

FAIA On the Road Classes for 2009

Note: the Florida Department of Financial Services does not allow us to estimate CE hours pending.
As we receive the course numbers they will be posted on faia.com.

BAP and PAP: When Policies Collide (4 hours intermediate, GL, P & C, CE# 66099) 8:15 a.m. - 12:15 p.m.)

JAN. 20: TALLAHASSEE **JAN. 21:** GAINESVILLE **JAN. 22:** JACKSONVILLE **JAN. 26:** KEY WEST **JAN. 28:** MIAMI **JAN. 29:** FORT LAUDERDALE
FEB. 3: NAPLES **FEB. 4:** FORT MYERS **FEB. 17:** PENSACOLA **FEB. 18:** DESTIN **FEB. 25:** LAKE MARY **FEB. 26:** DAYTONA **MAR. 3:** VERO BEACH
MAR. 4: WEST PALM BEACH **MAR. 5:** DEERFIELD BEACH **MAR. 17:** SARASOTA **MAR. 18:** LAKELAND **MAR. 19:** TAMPA **MAR. 24:** ORLANDO
MAR. 25: OCALA **JUL. 29:** ST. PETERSBURG **OCT. 27:** FORT LAUDERDALE **NOV. 3:** ORLANDO

Commercial Insurance Endorsements: The Good, The Bad & The Ugly (4 hours intermediate, GL, P & C, CE# 62872 (8:15 a.m. - 12:15 p.m.)

Making Ethical Decisions: An Exercise in Ethical Fitness® (3 hours intermediate, Ethics (Agents), CE# 62882 (1:15 p.m. - 4:15 p.m.)
This class is approved for the three-hour ethics requirement!

FEB. 24: PORT ST. LUCIE **FEB. 25:** FORT LAUDERDALE **MAR. 12:** DEERFIELD BEACH **APR. 21:** FORT MYERS **APR. 22:** ST. PETERSBURG
APR. 28: MIAMI **MAY 19:** PANAMA CITY **JUL. 28:** OCALA **JUL. 29:** LAKE MARY **JUL. 30:** JACKSONVILLE **SEP. 22:** ORLANDO

Everyday Insurance Fundamentals (7 hours intermediate, Generic Life, GL & Title, CE# 62870 (8:15 a.m. - 4:15 p.m.)

MAR. 4: LAKELAND **MAR. 5:** ST. PETERSBURG **APR. 7:** DESTIN **MAY 19:** NAPLES **MAY 20:** DEERFIELD BEACH **MAY 21:** FORT LAUDERDALE
JUN. 16: ALTAMONTE SPRINGS **JUL. 8:** OCALA **JUL. 9:** ST. AUGUSTINE **AUG. 5:** PANAMA CITY **SEP. 9:** KEY WEST **SEP. 10:** MIAMI

Homeowners—Soup to Nuts (7 hours intermediate, GL (P&C) CE# 65782, 8:15 a.m. - 4:15 p.m.)

JUL. 28: FORT MYERS **JUL. 30:** TAMPA **AUG. 4:** WEST PALM BEACH **AUG. 5:** FORT LAUDERDALE **AUG. 6:** MIAMI
OCT. 13: VERO BEACH **NOV. 10:** TALLAHASSEE (PM***) **NOV. 12:** PENSACOLA **NOV. 18:** JACKSONVILLE
NOV. 19: ORLANDO **DEC. 15:** THE VILLAGES

Legislative Roundup (4 hours intermediate, GL (P&C) CE# 66730

Morning session: (8:15 a.m. - 12:15 p.m.) **Afternoon session:** (1:15 - 5:15 p.m.)

CLASSES THAT MEET IN THE AFTERNOON ARE NOTED BELOW—(PM)

MAY 20: PANAMA CITY **MAY 21:** TALLAHASSEE **MAY 27:** OCALA **MAY 28:** JACKSONVILLE **JUN. 1:** WEST PALM BEACH (PM***)
JUN. 2: DEERFIELD BEACH **JUN. 3:** FT. LAUDERDALE **JUN. 4:** MIAMI **JUN. 9:** FORT MYERS **JUN. 10:** SARASOTA
JUN. 11: ST. PETERSBURG **JUN. 23:** ORLANDO **JUN. 24:** ALTAMONTE SPRINGS **JUN. 25:** DAYTONA

Long Term Care—Two Years Later (4 hours intermediate, 8:15 a.m. - 12:15 p.m.)

OCT. 6: JACKSONVILLE **OCT. 9:** TALLAHASSEE **OCT. 13:** TAMPA **OCT. 15:** ORLANDO **OCT. 23:** MIAMI
DEC. 15: WEST PALM BEACH **DEC. 16:** FT. LAUDERDALE

Miscellaneous Commercial Coverages—Gems Awaiting Discovery

(4 hours intermediate, Generic Life & GL, CE# 67012 (8:15 a.m. - 12:15 p.m.)

