

Montana Insurance Continuing Education Advisory Council meeting - June 17, 2020

Transaction Number	Transaction Date	Provider Name	Course Name	Course Group	Credits	Course Summary
1038209552	5/15/2020	National Alliance for Insurance Education and Research	Commercial Property Checklist (Webinar)	Property & Casualty	General: 4	NAIC Uniform submission, 4 web-based classroom credit hours approved by Texas. Discusses business entity structures, risk management, key employee planning, business continuation plans, and disability income planning.
1978531486	5/15/2020	CGB Diversified Services Inc	2021 Fall MPCCI Update Webinar	Property & Casualty	General: 3	The course addresses product knowledge of property and casualty insurance. Discusses program compliance, policy and endorsement updates, regional crop policy updates, underwriting and claims.
1978531486	5/15/2020	CGB Diversified Services Inc	2021 Fall MPCCI Update	Property & Casualty	General: 3	The course addresses product knowledge of property and casualty insurance. Discusses program compliance, policy and endorsement updates, regional crop policy updates, underwriting and claims.

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2586758445	5/15/2020	Allianz Life Financial Services LLC	Transfer Strategies after the SECURE Act	Life	General: 1	The course addresses product knowledge of life insurance and annuities. Discusses federal Setting Every Community Up for Retirement Enhancement legislation, changes due to legislation, required minimum distribution age increase, tax deferral and resulting planning strategies.
2591236149	5/15/2020	Prudential Annuities Life Assurance Corporation	A Good Defense May be the Best Offense (Webinar)	Life	General: 1	The course addresses product knowledge of life insurance and annuities. Discusses investment risk mitigation strategies, variable annuity portfolio in retirement, financial markets and macroeconomics.
3658171918	5/15/2020	Prudential Annuities Life Assurance Corporation	Guide to the Markets (Webinar)	Life	General: 1	The course addresses product knowledge of life insurance and annuities. Discusses to fixed income returns, short- and long-term returns, and the effect of markets.

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2157168294	5/17/2020	Protective Life Insurance Company	Business Continuation Using Life Insurance (Webinar)	Life	General: 1	The course addresses product knowledge of life insurance. Discusses small business issues, financial risk management, 162 bonus plan benefits, economic risk of bonuses to employers and employees, key employee insurance coverages, buy-sell agreements and life insurance death benefit taxation.
781995415	5/18/2020	Group Benefits Division of Hartford Life Insurance Company	Virtual Group Benefits Disability Specialist (webinar)	Life	General: 12	The course addresses product knowledge of disability insurance. Discusses short- versus long-term disability, group disability products, provisions, eligibility, setting rates, risk selection, underwriting, benefit taxation, and two case studies.

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1037384239	5/18/2020	Group Benefits Division of Hartford Life Insurance Company	Virtual Employee Benefits School (webinar)	Life	General: 18	The course addresses product knowledge of life and disability insurance. Discusses medical, dental, long- and short-term disability insurance coverage, contract provisions, group life insurance plans, benefit administration and regulatory compliance.
1165246950	5/18/2020	Prudential Annuities Life Assurance Corporation	It's a Numbers Game: It's about the Cash Flow not the Cash Pile (Webinar)	Life	General: 1	The course addresses product knowledge of life insurance. Discusses general information on accumulation, pension election effects, cash flow, health and Medicare costs and longevity.
1279457118	5/18/2020	Prudential Annuities Life Assurance Corporation	Strategies to Manage Market Volatility (Webinar)	Life	General: 1	The course addresses product knowledge of life insurance and annuities. Discusses managing investor risk, wealth accumulation, distribution and wealth transfer, market volatility, investment strategies, and determining the most effective financial vehicles.

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2236225544	5/18/2020	Putnam Retail Management	Asset Protection: Strategies to Help Clients Safeguard Wealth	Life	General: 1	NAIC Uniform submission, 1 classroom credit hour approved by California. Discusses using life insurance and annuities coverage to protect assets, risk identification, evaluating existing plans and trusts.
3324994311	5/18/2020	Putnam Retail Management	Actionable Income and Estate Planning Strategies under the Tax Cuts and Jobs Act	Life	General: 1	NAIC Uniform submission, 1 classroom credit hour approved by California. Discusses the federal Tax Cuts and Jobs Act, taxpayer impact, deduction limitations, charitable gift deduction reductions, non-grantor trusts, and planning considerations.
627816736	5/19/2020	CEU Institute, Inc.	The Human Blood: From DNA to Deadly Pathogens (1hr) Webinar	Adjuster	General: 1	The course addresses product knowledge of disability and casualty insurance. Discusses bloodbourne pathogens, federal definitions and standards, transmission and exposure, personal protection, HIPAA privacy, and exposure control plans.

