



Maine Insurance Agents Association 2020 Webinars

Register

With a computer, Internet access, and speakers or headphones, you can attend a web-based class conducted LIVE.

We recommend using the **newest version of Google Chrome** for the best webinar experience. Firefox, Edge, Internet Explorer, or Safari may be used, but will require the AnyMeeting Desktop app.

Register and sign in on an individual basis. Attendance is verified by the online course administrator.

Attend

Once your registration has been processed, you will receive an emailed confirmation.

You can attend in your home or office.

24 hours before the class, we will email you an invitation with the URL/link needed to enter the webinar at its scheduled time, a student outline, and webinar instructions.

Get CE Credit

After the conclusion of the webinar and your attendance is verified by the course administrator, MIAA will file your CE credit with the Maine Bureau of Insurance. You will be emailed a Certificate of Completion for your records.

No exam is required for CE credit.

It's really that easy!

September

Date	Webinar	Time (EDT)	Course #	Instructor
NEW 15	Work + Home + COVID-19	1 PM - 4 PM	26703	Keith Wilts
21	Business Income - Coverage Analysis through Claims	1 PM - 4 PM	24855	Keith Wilts
22	Income After Retirement - Where Does the Money Come From?	9 AM - 12 PM	24592	Ross Pearce
23	Ethics and Agent Liability	1 PM - 4 PM	21738	Paul Burkett
24	E&O: Commercial Liability Coverage Gaps and How to Fill Them	1 PM - 4 PM	26211	Keith Wilts
28	It's Not My Fault, or Is It? - Liability Issues in Pers. Lines Policies	1 PM - 4 PM	24113	Ross Pearce
29	Insurance Valuation Strategies	1 PM - 4 PM	23859	Bryan Tilden

October

Date	Webinar	Time (EDT)	Course #	Instructor
6	When the Child Becomes the Parent - Aging Parents and Insurance Decisions	1 PM - 4 PM	24111	Ross Pearce
7	The Insured, Additional Insured vs Named Insured Debate	9 AM - 12 PM	26126	Keith Wilts
NEW 7	E&O: Roadmap to Homeowners Endorsements and Personal Inland Marine	1 PM - 4 PM	26690	Keith Wilts
8	Commercial General Liability Coverages	1 PM - 4 PM	21740	Patrick Deem
NEW 12	The New Commercial Auto ... Business, Motor Carriers, and Auto Dealers	1 PM - 4 PM	26691	Keith Wilts
13	Cyber Liability	1 PM - 4 PM	22153	Paul Burkett
NEW 14	Fiduciary and Employee Benefits Liability and Impact of Fair Labor Standards	1 PM - 4 PM	26701	Paul Burkett
15	Take Charge of Emerging Homeowners' Insurance Trends ... Tiny Houses, Home Sharing, E-Scooters, Events, and Kids	1 PM - 4 PM	26215	Ross Pearce
19	Personal Auto Policy	1 PM - 4 PM	22679	Keith Wilts
20	Ethics and the Law	1 PM - 4 PM	22154	Bryan Tilden
21	E&O: Commercial Property Coverage Gaps and How to Fill Them	1 PM - 4 PM	26214	Keith Wilts
26	10 Things Every Commercial Lines Agent Ought to Know	1 PM - 4 PM	21743	Keith Wilts
27	Contractors Liability Exposures ... Risk Analysis to Coverage Solutions	1 PM - 4 PM	21975	Paul Burkett

November

Date	Webinar	Time (EST)	Course #	Instructor
3	Homeowners Hot Topics ... What You Need to Know	1 PM - 4 PM	24114	Keith Wilts
4	Additional Insureds and Certificates of Insurance	1 PM - 4 PM	22151	Paul Burkett
5	Life Insurance ... Benefits for the Living	9 AM - 12 PM	25568	Ross Pearce
5	Workers' Compensation	1 PM - 4 PM	21746	Paul Burkett
9	Businessowners Policy (BOP) ... Planning for the Unexpected	1 PM - 4 PM	25567	Keith Wilts
10	Business Auto Coverages	9 AM - 12 PM	21745	Bryan Tilden
10	Ethics - Walking a Straight Line	1 PM - 4 PM	24823	Keith Wilts
11	Take Charge of Emerging Personal Automobile Trends ... Auto Sharing and Trans. Networks, Insureds vs Family Members	1 PM - 4 PM	26216	Ross Pearce
12	The Dirty Dozen <i>Twelve Great Commercial Insurance Mysteries</i>	9 AM - 12 PM	22680	Keith Wilts
NEW 12	E&O: Roadmap to Professional and Executive Liability Coverage Gaps and How to Fill Them	1 PM - 4 PM	TBD	Keith Wilts
16	E&O: Roadmap to Personal Auto and Umbrella Insurance	1 PM - 4 PM	26213	Keith Wilts
23	Work + Home + COVID-19	1 PM - 4 PM	26703	Keith Wilts

