Insurance
Continuing Education

877.725.7563 | www.kaplanfinancial.com/insurance-ce-courses
Table of Contents

LIFE & HEALTH 2–10
- Anti-Money Laundering 2–3
- Estate Planning 4
- Financial Planning 4–6
- Health Insurance 6–7
- Life Insurance 7–8
- Retirement Planning 8–10

PROPERTY & CASUALTY 10–14
- Claims Adjusters 10–11
- Client Service 11
- Commercial Lines 11–12
- Personal Lines 12–13
- Property-Casualty Basics 13
- Underwriting 14

ETHICS 14–15

OTHER 15–18
- Certification 15–16
- Classroom Equivalency 16–17
- State Laws and Regulations 17–18

Anti-Money Laundering

- AML Best Practices for the Life Insurance Industry
  This course shows insurance company personnel how to build anti-money laundering programs. It introduces the Bank Security Act, the Money Laundering Control Act, the Money Laundering Suppression Act, and the USA PATRIOT Act. The money laundering process is described, with emphasis on the insurance industry’s most vulnerable points. The requirements for a formal program are given, including requirements related to the adoption of policies, procedures, and internal controls. The course explains the compliance officer’s specific responsibilities for the program.

- AML Training Programs for Life Insurance Agents
  The course contains the recommended core elements of an AML training program for life insurance agents, as recommended by the American Council of Life Insurers. Major topics addressed in the course include key concepts, agent responsibilities, know your customer, methods of payment, suspicious activity monitoring, record keeping, reporting requirements, and penalties.

- Anti-Money Laundering Guidelines for Insurers
  Get trained on federal anti-money laundering (AML) requirements for insurance companies and their producers. Major topics discussed in this course include the types of insurance companies and products subject to AML requirements, how money launderers operate in the insurance industry, the AML laws and regulations governing insurance companies, and how companies can comply with information gathering and reporting requirements.

- Anti-Money Laundering Laws and Practices
  Where is the insurance industry most vulnerable to money laundering? Learn how to recognize activities that should be considered unusual or suspicious. This course describes the various techniques criminals use to launder money through the financial industry and includes a discussion of the regulations designed to detect, monitor, and prevent these criminal actions. The course covers laws enacted to enhance the government’s ability to fight money laundering by monitoring currency transactions and suspicious financial activities.

Complete Your Requirements Easily

Satisfy state-mandated CE requirements with courses that fit your schedule and learning style. Kaplan Financial Education offers multiple designation credit and an extensive online course library, as well as live classes in select states.

Online CE Courses

Total Access CE | $59
Total Access CE is the most economical and efficient way to satisfy CE requirements. With this package, you’ll get 365 days of access to over 100 courses written by Kaplan’s industry experts.

Individual Online Courses | $19 each
Fulfill one-off CE credits in a pinch with individual online courses. Get 365 days of access when you select one course from the online library.

Live CE Classes

Price varies by state
Live CE classes provide a learning environment with maximum teacher-student interaction. Our instructors possess a unique understanding of the curriculum and the most effective strategies for delivering it.

Not all courses are approved for CE credit in all states. Subject to change. See website for current listings.

Course Availability Guide

- Also accepted by CFP Board for CFP® certification renewal credit.

Total Access CE: $59  Individual Course: $19
Anti-Money Laundering Programs for Life Insurance Companies

What anti-money laundering programs exist for life insurance companies, and what are the responsibilities of life insurance agents and brokers within those programs? This course is designed to help insurance companies design anti-money laundering programs that effectively address the risks they face from money launderers and terrorists. The course includes an overview of the minimum standards for an anti-money laundering program in life insurance companies, a survey of US laws for combating money laundering and terrorism, the money laundering process, regulations covering money laundering, the development of anti-money laundering programs in insurance companies, suspicious transaction reporting, knowing customers and other guidelines, such as due diligence, red flags associated with suspicious activity involving insurance companies and products, and penalties and responsibilities. The course concludes with seven case studies.

Anti-Money Laundering Rules for Insurance Companies

Learn how to comply with anti-money laundering requirements for insurance companies. This course discusses the money laundering problem in the insurance industry, the money laundering process, anti-money laundering laws and regulations for insurance companies, and how companies can comply with anti-money laundering program and reporting requirements.

