

Independent Insurance Agents of Nebraska 2018 Webinars

Register

Register online at www.ian.org using a credit card or submitting a check. Registrations must be received at least 3 business days before the webinar you wish to attend. Once your registration has been processed, you will receive an emailed confirmation.

Approximately 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 Nebraska will file your CE credit with State Based Systems within ten days following the course.

No exam is required for CE credit.

It's really that easy!

August

Date	Webinar	Time (Central)	Instructor
6	Protecting Your Most Valuable Asset	12 PM - 3 PM	Ross Pearce
7	Lying, Stealing, New Types of Fraud: The Importance of Crime Insurance	12 PM - 3 PM	Richard Clarke
8	The Dirty Dozen <i>Twelve Great Commercial Insurance Mysteries</i>	8 AM - 11 AM	Keith Wilts
9	E&O: Roadmap to Policy Analysis - Part One	8 AM - 11 AM	Keith Wilts
9	E&O: Roadmap to Policy Analysis - Part Two	12 PM - 3 PM	Keith Wilts
13	Dispelling the Myths of Workers' Compensation	12 PM - 3 PM	Patrick Deem
14	Personal Auto Hot Topics ... What You Need to Know	12 PM - 3 PM	Keith Wilts
16	Cyber Liability	12 PM - 3 PM	Paul Burkett
20	Ethics - Walking a Straight Line	12 PM - 3 PM	Keith Wilts
21	Commercial General Liability Coverages	8 AM - 11 AM	Patrick Deem
27	Insuring Trusts - Protecting Your Client's Wishes	12 PM - 3 PM	Paul Burkett
28	When the Child Becomes the Parent - Aging Parents and Insurance Decisions	8 AM - 11 AM	Ross Pearce
29	Condominiums	12 PM - 3 PM	Keith Wilts

September

Date	Webinar	Time (Central)	Instructor
5	10 Things Every Commercial Lines Agent Ought to Know	12 PM - 3 PM	Keith Wilts
6	E&O: Roadmap to Policy Analysis - Part One	8 AM - 11 AM	Keith Wilts
6	E&O: Roadmap to Policy Analysis - Part Two	12 PM - 3 PM	Keith Wilts
10	Contractors Liability Exposures ... Risk Analysis to Coverage Solutions	12 PM - 3 PM	Paul Burkett
11	Farm Liability Coverages	8 AM - 11 AM	Keith Wilts
13	Risk Assessment for Manufacturing Operations - What Can Go Wrong?	8 AM - 11 AM	Paul Burkett
13	Income After Retirement - Where Does the Money Come From?	12 PM - 3 PM	Ross Pearce
14	Personal Auto Policy	8 AM - 11 AM	Keith Wilts
17	Who Is An Insured	12 PM - 3 PM	Keith Wilts
18	Ethics and Agent Liability	12 PM - 3 PM	Paul Burkett
19	Life and Health Solutions for Business Challenges	8 AM - 11 AM	Ross Pearce
20	Homeowners Hot Topics ... What You Need to Know	12 PM - 3 PM	Ross Pearce
24	Commercial Property Coverages <i>Exploring Key Concepts</i>	12 PM - 3 PM	Patrick Deem

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
11	Protecting Your Most Valuable Asset	12 PM - 3 PM	Ross Pearce
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

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 is 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: 10 Things Every Commercial Lines Agent Ought to Know
Instructor: Keith Wilts, CPCU, CIC
Date: September 5
Time (Central): 12 PM - 3 PM
CE Credits: Course #32938
3 P&C hours

Don't miss this chance to 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 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
Instructor: Paul Burkett, J.D., CPCU, CIC
Date: October 4
Time (Central): 12 PM - 3 PM
CE Credits: Course #32943
3 P&C 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
Instructor: Richard Clarke, CPCU, CIC
Date: October 16
Time (Central): 12 PM - 3 PM
CE Credits: Course #37022
3 P&C 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
Instructor: Patrick Deem, Sr., CIC, CRIS
Date: October 9
Time (Central): 12 PM - 3 PM
CE Credits: Course #33023
3 P&C 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
Instructor: Keith Wilts, CPCU, CIC
Date: October 17
Time (Central): 12 PM - 3 PM
CE Credits: Course #38021
3 P&C 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.

