



SCHOOL CATALOG

2017

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SCHOOL INFORMATION

7311 W 130th St #160, Overland Park, KS 66213

Phone: 800-866-2468

Fax: 913-451-3766

www.adbanker.com

OFFICE HOURS

Monday – Friday – 7:00am-7:00pm Central Time

Saturday – 8:00am-12:00pm Central Time

HOLIDAYS AND OTHER DATES OF IMPORTANCE

Our office will be closed in observance of the following holidays:

- New Year's Day (January 1)
- Memorial Day (last Monday of May)
- Independence Day (July 4)
- Labor Day (first Monday of September)
- Thanksgiving (Last Thursday and Friday of November)
- Christmas Day (December 25)

OWNERS AND OFFICIALS

A.D. Banker & Company is a limited liability corporation owned and operated by Karen Anderson, Dennis Anderson and Debra McCoy.

ADMINISTRATIVE AND INSTRUCTIONAL STAFF

Dennis Anderson – Co-CEO (*Instructional Staff*)

Debbie McCoy – Co-CEO

Bill McCoy – CFO

Laurie Coe – Compliance Manager

Pam Reihs – Continuing Education Product Manager (*Instructional Staff*)

David Oakes – Exam Prep Product Manager (*Instructional Staff*)

MISSION STATEMENT

A.D. Banker & Company, L.L.C. offers the highest quality exam preparation coursework available in the marketplace. We define quality as intuitive for the learner, accurate and current content and manager supervisory tools that allow employers to monitor and measure their employee study progress.

EDUCATIONAL OBJECTIVE

Master the information necessary to pass the corresponding licensing exam. Passing the licensing exam qualifies candidates for entry level sales and service positions within the insurance community.

CREDIT HOURS / COURSE DESCRIPTIONS

Each course requires 20 hours to complete. Completion of each will meet the Kentucky Department of Insurance pre-licensing educational requirement. See course outlines at the back of catalog. The goal of each program is to master the topics which are itemized in the examination provider exam content outline. Then to successfully pass their corresponding licensing exam based upon those exam content outlines.

- a. **Life** – life basics, life policy provisions, types of policies and riders, life policy options, markets, annuities, taxation/qualified plans, general insurance, state insurance law.
- b. **Health** – health basics, types of providers, provisions, medical expense coverage, senior needs, miscellaneous health and disability issues, general insurance, state insurance law.
- c. **Property** – property basics, dwelling policy, homeowners section I, commercial property insurance, commercial inland marine insurance, boiler and machinery insurance, farm property insurance, businessowners property coverage, miscellaneous property policies and coverage, general insurance, state insurance law.
- d. **Casualty** – liability basics, homeowners section II, personal auto policy, commercial auto coverage part I, commercial general liability coverage part, commercial crime coverage part, businessowners liability coverage, workers' compensation insurance, miscellaneous liability policy, general insurance, state insurance law.
- e. **Personal Lines** – property basics, dwelling policy, homeowners section I, miscellaneous property policies and coverage, liability basics, homeowners section II, personal auto policy, miscellaneous liability policy, general insurance, state insurance law.

ADMISSIONS / ENROLLMENT PROCESS

There is no admissions process. To enroll, applicants must:

- Enroll for courses at www.adbanker.com or by calling 1-800-866-2468
- All enrollments are accepted

TUITION AND FEE POLICY

Tuition and fees may be paid by credit card (Visa, MasterCard, Discover or American Express), check or money order. All fees must be paid in full in order to receive access to online course or for items to be shipped. Course fees below are the base prices. For other package pricing, see the website (www.adbanker.com).

Schedule of Fees	<u>Online</u>	<u>Self-Study</u>	<u>Web Class</u>
Life	\$ 129.95	\$ 79.95	\$149.95
Health	\$ 129.95	\$ 79.95	\$149.95
Property	\$ 129.95	\$ 79.95	\$149.95
Casualty	\$ 129.95	\$ 79.95	\$149.95
Personal Lines	\$ 129.95	\$ 79.95	\$149.95

Cancellation / Refund Policy

- Refunds for online products must be requested within 72 hours of purchase. Online access will be terminated upon refund request. No more than one chapter can be accessed to be eligible for a refund.
- Refunds for classes and webinars must be requested within 72 hours of purchase for full refund, less shipping. Refunds requested after 72 hours are subject to a \$25 cancellation fee. Classes and webinars may be rescheduled at no charge.
- Shipping/handling fees are non-refundable.
- Refund requests can be requested by email (adbankeronline@adbanker.com) or by contacting Customer Care at 800-866-2468.
- Materials must be returned in new condition (unmarked and suitable for resale) within 15 days to:
A.D. Banker & Company, Attn: Returns, 7311 W 130th St #160, Overland Park, KS 66213
Allow for 2-3 weeks for processing.

