

# Nevada Independent Insurance Agents

## 2020 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 and head-phones or speakers, you can participate in a web-based **LIVE and Interactive classroom**. We recommend using the **newest version of Google Chrome** for the best webinar experience. Firefox, Edge, Internet Explorer, or Safari may be used, but will require the AnyMeeting Desktop app. 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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After the webinar and the completion of required documentation, Nevada Independent Insurance Agents will file your CE credit with Sircon.

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Supported By:



## January 2020

Date	Webinar	Time (Central)	Instructor
8	Personal Auto Hot Topics ... What You Need to Know	6 AM - 9 AM	Keith Wilts
9	When the Child Becomes the Parent - Aging Parents and Insurance Decisions	10 AM - 1 PM	Ross Pearce
<b>NEW</b> 14	E&O: Commercial Liability Coverage Gaps and How to Fill Them	6 AM - 9 AM	Keith Wilts
<b>NEW</b> 14	E&O: Roadmap to Homeowners Insurance	10 AM - 1 PM	Keith Wilts
15	Lying, Stealing, Writing Bad Checks: The Importance of Crime Insurance	10 AM - 1 PM	Richard Clarke
16	Ethics - Walking a Straight Line	10 AM - 1 PM	Keith Wilts
21	10 Things Every Commercial Lines Agent Ought to Know	6 AM - 9 AM	Keith Wilts
21	Protecting Your Most Valuable Asset	10 AM - 1 PM	Ross Pearce
22	Insuring Trusts - Protecting Your Client's Wishes	10 AM - 1 PM	Paul Burkett
23	Dispelling the Myths of Workers' Compensation	10 AM - 1 PM	Patrick Deem
27	Top 10 Countdown of Personal Lines Coverages & Current Issues	10 AM - 1 PM	Keith Wilts
29	Insuring Technology Exposures - Products, Property and Professional Liability	10 AM - 1 PM	Paul Burkett

## February 2020

Date	Webinar	Time (Central)	Instructor
4	Personal Auto Policy	10 AM - 1 PM	Keith Wilts
5	Additional Insureds and Certificates of Insurance	10 AM - 1 PM	Paul Burkett
6	Insuring Toys and Collectibles	6 AM - 9 AM	Keith Wilts
10	Contractual Liability ... Separating Fact from Fiction	10 AM - 1 PM	Keith Wilts
NEW 11	E&O: Roadmap to Personal Auto and Umbrella Insurance	6 AM - 9 AM	Keith Wilts
NEW 11	E&O: Commercial Property Coverage Gaps and How to Fill Them	10 AM - 1 PM	Keith Wilts
12	Workers' Compensation	6 AM - 9 AM	Paul Burkett
NEW 13	Take Charge of Emerging Homeowners' Insurance Trends ... Tiny Houses, Home Sharing, E-Scooters, Events, and Kids	10 AM - 1 PM	Ross Pearce
17	Business Auto Coverages	10 AM - 1 PM	Patrick Deem
20	Life Insurance ... Benefits for the Living	10 AM - 1 PM	Ross Pearce
24	Personal Lines Checkup - What's New and What's Changed ... What It All Means	10 AM - 1 PM	Keith Wilts
25	Ethical Dilemmas ... Making the Right Choices	10 AM - 1 PM	Ross Pearce

## March 2020

Date	Webinar	Time (Central)	Instructor
4	Commercial Property Coverages <i>Exploring Key Concepts</i>	10 AM - 1 PM	Patrick Deem
5	Condominiums	10 AM - 1 PM	Ross Pearce
10	E&O: Commercial Liability Coverage Gaps and How to Fill Them	6 AM - 9 AM	Keith Wilts
10	E&O: Roadmap to Homeowners Insurance	10 AM - 1 PM	Keith Wilts
11	Farm Liability Coverages	6 AM - 9 AM	Keith Wilts
12	Cyber Liability	6 AM - 9 AM	Paul Burkett
16	The Insured, Additional Insured vs. Named Insured Debate	10 AM - 1 PM	Keith Wilts
18	Businessowners Policy (BOP) ... Planning for the Unexpected	10 AM - 1 PM	Keith Wilts
19	Ethics and Agent Liability	10 AM - 1 PM	Paul Burkett
23	Insuring Hobby and Small Farms	10 AM - 1 PM	Keith Wilts
26	Income After Retirement - Where Does the Money Come From?	6 AM - 9 AM	Ross Pearce
30	Commercial General Liability Coverages	10 AM - 1 PM	Patrick Deem

