

# Nevada Independent Insurance Agents

## 2017 Live & Interactive Webinars



### Register

Register by mail or online at [www.niia.org](http://www.niia.org). Payment can be made by check to NIIA, or by credit card. Once your registration has been processed, you will receive an emailed order confirmation. **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, the latest version of Adobe Flash Player (a free download), and headphones or speakers, you can participate in a web-based **LIVE and interactive classroom**. Multiple registered students can attend as a group and share a computer, or you can participate on an individual basis. You can attend in your home or office.

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## May

Date	Webinar	Time (Pacific)	Instructor
4	E&O: Roadmap to Policy Analysis - Part One	6 AM - 9 AM	Keith Wilts
4	E&O: Roadmap to Policy Analysis - Part Two	10 AM - 1 PM	Keith Wilts
5	Personal Auto Hot Topics ... What You Need to Know	6 AM - 9 AM	Keith Wilts
8	Business Auto Coverages	10 AM - 1 PM	Patrick Deem
9	The Dirty Dozen <i>Twelve Great Commercial Insurance Mysteries</i>	6 AM - 9 AM	Keith Wilts
12	Contractors Property Exposures	6 AM - 9 AM	Paul Burkett
15	Cyber Liability	10 AM - 1 PM	Paul Burkett
18	An Agent's Guide to Insuring Nonprofits	10 AM - 1 PM	Richard Clarke
19	Condominiums	6 AM - 9 AM	Ross Pearce
22	Ethical Dilemmas ... Making the Right Choices	10 AM - 1 PM	Keith Wilts
25	Income After Retirement - Where Does the Money Come From?	6 AM - 9 AM	Ross Pearce
25	Commercial Property Coverages <i>Exploring Key Concepts</i>	10 AM - 1 PM	Patrick Deem

# June

Date	Webinar	Time (Pacific)	Instructor
5	Dispelling the Myths of Workers' Compensation	10 AM - 1 PM	Patrick Deem
6	When the Child Becomes the Parent - Aging Parents and Insurance Decisions	10 AM - 1 PM	Ross Pearce
7	Personal Auto Policy	6 AM - 9 AM	Keith Wilts
8	E&O: Roadmap to Policy Analysis - Part One	6 AM - 9 AM	Keith Wilts
8	E&O: Roadmap to Policy Analysis - Part Two	10 AM - 1 PM	Keith Wilts
12	Insuring Trusts - Protecting Your Client's Wishes	10 AM - 1 PM	Paul Burkett
13	Protecting Your Most Valuable Asset	6 AM - 9 AM	Ross Pearce
19	Ethics and the Law	10 AM - 1 PM	Bryan Tilden
26	Top 10 Countdown of Personal Lines Coverages & Current Issues	10 AM - 1 PM	Keith Wilts
27	Unlocking the Secrets of D&O Insurance	10 AM - 1 PM	Richard Clarke
28	Contractors Liability Exposures ... Risk Analysis to Coverage Solutions	10 AM - 1 PM	Paul Burkett
29	Farm Liability Coverages	10 AM - 1 PM	Keith Wilts

# July

Date	Webinar	Time (Pacific)	Instructor
12	Business Auto Coverages	10 AM - 1 PM	Keith Wilts
13	E&O: Roadmap to Policy Analysis - Part One	6 AM - 9 AM	Keith Wilts
13	E&O: Roadmap to Policy Analysis - Part Two	10 AM - 1 PM	Keith Wilts
17	Insuring Toys and Collectibles	10 AM - 1 PM	Keith Wilts
18	Fiduciary Liability, ERISA Bonding, and Employee Benefits Liability <i>The Affordable Care Act contains significant responsibilities for benefit plan decision makers</i>	10 AM - 1 PM	Richard Clarke
19	It's Not My Fault, or Is It? - Liability Issues in Personal Lines Policies	10 AM - 1 PM	Ross Pearce
20	Commercial General Liability Coverages	6 AM - 9 AM	Patrick Deem
20	Additional Insureds and Certificates of Insurance	10 AM - 1 PM	Paul Burkett
24	10 Things Every Commercial Lines Agent Ought to Know	10 AM - 1 PM	Keith Wilts
25	Ethics and Agent Liability	10 AM - 1 PM	Paul Burkett
26	Farm Property Coverages	10 AM - 1 PM	Keith Wilts
27	Homeowners Hot Topics ... What You Need to Know	10 AM - 1 PM	Ross Pearce