Anti-Money Laundering Standards for the Insurance Industry

This course contains the recommended core elements of an anti-money laundering (AML) program for life insurance companies. Key topics covered in the course include trends in money laundering, major laws addressing money laundering, the core components of an insurance company’s AML program, the role and responsibilities of life insurance agents, record keeping requirements, and reporting requirements and penalties for violating AML laws and regulations.

Anti-Money Laundering Training for Insurance Professionals

This course, Anti-Money Laundering Training for Insurance Professionals, contains the recommended core elements of an AML program for life insurance companies, as well as directions on how to integrate insurance agents and brokers into the insurance company’s AML program, including those associated with independent agencies. Major topics addressed in the course include trends in money laundering, major laws addressing money laundering, the core components of an insurance company’s anti-money laundering program, the role and responsibilities of life insurance agents, record keeping requirements, and reporting requirements and penalties for breaking AML laws and regulations.

Estate Planning

Estate Planning Concepts

Learn what you need to sell life insurance in the profitable estate planning market. This course covers forms of property ownership, wills, trusts, probate, and estate and death taxes. Learn how to use life insurance and annuities to achieve important estate planning objectives.

ILITs and Estate Planning

Irrevocable life insurance trusts (ILITs) are a tax effective method of paying estate settlement costs. This course covers elements of a trust, different methods for paying estate taxes, the use of life insurance for this purpose, and the value of paying premiums through annual gifts to an ILIT.

Multiple Designation CE Credit

Check CE off the list across the board with Kaplan’s Insurance CE courses that are approved for multiple designation CE credit.

Kaplan offers courses approved for:
- CFP® Certification Renewal
- The American College’s PACE CE
- IMCA CE Credit

Learn More: www.cedualcredit.com
Kaplan Financial Education has been a leader for over 75 years, offering the most efficient, effective, and innovative study tools and CE materials available for the insurance, securities, and financial planning industries. Through classroom, online, and self-study courses, Kaplan helps students succeed, regardless of learning style or budget.

Why Kaplan?

Business Continuation Training Course
Business owners have special estate-planning challenges. Learn the pros and cons of continuing a business or liquidating it when the owner dies or becomes disabled. This course covers buy-sell arrangements, tax rules, and the role of insurance in making an effective plan.

Business Insurance Concepts
This comprehensive course examines the insurance products and concepts that meet business insurance needs. It compares proprietorships, partnerships, and corporations, and then discusses key employee insurance, deferred compensation, split-dollar plans, executive bonus plans, and group insurance. It includes sample advanced sales agreements, plus valuable prospecting tips and sales ideas. The last unit explains financial statements and shows how to use them as sales tools.

Equity-Indexed Annuities
Learn the most important concepts relating to Equity-Indexed Annuities. This course describes EIAs, including features, performance in detail. It also shows examples of the way various EIAs perform under different market conditions and why indexing is a solid investment strategy for the traditional annuity buyer.

Financial Planning Process
Get clued in to the financial planning process and the financial services industry. This course covers the basic analytic tools of the trade, income tax planning, risk management planning, retirement planning, wealth accumulation planning, estate planning, and business planning, and concludes with a look at the profession. This is an ideal companion to Financial Products Training Course.

Financial Products Training Course
Give your producers and brokers a practical and sales-oriented look at how each financial planning product works—including its tax consequences and its relative strengths and weaknesses. This comprehensive course covers deposit accounts, insurance, annuities, securities, mutual funds, and qualified retirement plans. Separate units focus on the risk-return trade-off and selecting the right investment. This is an ideal companion to the Financial Planning Process course.

Indexed Products
How are indexed annuities and life insurance different from other insurance products? Learn how their performance is tied to the performance of an external financial index, where they fall on the risk spectrum compared to fixed and variable products, and how that affects their suitability for your clients.

Section 529 Plans
What are Section 529 plans and how are they used as tax-qualified college savings plans? Learn about the different types of plans, coordination between qualified tuition plans and other higher education plans, the effect of these plans on eligibility for financial aid, as well as the rules that govern contributions to and distributions from these plans.

Taxation of Life Insurance and Annuities
This course provides an introduction to the income taxation of life insurance products and annuities. The lessons discuss life insurance as a financial product, term and permanent life insurance, rights and benefits of life insurance ownership, settlement options, and taxation. The lesson on annuities covers the role of annuities in investment planning and taxation issues.

