (RBC) determines whether a P&C insurer has enough capital to support its risks. This course explains how RBC is calculated, what drives results, and why accuracy matters.

## **WHO IS THIS COURSE FOR**

P&C statutory accountants

Finance and risk professionals

Anyone involved in capital or solvency analysis.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand the structure of the P&C RBC formula

Identify key assets, underwriting, and credit risks

Interpret action level thresholds

Avoid common RBC reporting errors.

## **KEY TOPICS COVERED**

RBC framework and components

Risk charges by category

Action level triggers

Regulatory review and scrutiny.



### **WHY THIS COURSE MATTERS**

RBC drives regulatory intervention. Small errors can have big consequences.



### **PREREQUISITES**

Intro to Statutory Accounting for P&C.



### **WHERE IT FITS IN THE CURRICULUM**

Core solvency and capital topic for P&C insurers.

# Overview of Notes to Financials for P&C Reporting

*More Than Footnotes*

**NOVEMBER 2026**

More Than Footnotes

November 2026

## **OVERVIEW**

Notes to the financial statements explain the story behind the numbers. This course walks through the most important P&C disclosures and highlights where judgment, documentation, and examiner focus intersect.

## **WHO IS THIS COURSE FOR**

P&C reporting professionals

Accountants preparing annual statements

Audit and compliance professionals.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Identify required P&C disclosures

Understand significant accounting policies

Prepare defensible documentation

Anticipate examiner questions.

## **KEY TOPICS COVERED**

Significant accounting policy disclosures  
Reinsurance and related party notes  
Key disclosures and judgements  
Examiner focus and documentation.



### **WHY THIS COURSE MATTERS**

Weak disclosures are easy regulatory findings. This course helps you strengthen them.



### **PREREQUISITES**

Basic P&C statutory knowledge.



### **WHERE IT FITS IN THE CURRICULUM**

Late-stage P&C reporting and review.

# Deep Dive into Assets Page for P&C Insurance

*What's Really on the Assets Page*

**JUNE 2026**

What's Really on the Assets Page

## **OVERVIEW**

The Assets page of a P&C statutory statement looks simple, until it isn't. This course breaks down asset classifications, admissibility rules, valuation methods, and common pitfalls that lead to examiner questions.

You will learn not just what is reported, but why certain assets count and others don't.

## **WHO IS THIS COURSE FOR**

P&C statutory accountants

Financial reporting and investment accounting teams

Anyone responsible for asset schedules or tie-outs.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand statutory asset classifications

Apply admitted vs non-admitted rules correctly

Navigate investment schedules and tie-outs

Identify valuation, impairment, and write-down issues.



## **KEY TOPICS COVERED**

Review of each line and what it consists of

Receivables and non-admitted assets

Valuation and impairment concepts

Examiner focus areas.



## **WHY THIS COURSE MATTERS**

Asset errors directly impact surplus and solvency. Regulators notice.



## **PREREQUISITES**

Intro to Statutory Accounting for P&C.



## **WHERE IT FITS IN THE CURRICULUM**

Core P&C statutory reporting knowledge.

# Deep Dive into Liabilities & Surplus for P&C Insurance

*What You Owe, What You Have, and What's Left*

**JULY 2026**

What You Owe, What You Have, and What's Left

## **OVERVIEW**

Liabilities and surplus tell the real story of a P&C insurer's financial strength. This course explains loss reserves, LAE, surplus components, and why small changes can have outsized regulatory impact.

## **WHO IS THIS COURSE FOR**

P&C accountants and analysts  
Reserve and financial reporting professionals.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

- Understand loss and LAE reserves
- Identify other statutory liabilities
- Explain surplus components and movements
- Interpret regulatory ratios tied to surplus.

## **KEY TOPICS COVERED**

Case and IBNR reserves

LAE reserves

Surplus notes and adjustments

Solvency ratios and scrutiny.



## **WHY THIS COURSE MATTERS**

Reserves and surplus are at the center of every exam and solvency review.



## **PREREQUISITES**

Intro to Statutory Accounting for P&C.



## **WHERE IT FITS IN THE CURRICULUM**

Core P&C balance sheet mastery.

# Underwriting & Investment Exhibits for P&C Reporting

*Premiums, Losses, and Money on the Side*

**NOVEMBER 2026**

Premiums, Losses, and Money on the Side

November 2026

## **OVERVIEW**

The underwriting and investment exhibits connect operational activity to financial results. This course explains how premiums, losses, expenses, and investment income are presented, and where common errors occur.

## **WHO IS THIS COURSE FOR**

P&C reporting professionals

Accountants preparing annual statements.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Interpret underwriting exhibits

Understand expense allocation

Follow investment income presentation

Reconcile exhibits to core statements.

## **KEY TOPICS COVERED**

Premiums and losses by line

Expense structures

Investment income reporting

Examiner focus areas.



### **WHY THIS COURSE MATTERS**

These exhibits are heavily reviewed and often misunderstood.



### **PREREQUISITES**

Intro to Statutory Accounting for P&C.



### **WHERE IT FITS IN THE CURRICULUM**

Mid-to-late P&C reporting.

# Cash Flow Statement

*Where the Cash Actually Moves*

**OCTOBER 2026**

Where the Cash Actually Moves

October 2026

## **OVERVIEW**

Profit doesn't equal cash. This course explains how cash moves through a P&C insurer and how regulators and management use the cash flow statement to spot risk.

## **WHO IS THIS COURSE FOR**

P&C accountants and analysts

Finance and treasury professionals

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand operating, investing, and financing cash flows

Identify red flags in cash movement

Reconcile cash to income and balance sheet activity.

## **KEY TOPICS COVERED**

Operating cash flows

Investing and financing activity

Cash flow analysis, trends and red flags.



## **WHY THIS COURSE MATTERS**

Liquidity issues surface in cash before they appear elsewhere.



## **PREREQUISITES**

Basic P&C financial statement knowledge.



## **WHERE IT FITS IN THE CURRICULUM**

Late-stage financial analysis.

# Statutory Close Process & Controls – P&C

*Closing the Books Without Breaking Things*

**NOVEMBER 2026**

Closing the Books Without Breaking Things

November 2026

## **OVERVIEW**

Statutory close is high-pressure and unforgiving. This course walks through the P&C close process, key controls, documentation expectations, and common breakdowns.

## **WHO IS THIS COURSE FOR**

P&C accounting managers and senior accountants

Anyone responsible for close or controls

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Structure an efficient statutory close

Identify key close controls

Improve documentation without slowing timelines

Reduce rework and examiner findings.

## **KEY TOPICS COVERED**

Monthly, quarterly, and annual close  
Control design and documentation  
Review points and sign-offs.



### **WHY THIS COURSE MATTERS**

Close failures lead directly to regulatory findings.



### **PREREQUISITES**

P&C statutory reporting experience recommended.



### **WHERE IT FITS IN THE CURRICULUM**

Operational mastery for P&C reporting.

# P&C Financial Performance Metrics

*The Numbers That Tell the Story*

**NOVEMBER 2026**

The Numbers That Tell the Story

November 2026

## **OVERVIEW**

Financial ratios turn raw data into insight. This course explains the key metrics used to evaluate P&C performance, and how to use them for real decisions.

## **WHO IS THIS COURSE FOR**

P&C finance and management professionals

Analysts supporting leadership.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Calculate and interpret key P&C ratios

Understand loss, expense, and combined ratios

Use metrics to identify trends and risk.

## **KEY TOPICS COVERED**

Key underwriting and profitability ratios

Loss and expense ratios

Combined ratio

Investment and overall return measures

Using metrics for management decisions.



### **WHY THIS COURSE MATTERS**

Metrics are how management and regulators judge performance.



### **PREREQUISITES**

P&C financial statement knowledge.



### **WHERE IT FITS IN THE CURRICULUM**

Decision-focused analysis.

# Statutory Accounting – P&C

*The Gray Areas Nobody Warned You About*

**JULY 2026**

The Gray Areas Nobody Warned You About

## **OVERVIEW**

Not everything in statutory accounting is black and white. This expert-level course explores common gray areas in P&C reporting and how to document judgment defensibly.

## **WHO IS THIS COURSE FOR**

Senior P&C accountants and managers  
Technical accounting and policy leads.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

- Identify common statutory gray areas
- Apply judgment within statutory guidance
- Prepare documentation examiners expect
- Navigate regulator challenges confidently.

## **KEY TOPICS COVERED**

- Common P&C statutory judgment areas
- Management judgement vs guidance
- Documentation and support strategies

Examiner perspective and challenges.



### **WHY THIS COURSE MATTERS**

Poorly supported judgment is a fast path to findings.



### **PREREQUISITES**

Strong P&C statutory accounting experience.



### **WHERE IT FITS IN THE CURRICULUM**

Expert-level P&C mastery.

# Federal Income Taxation – P&C

*The Tax Side of P&C Insurance*

**OCTOBER 2026**

The Tax Side of P&C Insurance

October 2026

## **OVERVIEW**

Federal income taxation for Property & Casualty insurance companies follows a distinct set of rules that differ materially from statutory and GAAP reporting. Loss reserves, discounting, carrybacks, carryforwards, and special deductions all shape taxable income, and small misunderstandings can lead to material tax exposure.

This course provides a P&C-specific introduction to federal income taxation, focusing on how taxable income is calculated, where it diverges from statutory results, and what regulators and the IRS care about most.

## **WHO IS THIS COURSE FOR**

P&C statutory accountants and analysts

Tax professionals supporting P&C insurers

Finance and reporting professionals interfacing with tax teams

Managers responsible for tax compliance and planning.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand how taxable income is determined for P&C insurers  
Identify key differences between statutory, GAAP, and tax reporting  
Understand loss reserve discounting and tax treatment  
Apply carryback and carryforward rules correctly  
Recognize common compliance risks and IRS focus areas.

### **KEY TOPICS COVERED**

Taxable income framework for P&C insurers  
Relationship between statutory income and taxable income  
Loss reserve discounting rules  
Premiums, expenses, and deduction timing  
Carrybacks, carryforwards, and limitations  
IRS compliance risks and examination focus.

### **WHY THIS COURSE MATTERS**

Tax is often addressed late in the reporting process, but errors or misunderstandings can have long-lasting consequences. For P&C insurers, reserve-related tax adjustments and timing differences are a frequent source of confusion and risk.

This course helps teams understand the logic behind the rules, enabling better coordination between accounting and tax functions.

### **PREREQUISITES**

Intro to Statutory Accounting for P&C recommended. Familiarity with P&C financial statements is helpful.

### **WHERE IT FITS IN THE CURRICULUM**

Introductory-to-intermediate course within the P&C Tax & Regulatory Reporting track. Complements statutory reporting, deferred tax accounting, and regulatory compliance courses.

# Keeping Up with NAIC Changes – P&C Insurance

*October 2026*

October 2026

## **OVERVIEW**

Each year, the NAIC updates statutory accounting guidance, reporting requirements, and annual statement instructions. For P&C insurance companies, these changes can directly affect financial statements, disclosures, ratios, and examiner focus.

This course provides a practical, P&C-specific overview of NAIC annual changes impacting upcoming filings, translating updates into what accounting and reporting teams need to do differently.

## **WHO IS THIS COURSE FOR**

P&C statutory accountants  
Financial reporting and regulatory compliance teams  
Controllers and managers overseeing P&C filings  
Anyone responsible for implementing NAIC updates.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

- Identify NAIC changes affecting P&C insurers
- Understand how updates impact P&C statutory filings
- Apply new guidance correctly and consistently
- Anticipate examiner questions related to recent changes
- Avoid common implementation mistakes.



## **KEY TOPICS COVERED**

### **OVERVIEW OF RECENT NAIC UPDATES RELEVANT TO P&C INSURERS**

Changes to annual statement instructions and schedules

Statutory accounting guidance updates

Disclosure and reporting impacts

Implementation considerations and controls

Examiner focus on new or changed requirements.



## **WHY THIS COURSE MATTERS**

NAIC changes are often subtle, but missing or misapplying them can lead to filing errors, rework, or exam findings.

This course helps P&C teams stay current without digging through every NAIC update, focusing instead on what actually matters for accurate and compliant reporting.



## **PREREQUISITES**

Intro to Statutory Accounting for P&C recommended.



## **WHERE IT FITS IN THE CURRICULUM**

Introductory, annual update course within the P&C Statutory Reporting & Compliance track. Ideal as a recurring refresher ahead of year-end close and filings.

# Everything You Need to Know About Insurance Pooling Agreements

*Don't Throw Everything in the Pool*

**SEPTEMBER 2026**

Don't Throw Everything in the Pool

September 2026

## **OVERVIEW**

Insurance pooling agreements can simplify operations or create serious reporting and regulatory problems if they're misunderstood. For P&C insurers, pooling affects statutory reporting, intercompany eliminations, surplus, ratios, and examiner scrutiny.

This course provides a practical, P&C-focused explanation of how insurance pooling agreements work, why companies use them, and how to report them correctly without over- or under-eliminating activity.

## **WHO IS THIS COURSE FOR**

P&C statutory accountants and analysts

Financial reporting and regulatory teams

Controllers and managers overseeing pooled entities

Anyone involved in combined or pooled P&C reporting.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand the purpose and structure of P&C insurance pooling agreements

Identify the role of the lead company and pooling participants

Apply pooling percentages correctly

Report pooled activity properly in statutory financial statements

Avoid common operational and regulatory pitfalls.

## **KEY TOPICS COVERED**

Why insurance companies use pooling agreements

Structure of P&C pooling arrangements

Lead company responsibilities and authority

Pooling percentages and allocation mechanics

Statutory reporting and disclosure requirements

What does and does not eliminate

Common operational mistakes and examiner focus areas.