## April 2020

Date	Webinar	Time (Central)	Instructor
6	Farm Property Coverages	10 AM - 1 PM	Keith Wilts
7	Contractors Liability Exposures ... Risk Analysis to Coverage Solutions	10 AM - 1 PM	Paul Burkett
9	It's Not My Fault, or Is It? - Liability Issues in Personal Lines Policies	10 AM - 1 PM	Ross Pearce
14	E&O: Roadmap to Personal Auto and Umbrella Insurance	6 AM - 9 AM	Keith Wilts
14	E&O: Commercial Property Coverage Gaps and How to Fill Them	10 AM - 1 PM	Keith Wilts
15	Workers' Compensation	10 AM - 1 PM	Paul Burkett
16	Business Income - Coverage Analysis through Claims	6 AM - 9 AM	Keith Wilts
20	Business Auto Coverages	10 AM - 1 PM	Patrick Deem
23	Insuring Trusts - Protecting Your Client's Wishes	10 AM - 1 PM	Paul Burkett
27	10 Things Every Commercial Lines Agent Ought to Know	10 AM - 1 PM	Keith Wilts
28	When the Child Becomes the Parent - Aging Parents and Insurance Decisions	6 AM - 9 AM	Ross Pearce
28	Ethics and the Law	10 AM - 1 PM	Keith Wilts
<b>NEW</b> 29	Take Charge of Emerging Personal Automobile Trends ... Automobile Sharing and Transportation Networks, Insureds vs. Family Members	10 AM - 1 PM	Ross Pearce

## May 2020

Date	Webinar	Time (Central)	Instructor
5	Farm Vehicle and Equipment Coverages	10 AM - 1 PM	Keith Wilts
6	Additional Insureds and Certificates of Insurance	6 AM - 9 AM	Paul Burkett
7	Personal Lines Checkup - What's New and What's Changed ... What It All Mean?	10 AM - 1 PM	Keith Wilts
11	The Dirty Dozen <i>Twelve Great Commercial Insurance Mysteries</i>	10 AM - 1 PM	Keith Wilts
12	Dispelling the Myths of Workers' Compensation	10 AM - 1 PM	Patrick Deem
13	Cyber Liability	10 AM - 1 PM	Paul Burkett
14	Protecting Your Most Valuable Asset	10 AM - 1 PM	Ross Pearce
18	Condominiums	10 AM - 1 PM	Ross Pearce
19	Ethical Dilemmas ... Making the Right Choices	10 AM - 1 PM	Ross Pearce
<b>NEW</b> 20	E&O: Commercial Liability Coverage Gaps and How to Fill Them	6 AM - 9 AM	Keith Wilts
<b>NEW</b> 20	E&O: Roadmap to Homeowners Insurance	10 AM - 1 PM	Keith Wilts
21	Contractual Liability ... Separating Fact from Fiction	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"/> \$75 (3-hour class)
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Please verify the course number. You cannot repeat a course within your current continuing education cycle.		Total Payment	\$ _____	\$ _____

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Payment Options:

- Enclosed is my check made payable to: **Nevada Independent Insurance Agents**
- Register online at [www.niia.org](http://www.niia.org)

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!



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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 was 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 a major brokerage firm 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 more than 35 years of experience involving production and consulting activities on both commercial and personal accounts.

