



NY Insurance Continuing Education January-July 2012

NYPO-100224

Cape School, Inc. • 250 West 57th St., Suite 2232 • NY, NY 10107

10% OFF - Early Bird / New Students! Offer expires 2/28/12

20% OFF - Former Students get 20% off all year on classroom & self-study tuition.

Complete all of your CE with one of our Knock Out Punches!



\$49 completes your entire requirement.

Compare our prices with the competition.

You won't believe the savings with Cape. See inside for details.

1-800-219-2930

www.capeschool.com

Fax: 888-303-1828

CAPE REGISTRATION INFORMATION

SCHEDULING: Register NOW to receive discounted pricing and decide on dates later!

When you pre-register you may schedule all of your courses for a definite date and location, or schedule part now and the rest later. **When paying for courses "to be scheduled later" please place TBS in the location and date lines on the registration form.**

TO PRE-REGISTER and guarantee a space in class, registration must be accompanied by payment in full. Mail (check or credit card) or fax (credit card only) the registration form with payment so that we receive it 5 business days prior to the first class session to take advantage of pre-paid package savings (see TUITION). Cape will mail, fax or email you a confirmation, time permitting. Walk-in registrants, (space available) must pay tuition plus a \$20 surcharge by check or credit card (no cash accepted) at the start of class.

TUITION - CLASSROOM SEMINARS. Determine the total number of credit hours you need, then pre-register in one single payment. See course schedules, tuition amounts, and registration form.

RESCHEDULE POLICY. Fees apply per person per event. A \$20 reschedule fee will be waived if Cape receives notification at least 1 business day prior to the scheduled seminar. All "no-shows" will be charged a \$20 fee to reschedule. There are no refunds for "no-shows". Note: To reschedule from distance learning to classroom, all distance learning materials must be returned to Cape in unused and saleable condition with a request to reschedule.

REFUND & CERTIFICATE POLICY. Refunds apply to tuition fees only and are per person per event. Shipping fees are non-refundable. A refund request must be received in our office 1 business day prior to the start of class. All refunds are subject to non-refundable administrative fees: \$25 fee for CE classes and \$50 fee for Pre-license classes. These fees will remain on your account for one year and may be applied to future seminars offered by Cape. Pre-license materials are non-refundable. There are no refunds for "no-shows". Certificates are given after each course. There is a \$10 charge for replacement certificates.

GUIDELINES & POLICIES

INSURANCE REQUIREMENTS. New York state requires that Insurance agents earn 15 credits every two years to renew a license. New York State now requires that agents earn 15 credit hours biennially for a single license and 30 credit hours biennially for a combined L/H and P/C. Dual license may be completed with 15 credits of bridge courses.

ENROLLMENT. 15 credits: Select either 2 days of class, 1 day of class & 1 Self-study or 15 Self-Study credits.

ATTENDANCE. Class starts at 9:00am sharp! Walk-in registration at 8:30am. \$20 walk-in fee if not pre-registered. Please bring a picture i.d. Students must attend 100% of class in order to receive credit. Late arrivals will not be admitted to class.

STATE RENEWAL. Submit your license renewal form and fee on the NY Insurance Department Website: www.ins.state.ny.us

QUESTIONS? Call Cape for course information: 800-219-2930 or 212-226-8360. Visit Cape online at: www.capeschool.com or email your questions to: questions@capeschool.com.

NEW YORK STATE REQUIREMENTS

New York state requires that Insurance agents earn 15 credits every two years to renew a license. Beginning in 2009 license renewal dates changed. If an agent was born in an even numbered year their license will expire on their birthday in an even numbered year. If the agent was born in an odd numbered year, their license will expire on their birthday in an odd numbered year. Courses must be completed within the line of license held. LH/PC-combined licensees must complete the full CE requirement in courses approved for LH and the full CE requirement for PC. Courses that are approved for both P/C and L/H ("bridge courses") may be simultaneously applied to the L/H requirement & the P/C requirement, if taken within the biennial licensing period.

RENEWAL OPTIONS. New York State allows ALL (15 credits) of the requirement to be completed through Self-Study (NYCS- credited courses).

