


Quarterly Education Calendar





Independent Insurance Agents and Brokers of NH
603-224-3965 or 1-800-559-3373
www.iianh.com



October - December 2010

<p>BACK BY POPULAR DEMAND!</p> <p>Rental Car Coverage on Both the ISO BAP and PAP with Bruce Thomas Course # 468470 <i>October 7, 2010</i> <i>3 Prod CE</i> <i>add \$3 to cost below</i> \$55 members before 09/17/10 \$65 members after 09/17/10 \$80 non-members</p> <p>BACK BY POPULAR DEMAND!</p>	<p>Should a business buy the loss damage waiver from the auto rental company? You will look at this issue from the employee's and employer's perspective using a rental agreement as an example of the contractual requirements. Few people, including us, read the rental agreements. Therefore, almost no one has compared the coverage required in the rental agreement with the coverage provided in the BAP.</p> <p>You get the call from your customer who is in Orlando and at the auto rental counter. He is confident that you have provided PAP "full coverage." He has about five different coverages on the PAP and the rental car firm will offer to sell him about five more coverages. What's covered, what's not, what should you buy, and most importantly is the \$25 or so a day for the "loss damage waiver" little more than a rip off?</p> <p>Registration will begin at 8:30 am with class from 9:00 am until noon</p>
<p>The ISO HO-2000 Program. The Good, the Bad & the Changes with Bruce Thomas <i>October 7, 2010</i> <i>3 Prod CE pending -</i> <i>add \$3 to cost below</i> \$55 members before 9/17/10 \$65 members after 9/17/10 \$80 non-members</p> 	<p>The ISO HO-2000 program contains many changes, some of which are significant. You will look at the best and worst of these changes from a customer's point of view. You will also look at the endorsements that ISO introduced along with the new program. It is likely that you represent companies that offer either the 1991 or the 2000 program. The confusion comes when you have to go back and forth. This will help you ensure that you can guide your customers appropriately.</p> <p>Registration will begin at 1:00 pm with class from 1:30 pm until 4:30 pm</p>
<p>ACSR 3 – Personal Lines Related Coverages Course # 10606 (7 NH CE) Course # ME17329 (6 ME CE) <i>October 13, 2010</i> <i>7 Prod CEs - add \$7. to cost below</i> Cost: \$95. members before 9/24/10 \$110. members after 9/24/10 \$165. non-members</p>	<p>ACSR #3 provides an analysis of personal risk management and the various insurance products related to the personal automobile and homeowner account. Students will review coverages of Personal Lines Floaters, Personal Umbrellas and Yachts and Boats. The Dwelling fire program will also be briefly reviewed.</p>

<p>AAI 82B Course # 20080 <i>October 14, 2010</i> 8 Prod CEs – add \$8. to cost below Cost: \$170. for members \$250. for non-members</p>	<p>AAI 82B–Commercial Lines: Includes Commercial Crime, Businessowners and Farm Insurance, Workers Compensation, and various other miscellaneous commercial coverages including business life insurance.</p>
<p>ACSR 7 – Commercial General Liability coverage Course # 10608 (7 NH CE) Course # ME17316 (6 ME CE) <i>October 19, 2010</i> 7 Prod CEs - add \$7. to cost below Cost: \$95. members before 10/1/10 \$110. members after 10/1/10 \$165. non-members</p>	<p>ACSR #7 will provide an analysis of the ISO Occurrence form as well as identify specific exclusions, endorsements and alternate coverages. This course is designed for insurance agency producers and CSR’s who want comprehensive training on the ISO Simplified General Liability (CGL) Program. Students will cover: the major features of the CGL, differences in occurrence and claims-made forms, important liability endorsements and the commercial umbrella policy.</p>
<p><u>New ethics approved course!</u> What Does NH Law Say? Course # 469194 <i>October 20, 2010</i> 3 Prod Ethics CEs - add \$3. to cost below Cost: \$55. members \$80. non-members</p> 	<p>I can’t tell you how many times I’ve heard people say, “I didn’t know that was a law in New Hampshire?” This course will review some of the most commonly misunderstood NH insurance laws. The class will give you information about the cancellation, claim, auto, home, and workers compensation insurance laws as well as so much more. Come join us for this very informative class that will also take care of your 3 hour Ethics continuing education requirement.</p> <p>Compliance with state & federal laws and regulations is an approved topic to meet your Ethics continuing education requirement.</p> <p><u>AM Session only. Registration at 8:30 am with class following from 9:00 am until noon.</u></p>
<p>Construction Risk & Insurance Specialist presented by Bruce Thomas <i>October 21, 2010</i> IIABNH Headquarters 125 Airport Road Concord, NH</p>	<p>CRIS® - Commercial Auto, Surety, CIPs, and Miscellaneous Lines This course reviews the various types of insurance often needed by contractors that are not covered in the other core courses. This includes auto liability and physical damage, professional liability, pollution liability, employment practices liability, and directors and officers liability insurance. It also provides a basic review of claims-made and occurrence coverage triggers, wrap-up or controlled insurance programs (CIPs), and surety bonds.</p> <p>All Registrations are processed through the Mass Agents Association. Please see our website at www.ianh.com for a link to the registration materials.</p>
<p>P & C Pre-Licensing Review class <i>November 1, 2, 3 & 4, 2010</i> NO CEs PROVIDED. \$265. members before 10/15/10 \$290. members after 10/15/10 \$415. non-members</p>	<p>This is a 4-day intensive review based on text materials written by Judy Durst of IIABNH. Please remember, this is a review class. It is expected that all students will have read the text and be familiar with the concepts included in the study material. Please allow ample time for the books to be sent to you, and time to study them prior to the class.</p> <p>The new 4-day format will allow 2 days for Personal Lines, and 2 days for Commercial Lines topics. Course includes Pre-Licensing workbook, with the N.H. insurance laws included, instruction, handouts and coffee breaks.</p>
<p>AIS 25 Course 467571 or 467570 <i>November 9, 2010</i> 21 or 7* Prod CEs available – add \$21 or \$7 to cost below (must pass exam for 21 CE) \$195.* members before 10/22/10 \$210. *members after 10/22/10 \$265. *Non-members * <u>You must pass the exam to receive the 21 CEs.</u></p>	<p>Do you have the AAI designation or the INS General Insurance Certificate? If so, you only have to take one 7 hour class AND pass an exam to earn the AIS (Associate in Insurance Services) designation. AIS 25 – Delivering Insurance Services includes the following topics: Continuous Improvement & Insurance, Customer Identification, Customers & Quality, Benefits of Customer Orientation, Process Management, Process Improvement Model & Tools, Leadership, Teamwork, Organizational Structures and Monitoring Progress. The text will be sent to you in advance of the class and it is <u>strongly recommended</u> that you read the material prior to attending the class.</p>

