The Reinsurance Association of America ("RAA") has a hardship policy that enables qualified registrants to receive a partial discount based on need. Program registrants who are unable to afford continuing legal education program course registration fees, associated with RAA programs, due to financial hardship, may apply for a discounted registration fee. To apply, registrants must submit a request, on letterhead if possible, stating the reason for their interest, an explanation of their financial hardship, and a completed course registration form. Discounted registrations will be awarded on a space-available basis, with preference given to registrants in order of date submitted.

Discounts will be determined on an individual basis taking into consideration the registrant’s certified annual income. In general, registrants with certified annual income of less than $40,000 will be granted discounts.

Registrants applying for financial hardship must:

1. be a member of the Illinois State Bar, or another state bar requiring continuing legal education, and
2. have an annual income of less than $40,000.

Registrants meeting both of the above criteria are eligible for at least a 25% reduction in the registration fee for the program, as determined to be appropriate taking into consideration the registrant’s individual circumstances.

To be considered for a financial hardship registration discount, please send your letter requesting a discount, along with your affirmation setting forth financial need, and a completed registration form to:

Reinsurance Association of America
Attn: Johnetta Riley
1445 New York Avenue, NW, 7th Floor
Washington, DC 20005