AIRC

Do You Know the Rules?

Includes two new highly interactive online courses!

LOMA

Join the Leaders in Regulatory Compliance

Associate, Insurance Regulatory Compliance® (AIRC™)

Compliance is one of the most critical issues facing life insurers today. LOMA's compliance courses help employees understand the regulatory environment in which the company operates and appreciate the complex issues surrounding state and federal regulation of the life insurance industry, life insurance companies, and life products.

You'll experience improved performance and enhanced career development while gaining a better understanding of:

- Compliance concepts, terms, processes, and requirements
- State and federal government regulation of insurance companies and producers
- Financial condition and market conduct examinations
- State filing and approval requirements for life and health insurance products and annuities
- Federal securities laws as they apply to the sale of financial products
- Specific regulations governing individual and group life and health insurance, credit insurance, annuities, and retirement plans

The AIRC Program consists of six course credits:

LOMA 280/281
Principles of Insurance/ Meeting Customer Needs with Insurance and Annuities

Reviews the fundamentals of the business, giving an up-to-date overview of

- How insurance works
- Policy elements, provisions, and pricing
- Types of life, health, and retirement plan coverages

-Or-

LOMA 286*
Principles of Financial Services & Products

Describes the major categories of financial services including

- Cash management, credit and asset protection
- Asset accumulation and management
- Asset distribution for banking, insurance and investment products.

LOMA 290/291
Insurance Company Operations/ Improving the Bottom Line: Insurance Company Operations

Provides an overview of company formation, structure, functional areas, and how various departments

- Develop, price, and distribute products
- Handle underwriting, customer service, and claims
- Perform accounting, investment management, and compliance duties

** LOMA 286 will be offered only through the end of 2014.*

LOMA 311
Business Law for Financial Services Professionals

Provides an understanding of the legal environment in which international insurance and financial services companies operate, including

- General business law principles including contract law, agency law, and property law
- Legal rights and obligations of financial services companies
- Ways to protect your company

LOMA 320/321
Insurance Marketing/ Marketing in Financial Services

Reviews the various elements involved in selling insurance products, offering a unique perspective on

- Strategic and marketing planning
- Consumer and organizational buyer behavior
- Distribution channel concepts and systems

-Or-

LOMA 326**
Financial Services Marketing

Covers basic marketing principles and the functions of marketing in a financial services environment including

- Marketing strategies
- Customer behavior
- Promotion and advertising

*** LOMA 326 will be offered only through the end of 2015.*

AIRC 411***
Regulatory Environment for Life Insurance

Explains the compliance function and identifies

- State regulation of the insurance industry, insurance producers, and insurance company operations
- Regulation of market conduct and insurer insolvency
- Federal regulation of insurance and securities

AIRC 421***
Regulation of Life Insurance Products, Sales, and Operations

Describes how the state and federal governments regulate

- Individual and group life insurance
- Individual and group health insurance and managed care plans
- Annuities and retirement products
- Reinsurance agreements and credit life insurance

*****A Regulatory Compliance Essentials Certificate will be awarded for completion of these two highly interactive courses.**

Know the Rules...and Succeed!

LOMA designees worldwide report that they have experienced a solid return-on-investment from their LOMA designation!

- 90% state earning a designation helped their career
- 87% believe LOMA programs have increased their competence in the insurance business
- 85% state the knowledge gained from LOMA courses was worth the time invested

For more information,

Contact your company's LOMA Educational Representative.
If you are an independent student, contact LOMA's Office of the Registrar.

www.loma.org
1-800-ASK-LOMA

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LOMA®