



ISO Premium Audit Advisory Service

**Professional
Development
Catalog**

PAAS®

 **ISO**[®]
A Verisk Business



As a premium auditor, you must be ready to respond to changes in policy language, manual rules, classifications, and insurance procedures. It's critical for you to stay up to date on the most current insurance issues affecting our industry.

ISO's Premium Audit Advisory Service (PAAS®) includes in-depth training programs available in the classroom or on the web to accommodate your busy schedule.

Classroom Courses

Basic Training

This five-day seminar provides an in-depth review of manual rules and classification procedures for workers compensation, general liability, garage liability, and commercial automobile. The sessions take place at our home office in Jersey City, New Jersey. Please note: Travel and lodging expenses are the responsibility of the attendee.

Basic Training Sessions

April 24–28, 2017

September 18–22, 2017

Company-Sponsored Seminars

Our company-sponsored seminars give you training when you want it, where you want it, and how you want it. You can choose any of our programs, or we can modify them to fit your needs. You can also request a unique seminar developed to your specifications.

General Liability: Audit Reviewer Course

This two-day seminar teaches practical methods to improve classification techniques for general liability. Audit reviewers and analysts, processing supervisors, underwriting examiners, and agent customer-service representatives can use this course to upgrade processes quickly and to help increase profitability.

General Liability: Back to Basics

This two-day seminar is the general liability portion of our five-day basic training. It teaches core concepts relating to ISO's general liability manual. Those concepts include general rules; classifications; basis of premium; and the business group rules for manufacturing, mercantile, contracting and servicing, buildings or premises, and miscellaneous risks.

General Liability: Commercial General Liability Refresher Course

This two-day seminar covers the special classification techniques of the major general liability business groups. The course uses lectures, workshops, and case studies to explore key concepts related to auditing techniques for general liability.

General Liability: Telephone Audits

This two-day seminar teaches new techniques to help telephone auditors elicit information about an insured's operations. Learn what questions to ask and what the answers to those questions could mean to your company. The course also shows how such information relates to general liability manual rules to help increase the quality of telephone audits.

General Liability: Classification Workshop

This one- or two-day seminar provides an in-depth review of classification rules and assignment using realistic case studies and short question-and-answer problems. The program is ideal for agents, marketing and sales representatives, audit reviewers, and premium auditors. The format allows trainees to attend either session of the course or both.

General Liability: Comprehensive Q&A Seminar

We tailor this one- or two-day seminar to topics requested by the sponsoring company. We provide answers to technical questions concerning classification or ISO manual rules submitted by attendees in advance of the session.

Classroom Courses *(continued)*

Workers Compensation: Audit Reviewer Course

This two-day seminar gives premium audit staff an opportunity to strengthen their knowledge of workers compensation rules and learn how to review audits for quality and completeness. We developed the course for audit reviewers and analysts, but it's also appropriate for underwriters and agents. The sessions include lectures, workshops, and realistic case studies based on actual physical audits and policyholder reports.

Workers Compensation: Back to Basics

This two-day seminar provides a good foundation in the basic concepts of workers compensation with topics that include classifications, basis of premium, officers and other employees, subcontractors, maritime, and rating factors. We developed the course for trainees or experienced insurance professionals new to the workers compensation space or simply in need of a refresher.

Workers Compensation: Telephone Audits

This two-day seminar teaches new techniques to help telephone auditors elicit information about the insured's operations. Learn what questions to ask and what the answers to those questions could mean to your company. The course also shows how such information relates to ISO's general liability manual rules to help increase the quality of telephone audits.

Workers Compensation: Refresher Course

This two-and-a-half-day seminar includes lectures and workshops on basic coverages and auditing techniques. Participants work through rules and classification techniques that can be helpful in developing the premium for workers compensation.

Workers Compensation: Classification Workshop

This one- or two-day seminar provides an in-depth review of classification rules and assignment using realistic case studies and short question-and-answer problems. The program is ideal for agents, marketing and sales representatives, audit reviewers, and premium auditors.