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## Webinar Course Descriptions

Topic:	Date:	Time (Central)	CE Credits:
<b>10 Things Every Commercial Lines Agent Ought to Know</b>			<b>Course #19478</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>January 21</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>April 27</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<p>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 the 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.</p>			
<b>Additional Insureds and Certificates of Insurance</b>			<b>Course #19234</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>February 5</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>May 6</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>
<p>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 or nonrenewal, primary and noncontributory wording, provide notice of material change, and waiver of subrogation. Study steps that can be taken to reduce problems from the standpoint of the agent, carrier, insured, and certificate holder.</p>			
<b>Business Auto Coverages</b>			<b>Course #19080</b>
<b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>February 17</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>April 20</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<p>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.</p>			
<b>Business Income - Coverage Analysis through Claims</b>			<b>Course #21912</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>April 16</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>
<p>Examine the business income and extra expense (BI/EE) insurance risk analysis process, application and worksheet considerations, important coverage issues, and unique aspects of a BI/EE claim. Evaluate questions that must be answered, and financial information that should be examined, to determine proper limits of BI/EE insurance. Discover important differences between what triggers coverage in business income compared to the building and personal property coverage form. Analyze endorsements and coverage options, including agreed value, extended business income, and dependent property coverage. Discuss key differences in writing manufacturing and mercantile risks.</p>			
<b>Businessowners Policy (BOP) ... Planning for the Unexpected</b>			<b>Course #22665</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>March 18</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<p>The Businessowners Policy (BOP) has limited eligibility compared with the Commercial Package Policy (CPP), but significant coverage is provided in this package property and liability policy. Learn the coverage advantages hidden within the BOP, and potential coverage dilemmas that exist for service, contracting, retail, processing, or manufacturing risks. Analyze what personal property is included within the building limit. Discover potential gaps that arise when insuring personal property. Examine the similarities and differences between CPP business income and extra expense coverage. Analyze the extent of protection provided for insureds under the liability coverage and how it differs from the CGL, and how Additional Insured endorsements can be used to modify coverage. Discover modifications and options various carriers are offering.</p>			

## Webinar Course Descriptions

### Topic:

### Date:

### Times (Central):

### CE Credits:

#### Commercial General Liability Coverages

Instructor: Patrick Deem, Sr., CIC, CRIS

March 30

10 AM - 1 PM

Course #19229

3 P&C hours

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

#### Commercial Property Coverages

Instructor: Patrick Deem, Sr., CIC, CRIS

March 4

10 AM - 1 PM

Course #19230

3 P&C hours

Examine major commercial property exposures (including leased property), the Commercial Building and Personal Property Coverage Form, and major modifying endorsements. Determine how terms not defined in the policy, such as building, premises, fixtures, structures, personal property, vacancy, and permanently installed affect coverage. Discover 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.

#### Condominiums

Instructor: Ross Pearce, CLU, ChFC, CIC

March 5

10 AM - 1 PM

Course #19093

3 P&C hours

Instructor: Ross Pearce, CLU, ChFC, CIC

May 18

10 AM - 1 PM

3 P&C hours

Examine the questions agents face when writing coverage for clients who live in shared ownership properties, such as a condominium or townhouse. 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.

#### Contractors Liability Exposures ... Risk Analysis to Coverage Solutions

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

April 7

10 AM - 1 PM

Course #19107

3 P&C hours

Examine "construction defect" exposures, certificate of insurance dilemmas, and Additional Insured vs. Named Insured concerns. 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 a insured's or sub's work or products. Learn when an "ongoing operation" becomes a "completed operation." Examine when an insured needs discontinued products and operations coverage.

#### Contractual Liability ... Separating Fact from Fiction

Instructor: Keith Wilts, CPCU, CIC

February 10

10 AM - 1 PM

Course #22228

3 P&C hours

Instructor: Keith Wilts, CPCU, CIC

May 21

10 AM - 1 PM

3 P&C hours

This class will examine significant insurance coverage issues encountered when entering into hold-harmless, indemnification agreements, leases, and construction contracts. Evaluate the considerable difference in contractual liability protection in the CGL and BAP for a Named Insured, an insured identified in the Who Is An Insured section, and an Additional Insured added by endorsement. Understand how the CGL's damage to work, damage to products, impaired property, and product recall exclusions affect contractual liability coverage.

