



DISASTER & CONTINUITY PLANNING FOR BUSINESS & FAMILY



Special Topic CPIA Seminar



CPIA Program Office
PO Box 35718
Richmond, VA 23235
877-674-CPIA (2742)
www.cpia.com





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ABOUT THE CPIA DESIGNATION

The CPIA designation dates back to 1968, when The Firemark Society was founded as the first organization to honor elite property-casualty agents who demonstrated outstanding sales performance. Later, renamed the CPIA Society, the organization created the industry’s only marketing and sales-based insurance designation, the Certified Professional Insurance Agent (CPIA).

In 2004, the organization was again renamed to the American Insurance Marketing & Sales Society (AIMS Society) to reflect the broader purpose of providing training, information, and networking services to enhance the marketing and sales performance of all insurance professionals.

In late 2022, the AIMS Society and National Association of Professional Insurance Agents joined forces to redefine the future of insurance education, with the CPIA program at the core of the initiative. The two organizations will build upon the CPIA designation framework and utilize PIA resources to further empower the insurance professional of the future.

For more information, visit www.cpia.com.



SECTION 1: DISASTER PLANNING

During this section we will:

- Define Disaster and Disaster Planning
- Identify Type, Likelihood, and Impact of Disasters
- Review Disaster Planning Steps
- Determine Disaster Recovery Objectives

WHAT IS A DISASTER?



A **disaster** is a sudden event that causes great damage and disrupts normal business operations. Accidents, natural catastrophes, and death of a key person could cause an organization to function outside of “business as usual.”

Disasters may require a physical move. Computers, data, and communication systems must be quickly restored or replaced. Customers need service.

INCONVENIENCE vs. DISASTER

What’s the difference? An inconvenience is an event of short duration, causes slight delays, and is resolved quickly. A disaster causes major interruptions, disrupts business processes, and lasts an extended period.

Inconvenience	Disaster
Power goes out after a storm for 4 hours	Electrical substation blows up, power out for 3+ days
Traffic accident causes employees to report to work 3 hours late	Rail car derailment causes tankers to release toxic chemicals, unknown length of clean up
A small fire in a confined area causes minor damage	Fire destroys your entire building

Statistics of companies that suffered disasters:

- 20% of businesses experience a failure (fire, flood, power outage, natural disaster, etc.) in any given year. 80% of those businesses will go under in just over a year.¹
- 60% of companies that lose data will shut down within 6 months.²
- Only 35% of SMBs have a comprehensive disaster recovery plan in place.³

¹ - <http://www.datacenterknowledge.com/archives/2015/02/12/disaster-recovery-cloud-ready>

² - <https://www.pcmag.com/article2/0,2817,2457344,00.asp>

³ - <https://iosafe.com/industry-stats>

PROFESSIONAL INSURANCE AGENTS, CLIENTS, AND DISASTERS

As professional insurance agents, it's critical to plan for disasters. This allows you to be there when clients need help. For example, when a tornado destroys an area, residents want information. Claims need to be filed. Disaster recovery help begins. Your agency must be prepared to be available quickly to assist clients when they need you most.

DISASTER RECOVERY TIP

**"If You Fail to Plan,
You are Planning to Fail."**

- Benjamin Franklin

Disaster planning is often a low priority. "We're busy." is heard a lot. While businesses focus on revenue generation, time and resources for disaster planning are put off until... "someday." Being prepared for a disaster could mean the difference between staying in or going out of business. For personal lines clients, home equity, retirement savings, and hard-earned lifestyles are equally at risk.

The top priority in any disaster is the health, safety, and wellbeing of employees and families. Disaster plans should protect people first and businesses second.

Your agency needs to be up and running as soon as safely and reasonably possible after a disaster. Clients need you. This is key to keeping our promise to be there for all clients – business or personal.

Disasters may not strike your agency directly but affect neighboring businesses or families near you. Indirect damage to your facility, traffic blockage, quarantine, or other disruptions need to be planned for as well.

Although there may never be a complete return to the pre-disaster situation, the goal of disaster planning is to help clients return as closely as possible to pre-disaster status.

TYPES OF DISASTERS

Disasters take many forms. You may get more than one disaster at a time. Although it's impossible to plan for every possible disaster, the list on the following page identifies many common types of natural and man-made disasters.

Every business and family should consider the likelihood of various disaster types. Many factors impact the likelihood of disasters.



GEOGRAPHY plays a large role when considering the likelihood of a disaster. Are you located near a river or faultline? Are railroad tracks or superhighways close by?

All businesses should consider the impact of different types of disasters.

- What if a business loses electricity? Will operations shut down completely?
- What if a building is flooded? Are alternative locations available?
- What if computer systems are compromised? Can you remain in business?

Using the following scale, indicate the likelihood and impact of the disaster types listed on the next page.

Likelihood	Impact
No likelihood	No potential impact
Low likelihood	Low potential impact
Moderate likelihood	Moderate potential Impact
High likelihood	High potential impact

TYPES OF DISASTERS

Natural Disaster

Disaster	Likelihood	Impact
Flooding	No likelihood	High potential impact
Tornado	Moderate likelihood	Moderate potential impact
Forest Fire	No likelihood	High potential impact
Earthquake	No likelihood	High potential impact
Extreme heat	No likelihood	High potential impact
Hail	Moderate likelihood	Moderate potential impact
Drought/water shortage	No likelihood	Moderate potential impact
Landslide	No likelihood	High potential impact

Man-Made Disasters

Disaster	Likelihood	Impact
Fire	High likelihood	High potential impact
Cyber Breach	High likelihood	High potential impact
Loss of Electricity	Moderate likelihood	Moderate potential impact
Explosion	High likelihood	High potential impact
Water Leak	Moderate likelihood	Moderate potential impact
Civil Unrest/Rioting	No likelihood	No potential impact
Chemical Spill	Moderate likelihood	High potential impact
Terrorism	Low likelihood	High potential impact
Biological	Low likelihood	Low potential impact
Nuclear	No likelihood	Low potential impact
Road Accident	Moderate likelihood	Moderate potential impact
Epidemic	Low likelihood	Moderate potential impact
Mass Shooting	Low likelihood	High potential impact
Active Shooter	Low likelihood	High potential impact
Bombing	Low likelihood	High potential impact



Which disasters do you face? Assess the likelihood and impact of those disasters most likely to affect you.

Disaster	Likelihood	Impact

RESPONDING TO A DISASTER

Well thought out disaster plans anchor successful recovery efforts. Disaster plans offer the best way to get a business back to work quickly. What can you do to prepare your agency to respond rapidly?

Evacuation Plans

Fire Drills – Fire drills are common disaster planning events. Employees practice how to react, where to meet, and how to account for themselves in the event of a fire in the building.

Tornado/Earthquake Drills – Tornado and earthquake drills are meant to inform and test employees on steps to respond to a potential disaster.

Active Shooter Drills – The frequency of active shooter situations is alarming. Active shooter scenarios need to be addressed. Employees need to know how to respond. Consider help from law enforcement or security professionals.

Disaster Planning Equipment & Supplies (Emergency Response Kit) – During a disaster and for a period afterward, you need equipment and supplies to begin disaster recovery. Businesses and families need emergency equipment and supplies. It makes sense to tailor Emergency Response Kits to fit your unique situations.



Items to consider for your Emergency Response Kit can include:

- Employee identification to identify response members and duties
 - Floor plans
 - Flashlights/batteries
 - Bottled water
 - Radios/batteries
 - Pens, markers, note pads
 - Paper towels
 - First aid kit
 - Gloves
 - Rope
 - Heavy plastic sheeting
 - Ladder
 - Plastic trash cans and trash bags
 - Extension cords
 - Generator/UPS
 - Safety glasses
 - Fire extinguishers
-
-
-
-

DISASTER RECOVERY PLANNING

Disaster Planning

In the event of a disaster and the subsequent recovery, there are three critical factors:

- Recovery Time Objective (RTO)
- Recovery Point Objective (RPO)
- Cost

These factors will determine how long systems can be down and how much data could be lost. The time and data amounts lost must be weighed against how much it costs to accomplish the time and data requirements.

