# Table of Contents

**Overview** ................................................................. 3

**Webinars** .................................................................. 4

**Agency Management** .................................................. 4

**Personnel Management** ............................................... 8

**Sales Training / Management** ....................................... 12

**Workers’ Compensation** ............................................. 17

**Commercial Property & Casualty** ............................. 22

**Executive / Mgmt / Professional Liability** .................. 34

**Cyber** ........................................................................ 38

**Personal Lines** .......................................................... 40

**Insurance Skills** ........................................................ 44

**Additional Insureds / Contractual** .............................. 48

**Risk Transfer / Contract Review** ............................... 48

**Insurance Industry Information** ................................. 49

**Instructors** .................................................................. 51
Welcome to Insurance Journal’s Academy of Insurance. Our goal is simple: to be your trusted educational partner. To do this, we offer a wide variety of courses taught by successful industry professionals, streamed directly to your computer or mobile device in an interactive webinar format.

Thanks to our innovative use of webcasting technology, the Academy of Insurance has helped thousands of professionals to receive specialized training from experts, without the hassle and expense of travel. Our motto: “learn from the best without leaving your desk.”

To discuss how Insurance Journal’s Academy of Insurance can assist with your company’s training objectives, contact 800-897-9965 x166 or academy@insurancejournal.com.
Agency Management Webinars

7 Steps Towards Avoiding Bad Carrier Contracts
Instructor: Chris Burand
This training session teaches agencies about the three most common carrier contracts. Additionally, this class details what agents must and should consider before signing any carrier contract.

Agency Management Executive Training Series (3-part series)
Instructor: Chris Burand
This 3-part, 12-hour course tackles an area necessary for sustaining and improving successful agency management and will provide key solutions to running your agency more efficiently and profitably.

Agency Self-Audits – Internal Controls and SOX Best Practices
Instructor: Peggy M. Jackson
Learn important approaches to tightening internal controls and instituting a higher level of efficiency in agency operations through self audits.

Be Careful What you Promise: A Review of a Recent Court Decision’s Impact on the Broker/Agent Standard of Care
Instructor: Al Parizo
This class is important for all producers and support staff in the insurance industry.

Building Strength within Your Agency
Instructor: Mary Newgard
If you’re going to take a hard look at improving your agency’s employee morale or maintaining an already positive work environment, then you should do so through the lens of specific, insurance related topics.

Complying with Client Privacy Laws
Instructor: Peggy M. Jackson
Learn about client privacy laws and regulations as well as recommendations for steps that will improve your agency’s ability to protect your client’s proprietary information.

Developing Producer Compensation & Agency Perpetuation Plans
Instructor: Mary Newgard
Through this course, agency owners, sales managers, and financial officers will begin to see how vital the concept of compensation analysis is to the success of its company.
**Executive Training: Agency Financial Management**  
*Instructor: Chris Burand*  
Learn how to use good financial management techniques to outperform the competition in this 6-hour class on financial management.

**Executive Training: Choosing and Managing Carrier Relationships**  
*Instructor: Chris Burand*  
Learn how to maximize your leverage with the carriers as well as specific steps to take to increase your profits through a well managed relationship with the carriers in this 4-hour class.

**Executive Training: Strategic Planning**  
*Instructor: Chris Burand*  
Learn the ground rules on WHAT you need within your agency in order to create and execute a strategic plan, including the necessary steps on HOW to do so in this 2-hour class.

**Five Claims Secrets No Lawyer Wants You to Know**  
*Instructor: Chris Amrhein*  
Have you ever wondered how attorneys - who attend exactly none of our industry’s plethora of training, continuing education (CE), or designation sessions - have managed to create a massive profit niche out of inserting themselves into insurance claim resolutions?

**Fraud Detection / E&O (2-Part Series)**  
*Instructor: Bob Titus*  
Stealing is not just a claims problem...it’s an Industry problem. Join us as we discuss ways to minimize Insurance Fraud and explain how it increases Agency E&O exposures.

**How Agencies are Redefining Value Added Services**  
*Instructor: Mary Newgard*  
Moving beyond price into a more compelling conversation starts for most property and casualty agencies by offering a unique service or product the client couldn't get from the broker next door.

**How to Get Sued (Or Avoid it If You Wish!)**  
*Instructor: Chris Burand*  
This webinar explores elementary risk management techniques missed by 90% of agencies.
Inbox Detox and the Habit of Email Excellence  
*Instructor: Marsha Egan*  
Email is a great means of communication, but it can also dominate our lives; making us slaves to our inbox.

Is Your Agency’s Client Service Structure Outdated?  
*Instructor: Mary Newgard*  
Getting the most from your existing resources is a priority for most agency owners.

Pitfalls of YOUR Agency Management System and E&O Avoidance  
*Instructor: Michael Trouillon*  
Most insurance brokers/agents have some sort of agency management system which puts them at risk for E&O lawsuits that will require electronic data to be discoverable in all actions.

Practical and Applicable Errors and Omissions Tips  
*Instructor: Laurie Infantino*  
Learn tips on how to avoid some of the most common mistakes made in the broker/agency operation.

Selecting and Implementing the Right Business Model for Your Agency  
*Instructor: Mary Eisenhart*  
Selecting the appropriate business model is the biggest component that decides the success or failure.

Self-Audit or Self-Destruct  
*Instructor: Laurie Infantino*  
Agents and Brokers are used to learning the hard way—by getting sued. We have audited too many offices and seen the same trends over and over again...producers and support staff are doing it their way.

Social Networking: OMG or E&O  
*Instructor: Chris Amrhein*  
Rapid evolution of technology and vast seemingly instantaneous dispersal of information can leave the agency subject to new and unknown issues affecting errors and omissions.

Succession Planning for Managers and Owners  
*Instructor: Marsha Egan*  
Business leaders, managers, and supervisors who want (and need) smooth and effective transitions when employee openings need to be filled must attend this class.
Succession Training – Building Your Team: 
Hiring, Training and Retaining the Best People
Instructor: Kathy Ryan
Once you have the right person for the job, how do you ensure that they’ll want to stay?

Succession Training – Fearless Feedback: 
Getting Comfortable with Providing Feedback
Instructor: Kathy Ryan
Giving feedback isn’t always easy, especially when it’s not received well. Join this webinar as Kathy coaches us on some positive ways to give feedback.

Succession Training – Maximizing Your Impact: 
The Art of Influencing Others
Instructor: Kathy Ryan
Do you know how to positively influence others in order to lead your team to success?

Succession Training – Team Leadership: Motivating and Inspiring your Team
Instructor: Kathy Ryan
How many people are following you? In order to be a great leader, you have to have willing people.

Succession Training – The Performance Management Process: 
Linking Performance to Results
Instructor: Kathy Ryan
Do you have an effective Performance Management Process in place?

The E&O Aftermath of a Natural Catastrophe
Instructor: Chris Burand
Learn how to protect your agency following a large natural catastrophe.

The Future of Production and Distribution
Instructor: Chris Burand
Learn how significantly and how quickly the insurance distribution system has changed, what it means to you, and the choice you have.

Top 10 Things Agents do Everyday - But Shouldn’t
Instructor: Chris Amrhein
If you’ve even wanted to turn potential E&O from mere CYA to ROI, this session is for you.
Personnel Management Webinars

Avoiding The Top 5 Mistakes Made When Hiring Producers
Instructor: Mary Newgard
Learn ways to correct the most common mistakes agencies make when hiring sales executives. The key is to make your own plan, define what makes a “good” producer, hire and avoid repeating the bad habits of old.

Brain Drain—Don’t Let the Coming Talent Exodus Cripple Your Organization
Instructor: Nancy Germond
To address the coming brain drain strategically, a company must develop a strong vision and a stronger plan. Learn how to prepare your company for the upcoming “brain exodus.”

Conducting Constructive Annual Employee Reviews
Instructor: Erica Upmeyer
Learn the critical factors that make your annual employee performance appraisal process contribute to the bottom line.

Conflict Styles (2-Part Series)
Instructor: Kathy Ryan
When conflict is handled effectively, conflict can result in enhanced working relationships, more productive teams and creative and innovative problem solving.

Dealing with Emotions at Work
Instructor: Kathy Ryan
In this webinar, participants will learn how to better manage emotions in the workplace and will leave with strategies they can implement immediately to improve their emotional intelligence skills.

Employment Relations with a Heart
Instructor: Nancy Germond
Better manage difficult personnel issues and better manage, motivate and discipline employees.

How to Have the Tough Conversations
Instructor: Kathy Ryan
The ability to effectively prepare for and conduct a productive counseling session is an essential skill in today’s workplace. Learn how to conducting the “difficult conversations.”
Improving Your New-Hire Interviewing Skills

*Instructor: Erica Upmeyer*

Move beyond the “interview process” to an “interview experience” and give yourself an edge over the competition.

**New for 2017**

Interview Right or Else Hire Wrong

*Instructor: Kathy Ryan*

In this webinar, participants will learn 10 best practices that they can immediately implement to improve their ability to accurately predict future performance and weed out those candidates ill-suited for their team.