#### Cyber Liability

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

March 12

6 AM - 9 AM

Course #19073

3 P&C hours

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

May 13

10 AM - 1 PM

3 P&C hours

Cyber risk insurance products vary significantly, so you must 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:

Times (Central):

CE Credits:

### The Dirty Dozen

Instructor: Keith Wilts, CPCU, CIC

May 11

10 AM - 1 PM

Course #19235

3 P&C hours

This fast-moving program examines 12 significant coverage issues vital to meeting client needs. Discuss 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

January 23

10 AM - 1 PM

Course #20686

3 P&C hours

Instructor: Patrick Deem, Sr., CIC, CRIS

May 12

10 AM - 1 PM

3 P&C hours

Workers’ Compensation (WC) insurance is an important tool for protecting employees and employers in today’s workforce. Many myths have evolved that add to the confusion and further complicate this government-regulated system for work-related illnesses and injuries. Targets for this 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: Commercial Liability Coverage Gaps and How to Fill Them

Instructor: Keith Wilts, CPCU, CIC

January 14

6 AM - 9 AM

Course #TBD

3 P&C hours

Instructor: Keith Wilts, CPCU, CIC

March 10

6 AM - 9 AM

3 P&C hours

Instructor: Keith Wilts, CPCU, CIC

May 20

6 AM - 9 AM

3 P&C hours

This course is designed to help agents and brokers prevent many types of errors and omissions involving commercial liability insurance. Loss prevention seeks to reduce the frequency or likelihood of claims. On completion of this course, the student should be able to recognize and prevent many of the problems associated with selling and servicing commercial general liability insurance, commercial auto insurance, workers’ compensation and employers liability insurance, and commercial excess and umbrella policies. 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.

### E&O: Commercial Property Coverage Gaps and How to Fill Them

Instructor: Keith Wilts, CPCU, CIC

February 11

10 AM - 1 PM

Course #TBD

3 P&C hours

Instructor: Keith Wilts, CPCU, CIC

April 14

10 AM - 1 PM

3 P&C hours

This course is designed for agents and brokers to prevent many types of errors and omissions involving commercial property insurance. The producer who completes this course is less likely to be charged with an error or omission and should be better able to defend himself or herself against these allegations. Will gain knowledge designed to assist him or her to be able to recognize and prevent many of the problems associated with selling and servicing of commercial property insurance, equipment breakdown insurance, business interruption and extra expense insurance, and commercial inland marine insurance. 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.

### E&O: Roadmap to Homeowners Insurance

Instructor: Keith Wilts, CPCU, CIC

January 14

10 AM - 1 PM

Course #TBD

3 P&C hours

Instructor: Keith Wilts, CPCU, CIC

March 10

10 AM - 1 PM

3 P&C hours

Instructor: Keith Wilts, CPCU, CIC

May 20

10 AM - 1 PM

3 P&C hours

Analyze Section I – Property and Section II – Liability policy language, and how it is used to modify coverage to fit client needs. Understand HO forms and how to name the insured on the declarations page of the policy correctly; apply critical definitions within the policy that can affect coverage; discover the difference between covered property and property not covered, the perils for which property is insured, how exclusions apply to shape coverage, and the essential conditions that need to be complied with after a loss. 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.