# August

Date	Webinar	Time (Pacific)	Instructor
7	Income After Retirement - Where Does the Money Come From?	10 AM - 1 PM	Ross Pearce
14	Workers' Compensation	10 AM - 1 PM	Bryan Tilden
15	E&O: Roadmap to Policy Analysis - Part One	6 AM - 9 AM	Keith Wilts
15	E&O: Roadmap to Policy Analysis - Part Two	10 AM - 1 PM	Keith Wilts
16	Personal Auto Hot Topics ... What You Need to Know	6 AM - 9 AM	Keith Wilts
17	Cyber Liability	10 AM - 1 PM	Paul Burkett
21	Commercial Property Coverages <i>Exploring Key Concepts</i>	10 AM - 1 PM	Keith Wilts
22	When the Child Becomes the Parent - Aging Parents and Insurance Decisions	10 AM - 1 PM	Ross Pearce
23	Insuring Technology Exposures - Products, Property & Professional Liability	6 AM - 9 AM	Paul Burkett
24	An Agent's Guide to Insuring Nonprofits	10 AM - 1 PM	Richard Clarke
29	Ethical Dilemmas ... Making the Right Choices	10 AM - 1 PM	Patrick Deem
30	Who Is An Insured	10 AM - 1 PM	Keith Wilts

Please register me for the following webinar(s):			Member Registration Fee (per person)	Non-Member Registration Fee (per person)
Date	Topic	Times & Course #		
			<input type="checkbox"/> \$40 (3-hour class)	<input type="checkbox"/> \$50 (3-hour class)
			<input type="checkbox"/> \$40 (3-hour class)	<input type="checkbox"/> \$50 (3-hour class)
			<input type="checkbox"/> \$40 (3-hour class)	<input type="checkbox"/> \$50 (3-hour class)
			<input type="checkbox"/> \$40 (3-hour class)	<input type="checkbox"/> \$50 (3-hour class)
Please verify the course number. You cannot repeat a course within your current continuing education cycle.		Total Payment	\$ _____	\$ _____

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Cancellation Policy: Cancellations received within 4 calendar days of this course will incur a \$40 non-transferable fee. Cancellations received within 5 or more days in advance will incur a \$25 non-transferable fee. No-shows: anyone who registers for a class and does not show up for the class will forfeit their registration fee. No exceptions!



**Nevada Independent Insurance Agents (NIIA)**

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Phone: 775-499-5844

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www.niiia.org



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# About the Instructors

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## **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.

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## **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.

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## **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.

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## **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.

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## **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.

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## **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.

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# Course Descriptions

**Topic:** 10 Things Every Commercial Lines Agent Ought to Know  
**Instructor:** Keith Wilts, CPCU, CIC  
**Date:** July 24  
**Time (Pacific):** 10 AM - 1 PM  
**CE Credits:** Course #19478  
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:** July 20  
**Time (Pacific):** 10 AM - 1 PM  
**CE Credits:** Course #19234  
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:** May 18  
**Time (Pacific):** 10 AM - 1 PM  
**CE Credits:** Course #21493  
3 P&C hours  
**Instructor:** Richard Clarke, CPCU, CIC  
**Date:** August 24  
**Time (Pacific):** 10 AM - 1 PM  
**CE Credits:** 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:** May 8  
**Time (Pacific):** 10 AM - 1 PM  
**CE Credits:** Course #19080  
3 P&C hours  
**Instructor:** Keith Wilts, CPCU, CIC  
**Date:** July 12  
**Time (Pacific):** 10 AM - 1 PM  
**CE Credits:** 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.

**Commercial General Liability Coverages**  
**Instructor:** Patrick Deem, Sr., CIC, CRIS  
**Date:** July 20  
**Time (Pacific):** 6 AM - 9 AM  
**CE Credits:** Course #19229  
3 P&C hours

Evaluate significant issues including sources of legal liability, types of damages, and coverage triggers under the 2013 Edition 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.



## Webinar Course Descriptions

Topic:	Date:	Time (Pacific):	CE Credits:
<b>Commercial Property Coverages</b>			<b>Course #19230</b>
<b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>May 25</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>August 21</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>

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.

<b>Condominiums</b>			<b>Course #19093</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>May 19</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>

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.

<b>Contractors Liability Exposures ... Risk Analysis to Coverage Solutions</b>			<b>Course #19107</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>June 28</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>

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.

<b>Contractors Property Exposures</b>			<b>Course #19095</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>May 12</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>

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.

