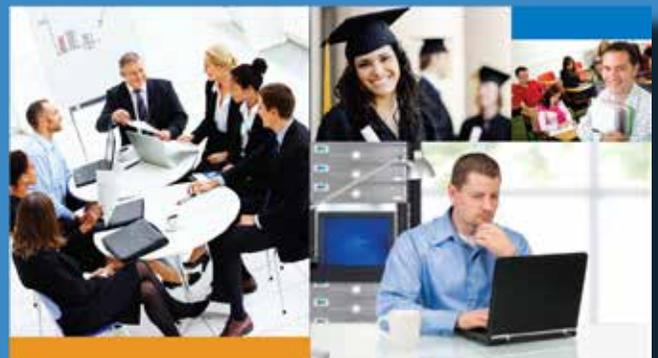


Business & Insurance[™] School

2017 Catalog



Your path to
a great **Career!**



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**BUSINESS & INSURANCE[™]
SCHOOL**

Don't Fail Out of a Great **Career!**

Introduction:

Business and Insurance School© ("BIS") is a Private Education institution approved to operate by the California Bureau for Private Postsecondary Education. Approval to operate means the institution is compliant with the minimum standards contained in the California Private Postsecondary Education Act of 2009 (as amended) and Division 7.5 of Title 5 of the California Code of Regulations." Since 1997, insurance agents, brokers, and pre-licensing candidates have trusted the owners of BIS to equip them and their employees to pass their state licensing exams.

Mission

Business and Insurance School ("BIS") has as its mission the delivery of Pre-Licensing Education and Exam Preparation of sufficient scope and hours to educate and qualify a wide variety of students, having differing schedules, locations, and preferred methods of instruction, to pass the State Licensing Examination necessary to obtain their professional licenses as insurance producers. To these ends, our mission includes training students in the intellectual knowledge, theory, and application of insurance principles, and imparting to students the analytical and critical-thinking skills that will allow students to pass their licensing exams and improve their career options, whether students are contemplating insurance as a career or already work in the industry.

Objectives

Overview: to fulfil its Mission, BIS trains students in a broad range of insurance knowledge, including general principles, knowledge specific to the types of insurance products students seek to become licensed to sell, and methods to study for and prepare for the licensing exams and application procedures students must successfully complete to become eligible for licensure. In each of our insurance pre-licensing courses (Property and Casualty Broker-Agent, Personal Lines Broker-Agent, Limited Lines Automobile Agent, Life-Only Agent, and Life, Accident and Health Agent), all of the following goals, objectives, and outcomes apply:

Instruction: BIS employs experienced instructors who love to teach and are skilled at turning complex and technical materials into concepts and

product knowledge that students can understand and, when necessary in the future, explain to their clients. Moreover, all of our instructors are licensed insurance producers themselves who, combined, bring to the classroom decades of experience in the insurance marketplace.

Course Materials: Each of our classes' materials are designed to deliver a great wealth of information to students, and to cover each subject thoroughly, including with rigorous instruction in technical knowledge and practical application through examining and discussing a multitude of historical and hypothetical insurance-related events. Our students learn not just the labels and definitions inherent in insurance products, but also the reasoning behind insurance principles and provisions.

Course Delivery: To accommodate students with varying schedules, budgets, and abilities to attend classes, each of our pre-licensing courses is offered in a traditional classroom, a live webcam learning experience, and in interactive online self-study courses. In all methods of instruction, students get to test their knowledge and receive instant feedback on their responses. Students who require more explanation have the opportunity to ask for clarification from their instructors.

Exam Preparation: BIS offers all students the opportunity to hone their exam-taking skills on highly realistic practice exams, which closely simulate the official state exams, both functionally and aesthetically, by presenting students with thousands of questions testing their recall and analytical or critical thinking abilities. This process helps our students retain and stay fluent in the materials they must know for their state exams; it also turns students into seasoned test-takers unlikely to be surprised by the questions they face on their licensing exams.

Outcomes: Through our combination of experience, resources, and commitment to excellence in education, BIS has been able to help thousands of students succeed in obtaining their insurance licenses, including a vast number of students who previously lacked insurance knowledge of any kind, as well as many who studied elsewhere and were unable to grasp the materials. Commonly, students who can answer only about half of their first practice questions correctly find themselves scoring 70% to 80% correct, or higher, within only a few days (only 60% correct is required to pass the state exam).

Employment: In virtually all of the above cases, students have been able to pass their state exams on the first attempt and find employment as insur-

ance agents, brokers, or solicitors. BIS offers a limited “First-Time Pass” guarantee, but finds that students virtually never need to use it. We intend for this to be the case for thousands more students in the future. Furthermore, BIS maintains close ties to employers and recruiters in the insurance industry, which allows us to help many successful students find employment positions shortly after graduation.

Objectives Specific to Individual Courses

In addition to the universal objectives and outcomes seen above, more specific product-knowledge and learning objectives also apply to our courses. The Educational Objectives (EOs) for each Pre-Licensing Education class offered by BIS are as follow:

Property and Casualty Broker-Agent Insurance Course: EO is to provide education and exam preparation needed to pass the State licensing exam in the areas of general insurance, insurance code and ethics, responsibilities and authority of a Property Broker-Agent, business owner policies, commercial property, commercial liability, earthquake coverage, flood insurance, homeowner insurance and personal property.

Personal Lines Broker-Agent Insurance Course: EO is to provide education and exam preparation needed to pass the State licensing exam in the areas of general insurance concept and principals, insurance code and ethics, responsibilities and authority of an insurance Agent, personal automobile, dwelling and homeowners coverage.

Limited Lines Automobile Agent Insurance Course: EO is to provide education and exam preparation needed to pass the State licensing exam in the areas of general insurance concepts and principals, insurance code and ethics, responsibilities and authority of a limited lines automobile insurance agent, personal automobile liability, physical damage and collision coverage, motorcycle insurance, low cost automobile insurance, and umbrella and excess liability insurance.

Life, Accident, and Health Agent Insurance Course: EO is to provide education and exam preparation needed to pass the State licensing exam in the areas of basic life insurance concepts and principles, responsibilities and authority of a Life, Accident and Health insurance agent, commonly written life insurance products, insurance products for seniors, insurance code and ethics, benefits of endowments and annuities, insurable interest, basic accident and health insurance concepts and principles, commonly written accident and health insurance products, Patient Protection and Affordable Care Act, senior health products, disability income insurance, and

long-term care insurance.

Life Only Agent Insurance Course: EO is to provide education needed to pass the State licensing exam in the areas of basic life insurance concepts and principles, responsibilities and authority of a Life, Accident and Health insurance agent, commonly written life insurance products, insurance products for seniors, insurance code and ethics, benefits of endowments and annuities, insurable interest.

Code and Ethics Insurance Code: EO is to provide education of sufficient scope to pass the State licensing exam in the areas of contract law, distribution systems and the insurance marketplace, The Gramm-Leach-Bliley Act, The California Financial Information Privacy Act, The Fair Claims Settlement Practices Regulation.

Student Support

Pre-Licensing Advisor: Students and prospective students have available to them an advisor to walk them through the process of attending the appropriate course or courses and using BIS’s Exam Preparation process to achieve success on the state licensing exam(s).

Administrative Assistance: BIS’s full-time administrative staff is available through email or telephone to help students with issues of registration, payment, records, and issuance of course completion certificates.

