



## Society of Certified Insurance Counselors

The Society of Certified Insurance Counselors is a not-for-profit organization dedicated to professional insurance education. The CIC Program is the leading source of technical knowledge for the practicing insurance professional. Each institute is 2 1/2 days of instruction, followed by an optional examination.

The Society of CIC was founded in 1969 to fulfill the need for a quality, comprehensive insurance education with practical value. The CIC designation was created to honor and reward the individual insurance professional for personal dedication, excellence, and achievement. A CIC designation means you have the knowledge and the expertise with which to succeed in an ever-changing, highly charged profession.

### Personal Lines

This institute prepares you to address the unique and special needs of individuals, families and family members. You will learn to deal with the complexity of forms associated with policies, risks, and coverages.

#### This institute covers:

- Personal Residential Coverages
- Personal Automobile Coverages
- Personal Umbrella/Excess Coverages
- Four hours of optional topics

### Commercial Casualty

Explore casualty exposures and coverages as they relate to this critical area. Presentations are custom tailored to reflect the laws and changes in policies in the state in which the institute is held.

#### This institute covers:

- Commercial General Liability
- Business Automobile Coverages
- Workers Compensation
- Excess Liability/Commercial Umbrella Coverages
- Two hours of optional topics

### Commercial Property

This institute examines the fundamentals related to all types of commercial property. As a participant, you will learn to use innovative ways to maximize coverage for commercial accounts.

#### This institute covers:

- Commercial Property Coverages
- Commercial Property Endorsements
- Commercial Property Causes of Loss Forms
- Businessowners Policies
- Time Element Coverages
- Commercial Inland Marine Coverages
- Two hours of optional topics

### Life & Health

Research has shown that the opportunities for property and casualty agents to develop life and health business are virtually limitless. This institute furnishes the background, confidence, and knowledge you need to satisfy this demand and to succeed in this market.

#### This institute covers:

- Life Insurance Concepts
- Health Insurance Concepts
- Disability Income & Long Term Care Insurance
- Applications of Life & Disability Income Insurance to Business Needs
- Annuities
- Planning for Personal Needs
- Two hours of optional topics

### Agency Management

Agency personnel today must be both professional insurance counselors and sound business people. Learn how to balance these functions by building and maintaining staff support, maximizing customer service and improving overall operations while increasing the agency's bottom line.

#### This institute covers:

- Agency as an Organization
- Financial Analysis and Agency Value
- Managing an Agency's Book of Business I – New Business
- Managing an Agency's Book of Business II – Retention
- Human Resources
- Agency Productivity and Effectiveness
- Legal & Ethical Responsibilities

**Each institute is approved for 20 WI CE Credits.  
3 Ethics hours in Agency Management.**

#### **Attention Utica Policy Holders:**

CIC Agency Management is approved for your E&O premium discount. For details call Heather at 1-800-261-7429.