# ACADEMY *of* INSURANCE

An Insurance Journal Company

# COURSE CATALOG
# 2020

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Thank you for your interest in the Academy of Insurance. Our mission is to be your trusted educational partner. We provide you high quality insurance education options, taught by world-class instructors. We know that the insurance industry is always changing. That's why we bring you the best, most up-to-date insurance learning possible.

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At your desk, in a conference room, in your car, or on the run, we want to help meet your insurance training needs. If there's anything that we can do to serve you, please call, chat or email us.

We look forward to serving you.

**Patrick Wraight // CIC, CRM, CISR, AU, AINS**
*Director at Insurance Journal's Academy of Insurance*

# Agency Management

## 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 Best Practices: Avoiding E&O Claims

*Instructor: Frederick Fisher*

This webinar will delve into best practices, the duty to advise, and why Lawyers recommend against giving advice is a bad idea.

## 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.

## Becoming the Agent of the Future

*Instructor: Frank Pennachio*

The app-based agency is here. What are you doing to keep your agency relevant in this age of instant information, instant quotes, instant policies, and instant service? Join us as we dive into the technology changes that are driving the market forward and what you can do to stay on the front end of the changes.

## 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.

## Building Trust: Integrity and Credibility

*Instructor: Kathy Ryan*

Just about everywhere we look today we can see examples of moral breakdowns in organizations. Many people seem to feel that integrity is an outdated and expendable idea. In reality, our need for integrity in our leaders is perhaps at its highest level in decades. In order for leaders to become people of influence and to build mutually trusting relationships, it is essential that they demonstrate integrity and credibility.

## 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 Content Marketing Can Put Your Business on the Map

*Instructor: Nancy Germond*

The goal of this webinar is to learn how investing in social media content that drives website traffic is the key to marketing success and discover how to develop that content.

## 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.

## Increasing the Size and Profitability of Your Agency

*Instructor: Becky Lathrop*

No one wants to stagnate. We all want our businesses to grow. Join us as Becky shows us some ways to grow our businesses. Hint: it's not just about bringing new business in the door. It's also about keeping customers around for the long term.

## 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.

## Manage Your Team without Tearing Your Hair Out

*Instructor: Nancy Germond*

A new generation will determine the insurance industry's future. How can you build a competent, resilient workforce with today's incoming talent?

## 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.

## Protecting Your Data is Critical to Survival and It Just Became Harder

*Instructor: Tom Wetzel*

Software, apps and websites collect data on their users and that data is often shared, monetized and pose serious risks for agents. Consumers are also growing uneasy about how their data is being used.

## 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.

## Servant Leadership

*Instructor: Marcel Schwantes*

Leadership at the highest level requires a new mindset, and an understanding of the importance of empowerment – to engage those in their spheres of influence to perform at the highest level. In this webinar, you'll learn 6 key leadership habits that will result in a profoundly effective team.

## 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.

## State of the P&C Insurance Industry

*Instructor: Chris Burand*

What's happening in insurance today? Will agents and carriers be able to maintain the "status quo" into the foreseeable future? What will happen to the agency business model as more customers and carriers are using self-service apps? Join highly-respected and outspoken insurance agency and industry consultant Chris Burand as he shares his State of the Industry report.

## 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 Digital Race: Requirements for Risk Averse Transformation

*Instructor: Tom Wetzel*

If we haven't made an investment in digital customer experience tools, we are already behind and it's time to catch up. Join us as Tom Wetzel leads us down the path of creating the best digital tools for our customers with a minimum of risk.

### 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.

### Time's Up: Rethinking Customer Experience

*Instructor: Tom Wetzel*

There was a time when having a digital presence meant that you had at least slapped a simple website online. It doesn't work that way anymore. Your customers today are used to instant communication through apps and by text with several different businesses and they expect that from you..

### 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.

### Underwriting Profitability & Agency Loss Control

*Instructor: Becky Lathrop*

This webinar will address at a high level those areas to analyze, monitor, and manage an agency's underwriting profitability.

# Personnel Management

## Attracting and Retaining Talent in Insurance

*Instructor: Patrick Wraight*

Join us for a video panel discussion about the current talent crisis in the insurance world. We have gathered three experts in the field (an insurance educator, a talent management executive, and a college risk management program director) to discuss how to find the right talent and once you find them, how to keep them on your team.

## 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.

## Best Ways to Use Video in Insurance Training

*Instructor: Patrick Wraight*

We've all heard that video is the way to go in training. The problem is how do you do it? Do you produce your own? Does that mean that you have to buy expensive equipment? What about YouTube, or Vimeo? Can I use them?

## 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.

### Emotional Intelligence for Insurance Professionals

*Instructor: Lynn Thomas*

Join us as Lynn Thomas helps us to understand how having a high emotional intelligence will help us. She'll discuss how people with emotional intelligence look at the whole picture, respond rather than react, and think before they speak.

### 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.

### 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.

### 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.

### 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.

### Managing, Motivating & Compensating Your Staff

*Instructor: Becky Lathrop*

We often get bogged down in working in our businesses, rather than working on our businesses. How does proper back office management impact the bottom line? How can making a plan to manage, motivate, and compensate the team actually increase revenue and profits? This session will help us find out.

### Performance Management Process

*Instructor: Kathy Ryan*

Learn the steps involved in creating and executing a successful Performance Management Process.

### Qualities of Successful People

*Instructor: Kathy Ryan*

In this webinar, you'll learn the qualities that many successful people share and discover actions that you can take to immediately incorporate these qualities into your life.

## 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*

Get your life focused on the “right stuff,” have more energy, and be happier with this webinar.

## 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.

## 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.

# Risk Management

## Managing Risk in the North American Supply Chain

*Instructor: Joe Harrington*

COVID-19, USMCA, and cross-border issues are creating new problems and possibilities for the North American supply chain. Join us as Joe Harrington helps us identify and understand the risk management issues arising from commerce between Canada, Mexico, and the US.

# Workers' Compensation

### 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.

### Emerging Trends & Risks in Workers Comp that Could Adversely Affect Agents

*Instructor: Frank Pennachio*

The whole insurance world is evolving before our eyes. Sometimes, the changes are so fast that we feel like we can't even catch up. The Workers Comp arena is no different. Join us as Frank Pennachio helps us to identify some of the emerging risks that could impact our customers' Workers Comp policies and pricing.

### 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 .01 Can Cost Your Employer or Clients Millions

*Instructor: James Moore*

The newest trend in Workers' Compensation works against any company or organization with an Experience Modification Factor (E-Mod or X-Mod) over 1.0.

### How to Get in the Door with New Prospects by Leveraging WC Knowledge

*Instructor: Frank Pennachio*

You may have heard that, "work comp is work comp, and all you can do is get the best price." Nothing could be further from the truth.

### How to Keep Work Comp Claim Costs from Spiraling Out of Control

*Instructor: Frank Pennachio*

Declining workers' compensation rates are a good thing and declining numbers of workers' injuries are a good thing, but they are not everything. Paying attention to these without also paying close attention to the cost per claim is risky. Increased severity can overcome decreased frequency in claims so it makes sense to watch this cost per claim.

### 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.

### New Workers’ Compensation Laws of California - 2017

*Instructor: David Chetcuti*

The IEA and Professor David Chetcuti proudly announce its annual three-hour seminar on the New Workers’ Compensation Laws of 2017 along with a few other topics. Ten NEW laws will be discussed.

### 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 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.

## Setting up a Stellar Work Comp Program

*Instructor: Nancy Germond*

The general goals of this webinar are to understand the key components needed in your clients' workers compensation programs to reduce bad hires, lower claims frequency, and increase customer loyalty.

## Social Determinants of Health and Workers' Comp Claims Outcomes

*Instructor: Nancy Germond*

Join Nancy Germond as she helps us to understand that workers' comp claims are more complicated than determining who got hurt, how bad, and when they can go back to work.