Understanding 1035 Exchanges
Will you trigger tax if you replace a contract? This course covers the basic tax treatment of life insurance and annuities, the purpose of Section 1035, the exchange rules of life insurance and annuities, the meaning of policy replacement, and the procedures for properly effecting a 1035 exchange.

Variable Contracts
Are you a life insurance producer and broker-dealer representative who has met the basic educational requirements necessary to sell variable contracts? Take the learning process to the next level. With this course, you’ll see how the concepts you learned while preparing for your FINRA and life insurance exams can actually be applied in the field to meet the needs of your prospects and clients. By the time you have completed this course, you will be able to describe the formal characteristics of fixed-premium variable life, variable universal life, and variable annuities; be able to determine suitability requirements of variable contracts; and explain and recommend asset allocation based on your clients’ needs.

Variable Contracts: Case Studies
Explore the steps in the variable life insurance and annuity sales process through a series of case studies. Meet the clients, conduct a factfinding interview, create a plan, present the plan, and follow up to understand the uses of these flexible products.

Advising Clients on Medicare
This course begins with a discussion of the need and value to financial advisors of providing advice to Baby Boomers on Medicare programs and choices, and then describes how and when to provide that advice. Course units cover the clients, considerations, resources, Medicare, enrollment, major choices, Original Medicare, Medicare Supplement Insurance, Medicare Advantage Plans, Medicare Part D: Prescription Drug Plans, and changing plans.

Disability Income Insurance
Explain the major forms of disability income insurance to your clients. This course explains the disability income risk and the protection afforded by this type of insurance. Both the individual and business markets are considered along with common riders and underwriting.

Group Insurance
Group Insurance is a different animal. Get practical advice on enrolling, installing, and servicing group plans for life, health, and long-term care insurance. This course includes coverage of tax rules, Section 125 plans, and the impact of managed care and health insurance portability requirements.

Health Care Reform
This course describes and explains the provisions of the new Affordable Care Act—the legislative package that includes the Patient Protection and Affordable Care Act, and the subsequent reconciliation bill, the Health Care and Education Reconciliation Act of 2010.

Why Kaplan?
Kaplan Financial Education has been a leader for over 75 years, offering the most efficient, effective, and innovative study tools and CE materials available for the insurance, securities, and financial planning industries. Through classroom, online, and self-study courses, Kaplan helps students succeed, regardless of learning style or budget.
Health Concepts
Health insurance products are the subject of this course. Topics include: types of policies, disability income and medical expense insurance. Learn about the industry, marketing, applications, underwriting, group policies, common, required and optional policy provisions, social health insurance, and taxation.

Health Savings Accounts
Learn how health savings accounts (HSAs) are used in connection with high-deductible health insurance. This course covers eligibility requirements and the tax aspects of contributions and distributions, as well as the appeal of HSAs to various market segments.

Long-Term Care
This course introduces insurance agents to long-term care (LTC) insurance. Newly revised, this course identifies the health care professionals and organizations that provide LTC services, and defines the various types of LTC settings and the scope of services in those settings. Tax-qualified and non-tax-qualified plans are described in detail. The course also covers Medicaid and Medicare.

Long-Term Care Concepts
This introductory course should be studied before Kaplan’s Long-Term Care course (see above). Basic in nature, this course provides a good overview of long-term care (LTC) insurance. Students learn about the need for LTC insurance and different ways of paying for it. Policy provisions for individual, group, and partnership LTC policies are explained. A unit is devoted to prospecting, selling, and market conduct issues.

Long-Term Care Coverage Combined with Annuities and Life Insurance
This course describes and explains the combination products that are emerging in the insurance market as a result of provisions in the Pension Protection Act of 2006 that allow for the integration of long-term care insurance (LTC) with annuities and life insurance policies. The course details how the LTCi benefit can be part of the base contract or a separate rider to the base contract. In addition, the course defines the market for LTCi products, describes the risk of needing long-term care services, and discusses who pays for long-term care.

Long-Term Care Suitability
This course trains insurance agents in the process of educating clients about the long-term care (LTC) field and the need for LTC insurance. It details the process of working with clients to design affordable policies that are tailored to meet their needs and goals. This course emphasizes suitability and the matching of product features and benefits to client needs and goals.