December

Date	Webinar	Time (EST)	Course #	Instructor
NEW 3	The Ethics of Life ... for Life and Health Professionals	1 PM - 4 PM	TBD	Ross Pearce
7	Contractual Liability ... Separating Fact from Fiction	1 PM - 4 PM	25165	Keith Wilts
8	Personal Lines Checkup - What's New and What's Changed ... What it All Means	9 AM - 12 PM	26125	Keith Wilts
8	Insurance Valuation Strategies	1 PM - 4 PM	23859	Bryan Tilden
9	E&O: Commercial Liability Coverage Gaps and How to Fill Them	1 PM - 4 PM	26211	Keith Wilts
10	Insuring Trusts - Protecting Your Client's Wishes	1 PM - 4 PM	23523	Paul Burkett
14	Dispelling the Myths of Workers' Compensation	1 PM - 4 PM	24112	Patrick Deem
15	Protecting Your Most Valuable Asset	9 AM - 12 PM	24437	Ross Pearce
15	Ethical Dilemmas ... Making the Right Choices	1 PM - 4 PM	21739	Ross Pearce
16	Personal Auto Hot Topics ... What You Need to Know	9 AM - 12 PM	24116	Keith Wilts
16	Condominiums	1 PM - 4 PM	22418	Keith Wilts
17	Cyber Liability	9 AM - 12 PM	22153	Paul Burkett
17	E&O: Roadmap to Homeowners Insurance	1 PM - 4 PM	26212	Keith Wilts

What People are Saying:

“The great thing about webinars is that it gives the presenters the opportunity to address current world situations and how insurance comes into play. Great info via scenarios going on in every agency today.”

- Michelle

“I will definitely share with the others about this webinar, it was really good and great for those that handle claims issues too.”

- Lynn

“That guy was FUNNY!! He did a great Job. I was pleasantly surprised by how well he held my attention the entire three hours. Very impressed by him, that’s a tough job!! :)”

- Hanna

“What a difference seeing the teacher vs. just the PowerPoint! I hadn’t ever done a webinar like that. He was really good!”

- Karen

“Great Class and a lot of info covered. This class really gave me some great pointers and hints. Probably one of my favorites as far as info I took away.”

- Renee

Please register me for the following webinar(s):			Member Registration Fee (per person)	Non-Member Registration Fee (per person)
Date	Topic	Times (ET)		
			<input type="checkbox"/> \$50 (3-hour class)	<input type="checkbox"/> \$75 (3-hour class)
			<input type="checkbox"/> \$50 (3-hour class)	<input type="checkbox"/> \$75 (3-hour class)
			<input type="checkbox"/> \$50 (3-hour class)	<input type="checkbox"/> \$75 (3-hour class)
			<input type="checkbox"/> \$50 (3-hour class)	<input type="checkbox"/> \$75 (3-hour class)
Please verify the course number. You cannot repeat a course within your current continuing education cycle.		Total Payment	\$ _____	\$ _____

Registration Form must be received at least 36 hours before the webinar.

Full Name: _____ License #: _____

Agency Name: _____

Agency Mailing Address: _____

Telephone: _____ Email: _____

Payment Options:

Enclosed is my check made payable to: **Maine Insurance Agents Association**

The best way to pay for your registration with a credit card is on our secure website at www.maineagents.net. Otherwise, please FAX (207.626.0275) or MAIL this form with completed information below.

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Cancellation Policy: A refund, less a \$15 cancellation fee may be made with a written request up to 24 hours before the beginning of the webinar for which an individual is registered. Substitutions are allowed — please email notification of name, license number, and email address for receiving login information.



Maine Insurance Agents Association

17 Carriage Lane, Hallowell, ME 04347
 Phone: 207.623.1875 / Fax: 207.626.0275
 Web: www.maineagents.net

About the Instructors



Paul Burkett, J.D., CPCU, CIC, CRM, ARM, ALCM

Paul is the president and CEO of Snoaspen Insurance Group, which provides risk management, training, and expert witness services to agent E&O carriers. After serving as an officer in the U.S. Air Force, Paul began his insurance career with SAFECO, where his responsibilities included loss control, sales, underwriting, and management. Paul then moved to Frank B. Hall & Company as VP Risk Management Services, responsible for alternative insurance programs such as pools, self-insurance, and captives.