## 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 Experience Mod: Many are Wrong, Most are Mismanaged

*Instructor: Kevin Ring*

What is the minimum mod and how can you help employers get closer to it? How can you more effectively manage your clients experience mod so that it is as low as it can be every year? Participants will also learn about simple red flags to look for on their experience mod that may indicate an error has been made.

## 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 Steps to a Successful Workers' Compensation Program

*Instructor: Stacey Cheese*

When an injury occurs is everyone really ready for what happens next?  Do the employees understand the expectations or process? Do the supervisors understand the expectations or processes?

## 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.

## Understanding Occupational Disease in the Age of COVID-19

*Instructor: James Moore*

One of the questions related to the COVID-19 pandemic revolves around workers' compensation insurance. Join us as James Moore helps us to understand the impact of COVID-19 and workers' compensation. Is it possible that a worker could contract COVID-19 while at work and is that compensable? James plans to help us with these questions and more.

## 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 Group Captives: What You Won't Hear from Captive Managers

*Instructor: Frank Pennachio*

A Work Comp Group Captive might sound like a great idea to your customer, but will it work? Will that be a good fit for them? Join us as Frank Pannachio helps us wade through the marketing to get to the truth.

### 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' Comp Risks and Opportunities for Contractors

*Instructor: Frank Pennachio*

Join Frank Pennachio as he helps agents recognize the opportunities around construction clients. Even as workers' comp rates are declining, contractors are facing challenges the put their business sustainability in jeopardy.

### Workers' Comp: Rates are Down, but Significant Risks are Up

*Instructor: Frank Pennachio*

As workers' compensation rates go down, it seems that the risk is lower. Rates generally go in the direction of the actual risk, right? Well, in this session, Frank Pennachio will show us that the raw risks might be down so that the rates are going down, but there's another side to this coin in that there are larger risks that haven't gone away. In fact, they might be increasing.

## 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 Insurance Basics

*Instructor: Frank Pennachio*

No one is an expert when they first start out and this session is designed to help the workers’ compensation rookie with the basics of how workers’ comp insurance works, why our system is set up the way it is, and how to navigate all of the intricacies of this coverage. This session won’t make you an expert, but it is a start on your journey there.

## 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.

## 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!

# Commercial Property & Casualty

## 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.

## 5 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.

## 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.

## 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.

## BI/EE/Spoilage and Off Premises Utility Failure

*Instructor: David Thompson*

Whether it's a tornado, hurricane, wildfire, or ice storm, many businesses suffer a financial loss due to off premises utility failure and/or spoilage. For insurance agencies, it's almost always a significant cause of E&O losses.

## 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.

## 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.

## 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 Auto Symbols and Endorsements

*Instructor: David Thompson*

Join us as David Thompson helps make sense out of the different symbols, and the endorsements that your customers will need to get the coverage that they already think they have.

## Business Income Claims that Cause Problems

*Instructor: Terry Tadlock*

Spend some time with us as we look at actual claims, that were selected for our learning. Terry will guide us through the stories of several real claims that will help us to better understand and apply Business Income coverage for our customers.

## 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.

### Catastrophe Issues Facing Agencies

*Instructor: David Thompson*

This session will examine some of the issues that insurance agencies face after natural disasters.

### Certificates of Insurance: What You Really Need to Know

*Instructor: Casey Roberts*

We want to help you to make sense out of certificates of insurance. We know that they can be frustrating, but we want to help you to handle them without as much frustration. Join us as Casey Roberts brings certificates out of our shadows and into the light.

### 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.

### 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 Auto Coverages - Court Cases and Chaos

*Instructor: Terry Tadlock*

It is important to understand what insurance policies say. That is what establishes coverage, and coverage boundaries. That is until the court is asked to decide what the policy says an apply it. Terry Tadlock will help us understand the impact of certain court decisions as they relate to the commercial auto policy.

## 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 commerical insurance will benefit from this class.

## Commercial Lines Myths Most Agents Believe

*Instructor: David Thompson*

We don't want to believe it, but sometimes the things that we believe just aren't so. That's particularly true in the world of commercial lines insurance. Join us as David Thompson helps dispel the myths that we not only believe, but cling to and (regrettably) spread to our peers and customers.

## Commercial Property Claims that Cause Problems

*Instructor: Terry Tadlock*

This course examines risks that we write every day and the actual property claims that have causing problems for agents and their insured's. These claims have resulted in litigation or out of court settlements.

## Commercial Property Policy Traps

*Instructor: Kevin Amrhein*

Coverage gaps can be an easy fix if they are identified early. But they can be a nightmare if they are identified when a claim is filed. Join us as Kevin Amrhein helps us to identify and close the open traps in the commercial property policy.

## 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.

### COPE and Commercial Property

*Instructor: Patrick Wraight*

The principles behind property underwriting have been consistent from the very beginning of property insurance. In this two-part series, we will explore what these principles mean to you, whether you're an agent, an underwriter, or a risk manager. Join us as we learn to better "COPE" with property risks.

### 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.

## Does Lessor's Risk Mean Less Risk?

*Instructor: Chris Behymer*

Does lessor's risk really mean less risk? Sometimes it does and sometimes it doesn't.

## 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.

## Equipment Breakdown Insurance and Why You Need It

*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?

## Equipment Floaters: Beyond Boilerplate

*Instructor: Craig Andrews*

Do we regularly take advantage of the multiple available optional endorsements to customize our contractors' equipment floaters to meet the unique needs of each of our middle market contracting accounts?

## Fix My Broken Commercial Property Policy

*Instructor: Kevin Amrhein*

Your insured's commercial property insurance policy is broken. This webinar will provide several tools (tips and endorsements) which should, with a little help from the insurance company, fix it.

## 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.

## 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.

### 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?

### More Reasons Customers Want Ordinance or Law Coverage

*Instructor: Patrick Wraight*

In 2017, ISO made changes to the ordinance or law endorsement. That's reason enough to revisit this form and remind ourselves why an insured would want it attached to their commercial property policy.

### 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?

### NY Cyber Liability Law - Why You Need to Pay Attention

*Instructor: Tim Dodge*

The cyber liability climate is quickly changing around the country and around the world. In watching specific key states, we can be ready for what may happen wherever we are. Join us as Tim helps us to navigate what's going on in New York.

## 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 overlooked insurance industry issue.

## 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.

## 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.

## 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.

## Supply Chain Risks for Small Businesses

*Instructor: Kevin Amrhein*

An interruption in the supply chain can shutter a small business in a matter of days. Join us as Kevin Amrhein helps us to help our customers to recognize this risk and shows us ways that we can help them to use different endorsements designed to mitigate this risk.

## The CGL's Other Coverages

*Instructor: Patrick Wraight*

There's more to the CGL than BI & PD. This session will focus on Coverage C (Medical Payments) and the oft forgotten Coverage B (Personal and Advertising Injury).

## 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.

## 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.

## 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.

## 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.

## 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

*Instructor: 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

*Instructor: 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)

*Instructor: 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?

*Instructor: 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.

## Who Needs Equipment Breakdown Coverage?

*Instructor: Craig Andrews*

We all know that the commercial property policy specifically excludes equipment breakdown. Good thing there's an equipment breakdown policy available. But what does it actually do? Who really needs this coverage? Join us as Craig Andrews helps us understand this misunderstood coverage, including why more customers than we think really should have it.

## Writing Contractor and Distributor Risks

*Instructor: 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

*Instructor: 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.

# Commercial Property Master Class

## Commercial Property Master Class - Additional Coverages, Coverage Extensions, and Optional Coverages

*Instructor: Patrick Wraight*

The ISO Commercial Property Policy includes coverages that are not the main coverages but are in some ways just as important as building and business personal property. This session walks through those other important coverages, such as debris removal, outdoor property, and replacement cost valuation.

