# Quarterly Education Calendar

**October – December 2015**

<table>
<thead>
<tr>
<th>Course</th>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAI 82B Course # 20080</td>
<td><strong>October 6, 2015</strong></td>
<td>8 Prod CEs – add $8 to cost below. Cost: $170 for members, $250 for non-members. <strong>AAI 82B – Commercial Lines:</strong> Includes Commercial Crime, Businessowners and Farm Insurance, Workers Compensation, and various other miscellaneous commercial coverages including business life insurance. <strong>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</strong></td>
</tr>
<tr>
<td><strong>WEBINAR!</strong></td>
<td><strong>New Employee Program Workers Compensation Insurance Rating</strong></td>
<td><strong>October 7, 2015</strong></td>
</tr>
<tr>
<td><strong>NHAIA EDUCATION COMMITTEE</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**ACSR 4 – E & O Loss Control**  
Course # 10630  
*October 8, 2015*  

<table>
<thead>
<tr>
<th>7 NH Prod CE.</th>
<th>Add $7 to cost below</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 ME CE (#ME17307)</td>
<td></td>
</tr>
<tr>
<td>7 VT CE (#26505)</td>
<td>Add $10.50 to cost below</td>
</tr>
<tr>
<td>$95 members before</td>
<td>$110 members after</td>
</tr>
<tr>
<td>9/18/15</td>
<td>9/18/15</td>
</tr>
<tr>
<td>$165 non-members</td>
<td></td>
</tr>
</tbody>
</table>

Newly developed ACSR 4 course that includes the following topics of study: Defining agency E&O basics; Handling new business to minimize agency E&O; Handling existing business to control agency E&O & Servicing business to avoid E&O losses.

This is one of the core classes to attain your ACSR designation. There will be an exam administered at the end of the class if that is the case. You will not be required to take the exam if you are only taking the class for CE credits and not the designation.

**Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.**

**A few things to keep in mind…**

- Lunch is on your own.
- Several ways to register:
  - Print the universal registration form found on our website, completed it and either fax or email to Judy Durst at (603) 224-0550 or judy@nhaia.com
  - Call our office to register
  - Register on-line through our website.
- Please dress comfortably and bring a sweater (sometimes the classroom is chilly)
- 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 WEEK OF THE CLASS – NO EXCEPTIONS.**
- 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
- Got an idea or topic for a class, don’t keep it to yourself. Share it with Judy or with any of the members of our education committee!

If you have any questions, please contact Judy Durst  
New Hampshire Association of Insurance Agents  
603-224-3965 or 1-800-559-3373 judy@nhaia.com

**WEBINAR!**  
New Employee Program  
The Basics of Claims  
*October 14, 2015*  

Pending approval for 1 CE in NH

Cost: $18 members  
$30 non-members

This basic course will give the new employee some insight into what a claim is, the terminology that is used, the process to set up, investigate and settle a claim. Great class for a newbie!

**Webinar will run from 9:30 am until 10:30 am.**

**ACSR 6 – Commercial Property Insurance**  
Course # 10607 (7 NH CE)  
Course # ME17310 (6 ME CE)  
Course # 26346 (7 VT CE)  
*October 13, 2015*  

7 Prod CEs - add $7 to cost below for NH; add $10.50 to cost below for VT  
Cost:  
$95 members before  
9/25/15  
$110 members after  
9/25/15  
$165 non-members

ACSR #6 will provide an analysis of ISO Property forms identifying specific exclusions and endorsements. This course is designed for insurance agency producers and CSR’s who want comprehensive training on the ISO Simplified Commercial Property Program. Students will cover: the major features of various property forms, basics of business income forms and options, cause of loss forms and important property conditions.

**Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.**
ACSR 3 – Personal Lines Related Coverages
Course # 10606 (7 NH CE)
Course # ME17329 (6 ME CE)
Course #26317 (6 VT CE)

October 15, 2015

7 Prod CEs - add $7 to cost below for NH; add $9 to cost below for VT.
Cost: $95 members before 9/25/15
$110 members after 9/25/15
$165 non-members

ACSR #3 provides an analysis of personal risk management and the various insurance products related to the personal automobile and homeowner account. Students will review coverages of Personal Lines Floaters, Personal Umbrellas and Yachts and Boats. The Dwelling fire program will also be briefly reviewed.

Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.

Other Education options…

- Self Study courses
- The “10 Minute” Tutor on-line courses
- One hour webinars on diverse Subjects
- On-site classes

NHAIA Membership Benefits….

- Big “I” Markets
  Check our website (www.nhaia.com) for the Product guide
- Virtual University
  “Ask the Expert” service, articles for coverage clarification and much more!
- Virtual Risk Consultant
  Checklists, PF&M, and many other tools available at discounted pricing. Rough Notes product.
- Anthem, & Harvard Pilgrim access
- Agents’ Errors and Omissions
  Coverages available through Westport or Fireman’s Fund
- Hospitality Insurance Company
  For Bars & Restaurants. Coverages include liquor, Property and general liability with an admitted carrier. Excess liability available through non-admitted carrier.
- NH Legislative tracking on our website

P & C Pre-Licensing Review Class

October 19, 20, 21, & 22, 2015

NO CEs PROVIDED.
$265 members before 10/2/15
$290 members after 10/2/15
$415 non-members

This is a 4-day intensive review based on text materials written by Judy Durst of NHAIA. 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.

Full day sessions. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.

Construction Risk & Insurance Specialist

October 27, 2015

Class held at:
NHAIA Headquarters
125 Airport Road
Concord, NH

THIS PROGRAM IS CO-SPONSORED WITH THE MA AGENTS ASSOCIATION.

CRIS® - Property Insurance for Contractors
This course focuses on builders risk and contractor’s equipment insurance, including suggestions for maximizing the effectiveness of the coverages. It also includes a review of important concepts with respect to insuring the contractor's office or other permanent property. Topics include covered and excluded property, covered and excluded perils, covered parties, and alternative methods of reporting covered values. Various policy provisions that impact the scope of coverage – such as subrogation, occupancy, and cancellation – are also examined. Suggestions for modifying coverage to address potential coverage gaps and other problematic provisions are provided where appropriate.

All Registrations are processed through the Mass Agents Association. Please see our website at nhaia.com for a link to register.
Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm.
**WEBINAR!**

Life Insurance for the P & C Professional

*October 28, 2015*

Pending approval for 1 CE in NH

Cost: $18 members
     $30 non-members

Are you being asked to obtain some life insurance information so your office can “round out” accounts? Do you need a basics class that will help you understand some of the concepts? This webinar will review the very basics of Life Insurance. It will explain the different types of life insurance, what it can be used for, life policy provisions as well as some common riders available.

**Webinar will run from 9:30 am until 10:30 am.**

---

**Ethics approved course!**

What Does NH Law Say?

Course # 469194

*October 29, 2015*

3 Prod Ethics CEs - add $3 to cost below

Cost:
     $55 members
     $80 non-members

I can’t tell you how many times I’ve heard people say, “I didn’t know that was a law in New Hampshire?” This course will review some of the most commonly misunderstood NH insurance laws. The class will give you information about the cancellation, claim, auto, home, and workers compensation insurance laws as well as so much more. Come join us for this very informative class that will also take care of your 3 hour Ethics continuing education requirement.

Compliance with state & federal laws and regulations is an approved topic to meet your Ethics continuing education requirement.

**AM Session only. Registration at 8:30 am with class following from 9:00 am until noon at NHAIA in Concord.**

---

**FEMA Flood and BW-12 Changes**

Course # 476737

*October 29, 2015*

3 Prod CEs – add $3 to cost below

Cost: $55 members
     $80 non-members

This new FEMA approved flood class includes a recap of the National Flood Insurance Program as well as a review of the Biggert-Waters Flood Reform Bill of 2012. This course will also include details on the elevation certificate, how to access maps as well as mapping changes and finally will show you how to navigate the agent.floodsmart.gov website.

