

Commercial Lines – Property

- **Property Core Principles** provides a comprehensive overview of commercial property insurance. All property policy components are discussed, including causes of loss and key exclusions.
- **Property Coverages** reviews the full coverage grant in the commercial property policy form, including covered locations and additional coverages.
- **Property Limit Determination** discusses limit determination in the commercial property policy form, including an overview of property valuation, co-insurance and agreed value provisions. Deductibles and protective safeguards are also discussed.
- **Introduction to Business Income** reviews the combined Business Income and Extra Expense Coverage Form.
- **Introduction to Property Rating** provides a comprehensive overview of the process, including definitions of key property insurance terms and elements and factors involved in the property rating process.

Commercial Lines – General Liability

- **CGL Core Principles** reviews the Commercial General Liability policy including policy structure, coverage triggers and limits of insurance.
- **CGL Coverages** reviews Coverages A, B and C including insuring agreements, triggers and exclusions. Supplementary Payments under Coverages A and B are also discussed.
- **CGL Exclusions** provides a detailed review of the CGL policy exclusions.
- **Overview of Certificate of Insurance:** Upon completion of this course, you will be able to describe the purpose of a certificate of insurance, know why certificates of insurance are important, know how to read a certificate of insurance and understand certificate compliance, management and tracking.
- **Introduction to Additional Insured** reviews key elements of Additional Insured status under the CGL policy, including discussion of the financial interests of individuals and entities who need the protection afforded by an Additional Insured endorsement.

Workers Compensation

- **Worker's Compensation Core Principles** provides an overview of Workers Compensation Law and the State regulated Workers Compensation system in the U.S.
- **Workers Compensation Coverages** provides a detailed review of the Workers Compensation and Employers Liability policy sections and coverages, including types of disabilities and Other States coverage.
- **Workers Compensation Classifications:** For most employers, the costs associated with Workers Compensation account for a significant portion of the firm's cost of risk. As a result, there is much to understand regarding Workers Compensation classification, rating and premium determination and risk financing options. This course provides an overview of: Exposure Base, Classification and Unmodified Premium Determination, and Premium Modification.

Business Auto Coverages

- **Introduction to Commercial Auto Insurance: Coverages** reviews the Business Auto Policy (BAP) to explain the different types of covered autos and the symbols used in the declarations. You will also understand the Auto Liability coverage grant including exclusions and the limit of insurance provision. A review of Physical Damage coverage including physical damage exclusions, limit of insurance and deductibles is also included.
- **Introduction to Commercial Auto Insurance: Declarations, Classification and Rating** provides a detailed review of the Business Auto Declarations page, and commercial vehicle classification and rating.

Commercial Umbrella Liability

- **Introduction to the Commercial Liability Umbrella Policy** reviews the standard Commercial Liability Umbrella policy beginning with an overview of how an Umbrella policy functions and a review of the key components of the policy including the 'Who Is Insured' provision, Coverages A & B, limits of insurance, key definitions and conditions are also reviewed.
- **The Commercial Liability Umbrella Policy: Maintenance of Underlying Insurance** expands knowledge of the Commercial Liability Umbrella Policy and the requirement to maintain underlying limits. Underlying insurance requirements and scenarios, and drop-down provisions are also reviewed.

BOP Coverages

- **BOP Property Coverages** provides a comprehensive overview of Property Coverages provided by the Businessowners Policy, including discussion or target customers for BOP. The course also reviews all BOP Property Coverages, Causes of Loss, Exclusions, Limits and Deductibles.
- **BOP Liability Coverages** provides a comprehensive overview of Businessowners Liability coverage and insuring agreement, including Personal Injury, Advertising Injury, Medical Payments. The course also reviews Limits, the Named Insured clause, the Occurrence trigger, Supplementary Payments and Exclusions.

Customer Management Skills

- **Errors & Omissions – What Can You Do?:** This learning module reviews the definitions of errors and omissions, along with important information about who is liable and the possible consequences. A top ten list of the errors and omissions agencies experience is explained in detail. The user will explore and retain best practices in avoiding E&O exposure.
- **Customer Management – Anticipating Needs:** The Customer Management: Anticipating Needs learning module explores the roles within the insurance agency and helps the learner to understand the new business workflow, renewal workflow and certificates of insurance process. The user will also learn how to build credibility and loyalty with co-workers and clients, how to develop a strong client retention strategy and understand how anticipating needs will aid in customer management.
- **Customer Management – Balancing Priorities:** The Customer Management: Balancing Priorities learning module explores different time management strategies for balancing client's requests and agency demands. The learner will also develop techniques to prioritize agency duties, avoid procrastination, manage a workload and manage a workspace.