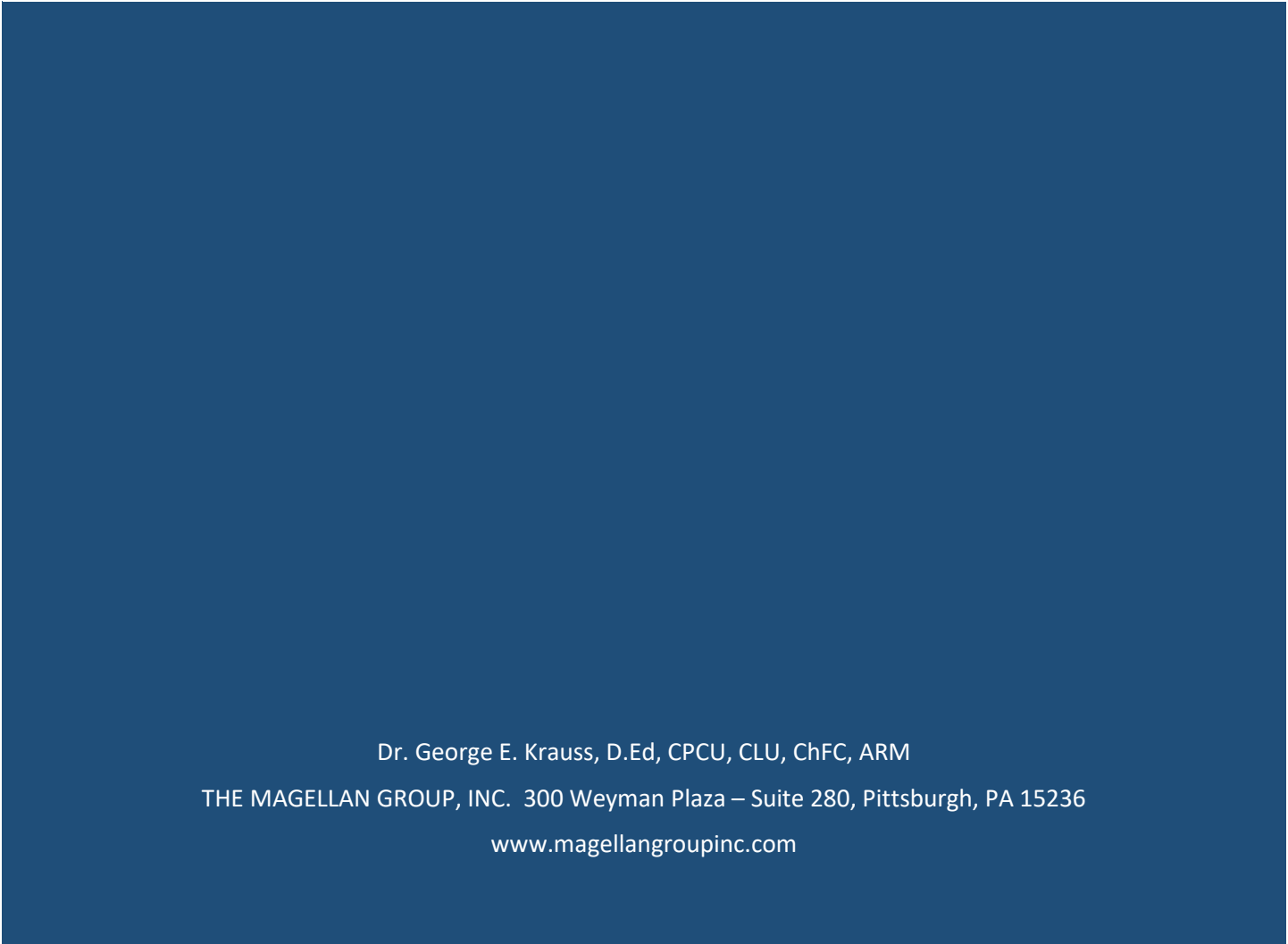




# MAGELLAN GROUP CE SOLUTIONS



Dr. George E. Krauss, D.Ed, CPCU, CLU, ChFC, ARM

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[www.magellangroupinc.com](http://www.magellangroupinc.com)