**PM Session only. Registration at 12:30 pm with class following from 1:00 pm until 4:00 pm.**

---

- Free CE compliance reminder service

**All classes are held at NHAIA Headquarters, 125 Airport Rd., Concord, NH. Classes are taught by Judy Durst, Director of Education unless otherwise indicated.**

---

**NHAIA EDUCATION COMMITTEE**

Kristen Svenson, CIC, ACSR, Chairperson
Chalmers Ins Group, Center Ossipee
ksvenson@chalmersinsurancegroup.com

Wendy Bagley, AAI, CPIW
Cross Insurance
wbagley@crossagency.com

Cheryl Hoak, CIC, CPIW
Hanover Ins Co., Bedford
choak@hanover.com

April Weismann, CPCU
HPM Insurance, Milford, NH
april@hpminsurance.com

Barbara Lizotte, CIC
Tobey & Merrill Insurance
barbara@tobeymerrill.com

Sarah Dickinson
Mt. Washington Assurance
sdickinson@mwac.com

Christopher French
Liberty Mutual
christopher.french@libertymutual.com

If you have any questions, please contact Judy Durst
New Hampshire Association of Insurance Agents
603-224-3965 or 1-800-559-3373
judy@nhaia.com

---

**Ethics approved course!**

**What Does NH Law Say?**

Course # 469194

*October 29, 2015*

3 Prod Ethics CEs - add $3 to cost below

Cost:
     $55 members
     $80 non-members

I can’t tell you how many times I’ve heard people say, “I didn’t know that was a law in New Hampshire?” This course will review some of the most commonly misunderstood NH insurance laws. The class will give you information about the cancellation, claim, auto, home, and workers compensation insurance laws as well as so much more. Come join us for this very informative class that will also take care of your 3 hour Ethics continuing education requirement.

Compliance with state & federal laws and regulations is an approved topic to meet your Ethics continuing education requirement.

**AM Session only. Registration at 8:30 am with class following from 9:00 am until noon at NHAIA in Concord.**

---

**FEMA Flood and BW-12 Changes**

**Course # 476737**

*October 29, 2015*

3 Prod CEs – add $3 to cost below

Cost: $55 members
     $80 non-members

This new FEMA approved flood class includes a recap of the National Flood Insurance Program as well as a review of the Biggert-Waters Flood Reform Bill of 2012. This course will also include details on the elevation certificate, how to access maps as well as mapping changes and finally will show you how to navigate the agent.floodsmart.gov website.

**PM Session only. Registration at 12:30 pm with class following from 1:00 pm until 4:00 pm.**
**Legal Concepts and Doctrines - Prod#20222 11 CE (incl. 3 ET CE); MLA#20223 11 CE**

**Skill Level: Intermediate**

Learners will benefit from this guide to this legal conception which insurance is based. It covers criminal, civil, contract, and tort law; intentional torts; negligence; and strict liability. Other legal terms and concepts important to insurance are included.

**Umbrella Liability Coverage – Prod#16412 14 CE; MLA#16458 9 CE**

**Skill Level: Advanced**

This course delivers an overview of the major coverages, exclusions, and conditions typically included in personal and commercial umbrella policies. Students analyze their company’s umbrella policy using a policy analysis manual. This course was recently revised to address current industry practices.

**How Super C.E. Saturday Works:** 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) NHAIA will add your credits to your CE transcript. Class begins at 9:00 am.

| **AAI 87 – Agency Leadership and Strategic Alignment – AAI-M Designation program** |
| **November 3, 2015 and November 10, 2015** |

12 Prod CEs applied for – add $12 to cost below

Cost: $200 for members  
$300 for non-members

This is designed to complement the AAI designation.

**Two Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.**

| **WEBINAR!** |
| **Property Claims** |
| **November 4, 2015** |

Pending approval for 1 CE in NH

Cost: $18 members  
$30 non-members

This webinar will review what is involved in determining coverage for a property claim. The process will include the use of the DICE method. A review of the various property components included in COPE will be discussed. Valuation of the claim will be discussed as well.

**Webinar will run from 9:30 am until 10:30 am.**

---

**A few things to keep in mind…**

- Lunch is on your own.
- Several ways to register:
  - Print the universal registration form found on our website, completed it and either fax or email to Judy Durst at (603) 224-0550 or judy@nhaia.com
  - Call our office to register
  - Register on-line through our website.
  - Please dress comfortably and bring a sweater (sometimes the classroom is chilly)
- 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 WEEK OF THE CLASS – NO EXCEPTIONS.**
- 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.
- Got an idea or topic for a class, don’t keep it to yourself. Share it with Judy or with any of the members of our education committee!

