



## April - June 2016

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

**ACSR 5 – Professional Development**  
**Course # 468458 (7 NH CE including 1 Ethics CE)**

**Course # ME17304 (6 ME CE)**

**Course # 26506 (7 VT CE)**

**April 5, 2016**

7 Prod CEs - add \$7 to cost below for NH & \$10.50 for VT

Cost:

\$95 members before 3/18/16

\$110 members after 3/18/16

\$165 non-members

Students will discuss topics including customer service and its impact; professional image and office; professional communication; and account management and company relations.

This is one of the core classes to attain your ACSR designation. There will be an exam administered at the end of the class. 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.**

### **NHAIA EDUCATION COMMITTEE**

William Infantine – Chairman of the Board  
Aspen Insurance Agency, Manchester, NH  
[winfantine@aspen-ins.com](mailto:winfantine@aspen-ins.com)

April Weismann, CPCU - Chairperson  
HPM Insurance, Milford  
[april@hpminsurance.com](mailto:april@hpminsurance.com)

Kristen Svenson, CIC, ACSR  
Chalmers Ins Group, Center Ossipee  
[ksvenson@chalmersinsurancegroup.com](mailto:ksvenson@chalmersinsurancegroup.com)

Wendy Bagley, AAI, CPIW  
Cross Insurance  
[wbagley@crossagency.com](mailto:wbagley@crossagency.com)

Sarah Dickinson  
Plymouth Rock Assurance  
[sdickinson@plymouthrock.com](mailto:sdickinson@plymouthrock.com)

Christopher French  
Liberty Mutual Insurance  
[christopher.french@libertymutual.com](mailto:christopher.french@libertymutual.com)

Cheryl Hoak, CIC, CPIW  
Hanover Ins Co., Bedford  
[choak@hanover.com](mailto:choak@hanover.com)

Barbara Lizotte, CIC  
Tobey & Merrill Insurance  
[barbara@tobeymerrill.com](mailto:barbara@tobeymerrill.com)

<p><b>AAI 87 – Agency Leadership and Strategic Alignment – AAI-M Designation program</b></p> <p><b>April 6, 2016 <u>and</u> April 13, 2016</b></p> <p>12 Prod CEs applied for – add \$12 to cost below  Cost: \$200 for members  \$300 for non-members</p>	<p><b>AAI 87 – Agency Leadership and Strategic Alignment:</b> Learn to effectively apply strategic decision making, marketing &amp; communications to gain a competitive advantage; discover new techniques for developing and maintaining strong relationships with clients, insurers and other partners; improve organizational financial results through strategic risk analysis and effective portfolio management.</p> <p>There will be an exam administered at the end of the second day of classes. You will not be required to take the exam if you are only taking the class for CE credits and not the AAI-M designation.</p> <p>This is designed to complement the AAI designation.</p> <p><b><u>Two Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	<p><b>A few things to keep in mind....</b></p> <ul style="list-style-type: none"> <li>• Lunch is on your own.</li> <li>• Several ways to register:</li> <li>• Print the universal registration form found on our website, completed it and either fax or email to Judy Durst at (603) 224-0550 or <a href="mailto:judy@nhaia.com">judy@nhaia.com</a></li> <li>• Call our office to register</li> <li>• Register on-line through our website.</li> <li>• Please dress comfortably and bring a sweater (sometimes the classroom is chilly)</li> <li>• A \$25 fee will be charged for cancellations received prior to the Friday immediately before the week of the class. <b><u>NO REFUNDS AFTER THE FRIDAY IMMEDIATELY BEFORE THE CLASS – NO EXCEPTIONS.</u></b></li> <li>• 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</li> <li>• 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!</li> </ul> <p><b>If you have any questions, please contact Judy Durst</b></p> <p>New Hampshire Association of Insurance Agents  603-224-3965 Ext 310  <a href="mailto:judy@nhaia.com">judy@nhaia.com</a></p>
<p><b>ACSR 8 – Commercial Auto &amp; Garage Course # 10609 &amp; 19512 (7 NH Prod &amp; 7 MLA CE)  Course # ME17319 (6 ME CE)  Course # 26507 (7 VT CE)</b></p> <p><b>April 7, 2016</b></p> <p>7 Prod &amp; MLA CEs - add \$7 to cost below in NH; add \$10.50 to cost below in VT  Cost:  \$95 members before 3/18/16  \$110 members after 3/18/16  \$165 non-members</p>	<p>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.</p> <p>This is part of the ACSR designation program. There will be an exam administered at the end of the class. You will not be required to take the exam if you are only taking the class for CE credits and not the designation.</p> <p><b><u>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	