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1020697450	5/19/2020	CLM Group, Inc., dba Claims & Litigation Management Alliance	CLM Webinar: Session 2 - 2020 Workers Compensation and Retail, Restaurant & Hospitality	Adjuster	General: 1	The course addresses product knowledge of property and casualty insurance. Discusses workers' compensation versus premises liability coverages, workers' compensation claims management and high exposure liability litigation.	
2052566405	5/19/2020	American Farm Bureau Insurance Services, Inc.	2020 Adjuster Training (revised)	Adjuster	General: 12	The course addresses product knowledge of property and casualty insurance. Discusses the 2020 loss adjustment manual, conservation and farm practices, crop provisions, farm-stored crops, acreages, quality control, and regulatory requirements.	offerings on 6/9- 10/20 and 6/24- 25/2020

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2196126593	5/19/2020	CLM Group, Inc., dba Claims & Litigation Management Alliance	CLM Webinar: Session 1 -2020 Workers Compensation and Retail, Restaurant & Hospitality Conference	Adjuster	General: 1	The course addresses product knowledge of property and casualty insurance. Discusses human trafficking risk management for hoteliers, claim discussions and confidentiality, and qualified alternative for recovering employees (QCARE).
3861394356	5/19/2020	Hudson Insurance Company	2021 Fall Agent Update - Property webinar	& Casualty	General: 3	NAIC Uniform submission, 3 web-based classroom credit hours approved by Kansas. Discusses crop policy and provision updates, actuarial updates, specialty crops, claims and the standard reinsurance agreement.
3861394356	5/19/2020	Hudson Insurance Company	2021 Fall Agent Update	Property & Casualty	General: 3	NAIC Uniform submission, 3 classroom credit hours approved by Kansas. Discusses crop policy and provision updates, actuarial updates, specialty crops, claims and the standard reinsurance agreement.

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3964094536	5/19/2020	Putnam Retail Management	Building a Successful Retirement	Life	General: 1	NAIC Uniform submission, 1 classroom credit hour approved by California. Discusses retirement planning, retirement income management, retirement risks, and strategies.
216870173	5/20/2020	Prudential Annuities Life Assurance Corporation	Understanding the Rapidly Evolving Annuity Landscape: A Critical Guide to Today's Annuity Features (Webinar)	Life	General: 1	The course addresses product knowledge of annuities. Discusses market volatility, product diversification, comparing annuities, fixed versus variable products and withdrawals.
453446502	5/20/2020	American Farm Bureau Insurance Services, Inc.	2021 MPCFI Fall Agent Update (webinar)	Property & Casualty	General: 4	The course addresses product knowledge of property and casualty insurance. Discusses the 2021 crop insurance plan, the crop cycle, claims review, crop hail insurance and private company products.

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453446502	5/20/2020	American Farm Bureau Insurance Services, Inc.	2021 MPCCI Fall Agent Update (classroom)	Property & Casualty	General: 4	The course addresses product knowledge of property and casualty insurance. Discusses the 2021 crop insurance plan, the crop cycle, claims review, crop hail insurance and private company products.
1892018908	5/20/2020	INTERTEL, INC	Tactical Investigative Techniques	Adjuster	General: 1	The course addresses product knowledge of property and casualty insurance. Discusses medical check investigations, surveillance of claimant activity, HIPAA compliance, misrepresentation and fraud, and report requests.
2634320296	5/20/2020	Group Benefits Division of Hartford Life Insurance Company	Virtual Voluntary Benefits Specialist (webinar)	Disability (Health)	General: 10	The course addresses product knowledge of life and disability insurance. Discusses voluntary benefit terminology, underwriting voluntary group benefits, tax implications, regulation and three case studies.