## **THE MAGELLAN GROUP, INC**

*Risk Management Services*

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Dear Insurance Professional:

Every insurance professional is faced with the same dilemma -- securing practical and effective CE content that supports producer growth and organization development. As a leading insurance and risk management educational provider, Magellan CE solutions can help you to strategically target your educational needs by:

- Aligning professional development with organization goals and objectives
- Assessing employee competencies in their positions
- Providing targeted education programs to meet critical knowledge gaps
- Developing custom solutions to meet strategic individual or organization goals
- Offering in-house insurance and risk management courses for credentialed designations

These critical assessment capabilities and educational solutions enable insurance producers, HR professionals and agency owners to effectively and efficiently plan for their future.

The following pages illustrate actual Magellan case study solutions and provide a general overview of our distance learning, residential classroom, and our customized CE programs. If you would like to learn more about these or other Magellan CE solutions, call me direct.

Sincerely,



Dr. George E. Krauss. D.Ed., CPCU, CLU, ChFC, ARM

PS. Visit our website at [www.magellangroupinc.com](http://www.magellangroupinc.com) for a free demo of our online self-study CE and PE courses

### CE Level Types

**Basic Level CE** provides a summary of the primary insurance policies offered by practitioners to meet client needs. Both recently licensed and experienced producers can use these basic level courses to update their knowledge base. Basic level CE is provided in an online self-study format available by computer, tablet, or smart phone, and require a monitored exam for CE credit.

**Practice Level CE** emphasizes common practice issues faced by producers and support staff in their everyday practice settings. Its purpose is to enable practitioners to confidently understand the needs of a client. Each of the practice-level CE courses will address common coverages, situations and concepts that affect a producer's legal and professional responsibilities to their client and the insurer.

**Analysis Level CE** emphasizes policy interpretation including understanding legal principles and doctrines applicable to Pennsylvania. Its purpose is to enable practitioners to confidently read and understand a policy's applicable coverages and provisions. Policy definitions, conditions, exclusions, and endorsements are reviewed in depth allowing producers to better understand their application in everyday usage.

Practice Level and Analysis Level CE is available in either a traditional in-house classroom format or may be arranged via webcast. Costs are based upon location, delivery method and number of attendees.

**Aligning Professional Development with Organizational Goals and Objectives** – A specialty niche insurance agency was planning for the roll out of a new product. To upgrade knowledge levels of existing staff, a custom educational program was developed incorporating both Analysis Level and Practice Level CE. The educational program assisted the agency with the successful implementation of the new product roll out.

**Assessing Employee Competencies** – Management at an independent insurance agency believed that its claims department was lacking the expertise to effectively act as a client advocate throughout the claims process. An assessment confirmed management's views. To improve knowledge levels in the claims process, a targeted Analysis Level and Practice Level CE program was developed. The educational program enabled the agency's claims department to increase its knowledge base and provide the level of claims advocacy needed to meet client expectations.

**Providing Targeted Education to Meet Critical Knowledge Gaps** – An independent insurance agency has seen substantial growth through a number of agency acquisitions. Uncomfortable with perceived knowledge gaps of some of the acquired employees, a targeted educational program was developed incorporating both Analysis Level and Practice Level CE. Gap analysis was utilized to identify critical voids, and job aids were developed to assist employees to better manage client expectations.

**Developing Custom Solutions to Meet Strategic Goals** – A financial services organization was seeking to expand its product offerings into the insurance field. To develop a competent staff cohort to meet this challenge, a concentrated three-day pre-licensing education program was implemented and supplemented with several Practice Level CE courses. This two-step educational intervention enabled the financial services organization to efficiently implement their strategic goal of offering general insurance products to its existing clientele base.

**Offering In-House Education for Credentialed Designations** – In addition to the custom case studies solutions indicated above, we offer in-house exam prep education for individuals preparing for their AINS, AAI, AIC, ARM and CPCU exams offered by The Institutes.

