

- Any Agent* — Means EVERY agent can take this course
Life Only — Means you must have a Life Only License or more to take this course
Health Only — Means you must have a Health Only License or more to take this course
Life & Health — Means you can take this course with either a Life or Health license
Casualty — Means you must have either a Property or Casualty license to take this course

CA ETHICS COURSES *At least 3 hours of ethics are required to be taken every two-year renewal period.*

- 3 Hrs** [#224— Diversity Training](#) *Any Agent — Satisfies Ethics* Agents who fail to embrace new cultural changes, will not likely participate in the new business they promise. Follow the lead of every major carrier. All have diversity departments that collaborates with multicultural industry groups and state associations to create awareness of the opportunities and benefits to be had by embracing diversity. This course looks at the role diversity training, inclusion and tolerance play to help agents and agencies survive and flourish in the changes ahead. 47 Pages ([Calif DOI #370891](#))
- 4 Hrs** [#193—Ethics 4-Hour Course](#) *Any Agent — Satisfies Ethics* The Ethics 4-Hour Course is intended to provide a solid foundation for agents to understand their conduct and ethical duties in the State of California. Agents are first shown their accountability under the law and through examples of court cases discover how other agents are brought to task for violations of market conduct and ethics. A full compliment of ethical decision-making tools, techniques and examples demonstrate the correct path. A required course, but a great reading in prevention and loss control. 45 Pages ([Calif DOI # 178198](#))
- 9 Hrs** [#175—Market Conduct & Blunders](#) *Any Agent — Satisfies Ethics* 15% of the agent population is sued each year. Understand your legal responsibilities and how to minimize a lawsuit. Read about 101 landmark court decisions and agent blunders — what went wrong. Learn from the mistakes of others and discover the reasons why insurance fails to insure. 112 pages ([Calif DOI # 10445](#))
- 12 Hrs** [#187—Coverage Denied & Fair Claims Law](#) *Any Agent — Satisfies Ethics* Understand how and why policies and coverage are denied, the important role played by applications and the claims process. Also, an entire section devoted to California Fair Claims Law. Completion leads to 12 Hours of California-approved CE Credit AND if you are an adjuster a Fair Claims Certification as required by DOI for all adjusters on or before Sept 1 of each year. 134 pages ([Calif DOI #265287](#))
- 12 Hrs** [#182—Agents & Identity Theft](#) *Any Agent — Satisfies Ethics Requirement* Identity theft is a crime of major portions effecting insurance agents and their clients. You will learn the various insurance scams and how agent files and data systems are at least one source of stolen non-public personal client information. Understand new legislation, your responsibility under the law and ways to control identity theft in your insurance practice. 128 pages ([Calif DOI # 236135](#))
- 16 Hrs** [#222—The Ethical Advantage](#) *Any Agent — Satisfies Ethics* Proven time and time again, being ethical can actually get you more business, improve customer loyalty and referrals. It's all about taking the right path. This course can help you do that. Through the use of court cases and examples, you will understand unethical behavior. Knowing these mistakes will guide you in making better ethical decisions. A very interesting read. 170 Pages ([Calif DOI # 369091](#))
- 20 Hrs** [#172—Suitability Issues](#) *Any Agent — Satisfies Ethics Requirement* In addition to exploring tools and techniques to conduct suitability needs analysis, this course demonstrates your legal duty to explain policy options, use reasonable skill in asking certain questions during the application process and determine the nature and extent of the coverage requested. This course explores legal and ethical responsibilities of agents and poses a multitude of preferred practices—conduct choices beyond ordinary compliance. Real court cases are reviewed in a non-legal manner. 206 Pages ([Calif DOI # 145981](#))
- 20 Hrs** [#173—Agents on Trial](#) *Any Agent — Satisfies Ethics Requirement* Through easy-to-understand, real world court cases, this course demonstrates new legal approaches that tie together the true nature and relationship between agent, insurer and insureds. This course challenges agents to think about the consequences of their actions since you perceived intentions, the length of time you have served a client and the client's dependence on your knowledge are now part of your liability exposure. 204 Pages ([Calif DOI # 145979](#))
- 22 Hrs** [#171—Preferred Practices](#) *Any Agent — Satisfies Ethics Requirement* This course explores legal and ethical responsibilities of agents and poses a multitude of preferred practices—conduct choices beyond ordinary compliance. Topics include ethical decision-making, being solutions-based, e-commerce, privacy, loss control, conflict reduction and consumer protection. Real court cases are reviewed in a non-legal manner. 227 Pages ([Calif DOI # 145980](#))
- 30 Hrs** [#142—Insurance Marketing Issues](#) *Any Agent — Satisfies Ethics Requirement* A super reference! Selling Insurance on the Internet...Agent responsibilities / lawsuit cases you can't ignore...Avoiding "expert status"...Evaluating insurer safety... Client needs "beyond insurance" & more. A lot of CE Hours in one book! 291 pages ([Calif DOI # 77043](#))

