



Professional Training Schedule OCTOBER TO DECEMBER 2025



Courses for every learning style & schedule... in-person, live webinar, and on-demand.

REGISTER NOW ▲ 800-998-9644, OPTION 1 ▲ ONLINE: IABFORME.COM





CERTIFIED INSURANCE SERVICE REPRESENTATIVE PROGRAM (CISR)

The Certified Insurance Service Representative (CISR) Program empowers outstanding individuals to provide exceptional account management and customer service.

WHO SHOULD ATTEND CISR COURSES?

CISR courses are designed for individuals working in a customer service capacity.

EARN A PRESTIGIOUS CISR DESIGNATION

Within three calendar years, take five courses of your choice and pass the exam that follows the course. The exam is required only if earning the designation. Insurance professionals are welcome to take CISR courses without the intent to earn a designation.

| | | | |
|--|--------|-------------------------------------|-------------------|
| | Oct 1 | CISR-Life & Health Essentials | Live Webinar |
| | Oct 8 | CISR-Personal Residential | Live Webinar |
| | Oct 15 | CISR-Commercial Casualty I | Phoenixville, PA |
| | Oct 15 | CISR-Agency Operations | Live Webinar |
| | Oct 22 | CISR-Commercial Property | Live Webinar |
| | Oct 28 | CISR-Commercial Casualty II | Frederick, MD |
| | Oct 29 | CISR-Elements of Risk Management | Live Webinar |
| | Nov 5 | CISR-Personal Auto | Live Webinar |
| | Nov 6 | CISR-Commercial Property | Cranberry Twp, PA |
| | Nov 12 | CISR-Commercial Casualty II | Live Webinar |
| | Nov 18 | CISR-Commercial Casualty I | Mechanicsburg, PA |
| | Nov 19 | CISR-Other Personal Lines Solutions | Live Webinar |
| | Dec 2 | CISR-Other Personal Lines Solutions | Mechanicsburg, PA |
| | Dec 2 | CISR-Commercial Casualty I | Live Webinar |
| | Dec 10 | CISR-Life & Health Essentials | Live Webinar |

Arrival or log into webinar: 7:30 - 7:55 AM
In-person class or webinar: 8:00 AM - 3:45 PM
Exam Review: 3:45 - 4:15 PM (Recommended for those earning a designation.)

In-Person: Member/Non-Member: \$205
Webinar: Member/Non-Member: \$170
Includes course materials and CE fees. In-person classes include lunch.

CE details available on individual course information webpages.

If earning a designation, a timed, one-hour online exam will be available after 4:15 PM the day of class through Thursday of the week following your in-person class or webinar.

LOSS CONTROL CREDIT for Utica policyholders with CIC, CRM, or CISR designations *except* Agency Operations, which credits any Utica policyholder.

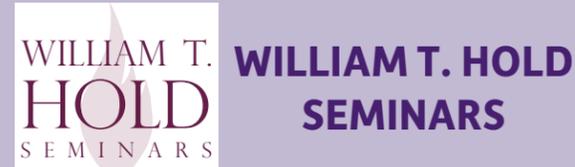


RISK & INSURANCE EDUCATION ALLIANCE AND IA&B

IA&B brings you these popular educational programs developed by the Risk & Insurance Education Alliance (also referred to as the Alliance):

- Certified Insurance Counselor (CIC) Program
- James K. Ruble Graduate Seminars
- Certified Insurance Service Representative (CISR) Program
- William T. Hold Seminars

The educational programs and research conducted by the Alliance were built on a foundation of integrity, innovation, and imagination. These qualities commit us to act responsibly, to be accountable for our actions, to fulfill our obligations, and to inspire others with our relentless determination to achieve a standard of excellence in every endeavor.



William T. Hold Seminars are one-day seminars designed specifically for individuals who have a concentrated role in customer service. The seminars offer topics that expand and support the CISR Program.

WHO SHOULD ATTEND WILLIAM T. HOLD SEMINARS?

