

## **TOPICS**

### **Covered or Not Covered**

2-6 Hours

Personal Lines and/or Commercial Lines

This program deals with denied claims that were actually covered losses. I discuss the reasons for denial and the coverages that were found to cover the losses. This is a fairly interactive program generating discussions with the agent's and their ideas and feelings on the claim.

### **Employment Practices Liability – Test Your Knowledge**

4 hours

This program deals more with the Risk Management techniques to help prevent a loss than the coverage itself. Topics covered are the current laws and acts that insureds should be aware of – to how to hire, supervise and fire employees – to what insureds should look for in coverage. Exclusions in current policies are discussed along with issues the insured should look out when choosing a policy that is right for them and their business.

### **To Endorse or Not To Endorse**

2-4 hours

This program deals with the exclusions and limitations in the Commercial Property Policy and the endorsements that are available to fill the gaps in coverage.

### **Nature, Clients and Experts**

4 – 6 hours

This program deals with all property policies (HO, CP & BOP) and the exclusions and limitations dealing with property losses. Coverages are discussed and solutions given to handle specific types of claims.

## **Home-Based Business**

2-4 hours

This program deals with the exclusions in the homeowners policy in regards to home based businesses and the endorsements that are available to possibly cover some of these exposures. I use case studies to help the agents relate to possible scenarios they could face – Piano teacher, stained glass business, my training and consulting firm, jewelry and purse distributors, etc.

## **Businessowners 2006**

4-6 hours

This program deals with all the coverages, exclusions, extensions and limitations in the new 2006 edition of the BOP policy. I compare this edition to prior editions.

## **Ethics**

2-4 hours

I have a number of programs dealing with ethics in order to comply with the various state ethics requirements.

## **Errors and Omissions**

4-6 hours

I have a number of programs dealing with Error and Omissions issues and solutions. I am an auditor for both Swiss Re and Uticia so many of my programs deal with actual agency operations. We discuss procedures and workflows that will not only assist in E&O prevention but will help with effectiveness and efficiency.

### **Risk Management Walking Tour**

2-4 hours

This program deals with the actual steps of risk management and then we apply them while looking at an actual risk – the hotel or conference center where the program is being held. A very hands on class.

### **Certificates of Insurance and Additional Insureds**

2-3 hours

This program deals with the trials and tribulations of Certificates of Insurance.