SATISFACTORY PROGRESS STANDARDS FOR ACADEMICS & ATTENDANCE

Our courses do not have an attendance policy. Candidates have 60 days to complete their course. If not completed within 60 days, candidates may renew their course for additional 30 days by paying the renewal fee. If the course is not completed after the 30-day extension, candidates may purchase another 60 days at the original price. Renewals or extension have no impact on cumulative work performed. All completed work and exams (chapter, comprehensive and certification exams) to date are retained and carried forward.

CERTIFICATE

A *Certificate of Completion* will be issued once the student completes the online course and scores 70% or greater on the *Certification Exam*. Student may request a copy of their Certificate of Completion at any time by contact Customer Service at 800-866-2468 or by email at adbankeronline@adbanker.com.

CREDIT TRANSFER / CREDIT FOR PREVIOUS TRAINING

There is no transferring of credits. There is no credit for previous training.

SCHOOL POLICIES

ATTENDANCE POLICY: We have no policy for attendance. This is an online and self-paced course. Candidates move forward at their own pace and schedule.

TARDINESS: We have no policy for tardiness.

LEAVE OF ABSENCE (LOA) POLICY: We have no policy for absences.

MAKE-UP WORK: We have no policy for make-up work.

STUDENT CONDUCT POLICY: The student who is enrolled in the course must not allow anyone else to complete any portion of the course requirements.

PRIVACY POLICY / STUDENT RIGHTS

Student personal records/information is stored in a secured database, accessible only to A.D. Banker & Company employees and is not revealed to any person at any time. Student performance information is available only to the student and their sponsoring employer upon written request from the employee or employer. For more details, refer to privacy policy on our website at: <http://adbanker.com/privacyPolicy.aspx>. Students may access their personal, performance and progress information at any time by logging onto their online account and reviewing their current status. Each student maintains a confidential user name and password for access.

STUDENT GRIEVANCE POLICY / PROCEDURE: Students aggrieved by action of the school or personnel of the school should attempt to resolve these problems with appropriate school officials. Grievances should be in writing and directed to: A.D. Banker & Company, Attn: Compliance Manager, 7311 W 130th St #160, Overland Park, KS 66213. Student will receive a written response and offer of resolution within 7 days. The student's employer may be consulted in determining the resolution. The student may file an appeal with the Compliance Manager. The case will then be considered by appropriate members of the administrative staff.

FILING A COMPLAINT WITH THE KENTUCKY COMMISSION ON PROPRIETARY EDUCATION

To file a complaint with the Kentucky Commission on Proprietary Education, each person filing must submit a completed "Form to File a Complaint" (PE-24) to the Kentucky Commission on Proprietary Education by mail to 300 Sower Blvd, Frankfort, Kentucky 40601. This form can be found on the website at www.kcpe.ky.gov.

EXISTENCE OF THE STUDENT PROTECTION FUND

Pursuant to KRS 165A.450 All licensed schools, resident and nonresident, shall be required to contribute to a student protection fund. The fund shall be used to reimburse eligible Kentucky students, to pay off debts, including refunds to students enrolled or on leave of absence by not being enrolled for one (1) academic year or less from the school at the time of the closing, incurred due to the closing of a school, discontinuance of a program, loss of license, or loss of accreditation by a school or program.

PROCESS FOR FILING A CLAIM AGAINST THE STUDENT PROTECTION FUND

To file a claim against the Kentucky Student Protection Fund, each person filing must submit a signed and completed Form for Claims Against the Student Protection Fund, PE-38 and provide the requested information to the following address: Kentucky Commission on Proprietary Education, 300 Sower Boulevard, Frankfort, KY 40601. The form can be found on the website at www.kcpe.ky.gov.