Open to all insurance professionals. William T. Hold seminars are a great annual update option for CISR designees; however, holding the designation is not a requirement for attendance.

Nov 11 Commercial Lines Live Webinar

Log into webinar: 7:30 - 7:55 AM
Webinar: 8:00 AM - 4:00 PM

Webinar: Member/Non-Member: \$170
Includes course materials and CE fees.

CE details available on individual course information webpages.

NO EXAM

LOSS CONTROL CREDIT for Utica policyholders with CIC, CRM, or CISR designations.



The Certified Insurance Counselor program is a nationally recognized and highly respected insurance professional designation. The CIC program is continuously reviewed, updated, and expanded to fit your professional needs.

WHO SHOULD ATTEND CIC COURSES?

- Licensed agents, brokers, and adjusters
- Insurance or risk management professionals with two years of experience

EARN A PRESTIGIOUS CIC DESIGNATION

Take five CIC courses of your choice and pass the corresponding exams within five calendar years. The exam is required only if you are earning the designation. Insurance professionals are welcome to take CIC courses without the intent to earn a designation.

Nov 11-12 CIC-Insurance Company Operations Live Webinar
Nov 18-19 CIC-Personal Lines Institute Erie, PA

Arrival or log into webinar: 7:30 - 7:55 AM
In-person class or webinar: 8:00 AM - 5:00 PM
Exam review: 5:15 - 5:30 PM on first day
(Recommended for those earning a designation.)

In-Person: Member/Non-Member: \$450
Webinar: Member/Non-Member: \$430
Includes course materials and CE fees

CE details available on individual course information webpages.

If earning a designation, a timed, two-hour online exam (essay/short answer) will be available Mon thru Thurs the week following your last day of the in-person class or webinar.

LOSS CONTROL CREDIT for Utica policyholders with CIC, CRM, or CISR designations *except* Agency Management, which credits any Utica policyholder.



Respected throughout the industry as cutting-edge and market-focused – offering a variety of specialty, advanced, and high-interest topics. Take your coverage knowledge to new heights at a two-day James K. Ruble Graduate Seminar.

WHO SHOULD ATTEND JAMES K. RUBLE SEMINARS?

Any Certified Insurance Counselor (CIC) or Certified Risk Manager (CRM) designee who is looking to dive deeper into coverage topics that were introduced at the CIC course level. You must be a dues-paid member of the Alliance to earn update credit.

The full agenda with topics is available on the individual course information webpages.

Oct 7-8 Malvern, PA *
Oct 7-8 Live Webinar *

* Hybrid class held simultaneously online and in-person

Arrival or log into webinar: 7:30 - 7:55 AM
In-person class or webinar: 8:00 AM - 5:15 PM

In-Person: Member/Non-Member: \$460
Webinar: Member/Non-Member: \$450
Includes course materials and CE fees

CE details available on individual course information webpages.

No Exam Required

LOSS CONTROL CREDIT for Utica policyholders with CIC, CRM, or CISR designations.