## **WHY THIS COURSE MATTERS**

Pooling agreements are frequently misunderstood, and misreported. Errors can distort results, surplus, and ratios, leading to regulator questions or exam findings.

This course helps teams apply pooling correctly, document decisions clearly, and explain results confidently to regulators.

## **PREREQUISITES**

Intro to Statutory Accounting for P&C recommended.

## **WHERE IT FITS IN THE CURRICULUM**

Intermediate-level course within the P&C Statutory Reporting & Compliance track. Complements intercompany transactions, combined reporting, and annual statement preparation.

# Assets That Don't Count - Non-Admitted Assets Overview

*October 2026*

October 2026

## **OVERVIEW**

In statutory accounting, not all assets are created equal. Some assets may exist on books but don't count for solvency purposes. This course introduces the concept of non-admitted assets, explaining why they exist, how they differ from admitted assets, and how they directly affect surplus and regulatory ratios.

Designed for all insurance lines (P&C, Life, and Health), this course focuses on statutory intent and regulatory perspective, not just asset lists.

## **WHO IS THIS COURSE FOR**

Insurance accountants and analysts (all lines)

Finance and reporting professionals new to statutory accounting

Managers and reviewers responsible for surplus and ratios

Anyone interacting with regulators or examiners.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Explain the statutory purpose of non-admitted assets

Identify common non-admitted asset categories

Understand how non-admitted assets impact surplus and ratios

Recognize examiner focus areas and documentation expectations.



## **KEY TOPICS COVERED**

Why statutory accounting disallows certain assets  
Common non-admitted asset categories  
Admitted vs. non-admitted treatment  
Impact on surplus, RBC, and other regulatory ratios  
Examiner scrutiny and documentation requirements.



## **WHY THIS COURSE MATTERS**

Non-admitted assets are one of the most common sources of regulatory findings, especially for newer statutory teams. Misclassification can quietly erode surplus and trigger ratio issues.

This course helps teams understand why assets are non-admitted, not just which ones are.



## **PREREQUISITES**

Intro to Statutory Accounting (P&C, Life, or Health) recommended.



## **WHERE IT FITS IN THE CURRICULUM**

Introductory course applicable to all insurance lines. Serves as a foundation for asset deep dives, surplus analysis, and solvency-focused courses.

# Preparing to Complete a Combined P&C Annual Statement

*Understanding Combined Reporting Without the Confusion*

**JUNE 2026**

Understanding Combined Reporting Without the Confusion

## **OVERVIEW**

Combined P&C annual statements are often misunderstood, even by experienced statutory reporting teams. When multiple insurers operate under a pooling agreement, combined reporting follows specific logic that can make schedules look “lighter,” eliminations feel counterintuitive, and results harder to explain.

This course focuses specifically on how and why combined P&C annual statements work, helping teams understand lead company logic, what activity should not be eliminated, and how to confidently explain combined results to regulators and reviewers.

## **WHO IS THIS COURSE FOR**

P&C statutory accountants and analysts

Reporting teams preparing combined annual statements

Controllers and managers overseeing pooled P&C groups

Anyone responsible for explaining combined results to regulators.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand when and why a combined P&C annual statement is required

Apply pooling agreement and lead company logic correctly

Identify which intercompany activity does not eliminate in combined reporting

Explain why combined schedules appear lighter, and why that is correct

Reduce confusion, rework, and examiner questions.

## **KEY TOPICS COVERED**

Purpose of combined P&C annual statements

Pooling agreements and lead company responsibilities

Differences between combined vs. consolidated reporting

Intercompany activity that does and does not eliminate

Combined schedule presentation and interpretation

Common mistakes and examiner focus areas.

## **WHY THIS COURSE MATTERS**

Combined reporting errors often stem from applying consolidation logic where it doesn't belong. These mistakes can distort results, trigger regulator questions, and undermine confidence in the filing.

This course gives teams the clarity needed to prepare combined statements correctly, and to explain them with confidence.

## **PREREQUISITES**

Intro to Statutory Accounting for P&C recommended. Familiarity with pooling agreements is helpful.

## **WHERE IT FITS IN THE CURRICULUM**

Introductory, P&C-specific reporting course within the P&C Statutory Reporting & Compliance track. Pairs directly with Insurance Pooling Agreements and intercompany transaction courses.

# P&C Insurance Products & Risk Basics

*Risk on Wheels and Roofs*

**SEPTEMBER 2026**

Risk on Wheels and Roofs

September 2026

## **OVERVIEW**

Before you can underwrite, price, reserve, or report on P&C insurance, you need to understand the products themselves. Different products carry different risks, loss patterns, and regulatory considerations, and those differences drive everything from underwriting decisions to financial results.

This course introduces the core Property & Casualty insurance product types, explains basic coverage structures and exclusions, and connects product design directly to underwriting and loss risk.

## **WHO IS THIS COURSE FOR**

New P&C insurance professionals

Accountants and analysts supporting P&C reporting

Underwriters, claims, and operations staff new to product fundamentals

IT and audit professionals working with P&C insurance data.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Identify core P&C insurance product types

Understand basic coverage structures and common exclusions  
Recognize how risk characteristics differ by line of business  
See how product design drives underwriting and loss risk  
Better interpret loss experience and performance by product.

## **KEY TOPICS COVERED**

### **OVERVIEW OF MAJOR P&C PRODUCT LINES (AUTO, HOMEOWNERS, COMMERCIAL, SPECIALTY)**

Coverage basics and policy structure  
Common exclusions and limitations  
Risk characteristics by line of business  
How products influence underwriting decisions and loss behavior.

## **WHY THIS COURSE MATTERS**

Many reporting and reserving issues trace back to misunderstanding the underlying product. Without product knowledge, numbers lose context, and risk signals get missed.

This course gives non-underwriters the product insight they need to understand why P&C results behave the way they do.

## **PREREQUISITES**

None. This course is designed as an introductory P&C product overview.

## **WHERE IT FITS IN THE CURRICULUM**

Introductory course within the P&C Insurance Fundamentals track. Serves as a foundation for underwriting, claims, statutory accounting, and performance analysis courses.

# Statement of Income – P&C Insurance

*From Premium to Profit (or not)*

**JULY 2026**

From Premium to Profit (or not)

## **OVERVIEW**

The P&C Statement of Income tells the story of whether underwriting actually worked. This course walks through the P&C income statement from top to bottom, explaining how premiums turn into underwriting results, and how those results ultimately affect net income and surplus.

Designed for statutory reporting environments, this course focuses on what the numbers mean, not just where they appear on the page.

## **WHO IS THIS COURSE FOR**

P&C statutory accountants and analysts

Finance and reporting professionals new to P&C insurance

Managers and reviewers responsible for underwriting results

Anyone who needs to explain P&C performance to leadership or regulators.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand how premiums are earned and recognized

Explain underwriting income and its components

Analyze losses, loss adjustment expenses, and operating expenses

Interpret underwriting results and net income  
Connect income statement results to surplus changes.

### **KEY TOPICS COVERED**

Premiums written vs. premiums earned  
Underwriting income and loss drivers  
Losses and loss adjustment expenses (LAE)  
Expense structure and underwriting results  
Net income and surplus impact.

### **WHY THIS COURSE MATTERS**

P&C profitability is volatile, and the income statement shows why. Without understanding the flow from premium to profit, it is easy to misinterpret performance or miss emerging risks.

This course helps teams move beyond reporting numbers, to understanding the story those numbers tell.

### **PREREQUISITES**

Intro to Statutory Accounting for P&C recommended.

### **WHERE IT FITS IN THE CURRICULUM**

Introductory P&C financial statement course within the P&C Statutory Reporting & Performance track. Pairs naturally with the Cash Flow Statement, and Financial Performance Metrics courses.

# Investment Accounting & Reporting – P&C Insurance

*Waiting to Be Needed: Investment Accounting*

**OCTOBER 2026**

Waiting to Be Needed: Investment Accounting

October 2026

## **OVERVIEW**

For Property & Casualty insurers, investments play a supporting, but critical, role. While underwriting drives results, investment portfolios provide liquidity, stability, and earnings that help absorb volatility from short-tail and long-tail losses.

This course provides a P&C-specific walkthrough of investment accounting and reporting, explaining how invested assets are classified, valued, and reported under statutory accounting, and how regulators evaluate investment risk in a P&C environment.

## **WHO IS THIS COURSE FOR**

P&C statutory accountants and analysts

Investment accounting and reporting teams

Finance professionals supporting P&C insurers

Audit, risk, and compliance professionals reviewing investment activity.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand the role of investments in P&C insurance companies  
Identify major statutory investment classifications  
Apply admissibility and valuation rules correctly  
Understand how investment activity flows through P&C financial statements  
Recognize common reporting issues and examiner focus areas.

## **KEY TOPICS COVERED**

Role of investments in supporting P&C operations and liquidity

## **OVERVIEW OF STATUTORY INVESTMENT SCHEDULES (A, B, BA, D, DA, E)**

Admitted vs. non-admitted investment assets  
Investment income recognition and reporting  
Impairments, write-downs, and credit risk  
Examiner focus and documentation expectations.

## **WHY THIS COURSE MATTERS**

Even though underwriting results dominate P&C performance, investment misstatements can materially impact surplus, ratios, and regulatory confidence. This course helps teams understand both the technical requirements and the regulatory intent behind P&C investment reporting, so portfolios support solvency instead of creating surprises.

## **PREREQUISITES**

Intro to Statutory Accounting for P&C recommended. Familiarity with P&C financial statements is helpful.

## **WHERE IT FITS IN THE CURRICULUM**

Introductory-to-intermediate course within the P&C Statutory Accounting & Reporting track. Pairs naturally with Assets & Liabilities deep dives, Underwriting & Investment Exhibits, and RBC courses.

# Process Improvement in P&C Statutory Reporting

*Fixing the Statutory Grind*

**SEPTEMBER 2026**

Fixing the Statutory Grind

September 2026

## **OVERVIEW**

P&C statutory reporting is demanding by design, but it shouldn't feel broken. Many reporting teams struggle with the same issues every close: manual workarounds, late adjustments, control gaps, and constant rework. This course focuses on practical process improvement for P&C statutory reporting environments, without sacrificing accuracy or regulatory confidence.

This course is grounded in how P&C reporting actually works under real deadlines and regulatory expectations.

## **WHO IS THIS COURSE FOR**

P&C statutory accountants and senior analysts

Accounting managers and reporting leads

Controllers overseeing statutory close and filings

Anyone responsible for improving reporting efficiency without increasing risk.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Identify reporting bottlenecks in the reporting process

Reduce manual work and rework  
Improve controls without slowing down close timelines  
Design sustainable process changes.

### **KEY TOPICS COVERED**

Common P&C statutory reporting bottlenecks  
Reducing manual work and rework  
Control design that supports speed and accuracy  
Sustainable process changes.

### **WHY THIS COURSE MATTERS**

Inefficient statutory processes don't just waste time, they increase error risk, staff burnout, and regulatory exposure. Poorly designed fixes often make things worse by adding controls that slow close without improving quality.

This course helps teams fix the right problems, in the right way.

### **PREREQUISITES**

P&C statutory reporting experience recommended. Familiarity with the P&C close process is helpful.

### **WHERE IT FITS IN THE CURRICULUM**

Intermediate-level course within the P&C Statutory Reporting & Operational Excellence track. Complements Statutory Close & Controls, System Implementation, and Leadership courses.

# State Supplementals & Premium Tax – P&C

*Where State Reporting Gets Complicated (P&C)*

**NOVEMBER 2026**

Where State Reporting Gets Complicated (P&C)

November 2026

## **OVERVIEW**

State supplemental filings and premium tax reporting are one of the most error-prone areas of P&C statutory reporting. Requirements vary by state, deadlines differ, and premium tax rules don't always align cleanly with NAIC annual statement data.

This course focuses specifically on Property & Casualty insurers, walking through how state supplemental filings are structured, how premium tax is calculated, and where P&C teams most often get tripped up.

## **WHO IS THIS COURSE FOR**

P&C statutory accountants

Regulatory and premium tax reporting teams

Controllers and managers overseeing state compliance

Anyone responsible for P&C state supplemental filings.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand the purpose and structure of P&C state supplemental filings

Calculate premium tax for P&C lines and apply common adjustments  
Navigate state-specific variations and filing deadlines  
Identify common P&C reporting errors before they become penalties.

### **KEY TOPICS COVERED**

Purpose of P&C state supplemental filings  
Relationship between NAIC annual statement and state filings  
Premium tax calculations and common adjustments  
State-specific filing variations and deadlines  
Common errors, penalties, and examiner focus.

### **WHY THIS COURSE MATTERS**

P&C premium tax errors often surface long after filing, through penalties, interest, or exam findings. This course helps teams tighten controls and reduce downstream risk.

### **PREREQUISITES**

Intro to Statutory Accounting for P&C recommended.

### **WHERE IT FITS IN THE CURRICULUM**

Part of the P&C Statutory Reporting & Regulatory Compliance track.  
Complements annual statement preparation and DOI exam readiness.

# Principles of Life Insurance Company 1

*How Life Insurance Companies Work – Part 1*

**SEPTEMBER 2026**

How Life Insurance Companies Work – Part 1

September 2026

## **OVERVIEW**

Life insurance is fundamentally different from P&C: longer time horizons, guaranteed benefits, and assumptions that stretch decades into the future. This course introduces how life insurance companies operate, from policy issuance through reserves, claims, and reinsurance.

It provides the foundational business and accounting logic needed to understand why life statutory reporting looks the way it does.