Medicare
This course covers the Medicare program, including Medicare Part A (Hospital Insurance), Medicare Part B (Medical Insurance), Medicare Part C (Medicare Advantage Plans, like HMOs or PPOs), and Medicare Part D (Medicare Prescription Drug Coverage).

Medicare and Medigap Insurance
Learn how Medicare supplement insurance fills major gaps in the Medicare system through case studies. This course covers how the two interact, including covered services, benefit amounts, exclusions, eligibility, enrollment, claims procedures, co-pays, and deductibles. Marketing and sales issues are also covered.

Life Insurance
Introduction to Advanced Markets
When producers are ready to move into the advanced markets, this course teaches the concepts they must know to succeed. It explains how to prospect for and get the attention of business owners. The course presents the issues that are important to business owners and discusses how producers can meet their needs. It covers succession planning (buy-sell agreements, Section 303 redemptions, and key-employee insurance), as well as several insurance products for advanced markets (group insurance, executive bonus, split-dollar plans, qualified retirement plans, and more). Discover how to collect the information necessary to develop an effective sales proposal.

Introduction to Life Insurance
This is a valuable, first-step training course that explains the job of selling life insurance and what is expected from new agents. It includes tips for a successful career, techniques for identifying insurance markets and analyzing financial needs, finding and contacting prospects, planning presentations, completing the sale, uses for life insurance products, analyzing life insurance policies, and developing professional work habits.

Life Concepts
Get a comprehensive look at the life insurance industry. Beginning with basic insurance concepts and explanations of life insurance, annuities, and policy types, this course covers the need for life insurance and its uses in retirement planning, estate planning, and business planning.

Life Insurance In Action
The primary purpose of life insurance is to provide a benefit in the event of death. This course provides an understanding of the ways in which life insurance provides financial stability during life and protection against financial hardship at death.

Life Insurance Policy Comparison and Underwriting
Take an introductory look at the nature and uses of life insurance, insurance applications and receipts, mortality and rating, underwriting processes and actions, term life insurance, whole life products, specialized policy forms, flexible policies, policy riders, options, provisions, and the use of life insurance for financial planning.

Needs Analysis
This course addresses the basics of needs-based consultative selling. After comparing financial objectives with existing resources, the need for additional insurance becomes obvious to prospects. This course is designed for producers who have just completed their introductory training or for experienced agents who wish to upgrade their skills from package or product selling.

Retirement Planning
401(k) Plans
Learn how to tailor a 401(k) plan for differing needs. This course starts with basic concepts governing 401(k) plans, building to marketing, installation, and administration of these plans. Less expensive SIMPLE plans for small employers are also covered.

Advance Planning for Senior Needs
Understand the unique needs of retired individuals, the resources available to meet those needs, and planning techniques available to clients at various stages of life. This course reviews life insurance, annuities, health insurance, and long-term care, and covers critical market conduct issues.

Determining Retirement Income Needs
How will your clients manage when they are on a fixed income? Learn how to develop a budget that will include Social Security, employer-sponsored retirement plans, and personal savings, and how different distribution options affect the amount and duration of each source of retirement income.

Distribution Planning: Required Distributions
What happens when the owner of a tax-qualified retirement account reaches age 70½? This course covers IRS rules governing minimum distributions that must be made together with the tax treatment of these distributions. How these rules affect distributions to beneficiaries after the account owner’s death are also covered.
Annuity and Long-Term Care Certification Training

Kaplan provides long-term care training and annuity certification training courses in those states that have adopted these requirements. Please check your state at www.kaplanfinancial.com/insurance-ce-courses for details.
Client Service

Delivering Quality Service
Learn to see service from the customers’ view. Here is a definitive study of quality customer service in the insurance environment. This course will teach you to establish rapport, develop relationships, listen actively, take ownership of problems, speak positively, and help irate customers.

Effective Business Writing for Insurance People
Bookstores are packed with writing courses, but here’s one that will teach you to write business letters, memos, faxes, and email using insurance specific examples. Learn how to appraise a business situation and compose an appropriate, clear, and well-written response. A useful grammar review is included.

Commercial Lines

Business Income Coverages
Learn ISO’s business income and extra expense forms and endorsements. Illustrations and tables show how time element insurance fits into the commercial property line. Discover how to differentiate time element needs from property coverage needs and which factors are used to establish adequate insurance limits to cover loss exposures.