Life Outline

Chapter 1	General Insurance Introduction, The World of Insurance, Types of Insurers – Insurance Companies or Carriers, Fundamentals of Insurers, Insurer Domicile and Admittance, Insurer Management and Distribution, Insurance Agents and Producers, Federal Regulations, Risk and Risk Management, Insurance Concepts, Contracts, Insurer Underwriting, Lightning Facts
Chapter 2	Life Basics Introduction, Definitions, Producer Responsibilities, Completing the Application, Individual Underwriting by the Insurer, Premium Determination for Life Insurance, Policy Delivery, Personal Uses of Life Insurance, Determining Amount of Personal Life Insurance Needed, Classes of Life Insurance Policies, Lightning Facts
Chapter 3	Types of Policies and Riders Introduction, General Policy Definitions, Term Insurance, Permanent Insurance – Traditional Whole Life, Interest/Market – Sensitive Whole Life Products, Specialized Policies, Life Insurance Policy Riders, Viatical Settlements and Life Settlements, Lightning Facts
Chapter 4	Life Policy Provisions and Options Introduction, Standard Provisions-Individual Policies Only, Payment of Premium Provisions, Provisions specific to Cash Value Policies, Policy Provisions Prohibited By Law, Beneficiary Provisions, Life Policy Options, Lightning Facts
Chapter 5	Annuities Introduction, Annuity Principles and Concepts, Accumulation (Pay-In) Period, The Annuity Period (Pay-Out/Liquidation), Types of Annuities, Classification and Uses of Annuities, Lightning Facts
Chapter 6	Markets and Social Security Introduction, Group Insurance Market, Specialized Plans, Business Uses of Life Insurance Third-Party Ownership, The Social Security System, Lightning Facts
Chapter 7	Federal Tax Considerations and Retirement Plans Introduction, Taxation of Personal Life Insurance, Taxation of Group Life Insurance, Modified Endowment Contracts (MECs), Life Insurance Transfer for Value Rule, Section 1035 Exchanges, Taxation of Annuities, Federal Tax Consideration for Retirement Plans, Individual Retirement Accounts (IRAs), Qualified Retirement Plan Types, Characteristics and Purchasers, Lightning Facts
State Law Supplement	State Specific Insurance Laws State Statutes and Regulations

Comprehensive Exams

Complete as many sets of the comprehensive exams (within online course or online practice exams) as necessary in order to ensure your mastery of the content.

Certification Exam

Pass Certification Exam with 70% or greater to receive a certificate of completion.



Health Outline

Chapter 1	General Insurance Introduction, The World of Insurance, Types of Insurers – Insurance Companies or Carriers, Fundamentals of Insurers, Insurer Domicile and Admittance, Insurer Management and Distribution, Insurance Agents and Producers, Federal Regulations, Risk and Risk Management, Insurance Concepts, Contracts, Insurer Underwriting, Lightning Facts
Chapter 2	Health Basics Introduction, General Definitions, Principal Types of Losses and Benefits, Classes of Health Policies, Producer Responsibilities in Individual Health Insurance, Individual Health Insurance Underwriting, Replacement Considerations, Lightning Facts
Chapter 3	Medical Expense Plans and Concepts Introduction, General Definitions, Classification of Health Insurance Providers, Comparison of Plans, Blue Cross and Blue Shield Associations (BCBS), Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), Point of Service (POS), Basic Health Insurance Policy, Major Medical Expense Insurance and Terminology, Medical Expense Benefits and Provisions, Medical Expense Insurance Options Benefits, Limited Policies, Common Exclusions from Coverage, Dental Insurance, Lightning Facts
Chapter 4	Disability Income Introduction, Disability Income Insurance, Qualifying for Disability Benefits, Unique Aspects of Individual Disability Underwriting, Group Disability Income, Disability Income Special Uses, Disability Income Policy Riders, State Workers' Compensation Benefits, Social Security, Coordination of Benefits, Lightning Facts
Chapter 5	Senior Needs Introduction, Medicare Overview, Part A – Hospital Insurance (Inpatient), Part B – Medical Insurance (Physicians, Surgeons, and Outpatient), Part C – Medicare Advantage, Part D – Prescription Drug Benefit, Medicare Supplement Insurance (Medigap) Overview, Standardized Medicare Supplement Coverage Requirements, Medicare Supplement Replacement Requirements, Medicare Select, Other Options for Individuals, Medicaid, Long-Term Care Insurance Overview, Long-Term Care Coverages and Conditions, Long-Term Care Minimum Benefit Standards and Exclusions, Replacement of Long-Term Care Policies, Qualified Long-Term Care Insurance, Lightning Facts
Chapter 6	Individual Policy Provisions Introduction, Mandatory Uniform Provisions, Optional Uniform Provisions, Other Standard Provisions and Clauses, Policy Renewal Provisions, Cost Containment in Health Care Delivery, Policy Riders, Lightning Facts
Chapter 7	Group Health Insurance Introduction, Characteristics of Group Insurance, Types of Eligible Groups, Marketing Considerations, Employer Group Health Insurance, Employer Group Underwriting Process, Change in Insurance Companies or Loss of Coverage, Continuation of coverages under COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985), HIPAA (Health Insurance Portability and Accountability Act of 1996), Small Employer Medical Expense Insurance, Worksite Plans, Replacement of Group Policies, Relationship with Medicare, Additional Federal Regulation of Group Insurance, Lightning Facts
Chapter 8	Health Insurance Concepts, Programs and Tax Considerations Introduction, Patient Protection and Affordable Care Act (PPACA), Consumer-Driven Health Plans (CDHPs), TRICARE (The Uniformed Services Health program), Federal Tax Considerations for Personally-Owned Health, Federal Tax Considerations for Business and Group Health Insurance Policies, Medical Expense Coverage for Sole Proprietors and Partners, Business Disability Insurance, Lightning Facts
State Law Supplement	State Specific Insurance Laws State Statutes and Regulations