Webinar Course Descriptions

Topic:

Date:

Time (Central):

CE Credits:

Commercial General Liability Coverages

Instructor: Patrick Deem, Sr., CIC, CRIS

August 21

8 AM - 11 AM

Course #32931

3 P&C hours

Evaluate significant issues including coverage 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

September 24

12 PM - 3 PM

Course #34056

3 P&C 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: Keith Wilts, CPCU, CIC

August 29

12 PM - 3 PM

Course #33832

3 P&C hours

Instructor: Ross Pearce, CLU, ChFC, CIC

October 29

12 PM - 3 PM

3 P&C 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 Liability Exposures ... Risk Analysis to Coverage Solutions

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

September 10

12 PM - 3 PM

Course #33026

3 P&C hours

Writing insurance for contractors who fix things, build things, and destroy things requires specialized knowledge and skills. Examine "construction defect" exposures, certificate of insurance dilemmas, and Additional Insured vs. Named Insured concerns. Discover how contractual liability coverage can vary significantly depending on which edition of the ISO Commercial General Liability (CGL) policy or Additional Insured endorsement the carrier uses. 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 the insured's or a subcontractor's work or products. Learn why it is important to know when an "ongoing operation" becomes a "completed operation." Examine when an insured needs discontinued products and operations coverage.

Contractors Property Exposures

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

October 22

12 PM - 3 PM

Course #33833

3 P&C 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

August 16

12 PM - 3 PM

Course #32946

3 P&C 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.

Webinar Course Descriptions

Topic:	Date:	Time (Central):	CE Credits:
The Dirty Dozen			Course #34058
Instructor: Keith Wilts, CPCU, CIC	August 8	8 AM - 11 AM	3 P&C hours

This fast moving program examines 12 significant coverage issues vital to meeting client needs. Examine 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			Course #36490
Instructor: Patrick Deem, Sr., CIC, CRIS	August 13	12 PM - 3 PM	3 P&C 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.

E&O: Roadmap to Policy Analysis - Part One			Course #37316
Instructor: Keith Wilts, CPCU, CIC	August 9	8 AM - 11 AM	3 Ethics hours
Instructor: Keith Wilts, CPCU, CIC	September 6	8 AM - 11 AM	3 Ethics hours
Instructor: Keith Wilts, CPCU, CIC	October 10	8 AM - 11 AM	3 Ethics hours
Instructor: Keith Wilts, CPCU, CIC	October 10	4 PM - 7 PM	3 Ethics 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 #37317
Instructor: Keith Wilts, CPCU, CIC	August 9	12 PM - 3 PM	3 Ethics hours
Instructor: Keith Wilts, CPCU, CIC	September 6	12 PM - 3 PM	3 Ethics hours
Instructor: Keith Wilts, CPCU, CIC	October 10	12 PM - 3 PM	3 Ethics 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 #32934
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.

Webinar Course Descriptions

Topic:

Date:

Time (Central):

CE Credits:

Ethics - Walking a Straight Line

Instructor: Keith Wilts, CPCU, CIC

August 20

12 PM - 3 PM

Course #38022
3 Ethics hours

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. Learn the key steps to analyzing agent responsibility and implementing a systematic process to identify and satisfy client needs.

Ethics and Agent Liability

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

September 18

12 PM - 3 PM

Course #32939
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.

