



CAPE[®] Maryland Insurance Continuing Education

To Select Classes and to Register, please circle class titles below and return with registration form (on reverse). Questions? Call CAPE[®]: 610-359-7500 or 888-227-3331

Special Classes

■ Ethics

Bowie - 9/20, 10/27, 12/8
College Park - 9/13, 10/10,
11/3, 11/29, 12/19
Cumberland - 10/13
Frederick - 9/27, 11/17
Gaithersburg - 9/8, 10/25
Hagerstown - 12/15
Kent Island - 11/15
Timonium - 9/22, 10/18,
11/10
Waldorf - 9/14

▣ Flood

Bowie - 10/27
Frederick - 9/27
Salisbury - 10/17
Timonium - 12/6

◆ Long Term Care

College Park - 12/19
Gaithersburg - 9/8
Hagerstown - 12/15
Timonium - 9/22, 11/10

Classes by Week

9/5-11
Gaithersburg

9/12-18
College Park, Waldorf

9/19-25
Bowie, Timonium

9/26-10/2
Frederick

10/3-9
No classes.

10/10-16
College Park, Cumberland

10/17-23
Salisbury, Timonium

10/24-30
Bowie, Gaithersburg

10/31-11/6
College Park

11/7-13
Timonium

11/14-20
Frederick, Kent Island

11/21-27
No classes.

11/28-12/4
College Park, Gaithersburg

12/5-11
Bowie, Timonium

12/12-18
Hagerstown

12/19-25
College Park

SEPTEMBER-DECEMBER 2011 CLASSROOM SCHEDULE

All Courses are approved in MD. ■ Satisfies Ethics req. ▣ Satisfies MD Flood req. ◆ Satisfies LTC req.
Maryland will be transitioning to birth month renewals. The change has not been implemented in MD's system, but you may sign up for bulletins and updates regarding changes to producer licensing. Visit www.mdinsurance.state.md.us and select *Subscribe to MIA Mailing List* in the top left corner.

BOWIE

Comfort Inn Hotel & Conference,
US 50 & 301 at MD 3, 20716

September 20, Tues.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH/PC
Basics of Errors and Omissions
Coverage, C69177

12:30-4:30pm 4 cr. - LH/PC
Everyday Insurance Legal
Issues, C54446

5-9pm 3 Eth+1 LH/PC = 4 cr.
■ Ethics & Agency
Relationships,
C04995/C04996

October 27, Thur.

Marathon Day - 12 cr.

8am-12pm 4 cr. - PC/FL
▣ Flood Insurance - What You
Need to Know, C66961

12:30-4:30pm 4 cr. - LH/PC
Ins and Outs of Insurance
Premium Financing, C08788

5-9pm 3 Eth+1 LH/PC = 4 cr.
■ Professional Ethics & Sales
Conduct, C05011/C05012

December 8, Thur.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH/PC
Suitability Issues and the
Insurance Agent, C04659

12:30-4:30pm 4 cr. - LH/PC
Insurance Law - Do the Right
Thing, C50370

5-9pm 3 Eth+1 LH/PC = 4 cr.
■ Ethics - How to Deal With
the New Technological
World, C05000/C04999

COLLEGE PARK

Holiday Inn, 10000 Baltimore
Blvd., 20740

September 13, Tues.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH/PC
Ins. Law with a Twist, C61201

12:30-4:30pm 4 cr. - LH/PC
Anti-Money Laundering
Compliance Within the
Insurance Industry, C66799

5-9pm 3 Eth+1 LH/PC = 4 cr.
■ Ethics: Beyond the Basics,
C05008/C05007

**Do the entire
marathon day or
individual classes
- your choice!**

College Park, con't.