Patrick A. Deem, Sr., CIC, CRIS

During his extensive insurance career that began in 1969 with USF&G Insurance Company, Patrick has served as a Commercial Underwriter, Underwriting Manager, Sales Manager, Excess and Surplus Lines Underwriter, and an Independent Insurance Agent. Patrick is the founder of Risk Management and Insurance Education Services that provides insurance consulting, training, expert witnesses, and litigation support services to insurance companies, agents, and insureds.



Ross Pearce, CLU, ChFC, CIC, LUTCF

Ross began in the insurance business as an agent in 1985 in Santa Maria, CA, with Farmers Insurance. After seven successful years, he moved to East Tennessee as a District Manager. He was then recruited by Farmers to become the Life and Financial Services Manager for the state of Iowa. When the University of Farmers began, he was tapped to lead the training division and helped develop the university into the number one corporate university in the world in 2011. He left Farmers and became head of an agency in Austin, Texas in 2012, then sold it at the beginning of 2014, and has since devoted his time to training agents and volunteer activities.



Bryan Tilden, CPCU, CIC, CLU, ChFC, ARM, ALCM

Bryan is a national lecturer and expert witness in the field of insurance. Before starting his own firm, he was the Director of Technical Affairs and Education for IIA of North Carolina. He has worked for a major brokerage firm on Fortune 100 accounts, specializing in large retention programs utilizing international markets. Bryan is an active volunteer in the fire and rescue services and is an internationally certified technical rescue instructor. He is a member of the International Association of Arson Investigators and teaches arson investigation courses.



Keith Wilts, CPCU, CIC

As President of Professional Training Associates, Inc., Keith conducts over 120 training classes throughout the country annually. He also makes numerous presentations for insurance and professional organizations throughout the year. Keith has more than 35 years of experience involving production and consulting activities on both commercial and personal accounts.

Course Descriptions

10 Things Every Commercial Lines Agent Ought to Know

Discover the truth about 10 significant commercial property and liability coverage issues that can affect your client. When does the duty begin and end in a liability policy? Investigate the extent of the contractual liability protection provided under the CGL policy and how it compares to the BAP. Evaluate steps that can be taken to reduce potential problems when issuing Certificates of Insurance from the standpoint of the insured, certificate holder, insurance company, and agent. Study what the terms building, structure, premises, permanently installed, personal property, and site mean when used in a property policy and how they affect coverage. Clients lease, rent, and borrow property belonging to others — discover potential coverage gaps and overlaps in coverage and steps you should take to avoid problems. What do the terms vehicle, auto, or mobile equipment mean if used in a commercial property or liability policy? Analyze potential gaps and overlaps in coverage between the BAP and CGL and important endorsements that can help avoid coverage nightmares.

Additional Insureds and Certificates of Insurance

Analyze additional insured and certificate of insurance issues encountered by an insured when signing contracts. Study examples of hold-harmless and indemnification agreements frequently found in lease agreements and construction contracts. Explore the difference in protection for a “named insured,” an “automatic insured,” and an “additional insured.” Examine the extent of coverage in a Commercial General Liability (CGL), Commercial Umbrella/Excess, and Business Auto Coverage form for liability assumed in a contract. Discuss frequently requested alterations, such as notice of cancellation or nonrenewal, primary and noncontributory wording, provide notice of material change, and waiver of subrogation. Study steps that can be taken to reduce problems from the standpoint of the agent, carrier, insured, and certificate holder.

Business Auto Coverages

What vehicles are included within the definition of “auto” in the Business Auto Policy (BAP), and why is it important to know? Learn how the definition of “mobile equipment” is used to exclude vehicles. Analyze the differences in coverage between using symbol 1 (any auto) and using symbols 2, 8, and 9 for liability coverage. Learn what potential gaps exist when using symbol 7 (specified autos). Discover potential coverage disasters that exist when insuring a vehicle owned by an individual under a BAP. Examine how the BAP and Commercial General Liability (CGL) compliment and conflict for the service, delivery, and installation risks. Learn what coverage is provided by the Drive Other Car (DOC), Individual Named Insured and Designated Insured endorsements.