## Commercial Property Master Class - Causes of Loss Forms, Exclusions

*Instructor: Patrick Wraight*

One of the first questions that must be addressed in the event of a property loss is what caused the loss? After the cause of loss is determined, the next question is whether that cause of loss is a covered cause of loss. In this session, we will dive into commercial property causes of loss forms to discover the difference between a covered cause of loss and an excluded cause of loss and find ways to change them.

## Commercial Property Master Class - Commercial Property Policies, Policy Structure

*Instructor: Patrick Wraight*

Which policy does an office building need? Does a Condo Association policy need different policies if its a residential condo, or an office condo? What about Business Income? Is that a different policy, or is it part of another policy? Join us in the fourth session of our Commercial Property Master class as Academy Director, Patrick Wraight introduces us to the different commercial property policies available, when you might need them, and how they're put together.

## Commercial Property Master Class - COPE (Construction)

*Instructor: Patrick Wraight*

Join us for the first session in our new Commercial Property Master Class, COPE (Construction). In this session, we will make an in-depth examination of the construction of commercial buildings. We will look at how the walls are constructed and at different roofing systems and how these go into classifying a building according to its resistance to fire and wind.

## Commercial Property Master Class - COPE - (Occupancy)

*Instructor: Patrick Wraight*

Join us for the second session in our new Commercial Property Master Class, COPE (Occupancy). In this session, we will make an in-depth examination of the occupancy of commercial buildings. We will look at some of the occupancy issues that can arise in dwellings and some of the mixed occupancy issues that arise in commercial buildings.

## Commercial Property Master Class - COPE - (Protection & Exposure)

*Instructor: Patrick Wraight*

Join us for the third session in our new Commercial Property Master Class, COPE (Protection & Exposure). In this session, we will make an in-depth examination of the ways a commercial building can be protected from fire, both from internal building characteristics and external community characteristics.We will also discover why we care what buildings are nearby the insured building and what's going on in those nearby buildings.

## Commercial Property Master Class - Covered Property and Property not Covered

*Instructor: Patrick Wraight*

When the insured has a commercial property policy, one of the biggest question, is what is actually covered? Is all of the property that they might own covered? How do we know what is covered and what isn't? Is there a way to change what property is covered and what isn't covered?

## Commercial Property Master Class - Final Exam

*Instructor: Patrick Wraight*

Finish the Commercial Property Master Class! Did you attend all eight classes? Are you ready to make it official? The final exam consists of 40 multiple choice questions that span over all eight classes. You need to answer 28 questions correctly (70%) to pass this exam. Once you complete your exam, please allow 3-4 days for us to grade it and get your results to you.

## Commercial Property Master Class - Selected Endorsements

*Instructor: Patrick Wraight*

We know that the ISO Commercial Property Policy includes an exclusion for ordinance or law. Did you also know that there is an endorsement designed to provide the coverage to fill this exclusion? Did you also know that you can endorse flood as a covered cause of loss onto the commercial property policy? Join us as Academy Director, Patrick Wraight helps us with these and other endorsements.

# Commercial Property

## An Hour with Kevin: Fix My #%&!, a Commercial Property Policy

*Instructor: Kevin Amrhein*

Your insured's commercial property insurance policy is broken. Join Kevin as he provides several tools (tips and endorsements) which should, with a little help from the insurance company, fix it.

## Collapse Coverage on the Commercial Property Policy

*Instructor: Crystal Uebelher*

Collapse coverage is complicated. When you take into account the evaluation of the policy language, and the different ways that courts have interpreted that language, you might be looking for help from a coverage attorney. Join us as Crystal Uebelher helps us to better understand and apply collapse coverage as it exists today on the current ISO commercial property policy.

## Commercial Property Claims that Cause Problems

*Instructor: Terry Tadlock*

Whenever there is confusion, miscommunication, or misunderstanding, there is the chance that a claim goes from amicably settled to confrontational and litigated. Join us as Terry Tadlock walks us through a series of commercial property claims that weren't settled quickly or easily. He's going to help us understand how we might avoid a similar situation with our customers.

## Commercial Property Master Class (8-Part Series)

*Instructor: Patrick Wraight*

How's your commercial property expertise? If you're not the expert that you want to be, this series is designed to help you. Over eight sessions, we will walk through many commercial property concepts, including: What's important about building construction? Why do we care about what's going on in the building? What property is covered on a commercial property policy? What are the covered causes of loss? What endorsements are available to modify the commercial property policy? Once you've attended all of the sessions, you can sign up for and take our end of course assessment. Earn a passing grade and you'll be given your certificate as an Academy of Insurance Commercial Property Master.

## Commercial Property Policy Traps

*Instructor: Kevin Amrhein*

Coverage gaps can be an easy fix if they are identified early. But they can be a nightmare if they are identified when a claim is filed. Join us as Kevin Amrhein helps us to identify and close the open traps in the commercial property policy.

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## Differences in Coinsurance for Homeowners' and Commercial Property

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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.

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

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### Understanding Commercial Property Underwriting and “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 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.

# Commercial General Liability

## CGL Coverage - Other Insurance and Allocation

*Instructor: Joseph Junfola*

Sometimes it is difficult to know how many occurrences make up the liability claim, or worse, how many policies may respond to the claim. Join us as Joe Junfola helps us with this and other issues that surround CGL Coverage - Other Insurance and Allocation.

## CGL Part A Exclusions

*Instructor: John Eubank*

If you want to be totally brought up-to-date on Commercial General Liability, this is the series for you and your staff!

## 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.

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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.

## Duty to Defend vs. Duty to Indemnify

*Instructor: Joseph Junfola*

In many insurance policies, the contract tells us that the insurer has the "right and duty to defend..." but what does that really mean? Is that the same thing as the duty to indemnify? Which is more important or valuable, if either is? Join us as Joe Junfola helps us to understand how the duty to indemnify works with the duty to defend. He'll deal with issues of long-term exposures and continuous damage and he'll explain the "four corners" test.

## 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.

## 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.

## Liability for Flood Losses

*Instructor: Joe Harrington*

There is a lot of focus today on increasing first-party coverage for flood damage to property. This seminar will describe the growing liability exposure facing property owners, public agencies, and their insurers for claims that they are responsible for creating or allowing conditions that damaged others' property.

## 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). This session discusses the various types of torts, details the concept of negligence, and breaks down causation and ultimate liability.

## The CGL's Other Coverages

*Instructor: Patrick Wraight*

There's more to the CGL than BI & PD. This session will focus on Coverage C (Medical Payments) and the oft forgotten Coverage B (Personal and Advertising Injury).

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## Using CAT Models to Develop Liability Pricing

*Instructor: Joe Harrington*

We know how to estimate the impact of the "next Andrew," thanks to property catastrophe modeling. But what about the "next asbestos?"

## 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.

## When Does Property Damage Occur?

*Instructor: Joseph Junfola*

When does property damage occur when property damage is continuous and progressive? When does the damage begin and end for the purpose of triggering coverage in the CGL policy? Join us as Joe Junfola helps us to get a grip on when a loss occurs so that the claim can be handled by the proper policy(s).

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

*Instructor: 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.

## Who is an Insured on the CGL and Why Do You Care?

*Instructor: Patrick Wraight*

Is the new employee that decided to take a swing at a customer an insured on the company’s CGL policy? Is there coverage if an employee takes action to protect property and injures someone in the process? Join us as we explore who is an insured on a CGL policy.

# Business Auto

## 5 Business Auto Policy Traps and Tricks

*Instructor: Craig Andrews*

This webinar will identify five "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".

## 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.

## Business Auto 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 Auto Policy Claims that Cause Problems

*Instructor: Terry Tadlock*

In the insurance business we seem to learn more from actual claims than anything else. This class takes those claims and teaches us the limitations of the BAP as well as some of the most frequently used endorsements.