<p><b>ACSR 2 – Personal Auto</b>  <b>Course # 10605 (7 NH CE); Course # ME17324 (6 ME CE); Course # 26316 (6 VT CE)</b></p> <p><b>April 12, 2016</b></p> <p>Add \$7 to cost below for NH CE or \$9 for VT CE.</p> <p>Cost: \$95 members before 3/25/16  \$110 members after 3/25/16  \$165 non-members</p>	<p>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.</p> <p>This is part of the ACSR designation program. There will be an exam administered at the end of the class. You will not be required to take the exam if you are only taking the class for CE credits and not the designation.</p> <p><b><u>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	<p><b>Other Education options...</b></p> <ul style="list-style-type: none"> <li>• Self Study courses</li> <li>• One hour webinars on diverse Subjects (Live and Recorded)</li> <li>• On-site classes</li> </ul> <p><b>NHAIA Membership Benefits...</b></p> <ul style="list-style-type: none"> <li>• Big "I" Markets Check our website (<a href="http://www.nhaia.com">www.nhaia.com</a>) for the Product guide</li> <li>• Virtual University "Ask the Expert" service, articles for coverage clarification and much more!</li> <li>• Virtual Risk Consultant Checklists, PF&amp;M, and many other tools available at discounted pricing. Rough Notes product.</li> <li>• Anthem and Harvard Pilgrim access</li> <li>• Agents' Errors and Omissions Coverages available through Westport or Fireman's Fund</li> <li>• Hospitality Insurance Company For Bars &amp; Restaurants. Coverages include liquor, Property and general liability with an admitted carrier. Excess liability available through non-admitted carrier.</li> <li>• NH Legislative tracking on our website</li> <li>• Free CE compliance reminder service for members. (Slight set up charge for non-members only)</li> </ul>
<p><b>AAI 81 A – Foundations of Insurance Production</b>  <b>Course # 19496 &amp; 19497</b></p> <p><b>April 14, 2016</b></p> <p>6 Prod CEs &amp; 6 MLA CEs – add \$6 to cost below  Cost: \$170 for members  \$250 for non-members</p>	<p><b><u>AAI 81A–Principles of Insurance:</u></b> Includes the basic principles on which the insurance business &amp; our legal system are based as well as discussions of risk management and account development.</p> <p>This is part of the AAI designation program. There will be an exam administered at the end of the class. You will not be required to take the exam if you are only taking the class for CE credits and not the designation.</p> <p>SPECIAL PRICING FOR MEMBERS WHO SIGN UP FOR ALL THREE AAI 81 CLASSES NOW! \$435. + \$18 CE FOR ALL THREE! SEE DATES FOR AAI 81B &amp; AAI 81C BELOW!</p> <p><b><u>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	
<p><b>P &amp; C Pre-Licensing Review class</b></p> <p><b>April 18, 19, 20, 21, 2016</b></p> <p><b>NO CEs PROVIDED.</b>  \$265 members before 4/1/16  \$290 members after 4/1/16  \$415 non-members</p>	<p>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.</p> <p>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.</p> <p><b><u>Full day sessions. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	

<p><b>Construction Risk &amp; Insurance Specialist presented by Judy Durst</b></p> <p><b>April 26, 2016</b></p> <p>7 Prod CEs and 7 MLA CEs</p> <p><b>THIS PROGRAM IS CO-SPONSORED WITH THE MA AGENTS ASSOCIATION.</b></p>	<p><b>CRIS® - Commercial Auto, Surety, CIPs, and Miscellaneous Lines</b></p> <p>This course reviews the various types of insurance often needed by contractors that are not covered in the other core courses. This includes auto liability and physical damage, professional liability, pollution liability, employment practices liability, and directors and officers liability insurance. It also provides a basic review of claims-made and occurrence coverage triggers, wrap-up or controlled insurance programs (CIPs), and surety bonds.</p> <p>All Registrations are processed through the Mass Agents Association. Please see our website for a link to the registration materials.</p> <p><b><u>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	<p><i>All classes are held at NHAIA Headquarters, 125 Airport Rd., Concord, NH. Classes are taught by Judy Durst, Director of Education unless otherwise indicated.</i></p> <p><b>NHAIA EDUCATION COMMITTEE</b></p> <p>William Infantine – Chairman of the Board Aspen Insurance Agency, Manchester, NH <a href="mailto:winfantine@aspen-ins.com">winfantine@aspen-ins.com</a></p> <p>April Weismann, CPCU - Chairperson HPM Insurance, Milford <a href="mailto:april@hpminsurance.com">april@hpminsurance.com</a></p> <p>Kristen Svenson, CIC, ACSR Chalmers Ins Group, Center Ossipee <a href="mailto:ksvenson@chalmersinsurancegroup.com">ksvenson@chalmersinsurancegroup.com</a></p> <p>Wendy Bagley, AAI, CPIW Cross Insurance <a href="mailto:wbagley@crossagency.com">wbagley@crossagency.com</a></p> <p>Sarah Dickinson Plymouth Rock Assurance <a href="mailto:sdickinson@plymouthrock.com">sdickinson@plymouthrock.com</a></p> <p>Christopher French Liberty Mutual Insurance <a href="mailto:christopher.french@libertymutual.com">christopher.french@libertymutual.com</a></p> <p>Cheryl Hoak, CIC, CPIW Hanover Ins Co., Bedford <a href="mailto:choak@hanover.com">choak@hanover.com</a></p> <p>Barbara Lizotte, CIC Tobey &amp; Merrill Insurance <a href="mailto:barbara@tobeymerrill.com">barbara@tobeymerrill.com</a></p> <p><b>If you have any questions, please contact Judy Durst</b></p> <p>New Hampshire Association of Insurance Agents 603-224-3965 Ext. 310 <a href="mailto:judy@nhaia.com">judy@nhaia.com</a></p>
<p><b>WEBINAR!</b></p> <p><b>Directors &amp; Officers in Review</b></p> <p><b>April 27, 2016</b></p> <p>1 Producer CE applied for in NH</p> <p>Cost: \$18 members \$30 non-members</p>	<p>This course will review the basics of the Directors &amp; Officers policy including some of the common policy provisions. It will also review who buys the coverage and what it traditionally covers!</p> <p><b><u>Webinar will run from 9:30 am until 10:30 am</u></b></p>	
<p><b><u>Ethics approved course!</u></b></p> <p><b>What's the Score on Credit Scoring Course # 470199</b></p> <p><b>April 28, 2016</b></p> <p>3 Prod Ethics CEs - add \$3 to cost below Cost: \$55 members \$80 non-members</p>	<p>This class will review insurance scoring, what it is, how it's computed and how it affects our clients. Information will be included to assist you in explaining this type of rating to your clients and what they can do to change the score. Credit scoring is an approval topic to meet your Ethics continuing education requirement.</p> <p><b><u>AM Session only. Registration at 8:30 am with class following from 9:00 am until Noon</u></b></p>	