Business Income - Coverage Analysis through Claims

Examine the business income and extra expense (BI/EE) insurance risk analysis process, application and worksheet considerations, important coverage issues, and unique aspects of a BI/EE claim. Evaluate questions that must be answered, and financial information that should be examined, to determine proper limits of BI/EE insurance. Discover important differences between what triggers coverage in business income compared to the building and personal property coverage form. Analyze endorsements and coverage options, including agreed value, extended business income, and dependent property coverage. Discuss key differences in writing manufacturing and mercantile risks.

Businessowners Policy (BOP) ... Planning for the Unexpected

The Businessowners Policy (BOP) has limited eligibility compared with the Commercial Package Policy (CPP), but significant coverage is provided in this package property and liability policy. Learn the coverage advantages hidden within the BOP, and potential coverage dilemmas that exist for service, contracting, retail, processing, or manufacturing risks. Analyze what personal property is included within the building limit. Discover potential gaps that arise when insuring personal property. Examine the similarities and differences between CPP business income and extra expense coverage. Analyze the extent of protection provided for insureds under the liability coverage and how it differs from the CGL, and how Additional Insured endorsements can be used to modify coverage. Discover modifications and options various carriers are offering.

Commercial General Liability Coverages

Evaluate significant issues including, sources of legal liability, types of damages, and coverage triggers under the Commercial General Liability (CGL) Coverage Form. Explore Who Is An Insured and key Additional Insured endorsements. Examine the extent of coverage for expected or intended injury, contractual obligations assumed by an insured, damage to or caused by an insured’s products or work, and gaps and overlaps with the Business Auto Policy for mobile equipment and the loading and unloading exposure. Certificates of Insurance and other insurance requirements will be evaluated.

Condominiums

Examine the questions agents face when writing coverage for clients who live in shared ownership properties, such as a condominium or townhouse. Discuss key points an agent must know when insuring his or her client’s unit and personal property: 1. The difference between ownership of property and the responsibility to insure property; 2. Condominium terminology, bylaws, and master deed documents from an insurance exposure and issues perspective; and 3. The property and liability coverage provided in the Homeowners HO-06 Unit Owners Coverage Form and optional endorsements.

Course Descriptions

Contractors Liability Exposures ... Risk Analysis to Coverage Solutions

Examine “construction defect” exposures, certificate of insurance dilemmas, and Additional Insured vs. Named Insured concerns. It is vital that you know how coverage is coordinated between the CGL and Business Auto Policy. Evaluate misunderstood CGL coverages such as the difference between damage to your work or products and the extent of coverage for damage arising out of a insured’s or sub’s work or products. Learn when an “ongoing operation” becomes a “completed operation.” Examine when an insured needs discontinued products and operations coverage.

Contractual Liability ... Separating Fact from Fiction

This class will examine significant insurance coverage issues encountered when entering into hold-harmless, indemnification agreements, leases, and construction contracts. Evaluate the considerable difference in contractual liability protection in the CGL and BAP for a Named Insured, an insured identified in the Who Is An Insured section, and an Additional Insured added by endorsement. Understand how the CGL’s damage to work, damage to products, impaired property, and product recall exclusions affect contractual liability coverage.

Cyber Liability

Cyber risk insurance products vary significantly, so you must have the tools to evaluate the competition and assist your client in assessing the insurance coverage options available. Key issues addressed during the seminar include: Changing regulatory landscape and implications for coverage; Reasons for a non technology-related company to purchase coverage; Clients’ need to protect trade secrets, proprietary information, and personally identifiable information of customers or employees; Cyber coverages to consider for e-business activity, non-electronic property, and intentional violations; How cyber risk insurance overlaps with other insurance policies; Identifying and understanding pitfalls in coverage; and Updates on new exposures, coverage decisions, and new products.

The Dirty Dozen

This fast-moving program examines 12 significant coverage issues vital to meeting client needs. Discuss property and liability coverage “triggers.” Understand how the description of insured premises affects coverage. Review differences between Actual Cash Value (ACV), Replacement Cost, and Agreed Value. Evaluate typical hold-harmless and indemnity agreements from an insurance perspective. Analyze CGL exclusions for damage to your work, damage to your products, or damage arising out of your work or product. Identify potential coverage gaps between an auto and general liability policy.

