Bright ideas for agents whose knowledge helps them stand out.
# 2nd Annual Futures Conference

**October 2-3**

**Chubb Conference Center**

**Philadelphia**

Following the success of our Inaugural Conference last September, this event for agents under age 40 will return to deliver another informative and fun experience. Ninety-six percent of the young agents responding to our post-event survey told us that the conference met or exceeded their expectations.

Our next conference may have a different focus, new location and fresh faces, but the agenda will remain devoted to giving young agents an energizing educational experience that’s tailored to their specific career needs, professional interests and common learning style.

Our goal is to offer a win-win opportunity in which young agents feel professionally enriched and immediately apply lessons learned to their jobs and to the success of their agencies.

**Read more at IABforME.com/Futures**

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<td>Insuring Personal Auto Exposures</td>
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<td>Personal Lines Miscellaneous</td>
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| Page 17    | **Registration Form**                                                       |
Don’t take your insurance knowledge for granted. Learn how coverages work in the real world from nationally recognized instructors who’ve been there.

In today’s competitive marketplace, you need to deliver value through exceptional product knowledge and trusted advice. Build your career and increase your earning potential by earning the CIC designation. As a CIC designee, you will differentiate yourself from the competition by knowing innovative ways to maximize coverage for your clients.

The CIC curriculum expands your personal and commercial lines knowledge beyond the basics, developing a keen awareness of special coverage types and the ability to detect hidden exposures.

**CIC Institutes**
- Agency Management
- Commercial Casualty
- Commercial Multiline (NEW in ‘17)
- Commercial Property
- Life & Health
- Personal Lines

**Earning the Designation**
To earn the CIC designation you must complete five institutes and pass each exam within five calendar years following the year you pass the first exam. Institutes may be taken in any order.

**Retaining the Designation**
CIC designees must attend one of the following programs annually for update credit:
- Any one CIC institute (no exam required)
- James K. Ruble Graduate Seminars *
- Dynamics of Selling Program, Sales Management, Personal Insurance or Company/Agency Relationships Programs**
- Any Certified Risk Managers (CRM) course

**2017 Institute Dates & Locations**

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<th>Institute</th>
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<td>July 10-13</td>
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<td>Life &amp; Health</td>
<td>August 14-17</td>
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<td>Commercial Casualty</td>
<td>September 13-16</td>
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<td>Commercial Property</td>
<td>October 9-12</td>
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<td>Personal Lines</td>
<td>November 13-16</td>
<td>Hunt Valley, MD</td>
</tr>
<tr>
<td>Commercial Property</td>
<td>December 4-7</td>
<td>Philadelphia, PA</td>
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</tbody>
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* You must be a dues-paid member of the Society to register.
** You must be a dues-paying member of the Society to receive annual designation update credit.

Note: Agency Management is approved for loss-control credit for Utica Policyholders. All other Institutes are approved for Utica loss-control credit only for CISR and CIC designees.

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**CE APPROVALS**

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<tr>
<td>PL*</td>
<td>20 GEN</td>
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* Flood credits may be available in the PL and CP Institutes. Review specific course agenda for more information.

Credit approval is subject to re-evaluation by state insurance departments.

**Agenda**

**DAY ONE**
- **REGISTRATION:** 12:00 – 1:00 p.m.
- **SEMINAR:** 1:00 – 5:15 p.m.

**DAY TWO & THREE**
- **SEMINAR:** 8:00 a.m. – 5:00 p.m.

**DAY FOUR (EXAM DAY)**
- **EXAM:** 8:30 a.m. – 10:30 a.m.

**Registration Fee $440**

Course materials, instruction, coffee breaks and continuing education fees are included. Dates, fees and locations are subject to change.
CIC Designation Update Option

Gain specialized product knowledge on the topics you want in choice destinations throughout the mid-Atlantic region.

Learning doesn’t stop after you earn the CIC or CRM designation. Take your coverage knowledge to new heights and watch your earning potential grow by attending our two-day James K. Ruble Graduate seminars.

Ruble seminars go beyond the required curriculum provided in the CIC program. You can choose your own learning agenda based on topics that interest you. Concurrent sessions give you flexibility to focus your learning on more complex or specialized coverage types. There’s no pressure to pass an exam and you can use Ruble Graduate Seminars to satisfy your annual CIC or CRM update requirement.

Strengthen your client relationships and increase your business with the knowledge gained in just two days at a Ruble Graduate Seminar.

* Must be a dues-paid member of the Society of CIC to register.
Must hold the CIC or CRM designations to attend.

Approved for Utica’s E&O Loss-Control credit.

2017 Dates & Locations

<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
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<tbody>
<tr>
<td>June 1-2</td>
<td>Annapolis, MD</td>
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<td>July 12-13</td>
<td>Allentown, PA</td>
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<td>August 7-8</td>
<td>Hershey, PA</td>
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<td>August 17-18</td>
<td>Ellicott City, MD</td>
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<td>August 21-22</td>
<td>Erie, PA</td>
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<td>October 2-3</td>
<td>Ocean City, MD</td>
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<td>October 19-20</td>
<td>Pittsburgh, PA</td>
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<td>November 7-8</td>
<td>Lancaster, PA</td>
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ADDITIONAL CIC UPDATE PROGRAMS (NOT CONDUCTED BY IA&B)

Update your CIC designation using other programs through the National Alliance. For more information or to register for the seminars below, visit www.thenationalalliance.com or call (800) 633-2165.
CERTIFIED INSURANCE SERVICE REPRESENTATIVE (CISR) DESIGNATION PROGRAM

Program provides flexibility and focused training options.