<p><b>FEMA Flood and BW-12 Changes</b> <b>Course # 476737</b></p> <p><b>April 28, 2016</b></p> <p>3 Prod CEs – add \$3 to cost below</p> <p>Cost: \$55 members \$80 non-members</p>	<p>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, the 2014 Homeowners Flood Insurance Affordability Act of 2014 and the changes effective in 2015. This course will also include some information about elevation certificates, how to access maps as well as mapping changes</p> <p><b><u>PM Session only. Registration at 12:30 pm with class following from 1:00 pm until 4:00 pm.</u></b></p>	<p><b>A few things to keep in mind....</b></p> <ul style="list-style-type: none"> <li>• Lunch is on your own.</li> <li>• Several ways to register:</li> <li>• Print the universal registration form found on our website, completed it and either fax or email to Judy Durst at (603) 224-0550 or <a href="mailto:judy@nhaia.com">judy@nhaia.com</a></li> <li>• Call our office to register</li> <li>• Register on-line through our website.</li> <li>• Please dress comfortably and bring a sweater (sometimes the classroom is chilly)</li> <li>• A \$25 fee will be charged for cancellations received prior to the Friday immediately before the week of the class. <b><u>NO REFUNDS AFTER THE FRIDAY IMMEDIATELY BEFORE THE CLASS – NO EXCEPTIONS.</u></b></li> <li>• 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</li> <li>• 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!</li> </ul> <p><b>If you have any questions, please contact</b> <b>Judy Durst</b> New Hampshire Association of Insurance Agents 603-224-3965 Ext 310 <a href="mailto:judy@nhaia.com">judy@nhaia.com</a></p>
<p><b>SUPER CE SATURDAY</b></p> <p><b>April 30, 2016</b></p> <p>Ethics has been approved for 3 Ethics Producer CE and 3 MLA CE. Underwriting Basics has been approved for 21 Producer CE and 15 MLA CE.</p> <p>Add \$24 to cost below for Producer Add \$18 to cost below for Multi-Line Adjuster</p> <p>\$280. members before 4/8/16 \$305. members after 4/8/16 \$405. non-members</p> <p><b>Includes Ethics!!!</b></p>	<p><b><u>Ethics– Prod #468273 3 Ethics CE; MLA #468274 3 CE;</u></b> This course is designed to help producers recognize some of the ethical dilemmas they may encounter in their careers and provides guidance on the attitudes and specific conduct that is expected. The course begins by defining ethics and explaining how insurance producers, as professionals, are subject to heightened ethical standards. The various ethical requirements that apply to insurance companies and agents are analyzed, with discussion relevant to both life and health and property and casualty producers.</p> <p><b><u>Underwriting Basics – Prod#24593 21 CE; MLA #16404 15 CE;</u></b> Students learn the proven-effective four step underwriting process: acquire needed information from the right sources, evaluate that information, select and implement sound underwriting actions, and monitor for changes and results. The course covers the basics required to underwrite specific lines of insurance and describes the purpose of reinsurance in the context of the underwriter's role.</p> <p><b><u>How Super C.E. Saturday Works:</u></b> 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 provide a certificate confirming that the CE credits have been banked.</p>	

**Professional Development Day at The Derryfield Country Club in Manchester, NH**

**The AM course has been submitted for 3 Ethics CE hours in NH, VT & ME. The PM course including the Insurance Family Feud has been submitted for 3.5 General CE hours in NH, VT & ME.**

**May 3, 2016**

Cost:  
**NEW EARLY BIRD SPECIAL FOR MEMBERS: \$80 UNTIL 3/18/16.**  
\$95 for members after 3/18/16  
\$125 for non- members

Cost includes CE credit charges and lunch.



