

IIAM's Education Programs



Training for Today's Professional



IIAM's Educational Achievements

2010 Excellence in Education Award - Bronze Winner

- 2009-Winner of L.P. McCord Award for 'Innovative Education Program'
- 2007-Winner of L.P. McCord Award for 'Outstanding Education Program'
- 2001-Winner of L.P. McCord Award for 'Non-Seminar Services'
- 1999-Winner of L.P. McCord Award for 'Outstanding Education Program'
- 1999-Winner of L.P. McCord Award for 'Single Best Seminar'
- 1999-Winner of L.P. McCord Award for 'Non-Seminar Services'
- 1996-Winner of L.P. McCord Award for 'Single Best Seminar'

One of the Primary goals of the Independent Insurance Agents of Maryland is to provide a wide range of educational opportunities for its members. The President of IIAM and 6 other qualified and approved instructors, currently present 40 continuing education seminars at the association office. In addition to our classroom seminars, we offer 34 online courses. IIAM currently offers four designation programs: AAI, ACSR, CRIS and AINS. We also offer both P/C and L/H pre-licensing classes.

Instructors

Shelley Arnold, CPCU, AAI, ACSR, AU, ARM	AINS, ACSR & MD Rules & Regulations
Don Dudey, CPCU	CRIS, AAI, ACSR
Stanley Lipshultz, CPCU	E&O, Ethics and Certificates of Insurance
Joseph Conroy, ACSR	ACSR, AAI & Licensing
John Darlington, Jr.	D&O
Elvin Taylor, AAI	ACSR and AAI
Vince Phillips	Flood

Seminar Pricing

Members:

Nonmembers:

2 hours	\$40		2 hours	\$60
3 hours	\$60		3 hours	\$90
4 hours	\$80		4 hours	\$120
6 hours (ACSR classes)	\$120		6 hours (ACSR classes)	\$180
6 hours (AINS classes)	\$130		6 hours (AINS classes)	\$200
7 hours	\$169		7 hours	\$229
8 hours	\$160		8 hours	\$240
P/C Licensing	\$350		P/C Licensing	\$450
L/H Licensing	\$175		L/H Licensing	\$275

Program Discounts (Must sign up for all segments/modules pertaining to that particular program)

Members:

AINS	\$936 (9 segments)	
ASCR	Personal Lines - \$450 (5 modules)	Commercial Lines - \$540 (6 modules)
AAI	\$1,100 (9 segments)	
CRIS	\$600 (5 modules)	

Nonmembers:

AINS	\$1,440 (9 segments)	
ASCR	Personal Lines - \$750 (5 modules)	Commercial Lines - \$900 (6 modules)
AAI	\$1,700 (9 segments)	
CRIS	\$960 (5 modules)	



Accredited Customer Service Representative Program

The ACSR program consists of three designation lines: Personal, Commercial and Life/Health. At IIAM we offer both the Personal and Commercial Lines designation program.

Personal Lines: The Personal lines designation consists of three personal technical modules (1, 2 & 3) and two core modules (4 & 5). In order to receive the designation you must complete all five modules as well as pass the national exam given for each module.

Module 1 – Homeowners	Homeowners Policies, Provisions, Endorsements & Pricing; Other Residential Policies
Module 2 – Personal Automobile	Personal Auto Policy – Provisions, Endorsements & Pricing; Underwriting
Module 3 – Misc Personal Lines	Dwelling; Personal Lines Floaters; Personal Umbrella; Watercraft; Government Insurance

Core modules (Required for both Personal and Commercial lines)

Module 4 – Errors & Omissions Loss Control	Agent liability; Client Responsibility; Reducing Exposures; Common Errors; Specialty Markets; Claims
Module 5 – Professional Development & Acct Mgmt	Customer needs; Quotes and Proposals; New Business Development; Account Rounding and Cross-Selling; Management of Renewals; Non-Renewals; Cancellations; Claims

Commercial lines: The commercial lines designation consists of four commercial technical modules (6, 7, 8, & 9) and the two core modules (4&5). In order to receive the designation you must complete all six modules as well as pass the national exam given for each module.

