

Independent Insurance Agents of Iowa 2018 Webinars

Register

Two Easy Ways to Register:

Register by mail or online at www.iiaiowa.org and use a credit card. Registrations must be received at least 2 business days before the webinar you wish to attend. Once your registration has been processed, you will receive an emailed confirmation.

Approximately 16 - 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.

Attend

With a computer, Internet access, Adobe Flash Player (a free download), and speakers, you can participate in a web-based classroom conducted **LIVE**.

Individual students will sign in and attendance is verified by the online course administrator.

Multiple registered students can attend as a group by entering each name in the chat box and attendance is verified by the course administrator. You can attend in your home or office.

Get CE Credit

After the conclusion of the webinar and your attendance is verified by the course administrator, Independent Insurance Agents of Iowa will file your CE credit with the Iowa Department of Insurance by the 10th day of the following month. You will be emailed a Certificate of Completion for your records.

No exam is required for CE credit.

It's really that easy!

October

Date	Webinar	Time (Central)	Instructor
4	Additional Insureds and Certificates of Insurance	12 PM - 3 PM	Paul Burkett
5	Workers' Compensation	8 AM - 11 AM	Keith Wilts
9	Business Auto Coverages	12 PM - 3 PM	Patrick Deem
10	E&O: Roadmap to Policy Analysis - Part One	8 AM - 11 AM	Keith Wilts
10	E&O: Roadmap to Policy Analysis - Part Two	12 PM - 3 PM	Keith Wilts
10	E&O: Roadmap to Policy Analysis - Part One	4 PM - 7 PM	Keith Wilts
15	Top 10 Countdown of Personal Lines Coverages & Current Issues	12 PM - 3 PM	Keith Wilts
16	An Agent's Guide to Insuring Nonprofits	12 PM - 3 PM	Richard Clarke
17	Business Income - Coverage Analysis through Claims	12 PM - 3 PM	Keith Wilts
18	Ethical Dilemmas ... Making the Right Choices	12 PM - 3 PM	Ross Pearce
22	Contractors Property Exposures	12 PM - 3 PM	Paul Burkett
29	Condominiums	12 PM - 3 PM	Ross Pearce
30	Insuring Hobby and Small Farms	12 PM - 3 PM	Keith Wilts

November

Date	Webinar	Time (Central)	Instructor
5	Dispelling the Myths of Workers' Compensation	12 PM - 3 PM	Patrick Deem
7	When the Child Becomes the Parent - Aging Parents and Insurance Decisions	8 AM - 11 AM	Ross Pearce
8	E&O: Roadmap to Policy Analysis - Part One	8 AM - 11 AM	Keith Wilts
8	E&O: Roadmap to Policy Analysis - Part Two	12 PM - 3 PM	Keith Wilts
9	Personal Auto Hot Topics ... What You Need to Know	8 AM - 11 AM	Keith Wilts
NEW 14	Life Insurance ... Benefits for the Living	12 PM - 3 PM	Ross Pearce
15	It's Not My Fault, or Is It? - Liability Issues in Personal Lines Policies	12 PM - 3 PM	Ross Pearce
16	Cyber Liability	8 AM - 11 AM	Paul Burkett
19	Ethics and the Law	12 PM - 3 PM	Keith Wilts
27	Insuring Trusts - Protecting Your Client's Wishes	12 PM - 3 PM	Paul Burkett
28	Commercial General Liability Coverages	12 PM - 3 PM	Keith Wilts
29	Insuring Toys and Collectibles	12 PM - 3 PM	Keith Wilts

December

Date	Webinar	Time (Central)	Instructor
4	E&O: Roadmap to Policy Analysis - Part One	8 AM - 11 AM	Keith Wilts
4	E&O: Roadmap to Policy Analysis - Part Two	12 PM - 3 PM	Keith Wilts
5	Condominiums	12 PM - 3 PM	Ross Pearce
6	Income After Retirement - Where Does the Money Come From?	8 AM - 11 AM	Ross Pearce
10	Commercial Property Coverages <i>Exploring Key Concepts</i>	12 PM - 3 PM	Patrick Deem
11	Additional Insureds and Certificates of Insurance	8 AM - 11 AM	Paul Burkett
11	Protecting Your Most Valuable Asset	12 PM - 3 PM	Ross Pearce
12	Homeowners Hot Topics ... What You Need to Know	8 AM - 11 AM	Ross Pearce
12	Ethics and Agent Liability	12 PM - 3 PM	Paul Burkett
13	Lying, Stealing, New Types of Fraud: The Importance of Crime Insurance	12 PM - 3 PM	Richard Clarke
14	Farm Vehicle and Equipment Coverages	8 AM - 11 AM	Keith Wilts
17	Who Is An Insured	12 PM - 3 PM	Keith Wilts
NEW 18	Businessowners Policy (BOP) ... Planning for the Unexpected	12 PM - 3 PM	Keith Wilts

