COVER PAGE

Name of Provider: Building Competent Insurance Agents Association

Name of Course: Communicating Insurance to Consumers for Comprehension

Targeted audience: General lines agents that are new in the business

Course Objective: To teach insurance agents how to communicate the terms of insurance contracts to their customers for comprehension.

Course Relevance: Many consumers express that they do not understand the type of coverage that was sold to them. They aren't clear of the provisions of their policy. This makes it difficult for them when it comes time to making a claim. Since most consumers rely on their agent to bridge the knowledge gap it is important that Insurance agent know how to explain various contractual allowances to their clients.

Study Method: Seminar

Name(s) of guest lecturer(s): Jim Smith, CPCU

Name of School Official or approved instructor in attendance: William Jackson

Outline

I. Introduction **5 Min**

   Discussion on unauthorized entities

II. Main Point 1 **10 Min**

    a. Sub Point 1

        i. Relevant cases or examples – when applicable

        ii. Relevant cases or examples – when applicable

    b. Sub Point 2

    c. Sub Point 3

III. Main Point 2 **10 Min**

    a. Sub Point 1

        i. Relevant cases or examples – when applicable

        ii. Relevant cases or examples – when applicable

    b. Sub Point 2

    c. Sub Point 3

IV. Main Point 3 **10 Min**

    a. Sub Point 1

        i. Relevant cases or examples – when applicable

        ii. Relevant cases or examples – when applicable

    b. Sub Point 2

    c. Sub Point 3

V. Main point 4 **15 Min**

    a. Sub Point 1

        i. Relevant cases or examples – when applicable

        ii. Relevant cases or examples – when applicable

    b. Sub Point 2

    c. Sub Point 3

Break **10 min**

Total Instruction Time **50 min**

Total Break Time **10min**

Comment [JJ9]: One page of outline material for each hour of study.

Comment [JJ10]: Include time. Time blocks should be no longer than 50 minutes.

Comment [JJ11]: Not required for courses that are exclusively for Adjusters, Title Agents, or Bail Bond agents. See full verbiage below.

Comment [JJ12]: Describe the case studies and examples you will be using.

Comment [JJ13]: Include a 10 minute beak for each hour of time.

Total Time   **60 min**

Comment [JJ14]: Summarize total time. 50 minutes of instruction and 10 minutes of break equals one hour of CE.

Unauthorized Entities Updated Verbiage:

An entity that is required to be licensed or registered with the Florida Office of Insurance Regulation but is operating without the proper authorization is identified as an ***unauthorized insurer***. All persons have the responsibility of conducting reasonable research to ensure they are not writing policies or placing business with an unauthorized insurer. Any person who, directly or indirectly, aid or represent an unauthorized insurer can lose their licenses or face other disciplinary sanctions. Please see section 626.901, Florida Statutes, to read the laws. Lack of careful screening can result in significant financial loss to Florida consumers due to unpaid claims and/or theft of premiums. Under Florida law, a person can be charged with a third-degree felony and also held liable for any unpaid claims and refund of premiums when representing an unauthorized insurer. It is the person's responsibility to give fair and accurate information regarding the companies they represent.

Speaker Biography

Name of Speaker: Jim Smith, CPCU

Biography: Jim Smith has been in the property and casualty insurance business for 38 years. He has spent the last 11 of those years as the general agent for the You're Covered insurance agency. Jim's agency has a staff of 6 general lines agents and 4 customer representatives. They have been providing all lines of property and casualty insurance to citizens in the Leon, Madison, Jefferson, and Gadsden county area for 23 years. For the past 6 years, Jim has been delivering presentations to numerous groups of insurance agents to help increase the professionalism, competence, and ethics in their practices. Jim speaks on topics ranging from putting the consumer needs ahead your own to understanding the underlying trends in property and casualty coverage.

AGENDA IS REQUIRED FOR SEMINAR PARTIAL COURSES

Agenda for a 2 day Seminar (Sample)

Providers Name

March 6 and 7, 2012 (Date of Seminar-Full)

Day, Date and location (Tuesday, March 6, 2012, Larson Building room 412)

Day 1:

8:30 – 9:00 a.m. Welcome and Introductions by

9:00 – 10:30 a.m. SESSION(S)

10:30 – 10:45 a.m. Break

10:45 – 12:15 a.m.   SESSION(S)

12:15 – 1:30 p.m. Lunch

1:30 – 3:00 p.m. SESSIONS(S)

3:00 – 3:15 p.m. Break

3:15 – 5:00 p.m. SESSION(S)

Adjourn for the day

5:00 – 7:00 p.m. RECEPTION *(optional)*

Day, Date and location (Wednesday, March 7, 2012, Larson Building room 412)

Day 2:

8:30 – 8:45 a.m. Introductory Comments

8:45 – 10:30 a.m. SESSION(S)

10:30 – 10:45 a.m. Break

10:45 – 12:15 p.m. SESSION(S)

12:15 – 1:30 p.m. Lunch

1:30 – 3:00 p.m.   SESSION(S)

3:00 – 3:15 p.m. Break

3:15 – 4:45 p.m. SESSION(S)

4:45- 5:00 Wrap Up Close Out

Adjourn

Comment [JJ17]: Include title of sessions- also indicate when sessions are concurrent.