



Subscription Fire Service and Arizona Law

FREE Member Benefit Seminar – April 2, 2015

Subscription fire departments operate all across the State of Arizona; therefore, there are unique considerations and laws that apply to homeowner's insurance policies producers. For over twenty years the Arizona Department of Insurance has been through its market conduct and rate examinations, as well as investigations, reviewing whether a fire protection service credit has been allowed when the policyholder does not have a fire protection service contract.

Despite the clear warnings of the 1994 Circular Letter 94-2, and the more recent Regulatory Bulletin 2014-07[1], some insurance producers continue to give policyholders a credit for subscribing to a fire protection service when the policyholder is not a subscriber or the agent does nothing to verify the policyholder's subscription status from policy year to policy year.

This one hour class will provide students with the historical perspective and detailed understanding of the subscription fire industry, laws related to producer responsibility, fire service verification, and compliance. Topics to be covered include:

- History of fire service in Arizona
- The two types of funding models (individual/master contract)
- Arizona fire department service fee exclusion
- Insurance Premium Tax Credit
- ISO protection classification
- Subscription fire service laws
- Myths about subscription fire services

This seminar is approved for 1 CE credit hour for the state of Arizona.

This class is ideal for insurance professionals who have customers within a fire subscription service area and will educate them on the laws that apply to those areas. Arizona has unique laws and considerations that pertain to the fire subscription industry, ISO ratings, and fire protection service credit.

DATE: April 2, 2015

COST: FREE to all IIBAZ members

TIME: 10:00 AM start – 11:00 AM approximate

LOCATION: ITEC Classroom
333 East Flower Street
Phoenix, AZ 85012
(602) 956-1851

SPEAKER: Colin Williams – AZ Rural Metro Fire

Classroom space will be limited: Reserve your place now!

Mr. Ms. Mrs.

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

Designations: _____ Date of Birth: _____

Agency/Company: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone:(_____) _____ Fax:(_____) _____

E-Mail Address: _____

This seminar is FREE to all IIBAZ Members. You must fill out this form and return it to Ray Garcia in order to attend. You may fax it to (602) 468-1392, or email it to ray@iibaz.com.

IMPORTANT: If you sign up and then cannot attend, please notify Ray at IIBAZ immediately so that your seat may be released to someone else who may be on a waiting list to get into our classroom. We wish to allow as many members into our classroom as we can, so we require everyone's cooperation.

ITEC has partnered with the Surplus Line Association of Arizona to provide these free education programs.