Choice and flexibility is what CISR insurance courses are all about. CISR courses are designed to focus on your type of business. It takes only five courses to earn the CISR designation, but participants have the flexibility of nine course options. This allows CSRs and other front-line staff to focus on what’s important to them and the type of work they handle.

The CISR program builds knowledge of essential coverages and improves cross-selling ability. Nine topics are offered through IA&B classroom seminars in convenient locations across Pa., Md. and Del. Participants learn how to analyze risks and exposures while guiding customers through various coverage scenarios. The education gained is key to advancement within an agency and a more fulfilling insurance career.

CISR Course Options (five required to earn designation)

- Life & Health Essentials
- Commercial Casualty I*
- Commercial Casualty II*
- Insuring Commercial Property
- Insuring Personal Auto Exposures
- Insuring Personal Residential Property
- Personal Lines Miscellaneous
- Agency Operations
- Elements of Risk Management

* Commercial Casualty I is not required before taking Commercial Casualty II.

Earning the Designation

To earn the CISR designation, you must complete five course options and pass the exam for each within three calendar years of passing the first exam. Courses may be taken in any order.

Retaining the Designation

To retain the designation, you must attend one of the following programs annually (by end of birth month) for update credit:

- Any one CISR course (classroom or online)
- Dynamics of Service Seminar
- CIC institute for eight consecutive hours*
- Entire CIC institute or CRM course (fulfills two years of update credit)
- William T. Hold Seminar

* CE credit would not be available if attending only 8 hours.

CISR ELITE DESIGNATION

The National Alliance for Insurance Education and Research created CISR Elite status to signify a commitment to broader insurance knowledge, to present additional CISR update options and to create a higher goal for agency staff in their pursuit of customer service excellence.

Earning the CISR Elite credential

Anyone passing five CISR courses within three years (thus earning the standard CISR designation) AND THEN successfully completing the remaining four seminars within an additional three-year time period will be awarded CISR Elite status.

CISR Elite is not something you’re prepared for or interested in, CISR Elite will take you to a higher level of knowledge and skill and award a credential that symbolizes your ongoing commitment to professional development.

If advancing to the Certified Insurance Counselor (CIC) designation (see page 1) is not something you’re prepared for or interested in, CISR Elite takes you to a higher level of knowledge and skill and awards a credential that symbolizes your ongoing commitment to professional development.
Agency Operations

NOTE: Approved for loss-control credit for Utica E&O policyholders

Gain self-assurance and a greater understanding of the dynamics within insurance organizations. Also, understanding how agencies operate is essential training for both insurance agency and company personnel.

**Topics:**
- Legal and Ethical Requirements
- Agency Workflow
- The Insurance Agency
- Account Management
- The Insurance Industry and Marketplace
- Errors & Omissions
- Communication

**2017 Dates & Locations**

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<td>August 1</td>
<td>Erie, PA</td>
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<td>November 28</td>
<td>Mechanicsburg, PA</td>
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<td>December 7</td>
<td>Altoona, PA</td>
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Commercial Casualty I

Improve your understanding of legal liability and what creates liability exposures. The focus of this course is the Commercial General Liability Coverage Form. It also addresses additional insured exposures and the coverage available to meet these needs.

**Topics:**
- Essentials of Legal Liability
- CGL Other Provisions
- CGL Introduction
- Additional Insureds
- Commercial General Liability Coverage Parts

**2017 Dates & Locations**

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<td>Mechanicsburg, PA</td>
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<tr>
<td>August 15</td>
<td>Wilkes-Barre, PA</td>
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<td>Pittsburgh, PA</td>
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Commercial Casualty II

This course further strengthens your ability to have productive, assured interactions with your commercial customers in the area of commercial casualty exposures and coverages. The focus is on the Business Auto Policy, the Workers’ Compensation Policy and Excess Liability Policies.

**Topics:**
- Business Auto Exposures and Coverages
- Workers Compensation and Employers Liability Insurance Policy
- Commercial Umbrella and Excess Liability Policies

**2017 Dates & Locations**

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<td>Mechanicsburg, PA</td>
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<td>October 4</td>
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<td>October 17</td>
<td>Wilmington, DE</td>
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<td>Wilkes-Barre, PA</td>
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<td>November 30</td>
<td>Philadelphia, PA</td>
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Insuring Commercial Property

Improve your cross-selling abilities with up-to-date knowledge of commercial property coverage while reducing your agency’s E&O exposures. This course gives you the skills to address these issues with greater ease and confidence.

Topics:
- Fundamentals of Commercial Property
- Basics of Time Element
- Building and Personal Property Coverage Form
- Basics of Commercial Inland Marine
- Causes of Loss Forms

2017 Dates & Locations
- September 7, Pittsburgh, PA
- September 14, Philadelphia, PA
- September 28, Indiana, PA
- October 26, Waldorf, MD
- November 2, Salisbury, MD

Insuring Personal Auto Exposures

Assist your clients in identifying their exposures and more effectively advise them in the processes of analyzing, obtaining, and modifying their personal automobile policies.