Join us at The Derryfield Country Club and Restaurant in Manchester on Tuesday, May 3rd for a full day program of continuing education designed specifically for CSRs and Producers. The morning session will include an Ethics approved course entitled "Ethics and E & O – Related?" This program will review the relationship between unethical behavior and an increase in errors and omissions exposures. The afternoon course will review a pretty hot topic entitled "We Lost a Laptop! Now What Do We Do?" It will include information about the exposures your personal and commercial clients face when a piece of technology is needed to protect the insured from hackers as well as protection for individuals/businesses when they are responsible for the data/information of others. The day will include 6.5 continuing education hours, a continental breakfast, a recognition luncheon, a lightning round of Insurance Family Feud, door prizes and lots of opportunities to network.

**Includes Ethics!!!**

**Other Education options...**

- Self Study courses
- One hour webinars on diverse Subjects (Live and Recorded)
- 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 and 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 for members. (Slight set up charge for non-members only)

**Professional Development Day at The Portsmouth Country Club in Greenland, NE**

**The AM course has been submitted for 3 Ethics CE hours in NH, VT & ME. The PM course including the Insurance Family Feud has been submitted for 3.5 General CE hours in NH, VT & ME.**

**May 4, 2016**

Cost:  
**NEW EARLY BIRD SPECIAL FOR MEMBERS: \$80 UNTIL 3/18/16.**  
\$95 for members after 3/18/16  
\$125 for non- members

Cost includes CE credit charges and lunch.



Join us at The Portsmouth Country Club in Greenland, NH on Wednesday, May 4th for a full day program of continuing education designed specifically for CSRs and Producers. The morning session will include an Ethics approved course entitled "Ethics in Action". This fast paced program will look at how ethical decisions affect an insurance professional daily. Please come prepared to get in on the discussion. The afternoon session will bring back one of our favorite speakers, Attorney Russell Hilliard. Russ will be presenting an inter-active "Mock E & O Trial". The day will include 6.5 continuing education hours, a continental breakfast, a recognition luncheon, a lightning round of Insurance Family Feud, door prizes and lots of opportunities to network.

**Includes Ethics!!!**

**Professional Development Day at the Lower Level at 125 Airport Road, Concord, NH**

**The AM course has been submitted for 3 Ethics CE hours in NH, VT & ME. The PM course including the Insurance Family Feud has been submitted for 3.5 General CE hours in NH, VT & ME.**

**May 10, 2016**

Cost:  
**NEW EARLY BIRD SPECIAL FOR MEMBERS: \$80 UNTIL 3/18/16.**  
\$95 for members after 3/18/16  
\$125 for non- members

Cost includes CE credit charges and lunch.



Join us at The NHAIA Headquarters in Concord – lower level on Tuesday, May 10th for a full day program of continuing education designed specifically for CSRs and Producers. The morning session will include an Ethics approved course entitled “Ethics vs. Morals – What’s the Difference?” There is a BIG difference and we will delve into those differences in detail. The afternoon course is entitled “Top Concerns in Commercial Lines”. The topic will include a discussion of property, general liability, auto, workers comp and many other coverage trends affecting the insurance industry today. The day will include 6.5 continuing education hours, a continental breakfast, a recognition luncheon, a lightning round of Insurance Family Feud, door prizes and lots of opportunities to network.

**Includes Ethics!!!**

*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**

William Infantine – Chairman of the Board  
Aspen Insurance Agency, Manchester, NH  
[winfantine@aspen-ins.com](mailto:winfantine@aspen-ins.com)

April Weismann, CPCU - Chairperson  
HPM Insurance, Milford  
[april@hpminsurance.com](mailto:april@hpminsurance.com)

Kristen Svenson, CIC, ACSR  
Chalmers Ins Group, Center Ossipee  
[ksvenson@chalmersinsurancegroup.com](mailto:ksvenson@chalmersinsurancegroup.com)

Wendy Bagley, AAI, CPIW  
Cross Insurance  
[wbagley@crossagency.com](mailto:wbagley@crossagency.com)

Sarah Dickinson  
Plymouth Rock Assurance  
[sdickinson@plymouthrock.com](mailto:sdickinson@plymouthrock.com)

Christopher French  
Liberty Mutual Insurance  
[christopher.french@libertymutual.com](mailto:christopher.french@libertymutual.com)

Cheryl Hoak, CIC, CPIW  
Hanover Ins Co., Bedford  
[choak@hanover.com](mailto:choak@hanover.com)

Barbara Lizotte, CIC  
Tobey & Merrill Insurance  
[barbara@tobeymerrill.com](mailto:barbara@tobeymerrill.com)

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

New Hampshire Association of Insurance Agents  
603-224-3965 Ext. 310

[judy@nhaia.com](mailto:judy@nhaia.com)

**Professional Development Day at North Conway Grand Hotel, North Conway, NH**

**The AM course has been submitted for 3 Ethics CE hours in NH, VT & ME. The PM course including the Insurance Family Feud has been submitted for 3.5 General CE hours in NH, VT & ME.**

**May 11, 2016**

Cost:  
**NEW EARLY BIRD SPECIAL FOR MEMBERS: \$80 UNTIL 3/18/16.**  
\$95 for members after 3/18/16  
\$125 for non- members

Cost includes CE credit charges and lunch.