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237773530	5/21/2020	National Underwriter Company	Limiting Your Risk With Medical Stop Loss	Disability (Health)	General: 1	NAIC Uniform submission, 1 classroom credit hour approved by Kentucky. Discusses specific and aggregate stop-loss, fully insured versus self-funded health plans, claims, stop loss insurer policies and policy provisions.
434499873	5/21/2020	Prudential Annuities Life Assurance Corporation	The Missing Asset Class (Webinar)	Life	General: 1	The course addresses product knowledge of annuities. Discusses variable annuities, retirement fund accumulation, variable annuity living benefits and institutional investments.
831824007	5/21/2020	Farmers Mutual Hail Insurance Company of Iowa	2021 MPCl Fall Update- Webinar	Property & Casualty	General: 3	NAIC Uniform submission, 3 classroom credit hours approved by Iowa. Discusses crop policy updates, policy provision handbooks, policy processing, federal compliance, claims and actuarial changes.

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3294078423	5/21/2020	ClienTell CE	Agents Ethical Consideration & Consumer Suitability	Ethics	Ethics: 6	NAIC Uniform submission, 6 computer-based, self-study ethics credit hours approved by California. Discusses agent obligation regarding suitability, federal suitability act exemptions, conflicts of interest, annuity recommendation standards, duties of insurers and producers, policy replacement, consumer diminished mental capacity, unfair trade practices, ethical responsibility and diligence.
3294078423	5/21/2020	ClienTell CE	Agents & Advisors Key to Annuities & Ethical Conduct	Life	General: 18	NAIC Uniform submission, 18 computer-based, self study credit hours approved by California. Discusses annuity concepts and types, application information, the annuity model act, annuity funding, annuity payout and annuitization, structured settlements, annuity comparisons, and specifics of each types of annuity.

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3857586464	5/21/2020	Pilot Catastrophe Services, Inc.	Flood Claims College: Policy and Scoping - Part I	Adjuster	General: 12	NAIC Uniform submission, 12 classroom credit hours approved by Alabama. Discusses the federal National Flood Insurance Program, flood adjuster role, flood claims process, contact with insured, advanced payments, flood questionnaire completion, cause of loss, verifying coverage, policy term, building construction, characteristics of the flood, and diagramming the scope of damage.
4198680195	5/21/2020	Quest Continuing Education Solutions	Solutions for Globally-Mobile Employees (Webinar)	Life	General: 1	The course addresses product knowledge of disability insurance. Discusses health coverage for global travelers, importance of benefits, types of benefit options, standard benefits, accidental death and disability, and quote requirements.

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502267800	5/27/2020	Pilot Catastrophe Services, Inc.	Flood Claims College: Policy and Scoping Part II	Adjuster General:	15	NAIC Uniform submission, 15 classroom credit hours approved by Alabama. Discusses flood mitigation, protecting property after a loss, write-your-own coverage, covered and non-covered items, claims and four case studies.
651938868	5/27/2020	National Alliance for Insurance Education and Research	Insuring Healthcare Risk (Webinar)	Property & Casualty	General: 4	NAIC Uniform submission, 4 classroom credit hours approved by Texas. Discusses health care systems, insureds, healthcare risks, cyber crime coverage, and regulatory issues.
651938868	5/27/2020	National Alliance for Insurance Education and Research	Insuring Healthcare Risk (Classroom)	Property & Casualty	General: 4	NAIC Uniform submission, 4 classroom credit hours approved by Texas. Discusses health care systems, insureds, healthcare risks, cyber crime coverage, and regulatory issues.

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2553679765	5/28/2020	National Underwriter Company	Wildfire Exposure, Mitigation and Response &	Property Casualty	General: 1	The course addresses product knowledge of property and casualty insurance. Discusses wild fire risk and exposures, risk mitigation and preparedness and wild fire defense.
199434263	6/1/2020	Pacific Life Insurance - Retirement Solutions Division	Client Conversations: Creating Lifetime Income-Webinar	Life	General: 1	The course addresses product knowledge of life insurance and annuities. Discusses retirement income planning, practicing client conversations, planning considerations and three case studies.
1702034930	6/1/2020	Stewart Title Guaranty - Missoula Office	POLICIES - THE INSIDE STORY	Title	General: 1	The course addresses product knowledge of title insurance. Discusses insureds, lender's policies, easements, legal descriptions, exceptions, deletions or omissions.