Interviewing Best Practices: Hire the Right Person Every Time

*Instructor: Kathy Ryan*

In this webinar, participants will learn 10 best practices that they can immediately implement to improve their ability to accurately predict future performance and weed out those candidates ill-suited for their team.

Is it Legal to Use Social Media in Hiring, Performance Management or Firing?

*Instructor: Nancy Germond*

Learn the legalities of using social media in the pre-hire process; and manage employees in the proper use of social media once they are hired.

Leadership Land Mines and How to Avoid Them

*Instructor: Kathy Ryan*

Explore the most common land mines that can undermine your effectiveness as a leader. Learn strategies to overcome your mistakes and minimize their impact on your team.

**New for 2017**

Making People WANT to Help You

*Instructor: Kathy Ryan*

In this session, we explore the foundational qualities and values necessary for becoming a successful leader. We'll discuss the difference between leadership and management and how to be the influential leader that employees need.
Managing Personality Types  
*Instructor: Nancy Germond*
Diversity within an organization builds a stronger company. To succeed, organizations must effectively manage very diverse personality types.

Managing the Generations  
*Instructor: Nancy Germond*
A basic guide to managing different generations to promote teamwork, efficiency and an excellent workforce.

Performance Management Process  
*Instructor: Kathy Ryan*
Learn the steps involved in creating and executing a successful Performance Management Process within your organization.

**New for 2017**
State of Learning in Insurance  
*Instructor: Patrick Wraight*
We surveyed hundreds of insurance professionals across a wide spectrum of roles (including agents, underwriters, claims adjusters and insurance executives) in companies both large and small. Find out how your peers’ experience compares with yours in this session.

Tackling Tough Conversations  
*Instructor: Kathy Ryan*
Poor performers can drain your productivity and sap energy from your team, and they need to be dealt with directly. But even knowing this, many managers confess that they still avoid having the tough conversation.

Time Management  
*Instructor: Jones Loflin*
How many time in the past week have you said, “I just can’t seem to get anything done?” Having said it, you probably seek out easy targets to blame for your lack of productivity.

Using Feedback to Motivate Performance  
*Instructor: Marsha Egan*
This webinar gives you the tools necessary to allow you feel more comfortable giving feedback, help your employees learn from their mistakes and continually improve their performance.
Whacked Out or Balanced: 7 Strategies to Enhance Your Work/Life Balance
_Instructor: Marsha Egan_
If you would like to get your life focused on the “right stuff,” have more energy, and be happier, this webinar is for you.

Why Producers and CSRs Quit: How to Avoid Employee Turnover
_Instructor: Mary Newgard_
This course looks at the foundational reasons why two critical positions for most agencies, producers and account managers, are susceptible to turnover.

**New for 2017**
You Gotta Say It - Even If You Don’t Want To
_Instructor: Kathy Ryan_
In this webinar, we will provide you with useful strategies and tools that you can immediately implement to help increase your comfort and confidence when conducting a difficult conversation.

Your Organization, the EEOC and Sexual Harassment
_Instructor: Nancy Germond_
This seminar will explore the regulations against sexual harassment and help you better train and manage your employees in this critical employment arena.
5 Keys to Extreme Personal Productivity
*Instructor: Jones Loflin*
In this powerfully practical webinar, award-winning author and trainer Jones Loflin introduces five key strategies you can immediately use to help improve your productivity.

8 Secrets of the Top Performing Agents
*Instructor: Bill Whitley*
During this practical and profitable webinar, Bill Whitley will share his research on how the fastest growing agencies attract clients and close more sales.

Agency Growth
*Instructor: Bill Whitley*
In this webinar, you will learn the four most important ways to grow your book of business.

Becoming an Exceptional Producer – How to Transform Yourself from a “Transactional” Salesperson to a Consultative Agent (3-Part Series)
*Instructor: Frank Pennachio*
To succeed in the future insurance world, agents must transform themselves from “transactional” processes to “consultative” selling.

**New for 2017**
Certificate of Insurance: You Can’t Always Get What You Want
*Instructor: Bill Wilson*
All too often, certificate holders ask for information on the certificate of insurance that agents simply cannot provide. The reasons why certificate holders can’t always get what they want include requests that are illegal, impossible, inappropriate, or sometimes just nonsensical. This webinar examines these issues and explains why, from a legal and practical perspective, agents cannot always deliver what is desired but can quite often provide what is needed.

Customized Presentations Equals More Wins and More $:
Learn how to use DISC to win Business
*Instructor: Kathy Ryan*
The DISC personality behavior model is an effective tool that allows you to quickly establish a positive connection.
**Finding Your Prospect’s Pain.... When there doesn’t seem to be any**

*Instructor: Nick Kormos*

As insurance consultants, it is our job to uncover this pain in a way that gets the prospect to self-realize it, rather than just telling them what it is. Asking the right questions in a prospecting call or initial meeting is crucial to this process. This course will explore a methodology to creating the right questions so that your prospects are more engaged in your sales process.

**How to Adapt to Data Analytics and Predictive Modeling in the Underwriting Process**

*Instructor: Frank Pennachio*

Insurance agents are increasingly confused and frustrated by the pricing they are seeing on their workers’ compensation new business quotes and renewals.

**How to Develop Program Business Within Your Agency (2-Part Series)**

*Instructor: Mary Eisenhart*

One of the best ways to grow your agency is by entering into a “Program” business model. Learn the three major steps required to build a successful program business model.

**How to Sell at Prices Higher Than Your Competitors**

*Instructor: Preston Diamond*

Transparency creates trust. Trust sells insurance. This session on price is about creating trust, value and earning the order.

**Increase Sales by Asking the Right Questions**

*Instructor: Bill Whitley*

Your ability to ask the questions that uncover client needs is the most important part of the sales cycle. Learn how to uncover needs, educate customers and arrive at the logical next step with any prospect or client.

**Insurance Distribution & Marketing**

*Instructor: Chris Burand*

Insurance Distribution has changed immensely over the years. Has your agency kept up?
Keeping Clients for Life - Superior Customer Service  
*Instructor: Preston Diamond*  
Learn how to keep your best clients for life and to develop satisfied, long-term clients who are fiercely loyal to your agency.

Non-Optional Behaviors: The Secret to Becoming a Successful Producer  
*Instructor: David Connolly*  
If you want to succeed in the insurance business, do what the pros do—go to school. Learn what the best in the business do and adopt their success skills.

Perpetual Pipeline – The 4 P’s of Success  
*Instructor: David Connolly*  
While most producers are good at developing business relationships, very few learn to leverage these relationships for introductions. Learn to coach clients and centers of influence to introduce you properly.

Pre-Call Strategy: Preparing to Win  
*Instructor: David Connolly*  
In this webinar, you will learn a well defined, strategic approach to capitalize on opportunities and maximize your chances for success.

New for 2017  
Producer Licensing - Past, Present and Future  
*Instructor: Ian Adams*  
This webinar is instructed by Ian Adams, senior fellow with the R Street Institute and R Street’s former Western region director.

Shark Proof: Insulating Your Clients  
*Instructor: David Connolly*  
The first 30 days after the sale is the most vulnerable time for your new client. They will experience buyers remorse, fear of the unknown and guilt for firing their agent. Learn how to prevent new customer defection.

Six Figure Insurance Commissions – Marketing Gravity to Zoom Your Sales  
*Instructor: Scott Simmonds*  
Learn tools and techniques of building an insurance sales pipeline that’s filled by others in this practical program on improving your marketing.
Six Figure Insurance Commissions – Masterful Presentation Skills
Instructor: Scott Simmonds
More accounts are lost in the presentation than in any other part of the sales process. Join us for this fast paced, easy-to-execute program on improving your sales presentation skills.

The Human Asset: Life & Health Risk Mgmt for the P&C Agent
Instructor: Chris Amrhein
This course is designed to provide students with methods to recognize and provide solutions for this missing piece of the client coverage puzzle, utilizing already known standard risk management techniques.

New for 2017
Three Best Closing Techniques
Instructor: Jim Wochele
“No” isn’t the worst thing you can hear from a prospect. Do you know what is? “Maybe.” Prospects will lie and they’ll lie all the time. So how can you learn to better value your time to walk away from the time wasters? By asking the tough questions. Attendees will learn the three closing techniques that we have seen producers use consistently with success to get to the “no” quicker.

Turning a Losing Proposal into a Winning Proposal
Instructor: Preston Diamond
An expertly designed proposal makes use of a specific formula based around facts, stories, processes and skills. Learn the secret of turning yours into a winning proposal.

Underwriters are People Too!
Instructor: Chris Behymer
This webinar explores the dynamics of the agent/underwriter relationship and gives useful tips to write more business together. It also takes a look at what’s in store for the industry in terms future underwriting and pricing decisions.

Use Workers’ Compensation to Stand Out from the Crowd
Instructor: Preston Diamond
Employers are ignoring their workers’ comp coverage simply because rates have fallen so far. Agents, too, are ignoring the coverage - leaving a huge opening for you to expose the neglect. The challenge: employers and agents think that, “comp is comp is comp;” Exposing this incorrect presumption is a powerful tool in selling workers’ compensation.
Using Coverage Gaps to Win New Customers
Instructor: Christopher J. Boggs
Gain an understanding of the applicable insurance policy's limitations and exclusions to find and exploit coverage gaps.