OTHER COVERAGE – LIVE CE WEBINARS

| | | | |
|--|--------|-------------|--|
|  | Oct 2 | 1-4 PM | Ready or Not Here It Comes: Planning for Retirement |
|  | Oct 7 | 11 AM-12 PM | Imminent Danger: Spotting Site Risks & Saving Construction Insureds |
| | Oct 9 | 1-4 PM | Ethics, Diligence, Success: What Agencies Need to Know * |
| | Oct 14 | 9 AM-12 PM | Certificates, Contractors, and You: Fights, Coverage Issues, Best Practices |
| | Oct 14 | 1-4 PM | Commercial Property: Claims, Coverages, Consequences |
| | Oct 16 | 9-11 AM | Eroding: The Personal Lines Implosion and What Happens Next |
| | Oct 16 | 2-3 PM | An Hour with Nicole: Personal Lines: Read the %^&* Form! |
| | Oct 21 | 9-11 AM | CGL Endorsements That Will Break Your Policy |
| | Oct 21 | 2-3 PM | An Hour with Cathy: I Pay What? How Commercial Policy Deductibles Work |
| | Oct 23 | 9-11 AM | Just Use Mine: Home, Vehicle and Other Sharing Exposures Insurance Doesn't Like |
| | Oct 23 | 1-4 PM | Dawn of New Age or End of the World? Emerging Risks That Make You Wonder |
| | Oct 28 | 9 AM-12 PM | Stinkin Rich, Insurance Poor: P&C Coverage Challenges for High-Net-Worth Individuals |
| | Oct 28 | 1-4 PM | Coverage Essentials: Homeowners Part 1–Policy Definitions, Liability Coverage & Policy Conditions ** |
| | Oct 29 | 9 AM-12 PM | Big Rig, Big Risk: Mastering Trucking Accounts |
| | Oct 29 | 1-4 PM | Social Security and Medicare: Your Questions Answered |
| | Oct 30 | 9 AM-12 PM | Definition of Insanity: Common Home & Auto Exposures We Know Are There & Do Nothing About |
| | Nov 4 | 11 AM-12 PM | An Hour with Sam: Physical Damage Coverage Concerns in the Personal Auto Policy |
| | Nov 6 | 9 AM-12 PM | Flood Insurance: What You Need to Know |
| | Nov 6 | 1-4 PM | Liar!: An Agent's Role in Identifying & Handling Fraud |
| | Nov 13 | 9 AM-12 PM | Homeowners Endorsements Insureds Don't Want (But Do Need) |
| | Nov 13 | 2-3 PM | An Hour with Nicole: Making Sense of Homeowners Deductibles (Once and For All!) |
| | Nov 18 | 9 AM-12 PM | How It's Built, How It's Used, Will It Survive: Elements of Property Underwriting |
| | Nov 18 | 1-4 PM | Reasons Personal Lines are Broken (and What to Do About It) |
| | Nov 19 | 1-4 PM | Understanding Commercial Property Gaps and Knowing How to Fill Them ** |
| | Nov 20 | 9 AM-12 PM | Why Inadequate EPLI Will Close Your Business (and What to Do About It) |
| | Nov 20 | 1-4 PM | Ethics in Insurance - Protecting the Client and the Agency * |
| | Dec 2 | 9 AM-12 PM | Certificates, Contractors, and You: Fights, Coverage Issues, Best Practices |
| | Dec 2 | 2-3 PM | An Hour with Cathy: Understanding (Finally!) How Claims Made Policies Work |
| | Dec 3 | 1-4 PM | Coverage Essentials: Homeowners Part 1–Policy Definitions, Liability Coverage & Policy Conditions ** |
| | Dec 4 | 9-11 AM | Eroding: The Personal Lines Implosion and What Happens Next |
| | Dec 4 | 2-3 PM | An Hour with Nicole: Personal Lines: Read the %^&* Form! |
| | Dec 9 | 9 AM-12 PM | Stinkin Rich, Insurance Poor: P&C Coverage Challenges for High-Net-Worth Individuals |
| | Dec 9 | 1-3 PM | Murky: Understanding Flood Coverage, Rules, and Claims |
| | Dec 10 | 1-4 PM | Ethics, Diligence, Success: What Agencies Need to Know * |
| | Dec 11 | 1-4 PM | Social Security and Medicare: Your Questions Answered |
| | Dec 16 | 9 AM-12 PM | Bad Machines, Evil People: The Latest in Cyber |
| | Dec 16 | 1-4 PM | Commercial Property: Claims, Coverages, Consequences |
| | Dec 17 | 2-3 PM | An Hour with Dave: Rental Cars: Issues, Answers, Horror Stories |
| | Dec 18 | 9-11 AM | Why Are You Here?! Insurance Issues with the People and Stuff in Your House |



CONTINUED: OTHER COVERAGE



1 HOUR WEBINARS: Member: \$25 | Non-Member: \$55 *Members save \$30!*
 2 HOUR WEBINARS: Member: \$50 | Non-Member: \$80 *Members save \$30!*
 3 HOUR WEBINARS: Member: \$75 | Non-Member: \$105 *Members save \$30!*



CE details available on individual course information webpages.