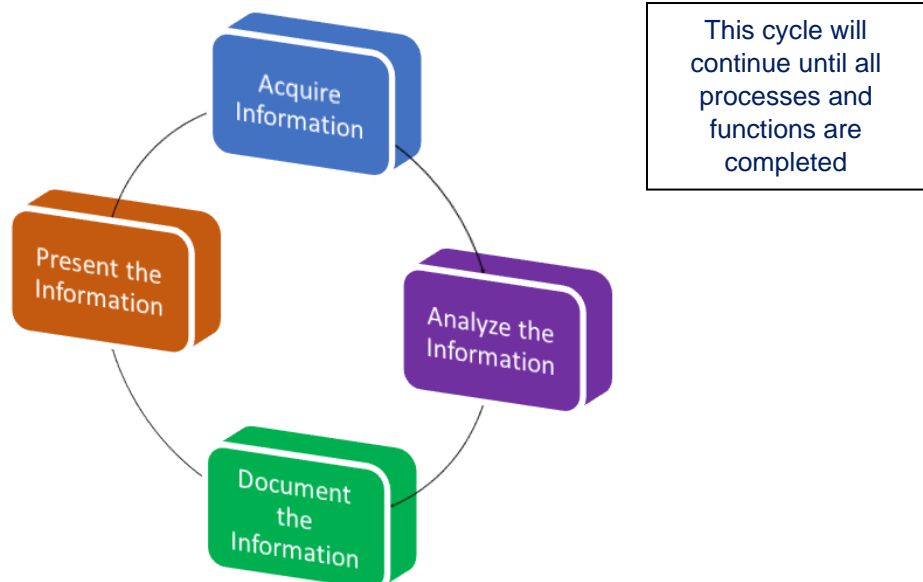
The first step in the planning process is to conduct a **Business Impact Analysis (BIA)** to identify and prioritize business processes and functions.

Business Impact Analysis

A Business Impact Analysis (BIA) will help an organization identify the business processes and functions that are critical to the organization. The goal of the BIA is to assist the Business Continuity Planning (BCP) team to prioritize the RTO and RPO of all processes and functions. The BIA is the starting point for disaster recovery, providing the basis for making decisions during the planning process.

Below are the steps conducted during the BIA process:

- Acquire information
- Analyze the information
- Document the findings
- Provide information to the BCP team



STEPS IN THE BIA PROCESS

(DETAIL)



Acquire Information - Acquire process and function information with questionnaires or by conducting interviews.

Collect the following during information gathering:

- **Name** – Identify critical processes and functions.
- **Users** – Who uses this process or function?
- **Timing** – What are allowable downtimes.
- **Dependencies** – Are processes or functions dependent on other processes or functions?
- **Financial or operational impact** – What would be the economic or operational impact due to a loss of this process or function? Could there be fees and penalties for nonperformance?
- **Regulatory, compliance or legal considerations** – What regulatory, compliance, or legal issues might arise if a process or function is not operational?



Analyze Information - The analysis of the information includes prioritizing processes and functions. Identify resources (people and technology) required to keep the processes operational. This data feeds into the RPO and RTO analysis.



Document the Findings - Information from acquisition and analysis efforts should be documented for future review. The processes should be reviewed periodically to see if changes, additions, or deletions are needed.



Provide Information to the BCP Team - Present results of the BIA to the BCP team. Expect to clarify information and further follow-up. That begins the disaster planning process.

RECOVERY TIME OBJECTIVES

Recovery Time Objective (RTO) is the amount of time a system can be nonoperational. The Recovery Time Lowest amount is the anticipated time it takes to restore the system to operation. The Recovery Time Highest is the maximum time the organization can be without the system.

There is a cost to providing high availability of computer resources. Planning for zero down time can be extremely costly. Balancing downtime vs cost will be discussed when setting Recovery Time Objective.

Sample RTO:

System	Recovery Time Lowest	Recovery Time Highest
Email	1 hour	5 hours
File System (document storage)	1 hour	5 Hours
Accounting System	5 hours	24 hours
Reservation System	1 hour	5 hours
Payroll	2 days	5 days



List some of your systems with a Recovery Time Objective.

System	Recovery Time Lowest	Recovery Time Highest

RECOVERY POINT OBJECTIVES

Recovery Point Objective (RPO) is the amount of data that can be lost if the systems become unavailable. Data could be lost when the computers and file servers are destroyed, or power goes off. Data backups can be restored on new hardware, but all data entered since the last successful backup will be lost.

The recovery point can be expressed in minutes, hours, or days. Planning for a system to not ever lose data is extremely costly. Balancing zero lost data and reasonable backup times will be discussed when setting Recovery Point Objectives.

DISASTER RECOVERY TIP

The keys to successful data recovery are consistent and regular data backup. Many companies backup data daily but fail to test the backups to verify it was successful. Periodically test restored files from backups to ensure success.

DISASTER RECOVERY TIP

Another critical issue when backing up data is time required for large amounts of data.

Sample RPO

System	Recovery Point Lowest	Recovery Time Highest
Email	1 day	2 days
File System (document storage)	1 day	1 day
Accounting System	1 day	1 day
Reservation System	5 minutes	5 minutes
Payroll	1 day	1 day

List some of your systems with Recovery Point Objectives. Checklist example available in the Resource Section.

System	Recovery Point Lowest	Recovery Time Highest

SINGLE POINT OF FAILURE – BUILD IN REDUNDANCY

Most systems have one component that is critical to the operation of the system. If that component fails, the entire system stops working. This is a **Single Point of Failure** for the entire system. Build redundancy in the system to compensate for any single point of failure.

Electricity is a simple Single Point of Failure. If redundancy is built into the system, then another source is available. Alternative sources of electricity - UPS, generators, or combination systems.

List of typical Single Points of Failure:

- Data communication lines
- Communication equipment (switches, routers, etc.)
- Back up drive
- Network card (Single Point of Failure for a specific computer)
- A computer server running a specialized application



List any Single Points of Failure you see in your own organization.

1. _____
2. _____
3. _____
4. _____

COST

Cost is often the determining factor when discussing RTO and RPO. Most people would prefer zero downtime and zero loss of data. Yet, zero downtime and zero data loss can be cost prohibitive. There must be balance between downtime, data loss, and cost.

Disaster planning cost is truly an investment. Like insurance, disaster planning becomes important when you need it. Establish a specific budget for disaster recovery planning costs.

DISASTER RECOVERY TIP

Build Disaster Recovery costs into any new projects that you're planning in the future.

SECTION 1 - SUMMARY

In this section you learned about the many types of potential disasters. Concepts introduced include Business Impact Analysis, Recover Time Objective, Recover Point Objective, Redundancy, and Single Points of Failure to minimize system downtime.

Disaster Planning was defined, likelihood and impact weighed, and costs evaluated.





SECTION 2: DISASTER CASE STUDY – TURTLE CONSTRUCTION

During this section you will:

- Review a Disaster Situation Faced by a Business
- Identify Mistakes Made in Disaster Planning
- Provide Suggestions for Improvements

REVIEW OF THE CASE

This case study follows a company called Turtle Construction. They are a general construction contractor in the Midwest. Turtle Construction has been in business for almost 90 years and has approximately 150 employees. The company is privately held and well respected in the community.



The headquarters office is in a small city of approximately 37,000 people. They've occupied their current building for 25 years. The building is used for light assembly of projects as well as general administration. Approximately 45 people work at headquarters.

On a cold January day, a contractor is horizontally boring through a wall of the headquarters to add capacity for connectivity. During the boring process, the contractor "nicked" a natural gas line. The building began to fill with gas. The utility workers figured out what happened and called the fire department. The fire department arrived, assessed the situation, and evacuated the surrounding buildings. About 20 minutes later an explosion occurred. Headquarters was engulfed in flames and leveled. A witness reported, "The roof went up in the air 30 feet before coming straight down".