When to Ask. How to Ask. How to Create an Endless Stream of Referrals
Instructor: Preston Diamond
Just like sales, referral gathering is a process that starts on the very first appointment. Learn how to build a process to generate a stream of new referrals.

Why Should I Hire You as My Insurance Agent?
Instructor: Frank Pennachio
About 87% to 92% of employers renew with their current agent year after year, because there is no compelling emotion or reason to make a change. Most agents struggle to effectively address the question, whether it is stated or not, “Why should I hire you, as opposed to anyone else?” This is the primary reason most employers stay with their current agent.
5 Key Work Comp Audit Facts  
_Instructor: Christopher J. Boggs_  
When preparing for or reviewing an audit, there are five KEY workers’ compensation audit facts or issues every insurance professional must know.

Cracking Under the Pressure of Workers’ Compensation  
_Instructor: Christopher J. Boggs_  
Dig into 18 of the most important workers’ compensation concepts in this entertaining and informational webinar.

Create Sales Opportunity Using 6 Common Work Comp Errors  
_Instructor: Randy Sieberg_  
Workers compensation policies are often the most expensive insurance product an employer may buy. This dynamic insurance product continues to cause employer and insurance agent challenges at every turn. While simple in appearance these policies are often inaccurate in detail.

Do You Know How to Coordinate FMLA, COBRA, Work Comp and Group Health Benefits?  
_Instructor: Frank Pennachio_  
Work Comp, Group Health, FMLA, and COBRA must be effectively coordinated, or employers will face significant risks of denied claims, fines, and litigation.

Helping Mid-Sized Companies Manage their WC Program  
_Instructor: Nancy Germond_  
If you are an agent working with mid-sized insurance clients, effectively managing the workers’ compensation program can help you stand out.

How New Vehicle Technology is Changing Workers Comp  
_Instructor: Peter Rousmaniere_  
Advances in safety technology for personal cars, trucks and all motor vehicles is impacting work safety, claims management, and insurance underwriting. Prepare yourself by understanding what this technology does, and how smart employers and insurers will take advantage of it to get ahead of the pack.
How to Properly Review the Work Comp Premium Audit: And Use it to Your Advantage  
_Instructor: James Moore_  
Join us for this webinar instructed by James Moore, workers’ comp specialist with over 27 years of experience.

Is the Work Comp Experience Mod Becoming Obsolete?  
_Instructor: Frank Pennachio_  
Changes in technology and data analytics has significantly impacted how insurance companies underwrite and price workers’ compensation policies. As a result, the experience modification factor does not have the same level of influence on pricing. In addition, the experience mod may actually become a barrier to insurance companies to make offers and write the account.

Make the Work Comp Adjuster Your Friend: Getting the Best for Your Client  
_Instructor: James Moore_  
Workers Compensation adjusters usually communicate more with the insured employers than any other party. The adjusters can be an intricate part of the team that provides a satisfactory experience for the insureds.

Managing Workers’ Compensation Injuries  
_Instructor: Stacey Cheese_  
When an injury occurs at work, the actions taken by management or co-workers can have a significant impact on the outcome of the claim.

Mining Workers’ Compensation Loss Runs for Valuable Information  
_Instructor: Stacey Cheese_  
A good loss run report can guide a Workers’ Compensation program in developing risk management plans, tracking the results of current risk management efforts, identifying problem areas, and projecting costs.

Practical Workers’ Comp: Employees, Contractors and Contractual Risk  
_Instructor: Christopher J. Boggs_  
Who qualifies as an “employee?” This session dissects employee/employer relationships to avoid surprises following a loss or at audit.
Practical Workers’ Compensation: The Course and Scope Rule  
_Instructor: Christopher J. Boggs_  
For an injury to be compensable it must “arise out of and be in the course and scope” of the worker’s employment. “Course and scope” is not always black and white; This session will guide the participant through some interpretations of “course and scope.”

Practical Workers’ Compensation: The Experience Modification Worksheet  
_Instructor: Christopher J. Boggs_  
Learn the who, what, when, why and how of experience modification and the major question, “How are experience mods calculated?”

Practical Workers’ Compensation: The Surprising Importance of Employers’ Liability Protection  
_Instructor: Christopher J. Boggs_  
Employers’ Liability protection is often overlooked or just plain ignored by many agents and brokers. The gaps filled by this coverage are too important to act carelessly when planning this protection.

Practical Workers’ Compensation: When to Add Additional States - Extraterritorial Jurisdiction Problems  
_Instructor: Christopher J. Boggs_  
Potential coverage limit gaps or the complete loss of coverage are possible when employees work in states in which the employer has no specific location. To avoid these gaps or the loss of coverage requires recognition of the problems and knowledge of the available solutions.

Preparing Your Clients for the Workers’ Compensation Premium Audit  
_Instructor: Kevin Ring_  
More than 75 percent of premium audits are incorrect, most to the detriment of your clients. Participants in this class learn the rules of the premium audit, how these mistakes happen and the final missing piece that can ensure that your clients have an error free, no overcharge audit to start the year.

Proper Carrier Selection for Work Comp Protection  
_Instructor: Frank Pennachio_  
Price is a factor in Carrier selection. However, there are many other criteria that must be assessed or you and your clients will not get desired outcomes.
The Eroding Influence of the Work Comp Experience Mod on Pricing
_Instructor: Frank Pennachio_

The experience rating plan and corresponding experience modification factor has served as a “predictive indicator of future losses.” However, we are currently seeing individual insurance companies creating their own underwriting and pricing predictive models.

The Future of the Work Comp Mod
_Instructor: Kevin Ring_

Are you ready for the change the National Council on Compensation Insurance (NCCI) is making to the calculation of the experience model? This is the first change in more than 20 years.

The Unseen Impact of Work Comp Claims Reserves
_Instructor: Stacey Cheese_

This is a workers’ compensation program designed for agents, human resource managers, claims adjusters, self-insured programs and employers; to understand the cost of workers’ compensation claims paid, reserved, and the total incurred.

Use of Narcotics Growing in Work Comp Injury Management
_Instructor: Joe Paduda_

Joe will present the results of his Survey of Prescription Drug Management in Workers’ Comp, with particular focus on the overuse of opioids.

WC vs. HR: Where is the Disconnect?
_Instructor: Stacey Cheese_

This seminar is designed to explain the impact one claim can have on employment issues; or how an employment issue can turn into a workers’ compensation claim.

Work Comp Claims are a Business Decision
_Instructor: Stacey Cheese_

If you are not involved in the claims decision making process you are missing out on an important part of your business.

Work Comp Large Deductible Plans
_Instructor: Frank Pennachio_

As the Worker Comp market tightens and changes, it is likely larger employers will assess alternative financing mechanisms, such as Large Deductible Plans.
Work Comp Retrospective Rating Plans
Instructor: Frank Pennachio
Workers’ Compensation Retrospective Rating Plans can be an effective method for employers to finance and reduce their injury costs.

Workers’ Compensation Combinability
Instructor: Christopher J. Boggs
The idea of combinability seems rather simple, the mechanism of combinability can be rather complex. Who is combinable? How many ways is “majority interest” created? Who should make the final decision regarding combinability?

Workers’ Compensation Premium Audit (Video)
In this 90 minute video webinar, our panel of workers’ comp experts explain how to prepare your client for the audit, what happens on the day of the audit, and the aftermath of the audit.

Workers’ Compensation Return to Work Program
Instructor: Stacey Cheese
Join Stacey as she teaches us how to implement, train and make return to work a successful practice in your company.

New for 2017
Your Work Comp Audit is Wrong - Welcome to the Club
Instructor: Kevin Ring
More than 75% of workers’ compensation premium audits are incorrect. Most of those incorrect audits result in insurance companies collecting more premium than they were due, which means employers are being overcharged!
4 Most Important Business Income Concepts
Instructor: Christopher J. Boggs
Business income protection is of utmost importance if any business is to survive following a catastrophic loss. To properly understand business income (AKA “time element”) protection necessitates a full understanding of four key business income definitions and concepts covered in this webinar.

New for 2017
6 Business Auto Policy Traps and Tricks
Instructor: Craig Andrews
This webinar will identify six “traps”, or coverage gaps, in the ISO Business Auto Coverage Form CA 00 01 and recommend “tricks” – optional endorsements and other actions – that can be used to avoid those “traps”. Those optional endorsements and key paragraphs of the “Who Is An Insured” provisions of the Covered Autos Liability Coverage section of the CA 00 01 will examined in detail.

Advanced Drone Seminar
Instructor: John Eubank
The term “Drone” is actually wrong! We should be calling these “Unmanned Vehicle Systems” (UAS). Are they for commercial use or hobby use? Is there protection found in standard coverage forms? What happens if insured doesn’t have FAA approval? Everyone from personal lines producers to commercial lines producers will benefit from this class.

Analyzing Commercial Umbrellas: Creating Common Sense from the Chaos
Instructor: Chris Amrhein
Why is it everyone knows there is no such thing as a “standard” commercial umbrella, yet the vast majority of both agents and consumers act like there is? When you are dealing with millions of dollars in protection, even a minor oversight or miscalculation could prove financially disastrous.

