



Personal Lines Institute

January 28-30, 2015

Adams Pointe Conference Center & Courtyard by Marriott
Blue Springs, Mo.

Agenda

Wednesday, Jan. 28, 2015

7:30 - 8 am **Registration**

8 am - 12:15 pm **Personal Residential Coverages**
Addresses the eligibility requirements for insuring residential property under the Homeowners policy. Analyzes the ISO Homeowners Program and policy contract, including property and liability coverages, limitations and exclusions, as well as other policy provisions. Reviews the exposures of the homeowners clients, identifies the appropriate coverages to handle those exposures, and identifies how policy endorsements provide solutions for specific situations. An overview of the Dwelling Program and its policies is also provided.
Mark Palinkas, CIC
Oswego County Mutual Insurance Co.
Hastings, N.Y.

12:15 - 1:15 pm **Lunch on Your Own**

1:15 - 5:15 pm **Personal Residential Coverages (cont'd)**
Mark Palinkas, CIC

5:15 - 5:45 pm **Exam Briefing**

Thursday, Jan. 29, 2015

8 - 10 am **Condominiums**
Provides an analysis of condominium ownership and the unique property and liability exposures that are created for the individual condominium unit-owner. Special emphasis is given to the importance and role of the Condominium Agreement and Association Bylaws in determining the unit-owner's insurance needs. Discussion will also focus on the comparison of coverages provided by the Homeowners Unit-Owners form to those provided by the commonly use Homeowners Special Form.
Keith Wilts, CIC, CPCU
Professional Training Associates
La Grange, Ky.

Thursday, Jan. 29, 2015 (con't)

10 am - 12 pm **Personal Auto Coverages**
Presents an in-depth analysis of the Personal Auto Policy. Discussions focus on the application of policy definitions, insuring agreements, and the purpose and scope of the various coverage parts for Liability, Medical Payments, Uninsured Motorist, and Damage To Your Auto Coverages. Policy exclusions, limitations and important endorsements are also examined.
Angie Heavener, CIC, CPIA
Insurance Training Plus
St. Louis, Mo.

12 - 1 pm **Lunch on Your Own**

1 - 5 pm **Personal Auto Coverages (cont'd)**
Angie Heavener, CIC, CPIA

Friday, Jan. 30, 2015

8 - 10 am **Personal Umbrella/Excess Coverages**
Learn to counsel customers on reasons for purchasing a personal umbrella policy, including general provisions and exclusions and its relationship to primary insurance. Demonstrate "ultimate net loss" through the use of examples.
Angie Heavener, CIC, CPIA

10 am - 12 pm **Personal Lines Case Study**
This section introduces the risk management process and how it may be utilized to address the personal lines client's exposures to loss. Participants will form small groups to analyze a fictional family's exposures and apply specific personal lines risk management techniques.
Keith Wilts, CIC, CPCU

12 - 2 pm **Lunch on Your Own**

2 - 4 pm **Examination**



Benefits of Attending the Personal Lines Institute

Participants will:

- Increase their working knowledge of personal lines coverages.
- Learn to manage personal lines accounts and reduce errors and omissions exposures.
- Become familiar with the major personal lines forms.
- Learn to increase production and improve account retention.

Special Accommodations

We work hard to make our programs accessible to all. If you need special accommodations, simply phone MAIA at 800-617-3658. Please notify us if you have any special dietary requirements.

Cancellation Policy

You will not receive a refund or transfer credit if you do not notify us before the start of the event. All cancellations and transfers must be received in writing. Refunds: A 90 percent refund applies if cancelling more than two weeks prior to start of event; 75% refund if cancelling fewer than two weeks before the event. Transfers: A \$30 transfer fee will be assessed on any CIC transfer made within two weeks of the program. A \$15 transfer fee will be assessed on any CISR or one-day seminar transfer made within two weeks of the program. Transfers may only be made to another MAIA course. Student must indicate a transfer course within two weeks of cancellation or appropriate percentage of tuition will be refunded.

Eligibility & Identification Requirements

To register for and attend a CIC Institute, you must be a licensed agent, broker or solicitor; or have at least two years full-time experience as a practitioner in insurance or risk management; or have served for at least two years as a full-time insurance or risk management faculty member of an accredited college or university. All participants must present photo identification to the registrar at the program location.

C.E. Credits

This class is filed for 16 property-casualty continuing education credits. If you have any questions, please call the Society at 800-531-5197.

The National Alliance for Insurance Education & Research is registered with the National Association of State Boards of Accountancy as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Ave. N., Suite 700, Nashville, Tenn. 37219-2417. Website: www.nasba.org. Advanced Curriculum Rating = 20 CPE credits.

Location

This institute will be held at the Adams Pointe Conference Center & Courtyard by Marriott, 1400 NE Coronado Dr., Blue Springs, MO 64014, 816-228-8100. You are responsible for your own hotel reservations. We have special room rates of \$99 for single or double (this rate cannot be guaranteed for reservations made within 30 days of the class) You must tell the hotel you are with the Missouri Association of Insurance Agents group to get this rate.



Personal Lines Registration Form 2015

(One registration form per person. Form may be photocopied for others.)



I wish to attend the CIC Personal Lines Institute to be held January 28-30, 2015 in Blue Springs, Mo.

Name _____ Name for badge _____

Circle designation you hold: ACSR CISR CIC CLU CPCU AAI LUTCF Other: _____

Date of Birth _____ License Number: PR _____ National Producer Number: _____

Which best describes your role? Owner/Principal Agency Mgr. Producer Account Mgr. Customer Service I/T

Agency/Company _____ Street Address _____

City/State/ZIP _____

Phone _____ FAX _____ E-Mail _____

Type of Entity: Retail Agency Insurance Co. MGA/E&S Agency Vendor Other _____

Is this your first CIC Institute? YES NO Is this your last CIC exam? YES NO

SEMINAR PRICE is \$435 or \$415 Early Bird Discount*

*Early Bird Discount price applies to registrations received at least 2 weeks prior to seminar date. Fee includes materials, breaks and CE credit reporting fees for participants. Note: You can also register online at www.missouriagent.org.

VISA MC AmEx Disc. Card #: _____ Ex. Date _____ Verification Code _____

Billing Address _____ Cardholder Sig. _____

Or make checks payable to MAIA. (Payment must be sent with this form)

Mail or fax to Missouri Association of Insurance Agents, P.O. Box 1785, Jefferson City, Mo. 65102-1785, Fax: 573-893-3708.

Questions? Phone 800-617-3658 in Mo. or 573-893-4301.