## Webinar Course Descriptions

Topic:	Date:	Time (Central)	CE Credits:
<b>E&amp;O: Roadmap to Personal Auto and Umbrella Insurance</b>			<b>Course #TBD</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>February 11</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>April 14</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>
Analyze the importance of eligibility requirements and proper wording of the named insured. Explore the full range of standard endorsements that can be used to modify coverage. Discover insights and tips to help make effective use of umbrellas and convince clients of their value. Upon conclusion of this course, you should have a working understanding of the PAP forms, the eligibility requirements, how to use and apply key definitions within the policy, and understand how these definitions can affect coverage. <u>Swiss Re E&amp;O Credit</u> : Attendance requirements based on the number of agency staff must be met to be eligible for the Swiss Re Corporate Solutions 10% premium credit.			
<b>Ethical Dilemmas ... Making the Right Choices</b>			<b>Course #19233</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>February 25</b>	<b>10 AM - 1 PM</b>	<b>3 Ethics hours</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>May 19</b>	<b>10 AM - 1 PM</b>	<b>3 Ethics hours</b>
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.			
<b>Ethics - Walking a Straight Line</b>			<b>Course #21914</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>January 16</b>	<b>10 AM - 1 PM</b>	<b>3 Ethics hours</b>
Examine insurance statutes and regulations that apply to an agent's legal and ethical responsibility to an insured, claimant, insurer, and other agents. Analyze the potential conflict of interest that exists in the agent-consumer transaction. This conflict is complicated by a system in which agents are encouraged to provide needs analysis and risk management services to clients; however, his or her compensation or reward system is sales, not service. Identify ways in which an agent's or insurance company's potential legal liability is changed by insurance laws, society's perspective of responsibility during the insurance transaction, and court interpretations.			
<b>Ethics and Agent Liability</b>			<b>Course #19096</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>March 19</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: Keith Wilts, CPCU, CIC</b>	<b>April 28</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.			
<b>Farm Liability Coverages</b>			<b>Course #20247</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>March 11</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>
This course provides a detailed overview and analysis of the liability exposures faced by farmers and a thorough understanding of the various insurance products that can be used in arranging an insurance program on their behalf. Participants will examine the most common farm liability coverage forms and endorsements available in the marketplace, including a study of coverage provided as well as exclusions, commonly used endorsements, policy conditions, and miscellaneous provisions. The course will review vehicle (autos, mobile equipment, recreational vehicles) exposures faced by farmers and exploring the coverages available under various standard insurance policies.			

## Webinar Course Descriptions

**Topic:** **Date:** **Time(Central):** **CE Credits:**

**Farm Property Coverages**  
**Instructor: Keith Wilts, CPCU, CIC** **April 6** **10 AM - 1 PM** **Course #20246**  
**3 P&C hours**

This course covers the topic of farm property policies, which are designed to provide insurance on existing buildings and their contents. Tractors, combines, livestock, and other items all found on an insured farm may also move around on and off the farm premises and an overview of equipment breakdown, mobile agricultural machinery and equipment, and livestock exposures faced by farms. These exposures are treated through property insurance forms or endorsements, inland marine products, or a combination of both.

**Farm Vehicle and Equipment Coverages**  
**Instructor: Keith Wilts, CPCU, CIC** **May 5** **10 AM - 1 PM** **Course #22230**  
**3 P&C hours**

Fleet diversity, cutting-edge technology, and unique property and liability hazards pose many insurance challenges. Each state has exemptions to auto laws or regulations that represent a collection of safe harbors, or defenses, from potential liability that would otherwise apply, such as when farm vehicles and farm machinery are being operated on public roads. A Farm Liability policy typically only provides coverage for defense and damages arising out of the use of farm vehicles and farm equipment while being used for "farming." Evaluate the Personal Auto, Business Auto, Farm Liability, and Mobile Equipment Coverage forms to identify when a client needs to modify coverage.

**Income After Retirement - Where Does the Money Come From?**  
**Instructor: Ross Pearce, CLU, ChFC, CIC** **March 26** **8 AM - 11 AM** **Course #21428**  
**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, and also once they've retired. Their 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 preparation. In this course, we will discuss that preparation, and investigate the history and future of retirement planning.