## **WHO IS THIS COURSE FOR**

Professionals new to Life insurance

Accountants transitioning from P&C or Health

Audit, actuarial, IT, and finance professionals supporting Life insurers.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand core life insurance product mechanics

Explain how premiums, benefits, and reserves interact

Describe the role of reinsurance in Life insurance

Follow the basic accounting flow of a Life insurer.

### **KEY TOPICS COVERED**

Life insurance fundamentals

Policy issuance and premium flows

Claims and benefit payments

Reinsurance basics

High-level accounting flow.

### **WHY THIS COURSE MATTERS**

Without understanding the business mechanics, Life statutory accounting feels abstract. This course grounds everything in real operations.

### **PREREQUISITES**

Principles of Insurance 1 and 2 recommended.

### **WHERE IT FITS IN THE CURRICULUM**

Entry point for the Life Insurance track.

# Principles of Life Insurance Company 2

*How Life Insurance Companies Work – Part 2*

**SEPTEMBER 2026**

How Life Insurance Companies Work – Part 2

September 2026

## **OVERVIEW**

This course is built on Part 1 and focuses on the financial realities of Life insurance: long-term risk pooling, expenses, investment strategy, and underwriting profit over time.

## **WHO IS THIS COURSE FOR**

Life insurance professionals with basic knowledge  
Accountants and analysts supporting Life financials.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

- Understand long-duration risk pooling
- Explain expense structures in Life insurance
- Describe the role of investments and interest rates
- Connect underwriting and investment results to surplus.

## **KEY TOPICS COVERED**

Risk pooling over long horizons

Expense and acquisition costs

Investment income

Profit emergence over time.



## **WHY THIS COURSE MATTERS**

Life insurance profitability unfolds slowly. This course helps you understand how today's decisions affect results years later.



## **PREREQUISITES**

Principles of Life Insurance Company 1.



## **WHERE IT FITS IN THE CURRICULUM**

Foundational Life financial understanding.

# Intro to Statutory Accounting for Life Insurance

*Statutory Accounting Where Time Matters*

**JULY 2026**

Statutory Accounting Where Time Matters

## **OVERVIEW**

Statutory accounting for Life insurers emphasizes long-term promises and conservatism. This course introduces the structure, purpose, and logic of Life statutory accounting.

You will learn how reserves, IMR, and AVR shape surplus and solvency.

## **WHO IS THIS COURSE FOR**

Accountants new to Life statutory reporting

Finance professionals supporting Life insurers

Anyone preparing for regulatory filings or exams.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Explain the purpose of Life Statutory Accounting

Identify key SAP vs GAAP differences for Life

Understand policy reserves, IMR, and AVR

See how statutory results impact surplus.

## **KEY TOPICS COVERED**

Life SAP vs GAAP

Policy reserves overview

IMR and AVR basics

Impact on surplus and solvency focus.



## **WHY THIS COURSE MATTERS**

Life statutory accounting is built around long-term protection, not short-term earnings.



## **PREREQUISITES**

Basic Life insurance knowledge recommended.



## **WHERE IT FITS IN THE CURRICULUM**

Core entry point for Life statutory reporting.

# The Language of Life Insurance

*Insurance Terminology Bootcamp – Life*

**SEPTEMBER 2026**

Insurance Terminology Bootcamp – Life  
September 2026

## **OVERVIEW**

Life insurance has its own language, and without fluency, everything from reserves to reinsurance to regulatory discussions becomes harder than it needs to be. This course is a plain-English terminology bootcamp designed to help professionals understand and confidently use the core language of Life insurance.

Rather than memorizing definitions, you will learn terminology in context: how it appears in policies, financial statements, actuarial discussions, and regulatory filings.

## **WHO IS THIS COURSE FOR**

Professionals new to Life insurance

Accountants and analysts transitioning from P&C or Health

Audit, IT, finance, and operations professionals supporting Life insurers

Anyone who needs to follow Life insurance conversations with confidence.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand core Life insurance terminology used in daily work  
Interpret policy, reserve, and benefit language  
Follow discussions involving reinsurance and investments  
Navigate statutory and regulatory vocabulary without confusion  
Communicate more effectively with actuaries, underwriters, and regulators.

### **KEY TOPICS COVERED**

Core Life insurance terms and concepts  
Policy structure, benefits, and guarantees  
Reserve and liability terminology  
Reinsurance and investment vocabulary  
Statutory and regulatory language specific to Life insurers.

### **WHY THIS COURSE MATTERS**

Misunderstanding terminology leads to reporting errors, miscommunication, and missed risk signals, especially in Life insurance, where obligations extend decades into the future.

This course builds confidence quickly by giving learners a shared language they can use across teams and disciplines.

### **PREREQUISITES**

None. This course is designed as an introductory terminology foundation.

### **WHERE IT FITS IN THE CURRICULUM**

Introductory course within the Life Insurance Fundamentals track.  
Recommended early for anyone new to Life insurance or transitioning from another line of business.

# Life Insurance Products 101

*Promises, Premiums, and Payouts*

**SEPTEMBER 2026**

Promises, Premiums, and Payouts

September 2026

## **OVERVIEW**

Life insurance products vary widely in structure, guarantees, and risk. This course explains the major Life product types and how their features drive accounting, reserves, and risk.

## **WHO IS THIS COURSE FOR**

New Life insurance professionals

Accountants and analysts supporting product reporting.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Identify core Life insurance product types

Understand guarantees and policy features

Recognize key risk drivers by product.

## **KEY TOPICS COVERED**

Term life

Whole life

Universal life

Annuities (overview)



### **WHY THIS COURSE MATTERS**

Products determine risk, and risk determines accounting and capital.



### **PREREQUISITES**

None.



### **WHERE IT FITS IN THE CURRICULUM**

Early Life Track Orientation.

# Investment Accounting & Reporting – Life Insurance

*Waiting to Be Needed: Investment Accounting*

**OCTOBER 2026**

Waiting to Be Needed: Investment Accounting

October 2026

## **OVERVIEW**

For Life insurance companies, investments are not just a source of income, they are the engine that supports long-term promises. Investment accounting and reporting must balance yield, risk, liquidity, and regulatory constraints, often over decades.

This course provides a Life-specific walkthrough of investment accounting and reporting, explaining how invested assets are classified, valued, reported, and monitored within statutory financial statements.

## **WHO IS THIS COURSE FOR**

Life statutory accountants and analysts

Investment accounting and reporting teams

Finance professionals supporting Life insurer portfolios

Audit, actuarial, and risk professionals working with Life investments.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand the role of investments in Life insurance companies

Identify major statutory investment classifications  
Apply valuation and reporting rules correctly  
Understand how investment activity flows through Life financial statements  
Recognize common reporting issues and examiner focus areas.

## **KEY TOPICS COVERED**

Role of investments in supporting Life insurance liabilities

## **OVERVIEW OF STATUTORY INVESTMENT SCHEDULES (A, B, BA, D, DA, E)**

Admissibility and valuation of Life insurance investments  
Investment income recognition and reporting  
Impairments, write-downs, and regulatory considerations  
Examiner focus and documentation expectations.

## **WHY THIS COURSE MATTERS**

Life insurance solvency depends heavily on investment performance and discipline. Misclassification, valuation errors, or weak documentation can distort surplus and invite regulatory scrutiny.

This course helps teams understand both the technical requirements and the regulatory intent behind Life investment reporting.

## **PREREQUISITES**

Intro to Statutory Accounting for Life Insurance recommended. Familiarity with Life insurance products and liabilities is helpful.

## **WHERE IT FITS IN THE CURRICULUM**

Introductory-to-intermediate course within the Life Statutory Accounting & Reporting track. Pairs naturally with Assets & Liabilities deep dives, AVR & IMR, and RBC courses.

# Schedule S – Reinsurance for Life Accountants

*Reinsurance That Supports Reserves*

**SEPTEMBER 2026**

Reinsurance That Supports Reserves

September 2026

## **OVERVIEW**

Life reinsurance directly affects reserves and surplus. This course explains common Life reinsurance structures and how they are reported through Schedule S.

## **WHO IS THIS COURSE FOR**

Life statutory accountants

Reinsurance and reporting professionals.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Identify common Life reinsurance arrangements

Understand reserve credit requirements

Navigate Schedule S reporting

Recognize collateral and recoverability risks.

## **KEY TOPICS COVERED**

Types of life reinsurance arrangements

Schedule S structure and reporting

Reserve credit rules

Examiner focus areas.



### **WHY THIS COURSE MATTERS**

Improper Life reinsurance reporting can materially distort reserves.



### **PREREQUISITES**

Intro to Statutory Accounting for Life Insurance.



### **WHERE IT FITS IN THE CURRICULUM**

Core Life Statutory Reporting Topic

# Deep Dive into Assets Page for Life Insurance

*Assets That Support Long Promises*

**JUNE 2026**

Assets That Support Long Promises

## **OVERVIEW**

Life insurance assets exist to support long-duration promises. This course breaks down Life Statutory Asset Classifications, admissibility, valuation, and how asset strategy ties directly to reserves, IMR, and AVR.

## **WHO IS THIS COURSE FOR**

Life statutory accountants

Investment accounting and reporting teams

Finance professionals supporting asset-liability management.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand Life Statutory Asset Classifications

Apply admissibility and valuation rules

Navigate investment schedules

Identify impairment and valuation risks.

## **KEY TOPICS COVERED**

Review of each line and what it consists of  
Schedule A, B, D assets  
Valuation and impairments  
Examiner focus areas.



### **WHY THIS COURSE MATTERS**

Asset quality directly impacts solvency and regulatory confidence.



### **PREREQUISITES**

Intro to Statutory Accounting for Life Insurance.



### **WHERE IT FITS IN THE CURRICULUM**

Core Life balance sheet knowledge.

# Deep Dive into Liabilities & Surplus for Life Insurance

*Promises, Reserves, and the Margin for Error*

**JUNE 2026**

Promises, Reserves, and the Margin for Error

## **OVERVIEW**

Life insurer liabilities stretch decades into the future. This course explains policy reserves, contract liabilities, surplus mechanics, and how small assumption changes ripple through financials.

## **WHO IS THIS COURSE FOR**

Life accountants and analysts  
Actuarial support and reporting professionals.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:  
Understand Life policy reserve structures  
Explain surplus components and movements  
Interpret solvency and regulatory ratios.

## **KEY TOPICS COVERED**

Review of each line and what it consists of  
Policy reserves

Contract liabilities

Surplus accounts

Regulatory oversight.



### **WHY THIS COURSE MATTERS**

Reserves are the heart of Life solvency, and the focus of every exam.



### **PREREQUISITES**

Intro to Statutory Accounting for Life Insurance.



### **WHERE IT FITS IN THE CURRICULUM**

Core Life solvency mastery.

# Overview of AVR & IMR in Life Insurance

*November 2026*

November 2026

## OVERVIEW

If you work in Life insurance long enough, you will hear two acronyms come up repeatedly, AVR and IMR, often with a lot of confusion and very little clarity.

The Asset Valuation Reserve (AVR) and the Interest Maintenance Reserve (IMR) are unique to Life statutory accounting. They exist to absorb volatility, protect surplus, and make sure long-term promises can be honored even when markets move.

This course breaks AVR and IMR down in plain language: why they exist, how they actually work, and why they matter to your financial results.

## WHO IS THIS COURSE FOR

Life statutory accountants

Investment accounting and reporting teams

Risk, capital, and finance professionals

Anyone who needs to explain Life surplus movements with confidence.

## WHAT YOU WILL LEARN

By the end of this course, you will be able to:

Clearly explain why AVR and IMR exist

Identify which assets are subject to AVR and IMR

Understand how AVR and IMR are calculated and rolled forward

See how these reserves affect surplus and reported results

Anticipate the questions regulators and examiners tend to ask.

### **KEY TOPICS COVERED**

The purpose of AVR and how it supports solvency

How AVR is calculated and reflected in surplus

Why IMR exists and what it smooths

IMR amortization and timing mechanics

How investment activity flows into AVR and IMR

Common examiner focus areas and documentation expectations.

### **WHY THIS COURSE MATTERS**

AVR and IMR can change surplus even when operating results look stable. When they are not well understood, teams struggle to explain results, management gets confused, and regulators ask more questions.

This course helps you understand the story behind the numbers, so AVR and IMR stop feeling mysterious and start making sense.

### **PREREQUISITES**

Intro to Statutory Accounting for Life Insurance recommended.

### **WHERE IT FITS IN THE CURRICULUM**

An essential Life statutory concept within the Life insurance track. This course pairs naturally with Investment Accounting & Reporting – Life, Deep Dive into Assets – Life, and RBC Calculation – Life.

# Summary of Operations Overview – Life Insurance

*The Story Behind the Numbers*

**JUNE 2026**

The Story Behind the Numbers

## **OVERVIEW**

The Summary of Operations is often one of the first pages people flip to, and one of the easiest to misunderstand.

At a glance, it looks simple: premiums in, benefits out, expenses, and a bottom line. But for Life insurance companies, this statement tells a much deeper story about long-term promises, assumptions, and how today's decisions affect results years down the road.

This course walks through the Life Summary of Operations in plain language, helping you understand not just what the numbers are, but why they move the way they do.

## **WHO IS THIS COURSE FOR**

Life statutory accountants and analysts

Finance and reporting professionals new to Life insurance

Managers who need to explain Life results to leadership

Anyone who wants to understand Life operating results without getting lost in jargon.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Follow the flow from premiums and considerations to net gain from operations

Understand how benefits, claims, and interest credited affect results

See how expenses and assumptions influence reported performance

Explain period-over-period changes with confidence

Connect the Summary of Operations to surplus movement.

## **KEY TOPICS COVERED**

Premiums and considerations: what's really being earned

Benefits, claims, and interest credited

Expense behavior in a Life environment

Net gain from operations and what it actually means

How assumptions and timing shape reported results.