<p>AAI 82 C Course # 20079 <i>November 10, 2010</i> 8 Prod CEs – add \$8. to cost below Cost: \$170. members \$250. non-members</p>	<p>AAI 82C–Specialized Commercial Lines: Includes specialized property coverages, commercial umbrella, ocean marine, and commercial aviation coverages. Additionally, the various types of surety bonds will be examined for proper use and coverages provided.</p>
<p>ACSR 4 – E & O Loss Control Course # 464566 & 464570 6 NH Prod CE including 2 Ethics credits. Add \$6 to cost below Course # 464565 & 464569 6 MLA CEs. Add \$6 to cost below. Full day: 6 ME CE (#ME17307) <i>November 16, 2010</i> \$95. members before 10/29/10 \$110. members after 10/29/10 \$165. non-members</p> <p>Need only 3 hours to get the Fireman’s Fund E & O credit? Take just half the day’s program. Cost for half day: \$55 for members plus \$3 for CE; \$80 for non-members plus \$3 for CE. Please specify morning or afternoon session.</p>	<p>This new course was designed using actual claim cases from the Westport Insurance Company files. This class will help instruct agents how to avoid E&O claims. It will also familiarize agents with the E&O policy itself, and how to compare coverages; what to do in case of an E&O claim and how to evaluate their agency’s susceptibility to E&O claims. This program provides sample letters, checklists and more. You now have the option to take an exam at the end of the class that will give you credit for ACSR 4.</p> <p>E&O Credit: IIABNH members who are covered by Westport’s E&O policy can earn a credit on their policy by attending both sessions. Members with E & O written with Fireman’s Fund are required to complete 3 hours of E & O education every year for a credit to apply. Certain conditions apply so please contact Joan Pageau at the IIABNH office for details.</p> <p>Morning session is entitled: E & O Risk Management and Program Development Afternoon session is entitled: E & O Client Life Cycle and Coverage Issues</p> <p>Morning session: 8:30 am registration; Class from 9:00 am until noon Afternoon session: 1:00 pm registration; Class from 1:30 pm until 4:30 pm</p>
<p><u>New ethics approved course!</u> The Insurance Fraud Epidemic Course # 469192 <i>November 17, 2010</i> 3 Prod Ethics CEs - add \$3. to cost below Cost: \$55. members \$80. non-members</p> 	<p>Insurance fraud is costing our industry billions of dollars each year. This class will review what insurance fraud is, who commits it (you might be surprised!) and the scope of the problem. We’ll also go over how to spot possible insurance fraud – what are those red flag indicators and how to protect yourself and your agency.</p> <p>Insurance fraud is one of the topics approved for the ethics continuing education requirement.</p> <p><u>AM Session only. Registration at 8:30 am with class following from 9:00 am until noon.</u></p>
<p>ACSR 8 – Commercial Auto & Garage Course # 10609 & 19512 (7 NH Prod & 7 MLA CE) Course # ME17319 (6 ME CE) <i>November 18, 2010</i> 7 Prod & MLA CEs - add \$7. to cost below Cost: \$95. members before 10/29/10 \$110. members after 10/29/10 \$165. non-members</p>	<p>ACSR #8 will help you understand Commercial Automobile and Garage insurance coverage. Recognize major features and the need for various Business Auto Policy (BAP) endorsements; interpret major features of BAP forms, Garage form and endorsements; Trucker form and endorsements; Identify factors affecting the calculations of the BAP premium; recommend coverage forms, limits and endorsements to meet client needs.</p>