Please register me for the following webinar(s):			Member Registration Fee (per person)	Non-Member Registration Fee (per person)
Date	Topic	Times (CT)		
			<input type="checkbox"/> \$35 (3-hour class)	<input type="checkbox"/> \$56 (3-hour class)
			<input type="checkbox"/> \$35 (3-hour class)	<input type="checkbox"/> \$56 (3-hour class)
			<input type="checkbox"/> \$35 (3-hour class)	<input type="checkbox"/> \$56 (3-hour class)
			<input type="checkbox"/> \$35 (3-hour class)	<input type="checkbox"/> \$56 (3-hour class)
Please verify the course number. You cannot repeat a course within your current continuing education cycle.		Total Payment	\$ _____	\$ _____

Registration & payment must be received at least 2 business days before the webinar.

Online Registration: You may register online at www.iiaiowa.org with a credit card up to 2 business days before the webinar. To receive member fees, you must login using your ID and password.

Please mail registration with check payable to:

Independent Insurance Agents of Iowa
 4000 Westown Parkway, Suite 200
 West Des Moines, IA 50266

Note: Registrants will receive an [IIA of Iowa Webinar Invitation] on the business day prior to the webinar via the email address given at registration.

Registration Form

Full Name: _____ NPN #: _____

Agency Name: _____

Agency Mailing Address: _____

Telephone: _____ Email: _____

Cancellation/Refund Policy: A refund less a \$10 cancellation fee may be made up to 24 hours before the beginning of the webinar for which the individual is registered.



Independent Insurance Agents of Iowa

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 Telephone: 800.272.9312 or 515.223.6060 / Fax: 515.222.0610
 Website: www.iiaiowa.org

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.



Richard Clarke, CPCU, CIC, RPLU

Dick was senior VP for J. Smith Lanier & Company in Atlanta. His experience includes underwriting, agency management, insurance buyer, risk management consultant, and national brokerage. He previously worked for Palmer & Cay, spent thirteen years as a consultant to large and small entities in the United States, and three and a half years with a national brokerage firm. Dick has authored three books on professional insurance, published numerous articles, and is a nationally recognized speaker.



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 major brokerage firms 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 over 35 years of experience involving production and consulting activities on both commercial and personal accounts.

Course Descriptions

Topic:	Date:	Time (Central):	CE Credits:
Additional Insureds and Certificates of Insurance			Course #102115
Instructor: Paul Burkett, J.D., CPCU, CIC	October 4	12 PM - 3 PM	3 hours
Instructor: Paul Burkett, J.D., CPCU, CIC	December 11	8 AM - 11 AM	3 hours

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 and/or nonrenewal, primary and noncontributory wording, notice of material changes, and waiver of subrogation. Evaluate steps that can be taken to reduce the potential for problems from the standpoint of the agent, carrier, insured, and certificate holder.

An Agent’s Guide to Insuring Nonprofits			Course #101258
Instructor: Richard Clarke, CPCU, CIC	October 16	12 PM - 3 PM	3 hours

Many insurance challenges are posed by nonprofit organizations such as homeowner’s associations, faith-based charities, and industry-specific trade associations, because they unique insurance issues in comparison to for-profit organizations. Discover the unique aspects encountered when writing Directors & Officers coverage for nonprofits and other volunteer-driven organizations. Learn why Employment Practices issues and coverages are particularly perplexing with nonprofits. Fiduciary Liability, Crime Insurance (money, securities, tangible property losses), and Privacy/Data Breach (Cyber) Insurance will be examined from an exposure, coverage availability, and insurer consideration perspective. We will round out the discussion with other coverages, including Errors & Omissions (Professional) Liability, General Liability, and Hired & Non-owned Auto.