Topics:
- Introduction to the Personal Auto Policy
- Uninsured/Underinsured Motorists Coverage
- Liability Coverages
- Coverage for Damage to Your Auto
- Medical Payments Coverage
- Provisions

2017 Dates & Locations
- July 19, Mechanicsburg, PA
- October 5, Lancaster, PA
- October 26, Philadelphia, PA

*Personal Auto course and examination are state specific. Participants are encouraged to attend in the state in which they write most of their business.*

Insuring Personal Residential Property

Gain the expertise you need to guide your customers through the often complex and confusing process of purchasing homeowners insurance. Learn how to help them make decisions that insure their most valuable assets.

Topics:
- Introduction to the Homeowners Policy
- Homeowners Policy Section I
- Homeowners Policy Section II
- Tenants, Unit-Owners, and the Dwelling Policy

2017 Dates & Locations
- June 6, Reading, PA
- June 28, Philadelphia, PA
- September 19, Frederick, MD
- October 18, Pittsburgh, PA

FACULTY:
Linda A. McCann, CPCU, AAI, CPIW
Linda has over 25 years experience working in the insurance industry. She is the president of Bay Shore Insurance Inc., located in Salisbury, MD. Linda teaches numerous continuing education programs for Insurance Agents & Brokers and currently serves on the Maryland Legislative Committee for Insurance Agents and Brokers of Maryland.

* Not all courses taught by this instructor.

CE APPROVALS

Insuring Commercial Property**
- PA: 7 GEN
- MD: 7 PC
- DE: 7 GEN

Insuring Personal Auto Exposures**
- PA: 7 GEN
- MD: 7 PC
- DE: 7 GEN

Insuring Personal Residential Property**
- PA: 7 GEN
- MD: 7 PC
- DE: 7 GEN

Credit approval is subject to re-evaluation by state insurance departments.

Agenda
REGISTRATION: 7:30 a.m.
SEMINAR: 8:00 a.m. – 3:45 p.m.
Q&A & REVIEW: 3:45 – 4:15 p.m.
EXAM: 4:15 – 5:15 p.m.
Mandatory if earning a designation.

Registration Fee $200
Course materials, instruction, coffee breaks, lunch and continuing education fees are included. Dates, fees and locations are subject to change.

**Approved for loss-control credit for Utica policyholders for CIC, CRM or CISR designees only.
Personal Lines Miscellaneous
Because the ISO Homeowners and ISO Personal Auto Programs provide only very limited coverage for watercraft, RVs, and business activities, you will learn how to design and cross-sell the appropriate coverage for these exposures. Personal umbrella and excess liability policies are also covered.

- Watercraft Exposures & Coverages
- Recreational Vehicles
- Business Activities of Personal Lines Clients
- Personal Umbrella/Excess Liability

2017 Dates & Locations
- June 14: Hagerstown, MD
- July 19: York, PA
- July 25: Dover, DE
- August 9: Allentown, PA

Elements of Risk Management
Insurance is an integral part of any organization’s overall risk management program. Services provided by carriers, agencies and brokerages are often significant items associated with the cost of risk. This course covers the steps involved in protecting an organization’s assets, mission and its brand.

- The Risk Management Process & Risk Terms
- Risk Control
- Risk Finance
- Risk Administration

2017 Dates & Locations
- June 13: Altoona, PA
- June 21: Pittsburgh, PA
- June 27: Wilkes-Barre, PA
- July 18: Baltimore, MD
- September 12: Reading, PA
- October 18: Mechanicsburg, PA
- October 24: York, PA

Life & Health Essentials
Build a better understanding of what your clients need to know about life and health insurance. Having the proper insurance is key to the financial well-being of your clients’ families and businesses. Be better prepared to answer questions about the need for and placement of life insurance. Health insurance includes everything from medical expense coverage to vision care and dental coverage. Explore delivery systems and health plans designed to manage the high cost of care.

- Introduction to Life Insurance
- Term Insurance
- Permanent Life Insurance
- Health Insurance Concepts
- Regulation
- Consumer Driven Plans

2017 Dates & Locations
- July 20: Pittsburgh, PA
- August 16: Philadelphia, PA
- October 4: Baltimore, MD
Commercial Lines Challenges

Cyber Liability: This market segment continues to cause issues for agents on a daily basis. We will examine first-party and third-party exposures and how best to provide coverage for these risks.

Additional Insured Concepts and Endorsements: We will discuss the waiver of subrogation concept and how it applies to the CGL Coverage Form. We will also discuss how Other Insurance Condition applies to the contractual request for additional insured status provided on a primary and non-contributory basis. We will identify the reasons for requesting additional insured status and explain why the addition of others as additional insureds may cause problems.

Contractors Equipment and Builders Risk Marine Lines: We will begin with an overview of the Nationwide Inland Marine Definition and distinction between controlled and uncontrolled inland marine lines. We will examine coverage issues related to Contractors Equipment, Builders Risk and Installation Floater Insurance policies.

2017 Dates & Locations

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<tbody>
<tr>
<td>June 1</td>
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<td>December 12</td>
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Protect Your Client, Protect Yourself

The relationship with the client is great! They have requested insurance and you have provided a good package at a very competitive price, and the client is thrilled. Then one day, the bubble bursts! This same delighted client has an uncovered loss.

When the client buys insurance, it is often all about price. When the client has a loss, it is all about coverage. When the loss is not covered by the policy, it is all about responsibility. Far too frequently, the client places the blame squarely on the agent. “You didn’t give me the right insurance,” is the most frequent charge in a deligted client has an uncovered loss.