## **WHY THIS COURSE MATTERS**

Life insurance results don't swing wildly by accident. When the Summary of Operations changes, it is usually telling you something important about assumptions, experience, or product behavior.

Without context, those changes can be misread or overreacted to. This course helps you understand the story behind the numbers, so you can explain results clearly and calmly.

## **PREREQUISITES**

Intro to Statutory Accounting for Life Insurance recommended.

## **WHERE IT FITS IN THE CURRICULUM**

A core Life financial statement course within the Life Statutory reporting track. Pairs naturally with Life Insurance Products 101, Deep Dive into Liabilities & Surplus – Life, and Overview of AVR & IMR.

# Overview of Notes to Financials for Life Reporting

*More Than Footnotes: Life Edition*

**NOVEMBER 2026**

More Than Footnotes: Life Edition

November 2026

## **OVERVIEW**

Life disclosures explain assumptions, reserves, and risk. This course walks through key Life notes and where examiners focus.

## **WHO IS THIS COURSE FOR**

Life reporting and compliance professionals

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Identify required Life disclosures

Understand reserve and reinsurance notes

Prepare strong documentation.

## **KEY TOPICS COVERED**

Summary of Significant Accounting policies

Policy reserves

Reinsurance disclosures

Investment notes.



### **WHY THIS COURSE MATTERS**

Weak disclosures raise immediate regulatory concern.



### **PREREQUISITES**

Life statutory reporting experience.



### **WHERE IT FITS IN THE CURRICULUM**

Late-stage Life reporting.

# Understanding RBC for Life Insurers

*How Much Capital Is Enough?*

**NOVEMBER 2026**

How Much Capital Is Enough?

November 2026

## **OVERVIEW**

Risk-Based Capital (RBC) is one of the most important, and most intimidating, parts of Life insurance regulation.

On the surface, RBC looks like a complex formula full of components, factors, and thresholds. In reality, it's a structured way for regulators to ask one simple question: Does this company have enough capital to keep its promises under stress?

This course breaks Life RBC down in plain language, explaining what the components represent, how the calculation works, and how regulators use the results.

## **WHO IS THIS COURSE FOR**

Life statutory accountants and analysts

Finance, capital, and risk professionals

Managers who review or explain RBC results

Anyone who wants to understand RBC without memorizing formulas.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Explain the purpose of Life RBC in practical terms

Understand the major RBC components and what risks they represent

Follow how RBC is calculated at a high level

Interpret RBC ratios and action level thresholds

Understand how RBC connects to surplus, strategy, and regulatory oversight.

## **KEY TOPICS COVERED**

Why RBC exists and how regulators use it

## **OVERVIEW OF LIFE RBC RISK COMPONENTS**

Asset, insurance, and interest rate risk concepts

Company Action Level and other thresholds

Reporting, controls, and regulator review.

## **WHY THIS COURSE MATTERS**

RBC results influence far more than regulatory filings. They affect dividend capacity, growth plans, product strategy, and how regulators view management's risk discipline.

When RBC is not well understood, teams either overreact, or miss early warning signs. This course helps you see RBC for what it really is: a risk signal, not just a number.

## **PREREQUISITES**

Intro to Statutory Accounting for Life Insurance recommended. Familiarity with surplus concepts is helpful.

## **WHERE IT FITS IN THE CURRICULUM**

A core Life solvency and capital course within the Life statutory reporting track. Pairs naturally with Overview of AVR & IMR, Deep Dive into Liabilities & Surplus – Life, and CFO-Level Decision Making – Life.

# Keeping Up with NAIC Changes for Life Insurance

*October 2026*

October 2026

## OVERVIEW

Every year, the NAIC updates the rules, and for Life insurance companies, those changes can have long shadows.

Some updates are straightforward. Others are quiet, technical, and easy to dismiss until they start affecting reserves, surplus, or how regulators view your results. The hard part is not finding the changes, it's figuring out which ones actually matter to your company and how worried you should be.

This course walks through the annual NAIC changes for Life insurers the way practitioners actually experience them. No rulebook recitals. Just clear explanations of what changed, why it changed, and what you should do about it.

## WHO IS THIS COURSE FOR

Life statutory accountants and analysts

Finance and reporting teams responsible for annual filings

Managers and reviewers sign off on Life statements

Anyone who wants to stay current without spending weeks decoding updates.

## WHAT YOU WILL LEARN

By the end of this course, you will be able to:

Spot the NAIC changes that really affect Life insurers

Understand where those changes show up in the financials

Judge whether a change is minor, meaningful, or potentially disruptive

Prepare your team and documentation before filing pressure hits  
Talk through changes confidently with auditors and regulators.

### **KEY TOPICS COVERED**

How NAIC updates make their way into Life reporting  
Life-specific changes to accounting, reserves, and disclosures  
Effective dates and transition realities  
Common places teams overreact or miss something important  
What regulators tend to ask about first.

### **WHY THIS COURSE MATTERS**

Most problems with NAIC changes don't come from ignoring them. They come from misjudging their impact.  
Teams either panic and create unnecessary work, or assume a change is small and get surprised later. This course helps you stay calm, informed, and focused on what truly matters.

### **PREREQUISITES**

Intro to Statutory Accounting for Life Insurance recommended.

### **WHERE IT FITS IN THE CURRICULUM**

An annual Life reporting reality check. Best taken before year-end close, and alongside Statutory Close & Controls – Life, Notes to Financials – Life, and Preparing for a DOI Exam.

# Federal Income Taxation – Life Insurance

*The Tax Side of Life Insurance*

**OCTOBER 2026**

The Tax Side of Life Insurance

October 2026

## **OVERVIEW**

Life insurance taxes don't behave the way most people expect them to.

Unlike P&C or non-insurance companies, Life insurers deal with long-term promises, interest assumptions, and reserves that stretch decades into the future. Because of that, federal income taxation for Life insurance follows its own logic, and that logic can feel opaque if you have only seen statutory or GAAP results.

This course explains Life insurance taxation in plain, practical terms: how taxable income is really determined, why it often looks nothing like statutory income, and why tax decisions today can matter for years to come.

## **WHO IS THIS COURSE FOR**

Life statutory accountants and analysts

Tax professionals supporting Life insurers

Finance and actuarial support teams working with tax

Managers who need to understand tax impacts without becoming tax experts.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand how Life insurers actually arrive at taxable income

Explain why tax results differ from statutory and GAAP results

See how reserves, benefits, and interest assumptions affect taxes

Recognize how product design influences tax outcomes

Identify common compliance risks and IRS focus areas.

## **KEY TOPICS COVERED**

How Life insurance taxable income is constructed

The relationship between statutory income and tax income and Tax treatment of policy reserves and benefit payments

Interest assumptions, timing differences, and deferrals

Policyholder dividends and their tax implications

Where the IRS tends to focus, and why.

## **WHY THIS COURSE MATTERS**

Life insurance tax issues don't usually cause problems overnight, they build quietly over time. Small misunderstandings around reserves or timing can compound into material exposure or missed planning opportunities years later.

This course helps you understand the why behind Life insurance tax rules, so tax stops feeling like a black box and starts feeling manageable.

## **PREREQUISITES**

Intro to Statutory Accounting for Life Insurance recommended. Familiarity with Life insurance products is helpful.

## **WHERE IT FITS IN THE CURRICULUM**

A core course within the Life Tax & Regulatory Reporting track. Pairs naturally with Life Insurance Products 101, Federal Income Tax Accounting & Reporting, and CFO-Level Decision Making – Life.

# Statutory Close & Controls – Life

*Closing the Books When the Stakes Are Long-Term*

**NOVEMBER 2026**

Closing the Books When the Stakes Are Long-Term

November 2026

## **OVERVIEW**

The statutory close for a Life insurance company isn't just about hitting a deadline, it's about getting long-term promises right, every single period.

Between reserves, assumptions, investments, and deferred impacts, the Life statutory close can feel slow, heavy, and fragile. Controls exist to protect accuracy and solvency, but when they aren't well designed, they can just as easily slow teams down or create false comfort.

This course explains the Life statutory close in plain, practical terms: how the close actually works, where controls matter most, and how to keep the process both accurate and sustainable.

## **WHO IS THIS COURSE FOR**

Life statutory accountants and analysts

Managers and reviewers responsible for the close

Finance leaders overseeing Life reporting timelines

Anyone who has inherited a close process and wondered, "Why do we do it this way?"

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand the full Life statutory close flow from start to finish

Identify the controls that truly protect accuracy and solvency

Distinguish between effective controls and unnecessary friction

Recognize common breakdowns in Life reporting cycles

Strengthen documentation without slowing the close.

## **KEY TOPICS COVERED**

Life statutory close timelines and sequencing

High-risk areas unique to Life insurance

Controls over reserves, investments, and assumptions

Review, sign-off, and documentation expectations

Common close failures and how they show up in exams

Examiner expectations for Life close controls.

## **WHY THIS COURSE MATTERS**

Life insurance errors often don't surface immediately, but when they do, the consequences can be significant. Weak close controls can quietly allow issues to build, while overly rigid processes can burn out teams and still miss risk.

This course helps teams strike the right balance: a close that is controlled, explainable, and sustainable.

## **PREREQUISITES**

Intro to Statutory Accounting for Life Insurance recommended. Familiarity with Life financial statements is helpful.

## **WHERE IT FITS IN THE CURRICULUM**

A core Life operational excellence course within the Life statutory reporting track. Pairs naturally with Summary of Operations – Life, Overview of AVR & IMR, and Preparing for a DOI Exam.

# Statutory Accounting Gray Areas – Life

*Judgment Calls That Actually Matter*

**NOVEMBER 2026**

Judgment Calls That Actually Matter

November 2026

## **OVERVIEW**

Life statutory accounting is not always black and white.

Even with detailed guidance, there are areas where rules leave room for judgment, how assumptions are applied, how transactions are interpreted, and how intent is documented. These gray areas are where experience matters most, and they're also where regulators tend to look first when something doesn't make sense.

This course focuses on the real-world judgment calls Life insurance professionals face, explaining how to navigate gray areas thoughtfully, document decisions defensibly, and understand how regulators view management judgment.

## **WHO IS THIS COURSE FOR**

Experienced Life Statutory accountants

Managers and reviewers making judgment calls

Finance leaders responsible for explaining accounting decisions

Anyone who has ever asked, "Is this allowed... or just not prohibited?"

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

- Recognize common Life statutory gray areas
- Understand where guidance ends and judgment begins
- Make defensible accounting decisions
- Document rationale in a way regulators respect
- Anticipate examiner skepticism and questions.

## **KEY TOPICS COVERED**

- Common gray areas in Life Statutory Accounting
- Management judgment vs. prescriptive guidance
- Assumptions, estimates, and interpretation risk
- Documentation that supports intent and consistency
- How examiners evaluate judgment calls
- Examples of issues that turn into findings.

## **WHY THIS COURSE MATTERS**

Most Life statutory issues don't come from clear rule violations, they come from reasonable decisions that weren't well explained or documented.

This course helps you understand how regulators think about judgment, so gray areas stop feeling risky and start feeling manageable.

## **PREREQUISITES**

Strong understanding of Life Statutory accounting concepts recommended.

## **WHERE IT FITS IN THE CURRICULUM**

An advanced Life accounting course within the Life Statutory Reporting track.  
Best taken after core reporting, AVR & IMR, RBC, and Statutory Close & Controls.

# CFO-Level Decision Making – Life

*Decisions at the Long End of the Curve*

**NOVEMBER 2026**

Decisions at the Long End of the Curve

November 2026

## **OVERVIEW**

Being a Life insurance CFO isn't about chasing quarterly results, it is about making decisions that won't fully reveal themselves for years, sometimes decades.

Capital, surplus, product design, investments, and reinsurance are all tightly connected. A decision that looks smart today can quietly weaken flexibility tomorrow. Regulators, rating agencies, and boards don't just care what decision was made, they care why it was made, how risks were considered, and whether management understood the long-term tradeoffs.

This course focuses on how Life insurance CFOs and senior finance leaders actually make decisions in a statutory, regulated, long-duration environment.

## **WHO IS THIS COURSE FOR**

CFOs and senior finance leaders at Life insurers

Controllers and assistant controllers moving into executive roles

Capital, investment, and risk leaders supporting executive decisions

Anyone preparing to sit at the table where long-term tradeoffs are made.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

- Understand how capital, surplus, and risk interact over time
- Evaluate product, investment, and reinsurance decisions holistically
- Anticipate regulatory and rating agency reactions to major decisions
- Balance short-term results with long-term solvency and flexibility
- Frame decisions in a way boards and regulators expect.

## **KEY TOPICS COVERED**

- Capital and surplus as strategic constraints
- Product decisions and long-term profitability tradeoffs
- Investment strategy within statutory and regulatory limits
- Reinsurance as both risk management and capital management
- Regulatory and rating agency perspectives
- Explaining complex decisions to boards and stakeholders.

## **WHY THIS COURSE MATTERS**

In Life insurance, the cost of a bad decision often shows up long after the people who made it have moved on. Strong CFOs think several steps ahead about capital, risk, optics, and regulatory response.

This course helps leaders move beyond technical knowledge and into disciplined, defensible decision-making that holds up over time.

## **PREREQUISITES**

Strong understanding of Life statutory accounting, capital, and solvency concepts recommended.

## **WHERE IT FITS IN THE CURRICULUM**

An executive-level course within the Life track. Best taken after RBC – Life, Overview of AVR & IMR, Federal Income Taxation – Life, and Statutory Accounting Gray Areas – Life.