**If you have any questions, please contact Judy Durst**

New Hampshire Association of Insurance Agents  
603-224-3965 or 1-800-559-3373  
judy@nhaia.com
# AAI 82C – Specialized Commercial Lines

- Includes specialized property coverages, commercial umbrella, ocean marine, and commercial aviation coverages.
- Additionally, the various types of surety bonds will be examined for proper use and coverages provided.

**Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.**

---

### Other Education options...

- **Self Study courses**
- **The “10 Minute” Tutor on-line courses**
- **One hour webinars on diverse Subjects**
- **On-site classes**

### NHAIA Membership Benefits...

- **Big “I” Markets**
  - Check our website ([www.nhaia.com](http://www.nhaia.com)) for the Product guide
- **Virtual University**
  - “Ask the Expert” service, articles for coverage clarification and much more!
- **Virtual Risk Consultant Checklists, PF&M, and many other tools available at discounted pricing. Rough Notes product.**
- **Anthem, & Harvard Pilgrim access**
- **Agents’ Errors and Omissions Coverages available through Westport or Fireman’s Fund**
- **Hospitality Insurance Company For Bars & Restaurants.**
  - Coverages include liquor, Property and general liability with an admitted carrier. Excess liability available through non-admitted carrier.
- **NH Legislative tracking on our website**
- **Free CE compliance reminder service**

---

# ACSR 7 – Commercial General Liability Coverage

**Course # 10608 (7 NH CE); Course # ME17316 (6 ME CE); Course # 26509 (7 VT CE)**

**November 12, 2015**

- Add $7 to cost below for NH CE or $10.50 for VT CE.
- **Cost:**
  - $95 members before 10/23/15
  - $110 members after 10/23/15
  - $165 non-members

**ACSR #7 will provide an analysis of the ISO Occurrence form as well as identify specific exclusions, endorsements and alternate coverages. This course is designed for insurance agency producers and CSR’s who want comprehensive training on the ISO Simplified General Liability (CGL) Program. Students will cover: the major features of the CGL, differences in occurrence and claims-made forms, important liability endorsements and the commercial umbrella policy.**

**Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.**

---

# Condominium Coverage Concerns

**Course # 476964 (3 NH CE); Course # 22411 (3 ME CE); Course # 25940 (3 VT CE)**

**November 17, 2015**

- 3 Prod CE’s – add $3 to cost below for NH and add $4.50 to cost below for VT
- **Cost:**
  - $55 members
  - $80 non-members

- This program has been so popular that we have brought it back again! It includes information and discussion about Commercial as well as Personal Lines condominium exposures and the policy forms available to help meet those needs.

**AM Session only. Registration at 8:30 am with class following from 9:00 am until Noon.**
### Ethics approved course!

**Street Level Ethics Course #23751 (NH) #ME17413 (ME)**

<table>
<thead>
<tr>
<th>Date</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 17, 2015</td>
<td>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. PM Session only. Registration at 12:30 pm with class following from 1:00 pm until 4:00 pm at NHAIA in Concord.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cost</th>
<th>Members</th>
<th>Non-Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>$55</td>
<td>$80</td>
<td></td>
</tr>
</tbody>
</table>

3 Prod CEs – add $3 to cost below

Cost: $55 members $80 non-members

### WEBINAR!

**New Employee Program Basics of Garage Coverage**

<table>
<thead>
<tr>
<th>Date</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 18, 2015</td>
<td>This one hour webinar will review what the garage coverage form covers and will include a review of garagekeepers coverage and its options and coverage endorsements available to tailor the coverage to your insured’s needs. A must for a new commercial lines employee and a really good refresher for more experienced personnel. Webinar will run from 9:30 am until 10:30 am.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cost</th>
<th>Members</th>
<th>Non-Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>$18</td>
<td>$30</td>
<td></td>
</tr>
</tbody>
</table>