When the loss is not covered by the policy, it is all about responsibility. Far too frequently, the client places the blame squarely on the agent. “You didn’t give me the right insurance,” is the most frequent charge in a

We will explore:

- Improving communication with the client to identify wants and needs
- Common client expectations and assumptions that are often undiscovered and undiscussed
- Coverage options that are beyond the ordinary
- Updated agency practices to reduce the E&O potential
- Insurance claims and how they could have been minimized through coverage solutions and agency safeguards

**CE APPROVALS**

William T. Hold Seminar
Commercial Lines Challenges**

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William T. Hold Seminar
Protect Your Client, Protect Yourself**

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<td>7 GEN</td>
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Credit approval is subject to re-evaluation by state insurance departments.

**Registration:** 7:30 a.m.
**Seminar:** 8:00 a.m. – 4:00 p.m.

**Registration Fee $200**

Course materials, instruction, coffee breaks, lunch and continuing education fees are included. Dates, fees and locations are subject to change.

**Approved for loss-control credit for Utica policyholders for CIC, CRM or CISR designees only.**
IA&B takes the stress out of studying for the state licensing exam through two study preparation methods—traditional classroom instruction and self-study. Whether it’s a property & casualty or life & health license needed, students will feel more confident with newfound knowledge to successfully pass the exam.

Pa. Licensing Exam Prep – Classroom Instruction
Aspiring agents in the Keystone State have a better chance of passing the Pennsylvania licensing exam on their first try with the structure of IA&B’s Licensing Exam Preparation courses. The program features a sharp focus on content most likely to be on the test and also includes:

- additional study aids
- mentoring guidelines
- streamlined study manual

Classroom instruction breaks down study preparation in smaller, manageable components: pre-study assignments, class interaction and post-study mock exam testing. Students absorb what they learn in an organized, user-friendly format so they don’t cram content at the last minute. Attendees use this blended study method to remain focused on exam content.

Guaranteed to pass! If registered at least four weeks prior to the course, IA&B guarantees students will pass the exam. If they fail, they may attend another study course within one year at no charge. Updated course material fees may apply.

**FACULTY:**
Betsy J. Tribendis, AAI, CIC, CPIW, GRI
Betsy teaches various programs including pre-licensing education, E&O prevention and insurance coverage topics for IA&B.
* Not all courses taught by this instructor.

**FACULTY:**
Daniel E. Lawyer, CIC, CPCU, CSRM
Dan teaches Certified Insurance Counselors (CIC) institutes, Certified Insurance Service Representatives (CISR) courses and topical seminars for IA&B. He is a national faculty member of the Societies of CIC and CISR and serves on the Board of Governors for the Society of CISR.
* Not all courses taught by this instructor.

**PLE APPROVAL**
**PA - 24 PLE**

**Agenda**
Registration: 7:30 a.m.
Seminar: 8:00 a.m. – 4:45 p.m.

**Registration Fee**
Member: $395
Non-Member: $515

Course materials, instruction, coffee breaks, lunch and PA pre-licensing education fees are included. Dates, fees and locations are subject to change.

**2017 Life & Health**

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<thead>
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<tr>
<td>July 25-27</td>
<td>Philadelphia, PA</td>
</tr>
<tr>
<td>October 10-12</td>
<td>Pittsburgh, PA</td>
</tr>
<tr>
<td>October 31-November 2</td>
<td>Mechanicsburg, PA</td>
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**2017 Property & Casualty**

<table>
<thead>
<tr>
<th>Dates</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 6-8</td>
<td>Allentown, PA</td>
</tr>
<tr>
<td>June 20-22</td>
<td>Mechanicsburg, PA</td>
</tr>
<tr>
<td>August 1-3</td>
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</tr>
<tr>
<td>August 22-24</td>
<td>Philadelphia, PA</td>
</tr>
<tr>
<td>September 18-20</td>
<td>Pittsburgh, PA</td>
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<tr>
<td>September 26-28</td>
<td>Mechanicsburg, PA</td>
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<tr>
<td>October 10-12</td>
<td>Allentown, PA</td>
</tr>
<tr>
<td>November 14-16</td>
<td>Mechanicsburg, PA</td>
</tr>
<tr>
<td>December 5-7</td>
<td>Pittsburgh, PA</td>
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* Due to state-specific information, course participants must attend the Licensing Study Course offered in the state they intend to become licensed.

** State exam fee is not included
A self-study option is available for those who feel comfortable setting their own study agenda and prefer independent preparation. Self-study packages contain the same study content as the classroom course, only participants have the flexibility of learning on their own time at their own pace. Packages are available for both property & casualty and life & health lines.

**Self-Study Packages include:**
- Study Guide
- Licensing Text
- Chapter Quizzes
- State Licensing Bulletin
- Exam Simulator Online Access
- State-specific Law Information

**Pre-licensing Self-study Guides**
IA&B has literally written the book on insurance licensing exam preparation in Pennsylvania and Maryland. Our Property & Casualty Pre-licensing Manual is a tool that aspiring agents can use to significantly improve their chances of passing their state’s P&C licensing exam on the FIRST try.

Our state-specific pre-licensing guides give would-be agents insight into questions they should be prepared to answer when taking the exam. The manuals explain the entire test process (from registration to test-taking tips), provides a study schedule and encourages working with a mentor.

**Mentor program**
Included in the cost of the pre-licensing package is a mentoring guide that can greatly contribute to the exam prep experience and increase the likelihood of success on the test. We urge students to work with a mentor in their agency and our mentor guide facilitates this with strategies, schedules and sample questions.