# Separate Accounts Explained

*When Policyholders Share the Ride*

**SEPTEMBER 2026**

When Policyholders Share the Ride

September 2026

## **OVERVIEW**

Separate accounts tend to confuse people, until they click.

They sit at the intersection of insurance, investments, and policyholder risk, and they behave very differently from the general account. Assets move with markets, liabilities track policyholder values, and accounting follows a different logic than most Life professionals are used to.

This course explains separate accounts in plain, practical terms: why they exist, how they are structured, how they are reported, and what actually matters from an accounting and regulatory perspective.

## **WHO IS THIS COURSE FOR**

Life statutory accountants and analysts

Investment accounting and reporting teams

Finance professionals new to variable products

Anyone who has looked at a separate account statement and wondered what they were really seeing.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand why separate accounts exist and what problem they solve

Distinguish clearly between general account and separate account activity  
Follow how assets and liabilities move together  
Understand how gains, losses, and fees are reflected in reporting  
Explain separate account results without getting lost in mechanics.

### **KEY TOPICS COVERED**

Purpose and structure of separate accounts  
Variable products and policyholder risk sharing  
Asset and liability valuation in separate accounts  
Income, gains, and losses, who they belong to  
Statutory reporting and disclosure requirements  
Common misconceptions and examiner focus areas.

### **WHY THIS COURSE MATTERS**

Separate accounts often look risky on paper, large market swings, big asset balances, but most of that risk belongs to the policyholder, not the company. When that distinction isn't well understood, results get misinterpreted and questions multiply. This course helps you see what is actually happening, so separate accounts stop feeling mysterious and start making sense.

### **PREREQUISITES**

Life Insurance Products 101 or Intro to Statutory Accounting for Life Insurance recommended.

### **WHERE IT FITS IN THE CURRICULUM**

A core Life products and reporting course within the Life insurance track. Pairs naturally with Life Insurance Products 101, Investment Accounting & Reporting – Life, and Summary of Operations – Life.

# State Supplementals & Premium Tax – Life

*Where State Reporting Gets Complicated*

**NOVEMBER 2026**

Where State Reporting Gets Complicated

November 2026

## **OVERVIEW**

If statutory reporting feels complex, state supplementals and premium tax are where that complexity multiplies.

Every state wants slightly different information, calculated in slightly different ways, on slightly different timelines. Premium tax rules vary by product, by jurisdiction, and sometimes by interpretation. Most issues don't come from big mistakes, they come from small misunderstandings repeated across states.

This course explains Life insurance state supplementals and premium tax in plain, practical language, focusing on what states actually care about, where teams commonly trip up, and how to stay compliant without drowning in details.

## **WHO IS THIS COURSE FOR**

Life statutory accountants and analysts

Tax and compliance professionals

Finance teams responsible for state filings

Anyone who has ever asked, "Why does this state want it that way?"

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand the purpose of Life insurance state supplementals

Identify which premiums are subject to premium tax, and which aren't

Navigate common state-specific variations and deadlines

Recognize frequent errors that lead to penalties or follow-up questions

Prepare and review filings with more confidence and less rework.

## **KEY TOPICS COVERED**

Why states require supplemental filings

Structure and purpose of Life insurance state supplements

Premium tax calculations and common adjustments

Product and jurisdictional nuances

Filing deadlines, penalties, and compliance risk

Examiner focus areas and documentation expectations.

## **WHY THIS COURSE MATTERS**

State filings are often treated as an afterthought, until a notice arrives.

Missed nuances, inconsistent calculations, or late filings can lead to penalties, strained regulator relationships, and unnecessary stress. This course helps you understand what actually matters to the states, so compliance becomes predictable instead of reactive.

## **PREREQUISITES**

Intro to Statutory Accounting for Life Insurance recommended.

## **WHERE IT FITS IN THE CURRICULUM**

A core Life regulatory reporting course within the Life insurance track. Pairs naturally with Insurance Regulation & Compliance, Federal Income Taxation – Life and Preparing for a DOI Exam.

# Principles of Health Insurance 1

*The Business of Health Insurance – Part 1*

**SEPTEMBER 2026**

The Business of Health Insurance – Part 1

September 2026

## **OVERVIEW**

Health insurance looks simple from the outside: premiums come in, claims get paid, and costs are managed. In reality, it's one of the fastest moving and most operationally intense parts of the insurance world.

Money moves quickly. Claims hit almost immediately. Margins are thin. And decisions made today show up in results very fast.

This course introduces how Health insurance companies actually work, focusing on the real flow of premiums, claims, and operations, without getting buried in jargon. It's about understanding the business before worrying about the accounting.

## **WHO IS THIS COURSE FOR**

New hires in Health insurance companies

Accountants and analysts new to Health insurance

Finance, operations, and compliance professionals

Anyone who wants to understand how Health insurance really functions day to day.

What You will, Learn

By the end of this course, you will, be able to:

Understand the basic business model of Health insurance

Follow how premiums are collected and used

See how claims move from members to providers to payment

Understand the role of underwriting, pricing, and contracts

Recognize why Health insurance operates on speed and volume.

## **KEY TOPICS COVERED**

What makes Health insurance different from other insurance lines

Premiums, members, providers, and networks

Claims flow and payment timing

Administrative costs and operational pressure

Where risk shows up in Health insurance companies.

## **WHY THIS COURSE MATTERS**

In Health insurance, things don't have time to settle. Errors surface quickly, and small process issues can snowball fast.

Without understanding how the business actually runs, it's easy to misread results or focus on the wrong problems. This course gives you the context you need before diving into financial statements and regulatory reporting.

## **PREREQUISITES**

None. This course is designed as a true starting point.

## **WHERE IT FITS IN THE CURRICULUM**

The first foundational course in the Health Insurance track. Pairs naturally with Principles of Health Insurance Company 2 and Intro to Statutory Accounting for Health.

# Principles of Health Insurance 2

*Where Health Insurance Gets Complicated – Part 2*

**SEPTEMBER 2026**

Where Health Insurance Gets Complicated – Part 2

September 2026

## **OVERVIEW**

This course builds on Part 1 and dives into risk pooling, expenses, investments, and underwriting results in a short-duration environment.

## **WHO IS THIS COURSE FOR**

Health insurance professionals with basic knowledge  
Accountants and analysts supporting Health financials.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand short-tail risk pooling

Explain expense and administrative cost structures

Connect underwriting results to surplus.

## **KEY TOPICS COVERED**

Risk pooling and utilization

Administrative expenses

Investment income

Underwriting profit and margins.



### **WHY THIS COURSE MATTERS**

Health insurance margins are thin, small errors matter.



### **PREREQUISITES**

Principles of Health Insurance Company 1.



### **WHERE IT FITS IN THE CURRICULUM**

Foundational Health financial understanding.

# Intro to Statutory Accounting for Health

*Health Statutory Accounting, Explained*

**SEPTEMBER 2026**

Health Statutory Accounting, Explained

September 2026

## **OVERVIEW**

Health statutory accounting reflects short-term obligations and rapid cash movement. This course introduces the purpose, structure, and logic of Health statutory reporting.

## **WHO IS THIS COURSE FOR**

Accountants new to Health statutory reporting  
Finance professionals supporting Health insurers.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:  
Explain Health Statutory Accounting Purpose  
Identify SAP vs GAAP differences for Health  
Understand claim reserves and premium liabilities.

## **KEY TOPICS COVERED**

Health SAP vs GAAP

Claim reserves

Unearned premium

Surplus and oversight.



### **WHY THIS COURSE MATTERS**

Health reporting mistakes surface fast, and regulators respond quickly.



### **PREREQUISITES**

Basic Health insurance knowledge recommended.



### **WHERE IT FITS IN THE CURRICULUM**

Core entry point for Health statutory reporting.

# Deep Dive into Assets Page for Health Insurance

*The Health Insurance Assets Page, Explained*

**JUNE 2026**

The Health Insurance Assets Page, Explained

## **OVERVIEW**

Health insurance assets are simpler, but still risky if misreported. This course explains admissibility, valuation, and examiner focus for Health assets.

## **WHO IS THIS COURSE FOR**

Health statutory accountants

Financial reporting professionals.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Apply asset admissibility rules

Understand receivables and non-admitted assets

Identify valuation issues.

## **KEY TOPICS COVERED**

Review of each line and what it consists of

Receivables

Non-admitted assets

Examiner focus.



### **WHY THIS COURSE MATTERS**

Asset misclassification directly impacts surplus.



### **PREREQUISITES**

Intro to Statutory Accounting for Health Insurance.



### **WHERE IT FITS IN THE CURRICULUM**

Core Health balance sheet knowledge.

# Deep Dive into Liabilities & Surplus for Health Insurance

*What Health Insurers Owe and Hold*

**JULY 2026**

What Health Insurers Owe and Hold

## **OVERVIEW**

Health insurer liabilities move quickly and rely heavily on estimates. This course explains claim reserves, contract liabilities, surplus, and regulatory ratios.

## **WHO IS THIS COURSE FOR**

Health accountants and analysts

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand claim reserve methodologies

Explain premium liabilities

Interpret surplus changes.

## **KEY TOPICS COVERED**

Claim reserves and contract liabilities

Unearned premium

Surplus accounts

Regulatory oversight.



## **WHY THIS COURSE MATTERS**

Estimate errors surface immediately in Health insurance.



## **PREREQUISITES**

Intro to Statutory Accounting for Health Insurance.



## **WHERE IT FITS IN THE CURRICULUM**

Core Health solvency understanding.

# Schedule S – Reinsurance for Health

*Reinsurance Under Short-Tail Pressure*

**SEPTEMBER 2026**

Reinsurance Under Short-Tail Pressure

September 2026

## **OVERVIEW**

Health reinsurance mitigates volatility but introduces credit and timing risk. This course explains Health reinsurance structures and Schedule S reporting.

## **WHO IS THIS COURSE FOR**

Health statutory accountants

Reinsurance and reporting professionals.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Identify Health Reinsurance Arrangements

Understand recoverability and credit risk

Navigate Schedule S reporting.

## **KEY TOPICS COVERED**

Types of health reinsurance arrangements

Schedule S structure and reporting

Reserve credit and recoverability issues.



### **WHY THIS COURSE MATTERS**

Poor reinsurance reporting distorts results fast.



### **PREREQUISITES**

Intro to Statutory Accounting for Health Insurance.



### **WHERE IT FITS IN THE CURRICULUM**

Core Health Statutory topic.

# Statement of Revenue & Expense – Health

*Where the Business Shows Up in the Numbers*

**JULY 2026**

Where the Business Shows Up in the Numbers

## **OVERVIEW**

In Health insurance, the Statement of Revenue & Expense is where theory meets reality.

Premiums move fast. Claims hit almost immediately. Expenses do not wait. This statement shows very clearly, whether the business model is actually working or just barely holding together. There's very little lag and very little room to hide.

This course explains the health insurance Statement of Revenue & Expense in plain, practical terms. Not just what each line is called, but what it tells you about pricing, utilization, operations, and risk.

## **WHO IS THIS COURSE FOR**

Health statutory accountants and analysts

Finance and reporting professionals

Managers reviewing Health financial results

Anyone who's looked at Health margins and thought, "Is this good... or just normal?"

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand how premium revenue is recognized in Health insurance  
Follow how medical claims and benefit expenses flow through results  
See how administrative expenses affect performance  
Interpret margins and operating results with confidence  
Explain results without oversimplifying or overreacting.

### **KEY TOPICS COVERED**

Premium recognition and revenue flow  
Medical claims and benefit expense timing  
Administrative expenses and allocations  
Operating margins and performance indicators  
How utilization and pricing show up in results  
Common misinterpretations and regulator focus areas.

### **WHY THIS COURSE MATTERS**

In Health insurance, small shifts in claims or expenses show up immediately, and they matter.

Without a solid understanding of this statement, teams can misread normal volatility as a crisis or miss early warning signs hiding in plain sight. This course helps you understand what the numbers are actually saying.

### **PREREQUISITES**

Principles of Health Insurance Company 1 recommended. Familiarity with basic Health insurance operations is helpful.

### **WHERE IT FITS IN THE CURRICULUM**

A core Health financial reporting course. Pairs naturally with Principles of Health Insurance Company 2, Investment Accounting & Reporting – Health, Underwriting & Investment Exhibits, and Risk Adjustment & Financial Reporting.

# Investment Accounting & Reporting for Health Insurance

*Keeping Cash Ready in a Fast-Moving Business*

**OCTOBER 2026**

Keeping Cash Ready in a Fast-Moving Business

October 2026

## **OVERVIEW**

In Health insurance, investments are not about chasing yield, they are about being ready.

Claims move fast, margins are thin, and cash needs can change quickly. Investments exist to support liquidity, protect surplus, and make sure the company can pay claims when they come due. That makes investment accounting less about complexity and more about discipline, clarity, and timing.

This course explains Health insurance investment accounting and reporting in plain language, focusing on what actually matters in a short-duration, high-volume environment.

## **WHO IS THIS COURSE FOR**

Health statutory accountants and analysts

Investment and treasury professionals supporting Health insurers

Finance and reporting teams responsible for investment schedules

Anyone who needs to understand investments without turning them into a risk.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand the role investments play in Health insurance companies

Distinguish between investment income and operating performance

Apply admissibility and valuation rules with confidence

Follow how investment activity flows through Health financial statements

Recognize common investment-related reporting issues.

## **KEY TOPICS COVERED**

Why investments matter in a Health insurance environment

Statutory investment schedules and classifications

Admitted vs. non-admitted investment assets

Investment income recognition and timing

Valuation, impairments, and credit risk

What examiners tend to focus on.

## **WHY THIS COURSE MATTERS**

In Health insurance, investment mistakes don't hide for long. A misclassified asset or valuation issue can quickly affect surplus, ratios, and regulator confidence.