Exam Preparation: Graduates of live or webcam courses are given the option to participate in our free Exam Preparation program, in which students may take realistic practice exams designed to reinforce learning objectives and to provide a gauge as to students’ readiness to take the official state exam. Graduates of other schools, or of BIS’s Online Self-Study programs, may purchase this access. All participants are able to seek exam preparation guidance and coaching from a BIS instructor.

Technical Support: online and webcam students are provided free assistance with common computer and website access problems or questions.

Job Placement: BIS has many connections within the insurance industry and, although we do not guarantee job placement, we do provide job placement assistance by maintaining lines with a vast network of employers and recruiters who consistently seek newly-licensed insurance professionals.



99.5%
of our students
pass on their
first attempt.

Online Remote Access



Remote access to Business and Insurance School© online webcam classrooms is the ideal solution for busy professionals who prefer flexibility in their learning. Group online webcam classrooms help candidates to learn and network beyond their sphere. Since 1997 thousands of applicants for an insurance license have trusted the owners of Business and Insurance School© for the information needed to pass the Property and Casualty Broker-Agent and/or the Life and Accident and Health Agent state insurance exam. Insurance brokers and agents have relied on BIS to provide their employees the information needed to pass the state insurance exams. Thousands of students passed the exam on their first try, including students with English as a second or third language! Many students who initially trusted other schools or tried self-study online courses and FAILED their state licensing exam came to us for retraining and, after completing our training, they PASSED the state exam on their next try! Knowledge and education is power and power of knowledge helps us succeed in life. By attending our courses a student may be able to get his or her state insurance license in as little as a few weeks.

Knowledge and education is power and power of knowledge helps us succeed in our lives.

As little as attending 21 days and getting your first state license, your path to success is set in course.

Your Best Live Web Cam Pre-Exam Preparation Source.

The word spread so fast that applicants came from all over California, even staying in hotels in Los Angeles while attending our training. Business and Insurance School © now offers a unique LIVE WEB-CAM classroom and self-study pre-licensing courses to provide each student with the study method that works best for them.

Students can employ these tools to increase their understanding and pass the licensing exam.

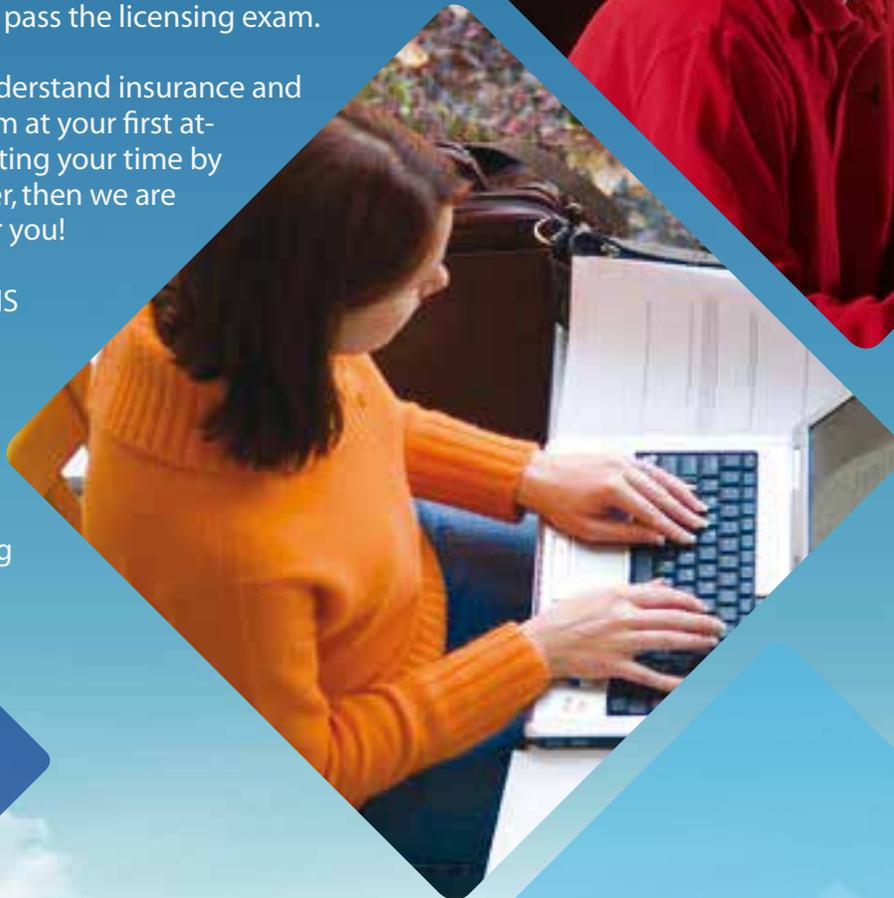
If your goal is to understand insurance and pass your state exam at your first attempt, without wasting your time by failing over and over, then we are the right answer for you!

When you attend BIS LIVE online classes your experience with the ability to interact directly with the instructor, will be as if you were sitting in our classroom.



Your Goal is to Pass the State Exam at your first try!!!

Attending classes Live Online it's as if your are sitting in the classroom.



Testimonials

"I'm very thankful for all the help I was provided. I attended another school and my understanding was not enough. I took the test two times and did not pass. I was referred to this school by my boyfriend who passed here at the first time. I passed at my first attempt after attending this school. I will definitely refer many people."
Ivonne I.

Crystal C. - Los Angeles

"First and foremost I have to thank my teachers. Without their help, passing my test would have been very difficult. I felt I had my own personal mentor, ready to help me at any time with all the patience in the world. The best part of this experience was that I did not feel like a class full of strangers, I felt like a room full of family. Everyone who is thinking about taking the test or has not passed it, come to this class! Highly recommended!

Edward A - Fresno

coming from Central California, wrote: "I was very, very scared to take the test, however thanks to the teachers I passed. I'm from Visalia and I can finally go home with my license! I'm extremely happy. I passed with 79.3% on my first try!!!"

Zehn S. - Burbank

"I failed the State (Life and Accident and Health exam) test three times before I found out about Business and Insurance School. After I attended this class I passed the State exam on my first attempt with 81.3% despite that my first language is Chinese; English ... so and so!! Thank you!"

Joe L. - Glendale

who took our class, passed his test at his first try, and wrote: "I took my test three times and I was not able to score above 51% - then I realized there is NO chance of PASSING using online school programs. I came to this

school and PASSED! If you decide (to get your license) DO YOURSELF A FAVOR, SAVE TIME AND MONEY AND TAKE THIS CLASS!"

Gabriel - San Diego

just came back from his test He passed with us on his first try! This is what he wrote: "I took and FAILED the State test 6 times. I came here and I passed at my first try. I was here only two days! And I did it! Thanks to the teachers. They break it down good! You are the best in the insurance business!"

Tony G. - Orange County

A student who took the State exam and, of course, passed at his first try said: "To all people who lack confidence like myself and want to quit, I recommend to hang in there and follow the advice of the teachers to study! They know best, they have been doing it for long time!"

Our
greatest
weakness lies in
giving up. The most
certain way to succeed is
always to try just one
more time.

- Thomas A.
Edison

Self Study

FACILITIES, EQUIPMENT, AND MATERIALS

Business and Insurance School maintains two campuses (Costa Mesa & Anaheim Hills) and a head office in Newport Beach. Each campus contains quiet classroom seating, multiple computer test-preparation stations, and live access to an instructor. Food refrigeration and microwave equipment is available, free of charge.