There were minor injuries to two firefighters and three utility workers. They were taken to the hospital with non-life-threatening injuries. There were no injuries to employees of Turtle Construction or employees of surrounding businesses. There was no loss of life.

Now the process of recovery begins. All computer systems were housed in the headquarters building, including all backup data. The CFO was the primary person in charge of the computer systems. The CFO backed up all vendor and support contact information digitally on his mobile phone and tablet. It wasn't backed up on cloud-based options. That day, the CFO went home for lunch. He left his phone and tablet at Turtle Construction's headquarters.

When the explosion occurred, Turtle Construction lost all computer equipment, data, paper records, and vendor/supplier contact information.

Turtle Construction's insurance agent stepped in. Temporary space for their operations was found. Disaster recovery begins.

Not every disaster will be this severe, but this disaster illustrates how planning can assist in recovery and moving forward. The company is still in business today.

CASE STUDY QUESTIONS



- How does the Turtle Construction begin the road to recovery?
- How can claims be submitted when records lost?
- What computer equipment and software are needed to rebuild information about clients and vendors?
- What's needed to setup an accounting system?
- Who owes Turtle Construction money?
- Who does Turtle Construction owe money?
- Can Turtle Construction pay employees?
- Can Turtle Construction keep projects going?
- How does Turtle Construction make an insurance claim without inventories of equipment, transaction reports, and accounting records?
- How can Turtle Construction collect cash flow and extra expense money required to rebuild and recreate automation systems?

DISASTER RECOVERY TIP






Is there a good inventory of equipment? Does the insurance professional have an accurate schedule of equipment?

DISASTER RECOVERY TIP

Online services now help companies by storing data off site in the event of this type of event occurs, so all data isn't lost.

PRACTICAL APPLICATION OF DISASTER PLANNING CONCEPTS

Based on what you know about the case, how would you answer the following questions about the Case Study?

-  How could they have planned for a disaster better?
-  Specifically, what could they have done better?
-  What would you have done differently?
-  Are there similarities in your organization to the case study?
-  What insurance coverages should be in place to help the business recovery?

DISASTER RECOVERY TIP

Accurate record keeping is important in recovering from a disaster.

SECTION 2: SUMMARY

As you witnessed in the case study, a disaster can profoundly affect a company. Having a well thought out and actionable disaster recovery plan is critical to the continuation of a business's operations.

Do you see how an insurance agent can help by having accurate information and assisting in the claims process?



SECTION 3: DISASTER PLANNING EXERCISE – VOLTAGE AGENCY

During this section you will:

- Create a Disaster Recovery Team
- Establish Roles and Responsibilities
- Prepare High-level Planning for a Disaster
- Experience the Plan Reaction to the Disaster
- Provide a Post Disaster Review of the Events and How Planning Could Be Improved in the Future

DISASTER PLANNING EXERCISE



Every business is different in employee makeup, job functions, and job responsibilities. The key to disaster planning and business continuity is to tailor plans to fit your business situation.

To build a team you need representatives from all functional areas:

- ✓ Executives
- ✓ Managers
- ✓ Department Heads




Smaller organizations will have many people wearing multiple “hats.” What can you do to help build a team to fit a client’s organization and people? What advice should be considered?

BUSINESS CONTINUITY PLANNING TIP

Most organizations are too small to have a separate individual for each of these tasks. Most organizations have people assigned to BCP teams that already have full-time jobs. This additional workload is one of the main reasons BCPs are not fully developed. If you are going to assign someone to a BCP team, give them time to work on the BCP.

Decision making is key before and after a disaster.

Some decisions that need to be made include:

-  What qualifies as a disaster to your organization?
-  Who’s empowered to declare a disaster?
-  What systems have operational priority?



Description of the Exercise

Voltage Agency is an insurance brokerage with 150 employees in a single office location.

On the next page are potential **Business Continuity Plan (BCP)** team members in the organization. Your goal is to review the roles and responsibilities, then select BCP team members.

BCP TEAMS

Business Continuity Planning - Roles and Responsibilities

Roles	Responsibilities
Executive Management	Leads the BCP team. Key to planning, preparation, and funding. Responsible for returning the organization back to operations.
Information Technology	Responsible for returning computer systems, intra-agency networks, and data availability to usable levels.
Human Resources	Provides employee training of business continuity and disaster plans.
Accounting	Analyzes financial aspects of a disaster. Is cash available? How will bills and employees be paid?
Administration	Identifies logistics. Where can workplace materials be acquired?
Operations	Plans ways to keep business production and service going.
Sales	What's the plan to achieve client communication before, during, and after a disaster?
Facilities	Plans for reallocation of current workspace needs. Identifies alternate workplace options.

IDENTIFYING THE TEAMS FOR THE EXERCISE

Who would you have on your BCP team?

Non-Team Member Roles Described

Vendors/Contractors:

Vendor	Responsibility
Electric Company	Keep Power On
Computer Company	Keep Computers Working
Handyman Services	Quick Repair/Debris Removal
Landscaper/Arborist	Clean-up/Debris Removal

Others involved in disaster:

Other Groups Involved	Relationship
Clients	Those we serve
Government/Police	This group represents the authorities that can declare disasters and force evacuations.

Decision Maker:

Who is the decision maker for your exercise? _____

PLANNING PHASE

Discuss Executive Leadership planning for the Voltage Agency. Each team member identifies significant planning areas under their control.



List two topics to be concerned about in your area in the event of a disaster.

Team Member _____

Topic 1 _____

Topic 2 _____

Team Member _____

Topic 1 _____

Topic 2 _____

Team Member _____

Topic 1 _____

Topic 2 _____

Team Member _____

Topic 1 _____

Topic 2 _____

Team Member _____

Topic 1 _____

Topic 2 _____

What else should be considered prior to a disaster happening?

DISASTER HAPPENS !



While servicing Voltage Agency, an electrical substation “blows up” at 11:00 am. Because of the extent of the damage, the power company can’t commit to when power will return. This event starts out as an inconvenience. The Decision Maker assigned to declare a disaster is on vacation with limited phone or email access.

Each team member discusses what to do next.

What’s your response when you learn about the disaster? Is it a disaster or inconvenience?

DISASTER RECOVERY TIP

The unknown can be a huge problem in disasters. Try to learn as much information as possible. Be persistent gathering information. Expect things to change quickly.

Plans start to unfold:

- ✓ Power restoration is estimated in 4 hours.
- ✓ Are there additional steps you need to take?

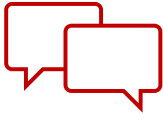


Wild Card events happen.

After each of the following events, what additional steps do you take? How does the team react?

- ✓ Power updates continue to be given by the electric company. Several hours are added to the return of power estimate.
- ✓ Turns out a large transformer has “blown.” The new estimate is at least 2 days before a new transformer can be shipped, installed, and operational.
- ✓ On the third day the electric company notifies Voltage Agency it will be at least another 4 days for the transformer to be delivered.
- ✓ After 1 week the electricity is back.

POST DISASTER REVIEW



Each team member discusses how they reacted to the disaster.

- How did your actions during the exercise affect the organization, either good or bad? What worked? What didn't?
- What changes should be considered regarding how you initially reacted to the disaster?
- How was the need for flexibility recognized as the disaster plan unfolded and the disaster progressed?
- What might you change in planning to be more flexible?
- How did the team react to the wild card events?
- When the wild card or non-planned events occurred, how did the plan allow for them?

DISASTER RECOVERY TIP

Information is key to responding to a disaster. In the exercise you saw the electric company not disclosing the extent of the damage to their system, so this prolonged the execution of plan for the organization.