Life and Health: An Update for Agents

(2 hours intermediate, Life, Health & Variable Annuity CE# 67367 (1:15 p.m. - 3:15 p.m.)

JUL. 16: JACKSONVILLE **SEP. 1:** ORLANDO **SEP. 29:** WEST PALM BEACH **SEP. 30:** FORT LAUDERDALE **OCT. 1:** MIAMI **OCT. 14:** TAMPA

Q&A of E&O—In Case You Were Wondering... (4 hours intermediate, Generic Life & GL, CE# 66550 (8:15 a.m. - 12:15 p.m.)

Insuring Your High Net Worth Client—Their Ring-ies, Ships With Dingh-ies, and Other Special Thing-ies!

(2 hours intermediate, GL, P&C, CE# 67413 (1:15 p.m. - 3:15 p.m.)

Wind Mitigation and the Florida Building Code (One hour intermediate, Premium Discounts/Mitigation, CE# 67390 (3:30 p.m. - 4:30 p.m.)

FEB. 10: JACKSONVILLE **FEB. 11:** DAYTONA **FEB. 17:** WEST PALM BEACH **FEB. 18:** FT. LAUDERDALE **MAR. 10:** SARASOTA **MAR. 11:** FT. MYERS
MAR. 12: NAPLES **MAR. 17:** PENSACOLA **MAR. 18:** DESTIN **APR. 7:** OCALA **APR. 8:** VERO BEACH **APR. 16:** MIAMI **MAY 5:** GAINESVILLE
MAY 6: LAKELAND **MAY 7:** LAKE MARY **JUL. 8:** TAMPA **JUL. 21:** PANAMA CITY **JUL. 22:** TALLAHASSEE
SEP. 9: ORLANDO **SEP. 30:** MELBOURNE **OCT. 1:** DEERFIELD BEACH

Suitability of Annuity Sales to Seniors (3 hours intermediate, CE9911, Senior Suitability, CE# 66752)

Morning session: (8:15 a.m. - 11:15 a.m.) **Afternoon session:** (1:15 - 4:15 p.m.)

CLASSES THAT MEET IN THE AFTERNOON ARE NOTED BELOW—(PM)

JAN. 12: FT. LAUDERDALE (PM***) **JAN. 22:** ORLANDO (PM***) **FEB. 10:** TAMPA **FEB. 19:** JACKSONVILLE
FEB. 20: PENSACOLA **MAR. 17:** LAKE MARY (PM***) **APR. 24:** TALLAHASSEE **JUN. 3:** FT. MYERS (PM***)

YAC Classes for 2009

Leadership for the New Millennium (3 hours intermediate, GL (P & C), CE# 58663 (2:00 p.m. - 5:00 p.m.)

JAN. 8: OCALA **FEB. 5:** ST. AUGUSTINE **APR. 9:** ORLANDO **JUL. 23:** TALLAHASSEE **OCT. 8:** ST. PETERSBURG
NOV. 19: SARASOTA **DEC. 10:** DESTIN

Best Practices of Creating a Sales Culture (2:00 p.m. - 5:00 p.m.) **No CE!**

MAY 14: KEY LARGO **JUL. 9:** PORT ST. LUCIE **SEP. 10:** WEST PALM BEACH

***DATES SUBJECT TO CHANGE. PLEASE VIEW THE EVENTS PAGE @ WWW.FAIA.COM FOR MOST CURRENT DATES AND LOCATIONS!!!!**

Florida's Best Insurance Education



To:

Be sure to post this in your company break room!!

BAP and PAP: When Policies Collide The lines between a business auto policy and a personal auto policy are far from black and white. Numerous situations are very common that can be covered by both policies. Which policy is appropriate? Who is an insured under each policy? How does PIP work? What about UM...when is stacked best and when is it not available. How about uninsured motorist...when does stacking apply? How about company cars supplied to an employee? Can you properly cover a situation where a personally owned auto is insured on a BAP? What about traveling employees, especially in rental cars; what policy is primary? This comprehensive course looks at numerous situations and analyzes coverage (and gaps) under both policies. If you an "auto insurance nerd" this class has your name all over it.

Commercial Insurance Endorsements: The Good, The Bad & The Ugly This course will explore the familiar and not so familiar ISO-endorsements in use today and you are the judge if it is good, bad or ugly!