Pending approval for 1 CE in NH

### ACSR 1 – Homeowners 2011

<table>
<thead>
<tr>
<th>Course Details</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course # 10604 (7 NH CE)</td>
<td>ACSR #1 provides a thorough analysis of the ISO HO 2011 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. Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord. Program sponsored by Soil-Away Cleaning and Restoration Services, LLC</td>
</tr>
<tr>
<td>Course # ME17300 (6 ME CE)</td>
<td></td>
</tr>
<tr>
<td>Course # 26504 (7 VT CE)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 19, 2015</td>
<td>7 Prod CEs - add $7 to cost below for NH; add $10.50 to cost below for VT Cost: $95 members before 10/30/15 $110 members after 10/30/15 $165 non-members</td>
</tr>
</tbody>
</table>

Program sponsored by Soil-Away Cleaning and Restoration Services, LLC

If you have any questions, please contact Judy Durst

New Hampshire Association of Insurance Agents
603-224-3965 or 1-800-559-3373 judy@nhaia.com
| **WEBINAR!** | This one hour webinar will review the basic coverages that should be considered by all contractors. A review of CGL, BAP, Inland Marine, Umbrella, Workers Compensation coverages and more. A must for a new commercial lines employee and a really good refresher for more experienced personnel. |
| **Contractor Coverages** | **Webinar will run from 9:30 am until 10:30 am.** |
| **December 2, 2015** | Pending approval for 1 CE in NH |
| **Cost:** | Cost: $18 members $30 non-members |

| **WEBINAR!** | This full day program was updated in 2012 to include more hands-on material to assist agents in controlling this exposure. The program now includes new modules such as social media and data breaches as well as expanded modules on documentation, agency operations and relationships with carriers. |
| **E&O Risk Management Program** | **E&O Credit:** NHAIA members who are covered by either Westport’s E&O policy or Fireman’s Fund’s E & O policy can earn a credit on their policy by attending this class. Certain conditions apply so please contact Joan Pageau at the NHAIA office for details. |
| **Course # 475681** | **Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.** |
| **6 NH Prod CE** | **December 3, 2015** |
| **Add $6 to cost below** | $95. members before 11/13/15 $110. members after 11/13/15 $165. non-members |

| **WEBINAR!** | This one hour webinar will review the basics of Cyber Liability exposures and coverages. A must for a new commercial lines employee and a really good refresher for more experienced personnel. |
| **Introduction to Cyber Liability Coverage** | **Webinar will run from 9:30 am until 10:30 am.** |
| **December 9, 2015** | Pending approval for 1 CE in NH |
| **Cost:** | Cost: $18 members $30 non-members |

| **A few things to keep in mind…** | • Lunch is on your own. |
|  | • Several ways to register: |
|  | • Print the universal registration form found on our website, completed it and either fax or email to Judy Durst at (603) 224-0550 or judy@nhaia.com |
|  | • Call our office to register |
|  | • Register on-line through our website. |
|  | • Please dress comfortably and bring a sweater (sometimes the classroom is chilly) |
|  | • 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 WEEK OF THE CLASS – NO EXCEPTIONS.** |
|  | • 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 |
|  | • Got an idea or topic for a class, don’t keep it to yourself. Share it with Judy or with any of the members of our education committee! |

|  | **If you have any questions, please contact Judy Durst** |
|  | New Hampshire Association of Insurance Agents |
|  | 603-224-3965 or 1-800-559-3373 judy@nhaia.com |
### ACSR 2 – Personal Auto
Course # 10605 (7 CE in NH)
# ME17324 (6 CE in ME)
Course # 26316 (6 CE in VT)

**December 10, 2015**

7 Prod CEs - add $7 to cost below for NH; add $9 to cost below for VT
Cost:
- $95 members before 11/20/15
- $110 members after 11/20/15
- $165 non-members

**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.**

**Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.**

### ACSR 8 – Commercial Auto & Garage
Course # 10609 & 19512 (7 NH Prod & 7 MLA CE)
Course # ME17319 (6 ME CE)
Course # 26507 (7 VT CE)

**December 15, 2015**

7 Prod & MLA CEs - add $7 to cost below in NH; add $10.50 to cost below in VT
Cost:
- $95 members before 11/25/15
- $110 members after 11/25/15
- $165 non-members