Commercial Auto Coverage
Liability coverage, physical damage coverage, conditions, endorsements and more: here is a careful analysis of ISO’s most recent business auto, garage, truckers, and motor carrier forms. Students learn the eligibility rules and how to use the numerical system for designating the autos covered by each form.

Commercial Auto Rating
Rate both business auto and garage forms. This course covers rating hired commercial auto, employers non-ownership liability, commercial auto truck types, commercial auto trailers, zone risks, vehicle dealers, and private passenger types. Commercial auto garage rating, tools used for rating commercial auto, and coding procedures are also discussed.

Commercial Crime Coverage
Analyze each of the insuring agreements in ISO’s crime coverage program. This course explains how to assemble a commercial crime contract as a monoline policy or as part of the CPP, and gives an overview of how the exposures are rated.

Commercial General Liability Rating
Classify and rate the occurrence form and learn how claims-made rating is different. Course topics include an introduction to general liability, tools used for rating commercial general liability (CGL) insurance, classifying and rating the occurrence and claims-made forms, and CGL and the CPP.

Commercial Inland Marine Coverage
Identify and categorize common inland marine risks. Learn to distinguish filed and nonfiled inland marine insurance forms and to determine which forms may be included in the commercial package policy. Learn the terminology and regulations associated with transportation and bailee risks.

Commercial Property Coverage
Insurance for property and business are discussed in this commercial property coverage primer. It teaches the purposes of and coverages provided by commonly used ISO forms, including building and personal property, condominium, and business income forms. It also discusses the causes of loss forms and frequently used endorsements.

Commercial Property Rating
Learn how to rate building and personal property coverages, as well as other commercial property coverages and endorsements. Topics include a review of commercial property insurance, tools used for rating commercial property insurance, class rating, and specific rating. A variety of rating exercises are included.

Commercial General Liability Coverage
Learn about the Commercial Package Policy and Commercial General Liability. This course deals with the basis for legal liability and business liability exposure and features detailed analysis of the coverages under ISO’s occurrence and claims made forms. Specialized liability coverages and popular endorsements are also discussed.

Product Liability Insurance
What is the product liability risk and what are the types of claims that businesses may face from this exposure? Learn about the development of product liability law and the legal basis for lawsuits. Identify a business’s product liability exposures and the appropriate insurance solution for that risk.

Workers’ Compensation Coverage
Learn the basic features of state workers’ compensation laws and various unit statistical plans. This course presents a careful analysis of the National Council on Compensation Insurance’s workers’ compensation and employers liability policy and the principal features of current issues on workers’ compensation.

Workers’ Compensation Rating
Here's how to rate the workers’ compensation (WC) and employers liability policy and how to use the WC classification system. This course provides an overview of WC benefits, describes loss costs and how they are used, and explains how risks are classified.

Personal Lines

Dwelling Coverage
Take a close look at dwelling policies, who they insure, covered property, excluded perils, and the obligations the insured and the insurer have to each other. This course covers the basic, broad, and special dwelling forms, who is eligible for dwelling insurance and when it is most commonly used.

Homeowners Insurance Coverage
Here is essential training for everyone using ISO’s homeowners’ policy program. This course focuses on the Homeowners 3 special form and then examines the differences in the Homeowners 2, 4, 5, 6, and 8 forms. Learn how different factors affect premiums. A review of popular endorsements is included.
Homeowners Liability Coverage
This course focuses on the coverages, exclusions, and conditions provided under the liability section of the ISO Homeowners forms.

Personal Auto Coverage
Analyze each provision of ISO’s personal auto policy and important endorsements. This course deals with liability, medical payments, uninsured motorist, and property damage coverages, limits, and exclusions, as well as no-fault insurance and the main factors in determining personal auto premiums.

Personal Auto Rating
Personal Auto Rating teaches students how to rate the coverages in the personal auto policy. Students use a sample rating manual to rate simple and complex applications.

Personal Inland Marine and Watercraft Coverages
Here is targeted training that provides an analysis of inland marine contracts that offer specific coverage for an insured’s valuables. It also includes the three major types of personal watercraft policies and their coverages. It is designed so learners may explore personal inland marine floaters, watercraft policies, or both.