Dispelling the Myths of Workers’ Compensation

Workers’ Compensation insurance is an important tool for protecting employees and employers in today’s workforce. Many myths have evolved that add to the confusion and further complicate this government-regulated system for work-related illnesses and injuries. Targets for this myth-slaying crusade include Independent Contractor vs. Employee determination, factors that influence an Experience Modification Factor, identifying when a client needs Employers Liability, Stop Gap, USL&H, or Jones Act Coverage; application of benefits under Other State Coverages, including protection for Volunteers, Waiver of Subrogation issues, plus dilemmas that arise when officers or others elect out of Workers’ Compensation coverage.

E&O: Commercial Liability Coverage Gaps and How to Fill Them

This course is designed to help agents and brokers prevent many types of errors and omissions involving commercial liability insurance. Loss prevention seeks to reduce the frequency or likelihood of claims. On completion of this course, the student should be able to recognize and prevent many of the problems associated with selling and servicing commercial general liability insurance, commercial auto insurance, workers’ compensation and employers liability insurance, and commercial excess and umbrella policies. Swiss Re E&O Credit: Attendance requirements based on the number of agency staff must be met to be eligible for the Swiss Re Corporate Solutions 10% premium credit.

E&O: Commercial Property Coverage Gaps and How to Fill Them

This course is designed for agents and brokers to prevent many types of errors and omissions involving commercial property insurance. The producer who completes this course is less likely to be charged with an error or omission and should be better able to defend himself or herself against these allegations. Will gain knowledge designed to assist him or her to be able to recognize and prevent many of the problems associated with selling and servicing of commercial property insurance, equipment breakdown insurance, business interruption and extra expense insurance, and commercial inland marine insurance. Swiss Re E&O Credit: Attendance requirements based on the number of agency staff must be met to be eligible for the Swiss Re Corporate Solutions 10% premium credit.

Course Descriptions

NEW

E&O: Roadmap to Homeowners Endorsements and Personal Inland Marine

The standard Homeowners policy provides broad coverage designed to meet the needs of the average American home buyer. To keep premiums competitive, reasonable standard policies also exclude or limit coverage for exposures. They create coverage gaps that can often be filled for an additional premium by modifying the standard policy's limits or other provisions, adding an appropriate endorsement, or purchasing an additional applicable policy. Condominiums, renters, trusts, named insured and real property endorsements, personal property endorsements, liability endorsements, Personal Inland Marine (including Personal Articles Floaters, Single-Class Forms such as for jewelry, golfer's equipment, and fine arts) will be covered. Identify and overcome many of the coverage gaps, exclusions, limitations, and uninsured exposures your Homeowners clients face. Swiss Re E&O Credit: Attendance requirements based on the number of agency staff must be met to be eligible for the Swiss Re Corporate Solutions 10% premium credit.

E&O: Roadmap to Homeowners Insurance

Analyze Section I – Property and Section II – Liability policy language, and how it is used to modify coverage to fit client needs. Understand HO forms and how to name the insured on the declarations page of the policy correctly; apply critical definitions within the policy that can affect coverage; discover the difference between covered property and property not covered, the perils for which property is insured, how exclusions apply to shape coverage, and the essential conditions that need to be complied with after a loss. Swiss Re E&O Credit: Attendance requirements based on the number of agency staff must be met to be eligible for the Swiss Re Corporate Solutions 10% premium credit.

E&O: Roadmap to Personal Auto and Umbrella Insurance

Analyze the importance of eligibility requirements and proper wording of the named insured. Explore the full range of standard endorsements that can be used to modify coverage. Discover insights and tips to help make effective use of umbrellas and convince clients of their value. Upon conclusion of this course, you should have a working understanding of the PAP forms, the eligibility requirements, how to use and apply key definitions within the policy, and understand how these definitions can affect coverage. Swiss Re E&O Credit: Attendance requirements based on the number of agency staff must be met to be eligible for the Swiss Re Corporate Solutions 10% premium credit.

NEW

E&O: Roadmap to Professional and Executive Liability Coverage Gaps and How to Fill Them

An insurance producer's errors and omissions can be extremely costly and damaging to the producer's professional reputation. This course is designed to help insurance agents and brokers prevent many types of errors and omissions involving professional liability and executive liability coverages. Loss prevention seeks to reduce the frequency or likelihood of claims. Complete avoidance is impossible. An agent or broker who has handled everything correctly, following every guideline within this course, may still be sued for some alleged error or omission. However, the producer who completes this course is less likely to be charged with an error or omission and will probably be better able to defend themselves against allegations. This course also provides an in-depth discussion of how to avoid problems associated with Professional Liability Errors and Omissions, Directors and Officers (D&O) liability insurance, Fiduciary liability, Employment practices liability, and crime insurance. Swiss Re E&O Credit: Attendance requirements based on the number of agency staff must be met to be eligible for the Swiss Re Corporate Solutions 10% premium credit.