<p>Life, Accident & Health Pre-Licensing Class presented by Jill Gidge November 29, 30 & December 1, 2010 NO CEs PROVIDED. Cost: \$265. members before 11/12/10 \$290. members after 11/12/10 \$415. non-members</p>	<p>This is a 3-day intensive review based on a new text written by Kaplan Publishing. Please remember, this is a review class. It is expected that all students will have read the texts and be familiar with the concepts included in the study materials. A homework assignment may be given and you may be given quizzes throughout the course. Course includes Pre-Licensing Textbook which now includes the N.H. Insurance Law information, instruction, handouts and coffee breaks.</p>
<p>ACSR 9 – Commercial Lines Related Coverages Course # 10511 & 19519 (7 NH Prod & 7 MLA CE) Course # ME17334 (6 ME CE) December 7, 2010 7 Prod & MLA CEs - add \$7. to cost below Cost: \$95. members before 11/19/10 \$110. members after 11/19/10 \$165. non-members</p>	<p>ACSR #9 provides general coverage analysis of Bonds, Crime, Inland Marine, Workers' Comp and Umbrella. Many of these coverages are frequently overlooked or misunderstood. Build on the skills necessary to use these related commercial coverages in account development. Learn to distinguish between various types of bonds, identify crime policies to fit client's needs, discuss inland marine coverage forms, review workers' compensation benefits and understand BOP and other package policies.</p>
<p>ACSR 1 – Homeowners Course # 10604 (7 NH CE) Course # ME17300 (6 ME CE) December 9, 2010 7 Prod CEs - add \$7. to cost below Cost: \$95. members before 11/19/10 \$110. members after 11/19/10 \$165. non-members</p>	<p>ACSR #1 provides a thorough analysis of the ISO policies, major homeowner endorsements and addresses how to handle difficult homeowner coverage problems you encounter in your agency. This seminar is designed for insurance agency CSRs who want comprehensive training on the ISO Homeowners Program. Topics include: Eligibility requirements, Specific Section I and II coverage features, Exclusions and Limitations, HO forms for tenants and condo owners and endorsements.</p>
<p>ACSR 5 – Professional Development Course # 10656 (7 NH CE) Course # ME17304 (6 ME CE) December 14, 2010 7 Prod CEs - add \$7. to cost below Cost: \$95. members before 11/19/10 \$110. members after 11/19/10 \$165. non-members</p>	<p>Students will discuss topics including the three levels of service, Privacy notice disclosure requirements, customer service, handling customers via email, phones, voice mail & in person, use of questionnaires, customer complaints, 7 step process for problem solving as well as employee and leadership traits.</p>
<p>FEMA Flood Class Course # 18151 (NH CE) Course # ME13784 (ME CE) December 16, 2010 3 Prod CEs – add \$3. to cost below Cost: \$55. members \$80. non-members</p>	<p>During the class you will cover How the NFIP Works, Myths, Facts and Statistics, Why Sell and Market Flood Ins., Mandatory Purchase of Flood Insurance, Standard Flood Policies, Flood Insurance. Maps and Zones and Building a Flood Policy.</p> <p><u>AM Session only. Registration at 8:30 am with class following from 9:00 am until noon.</u></p>

<p>Ethics Course # 468273 & 468274 (3 NH Producer & MLA CE) Course # ME14306 (3 ME CE) December 16, 2010 3 Prod CEs & 3 MLA CEs – add \$3. to cost below. Cost: \$55. for members \$80. for non-members</p>	<p>This three hour class will provide the student with the basics of Ethics. The topics discussed will include ethics and the insurance industry, ethics and the law, the Unfair Trade Practices Act, ethics and the insurance producer as well as ethics and the insurance company. The final portion of the class will include a “check-up” of our own ethical conduct.</p> <p><u>PM Session only. Registration at 1:00 pm. Class from 1:30 pm until 4:30 pm.</u></p>
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A few things to keep in mind...

1. Unless otherwise noted, all classes will be held at IIABNH Headquarters at 125 Airport Road, Concord, NH and will be taught by Judy Durst, Director of Education.
2. Class registration begins at 8:30 am. Class will begin promptly at 9:00 am and will end at 4:00 pm unless otherwise noted in the calendar. Lunch is on your own.
3. Please utilize our new universal registration form to sign up for the classes you wish to take.
4. Please dress comfortably and bring a sweater (sometimes the classroom is chilly).
5. A \$25 fee will be charged for cancellations received prior to the Friday immediately before the class.
NO REFUNDS AFTER THE FRIDAY IMMEDIATELY BEFORE THE CLASS - NO EXCEPTIONS.

If you have any questions, please contact Judy Durst
Independent Insurance Agents and Brokers of NH
603-224-3965 or 1-800-559-3373
judy@iianh.com

*We invite all registrants to advise us of any disability and any requests for accommodation to that disability.
Your request should be submitted to us at least two weeks prior to the program.*

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