<b>Cyber Liability</b>			<b>Course #19073</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>May 15</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>August 17</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>

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 (Pacific):

### CE Credits:

#### The Dirty Dozen

**Instructor: Keith Wilts, CPCU, CIC**

**May 9**

**6 AM - 9 AM**

**Course #19235**

**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

**Instructor: Patrick Deem, Sr., CIC, CRIS**

**June 5**

**10 AM - 1 PM**

**Course #20686**

**3 P&C hours**

In this course, instructor Patrick Deem, CIC, CRIS uses his extensive experience as an underwriter, producer, expert witness, and educator to expose the truth regarding eight common myths regarding Workers’ Compensation (WC). Targets for Patrick’s 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

**Instructor: Keith Wilts, CPCU, CIC**

**May 4**

**6 AM - 9 AM**

**Course #21490**

**3 P&C hours**

**Instructor: Keith Wilts, CPCU, CIC**

**June 8**

**6 AM - 9 AM**

**3 P&C hours**

**Instructor: Keith Wilts, CPCU, CIC**

**July 13**

**6 AM - 9 AM**

**3 P&C hours**

**Instructor: Keith Wilts, CPCU, CIC**

**August 15**

**6 AM - 9 AM**

**3 P&C 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

**Instructor: Keith Wilts, CPCU, CIC**

**May 4**

**10 AM - 1 PM**

**Course #21491**

**3 P&C hours**

**Instructor: Keith Wilts, CPCU, CIC**

**June 8**

**10 AM - 1 PM**

**3 P&C hours**

**Instructor: Keith Wilts, CPCU, CIC**

**July 13**

**10 AM - 1 PM**

**3 P&C hours**

**Instructor: Keith Wilts, CPCU, CIC**

**August 15**

**10 AM - 1 PM**

**3 P&C 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

**Instructor: Keith Wilts, CPCU, CIC**

**May 22**

**10 AM - 1 PM**

**Course #19233**

**3 Ethics hours**

**Instructor: Patrick Deem, Sr., CIC, CRIS**

**August 29**

**10 AM - 1 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 (Pacific):	CE Credits:
<b>Ethics and Agent Liability</b>			<b>Course #19096</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>July 25</b>	<b>10 AM - 1 PM</b>	<b>3 Ethics hours</b>

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.

<b>Ethics and the Law</b>			<b>Course #19077</b>
<b>Instructor: Bryan Tilden, CPCU, CIC, CLU</b>	<b>June 19</b>	<b>10 AM - 1 PM</b>	<b>3 Ethics hours</b>

Building on the experience of individual participants, this class develops the concepts of ethical behavior, dealing with conflicts of interest, and applying a systematic evaluation process to real ethics issues in the news. Real world case studies will challenge the participant to think about the ethical decision making process. Know the questions that need to be considered when trying to make an ethical decision. Understand the need to use individual judgment and reasoning in resolving ethical dilemmas in insurance. Learn specific ways to demonstrate to others a commitment to ethics. Recognize the reasons organizations develop ethics codes. Develop ideas for a code of ethics for the participant's organization. Experience identifying and resolving ethical dilemmas in insurance situations.

<b>Farm Liability Coverages</b>			<b>Course #20247</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>June 29</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>

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.

<b>Farm Property Coverages</b>			<b>Course #20246</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>July 26</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>

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 property 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 Property Coverage forms and significant property endorsements available to tailor coverage. Particular attention will be given to forms, endorsements, policy provisions, and causes of loss (perils) that are unique to farm coverages.

<b>Fiduciary Liability, ERISA Bonding, and Employee Benefits Liability</b>			<b>Course #19103</b>
<b>Instructor: Richard Clarke, CPCU, CIC</b>	<b>July 18</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>

Identify significant exposures and coverage differences between Fiduciary Liability, ERISA Bonding, and Employee Benefits Liability. Examine when Commercial General Liability (CGL) insurance or Commercial Property Coverage applies and when the client needs (first party) employee dishonesty insurance. Analyze problems that can result from overlapping coverage through different insurers. Review significant responsibilities that exist under the Affordable Care Act (ACA) for benefit plan decision makers. Discover what to look for in Fiduciary Liability insurance, and determine whether a client needs the EBL endorsement on their CGL.

<b>Homeowners Hot Topics ... What You Need to Know</b>			<b>Course #20687</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>July 27</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>

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.

## Webinar Course Descriptions

### Topic:

### Date:

### Time (Pacific):

### CE Credits:

#### **Income After Retirement - Where Does the Money Come From?**

**Instructor: Ross Pearce, CLU, ChFC, CIC**

**May 25**

**6 AM - 9 AM**

**Course #21428**

**3 L&H hours**

**Instructor: Ross Pearce, CLU, ChFC, CIC**

**August 7**

**10 AM - 1 PM**

**3 L&H 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 Technology Exposures - Products, Property & Professional Liability**

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

**August 23**

**6 AM - 9 AM**

**Course #19100**

**3 P&C hours**

Almost every commercial entity faces technology loss exposures, particularly companies that use products that process data, companies that distribute electronic parts, software developers, electronic instrument manufacturers, and communications companies. Examine sources of liability, including technology product defects, design defects, marketing defects, unsafe product liability, and consumer product safety laws. Analyze key definitions and technology-related insurance products. Discuss products liability created by patents, and options available to protect a company's intellectual property. Examine underwriting considerations, Technology E&O Insurance, and risk financing and risk transfer (contractual) options.