Module 6 – Commercial Property	Property Loss Exposures; Building and Personal Property; Business Income; Causes of loss Forms; Endorsements
Module 7 – Commercial General Liability	Liability Loss Exposures; CGL Occurrence and Claims-Made Forms; Endorsements; Commercial umbrella; Underwriting
Module 8 – Commercial Automobile	Business Auto Coverage (BAC) and Endorsements; Garage and Truckers Forms
Module 9 – Misc Commercial Lines	Crime; Inland Marine; Business-owners Policies (BOPS); Workers Compensation; Bonds

Things to know about the ACSR Program:

- You have six years to complete the program
- The modules do not have to be taken in any specific order
- There is no required CE to maintain the designation
- Once you earn the designation you are eligible for a 50% discount on all IIAM sponsored seminars/events
- The ACSR program is nationally recognized
- Modules 1-4 and 6-9 are approved for CE credits in MD, PA and DE
- The entire program is offered online through the Virtual University (not all courses carry CE)
- The exam (if you are taking the course for the designation) is given immediately following the seminar
- If you fail the exam you make retake the exam for a fee of \$25

Associate in General Insurance Program

AINS

INS is now the Associate in General Insurance Designation (AINS)! Built upon the INS certificate program, the new AINS designation provides a solid foundation to help you accelerate your career in insurance. The INS courses provide you with a comprehensive knowledge of principles, practices, policies, and coverages, while the optional electives allow you to focus on areas relevant to your professional goals.

To earn the AINS designation you must:

- Complete the free Ethical Guidelines for Insurance Professionals (Ethics 311)
- Pass exams for INS 21, INS 22 and INS 23, **OR**
- Pass exams for INS 21 and Ins 22 plus pass the exam for a qualifying elective course, **OR**
- Pass exams for INS 21 and INS 23 plus pass the exam for a qualifying elective course

<u>Courses in AINS</u>	<u>Elective Course</u>	<u>Waives in the CPCU program</u>
INS 21, INS 22, INS 23	None Required	CPCU 553 or 557
INS 21 and INS 22	Pass the exam for any course in the list of electives below, except: CPCU 555 and individual segmented exams	CPCU 553
INS 21 and INS 23	Pass the exam for any course in the list of electives below, except: AAI 82, APA 92, CPCU 551, CPCU 552 and individual segmented exams	CPCU 557

Elective courses: You can tailor the AINS program to match your personal needs. You can choose from any of the electives on the chart (Except for those noted in the table above):

All	CPCU 510, 520, 530, 540, 551, 552, 555, 556 or 560; AIM 40 or 44; AIT 131, 132, or 134; AIAF 111 or 112
Agent/Broker, Customer Service, Call Center	AU 65 or 66; API 28 or 29; AAI 82 or 83; ANFI 205 or 206
Claims	AIC 33, 34, 35 or 36
Reinsurance	ARe 144
Risk Management	ARM 54, 55, or 56; ERM 57
Underwriting	API 28 or 29; AU 65 or 66
Other Specialty	APA 91 or 92; AMIM 121 or 122; AFSB 151, 152, or 153; ASLI 163 or 164; IR 201

- All AINS segments will be taught by Shelley Arnold, CPCU, AAI, ACSR, AU, ARM
- The segments are currently pending CE approval
- The segments run from 9am-4pm
- The exam will be given immediately following the seminar
- If you fail the exam you make retake it for a fee of \$30