**Pre-Licensing Requirements and Approvals**

**Delaware**
- No pre-licensing requirement

**Maryland**
- Property & Casualty Pre-Licensing Requirements: 20 hours for each line of authority (e.g. Property/ Casualty would require 40 hours). *The self-study package for MD meets this requirement.*
- The Maryland Insurance Administration does grant pre-licensing education waivers for specific designations earned as well as consistent employment background. Go to http://www.IABforME.com/education/programs/producer_licensing/md/ple.asp and access the criteria and application for an Insurance Education waiver.

**Pennsylvania**
- Property & Casualty Pre-Licensing Requirements: 24 hours
- Life and Health Pre-Licensing Requirements: 24 hours
- Both the Property & Casualty and Life & Health Licensing Study courses and self-study products are approved for 24 hours of pre-licensing education (PLE) credit in Pennsylvania. The PLE credits are valid for one year and you must pass the state licensing exam within that time frame in order for the PLE credits to be applied. It is important, however, to remember that the Pennsylvania P&C self-study product is based on the Property & Casualty combined exam and the L&H self-study product is based on the Life, Accident & Health combined exam.
These seminars help producers, sales support staff and company personnel improve their sales techniques. Attendees learn to generate qualified sales leads that will translate into more sales and more commissions. Unlike general sales programs, Insurance Success Seminars are designed specifically for insurance agents.

**Insurance Success Seminars**

**NOTE:** Approved for loss-control credit for Utica E&O policyholders

- **Position for Success (Module 1):** Learn to develop business plans that generate sales leads
- **Implement for Success (Module 2):** Implement sales plans using marketing and sales tools to qualify new leads
- **Sustain Success (Module 3):** Retain clients with service that goes the extra mile

**Earning the Designation**

To earn the CPIA designation, you must attend all seminars in any order.

**Retaining the Designation**

To retain the designation, you must fulfill a biennial update by attending any of the following:

- Any one Insurance Success Seminar
- An Advanced Insurance Success Seminar
- AIMS Society’s annual Pro-to-Pro Executive Retreat
- Maintain individual or agency membership in the American Insurance Marketing and Sales Society (AIMS)

**2017 Locations & Dates**

**Mechanicsburg, PA**

- **Position for Success**
  - June 6
- **Implement for Success**
  - June 7
- **Sustain Success**
  - June 8

**Philadelphia, PA**

- **Position for Success**
  - September 26
- **Implement for Success**
  - September 27
- **Sustain Success**
  - September 28

**Pittsburgh, PA**

- **Position for Success**
  - November 14
- **Implement for Success**
  - November 15
- **Sustain Success**
  - November 16
E&O RISK MANAGEMENT TRAINING

E&O Risk Management: Meeting the Challenge of Change

The ever-changing world of insurance includes new and evolving E&O exposures as well as emerging new ways to protect one’s agency. There are E&O exposures that exist today that were unimaginable 15 years ago, including those created by social media and data breaches. Following this six-hour seminar, you will walk away with greater knowledge of the following:

- The duties owed to clients
- Using claims statistics to focus risk management efforts
- Why customer file documentation is so important
- Procedural steps that can reduce E&O exposures
- What constitutes private personal information
- Direct and indirect costs of data breaches

2017 Dates & Locations

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<thead>
<tr>
<th>Date</th>
<th>Location</th>
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<tbody>
<tr>
<td>August 2</td>
<td>Erie, PA</td>
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<td>October 19</td>
<td>Pittsburgh, PA</td>
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<td>October 25</td>
<td>Mechanicsburg, PA</td>
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<td>November 9</td>
<td>Philadelphia, PA</td>
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<td>November 29</td>
<td>Allentown, PA</td>
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<td>November 30</td>
<td>Newark, DE</td>
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This seminar is approved for loss control credit for Westport and Fireman’s Fund policy holders in PA and DE and pending approval for Utica policy holders in PA, MD and DE.

Also available in On-Demand format.

10 Ways to Get Sued (Sources of E&O Claims)

Learn common sources of agency E&O claims so your agency doesn’t become another law suit statistic. This one-day program focuses on major sources of E&O claims against agents that can easily be avoided by adhering to basic duties in the agent-client relationship.

Claims from insurers often allege breach of contract by the agent—that she/he failed to explain the coverages, failed to recommend a specific coverage, or misrepresented what was covered. You will spend time learning common origins of E&O claims against agents, including:

- Exceeding the authority granted by the insurer
- Underinsurance
- Failure to inspect
- Lack of knowledge of the policy coverages and exclusions
- Issuance of binders and certificates of insurance

You will also discuss the duties you have in your relationship with your clients; how those duties can be breached and their potential outcome. If your agency role has an impact on E&O exposures, this seminar is a MUST for you to attend.

This seminar is approved for Loss Control Credit for UTICA policyholders in Pennsylvania, Maryland and Delaware.

2017 Dates & Locations

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<tr>
<th>Date</th>
<th>Location</th>
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<tr>
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CE APPROVALS

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<tr>
<th>On-Demand Version*</th>
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<tr>
<td>PA</td>
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*Approved for loss-control credit for Westport (DE/PA only) and Utica policyholders.

<table>
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<th>10 Ways to Get Sued**</th>
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<tr>
<td>PA</td>
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**Approved for loss-control credit for Utica policyholders.

Attention Utica, Westport and Fireman’s Fund E&O Policyholders!

Attendance at loss-control seminars can provide additional pricing considerations at renewal time. Each carrier has specific requirements for loss-control credit application. For more information, go to IABforME.com/LossControlCredit or e-mail iab@IABforME.com.

