

RISE to
the
CHALLENGE

BIG **i** SM | INDEPENDENT INSURANCE AGENTS OF
NEBRASKA

116th Annual Convention
September 11-13

COURSE DESCRIPTIONS

PERSONAL LINES CE TRACK

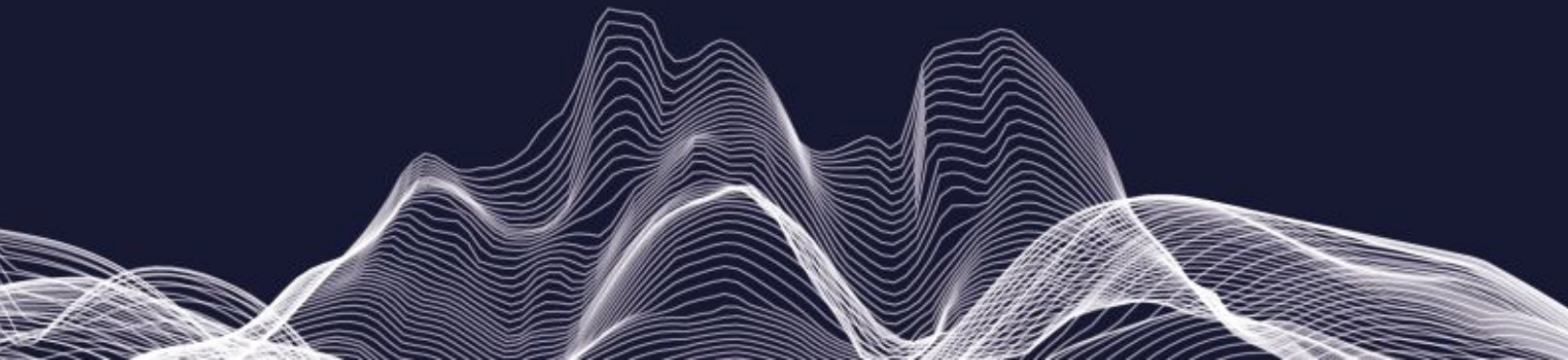
INSTRUCTOR SAM BENNETT, CIC, CPRM, AFIS, CPIA, CRIS

THE PERSONAL AUTO POLICY: A FRIENDLY LITTLE FELLA, UNTIL IT ISN'T - LIABILITY FOCUS

From a LIABILITY standpoint, the Personal Auto Policy is 'an answer looking for a question'. There are nearly 275,000,000 registered vehicles on US roads. Many of these vehicles are commercial autos and best served with commercial auto coverage forms and endorsements. The Personal Auto Policy (PAP) is used for many of the remaining vehicle risks. This likely makes the PAP the most often written coverage form in our industry. If a person has only one policy, it is most likely a Personal Auto Policy. Still, this coverage form has many 'mysteries' – for both the insurance professional and the policyholder. This presentation will address a few liability concerns in the PAP and will provide information on endorsements that should be considered for nearly every Personal Auto risk.

THE PERSONAL AUTO POLICY: A FRIENDLY LITTLE FELLA, UNTIL IT ISN'T - PERSONAL DAMAGE FOCUS

From a PHYSICAL DAMAGE standpoint, the Personal Auto Policy is 'an answer looking for a question'. There are nearly 275,000,000 registered vehicles on US roads. Many of these vehicles are commercial autos and best served with commercial auto coverage forms and endorsements. The Personal Auto Policy (PAP) is used for many of the remaining vehicle risks. This likely makes the PAP the most often written coverage form in our industry. If a person has only one policy, it is most likely a Personal Auto Policy. Still, this coverage form has many 'mysteries' – for both the insurance professional and the policyholder. This presentation will address a few physical damage concerns in the PAP and will provide information on endorsements that should be considered for nearly every Personal Auto risk.



RISE to
the
CHALLENGE

BIG **i** SM | INDEPENDENT INSURANCE AGENTS OF
NEBRASKA

116th Annual Convention
September 11-13

COURSE DESCRIPTIONS

PERSONAL LINES CE TRACK

INSTRUCTOR SAM BENNETT, CIC, CPRM, AFIS, CPIA, CRIS

SOMEONE PAID YOU TO USE YOUR WHAT? HOME SHARING AND THE 2022 ISO HOMEOWNER'S POLICY

The presentation explores how the ISO Homeowner Policy responds to property and liability exposures for activities in which insureds share their home. Such services as Airbnb, VRBO, Couchsurf, Holidaylettings and others make it very convenient to offer our homes to others. Understanding how Homeowner coverages are affected by these arrangements for both the provider and user must be understood by our clients.

