

PERSONAL LINES ESSENTIALS



The Personal Lines Essentials program is a comprehensive training track that covers the exposures, policies and regulations that apply to personal insurance in Texas today. Designed specifically for the challenges facing independent insurance agents and agencies, these classes provide the best training available for those new to personal lines.

The Classes

- The Homeowners Policy
- Consumer Protection and the Law
- The Personal Auto Policy
- Closing Coverage Gaps in Personal Lines
- Flood, Wind and Surplus Lines
- Condo and Rental Policies

There is an optional exam at the end of each course part. Passing the exam is one of the requirements for attaining the ACSR designation in personal lines. For complete details look under Education & Training at iiat.org.

Who should attend?

CSRs and producers with at least six months of agency experience.

Update Your Personal Lines Knowledge

If you're a producer or CSR, consider taking Personal Lines Essentials as a refresher course to make sure you know the latest in personal lines. These classes offer one of the best reviews of coverages available anywhere, and you can attend whichever part meets your needs.

The Road to ACSR

All six Personal Lines Essentials classes are required for students pursuing the Accredited Customer Service Representative designation in personal lines. There are more than 4,200 ACSRs in Texas today, and more and more agencies are discovering the value of this program. For more information on how you can obtain this designation, contact IIAT or look under Education & Training at iiat.org.



**Independent
Insurance**
Agents of Texas

IIAT Education

The Homeowners Policy

- 7.5 CE credits
- 8 a.m. - 4:30 p.m.
- \$135 member / \$270 nonmember

This class provides a complete review of the ISO Homeowners Policy as well as selected endorsements.

What we'll cover:

- Introduction to the ISO program
- Dwelling coverage
- Personal property coverage
- Loss of use
- Liability coverage
- Medical payments
- Common endorsements

Consumer Protection And the Law

- 7.5 CE credits (includes 2 Ethics credits)
- 8 a.m. - 4:30 p.m.
- \$135 member / \$270 nonmember

This class combines the elements of personal lines regulation in Texas with a look at the agent obligations, policy rating and much more. What it includes:

- Homeowners rating
- Personal auto rating
- Carrier regulation
- Agent licensing and regulation
- Continuing education rules
- Claims process rules and service
- Auto insurance in Mexico and Canada

The Personal Auto Policy

- 7.5 CE credits
- 8 a.m. - 4:30 p.m.
- \$135 member / \$270 nonmember

This class surveys the ISO Personal Auto Policy and its endorsements. We'll also look at how the ISO form differs from the traditional Texas PAP. What it covers:

- Introduction to auto liability
- ISO auto liability coverage
- Liability exclusions
- Physical damage coverage
- UM/UIM
- PIP
- And much more

Closing Coverage Gaps in Personal Lines

- 7.5 CE credits
- 8 a.m. - 4:30 p.m.
- \$135 member / \$270 nonmember

This class provides a comprehensive review of a wide variety of insurance products and endorsements that fill important insurance gaps of the homeowners and auto policies. What we'll cover:

- Watercraft insurance
- Umbrella policies
- Inland marine solutions
- Insuring in-home businesses
- Motorcycle and RV protection
- Overlooked ISO endorsements

Flood, Wind & Surplus Lines

- 7.5 CE credits
- 8 a.m. - 4:30 p.m.
- \$135 member / \$270 nonmember

This class explores the government-sponsored insurance markets in personal lines, including the purpose of the programs, how agents access them and what they cover. We'll also examine the non-admitted marketplace in personal insurance and what agents need to know to protect their customers and their agencies. What we'll cover:

- Flood insurance and the NFIP policy
- Texas Windstorm Insurance Association (TWIA)
- Texas Fair Plan Association
- Texas Automobile Insurance Plan Association (TAIPA)
- Surplus lines insurance regulation in Texas
- Key coverage issues in surplus lines

Condo and Rental Policies

- 7.5 CE credits
- 8 a.m. - 4:30 p.m.
- \$135 member / \$270 nonmember

This class is designed to give agents the tools they need to write insurance for landlords, tenants and condominium owners with skill and professionalism. We'll also provide tips on when customers may need commercial insurance solutions. What we'll cover:

- The ISO dwelling policies
- Coverage issues for landlords
- Tenant coverage in the ISO homeowners program
- Condominium and townhouse basics
- The ISO condominium policy
- Secondary residence issues

4 WAYS TO REGISTER

ONLINE iiat.org

PHONE Call 800.880.7428, 8 a.m.-5 p.m. Monday through Friday to register with credit card.