SPECIAL LIFE & HEALTH COURSES *Includes Long Term Care & Annuity Training*

- 4 Hrs [#204—Annuity 4-Hour Suitability Course](#) **Life Only — Required refresher course every two-year renewal.** By taking this course, you will be able to identify inappropriate advertising when selling annuity products to seniors over age 65 as well as define and identify prohibited sales practices for annuities in general. Students will understand the unethical nature of pretext interviews and unnecessary replacement. 54 Pages ([Calif. DOI #281009](#))
- 4 Hrs [#205—Annuity 4-Hour Contracts Course](#) **Life Only — Required refresher course every two-year renewal.** The Annuity 4-Hour Contracts Course is intended to be taken every renewal period as a refresher to the initial 8-Hour Annuity requirement. Agents will learn annuity policy construction including SB 1065, SB 620 and SB 483 legislation. Also, what you need to know about California specific waivers, settlement options, surrenders, advertising requirements and suitability with an emphasis on marketing annuities to seniors. 55 Pages / 15 exam questions ([Calif DOI # 283870](#))
- 4 Hrs [#192—Anti-Money Laundering](#) **Life Only** The Patriot Act and its Reauthorization in 2005 created new rules concerning terrorist money laundering activities. Insurance companies are now obligated to create anti-money laundering policies and agents must be “integrated” in the program, through training, to assess money laundering risks associated with insurance transactions and identifying potential “red flags”. This course is State of California approved and complies with HR 3199 anti-money laundering training for insurance agents. 45 Pages ([Calif DOI # 185978](#))
- 8 Hrs [#201—Annuity 8-Hr Training Course](#) **Life Only — Required To Sell Annuity Products** Our Annuity 8-Hour Training Course provides the necessary certification agents need to sell annuity products in the State of California. Once completed, you will have a thorough understanding of annuity contracts and benefits, tax treatment and the many suitability requirements and procedures that must be met before these policies can be sold. 151 Pages ([Calif DOI # 278707](#))
- 8 Hrs [#213—Calif Long Term Care](#) **Life & Health — Required To Sell Long Term Care Insurance and every renewal period** All state required content is provided, but we also show how it applies. The goal is for you to grasp the many consumer protection issues and come away knowing how this complicated product works 173 Pages ([Calif DOI # 299570](#))
- 8 Hrs [#228—Senior Health Insurance](#) **Health Agents Only** Over 10,000 people will turn 65 every day for the next 20 years! As the number of seniors surge, more will need help with their healthcare options. While original Medicare is the prominent choice, there are a variety of options and supplemental plans to navigate. As this course will demonstrate, insurance agents are in the unique position to provide needed counseling and a variety of useful products, including long term care. 108 Pages ([Calif DOI #381051](#))

SPECIAL PROPERTY & CASUALTY COURSES

- 3 Hrs [#190—Flood Insurance Required Training](#) **Casualty Agents — Required to be taken by P&C Agents selling flood insurance through the NFIP.** Complies with Section 207 of the Flood Insurance Reform Act of 2004 requiring all producers selling flood insurance policies under the National Flood Insurance Program (NFIP) to be properly trained and educated about the NFIP to ensure producers best serve their clients. Discusses flood policy construction with emphasis on the NFIP Program, including Standard and Preferred Risk, Claims and a valuable Frequently Asked Questions on writing this unique coverage. **The failure to comply with this continuing education requirement may jeopardize a producer’s authority to write insurance through the NFIP.** 50 Pages ([Calif DOI # 194147](#))
- 3 Hrs [#186—Homeowners Insurance Valuation Required Training](#) **Casualty Agents — Required to be taken by ALL agents selling Homeowners Insurance.** Section 1749.85 of the California Insurance Code requires ALL Fire and Casualty and Personal Lines agents to have “specific knowledge in the proper methods of estimating the replacement value of structures. . . .”. **Agents who negotiate or sell homeowners insurance** are required to take a special three hour [Homeowners Insurance Valuation Course](#) in order to understand the elements of home values and make appropriate recommendations to their customers. **This is a one-time course requirement.** 51 Pages ([Calif DOI #253147](#))
- 5 Hrs [#220—Pet Coverage](#) **Casualty Agents** Homeowner policies have gaps that exclude pets. These gaps can cause a claim to be denied or allow a policy to be voided. Don’t let this happen to your clients. Most of them have pets and it is important for you to be aware of policy shortcomings. Find out what current homeowner policies miss so you can help fill voids or add a stand alone pet coverage policy. Pet coverage is also becoming popular as pet health care costs are rising at alarming rates. Be the hero your clients expect! 63 Pages ([Calif DOI #368612](#))
- 5 Hrs [#223—Insuring Antiques & Collectibles](#) **Casualty Agents** Most agents need additional training to learn the finer points of insuring antiques and collectibles. Especially, since most homeowner policies exclude or limit coverage for collections, fine art and jewelry. To help clients in this special area, you will need to understand the use of floaters, riders and stand alone policies that will keep them covered! This course not only discusses the many options for coverage, but also delves into the many classifications of fine art, coins, guns, antique furniture, rugs and jewelry that many of your clients own. Additional subjects include loss control practices and a good primer on claims. 61 Pages ([Calif DOI #370551](#))