Ethical Dilemmas ... Making the Right Choices

Examine ethical dilemmas agents face in dealing with the insured and insurance company. Review the principles of agent responsibilities and liability exposures to gain an understanding of what causes ethical and legal problems in today's complex marketplace. Discuss steps in identifying, documenting, communicating, and monitoring authority and limitations on authority given by the insurance company to the agency and individual agent. Analyze the potential conflict of interest in the agent-consumer transaction.

Ethics - Walking a Straight Line

Examine insurance statutes and regulations that apply to an agent's legal and ethical responsibility to an insured, claimant, insurer, and other agents. Analyze the potential conflict of interest that exists in the agent-consumer transaction. This conflict is complicated by a system in which agents are encouraged to provide needs analysis and risk management services to clients; however, his or her compensation or reward system is sales, not service. Identify ways in which an agent's or insurance company's potential legal liability is changed by insurance laws, society's perspective of responsibility during the insurance transaction, and court interpretations.

Ethics and Agent Liability

Learn how proper procedures and documentation can be used to prevent or reduce unethical behavior or errors and omissions (E&O claims). Discuss agent duties to the insurance company under the law of agency, duties to the client under "dual agency," and responsibilities to others who may be relying upon your insured's insurance protection, such as mortgage holders, family members, loss payees, and lessors. Examine agency procedures such as the account review process, coverage surveys and summaries, applications, binders, policy cancellation and non-renewal, certificates of insurance, and record retention.

Course Descriptions

Ethics and the Law

Building on the experience of individual participants, this class develops the concepts of ethical behavior, dealing with conflicts of interest, and applying a systematic evaluation process to real ethics issues in the news. Real world case studies will challenge the participant to think about the ethical decision-making process. Know the questions that need to be considered when trying to make an ethical decision. Understand the need to use individual judgment and reasoning.

NEW The Ethics of Life ... for Life and Health Agents

Every person is at risk for lapses in ethical conduct; however, many issues are unique to insurance. This course is designed to present the foundational ethical principles relevant to all insurance practitioners and topics unique to the sales and servicing of life and health products. Examine the legal and regulatory framework in which life and health agent's function, discuss the meaning of suitability, and cite the client and product factors that must be considered in a suitability analysis. Examine the potential conflict of interest for an agent who serves as an intermediary between the insurance company and the named insured. Evaluate the ethical ramifications resulting from violating unfair and deceptive trade practice regulations, unfair discrimination, misrepresentation of policy benefits, insurer or competitor defamation, inaccurate dividend projections, or violation of policy conversion or surrender or cancellation provisions.

NEW Fiduciary and Employee Benefits Liability and Impact of Fair Labor Standards

A changing legal and regulatory climate continues to impact the operating structures of businesses. The Fiduciary Liability is designed primarily to provide coverage to fiduciaries sued for breaching duties imposed by ERISA. Employee Benefits Liability Insurance provides protection for claims arising out of errors or omissions in the administration of employee benefit programs. Examine when Commercial General Liability (CGL) insurance, Business Auto, Workers Compensation, Directors & Officers (D&O) Liability, and Professional Liability apply, and when the client may need employee dishonesty insurance. Discuss loss prevention services that are available internally or externally in working with client Management Liability problems.

Homeowners Hot Topics ... What You Need to Know

Examine numerous property and liability coverage issues and possible insurance and noninsurance solutions that an insured and his or her agent could consider. Discuss factors that should be considered to determine if an activity is a business. Evaluate the coverage for borrowed, leased and other non-owned property. Discover the extent of insurance for property at another home for a college student, life partnership, or in an assisted living facility.

Income After Retirement - Where Does the Money Come From?

People in the United States are living longer today than ever before. They want to enjoy life, travel, hobbies, and their families not only during their working careers, and also once they've retired. Their money needs to be sufficient to allow them to pursue these activities, as well as face the health consequences of getting older. The amount of money needed to address these issues needs to last much longer than it did in previous years. That requires careful preparation. In this course, we will discuss that preparation, and investigate the history and future of retirement planning.