Business Auto Coverages			Course #103146
Instructor: Patrick Deem, Sr., CIC, CRIS	October 9	12 PM - 3 PM	3 hours

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			Course #102124
Instructor: Keith Wilts, CPCU, CIC	October 17	12 PM - 3 PM	3 hours

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			Course #TBD
Instructor: Keith Wilts, CPCU, CIC	December 18	12 PM - 3 PM	3 hours

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 key 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 coverage gaps that arise when insuring personal property owned by clients. 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.

Webinar Course Descriptions

Topic:

Date:

Time (Central):

CE Credits:

Commercial General Liability Coverages

Instructor: Keith Wilts, CPCU, CIC

November 28

12 PM - 3 PM

Course #103151

3 hours

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.

Commercial Property Coverages

Instructor: Patrick Deem, Sr., CIC, CRIS

December 10

12 PM - 3 PM

Course #102744

3 hours

Examine major commercial property exposures (including leased property), the Commercial Building and Personal Property Coverage form, and major modifying endorsements. Evaluate sources of insurable interest and exposures of particular importance when your client has the property of others in their care, custody, or control. Determine how terms not defined in the policy, such as building, premises, fixtures, structures, personal property, vacancy, and permanently installed affect coverage. Discover the important differences in what triggers coverage under commercial property versus business income/extra expense coverage forms. Assess how actual cash value (ACV), replacement cost, market value, and agreed value differ. Causes of Loss forms will be analyzed for significant coverage provisions, including ordinance and law concerns. Review key endorsements used to expand, reduce, or clarify coverage, such as the Margin Clause or Manufacturers Selling Price Finished "Stock" Only endorsement.

Condominiums

Instructor: Ross Pearce, CLU, ChFC, CIC

October 29

12 PM - 3 PM

Course #102745

3 hours

Instructor: Ross Pearce, CLU, ChFC, CIC

December 5

12 PM - 3 PM

3 hours

Examine the difficult questions agents face when writing coverage for clients who live in shared ownership properties, such as a condominium or town house. 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.

Contractors Property Exposures

Instructor: Paul Burkett, J.D., CPCU, CIC

October 22

12 PM - 3 PM

Course #103415

3 hours

Learn how to insure a project where the ownership changes or property values fluctuate during construction. Evaluate indirect losses such as delayed opening exposures, "soft costs," and loss of rents. Discover how to insure building materials and tools at various locations, including the contractor's own premises, various job sites, temporary locations, and while in transit. This seminar will cover risk evaluation in relationship to marine property loss exposures faced by commercial clients. Analyze Builders Risk, Installation Coverage Forms, Contractors Equipment Coverage, and significant endorsements.

Cyber Liability

Instructor: Paul Burkett, J.D., CPCU, CIC

November 16

8 AM - 11 AM

Course #102120

3 hours

Cyber risk insurance products vary significantly, so it is important that you 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.

Dispelling the Myths of Workers' Compensation

Instructor: Patrick Deem, Sr., CIC, CRIS

November 5

12 PM - 3 PM

Course #103149

3 hours

Workers' Compensation (WC) 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 illness 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 WC coverage.

Webinar Course Descriptions

Topic:	Date:	Time (Central):	CE Credits:
E&O: Roadmap to Policy Analysis - Part One			Course #101644
Instructor: Keith Wilts, CPCU, CIC	October 10	8 AM - 11 AM	3 hours
Instructor: Keith Wilts, CPCU, CIC	October 10	4 PM - 7 PM	3 hours
Instructor: Keith Wilts, CPCU, CIC	November 8	8 AM - 11 AM	3 hours
Instructor: Keith Wilts, CPCU, CIC	December 4	8 AM - 11 AM	3 hours

Participants will be guided, step by step, through the process of how to read and understand insurance policy language. They will also discover how to apply basic coverage analysis to identify possible gaps in coverage. Participants will be taught what to look for in terms of insurance policy wording, punctuation, and formatting, including negative and positive implications of specific words. The course will address E&O loss control issues with the goal of learning how to more accurately match the coverage written to client needs, and thereby minimize the chance of coverage denials, damage to agent-client relationships and reputations, and allegations of bad faith. 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. This webinar is Part One of Two Parts. Each staff member must attend both Part One and Part Two.