BRIDGE COURSES are courses that have been approved by the New York Department of Insurance which are applicable to all classes of licenses. These courses may be used to renew the Life Classes (Life Consultant, Life Agent and Life Broker) as well as Property/Casualty classes (General Consultant, Property/Casualty Agent, Broker and Public Adjuster). All 15 credits may be completed in Bridge credits. Bridge courses may be simultaneously applied to the L/H requirement & the P/C requirement, if taken within the biennial licensing period.

NY FLOOD REQUIREMENT. In order to continue their authority to solicit, negotiate or sell flood insurance, all New York licensed resident insurance producers who sell flood insurance policies through the NFIP must comply with the minimum training requirements of section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined by the Federal Emergency Management Agency (FEMA). The failure to comply with this basic training requirement may jeopardize the producer's authority to write insurance through the NFIP. One-time continuing education requirement for existing licensees. The course shall be three hours in length and completion of the course will provide the licensee with three hours of continuing education credit.

NY ANNUITY REQUIREMENT: Regulation 187 (Part 224 of Title 11 of the Official Compilation of the State of New York) requires insurers to set forth standards and procedures for recommendations to consumers with respect to annuity contracts. This part applies to any recommendation to purchase or replace an annuity contract made on or after June 30, 2011. Producers selling annuities must complete a one-time 4 hour annuity training course. The enforcement of this training provision is with insurance companies. It is the responsibility of the producer to know the annuity training requirements of the insurance company with whom he or she works.

SELF-STUDY COURSES are distance learning courses through which an agent may obtain ALL of the required renewal credits. Self-study courses are available in written or online format. Written courses are mailed to a student and consists of a text and a sealed envelope containing a 50 question multiple choice exam. All self-study exams must be taken in the presence of a State Approved Monitor. To find a monitor in your area, visit www.ins.state.ny.us.



NY Insurance CE Classroom Schedule ~ January-July 2012

All of our Classroom Courses are Bridge Courses that satisfy all license types!

Former students save 20% on Classroom through 2012! 8 credits available each day!

New students save 10% on classroom through 2-28-12!

Provider No. 100224

| BRIDGE ~ ALL LICENSE TYPES ~ BR, C1, C3, LB, LA, PA, PC | | | |
|--|---|---|---|
| A DAY | B DAY | C DAY | D DAY |
| 9:00am-5:30pm Core Law for Regulating Agent Honesty NYCR-227320 8 credits | 9:00am-5:30pm Strategies to Control Loss - All Lines NYCR-227321 8 credits | 9:00am-5:30pm Licensed to Protect: Laws and Regulations for Consumer Protection NYCR-227291 8 credits | 9:00am-12:45pm Ethics: How to Deal With the New Technological World NYCR-227031, 4 credits 1:30-5:30pm The Nature of Insurance NYCR-227030, 4 credits |

BR - Brokers C1 - Life Consultants C3 - General Consultant LB - Life Broker LA - Life/Accident & Health PA - Public Adjuster PC - Property/Casualty

Effective January 1, 2008, a licensee will no longer receive credit for any course previously completed for continuing education credit.

KNOCK OUT PUNCH #1 ~ CLASSROOM PACKAGE ~ ~~\$280~~ \$198.10*



Former Students ~ \$167.20

Complete your CE in class!

2 Days = 16 credits

*Early bird price. Expires 2-28-12.

NYC AREA

MANHATTAN (MIDTOWN)

Corner of Broadway
250 W 57th St, Ste 2032,
10107

Jan. 17, Tue.B
 Jan. 18, Wed.A
 Feb. 15, Wed.C
 Feb. 16, Thu.D
 Mar. 10, Sat.A
 Mar. 11, Sun.D
 Apr. 3, Tue.C
 Apr. 4, Wed.B
 May 1, Tue.D
 May 2, Wed.A
 June 2, Sat.C
 June 3, Sun.B
 June 20, Wed.D
 June 21, Thu.C
 July 18, Wed.A
 July 19, Thu.B

BAYSIDE

Adria Hotel & Conf. Ctr.,
220-33 Northern Blvd.,
Bayside, 11361

Feb. 21, Tue.B
 Feb. 22, Wed.C
 June 13, Wed.A
 June 14, Thu.D

QUEENS - HOWARD BEACH

Old Mill Yacht Club
163-15 Crossbay Blvd. 11414
May 1, Tue.C
 May 2, Wed.B

STATEN ISLAND

Holiday Inn Express
300 Wild Ave., 10314
Apr. 10, Tue.D
 Apr. 11, Wed.A

LONG ISLAND

PLAINVIEW, L.I.