Classrooms are equipped with high-definition teleconferencing systems that allow students and instructors to engage in real time with each other, whether students attend in the classroom or via live webcam. Our test-preparation computers offer highly accurate simulations of the state licensing exams, with thousands of practice questions covering the all the subjects that students need to know to pass the exam.

Students, both online and in-class, are given access to hundreds of thousands of words' worth of accurate and accessible education materials, in the form of online documents or state-approved textbooks. Our learning materials are regularly updated to reflect changes to insurance laws and products, and improvements in content delivery. Online students may also purchase instant access to many of the same test-preparation practice exams that in-class students have available to them.

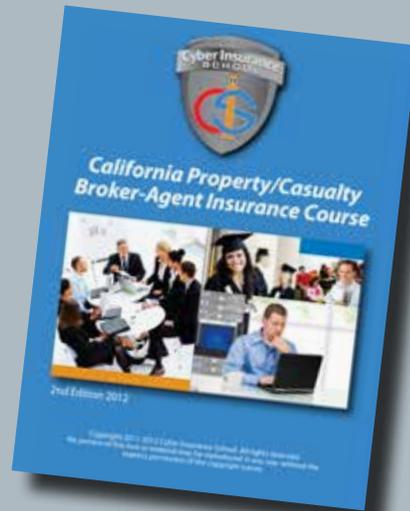
In addition to our computer-based practice tests, our library of approximately 1000 extra practice questions is available in book format. In-class students who want extra practice may practice these questions in a paper-and-pencil format.

FACULTY

Mr. Ryan Bridges is a graduate in BUSINESS ADMINISTRATION and CRIMINAL JUSTICE and currently holds the following qualifications: Mr. Ryan Bridges is a graduate in BUSINESS ADMINISTRATION and CRIMINAL JUSTICE and currently holds the following qualifications:

As the Director & C-O
Q.M, MCJ and MBA
By CA Bureau of Investigative Service # 28210
Director of LVSC
CAL DOJ & FBI Certified FP Roll
By CA DOJ Intelligence Unit, CIIS"
Director of TFF Fire Arm Training Facility TFF # 1514
Director of Education CA Dept. Of Insurance
LIC. #0H83465.

In 2013, Mr. Bridges came into Business and Insurance School, and is currently the School Director. He brings to the school a vast wealth of experience in Insurance Training, Management, Hiring and Marketing Practices.

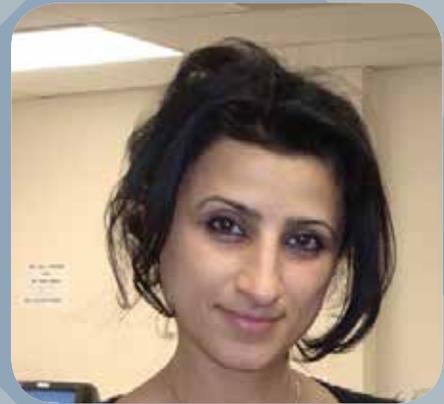


Education &
Knowledge is

POWER.

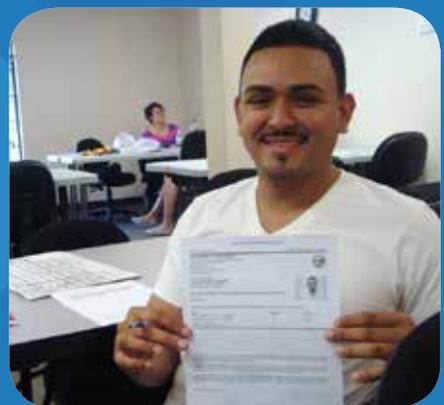
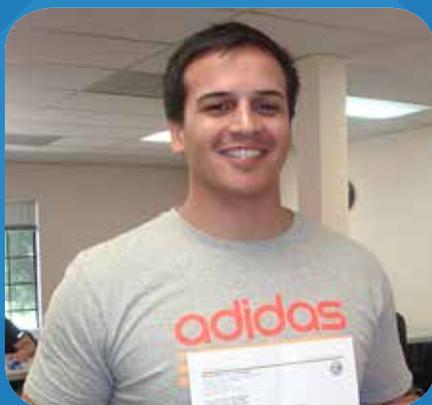
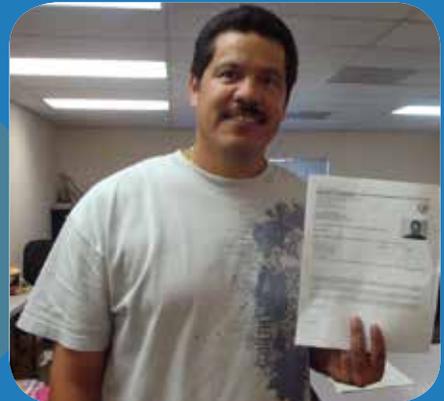
Special skills and knowledge
ensures that you will
always be In
demand.

“IF WE CAN DO IT, YOU CAN DO IT”



See 1,000s' more HAPPY Graduates on our Facebook!

"IF WE CAN DO IT, YOU CAN DO IT"



See 1,000's more HAPPY Graduates on our Facebook!

Insurance Courses

Each of our Insurance courses is based upon the Educational Objectives delineated in the California Code of Regulations and enforced by the California Department of Insurance. In addition to content requirements, the Code requires students to complete a certain number of hours of instruction and to complete a final exam.

Accordingly, completion of each course of study below requires attendance for the entire duration of the class and completion of a proctored Final Exam. Online self-study students may study at any time, but their online progress is automatically tracked and they may not finish their studies in less than the required time. Moreover, online students must pass a quiz after the completion of each chapter, and a final exam, scoring 70% or better on each. The number of hours' instruction required for each class, and the subjects covered in each class, are shown below.

Each course is offered as a stand-alone course, completion of which entitles the student to receive his or her Certificate of Completion. No course requires any other course or action to be completed, either as a prerequisite to such a course, a sub-requisite, or completion of any internship, externship, project, or thesis.

Property and Casualty Broker-Agent Insurance Course. (40 clock hours)

This course will provide an applicant for an insurance license with basic knowledge of insurance and insurance laws. The course will provide knowledge on the following areas:

- General insurance concepts and principles
- Insurance Code and Ethics
- Responsibilities and authority of a Property/Casualty Broker-Agent
- Commercial General Liability
- Commercial Automobile
- Miscellaneous Personal Casualty
- Miscellaneous Casualty
- Personal Automobile
- Professional Liability
- Umbrella and Excess Liability
- Workers' Compensation
- Businessowner's Policy
- Commercial Property
- Earthquake Coverage
- Flood Insurance
- Homeowners Insurance
- Personal Property
- A general understanding of all other lines of insurance

The list above contains a sample of some of the insurance products that can be transacted with this license.