Join us at The North Conway Grand Hotel in North Conway on Wednesday, May 11th for a full day program of continuing education designed specifically for CSRs and Producers. The morning session will include an Ethics approved course entitled “More What NH Law Says”. This is another edition of our very popular ethics class entitled “What Does NH Law Say?” We’ll review different insurance laws and how they affect you and your clients. The afternoon course is entitled “Hot Potatoes in Personal Lines”. We’ll go over some of the pressing issues that affect your personal lines clients such as insurance to value, liability concerns from drones, the two auto policy family and much more. The day will include 6.5 continuing education hours, a continental breakfast, a recognition luncheon, a lightning round of Insurance Family Feud, door prizes and lots of opportunities to network.

**Includes Ethics!!!**

<p><b>ACSR 3 – Personal Lines Related Coverages</b>  <b>Course # 10606 (7 NH CE); Course # ME17329 (6 ME CE); Course # 26317 (7 VT CE)</b></p> <p><b>May 17, 2016</b></p> <p>add \$7 to cost below for NH CE or \$10.50 for VT CE</p> <p>Cost:  \$95 members before 4/29/16  \$110 members after 4/29/16  \$165 non-members</p>	<p>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.</p> <p>This is part of the ACSR designation program. There will be an exam administered at the end of the class. You will not be required to take the exam if you are only taking the class for CE credits and not the designation.</p> <p><b><u>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	<p><b>A few things to keep in mind....</b></p> <ul style="list-style-type: none"> <li>• Lunch is on your own.</li> <li>• Several ways to register:</li> <li>• Print the universal registration form found on our website, completed it and either fax or email to Judy Durst at (603) 224-0550 or <a href="mailto:judy@nhaia.com">judy@nhaia.com</a></li> <li>• Call our office to register</li> <li>• Register on-line through our website.</li> <li>• Please dress comfortably and bring a sweater (sometimes the classroom is chilly)</li> <li>• A \$25 fee will be charged for cancellations received prior to the Friday immediately before the week of the class. <b><u>NO REFUNDS AFTER THE FRIDAY IMMEDIATELY BEFORE THE CLASS – NO EXCEPTIONS.</u></b></li> <li>• 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</li> <li>• 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!</li> </ul> <p><b>If you have any questions, please contact</b>  <b>Judy Durst</b>  New Hampshire Association of Insurance Agents  603-224-3965 Ext 310  <a href="mailto:judy@nhaia.com">judy@nhaia.com</a></p>
<p><b>WEBINAR!</b></p> <p><b>Ethics Approval requested!</b></p> <p><b>Ethics and the Rebating Law in NH</b></p> <p><b>May 18, 2016</b></p> <p>1 Producer Ethics CE credit applied for in NH</p> <p>Cost: \$18 members  \$30 non-members</p>	<p>This ethics approved class will go into the details of the unfair trade practice of rebating. We'll review some examples to help you to understand what this is all about.</p> <p><b><u>Webinar will run from 9:30 am until 10:30 am</u></b></p>	
<p><b>AAI 81B – Foundations of Insurance Production</b>  <b>Course # 19515 &amp; 19516</b></p> <p><b>May 19, 2016</b></p> <p>6 Prod CEs &amp; 6 MLA CEs – add \$6 to cost below  Cost: \$170 for members  \$250 for non-members</p>	<p><b><u>AAI 81B–Personal Lines:</u></b> Includes Homeowners, Personal Auto, Inland &amp; Ocean Marine, Personal Umbrella, Dwelling policies &amp; flood.</p> <p>This is part of the AAI designation program. There will be an exam administered at the end of the class. You will not be required to take the exam if you are only taking the class for CE credits and not the designation.</p> <p><b><u>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	