New for 2017
Are Water Damage Claims Drowning Your Profits?
Instructor: Nancy Germond
Join us for this webinar led by Nancy Germond, President of Insurance Writer based in Phoenix, AZ.
**New for 2017**

**Autonomous Vehicles- A Perspective for the C-Suite**  
*Instructor: Joe Petrelli*  
Whether it is today’s Tesla or the Fords that will be on the showroom floor in a few years, autonomous and semi-autonomous vehicles will change the landscape of the insurance industry as much as they change the transportation industry.

**Builders Risk and Contractor’s Equipment**  
*Instructor: Terry Tadlock*  
Learn about some of the most common mistakes made, and how to avoid them, when dealing with contractor’s property insurance.

**New for 2017**

**Building Ordinance - What’s It All About?**  
*Instructor: Casey Roberts*  
This webinar will answer in detail the key components of the Ordinance or Law Coverage and how we can assist the insured in avoiding the nasty penalties inherent with this exclusionary language.

**New for 2017**

**Business Auto Policy Claims That Cause Problems**  
*Instructor: Terry Tadlock*  
This course will examine actual claims that have occurred that reveal potential coverage gaps in the Business Auto Policy. These gaps are often times overlooked. We will discuss solutions to the problems where an insurance solution exists.

**Business Income is Just a Matter of Time**  
*Instructor: Christopher J. Boggs*  
Coinsurance, in time element coverage, is nothing but a function of time. Calculating coinsurance is easy—once you have calculated the Period of Restoration. It’s calculating the period of restoration that’s hard.

**Business Income: It’s Easier Than You Think (3-Part Series)**  
*Instructor: Christopher J. Boggs*  
Business income is the MOST important property coverage any insured can buy. Discover how simple the coverage really is during this 3-part web series.
**Business Income: It’s Easier Than You Think (5-Part Series)**
_Instructor: Christopher J. Boggs_

Business income is the MOST important property coverage any insured can buy. Discover how simple the coverage really is during this five-part web series.

**Business Interruption for Mobile Businesses**
_Instructor: Betsey Brewer_

ISO forms were first released in February 2014 and are slowly being adopted across the country.

**CGL Part A Exclusions (5-Part Series)**
_Instructor: John Eubank_

This series of five one-hour webinars details all the exclusions found in Coverage Part A of the Commercial General Liability policy. And coverage in the CGL is built from the exclusions.

**CGL’s “Your Work” Exclusion**
_Instructor: John Eubank_

What constitutes an “Occurrence?” If what happened isn't an “occurrence” do we need to go farther? We will briefly explore the various court cases over the past 30 years dealing with this subject.

**New for 2017**

**CGL’s Personal and Advertising Injury Coverage**
_Instructor: Joe Harrington_

This webinar will review Coverages B Personal and Advertising Injury & Medical Expenses Coverage C.

**Commercial Auto Class**
_Instructor: Terry Tadlock_

During this webinar we’ll look at a few of the most common mistakes made when writing a BAP—and how to resolve these issues.

**Commercial Crime: Protecting Your Assets**
_Instructor: John Eubank_

Of all the commercial lines of insurance, the least understood is Crime. The reasons vary from it is assumed that Property Forms cover most exposures, to a total lack of study of the forms. The last revision to the insurance Service Forms was August 2013. Anyone writing commercial insurance will benefit from this class.
Commercial Umbrellas: What to Expect, What to Avoid and What to Request  
*Instructor: Christopher Longo*  
Whether you have been an insurance agent for 10 days or 10 years, you can’t afford to not offer your clients a Commercial Umbrella policy.

Construction Defect (2-Part Series)  
*Instructor: Bob Titus*  
This program provides best practices for claims consultants, owners and general contractors in the event of a large construction defect loss.

Coverage EVERY Insured Must Consider (and Have)  
*Instructor: Chris Behymer*  
Agents and brokers are faced with the daunting task of identifying the insurance needs of their clients, finding the proper coverages while being mindful of the final cost of the products and policies they offer. It does little good to save a business 20% on their insurance program if exposures are overlooked and uncovered losses occur.

Coverage Triggers: Occurrence vs. Claims Made Liability Coverage  
*Instructor: Christopher J. Boggs*  
Liability protection can be provided by either an “occurrence” trigger or a “claims made” trigger. Learn the coverage triggers for both “occurrence” and “claims made” forms.

DIC Policies  
*Instructor: Casey Roberts*  
Oftentimes when one hears the acronym “DIC” – their first thought is “earthquake” coverage. This webinar will address some key issues as regards the Difference In Conditions (DIC) coverage/policy and what one needs to consider when providing this coverage form.

Differences in Coinsurance for Homeowners’ and Commercial Property  
*Instructor: Christopher J. Boggs*  
Learn how much the CPP’s and homeowners’ forms differ in the application of the coinsurance condition and what options are available to avoid coinsurance.
Do You Know How to Coordinate FMLA, COBRA, Work Comp and Group Health Benefits?
Instructor: Frank Pennachio
Work Comp, Group Health, FMLA, and COBRA must be effectively coordinated, or employers will face significant risks of denied claims, fines, and litigation.

Drones: Into the Great Unknown
Instructor: Christopher J. Boggs
Drones, more technically known as unmanned aircraft, are a hot topic right now. So hot, in fact, that Insurance Services Office (ISO) just released six commercial general liability (CGL) endorsements aimed at drones: three exclusionary endorsements and three “limited coverage” endorsements. This webinar addresses all six endorsements and how they affect coverage.

New for 2017
Equipment Breakdown Insurance
Instructor: Tim Dodge
In the beginning, there was Boiler and Machinery insurance. These days, it's known as Equipment Breakdown insurance. Is it the same thing? If my insureds don't own any steam equipment, is there any reason why they should buy it? What would happen to them if they don't? What are the different coverage options? And what exactly is a joint loss agreement, anyway?

Green Building Rating Programs
Instructor: Trent Massey
In the United States we have a variety of green building rating programs available at local, state, and national levels. While no two programs may be exactly identical, there are some common themes found in rating programs which this course explores.

New for 2017
Green Buildings & Green Building Coverage
Instructor: Trent Massey
While modern day green buildings have been around for decades, green property endorsements have only been on the market since 2006.

Green Endorsements 101
Instructor: Trent Massey
Join us for this webinar led by Casey Roberts, owner of Laurus Consulting.
Green Risk for Buildings and Materials (4-Part Series)
Instructor: Trent Massey
As green buildings become mainstream, the challenge is on the insurance industry to be prepared for these genuinely unique risks.

Green Risk: Challenges and Opportunities Facing Insurers
Instructor: Trent Massey
What are the coverage implications facing insurers as a result of green buildings? What are some of the underwriting issues involved on green buildings?

Green Risk: What is a Green Building?
Instructor: Trent Massey
This course is a review of the fundamental characteristics which label a building green. Attendees will learn what a green building is 'by definition' and environmental statistics on both residential and commercial buildings. In this course, the six primary goals of green buildings will be identified.

How to Prepare Your Clients for Coverage Gaps in the BOP
Instructor: Christopher J. Boggs
Learn the five major coverage gaps in the BOP policy and how to close these gaps where possible.

New for 2017
Insurance and the Sharing Economy
Instructor: Joe Harrington
Agents, underwriters, and claims representatives must monitor and respond to the ever-shifting boundary of coverage under auto, homeowners, and small business policies.

Insuring Agritainment
Instructor: Casey Roberts
Insuring “Agritainment” has often been a challenge for the agent as well as the insured. This webinar will take you through how these two forms can be instrumental in providing coverage opportunities for our customers all while solving potential issues for the agent or broker.

Insuring Condominium Property and Liability Exposures
Instructor: Christopher J. Boggs
Learn the key issues regarding the insuring of condominiums to avoid holes in either the association’s or unit owner's coverage.
**New for 2017**

**Insuring Renewable Energy**  
*Instructor: Joe Harrington*

“Power to the people” is literally becoming reality as more and more homes, farms, and businesses have onsite equipment for generating power they use and sell to “the grid.”

**Is Your Insured Covered at THAT Location? Are You Sure?**  
*Instructor: Betsey Brewer*

Your client’s CGL policy covers all their known locations but during the policy year they start using other locations and forget to tell you. Are those locations covered?

**ISO Commercial General Liability Changes**  
*Instructor: Christopher J. Boggs*

Insurance Services Office (ISO) filed 11 form changes, 70 endorsement changes, and added six new endorsements in its 2013 commercial general liability (CGL) filing.

**ISO Commercial Property Changes**  
*Instructor: Christopher J. Boggs*

Insurance Services Office (ISO) made major changes to its Commercial Property program in 2013 for the first time in several years. Thirteen (13) changes were made to the coverage form and three changes were made to the various cause of loss forms. Additionally, 32 endorsements were altered or added by this filing. This class is dedicated to understanding 20 of the most important or confusing among these changes.

**Named Insureds: Who Should Be, Who Can Be and Who Shouldn’t Be**  
*Instructor: Christopher J. Boggs*

Before any claim is paid, status as an “insured” must exist. Is the person or entity suffering or causing loss, injury or damage an insured?