#### **Insuring Toys and Collectibles**

**Instructor: Keith Wilts, CPCU, CIC**

**July 17**

**10 AM - 1 PM**

**Course #19078**

**3 P&C hours**

Unless you collect the same item or have an interest in the same hobby as an insured, you may be asked to insure items about which you have little first-hand knowledge. Every homeowners policy has limitations that apply to certain classes of personal property and liability arising out of activities in which an insured may be involved. Examine the difference in valuation methods based on Actual Cash Value, Replacement Cost, and Agreed Value. Evaluate significant differences in the level of protection for owned versus non-owned motorized "toys" under a homeowners policy. Examine how a personal umbrella policy can help fill in the potential coverage gaps.

#### **Insuring Trusts - Protecting Your Client's Wishes**

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

**June 12**

**10 AM - 1 PM**

**Course #20248**

**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.

#### **It's Not My Fault, or Is It? - Liability Issues in Personal Lines Policies**

**Instructor: Ross Pearce, CLU, ChFC, CIC**

**July 19**

**10 AM - 1 PM**

**Course #20688**

**3 P&C hours**

Examine activities that can cause an insured to be legally liable, and the process used to determine if the Homeowners or Personal Auto policies provide coverage. Explore PAP dilemmas, including business use, rental cars, uninsured motorist, vehicles furnished and available for regular usage, the meaning of occupying a vehicle, and who can properly grant permission to use an auto. Analyze homeowner situations, including businesses in the home, damage from an intended act, and loss assessment.

#### **Personal Auto Hot Topics ... What You Need to Know**

**Instructor: Keith Wilts, CPCU, CIC**

**May 5**

**6 AM - 9 AM**

**Course #20689**

**3 P&C hours**

**Instructor: Keith Wilts, CPCU, CIC**

**August 16**

**6 AM - 9 AM**

**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.

## Webinar Course Descriptions

### Topic:

### Date:

### Time (Pacific):

### CE Credits:

#### **Personal Auto Policy**

**Instructor: Keith Wilts, CPCU, CIC**

**June 7**

**6 AM - 9 AM**

**Course #19232**

**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.

#### **Protecting Your Most Valuable Asset**

**Instructor: Ross Pearce, CLU, ChFC, CIC**

**June 13**

**6 AM - 9 AM**

**Course #21042**

**3 L&H 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.

#### **Top 10 Countdown of Personal Lines Coverages & Current Issues**

**Instructor: Keith Wilts, CPCU, CIC**

**June 26**

**10 AM - 1 PM**

**Course #20690**

**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 business in personal lines policies. What liability insurance would be available if a parent is sued for negligent supervision of a minor?

#### **Unlocking the Secrets of D&O Insurance**

**Instructor: Richard Clarke, CPCU, CIC**

**June 27**

**10 AM - 1 PM**

**Course #19079**

**3 P&C hours**

Directors and Officers (D&O) Liability Insurance is designed to protect a corporation's directors and officers for covered claims, reimburse the corporate treasury for the cost of indemnifying officers and directors (as specified in corporate bylaws), and in most cases, defend and protect covered entities. That is, if the coverage is designed and written properly. This class gives participants the keys to unlocking the secrets of D&O Insurance. Discover the risks that exist for insured entities and directors, officers, investors, volunteers, and employees. Participants will study insurable and non-insurable exposures and the pitfalls of not fully understanding the nuances of this important insurance coverage. The course will also cover considerations during the application completion process, how to structure and properly plan renewal quotes, important market evaluation and differences in using wholesalers, and significant considerations in selecting proper limits. Learn details about D&O coverage, including protection for the entity and indemnification for the director or officer, statutory considerations, analysis of Side A Coverage, and dangerous exclusions, including punitive damage.

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

**Instructor: Ross Pearce, CLU, ChFC, CIC**

**June 6**

**10 AM - 1 PM**

**Course #20691**

**3 L&H hours**

**Instructor: Ross Pearce, CLU, ChFC, CIC**

**August 22**

**10 AM - 1 PM**

**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**

**August 30**

**10 AM - 1 PM**

**Course #19108**

**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.

## Webinar Course Descriptions

### Topic:

**Workers' Compensation**

**Instructor: Bryan Tilden, CPCU, CIC, CLU**

### Date:

**August 14**

### Time (Pacific):

**10 AM - 1 PM**

### CE Credits:

**Course #19099**

**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.