<p><b>ACSR 9 – Commercial Lines Related Coverages</b>  <b>Course # 10511 &amp; 19519 (7 NH Prod &amp; MLA CE)</b>  <b>Course #ME17334 (6 ME Prod CE)</b>  <b>Course #26508 (7 VT Prod CE)</b></p> <p><b>May 24, 2016</b></p> <p>7 Prod &amp; MLA CEs - add \$7 for each to cost below in NH; add \$10.50 to cost below for VT Cost:  \$95. members before 5/6/16  \$110. members after 5/6/16  \$165. non-members</p>	<p>ACSR #9 provides general coverage analysis of Bonds, Crime, Inland Marine, Workers' Comp and Umbrella. Many of these coverages are frequently overlooked or misunderstood. Build on the skills necessary to use these related commercial coverages in account development. Learn to distinguish between various types of bonds, identify crime policies to fit client's needs, discuss inland marine coverage forms, review workers' compensation benefits and understand BOP and other package policies.</p> <p>This is part of the ACSR designation program. There will be an exam administered at the end of the class. You will not be required to take the exam if you are only taking the class for CE credits and not the designation.</p> <p><b><u>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	<p><b>Other Education options...</b></p> <ul style="list-style-type: none"> <li>• Self Study courses</li> <li>• One hour webinars on diverse Subjects (Live and Recorded)</li> <li>• On-site classes</li> </ul> <p><b>NHAIA Membership Benefits...</b></p> <ul style="list-style-type: none"> <li>• Big "I" Markets Check our website (<a href="http://www.nhaia.com">www.nhaia.com</a>) for the Product guide</li> <li>• Virtual University "Ask the Expert" service, articles for coverage clarification and much more!</li> <li>• Virtual Risk Consultant Checklists, PF&amp;M, and many other tools available at discounted pricing. Rough Notes product.</li> <li>• Anthem and Harvard Pilgrim access</li> <li>• Agents' Errors and Omissions Coverages available through Westport or Fireman's Fund</li> <li>• Hospitality Insurance Company For Bars &amp; Restaurants. Coverages include liquor, Property and general liability with an admitted carrier. Excess liability available through non-admitted carrier.</li> <li>• NH Legislative tracking on our website</li> <li>• Free CE compliance reminder service for members. (Slight set up charge for non-members only)</li> </ul>
<p><b>Construction Risk &amp; Insurance Specialist</b></p> <p><b>May 25, 2016</b></p> <p>7 Prod CEs and 7 MLA CEs</p> <p><b>THIS PROGRAM IS CO-SPONSORED WITH THE MA AGENTS ASSOCIATION.</b></p>	<p><b>CRIS® - Workers Compensation for Contractors</b>  This course provides a general overview of standard workers compensation and employers liability insurance, with specific attention to provisions that most affect coverage or create problems for some or all contractors. In addition to the standard policy provisions, key statutes that impact contractors workers compensation exposure and costs, such as independent contractor liability, employee leasing, overtime pay, and various federal acts, are also addressed. Suggestions for modifying coverage to address potential coverage gaps and other problematic provisions are provided where appropriate.</p> <p>All Registrations are processed through the Mass Agents Association.  Please see our website at <a href="http://www.nhaia.com">www.nhaia.com</a> for a link to the registration materials.</p> <p><b><u>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	

<p><b>E&amp;O Risk Management Program Course # 475681</b>  <b>6 NH Prod CE</b>  Add \$6 to cost below  6 ME CE pending</p> <p><b>May 26, 2016</b></p> <p>\$95. members before 5/6/16  \$110. members after 5/6/16  \$165. non-members</p>	<p>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.</p> <p><b>E&amp;O Credit:</b> NHAIA members who are covered by either <b>Westport's E&amp;O policy or Fireman's Fund's E &amp; O policy</b> can earn a credit on their policy by <b>attending this class</b>. Certain conditions apply so please contact Joan Pageau at the NHAIA office for details.</p> <p><b><u>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	<p><i>All classes are held at  NHAIA Headquarters, 125 Airport Rd., Concord, NH.  Classes are taught by Judy Durst,  Director of Education unless  otherwise indicated.</i></p>
<p><b>WEBINAR!</b></p> <p><b>Drones!</b></p> <p><b>June 1, 2016</b></p> <p>1 Producer CE applied for in NH</p> <p>Cost: \$18 members  \$30 non-members</p>	<p>This webinar will go over the concerns and coverages available for drones. We will review both the personal and the commercial aspects of this problem!</p> <p><b><u>Webinar will run from 9:30 am until 10:30 am</u></b></p>	<p><b>NHAIA EDUCATION COMMITTEE</b></p> <p>William Infantine – Chairman of the Board  Aspen Insurance Agency, Manchester, NH  <a href="mailto:winfantine@aspen-ins.com">winfantine@aspen-ins.com</a></p> <p>April Weismann, CPCU - Chairperson  HPM Insurance, Milford  <a href="mailto:april@hpminsurance.com">april@hpminsurance.com</a></p> <p>Kristen Svenson, CIC, ACSR  Chalmers Ins Group, Center Ossipee  <a href="mailto:ksvenson@chalmersinsurancegroup.com">ksvenson@chalmersinsurancegroup.com</a></p> <p>Wendy Bagley, AAI, CPIW  Cross Insurance  <a href="mailto:wbagley@crossagency.com">wbagley@crossagency.com</a></p> <p>Sarah Dickinson  Plymouth Rock Assurance  <a href="mailto:sdickinson@plymouthrock.com">sdickinson@plymouthrock.com</a></p> <p>Christopher French  Liberty Mutual Insurance  <a href="mailto:christopher.french@libertymutual.com">christopher.french@libertymutual.com</a></p>
<p><b>P &amp; C Pre-Licensing Review class</b></p> <p><b>June 6, 7, 8, &amp; 9, 2016</b></p> <p><b>NO CEs PROVIDED.</b>  \$265 members before 5/20/16  \$290 members after 5/20/16  \$415 non-members</p>	<p>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.</p> <p>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.</p> <p><b><u>Full day sessions. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	<p>Cheryl Hoak, CIC, CPIW  Hanover Ins Co., Bedford  <a href="mailto:choak@hanover.com">choak@hanover.com</a></p> <p>Barbara Lizotte, CIC  Tobey &amp; Merrill Insurance  <a href="mailto:barbara@tobemerrill.com">barbara@tobemerrill.com</a></p> <p><b>If you have any questions, please contact  Judy Durst</b></p> <p>New Hampshire Association of Insurance Agents  603-224-3965 Ext. 310  <a href="mailto:judy@nhaia.com">judy@nhaia.com</a></p>