Classroom Agenda

Registration: 7:30 – 8:00 a.m.
Seminar: 8:00 a.m. – 2:45 p.m.

Registration Fee
Member: $195  Non-Member: $235

Registration Fee: On-Demand Version of E&O Risk Mgmt.
Member: $150  Non-Member: $210

Course materials, instruction, coffee breaks, lunch and continuing education fees are included. Dates, fees and locations are subject to change.
Uber, Drones, Marijuana and Certificates — Emerging Coverage Issues

See how carriers and the courts are interpreting coverage for these issues and what you can do to help protect and advise your clients. Topics will include:

**Medical Marijuana:** Explore state vs. federal laws, insurability, recreational vs. medicinal, ramifications of doing business with legal dispensaries, obtaining life insurance for marijuana users (legal and illegal).

**Nano Technology:** What is it? How will new exposures surrounding this trillon-dollar business sector be handled by our existing insurance policies? Are “nano-particles” the next asbestos crisis?

**Autonomous Vehicles:** Google’s driverless cars have logged 300,000 miles without an accident. These vehicles will become available to the public by 2019. By 2035, 54 million of these vehicles will be on the road. How will it impact the auto insurance industry?

**Drones:** Are unmanned aerial vehicles (UAVs) always considered “aircraft?” Can they be legally flown according to FAA regs? Discover the commercial uses of drones (including insurance companies).

**Genetically Modified Organisms:** What are GMOs and how were they developed? Now common in food, GMOs have been connected to health problems, environmental damage and violations of farmer and consumer rights. Are engineered foods safe and what is their impact on insurance?

**Ride Sharing:** The “Sharing Economy” (featuring Uber, Lyft, Airbnb, etc.) is wreaking havoc on the insurance industry and our personal lines coverage forms. Coverage for customers and providers is in jeopardy.

**Social Media/Web Activity and the HO Policy:** ISO and MSO Homeowners and Umbrella forms have chosen to deal with these issues in two very different ways. Cyber bullying, texting, sexting, tweeting, etc. all create uncharted liability exposures causing some companies to restrict coverage.

**Golf Carts, Motorized Bikes, Fork Lifts and other odd vehicles:** Is there liability or physical damage coverage for these odd vehicles? Are they subject to vehicle registration? How do you insure them?

**New Certificate Forms and Additional Insureds:** The new ACORD 25 – Certificate of Liability Insurance contains many changes, including a new column for Waiver of Subrogation. The ACORD Liability, Property and Leased Vehicle certificates, and analyze requests to add third parties as additional insureds. Learn why certain endorsements don’t do what you think they do.

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Flood Insurance Reviewed and Updated

There continues to be a steady flow of changes to the National Flood Insurance Program (NFIP). IA&B is again offering a NFIP update from flood expert, Rita Hollada, CIC, CPCU, CPIA. This course will get you caught up so you can reach out to clients and prospects with the most recent and accurate information.

Most flood insurance policyholders continue to be impacted in some way by the stream of program changes coming out of Washington. Even if you do not sell flood insurance, it is important to know what affect recent changes have on your personal lines clients.

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2017 Dates & Locations

<table>
<thead>
<tr>
<th>July 11</th>
<th>July 12</th>
<th>July 13</th>
<th>July 25</th>
<th>August 1</th>
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<tr>
<td>Baltimore, MD</td>
<td>Mechanicsburg, PA</td>
<td>Philadelphia, PA</td>
<td>Pittsburgh, PA</td>
<td>Allentown, PA</td>
<td>Wilmington, DE</td>
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Registration Fee

Member: $195  Non-Member: $235

Course materials, instruction, coffee breaks, lunch and continuing education fees are included.

Dates, fees and locations are subject to change.
Insuring Contractors

Coverages expert Jerry Milton, CIC reviews property and liability exposures and discusses the policies needed. It’s especially important for agents who have not recently taken specific education on contractors coverage and, thus, are not up to speed on all the changes that have occurred.

This area of coverage is very much open to interpretation by the courts and has seen significant changes through rulings over the past several years (including cases like Kvaerner and its progeny) as well as updated ISO policy forms.

This program will help agents remain current on both CGL and Commercial Property coverages, including revisions brought forth by case law and ISO changes. Failure to remain up to date on these issues leaves agents and their agencies exposed to E&O claims due to lack of (or improper) coverage.

2017 Dates & Locations

June 15       Mechanicsburg, PA
August 16     Baltimore, MD
August 29     Pittsburgh, PA
October 11    Philadelphia, PA

PA Auto Coverages—Avoiding E&O Potholes

The Pa. Motor Vehicle law is laden with many E&O tripping hazards, and we have designed this course to help you avoid them all. This one-of-a-kind course—interweaving case law, statutory requirements and carrier expectations—is a must-attend course for any agent selling auto insurance in the Keystone State, regardless of your level of experience.

The course explores a variety of issues, including:
- different carrier requirements for UM/UIM stacking forms
- how court cases change how forms are to be collected
- differences between intra- and inter-policy stacking
- limited tort elections that can revert to full tort (including defining “serious injury”)
- circumstances that can make insureds lose first-party benefits
- general coordination of benefits between multiple policies.

2017 Dates & Locations

June 29       Allentown, PA
October 17    Pittsburgh, PA

Insuring Trucks – Challenges of The Business Auto Policy

Insurance for commercial auto risks can be extremely confusing to agents unless they are prepared. Agents must have knowledge of insurance as well as underwriting and compliance issues that are critical to motor carriers as well as those using trucks in their businesses.

