

Quarterly Education Calendar




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




April - June 2010

<p>ACSR 4 – E & O Loss Control Course # 464566 & 464570 6 Prod CE including 2 Ethics credits. Add \$6 to cost below Course # 464565 & 464569 6 MLA CEs. Add \$6 to cost below. <i>April 6, 2010</i> \$95. members before 3/19/10 \$110. members after 3/19/10 \$165. non-members Taking this class for 3 hours of CE credit only or to get the Fireman's Fund E & O credit? You can take just half the day for 3 hours of CE/E & O Ed credit. Cost for one half day program is \$55 for members plus half of CE cost & \$80 for non-members plus half of CE cost. 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>MANAGEMENT AND EDUCATION CONVENTION <i>April 14 & 15, 2010</i> Crowne Plaza, Nashua, NH</p>	<p>Mark your calendars now to attend this education filled convention where you will have an opportunity to obtain 12 hours of continuing education credits. Topics will vary and will include some of the most sought after and up-to-date information on issues facing our industry. You won't want to miss it!</p>
<p>Life, Accident & Health Pre-Licensing Class presented by Jill Gidge <i>April 19, 20, & 21, 2010</i> NO CEs PROVIDED. Cost: \$265. members before 4/2/10 \$290. members after 4/2/10 \$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>INS22 Segment A - Personal Insurance Overview & Personal Auto Course # 467979 <i>April 22, 2010</i> 6 Prod CE's – add \$6 to cost below Cost: \$150 for members \$225 for nonmembers</p> 	<p>The first of three segments of INS 22 – Personal Insurance. This assignment provides an overview of personal insurance, delves into automobile insurance and society and provides an in-depth look at the Personal Auto Policy.</p> <p>SPECIAL PRICING FOR MEMBERS WHO SIGN UP FOR ALL THREE INS 22 CLASSES NOW! \$375 + \$18 CE FOR ALL THREE! SEE DATES FOR INS 22B & INS 22C BELOW!</p>
<p>SUPER CE SATURDAY <i>April 24, 2010</i> Ethics for the P & C Professional has been approved for 15 Producer CEHs including 10 Ethics CEHs, 10 Multi-Line Adjuster CEHs and 10 Workers Comp Adjuster CEHs. Claims Basics has been approved for 12 Producer CEHs, 8 Multi-Line Adjuster CEHs and 8 Workers Comp Adjuster CEHs. Add \$27 to cost below for Producer Add \$18 to cost below for Multi-Line Adjuster Add \$18 to cost below for Workers Comp Adjuster \$280. members before 4/2/10 \$305. members after 4/2/10 \$405. non-members</p>	<p><u>Ethics for the Property & Casualty Professional – Prod #18790 15 CE (incl 10 ET); MLA #18792 10 CE; WCA#18791 10 CE</u> This course addresses the complexities of ethical decision-making in the property and casualty insurance environment. It goes beyond the generic subject of ethics with real-life examples and scenarios for the property and casualty professional and includes a set of tools that will help producers to sensitively and intelligently face or prevent ethical dilemmas. This course will reinforce professional competence by examining and responding to a variety of ethical issues facing independent and captive agents, broker, and agency managers.</p> <p><u>Claims Basics – Prod #16403 12 CE; MLA #16461 8 CE; WCA #18287 8 CE</u> Here is a targeted orientation course for new claim professionals. Learners discover the role of the claim professional and the skills and resources involved in claim handling. Students receive an introduction to the common procedures involved in the claim handling process and the important ethical issues associated with claims.</p> <p><u>How Super C.E. Saturday Works:</u> Each student will register and attend the classroom sessions reviewing the material. At the conclusion of each section of the class, you will take the final exam. Upon passing (70% or better) IIABNH will provide a certificate confirming that the CE credits have been banked.</p>
<p>AAI 81 A – Foundations of Insurance Production Course # 19496 & 19497 <i>April 27, 2010</i> 6 Prod CE's & 6 MLA CE's – add \$6. to cost below Cost: \$170. for members \$250. for non-members</p>	<p><u>AAI 81A–Principles of Insurance:</u> Includes the basic principles on which the insurance business & our legal system are based as well as discussions of risk management and account development.</p> <p>SPECIAL PRICING FOR MEMBERS WHO SIGN UP FOR ALL THREE AAI 81 CLASSES NOW! \$435. + \$18 CE FOR ALL THREE! SEE DATES FOR AAI 81B & AAI 81C BELOW!</p>
<p>Ethics in Insurance – Not an Oxymoron Course # 23185 & 23186 <i>April 28, 2010</i> 3 Prod CE's & 3 MLA CE's – add \$3. to cost below. Cost: \$55. for members \$80. for non-members</p>	<p>What is Ethics? This class will assist you in recognizing ethical dilemmas in current events and identifying questions to assist in ethical decision making. You will also review the ethical problem areas in the insurance industry. The Code of Ethics for IIABA and CPCU will be explored with a discussion as to why they are needed. The last portion of the class will involve applying ethical decision making in various insurance situations.</p> <p>Half day program from 9:00 am until Noon.</p>
<p>ACSR 8 – Commercial Auto & Garage Course # 10609 & 19512 <i>April 29, 2010</i> 7 Prod & MLA CE's - add \$7. to cost below Cost: \$95. members before 4/9/10 \$110. members after 4/9/10 \$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>ACSR 1 – Homeowners Course # 10604 May 4, 2010 7 Prod CEs - add \$7. to cost below Cost: \$95. members before 4/16/10 \$110. members after 4/16/10 \$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>AIS 25 Course 467571 or 467570  May 6, 2010 7* Prod CEs – add \$7 to cost below. \$150. members before 4/16/10 \$170. members after 4/16/10 \$250. non-members</p> <p>Course begins at 8:30 am and ends at 4:30 pm with the exam immediately following the class.</p> <p>* If you take and pass the exam, 21 CE credits can be awarded in lieu of 7 for attendance at class only.</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 so you may review the material prior to the date of the class.</p>
<p>P & C Pre-Licensing Review class May 10, 11, 12 & 13, 2010 NO CEs PROVIDED. \$265. members before 4/23/10 \$290. members after 4/23/10 \$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. 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>ACE Insura Goes Commercial, Vol 1 with Bruce Thomas  May 19, 2010 3 Prod CE & 3 MLA CEs pending – add \$3 to cost below. \$55 members before 4/30/10 \$65 members after 4/30/10 \$80 non-members</p>	<p>In this interactive presentation, ACE Insura will help you develop your claims solving technique on such files as “The Case of the Disillusioned Dishwasher”, “The Case of the BAP Gap”, “The Case of the Littered Links”, and the “The Case of the Double Vision”.</p> <p>Don’t know about ACE Insura? Check him out on the Virtual University at www.iiabnh.com</p> <p>Registration will begin at 8:30 am with class from 9:00 am until noon.</p>
<p>Rental Car Coverage on Both the ISO BAP and PAP with Bruce Thomas  May 19, 2010 3 Prod CE & 3 MLA CEs pending - add \$3 to cost below \$55 members before 4/30/10 \$65 members after 4/30/10 \$80 non-members</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 1:00 pm with class from 1:30 pm until 4:30 pm</p>
<p>INS22 Segment B – Homeowners, Other Personal Lines Insurance Course # 467980  May 20, 2010 6 Prod CEs – add \$6 to cost below Cost: \$150 for members \$225 for nonmembers</p>	<p>The second of three segments of INS 22 – Personal Insurance. This assignment provides an in-depth review of the Homeowners property & liability coverage including a review of the Homeowners coverage forms and endorsements. Other residential insurance is reviewed as well as other personal property and liability insurance.</p>