- 2 Hrs** [#226—Voluntary Benefits](#) **Any Agent** Voluntary Benefits are more than something offered to entice new employees. This is an exciting new specialty offering coverages that many companies consider to be valuable **core benefits** for their employees. The market is very diverse, offering products from health and accident insurance to pet coverage. This course will introduce the many benefit coverage options, help you assess client needs and explain the limitations and exclusions they carry. Agents working in the voluntary benefits area will better serve clients by being licensed in life, health and casualty. 29 Pages. **(Calif DOI # 372519)**
- 3 Hrs** [#196—Return of Premium Life](#) **Life Only** While the ROP concept is not new, it is being applied in many new areas. As often happens with new product applications, agents are unaware that some or all of their actions in selling ROP may violate consumer and insurance codes. Our course lays the foundation for a better marketing of ROP to reduce future conflicts and client dissatisfaction. Some recent court actions are emphasized. 37 Pages. **(Calif DOI # 146158)**
- 3 Hrs** [#195—Beyond Insurance](#) **Any Agent** An interesting course on asset protection and multi-entity planning. Specific chapters cover how insurance fails, the need to advise clients “beyond insurance”, legal protection issues, creditor access to assets, illegal property transfers, offshore trusts and asset protection planning using multi-entity tools. 28 pages. **(Calif DOI # 276447)**
- 4 Hrs** [#170—Everyday Law for Agents](#) **Any Agent** A unique course covering familiar and not-so-familiar legal issues that affect agents everyday. Topics include the court system, risk and liability issues, business law, family law, estate law and personal injury. Agency law and insurance law are featured. 52 pages **(Calif DOI # 4767)**
- 6 Hrs** [#146—Estate Planning Primer](#) **Life Only** A great reference covering estate issues and law with concentration on evaluating the estate, the estate plan, tax facts, gifts, wills, trusts and insurance trusts. 52 pages **(Calif DOI # 12803)**
- 8 Hrs** [#147—Managed Care—](#) **Health Only** Inside the managed care system. From fundamentals to plan provisions; from Medicare to current trends. 79 Pages **(Calif DOI # 93038)**
- 8 Hrs** [#151—Errors & Omissions Insurance](#) **Casualty Agents** Managing the liability by understanding tort law, negligence and its cause, fiduciary responsibilities, liability claims and risk avoidance. Liability policy construction and forms and more! 127 pages **(Calif DOI # 77044)**
- 8 Hrs** [#161—Homeowners Insurance](#) **Casualty Agents** A great primer: From common exclusions to coverage amounts; from endorsements to forms; from flood to claims. 89 Pages **(Calif DOI # 95778)**
- 8 Hrs** [#164—Insurance Underwriting](#) **Any Agent** Super introduction to the underwriting process and how to submit applications for better processing. 87 Pages **(Calif DOI # 107858)**
- 8 Hrs** [#214—Calif FASTRACK Long Term Care Insur](#) **Life & Health — Required To Sell Long Term Care Insurance and every renewal period.** All state required content is provided, but we tried to also show how it applies. The goal is for you to grasp the many consumer protection issues and come away knowing how this complicated product works. Special case study section gives you practical solutions to approach client needs. **(Calif DOI # 333834)**
- 9 Hrs** [#153—10 Habits for Long Term Care Agents](#) **Life & Health — This is NOT the required course to sell LTC.** For agents wanting to know more about this very special niche: LTC mechanics PLUS agent responsibilities, understanding boomer and senior markets and motivation. 99 Pages **(Calif DOI # 107839)**
- 9 Hrs** [#155—Property/Casualty Primer](#) **Casualty Agents** A detailed discussion of 19 classifications . . . Fire, earthquake, homeowners, auto, marine, farm, surety, glass, burglary and more. Plus policy construction and trade practice rules you should know. 104 pages **(Calif DOI # 9607)**
- 9 Hrs** [#156—California Personal Auto](#) **Casualty Agents** A special look at this personal line: Policy construction, medical payments coverage, uninsured motorist, duties after an accident, ratings and special California rules. 69 pages **(Calif DOI # 12804)**
- 9 Hrs** [#145—Life & Health Skills](#) **Life & Health** More than the basics!...Policy construction in detail...Popular products discussed...Individual and group plans...Long Term Care...Trade practices...Goofs in advertising...How insurers work...Info sources & more! 95 pages **(Calif DOI # 9183)**
- 10 Hrs** [#166—Personal Lines Agent Liability](#) **Casualty Agents** Personal lines agents have unique responsibilities that cannot be ignored. This course will help agents in this area understand the full extent of their exposure for misconduct, special responsibilities and how to manage client conflicts. Also discussed is why insurance fails and the need to look beyond insurance when appropriate. 114 Pages **(Calif DOI # 121418)**
- 12 Hrs** [#183—Fraud & Fair Claims Law](#) **Adjusters** ONE COURSE NETS YOU TWO CERTIFICATES! Fraud from the licensee perspective including real life examples and procedures to report it. Also, an entire section devoted to California Fair Claims Law. Completion leads to 12 Hours of California-approved CE Credit AND Fair Claims Certification as required by DOI for all adjusters on or before Sept 1 of each year. 127 pages **(Calif DOI # 242427)**
- 13 Hrs** [#141—Insurance Issues](#) **Any Agent** A unique “3-topic” course includes 1) Selling insurance on the Internet — are you ready?...2) Insurance fraud — do you know the signs?...and 3) History — do you know the “real” origins of your industry? 113 pages **(Calif DOI # 12665)**