## Business Auto Symbols and Endorsements

*Instructor: David Thompson*

Books have been written about the confusion that comes along with the Business Auto symbols and the different endorsements available to expand coverage on the policy. Join us as David Thompson helps make sense out of the different symbols, and the endorsements that your customers will need to get the coverage that they already think they have.

### Commercial Auto Class

*Instructor: Terry Tadlock*

Without a doubt one of the most misunderstood policies is the Business Auto policy (BAP). Do symbols 2, 8 and 9 equal symbol 1? Who is an "Insured" really? 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. And no BAP course would be complete without discussing the pitfalls of the DOC (Drive-other-Car) endorsement.

### Commercial Auto Coverages - Court Cases and Chaos

*Instructor: Terry Tadlock*

It is important to understand what insurance policies say. That is what establishes coverage, and coverage boundaries. That is until the court is asked to decide what the policy says an apply it. Terry Tadlock will help us understand the impact of certain court decisions as they relate to the commercial auto policy.

### Coronavirus and Other Diseases Part 2: D&O, Business Auto, Personal Lines and Updates

*Instructor: Patrick Wraight*

Your response to our first COVID-19 and insurance session was so overwhelming that we decided that we needed to give you more. Join us as we answer your questions from last time, continue to shed light on the coverages that may be available (but probably not) and what certain insureds and states are working on to extend coverage.

### Deciphering Business Auto Symbols

*Instructor: Crystal Uebelher*

You need to know who is an insured on the business auto policy. You also need to know which autos are covered. How do you figure it all out? Join us as Crystal Uebelher walks us through these issues to help us to handle tricky situations with the business auto policy.

### Rental Cars - More Than Meets the Eye

*Instructor: David Thompson*

There are close to two million rental cars in the U.S.  People rent these cars, seldom with a thought about insurance coverages. Coverage questions about rental cars have to rank in the "top 10" questions customers ask. Probably the top question is whether to spend around $30 a day for the loss damage waiver, which you will see is not a "rip off" and can save customers a lot of money and problems after a rental car is damaged. Join us as David Thompson helps us with these questions and more.

## 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.

## 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.

## Significant Business Auto Endorsements

*Instructor: Casey Roberts*

There are so many possible commercial auto endorsements, but which ones are best for your insured's exposures and truly help them better manage their risks of loss? You'll be able to answer that question after this class.

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

*Instructor: 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.

# Cyber

## 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.

## Cybertoday - tomorrow?

*Instructor: Frederick Fisher*

With over 300 different cyber liability forms available, agents can have a hard time knowing what to look for, what they might get, and will it be enough for the customer. Join us as Fred Fisher helps us to understand the rapid iterations of cyber exposures and liability coverage.

## 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.

## NY Cyber Liability Law - Why You Need to Pay Attention

*Instructor: Tim Dodge*

The cyber liability climate is quickly changing around the country and around the world. In watching specific key states, we can be ready for what may happen wherever we are. Join us as Tim helps us to navigate what's going on in New York.

## The Evolution of Cyber Liability Exposure and Coverage

*Instructor: Joe Harrington*

Cyber insurance has evolved from a fringe surplus lines product to a must have coverage for most organizations. Join us as Joe Harrington helps us to understand the current status of Cyber Liability and how the exposures and coverages are changing before our eyes.

## The Evolving Cyber Liability Market

*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.

## 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.

## 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.

# Time Element

## 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: Business Income – what it REALLY means, Period of Restoration and its effect on coinsurance and coverage limits, Operational Capability – when is it reached, and Time Doctrine (why business income is called time element coverage). Each of these definitions and concepts is detailed in this one hour class. As odd as it sounds, this one, single, solitary hour may serve to simplify a coverage that leaves many insurance professionals cowering in the corner.

## Business Continuity and Extra Expense

*Instructor: Richard Faber*

If the pandemic of 2020 taught us anything, it's that business interruptions happen. Today's environment is proof of how critical it is for businesses to plan to stay in business in the event they cannot operate due to a covered or non-covered event. Join us as Richard Faber helps us to understand the issues involved with business interruptions and how business income and extra expense coverage might apply in these cases.

## Business Income Claims that Cause Problems

*Instructor: Terry Tadlock*

Spend some time with us as we look at actual claims, that were selected for our learning. Terry will guide us through the stories of several real claims that will help us to better understand and apply Business Income coverage for our customers.

## 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 and the Coronavirus: Things to Know (Panel)

*Instructor: Elizabeth Blosfield, Chris Boggs, Donald Hayden, Doug Jones*

The insurance news is full of articles about insurers denying Business Interruption claims related to COVID-19. What do these policies cover? Join this panel as they discuss this important issue.

### Business Interruption for Mobile Businesses

*Instructor: Betsey Brewer*

ISO forms were first released in February 2014 and are slowly being adopted across the country. They give needed coverage for the expanding mobile business marketplace. As with any new form they provide great promise but also leave a lot of unknowns.

# Personal Lines

## 2018 ISO Personal Auto Changes

*Instructor: Casey Roberts*

This webinar covers the significant (and some not so significant) changes to the PAP. Some of the changes we will discuss include: Newly Acquired Auto changes, new definition added for Transportation Network Platform, and revised exclusions applying to racing & public livery conveyances.

## 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.

## A New Era for U.S. Flood Insurance

*Instructor: Joe Harrington*

We have been told all of our insurance careers that flood is an uninsurable exposure and that it is best left to the NFIP for coverage. The truth is that the private market is writing more flood coverage than ever and doing so well. Join us as we discover what the private market is doing to address this growing market segment.

## 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.

## Basic Personal Insurance Course- 8 part series

*Instructor: Patrick Wraight*

Our Basic Personal Insurance Course is a four-week course in eight sessions designed to provide a new insurance professional with the basics of a career in P&C insurance, focused on the personal lines area in our business.

## Comparing the ISO Personal Auto Policy 2005-2018

*Instructor: Casey Roberts*

ISO chose not to file a new Personal Auto Policy for 13 years. Now that they have, it is important to know and apply the important and potentially significant changes that they made. Join us as Casey Roberts helps us to dig into these changes so that we can better serve our customers.

### 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?

### Coronavirus and Other Diseases Part 2: D&O, Business Auto, Personal Lines and Updates

*Instructor: Patrick Wraight*

Your response to our first COVID-19 and insurance session was so overwhelming that we decided that we needed to give you more. Join us as we answer your questions from last time, continue to shed light on the coverages that may be available (but probably not) and what certain insureds and states are working on to extend coverage.

### 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.

### 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.

## 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.

## Insurance and Firearms- Where do we stand now?

*Instructor: Joe Harrington*

In the wake of recent mass shootings, Americans are engaged in profound consideration of public and private responses to firearms violence. Join us as we consider the intersection of insurance, public policy, and an evolving legal landscape.

## Insurance and Pets: Expanding exposure, expanding coverage

*Instructor: Joe Harrington*

Years ago, household pets were just animals. In general, they could be disposed of or replaced with little more thought than you would give to a cow or goat. If a pet took ill, its owner would often "put it down" (euthanize it). If you accidentally killed or injured someone else's pet, you would be liable only for the cost of buying another. Join us as we examine how peoples' feelings toward their pets has evolved over the years and how our insurance policies are being asked to react as well.

## 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.

## Insuring Self-Driving Cars, Scooters, and Other Modern Transit Risks

*Instructor: Kevin Amrhein*

Every new car commercial today tells us about how the car can drive itself in some way. From the cars that have an auto-pilot to the trucks with active lane maintenance and sonar speed control, the automotive marketplace is changing. Join us as Kevin Amrhein helps us to understand how these features and other modern transit risks can impact your clients' personal lines policies.

## Insuring Stuff - A Quick Homeowners' Flyover

*Instructor: Patrick Wraight*

In this session, we will deal with some key words, key coverages, and key exclusions that form the boundaries in the homeowners' policy. We will also look briefly at the tenant's contents and the condo unit-owners' policies and find out just how similar they are to the homeowners' policy.