Workers Compensation: Comprehensive Q&A Seminar

We tailor this one- or two-day seminar to topics requested by the sponsoring company. We provide answers to technical questions concerning classification or ISO manual rules submitted by attendees in advance of the session.

You can choose any of our programs, or we can modify them to fit your needs. You can also request a unique seminar developed to your specifications.



Web Courses

Technical Achievement Program (TAP)

Our TAP program is a convenient, cost-effective way to help train and certify employees who perform audits or review audit results. TAP is a web-based self-study training program.

TAP Courses

Workers Compensation — overview of the workers compensation system, classification terminology and procedures, basis of premium, executive officers, subcontractors, additional factors affecting coverage and classifications

General Liability — legal liability and liability insurance, basis of premium, classification procedures for general liability, manufacturing and processing risks, mercantile risks, contracting or servicing risks, building and premises risks, miscellaneous risks

Commercial Automobile — introduction to commercial automobile, business auto coverage form, business auto coverage form (public autos), how to classify nonowned and hired autos, truckers and motor carriers coverage forms, garage coverage form

TAP Exams

TAP offers practice exams for standard courses and final exams for all courses. Upon completing an official exam, you receive immediate results along with constructive feedback.

You get one chance to take a final exam. If you don't pass, you must purchase another access code. You must complete each course within 60 days from the date of registration, or your access code will expire.

TAP Certification of Achievement

Complete all three courses—workers compensation, general liability, and commercial automobile—to receive a certificate of achievement.

PAAS Connect

To meet the needs of your busy schedule, PAAS Connect provides interactive web-based training courses, 24 hours a day, 7 days a week, 365 days a year. PAAS Connect lets you control your learning experience by providing a flexible, self-paced training option for premium auditors of all levels. Each interactive course includes knowledge checks to reinforce key points as you progress.

Web Seminars

PAAS schedules web seminars throughout the year to offer instructor-led training by PAAS managers. Web seminars give you additional flexibility, especially if you don't have the resources to devote to one of our one- or two-day seminars. Attendees have the ability to ask questions during or after each interactive session.

Company-Sponsored Web Seminars

If our web seminar schedule conflicts with your schedule, we can arrange company-sponsored web seminars for groups of five or more.

Topics of Instruction

No matter which learning method you choose, interactive or self-paced, PAAS offers comprehensive instruction on workers compensation, general liability, and commercial automobile, as well as stand-alone courses on a variety of soft skills and technical and management topics.

Workers Compensation Topics

- policy review
- classification terminology
- classification assignment — the basic concepts required to classify a risk
- basis of premium — an in-depth analysis
- executive officers — an examination of ISO's manual rules
- issues concerning sole proprietors, partners, and others
- issues surrounding the use of subcontractors
- maritime and the effect on business operations performed on or near navigable waterways of the United States
- guidance on the rate-related procedures in the ISO manual

General Liability Topics

- policy review
- classification procedures — the general concepts of ISO's Commercial Lines Manual rules 25 and 26
- basis of premium
- manufacturing/processing and mercantile risks — procedures for classifying risks under ISO's Commercial Lines Manual rules 27 and 29
- contracting and servicing risks — an analysis of ISO's Commercial Lines Manual rule 28
- building/premises and miscellaneous risks — rating components outlined in ISO's Commercial Lines Manual rules 31 and 32

Commercial Auto Topics

- guidance on the classifications and rating basis for risks involved in the operation of automobile dealerships and garage liability

Additional Topics

- companion codes (web seminar only)
- auditing legal entities
- classifying across state lines (web seminar only)
- contractor executive supervisor — a discussion on the proper use of code 5606 for workers compensation and code 91580 for general liability
- building an intelligent house
- workers compensation and general liability cross-referencing pitfalls
- NCCI classification changes
- writing a description of operations

To learn more about PAAS, visit us online
at www.verisk.com/iso/paas.

Contact Us



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