FAX Dial 512.469.9512 any time and charge registration to credit card.

MAIL Mail registration form to: IIAT, P.O. Box 142363, Austin, TX 78714-2363.

2012 PERSONAL LINES ESSENTIALS REGISTRATION

(Copy this form to register additional students)

Name Position CSR

TDI # Office manager

Agency Producer

Mailing address City/State/ZIP

e-mail Phone (.....)

2012 Classes (check all that apply)	AUSTIN	CORPUS CHRISTI	DALLAS	FORT WORTH	HOUSTON	LUBBOCK
The Homeowners Policy	<input type="checkbox"/> 1/17	<input type="checkbox"/> 1/19	<input type="checkbox"/> 1/19	<input type="checkbox"/> 1/26	<input type="checkbox"/> 1/24	<input type="checkbox"/> 1/24
Consumer Protection and the Law	<input type="checkbox"/> 1/18	<input type="checkbox"/> 1/20	<input type="checkbox"/> 1/20	<input type="checkbox"/> 1/27	<input type="checkbox"/> 1/25	<input type="checkbox"/> 1/25
The Personal Auto Policy	<input type="checkbox"/> 2/7		<input type="checkbox"/> 2/28	<input type="checkbox"/> 2/16	<input type="checkbox"/> 2/9	
Closing Coverage Gaps in Personal Lines	<input type="checkbox"/> 2/8		<input type="checkbox"/> 2/29	<input type="checkbox"/> 2/17	<input type="checkbox"/> 2/10	
Flood, Wind & Surplus Lines	<input type="checkbox"/> 3/13		<input type="checkbox"/> 3/20		<input type="checkbox"/> 3/22	
Condo and Rental Policies	<input type="checkbox"/> 3/14		<input type="checkbox"/> 3/21		<input type="checkbox"/> 3/23	

Tuition (each part) \$135 each member/\$270 each nonmember

Please check Visa MasterCard Discover AMEX Check payable to IIAT enclosed for \$ _____

Credit card # Expiration date ____/____

Name on card Signature

Return to: IIAT, P.O. Box 142363, Austin, TX 78714-2363

PERSONAL LINES ESSENTIALS

THE ESSENTIALS PROGRAM



2012 Classes  Independent Insurance Agents of Texas IIAT Education	the homeowners policy PERSONAL LINES ESSENTIALS	consumer protection and the law PERSONAL LINES ESSENTIALS	the personal auto policy PERSONAL LINES ESSENTIALS	closing coverage gaps in personal lines PERSONAL LINES ESSENTIALS	flood, wind and surplus lines PERSONAL LINES ESSENTIALS	condo and rental policies PERSONAL LINES ESSENTIALS
AUSTIN Norris Conference Center 2525 W. Anderson Lane	1/17	1/18	2/7	2/8	3/13	3/14
CORPUS CHRISTI Ortiz International Center 402 Harbor Dr.	1/19	1/20				
DALLAS Addison Conference Center 15650 Addison Rd.	1/19	1/20	2/28	2/29	3/20	3/21
FORT WORTH* Courtyard Marriott - University Dr. 3150 Riverfront Dr.	1/26	1/27	2/16	2/17		
HOUSTON* Norris Conference Center 9990 Richmond Ave. S. Bldg. #102	1/24	1/25	2/9	2/10	3/22	3/23
LUBBOCK Overton Hotel and Conference Center 2322 Mac Davis Ln.	1/24	1/25				

* New class locations for 2012.