**Property Valuation**  
*Instructor: Chris Amrhein*

This session will discuss the problems, pitfalls and potential solutions to a massive yet largely overlooked insurance industry issue.
RC + ACV = E&O: Why Most Property Insurance Values are Wrong

_Instructor: Chris Amrhein_

This session will discuss the problems, pitfalls and potential solutions to a massive yet largely over-looked insurance industry issue.

**New for 2017**

Risk Management Techniques for Agents

_Instructor: Patrick Wraight_

Insurance today can be a very transactional business. People get online and get instant quotes for their homeowners and auto policies. By taking a few tips from the world of risk management, you can build better relationships with your customers. We will provide you with resources that you can adapt and use to ask good questions and discover how to help your customers to better manage their risks.

Scared by Construction Bonds? You Should Be! (2-Part Series)

_Instructor: Rick Pitts_

This two-part seminar presents a wide-ranging examination of bond-related issues connected to the construction industry.

Scheduling Personally Owned Autos on the BAC: Coverage Gaps, Claims Denials, and Lawsuits

_Instructor: Christopher J. Boggs_

The decision to endorse the BAC should not be made lightly. Strict underwriting guidelines must be followed before agreeing to schedule an auto owned by an individual on the entity’s BAC.

**New for 2017**

Seizing Today: The Present and Future Impact of Autonomous Vehicles on the Insurance Industry

_Instructor: Ian Adams_

This session will begin by describing the taxonomy employed to understand autonomous vehicle technology and will then systematically consider the disruptive effects of autonomous vehicles on the insurance industry. Specifically, it will discuss the future of automobile insurance regulation (both state and – potentially – federal); the challenges that autonomous vehicles present to operational concerns like rating, underwriting, and claims management; and, the shifting and unsettled liability landscape. The session will conclude with a description of the most up-to-date legislative and regulatory developments in the field.

For more info, contact academy@insurancejournal.com or 800-897-9965 x166.
New for 2017

Selling to the Underwriter - How to Get Your Apps to the Top of the Pile  
_Instructor: Craig Andrews_

Commercial lines producers strive to secure the best possible pricing and terms for their clients. This webinar, created by an industry veteran who has been both an agent and an underwriter, will focus on practices, actions and attitudes that will help the producer receive the most advantageous terms from the commercial underwriters at the companies they represent.

The CGL’s Pollution Exclusion: Realities, Myths and Legends  
_Instructor: John Eubank_

In this webinar we will find the Insurance Service Office ‘pollution’ exclusion does actually provide a great deal of coverage. Not really by what it says, but by what it doesn’t say. It is called coverage by inference.

New for 2017

The Dangers Lurking in Claims Made Forms  
_Instructor: Fred Fisher_

Specialty Lines Claims Made forms are not standardized. Rarely are competing forms alike. While Marketing Brochures, FAQ Sheets and Sell sheets may fully describe the hazards to be covered, there are often other dangers in the “admin” sections that prevent coverage from being provided. Numerous ambiguities and draftsmanship issues may exist in the manner in which the Policy is “triggered, as respects the definition section, Conditions Section and the Policy Exclusions.

The Fab Five: Commercial Property Endorsements Agents Must Consider  
_Instructor: Tim Dodge_

This webinar will give you a better understanding of these ISO commercial property coverage forms and endorsements: Ordinance or Law, Business Income from Dependent Properties, Utility Services, Electronic Commerce, Flood.

The Reality of Property Valuation: Replacement Cost Isn’t Really  
_Instructor: Christopher J. Boggs_

Real and personal property can have many “values,” replacement cost, the amount the item could bring on the open market, what an expert thinks it is worth, what it actually costs to replace or rebuild, or the value an individual places on the property. Not all of these relate to insurance or the application of insurance coverage.
The Truth About Liquor Liability

Instructor: Chris Behymer

This webinar will explore the nature of the liquor liability risk and discuss the coverages, limitations and exclusions contained in most standard policies. In addition, we will discuss some of the manuscript forms that are often used by surplus lines carriers to help manage the more difficult risks that they see. The program will conclude with a discussion of some of the more challenging classes of liquor business (special events, bowling alleys, etc.) that are presented to liquor underwriters.

Top 7 CGL Coverage Questions

Instructor: Chris Behymer

At the conclusion of this session, participants will have a better understanding of the underwriting thought process. By anticipating underwriters’ questions and concerns in advance, you will be in a much better position to properly and quickly address the coverage needs of your clients.

New for 2017

UAV (Drones) Update with FAA Regulation Changes

Instructor: John Eubank

The drone technology is changing so fast that the ability of Federal and State regulation to keep up is causing major problems. Also, the insurance industry is struggling with coverages both from a commercial and personal lines standpoint.

Uber Ain’t What She Used to Be: Legislative and Coverage Issues Facing Transportation Network Companies

Instructor: Rick Pitts

Agents and brokers are faced with the daunting task of identifying the insurance needs of their clients, finding the proper coverages while being mindful of the final cost of the products and policies they offer. It does little good to save a business 20% on their insurance program if exposures are overlooked and uncovered losses occur.

Understanding and Explaining Ordinance or Law Coverage

Instructor: Christopher J. Boggs

This class details the essential coverage provisions found in the two ordinance or law endorsements and demonstrates how this coverage can save your insureds hundreds of thousands of dollars.
Understanding and Explaining the Mystery of Coinsurance

*Instructor: Christopher J. Boggs*

The application of coinsurance is confusing to clients and can be confusing to many agents. Learn how to make this seemingly complicated provision easy and simple to explain and understand.

Understanding Commercial Property Underwriting & “COPE” (2-Part Series)

*Instructor: Christopher J. Boggs*

Learn the importance of each of the four basic data points in the property underwriting process: Construction, Occupancy, Protection and Exposure (“COPE”).

Understanding Personal & Advertising Injury

*Instructor: Christopher J. Boggs*

Although it may not be easy to see, every insured has a “personal and advertising injury” exposure. Learn what qualifies as a covered “offense” and how the exclusions apply.

Understanding the Reality (Gaps) in the BAP’s Coverage Symbols

*Instructor: Christopher J. Boggs*

This session introduces and details the 10 defined BAP coverage symbols and addresses some gaps created when certain symbols, or combination of symbols are used. Beyond the 10 “defined” symbols, the ability to create and use “self-defined” coverage symbols is discussed along with various endorsements that can extend coverage to certain vehicles.

Understanding the True Breadth of the CGL’s Pollution Exclusion

*Instructor: Christopher J. Boggs*

The absolute pollution exclusion is likely the most misapplied exclusion within the commercial general liability (CGL) policy. Learn the true breadth of the CGL’s exclusion in this class.

**New for 2017**

Unusual Exposures, Unusual Coverages

*Instructor: Chris Behymer*

The long-term success and viability of a business is dependent on the value the agent or broker can provide for those risks that don’t fit the standard “box.”
Using CAT Models to Develop Liability Pricing

*Istructor: Joe Harrington*

We know how to estimate the impact of the “next Andrew,” thanks to property catastrophe modeling. But what about the “next asbestos?” In recent years, researchers have made great strides in developing catastrophe modeling for liability risks. As a result, insurers and reinsurers can begin to price liability exposures they may have reflexively excluded in the past.

Waiver of Subrogation, OCP, Liquor, MCS-90

*Istructor: Christopher J. Boggs*

Do you know enough about these 4 topics? Join us for this one-hour webinar where you’ll learn all the necessary information on OCPs, Liquor, MCS90 and Waiver of Subrogation.

What is an Owner-Controlled Insurance Program? (2-Part Series)

*Istructor: Bob Titus*

Many large construction projects are insured through an OCIP. This course will explain how OCIPs can provide owners, brokers and general contractors cost savings and enhanced loss control.

Who is an Insured in the CGL and Business Auto Policy?

*Istructor: Christopher J. Boggs*

Understanding the four levels of “insured” status and each one’s relationship to the coverage provided allows improved preparation and planning in the initial design and implementation of the insurance program.

Writing Contractor and Distributor Risks

*Istructor: Chris Behymer*

Agents in the insurance business for any length of time most likely have at least one contractor and/or distributor insured. These two categories of business comprise an increasing percentage of risks coming into the marketplace especially as the economy continues to improve.

Writing Habitational Bar, Restaurant and Tavern Risks

*Istructor: Chris Behymer*

While the entire industry is subject to ups and downs in terms of pricing and losses, it seems that the habitational (apartments, townhomes, and condominiums) and bar, restaurant and tavern (BRT) classes of business are particularly volatile.
Executive / Management / Professional Liability Webinars

Additional Insureds for Professional Liability
Instructor: Chris Christian
This webinar will show you why AIs are a dicey proposition in professional liability, when they’re a legitimate requirement, how they may not work as expected, and how they impair your insured’s coverage.

Comparing D&O Forms: What to Look For, Ask For & Run Screaming From
Instructor: Fred Fisher
Director & Officer Liability is a complex coverage. Whether it is a small Non-profit, privately held Corporation, or a publically traded company, it is not a coverage for the unwary.