<p>AAI 81B – Foundations of Insurance Production Course # 19515 & 19516 <i>May 25, 2010</i> 6 Prod CEs & 6 MLA CEs – add \$6. to cost below Cost: \$170. for members \$250. for non-members</p>	<p>AAI 81B–Personal Lines: Includes Homeowners, Personal Auto, Inland & Ocean Marine, Personal Umbrella, Dwelling policies & flood.</p>
<p>Construction Risk & Insurance Specialist <i>May 26, 2010</i> Location: IIABNH Headquarters 125 Airport Road Concord, NH 7 Prod CEs and 7 MLA CEs</p> <p>THIS PROGRAM IS CO-SPONSORED WITH THE MA AGENTS ASSOCIATION.</p>	<p>CRIS® # 2 - Commercial Liability Insurance for Contractors This course provides a general overview of standard commercial general liability insurance and umbrella liability insurance, with specific attention to provisions that most affect coverage or create problems for some or all contractors. It covers elements required to trigger coverage, application of standard policy exclusions, and various standard endorsements, all within a construction context. Suggestions for modifying coverage to address potential coverage gaps and other problematic provisions are provided where appropriate.</p> <p>Please see our website at www.iianh.com for a link to the registration materials at the MA Agents Association.</p>
<p>FEMA Flood Class Course # 18151 <i>May 27, 2010</i> 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 # 23183 & 23184 <i>May 27, 2010</i> 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>
<p>ACSR 4 – E & O Loss Control Course # 464566 & 464570 6 Prod CE including 2 Ethics credits. Add \$6 to cost below Course # 464565 & 464569 6 MLA CEs. Add \$6 to cost below. <i>June 2, 2010</i> \$95. members before 5/16/10 \$110. members after 5/16/10 \$165. non-members Taking this class for 3 CE hours only or to get the Fireman’s Fund E & O credit? You can take just half the day’s program. Cost for one half day program is \$55 for members plus half of CE cost & \$80 for non-members plus half of CE cost. 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><u>E&O Credit:</u> 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>Construction Risk & Insurance Specialist <i>June 7, 2010</i> IIABNH Headquarters 125 Airport Road Concord, NH</p> <p>7 Prod CEs and 7 MLA CEs</p> <p>THIS PROGRAM IS CO-SPONSORED WITH THE MA AGENTS ASSOCIATION.</p>	<p>CRIS® 3 - Contractual Risk Transfer in Construction</p> <p>This course reviews the ways in which risk is allocated in construction contracts. In addition to a technical review of the types of techniques available, this course examines strategies for maximizing the effectiveness of risk transfers in construction contracts. Topics include indemnification provisions, waivers of subrogation, limitations of liability, insurance requirements, and some of the key areas of risk allocation in standard construction contracts. Tips for writing and negotiating fair and effective insurance requirements are provided where appropriate, as well as for verifying compliance with these requirements.</p> <p>Please see our website at www.iianh.com for a link to the registration materials at the MA Agents Association.</p>
<p>ACSR 9 – Commercial Lines Related Coverages Course # 10511 & 19519 <i>June 8, 2010</i> 7 Prod & MLA CEs - add \$7. to cost below Cost: \$95. members before 5/21/10 \$110. members after 5/21/10 \$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 2 – Personal Auto Course # 10605 <i>June 15, 2010</i> 7 Prod CEs - add \$7. to cost below Cost: \$95. members before 5/28/10 \$110. members after 5/28/10 \$165. non-members</p>	<p>ACSR #2 provides a thorough analysis of the Personal Automobile Policy and many important endorsements. Practical personal lines account handling is emphasized throughout the course, as students learn to design coverages to meet the unique needs of each customer. This course is designed for CSR's and other agency personnel involved in the personal lines sales and service process that require comprehensive training or review of the Personal Automobile Policy.</p>
<p>INS22 Segment C – Personal Loss Exposures Course # 467981 <i>June 17, 2010</i> 6 Prod CEs – add \$6 to cost below Cost: \$150 for members \$225 for nonmembers</p> 	<p>The third of three segments of INS 22 – Personal Insurance. This assignment provides an in-depth review of personal loss exposures and financial planning. It will include a review of life insurance as well as health and disability insurance.</p>
<p>AAI 81C – Foundations of Insurance Production Course # 19517 & 19518 <i>June 22, 2010</i> 6 Prod CEs & 6 MLA CEs – add \$6. to cost below Cost: \$170. members \$250. non-members</p>	<p><u>AAI 81C–Commercial Property Insurance:</u> Includes direct & indirect commercial property exposures, and commercial inland marine.</p>
<p>Street Level Ethics Course #23751 <i>June 24, 2010</i> 3 Prod CEs – add \$3. to cost below Cost: \$55. members \$80. non-members</p>	<p>The class will begin with a review of three approaches to handling an ethical dilemma: Situation-based, Rule-based, or People-based. The review will include the strengths and weaknesses of each approach. The class will then utilize this information when analyzing several examples of ethical situations.</p> <p><u>AM Session only. Registration at 8:30 am with class following from 9:00 am until noon.</u></p>