No Exam Required



LOSS CONTROL CREDIT for: * Utica (PA, MD, DE);
 ** Utica (PA, MD, DE) and Swiss Re/Westport (PA, DE) policyholders

E&O RISK MANAGEMENT LIVE WEBINARS



Oct 9 1-4 PM Ethics, Diligence, Success: What Agencies Need to Know *



Oct 28 1-4 PM Coverage Essentials: Homeowners Part 1–Policy Definitions, Liability Coverage & Policy Conditions **

Nov 19 1-4 PM Understanding Commercial Property Gaps and Knowing How to Fill Them **

Nov 20 1-4 PM Ethics in Insurance - Protecting the Client and the Agency *

Dec 3 1-4 PM Coverage Essentials: Homeowners Part 1–Policy Definitions, Liability Coverage & Policy Conditions **

Dec 10 1-4 PM Ethics, Diligence, Success: What Agencies Need to Know *



Member: \$75 | Non-Member: \$105 *Members save \$30!*



CE details available on individual course information webpages.



No Exam Required



LOSS CONTROL CREDIT FOR: * Utica (PA, MD, DE);
 ** Utica (PA, MD, DE) & Swiss Re (PA, DE) policyholders

ANNUITIES CE ON-DEMAND

Producers with any type of annuity authority can meet Pennsylvania's and Maryland's CE requirement with IA&B's on-demand courses: **Annuity Best Interest Standards (1 CE)** and **Concepts & Uses of Annuities (4 CE)**. Perfect for busy insurance professionals. Access these and more self-paced, on-demand courses and learn at your own convenience – anywhere, anytime. For more information, go to IABforME.online/OnDemand

PA ETHICS & FLOOD CREDITS

Recently enacted legislation, which took effect on April 29, 2025 triggered these new requirements:

- The Flood requirement (2 hours) applies to all resident producers with Property, Casualty, or Personal lines of authority.
- The Ethics requirement (3 hours) applies to all resident producers and both resident and non-resident Title agents.



Oct 9 1-4 PM Ethics, Diligence, Success: What Agencies Need to Know *



Nov 6 9 AM-12 PM Flood Insurance: What You Need to Know

Nov 20 1-4 PM Ethics in Insurance - Protecting the Client and the Agency *

Dec 9 1-3 PM Murky: Understanding Flood Coverage, Rules, and Claims

Dec 10 1-4 PM Ethics, Diligence, Success: What Agencies Need to Know *



1 HOUR WEBINAR: Member: \$25 | Non-Member: \$55
 2 HOUR WEBINARS: Member: \$50 | Non-Member: \$80
 3 HOUR WEBINARS: Member: \$75 | Non-Member: \$105
Members save \$30!



CE details available on individual course information webpages.



No Exam Required



LOSS CONTROL CREDIT FOR: * Utica (PA, MD, DE) policyholders



SALES & MARKETING

Get energized and learn how to generate qualified leads that will translate into sales and commission. These courses are developed specifically for insurance professionals, so you'll meet and network with people just like you!

WHO SHOULD ATTEND?

These seminars are open to any employee of an agency, insurance company, or insurance-related business who wants to enhance or learn sales techniques.

BECOME A CERTIFIED PROFESSIONAL INSURANCE AGENT

Three Days. One Designation. No Exam. Attend all three CPIA courses and you'll earn the Certified Professional Insurance Agent (CPIA). There is no exam for this certification.

SPECIAL TOPIC - AN E&O LOSS CONTROL PROGRAM FOR ALL AGENCIES COURSE OPEN TO ANYONE INTERESTED IN THIS TOPIC

This course is designed to help minimize E&O exposure in an agency. Upon completion of this class, managers and supervisors will have the tools to take steps to initiate their own internal E&O loss control program in their agency and/or department. Non-management employees will feel empowered to approach management with a plan for creating a loss control program. This course is open to everyone and does satisfy the CPIA update requirement.