Condominium D&O
Instructor: Betsey Brewer
Condominium and other Homeowner Association need Director & Officer Liability coverage. Unfortunately not all policies are created equal and not all boards feel coverage is necessary.

Do You Know EPLI?
Instructor: Fred Fisher
Learn the basic information and features necessary to understand EPLI as well as the requirements necessary for underwriting this line of insurance.

E&O for Staffing Firms
Instructor: Chris Christian
Each category of staffing has unique professional liability needs and varying coverage needs which lead to some common pitfalls agents will encounter when trying to place coverage properly.

Fiduciary Liability and Its Misconceptions
Instructor: Fred Fisher
This course will clear up several common misconceptions beyond the fact that D&O policies EXCLUDE ERISA Claims.
Fiduciary Liability and the Settlor Duties
Instructor: Marjorie Segale
Many clients do not demand Fiduciary Liability coverage, but it is that the insurance producer understands the exposures that most businesses face today that could be transferred to a properly written Fiduciary Liability policy.

Flirting with Disaster - Misunderstanding Employment Practices Liability Coverage
Instructor: Fred Fisher
Employment Practice Liability is a highly demanded coverage. It is no longer considered an expensive luxury, but rather a necessity.

How to Match Professional Liability Coverage to Your Insured’s Exposures
Instructor: Chris Christian
Once the student masters the lexicon and concepts of Professional Liability, he or she will be able to translate the insured’s needs into identification of the appropriate line of business.

How to Read a Professional Liability Policy (2-Part Series)
Instructor: Chris Christian
The student of this two-part series learns the basic lexicon that’s unique to professional liability, as well as the core concepts that differentiate this segment of the insurance industry from other liability lines.

Identifying Professional Liability Exposures
Instructor: Chris Christian
This session provides the student with a strong understanding of the insureds’ professional liability exposures. These exposures differ radically from the usual general liability exposures; further, some very unexpected classes of business are subject to professional liability claims.

Insurance Fiduciary Duty and Trust Accounts
Instructor: Chris Marinescu
As agency owners and “custodians” of premium funds, independent insurance agents and brokers are personally held responsible for violation of fiduciary duty.

Insuring Condominium Association D&O Exposures
Instructor: Betsey Brewer
Whether you sell or service Homeowners Associations or just serve on your condominiums board you will find this webinar informative.

For more info, contact academy@insurancejournal.com or 800-897-9965 x166.
Insuring Valuable Personal Property
Instructor: Kirk Hansen
Learn how covering personal valuables under homeowners’ policies compares with the protection granted under inland marine “floaters.”

New for 2017
Kidnap, Ransom and Extortion: The Ultimate Executive Protection Package
Instructor: Chris Christian
This is an introductory course to become acquainted with major exposure and coverage issues regarding kidnap, ransom and extortion. Myths will be dispelled, misconceptions corrected, and you will leave the webinar with a clear understanding of the need for and functions of kidnap, ransom and extortion policies.

Myths, Lies and Legends Surrounding Kidnap & Ransom Coverage
Instructor: Chris Christian
Kidnap & Ransom coverage can make or break not only the financial health of a company, but the health and safety of its owners and key employees.

Placing D&O Coverage: Today’s Critical Considerations for Every Broker
Instructor: Larry Goanos
Directors and Officers Liability Insurance has become more complex than ever thanks to a new array coverages – as well as restrictive terms and conditions – that are available in today’s market.

State of the Art EPL
Instructor: Chris Christian
The EPL marketplace is rapidly shifting, and coverage enhancements are developed, launched, and retracted at mind-boggling speed. This webinar will review the most current changes in available coverages, enhancements, support services and market appetites.

Third Party Discrimination: The Coverage You FORGOT to Offer Your Insured
Instructor: Marjorie Segale
Most of us are aware of the importance of providing “discrimination” coverage for our business clients and need to check carefully if the Personal Injury section of the CGL includes coverage and how it is defined. But what about Third Party Discrimination... are you providing that coverage, as well?
Top 7 D&O Coverage Questions  
_Instructor: Chris Christian_
Join us for this webinar instructed by professional liability specialist Chris Christian, CIC, RPLU.

Top 7 EPLI Coverage Questions  
_Instructor: Chris Christian_
Join us for this webinar instructed by professional liability specialist Chris Christian, CIC, RPLU.

Understanding E&O Coverage  
_Instructor: David Derigiotis_
Join us for a breakdown of the E&O policy form and learn how to properly insure your client’s exposures.

What EVERY Agent Needs to Know about D&O  
_Instructor: Fred Fisher_
Learn how insurance companies and retail brokers are focusing on D&O liability Coverage as a profitable business strategy and as an entrée to a clients highest level executives.

What to Know about Security and Privacy and the Policies that Insure It  
_Instructor: Fred Fisher_
This webinar explores the history of and need for the one of the fastest growing coverage segments in the insurance industry: Cyber Risk.

Writing Lawyers’ Professional Liability Coverage  
_Instructor: David Derigiotis_
In today’s competitive and aggressive legal environment, insurance professionals dealing in lawyer’s malpractice need to be well versed in the coverage’s and products available within the marketplace.

For more info, contact academy@insurancejournal.com or 800-897-9965 x166.
Cyber Webinars

Blindsided by a Cyber Break-In
Instructor: David Derigiotis
What do one of the world’s leading retailers have in common with a professional baseball team and the dentist’s office across the street from your office? The answer is that they have all been recent victims of a cyber-attack.

Computer Property Coverages
Instructor: Stuart Powell
This course discusses some of the emerging cyber exposures that businesses are facing today. We’ll review traditional property and liability contracts and why they do not adequately address cyber exposures.

Cyber Exposures: Data and Its Perils
Instructor: Stuart Powell
This course will cover such issues as: Theft and Misuse of Data; Loss of Data; Website Interruptions; First Party Exposures/Third Party Exposures.

Cyber Losses Other than Data Breach
Instructor: Stuart Powell
While data breach is a significant exposure for most businesses, there are a number of emerging cyber exposures that are not covered by many data breach policies. These exposures can also be significant causes of loss for which coverage must be sought in more conventional coverages, such as commercial crime coverages. Some new commercial crime endorsements which are beginning to address some of the new cyber exposures will be discussed.

Cyber Security & Privacy
Instructor: David Derigiotis
With the development of the internet, protecting personal and company exposure becomes more important. This course will cover the history of cyber development, computer viruses and information/identity theft.

New for 2017
Data Breach Exposures and Solutions for Main Street Business
Instructor: Craig Andrews
We hear daily of crippling data breaches at large organizations of all types, but smaller “Main Street” businesses every agent writes are vulnerable as well.
New for 2017

Hot Topics in Cyber
Instructor: Chris Christian
This webinar will bring you up to date on the latest in the field of cyber exposures and coverages. We will discuss changes in technology and security, the resulting vulnerabilities, and how they impact business. We will explore whether these impacts can or should be insured, and if so, how.

Successful Selling - Cyber Liability 101
Instructor: David Derigiotis
Are you selling Cyber Liability? If the answer is no, you are moving backwards.

The Cyber Liability Insurance Boom
Instructor: David Derigiotis
The U.S. cyber liability insurance markets are on pace to write $2B in premiums for 2014-up from just over $1B in 2013. How much of this growth are you capitalizing on?

Top 7 Cyber Crime Coverage Questions
Instructor: Chris Christian
In this webinar, attendees will learn about the scope of various forms of cyber crime, and where coverage might be obtained for loss caused by such crime.

Unencrypting Cyber & Privacy Liability Insurance
Instructor: David Derigiotis
With IT security spending by companies throughout the world expected to reach $75B in 2015, the opportunity to grow in a thriving market has never been greater.

What the ISO CGL Doesn’t Cover Following a Cyber or Data Breach Loss
Instructor: John Eubank
Since 2000 the ISO forms have been amended to exclude coverage for almost everything dealing with cyber exposures.

What You Need to Know about Data Breach & E-Commerce Protection
Instructor: John Eubank
A breach can occur at any company, government agency (school), healthcare provider, law firm or insurance agents office. As a result, organizations that experience a breach have customers or patients from every walk of life.
5 Most Misunderstood Homeowners Coverage Concepts

*Instructor: Christopher J. Boggs*

Five short webinars that go over Homeowners hot topics: Eligibility, Various Forms, Insured Status, Special Limits and “Guaranteeing” Replacement Cost Protection in the Homeowners Policy.

Assigning the Proper Use Classification to a Personal Auto

*Instructor: Christopher J. Boggs*

ISO applies five basic use classifications to a personal auto. Such classification is based on use, mileage and location. This class focuses on and defines the five use classifications and the rules governing each classification.

Comparing the Various Homeowners Forms

*Instructor: Christopher J. Boggs*

How does the HO-2 Broad Form differ from the HO-3 Special Form? How does the HO-3 differ from the HO-5 Comprehensive Form? And how to all the forms differ from the HO-8 Modified Coverage Form?

**New for 2017**

Five Hot Coverage Decisions

*Instructor: Rick Pitts*

Coverage cases are as varied as the people and entities our industry insures. Join us for a fast-paced one-hour as we discuss five of the most significant coverage cases in the last 12 months. There’s something for everyone in this webinar.