Agents and carriers need to determine the answers to three basic questions if a claim or loss occurs:
1. Is the person or entity seeking coverage an insured?
2. Is the vehicle a covered “auto”?
3. Is the loss or claim excluded in the insurance policy?

This course is designed to compare the Business Auto Coverage Form and The Motor Carrier Coverage Form.
- Underwriting the account
- Who Is An Insured
- Important policy provisions and conditions
- Endorsements used
- Definitions in the forms
- Symbols used to activate covered “autos”
- Policy exclusions
- E & O exposures of the insurance professional

2017 Dates & Locations

August 29     Baltimore, MD
Introductory Training
For anyone new to insurance or an agency:

These non-credit courses are a great addition to your agency’s onboarding process. They may also be beneficial for individuals who have worked in Commercial Lines and are now being cross-trained in Personal Lines (or vice versa).

**General Insurance Concepts**—Gain a basic understanding of the insurance industry and risk management. (7 courses for $80)

**Commercial Lines Basics**—Intro to business auto, property, liability, workers’ comp, umbrellas and BOPs. (23 courses + 7 general courses above for $275)

**Personal Lines Basics**—Learn the essentials of homeowners’ property and liability as well as personal auto insurance. (14 courses + 7 general courses above for $175)

**Commercial/Personal Lines Combo**—Combines all of the above (44 total courses) in one discounted package ($350).

**Other topics available:**
- Business Communication Fundamentals ($80)
- Client Management Essentials ($80)
- Emerging Leader’s Series ($245)

Read more at IABforMe.com/IntroTraining

For newly licensed agents:

Our “Quoting, Writing and Servicing” on-demand series is designed for agents who’ve recently earned their license and are now seeking greater knowledge to help them assess risks, propose coverages and manage policies. These have been submitted to award CE credit to those who successfully complete a 25-question exam following each course.

**Topics available:**
- Commercial Casualty
- Commercial Property
- Homeowners
- Personal Auto
- Personal Umbrella

See course agenda, CE and cost information at IABforMe.com/NewLicensee
On-Demand Training Options

HR Pitfalls for Independent Agencies
This course targets common HR pitfalls that impact the independent agency and is designed to help principals and owners better manage their agency by improving their skills in recruiting, training & managing employees. Led by IA&B Deputy CEO and Counsel Jason Ernest, Esq. and Industry Affairs Director Claire Pantaloni, CIC, CISR, this course covers management practices that help with agency stability and perpetuation as well as remaining compliant with state and federal laws. Key areas discussed include:

- hiring of employees
- position descriptions
- producer agreements
- evaluating & terminating employees

Certificates of Insurance
Certificates have become a major source of litigation between certificate holders, insureds, insurers and insurance agents. This course reviews the most frequently disputed and litigated certificate of insurance issues and offers risk management suggestions that should reduce some of these conflicts. This On-Demand program is presented by Jerry Milton, CIC.

Insuring e-Commerce
E-commerce activities have created new exposures that are not adequately covered by traditional property and liability policies. Many insurers have developed policies to address acts of a hacker, theft of money or intellectual property, loss of income, extortion and third-party liability. This course reviews these exposures and the policies designed to provide coverage. This On-Demand program is presented by Jerry Milton, CIC.

Pollution Exposures and Coverages
Businesses have become subject to increased environmental liability and financial loss exposures. These include site assessment, testing, upgrading facilities, cleanup, third-party damages or injuries, and fines or penalties. A separate Pollution Liability policy is often needed to address these and this course discusses the provisions of such policies. This On-Demand program is presented by Jerry Milton, CIC.

Compliance Pitfalls and Ethical Responsibilities*
IA&B advocacy experts Jason Ernest, Esq. and Claire Pantaloni, CIC, CISR highlight the most violated insurance laws and regulations and show agents how to remain compliant. (Pa.- and Md.-specific editions available.) * Approved for loss-control credit for Utica policyholders

Understanding the National Flood Insurance Program (NFIP)
Flood insurance expert Rita Hollada, CIC, CPCU, CPIA leads this three-hour program which awards the CE credit agents need to sell NFIP policies. This program is presented by Rita Hollada, CIC, CPCU, CPIA.

Ethical Behavior and E&O
Jerry Milton, CIC, shows you how to avoid errors and omissions in this three-hour program. Jerry says, “E&O claims all come from the L-Syndrome: lack of knowledge, lack of consistency, lack of communication or lack of documentation.” With a full video presentation and supporting materials, you will learn how to strengthen knowledge and accountability in many important areas.

Visit IABforME.com/e-Training to read more and register.
CAREER & TRAINING PATHS

IA&B is the leader in quality professional development for independent insurance agents. Our Career & Training Paths are highlighted below and are designed to provide more structure for insurance agencies preparing current employees for new duties or for anyone wishing to track professional development within their current job. The paths can also be followed when integrating new employees. These paths are a starting point and are often supplemented by agency-specific training.

Sales Path
Producers (the sales force) are the drivers of revenue for an agency, but they must be licensed and current in their knowledge of risks and coverages. The Sales Path helps agencies guide new producers through an agency orientation, initial licensing, proper procedures and a review of agency standards and products. It helps all producers to maintain a more in-depth knowledge of coverages, sales skills, marketing strategy and more.