## BASIC LEVEL CE

Basic Level CE is self-study based. It provides a summary of the primary insurance policies offered by practitioners. Both recently licensed and experienced producers can use these basic-level courses to update their knowledge base. Basic-level CE is provided in an online self-study format available by computer, tablet or smart phone and requires the passing of a monitored exam for CE credit. Basic Level CE courses may be ordered online at:  
[www.magellangroupinc.com](http://www.magellangroupinc.com)

**Personal Lines Basics (20 CE Credits - 100 question final - \$39 Online/\$49 Print)** is an overview of common personal policies. Chapters include Insurance Regulations, General Insurance, Property and Casualty Basics, Dwelling Program, Homeowners Program, Personal Auto Policy including the PMVFR Law, and Miscellaneous Personal Policies.

**Commercial Lines Basics (20 CE Credits - 100 question final - \$39 Online/\$49 Print)** is an overview of common commercial policies. Chapters include Insurance Regulations, General Insurance, Property and Casualty Basics, Commercial Auto including the PMVFR Law, Commercial Property, Commercial General Liability, Commercial Crime, Businessowners Policy, Workers Compensation, and Miscellaneous Types of Commercial Policies.

**Life and Annuity Basics (20 CE Credits - 100 question final - \$39 Online/\$49 Print)** is an overview of common life and annuity policies. Chapters include Insurance Regulations, General Insurance, Life Insurance Basics, Life Insurance Policies, Life Insurance Provisions, Annuities, and Federal Taxation of Life Insurance and Annuities.

**Accident and Health Basics (20 CE Credits - 100 question final - \$39 Online/\$49 Print)** is an overview of common accident and health policies. Chapters include Insurance Regulations, General Insurance, Accident and Health Basics, Individual Health Provisions, Disability Income, Medical Plans, Group Health, Dental Insurance, Insurance for Senior Citizens, and Federal Taxation of Health Insurance.

**Commercial Package Policy (20 CE Credits – 50 question final - \$39 Online only)** is an overview of the ISO Commercial Package Policy. It includes sections on the property, liability, inland marine, equipment breakdown, crime, auto, and farm coverage parts.

**Property and Casualty Insurance Basics (14 CE Credits – 50 question final - \$29 Online only)** is an overview of basic insurance concepts and principles. Topics include underwriting, property coverages, liability coverage, common legal defenses and common policy provisions.

**Workers Compensation (14 CE Credits – 50 question final - \$29 Online only)** is an overview of Pennsylvania workers compensation. Topics include employers' duties, federal statutes, Pennsylvania statutory benefits, employers' liability, and notice requirements.

**Businessowners Policy (14 CE Credits – 50 question final - \$29 Online only)** is an overview of the ISO Businessowners Policy. It covers BOP eligibility, property coverages, liability coverages, and common BOP endorsements.

**Life Insurance Basics (14 CE Credits – 50 question final - \$29 Online only)** is an overview of common life insurance policy usages. It includes sections on personal life insurance, business life insurance, and life insurance features.

**Homeowners Policy (14 CE Credits – 50 question final - \$29 Online only)** is an overview of the ISO Homeowners Policy. It includes sections on property, liability, and common homeowner endorsements.

**Personal Auto Policy (14 CE Credits – 50 question final - \$29 Online only)** is an overview of the ISO Personal Auto Policy. It includes sections on the PMVFR Law, liability, UM/UIM, physical damage, and common auto endorsements.

**Health Insurance for Senior Citizens (10 CE Credits – 50 question final - \$29 Online only)** is an overview of health insurance for senior citizens. It includes sections on Medicare, Medicare Supplements, and Long Term Care Insurance.

**Commercial General Liability Policy (8 CE Credits – 25 question final - \$19 Online only)** is an overview of the ISO CGL Policy. It addresses a business's legal liability for premises, operations, and products and completed operations exposures.

**Commercial Auto Policy (8 CE Credits – 25 question final - \$19 Online only)** is an overview of the ISO Commercial Auto Policy. It addresses a business's legal liability arising out of autos related to businesses, auto dealers, and motor truck carriers.

**Commercial Crime (8 CE Credits – 25 question final - \$19 Online only)** is an overview of the ISO Commercial Crime Policy. It addresses a business's crime exposures arising out of employee theft, forgery, robbery, computer fraud, and other exposures.