Insurance Valuation Strategies

This course will address methods for calculating property values during underwriting, and the amount paid at the time of loss. Both commercial and personal lines policy provisions will be addressed. Study case law regarding property valuation terminology and learn how the concepts apply by examining real life claims situations. Discover the valuation considerations when determining limits and loss for a policy written on a Replacement Cost valuation basis. Learn when actual cash value (ACV) may mean market value. Explore valuation options including agreed value, selling price option, reporting forms, functional replacement cost valuation, and related endorsements such as the Margin Clause. Discuss ways a property policy can value property of others in the insured's care, custody or control.

The Insured, Additional Insured vs Named Insured Debate

The individuals and entities who are afforded protection under a commercial liability policy are to be divided into three general groups: Insured, Additional Insured, or Named Insureds. The decision of whom to name on the policies declaration page is one of the most significant factors that determines the extent of protection for each insured. Discover how factors such as ownership (sole proprietorship, limited liability company, trust, corporation, partnership, etc.), products sold or work performed (service, retail, manufacturing clients), and even an insured's business, growth and perpetuation plans can influence the named insured description.

Course Descriptions

Insuring Trusts - Protecting Your Client's Wishes

The use of trusts is becoming the standard practice for individuals and households who hold any appreciable assets. The principal attraction of trusts is that they allow property to be passed down to heirs or transferred to others more quickly and at less cost than a will. Under a trust agreement, assets can pass immediately from the grantor (or donor or settlor) to the beneficiaries without having to go through the cost and public disclosure of probate. This course is designed to provide participants with an understanding of the insurance implications that exist for clients who have established a trust. Review trust terminology, types of trusts, parties involved, and resultant property and liability loss exposures. Commercial and personal lines coverage options will be examined, along with case examples regarding how each can address property and liability needs.

It's Not My Fault, or Is It? - Liability Issues in Personal Lines Policies

Examine activities that can cause an insured to be legally liable, and the process used to determine if the Homeowners or Personal Auto policies provide coverage. Explore PAP dilemmas, including business use, rental cars, uninsured motorist, vehicles furnished and available for regular usage, the meaning of occupying a vehicle, and who can properly grant permission to use an auto. Analyze homeowner situations, including businesses in the home, damage from an intended act, and loss assessment.

Life Insurance ... Benefits for the Living

Examine how Cash Values in policies are created, and how they can be extracted by a living policy owner in the most tax advantaged manner. Review the tax consequences of Qualified Retirement Plans. Discover how a business can use the Living Benefits of a Life policy to recruit, retain and reward key employees in a business, as well as to allow the business owner to move business dollars into their personal account for retirement. Briefly review various Life Insurance Riders to focus on their Living Benefits, Viatical Settlements (Life Settlements), and the Annuity side of life contracts.

NEW The New Commercial Auto ... Business, Motor Carriers, and Auto Dealers

Effective December 1, 2020, Insurance Service Office (ISO) is making significant changes to the wording and scope of Business Auto, Motor Carrier, and Auto Dealer coverage forms and numerous endorsements, by way of their Commercial Auto 2020 Multi-state Forms revision filing. Business automobiles are cars, pick-ups, small trucks, large trucks, dump trucks, and even ambulances. Motor carrier coverage is designed to cover the independent operator system's nuances and anticipates different ownership of either the power unit or the trailer it hauls. Auto Dealer's Forms are used for public repair shops, dealerships, attended parking lots, any other situations where customers might drive an insured's auto, or the insured may have care, custody, or control over customers' vehicles. Discover the facts behind the changes and how they will affect you and your clients. Analyze commercial auto issues and examine how coverage can vary significantly depending on which edition of coverage form or endorsement a carrier uses.

Personal Auto Hot Topics ... What You Need to Know

Evaluate the differences that exist between two broad categories typically referred to as the Personal Auto Policy (PAP) and the "Non-Standard" or "Special" PAP (SPAP). The SPAP is used when the carrier wants to develop very competitively priced auto insured products, and is also used to limit coverage for a driver who has a less than satisfactory driving record, limit coverage if the applicant has unknown resident driver exposures, and to exclude certain business activities.

Personal Auto Policy

Writing insurance coverage to keep up with the changing needs of your clients can be challenging. We will examine the important differences between eligibility and actual coverage under the Personal Auto Policy (PAP). Analyze how the term "insured" varies significantly within the four coverage sections of the PAP. Discover how the liability definition of insured affects coverage for residents, non-residents, employers, and volunteer groups. Learn the extent of coverage for an insured's business and volunteer activities. Key provisions in medical payments, uninsured motorist, and underinsured motorist coverage will be reviewed. Study coverage for damage to covered autos, borrowed, or rented autos.