SECTION 3: SUMMARY

In this section you had experience in Creating a Team to plan for a disaster. You saw how a disaster occurs and how your plan responded. Identify improvements to be considered. Modify future plans to ensure success when dealing with future disasters.



SECTION 4: THE ROLE OF INSURANCE IN DISASTER PLANNING AND RECOVERY

During this section you will:

- Review Types of Insurance that Impacts a Disaster
- Learn How Insurance Responds in a Disaster
- Quick Claim Handling
- What Insurance Won't Cover in a Disaster

INSURANCE COVERAGE AND DISASTERS

This course is not an insurance coverage interpretation class.

As a risk management tool, insurance products assist in the recovery from a disaster when carefully crafted as protection plans.

Correct coverage at the time of a disaster is critical. Business operations must resume. Our insured's personal way of life must resume as well. Policy holders pay us to know what is or isn't covered, which exclusions are significant, and what level of professional support should be expected in the event of a disaster.

Emphasize prompt reporting of potential claims. Make it easy to contact an insurance professional at your agency or insurance company call center. Prompt claim reporting makes real your role as a professional insurance agent who's available to assist clients in their time of need.

TYPES OF INSURANCE COVERAGES THAT RESPOND TO A DISASTER



Property Coverages

Property coverage addresses damage to real property and equipment affected by a disaster.

- ✓ Document damage with pictures and video.
- ✓ Do not attempt to make repairs before an insurance adjuster has arrived to assess the damage. Attempt to cover affected areas to minimize additional damage.
- ✓ Detailed records are extremely helpful in disaster recovery. Records of assets and damage during the disaster assist getting the greatest amount for your claim.



Specialized Natural Disaster Coverage (wind, earthquake, flood)

- ✓ Wind, earthquake, and flood are specialized coverages often acquired separately. Cost and availability vary by region. These risks and potential coverage solutions should be examined. Your clients benefit from specialized natural disaster coverage.
- ✓ Geographic risk factors help determine if clients need specialized coverages. If you live in a flood plain, you may be required to get flood coverage. California businesses and families are more likely to need earthquake coverage than those in Florida. Florida clients are strongly advised to carry windstorm coverage.
- ✓ Local and regional knowledge assists professional insurance agents when building appropriate protection plans.

TYPES OF INSURANCE COVERAGES THAT RESPOND TO A DISASTER (continued)



Inventories

- ✓ Accurate record keeping is the key to successful inventory recovery. Damage directly related to the disaster must be documented.
- ✓ Damaged inventories may have salvage value.
- ✓ For example: A client has \$100,000 in inventory value prior to a disaster. The disaster occurs. Inventories are damaged. It looks like a total loss. If the inventory salvage value is \$30,000, then the amount is credited to offset the loss. The result? The insurance company pays \$70,000 to the policy holder.



General Liability

- ✓ General Liability coverage addresses bodily injury or property damage to others. Insureds need to be determined as a contributing factor to a disaster for General Liability limits to be on the line. Yet, lawsuits are common.
- ✓ Specific industries may require additional specialized liability coverage. For example, if a cyber breach occurs, then liability insurance to cover loss of digital information would be appropriate.



Business Interruption and Extras Expense

- ✓ Lost Income – Replaces lost net income that would have been earned if the covered event hadn't occurred. Record keeping is critical to prove actual net income lost due to the disaster.
- ✓ Extra Expense – Pays for costs above and beyond normal operating expenses. Additional expenses including expedited shipping, additional staff, and emergency repairs after a disaster. Moving a business to a temporary location creates additional costs and rent.
- ✓ Utility Services – Provides reimbursement for disruption of basic utility services preventing businesses from operating normally.
- ✓ Contingent Business Insurance – Covers clients in the event a supplier suffers a loss and becomes unable to produce goods or services for the policy holder.
- ✓ Civil Authority – Provides coverage if civil authorities prohibit access to designated premise or enforces other restrictions.

TYPES OF INSURANCE COVERAGES THAT RESPOND TO A DISASTER (continued)



Worker's Compensation Insurance

- ✓ Employee safety is paramount. A healthy, safe, and productive workforce is necessary for business success. Worker's Compensation insurance helps employees injured on the job get assistance to recover and return to work as soon as possible after a disaster.



Insurance Responding to a Disaster

Quick Claim Reviews

- Facilitating quick claim reviews assist clients recovering from a disaster. Our value as professional insurance agents is measured by how quickly we respond, handle, and settle claims. Potential policy waiting periods, the volume of claims caused by a disaster, and safety at a disaster site could cause days to pass and lengthen recovery time. Payments may be delayed; revenues lost.
- Professional insurance agents advocate for clients when reporting, adjusting, and settling claims. Most policy holders never had a claim before. Your expertise in navigating the process is important.
- Many clients have protection plans consisting of multiple policies to provide coverage for various aspects of a disaster claim. As a professional insurance agent, you need to ensure all potential insurance carriers are notified and have the appropriate claim information.

Unique Coverages

- Insurance carriers differentiate themselves from other insurers by including additional coverages to make their products more competitive. Review policies for unique coverages. You may discover enhanced coverage, increased limits, or wording favorable to buyers. Policies vary greatly. Look closely. See what disaster related coverages are available.

Terrorism Coverage

- Terrorism is a modern-day reality. Businesses need to recognize terrorism can affect them. Many insurance policies exclude terrorist acts. Professional insurance agents who understand today's risks of terrorism suggest terrorism coverage when deemed appropriate.

ADDITIONAL CONSIDERATIONS



DATA LOSS INSURANCE

- ✓ Covers businesses for EDP, crime, and cyber related losses to electronic or physical data records. Data is critical. Business operations depend upon data. The cost of lost or stolen data recovery could be extremely expensive. Imagine a client unable to open for business for days or weeks in the aftermath of a loss of data. That alone would qualify as a disaster.

OTHER ISSUES

Other issues to watch prior to and in the aftermath of a disaster event include:

Coverage Limits

What are appropriate coverage amounts? Are coverage limits enough to cover the loss incurred from a disaster? Detailed records help identify the required limits.

Co-insurance

How about co-insurance? If a property policy has an 80% co-insurance on a building, then the property limit must be at least 80% of the buildings value. If not, then the client could suffer 20% penalty if the building is undervalued. Validate and document building limits or agreed values.

Caps on Expenses

Review policy wording for caps on expense payment amounts. If the coverage has a \$5,000 cap, be sure to let your client know.

Waiting Period

Waiting periods to begin receiving coverage payouts should be explained. Businesses need to be aware of waiting periods and not surprised when applied to a claim.

Proof of Loss

After a loss, you must prove the financial damages suffered due to the disaster. What is the policy's proof of loss requirement?

WHAT IS NOT COVERED BY INSURANCE IN A DISASTER?

- ◆ **You're not covered by insurance you don't buy.**
- ◆ **Utilities** – Utilities are often disrupted after a disaster. What inventory or property could be impacted? Utilities at a temporary location may be covered based on Extra Expense coverage.
- ◆ **Undocumented income** – Businesses must be able to document sources of revenue for successful claims handling.
- ◆ **Losses from partial closures** – If a business is not completely closed, most coverages will not respond to the loss. If a storeroom is damaged but the show room is still operational, there is no business interruption insurance coverage.
- ◆ **Closures from downed powerlines** – Electrical outages are considered a common occurrence and normally resolved quickly. Most business interruption insurance will not cover this type of event. This can be added to policies by endorsement depending on the insurance carrier.

DISASTER RECOVERY TIP

Documentation is critical when planning for and in the aftermath of a disaster. Proving your losses and being organized goes a long way to a quick and equitable insurance settlement.

SECTION 4: SUMMARY

In this section, we saw several types of Insurance Products to aid in recovery from a disaster. Having the well-constructed protection plan in place before a disaster helps businesses recover faster after a disaster.



