



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

All of the CISR courses, except Agency Operations, focus primarily on insurance policy coverages, plus some related concepts, so you can study some of the material in advance if you want to get a head start. For most major lines of coverage the class will be based on forms promulgated by the Insurance Services Office (ISO).

Insuring Personal Residential Property (PR) – The best way to prepare for this class is to know the basic differences among the various ISO Homeowners policies (HO 2, HO 3, HO 4, and HO 6) and, if you have the opportunity, learn as much as possible about the HO 3 (HO 00 03) form. It would also help if you know something about Dwelling forms, particularly the differences in eligibility between the HO and Dwelling programs and where Dwelling policy coverages are more limited. The single most significant topic will be HO 3 coverages, though.

Insuring Personal Auto Exposures (PA) – The major topic of the class is the ISO Personal Auto Policy (PP 00 01), so learning as much as possible about the PAP would be your best preparation for this class. Some familiarity with major PAP endorsements and the basic concepts of Personal Umbrella coverage would also be helpful.

Insuring Commercial Property (IP) – The main topics for this class are the coverages of the Building and Personal Property Coverage Form (CP 00 10) and the three Causes of Loss forms, especially the Special Form (CP 10 30). Some of the concepts discussed will include coinsurance, valuation (actual cash value v. replacement cost), and the differences between specific, schedule, and blanket insurance. Secondary topics at IP will be Business Income Coverage and Commercial Inland Marine insurance. Knowing some of the basic concepts related to these two topics would be helpful but not as important as the commercial property coverage information mentioned above.

Insuring Commercial Casualty Exposures (IC) – This class covers more material than any of the other CISR classes. The single biggest topic is the Commercial General Liability (CGL) policy (CG 00 01). And a close second is the Business Auto coverage Form (CA 00 01). Knowing as much as possible about these two forms is your best bet if you want to have a leg up on the IC exam. The secondary topics at the IC class are Workers Compensation and Essentials of Legal Liability. Although Essentials of Legal Liability is a minor topic, it introduces a number of terms that are used throughout the rest of the class. All of the following terms can be found in the Glossary on our website:

- **COMPLETED OPERATIONS**
- **CONTRACT, LEGAL**
- **DAMAGES** (plus **COMPENSATORY, ECONOMIC**, and **PUNITIVE DAMAGES**, and **PAIN & SUFFERING**)
- **LIABILITY** (plus **ABSOLUTE, PRODUCT, PREMISES, PROFESSIONAL, STRICT**, and **VICARIOUS/CONTINGENT LIABILITY**)
- **NEGLIGENCE** (plus **COMPARATIVE, CONTRIBUTORY** and **GROSS NEGLIGENCE**)
- **TORT**

Agency Operations (AO) – The AO class is the hardest class to study for in advance, because there is not a particular study source you can focus on such as the policies listed above for the other CISR courses, and there isn't one major topic (or two in the case of the IC class) that makes up the bulk of the course, as there is with the others. Any knowledge you have of internal agency processes and errors and omissions loss prevention would help.

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.