**Pennsylvania Long Term Care Certification (8 CE Credits – 25 question final - \$29 online)** is the mandatory course for individuals selling Long Term Care insurance. It addresses long term care needs, federal and state laws governing long term care, Medicare, Pennsylvania Medicaid, Pennsylvania Partnership policies, taxation, self-funding, other alternatives to manage LTC needs, and consumer suitability.

**Annuity Basics for Pennsylvania – Best Interest Standards (4 CE Credits – 25 question final - \$24 Online)** is the mandatory course for individuals holding a life license. It includes sections on annuity principles and concepts, annuity uses, Pennsylvania and Federal taxation, and annuity suitability requirements as mandated by Act 99.

## PRACTICE LEVEL CE

Practice Level CE is classroom-based. It emphasizes common practice issues faced by producers and support staff in their everyday interaction with clients. Its purpose is to enable practitioners to confidently understand the needs of a client. Each of the practice-level CE courses will address common coverages, situations and concepts that affect a producer's legal and professional responsibilities to their client and the insurer. Practice-level CE is available in either a traditional in-house classroom format or may be arranged via webcast. Practice-level CE costs are based upon location, delivery method, and number of attendees.

**Pennsylvania Insurance Regulations (4 CE Credits)** - The program will address Pennsylvania statutes and regulations that affect producers and insurers. Emphasis is placed on understanding the statutes and regulations to promote compliance with state and federal laws and regulations.

**Insurance Regulations - Understanding Producer Responsibility (2 CE Credits)** - The program will address statutes and regulations that affect producers. Emphasis is placed on understanding the statutes and regulations to promote compliance with state and federal laws and regulations.

**Understanding the Home-Based Business (2 CE Credits)** - The program will review the common insurance policies used to insure the home-based business exposure. Emphasis is placed on understanding the limitations found in the Homeowner Policy with a review of endorsements and other coverages used to meet the needs of home-based businesses and the expanded work from home exposure.

**Insuring a Small Business (2 or 4 CE Credits)** - The program will review common insurance policies used to insure the small business market. Emphasis is placed on identifying the exposures of a small business and understanding the limitations found in the Businessowners Policy with a review of endorsements and other common policy coverages used to meet the needs of the small business market.

**Contractual Liability (2 CE Credits)** - The program will analyze Contractual Liability from a coverage perspective. Emphasis is placed on understanding the contractual policy language of the Commercial General Liability Policy and the Business Auto Policy and their application in actual practice settings.

**Certificates of Insurance and Additional Insured Status (2 CE Credits)** - The program will analyze common Certificates of Insurance and review Additional Insured Status from a coverage perspective. Emphasis is placed on understanding the proper use of Certificates of Insurance, the use of Additional Insured Endorsements, and their application in actual practice settings.

**Insuring the Contractor Exposure (2 CE Credits)** – The program will review common insurance policies used to insure the construction contractor market. Emphasis is placed on identifying these exposures and understanding the limitations found in common commercial policies. A review of endorsements, contractual provisions and liability transferring methods (additional insured status, indemnifications agreements, etc.) commonly used to meet the needs of the contractor market will be examined.

**Insuring the Lease Exposure (2 CE Credits)** - The program will analyze the lease exposure from a coverage perspective. Emphasis is placed on understanding the exposure of renting and/or leasing for both property owners and tenants. Legal liability, hold-harmless and indemnity agreements and their application to common personal and commercial policies are examined.

**Health Insurance for Senior Citizens (2 or 3 CE Credits)** - The program will address the various methods of providing health care for senior citizens. Emphasis is placed on understanding both the private and public health care options available to senior citizens and their applications to producers.

**Planning for Retirement (1 or 2 CE Credits)** - The program will address funding for retirement and health care needs. Emphasis is placed on understanding the eligibility of Social Security retirement benefits along with both qualified and non-qualified retirement planning sources. Funding statistics, including the costs of delaying contributions along with retirement planning strategies are also addressed.

**Social Security (3 or 4 CE Credits)** - The program will analyze Social Security. Emphasis will be placed on understanding eligibility, retirement, survivor and disability benefits, and the processes required to file for benefits under the Social Security Act.