Personal Lines Endorsements
Insurance professionals often recommend endorsements to customize coverages for their clients. This course explains how to use common endorsements to cover home businesses, personal property, unusual perils, loss settlements, miscellaneous vehicles, and other auto insureds.

Property Casualty Basics
Flood Insurance
Producers who sell coverage provided by the National Flood Insurance Program can use this course to learn topics that meet FEMA education guidelines promulgated in response to the Flood Insurance Reform Act of 2004 and FEMA’s advanced training topics and guidelines issued in response to requests for advanced flood insurance training. The course also covers FEMA’s advanced training topics and the Biggert-Waters Flood Insurance Reform Act of 2012.

Green Insurance Coverage Options
This course explains how the trend toward environmentally friendly products and services impacts the insurance industry in the areas of sales, underwriting, risk management, and claim handling. Insurance professionals who complete this course can use this knowledge to better serve their customers.

Legal Concepts and Doctrines
What concepts of legal responsibility underlie our system of insurance? This course covers our system of courts and the laws they administer, including contract and tort law, intentional torts, negligence, and strict liability and how these principles of law affect the investigation, evaluation, and disposition of an insurance claim.

Property–Casualty Concepts
Get a comprehensive look at key insurance lines, including property, liability, dwelling, homeowners, personal auto, commercial property, ocean and inland marine, commercial general liability, commercial auto, commercial crime, and workers’ compensation. Learn the coverages, exclusions, and conditions of each line. Regulation and company organization are covered.

Property and Casualty Principles
Orient yourself to a career in property and casualty insurance. This course teaches you about the different aspects of the business: marketing, underwriting, the insurance contract, rates, rating, premiums, personal lines, and commercial lines. Regulation and the role of insurance in society are also covered.

Umbrella Liability Coverage
Here is an overview of the major coverages, exclusions, and conditions typically included in personal and commercial umbrella policies. Learn the limitations of liability insurance and how umbrella coverage addresses those limitations. Analyze your company’s umbrella policy using a policy analysis manual.

Underwriting

Reinsurance Basics
What is reinsurance, and what purposes does it accomplish? This course covers the elements of reinsurance contracts and discusses the broad categories within facultative and treaty reinsurance: pro rata and excess of loss. Learn important terminology and how the industry is structured.

Risk Management
Who is responsible to come up with a risk management plan and what does it consist of? Learn the step in this process, how it can reduce or eliminate potential losses, and how it benefits insureds, insurance companies, and producers.

Underwriting Basics
Review the four-step underwriting process: acquire information, evaluate that information, select and implement sound underwriting actions, and monitor for changes and results. This course covers the basics required to underwrite specific lines of insurance and describes the purpose of reinsurance in the context of the underwriter’s role.

Ethics

Ethical Insurance Producer
The greatest asset insurance producers can have is the trust of their clients. Here is an excellent introduction to the insurance producer’s ethical responsibilities to insurers, their clients, the public, and the state. The course focuses on the expression of ethical principles in the daily activities of insurance producers.

Ethical Practices
Understand insurance company’s ethical standards for life agents, managers, and marketing support personnel. This course focuses on serving the client’s best interest, needs selling, ongoing service, and information sharing and privacy protection requirements established by the Gramm-Leach-Bliley Financial Modernization Act.

Ethics
Ethical requirements that apply to insurance companies and agents are covered in this course that applies to both life and health and property and casualty producers. Learn to recognize the ethical dilemmas you may encounter in your career and get guidance on attitudes and specific conduct that is expected.

Ethics at Work
This course emphasizes the importance of ethical conduct and professionalism in the property and casualty industry. Learn how consumer protection and ethical issues relate to insurance regulation, with an emphasis on claims, underwriting, and sales practices. Case studies and exercises help you apply what you’ve learned.
Ethics for Property and Casualty Professionals
Go beyond the generic subject of ethics with real-life scenarios for property and casualty professionals. Learn about the complexities of ethical decision-making in your role as an independent or captive agent, broker, or agency manager. Learn about your responsibilities to the client and selling to meet client needs.

Ethics for the Insurance Professional
This course outlines the broad parameters of a life insurance agent's ethical responsibilities. It details the agent's responsibility to the insurer, policy owners and the public and outlines legal and fiduciary issues. Case studies and examples throughout the course reflect common ethical dilemmas agents face.