This course helps teams keep investments supportive, not distracting, so portfolios do their job without creating surprises.

## **PREREQUISITES**

Intro to Statutory Accounting for Health Insurance recommended.

## **WHERE IT FITS IN THE CURRICULUM**

A core Health statutory reporting course within the health insurance track. Pairs naturally with Deep Dive into Assets – Health, Underwriting & Investment Exhibits, and RBC Calculation – Health.

# Understanding RBC for Health Insurers

*June 2026*

## **OVERVIEW**

Health RBC focuses on assets, underwriting, and credit risk in a short-duration environment. This course explains the framework, components, and action levels.

## **WHO IS THIS COURSE FOR**

Health statutory accountants  
Risk and capital professionals.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:  
Understand Health RBC components  
Interpret action level thresholds  
Avoid common reporting errors.

## **KEY TOPICS COVERED**

RBC framework and component risks  
Asset risk  
Underwriting risk  
Credit risk  
Action level thresholds and consequences.

## **WHY THIS COURSE MATTERS**

RBC errors trigger fast regulatory action in Health insurance.



**PREREQUISITES**

Intro to Statutory Accounting for Health Insurance.



**WHERE IT FITS IN THE CURRICULUM**

Core Health solvency topic.

# Overview of Notes to Financials for Health Reporting

*More Than Footnotes: Health Edition*

**NOVEMBER 2026**

More Than Footnotes: Health Edition

November 2026

## **OVERVIEW**

For Health insurers, the Notes to the Financial Statements are not an afterthought, they are where assumptions, estimates, and judgment are explained. Regulators rely heavily on the notes to understand how claims liabilities, premiums, reinsurance, and receivables are measured in a fast-moving environment.

This course provides a practical walkthrough of Health insurance disclosures, focusing on what matters most to examiners and how to prepare notes that are clear, consistent, and defensible.

## **WHO IS THIS COURSE FOR**

Health statutory accountants and analysts

Financial reporting and regulatory compliance teams

Managers and reviewers responsible for Health filings

Anyone preparing or reviewing Notes to Financials for Health insurers.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Identify required Health insurance disclosures

Explain significant accounting policies clearly and consistently

Understand claims, premium, and reinsurance note requirements

Prepare investment and receivable disclosures accurately

Anticipate examiner focus and documentation expectations.

## **KEY TOPICS COVERED**

Significant accounting policies for Health insurers

Claims and claims reserve disclosures

Premium and revenue-related notes

Reinsurance disclosures and recoverability considerations

Investment and receivable notes

Common disclosure weaknesses and examiner focus areas.

## **WHY THIS COURSE MATTERS**

Health insurance reporting relies heavily on estimates and timing. Weak or unclear disclosures are one of the fastest ways to invite regulatory questions.

This course helps teams move beyond boilerplate language and produce disclosures that actually explain the numbers.

## **PREREQUISITES**

Intro to Statutory Accounting for Health Insurance recommended.

## **WHERE IT FITS IN THE CURRICULUM**

Introductory course within the Health Statutory Reporting & Disclosure track.

Complements claims reserving, reinsurance, and DOI exam preparation courses.

# Underwriting & Investment Exhibits – Health Insurance

*How the Pieces Actually Tie Together*

**NOVEMBER 2026**

How the Pieces Actually Tie Together

November 2026

## **OVERVIEW**

The underwriting and investment exhibits are where the annual statement stops being theoretical and starts showing how the business really performed.

Part 2B and Part 3 take the big numbers from the financial statements and break them down, by product, by period, and by activity. For Health insurers, these exhibits move fast, carry a lot of detail, and are often the first-place regulators go when something doesn't look right.

This course explains the underwriting and investment exhibits in plain, practical terms, focusing on how they connect to operations, why timing matters, and what the numbers are actually saying.

## **WHO IS THIS COURSE FOR**

Health statutory accountants and analysts

Finance and reporting professionals supporting the annual statement

Managers responsible for reviewing Health results

Anyone who has looked at Part 2B or Part 3 and thought, "I know this should make sense..."

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand what the underwriting and investment exhibits are meant to show

Follow accident year and calendar year results

See how premiums, claims, and expenses are allocated

Understand how investment income fits into overall performance

Reconcile exhibits back to the core financial statements.

## **KEY TOPICS COVERED**

Purpose of Part 2B and Part 3

Accident year vs. calendar year results

Premium, loss, and expense allocation structure

Investment income presentation

Reconciliations and consistency checks

Common issues regulators focus on.

## **WHY THIS COURSE MATTERS**

For Health insurers, these exhibits tell the story regulators care about most: what happened this year, why it happened, and whether it makes sense.

When teams don't understand how the exhibits are built, reviews become mechanical and issues slip through. This course helps you read the exhibits with confidence and explain them when questions come.

## **PREREQUISITES**

Intro to Statutory Accounting for Health Insurance recommended. Familiarity with Health revenue and claims flows is helpful.

## **WHERE IT FITS IN THE CURRICULUM**

A core Health annual statement course within the health statutory reporting track. Pairs naturally with Statement of Revenue & Expense – Health, Investment Accounting & Reporting – Health, and Notes to Financials – Health.

# Federal Income Taxation – Health

*The Tax Side of Health Insurance*

**OCTOBER 2026**

The Tax Side of Health Insurance

October 2026

## **OVERVIEW**

Health insurance taxes move almost as fast as the business itself.

Premiums are earned quickly, claims follow close behind, and margins are tight. That speed makes federal income taxation for Health insurers less about long-term deferrals and more about timing, accuracy, and getting it right the first time. Small misunderstandings can turn into real issues very quickly.

This course explains Health insurance taxation in plain, practical language, how taxable income is determined, why it often differs from statutory results, and where Health insurers most run into trouble.

## **WHO IS THIS COURSE FOR**

Health statutory accountants and analysts

Tax professionals supporting Health insurers

Finance and reporting teams interfacing with tax

Managers who need to understand Health tax impacts without becoming tax experts.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand how Health insurers arrive at taxable income

Explain why tax results differ from statutory and GAAP results

See how claims reserves and premium liabilities affect taxes

Recognize timing issues unique to Health insurance

Identify common compliance risks and IRS focus areas.

## **KEY TOPICS COVERED**

How taxable income is constructed for Health insurers

Relationship between statutory income and tax income

Tax treatment of claims reserves and premium reserves

Premium recognition and deduction timing

Deferred tax considerations and limitations

Where the IRS tends to focus, and why.

## **WHY THIS COURSE MATTERS**

In Health insurance, tax issues do not have years to develop quietly. Errors surface quickly and can directly affect earnings, surplus, and regulator confidence.

This course helps teams understand the logic behind the rules, so tax becomes a managed process instead of a recurring fire drill.

## **PREREQUISITES**

Intro to Statutory Accounting for Health Insurance recommended. Familiarity with Health financial statements is helpful.

## **WHERE IT FITS IN THE CURRICULUM**

A core course within the Health Tax & Regulatory Reporting track. Pairs naturally with Statement of Revenue & Expense – Health, Federal Income Tax Accounting & Reporting, and Preparing for a DOI Exam.

# Keeping Up with NAIC Changes – Health Insurance

*What Changed, Why It Changed, and Why You Should Care*

**OCTOBER 2026**

What Changed, Why It Changed, and Why You Should Care  
October 2026

## **OVERVIEW**

Every year, the NAIC makes updates that affect how Health insurance companies report their results. Some changes are small and technical. Others quietly reshape how numbers are calculated, disclosed, or reviewed.

The challenge isn't just knowing what changed, it's understanding why it changed, who it affects, and where it shows up in your reporting. Miss that context, and small updates can turn into late nights, rework, or uncomfortable regulator questions.

This course walks through the latest NAIC annual changes for Health insurers in plain language, focusing on what actually matters and how to prepare without overreacting.

## **WHO IS THIS COURSE FOR**

Health statutory accountants and analysts

Finance and reporting teams responsible for annual filings

Managers reviewing Health Statutory statements

Anyone who wants to stay current without reading hundreds of pages of updates.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand the most impactful NAIC changes affecting Health insurers

See where those changes flow into financial statements and schedules

Anticipate implementation issues before filing season

Adjust processes and documentation proactively

Explain changes clearly to reviewers, auditors, and regulators.

## **KEY TOPICS COVERED**

### **OVERVIEW OF NAIC ANNUAL UPDATE PROCESS**

Health-specific changes to accounting and reporting guidance

New or revised disclosures and schedules

Effective dates and transition considerations

Common implementation challenges

Areas regulators are likely to focus on.

### **WHY THIS COURSE MATTERS**

Most NAIC changes don't cause problems on their own, misunderstanding or underestimating them does.

Teams either overcorrect and create unnecessary work or underreact and get caught off guard. This course helps you land in the middle: informed, prepared, and confident.

### **PREREQUISITES**

Intro to Statutory Accounting for Health Insurance recommended.

### **WHERE IT FITS IN THE CURRICULUM**

An annual update course within the Health Statutory Reporting track. Best taken alongside Statutory Close & Controls – Health, Notes to Financials – Health and Preparing for a DOI Exam.



# Risk Adjustment & Financial Reporting for Health

*Risk Adjustment on the Financial Statements*

**NOVEMBER 2026**

Risk Adjustment on the Financial Statements

November 2026

## **OVERVIEW**

Risk adjustment materially affects Health insurer revenue and settlements. This course explains how risk adjustment works and how it flows through financial reporting.

## **WHO IS THIS COURSE FOR**

Health reporting professionals  
Finance and actuarial support teams.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand risk adjustment mechanics  
Recognize timing and estimate risks  
Anticipate audit and examiner focus.

## **KEY TOPICS COVERED**

How risk scores impact revenue and settlement

Purpose of risk adjustment and program overview

Revenue impact

Settlements and timing.



### **WHY THIS COURSE MATTERS**

Risk adjustment is one of the largest judgment areas in Health reporting.



### **PREREQUISITES**

Health statutory reporting knowledge.



### **WHERE IT FITS IN THE CURRICULUM**

Advanced Health reporting.

# Statutory Close & Controls – Health

*The Health Statutory Close*

**NOVEMBER 2026**

The Health Statutory Close

November 2026

## **OVERVIEW**

Health statutory close happens fast and leaves little room for error. This course explains timelines, controls, and common breakdowns.

## **WHO IS THIS COURSE FOR**

Health accounting managers

Senior statutory accountants.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Structure a Health statutory close

Identify critical controls

Reduce close risk.

## **KEY TOPICS COVERED**

Close timelines

Claims estimation controls

Documentation expectations.



### **WHY THIS COURSE MATTERS**

Close failures surface immediately in Health insurance.



### **PREREQUISITES**

Health statutory reporting experience.



### **WHERE IT FITS IN THE CURRICULUM**

Operational mastery.

# Statutory Accounting Gray Areas – Health

*Judgment Calls in Health Accounting*

**OCTOBER 2026**

Judgment Calls in Health Accounting

October 2026

## **OVERVIEW**

Health statutory accounting relies heavily on estimates and judgment. This expert-level course explores common gray areas and how to defend them.

## **WHO IS THIS COURSE FOR**

Senior Health accountants

Technical accounting leaders

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Identify common Health gray areas

Apply judgment appropriately

Prepare Regulatory documentation.

## **KEY TOPICS COVERED**

Claims estimation

Risk adjustment estimates

Documentation strategies.



### **WHY THIS COURSE MATTERS**

Unsupported estimates are a top Health regulatory finding.



### **PREREQUISITES**

Strong Health Statutory Experience.



### **WHERE IT FITS IN THE CURRICULUM**

Expert-level Health mastery.

# Risk Management & Solvency

*Risk Happens. Solvency Matters*

**JULY 2026**

Risk Happens. Solvency Matters

## **OVERVIEW**

Insurance companies do not try to avoid risk; they make money by taking it.

Every policy written, every investment made, and every operational decision carries uncertainty. Most of the time, that risk behaves the way you expect. Sometimes it doesn't. Solvency is what determines whether a company can absorb those surprises and keep operating when things go sideways.

This course talks about risk and solvency the way people experience it in real life, not as abstract models, but as decisions, tradeoffs, and consequences. It connects everyday business choices to capital, surplus, and regulatory expectations.

## **WHO IS THIS COURSE FOR**

Accountants and analysts who want to understand the why behind solvency rules

Risk and ERM professionals translating risk into financial impact

Managers and leaders responsible for saying yes (or no) to risk

Anyone who has wondered how small decisions turn into big problems.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Explain solvency in plain language

Identify the risks insurers knowingly take, and the ones that sneak up  
Understand how risk turns into capital and surplus requirements  
See how governance and oversight actually work in practice  
Recognize early warning signs before they become regulatory issues.

### **KEY TOPICS COVERED**

Why insurers take risks and why limits exist  
The main types of risk insurers live with every day  
How capital acts as a shock absorber  
What regulators really mean by “solvency oversight”  
How risk issues tend to build over time  
What tends to get management and boards into trouble.

### **WHY THIS COURSE MATTERS**

Solvency problems rarely start with one bad decision. They grow quietly, from risks that were not fully understood, challenged, or escalated.  
This course helps you see risk the way experienced executives and regulators do; as something to be actively managed, talked about, and adjusted to, not just measured after the fact.

### **PREREQUISITES**

None. Designed to be approachable regardless of role or background.

### **WHERE IT FITS IN THE CURRICULUM**

A foundational, all-lines risk course that supports RBC, ERM, MAR, and executive decision-making content.

# ERM Program Development

## 1

*Risk Management Starts Somewhere*

**OCTOBER 2026**

Risk Management Starts Somewhere

October 2026

### **OVERVIEW**

ERM programs don't appear fully formed, they are built over time. This course explains why ERM exists, how programs are structured, and how responsibilities are assigned across the organization.