Personal Lines Broker-Agent Insurance Course. (32 clock hours)

This course will provide an applicant with in basic knowledge of insurance and insurance laws. The course will provide basic knowledge on the following areas:

- General insurance concepts and principles
- Insurance Ethics and California Insurance Code
- Responsibilities and authority of an insurance agent
- Personal Automobile, Dwelling and Homeowners' coverages
- Personal Dwelling Property Coverage – Homeowners' / Fire Policy and Dwelling Liability Coverage
- Personal Inland Marine Covering Personal Property
- Personal Umbrella/Excess Liability
- Homeowners' Insurance Valuation
- Earthquake coverage

Limited Lines Automobile Agent Insurance Course. (32 clock hours)

This course will provide an applicant with in basic knowledge of insurance and insurance laws. The course will provide basic knowledge on the following areas:

- General insurance concepts and principles

- Insurance code and ethics
- Responsibilities and authority of a Limited Lines Automobile Insurance Agent insurance agent
- Personal automobile liability, physical damage, and collision coverage
- Motorcycle coverage
- Property and liability basics
- Low-cost automobile insurance
- Umbrella and excess liability insurance
- A general understanding of all other lines of insurance and of how and where they apply



Life, Accident and Health Agent Insurance Course. (40 clock hours)

This course will provide an applicant with basic knowledge of insurance and insurance laws. The course will provide basic knowledge on the following areas:

- Basic life-only insurance concepts and principles
- Responsibilities and authority of a Life-only insurance agent
- Commonly written Life-only insurance products
- Senior Insurance products
- Ethics and insurance code
- Insurance coverage on human lives
- Benefits of endowment and annuities
- Benefits in the event of death or dismemberment by accident
- Benefits for disability income insurance
- Commonly used non-insurance disability systems
- Social life and disability insurance programs
- What is happening in today's marketplace
- Basic accident and health insurance concepts and principles
- Responsibilities and authority of an Accident and Health insurance agent
- Commonly written Accident and Health insurance products
- Insurance code and ethics
- Patient Protection and Affordable Care Act (PPACA)
- Senior health products
- Insurance coverage for sickness, bodily injury, or accidental death
- Benefits for disability income insurance
- Twenty-four hour care coverage
- Long-term care insurance
- Government mandated disability programs (e.g. workers' compensation, state disability insurance)
- Disability insurance
- Disability income insurance

Code and Ethics Insurance Code (12 clock hours)

This course will provide an applicant within knowledge of Insurance and insurance laws. The course will provide basic knowledge on the following areas:

- I. General Insurance
 - A. Basic Insurance Concepts and Principles
 - B. Contract Law
 - C. The Insurance Marketplace
 1. Distribution Systems
 2. Producers
 3. Insurers
 4. Market Regulation – General
 5. Fair Claims Settlement Practices Regulations



(Insurance Courses cont'd)



Life Only Agent Insurance Course (32 clock hours)

- Basic life-only insurance concepts and principles
- Responsibilities and authority of a Life-only insurance agent
- Commonly written Life-only insurance products
- Senior Insurance products
- Ethics and insurance code
- Insurance coverage on human lives
- Benefits of endowment and annuities
- Benefits in the event of death or dismemberment by accident
- Benefits for disability income insurance

Insurance *(details)*

Life, Accident, and Health Agent Insurance Course.

The insurance products that this license can transact are as follows:

Credit Life - A policy can pay off or reduce the balance of a loan or accumulated debt in the event of the insured's death.
Fixed Annuities - Contracts offering a guaranteed rate of interest and a guaranteed return of principal for the term of the contract.

Funeral And Burial - Specific life insurance policies or annuities having an initial face amount of fifteen thousand dollars (\$15,000) or less that are designated by the purchaser for the payment of funeral and burial expenses.

Group Life - Life Insurance provided for members of a group. It is most often issued to a group of employees but may be issued to any group provided it is not formed for the purpose of buying insurance. The cost is lower than for individual policies because administrative expenses per life are decreased, there are certain tax advantages, and measures taken against adverse selection are effective.

Insurable Interest - A life insurance policy on someone else's life.

Permanent Life - A type of life insurance that includes both a death benefit and a cash value component.

Temporary Life - This product provides death protection for a stated time period or term.

Universal Life - This product is a flexible-premium, adjustable benefit life insurance policy that accumulates account value. The flexibility of this policy allows the insured to change the amount of insurance as the needs for insurance change.

Variable Annuities - Issued by insurance companies, they give the investor the flexibility to select from a variety of investment fund options. Earnings are tax deferred. The Life Agent must have registration with the Financial Industry Regulatory Authority to transact in California.

Variable Life - A form of whole life insurance providing death benefits and/or cash values based on a tax-deferred investment portfolio.

Credit Disability Insurance - Disability insurance protecting the Balance of debt, which provides a monthly benefit, during the disability of the insured, during the term of coverage.

Disability Income Insurance - Insurance that provides income payments to the insured wage earner when income is interrupted or terminated because of illness, sickness, or accident. It also includes critical illness, or accident and death benefits. Policies are available as short-term or long-term coverage.

Disability Income Rider - A life insurance policy addendum providing income payments to the policyholder, and/or waiving premium payments due, when income is interrupted or terminated because of illness or injury.

Health - A policy that will pay specified sums for medical expenses or treatments. Health policies can offer any options and vary in their approaches to coverage. Health also includes all senior health products (e.g. Medicare Advantage and Medicare Part D)

Long-term care Insurance - Coverage that, under specified conditions, provides skilled nursing, intermediate care, or custodial care for a patient (generally over age 65) in a nursing facility or his or her residence following an injury (additional training required).

Twenty-Four Hour Coverage - The joint issuance of a workers' compensation policy with a disability insurance policy, health care service plan contract, or other medical insurance coverage for nonoccupational injuries and illnesses.

Property and Casualty Broker-Agent Insurance Course

This course will provide an applicant within knowledge of insurance and insurance laws.

The course will provide basic knowledge on the following areas:

The list below contains a sample of some of the insurance products that can be transacted with this license.

Insurance *(details)*



Limited Lines Automobile Agent Insurance Course covers the loss exposures presented from the ownership and operation of a personal automobile. Coverage is provided for bodily injury and property damage to others and optionally, coverage for losses to the consumers automobile and occupants of the automobile. Coverage may be available for motorcycles, recreational vehicles, and pick-up type trucks if used on public roads.

Businessowners' Policy (BOP) covers small and medium sized businesses. Business owner's policies basically consist of integrated property coverage, general liability coverage and some additional types of coverage that most businesses require. Optional coverages can also be added to meet specific needs of the business. Auto and workers' compensation are generally excluded.

Commercial General Liability coverage insures against financial loss due to acts by the insured which cause financial or bodily harm to others. Five forms of liability are covered: premises, operations, products, completed operations and contractual liability.

Commercial Multiple Peril is a package insurance policy that provides both liability and property coverage for businesses and other organizations.

Commercial Property Coverage applies to real property (such as buildings, factories and warehouses) and business personal property (furniture, fixtures and inventory). It commonly provides time element coverages such as loss of income.

Crop Insurance is coverage for crops in the event of loss or damage by insured perils including hail, fire, and lightning. Prior to the passage of the Federal Crop Insurance Act in 1938 it was virtually impossible to obtain insurance protection against crop damage. Today coverage is available from the Federal Crop Insurance Corporation as well as from private sources. Exclusions from coverage include the perils of war and nuclear disaster.

Dwelling Property is coverage for property damage to a personal dwelling. This will include at least coverage for fire and lightning but can be enhanced to include additional property coverages such as water damage, smoke, and theft. It differs from a homeowners' policy in that liability must be added by endorsement.

Earthquake Insurance is a form of property insurance that pays the policyholder in the event of an earthquake that causes damage to the property. Most homeowners' and dwelling fire insurance policies do not include earthquake damage.

Employment Practices Liability Insurance is insurance protection for employers to cover the cost of loss caused due to a liability claim from an employee for such offenses as discrimination, sexual harassment, wrongful termination or other employment related claims.

Equipment Breakdown Insurance is insurance commonly referred to as boiler and machinery insurance, covers the costly physical and financial damage that can result from an equipment breakdown. Equipment Breakdown insurance can pay for: direct property loss (the cost to repair or replace damaged equipment); lost business income and costs for temporary replacement equipment; other expenses incurred to limit the loss or speed restoration of operations; loss value of spoiled products or materials; and business recovery expense.

