



Continuing Education Classes

*(***) The DFS does not allow us to estimate CE hours pending.
Please be sure to visit www.faia.com for the most current CE information.*

A Guy in a Bar Told Me *(Three hours intermediate, GL, P&C CE# 65779)*—The bar is open and it's happy hour as David Thompson wades through the supposedly "expert advice" that the famous guy in the bar speaks of with such authority.

Doing the Right Thing *(Three hours intermediate, CE 9908—Ethics for Agents CE# 71157)*— It could be said that ethics is the pursuit of the "right thing." But how do you know it's right? Are there criteria...and if so, what are they? This three-hour ethics course is meant to explore the issue of doing the right thing. Join us...it may be just the right thing to do.

Errors and Omissions: What We've Learned *(***)*—Every year you take a four-hour E&O class. Why? So you can get your 10 percent credit. What have we learned? Have we gotten better? Do we still make mistakes? What are they and can we still learn something? Let's do it...let's learn something new to take home to the office.

Ethical Behavior Matters *(***)*—This three-hour required course will address ethics (character, integrity, values, and doing the right thing) and ethical competency (intelligence, leadership, action, and getting the right thing done). We'll walk you through matters of behavior—actions that will demonstrate to your customers, co-workers, and colleagues that you walk the talk and that ethical behavior...matters.

FEMA Flood & Florida Wind Mitigation *(Three hours intermediate, GL, P&C; one hour Premium Discounts/Mitigation Options CE# 70392)*—This four-hour class qualifies for both the "FEMA required" NFIP training as well as the Florida windstorm mitigation premium discounts class. Over the course of the class we will look at a "soup to nuts" analysis of the NFIP, answering all the common questions such as those dealing with limits available, deductibles, the three different policies, condominium coverages, excess flood concerns, and a lot more. Additionally, the class will contain information about Florida windstorm mitigation issues...shutters, roof-to-wall connections, nails, and a lot more. One class, two subjects, one dynamic day. You simply can't afford to miss this one!

Green Construction and Insurance *(Four hours intermediate, GL, P&C, CE# 71068)*—During this four-hour class, green construction (what is it and who defines it) will be analyzed as a foundation in learning how current and future insurance mechanisms respond. Coverage form analysis will include ISO's newly introduced Increased Cost of Loss and Related Expenses for Green Upgrades endorsement.

Insurance to Value *(***)*—This one-hour class discusses inadequate insurance as cause for major E&O losses after the 2005 storm season. We will look at various methods available to help the customer select a limit of insurance, case law on the duty of care owed by the agency, mortgage company issues, as well as E&O cautions.

Legislative Roundup 2010 *(***)*—Legislative changes will affect YOU! Come hear FAIA's summary of the 2010 Legislative session! The purpose of this four hour class is to provide the student with an understanding of the 2009 legislative efforts that impact the Florida insurance industry!

Long Term Care Partnership: Overview of Progress *(***)*—NEW for 2010, this eight-hour CE class meets the requirement that health insurance agents who sell long term care (LTC) insurance must have for the new LTC "partnership" policies. Do you just need eight hours of CE for your health insurance licenses? Then this course is also for you! You'll understand how long term care insurance works and its value to your clients, who will want the new "partnership" Long Term Care policies, which allow policyholders to avoid some or all of the Medicaid spend-down requirements. Learn the essentials: inflation requirements, exchange program with traditional LTC policies, reciprocity, and more. This course offers a comprehensive overview of LTC insurance AND the new "partnership" LTC plans (as required by the NAIC guidelines). Register now.

Suitability of Annuity Sales to Florida Senior Citizens *(***)*—NEW for 2009-2010, FAIA is pleased to present the Suitability of Annuity Sales to Florida Senior Citizens. You will learn the duties of insurers and agents in determining the objectively—reasonable basis for recommendations of annuities. Agents must collect personal information to determine the client's current financial situation, future financial considerations, intended uses of annuities, source of funds for purchase, and other financial needs the client might have. This course also reviews agent responsibilities to provide a comparison of differences between annuity contracts, potential tax implications, and disclosure of risk factors. In addition, a review of churning and twisting as unfair methods of competition and unfair or deceptive acts is presented. Determination of suitability is made by way of a suitability questionnaire and a form used to compare annuity products. Mitigation of responsibility and recordkeeping requirements are also covered.