Four Points by Sheraton
333 S. Service Rd., 11803
Feb. 11, Sat.D
 Feb. 12, Sun.A
 Mar. 13, Tue.D
 Mar. 14, Wed.C
 July 11, Wed.B
 July 12, Thu.A

RONKONKOMA

Courtyard Marriott Long
Island MacArthur Airport,
5000 Express Dr. S., 11779
Jan. 24, Tue.D
 Jan. 25, Wed.C
 May 15, Tue.B
 May 16, Wed.A

WESTCHESTER/ MID-HUDSON VALLEY

WESTCHESTER

Westchester Hampton Inn
200 W. Main St., Elmsford, NY
10523
Feb. 7, Tue.C
 Feb. 8, Wed.D
 May 16, Wed.B
 May 17, Thu.A
 July 17, Tue.D
 July 18, Wed.C

NEWBURGH

Ramada Inn
1289 Route 300, Suite 2, 12550
Jan. 25, Wed.D
 Jan. 26, Thu.C
 June 12, Tue.B
 June 13, Wed.A

POUGHKEEPSIE

Grand Hotel
40 Civic Center Plaza, 12601
Apr. 18, Wed.D
 Apr. 19, Thu.C
 July 10, Tue.B
 July 11, Wed.A

UPSTATE

ALBANY

Ramada Plaza
3 Watervliet Ave. Ext.,
12206
Mar. 13, Tue.A
 Mar. 14, Wed.D
 June 6, Wed.B
 June 7, Thu.C

BINGHAMTON

Holiday Inn Arena
2-8 Hawley St., 13901
Apr. 17, Tue.C
 Apr. 18, Wed.D

BUFFALO

Millennium Hotel
2040 Walden Ave., 14225
Feb. 15, Wed.C
 Feb. 16, Thu.D
 May 9, Wed.B
 May 10, Thu.A

Cayuga Community
College offers a
limited number of
Cape CE classes. Call
CCC directly with any
questions.

CANTON

Canton Best Western,
90 E Main St., 13617
Apr. 24, Tue.C
 Apr. 25, Wed.D

ROCHESTER

Rochester Airport Holiday
Inn, 911 Brooks Ave., 14624
Jan. 18, Wed.C
 Jan. 19, Thu.B
 Apr. 4, Wed.A
 Apr. 5, Thu.D

SYRACUSE

The Carrier Circle Hotel
6555 Old Collamer Rd S
East Syracuse, 13057
Mar. 20, Tue.A
 Mar. 21, Wed.D
 June 6, Wed.C
 June 7, Thu.B

UTICA

Radisson Hotel
200 Genesee St., 13502
May 15, Tue.D
 May 16, Wed.C

Former Students receive a 20% discount all year. Applies to Self-Studies, too!

NO TIME FOR CLASS?
Complete your CE
with one self-study!

• **ONE COURSE** **\$49**
 • **ONE TEST** **WOW!**
 • **ONE LOW PRICE**
AND EARN 15 CREDITS!!!
 OR
Try Our Interactive Online Courses

Interested in becoming an instructor? Call 800-219-2930

1-800-219-2930

www.capeschool.com

Fax: 888-303-1828

A Few Reasons Why Cape School is the Best:

- **FREE** Cape self-study exam monitoring at any of our 16 classroom locations.
- **More choices** with Cape School: classroom, online, and written courses.
- **Our prices**, products and service will not be beat.
- **20% off** everything for Former Students.
- **15 credit courses** available! 1 course, 1 exam, 1 certificate completes your entire requirement for only \$49.