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@ianh.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.*

2009-2010 IIABNH EDUCATION COMMITTEE

Committee Member	Agency / Company	Email
Wendy Bagley, AAI, CPIW, AIS Committee Chair	Cross Insurance Agency	wbagley@crossagency.com
Cheryl Hoak	Acadia Insurance Company	Cheryl.hoak@acadia-ins.com
Lori A. Cooney, AAI, ACSR, CPIW	A. W. Frost Agency	loric@davistowle.com
Barbara DeStefano, AAI, CPIW	Chittenden Insurance Group	bdestefano@chittendensinsurance.com
Jamie DeStefano, AAI, AU, AIM, AIT, CPIW	Bergeron Insurance, Inc.	jdestefano@dbwarlick.com
Catherine Dumais, CIC, CPIW	Melcher & Prescott Insurance	cdumais@melcher-prescott.com
Kristen Svenson Pike, CIC, ACSR	Ossipee Insurance Agency	kpike@ossipee-ins.com
Carol Sue Ladd	Foy Insurance Group	Carol.ladd@foyinsurance.com
Laura Owens, CIC	Bellows-Nichols Agency	lowens@bellowsnichols.com
Samuel B. Knowles, Jr.	Patriot Insurance Company	Samuel.knowles@ffgrp.com
Amy Wright, PHR	Clark-Mortenson Agency, Inc.	awright@clark-mortenson.com