October 10, Mon.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH/PC
Everyday Insurance Legal
Issues, C54446

12:30-4:30pm 3 Eth+1 LH/PC = 4 cr.
■ Ins. Ethics - Knowing Right
from Wrong, C05010/C05009

5-9pm 4 cr. - LH/PC
Ideal Practices for the
Successful Agent, C66829

November 3, Thur.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH/PC
Insurance Law with a Twist,
C61201

12:30-4:30pm 4 cr. - LH/PC
Basics of Errors and Omissions
Coverage, C69177

5-9pm 3 Eth+1 LH/PC = 4 cr.
■ Ethics - How to Deal With
the New Technological
World, C05000/C04999

November 29, Tues.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH/PC
The Nature of Insurance,
C08787

12:30-4:30pm 4 cr. - LH/PC
Ins and Outs of Insurance
Premium Financing, C08788

5-9pm 3 Eth+1 LH/PC = 4 cr.
■ Ethics - The Main Tool of
Professionalism, C08785

December 19, Mon.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH/PC
How to Avoid Being the Agent
on Trial, C04660

12:30-4:30pm 3 Eth+1 LH/PC = 4 cr.
■ Ethics: Beyond the Basics,
C05008/C05007

5-9pm 4 cr. - LH/LTC
◆ Long Term Care Review,
C04662

CUMBERLAND

Holiday Inn, 100 S George St., 21502

October 13, Thur.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH/PC
Everyday Ins. Legal Issues,
C54446

12:30-4:30pm 3 Eth+1 LH/PC = 4 cr.
■ Ins. Ethics - Knowing Right
from Wrong, C05010/C05009

5-9pm 4 cr. - LH/PC
How to Avoid Being the Agent
on Trial, C04660

FREDERICK

Marriott Residence Inn
5230 Westview Dr., 21703

September 27, Tues.

Marathon Day - 12 cr.

8am-4:30pm 8 cr. - LH/PC
Conflict Resolution, C50566

5-9pm 4 cr. - PC/FL
▣ Flood Insurance - What You
Need to Know, C66961

November 17, Thur.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH
Evolving Health Care Choices:
Health Savings Accounts,
C66868

12:30-4:30pm 4 cr. - LH
Retirement Plans, C50397

5-9pm 3 Eth+1 LH/PC = 4 cr.
■ Insurance Ethics - Knowing
Right from Wrong,
C05010/C05009

GAITHERSBURG

Holiday Inn
2 Montgomery Village Ave., 20879

September 8, Thur.

Marathon Day - 12 cr.

8am-12pm 3 Eth+1 LH/PC = 4 cr.
■ Ins. Ethics - Knowing Right
from Wrong, C05010/C05009

12:30-4:30pm 4 cr. - LH/PC
Professional Liability for Ins.
Agents, C65616

5-9pm 4 cr. - LH/LTC
◆ MD LTC Review, C04662

October 25, Tues.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH/PC
How to Avoid Being the Agent
on Trial, C04660

12:30-4:30pm 4 cr. - LH/PC
Ideal Practices for the
Successful Agent, C66829

5-9pm 3 Eth+1 LH/PC = 4 cr.
■ Insurance Ethics - Knowing
Right from Wrong,
C05010/C05009

December 1, Thur.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH/PC
Anti-Money Laundering
Compliance Within the
Insurance Industry, C66799

12:30-4:30pm 4 cr. - LH/PC
The Nature of Insurance,
C08787

5-9pm 4 cr. - LH/PC
Getting the Policy Issued,
C50351

HAGERSTOWN

Hampton Inn
1716 Dual Highway, 21740

December 15, Thur.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH/LTC
◆ Long Term Care Review,
C04662

12:30-4:30pm 4 cr. - LH/PC
Suitability Issues and the
Insurance Agent, C04659

5-9pm 3 Eth+1 LH/PC = 4 cr.
■ Ethics: Beyond the Basics,
C05008/C05007

New Location KENT ISLAND (Annapolis East)

Holiday Inn Express, 1020 Kent
Narrows Rd., Grasonville 21638

November 15, Tues.

Marathon Day - 12 cr.

8am-12pm 4 cr. - LH/PC
The Nature of Insurance,
C08787

12:30-4:30pm 3 Eth+1 LH/PC = 4 cr.
■ Ethics: Beyond the Basics,
C05008/C05007

5-9pm 4 cr. - LH/PC
Professional Liability for Ins.
Agents, C65616

SALISBURY

Chesapeake Steak House,
Chateau Deville, 1801 N.
Salisbury Blvd., 21802

October 17, Mon.