- Insurance Ethics and Consumer Protection
  As an insurance professional, you will learn why ethical conduct is good business. This course is appropriate for life and health and property and casualty staff and producers.

- Suitability for Annuities
  Make appropriate recommendations for prospects and clients using these principles and guidelines for determining the suitability of annuity products. This course looks at the proper use and application of fixed, variable, and equity-indexed annuities, as well as their purpose, function, and the needs they serve.

- Suitability for Traditional Life and UL Insurance
  How do you determine the suitability of life insurance products and make appropriate recommendations for prospects and clients? This course focuses on the proper use and application of term, whole life, and universal life—how these products work, as well as the situations and needs they best serve.

Certification

California Homeowners Insurance Valuation
This course was developed to meet California's 3-hour continuing education requirement for homeowners' insurance valuation training. It will help fire and casualty broker-agents and personal lines broker-agents to understand the elements that comprise the replacement value of a dwelling so they can convey this information to the insured and recommend the appropriate levels of homeowners insurance coverage.

Colorado Homeowners Insurance
This course insurance was developed to meet Colorado’s 3-hour homeowners insurance CE requirement for property-casualty and personal lines producers. The course also covers the Colorado Homeowners Insurance Reform Act of 2013.

Flood Insurance
Producers who sell coverage provided by the National Flood Insurance program can use this course to learn topics that meet FEMA education guidelines promulgated in response to the Flood Insurance Reform Act of 2004 and FEMA’s advanced training topics and guidelines issued in response to requests for advanced flood insurance training.

Oklahoma Earthquake Insurance Options
This course describes the options available in various property-casualty insurance policies for covering the earthquake peril.

Texas 8-Hour Medicare Certification Course
This course covers Medicare Parts A, B, C, and D, as well as Medicare Supplement insurance policies. The course focuses on topics related specifically to Medicare-related products, state and federal laws and rules related to Medicare related products, prohibited sales practices regarding Medicare-related products, topics related to the suitability of sales of Medicare related products, and fraudulent and unfair trade practices regarding the sale of Medicare related products. Particular attention is devoted to Medicare Advantage Plans, Medicare Advantage Prescription Drug Plans, and Medicare Prescription Drug Plans.

Classroom Equivalency

Anti-Money Laundering Laws and Practices
Where is the insurance industry most vulnerable to money laundering? Learn how to recognize activities that should be considered unusual or suspicious. This course describes the various techniques criminals use to launder money through the financial industry and includes a discussion of the regulations designed to detect, monitor, and prevent these criminal actions. The course covers laws enacted designed to detect, monitor, and prevent these activities.

Business Auto Coverage Form
Here is a careful analysis of ISO’s business auto form. Students learn the eligibility rules and how to use the numerical system for designating the autos covered by each form.

Commercial Lines Concepts
Get a comprehensive look at key commercial insurance lines, including commercial property, ocean and inland marine, commercial general liability, commercial auto, commercial crime, and workers’ compensation. Learn the coverages, exclusions, and conditions of each policy.

Dwelling Coverage
Take a close look at dwelling policies, who they insure, covered property, excluded perils, and the obligations the insured and the insurer have to each other. This course covers the basic, broad, and special dwelling forms, who is eligible for dwelling insurance, and when it is most commonly used.

Homeowners Insurance Coverage
This course provides a thorough review of the ISO homeowners’ program (HO-2, HO-3, HO-4, HO-5, HO-6, and HO-8). It uses a policy analysis approach to examine the standard ISO homeowners forms section by section. This course gives students a comprehensive understanding and helps them provide clients with the appropriate homeowners’ policy.

ILITS and Estate Planning
Irrevocable life insurance trusts (ILITs) are a tax effective method of paying estate settlement costs. This course covers elements of a trust, different methods for paying estate taxes, the use of life insurance for this purpose, and the value of paying premiums through annual gifts to an ILIT.

Insurance Fraud Awareness
Insurance fraud is a costly problem for the insurance industry, policyholders, and the general public. Learn techniques to identify and fight fraud at the time a policy is purchased or when a claim is made. Property insurance, auto insurance, and workers comp are three of the policy types covered.

Introduction to Life Insurance
This is a valuable, first-step training course that explains the job of selling life insurance and what is expected from new agents. It includes tips for a successful career, techniques for identifying insurance markets and analyzing financial needs, finding and contacting prospects, planning presentations, completing the sale, uses for life insurance products, analyzing life insurance policies, and developing professional work habits.