## 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.

## ISO's New Homesharing Endorsements

*Instructor: Patrick Wraight*

For customers in a home sharing arrangement, it's critical to review these endorsement to make sure they are covered.

## Lawn Care to Lipstick: Coverage Concerns for the Self-Employed

*Instructor: Kevin Amrhein*

This course reviews common personal lines insurance policies for guidance on coverage concerning business property and activities of self-employed individuals.

## Many Vehicles, Many Uses

*Instructor: Joe Harrington*

In this webinar, Joe Harrington will update us on emerging exposure for the variety of vehicles used by individuals (autos, motorcycles, electric scooters, and more). Not only is the number and variety of vehicles increasing, but the ways that people use them as well, including ride-sharing, networked deliveries, and "last mile" transit. Among other things, standard homeowners coverage for us of "non-owned" vehicles (other than autos) may need to be reconsidered.

## Personal Auto Mysteries Revealed

*Instructor: Christopher J. Boggs*

Three short webinars on Personal Auto Policies.

## Personal Lines Coverage Gaps Created by Motorized Vehicles

*Instructor: Bill Wilson*

Join insurance speaker and author, Bill Wilson as he helps us to identify (and hopefully fix) certain coveage gaps that can be created in personal lines policies.

## Personal Lines Myths

*Instructor: David Thompson*

Most insurance professionals would agree that personal lines policies are relatively easy to work on. The coverages can be straight forward and the clients really just want their risks covered at the best possible price. Join us as David Thompson helps us to navigate some common myths and misunderstandings centered on personal lines 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.

## Rental Cars - More Than Meets the Eye

*Instructor: David Thompson*

There are close to two million rental cars in the U.S.  People rent these cars, seldom with a thought about insurance coverages. Coverage questions about rental cars have to rank in the "top 10" questions customers ask. Probably the top question is whether to spend around $30 a day for the loss damage waiver, which you will see is not a "rip off" and can save customers a lot of money and problems after a rental car is damaged. Join us as David Thompson helps us with these questions and more.

## The Essential Personal Lines Training Package

*Instructor: Christopher J. Boggs*

Eight short, online webinars covering important and interesting homeowners and auto concepts.

## The New 2018 ISO Personal Auto Policy

*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?

## The Sharing Economy

*Instructor: David Thompson*

It seems that everyone is sharing everything today: cars, houses, pools, docks, and even toothbrushes! This class looks at subjects such as Uber/Lyft, Turo, Airbnb, Swimply, and more. We promise not to have you share your cell phone or toothbrush with the class! This class helps agents identify exposures and where possible, provide insurance solutions.

## Top Ten Flood Topics

*Instructor: David Thompson*

This fast-paced one-hour class brings up some of the most common issues relating to flood insurance. Topics will include, private flood insurance, maximum limits, E&O issues, the 30-day wait, the requirement to use the diligent effort form, HFIAA fees, other structures, homeowners associations, and more.

## "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.

## 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 & 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.

### Your Side Gig: the Insurance You Didn't Know You Need (or Had!)

*Instructor: Kevin Amrhein*

We all know people who have a side gig. More people today are trying to make money without giving up their day job. Join us as Kevin Amrhein takes us into the intersection of our customers' side gigs and their insurance policies. He'll be looking for gaps that are created by a side gig.

# Insurance Skills

## Avoiding Claims Disputes: Prevention

*Instructor: Bill Wilson*

This webinar focuses on the details of the means of avoiding/preventing claims disputes, from policy form drafting to exposure analysis and the insuring process, based on the 3 primary sources of coverage gaps.

## 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.

## How to Resolve Insurance Coverage and Claims Disputes

*Instructor: Bill Wilson*

This webinar provides a complete overview of the principles, processes, and procedures for successfully resolving coverage and claims disputes. Learn why claims are denied, two essential ways to deal with claims disputes, insurance policy interpretation doctrines, legal and contractual principles that can be used outside the courtroom to resolve disputes without litigation, and a 4-step process for claims resolution.

## 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.

## 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.

## Resolving Claims Disputes: Advocacy

*Instructor: Bill Wilson*

This webinar lays the foundation for the remaining seven webinars in the series by introducing five (5) knowledge and skills areas that govern the resolution of coverage and claims denials, including enumerating a 4-step process for reversing claims denials and advocating on behalf of insureds.

## Resolving Claims Disputes: Prevention

*Instructor: Bill Wilson*

This webinar focuses on the details of the means of avoiding/preventing claims disputes, from policy form drafting to exposure analysis and the insuring process, based on the 3 primary sources of coverage gaps.

## Resolving Claims Disputes: Step 0

*Instructor: Bill Wilson*

This webinar bridges avoidance and advocacy by enumerating statutory and good faith principles for claim declination and reservation of rights letters, including the citation of unfair claims settlement practices.

## Resolving Claims Disputes: Step 1 The RTFP Doctrine

*Instructor: Bill Wilson*

This webinar addresses Step 1 of the 4-step claims resolution process and stresses the importance, whatever your role in the insuring process (underwriter, agent, adjuster, etc.), in reading and comprehending the policy form(s) in dispute.

## Resolving Claims Disputes: Step 2 Other Policy Interpretation Doctrines

*Instructor: Bill Wilson*

This webinar addresses Step 2 of the 4-step claims resolution process and reviews a dozen policy interpretation doctrines that govern coverage perceptions and interpretations and lay the foundation for the specific legal and contractual principles used in Step 3 to document coverage interpretations.

## Resolving Claims Disputes: Step 3 Document the Interpretation - 3 Parts

*Instructor: Bill Wilson*

This webinar introduces a 3-part segment of legal and contractual principles often used by attorneys to resolve contract disputes that can also be used by agents and others without resorting to litigation. Included are policy language intent, the insured's reasonable expectations for coverage, and the parol evidence rule vs. the use of extrinsic evidence to determine intent and expectations.

## Resolving Claims Disputes: Step 4 Plead Your Case

*Instructor: Bill Wilson*

This webinar explains HOW you convince the adjuster that a claim is covered, examining the balance between the role of policy language and the role of logic and reason, then wrapping up the entire series by returning to the first webinar which identified the two fundamental premises of claims resolution.

## 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.

## Two Ways to Deal with Claims Disputes: Avoidance and Resolution

*Instructor: Bill Wilson*

This webinar introduces the two most productive means of contending with claims disputes –avoidance (via prevention) and resolution (via advocacy).

## 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.

## 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.

## Why Claims are Denied

*Instructor: Bill Wilson*

This webinar, using multiple real-life claims examples, examines the four principal reasons claims are denied, ranging from 'cranial inversion' to legitimate differences of opinion, and how to explain to other parties why there is or isn't coverage and convince them that your interpretation is the 'correct' one.

## 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.

# Additional Insureds / Contractual Risk Transfer / Contract Review

## Certificates of Insurance Redux

*Instructor: Casey Roberts*

Certificates of insurance are a perennial issue for insurance professionals. You never stop getting requests for certificates and each request has the potential to ask for something you haven't had to deal with yet. Join us as Casey Roberts brings us his updated session on certificates of insurance.

## Common Additional Insured Traps

*Instructor: Patrick Wraight*

How many times have you spent your day dealing with request after request to add, remove, or change additional insureds? When was the last time you thought about what we were actually doing when we issued those endorsements? Adding an additional insured is potentially one of the most dangerous transactions in insurance. We need a clear understanding of what coverage is actually being afforded to the additional insured and what that means to the policyholder.

## 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 Latest Scoop on Additional Insureds and Certificates of Insurance

*Instructor: Joe Harrington*

When a customer requests that an additional insured is added to their policy, they often don't know what coverage that additional insured is getting. What's worse is many insurance professionals aren't sure, either. Join us as Joe Harrington helps us to help our customers understand the impact of adding someone as additional insured and how their policy is impacted.