Check out our Webinar CE classes!

<http://www.faia.com/core/events/events.aspx>

Be sure to visit the FAIA Community!

<http://community.faia/welcome.htm>



Designation Program Classes

Visit www.faia.com for specifics on the number of credit hours available.

AAI 81 Foundations of Insurance Production—These courses review insurance terms and their meanings; insurers as financial intermediaries; types of insurance providers and distribution systems; homeowners section I and II coverages; homeowners endorsements; personal auto policy coverages and endorsements, and vehicles—mopeds, motorcycles, four-wheelers, and antique cars; personal inland marine; watercraft coverages and policies; aviation coverage; personal umbrella policies; dwelling programs; flood coverage; personal financial planning; life and health insurance; key property coverages; causes of loss forms; commonly used endorsements; rating principles; and E&O prevention.

AAI 82 Multiple Lines of Insurance Production—These courses cover commercial general liability; commercial auto; garage policies; trucker policies; endorsements; ratings; crime coverages; financial institution coverage; business owners programs; risk management; boiler and machinery coverage; D&O; employment practices; environmental; business life; coverage for agricultural risks; WC and employers liability; difference in conditions coverage; layered property coverage; commercial excess and umbrella policies; ocean marine coverage; aviation coverage; surety bonds; highly protected risk.

AAI 83 Agency Operations & Sales Management—These courses cover legal aspects of the agency; agency contracts; organizational, agency, and sales management; personal production planning; time management; underwriting; methods of insurance distribution; producer-insurer communications; public image of the agency; agency growth; prospect and client communications; market segmentation; target marketing; computers in the insurance agency; emerging issues in automation; client services management; work measurement and productivity; agency financial management; and the producer's legal and ethical responsibilities.

Associate in Insurance Account Management (AIAM)—Associate in Insurance Account Management (AIAM) is a designation program designed for all customer service representatives, account managers, account executives, or for the continuing education of everyone in your agency. It is the partner program to the Elite Force Sales Training program (Associate in Insurance Production designation). This program has been approved by IABA for the Associate in Insurance Account Management (AIAM) designation. The designation will be conferred upon all students who complete the classroom work and pass an open-book test for the Elite Insurance Account Management Training course. This program includes twelve separate courses.

Associate in Insurance Production (AIP) Elite Sales Training—The program covers everything from prospecting to data gathering and closing. The Elite Force learns the full psychology of the sale, not just tricks or gimmicks. We talk about personality traits, negotiation skills, time management, consultative relationship building, building credibility, and more. Several popular sales techniques are reviewed. Guest speakers are brought in. Case studies and the students' own actual experiences are discussed among the group, so they learn from each other's successes and failures. Students also learn about presentation skills, using the Web for prospecting, and how to set, measure, and track their sales goals.

Certified Customer Service Representative (CCSR)—The CCSR course has been carefully designed to fully comply with Department of Financial Services rules requiring 4-40 pre-licensing designation courses to be 40 hours in length. Attendees leave the course with a broad knowledge of almost all aspects of insurance, including but not limited to: personal auto, business auto, garage, homeowners, dwelling, flood, commercial property, general liability, workers compensation, bonds, inland marine, and Florida laws.

Construction Risk and Insurance Account Management (CRIS) (*Each of the five days is worth seven hours of GL (P&C) credit*)—

This is FAIA's five-part Construction Risk and Insurance Specialist designation program (CRIS) in partnership with the International Risk Management Institute, Inc. (IRMI®). Each of the five courses address a different aspect of construction and risk management, and offers seven hours of CE credit. Courses may be taken individually, or take all five to obtain the CRIS designation.