### **WHO IS THIS COURSE FOR**

Professionals involved in ERM implementation

Accounting, finance, and risk leaders

Anyone supporting governance frameworks.

### **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Explain the purpose of ERM programs

Identify enterprise risks

Assign ownership and accountability

Understand ERM governance structures.

### **KEY TOPICS COVERED**

ERM purpose and scope

Risk identification

Risk ownership

Governance frameworks.



### **WHY THIS COURSE MATTERS**

ERM fails when ownership and structure are unclear. This course helps you build it correctly.



### **PREREQUISITES**

Risk Management & Solvency recommended.



### **WHERE IT FITS IN THE CURRICULUM**

Foundational ERM program design.

# ERM Program Development

## 2

*When Risk Turns into Decisions*

**OCTOBER 2026**

When Risk Turns into Decisions

October 2026

### **OVERVIEW**

ERM only adds value when it informs decisions. This advanced course focuses on assessing, prioritizing, monitoring, and escalating risks, and using ERM outputs in strategic and capital decisions.

### **WHO IS THIS COURSE FOR**

ERM leaders and senior managers

Finance, strategy, and executive support teams.

### **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Apply risk assessment and prioritization techniques

Link ERM to strategy and capital planning

Design effective monitoring and escalation processes

Present risk information to boards and executives.

### **KEY TOPICS COVERED**

Risk assessment methodologies

Risk prioritization

Monitoring, reporting and escalation processes

Board and executive communication.



### **WHY THIS COURSE MATTERS**

ERM that doesn't influence decisions is just documentation.



### **PREREQUISITES**

ERM Program Development 1.



### **WHERE IT FITS IN THE CURRICULUM**

Advanced ERM execution.

# Model Audit Rule (MAR) Compliance

*MAR: More Than a Checkbox*

**OCTOBER 2026**

MAR: More Than a Checkbox

October 2026

## **OVERVIEW**

The NAIC Model Audit Rule requires insurers to maintain effective internal controls over financial reporting. This course explains MAR requirements, management responsibilities, and where regulators focus.

## **WHO IS THIS COURSE FOR**

Accounting and finance leaders

Internal audit and compliance professionals

Anyone involved in MAR documentation or certification.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand the scope and purpose of MAR

Document internal controls effectively

Fulfill management certification responsibilities

Anticipate examiner and auditor focus.

## **KEY TOPICS COVERED**

MAR requirements  
Internal control documentation  
Management certifications  
Common findings and issues.



### **WHY THIS COURSE MATTERS**

MAR failures are governance failures, and regulators treat them seriously.



### **PREREQUISITES**

Statutory reporting experience recommended.



### **WHERE IT FITS IN THE CURRICULUM**

Core governance and compliance requirements.

# Insurance Financial Reporting Overview

*Numbers With Rules and Real Consequences*

**JULY 2026**

Numbers With Rules and Real Consequences

## **OVERVIEW**

Insurance financial reporting isn't just accounting with extra schedules. It's the language insurers use to prove they can keep their promises.

Unlike most businesses, insurance companies don't report just to investors. They report to regulators whose job is to protect policyholders. That is why insurance financial reporting follows different rules, different priorities, and different definitions of success.

This course explains insurance financial reporting in plain, human terms: why statutory accounting exists, how it differs from GAAP, and why the rules are written the way they are. The goal isn't memorization; it's understanding the intent behind the numbers.

## **WHO IS THIS COURSE FOR**

New hires in insurance accounting, finance, or audit

Professionals coming from non-insurance industries

IT, data, and operations teams supporting financial reporting

Anyone who has asked, "Why do we do it this way?"

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand why insurance financial reporting exists at all

Explain the purpose of statutory accounting in simple terms

Distinguish clearly between SAP and GAAP, and why both matter

See how financial statements support solvency and regulation

Read insurance financials with context instead of confusion.

## **KEY TOPICS COVERED**

Why insurance reporting is different from corporate reporting

The goals of statutory accounting

SAP vs. GAAP: differences that actually matter

Regulatory filings and who uses them

How reporting ties to solvency, capital, and oversight.

## **WHY THIS COURSE MATTERS**

Most reporting mistakes do not come from bad math, they come from misunderstanding the purpose of the rules.

When teams don't understand why insurance accounting works the way it does, decisions feel arbitrary, controls feel heavy, and regulator questions feel threatening. This course gives you the mental model that makes everything else easier to learn.

## **PREREQUISITES**

None. This course is designed as a true starting point.

## **WHERE IT FITS IN THE CURRICULUM**

A foundational course across all insurance lines. Best taken before any deep dive into statutory accounting, financial statements, tax, or regulatory compliance.

# No Surprises: Getting Ready for a Regulatory Examination (Audit)

*June 2026*

## OVERVIEW

A DOI exam rarely goes badly because a company is doing something wrong. It usually goes badly because the company wasn't ready to explain what it does, why it does it, and how it knows it's working.

Exams bring pressure, tight timelines, and a lot of questions, often asked by people who don't live in your systems or processes every day. Without preparation, even good answers can come out unclear, inconsistent, or incomplete.

This course focuses on preparing for a DOI exam in real, practical terms: what examiners actually care about, how to organize people and information ahead of time, and how to respond calmly and consistently once the exam starts.

## WHO IS THIS COURSE FOR

Accounting, finance, and reporting teams

Compliance and regulatory affairs professionals

IT, data, and operations leaders supporting exam responses

Managers responsible for coordinating or overseeing exams

Anyone who has been through an exam and thought, "That didn't have to be that stressful."

## WHAT YOU WILL LEARN

By the end of this course, you will be able to:

Understand how DOI exams are structured and why they unfold the way they do  
Anticipate the requests examiners almost always ask for  
Organize documentation before it is requested  
Coordinate responses across accounting, IT, actuarial, and compliance teams  
Answer questions clearly, without over-explaining or creating new risk.

## **KEY TOPICS COVERED**

How regulators think about DOI exams  
What examiners typically focus on (and what they usually don't)  
Preparing teams, data, and documentation in advance  
Managing exam requests and response workflows  
Communicating clearly and consistently with regulators  
Handling findings, follow-ups, and tone.

## **WHY THIS COURSE MATTERS**

Most exam findings aren't about hidden problems. They are about inconsistent explanations, missing context, or poor coordination.  
When teams are not aligned, exams feel chaotic, even when the underlying work is solid. This course helps replace last-minute scrambling with preparation, so exams feel controlled, professional, and predictable.

## **PREREQUISITES**

None. Designed for cross-functional teams involved in regulatory exams.

## **WHERE IT FITS IN THE CURRICULUM**

A core regulatory readiness course across all insurance lines. Pairs naturally with Insurance Regulation & Compliance, Statutory Close & Controls, MAR Compliance, and Preparing IT for a DOI Exam.

# Federal Income Tax Accounting & Reporting (All Lines)

*Where Tax Meets the Financial Statements*

**JULY 2026**

Where Tax Meets the Financial Statements

## **OVERVIEW**

Tax does not live in a vacuum.

For insurance companies, federal income tax accounting sits right at the intersection of statutory reporting, GAAP, and compliance. It is where temporary differences show up, deferred tax assets get scrutinized, and small errors can quietly ripple into surplus, earnings, and regulator questions.

This course explains federal income tax accounting and reporting in plain, practical terms. Instead of treating tax as a separate specialty, it shows how tax actually connects to the financial statements, and why that connection matters.

## **WHO IS THIS COURSE FOR**

Statutory and GAAP accountants (all insurance lines)

Finance and reporting professionals responsible for tax disclosures

Tax professionals working closely with accounting teams

Managers who review tax entries but don't want surprises later.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand how current and deferred taxes are reflected in insurance financials

Explain common differences between tax, statutory, and GAAP results

Follow how temporary differences are created and reversed

Understand deferred tax assets, limitations, and admissibility

Identify common tax accounting and reporting pitfalls.

## **KEY TOPICS COVERED**

Tax basis vs. statutory and GAAP accounting

Current tax provision mechanics

Deferred tax assets and liabilities

Admissibility and valuation allowances

Tax disclosures in statutory and GAAP reporting

Common errors and regulator focus areas.

## **WHY THIS COURSE MATTERS**

Most tax issues do not come from bad intentions; they come from disconnects between tax and accounting.

When teams do not fully understand how tax flows through financial statements, issues surface late: during audits, exams, or close reviews. This course helps close that gap, so tax becomes an integrated part of reporting, not a last-minute scramble.

## **PREREQUISITES**

Intro to Statutory Accounting recommended. Familiarity with basic tax concepts is helpful.

## **WHERE IT FITS IN THE CURRICULUM**

A core crossline tax and reporting course. Pairs naturally with line-specific Federal Income Taxation courses, Statutory Close & Controls, and Preparing for a DOI Exam.

# Consolidated Federal Income Tax

*When One Tax Return Has Many Stories*

**JULY 2026**

When One Tax Return Has Many Stories

## **OVERVIEW**

Once an insurance company becomes part of a group, tax stops being just a company-level exercise.

Consolidated federal income tax means multiple legal entities, different lines of business, and different accounting results all flowing into one tax return. Decisions made at the group level affect individual entities, and vice versa. When that relationship isn't well understood, confusion, tension, and reporting issues follow.

This course explains consolidated federal income tax for insurance groups in plain, practical language. It focuses on how consolidation actually works, how tax is allocated back to entities, and where insurance groups most run into trouble.

## **WHO IS THIS COURSE FOR**

Tax professionals working with insurance groups

Statutory and GAAP accountants supporting consolidated structures

Finance leaders responsible for tax allocation and reporting

Anyone who has asked, "Why does this entity's tax never look quite right?"

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand how consolidated tax returns are constructed

Explain how taxable income flows from entities to the group

Understand tax-sharing and allocation methodologies

Identify how deferred taxes work in a consolidated environment

Recognize common pitfalls and governance risks.

## **KEY TOPICS COVERED**

Consolidated return fundamentals

Entity vs. group-level taxable income

Tax allocation and tax-sharing agreements

Deferred taxes in consolidated groups

Impact on statutory reporting and surplus

Regulator and auditor focus areas.

## **WHY THIS COURSE MATTERS**

Most consolidated tax issues don't come from bad math; they come from misaligned expectations.

When accounting, tax, and management do not share the same understanding of how consolidation works, questions arise around fairness, surplus impact, and control. This course helps align those perspectives so consolidated tax becomes predictable instead of contentious.

## **PREREQUISITES**

Federal Income Tax Accounting & Reporting recommended. Familiarity with insurance group structures is helpful.

## **WHERE IT FITS IN THE CURRICULUM**

An advanced tax course across all insurance lines. Best taken after Federal Income Tax Accounting & Reporting and line-specific Federal Income Taxation courses.

# What the Board Expects: Financial Prep & Delivery

*October 2026*

October 2026

## **OVERVIEW**

Boards do not want data, they want insight. This course focuses on how to prepare and deliver effective board-level reporting on risk, financials, and regulatory matters.

## **WHO IS THIS COURSE FOR**

Controllers, CFOs, and senior leaders

Professionals presenting to boards or committees.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Identify what boards actually care about

Frame financial and risk information clearly

Anticipate board questions

Deliver confident, concise presentations.

## **KEY TOPICS COVERED**

Knowing what the board actually needs

Telling the story behind the numbers

Anticipating questions and concerns

Clear, confident delivery.



## **WHY THIS COURSE MATTERS**

Poor board communication is a governance risk.



## **PREREQUISITES**

Management or leadership experience recommended.



## **WHERE IT FITS IN THE CURRICULUM**

Governance and executive communication.

# Preparing for System Implementation – Everything you need to know.

*The Work That Makes or Breaks an Implementation*

**JUNE 2026**

The Work That Makes or Breaks an Implementation

## **OVERVIEW**

Most system implementations don't fail because of the technology; they fail because of poor preparation. This course focuses on the work that must happen before implementation begins: clear scope, realistic goals, clean data, strong governance, and disciplined decision-making.

Designed specifically for insurance organizations, this course helps accounting, finance, IT, and leadership teams avoid the most common (and expensive) implementation mistakes.

## **WHO IS THIS COURSE FOR**

Accounting and finance leaders involved in system changes

IT and project management professionals supporting implementations

Controllers, CFOs, and operational leaders

Anyone participating in core system, ERP, or reporting implementations.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Define clear implementation scope, goals, and success criteria  
Assess data readiness and plan effective data conversion  
Establish governance, roles, and decision rights  
Identify common failure points before they become project risks  
Apply practical mitigation strategies to keep implementations on track.

### **KEY TOPICS COVERED**

Defining scope vs. wish lists  
Setting measurable goals and success criteria  
Data readiness, data ownership, and conversion planning  
Governance models, roles, and decision rights  
Common implementation failure points  
Practical mitigation and risk management strategies

### **WHY THIS COURSE MATTERS**

System implementations touch every part of an insurance organization, and failures are costly, disruptive, and highly visible. This course helps teams slow down before the project starts so execution doesn't spiral later.

It aligns technology decisions with accounting, regulatory, and operational realities.

### **PREREQUISITES**

None. Prior experience with system implementations is helpful but not required.

### **WHERE IT FITS IN THE CURRICULUM**

Part of the Risk, Governance, and Operational Excellence track. Complements ERM, MAR, and close process courses.

# Lost in Translation: IT and Accounting

*Bridging the Gap Between IT & Accounting*

**JULY 2026**

Bridging the Gap Between IT & Accounting

## **OVERVIEW**

Many system issues, reporting errors, and failed implementations aren't technical problems, they are communication problems. This course focuses on the disconnect between IT and Accounting and shows how misaligned language, assumptions, and decision-making create real financial and regulatory risk.