Flood Insurance is insurance that compensates for property damage arising from flooding. The federal government is the primary writer of the coverage which offers the coverage in federally designated flood areas. Flood coverage is excluded on most homeowners' and dwelling fire policies.

Homeowners' Insurance is a combination of both property and casualty coverages arising out of the ownership of a home. Coverage includes damage to the home, its contents, additional living expenses, and for the insureds personal liability. The homeowners' coverage can be used in different formats to insure mobilehomes and farms if owned by an individual.

Inland Marine insurance is a broad category of property insurance generally covering loss to movable property or unusual risks. In personal lines, inland marine includes coverage for personal effects like jewelry, fine art, sports or musical equipment. Inland Marine coverage in commercial lines can include but is not limited to Equipment Floaters, Builders Risk, Jewelers Block and Difference in Condition policies.

Livestock coverage is designated for horses and other farm animals if they are damaged or destroyed. The insurance includes registered cattle and herds, other farm livestock, and zoo animals. This type of insurance protects the farmer or rancher against the premature death of animals resulting from natural causes, fire, lightning, accidents, and acts of God, acts of individuals other than the owner or employees, and destruction for humane purposes.

Personal Liability Coverage protects the insured against claims alleging that a property owners' negligence or inappropriate action resulted in property damage or bodily injury to another.

Professional Liability Insurance is liability insurance that covers liability as a result of performing a profession such as Doctors, Lawyers, Insurance Agents and Accountants. It can also include coverage for "wrongful acts" and other types of business such as beauty and barber shops to hi-tech companies. It can include policies for Errors & Omissions Insurance or for the medical field Malpractice Insurance.

Umbrella or Excess Liability Policy is written to provide excess limits over existing liability provisions that a customer may have such as automobile, homeowners, liability, and watercraft policies. May provide additional coverages not provided by the underlying policies. This is available in both personal and commercial policies.

Watercraft insurance covers the loss exposures from the ownership of a watercraft including the vessel, its contents, and the liability of the owner. It can be modified to cover the use of the watercraft and where it travels.

Workers' Compensation Insurance that covers medical and rehabilitation costs, lost wages, and death benefits for employees injured at work; required by law in all states



ACADEMIC, ADMINISTRATIVE & FINANCIAL POLICIES, PROCEDURES & DISCLOSURES

EFFECTIVE DATES

This catalog is valid for and covers all dates between Jan.1st and Dec.31st. of 2015.

ADMISSIONS

Business and Insurance School is open to residents of any state or country who wish to educate themselves in California Insurance Laws and Product Information.

Academic Prerequisites

To be considered for admission to any of our programs, applicants must possess a high school diploma or its equivalent. An applicant who does not have a certificate of graduation from a school providing secondary education, or a recognized equivalent of that certificate, must first take and pass an independently administered examination from the list of examinations prescribed by the United States Department of Education. A list of eligible exams and their passing scores is available at: http://www.bppe.ca.gov/schools/usde_tests.pdf.

Administrative Prerequisites

Some students, such as those sponsored by federal, state, or county departments or agencies such as the VA, EDD, or others offering to fund job training programs, may have to satisfy certain departmental or agency requirements, such as demonstrating satisfaction of Ability-to-Benefit requirements. Such students should inquire about such subjects with their sponsoring departments or agencies, and are encouraged to contact BIS directly for more information. Ability-to-Benefit requirements are often satisfied by a student's providing evidence of a satisfactory score on an approved U.S. Department of Education Ability-to-Benefit Test. A list of such tests, and satisfactory scores, can be found at the following website: http://www.bppe.ca.gov/schools/usde_tests.pdf. A passing score on any test listed on this list will suffice, with the exception that students fluent in English, or whose native language is English, may not use scores from the CELSA, COMPASS, or ESL tests.

TRANSFER OF CREDITS

Business and Insurance School does not give credit for any coursework completed at any other institution, nor for challenge examinations, achievement tests, or prior experiential learning. CIS has not entered into an articulation or transfer agreement with any other institution, college, or university.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at Business and Insurance School is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn in the educational program is also at the complete discretion of the institution to which you may seek to transfer. If the certificate that you earn at this institution is not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Business and Insurance School to determine if your certificate will transfer.

ATTENDANCE POLICIES

Missed Class

Pre-Licensing students receiving live instruction (in-class or via webcam) must attend a class in its entirety to receive credit and issuance of a certificate of completion. Per the California Code of Regulations, any student who misses any part of any pre-licensing class must make up the lost instruction during a future offering of the same class. A student who misses the first 15 minutes of the second day of class, for example, would have to attend for the first 15 minutes of the second day of the same class in a future offering. There is no extra charge to make-up the missed attendance.

Leave of Absence

When personal or professional situations require a student to suspend enrollment in a class, students may submit a written request to their instructor(s) requesting a Leave of Absence. Leaves of Absence are granted automatically if requested in writing. If leave is granted during a class that has already begun, the pass guarantee will no longer apply to the student on leave unless the student re-takes the entire class upon return (there is no extra charge for re-taking all or part of the class).

INTERNATIONAL APPLICANTS

Because the state licensing exams are offered in English only, all insurance classes are also offered in English only. No classes are instructed in a language other than English. Prior to enrollment, students not fluent in English must demonstrate proficiency in the English language by producing evidence of having achieved one of the following: graduation from a high school where instruction was primarily in English (not a language-immersion program), a di-

ploma or degree from a college or university where instruction was primarily in English, or a minimum score of 50 (on a 120-point scale) on the TOEFL iBT test.

Business and Insurance School provides no ESL Instruction, English language translation services, or visa services, nor does it vouch for student status with respect to visa applications.

PROFESSIONAL LICENSES

The steps to licensure as an insurance producer in California are the same for whichever license is sought: the applicant must (1) Obtain a Certificate of Completion of the corresponding class or classes of insurance from an approved Pre-Licensing Education Provider, such as Business and Insurance School; (2) Pass a state-administered knowledge test with a score of 60% correct or better; (3) Submit an application for licensure, along with the corresponding fee, to the Department of Insurance; and (4) pass a Department of Insurance criminal and financial responsibility background check. Those who do not pass the background check are usually given a hearing and a chance to make the case as to why they should be permitted to obtain their license.

For further details and to learn more about the California Department of Insurance licensing procedures and requirements please contact the California Department of Insurance (www.insurance.ca.gov)
Phone: 1-800-967-9331 or 1-916-322-3555

ACCREDITATION

Business and Insurance School and all courses offered by the school are not accredited by an accreditation agency recognized by the United States Department of Education.

TUITION, FEES AND PAYMENT OPTIONS

Tuition is on a per-course basis, and ranges from \$59 per class for online self-study to \$375 per class for live, in-class instruction. Please see our Available Course Price List for more details.

Fees

Business and Insurance School charges no application fees or other fees other than tuition or, for online self-study students who request a textbook in addition to their online materials, a fee to cover the cost of shipping the student a copy of the course textbook.

Payment Options

Full payment of tuition is required by the first day of class, and may be made by cash, check, money order, or credit card.