SECTION 5: BUSINESS CONTINUITY – DIFFERENT THAN DISASTER RECOVERY

During this section you will:

- Examine the Differences between Disaster Recovery and Business Continuity
- Discuss the Importance of Educating Employees on Business Continuity Plans
- Suggest Strategies to Test and Refine Your Business Continuity Plans
- Review a Business Continuity Study for Alpha Manufacturing
- Analyze What Worked and Mistakes Made When Planning for Business Continuity

WHAT IS BUSINESS CONTINUITY?

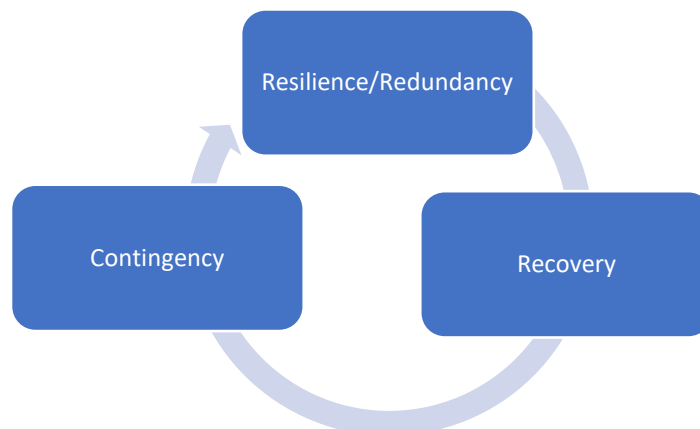
Business Continuity Planning means preparing for continued operations in the event of a disaster or any other event that materially impacts normal operations.

Disaster Recovery Planning is a subset of Business Continuity Planning. Disaster Recovery emphasizes getting technical systems operational. Business Continuity Planning focuses people, processes, and procedures.

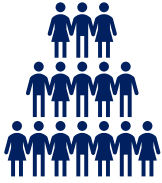


There are three concepts associated with Business Continuity Planning:

- 1. Resilience/Redundancy:** The goal of disaster recovery is to limit disruption to operations from a technology stand point. Redundancy and resilience of records and data are tools for recovery in the event of a disaster. Consider redundancies of people, equipment, and supplies.
- 2. Recovery:** What's the plan to recover critical business functions quickly? Start there. Who are key suppliers and vendors able to support the business in a time of disaster? How are employees trained to react in a disaster. Where to evacuate and what to do need to be pre-thought and prepared for.
- 3. Contingency:** Well-formed plans may breakdown at some point. If one plan doesn't work, another one must. Contingency plans should be in place for critical systems. Identify single points of failure exposures as well.



BUILDING & EDUCATING BCP TEAMS



Building a Team

Business Continuity Planning (BCP) teams are critical to BCP success. No one person can know and plan for every potential disaster and required recovery steps. BCP teams vary in every business. What's important is to build a BCP team that works for your company.

BUSINESS CONTINUITY PLANNING TIP

Most organizations are too small to have a separate individual for each of these task, role, and responsibilities. People assigned to BCP teams already have full-time jobs. Taking on additional workload is one reason BCPs never fully develop. If forming a BCP team is truly a priority, then time to work on the BCP needs to be provided.

Education

- BCP Team Training
 - Training BCP execution teams is essential. Help the BCP team understand their roles and responsibilities. What's expected when planning and implementing a BCP? Training prepares the BCP team on all aspects of a BCP.
- BCP Employee Training
 - Employees need to know their responsibilities within a BCP. In the event of a disaster who should be called, where will information be available, and where will we meet if the business building is evacuated.
- BCP Vendor/Supplier Training
 - How might vendors and suppliers impact your BCP plan? Do they have a BCP plan? What contingency arrangements can you make?
- BCP Communications
 - Communications is critical when a disaster threatens business continuity. Telephone and digital service interruptions can be expected. What are other alternatives? Educate and train employees on emergency communication options.



BCP TESTING

Conduct tests to observe the BCP plan's reaction to various disaster scenarios. Were planning steps adequate? Testing BCP plan scenarios helps determine likely effectiveness of BCP.

Types of BCP Testing

Tabletop Exercises	Key BCP team members meet. Roles and responsibilities are reviewed. A Tabletop exercise is like a case study in this manual. During a non-emergency environment is the best time to review roles, responsibilities, and hold Table Top exercises.
Walk-Through	Walk-Through is literally a step-up from Tabletop exercises. The goal is to familiarize BCP team members with the plan activities and communications. Team member roles and responsibilities in the event of potential disaster.
Simulation	With Walk-Throughs, you simulate the initial steps and responses to a potential disaster. Full-Scale simulations are lengthier. Equipment may require unpacking or covering. As many employees as possible should be present. Although costly and infrequent, full scale simulation events may include police and fire departments.
Checklist	A simple way to go through the steps of the BCP plan is with a Checklist. A Checklist helps determine BCP roles and timelines.

BUSINESS CONTINUITY PLANNING TIP

The Program Sponsor should have the final decision on any proposed changes to BCP.

SECTION 5 - SUMMARY

In this section, you learned how Disaster Recovery Plans fit into Business Continuity Planning (BCP). BCP teams were built and trained, roles and responsibilities defined, and plans put to the test. Tabletop exercises, Walk-Throughs, and Simulation options were offered. The final step? Learn from errors or unanticipated plan problems.



SECTION 6: BUSINESS CONTINUITY PLAN CASE STUDY - ALPHA MANUFACTURING

During this section you will:

- Review the Facts of the Case
- Review Mistakes Made in Planning
- Analyze What Could have been Improved in Planning and Execution of the Business Continuity Plan

ALPHA MANUFACTURING



This case study examines a small manufacturing company and their response to a significant disaster.

Circumstances of the Case

Typical Organization

Alpha Manufacturing is a small, tier 2 supplier to a larger manufacturing company. Alpha Manufacturing creates parts critical to a larger manufactured item. The company employs a Just-in-Time (JIT) manufacturing practice. Parts are made then delivered just in time to the larger manufacturing company.

If parts aren't delivered in time, there's a \$10,000 per hour penalty imposed by the larger manufacturing company due to a shutdown of their manufacturing process.

Business as Usual

Under normal circumstances, Alpha Manufacturing runs 3 shifts a day; approximately 40 people working each shift. Alpha Manufacturing contracts with a trucking company to move the parts from their facility to the client's location. A truck leaves the Alpha Manufacturing facility every hour.

Prior Planning

Alpha Manufacturing leadership has begun to build a Business Continuity Plan (BCP). It should be finalized in a couple of weeks. They purchased a large portable generator and a diesel fuel tanker to provide for their electrical needs.

It's understood Alpha Manufacturing has to make their JIT deliveries to avoid the penalties. Alpha Manufacturing has a surplus of 10 hours of parts to deliver. After that time-penalties begin to accrue.

Alpha Manufacturing felt manufacturing could be shut down for 10 hours and not affect their production goals.

CIRCUMSTANCE OF THE CASE - CONTINUED

Reliance

Alpha Manufacturing is heavily reliant on information systems to synchronize production to meet JIT delivery needs of clients. Alpha felt their computer systems could be down for 3 hours without affecting production. A portable generator could power all the necessary IT systems to keep the synchronization going.

Training all employees on the Business Continuity Plan is scheduled over the next two weeks. Employees have received no prior BCP training.

Disaster Strikes!

A tornado strikes Alpha Manufacturing's building tearing off a portion of the roof and letting rain enter the building. There were warning tornado sirens, so all employees made it to shelter prior to the tornado arriving.



The building is partially intact. There is significant water damage inside. Half the production equipment appears undamaged. The other half is slightly damaged from rain and wind. The electric power is off due to downed powerlines.

The tornado struck at 4 am while the third shift was working. The third shift BCP team member was out sick on this evening.

The shift foreman calls the production manager to report the disaster.

The production manager notifies executive management, the Information Technology manager and other members of the BCP team. Because they had a basic BCP, they began to implement the plan.