**Social Security – Survivorship and Retirement Planning Strategies (2 CE Credits)** - The program will analyze Social Security from a coverage and filing strategy perspective. Emphasis will be placed on understanding eligibility, retirement, survivor and disability benefits and the processes required to file for benefits under the Social Security Act. Personally owned life insurance, disability insurance, retirement plans and their integration with Social Security benefits will also be addressed.

**Pennsylvania Long Term Care Certification (4 CE Credits)** is the mandatory course for individuals selling Long Term Care insurance. It addresses long term care needs, providers and services, federal and state laws governing long term care, Medicare, Pennsylvania Medicaid, Pennsylvania Partnerships policies, taxation, self-funding, and other alternatives to manage long term care needs, and consumer suitability.

**Annuity Basics for Pennsylvania – Best Interest Standards (4 CE Credits)** is the mandatory course for individuals holding a life license. It includes sections on annuity principles and concepts, annuity uses, Pennsylvania and Federal taxation, and annuity suitability requirements as mandated by Act 99.

## ANALYSIS LEVEL CE

Analysis Level CE is classroom-based. It emphasizes policy interpretation including understanding legal principles and doctrines applicable to Pennsylvania. Its purpose is to enable practitioners to confidently read and understand a policy's applicable coverages and provisions. Policy definitions, conditions, exclusions, and endorsements are reviewed in depth allowing practitioners to better understand their application in everyday usage. Analysis-level CE is available in either a traditional in-house classroom format or may be arranged via webcast. Analysis-level CE costs are based upon location, delivery method, and number of attendees.

**How to Read an Insurance Policy (3 CE Credits)** - This program will review the insurance policy's structure, definitions, exclusions and conditions, assisting practitioners in learning how to read and understand a property and casualty insurance policy. Emphasis is placed on understanding Pennsylvania legal doctrines that affect policy interpretations and their application in actual practice settings.

**Homeowners Policy Analysis (2 or 4 CE Credits)** - The program will analyze the Homeowner Policy from a coverage perspective. Eligibility, differences in coverage forms (HO 2 thru HO 8), and common endorsements are reviewed. An analysis of the Homeowners Policy in comparison to the Dwelling Policy and the Businessowners Policy will be examined illustrating key differences.

**Dwelling Policy Analysis (4 CE Credits)** - The program will analyze the Dwelling Policy from a coverage perspective. Eligibility, differences in coverage forms (DP 1, DP 2, DP 3), and common endorsements are reviewed. An analysis of the Dwelling Policy in comparison to the Homeowners Policy and the Businessowners Policy will be examined illustrating key differences.

**Personal Auto Policy Analysis (4 CE Credits)** - The program will analyze the Personal Auto Policy from a coverage perspective and address the Pennsylvania Motor Vehicle Financial Responsibility Law. Emphasis is placed on understanding the policy language, the Pennsylvania Motor Vehicle Financial Responsibility Law, and application in actual practice settings. Common endorsements are reviewed. An analysis of the Personal Auto Policy in comparison to the Commercial Auto Policy will be examined illustrating key differences.

**Businessowners Policy Analysis (2 CE Credits)** - The program will analyze the Businessowners Policy from a coverage perspective. Eligibility, differences in forms (basic v. special), optional coverages, liability coverage, and common endorsements are reviewed. An analysis of the Businessowners Policy in comparison to the Commercial Package Policy will be examined illustrating key differences.

**Commercial Property Policy Analysis (2 or 4 CE Credits)** - The program will analyze the Commercial Property Policy from a coverage perspective. Eligibility, differences in forms (basic, broad, special), common coverage forms, and endorsements are reviewed. An analysis of the Commercial Property Policy in comparison to the Businessowners Policy property coverage will be examined illustrating key differences.

**Commercial General Liability Policy Analysis (4 CE Credits)** - The program will analyze the Commercial General Liability Policy from a coverage perspective. Eligibility, differences in forms (claims-made vs. occurrence), and common endorsements are reviewed. An analysis of the Commercial General Liability Policy in comparison to the Businessowners Policy liability coverage will be examined illustrating key differences.