COST OF ATTENDANCE

Cost of attendance varies greatly depending on student location and method of course delivery selected. Online Self-Study courses can be done from home, and thus cost no more than the course Tuition, usually \$590.00. Webcam courses can also be done from home, but cost a greater amount of tuition, usually \$3,250.00 to \$3,750.00. Live In-Class instruction costs \$3,250.00 to \$3,750.00 in tuition, plus students will have to pay for their own transportation and, if applicable, food and lodging. Depending on the course(s) taken, this could make the total cost of attendance anywhere from \$3,250.00 to \$3,000.00 (or more, if lodging and transportation are particularly expensive) per course.

Sample Cost Breakdown:

Tuition: \$3,250.00 - \$3,750.00

Meals: \$20 per day

For 6 days: \$120

For 14 days: \$280

Lodging: \$100 per night

For 6 nights: \$600

For 14 nights: \$1400

TOTAL: \$4,930.00 to \$5,430.00

CANCELLATION, WITHDRAWAL & REFUNDS

Cancellation

Students may cancel the enrollment agreement and obtain a refund of charges paid through the first class session, or the seventh day of enrollment, whichever is later.

Withdrawal

Student withdrawal is effective only after the instructor receives a written notice that the student has withdrawn.

Refunds

Students who withdraw after completing more than one day of instruction will receive a refund of 25% of tuition, less a \$25 cancellation fee. Students who withdraw after completing at least two days of the course will not be entitled to a refund. These amounts are subject to the above Cancellation provision, meaning that students who Cancel in a timely manner will be refunded all charges paid.

DISMISSAL/PROBATION

Standard of Student Achievement

Students must attend classes having all provided study materials in hand, being well-rested and adequately nourished, and must complete all assignments in the time allotted. The California Code of Regulations requires specifically that instructors must ensure students are alert and actively engaged in classroom instruction and activity. Thus, departure from the above requirements, or use of

non-class-related electronic devices during times of instruction, may result in Probation or Dismissal.

Probation

Students who do not meet the above standards, to their instructor's satisfaction, will be given a verbal warning. Failure to meet these standards on subsequent occasions will result in a written warning. Subsequent failures to meet standards may result in the student's being placed on Academic Probation, meaning he or she must repeat each day of class during which the Instructor warned the student, whether verbally or in writing.

Dismissal

If, after being placed on Probation, a student continues to evince behavior worthy of Probation, the student may be dismissed from the program, and will receive no credit for instruction received.

STUDENT RIGHTS & GRIEVANCE PROCEDURE

Students have the right to appeal any dismissal, probation, or withholding of Certificate. Students must first notify the relevant Faculty or Staff member in writing, by certified or registered mail, no later than 14 days after the occurrence that precipitated the grievance. After receipt of a student's grievance, BIS will attempt to remedy the situation. If after another 14 days the grievance has not been remedied to the student's satisfaction, the student may request, in writing by certified or registered mail, a Final Hearing. Upon receipt of this request, the Director, Chief Operations Officer, and any relevant faculty or staff member(s) shall confer within 14 days, and issue a final, non-appealable written decision. A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling 888-370-7589, or by completing a complaint form, which can be obtained on the bureau's internet Web site: www.bppe.ca.gov.

STUDENT HOUSING

Due to the modest length of our training programs (most classes, including the free test preparation component, can be completed in under two weeks), students in need of housing typically choose to stay in hotels of their own choosing. Hotel options are plentiful at both of our campuses, with many options within walking distance of the school. Prices range from about \$50 to \$150 per night, depending on desired level of luxury, for a total cost of about \$300 to \$900 (six nights, or a single class without exam preparation) up to \$1800 (class plus a week of free exam preparation).

Because Business and Insurance School offers no student housing and has no dormitory facilities in our control, **STUDENTS ARE RESPONSIBLE TO FUR-**

NISH THEIR OWN HOUSING; Business and Insurance School is not responsible to find, or assist a student in finding, housing.

RECORDS

Student records are kept at Business and Insurance School under lock and key and, where applicable, in password-protected and encrypted electronic files. Generally, all student records are kept indefinitely. If any student records are to be archived or disposed of, in no event shall any such records be archived or disposed of in fewer than three years after students' completion of, or failure to complete within one year of enrollment, a course.

DISTANCE LEARNING

When distance learning is completed online, students are given instantaneous feedback, online, regarding the results of their quizzes or final exams. Upon course completion, online students are sent an automatically-generated Internet link which contains a downloadable copy of the Certificate of Completion.

Distance Students who choose book format (book format is not currently available for any Pre-Licensing courses) will have their final exam scores emailed to them within three business days. Students who pass their final exams will be sent their Certificates of Course Completion within three business days of passing the final exam.

REQUIRED DISCLOSURES

Sufficiency of Information

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Post secondary Education at 2535 Capital Oaks Drive, Suite 400 Sacramento, CA 95833, or P.O. Box 980818, West Sacramento, CA 95798-0818; www.bppe.ca.gov; (888)370-7589, (916)431-6959, or by fax (916)263-1897.

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

Financial Aid

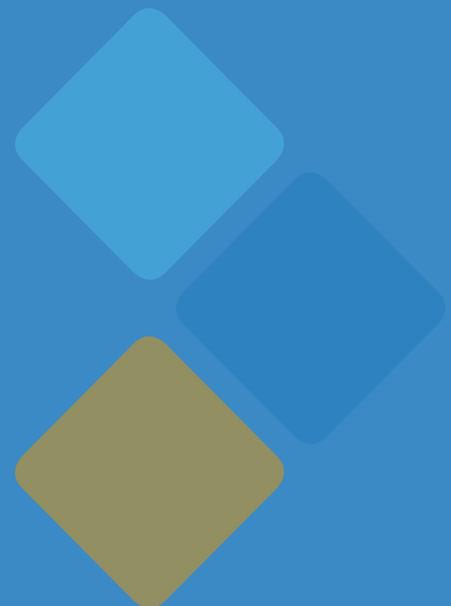
BIS does not participate in federal or state financial aid programs. However, Regulations require us to disclose to you the following:

If the Student obtains a loan to pay for an educational program, the Student will have the responsibili-

ty to repay the full amount of the loan plus interest, less the amount of any refund, and, if the Learner has received federal student financial aid funds, the Student is entitled to a refund of the moneys not paid from federal student financial aid program funds.

Institution Financial Health

BIS has no pending petition in bankruptcy, is not operating as a debtor in possession, has filed no petition within the preceding five years, and has not had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C. Sec. 1101 et seq.).



Available Courses Price List

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IN CLASS

| | |
|--|-------------------|
| <u>Property and Casualty Broker-Agent Insurance Course</u> Pre-Licensing In Class Course Approved By Dept. Of Insurance State Req. attendance: 40 hrs+12 hrs Code & Ethics (52 hrs) | \$3,750.00 |
| <u>Limited Lines Automobile Agent Insurance Course</u> Pre-Licensing In Class Course Approved By Dept. Of Insurance State Req. attendance: 20 hrs +12 hrs Code & Ethics (32 hrs) | \$3,250.00 |
| <u>Personal Lines Broker-Agent Insurance Course</u> Pre-Licensing In Class Course Approved By Dept. Of Insurance State Req. attendance: 20 hrs+12 hrs Code & Ethics (32 hrs) | \$3,250.00 |
| <u>Life, Accident and Health Agent Insurance Course</u> Pre-Licensing In Class Course Approved By Dept. Of Insurance State Req. attendance: 40 hrs + 12 hrs Code & Ethics (52 hrs) | \$3,750.00 |
| <u>Life Only Agent Insurance Course</u> Pre-Licensing In Class Course Approved By Dept. Of Insurance State Req. attendance: 20 hrs + 12 hrs Code & Ethics (32 hrs) | \$3,250.00 |
| <u>Code and Ethics Insurance Code</u> Pre-Licensing In Class Course Approved By Dept. Of Insurance State Req. attendance: 12 hrs Code & Ethics | \$950.00 |