Comprehensive Exams

Complete as many sets of the comprehensive exams (within online course or online practice exams) as necessary in order to ensure your mastery of the content.

Certification Exam

Pass Certification Exam with 70% or greater to receive a certificate of completion.

Property & Casualty Outline

- Chapter 1 General Insurance**
 The World of Insurance, Types of Insurers-Insurance Companies or Carriers, Fundamentals of Insurers, Insurer Domicile and Admittance, Insurer Management and Distribution, Insurance Agents and Producers, Federal Regulations, Risk Management, Insurance Concepts, Contracts, Insurer Underwriting, Lightning Facts
- Chapter 2 Property Basics**
 Property Insurance Terminology, Types of Property Losses, Methods of Writing Property Insurance Limits, Policy Structure, Common Policy Provisions, Lightning Facts
- Chapter 3 Casualty (Liability) Basics**
 Liability Insurance Terminology, Liability Insurance Principles and Concepts, Common Policy Provisions, Lightning Facts
- Chapter 4 Dwelling Policy**
 Dwelling Policies, Dwelling Coverages, Other Coverages, General Exclusions, Selected Endorsements, Lightning Facts
- Chapter 5 Homeowners Policy**
 Eligibility, Definitions, Section I – Property Coverages, Section I Additional Coverages, Section I Exclusion, Section I Selected Property Endorsements, Homeowner Section II, Section II Additional Coverages, Section II Exclusions, Section II Conditions, Selected Homeowner Section II Endorsements, Lightning Facts
- Chapter 6 Personal Auto Policy**
 Definitions, Part A - Liability Coverage, Part B – Medical Payments Coverage, Part C – Uninsured Motorists Coverage, Part D – Coverage for Damage to Your Auto, Part E – Duties After an Accident or Loss, Part F – General Provisions, Selected Endorsements, Lightning Facts
- Chapter 7 Miscellaneous Personal Lines Coverage**
 Personal Inland Marine Insurance, Personal Watercraft Insurance, Difference in Conditions (DIC) Insurance, Earthquake Endorsement, National Flood Insurance Program (NFIP), Fair Access to Insurance Requirements (FAIR), Personal Umbrella Policy, Mobile Home Insurance, Crop, Hail, and Windstorm Insurance, Lightning Facts
- Chapter 8 Commercial Property Insurance**
 Components of a Commercial Package Policy, Causes of Loss Forms, Commercial Property Coverage Part: Building and Personal Property Coverage Form, Commercial Property Coverage Part: Builders Risk Coverage Form, Commercial Property Coverage Part: Condominium Association Coverage Form, Commercial Property Coverage Part: Condominium Commercial Unit-Owners Coverage Form, Commercial Property Coverage Part: Time Element Coverage Forms, Commercial Property Coverage Part: Legal Liability Coverage Form, Commercial Property Coverage Part: Endorsements Available, Lightning Facts
- Chapter 9 Commercial General Liability Coverage**
 Legal Liability Exposures, Commercial General Liability Coverage Forms, Section I – Coverages, Section II – Who is an Insured, Section III – Limits of Insurance, Section IV – Commercial General Liability Conditions, Section V – Definitions, Pollution Liability Coverage, Lightning Facts
- Chapter 10 Commercial Auto Coverage**
 Business Auto Coverage Form, Section I – Covered Autos, Section II – Liability Coverage, Section III – Physical Damage Coverage, Section IV – Business Auto Conditions, Section V – Definitions, Garage Coverage Form, Business Auto Physical Damage Coverage Form, Truckers and Motor Carrier Coverage Forms, Commercial Carrier Regulations, Selected Commercial Auto Endorsements, Lightning Facts
- Chapter 11 Commercial Crime Part**
 Definitions of Crimes, Crime Coverage Forms, Insuring Agreements, Other Crime Coverages, Lightning Facts
- Chapter 12 Miscellaneous Commercial Policies**
 Commercial Inland Marine Insurance, Commercial Inland Marine Coverage Forms and Floaters, Transportation Coverages, Commercial Ocean Marine Insurance, Umbrella and Excess Liability Insurance, Specialty or Professional Liability Insurance, Bonds, Equipment Breakdown Coverage, Farm Insurance, Aviation Insurance, Crop, Hail, and Windstorm Insurance, Lightning Facts
- Chapter 13 Businessowners Coverage Form**
 Businessowners Policy Features, Eligible Risks, Businessowners Coverage Form: Section I Property, Businessowners Coverage Form: Section II – Liability Coverages, Businessowners Coverage Form: Section III – Common Policy Conditions, Property Endorsements, Lightning Facts
- Chapter 14 Workers’ Compensation Insurance**
 Types of Laws, Employment Conditions, Federal Workers’ Compensation Laws, Benefits Provided (Determined by State Law), Workers’ Compensation and Employers Liability Insurance Policy, Part One – Workers’ Compensation Insurance, Part Two – Employers Liability Insurance, Parts Three to Six, Selected Endorsements, Other Sources of Coverage, Lightning Facts
- Chapter 15 State Specific Insurance Laws**
 State Statutes and Regulations