<u>Course</u>	<u>Description</u>
INS 21 A	Insurance: What Is It?; Who Provides Insurance and How is it Regulated?; Measuring the Financial Performance of Insurers
INS 21 B	Marketing; Underwriting and Claims
INS 21 C	Insurance Contracts; Property Loss Exposures and Policy Provisions; Liability Loss Exposures and Policy Provisions; Managing Loss Exposures: Risk Management
INS 22 A	Personal Insurance Overview; Automobile Insurance and Society; Personal Auto Policy: Liability, Med Pay and UM Coverage; Personal Auto Policy: Physical Damage, Duties after an Accident
INS 22 B	Homeowners Property Coverage; Homeowners Liability Coverage; Homeowners Coverage Forms and Endorsements; Other Residential Insurance; Other Personal Property and Liability Insurance
INS 22 C	Life Insurance Planning; Retirement Planning; Disability and Health Insurance Planning
INS 23 A	Overview of Commercial Insurance; Commercial Property Insurance, Part I; Commercial Property Insurance, Part II; Business Income Insurance
INS 23 B	Commercial Crime and Equipment Breakdown Insurance; Inland and Ocean Marine Insurance; Commercial General Liability Insurance, Part I; Commercial General Liability Insurance, Part II
INS 23 C	Commercial Auto Insurance; Businessowners Policies and Farm Insurance; Workers Compensation and Employers Liability Insurance; Miscellaneous Coverages

Who benefits from AINS?

AINS is recommended for people in all functional areas of property/casualty insurance, managers or supervisors, customer service representatives, call center staff and administrative and support staff.

Benefits of AINS

- Enhance ability to build a better book of business through an expanded knowledge of personal and/or commercial coverages and endorsements
- Improve performance by learning to read an insurance policy, identify loss exposures, and recognize common policy provisions
- Better meet professional responsibilities with an increased technical knowledge of your functional area

Accredited Advisor in Insurance Seminar Program

AAI

The AAI program is designed to meet the educational needs of insurance producers, CSRs, and managers. The courses in the AAI program focus on three major areas:

- **The technical aspects of the insurance business, including coverage and pricing**
- **The marketing of insurance products, including relationships with prospects, customers, and insurance companies**
- **The internal operations and management of insurance agencies**

The AAI designation is earned after completing 9 segments of classroom instruction. IIAM offers one segment a month. Each segment includes an exam based on the material presented. The exam is taken at the conclusion of the class. It is best to take AAI 81 before taking AAI 82. AAI 83 can be taking at any time. Each AAI segment carries 7 hours of CE. If you fail the exam you make retake it for a fee of \$30.

The AAI Program:

AAI 81A	Principles of Insurance	The Insurance Business: An Overview; Insurance & the Legal System; Risk Management and the Producer; Insurance Sales and Acct Development
AAI 81B	Personal Insurance	Homeowners Insurance; Personal Auto Insurance; Other Personal Insurance; Financial Planning
AAI 81C	Commercial Property Insurance	Introduction to Commercial Insurance; Property Direct Damage Insurance; Business Income and Extra Expense Insurance; Commercial Inland Marine Insurance
AAI 82A	Commercial Liability Insurance	Commercial General Liability Insurance; Products-Completed Operations Coverage; Professional Liability; Commercial Auto Insurance; Garage and Motor Carrier Insurance
AAI 82B	Other Commercial Insurance	Commercial Crime Insurance; Business-owners Insurance; Other Commercial Coverages; Workers' Compensation & Employers' Liability Insurance
AAI 82C	Specialized Insurance & Bonds	Special Property Insurance; Excess and Umbrella Liability Insurance; Ocean Marine and Aviation Insurance; Surety Bonds
AAI 83A	Principles of Agency Management	Agency Formation and Environment; Organizational Management; Agency Management; Personal Production Plans
AAI 83B	The Insurance Production Environment	Producer-Insurer Relations; Public Image of the Agency; Agency Growth and Customer Communications; Market Segmentation and Target Marketing
AAI 83C	Agency Management Tools & Process	Managing the Automated Agency; Client Services Management; Agency Financial Management; Producers' Legal and Ethical Responsibilities