Gaps in Home and Auto Coverage

*Instructor: Terry Tadlock*

Learn how to properly write Homeowners and Auto Policies for your clients to ensure that there are no gaps in coverage.

“Guaranteeing” Replacement Cost Protection in the Homeowners Policy

*Instructor: Christopher J. Boggs*

Two endorsements are available to “guarantee” replacement cost protection to the insured following a loss. Although both forms provide some “guarantee” towards full replacement cost protection, they differ in how they affect the policies to which they are attached.
New for 2017

Home-Based Businesses in the Era of AirBNB and VRBO
Instructor: Rick Pitts
This hour-long class looks at the definition of the “sharing economy” for insurance professionals in a time when it is common to rent one’s home out, or, hire a private ride via a ridesharing app.

New for 2017

Hope I Die Before I Get Old Else Medicare is Going to Knock me Cold
Instructor: Chris Amrhein
Whether you are seeking help in properly planning this inevitable rite of passage for a spouse, parent, relative or your own journey through the this retirement “right of passage”, harvest the value of experience and join us.

Insured Status in a Personal Auto Policy
Instructor: Christopher J. Boggs
The Personal Auto Policy (PAP) contains four coverage parts and can extend protection to three “levels” of insureds. As you move down levels, the breadth of coverage decreases.

Insured Status in the Homeowners Policy: Who IS an “Insured” and Who can be Added
Instructor: Christopher J. Boggs
There are four “levels” of “insured” status in the Homeowners Policy, and the breadth of protection narrows as an individual moves from one level to another.

New for 2017

ISO Homeowners Endorsements - 2011 to Now
Instructor: Tim Dodge
In this webinar, students will learn about endorsements that ISO has introduced to the Homeowners program since 2011.

New for 2017

ISO’s New Homesharing Endorsements
Instructor: John Eubank
For customers in a home sharing arrangement, it’s critical to review these endorsement to make sure they are covered.
Personal Auto Mysteries Revealed  
*Instructor: Christopher J. Boggs*  
Three short webinars on Personal Auto Policies.

Personal Umbrella Policies  
*Instructor: Marjorie Segale*  
Personal Umbrella insurance policies provide protection in the event of the proverbial “rainy day.”

Preparing Your Clients for Vacation  
*Instructor: Terry Tadlock*  
Learn what things your clients should know so their vacation does not become a nightmare.

The Essential Personal Lines Training Package  
*Instructor: Christopher J. Boggs*  
Eight short, online webinars covering important and interesting homeowners and auto concepts.

**New for 2017**  
The New ISO PAP: How Does it Compare  
*Instructor: Bill Wilson*  
This webinar intends to examine the differences from ISO’s 2005 edition, as well as providing examples of how the ISO form differs from others in the marketplace.

The Personal Auto Policy: Who and What is Eligible for Coverage?  
*Instructor: Christopher J. Boggs*  
Who is eligible for a personal auto policy and what vehicle types are eligible for coverage?

“Special Limits” of Coverage in the Homeowners Policy: An E&O Trap  
*Instructor: Christopher J. Boggs*  
The Homeowners Policy lists specific types of personal property and places a specific limit of coverage of such property - usually low compared to the actual exposure the insured has.

**New for 2017**  
When the Dog Bites - Not One of the Insurer’s Favorite Things  
*Instructor: Nancy Germond*  
This webinar will explore how to reduce canine liability through improved underwriting and claim investigation, as well as how to avoid coverage rescissions and agent E&O claims.
Who Can Buy and Who is Protected by a Homeowners and Personal Auto Policy

Instructor: Christopher J. Boggs
Take our word for it, you will be surprised to find out who is eligible for a HO and PAP and who is protected in both policies.

Who is an “Insured” in Personal Lines Forms

Instructor: Christopher J. Boggs
Knowing who is and is not an “insured” will lead to a better program by allowing any unintended gaps in insured status to be exposed and corrected before loss occurs.

Who or What is Eligible for a Homeowners Policy

Instructor: Christopher J. Boggs
Just who or what does qualify for one of the six Homeowners coverage forms? The main key is occupancy, the other key is what is being occupied.
Beyond Basic Training for New Insurance Professionals: The Next Step in Professional Development (9-Part Series)
Instructor: Christopher J. Boggs
Designed for those new to the insurance industry or those seeking professional improvement.

Claims Stories: From our Customers Perception
Instructor: Trent Massey
Can property insurers learn more about loss if claims are examined from the customer's perception?

Crimes, Torts, Negligence, Legal Liability and Insurance (2-Part Series)
Instructor: Christopher J. Boggs
Legal liability is liability imposed by law on the person or entity responsible for the financial injury or damage suffered by another party or individual and can arise from intentional acts, unintentional acts or contracts.

Eight Court Cases You Should Know By Name (2-Part Series)
Instructor: Rick Pitts
There are slightly more than a handful of insurance industry cases that have become known by name. This seminar explores these cases and provides a substantive discussion of the principles they represent.

Five Court Cases You Need to Know by Name
Instructor: Rick Pitts
Students completing this webinar gain an understanding of how the historical cases continue to affect the way insurance coverage is interpreted today.

How to Read and Understand Any Insurance Policy
Instructor: Christopher J. Boggs
Insurance policy language, although required by many state laws to be “easy to understand,” isn't always easy to understand. Sometimes the policy gives then takes away only to give back a little bit of what it took away later in the policy. It's no wonder our clients don't understand this stuff, we as insurance professionals don't always fully get it.
I Wanna Know Risk and Insurance Concepts (7-Part Series)

*Instructor: Christopher J. Boggs*

Join us in the 7-part webinar! You’ll learn about many popular insurance concepts and all about risk, risk management and what it means to you and your insureds.

Negligence, Legal Liability and Insurance Coverage

*Instructor: Christopher J. Boggs*

Legal liability is liability imposed by law on the person or entity responsible for the financial injury or damage suffered by another party or individual and can arise from intentional acts, unintentional acts or contracts (express or implied).

Non-Fuzzy ERM in the Real World (2-Part Series)

*Instructor: Peggy M. Jackson*

Learn how “Enterprise Risk Management” (ERM) can help your agency (and your clients’) be more efficient and better prepared to deal with any contingency.

Preparing a Winning Underwriting or Bid Submission

*Instructor: Nancy Germond*

This course will help you create a better bid presentation, build a stronger relationship with underwriters and help you present yourself in your organization’s best light.

Preparing an Underwriting Submission

*Instructor: Rita Hollada*

It does not matter if the application will be underwritten electronically or submitted in paper format, completeness and accuracy will get the submission the most favorable consideration and pricing.

Preparing Professional Underwriting Submissions (2-Part Series)

*Instructor: John Anderson*

Learn how to effectively improve on the information requested in the application and get your submission moved to the top of the pile of submissions on the underwriter’s desk.

Principles of Premium Auditing (2-Part Series)

*Instructor: Christopher J. Boggs*

Join us as we learn the ins and outs of Premium Auditing.
Proper Use of Premium Financing
Instructor: Ted Koeth
Premium Finance can offer significant value to the insurance transaction, if used properly.

Risk Management Theory & Applications
Instructor: Christopher J. Boggs
Risk management is a process combining methods for reducing or avoiding an undesirable event with sources for covering the adverse financial losses that result from the occurrence of the undesired event.

Technology Is a Gimmick
Instructor: Trent Massey
Technology is everywhere and sometimes technology is suggested as the cure for everything. But, can technology fix all problems? Or, is the industry forgetting one of the most important aspects in claims processing - the human component?

The Agent’s Role in Enterprise Risk Management
Instructor: Christopher J. Boggs
Can or should agents consider themselves the insured’s “risk manager?” Can or should agents claim to provide “Enterprise Risk Management” services?

The Legal & Contractual Aspect of Insurance
Instructor: Christopher J. Boggs
There are many unique provisions and requirements when it comes to insurance contracts. One part of insurance contract law that no one talks about is that the policy is the minimum that must be done.

Understanding the Different Property Insurance Valuations
Instructor: Christopher J. Boggs
Learn what “values” relate to insurance, how each of these values relates to indemnification, and the true insurance meaning of these terms.

Understanding the Insurance Exposures of Non-Profits
Instructor: Peggy M. Jackson
Learn the unique operational aspects of nonprofits and how these differ from businesses. Learn how you can work together in a partnership that offers benefits to both the nonprofit and insurance provider.
What Makes a Risk Insurable

_Instructor: Christopher J. Boggs_

Insurance, in its role as a financing mechanism, combines two concepts: risk transfer and risk sharing. Although conceptually simple, the effective and efficient combining of risk transfer and risk sharing within the insurance mechanism requires many moving parts to produce the desired result.

What to Expect from Specialty Lines Claims

_Instructor: Fred Fisher_

This webinar gives an overview of the specialty-lines claims process as experienced by insureds and brokers. The types of claims addressed in this class include errors and omissions, professional liability, directors and officers, and employment practices liability.

Working with Adjusters to Get Claims Paid

_Instructor: Nancy Germond_

This class is designed to provide agents and other insurance professionals with consultative claims skills to improve carrier relationships and improve bottom line financial results.
Indemnity Contracts and Insurance Policies: Lookout for Trouble!
*Instructor: Stuart Powell*
How does your client’s insurance policy respond to promised indemnification? Does the policy finance everything your client’s promise? These and other questions are answered in this informative webinar.