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1702034930	6/1/2020	Stewart Title Guaranty - Missoula Office	EXCLUSIONS FROM COVERAGE	Title	General: 1	The course addresses product knowledge of title insurance. Discusses title policy content, exclusions from coverage, functions of exclusions, fraudulent conveyance, lien unenforceability, and eight case studies.
1682399656	6/2/2020	National Underwriter Company	Serving the Needs of the Family Office	Property & Casualty	General: 1	NAIC Uniform submission, 1 classroom credit hour approved by Kentucky. Discusses in home and family offices, European versus American family offices, best practices, exposures, personal liability, personal insurance, and single insurance providers versus a piece meal insurance program.

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2246218314	6/2/2020	PPG Industries, Inc.	Insurers Guide to Vehicle Refinishing	Property & Casualty	General: 3	The course addresses product knowledge of property and casualty insurance. Discusses automotive paint finishes, proper refinishing, repair and refinishing complexities, purpose of automotive paint, safety and the process.
2298832535	6/2/2020	First American Title Insurance Company	Profile of a Fraudster	Title	General: 1	The course addresses product knowledge of title insurance. Discusses title fraud opportunities, types of homeowner fraud, identity theft, uninsured deeds, the professional fraudster and fraud prevention.
2373543970	6/2/2020	Pacific Life Insurance - Retirement Solutions Division	Client Conversations: I've Inherited an IRA; Now What?-Webinar	Life	General: 1	The course addresses product knowledge of life insurance and annuities. Discusses required distribution date, death benefit options, required minimum distributions, beneficiary and owner planning.

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3169030125	6/2/2020	One Call Care Management	Telerehab: Delivering Exceptional Outcomes for Injured Workers	Adjuster	General: 1	The course addresses product knowledge of disability and casualty insurance. Discusses access and technology, HIPAA compliance, alternate use, chronic pain diagnoses and five case studies.
3403437581	6/2/2020	One Call Care Management	Physical Therapy vs Opioids: Conquer Chronic Pain with Safe Alternatives	Adjuster	General: 1	The course addresses product knowledge of casualty and disability insurance. Discusses physical therapy risk versus benefit, intervention and recovery strategies.
555032987	6/3/2020	Great American Insurance Company - Crop Insurance Division	2021 MPCl Fall Update Webinar-Part 2 Regional & Session	Property Casualty	General: 2	The course addresses product knowledge of property and casualty insurance. Discusses 2021 crop insurance program changes, actuarial updates, claims, and federal guidance.

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788725580	6/3/2020	Ed Slott and Company	Ed Slott and Company's Virtual 2-Day IRA Workshop	Life	General: 12	The course addresses product knowledge of life insurance and annuities. Discusses retirement tax law, the federal Setting Every Community Up for Retirement Enhancement (SECURE) legislation, impact of this legislation on IRAs, eligible designated beneficiaries, IRA rules, trust as a beneficiary, trust planning, rollovers and three case studies.
2006395460	6/3/2020	Great American Insurance Company - Crop Insurance Division	2021 MPCl Fall Update Webinar-Part 1 General Session	Property & Casualty	General: 2	The course addresses product knowledge of property and casualty insurance. Discusses current federal legislation, proposed rules, basic, crop and specialty policy provision updates, federal audit requirements and program requirements.

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3084450807	6/3/2020	America's Health Insurance Plans (formerly AAHP/HIAA)	2021 Medicare Advantage & Part D Plan Training	Life	General: 6	NAIC Uniform submission, 6 computer-based, self-study credit hours approved by the District of Columbia. Discusses Medicare program basics, Medicare Advantage plans, Part D, prescription drug coverage, and plan enrollment.
3890197520	6/3/2020	Pacific Life Insurance - Retirement Solutions Division	Client Conversations: Planning for Healthcare in Retirement-Webinar	Life	General: 1	The course addresses product knowledge of life and disability insurance. Discusses Medicare parts A, B, C and D, other retirement healthcare programs, enrollment, coverage options, and planning for the cost of coverage.
918413569	6/4/2020	Pacific Life Insurance - Retirement Solutions Division	Elements of Value - How Advisors Can Use Insured Solutions to Add Alpha-Webinar	Life	General: 1	The course addresses product knowledge of life insurance and annuities. Discusses alpha or risk-adjusted performance or the Jensen Index, risk in retirement funding, risk mitigation, qualified longevity annuity contracts, and charitable giving.