<p><b>Workers Compensation Coverage Basics &amp; Advanced and Experience Modification Rating Basics</b>  <b>Course # pending approval</b></p> <p><b>6 NH Prod CE</b>  Add \$6 to cost below</p> <p><b>June 14, 2016</b></p> <p>\$95. members before 5/27/16  \$110. members after 5/27/16  \$165. non-members</p>	<p>This full day program is designed to review Workers Compensation coverage. The program will begin with a review of the exposures and the coverage form. A review of the Workers Compensation laws in NH will also be included. The last part of the program will include a review of what goes into the experience rating modification factor and how it works.</p> <p><b><u>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	<p><b>A few things to keep in mind....</b></p> <ul style="list-style-type: none"> <li>• Lunch is on your own.</li> <li>• Several ways to register:</li> <li>• Print the universal registration form found on our website, completed it and either fax or email to Judy Durst at (603) 224-0550 or <a href="mailto:judy@nhaia.com">judy@nhaia.com</a></li> <li>• Call our office to register</li> <li>• Register on-line through our website.</li> <li>• Please dress comfortably and bring a sweater (sometimes the classroom is chilly)</li> <li>• A \$25 fee will be charged for cancellations received prior to the Friday immediately before the week of the class. <b><u>NO REFUNDS AFTER THE FRIDAY IMMEDIATELY BEFORE THE CLASS – NO EXCEPTIONS.</u></b></li> <li>• 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</li> <li>• 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!</li> </ul> <p><b>If you have any questions, please contact</b>  <b>Judy Durst</b>  New Hampshire Association of Insurance Agents  603-224-3965 Ext 310  <a href="mailto:judy@nhaia.com">judy@nhaia.com</a></p>
<p><b>WEBINAR!</b></p> <p><b>Professional Liability Basics!</b></p> <p><b>June 15, 2016</b></p> <p>1 Producer CE applied for in NH</p> <p>Cost: \$18 members  \$30 non-members</p>	<p>This webinar will review the basics of Professional Liability. What is it? Who buys it and why? It will also include a quick review of the common policy provisions found in most professional liability policies.</p> <p><b><u>Webinar will run from 9:30 am until 10:30 am</u></b></p>	
<p><b><u>Ethics approved course!</u></b>  <b>Street Level Ethics Course #23751 (NH) #ME17413 (ME)</b></p> <p><b>June 21, 2016</b></p> <p>3 Prod CEs – add \$3 to cost below  Cost: \$55 members  \$80 non-members</p>	<p>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.</p> <p><b><u>AM Session only. Registration at 8:30 am with class following from 9:00 am until Noon at NHAIA in Concord.</u></b></p>	

