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Independent Speaking Options  
(Revised 04/2015)

In addition to being a member of National Faculty with the Society of CIC, I am also a National Faculty Member of AFIS (Agribusiness and Farm Insurance Specialist) and a Regional Facilitator for the American Insurance Marketing and Sales Society (AIMS Society) in their CPIA program.

The following is a sample of independent presentations I can offer.

Personal Lines Subjects

1. ***Filling Insurance Gaps & Adding Value for Your Personal Lines Clients***

This is a 6 – 8 hour presentation that can be ‘broken’ into pieces of various lengths. The presentation reviews common exposures of the personal lines insured, ie, autos, vehicles not autos but which move under their own power, business exposures, liability exposures, and others for whom the insured has responsibility.

A review of the HO 2011, the 2005 PAP and Personal Umbrella policy forms allows for an in-depth forum regarding these very important coverages.

2. ***How to Think Like an Old Agent – Even When You’re Young – And Why You Would Want To***

This is a 2 – 4 hour presentation geared toward the agent either new to the industry, or new to Personal Lines. This lively presentation mixes solid insurance contract language discussion with positive reinforcement of how successful insurance professionals are made, not born.

3. ***Personal Lines Claim Scenarios***

This is a 2 – 4 hour presentation which uses real life claim scenarios to ‘dig in’ to Personal Lines policy language in order to show both the newer and seasoned agent that it is not what you **THINK** the policy says, but what the policy **ACTUALLY** says that is vital in coverage determination. The scenarios are colorful and humorous and require participants to understand how dissecting the coverage forms is vital in determining coverage and eliminating gaps.

## Agribusiness Subjects

### 1. ***A Walk Around the Farm – A Risk Management Approach to Protecting the Small Farmer***

This is a 6 – 8 hour presentation that can be ‘broken’ into 2 – 4 hour pieces. The presentation is a comprehensive discussion of risks present in a small farm operation – and the policy forms and endorsements used to manage these exposures. It entails an in-depth discussion of:

- a. Farm property coverages found in the FP 00 12 – Farm dwellings, appurtenant structures, and household personal property
- b. Farm property coverages found in the FP 00 13 – Farm personal property
- c. Farm property coverages found in the FP 00 14 – Barns, outbuildings and other farm structures
- d. The Additional coverages, conditions, & definitions form FP 00 90
- e. Cause of Loss forms
- f. Exclusions and limitations found in these forms
- g. A review of some of the most commonly used Property Endorsements available to fill the gaps found in the unendorsed forms
- h. Farm liability coverages found in the FL 00 20 – Farm liability coverage form – including a discussion of the FL 01 63 Amendatory Endorsement
- i. A review of some of the most commonly used Farm Liability Endorsements available to fill the gaps found in the unendorsed forms
- j. An overview of the risk management process and the importance of enlisting risk management techniques to control small farm exposures

This presentation is very versatile. It can be tailored to a group of insurance professionals who routinely work with agribusiness risks or a group with less background in the farm marketplace. I approach the coverage forms as though I am teaching commercial forms and use valid and understandable claim scenarios to make the forms more understandable. Outlines made available to the students will include policy forms and endorsements that remain valuable tools long after the presentation.

### 2. ***If it Moves on the Farm, it Presents a Risk***

This is a 3 - 6 hour presentation on the property and liability risks presented by items that move under their own power, ie trucks, tractors, private passenger autos, mobile equipment, etc. as well as items attached to them, ie trailers, implements, compressors, etc. It entails an in-depth discussion of:

- a. Personal auto coverages found in the Personal Auto Policy PP 00 01 that can provide protection for certain vehicles
- b. Eligibility, exclusions and limitations in the PP 00 01 that can prove problematic to the farm risk

- c. Coverages found in the Business Auto Coverage Form CA 00 01 that can provide protection for certain vehicles
- d. Eligibility, exclusions, and limitations in the CA 00 01 that can prove problematic to the farm risk
- e. Coverages found in unendorsed Farm Liability forms that can provide protection for certain vehicles
- f. Endorsements available in the Farm Property program to address concerns of physical damage to mobile farm equipment

3. ***Enhancing Your Value to the Agribusiness Insurance Buyer***

Whether you are the insurance professional to the farmer, farm manager, or custom farmer; or whether you are filling the commercial insurance need or personal insurance need for your client, the competitive nature of the marketplace requires that you differentiate yourself. This two to four hour presentation reminds the insurance professional of the vital position they fill in their relationship with the farm insured. It entails an in-depth discussion of:

- a. Efficient approach – aka – Suspect or Prospect?
- b. Your delivery style vs. their receipt mode
- c. Tools available to more efficiently discover exposure during the interview process, ie surveys, questionnaires, research tools, internet tools, etc.
- d. What do I offer that others cannot or will not?

4. ***Using Farm Property & Liability Endorsements To Fill Coverage Gaps***

Farm forms, whether ISO, AAIS or those developed by our carriers who cater to the agribusiness market, try really, really hard to look like Personal Lines forms for some parts of a risk and Commercial Lines forms for other parts of that client's risk. Unfortunately, they consistently fall woefully short on both counts. This two to four hour presentation will seek to introduce and explain a few endorsements that should be routinely offered and also covers some endorsements that CANNOT be forgotten when placing coverage for our farm and agribusiness clients.

## Commercial Subjects

### 1. ***Commercial General Liability Overview***

This is a 2 - 4 four hour presentation that hits the 'high spots' of frequently confused coverages (or lack thereof) in the ISO Commercial General Liability Coverage Form. Depending upon the time available, the experience of the audience, and, especially, the interests/background of the participants, the discussion can be tailored for those in Agribusiness, Construction, Transportation or Main Street type business insurance sales and service.

### 2. ***Business Auto Coverage Form Overview***

This is a 2 - 4 hour presentation that hits the 'high spots' of frequently confused coverages (or lack thereof) in the ISO Business Auto Coverage Form. Tailored to meet the needs of the specific audience, this presentation will immerse participants in the most important concepts found in the form:

- a. Who is an "insured" in the unendorsed form
- b. The use of endorsements to provide "insured" status to those not automatically given that status
- c. What "autos" are Covered "Autos"
- d. The vital nature of Symbols
- e. How and when Loading/Unloading exposures are covered

### 3. ***Workers Compensation and Employers Liability Overview***

This is a two to four hour presentation that hits the 'high spots' of this coverage form. This discussion covers:

- a. The statutory nature of the tort responsibility foisted upon the employer is examined within the context of the use of the Workers Compensation form for transfer of that portion of the risk
- b. The importance of proper indication of states in which an employer's risk exists
- c. Employers liability concepts and coverages provided by the form

4. ***Unmanned Aircraft (Drones) – Their Exposures & Insurance Implications***

A ‘Down and Dirty’ one to two hour presentation on the emerging use of drones by our clients in the Commercial, Agribusiness and Personal Lines worlds. Recent FAA directives, insurance company attitudes and coverage exclusions will be discussed.

Ethics

1. Several presentations available – tailored to the participants in both subject/material and presentation length:
  - a. ***The Good, The Bad, The Ethical – Building a ‘Culture of Correctness’ Taking the Ethics Lead in Your Shop***
  - b. ***Effective Strategies To Achieve Our Ethics Goals***
  - c. ***Training Our Personnel To Achieve Our Ethics Goals***
  - d. ***Building a ‘Culture of Correctness’ How Management Can Take the Ethics Lead***
  - e. ***Do The Right Thing – For Goodness Sake***
  - f. ***Perpetual Ethics – Creating a Culture of Integrity***