Farm Liability Coverages

Instructor: Keith Wilts, CPCU, CIC

September 11

8 AM - 11 AM

Course #35684
3 P&C & AFIS hours

Writing farm insurance poses many challenges; this is due to the wide range of activities in which farmers engage, farm diversification into non-farm business activities, the need to also insure the farm-related personal residential exposures, increased reliance on technology in farming, and changes in farm ownership (trust, corporation, LLC, etc.). Participants will examine liability loss exposures faced by clients who are farmers, those who own farm property but do not engage in farming, and those who have an insurance interest in farm property, such as a trustee or beneficiary in a farm trust. Discover coverage provided in various Farm Liability Coverage forms and significant liability endorsements available to tailor coverage. Particular attention will be given to forms, endorsements and policy provisions that are unique to farm coverages.

Homeowners Hot Topics ... What You Need to Know

Instructor: Ross Pearce, CLU, ChFC, CIC

September 20

12 PM - 3 PM

Course #36489
3 P&C 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

September 13

12 PM - 3 PM

Course #37318
3 Life 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

October 30

12 PM - 3 PM

Course #38236
3 P&C 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.

Webinar Course Descriptions

Topic:

Date:

Time (Central):

CE Credits:

Insuring Trusts - Protecting Your Client's Wishes

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

August 27

12 PM - 3 PM

Course #35686

3 P&C 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.

Life and Health Solutions for Business Challenges

Instructor: Ross Pearce, CLU, ChFC, CIC

September 19

8 AM - 11 AM

Course #37767

3 P&C hours

Identify the characteristics, advantages, disadvantages, loss exposures, and variation of insurance products available based on the type of business entity (Sole Proprietor, Partnership, Limited Liability Company, or Corporation). Evaluate serious risk management challenges every business could experience because of an owner or key employee's death or disability. Explore the financial and personnel considerations that need to be addressed to determine limits of insurance and how various life and disability products can be used to fund a business succession plan (Buy-Sell Agreement). Examine the benefits and potential problems associated with an Employer Owned Life Insurance (EOLI) policy and the role played by the agent. Discuss the uses and tax treatment of Life and Disability Insurance to insure a Key Person and how to protect a business with Business Overhead Expense (BOE) insurance.

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

Instructor: Richard Clarke, CPCU, CIC

August 7

12 PM - 3 PM

Course #38237

3 P&C 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

Instructor: Keith Wilts, CPCU, CIC

August 14

12 PM - 3 PM

Course #36486

3 P&C 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.

Personal Auto Policy

Instructor: Keith Wilts, CPCU, CIC

September 14

8 AM - 11 AM

Course #34057

3 P&C hours

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.

Webinar Course Descriptions

Topic:

Date:

Time (Central):

CE Credits:

Protecting Your Most Valuable Asset

Instructor: Ross Pearce, CLU, ChFC, CIC

August 6

12 PM - 3 PM

Course #37021

3 P&C hours

Instructor: Ross Pearce, CLU, ChFC, CIC

October 11

12 PM - 3 PM

3 P&C 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.

Risk Assessment for Manufacturing Operations - What Can Go Wrong?

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

September 13

8 AM - 11 AM

Course #35864

3 P&C hours

Every manufacturer’s operation is unique. Risk identification and analysis is the first steps in developing an insurance program that truly meets the insured’s needs. Risk Identification involves recognizing what manufacturing risks could possibly cause losses. Risk Analysis involves assessing the consequences of those manufacturing losses. Paul Burkett uses his legal training and vast insurance experience, in presenting Risk Assessment For Manufacturing Operations – What Can Go Wrong?

Top 10 Countdown of Personal Lines Coverages & Current Issues

Instructor: Keith Wilts, CPCU, CIC

October 15

12 PM - 3 PM

Course #36488

3 P&C 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 the business in personal lines policies. What liability insurance would be available if a parent is sued for negligent supervision of a minor?

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

Instructor: Ross Pearce, CLU, ChFC, CIC

August 28

8 AM - 11 AM

Course #36487

3 L&H 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

Instructor: Keith Wilts, CPCU, CIC

September 17

12 PM - 3 PM

Course #33025

3 P&C 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

Instructor: Keith Wilts, CPCU, CIC

October 5

8 AM - 11 AM

Course #32947

3 P&C 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.