The generator is started. Electricity is back. Power to the Information Technology systems is restored. There isn't enough power from the generator to run the manufacturing equipment. No word yet from the electric company about when the power might be restored.

ADDITIONAL CASE CONSIDERATIONS

Government Intervention

FEMA declared a disaster zone for a 50-mile area around Alpha Manufacturing.



FEMA

The FEMA group knew about the generator and fuel owned by Alpha Manufacturing, so once the disaster area was declared, FEMA came and took the generator and fuel for emergency use to power emergency services locations.

BUSINESS CONTINUITY PLANNING TIP

When FEMA declares a disaster area, they can appropriate all resources available inside the disaster area for disaster relief services.

Customer Considerations

- The JIT manufacturing client, about 25 miles away, wasn't affected by the tornado and is in full production.

Wildcard Exceptions

- The CFO is head of the BCP team. He's on vacation in a remote area of the Bahamas with limited to no mobile phone reception.
- Roads around Alpha Manufacturing are closed due to downed powerlines and trees.
- Cell phone towers are knocked out. Cellular communications are severely limited.
- A news reporter shows up at your front door and asks about the situation of Alpha Manufacturing. An employee says, "We're in bad shape and will be out of production for months."

PLAN EXECUTION DEBRIEF

Planning Mistakes

- Where did planning go wrong?
- What could they have done better?

Getting Back into Operations

- How does insurance respond to the events of the case?
- Which functions and process are priority?

Analysis

- Similarities to participant's companies.
- Could your company withstand this event?

BUSINESS CONTINUITY PLANNING TIP

If someone is a decision maker, then they may not be available when a decision is required. Decision making authority needs to be delegated to others in the absence of the main decision maker.

BUSINESS CONTINUITY PLANNING TIP

A Business Continuity Plan only survives the beginning of a disaster. Unforeseen circumstances and unplanned events will see to that. BCP's need to anticipate and allow for unforeseen events. BCP plans shouldn't be rigid. Allow for plan flexibility.

SECTION 6 - SUMMARY

During this section you were able to experience a disaster and see how the Business Continuity Planning was sufficient and where it was lacking. You saw how planned responses were not always available and situations can change quickly. Decisions need to be made even if the designated decision maker is not available. There was the intervention of the authorities taking resources for emergency purposes over private company business.



SECTION 7: DISASTER PLAN CASE STUDY – HURRICANE ABE

During this section you will:

- Begin to Build Disaster and Lifestyle Continuity Plans
- Analyze Priorities and Action to Take Before, During, and After a Disaster Occurs
- Discuss What Could Be Improved in Execution of Disaster and Lifestyle Continuity Plans

WHAT IS LIFESTYLE CONTINUITY PLANNING?

Lifestyle Continuity Plans are to personal lines clients what Business Continuity Plans are to businesses. Both include disaster plans and recovery strategies.

Like a Business Continuity Plan, responsibilities are assigned. Who is the best person in the family to declare a disaster; to lead Disaster Recovery efforts; handle information technology; or serve as communication central.

Lifestyle Continuity Plans focus on family safety first. Survival of lifestyle, return to work, and property protection follow.

Before the Disaster



Do you have a Family Emergency Plan? A Family Emergency Plan helps reduce stress and increases your ability to react calmly when a disaster strikes.

- Build a phone list. Include emergency contacts. Doctors, veterinarian, neighbors, family, and shelters for family or pets should be included. Have your agent and insurance company claims reporting number and email available.
- Assemble emergency supplies. Include drinking water, non-perishable food, and pet food; batteries, flashlights, and phone chargers; medications to last thirty days; soap, sleeping bags, and tents; reserve water for cleaning, washing, and to flush toilets. (See page 9)
- Create two emergency first-aid kits: one for home and one for travel.
- Prepare waterproof containers or sealable plastic bags to protect important documents. Include insurance policies.
- When possible, store important documents, valuables, heirlooms, and photos in a high place inside your home.
- Designate and equip your family's "safe room" where you can gather and be best protected.
- Make prior arrangements with handymen, contractors, and clean-up help.
- Have cash available when ATMs and banks close.

OTHER CONSIDERATIONS

What other considerations should you take?

- If you need to evacuate, where will you go? Plan your route in advance. Consider relocating early before roads become crowded.
- Practice putting up shutters and protective equipment. Test generators or other power source equipment. Buy fuel. Arrange hook-up with professionals in advance.
- Clear the yard of patio furniture, toys, and small items.
- Consider trimming trees if debris can be removed quickly. Make arrangements with professional arborists for large trees.
- If you have household members with limited mobility, plan for their special needs. This may include aging parents or family members with disabilities.
- Digitally document an inventory of your possessions.
- Review your insurance policies. Are they paid? What limits are in place? Are high value items covered?
- Can additional coverage be secured, or will there be a waiting period?

LIFESTYLE CONTINUITY PLAN TIP

Remember the importance of life insurance. The death of a family member could lead to a financial disaster. Make a life insurance purchase plan. Start early. Consider adding life insurance on in layers; adding \$100,000 of death benefit each year for example.

CASE STUDY: HURRICANE ABE

You've moved to your new home near the ocean. The insurance agent who took care of things for settlement mentioned credits available to reduce premium. It's decided to take care of inspections and additional hurricane protection after you settle in. After all, the house has shutters.

In June, a tropical wave forms off Africa. Neighbors say, "Oh, this happens every year." There won't be any impact for weeks, if at all. Your plan is to watch what your neighbors do.

The tropical wave becomes a tropical storm, still many days away. You learn about the "Cone of Uncertainty", a scientific projection of path and probability a storm may take as a hurricane. Hurricane Abe (H. Abe) is classified as a minimal Category 1 hurricane on the Saffir-Simpson Scale. Most neighbors seem unconcerned.

A "Hurricane Watch" is announced for your area. That means where you live could be impacted by H. Abe in the next 48 hours. Some neighbors begin preparation. It's a good time to get to the store and buy supplies like water, batteries, and perhaps even food for you and your pets.

H. Abe increases intensity to a strong Category 2 storm. Your area has moved to the outer edge of the Cone of Uncertainty. You breathe a sigh of relief and plan to follow-up on the flood insurance, wind mitigation plans, and advice from your insurance agent after this thing blows over.

H. Abe strength increases strength again. The storm's path jogs back and forth. Your area is now nearer the center of the Cone of Uncertainty. A "Hurricane Warning" is in effect. That means impact is expected within 24 hours. Grocery and hardware stores are packed. Gas for cars and generators cause lines to form on roads leading to gas stations. Generators? You don't even have one.

Television and radio stations urge immediate preparation. Homes in your neighborhood are boarded or shuttered up. Some neighbors evacuate before highways become jammed. **Now what?**

DURING & AFTER THE DISASTER

During the Disaster

- ✓ Ready the family “safe room.”
- ✓ Resist the urge to check things out while the disaster is in process.
- ✓ Monitor the situation with battery powered equipment.

After the Disaster

- ✓ Determine the safety and wellbeing of your family and neighbors.
- ✓ Begin disaster recovery by assessing the damage and new dangers caused by the event.
- ✓ Secure your home from further damage and dangerous situations.
- ✓ Digitally document damage.

Post Disaster Review

- The disaster is over. It’s time to review what went right and what went wrong.
- Which portions of the plan should be changed? Were there any surprises?

LIFESTYLE CONTINUITY PLAN TIP

Monitor tropical storms and hurricanes at the NOAA’s National Hurricane Center. www.nhc.noaa.gov

SECTION 7 - SUMMARY

In this section Lifestyle Continuity was defined. Business Continuity Plan elements were applied to family disaster plans. Pre-disaster planning considerations, during the disaster actions, and post disaster suggestions offered.