Marathon Day - 12 cr.

8am-12pm 4 cr. - PC/FL
▣ Flood Insurance - What You
Need to Know, C66961

12:30-4:30pm 4 cr. - LH/PC
Suitability Issues and the
Insurance Agent, C04659

5-9pm 4 cr. - LH/PC
How to Avoid Being the Agent
on Trial, C04660

- Satisfies Ethics req.
- ▣ Satisfies Flood req.
- ◆ Satisfies LTC req.

888-227-3331

www.capeschool.com

Fax 610-353-9471

TIMONIUM

Holiday Inn (FKA Days Hotel)
9615 Deereco Rd, I-83, 21093

September 22, Thur.

Marathon Day - 12 cr.

- 8am-12pm** 4 cr. - LH/PC
Getting the Policy Issued, C50351
12:30-4:30pm 4 cr. - LH/LTC
◇MD LTC Review, C04662
5-9pm 3 Eth+1 LH/PC = 4 cr.
■Ethics - How to Deal With the New
Technological World,
C05000/C04999

October 18, Tues.

Marathon Day - 12 cr.

- 8am-12pm** 4 cr. - LH
Don't Get Hurt Without It - Disability
Income Insurance, C60019
12:30-4:30pm 4 cr. - LH/PC
Suitability Issues and the Insurance
Agent, C04659
5-9pm 3 Eth+1 LH/PC = 4 cr.
■Insurance Ethics - Knowing Right
from Wrong, C05010/C05009

November 10, Thur.

Marathon Day - 12 cr.

- 8am-12pm** 4 cr. - LH/LTC
◇LTC - A Comprehensive Review,
C52848
12:30-4:30pm 4 cr. - LH/PC
How to Avoid Being the Agent on
Trial, C04660
5-9pm 3 Eth+1 LH/PC = 4 cr.
■Ethics & Agency Relationships,
C04995/C04996

Timonium, continued

December 6, Tues.

Marathon Day - 12 cr.

- 8am-12pm** 4 cr. - PC/FL
■Flood Insurance - What You Need
to Know, C66961
12:30-4:30pm 4 cr. - LH/PC
You're Not Me! - Protecting Your
Identity, C54445
5-9pm 4 cr. - LH/PC
Insurance Law with a Twist, C61201

WALDORF

Clarion Inn (FKA Holiday Inn)
Rt. 301 & St. Patrick's Dr., 20603

September 14, Wed.

Marathon Day - 12 cr.

- 8am-12pm** 4 cr. - LH/PC
How to Avoid Being the Agent on
Trial, C04660
12:30-4:30pm 4 cr. - LH/PC
Ideal Practices for the Successful
Agent, C66829
5-9pm 3 Eth+1 LH/PC = 4 cr.
■Insurance Ethics - Knowing Right
from Wrong, C05010/C05009

**25% of your total
requirement must be in
your line(s) [LH or PC] of
authority. Excess ethics
credits will count toward
your total requirement.**

CLASSROOM TUITION

*** All tuition includes the Prometric and state reporting fees! ***

Former Student **10% discount** requires students to register at least one week prior to first class. The online promotional **15% discount** requires students to complete the entire class registration process online (credit/debit cards only) at www.capeschool.com. Discounts may not be combined.

