

# CISR Module Descriptions

Choose five of the nine to obtain the CISR designation or any of the modules to fulfill your CISR update

**The CISR Program** is an intermediate-level insurance education program, and participants should have a working knowledge of the applicable policies that are covered in the program courses. To meet the requirements for the designation, CISR participants must complete and pass the corresponding examination of five of nine courses offered in the program. They have three calendar years after the year they passed their first examination to complete the designation.

The complete list of CISR courses include:

- Agency Operations
- Commercial Casualty I
- Commercial Casualty II
- Elements of Risk Management
- Insuring Commercial Property
- Insuring Personal Auto Exposures
- Insuring Personal Residential Property
- Life & Health Essential
- Other Personal Lines Solutions

## Commercial Casualty I

This CISR Commercial Casualty I Course strengthens your ability to have productive, confident interactions with your commercial customers in the area of commercial casualty exposures and coverages. You'll improve your understanding of legal liability and what creates liability exposures. The focus of this course is the Commercial General Liability Coverage Form. Also addressing additional insured exposures and the coverage available to meet them, the course provides a strong foundation that is valued by insurance professionals.

### Topics:

- Essentials of Legal Liability
- Commercial General Liability
- Additional Insureds

## Commercial Casualty II – BAP, WC, Excess

This course, like Commercial Casualty I, expands your ability to have a confident relationship with your commercial customers in the area of commercial casualty exposures and coverages. In Commercial Casualty II, the focus is the Business Auto Policy, the Workers Compensation Policy, and Excess Liability Policies. You will improve your understanding in each of these vital areas.

### Topics:

- Workers' Compensation and Employers' Liability
- Introduction to Business Auto Coverage
- Excess Liability and Commercial Umbrella Policies

## Elements of Risk Management

Knowing the types and classifications of exposures their clients face helps them to design more effective insurance and risk management programs. This course provides tools and techniques to identify exposures, assess their impact on clients' assets and operations, consider a variety of loss funding/insurance options, control losses and claims, and finally to implement risk management and loss control procedures and monitoring their progress.

### Topics Include:

- Introduction to Risk Management
- Risk Identification
- Risk Analysis
- Risk Control
- Risk Financing
- Risk Administration

## Life & Health Essentials

This course helps build a better understanding of what your clients need to know about life and health insurance. Explaining the benefits of having the proper life and health insurance is key to the financial well-being of your clients' families and businesses.

Be better prepared to answer questions about analyzing the need for and placement of life insurance. Health insurance includes a diverse assortment of policies, from medical expense coverage to vision care and dental coverage, plus a variety of delivery systems and health plans designed to manage the high cost of care.

### Topics:

- Introduction to Life Insurance
- Term and Permanent Life Insurance
- Common Characteristics of Life Insurance Concepts
- Healthcare Policies
- Federal Regulation and Consumer-Driven Health Plans Medicare

## Insuring Personal Residential Property

Insuring Personal Residential Property

The CISR Personal Residential Course helps you develop the expertise to guide your customers through the often complex and confusing process of purchasing homeowners insurance. More importantly, you will be able to provide practical information that will help clients make decisions for protecting their most valuable assets and their financial future in the event of a loss.

### Topics:

- Personal Residential Concepts
- Homeowners Policy Property Coverages
- Homeowners Policy Liability Coverages and Policy Conditions

## Other Personal Lines Solutions

This course examines coverage exclusions and limitations in the most current ISO Homeowners 3 – Special Form and the ISO Personal Auto Policy.

Learn to address exposures created by business activities, the ownership or use of recreational vehicles and watercraft, and the need for additional coverage through Personal Umbrella Liability and Catastrophe Coverage.

This course is best taken after CISR Personal Residential Property & CISR Personal Auto Exposures.

### Topics:

- **Business Activities of Personal Lines Clients** – Unique exposures to in-home businesses, types of loss, risk management considerations, and methods of insuring exposures.
- **Recreational Lines** – Identify exposures faced by personal lines clients with recreational vehicles and watercraft.
- **Personal Umbrella/Excess Liability** – Understand Personal Umbrella Liability/Excess Liability Coverage concepts and identify and compare policy differences.
- **Personal Lines Catastrophe Coverage** – Coverage solutions and risk mitigation methods or resources available to personal lines consumers for catastrophic perils.
- **Personal Lines Emerging Risks** – Basics of how emerging risks develop, risk management process essentials, and how to apply the risk management process to an emerging risk.

## Insuring Personal Auto Exposures

After taking the CISR Insuring Personal Auto Course, you'll be able to assist your clients in identifying their exposures and more effectively advise them of policy limitations or exclusions that may apply, including ways to provide the needed coverage.

### Topics:

- Introduction to the Personal Auto Policy
- Personal Auto Policy Definitions and Liability Coverage
- Medical Payments/Personal Injury Protection
- Uninsured/Underinsured Motorists Coverage
- Coverage for Damage to Your Auto
- Coverage for a Rented Vehicle

## Insuring Commercial Property

Commercial property insurance is one of your business customers' greatest concerns. You'll improve your cross-selling abilities with up-to-date knowledge of commercial property coverage and reduce E&O exposures. Insuring Commercial Property gives you the skills to address these issues with greater ease and confidence.

### Topics:

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

## Agency Operations

CISR Agency Operations can transform you into an indispensable team player in any insurance agency or give you confidence to move into another position. As you work with colleagues and customers, you'll discover an enhanced self-assurance and a greater understanding of the dynamics within insurance organizations. Also, understanding how agencies function is essential training for both insurance agency and company personnel.

### Topics:

- Legal & Ethical Requirements
- The Insurance Agency
- The Insurance Industry and Marketplace
- Communication and Technology
- Agency Workflow Concepts
- Agency Workflow Steps
- Account Management
- Errors & Omissions

## William T Hold (WTH)

*(Does not qualify towards earning the CISR designation. Update or CE only.)*

As part of the Founders Series, these innovative one-day courses are special advanced learning and update opportunities for insurance and risk management professionals.

The agenda is created from more than 40 topics, ranging from personal lines to commercial lines to life and health to risk management. You will explore topics that were either briefly covered or not covered at all in the five core CISR courses. For example, selected topics could include garage insurance, certificates of insurance, or rental cars. For specific topic information, consult the seminar agendas on the schedule page.

WTH Seminars provide excellent workbook materials and informal Q&A with the faculty -- experienced insurance industry professionals.

### Benefits:

- Satisfies the annual CISR and CSRM update requirements.
- Generous CE credit in most states
- Expert instruction
- State-specific topics and in-depth discussions
- Networking opportunities in a relaxed atmosphere - AND NO TEST!