

SUMMIT SCHOOLS, INC

CATALOG OF APPROVED Insurance CE COURSES

HEALTH INSURANCE-BE SPECIFIC

#62735 4 credits

Health Insurance is more than Major Medical. Gone are the days when an agent can simply spreadsheet and sell a Major Medical plan. Today the health insurance agent's liability demands an expertise on the wide variety of actual health insurance products and presentation.

UNDERSTANDING SOCIAL SECURITY

#62736 3 credits

This course covers the history of social insurance systems in this country and worldwide. It provides a historical look at reasons for the development of our Social Security System. There is discussion of recent events that may affect our Social Security System, including new legislation, legal issues and recent court decisions with emphasis on how changes may affect us.

COMMERCIAL PROPERTY

#62737 4 credits

This program will give every attendee a complete review of this contract. Valuation of property and co-insurance will be detailed. Coverage, exclusions, limitations, and conditions will all be reviewed.

ESTATE PLANNING MADE SIMPLE

#62738 3 credits

This seminar is designed to provide a basic foundation of knowledge of estate planning and estate planning tools to the Agent.

COMMERCIAL LIABILITY

#62764 4 credits

The purpose of the program is to further everyone's understanding of our current general liability policy. This will include a review of each coverage, and policy exclusions. Also, several important endorsements, which are normally added to this contract, will be reviewed. Upon completion each individual attending will be able to discuss this policy with policyholders.

LIABILITY & THE LEGAL SYSTEM

#62765 3**credits**

This course teaches a history of the Commercial General Liability module and its importance as the second major CPP module. We will also cover current and topical liability issues, both locally and nationally. This would include important legal cases and major liability claims. The CGL will be discussed in terms of how the policy would apply in real life situations.

INTRO ENVIRONMENTAL INSURANCE

#62766

3 credits

This course will cover why it's important for insurance agents to know about the availability of environmental insurance. The history behind environmental insurance, including how Super Fund (CERLA) changed the legal liability rules and how environmental claims have affected insurance companies will also be discussed. There will also be a review of major environmental insurance policies and the future of this type of insurance.

SURETY BONDS-PART 1

#63188

3 credits

This course gives the agent a complete overview of what a surety company needs to know in order to issue a bond. In turn, this will provide the basic but necessary knowledge and clarify the process so the agent will effectively be able to present surety bonds to a client.

INSURANCE VS THE MOLD ISSUE

#63502

3 credits

When the basement drain backs-up or the roof leaks a client expects their homeowners insurance to pay the cost of cleaning up the mess. This course will discuss policy coverage and coverage assumptions, underwriting risks, the role of the agent and the agency, and how mitigation and good underwriting can reduce the risk of getting sued.

INVESTING FUNDAMENTALS

#63584

3 credits

This tutorial covers the practice of investing from the ground up. You will learn some of the lingo and major concepts. Regardless of your personality type, lifestyle, or interest, this course will help you understand what investing is and what it means

RECOGNIZING AN ETHICAL ISSUE

#63586

3 credits

Society has developed rules-both legal and implicit-to guide businesses in their efforts to earn profits in ways that do not harm individuals or society as a whole. Ethics is also directly related to the amount of emphasis that decision makers place on their own values and what they consider to be accepted practices. Consequently, values and judgments play a critical role when we make ethical decisions.

ROTH MANAGEMENT GUIDE

#63587

3 credits

January 1, 2010 tax rules give more people access to a Roth IRA and that makes it a smart money move. As with any government gift, the Roth IRA comes with a few strings attached. Follow the rules and any money you invest into one of these retirement-saving accounts will grow absolutely tax free-you won't owe Uncle Sam a dime, and the Roth IRA is more flexible than any other retirement can you can invest in

BUILD AND PROTECT AN ESTATE

#63588

3 credits

This course starts by covering basic planning goals such as financial and medical decisions. It then goes into the 3 stages of the financial life cycle, going beyond the basics by creating an estate, conservation of that estate including planning considerations to preserve income. Distribution, linking trusts to estate planning and a section on gifting are also included

SMALL BUSINESS BENEFITS

#63589

4 credits

Currently, small business accounts for 1/3 of all employees. Historically, small business has been extremely volatile and is influenced by economic forces. Yet with the agents help and the unique characteristics of insurance the volatility can be greatly diminished. Learn the basics of business protection discrimination strategies and government sponsored plans.

CGL PROBLEMS AND ISSUES

#63822

3 credits

This question and answer session is designed to help clarify the concepts of CGL. You will discuss current topics that are causing problems for both the clients and agents You will also discuss topics and strategies to reduce E&O exposure.

UMBRELLA LIABILITY TODAY

#63823

3 credits

This class will provide the tools to recognize the differences between umbrella policies. What to look for in analyzing client's needs and matching with correct policy.

HOW WHAT WHEN LIFE INSURANCE**#63824 3 credits**

Financial risk management is accomplished through the use of life insurance. The power of life insurance, to create an immediate source of funds, is a phenomenal asset. The agent's liability risk can also be at risk. To reach this financial strength begins with the determination of client's need, matched to the correct product, then linked to the client's specific situation. Learn how these 3 elements, how, what and when work together.

INSURANCE AGENT ETHICS**# 63825 3 credits**

This course will help the attendee understand what ethics are, and the areas of the insurance business affected by ethics or lack thereof. It will show that ethics goes beyond the legal issues. It will provide everyday 'ethical' situations to discuss, and ways to handle those situations. The course also includes a study on Money Laundering; what it is, that to look for, and what to do if it is suspected.