**The Insured, Additional Insured vs. Named Insured Debate**  
**Instructor: Keith Wilts, CPCU, CIC** **March 16** **10 AM - 1 PM** **Course #23537**  
**3 P&C hours**

The individuals and entities who are afforded protection under a commercial liability policy are to be divided into three general groups: Insured, Additional Insured, or Named Insureds. The decision of whom to name on the policies declaration page is one of the most significant factors that determines the extent of protection for each insured. Discover how factors such as ownership (sole proprietorship, limited liability company, trust, corporation, partnership, etc.), products sold or work performed (service, retail, manufacturing clients), and even an insured's business, growth and perpetuation plans can influence the named insured description.

**Insuring Hobby and Small Farms**  
**Instructor: Keith Wilts, CPCU, CIC** **March 23** **10 AM - 1 PM** **Course #22231**  
**3 P&C hours**

The key distinguisher for hobby farming is that it is a not-for-profit motive, even though a profit may be realized. Hobby farming is pursued primarily for pleasure or recreation. Loss exposures, including farm equipment, farm buildings, animals or livestock, farmworkers, and operation of a road-side stand or participation in farmer's markets clearly create the need for farm owner policies vs. relying on homeowner's insurance. Farm owner's Property and Liability coverages will be discussed and applied to the real-life case or claims examples. Automobile coverage will also be reviewed to address the related farm vehicle and off premises exposures.

**Insuring Toys and Collectibles**  
**Instructor: Keith Wilts, CPCU, CIC** **February 6** **6 AM - 9 AM** **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.

## Webinar Course Descriptions

Topic:	Date:	Time (Central):	CE Credits:
<b>Insuring Trusts - Protecting Your Client's Wishes</b>			<b>Course #20248</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>January 22</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>April 23</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<p>The use of trusts is becoming the standard practice for individuals and households who hold any appreciable assets. 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. Review trust terminology, types of trusts, parties involved, and resultant property and liability loss exposures. Commercial and personal lines coverage options will be examined, along with case examples regarding how each can address property and liability needs.</p>			
<b>It's Not My Fault, or Is It? - Liability Issues in Personal Lines Policies</b>			<b>Course #20688</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>April 9</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<p>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.</p>			
<b>Insuring Technology Exposures - Products, Property and Professional Liability</b>			<b>Course #19100</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>January 29</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<p>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&amp;O Insurance, and risk financing and risk transfer options.</p>			
<b>Life Insurance ... Benefits for the Living</b>			<b>Course #22664</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>February 20</b>	<b>10 AM - 1 PM</b>	<b>3 Life hours</b>
<p>Examine how Cash Values in policies are created, and how they can be extracted by a living policy owner in the most tax advantaged manner. Review the tax consequences of Qualified Retirement Plans. Discover how a business can use the Living Benefits of a Life policy to recruit, retain and reward key employees in a business, as well as to allow the business owner to move business dollars into their personal account for retirement. Briefly review various Life Insurance Riders to focus on their Living Benefits, Viatical Settlements (Life Settlements), and the Annuity side of life contracts.</p>			
<b>Lying, Stealing, Writing Bad Checks: The Importance of Crime Insurance</b>			<b>Course #22232</b>
<b>Instructor: Richard Clarke, CPCU, CIC</b>	<b>January 15</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<p>Commercial Property forms exclude employee dishonesty, theft of money and securities, computer fraud, safe burglary, extortion, and related criminal acts. This is why every business needs a sound crime coverage program. Review the differences in theft, burglary, robbery, fraud, larceny, and mysterious disappearance, and discover why these differences are important to your clients. Evaluate the Discovery and Loss Sustained insuring agreements, limits of insurance, deductibles, exclusions, definitions, and conditions. Examine Employee Theft, Forgery or Alteration, Computer Fraud, and Funds Transfer Fraud and discover the need for social engineering attack coverage.</p>			
<b>Personal Auto Hot Topics... What You Need to Know</b>			<b>Course #20689</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>January 8</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>
<p>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.</p>			