SECTION 8: DISASTER, CONTINUITY, AND INSURANCE PROTECTION PLANS – WRAP UP

During this section you will:

- Review the Differences and Similarities between Disaster Recovery and Continuity Plans - Business and Family
- Apply Business Continuity Plan Concepts to Family Continuity Plans
- Build the Case for Disaster Planning
- Review Options for Clients and Families

DIFFERENCES AND SIMILARITIES

Disaster Plans and Business Continuity Plans Working Together

Similarities

- Disaster Recovery is a process under Business Continuity Planning. Each of these processes require planning, team building, and measurement of results. The goal is to keep the business running.

Differences

- Disaster Recovery focuses on processes – technology, computers, communications, and networks.
- Business Continuity includes the Disaster Recovery.

Build a Case for Planning

- Build plans in stages. It's likely overwhelming and impractical to do everything at once. Start by prioritizing critical functions. Test your plan as you go along. Most importantly, don't let the start stop you.
- Consider including known disaster and business continuity plan expenses into the cost of new projects.
- Create a disaster recovery and business continuity culture. Replace a reactionary approach.



Considerations

- ✓ Invest in disaster recovery and business continuity planning. It's not glamorous work, nor a waste of time. Know businesses fail due to disasters, especially without planning.
- ✓ Disaster Recovery and Business Continuity Planning are like insurance - available and hopefully never needed.
- ✓ What's your Business Continuity Plan look like now? How well thought out is your Disaster Recovery Plan?
- ✓ Check with management for earlier plans that may have stopped during development. Form the BCP/DP leadership team. Train employees. Hold test/drills.

STEPS TO START PLANNING

Enlist Senior Management Support

- Who is responsible for the Disaster and Business Continuity Planning?
- What role can I play in the planning?
- Can you stay in business after a disaster?
- How long will it take you to help your clients?

For Professional Insurance Agents, supporting clients in a disaster situation is critical.
When disaster strikes, how quickly will you be able to help your clients?
Will you be available to help businesses and families to get “back in business”
and enjoy their way of life?

Considerations for your Clients

How to Assist Clients

What can you do to help your client stay in business after a disaster?

SECTION 8 - SUMMARY

In this section, you were reminded of Disaster Recovery and Business Continuity Planning elements, their differences, and similarities. You had a chance to review your Disaster Recovery and Business Continuity Planning process. Building and then implementing a plan for your office is an excellent place to start. Your experience is a training ground for what you can then do for clients. Disaster Recovery and Continuity Plans protect ongoing operations and family lifestyles.



DISASTER AND CONTINUITY PLANNING – BUSINESS AND FAMILY RESOURCES

- Federal Emergency Management Agency - <https://www.fema.gov>
- Ready Disaster Readiness Planning - <https://www.ready.gov/>
- Business Impact Analysis - <https://www.ready.gov/business-impact-analysis>
- FEMA Emergency Preparedness Resources for Businesses - <https://www.fema.gov/media-library/collections/357>
- Department of Homeland Security Disaster Planning site - <https://www.dhs.gov/topic/plan-and-prepare-disasters>
- State and Local Governments may also have resources <https://www.ready.gov/> (enter state name here)
example - <https://www.ready.gov/michigan>

CPIA Designation

GENERAL INFORMATION

CPIA PROGRAM OFFICE
PO Box 35718
Richmond, VA 23235
877-674-CPIA (2742)
www.cpia.com



THE CERTIFIED PROFESSIONAL INSURANCE AGENT (CPIA) DESIGNATION

The Certified Professional Insurance Agent (CPIA) Designation is first-of-its-kind, hands-on, how-to training. To earn the CPIA designation, candidates are required to participate in a series of three, one-day Seminars. These Seminars are designed to enhance the ability of producers, sales support staff, and company personnel to efficiently create and distribute effective insurance programs. Participants leave with ideas that will produce sales results immediately.



The *three* core CPIA Seminars are entitled:

- Position for Success (CPIA 1)
- Implement for Success (CPIA 2)
- Sustain Success (CPIA 3)

Concentrated, single-topic seminars are also available. A sampling of topics include:

- Disaster and Continuity Planning for Businesses and Families
- An Agent's Guide to Understanding and Mitigating Cyber Exposures
- An E & O Loss Control Program for All Agencies

Seminars are offered in-person and online in both English and Spanish. Seminars qualify for CE credit in most states. For more details and the complete schedule of course offerings, visit www.cpia.com.

NOTIFICATION OF COMPLETION OF THE DESIGNATION REQUIREMENTS

Upon completion of the three core CPIA Seminars, the CPIA Program Administrator will notify new designees. Designees will receive confirmation of completion along with guidance for using the CPIA logo, a sample press release, a diploma order form, and more. Diplomas are prepared and shipped to new designees on a quarterly basis.

CPIA DESIGNATION UPDATE REQUIREMENT

The Certified Professional Insurance Agent (CPIA) designation stands for professionalism, commitment to professional training and results, and technical knowledge. To maintain the right to use the CPIA designation, designees must update on an annual basis. Reminders are emailed by the CPIA Program Administrator.

The CPIA update requirement can be satisfied by:

- participating in any one of the three core CPIA Seminars,
- participating in any one of the special topic (Advanced) CPIA Seminars, or
- maintaining a CPIA Program Membership annually at the Ruby, Sapphire, or Diamond level.

PIA AND THE CPIA PROGRAM

In late 2022, the National Association of Professional Insurance Agents (PIA) and the American Insurance Marketing and Sales Society (AIMS Society, original creators of the CPIA designation program) decided to consolidate to better serve the educational needs of independent agents and the entire insurance industry. The coming together of these two powerhouse organizations, each with a long history of providing excellent education programming, will benefit both independent agents and the insurance industry as a whole. Through a Professional Development Advisory Council, PIA will build upon the CPIA designation program framework and continue to champion and accelerate marketing and sales development for insurance professionals. Visit www.cpia.com for more details and a complete schedule of upcoming classes.

CPIA PROGRAM MEMBERSHIP

Accelerate Professionalism and Sales Excellence



For insurance professionals who seek to keep marketing and sales skill building top of mind, the CPIA Program Membership offers innovative, practical, actionable solutions. Unlike insurance coverage education providers, we're solely focused on growing revenue and customer relationships.

CPIA Program Membership is structured to build strong marketing and sales skills among insurance agency producers, support staff, and insurance company personnel. CPIA Program membership also means access to a nationwide network of professionals who are focused on increasing personal and agency production.

A variety of member benefits packages are available to best suit your / your organization's needs:

RUBY MEMBERSHIP - \$199 per person, annually - Insurance professionals who join the CPIA Program as at the "**Ruby**" level will receive the following:

- Satisfies CPIA Designation Annual Update - This level of membership satisfies the annual update requirement for keeping your CPIA designation.
- Online Membership Networking Directory - Access to member-only resources, including a directory of other members searchable by a variety of criteria.
- Online Member Community - Engage with other members and share best practices, industry news, advocacy efforts, and professional resources.
- Professional Development Insights - Email communiques with sales tips, management advice, and marketing resources. Publications include: *Quik Sales Tips* (12/year) *Marketing Muscle* (6/year); and *Bright Ideas* (6/year).
- Education Program Discounts - Enjoy discounts on select CPIA seminars.

SAPPHIRE MEMBERSHIP - \$499 per person annually - The CPIA Program "**Sapphire**" level provides all the benefits of **RUBY MEMBERSHIP**, plus:

- RoughNotes-Pro – Enjoy access for **one producer** to: PF&M; Coverages Applicable; PL & CL Risk Evaluation Systems, which include comprehensive coverage checklists and questionnaires; Insurance Marketplace; and *InAction* newsletter and *Rough Notes* Magazine.

DIAMOND MEMBERSHIP - \$750+* annually - The CPIA Program "**Diamond**" level provides all the benefits of **RUBY MEMBERSHIP**, plus:

- RoughNotes Advantage-Plus - Enjoy **group** access to: PF&M; Coverages Applicable; PL & CL Risk Evaluation Systems; *How to Insure* training classes; *Insurance Words and their Meaning*; Business Building Letters; Blog Content and Digital Media Content; Insurance Marketplace; and *InAction* newsletter and *Rough Notes* Magazine.