- Comprehensive Exams**
 Complete as many sets of the comprehensive exams (within online course or online practice exams) as necessary in order to ensure your mastery of the content.
- Certification Exam**
 Pass Certification Exam with 70% or greater to receive a certificate of completion.



Personal Lines Outline

This course prepares a candidate to take the Personal Lines exam. Course content has been cross-referenced with the testing provider's exam content outline.

Chapter 1	General Insurance The World of Insurance, Types of Insurers-Insurance Companies or Carriers, Fundamentals of Insurers, Insurer Domicile and Admittance, Insurer Management and Distribution, Insurance Agents and Producers, Federal Regulations, Risk Management, Insurance Concepts, Contracts, Insurer Underwriting, Lightning Facts
Chapter 2	Property Basics Property Insurance Terminology, Types of Property Losses, Methods of Writing Property Insurance Limits, Policy Structure, Common Policy Provisions, Lightning Facts
Chapter 3	Casualty (Liability) Basics Liability Insurance Terminology, Liability Insurance Principles and Concepts, Common Policy Provisions, Lightning Facts
Chapter 4	Dwelling Policy Dwelling Policies, Dwelling Coverages, Other Coverages, General Exclusions, Selected Endorsements, Lightning Facts
Chapter 5	Homeowners Policy Eligibility, Definitions, Section I – Property Coverages, Section I Additional Coverages, Section I Exclusion, Section I Selected Property Endorsements, Homeowner Section II, Section II Additional Coverages, Section II Exclusions, Section II Conditions, Selected Homeowner Section II Endorsements, Lightning Facts
Chapter 6	Personal Auto Policy Definitions, Part A - Liability Coverage, Part B – Medical Payments Coverage, Part C – Uninsured Motorists Coverage, Part D – Coverage for Damage to Your Auto, Part E – Duties After an Accident or Loss, Part F – General Provisions, Selected Endorsements, Lightning Facts
Chapter 7	Miscellaneous Personal Lines Coverage Personal Inland Marine Insurance, Personal Watercraft Insurance, Difference in Conditions (DIC) Insurance, Earthquake Endorsement, National Flood Insurance Program (NFIP), Fair Access to Insurance Requirements (FAIR), Personal Umbrella Policy, Mobile Home Insurance, Crop, Hail, and Windstorm Insurance, Lightning Facts
Chapter 15	State Specific Insurance Laws State Statutes and Regulations

- Comprehensive Exams**
Complete as many sets of the comprehensive exams (within online course or online practice exams) as necessary in order to ensure your mastery of the content.

- Certification Exam**
Pass Certification Exam with 70% or greater to receive a certificate of completion.