SKILL EDUCATION CLASSES (WIB GOV. PROGRAM)

| | |
|---|--------------------------|
| <u>Insurance Administrator/Agent/CRS P&C/LAH EDU.</u> Pre-Licensing In Class Course Approved by BPPE Attendance: 368 hrs | \$9,620.00 |
| <u>Property and Casualty Insurance Course</u> Pre-Licensing In Class Course Approved by BPPE Attendance: 232 hrs | \$5,877.00 |
| <u>Life, Accident and Health Insurance Course</u> Pre-Licensing In Class Course Approved by BPPE Attendance: 136 hrs | \$3,743.00 |
| <u>Cost of Books</u> | \$199.00-\$400.00 |

Disclosure: Please be advised once you register and pay for the course, there is NO cancellation or Refund Policy, however within 6 months from the original date that you registered and paid for the course you may request to "Re-Attend" taking the course, only IF for some reason you couldn't complete your course.

Disclosure: Please see terms, conditions, and refund policy at www.BusinessInsuranceSchools.com

CONTINUING EDUCATION

Continue Education Self Study

Course Registered Value is:
Course Approved By Dept. of Insurance
Class Instructor: NONE (Self Study)
State Req. Online Study: 24 hours (min. 3 hours of Code and Ethics)

Promo Price **\$59.00**
Reg. price **\$180.00**

IN CLASS EXAM PREP

Property and Casualty Exam Prep.

In Class - 21 Days Approved course By Dept. of Insurance
State Req. Attendance: None
EXAM Preparation: Up to 21 days (As feel needed)
Study Materials: Provided in class

\$3,000.00

Property and Casualty Exam Prep.

In Class - 14 Days Approved course By Dept. of Insurance
State Req. Attendance: None
EXAM Preparation: Up to 14 days (As feel needed)
Study Materials: Provided in class

\$2,000.00

Life, Accident and Health Exam Prep.

In Class - 21 Days Approved course By Dept. of Insurance
State Req. Attendance: None
EXAM Preparation: Up to 21 days (As feel needed)
Study Materials: Provided in class

\$3,000.00

Life, Accident and Health Exam Prep.

In Class - 14 Days Approved course By Dept. of Insurance
State Req. Attendance: None
EXAM Preparation: Up to 14 days (As feel needed)
Study Materials: Provided in class

\$2,000.00



Disclosure: Please see terms, conditions, and refund policy at www.BusinessInsuranceSchools.com

ONLINE SELF STUDY COURSES

Property and Casualty Broker-Agent Insurance Course

Pre-Licensing Self Study Course Approved By Dept. of Insurance

Registered Value is:

\$590.00

Class Instructor: NONE (Self Study)

State Req. Online Study: 40 hrs+12 hrs Code & Ethics (52 hrs)

Study Material: (Included within the online study course)

Personal Lines Broker-Agent Insurance Course

Pre-Licensing Self Study Course Approved By Dept. of Insurance

Registered Value is:

\$590.00

Class Instructor: NONE (Self Study)

State Req. Online Study: 20 hrs+12 hrs Code & Ethics (32 hrs)

Study Material: (Included within the online study course)

Limited Lines Automobile Agent Insurance Course

Pre-Licensing Self Study Course Approved By Dept. of Insurance

Registered Value is:

\$590.00

Class Instructor: NONE (Self Study)

State Req. Online Study: 20 hrs+12 hrs Code & Ethics (32 hrs)

Study Material: (Included within the online study course)

Life, Accident, and Health Agent Insurance Course

Pre-Licensing Self Study Course Approved By Dept. of Insurance

Registered Value is:

\$590.00

Class Instructor: NONE (Self Study)

State Req. Online Study: 40 hrs+12 hrs Code & Ethics (52 hrs)

Study Material: (Included within the online study course)

Life Only Agent Insurance Course

Pre-Licensing Self Study Course Approved By Dept. of Insurance

Registered Value is:

\$590.00

Class Instructor: NONE (Self Study)

State Req. Online Study: 20 hrs+12 hrs Code & Ethics (32 hrs)

Study Material: (Included within the online study course)

Code and Ethics Insurance Code

Pre-Licensing Self Study Course Approved By Dept. of Insurance

Registered Value is:

\$590.00

Class Instructor: NONE (Self Study)

State Req. Online Study: 12 hrs

Study Material: (Included within the online study course)

Disclosure: Please see terms, conditions, and refund policy at www.BusinessInsuranceSchools.com

ONLINE SELF STUDY EXAM PREP

Property and Casualty Exam Prep. **\$3,000.00**

Online Self Study Course Approved By Dept. of Insurance
Instructor: None (Self Study)
State Req. Attendance: None
Exam Prep.: Up to 60 days ONLINE (as feel needed)

Personal Lines Exam Prep. **\$2,200.00**

Online Self Study Course Approved By Dept. of Insurance
Instructor: None (Self Study)
State Req. Attendance: None
Exam Prep.: Up to 60 days ONLINE (as feel needed)

Limited Lines Automobile Exam Prep. **\$2,200.00**

Online Self Study Course Approved By Dept. of Insurance
Instructor: None (Self Study)
State Req. Attendance: None
Exam Prep.: Up to 60 days ONLINE (as feel needed)

Life, Accident and Health Exam Prep. **\$3,000.00**

Online Self Study Course Approved By Dept. of Insurance
Instructor: None (Self Study)
State Req. Attendance: None
Exam Prep.: Up to 60 days ONLINE (as feel needed)

Life Only Exam Prep. **\$2,200.00**

Online Self Study Course Approved By Dept. of Insurance
Instructor: None (Self Study)
State Req. Attendance: None
Exam Prep.: Up to 60 days ONLINE (as feel needed)

EXAM PREP VIA WEB CAM

Property and Casualty Exam Prep. **\$3,000.00**

Online Exam Prep. Course Approved By Dept. Of Insurance
Exam Prep.: Up to 10 days (As feel needed)
Study Materials: (Included as provided online)
Includes: TWO 15 minutes one-on-one sessions with "Instructor" via Web Cam

Life, Accident and Health Exam Prep. **\$3,000.00**

Online Exam Prep. Course Approved By Dept. Of Insurance
Exam Prep.: Up to 10 days (As feel needed)
Study Materials: (Included as provided online)
Includes: TWO 15 minutes one-on-one sessions with "Instructor" via Web Cam

Disclosure: Please see terms, conditions, and refund policy at www.BusinessInsuranceSchools.com

LIVE CLASSES VIA HDTV WEB CAM

Property and Casualty Broker-Agent Insurance Course

Pre-Licensing LIVE CLASS VIA HD TV WEB CAM
Course Approved By Dept. Of Insurance
State Req. attendance: 40 hrs+12 hrs Code & Ethics (52 hrs)

\$2,750.00

Personal Lines Broker-Agent Insurance Course

Pre-Licensing LIVE CLASS VIA HD TV WEB CAM
Course Approved By Dept. Of Insurance
State Req. attendance: 20 hrs+12 hrs Code & Ethics (32 hrs)

\$2,750.00

Limited Lines Automobile Agent Insurance Course

Pre-Licensing LIVE CLASS VIA HD TV WEB CAM
Course Approved By Dept. Of Insurance
State Req. attendance: 20 hrs+12 hrs C (32 hrs)

\$2,250.00

Life, Accident, and Health Agent Insurance Course

Pre-Licensing LIVE CLASS VIA HD TV WEB CAM
Course Approved By Dept. Of Insurance
State Req. attendance: 40 hrs+12 hrs Code & Ethics (52 hrs)

\$2,750.00

Life Only Agent Insurance Course

Pre-Licensing LIVE CLASS VIA HD TV WEB CAM
Course Approved By Dept. Of Insurance
State Req. attendance: 20 hrs+12 hrs Code & Ethics (32 hrs)

\$2,200.00

Code and Ethics Insurance Code

Pre-Licensing LIVE CLASS VIA HD TV WEB CAM
Course Approved By Dept. Of Insurance
State Req. attendance: 12 hrs Code & Ethics

\$750.00

Disclosure: Please see terms, conditions, and refund policy at www.BusinessInsuranceSchools.com

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

1. You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program, or
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party.