Try One of Cape's Knock Out Punches to Complete Your Entire CE Requirement!

KNOCK OUT PUNCH #1

Classroom Package

~~\$289~~ **\$198.10***

Former Student Price \$167.20

Complete your CE in class! 16 Credits = 2 days
16 locations to choose from. See inside for details.

* Early bird price. Expires 2-28-12.



KNOCK OUT PUNCH #2

Self-Study Package

\$49

Former Student Price \$39.20

Choose one-15 cr. course or multiple courses totaling 15 cr.
Available in written and online. Call to schedule your FREE Cape course exam at any of our classroom locations.

800-219-2930 • www.capeschool.com

Click: Insurance, NY, CE Self Study Courses

Get a New York Insurance License!

Do you know someone interested in getting a NY Insurance License? Cape offers Pre-Licensing courses for both LAH & PC in our conveniently located Midtown Manhattan classroom!

Life, Accident & Health

\$250 – includes text

Start Date:

January 21Weekends
February 20Weekday
March 5Weekday
May 5Weekends
June 11Weekday

Property & Casualty

\$650 – includes text

Start Date:

January 23Weekday
March 19Evenings
May 7Weekday

Contact Cape for more details!

Cape's Guarantee

If we lower the price within 30 days of the purchase date a refund for the difference will be issued upon request.

Interested in becoming an instructor?

Call Cape.

800-219-2930

www.capeschool.com

Registration Form - NY Insurance CE 2012

Please read registration and refund policies prior to registration. Copy and reproduce this registration form at will.

CLASSROOM CE DISCOUNTS: 10% OFF FOR EARLY REGISTRATION (expires 2-28-12)

20% OFF FOR FORMER STUDENTS (Offer good through 2012.)

CLASSROOM TUITION

| Credit Hours | Regular Tuition | Early Bird 10% DISCOUNT* | Former Student 20% DISCOUNT |
|--------------|-----------------|--------------------------|-----------------------------|
| 16 | \$209 | \$188.10 | \$167.20 |
| 12 | \$159 | \$143.10 | \$127.20 |
| 8 | \$109 | \$ 98.10 | \$ 87.20 |
| 4 | \$ 65 | \$ 58.50 | \$ 52.00 |

* Early Bird expires 2-28-12. Discounts may not be combined.

Cape reserves the right to cancel a class due to circumstances beyond our control.

FORMER STUDENTS 20% off Classroom & Self-Study Tuition

Check here if you are a Cape Former Student (FS)

Students must have been enrolled with Cape during a previous biennium in order to receive discounted pricing off classroom tuition. We will verify FS status upon receipt of registration. Only FS will be eligible for the FS Discount. Offer good through 2012. Discounts may not be combined. **Note: Effective 1/1/08, a licensee will no longer receive credit for any course previously completed for CE credit.**

PERSONAL INFORMATION

Mail: Cape Processing Center, PO Box 169, Buckingham, VA 23921

Fax: 888-303-1828 (credit card only)

License #: _____ Exp. _____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone(day): _____

Fax #: _____

Email: _____ email confirmation

CLASSROOM COURSES

Please fill in desired location, class date, and tuition due below.

KNOCK-OUT PUNCH #1 ~ \$198.10

Former Students ~ \$167.20

| | | LOC. | DATE |
|--------------|----------------------------|-------|-------|
| A DAY | Core Law | _____ | _____ |
| B DAY | Strategies to Control Loss | _____ | _____ |
| C DAY | Licensed to Protect | _____ | _____ |
| D DAY | Ethics: Tech World (AM) | _____ | _____ |
| | Nature of Insurance (PM) | _____ | _____ |

SHIPPING Please add a flat fee of \$7 (+\$1 ea. add'l book) if ordering written self-study materials. *Shipping fees are non-refundable.*

PAYMENT INFORMATION

Check (to Cape) Visa MCard AmEx Disc

CC#: _____ Exp _____

Cardholder name (print): _____

Signature: _____

Classroom Tuition \$ _____ + Self-Study Tuition \$ _____ = Total Tuition \$ _____

Written book fee (\$3.75 ea.) + Shipping \$ _____

Total Amt Enclosed \$ _____

2012-1

1-800-219-2930

www.capeschool.com

RESCHEDULE POLICY: Seminars may be rescheduled (space available) with no penalty if Cape is notified 1 day prior to the scheduled seminar. "No Shows" are allowed 1 opportunity to reschedule with a \$20 reschedule fee.