**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.**

**Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.**

### WEBINAR!
**General Liability Claims**

**December 16, 2015**

Pending approval for 1 CE in NH

Cost: $18 members
- $30 non-members

**This one hour webinar will review how an adjuster investigates a General Liability claim. The different coverages provided by the GL will be reviewed in brief as well as determining coverage for the claim by using the DICE method.**

**Webinar will run from 9:30 am until 10:30 am.**

### Other Education options…
- Self Study courses
- The “10 Minute” Tutor on-line courses
- One hour webinars on diverse Subjects
- On-site classes

### NHAIA Membership Benefits…
- Big “I” Markets
  Check our website ([www.nhaia.com](http://www.nhaia.com)) for the Product guide
- Virtual University
  “Ask the Expert” service, articles for coverage clarification and much more!
- Virtual Risk Consultant
  Checklists, PF&M, and many other tools available at discounted pricing. Rough Notes product.
- Anthem, & Harvard Pilgrim access
- Agents’ Errors and Omissions
  Coverages available through Westport or Fireman’s Fund
- Hospitality Insurance Company
  For Bars & Restaurants. Coverages include liquor, Property and general liability with an admitted carrier. Excess liability available through non-admitted carrier.
- NH Legislative tracking on our website
- Free CE compliance reminder service
<table>
<thead>
<tr>
<th>Course Title</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ethics – Unfair Insurance Practices Laws</td>
<td>This program was first released at our Professional Development Days in May of 2014. This course reviews all of the unfair trade practices such as misrepresentation, rebating and others. It will also include a detailed review of unfair underwriting and claim settlement practices that every agent should be aware of. Lastly, we will review some other practices that have come under scrutiny in the last few years such as conflict of interest, etc. Compliance with state &amp; federal laws and regulations is an approved topic to meet your Ethics continuing education requirement. <strong>AM Session only. Registration at 8:30 am with class following from 9:00 am until Noon.</strong></td>
</tr>
<tr>
<td>FEMA Flood and BW-12 Changes</td>
<td>This new FEMA approved flood class includes a recap of the National Flood Insurance Program as well as a review of the Biggert-Waters Flood Reform Bill of 2012. This course will also include details on the elevation certificate, how to access maps as well as mapping changes and finally will show you how to navigate the agent.floodsmart.gov website. <strong>PM Session only. Registration at 12:30 pm with class following from 1:00 pm until 4:00 pm.</strong></td>
</tr>
</tbody>
</table>

**Ethics approved course!**

**December 17, 2015**

<table>
<thead>
<tr>
<th>Course #</th>
<th>CE Locations</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>477699 (NH)</td>
<td>NH</td>
<td>$55 members $80 non-members</td>
</tr>
<tr>
<td>22456 (ME)</td>
<td>ME</td>
<td></td>
</tr>
<tr>
<td>25943 (VT)</td>
<td>VT</td>
<td></td>
</tr>
</tbody>
</table>

**FEMA Flood and BW-12 Changes**

<table>
<thead>
<tr>
<th>Course #</th>
<th>CE Locations</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>476737</td>
<td>NH</td>
<td>$55 members $80 non-members</td>
</tr>
</tbody>
</table>

**NHAIA EDUCATION COMMITTEE**

Kristen Svenson, CIC, ACSR, Chairperson
Chalmers Ins Group, Center Ossipee
ksvenson@chalmersinsurancegroup.com

Wendy Bagley, AAI, CPIW
Cross Insurance
wbagley@crossagency.com

Cheryl Hoak, CIC, CPIW
Hanover Ins Co., Bedford
choak@hanover.com

April Weismann, CPCU
HPM Insurance, Milford, NH
april@hpminsureance.com

Barbara Lizotte, CIC
Tobey & Merrill Insurance
barbara@tobeymerrill.com

Sarah Dickinson
Mt. Washington Assurance
sdickinson@mwac.com

Christopher French
Liberty Mutual
christopher.french@libertymutual.com

If you have any questions, please contact Judy Durst
New Hampshire Association of Insurance Agents
603-224-3965 or 1-800-559-3373
judy@nhaia.com

---

**ALL CLASSES BEGIN AT 9:00 AM AND END AT 4:00 PM UNLESS OTHERWISE INDICATED.**

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.