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1280914393	6/4/2020	Insurance Business Consultants, Inc.	Ins. Consid. State of MC Business(web)	Property & Casualty	General: 4	The course addresses product knowledge of property and casualty insurance. Discusses interstate motor carrier coverage, for-hire carrier underwriting, regulatory changes due to COVID-19, effect on premium of usage increase, driver safety, policy exclusions, freight demand versus carrier capacity, carrier costs and expenses, employment practices liability coverage, the effect of hours of service on underwriting and pricing, and trucking technology.
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1280914393	6/4/2020	Insurance Business Consultants, Inc.	Ins. Consid. State of MC Business	Property & Casualty	General: 4	The course addresses product knowledge of property and casualty insurance. Discusses interstate motor carrier coverage, for-hire carrier underwriting, regulatory changes due to COVID-19, effect on premium of usage increase, driver safety, policy exclusions, freight demand versus carrier capacity, carrier costs and expenses, employment practices liability coverage, the effect of hours of service on underwriting and pricing, and trucking technology.
1434966015	6/4/2020	National Association of Health Underwriters	2021 Medicare, Medicare Advantage + Compliance Requirements (MMACR)	Disability (Health)	General: 8	NAIC Uniform submission, 8 computer-based self study credit hours approved by Illinois. Discusses Medicare parts A, B, C and D, enrollment timing, premiums, eligibility, Medicare supplement policies, underwriting, pre-existing conditions, marketing regulation, fraud and abuse, and dual eligibility.

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2216312664	6/4/2020	Pilot Catastrophe Services, Inc.	Homeowner Policy Section I - Part B	Adjuster	General: 3	NAIC Uniform submission, 3 computer-based, self study credit hours approved by Alabama. Discusses perils insured against, coverage A and B, specific exclusions, declarations, definitions and homeowner's coverage, personal property coverages, claims and loss payment.
3197198576	6/4/2020	AXA Equitable Life Insurance Company	Distribution Planning - Wealth Transfer for the Modern Retiree (Webinar)	Life	General: 1	The course addresses product knowledge of life insurance and annuities. Discusses the federal SECURE (Setting Every Community Up for Retirement Enhancement) and CARE (Coronavirus Economic Relief Plan) acts, the effect on retirement, beneficiaries, annuity distribution, and one case study.

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3197198576	6/4/2020	AXA Equitable Life Insurance Company	Distribution Planning - Wealth Transfer for the Modern Retiree	Life	General: 1	The course addresses product knowledge of life insurance and annuities. Discusses the federal SECURE (Setting Every Community Up for Retirement Enhancement) and CARE (Coronavirus Economic Relief Plan) acts, the effect on retirement, beneficiaries, annuity distribution, and one case study.
2041044561	6/5/2020	Pacific Life Insurance - Retirement Solutions Division	Today's Social Security for Today's Family- Webinar	Life	General: 1	The course addresses product knowledge of license insurance. Discusses types of retiree income, Social Security retirement benefits, other types of Social Security benefits, and two case studies,
2357200324	6/5/2020	UNUM Group	FMLA Basics for the Workplace	Life	General: 1	NAIC Uniform submission, 1 classroom credit hour approved by Maine. Discusses the federal Family Medical Leave Act, employer obligations, case law, benefit administration, and one case study.

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2956311889	6/6/2020	Scully Health Management, Inc.	ORAL ANATOMY; WHAT YOU NEED TO KNOW	Adjuster	General: 1	The course addresses management. Discusses dental claim documentation, hard and soft oral tissues, temporomandibular joint problems, three dimensional x-rays of the sinuses, primary and secondary teeth.
2544247659	6/8/2020	National Underwriter Company	Wealth Management: The P&C Factor-webinar	Property & Casualty	General: 1	The course addresses product knowledge of property and casualty insurance. Discusses personal insurance coverages, personal liability gaps, property coverage, and including property and casualty coverage during review of other products.
3063859423	6/8/2020	Great West Casualty Company	CT 110 - Introduction to Trucking and Motor Carrier Filings	Property & Casualty	General: 1	NAIC Uniform submission, 1 computer-based, self study credit hour approved by Nebraska. Discusses the motor carrier industry, trucking company regulation, types of for-hire carriers, equipment and operation, federally required filings, risk assessment, bonding requirements and mandatory freight coverages.