## 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.

# Sales Training / Management

## 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.

## Building Your Personal Brand

*Instructor: Kathy Ryan*

Organizations aren't the only ones that benefit from clearly defined, well-articulated brands anymore.

## 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 Big Data is Changing Workers' Compensation

*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.

### Increase Sales by Improving Your Message (2-part series)

*Instructor: Bill Whitley*

Learn how to show customers your value by developing your Client Attraction Story.

### Insurance Distribution & Marketing

*Instructor: Chris Burand*

Insurance Distribution has changed immensely over the years. Has your agency kept up?

### It's Not Enough to Just Check the Digital Box

*Instructor: Tom Wetzel*

As agency management standards have evolved over the years, so, too, have the rules changed for customer-facing digital tools.

### 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.

### 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.

### 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.

### 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.

# Executive / Management / Professional Liability

## 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.

## Broker Beware - Avoiding Coverage Gaps in Specialty Lines Policies

*Instructor: Fred Fisher*

This webinar will delve into the decisions that have come down over the past two years creating additional liability for insurance brokers, especially those who "specialize" or sell Specialty Lines products.

## Claims Made and Professional Liability Endorsements

*Instructor: Fred Fisher*

Join us as Fred Fisher helps us understand which endorsements we need to seek to add to our customers' professional liability policies. These endorsements will help us to fill coverage gaps for our customers.

## 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.

### Insuring Valuable Personal Property

*Instructor: Kirk Hansen*

Learn how covering personal valuables under homeowners' policies compares with the protection granted under inland marine "floaters."

### 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.

### Professional and Management Liability Coverage for Small Business

*Instructor: Joe Harrington*

This seminar will explore how insurance professionals can help small business owners decide which risks to assume in their operations, and what types of coverage, limits, deductibles, and other risk management-risk transfer options are best for them.

## 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.

# Insurance Industry Information

## 10 Financial Statement Ratios Every CEO and Board Member Should Calculate and Review

*Instructor: Bob Warren*

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 suppport 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.

## Debunking the Myth of the Role of an MGA

*Instructor: Veronica Stevens*

For years we have heard comments from retail producers that working with MGA's can be painful, agonizing, they ask too many questions, or they're taking too much of the commissions on the placement.

## 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 and the Cutting Edge of 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.

## Teaching Insurance Coverage Without Putting People to Sleep

*Instructor: Patrick Wraight*

If you've ever tried to stay awake during a boring insurance coverage class, you're not alone. We've all done it. Join us as we bring together a panel of top insurance educators to discuss how they make coverage training more interesting and engaging.

## 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?

# Insurance 101

### 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.

### Basic Personal Insurance Course- 8 part series

*Instructor: Patrick Wraight*

Our Basic Personal Insurance Course is a four-week course in eight sessions designed to provide a new insurance professional with the basics of a career in P&C insurance, focused on the personal lines area in our business.

### 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.

### 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.

### CGL Part A Exclusions

*Instructor: John Eubank*

If you want to be totally brought up-to-date on Commercial General Liability, this is the series for you and your staff!

### 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 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.

## Common Additional Insured Traps

*Instructor: Patrick Wraight*

Adding an additional insured is potentially one of the most dangerous transactions in insurance.

## COPE and Commercial Property

*Instructor: Patrick Wraight*

The principles behind property underwriting have been consistent from the very beginning of property insurance. In this two-part series, we will explore what these principles mean to you, whether you're an agent, an underwriter, or a risk manager. Join us as we learn to better "COPE" with property risks.

## 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.

## Do You Know EPLI?

*Instructor: Frederick Fisher*

Learn the basic information and features necessary to understand EPLI as well as the requirements necessary for underwriting this line of insurance.

## Essential Insurance Terms and Concepts

*Instructor: Patrick Wraight*

The insurance industry has a jargon all its own. At your request, we have built this session to help explain some of the most important insurance terms and concepts.

## How to Get in the Door with New Prospects by Leveraging WC Knowledge

*Instructor: Frank Pennachio*

You may have heard that, "work comp is work comp, and all you can do is get the best price." Nothing could be further from the truth.

## 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.

## How to Read and Understand ANY Insurance Policy

*Instructor: Christopher J. Boggs*

Learn the rules of reading insurance policies and why exclusions and exceptions exist.

## 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.

## 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.

## Insuring Stuff - A Quick Homeowners' Flyover

*Instructor: Patrick Wraight*

In one hour, we'll take a flyover of the property section of the homeowners' policy. Buckle in.

## ISO's New Homesharing Endorsements

*Instructor: Patrick Wraight*

For customers in a home sharing arrangement, it's critical to review these endorsement to make sure they are covered.

## No. We're Not Insuring Your Building for What You Paid for It.

*Instructor: Patrick Wraight*

What's the difference between replacement cost and market value? Can I simply insure this building for the mortgage amount? What do you mean, there might be a coinsurance penalty? These are some of the questions that Patrick is going to try and answer in this session. Join us and find out what valuation and coinsurance are all about.

## Personal Umbrella Policies

*Instructor: Marjorie Segale*

Personal Umbrella insurance policies provide protection in the event of the proverbial "rainy day."

## Practical Workers' Comp: What you need to know (4-part series)

*Instructor: Christopher J. Boggs*

Statutes, common law, contracts and the human element all work together or in necessary conflict with each other to allow or push the workers' compensation machine to produce the result it was designed for - a safety net for workers injured on the job.

## Preparing an Underwriting Submission

*Instructor: Rita Hollada*

Do you know how to get the most favorable consideration and pricing for your client?

## Professional Liability Training Pack

*Instructor: Chris Christian*

Master the art of identifying professional liability exposures and matching coverage to ensure proper coverage and accomplish the insured's objective.

## Role of The Wholesale Agent

*Instructor: Richard Faber*

As risks become more complex and the underwriting of less complex risks becomes more automated, the role of the wholesale agent becomes more important. Join Richard Faber as he guides us through the role of the wholesale agent in the 21st-century insurance market.

## Setting up a Stellar Work Comp Program

*Instructor: Nancy Germond*

The general goals of this webinar are to understand the key components needed in your clients' workers compensation programs to reduce bad hires, lower claims frequency, and increase customer loyalty.

## The Evolving Cyber Liability Market

*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.

## 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? The answers to both questions are the focus of this webinar.

## 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". 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.

## 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.

## Top 7 D&O Coverage Questions

*Instructor: Chris Christian*

D&O is not just for publicly-traded companies anymore. Privately-held companies and their directors and officers are at risk of claims from a multitude of sources, and many of those claims can be covered with a properly written D&O policy.

## Top 7 EPLI Coverage Questions

*Instructor: Chris Christian*

Even though Employment Practices Liability Insurance (EPLI) is considered a fairly common coverage, there are many aspects of the product that require more than superficial attention.

## 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 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 Does the Customer Really Need?

*Instructor: Patrick Wraight*

The insurance industry is shifting quickly. Customers are turning to their mobile phones' app store to buy their insurance, rather than calling an agent. Join us as Patrick answers the question, what does the customer really need? In this session, we will look at ways that an agent can add value beyond just taking orders for insurance policies.

## 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.

## Workers' Compensation Insurance Basics

*Instructor: Frank Pennachio*

No one is an expert when they first start out and this session is designed to help the workers' compensation rookie with the basics of how workers' comp insurance works, why our system is set up the way it is, and how to navigate all of the intricacies of this coverage. This session won't make you an expert, but it is a start on your journey there.

## You Can't Read Insurance Policies Like Anything Else

*Instructor: Patrick Wraight*

Insurance policies are hard to read. We all know it and we all act like they aren't, especially when a customer asks us a "simple" question. You can't just grab a policy and start reading page one and read all the way through. It jumps around and you have to know where to jump with it. Join us as Patrick brings us his top guidelines for how to read an insurance policy and more importantly, the simplest ways to explain the policy to your customers.