ISO’s New CGL and AI’s: Trap or Treat?
*Instructor: Chris Amrhein*
With the launch of ISO’s first significant revision to the CGL program in six years, provisions affecting Additional Insureds in both the standard CGL and AI endorsements may be the most crucial for agents and insureds to understand.

Leases and Contracts (2-Part Series)
*Instructor: Terry Tadlock*
Do you insure any Lessor/Lessee Risks? If so, you can’t afford to miss these 2 courses!

Strong Contractual Risk Transfer Requirements: What Makes the Best CRT Design
*Instructor: Christopher J. Boggs*
Because you do not want to pay a claim for the actions of someone other than your insured, contractual risk transfer is, or should be, at the front of every underwriter’s mind when analyzing contractor risks.

The Proper Care and Feeding of Certificates of Insurance
*Instructor: Stuart Powell*
Review the legal and regulatory issues as well as the do’s and don’ts for handling Certificates of Insurance.

The Real Effects of Granting Additional Insured Status
*Instructor: Christopher J. Boggs*
Learn if naming an additional insured will reduce the limits of coverage available or in any other way negatively affect the named insured’s protection.

Understanding the Basics of Contractual Risk Transfer
*Instructor: Christopher J. Boggs*
Learn how contractual risk transfer is defined and the duties of each of the three parties involved.
10 Financial Statement Ratios Every CEO and Board Member Should Calculate and Review  
*Instructor: Chris Behymer*  
As a CEO or board member of an insurer, you need to understand how the financial statements may be interpreted by these recipients.

A Board’s Guide to the NAIC’s Own Risk and Solvency Assessment  
*Instructor: Joe Petrelli*  
In support of the National Association of Insurance Commissioners efforts to promote enterprise risk management and risk and solvency assessment tools, they have promulgated their own Risk and Solvency Assessment model act.

Farm Bill is Signed into Law: Update on Crop Insurance  
*Instructor: Rita McMullen*  
This course is essential for all insurance broker/agents who write Crop Insurance. We must communicate to our insureds the changes made in the new law that will affect them in 2014 going into effect in 2014.

How to Leverage the Underwriters’ Use of Big Data and Predictive Models to Write More Business  
*Instructor: Frank Pennachio*  
The insurance underwriting process is undergoing the most significant change in the past 50 years.

Insurance Industry Trends  
*Instructor: Chris Behymer*  
Effective use of the surplus lines marketplace can increase agency revenues and assist your organization in retaining key clients. Make plans now to attend this informative and interactive webinar!

New for 2017  
Insuring Emerging Trends in Technology  
*Instructor: Fred Fisher*  
This webinar will examine the insurance and non-insurance implications of evolving trends in technology and Social Media, with a look into the not-to-distant future of what could be emerging in the next decades to come.
MVR Maintenance and Privacy Laws: You Will Be Fined
_Instructor: Marjorie Segale_
Did you know that most states have regulations that require an insurance agent to keep records and comply with privacy laws when ordering MVRs?

Privacy Laws and How they Affect You!
_Instructor: Tim Dodge_
Privacy notices, opt-out notices, adverse action notices, consent forms, information security programs, and insurance agents have a lot of privacy rules to follow. Join us for this webinar as we review various privacy laws. Find out what they mean to you and to your clients.

The Past, Present and Future of the National Flood Insurance Program
_Instructor: Eli Lehrer_
The National Flood Insurance Program, established in 1968, is the United States Federal Government’s largest and most significant intervention in the personal lines insurance market.

Wage and Hour
_Instructor: Marjorie Segale_
Claims under “wage and hour” are the popular parting blows that dismissed employees are throwing at their prior employers.

What Makes a Good (or Bad) Acquisition Candidate?
_Instructor: Ron Fry_
Do you know how to spot the attractive or unattractive characteristics in acquisition candidates?
Academy of Insurance Instructors

“Learn from the best without leaving your desk.” Academy of Insurance instructors are strategically selected to provide expertise in a wide variety of insurance topics, based on real-world success and years of experience. For a complete list, visit www.ijacademy.com/instructors.

Betsey Brewer // CPCU
Partner and Senior VP at The Rule Company
Brewer received her CPCU designation in 1981 and has since served as the L.A. Chapter as President, CPCU Society Governor, and as the national President of the CPCU Society. She also serves as Strategic Planning Chair for IBA-West.

Chris Amrhein // AAI
President at Amrhein and Associates, Inc.
Following years as a producer and independent agency manager/owner, Amrhein worked as a full-time educator / VP of Education for the FAIA and VP of Education for the IIABA. He is now a speaker, consultant, and training developer.

Chris Behymer // CPCU, ASLI
Vice President of Marketing at Markel Southwest Underwriters
Since beginning his career in 1977, Behymer has held many prestigious positions, including Director of Training and Development at Scottsdale, Director of Education at AAMGA, and Director of Business Development at Markel.

Christopher J. Boggs // CPCU, ARM, ALCM, LPCS, AAI, APA, CWCA, CRIS, AINS
Executive Director, Virtual University at Independent Insurance Agents & Brokers of America
A self-proclaimed insurance geek with a true passion for the insurance profession and a desire for continual learning, Boggs has authored hundreds of insurance and risk management-related articles and has five books in publication.

Chris Burand
Founder / Owner at Burand & Associates, LLC
Recognized as a leading consultant for agency valuations, producer comp plans, E&O carrier-approved E&O procedure reviews, and agency operation reviews. Burand also provides the acclaimed Contingency Contract Analysis® service.
David Derigiotis  
*Corporate Vice President at Burns & Wilcox*
For more than ten years, Derigiotis has been involved in underwriting, account placement, and educating within the PL specialty segment. He's also appeared on the Fox Business Network and CNBC as a recognized cyber and privacy expert.

Frank Pennachio  
*Co-Founder at Oceanus Partners*
Pennachio is a 30-year veteran in agency ownership/management, sales training, and workers’ comp. His keen understanding, humorous style, and depth of technical knowledge make him one of our most popular instructors.

Joe Petrelli  
*President at Demotech, Inc.*
Petrelli graduated from The College of Insurance (now a school within St. John's) with a B.S. in Actuarial Science. He has also earned a M.B.A. from The Ohio State University. He has been engaged in the P&C insurance industry since 1969.

John Eubank // CPCU, ARM  
*CEO and President at Professional Insurance Education, Inc.*
Recognized as one of the premier insurance educators, Eubank has served on the faculty of the Society of CIC since 1976 and is a recipient of the Professional Leadership Scroll from the American Institute for Property & Liability Underwriters.

Kathy Ryan // SPHR  
*Owner at Pinnacle Coaching Group, LLC*
Over the last 30 years, award-winning author Kathy Ryan has influenced thousands through her coaching, consulting, and speaking. Her expertise covers leadership, communication, HR, team dynamics, and performance management.

Kevin Ring // CWCA, MWCA  
*Lead Workers’ Compensation Analyst at Institute of WorkComp Professionals*
A licensed P&C agent, Ring has an affinity for making the technical simple with a plain-speak approach. He is an expert in workers’ compensation, audits, experience mods, and injury management.
Larry Goanos
CEO at Andros Risk Services, LLC
A 25-year insurance veteran, Goanos has held many prestigious positions such as VP at Marsh, Executive VP and Chief Underwriting Officer at AIG, and Senior VP at ACE. Goanos has also authored two books.

Patrick Wraight // CIC, CRM, CISR, AU, AINS
Director at Insurance Journal’s Academy of Insurance
As Director of the Academy, Patrick sees himself as the Senior Brand Promoter. His goal is to help the industry to see the Academy the way he sees it, as a valued partner in the training and development of insurance professionals.

Tim Dodge // AU, ARM, CPCU
Assistant VP of Research for Independent Insurance Agents & Brokers of New York
Tim is responsible for answering members’ questions about insurance technical, legal, regulatory, and legislative matters, and for communications with the media. He previously worked as a commercial lines underwriter for CNA Insurance.

Rick Pitts
Vice President and General Counsel to Arlington/Roe & Co., Inc.
Pitts is an insurance industry-focused attorney, admitted to practice before Indiana state and federal courts, the U.S. Supreme Court and the U.S. Court of Appeals for the 7th Circuit. He has tried cases and participated in over 70 appeals.

Stuart Powell // MA, CPCU, CIC, CLU, CHFC, ARM, AMIM, AAI, ARE, CRIS
VP of Insurance Ops & Technical Affairs, Ind. Insurance Agents of North Carolina, Inc.
Powell has been personally involved in the insurance business for over 35 years. He was presented the Ernest F. Young Education Award by IIANC in 1991 and is currently on the National Faculty for the Society of Certified Insurance Counselors.

Terry Tadlock // CIC, CPCU, CRIS
President of Coastal Plains Insurance, LLC & South East Coastal Underwriters
Terry has been in the insurance industry since 1979 and is currently part owner and responsible for the day to day operations of CPI and SECU. Terry has also worked with the Florida Department of Insurance.

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