REFUND POLICY: Requests for refunds must be received in our office 1 business day prior to the scheduled seminar. Cape will refund the tuition payment minus the \$25 administrative fee. There are **no refunds** for "no shows".

ATTENDANCE: Class starts at 9:00am Sharp! Walk-in registration starts at 8:30am. There is a \$20 walk-in fee if you are not pre-registered.

COMPLETE YOUR CE WITH ONE SELF-STUDY
• ONE COURSE • ONE TEST • ONE LOW PRICE
AND EARN 15 CREDITS!!! www.capeschool.com
 ADD \$3.75 PER BOOK PLUS SHIPPING FOR WRITTEN COURSES.



DON'T PAY \$50-\$75
TO HAVE YOUR EXAM MONITORED.
 FREE Cape exam monitoring during lunch at all classroom locations or weekdays at the Manhattan office. Call to schedule your exam one week in advance of class date.

SELF-STUDY

Prices shown are online prices. Please add \$3.75 per book plus shipping for written self-study orders (see Shipping box on registration form).

Effective January 1, 2008, a licensee will no longer receive credit for any course previously completed for continuing education credit.

BRIDGE - SATISFY ALL LICENSE TYPES (LA, C1, C3, PC, PA, BR, LB)

- 15 credits *General Insurance Digest I, 215719\$49
- 15 credits Agents on Trial, 214435\$49
- 15 credits *Life and Health Medley, 209462\$49
- 15 credits *General Insurance Gallery, 209461\$49
- 15 credits Preferred Practices for the Ins. Agent, 214411\$49
- 11 credits Identity Theft Insurance, 211393\$33
- 10 credits Disability Income Insurance, 211396\$30
- 8 credits *Everyday Law for Ins Agents, 203886\$26
- 8 credits Insurance Digest II, 204076\$26
- 8 credits Insurance Law-Regulating Complexity & Honesty, 206764\$26
- 8 credits Market Conduct/Agent Blunders, 203885\$26
- 6 credits **Understanding Annuity Products**\$19.50
Meets one-time Annuity training requirement.
- 5 credits Ethics: A Practical Guide, 212738\$17.50
- 4 credits *Ethics for the Field of Insurance, 202401\$14
- 3 credits Money Laundering & the Insurance Agent, 214662\$10.50



PROPERTY CASUALTY - AGENTS & BROKERS (BR, C3, PC, PA)

- 15 credits *PC Album, 209394\$49
- 15 credits *PC Collection: Focus on Personal Coverage, 215681\$49
- 15 credits PC Medley, 209363\$49
- 6 credits Ins. Fraud, Problems & Preventions, 203061\$20
- 5 credits *Insurance As A Social Instrument, 203406\$17.50
- 3 credits **Flood Insurance Training for Agents, 216075**\$10
Satisfies FEMA Flood requirement.



LIFE ACCIDENT & HEALTH (LA, C1, LB)

- 15 credits **Life and Health Album, 209450**\$49
- 15 credits **Life and Health Gallery, 216840**\$49
- 8 credits Fin. Planning Focus on the Estate, 208506\$26
- 8 credits *Group Insurance Concepts, 208505\$26
- 8 credits *LH Collection: Focus on Medical Coverage, 215883\$26
- 8 credits Life Insurance Fundamentals, 208463\$26
- 8 credits *Long Term Care, 204045\$26
- 8 credits Retirement Planning, 208544\$26
- 7 credits *Long Term Care - Addressing Senior Needs, 214408\$22.75



Please note: Self-study exams may only be taken in the morning if taken the same day you are attending a class. Lunch exams are still available for non-attendees. Call Cape to schedule your self-study exam.

* Available online at www.capeschool.com!

Fax: 888-303-1828