*Diamond Membership pricing is based on number of employees

ROUGHNOTES-PRO



INCLUDES

Policy Forms & Manual Analysis (PF&M)

An essential go-to guide to strengthen your property & casualty expertise on commercial, personal and specialty lines coverages and concepts. Demonstrate your insight to enhance your competency. Use real court case decisions when presenting coverage concerns to new prospects and current clients.

Coverages Applicable

Learn appropriate coverages quickly and gain traction to remain competitive.

Personal Lines Risk Evaluation System

A comprehensive checklist of personal lines risk exposures.

Commercial Lines Risk Evaluation System

A comprehensive checklist for more than 723 classes of business.

In Action

A monthly newsletter that will show you ways to turn coverage knowledge into powerful sales opportunities.

Rough Notes magazine

The industry's leading insurance agent publication.

The Insurance Marketplace

Agency professional's number one source to find hard-to-find coverages.

Property and Casualty Insurance By Philip Gordis

An easy -to-use, quick – reference guide to property and casualty insurance coverages. The indexing and examples put the answers to your basic coverage questions at your fingertips.

ROUGHNOTES ADVANTAGE-PLUS

A \$900 retail value, RoughNotes Advantage-Plus is included in CPIA Program Diamond Membership. For details visit www.cpia.com or call 877-674-CPIA (2742).

INCLUDES:

Policy Forms & Manual Analysis (PF&M)

An essential go-to guide to strengthening your property & casualty expertise on commercial, personal, and specialty lines coverages and concepts. Demonstrate your insight to enhance your competency. Use real court case decisions when presenting coverage concerns to new prospects and current clients.

Coverages Applicable

Learn appropriate coverages quickly and gain traction to remain competitive. Explore the insurance needs of more than 700 different kinds of risks with SIC and NAICS codes.

Personal Lines/Commercial Lines Risk Evaluation Systems

A comprehensive checklist of personal lines risk exposures and checklists for more than 723 classes of business.

How to Insure Training Courses

Educational tutorials that close the “insurance knowledge gap.”

Insurance Words and Their Meanings

A guide to insurance terminology for you, your staff, and your clients.

Business Building Letters

Hundreds of business support templates used for sales, and renewals and to run an efficient business.

Blogs

Over 300 short articles that agencies can use to blog, email, or display on their websites to enhance sales pipelines.

Digital Media

Animated videos used to book new clients and increase client retention.

In Action

A monthly newsletter of how you can turn coverage knowledge into powerful sales opportunities.

Rough Notes magazine

The industry’s leading insurance agent publication.

The Insurance Marketplace

Agency professional’s number one source to find hard-to-find coverages.



CPIA PROGRAM MEMBERSHIP APPLICATION

Accelerate Professionalism and Sales Excellence

JOIN TODAY!

To join online, visit www.cpia.com and select "Join Now." Alternatively, complete the following and return it to the CPIA Program Office, c/o AIMS Society, PO Box 35718, Richmond, VA 23235 with your membership dues.



Name (First, MI, Last)	Designations
Company Name	
Mailing Address	City/State/Zip
()	
Business Phone #	
Email Address	Website

MEMBERSHIP SELECTIONS:

		TOTAL
<input type="checkbox"/> Ruby membership.....	\$199	\$ _____
<input type="checkbox"/> Sapphire membership.....	\$499	\$ _____
 <u>Diamond membership</u>		
<input type="checkbox"/> 1-4 producers.....	\$750	\$ _____
<input type="checkbox"/> 5+ producers.....	Call for pricing	\$ _____
<i>Select additional CPIA Designee logo items:</i>		
<input type="checkbox"/> CPIA Wall Plaque.....	\$60 + shipping	\$ _____
<input type="checkbox"/> CPIA logo pin (Gold color with CPIA logo).....	\$25 + shipping	\$ _____
TOTAL AMOUNT DUE		\$ _____

PAYMENT INFORMATION:

- Enclosed please find my check made payable to the "AIMS Society."
- Please charge my credit card: Master Card VISA AMEX

Name as it appears on card: _____

Credit Card #:	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>										
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Cardholder's Signature: _____ Date: _____

**INSURANCE SUCCESS SEMINARS ENROLLMENT /
CHANGE OF INFORMATION FORM**
(Please Print)



Check the appropriate boxes: (*select one*)

- I am a new student and I plan to pursue the CPIA designation
- I have taken a CPIA class before – no changes to report
- I have taken a CPIA class before but need to report updates to my information
(complete the information to be updated in the appropriate sections below)
- I am here to satisfy the annual update requirement to maintain my CPIA
designation

FULL NAME (First, MI, Last)

INDUSTRY DESIGNATIONS

AGENCY/COMPANY NAME

BUSINESS PHONE

EMAIL

BUSINESS MAILING ADDRESS

CITY

STATE

ZIP

HOME ADDRESS

CITY

STATE

ZIP

AGENCY PRINCIPAL/MANAGER

AGENCY PRINCIPAL/MANAGER EMAIL

AGENCY/COMPANY FACEBOOK PAGE

AGENCY/COMPANY LINKEDIN PAGE

AGENCY/COMPANY TWITTER HANDLE

SIGNATURE



Insurance Success Seminars CONTINUING EDUCATION REQUEST FORM



“Disaster & Continuity Planning for Businesses & Families” is approved for continuing education credit in some states which have a Continuing Education Requirement. Listed below are the states where approval has been granted to-date and the corresponding number of credit hours granted. To receive Continuing Education Credit for this class, complete this form and submit fees as indicated. Return this form to the program coordinator **before the end of the class**. One-hundred percent attendance is required for receipt of continuing education credit.

PLEASE CHECK THE STATE where you hold a resident agent license and for which you would like to receive CE credit. Write in your license number and/or NPN as indicated below. **PLEASE NOTE: A \$25 fee (payable to the AIMS Society), the state filing fee (if applicable) and your state filing penalty (if applicable) will be charged for CE requests that are not submitted on the day of the class or if the information required on this form is not complete.**

IF YOU DO NOT REQUIRE CE FOR THIS CLASS, CHECK THIS BOX, SIGN AND RETURN THIS FORM I DO NOT REQUIRE CE

- | | |
|--|--|
| <input type="checkbox"/> California 7 hrs.
<input type="checkbox"/> Connecticut..... 7 hrs.
<input type="checkbox"/> District of Columbia..... 7 hrs.
<input type="checkbox"/> Florida..... 7 hrs.
<input type="checkbox"/> Indiana (attach \$4 filing fee)..... 7 hrs.
<input type="checkbox"/> Iowa 7 hrs.
<input type="checkbox"/> Kansas (attach \$8 filing fee)..... 7 hrs.
<input type="checkbox"/> Kentucky 7 hrs.
<input type="checkbox"/> Louisiana 7 hrs.
<input type="checkbox"/> Maryland (attach \$9.15 filing fee) 7 hrs.
<input type="checkbox"/> Massachusetts (attach \$9 filing fee)..... 7 hrs. | <input type="checkbox"/> Nebraska 7 hrs.
<input type="checkbox"/> North Carolina..... 6 hrs.
<input type="checkbox"/> Tennessee 7 hrs.
<input type="checkbox"/> Virginia (attach \$20.80 filing fee) (8 general)..... 7 hrs.
<input type="checkbox"/> Wisconsin 7 hrs. |
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Course Date

Course Location

Full name as it appears on your license

License Number and / or NPN Number

Business Mailing Address

City/State/Zip

Home Mailing Address

City/State/Zip

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Business Telephone #

Email Address

CPIA Program Office
P.O. Box 35718
Richmond, VA 23235
(804) 674-6466

I hereby attest to the fact that I have attended the above program in its entirety and signed the attendance verification forms which were circulated during the program.

Signature _____