INSURANCE LAW FOR WISCONSIN**#64025 3 credits**

This course covers the statutes and codes of Wisconsin Insurance as presented in the Wisconsin Office of the Commissioner of Insurance Intermediary's Guide. The requirements of law are continually changing and this course is a great way to update you as an agent in Wisconsin. The information is applicable, regardless of the license held by an agent

WISCONSIN WORKERS COMPENSATION**#64026 3 credits**

This course covers the Wisconsin Workers Compensation program as well as underwriting, proper submission of an application, policy review and all major parts of the policy.

AUTOMOBILE EXPOSURES**#64027 3 credits**

Personal Auto policy, Non-Standard Auto Policy and Auto Rental policy will be covered in this course. It will also cover the cross over of the contractual language in the Personal auto policy, Non-Standard Auto Policy and Auto Rental Policy

KIDS CASH FOR COLLEGE**#64048 3 credits**

Are you planning for college expenses? You probably realize there are many pieces in the savings puzzle. We can offer some general advice that may help you determine what is available.

HSA & HRA ARE EASY**#64235 4 credits**

A consumer driven health plan, HSA & HRA, is used to manage increasing medical costs through consumerism. Learn how much you already know about HSA & HRA.

ESTATE ACTION PLAN**#64236 3 credits**

This course is designed to provide a basic foundation of knowledge of estate planning and estate planning tools to the insurance agent. It also discusses easy steps to avoid the effects of improper estate management on family members and beneficiaries.

HEALTH PREMIUM CONTROLS**#64237****2 credits**

Health insurance solves a need. A well designed health plan must go beyond choosing the deductible. In order to contain today's health insurance premiums, the consumer needs to assume a level of responsibility. Therefore a health plan's suitability must now include communications with the client about cost controls, the use of the products and the resources available to manage out of pocket expenses.

SO YOU WANT TO RETIRE**#64238 3 credits**

This program is designed to address the opportunities for financial planning aimed especially at the millions of baby boomers who will have trillions of dollars passed to them within the next decade. Issues such as health care, social security, retirement, and tax planning are discussed in detail.

UNDERSTANDING DI**#64239 3 credits**

Boost your skills; enhance your knowledge; or refresh your memory. You will experience a broad based study of disability income protection insurance. Do you know that more than 50% of the work force does not have short term disability coverage? or more than 80% do not have long term disability insurance coverage? Or that more than 54% of the 25 year olds will become disabled? The information will be beneficial for both business and individual coverage-who, what, when, where, and how. One of the reasons many clients don't have any disability coverage is that no one has ever approached them about it. Learn to be comfortable presenting this type of insurance.

LONG TERM CARE UPDATE (not for LTC compliance credit) #64522 4 credits

Studies conducted in 2009 and 2010 by universities and health organizations confirm that nearly 50% of all Americans will need long term care at some point in their life. Clients economics and their pertaining to this issue will be covered. A summary of the new Patient Protection and Affordable Care Act which includes the CLASS act, as it pertains to long term care, will also be covered.

ESTATE TRUSTS, WILLS AND TAXES #64577 3 credits

This course will study the 2 most common estate planning tools: trusts and wills. The trust and will section of this series focuses on the estate transfer by way of a revocable living trust and the role of a will in the probate system. This session will also include information about the 3 statutory tax tools.

ESTATE OWNERSHIP AND PROBATE

#64578 3 credits

This session will focus on: issues of property ownership, taxes and the probate system. It will connect why every family must organize their estate, what are the red flag issues and the initial steps to prevent estate problems.

VOLUNTARY BENEFIT TRENDS

#64665 3 credits

This course will provide an overview of self funded arrangements from a historical perspective to present day. Key topics to be presented will include the development and evolution of self funded benefits, current legislative issues affecting self funded plans, a comparison of self funded and fully insured plans, the components involved in the development and maintenance of self funded programs, critical criteria to consider in choosing a self funded administrator and the role played by the agent in selling and servicing self funded clients

ANATOMY OF 401K

#64666 3 credits

The program introduces to an agent the many elements and options of 401(k) plans. This program covers the reasons a 401(k) is popular, they types of plans, when they are a viable consideration and what investment vehicles can be used.

LONG TERM CARE PARTNERSHIP (4 HR BIENNIAL LTC REVIEW COMPLIANT)#64719 4 credits

This Deficit Reduction Act mandated 4 hour LTC course is also Wisconsin CE approved! Receive updated survey results, CLASS Act Affordable Care Act summaries, new suitability and service issues and an overview of Medicaid and WI's partnership program.

ANNUITY SUITABILITY COMPLIANCE (4 HR BIENNIAL UPDATE COMPLIANT) #64840 4 credits

This course will ensure agents who sell annuities understand the different types of annuities; their interest crediting strategies; the

material features of annuities; the contractual elements of annuities; and, tax impact and implications associated with annuities. To educate the agent about the suitability information they need to obtain so they can fully understand the insurance needs and financial objectives of consumers, the material information that is necessary to disclose, and factors that will influence the information gathering and disclosure process so that consumers purchase the annuity products most suitable to their situation

HOMEOWNER COVERAGES & ENDORSEMENTS

#65299 4 credits

Insurance agents and customer service representatives should be aware of specific problems associated with writing homeowner business. This program will focus on a number of items where some special attention is needed to better serve the policyholder. Each section of the policy is broken down by coverage and will be reviewed in detail.