The Construction Risk Insurance Specialist

CRIS

The Construction Risk and Insurance Specialist (CRIS) continuing education program was developed by IRMI to make it much easier for insurance agents, brokers, CSRs, and in-house risk managers or insurance buyers to gain specialized expertise in construction insurance and risk management. Obtaining the CRIS certification will increase the competence, confidence, and credibility of insurance professionals who sell or underwrite insurance for contractors. A contractor who buys insurance from a CRIS designee will know he or she is dealing with someone who is committed to the construction industry. Construction insurance buyers who obtain the certification will have the knowledge to make wiser insurance and risk management decisions for their employers.

There are 5 core CRIS courses that must be completed to earn the certification: You will receive an exam voucher after each class which you will use to go online and complete the exam

Commercial Property Insurance for Contractors	Builders Risk and Contractors Equipment Insurance; Insuring the Contractor's Office or Other Permanent Property; Covered and Excluded Property; Covered and Excluded Perils, Covered Parties; Policy Provisions - Subrogation, Occupancy, and Cancellation
Liability Insurance for Contractors	Standard Commercial General Liability Insurance; Umbrella Liability Insurance, Elements Required to trigger Coverage, Application of Standard Policy Exclusions; Endorsements
Commercial Auto, Surety, CIPS & Misc Lines	Auto Liability and Physical Damage; Professional Liability; Pollution Liability; Employment Practices Liability; D&O Liability Insurance; Claims-Made and Occurrence Coverage Triggers; Wrap-Up or Controlled Insurance Programs (CIPs); Surety Bonds
Workers Compensation for Contractors	Standard Workers Compensation and Employers Liability Insurance; Standard Policy Provisions, Key Statutes that Impact Contractors Workers Compensation Exposure and Costs: Independent Contractor Liability, Employee Leasing, Overtime Pay, and Various Federal Acts
Contractual Risk Transfer in Construction	Allocation of Risk in Construction Contracts; Strategies for Maximizing the Effectiveness of Risk Transfers in construction contracts; Indemnification Provisions; Waivers of Subrogation; Limitations of Liability; Insurance Requirements

CRIS Reaccreditation

Once you earn the right to use the CRIS certification you must engage in an ongoing continuing education process to maintain it. This involves obtaining 7 hours of approved construction risk and insurance continuing education credit during the 24 months following initial receipt of the certification and every 12 months thereafter. You may obtain this CE credit by completing online CRIS courses or attending webinars, seminars, conferences, or other educational events that have been approved for CRIS reaccreditation (and notifying IRMI that you have completed them). Online reaccreditation classes can be found at www.cris-ce.com.

Pre-Licensing at IIAM

P/C Pre-Licensing School

This course will qualify you to take the Maryland Insurance Licensing examination for Property/Casualty. Our course is a week long program, Monday through Friday from 8:30am-4:30pm. You must be present all five days. If you should miss a day or arrive late, you will be asked to transfer to the next available P/C licensing class. The tuition covers the book, handouts and an exam simulator. The exam fee is a separate fee that must be paid to the exam provider, PSI.

Once your registration and payment are received for either licensing class, we will send you your textbook, course outline and candidate handbook in the mail. We recommend that you register at least 2-3 weeks in advance to give yourself plenty of pre-study time before coming to class.

Once you complete the required course your information will be uploaded to PSI (exam provider). Once that information is received by PSI you are then eligible to register and take your exam. You can register for an exam by calling PSI at 1-800-733-9267 or by visiting their website at www.psiexams.com.

<u>Pre-Licensing Course</u>	<u>Date</u>	<u>Instructor</u>
P/C Pre-Licensing	May 16-20, 2011	Joe Conroy, ACSR
P/C Pre-Licensing	August 1-5, 2011	Joe Conroy, ACSR
P/C Pre-Licensing	November 7-11, 2011	Joe Conroy, ACSR