



Ethical Decision Making - III and The Dumb Things We Do - I

FREE Member Benefit Seminar for all IIBAZ members.

In our first hour, we will examine the basics of High Ethical Standards and the three things to consider when making ethical decisions: Rules-Based, Situation-Based and People-Based Decisions. We all make mistakes in our understanding, advice and actions when it comes to insuring the public. These coverage and procedural mistakes become problematic when they adversely impact consumers and businesses, leading to inadequately covered losses and all too often, litigation. This program for hours two and three taps into a file we've accumulated over the past decade of over 500 real-life incidents that imperiled the financial condition of consumers and businesses.

NOTE: Unless you are exempt from CE, you are required to take 6 hours of Ethics CE if your current licensing period began after January 1, 2014. Please be sure keep track of your Ethics credits and be sure you are not duplicating any seminars. Please read and understand the highlighted areas below.

INSTRUCTOR: Lanny L. Hair, CIC, ARM, AAI, RPLU

Approved for 3 hours of Arizona Continuing Education Credit.

COST: **FREE** to all IIBAZ of Arizona members (see below)
\$100.00 for all Non-IIBAZ Members

DATE, TIME AND LOCATION: October 19, 2017 from 1:00 PM to 4:00 PM at Abracadabra Restoration – 4814 North Shamrock Place – Tucson, AZ 85705
(520) 323-3261

Mr. Ms. Mrs.

National Producer Number : _____

Preferred Name for Badge: _____

First Name: _____ M.I. _____ Last Name: _____

Are you taking this seminar for C.E. credit?

YES NO

Designations: _____

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PLEASE READ: TO DISCOURAGE NO-SHOWS, MANDATORY POLICY FOR ALL ETHICS SEMINAR REGISTRANTS: ALL REGISTRANTS MUST PROVIDE THEIR CREDIT CARD INFORMATION. If you are a member and you register and attend, your credit card will NOT be charged at all. Please read the full cancellation policy below for further explanation. Please initial here _____ stating you understand the registration and cancellation policy.

PLEASE EMAIL THIS COMPLETED FORM TO HUNTER RACKHAM at hunter@iibaz.com and to RAY GARCIA at ray@iibaz.com or fax to (602) 468-1392. IF YOU DO NOT RECEIVE A RESPONSE WITHIN 3 BUSINESS DAYS FROM SENDING THIS TO US, PLEASE CALL (800) 627-3356 AND VERIFY. PLEASE DO NOT ASSUME YOUR EMAIL OR FAX WENT THROUGH UNTIL YOU GET A RESPONSE AND A CONFIRMATION FROM RAY OR FROM HUNTER.

Method of Payment:

Check: made payable to ITEC

Receipt? YES NO

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CANCELLATION POLICY: For members: If you enroll and attend, or if you register, then cancel before the seven (7) business days prior to the seminar, your card will not be charged. If you cancel and do not send someone in your place within the seven (7) business days prior to the seminar, IIBAZ will charge your credit card \$100. If you are a no-show, IIBAZ will charge your credit card \$100. **For non-members:** Full refund if written notification is received seven (7) business days prior to the seminar. Cancellations received after that date will incur a \$100 non-transferable fee. No shows forfeit full registration fees. ITEC reserves the right to cancel or reschedule this event.