E&O: Roadmap to Policy Analysis - Part Two			Course #101645
Instructor: Keith Wilts, CPCU, CIC	October 10	12 PM - 3 PM	3 hours
Instructor: Keith Wilts, CPCU, CIC	November 8	12 PM - 3 PM	3 hours
Instructor: Keith Wilts, CPCU, CIC	December 4	12 PM - 3 PM	3 hours

This course is designed to help students understand advanced coverage issues. Liability issues will include proper designation of named insured in personal and commercial policies and how this can affect coverage for other insureds, coverage triggers for damage vs. defense, limitations for damage to property in insured's care, key definitions, and the difference between occurrence and claims made coverage. Property issues include insurable interest requirement, property subject to special limitations or sub-limits, coinsurance and other insurance to value requirements, real and personal property valuation, and loss settlement provisions. 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. This webinar is Part Two of Two Parts. Each staff member must attend both Part One and Part Two.

Ethical Dilemmas ... Making the Right Choices			Course #102126
Instructor: Ross Pearce, CLU, ChFC, CIC	October 18	12 PM - 3 PM	3 Ethics hours

When discussing ethics, we are not dealing with a set of fixed rules, but rather with attitudes, ideas and beliefs. 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 and Agent Liability			Course #103414
Instructor: Paul Burkett, J.D., CPCU, CIC	December 12	12 PM - 3 PM	3 Ethics hours

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.

Ethics and the Law			Course #102116
Instructor: Keith Wilts, CPCU, CIC	November 19	12 PM - 3 PM	3 Ethics hours

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 in resolving ethical dilemmas in insurance. Learn specific ways to demonstrate to others a commitment to ethics. Recognize the reasons organizations develop ethics codes. Develop ideas for a code of ethics for the participant's organization. Experience identifying and resolving ethical dilemmas in insurance situations.

Webinar Course Descriptions

Topic: Farm Vehicle and Equipment Coverages
Instructor: Keith Wilts, CPCU, CIC
Date: December 14
Time (Central): 8 AM - 11 AM
CE Credits: Course #102730
3 hours

Fleet diversity, cutting-edge technology, and unique property and liability hazards pose many insurance challenges. Each state has exemptions to auto laws or regulations that represent a collection of safe harbors, or defenses, from potential liability that would otherwise apply, such as when farm vehicles and farm machinery are being operated on public roads. A Farm Liability policy typically only provides coverage for defense and damages arising out of the use of farm vehicles and farm equipment while being used for "farming." Evaluate the Personal Auto, Business Auto, Farm Liability, and Mobile Equipment Coverage forms to identify when a client needs to modify coverage.

Homeowners Hot Topics ... What You Need to Know
Instructor: Ross Pearce, CLU, ChFC, CIC
Date: December 12
Time (Central): 8 AM - 11 AM
CE Credits: Course #103090
3 hours

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?
Instructor: Ross Pearce, CLU, ChFC, CIC
Date: December 6
Time (Central): 8 AM - 11 AM
CE Credits: Course #101646
3 hours

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, but also once they've stopped working. Their retirement 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 advance preparation. In this course, we will discuss that preparation, and investigate the history and future of retirement planning.

Insuring Hobby and Small Farms
Instructor: Keith Wilts, CPCU, CIC
Date: October 30
Time (Central): 12 PM - 3 PM
CE Credits: Course #102727
3 hours

The key distinguisher for hobby farming is that it is a not-for-profit motive, even though a profit may be realized. Hobby farming is pursued primarily for pleasure or recreation. Loss exposures, including farm equipment, farm buildings, animals or livestock, farm workers, and operation of a road-side stand or participation in farmer's markets clearly create the need for farm owner policies vs relying on homeowner's insurance. Farm owner's Property and Liability coverages will be discussed and applied to real life case or claims examples. Automobile coverage will also be reviewed to address the related farm vehicle and off premises exposures.