The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency programs attending certain schools regulated by the Bureau for Private Postsecondary and Vocational Education.

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.
3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.
4. There was a material failure to comply with the Act or this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.
5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act.

No claim can be paid to any student without a social security number or a taxpayer identification number.

2017 Class Schedule

CALENDAR FOR IN CLASS AND HDTV WEB CAM LIVE STREAMING

| January | | | | | | |
|---------|-----|-----|-----|-----|-----|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | | | | |

01 New Year's Day - 16 Martin Luther King, Jr. Day

| February | | | | | | |
|----------|-----|-----|-----|-----|-----|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | | | | |

14 Valentine's Day - 20 Presidents Day

| March | | | | | | |
|-------|-----|-----|-----|-----|-----|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | |

12 Daylight Saving Begins

| April | | | | | | |
|-------|-----|-----|-----|-----|-----|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | | | | | | |

14 Good Friday - 16 Easter

| May | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | | | |

14 Mother's Day - 29 Memorial Day

| June | | | | | | |
|------|-----|-----|-----|-----|-----|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | |

18 Father's Day

| July | | | | | | |
|------|-----|-----|-----|-----|-----|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

04 Independence Day

| August | | | | | | |
|--------|-----|-----|-----|-----|-----|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |

| September | | | | | | |
|-----------|-----|-----|-----|-----|-----|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

04 Labor Day - 11 Patriot Day

| October | | | | | | |
|---------|-----|-----|-----|-----|-----|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | | | | |

09 Columbus Day

| November | | | | | | |
|----------|-----|-----|-----|-----|-----|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | | |

11 Veteran's Day - 23 Thanksgiving Day

| December | | | | | | |
|----------|-----|-----|-----|-----|-----|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | | | | | | |

24 Christmas Eve - 25 Christmas - 31 New Year's Eve

Note: Exam Preparation is also held during class time.

Property and Casualty (Also Personal Lines and Limited Lines Auto)

Code and Ethics Life, Accident and Health (Includes Life Only)

New Semester Begins

Classes are held from 10:00am to 6:45pm Monday-Saturday.

All classes held simultaneously at Costa Mesa & Anaheim Hills campuses.

Costa Mesa Classroom:

150 Pularino, Suite D-176 - Costa Mesa, CA 92626

Anaheim Hills Classroom:

5101 E. La Palma, Suite 104 - Anaheim Hills, CA 92807

2017 Class Schedule

CALENDAR FOR IN CLASS AND HDTV WEB CAM LIVE STREAMING

January

01 New Year's Day - 16 Martin Luther King, Jr. Day

| | |
|-----------------|--|
| 01/09/17 | 1st Semester Starts |
| 01/09/17 | Property and Casualty Broker-Agent Course |
| 01/13/17 | Code and Ethics Insurance Code Course |
| 01/23/17 | Life, Accident and Health Agent Insurance Course |

February

14 Valentine's Day - 20 Presidents Day

| | |
|----------|--|
| 02/06/17 | Property and Casualty Broker-Agent Course |
| 02/10/17 | Code and Ethics Insurance Code Course |
| 02/21/17 | Life, Accident and Health Agent Insurance Course |

March

12 Daylight Saving Begins

| | |
|-----------------|--|
| 03/06/17 | 2nd Semester Starts |
| 03/06/17 | Property and Casualty Broker-Agent Course |
| 03/10/17 | Code and Ethics Insurance Code Course |
| 03/20/17 | Life, Accident and Health Agent Insurance Course |

April

14 Good Friday - 16 Easter

| | |
|----------|--|
| 04/03/17 | Property and Casualty Broker-Agent Course |
| 04/07/17 | Code and Ethics Insurance Code Course |
| 04/17/17 | Life, Accident and Health Agent Insurance Course |

May

14 Mother's Day - 29 Memorial Day

| | |
|-----------------|--|
| 05/01/17 | 3rd Semester Starts |
| 05/01/17 | Property and Casualty Broker-Agent Course |
| 05/05/17 | Code and Ethics Insurance Code Course |
| 05/15/17 | Life, Accident and Health Agent Insurance Course |

June

18 Father's Day

| | |
|----------|--|
| 06/05/17 | Property and Casualty Broker-Agent Course |
| 06/09/17 | Code and Ethics Insurance Code Course |
| 06/19/17 | Life, Accident and Health Agent Insurance Course |

All classes held simultaneously at Costa Mesa & Anaheim Hills campuses.
 Costa Mesa Classroom:
 150 Paularino, Suite D-176 - Costa Mesa, CA 92626
 Anaheim Hills Classroom:
 5101 E. La Palma, Suite 104 - Anaheim Hills, CA 92807

2017 Class Schedule

CALENDAR FOR IN CLASS AND HDTV WEB CAM LIVE STREAMING

July

04 Independence Day

07/05/17 **4th Semester Starts**
 07/05/17 Property and Casualty Broker-Agent Course
 07/11/17 Code and Ethics Insurance Code Course
 07/17/17 Life, Accident and Health Agent Insurance Course
 07/31/17 Property and Casualty Broker-Agent Course

August

08/04/17 Code and Ethics Insurance Code Course
 08/14/17 Life, Accident and Health Agent Insurance Course
08/28/17 **5th Semester Starts**
 08/28/17 Property and Casualty Broker-Agent Course

September

04 Labor Day - 11 Patriot Day

09/01/17 Code and Ethics Insurance Code Course
 09/11/17 Life, Accident and Health Agent Insurance Course
 09/25/17 Property and Casualty Broker-Agent Course
 09/29/17 Code and Ethics Insurance Code Course

October

09 Columbus Day

10/10/17 Life, Accident and Health Agent Insurance Course
10/23/17 **6th Semester Starts**
 10/23/17 Property and Casualty Broker-Agent Course
 10/27/17 Code and Ethics Insurance Code Course

November

11 Veteran's Day - 23 Thanksgiving Day

11/06/17 Life, Accident and Health Agent Insurance Course
 11/20/17 Property and Casualty Broker-Agent Course
 11/28/17 Code and Ethics Insurance Code Course

December

24 Christmas Eve - 25 Christmas - 31 New Year's Eve

12/11/17 Life, Accident and Health Agent Insurance Course

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Orange County Campus:
150 Paularino, Suite D-176,
Costa Mesa, CA 92626
Toll Free: 877-800-2822

**Riverside, Los Angeles and
San Bernardino Class Locations:**
5101 E. La Palma, Suite 104
Anaheim Hills, CA 92807

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