Cr.	Regular Price Mail, Fax or Tel. Registrations	Sale Price Mail, Fax or Tel. Registrations	Former Student Mail, Fax, or Tel. Reg. 10% Discount	Online Registrations ONLY 15% Discount
4	\$ 59.00	\$ 55.00	\$ 49.50	\$ 46.75
8	\$119.00	\$ 99.00	\$ 89.10	\$ 84.15
12	\$159.00	\$139.00	\$125.10	\$118.15
16	\$199.00	\$178.00	\$160.20	\$151.30
20	\$219.00	\$199.00	\$179.10	\$169.15
24	\$240.00	\$219.00	\$197.10	\$186.15

CAPE® REGISTRATION POLICY

To pre-register and reserve a space in class, registration must be accompanied by payment in full. MAIL (check or credit card) or FAX (credit card) the registration form with full payment so that we receive it at least **5 business days** prior to the first class session to take advantage of pre-paid sale price. CAPE® will e-mail, mail or fax a confirmation, time permitting. CAPE® reserves the right to cancel class(es). Sale prices may not be applied to previous registrations. Walk-in registrants, (space available) must pay regular tuition plus a \$15 surcharge by check or credit card (no cash) at the start of class.

CAPE® RESCHEDULE POLICY

Seminars may be rescheduled (space available) with no penalties if CAPE® is notified in Newtown Square 1 day prior to the scheduled seminar. "No Shows" are allowed 1 opportunity to reschedule with a \$20 reschedule fee. Please call 888-227-3331.

CAPE® REFUND & CERTIFICATE POLICY

Requests for refunds must be received in our office 1 business day prior to start of class. A \$25 non-refundable administrative fee will apply. Certificates are given after each course. There is a \$10 charge for replacement certificates. There is a \$25 fee for bank returned checks.

DO YOU NEED CERTIFICATES AND CE CREDITS FOR OTHER STATES?

Many courses enjoy multi state approvals. Call CAPE® to arrange. Only \$20 per course, per additional jurisdiction plus state filing fee where applicable.

HOW TO REGISTER

ONLINE OR INTERACTIVE COURSES:

Register and Complete Course Online.

PRINTED COURSES:

Check box(es) before desired course(s) to be shipped.

CLASSROOM:

Circle desired courses on the schedule or save 15% by registering online.

CAPE® REGISTRATION FORM

Please see policies below on left.

CLASSROOM: circle desired courses on the schedule.

SELF-STUDY: check appropriate box of courses to be shipped.

Send this form with payment to CAPE®.

MAIL TO:

CAPE®, PO Box 377, Newtown Square, PA 19073

FAX TO:

610-353-9471 (credit cards only)

QUESTIONS? We're here for you! 888-227-3331

**SAVE MORE \$\$ ~ COMPLETE SELF-STUDY COURSES OR
REGISTER FOR CLASSROOM COURSES ONLINE!**

www.capeschool.com

SS and/or Resident Lic. #s are used to report credits to Prometric.

MD (RPI) Lic # _____ Exp. _____

SS# _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone (day) _____

Fax Confirmation _____

E-mail _____

Circle Payment Type:

Disc Visa MC AmEx Check (to CAPE)

CC# _____

CCID# _____ Exp Date _____

Cardholder name _____

Signature _____

Total Credits Scheduled: _____

Total Tuition Paid: \$ _____

**Do the entire marathon day or individual
classes – your choice!**

www.capeschool.com

1-888-227-3331

CAPE® SELF-STUDY

ONLINE SELF-STUDY COURSES - STARTING AT ONLY \$24!

MD Insurance Administration requires half of your CE credits to be completed in the classroom. The remaining credits may be completed by distance learning. To access any of our self-study courses go to www.capeschool.com. Click Insurance, Click Maryland, Click Self Study Courses. On the self-study courses page, you have the choice of: Online Courses; Interactive Online Courses; or Printed Courses. All prices include the Prometric filing fees.

CODE: Satisfies MD Flood req. Satisfies LTC req. Satisfies Ethics req. [Interactive Online Price]

Value Package - Online Courses - Prepay & Save! 12 LH/PC Credits ~ \$24

Courses C50589 & C50364. No hidden charges. Price includes filing fees. Limited time offer. www.capeschool.com

TOT. CR.	PRINTED BOOK	TITLE / COURSE NUMBER	ONLINE DOWNLOAD
----------	--------------	-----------------------	-----------------

Value Packages

16	<input type="checkbox"/> \$84	PC Collection: Focus on Personal Coverage, PC, C76785	\$42
16	<input type="checkbox"/> \$84	◆LH Collection: Focus on Medical Coverage, LH LTC, C76786	\$42

General (All license types.)