Personal Lines Checkup - What's New and What's Changed ... What It All Means

Keep up to date on the latest personal property and liability issues and coverage revisions. Examine significant loss exposures and recent coverage changes that have taken place in personal automobile and homeowner's insurance, the coverage issues that motivated the revisions, and what the changes mean for agents and insureds. Understand the primary source of claims and the coverages available to provide the protection your insureds need. Discuss tools available to identify and evaluate client needs when writing and renewing a personal lines account, such as checklists and renewal questionnaires.

Course Descriptions

Protecting Your Most Valuable Asset

Learn how to help your clients to protect his or her ability to produce income with the same care and skill you use to insure their personal and business assets. Examine six key areas that impact your client's income, and discover proactive steps you can take to protect this most valuable asset. Disability Income, Long Term Care (LTC) Insurance, Life Insurance, and the Affordable Care Act and its impact on health plans will be highlighted. Discover the key steps in developing a systematic savings and/or investment plan and explore the differences between an IRA, 401(k), and Mutual Funds. Evaluate ways to help clients prepare for retirement, including the effects of taxes, and how trusts and the proper titling of property can be used as part of his or her comprehensive financial plan.

Take Charge of Emerging Homeowners' Insurance Trends ... Tiny Houses, Home Sharing, E-Scooters, Events, and Kids

The average modern-day family is not what it once was. Studies indicate that as recently as 1985, the "traditional family," which consists of mom, dad, and children, made up about 47% of all households. Today that number is closer to 21%. While family dynamics in the United States have changed, personal lines insurance policies haven't necessarily kept pace with those changes. This seminar will examine challenges posed when insuring Tiny Houses; criteria used to determine when an individual qualifies as a named insured, family member, or automatic insured; business use and home-sharing activities; Aircraft (including drones); E-Scooters; special event exposures; and personal injury (libel, slander, invasion of privacy) vulnerabilities.

Take Charge of Emerging Personal Automobile Trends ... Automobile Sharing and Transportation Networks, Insureds vs Family Members

As Dorothy once lamented in the Wizard of Oz, "We're not in Kansas anymore!" While that comment doesn't have anything to do with Personal Automobile Insurance Policies, it does reflect the fact that life as we knew it has changed! This class is designed to look at the changes that have occurred regarding how we get from one location to another and how we use our automobiles. We will explore how the personal auto insurance industry is dealing with these issues, examine what endorsements are available to provide coverage, and if these endorsements alone are sufficient to protect our customers adequately. How do Uber, Lyft and other auto transportation networks fit into the mix? What is an "auto-sharing program," and how does the personal auto policy respond to this?

When the Child Becomes the Parent - Aging Parents and Insurance Decisions

Explore insurance decisions encountered when providing care for an aging parent while still providing for one's own children. Review social programs and the services and benefits they do and do not provide. Examine ways of covering costs, including reverse mortgages, living with a child, nursing homes or an assisted living facility, and discuss Social Security, Medicare and Medicaid, Medigap policies, and Long Term Care insurance. Discover the intent and the benefits provided by optional riders and endorsements.

NEW Work + Home + COVID-19

Even before COVID-19, working from home was a reality for many people. Many employers offered varying degrees of flexibility for an employee to work remotely. However, countless other individuals are relatively new to what is being called the "new normal" of living and working in an environment where conflict exists between an employer's commercial insurance and the employee's insurance. Discover how homeowners and personal auto policy may react to a home or auto's increased business use. Examine the potential loss exposures and the extensions of coverage provided for the employee's home-based activities by an employer's commercial liability, property (including business income and extra expense), automobile, and workers compensation insurance. Liability and property insurance implications for COVID-19 exposures, optional endorsements, independent contractor vs. employee considerations, data security, and employee work/home privacy issues will also be discussed.

Workers' Compensation

Analyze significant coverage issues encountered when writing workers compensation insurance. Discuss the legal concepts of the Workers Compensation system and the four primary benefits available to an injured worker. Examine the NCCI Workers Compensation Policy Part One: Workers Compensation, Part Two: Employers Liability, and Part Three: Other States Coverage. Review major workers' compensation, employers' liability, and stop gap endorsements. Emphasis will be placed on risk evaluation in relationship to workers' compensation liability loss exposures faced by commercial clients. The scope of this course is nationwide with emphasis on NCCI rules, while significant state-by-state differences are noted. Review the sources of legal liability, the concept of exclusive remedy, definitions of employer and employee, deductible plans, and experience modification (mod) factors.