# Claims

## Business Auto 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.

## Business Income Claims that Cause Problems

*Instructor: Terry Tadlock*

Spend some time with us as we look at actual claims, that were selected for our learning. Terry will guide us through the stories of several real claims that will help us to better understand and apply Business Income coverage for our customers.

## Commercial Property Claims that Cause Problems

*Instructor: Terry Tadlock*

Whenever there is confusion, miscommunication, or misunderstanding, there is the chance that a claim goes from amicably settled to confrontational and litigated. Join us as Terry Tadlock walks us through a series of commercial property claims that weren't settled quickly or easily. He's going to help us understand how we might avoid a similar situation with our customers.

## COVID-19's Lasting Legacy: A Review of Court Decisions and Trends

*Instructor: Crystal Uebelher*

It's true that the COVID-19 pandemic created situations that many couldn't see coming. The flurry of business income claims and lawsuits are creating a stir in the legal landscape of our country. Join us as Crystal Uebelher helps us to understand some of the impacts of these suits and helps us look into the future to discover where we go from here.

## Ethical Claims Handling

*Instructor: Crystal Uebelher*

Ethics in the insurance industry is a topic of continual concern, mostly because not all people are ethical. On the other hand, there are situations that can force a person to make a decision that could potentially create an ethical conflict within that person. Join us as Crystal Uebelher helps us to navigate ethics and claims handling.

## 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?

## The Future of Claims and Technology

*Instructor: Tim Christ*

The claims process can be daunting from a consumer's perspective. For the claims professional that is working in the process to get claims completed, it's just as difficult at times. In this session, we plan to help insurance professionals to see some of the technological advances that hope to streamline and improve the claims process. Join us as Tim Christ helps us to understand what advancements are here and what are next when it comes to handling claims today and into the future.

## 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.

## When Words Collide - The 12 Part Series Bundle

*Instructor: Bill Wilson*

Have you ever wondered why a claim that seemed clearly covered was denied? Have you ever tried to convince someone that your reading of the policy was correct? Have you ever tried to help someone to get a claim covered when the adjuster denied coverage? Join us as Bill Wilson walks us through his bestselling book, When Words Collide.

# Emerging Risks

## Cannabis: Risks, Opportunities, and Trends

*Instructor: Brenda Wells*

Join Dr. Brenda Wells, a recognized national expert in cannabis risk management, as she explains cannabis and its current legality across the United States. Learn about the various legal rulings that impact how insurance coverages treat cannabis and examine the risks and opportunities that cannabis presents for the risk management and insurance industry.

## COVID-19's Lasting Legacy: A Review of Court Decisions and Trends

*Instructor: Crystal Uebelher*

It's true that the COVID-19 pandemic created situations that many couldn't see coming. The flurry of business income claims and lawsuits are creating a stir in the legal landscape of our country. Join us as Crystal Uebelher helps us to understand some of the impacts of these suits and helps us look into the future to discover where we go from here.

## Insuring Self-Driving Cars, Scooters, and Other Modern Transit Risks

*Instructor: Kevin Amrhein*

Every new car commercial today tells us about how the car can drive itself in some way. From the cars that have an auto-pilot to the trucks with active lane maintenance and sonar speed control, the automotive marketplace is changing. Join us as Kevin Amrhein helps us to understand how these features and other modern transit risks can impact your clients' personal lines policies.

# Flood

## A New Era for U.S. Flood Insurance

*Instructor: Joe Harrington*

We have been told all of our insurance careers that flood is an uninsurable exposure and that it is best left to the NFIP for coverage. The truth is that the private market is writing more flood coverage than ever and doing so well. Join us as we discover what the private market is doing to address this growing market segment.

## Flood, Flood, or Flood: What Does the Insured mean when they report a "flood" and how do the coverage options respond?

*Instructor: Christopher J. Boggs*

Your insureds, the NFIP, ISO, AAIS and DIC policies each define "Flood" differently. What your insured considers a "flood" may simply be considered water damage in insurance language. But even ISO and AAIS manage "water damage" loss differently.

## Liability for Flood Losses

*Instructor: Joe Harrington*

There is a lot of focus today on increasing first-party coverage for flood damage to property. This seminar will describe the growing liability exposure facing property owners, public agencies, and their insurers for claims that they are responsible for creating or allowing conditions that damaged others' property.

## Top Ten Flood Topics

*Instructor: David Thompson*

This fast-paced one-hour class brings up some of the most common issues relating to flood insurance. Topics will include, private flood insurance, maximum limits, E&O issues, the 30-day wait, the requirement to use the diligent effort form, HFIAA fees, other structures, homeowners associations, and more.

# Facilitator Guides

Our new Facilitator Guides take our best-selling online courses and package them with a facilitator guide complete with setup instructions, discussion points, question and answer session and participant guide for each session. Use our Facilitator Guides as a quick start to your own custom training.

### *Available Guide*

How to Read and Understand Any Insurance Policy

### *More Topics Coming Soon!*

Is there a specific course or topic you'd like to have a facilitator guide for? Let us know. Email us at support@ijacademy.com with your suggestion!

# Building Blocks

Building Blocks are SCORM compatible short videos from the Academy of Insurance and Insurance Journal, covering a variety of industry concepts, coverages and trends. You control what you do with them. You can add these ready-to-use modules to your LMS individually. You can add them to any of your internal training programs, too.

### *What is the cost?*

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Go to ijacademy.com/building-blocks, click the videos you want, enter your email, click "Get This!"

# 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.

### Becky Lathrop

*Vice President of Optimum Performance Solutions, LLC*

Becky has a diverse background in the insurance business, and has spent the majority of her career in industry positions such as Business Consultant, Sales Manager, Underwriting Consultant, Financial/Market Analyst, and Portfolio Manager.

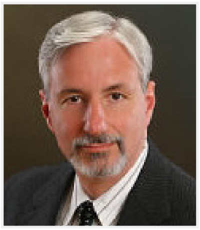
### Bill Whitley

*Client Attraction Expert, The Bill Whitley Company*

Bill Whitley is a nationally recognized speaker, author and researcher who specializes in helping insurance professionals attract more clients, close more sales and deepen client relationships.

### Bill Wilson // CPCU, ARM, AIM, AAM

William C. Wilson, Jr. is the founder of Insurance Commentary.com. He retired from the Independent Insurance Agents & Brokers of America in December 2016 where he served as Assoc. VP of Education and Research and was the founder and director of the Big "I" Virtual University for over 17 years.



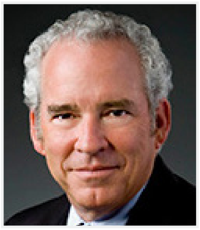
### Bob Titus

*Claims Manager at Academic Risk Resources & Insurance, LLC*

Bob brings over 20 years of professional experience in commercial multi-line claims consulting and risk management. He also has over ten years of claims advocacy experience on OCIP and large construction losses.

### Brenda Wells // CPCU, AAI, CRIS

Brenda has spent over 30 years studying and teaching risk management and insurance. She presently serves as the director of that program and is the Robert F. Bird Distinguished Professor of Risk Management and Insurance. She is the founder of the Texas Risk and Insurance Professional Society (TRIPS).



## Casey Roberts

*Principal at Laurus Insurance Consulting*

Casey Roberts brings 38 years of experience in the insurance industry: personal and commercial lines producer and sales manager, , insurance consultant, continuing education teacher as well as a sales trainer and consultant.

## 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.

## Chris Christian

*Vice President/Senior Broker at US Risk*

Chris Christian is a specialist in the art and science of professional liability broking, and contributes to the industry as a frequent speaker, author and association participant.

## Craig Andrews // CPCU, ARM, AAI, AU-M, ARe, AMIM, ASLI

*Director at Andrews Risk Advisory, LLC*

Craig Andrews is a forty-year veteran of the property-casualty industry with significant experience as a producer, agency owner, coverage instructor, expert witness, commercial underwriting manager and commercial product development officer.

