



Preparing for CISR

The Certified Insurance Service Representatives (CISR) program is open to anyone in the insurance business, although it is primarily targeted toward insurance agency CSRs.

PIA Midwest Alliance for Education, Insurance & Research is providing the following information in case you'd like to prepare for a CISR class in advance.

Tips for Success in the CISR Program

Listen Professionally: Adjust the way you listen to the pace of the instructor. Listen actively for the “big ideas” and search for facts to back them up. Listen for key words and phrases like “You should know . . .,” “Three steps are . . .,” etc. Listen to the speaker’s inflection and tone. What is important is often revealed in vocal style as much as in dictionary meanings.

Take Careful Notes: Why let good ideas get away? Make use of a highlighter or take clear notes on each topic and be certain to ask the instructor if you need clarification on a point. Combined with the comprehensive notebook provided for the course, your notes will be the basis for future reference. Make your notes as clear and concise as possible-few people have the inclination or luxury of enough time to rewrite. Your notes will prove very beneficial during study prior to the examination.

Participate: Ask questions. Make active contributions to the learning atmosphere. Consider the meeting room to be a “mental laboratory” where it is okay to ask, experiment, and even fail on your way to success. You’ll benefit much more by actively participating!

Don’t Panic: Exam anxiety works against you. Relax and recognize that no one can fail a CISR course. Only examinations are not passed. You will do much better and have more access to your own memory if you take the examination as a confirmation of your understanding and not a test of your value as a person. Think of exams as “This too shall pass,” but your presence is permanent proof of your dedication to professional education and improvement.

Understand the Examination Format: The examination period is one hour. CISR exams are made up of 50 multiple-choice questions. In order to pass the exam, a participant must score at least 70 percent (35 correct answers). Search for key phrases and action words in the questions, and answer the question asked, not the one you wish had been asked.

Continuing Education Reminder: In order to have this course count toward your continuing education requirement for licensing, if any, you must attend the course in its entirety. Updating CISRs are required to attend the full course to achieve the continuing education requirement of the Society of Certified Insurance Service Representatives.

How to Get the Most Out of CISR

Make a Goals List: This exercise is particularly helpful to first-time participants. Make a list of your own goals. Why did you register for the CISR course? What do you expect to gain from this course? Take the time to consider your goals right now. Clarify them by writing them down. Carefully review your personal list of goals, as it will help to put you in the right frame of mind for achieving them.

Develop a Plan of Action: Jot down specific things you will do following this course - - new ideas, improvements, contacts. Try to complete this step as soon as possible after the course while your ideas and

enthusiasm are still fresh. Also, remember to thank those responsible for your attendance by writing a memo and short report of your plans. It will cement your own determination and commitment to use what you have learned. It will also enable those who sent you to have feedback on the program.

Meet Colleagues: This course is an excellent opportunity to expand your network of contacts. Even if you are attending with a group, try to sit next to someone you don't know, especially during lunch. Mingle during the breaks. Exchange business cards and information. Every participant has a specific area of expertise. Find out what it is. And remember your own list of personal goals – may we suggest that at least one of those goals should be to visit with someone you do not know. Also, get to know a CISR. These are the people who have already experienced the program in full.

Discover the Main Ideas: Try to find the “big idea” that alone will make attendance worthwhile. The idea will be there in the speaker's presentation. Make it your job to find a record it.

Leave Your Office at the Office: Tell your associates you will not call while taking this course. You will be out of the office only one day and you can return calls early the next morning. There will always be a problem that “only you can handle,” but most of the time it truly can wait 24 hours. Give the office the hotel name and number for family or business emergencies.

Especially for CISRs: As a Certified Insurance Service Representative attending a course, you represent the professional qualities that many participants hope to achieve. Your leadership and willingness to guide new participants through their first CISR experience is one of the measurements of your commitment. The Society of CISR depends on you to be an example to others, and we congratulate you on your dedication to continuing education. Remember: to receive continuing education credit, you must attend the course in its entirety.

Finally, Enjoy: Come to the course with a relaxed and open attitude. You will leave recharged, informed, and better prepared for the daily routine. For any kind of learning, an open attitude is far more useful than being anxious. Forget what is happening at the office – make these eight hours your own. Get all you can out of the course and have a good time.

CISR Course Content

The CISR Program consists of nine one-day courses offered in hundreds of locations. Choose the five courses that best meet your needs to earn the CISR designation. Then take them any way you wish—in the classroom, online, or “mix and match” by combining the face-to-face interaction of a classroom with the convenience of CISR Online. These practical **continuing education** courses will help everyone in the office stay one step ahead in today's increasingly competitive world.

Commercial Casualty I – CGL, Additional Insureds

This course strengthens your ability to have productive, assured interactions with customers in the area of commercial casualty exposures and coverages. Improve your understanding of legal liability and what creates liability exposures. With a central focus on the Commercial General Liability Coverage Form, this course also addresses additional insured exposures and the coverages available to meet these needs.

Commercial Casualty II – BAP, WC, Excess Liability

This course, like Commercial Casualty I, will strengthen your ability to have productive, assured interactions with customers in the area of commercial casualty exposures and coverages. The course focuses on Business Auto, Workers Compensation, and Excess/Umbrella Liability Policies.

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. This course gives you the skills to address these issues with ease and confidence.

Insuring Personal Auto Exposures

After this course, you will be able to help your clients identify their exposures and more effectively advise them throughout the processes of analyzing, obtaining, and modifying their personal automobile policies.

Insuring Personal Residential Property

This course gives you the expertise you need to guide your customers through the often complex and confusing process of purchasing homeowners insurance—making decisions that insure their valuable assets.

Personal Lines Miscellaneous

This course addresses the exposures created by watercraft, recreational vehicles, and business activities. Prompting clients to identify these exposures is crucial, because the ISO Homeowners and ISO Personal Auto Policies provide very limited coverage. Also provided is an analysis of the coverage offered through personal umbrella or excess liability policies.

Agency Operations

This course helps make you an indispensable team player in any insurance agency. As you work with colleagues and customers, you will do so with enhanced self-assurance and a greater understanding of the dynamics within insurance organizations. You'll also gain an understanding of how agencies operate—essential training for both insurance agency and company personnel.

Elements of Risk Management

Insurance professionals need training in the risk management process for two reasons. First, insurance is an integral part of your clients' overall risk management program. Second, services provided by carriers, agencies, and brokerages are often significant items in the organization's cost of risk. Take this one-day course to learn about each of the five powerful steps in this process, which protect not only the organization's assets, but also its mission and brand.

Life & Health Essentials

Your ability to explain the benefits of having the proper life and health coverage is key to the financial well-being of client families and businesses. Enhance your ability to answer questions and analyze life insurance needs, as well as provide advice about a diverse assortment of health insurance products—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.

Possible Study Materials

Below are some suggestions for possible resources, in case you want to prepare for one of the CISR classes in advance:

- The **Glossary** includes many of the terms and concepts referred to in the course descriptions above, including references to related terms to help you learn as much about the topic as possible, so if you look up “umbrella,” for example, it will refer you to related terms, like “excess liability insurance,” “self-insured retention,” and “drop down provision”.
- **ISO Forms** – if you have access to copies of the forms pertaining to a particular CISR course, you may want to review them;
- **CE Course Materials** – if you have detailed handouts and/or notes from a prior CE course on the same material;
- **Office Technical Resources** – your office may have technical manuals, such as FC&S (published by National Underwriter) or PF&M (published by Rough Notes), or other publications about the subject matter of a class you are attending.