**Commercial Auto Policy Analysis (4 CE Credits) or Business Auto Policy Analysis (2 CE Credits)** - These programs will analyze the Commercial Auto Policy from a coverage perspective. The Commercial Auto Policy's coverage forms (Business Auto, Auto Dealers, and Motor Carrier forms) designation symbols and common endorsements are analyzed along with the application of the Pennsylvania Motor Vehicle Financial Responsibility Law. The two credit Business Auto Policy Analysis CE program will focus on the Business Auto Coverage form with a summary overview of the Auto Dealers and Motor Carrier form.

**Cyber Liability (2 CE Credits)** - The program will analyze cyber liability from a coverage perspective. First-party and third-party cyber liability exposures will be examined in conjunction with standard policies (that provide limited cyber liability and information protection coverage) and the stand-alone cyber liability policies (that provide comprehensive cyber liability and information protection coverage). Emphasis is placed on understanding the relationship between cyber exposures, standard policies, and the stand-alone cyber liability policy.



## PRE-LICENSING EDUCATION (PE)

Pre-Licensing Education (PE) is a mandatory requirement for individuals prior to taking their state insurance exam. This web-based course complies with Pennsylvania's 24-hour Pre-Licensing Education requirement and is structured over a 3-day period with classes beginning at 8:30 a.m. and concluding at 5:00 p.m. This course, taught by Dr. Krauss is available for in-house PE for insurance agencies, brokerage firms, accounting firms, financial planning firms, and financial institutions.

**Course Material** - Students receive a study manual, Flash Cards, Focus Notes, a Pennsylvania Licensing Information Bulletin, and access to Exam Master Online. The specially prepared Focus Notes will be used in class to assist students on important topics and critical *must know information* for exam success. Exam Master Online, which includes over 10 hours of audio PowerPoint chapter summaries and over 900 exam-like practice questions with rationales, should be used to supplement the printed study material. Students will also have the option to access our entire suite of course materials entirely online via a computer or mobile devices such as iPhones, iPads, or similar Android devices.

**Course Instructor** – George E. Krauss, D.Ed., CPCU, CLU, ChFC, ARM is the instructor and author of the Pennsylvania study guides used in this course. Dr. Krauss has authored numerous books on insurance including annotated analyses of the Homeowners Policy, Personal Auto Policy and Dwelling Policy published by the Rough Notes Company, and the Businessowners Policy and Commercial Property Coverage Guide published by the National Underwriter Company. He is a graduate of Robert Morris University completing his master's and doctoral studies at The Pennsylvania State University. To date, over 40,000 individuals have used Dr. Krauss's materials in passing their Pennsylvania insurance licensing exams.

**Registration Fee** - Registration includes study materials, access to online course content and pre-class Webinar. Registration *does not* include the state licensing exam fees. Digital/tape recording of the course is prohibited. Class may be cancelled if attendance is insufficient (course fee minus the cost of materials will be refunded). Cancellation must be in writing and received 7 days before class. Cancellation within 7 days prior to class is subject to a \$50 cancellation fee.

**Guarantee** – If an attendee does not pass his or her exam within one year from the date of the original class, the student may attend a future public class at no cost (student may have to purchase updated materials).

**Self-Study Option** – Student self-studies and receives a PE certificate after passing an on-site exam (home or office) that must be monitored by a disinterested 3<sup>rd</sup> party (anyone other than a relative or direct supervisor). Multiple retakes of final PE exam are permitted.

### 2025 Class Schedule

<input type="checkbox"/> PC course on February 5, 6, 7	<input type="checkbox"/> LAH course on March 5, 6, 7	<b>Location:</b> At your computer
<input type="checkbox"/> PC course on May 7, 8, 9	<input type="checkbox"/> LAH course on June 4, 5, 6	
<input type="checkbox"/> PC course on August 13, 14, 15	<input type="checkbox"/> LAH course on September 10, 11, 12	<b>Time:</b> 8:30 am - 5:00 pm
<input type="checkbox"/> PC course on November 12, 13, 14	<input type="checkbox"/> LAH course on December 10, 11, 12	