Condominium Update & Wind Mitigation Just when you think you have a clear understanding of how condominium insurance works, the statutes change everything! During the 2008 legislative session, House Bill 601 made significant changes to the Florida Statutes found in Chapter 718 that deal with condominium insurance. Insurance responsibilities are different as are various other issues such as unit owners proving they have a policy and rebuilding after losses. Additionally, under the National Flood Insurance Program (NFIP) the eligibility requirements for the Preferred Risk Policy (PRP) have been broadened, resulting in many more condo owners being eligible for a lower-priced policy. In three hours, David Thompson, "FAIA's Chief Condo Case Cracker," will bring you up to speed on the latest and greatest condominium insurance issues and (if all this isn't enough) include the one hour of required wind mitigation coursework.

Everyday Insurance Fundamentals This class is designed to help employees answer the most frequent questions clients have and do so with confidence. We'll discuss some of the most perplexing issues such as rebates and fees, partial cancellations, and why are there so many "howevers" in an insurance policy. This course is designed for employees who have one to six years experience, who are moving from one department to the other, or who just need a refresher.

Homeowners—Soup to Nuts Seldom does a day pass that homeowners insurance doesn't make the news. Unfortunately, price and availability, at times, seem to be the two main issues that consumers and agents consider when placing coverage, with coverage taking a backseat. The class is designed to provide a comprehensive analysis of ISO's current homeowners policy, analyzing coverages, exclusions, gaps and endorsements. This seven-hour course is perfect for the student who desires a concentration on a single coverage form. Non-ISO policies will be examined, in part, for a comparison. Numerous real-world special situations will be analyzed for coverage implications.

Insuring Your High Net Worth Client—Their Ring-ies, Ships with Dingh-ies and other Special Thing-ies It's said that there is no rest for the affluent. Well, this three-hour course will explore those unique coverage issues of your clients with clout, unusual and irreplaceable possessions, their toys, travels, and treasures, as well as other atypical exposures. Dawn will cover almost everything from soup to nuts – or in this case, bisque to karats!

Making Ethical Decisions: An Exercise in Ethical Fitness® This three hour program will teach the student how to identify ethical dilemmas and define a process used to make ethical decisions

Legislative Roundup 2009 The purpose of this 4-hour CE approved class is to provide the student with an understanding of the 2009 legislative efforts that impact the Florida insurance industry.

Long Term Care—Two Years Later This is a four-course for health insurance licensees who sell long term care insurance. This course reviews the long term partnership sales and the resulting impact on state and federally-funded Medicaid programs and benefits. With long term care expenses rising and increasing demands on the Medicaid system, state governments have a vital interest in seeing the long term care program succeed. More than two years after LTC partnership was approved in Florida, this course analyzes where the program is in 2009 and provides up-to-date information for agents as they continue to sell this insurance product, benefiting both consumers and the taxpayers of our state.

Miscellaneous Commercial Coverages—Gems Awaiting Discovery Sometimes we're not as familiar with some of the minor insurance coverages as we'd like to be—coverages our clients need and expect us to provide when their risks are surveyed. This course will review such commercial coverages as employee dishonesty, directors and officers liability (D&O), electronic risk, errors and omissions (E&O), kidnap and ransom, disability (exempt from workers compensation), aviation insurance, ocean marine, international risk, key person insurance, cargo and others. So, discover gems of insurance coverage you wish you knew more about. Attend this course to bolster your commercial lines treasure chest!

Q&A of E&O—In Case You Were Wondering... Dawn will explore with you those age-old questions of who, what, when, where, how, and why we have E&O claims during this four-hour session using Westport Insurance Company's statistical trends over the past several years. Then, as the title suggests, you'll have the opportunity to investigate some important, and possibly unusual CASE studies – and have fun figuring out the type of CASE (is it CASE-sensitive?) you're resolving. We'll finish up by providing answers and techniques to help you pay closer attention to those everyday practices in your agency, thus giving you peace of mind as you pursue and prosper in this ever-changing industry!

Suitability of Life Insurance and Annuities for Seniors This course meets the new DFS requirement that all life insurance agents must have three hours on the topic of annuities suitability for seniors, effective immediately for CE compliance periods beginning January 2009 and later. The course reviews the duties of insurance agents in determining the objectively-reasonable basis for recommendations of annuities. The course also reviews the agent responsibility to provide a comparison of different annuity contracts, including potential tax implications and disclosure of risk factors.

Wind Mitigation and the Florida Building Code During the January 2007 Special Session, the legislature created a requirement for all agents and customer representatives to take one hour of continuing education credit every two years on the subject of mitigation and the related insurance discounts.

This fast-paced class will show you in detail types of building materials and hurricane proofing measures which could help your clients to receive the discounts they deserve from their insurance carriers. You'll learn how to navigate the state web site, find approved inspectors, and aid your client's decisions in new home building or upgrading their current residence.