- 15 Hrs** [#165—Client Privacy](#) **Life & Health** Protecting a client's privacy is a new agent responsibility under sweeping and complex rules and standards under HIPPA, the Gramm-Leach-Bliley Act and the federal Medical Privacy Rule. Penalties for not complying are stiff and can result in agency violations affecting licensing and even civil penalties. Special disclosures and privacy requirements are discussed. 147 Pages ([Calif DOI # 277647](#))
- 17 Hrs** [#140—Insurance Digest](#) **Any Agent** Explore a variety of contemporary insurance issues using a unique journal format . . . Much like a "Reader's Digest" for insurance. Get to the heart of topics like agent liability, asset protection, coverage disputes, agent due care, consumer protection traps, insurance regulation, state guaranty funds, reinsurance and the rating services. 203 pages ([Calif DOI # 7974](#))
- 20 Hrs** [#167—Specialty Markets](#) **Life & Health** Specialty or advanced markets refer to the unique risks in quality business markets. In particular, this course discusses problems and the level of service an agent must understand in the areas of business formation, business continuation, business benefits and business estates. 210 Pages ([Calif DOI # 123378](#))
- 22 Hrs** [#163—Loss Control Practices](#) **Casualty** Continuous and aggressive insurance litigation is creating a greater need to look at prevention and loss control. This course investigates the root cause of claims and conflicts and discusses ways to reduce these claims through risk management, safety management, E&O and reinsurance. Both client and agent claims are addressed. 223 Pages ([Calif DOI # 107838](#))
- 24 Hrs** [#181—California Claims Adjusting](#) **Casualty Agent / Adjusters — Satisfies Ethics Requirement** Adjusters and casualty agents can now meet their entire CE requirement, including ethics in this single course. Study the nature of claims, claims evaluation and claims investigation. Specific California codes and recent litigation surrounding adjuster activities is covered. 258 Pages ([Calif DOI # 236407](#))
- 30 Hrs** [#143—Mature Markets](#) **Life Agent** The graying of America is well underway. This course explores senior and boomer purchasing decisions and special needs in order to effectively "program" a client's protection and investment strategy. Appropriate products and client strategies are discussed along with the importance of mature underwriting, estate planning, social security, trusts, wills and asset protection. 320 Pages ([Calif DOI # 123359](#))
- 31 Hrs** [#148—Professional Issues Training](#) **Life Agent** A superb financial planning course covering tax, retirement and investment planning . . . Trusts and estate planning, equity indexed annuities, key employee insurance, benefit planning, asset protection and more! A lot of hours in one book! 362 pages ([Calif DOI # 71804](#))
- 30 Hrs** [#154—Property / Casualty Today!](#) **Casualty** A "Must have" for ALL casualty agents on *Issues Shaping P&C Sales*. Straight talk on 19 classifications from fire and auto to glass and burglary. Legal issues in selling, including the latest agent lawsuits, managing client conflicts, selling on the internet and much more! A lot of hours in one book! 316 pages ([Calif DOI # 78863](#))
- 30 Hrs** [#144—Claims Today!](#) **Casualty** The total impact of a claim is emotional and can be devastating in cases of insurance failure. This course explores the nature of claims, the liability they represent and ways you can take your practice to a higher level risk management. 314 Pages ([Calif DOI # 123398](#))