These trainings were developed by the CPIA Program.



Oct 14 Advanced CPIA - An E&O Loss Control Program for All Agencies * Live Webinar
Course open to anyone interested in this topic



Log into webinar: 7:30 - 7:55 AM
Webinar: 8:00 AM - 4:00 PM



MEMBER: \$189 | NON-MEMBER: \$229 *Members save \$40!*
Includes course materials & CE fees



PA: 7 GEN | MD: 1 ETH/6 PC | DE: 7 GEN



NO EXAM REQUIRED



LOSS CONTROL CREDIT for * Utica policyholders

IA&B IS YOUR PREMIER RESOURCE FOR LICENSING EXAM PREPARATION

IA&B can help you prepare and study to earn a Property & Casualty and Life & Health license in Pennsylvania, Maryland, and Delaware. Our study and preparation methods have a proven track record of helping people feel confident and ready to pass the state licensing exams.

Check out
IABforME.online/licensing



MARK YOUR CALENDARS FOR OUR 2025 IN-PERSON CLASSES

| | | |
|-----------|-------------------------------|-------------------|
| Oct 7-8 | Ruble Graduate Seminar | Malvern, PA |
| Oct 15 | CISR - Commercial Casualty I | Phoenixville, PA |
| Oct 28 | CISR - Commercial Casualty II | Frederick, MD |
| Nov 6 | CISR - Commercial Property | Cranberry Twp, PA |
| Nov 18 | CISR - Commercial Casualty I | Mechanicsburg, PA |
| Nov 18-19 | CIC - Personal Lines | Erie, PA |
| Dec 2 | CISR - Other Personal Lines | Mechanicsburg, PA |

INTRODUCING INSURING CAREERS CERTIFICATION PROGRAM

Do you have a new, unlicensed employee?

Is your new employee starting a career in insurance? Let IA&B help you with preparing them for the licensing exam and building a practical knowledge of insurance operations.

Insuring Careers Certification Program (ICCP) is the perfect program for newcomers to the insurance industry. It is designed for new employees who are starting a career in property and casualty insurance in PA, MD, and DE. This program breaks down the complex world of insurance into manageable learning segments. Your employees will prepare for the licensing exam and develop a practical knowledge base. ICCP provides your employees with the necessary tools and knowledge for success.

How does this certification program work?

- ▲ It's online & flexible.
- ▲ Your employees have up to six months to complete the program, but it can be completed sooner.
- ▲ Your employees have access to an experienced education team that can answer questions and provide support.

"This is a great program! It's benefiting our agency and the material is easy to understand for our staff."

Robert Smyrl, CIC
President, Smyrl Insurance

Register new employees in the Insuring Careers Certification Program (ICCP)



For more information and to get started, contact:
Heather Ulrich, IA&B Director of Career Services
717-918-9441 | HeatherU@IABforME.com
IABforME.com





Insurance Agents & Brokers
650 Wilson Lane, Suite 200
Mechanicsburg, PA 17055

STANDARD
US POSTAGE
PAID
Gettysburg, PA
Permit No. 28

INSIDE
OCT • NOV • DEC
2025 COURSE
LISTINGS

THANK YOU PLATINUM PARTNERS
FOR SUPPORTING THE INDEPENDENT AGENT NETWORK.



KEYSTONE



Interested in becoming a partner? Reach out today.
Tim Wonder, IA&B VP-Membership
717-918-9223 | TimW@IABforME.com

TO REGISTER
Call: 800-998-9644, option 1
Online: IABforME.com



QUESTIONS?
Call: 800-998-9644, option 2
Email: education@IABforME.com



IA&B is the premier resource and champion for independent insurance agents in PA, MD, and DE.

IA&B core hours of operation:
8:30 AM - 4:30 PM, Mon - Fri.

Featured on the Cover:
Adam Vaflor(R) and Andrew Snerr(L) of Reilly Insurance, LLC.