- \_\_\_ PC \_\_\_ LAH – **Basic Online Pre-licensing Self-Study Package**.....\$139.00  
 (includes digital manual, practice questions, audio focus notes, flash cards)
- \_\_\_ PC \_\_\_ LAH - **Essential Pre-licensing Self-Study Package**.....\$169.00  
 (includes printed study manual, and online access)
- \_\_\_ PC \_\_\_ LAH - **Comprehensive Pre-licensing Self-Study Package**.....\$199.00  
 (includes printed study manual, focus notes, flash cards, and online access)
- \_\_\_ **Class Registration Fee** .....\$399.00  
 (includes printed study manual, focus notes, flash cards, and online access)

- Self-study course.....\$ \_\_\_\_\_
- Shipping (1<sup>st</sup> package).....\$ \_\_\_\_\_
- Sales tax (add 7%).....\$ \_\_\_\_\_
- Total self-study amount.....\$ \_\_\_\_\_
- Class registration fee\*.....\$ \_\_\_\_\_
- Total amount.....\$ \_\_\_\_\_

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Tel \_\_\_\_\_

Visa/MC # \_\_\_\_\_ Exp.date \_\_\_\_\_

Signature \_\_\_\_\_ E-mail \_\_\_\_\_

Photocopy and mail/fax with credit card information or a check made payable to:

**THE MAGELLAN GROUP, INC.**  
 300 Weyman Plaza, Suite 280  
 Pittsburgh, PA 15236

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 www.magellangroupinc.com

\* Orders are shipped UPS ground service within 24 business hours of receipt. Delivery is generally received within 48 hours of shipping. Ground shipping is \$17 for first manual set and \$1 for each additional manual set. Shipping charges are not applicable to the Basic Online PE Self-Study Package.

## About Us

**THE MAGELLAN GROUP, INC.** was founded in 1991 as a full-service consulting firm offering technical support to the insurance, business, and legal communities. We offer qualified independent advice and educational support to help individual and corporate clients solve problems, make informed decisions, and discover their full potential.

Dr. George E. Krauss, CPCU, CLU, ChFC, ARM is President of **THE MAGELLAN GROUP, INC.**, a risk management and consulting firm located in Pittsburgh, Pennsylvania.

Dr. Krauss holds a B.S.B.A. from Robert Morris University and a M.Ed. and D.Ed. in adult education from The Pennsylvania State University. His academic research has centered on how insurance practitioners learn and develop in their practice setting. His academic publications include the "Continuing Education of Insurance and Risk Management Practitioners" (doctoral dissertation) and has co-authored chapters in ASTD's Measuring Intellectual Capital on the subject of "Learning in Preparation for Licensure" and Lawrence Erlbaum Associates' Handbook of Distance Education on the subject of "Continuing Professional Education". Dr. Krauss has taught insurance and risk management courses at Point Park University, Robert Morris University, and the Community College of Allegheny County. He has also made presentations to various insurance companies and insurance education associations.

Dr. Krauss's career includes a wide range of positions at both agencies and companies with experience in the sales, marketing, underwriting, and claim fields. He holds the professional designations of Chartered Property Casualty Underwriter (CPCU) and Associate in Risk Management (ARM) from The Institutes, and Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) from The American College.

Dr. Krauss is a former board member of the Pittsburgh Chapter of the Society of Financial Service Professionals (SFSP), former board member of the Pittsburgh Life Underwriters Association (NAIFA), former board member of the Insurance Club of Pittsburgh, former National Governor of the East Central Region of the CPCU Society, and past president of the Allegheny Chapter of CPCU.

In addition to his academic and practice-based background, Dr. Krauss has acted as an expert witness and consultant in over 300 legal cases involving various aspects of insurance agent, broker, and insurance company practices, as well as policy interpretation. He has authored numerous insurance and risk management reference manuals including Homeowners Analysis, Personal Auto Analysis, Dwelling Policy and Personal Umbrella Policy Analysis published by the Rough Notes Company, and the Commercial Property Coverage Guide, the Businessowners Policy Coverage Guide, and the Business Auto Policy Coverage Guide published by the National Underwriter Company. He was also instrumental in the development of the Small Business Coverage Specialist (SBCS) certification program offered by the National Underwriter Company. In addition to the national publications, Dr. Krauss's property casualty, life, accident and health, and public adjusting study manuals are among the most widely used sources for insurance producer and insurance adjuster licensing in Pennsylvania.