2	<input type="checkbox"/> \$35	Money Laundering and the Insurance Agent, LH/PC, C66800	\$25
4	<input type="checkbox"/> \$39	Insurance as a Social Instrument, LH/PC, C50363. [<input type="checkbox"/> \$24]	\$30
6	<input type="checkbox"/> \$49	Everyday Law for Insurance Agents, LH/PC, C50589.	\$33
6	<input type="checkbox"/> \$49	Insurance Fraud: Problems & Preventions, LH/PC, C50364.	\$33
8	<input type="checkbox"/> \$59	Identity Theft Insurance, LH/PC, C54447. [<input type="checkbox"/> \$48]	\$36
9		Underwriting - Write it Right, LH/PC, C58802 [<input type="checkbox"/> \$48 - Interactive Online Only]	
16	<input type="checkbox"/> \$69	General Insurance Digest I, LH/PC, C76784	\$42

Life/Health

2	<input type="checkbox"/> \$35	Medicare Part D, LH, C61002	\$25
4	<input type="checkbox"/> \$39	Consumer Driven Health Care, LH, C58513	\$30
4	<input type="checkbox"/> \$39	Education Funding, LH, C01666	
4	<input type="checkbox"/> \$49	Retirement Planning, LH, C79121	\$30
4	<input type="checkbox"/> \$39	Understanding Annuities & Mutual Funds, LH, C50408	\$30
6	<input type="checkbox"/> \$49	Group Insurance Concepts, LH, C50353. [<input type="checkbox"/> \$36]	\$33
6	<input type="checkbox"/> \$49	Key Business Needs Insurance, LH, C61200	\$33
8	<input type="checkbox"/> \$59	Administrative Simplification, Privacy Rule & Other Regulations, LH, C50547	\$36
8	<input type="checkbox"/> \$59	Affordable Annuity California CE, LH, C55743. Satisfies the CA Annuity requirement.	\$36
8	<input type="checkbox"/> \$59	Disability Income Ins., LH, C55452. [<input type="checkbox"/> \$48]	\$36
8	<input type="checkbox"/> \$59	Financial Planning: Focus on the Estate; LH, C50348	\$36
8	<input type="checkbox"/> \$59	Life Insurance Fundamentals; LH, C55088	\$36
8	<input type="checkbox"/> \$59	Managed Care Plans; LH, C50383	\$36
8	<input type="checkbox"/> \$59	Retirement Planning: A Key of Sound Financial Planning, LH, C53315	\$36

Long Term Care

2	<input type="checkbox"/> \$35	◆Long Term Care, LH LTC, C59524	\$25
6	<input type="checkbox"/> \$49	◆Long Term Care - Addressing Senior Needs, LH LTC, C68595 [<input type="checkbox"/> \$36]	
8	<input type="checkbox"/> \$59	◆10 New Habits for Responsible LTC Ins. Agents, LH LTC, C53296	\$36
8	<input type="checkbox"/> \$59	◆Long Term Care; LH LTC, C50376	\$36
16	<input type="checkbox"/> \$84	◆LH Collection: Focus on Medical Coverage, LH LTC, C76786	\$42

Property/Casualty

2	<input type="checkbox"/> \$35	<input type="checkbox"/> Building a Strong Foundation with Flood Insurance, PC Flood, C63963	\$25
2	<input type="checkbox"/> \$35	<input type="checkbox"/> Flood Insurance: The Need, Coverages, and Claims, PC Flood, C59525.	\$25
3		<input type="checkbox"/> Flood Insurance Training for Insurance Agents, PC Flood, C67479. [<input type="checkbox"/> \$18 - Interactive Online Only]	\$28
4	<input type="checkbox"/> \$39	Antiques & Collectibles, PC, C63192	\$30
4	<input type="checkbox"/> \$39	Introduction to Surety Bonds, PC, C66949	
8	<input type="checkbox"/> \$59	Automobile Insurance Coverage, PC, C69144. [<input type="checkbox"/> \$48]	\$36
8	<input type="checkbox"/> \$59	Errors & Omissions Insurance; PC, C22340	\$36
8	<input type="checkbox"/> \$59	<input type="checkbox"/> Homeowners Insurance, PC Flood, C50356	\$36
8	<input type="checkbox"/> \$59	Risk Management, PC, C50399	\$36
8	<input type="checkbox"/> \$59	Underwriting - Write it Right, PC, C50410	\$36
8	<input type="checkbox"/> \$59	Workers Compensation, PC, C50413	\$36