## Webinar Course Descriptions

Topic:	Date:	Time (Central):	CE Credit:
<b>Personal Auto Policy</b> <b>Instructor: Keith Wilts, CPCU, CIC</b> 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.	February 4	10 AM - 1 PM	<b>Course #19232</b> <b>3 P&amp;C hours</b>
<b>Personal Lines Checkup - What's New and What's Changed ... What It All Means</b> <b>Instructor: Keith Wilts, CPCU, CIC</b> <b>Instructor: Keith Wilts, CPCU, CIC</b> Keep up to date on the latest personal property and liability issues and coverage revisions. Examine significant loss exposures and recent coverage changes that have taken place in personal automobile and homeowner's insurance, the coverage issues that motivated the revisions, and what the changes mean for agents and insureds. Understand the primary source of claims and the coverages available to provide the protection your insureds need. Discuss tools available to identify and evaluate client needs when writing and renewing a personal lines account, such as checklists and renewal questionnaires.	February 24 May 7	10 AM - 1 PM 10 AM - 1 PM	<b>Course #23538</b> <b>3 P&amp;C hours</b> <b>3 P&amp;C hours</b>
<b>Protecting Your Most Valuable Asset</b> <b>Instructor: Ross Pearce, CLU, ChFC, CIC</b> <b>Instructor: Ross Pearce, CLU, ChFC, CIC</b> 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.	January 21 May 14	10 AM - 1 PM 10 AM - 1 PM	<b>Course #21042</b> <b>3 L&amp;H hours</b> <b>3 L&amp;H hours</b>
<b>Take Charge of Emerging Homeowners' Insurance Trends ... Tiny Houses, Home Sharing, E-Scooters, Events, and Kids</b> <b>Instructor: Ross Pearce, CLU, ChFC, CIC</b> The average modern-day family is not what it once was. Some studies indicate that as recently as 1985, the "traditional family," which consists of mom, dad, and children, made up about 47% of all households. Today that number is closer to 21%. While family dynamics in the United States have changed, personal lines insurance policies haven't necessarily kept pace with those changes. This seminar will examine challenges posed when insuring Tiny Houses; criteria used to determine when an individual qualifies as a named insured, family member, or automatic insured; business use and home-sharing activities; Aircraft (including drones); E-Scooters; special event exposures; and personal injury (libel, slander, invasion of privacy) vulnerabilities.	February 13	10 AM - 1 PM	<b>Course #TBD</b> <b>3 P&amp;C hours</b>
<b>Take Charge of Emerging Personal Automobile Trends ... Automobile Sharing and Transportation Networks, Insureds vs. Family Members</b> <b>Instructor: Ross Pearce, CLU, ChFC, CIC</b> As Dorothy once lamented in the Wizard of Oz, "We're not in Kansas anymore!" While that comment doesn't have anything to do with Personal Automobile Insurance Policies, it does reflect the fact that life as we knew it has changed! This class is designed to look at the changes that have occurred regarding how we get from one location to another and how we use our automobiles. We will explore how the personal auto insurance industry is dealing with these issues, examine what endorsements are available to provide coverage, and if these endorsements alone are sufficient to protect our customers adequately. How do Uber, Lyft and other auto transportation networks fit into the mix? What is an "auto-sharing program," and how does the personal auto policy respond to this?	April 29	10 AM - 1 PM	<b>Course #TBD</b> <b>3 P&amp;C hours</b>

## Webinar Course Descriptions

### Topic:

### Date:

### Times (Central):

### CE Credits:

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

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

**January 27**

**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?

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

**Course #20691**

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

**January 9**

**10 AM - 1 PM**

**3 L&H hours**

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

**April 28**

**6 AM - 9 AM**

**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.

#### **Workers' Compensation**

**Course #19099**

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

**February 12**

**6 AM - 9 AM**

**3 P&C hours**

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

**April 15**

**10 AM - 1 PM**

**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.