Service Path
Customer Service Representatives are on the front line of claims and other interactions with insureds. They need to remain up to speed on service skills, agency procedures and policy specifics. The Service Path helps agencies orient CSRs with office protocols, licensing requirements, the basics of various lines of coverage and more.

Agency Management Path
Agency managers must maintain a high-level vision for the agency, strategic awareness of its markets and varying degrees of operational knowledge to run the business. The Agency Management Path seeks to develop a wide range of business management skills, maintain a broad knowledge of coverages and develop a keen awareness of compliance and legal issues.

Read more at IABforME.com/TrainingPaths.

LIVE CE WEBINARS

Live CE Webinars
A continuing education alternative to our classroom or on-demand programs are our live CE webinars. Dozens of timely topics like Personal Lines Complications and Certificates and Additional Insureds are presented on a regular basis via the web.

Our three-hour programs are led by recognized faculty that will engage you with relevant discussions of issues facing producers and service staff alike. Each program is approved for three CE credits and costs $75 for members ($105 for non-members).

Multiple people within an office can view any given program, but we can only award CE credit to the person who registers for the webinar. No need to worry about a test because there won’t be one. Paying attention to the presenter is all that matters as it will be checked.

See our current list of upcoming live webinars at IABforMe.com/webinars
4 Easy Ways to Register

Web:* IABforME.com/education
Phone:* (800) 998-9644 or (717) 795-9100
Fax: (717) 795-8347
Mail:* 5050 Ritter Road
Mechanicsburg, PA 17055-4879

*Secure for credit/debit card payment.

REGISTRATION INFORMATION

Full registration fee must accompany registration form. All fees include instruction, materials, coffee breaks, lunch (except CIC and JKR seminars) and Pennsylvania, Maryland and Delaware continuing education filing fees. The difference in member and non-member fees may be applied toward new membership if eligible. Registration fees are deductible as ordinary business expenses but may not be deducted as charitable contributions. Fees, dates and locations are subject to change.

REGISTRATION CHANGE POLICY

Registration changes received more than 10 days before the course are fully refundable or transferrable. After that, registration changes are subject to a 25% penalty. Substitutions are honored any time. No shows result in registration fee forfeiture. Please contact the IA&B Member Service Center regarding penalties for licensing changes.

CONTINUING EDUCATION

Full attendance is required for continuing education credit; partial credit will not be granted. Credit approval is subject to re-evaluation by the state insurance department.

PROGRAM CONFIRMATION

Confirmation is e-mailed upon registration and includes course agenda along with hotel information.

AMERICANS WITH DISABILITIES ACT

In accordance with Title III of the Americans with Disabilities Act (ADA), program registrants with disabilities may request special accommodations. Please submit requests to IA&B in advance.

Join IA&B and save! All employees of IA&B member agencies and company partners save up to 20% on every IA&B education program and have unlimited access to members-only tools and resources and information through a variety of services. For more information on IA&B membership, call (800) 998-9644 or (717) 795-9100.

(On-Demand Registration: I understand that I have 30 days from my registration date to access the course. ______ initials)

On-Demand Registration: I understand that I have 30 days from my registration date to access the course. ______ initials

METHOD OF PAYMENT:

Total Registration Fee $___________

Fee must accompany registration form. All fees include DE, MD & PA CE filing fees.

Check enclosed payable to IA&B. Returned checks may be assessed a $20 fee.

Charge my: ☐ Personal ☐ Visa ☐ MasterCard ☐ American Express ☐ Discover

Corporate credit/debit card (complete information below)

Credit/Debit Card #

Expiration Date

Name of Cardholder (PRINT)

Signature of Cardholder

Credit/Debit cards are processed upon arrival. Receipts mailed upon request.

IAB Office Use Only:

Date: ___________________________

Check#: ____________________ P or A

Code: ___________________________

Amount: _________________________

Entered: _________________________

Source code: PDCAT17
GOLD PARTNERS
Progressive
Universal Property & Casualty Insurance Company
Westfield Insurance

SILVER PARTNERS
CM Regent Insurance Company
Cumberland Insurance Group
Farmers Mutual Insurance Company of Western Pennsylvania
Frederick Mutual Insurance Co
Juniata Mutual Insurance Co
Keystone Insurers Group Inc
Selective

BRONZE PARTNERS
Aegis Security Insurance Co
Agency Insurance Company
AmWINS Program Underwriters Inc
Auto-Owners Insurance Co
Bailey Special Risks Inc
Berkshire Hathaway GUARD Insurance Companies
Brethren Mutual Insurance Co
Briar Creek Mutual Insurance Co
BrickStreet Mutual Insurance
Conemaugh Valley Mutual Insurance Co
Countryway Insurance Co
Encompass Insurance
GMI Insurance
Goodville Mutual Casualty Co
Grinnell Mutual Reins Co
Insurance Alliance of Central PA Inc
Insurance House
Insurance Placement Facility of PA
Johnson & Johnson
Kite Technology Group
Lackawanna Insurance Group
Lebanon Valley Insurance Co
 Merchants Insurance Group
Mercury Casualty
Milville Mutual Insurance Co
PennPRIME Municipal Insurance
 Reamstown Mutual Insurance Co
Rockwood Casualty Insurance
State Auto Mutual Insurance Co
Strategic Comp
TAPCO Underwriters Inc
The Motorists Insurance Group
The Mutual Service Office Inc
Travelers
Tuscarora Wayne Group of Companies
Zenith Insurance

Listed here are those companies that strongly support the independent agency system and Insurance Agents & Brokers. Thank you for your continued sponsorship.