Also accepted by CFP Board for CFP® certification renewal credit.
Legal Concepts And Doctrines
What concepts of legal responsibility underlie our system of insurance? This course covers our system of courts and the laws they administer, including contract and tort law, intentional torts, negligence, and strict liability and how these principles of law affect the investigation, evaluation, and disposition of an insurance claim.

Personal Auto Coverage
Analyze each provision of ISO’s personal auto policy and important endorsements. This course deals with liability, medical payments, uninsured motorist, and property damage coverages, limits, and exclusions, as well as no-fault insurance and the main factors in determining personal auto premiums.

Senior Needs Planning
 Understand the financial concerns facing your retired clients. This course will help you increase the value of the consultative services you provide your clients by offering strategic solutions to address those concerns and make you aware of the market conduct and ethical issues involved in serving the senior market.

Texas Insurance Ethics & Consumer Protection
Insurance professionals will learn why ethical conduct is good business. This course is appropriate for life and health and property and casualty staff and producers, and it satisfies the state-specific ethics and law requirements in many states.

Understanding IRAs
Traditional IRAs, Roth IRAs, education IRAs, and medical savings accounts are the subject of this course. Learn how these savings vehicles can be used with employer-sponsored retirement plans and medical savings accounts as part of an overall personal financial strategy, for both retirement and preretirement savings.

State Laws and Regulations

Florida 5-Hour Law and Ethics Update: Adjuster
This course meets Florida’s requirement for a five-hour course covering insurance law updates, ethics, disciplinary trends, industry trends, and suitability that pertain to adjusters (5-20, 6-20), except public adjusters.

Florida 5-Hour Law and Ethics Update: General Lines
This course meets Florida’s requirement for a five-hour course covering insurance law updates, ethics, disciplinary trends, industry trends, and suitability that pertain to general lines agents (2-20), personal lines agents (20-44), customer representatives (4-40), limited customer representatives (4-42), and industrial fire and burglary agents (2-33).

Florida 5-Hour Law and Ethics Update: Health
This course meets Florida’s requirement for a five-hour course covering insurance law updates, ethics, disciplinary trends, industry trends, and suitability that pertain to health agents (2-40).

Florida 5-Hour Law and Ethics Update: Life and Annuity
This course meets Florida’s requirement for a five-hour course covering insurance law updates, ethics, disciplinary trends, industry trends, and suitability that pertain to life agents (2-14) and annuity agents (2-16).

Florida 5-Hour Law and Ethics Update: Life, Health and Annuity
This course meets Florida’s requirement for a five-hour course covering insurance law updates, ethics, disciplinary trends, industry trends, and suitability that pertain to life, health, and variable annuity agents (2-15) and life and health agents (2-18).

Hawaii Life and Health Laws and Rules
This online course provides agents with the study materials needed to satisfy the three-hour Hawaii life and health insurance code and rules continuing education requirement. The course is offered with a continuing education exam to certify completion.

Montana Legislative Changes Update
This state-specific course is intended to satisfy Montana’s minimum 1-credit hour continuing education requirement for producers and adjusters covering recent changes to the insurance laws and regulations enacted by the state’s legislative session.

Oklahoma Legislative Updates
This course was developed to meet Oklahoma’s two-hour continuing education requirement for producers and adjusters on changes to the state’s insurance laws made during the most recent legislative session.

Oregon Statutes and Administrative Rules
Successful completion of this online course will satisfy the three-hour Oregon law requirement. The course is offered with a continuing education exam to certify completion.

Insurance Professional Development...
for professionals who don’t require CE credits.

Kaplan Financial Education’s Insurance Professional Development Library has a full array of online courses that meet the needs of new employees and seasoned professionals alike.

Providing comprehensive orientations to introduce employees to new roles, as well as more specific, job-related education to help them develop throughout their careers.

Learn More:
www.kaplanfinancial.com/insurance-pd
Are you a CFP® Professional?

If your clients haven’t asked you this question yet, they may in the near future.

With financial advising projected to be one of the top 10 fastest growing occupations, CFP® certification can be the differentiating factor to set yourself apart. Register for a free webinar to learn more!

Visit www.kaplanfinancial.com/cfp/webinars or call 877.601.4163 for dates and more information.