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127871288	6/9/2020	National Alliance for Insurance Education and Research	Commercial Property Checklist (Classroom)	Property & Casualty	General: 4	NAIC Uniform submission, 4 classroom credit hours approved by Texas. Discusses types of commercial property, losses, building and personal property coverage, equipment breakdown, improvements and betterments, business income coverage, and legal liability coverage.
2718734103	6/9/2020	CEU Institute, Inc.	Non-Pharma Options for Treating Pain (1hr) Webinar	Adjuster	General: 1	The course addresses product knowledge of disability and casualty insurance. Discusses types of pain treatment, under and over treatment of pain, other non-pharmacological treatment options.
2718734103	6/9/2020	CEU Institute, Inc.	Non-Pharma Options for Treating Pain (1hr)	Adjuster	General: 1	The course addresses product knowledge of disability and casualty insurance. Discusses types of pain treatment, under and over treatment of pain, other non-pharmacological treatment options.

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3105921342	6/9/2020	National Structured Settlements Trade Association	A Humanistic Approach to Claim Settlements	Adjuster	General: 1	NAIC Uniform submission, 1 classroom credit hour approved by Florida. Discusses worker injury compensation over time, dealing with catastrophic injuries, working for a settlement and three case studies.
3717508658	6/9/2020	National Underwriter Company	Specialty Accident & Health Insurance	Property & Casualty	General: 1	The course addresses product knowledge of disability and casualty insurance. Discusses components of accident and health insurance, group coverage, types of groups covered, and the value of coverage.

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3130009130	6/10/2020	DF Institute, dba Kaplan Financial	Understanding the SECURE Act: What Your Clients Need to Know (Webinar)	Life	General: 4	The course addresses product knowledge of life insurance and annuities. Discusses the federal Setting Every Community Up for Retirement Enhancement (SECURE) legislation, distribution rule changes, required minimum distribution rule changes, required offering of pay deferrals for new employees, qualified retirement plans and tax-related provisions.
391368709	6/11/2020	Delaware Life Marketing, LLC	Tax-Savvy Strategies for Life Affluent Clients		General: 1	NAIC Uniform submission, 1 classroom credit hour approved by Indiana. Discusses retirement planning, funding retirement, beneficiary planning and three case studies.

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1408406005	6/11/2020	Crop Risk Services, formerly ADM Crop Risk Services, Inc.	2021 Fall Agent Update Ethics - WEBINAR	Ethics	Ethics: 2	NAIC Uniform submission, 2 web-based classroom credit hours approved by Illinois. Discusses the ethical duties and responsibilities identified in the standard reinsurance agreement, business ethics, fiduciary responsibilities, misrepresentation, promoting ethical behavior and trade practices.
1408406005	6/11/2020	Crop Risk Services, formerly ADM Crop Risk Services, Inc.	2021 Fall Agent Update - Property CLASSROOM	& Casualty	General: 3	NAIC Uniform submission, 3 classroom credit hours approved by Illinois. Discusses the 2021 reinsurance agreement, claims, farm bill updates, underwriting guidelines, and policy provisions.
1408406005	6/11/2020	Crop Risk Services, formerly ADM Crop Risk Services, Inc.	2021 Fall Agent Update - Property WEBINAR	& Casualty	General: 3	NAIC Uniform submission, 3 classroom credit hours approved by Illinois. Discusses the 2021 reinsurance agreement, claims, farm bill updates, underwriting guidelines, and policy provisions.

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1499304798	6/11/2020	UNUM Group	Individual Disability Income - IDI 101 - 1 Hr.	Disability (Health)	General: 1	NAIC Uniform submission, 1 classroom credit hour approved by Maine. Discusses group and individual disability policies, shortfalls and gaps, policy features, benefit taxation and enrollment education and communication.
2922614668	6/11/2020	Delaware Life Marketing, LLC	Tax-Savvy Strategies for Life Affluent Clients webinar		General: 1	NAIC Uniform submission, 1 classroom credit hour approved by Indiana. Discusses retirement planning, funding retirement, beneficiary planning and three case studies.
4146887053	6/11/2020	CEU Institute, Inc.	Medical Marijuana and Workers' Compensation (1hr) Webinar	Adjuster	General: 1	The course addresses product knowledge of disability and casualty insurance. Discusses marijuana as a schedule 1 drug, state legalization for medical use, medical components, use in pain treatment, workforce use issues, and workers' compensation litigation.