TOT. CR.	PRINTED BOOK	TITLE / COURSE NUMBER	ONLINE DOWNLOAD
----------	--------------	-----------------------	-----------------

Ethics

3	<input type="checkbox"/> \$49	■Certified Financial Planning: Code of Ethics, ETH, C54448	\$30
4	<input type="checkbox"/> \$39	■Ethics: A Practical Guide, ETH, C05005/C05006. [<input type="checkbox"/> \$24]	\$30
4	<input type="checkbox"/> \$39	■Ethics for the Field of Insurance, ETH, C04997/C04998. [<input type="checkbox"/> \$24]	\$30
4	<input type="checkbox"/> \$39	■Ethics in a Technological World, ETH, C05001/C05002	
5	<input type="checkbox"/> \$59	■Ethics for Title Insurance Agents, ETH, C05004/C05003 (3 ETH., 2 PC)	\$42

Title

3	<input type="checkbox"/> \$42	An Introduction to Land Trusts, PC, C03004	\$35
4	<input type="checkbox"/> \$49	Title Insurance & Historic Properties, PC, C03005	\$39
4	<input type="checkbox"/> \$49	Title Insurance Policies, PC, C03007	\$39
5	<input type="checkbox"/> \$59	■Ethics for Title Insurance Agents, ETH, C05004/C05003 (3 ETH., 2 PC)	\$42
8	<input type="checkbox"/> \$59	Problems in Title Insurance, PC, C21336	\$42
9	<input type="checkbox"/> \$59	Title Insurance A to Z, PC, C50403	\$42

You now need 24 credits - at least half must be live classes. 25% of your total requirement must be in your line(s) [LH or PC] of authority. Excess ethics credits will count toward your total requirement. If you have LTC, you need 2 credits for CE by license exp. If you handle Flood, you need 2 credits for CE by license expiration. **The 24 credit requirement started for licensees renewing after 10-1-09.**



LTC COMAR TRAINING REQUIREMENT - ABBREVIATED VERSION

Maryland adopted a Regulation on Producer Training Requirements for Long Term Care insurance under COMAR 31.14.01.34 that took effect September 10, 2007. Producers who sell, solicit, or negotiate long term care insurance should have already completed a one-time TRAINING PROGRAM REQUIREMENT which consists of a minimum of 8 hrs. of long term care education followed by an ongoing training requirement of at least 4 hrs. to be completed every 24 months.

If you have not yet satisfied your COMAR requirement, get complete details at <http://www.capeschool.com/ins/md/index.htm>

Click "state requirements."

NOTE: This is a separate / additional requirement to the 2 credit LTC CE. The same credits can be applied to both. Look for CAPE® courses labeled LTC.

HAVE YOU HEARD?

Cape is Now Providing LH, PC, & Title Pre-License Insurance Courses in MD!

Do you know someone who wants to get a MD insurance license? CAPE's course will prepare them to pass the state exam the first time.

LH or PC Course - \$109

Title Ins. Course - \$249

Call 1-888-227-3331 for details.

- CAPE, a family owned and operated company, is an approved provider (\$10732) of Insurance Education in Maryland.
- CAPE will not recruit your employees to sell for CAPE or any other concern.
- CAPE does not sell insurance products.
- CAPE is not and does not have ties to any insurance agency, brokerage or company.
- CAPE will not share your confidential information with others.
- CAPE will promptly file your course completions to PROMETRIC for CE credits and to PSI for pre-license education.
- CAPE wants to be the source for all your education needs.