Insuring Toys and Collectibles
Instructor: Keith Wilts, CPCU, CIC
Date: November 29
Time (Central): 12 PM - 3 PM
CE Credits: Course #102117
3 hours

Unless you collect the same item or have an interest in the same hobby as an insured, you may be asked to insure items about which you have little first-hand knowledge. Every homeowners policy has limitations that apply to certain classes of personal property and liability arising out of activities in which an insured may be involved. Examine the difference in valuation methods based on Actual Cash Value, Replacement Cost, and Agreed Value. Evaluate significant differences in the level of protection for owned versus non-owned motorized "toys" under a homeowners policy. Examine how a personal umbrella policy can help fill in the potential coverage gaps.

Insuring Trusts - Protecting Your Client's Wishes
Instructor: Paul Burkett, J.D., CPCU, CIC
Date: November 27
Time (Central): 12 PM - 3 PM
CE Credits: Course #102111
3 hours

The use of trusts is becoming the standard practice for individuals and households who hold any appreciable asset. 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. The course includes a comprehensive review of trust terminology, types of trusts, parties involved, and resultant property and liability loss exposures. Commercial and personal lines coverage options will also be examined, along with real life case examples regarding how each can be used to address particular liability and property needs.

Webinar Course Descriptions

Topic:

Date:

Time (Central):

CE Credits:

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

Course #103145

Instructor: Ross Pearce, CLU, ChFC, CIC

November 15

12 PM - 3 PM

3 hours

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

Course #TBD

Instructor: Ross Pearce, CLU, ChFC, CIC

November 14

12 PM - 3 PM

3 hours

Most people purchase Life Insurance in an attempt to reduce the financial pressure on loved ones and other beneficiaries when someone dies. However, many individuals fail to realize the Living Benefits found in Life Insurance contracts. Explore benefits the policy owner may take advantage of while still alive. 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.

Lying, Stealing, New Types of Fraud: The Importance of Crime Insurance

Course #102728

Instructor: Richard Clarke, CPCU, CIC

December 13

12 PM - 3 PM

3 hours

Commercial Property forms exclude employee dishonesty, theft of money and securities, computer fraud, safe burglary, extortion, and related criminal acts. This is why every business needs a sound crime coverage program. Review the differences in theft, burglary, robbery, fraud, larceny, and mysterious disappearance, and discover why these differences are important to your clients. Evaluate the Discovery and Loss Sustained insuring agreements, limits of insurance, deductibles, exclusions, definitions, and conditions. Examine Employee Theft, Forgery or Alteration, Computer Fraud, and Funds Transfer Fraud and discover the need for social engineering attack coverage.

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

Course #103150

Instructor: Keith Wilts, CPCU, CIC

November 9

8 AM - 11 AM

3 hours

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.

Protecting Your Most Valuable Asset

Course #101256

Instructor: Ross Pearce, CLU, ChFC, CIC

December 11

12 PM - 3 PM

3 hours

Clients spend much of their time and energy focusing on protecting the "things" they possess and overlook the need to insure him or herself. 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.

Top 10 Countdown of Personal Lines Coverages & Current Issues

Course #102747

Instructor: Keith Wilts, CPCU, CIC

October 15

12 PM - 3 PM

3 hours

Discuss automobile ride sharing arrangements (e.g. Uber and Lyft), and potential coverage problems for shared ownership automobiles and properties, such as condominiums. Evaluate how being a resident of the insured's household affects coverage under Homeowners and Personal Auto policies. Evaluate the extent of coverage for business in personal lines policies. What liability insurance would be available if a parent is sued for negligent supervision of a minor?

Webinar Course Descriptions

Topic: **When the Child Becomes the Parent - Aging Parents and Insurance Decisions** **Date:** **November 7** **Time (Central):** **8 AM - 11 AM** **CE Credits:** **Course #103152**
Instructor: **Ross Pearce, CLU, ChFC, CIC** **3 hours**

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.

Who Is An Insured **Course #103413**
Instructor: **Keith Wilts, CPCU, CIC** **December 17** **12 PM - 3 PM** **3 hours**

Who is an insured in a Commercial Liability policy can be very different from who wants to be an insured. Examine the extent of protection for a named insured and for others who are covered by the policy. Sole proprietor, partnership, joint venture, trusts, and newly acquired or formed entities will be discussed. Protection for prior entities, employees, volunteer workers, and an additional insured will be examined. Evaluate coverage for an insured who rents or leases property.

Workers' Compensation **Course #102123**
Instructor: **Keith Wilts, CPCU, CIC** **October 5** **8 AM - 11 AM** **3 hours**

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.