<p><b>FEMA Flood and BW-12 Changes</b> <b>Course # 476737</b></p> <p><b>June 21, 2016</b></p> <p>3 Prod CEs – add \$3 to cost below Cost: \$55 members \$80 non-members</p>	<p>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, the 2014 Homeowners Flood Insurance Affordability Act of 2014 and the changes effective during 2015 &amp; April 2016. This course will also include some information about elevation certificates, how to access maps as well as mapping changes</p> <p><b><u>PM Session only. Registration at 12:30 pm with class following from 1:00 pm until 4:00 pm.</u></b></p>	<p><b>Other Education options...</b></p> <ul style="list-style-type: none"> <li>• Self Study courses</li> <li>• One hour webinars on diverse Subjects (Live and Recorded)</li> <li>• On-site classes</li> </ul> <p><b>NHAIA Membership Benefits...</b></p> <ul style="list-style-type: none"> <li>• Big “I” Markets Check our website (<a href="http://www.nhaia.com">www.nhaia.com</a>) for the Product guide</li> <li>• Virtual University “Ask the Expert” service, articles for coverage clarification and much more!</li> <li>• Virtual Risk Consultant Checklists, PF&amp;M, and many other tools available at discounted pricing. Rough Notes product.</li> <li>• Anthem and Harvard Pilgrim access</li> <li>• Agents’ Errors and Omissions Coverages available through Westport or Fireman’s Fund</li> <li>• Hospitality Insurance Company For Bars &amp; Restaurants. Coverages include liquor, Property and general liability with an admitted carrier. Excess liability available through non-admitted carrier.</li> <li>• NH Legislative tracking on our website</li> <li>• Free CE compliance reminder service for members. (Slight set up charge for non-members only)</li> </ul>
<p><b>AAI 81C – Foundations of Insurance Production</b> <b>Course # 19517 &amp; 19518</b></p> <p><b>June 23, 2016</b></p> <p>6 Prod CEs &amp; 6 MLA CEs – add \$6 to cost below Cost: \$170 members \$250 non-members</p>	<p><b><u>AAI 81C–Commercial Property Insurance:</u></b> Includes direct &amp; indirect commercial property exposures, and commercial inland marine.</p> <p>This is part of the AAI designation program. There will be an exam administered at the end of the class. You will not be required to take the exam if you are only taking the class for CE credits and not the designation.</p> <p><b><u>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	
<p><b>Construction Risk &amp; Insurance Specialist</b></p> <p><b>June 28, 2106</b></p> <p>Location: NHAIA Headquarters 125 Airport Rd., Concord, NH 7 Prod CEs and 7 MLA CEs</p> <p><b>THIS PROGRAM IS CO-SPONSORED WITH THE MA AGENTS ASSOCIATION.</b></p>	<p><b>CRIS® - Commercial Liability Insurance for Contractors</b></p> <p>This course provides a general overview of standard commercial general liability insurance and umbrella liability insurance, with specific attention to provisions that most affect coverage or create problems for some or all contractors. It covers elements required to trigger coverage, application of standard policy exclusions, and various standard endorsements, all within a construction context. Suggestions for modifying coverage to address potential coverage gaps and other problematic provisions are provided where appropriate.</p> <p>All Registrations are processed through the Mass Agents Association. Please see our website at <a href="http://www.nhaia.com">www.nhaia.com</a> for a link to the registration materials.</p> <p><b><u>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	

<p><b>WEBINAR!</b></p> <p><b>More Agent's E &amp; O Tips &amp; Tricks</b></p> <p><b>June 29, 2016</b></p> <p>1 Producer CE applied for in NH</p> <p>Cost: \$18 members \$30 non-members</p>	<p>This program will include more tips an agency can use to help avoid errors and omissions exposures as well as potential E &amp; O claims.</p> <p><b><u>Webinar will run from 9:30 am until 10:30 am</u></b></p>	<p><i>All classes are held at NHAIA Headquarters, 125 Airport Rd., Concord, NH. Classes are taught by Judy Durst, Director of Education unless otherwise indicated.</i></p>
<p><b>ACSR 5 – Professional Development</b> <b>Course # 468458 (7 NH CE including 1 Ethics CE)</b> <b>Course # ME17304 (6 ME CE)</b> <b>Course # 26506 (7 VT CE)</b></p> <p><b>June 30, 2016</b></p> <p>7 Prod CEs - add \$7 to cost below for NH and \$10.50 for VT</p> <p>Cost: \$95 members before 6/10/16 \$110 members after 6/10/16 \$165 non-members</p>	<p>Students will discuss topics including customer service and its impact; professional image and office; professional communication; and account management and company relations.</p> <p>This is one of the core classes to attain your ACSR designation. There will be an exam administered at the end of the class. You will not be required to take the exam if you are only taking the class for CE credits and not the designation.</p> <p><b><u>Full day session. Registration at 8:30 am with class following from 9:00 am until 4:00 pm at NHAIA in Concord.</u></b></p>	<p><b>NHAIA EDUCATION COMMITTEE</b></p> <p>William Infantine – Chairman of the Board Aspen Insurance Agency, Manchester, NH <a href="mailto:winfantine@aspen-ins.com">winfantine@aspen-ins.com</a></p> <p>April Weismann, CPCU - Chairperson HPM Insurance, Milford <a href="mailto:april@hpminsurance.com">april@hpminsurance.com</a></p> <p>Kristen Svenson, CIC, ACSR Chalmers Ins Group, Center Ossipee <a href="mailto:ksvenson@chalmersinsurancegroup.com">ksvenson@chalmersinsurancegroup.com</a></p> <p>Wendy Bagley, AAI, CPIW Cross Insurance <a href="mailto:wbagley@crossagency.com">wbagley@crossagency.com</a></p> <p>Sarah Dickinson Plymouth Rock Assurance <a href="mailto:sdickinson@plymouthrock.com">sdickinson@plymouthrock.com</a></p> <p>Christopher French Liberty Mutual Insurance <a href="mailto:christopher.french@libertymutual.com">christopher.french@libertymutual.com</a></p> <p>Cheryl Hoak, CIC, CPIW Hanover Ins Co., Bedford <a href="mailto:choak@hanover.com">choak@hanover.com</a></p> <p>Barbara Lizotte, CIC Tobey &amp; Merrill Insurance <a href="mailto:barbara@tobemerrill.com">barbara@tobemerrill.com</a></p> <p><b>If you have any questions, please contact Judy Durst</b></p> <p>New Hampshire Association of Insurance Agents 603-224-3965 Ext. 310 <a href="mailto:judy@nhaia.com">judy@nhaia.com</a></p>