## Crystal Uebelher

*Owner at Clarity Education and Consulting, LLC*

Crystal is an insurance lawyer who is passionate about elevating the expertise of lawyers and insurance professionals on the ever-changing issues in our industry. Crystal also works in the Claims Department at a mutual insurance carrier.

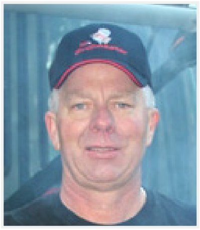
## David Chetcuti

Mr. Chetcuti is a professor of workers' compensation law having taught classes and seminars in behalf of the State Bar, CA Dept of Insurance, WorkComp-Central, Insurance Educational Association, and privately to attorneys, claims professionals and employers in California and other states.

## David Derigiotis

*Corporate Vice President at Burns & Wilcox*

For more than ten years David Derigiotis has been involved in underwriting, account placement, and educating within the professional liability specialty segment.



## David Thompson // CPCU, AAI, API, CRIS

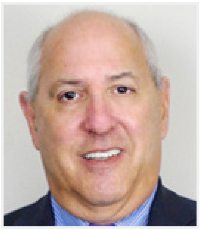
*Instructor at Florida Association of Insurance Agents*

David presents continuing education seminars throughout the country on a variety of insurance subjects. In addition to being a full time insurance nerd, David is an avid runner and smokes the best ribs, chicken, and pork in the country.

## 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.



## Frederick Fisher // JD

*President of Fisher Consulting Group, Inc.*

Since his career began, Mr. Fisher focused on one vision: providing financial security to the client. The result was a successful 40 year career in Specialty Lines Insurance.

## Ian Adams

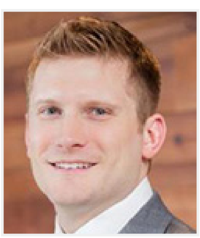
*Associate Vice President of State Affairs at R Street Institute,*

Ian Adams is responsible for coordinating R Street's outreach and engagement at the state and local level. He also is involved in the institute's insurance research, next-generation transportation, and the impact of tech on law and regulation.

## James Moore // AIC, MBA, ChFC, ARM

*President at J&L Risk Mgmt Consultants*

James has over 27 years of experience in insurance claims, audit, and underwriting, specializing in Workers' Compensation. He has supervised, and managed the administration of Workers' Compensation claims, and underwriting in over 45 states.



## Jim Wochele

*Unit Manger at MarshBerry's Sales Performance Consulting Division*

Jim is the Unit Manger in MarshBerry's Sales Performance Consulting division. His team partners with insurance agencies by implementing tactical strategies that will allow them to achieve organic growth through new business production.

## Joe Harrington // CPCU, ARP

Joseph S. Harrington, CPCU, ARP, is an independent business researcher and writer specializing in property/casualty coverages and operations. He has published articles in numerous insurance publications and delivered numerous presentations for insurance groups.

## Joseph Junfola

Joseph Junfola has spent over 40 years as an insurance claims professional. He has specialized in long-term exposure, or continuous property damage/bodily injury/toxic tort claims on a national basis for close to 30 years. He has specialized in construction defect, product liability, and design professional liability claims.

## 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

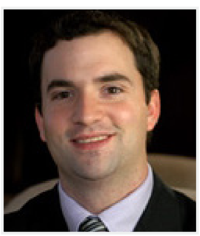
*CEO and President at Professional Insurance Education, Inc.*

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.



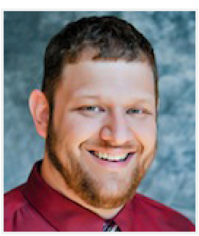
## Kevin Amrhein

*President at the Florida Insurance School of Continuing Education (FISCE)*

Kevin is a National Faculty member for the National Alliance for Insurance Education and Research's CIC and Certified Insurance Service Representative (CISR) programs.

## Kevin McKenna

Over the course of his 16-year digital marketing career, Mr. McKenna has helped some of America's most successful financial services companies develop effective Internet-based direct marketing programs. He's worked with companies such as Mutual of Omaha, Prudential Financial, Mass Mutual, AIG, and Globe Life.



## 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.

## Lynn Thomas

*Founder and CEO at Thomas Consulting*

A nationally acclaimed, powerful, engaging and dynamic speaker and consultant on Client experiences, emotional intelligence, retention, and relationships. She's published two books with her latest being an Amazon #1 Best Seller.

## Marcel Schwantes

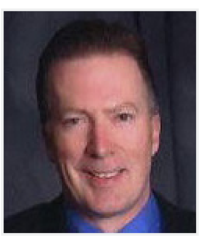
*Founder of Leadership from the Core*

Marcel Schwantes is a speaker, leadership coach, advisor, and syndicated columnist. He founded Leadership from the Core to help leaders discover the key to what makes people fully committed to doing extraordinary work.

## Marsha Egan // CPCU, CSP, PCC

*CEO at The Egan Group, Inc.*

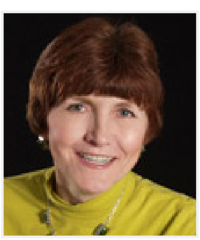
Celebrated keynoter, facilitator, author and ICF-certified workplace productivity and business leader coach, Marsha Egan is devoted to energizing people to make the best use of their time so that they can lead their lives and achieve great stuff.



## Marty Thomas

*Senior Vice President at RPM Direct*

Marty has more than 25 years of experience in financial services, managing targeting, modeling, and analytic processes. His work has focused on the development of CRM applications of Decision Sciences and analytic product development.



## Nancy Germond

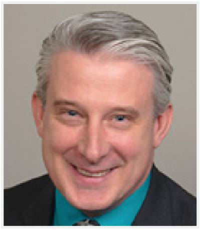
*President at Insurance Writer*

With more than three decades of risk management experience, Nancy's unique insights and abilities help both public sector and private sector insurance organizations better understand and manage their risk.

## Nick Kormos // CIC, CPIA

*Vice President & Unit Leader of MarshBerry's Sales Performance Division*

Nick has over 14 years of sales and sales management experience, and he has completed several years of formal sales training courses. Nick's approach with producers and agency management is focused on building a process, not just an end goal.



**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.

**Randy Sieberg // CIC, ARM, CRM**

*Founder & Principal Consultant at Workers Compensation Consultants*

As the principal consultant for Workers Compensation Consultants Randy directs activities, provides support and assigns expert witness and litigation support duties to other expert advisers on staff.

**Rick Pitts**

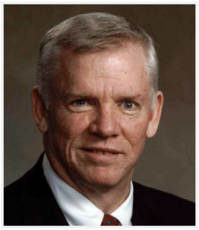
*Vice President and General Counsel to Arlington/Roe & Co., Inc.*

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.

**Stacey Cheese // CISR, CWCP, NJWCP, CWCA**

*Director of Workers Comp for The Seltzer Group & East Coast Risk Management*

Stacey has 13 years experience as a workers' compensation adjuster and 20 years experience consulting in the workers compensation arena. Stacey specializes in consulting with employers and employees on workers compensation issues and compliance.



**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.

## Tim Christ

*VP at Claimatic*

Christ brings 20 years international experience in the insurance industry, having personally investigated hundreds of insurance claims, directly involved in many mediations and trials, and managing thousands of insurance claims investigations.

## 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.

## Tom Wetzel

*President at Thomas H. Wetzel & Associates, Inc.*

Tom is an industry journalist and digital marketing consultant for independent agents. He has presented hundreds of presentations over the years to national and state agent associations and clusters.

## Trent Massey

*Property Programs Instructor at Vale Training Solutions*

Trent is a 27 year veteran of the insurance industry and currently serves as a Property Programs Instructor for Vale Training Solutions in Arlington, Texas. At Vale, his roles have included developing, research, and training.

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