

---

# INTERNATIONAL CLAIM ASSOCIATION

Carroll D. Smith, ALHC  
*Administrative Assistant - Executive Committee, ICA*  
Paul Revere Life Insurance Company  
Worcester, Massachusetts

THE INTERNATIONAL Claim Association (ICA), founded in 1909, is an association of more than 430 life and health insurance companies. Any company or association licensed or chartered by any state, province, or federal agency to underwrite and issue health and life policies is eligible for ICA membership.

The object and purpose of the International Claim Association is basically threefold:

- To promote efficiency and high standards of performance in claims administration by member companies.
- To provide a forum for research, education, and the exchange of ideas relating to various aspects of claim administration.
- To devise and effect measures for the benefit of policyholders and beneficiaries relating to claims.

The ICA's Claims Education Program provides an introduction to life and health insurance and a thorough understanding of claim administration involving both individual and group coverages. The program is developed by the ICA Education Committee in Cooperation with the Life Office Management Association (LOMA).

The Education Program currently consists of six courses with a specific examination given for each course. The six courses include two prerequisite courses and four ICA courses. The ICA courses are: Medical and Dental Aspects of Claims, Life and Health Insurance Law, Claim Administration, and Management of Claim Operations.

Upon satisfactory completion of the full ICA Claims Education Program, a diplomate is entitled to use the coveted professional designation "ALHC" (Associate, Life and Health Claims). Many colleges and universities also grant credits for program participation. Since the

first examination was given in 1965, more than 58,000 students have been enrolled. Examinations are not only taken by claims professionals, but by underwriters, physicians and attorneys. Indeed, in 1989 the first Annual Award for the top ICA student went to a physician!

Textbooks for the ICA Education Program are distributed through *Professional Book Distributors, Inc.* and are available to the public. Additionally, and available to ICA member companies only, are Reports of the Law Committee. These Reports address a wide range of claims interest areas, including a 1989 Report, "Disease and Accidental Death."

The Association's Annual Meeting is held in the fall of each year. This meeting provides member companies'

delegates with an opportunity to discuss common interests. It involves a 2-1/2 day series of programs, including general sessions, seminars, and workshops. Any full-time employee of a member company is eligible to represent that company at the Annual Meeting.

For additional information on the International Claim Association, please contact:

Garold M. Felland, ALHC, FLMI  
Secretary, ICA  
c/o The Minnesota Mutual Life Insurance Company  
400 North Robert Street  
St. Paul, MN 55101-2098  
(612) 298-3738.

---