Designed for insurance organizations, this course helps both sides understand how the other thinks, works, and defines success.

## **WHO IS THIS COURSE FOR**

Accounting and finance professionals working with IT teams

IT professionals supporting financial, reporting, or regulatory systems

Project managers and business analysts

Controllers, managers, and implementation leads.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Translate accounting and regulatory requirements into clear system needs

Speak a shared language across IT and Accounting

Establish clear data ownership and business rules

Define who makes which decisions, and when  
Avoid common missteps that derail projects and reporting.

### **KEY TOPICS COVERED**

Why IT and Accounting talk past each other  
Translating accounting requirements into system logic  
Data ownership, data rules, and accountability  
Decision rights: who decides, who advises, who executes  
Common IT–Accounting failure points and how to prevent them.

### **WHY THIS COURSE MATTERS**

When IT and Accounting aren't aligned, problems surface late, often during close, audits, or exams. This course helps teams prevent issues upstream by creating clarity before systems, data, or deadlines are on the line.  
It is especially critical during system implementations, reporting automation, and regulatory change.

### **PREREQUISITES**

None. Familiarity with accounting or IT environments is helpful but not required.

### **WHERE IT FITS IN THE CURRICULUM**

Part of the Risk, Governance, and Operational Excellence track. Pairs directly with Preparing for System Implementation and statutory close courses.

# Preparing IT for an Upcoming Regulatory Examination (Audit)

*When Regulators Start Asking About Systems*

**SEPTEMBER 2026**

When Regulators Start Asking About Systems

September 2026

## **OVERVIEW**

Department of Insurance (DOI) exams no longer focus only on accounting outputs, they increasingly examine the systems, data flows, controls, and governance that produce those numbers. IT teams are now directly in scope, often without realizing it until exam requests arrive.

This course is designed specifically to help IT and data teams prepare for a DOI exam, understand what regulators are really asking for, and respond confidently without over-engineering or creating unnecessary risk.

## **WHO IS THIS COURSE FOR**

IT leaders and managers supporting insurance companies

Data, systems, and reporting teams n- IT professionals new to insurance regulatory environments

Accounting and finance leaders responsible for coordinating exam responses with IT.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

- Understand how DOI exams view systems and data
- Identify which systems are in scope for regulatory review
- Explain data lineage, controls, and governance clearly to examiners
- Prepare IT documentation that aligns with regulatory expectations
- Respond to examiner questions without creating unintended findings.

## **KEY TOPICS COVERED**

- How DOI exams approach IT and systems
- Common examiner questions directed at IT teams
- Data lineage, interfaces, and system dependencies
- IT general controls vs. business controls
- Documentation regulators actually expect to see
- Common IT-related exam findings, and how to avoid them.

## **WHY THIS COURSE MATTERS**

Many exam issues arise not because systems are weak, but because IT teams are unprepared to explain them in regulatory terms. Over-sharing, inconsistent explanations, or unclear ownership can quickly turn routine questions into findings.

This course helps IT and accounting teams speak the same language, so systems support compliance instead of becoming a liability.

## **PREREQUISITES**

None. Designed for IT professionals and cross-functional teams supporting insurance operations.

## **WHERE IT FITS IN THE CURRICULUM**

Introductory, cross-functional regulatory readiness course within the Regulatory & Exam Preparation track. Complements Preparing for a DOI Exam, Bridging the Gap Between IT & Accounting, and MAR Compliance.

# Vendor Management in a Regulated Insurance Environment

*When Third Parties Become Regulatory Risk*

SEPTEMBER 2026

When Third Parties Become Regulatory Risk

September 2026

## OVERVIEW

Insurance companies rely heavily on third-party vendors, for systems, data, claims handling, investments, and core operations. But from a regulator's perspective, outsourcing work does not outsource responsibility. Weak vendor oversight is a growing focus area in DOI exams, audits, and risk assessments.

This course explains how to manage vendors through a regulatory lens, helping teams understand what regulators expect, how vendor risk connects to financial reporting and controls, and how to build vendor governance that is practical, not bureaucratic.

## WHO IS THIS COURSE FOR

Accounting, finance, and compliance professionals

IT and data leaders managing third-party systems

Risk management and procurement teams

Managers responsible for vendor oversight, contracts, or SOC review.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand why regulators focus on vendor management

Identify vendors that create financial, operational, or regulatory risk

Apply risk-based vendor oversight instead of one-size-fits-all reviews

Understand SOC reports and third-party assurance in context

Document vendor governance in a way regulators expect.

## **KEY TOPICS COVERED**

Regulatory expectations for vendor oversight

Identifying critical vs. non-critical vendors

Vendor risk assessment and tiering

SOC reports, certifications, and assurance

Contractual controls and service-level expectations

Ongoing monitoring, issue escalation, and documentation

Common vendor-related exam findings.

## **WHY THIS COURSE MATTERS**

Many regulatory findings arise not from vendor failure, but from poor oversight, unclear ownership, or missing documentation. Overly complex vendor programs can be just as risky as weak ones.

This course helps organizations strike the right balance: strong oversight that supports compliance without slowing the business.

## **PREREQUISITES**

None. Designed for cross-functional teams working with third-party vendors.

## **WHERE IT FITS IN THE CURRICULUM**

Introductory-to-intermediate, all-lines governance course within the Risk, Compliance & Regulatory Readiness track. Complements MAR Compliance, Preparing IT for a DOI Exam, and ERM courses.

# Managing Accounting Teams When the Clock Never Stops

*October 2026*

October 2026

## OVERVIEW

Managing an insurance accounting department is less about debits and credits, and more about people, pressure, and priorities.

Deadlines are fixed. Regulations do not bend. Questions come from every direction: regulators, auditors, tax, actuarial, IT, and leadership. Meanwhile, you are expected to deliver accurate results, maintain strong controls, and keep a team motivated in a high-stakes, high-pressure environment.

This course focuses on what it actually takes to run an insurance accounting department successfully. Not theory. Not org charts. But the real-world decisions managers make every day to keep the work moving and the team intact.

## WHO IS THIS COURSE FOR

Accounting managers and directors

Controllers and assistant controllers

Senior accountants stepping into leadership roles

Anyone responsible for owning deadlines, results, and people.

## WHAT YOU WILL LEARN

By the end of this course, you will be able to:

Set clear roles, expectations, and accountability

Manage close cycles without burning out your team

Balance accuracy, speed, and control

Build processes that scale as complexity grows  
Develop and retain talent in a demanding environment.

### **KEY TOPICS COVERED**

Defining roles and responsibilities that actually work  
Managing monthly, quarterly, and annual closings  
Prioritization when everything feels urgent  
Designing controls that protect without paralyzing  
Coaching, developing, and retaining strong staff  
Handling errors, pressure, and external scrutiny.

### **WHY THIS COURSE MATTERS**

Most accounting departments don't struggle because the team lacks technical knowledge.

They struggle because expectations are not clear, priorities constantly shift, and pressure never lets up. Without strong management, even great accountants burn out, or miss risks they never had time to see.

This course helps leaders move from surviving the close to running a department that is reliable, respected, and sustainable.

### **PREREQUISITES**

Solid understanding of insurance accounting concepts recommended.  
Management experience is helpful but not required.

### **WHERE IT FITS IN THE CURRICULUM**

A practical leadership course across all insurance lines. Pairs naturally with Statutory Close & Controls, Process Improvement in Statutory Reporting, Preparing for a DOI Exam, and CFO-Level Decision Making.

# Related Party & Intercompany Transactions

*Related Parties. Real Consequences.*

SEPTEMBER 2026

Related Parties. Real Consequences.

September 2026

## OVERVIEW

Related party and intercompany transactions are rarely the problem on their own.

The problems start when no one is quite sure who is involved, why the transaction exists, or how it is supposed to be reported. In insurance groups, money, services, and risk move between entities all the time, and regulators pay close attention to how transparent and consistent those movements are.

This course explains related party and intercompany transactions in plain, practical terms. It focuses on how to identify them, how they actually flow through the financial statements, and why documentation and disclosure matter more than perfection.

## WHO IS THIS COURSE FOR

Statutory and GAAP accountants (all insurance lines)

Finance and reporting professionals in group structures

Managers reviewing intercompany activity

Anyone who has ever asked, "Does this need to be disclosed?"

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

- Identify related party relationships with confidence
- Understand common intercompany transaction types
- Know when transactions eliminate, and when they don't
- Prepare clear, compliant disclosures
- Recognize issues that regulators and auditors focus on first.

## **KEY TOPICS COVERED**

- What qualifies as a related party
- Common intercompany transactions in insurance groups
- Elimination vs. non-elimination concepts
- Disclosure requirements and best practices
- Documentation expectations
- Examiner and auditor focus areas.

## **WHY THIS COURSE MATTERS**

- Most findings around related party activity are not about improper transactions. They are about unclear relationships, inconsistent treatment, or weak explanations. When teams understand the intent behind the rules, intercompany activity stops feeling risky and starts feeling manageable.
- This course helps you reduce surprises, during close, audit, and exams, by making related party activity easier to identify, explain, and defend.

## **PREREQUISITES**

- Intro to Statutory Accounting or Insurance Financial Reporting Overview recommended.

## **WHERE IT FITS IN THE CURRICULUM**

- A core governance and transparency course across all insurance lines. Pairs naturally with Insurance Regulation & Compliance, Statutory Close & Controls, and Preparing for a DOI Exam.

# Lions & Tigers & Forms – OH MY!!

*Making Sense of DOI Forms Without Losing Your Mind*

**SEPTEMBER 2026**

Making Sense of DOI Forms Without Losing Your Mind  
September 2026

## **OVERVIEW**

Insurance regulation comes with a lot of forms, and they all sound important, urgent, and slightly intimidating.

Form A. Form B. Form C. Form D. Form F. Each one exists for a reason, but if you have never been walked through what they actually mean, when they are required, and who cares about them, it's easy to feel overwhelmed or overly cautious.

This course demystifies DOI forms in plain, human language. Instead of memorizing form names, you will learn what regulators are really asking for, what triggers filings, and how these forms fit into the bigger regulatory picture.

## **WHO IS THIS COURSE FOR**

Insurance accountants and finance professionals

Compliance and regulatory affairs teams

Legal, corporate governance, and operations staff

Anyone who's ever heard "we might need a filing" and panicked a little.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand the purpose behind the most common DOI forms

Know when Forms A, B, C, D, and F are required

Recognize which transactions raise regulatory flags

Coordinate filings without unnecessary delays or overreach

Speak more confidently with legal, compliance, and regulators.

## **KEY TOPICS COVERED**

Why DOI forms exist in the first place

## **OVERVIEW OF FORMS A, B, C, D, AND F**

What types of transactions trigger filings

Approval vs. notification requirements

Common misconceptions and over-filing risks

Regulator expectations and timing considerations.

## **WHY THIS COURSE MATTERS**

Most regulatory issues around DOI forms do not come from ignoring the rules.

They come from not understanding them, leading to late filings, unnecessary approvals, or missed communication between teams. This course helps you replace uncertainty with clarity, so filings become routine instead of stressful.

## **PREREQUISITES**

None. Designed to be accessible to both new and experienced professionals.

## **WHERE IT FITS IN THE CURRICULUM**

A foundational insurance regulatory literacy course across all lines. Pairs naturally with Insurance Regulation & Compliance, Related Party & Intercompany Transactions, and Preparing for a DOI Exam.

# 9 Ground Rules for Cohesive Behavior

*How Teams Stay Sane When the Pressure Is On*

SEPTEMBER 2026

How Teams Stay Sane When the Pressure Is On

September 2026

## OVERVIEW

Most teams do not struggle because people don't care.

They struggle because expectations are fuzzy, pressure is constant, and no one ever really agrees on how they are supposed to work together when things get hard. Deadlines pile up, stress goes up, and small frustrations quietly turn into bigger problems.

The 9 Ground Rules for Cohesive Behavior are about making the unspoken rules spoken.

This course gives teams a simple, shared set of expectations for how to communicate, how to handle conflict, how to own mistakes, and how to move work forward without unnecessary drama. It is practical, human, and designed for real-world environments where time is short and stakes are high.

## WHO IS THIS COURSE FOR

Teams working under tight deadlines and constant pressure

Managers trying to keep people aligned without micromanaging

Cross-functional groups where misunderstandings slow everything down

High performers who are tired of friction getting in the way of good work

Anyone who wants work to feel more productive, and less exhausting.

## **WHAT YOU WILL LEARN**

By the end of this course, you will be able to:

Understand why teams break down under pressure

Create clear expectations for everyday behavior, not just deliverables

Communicate directly without things getting personal

Address issues early instead of letting resentment build

Build trust, accountability, and consistency across the team.

## **KEY TOPICS COVERED**

The 9 Ground Rules and what they look like in real situations

Ownership and follow-through when things get busy

Clear communication when stakes are high

Healthy disagreement without blame or defensiveness

Handling mistakes without finger-pointing

Keeping teams aligned when priorities shift.

## **WHY THIS COURSE MATTERS**

When teams do not have shared ground rules, everyone fills in the gaps differently.

That is when good intentions turn into frustration, and strong teams start spinning their wheels. These ground rules give teams a common operating system, so people spend less time managing tension and more time getting real work done.

## **PREREQUISITES**

None. This course is designed for humans, not job titles.

## **WHERE IT FITS IN THE CURRICULUM**

A foundational team effectiveness and leadership course that supports every technical and regulatory track. Pairs naturally with How to Successfully Manage

an Insurance Accounting Department, Bridging the Gap Between IT & Accounting, and Lessons for Board Meeting Prep & Delivery.