INS 21—Property and Liability Insurance Principles—INS provides a solid foundation on which to build your career in insurance. People in all functional areas of property-casualty insurance, including managers or supervisors, customer service representatives, call center staff, and administrative and support staff will benefit. INS courses provide you with a comprehensive knowledge of insurance principles, practices, and policies, while the segmented delivery of the courses allows you to focus your studies on a smaller portion of the material at a time. Passing the required INS exams earns the Certificate in General Insurance. Topics include: what insurance is, who provides insurance, how insurance is regulated, measuring the financial performance of insurers, marketing, underwriting, claims, insurance contracts, property loss exposures and policy provisions, liability loss exposures and policy provisions, and risk management.

INS 22—Personal Auto Policy—This seven-hour classroom course covers all aspects of the Personal Auto Policy. Subjects include no-fault, medical payments, endorsements, and case examples. INS 22 is recommended for all staff in functional areas of property-casualty insurance, customer service representatives, call center staff, and administrative and support staff. INS 22 improves effectiveness by learning the fundamentals of personal insurance, increases customer service skills with enhanced knowledge of automobile insurance contracts and endorsements, and provides well-rounded customer support through an understanding of personal risk management.

INS 23—This class provides a great overview of commercial insurance which has experienced many changes over the years. Even with those changes, this course still provides a great understanding for the student in the areas of risk management, property, liability, business income, crime, inland marine, auto, workers compensation, along with miscellaneous coverage's that agents deal with on a daily basis. The groundwork developed from this class will provide the technical knowledge for agents along with enhancing the practical knowledge for all.

4-40 to 2-20 Conversion (No CE)—This 40-hour class is perfect for three groups of people. First, someone who has been licensed and appointed as a 4-40 for one year can use this class to bypass the "all lines" experience requirement needed to sit for the 2-20 test once the course exam is passed. Second, those who are planning to sit for the 2-20 test based purely on experience will find this course invaluable as a preparation tool; view it as a "five-day prep course." Third, those who are looking for a good "soup to nuts" overview of almost all types of insurance (even those already licensed) will find this course fits the bill. Using the state 2-20 study guide, over five days the entire textbook is covered. Students will leave "well armed" with a wealth of information.

Continuing Education On the Web

Agency Operations: How to Attract Markets • Office Organization • Technology

Auto: The Ultimate Car Rental Course Business • Auto Coverage Form Endorsements

Commercial Lines: Commercial Lines Ratings Concepts • Miscellaneous Commercial Coverages

Condo: Condo Confusion & Cases • Condo vs. Coops vs. HOAs

E&O: Errors & Omissions—Examples of Both • Fifteen Fixable Failures
Everyday Procedural Mistakes—You Might Just be Shocked • The Word on the Witness Stand is “ROB”

Ethics: Character and Compliance: The Balancing Act • Is What You Say What You Do? • The Ethics Hour
Your Actions Are Shouting

IIABA Best Practices AIAM Series: Best Practices in Customer Service • Changing Attitudes/Creating Opportunities
Leadership is Everyone's Job • Organizational Workflow • Professional Relationships in the Insurance Agency
Negotiating Conflict • The Write Stuff

Legislative: Laws & Regulations • Legislative Preview

Life & Health: Life and Health: an Update for Agents • Life Insurance Ins & Outs for Clients

Mitigation: Wind Mitigation & The FL Building Code • Wind Mitigation Update

Personal Lines: Stump the Chumps on Personal Lines

Property: Chinese Drywall • Garage Insurance • Hardening Homes • Property Damage Exclusions • Roofing Fraud

Senior Suitability: Suitability of Annuity Sales to Florida Senior Citizens

Workers Compensation: Employees vs. Independent Contractors—Who's Who in Workers Compensation • Longshore and Harbor Workers—An Introduction

Plus... *Are You Smarter Than Your Client?* • *Bonds: Shaken, Not Stirred* • *Guaranty Associations (Funds)*
Limited Liability Insurance and the Insurance Puzzle—How the Pieces Don't Always Fit • *Putting Your Client at Ease*
The Complete Coverage Series • *Time Element—A Primer* • *Umbrella Policies—They Aren't All the Same*