



ACADEMY *of* INSURANCE

An Insurance Journal Company

COURSE CATALOG 2024

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We know that are always on the go and you need to be able to learn on your time, on your device. That's why all of our webinars are offered live so that you can sit down at your desk if your schedule allows, or you can catch the recording anytime you want.

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

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Abi Potter Clough // CPCU, MBA

Vice President of Optimum Performance Solutions, LLC

Abi Potter Clough, CPCU, MBA, is an author, keynote speaker, and freelance insurance writer. She writes and speaks about insurance, risk, leadership, and change. Abi is the author of *Life After Leaping In* and *Top 10 Lists For Relocation*.



Barry Rabkin

Barry worked for and consulted to insurers as well as having launched and led insurance industry analyst practices at IDC, The Meta Group, and Omdia. He has delivered scores of presentations globally to insurance and technology audiences concerning the role technology should play in the industry to get and keep customers.



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 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).



Brennan Quintus // CPCU, CIC

Chief Executive Officer of the North Dakota Insurance Reserve Fund (NDIRF)

Brennan is CEO of the NDIRF, the source of risk services for North Dakota’s cities, counties, school districts, and other political subdivisions. Prior to being appointed CEO, Brennan led the NDIRF’s underwriting and loss control departments.



Casey Roberts

Principal at Laurus Insurance Consulting

Casey Roberts brings 40+ years of experience in the insurance industry: personal lines producer and sales manager, commercial producer and sales manager, insurance consultant, continuing education teacher, expert witness, and more.



Chantal Roberts // CPCU, AIC, RPA

Chantal is dedicated to providing trustworthy, valuable assistance in order to give her clients a clear understanding of claims standards and practices. She has over 20 years’ experience as an adjuster. As an expert witness, she strives to turn this complex topic into an easy-to-understand concept.



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.



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 Cline

Chris has been a part of and led several incredible teams, he co-developed and hosted an award-winning podcast, and was presented with the Independence Bell Award as industry person of the year by the Ohio Insurance Agents Association in 2022 for his passion and dedication to the insurance industry.



Christopher J. Boggs // CPCU, ARM, ALCM, LPCS, AAI, APA, CWCA, CRIS, AINS

President of Boggs Risk & Insurance Consulting

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.



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

Director at Andrews Risk Advisory, LLC

Craig Andrews is a 40-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 Paul

Principal at ALIRT Insurance Research

David was a founding member of ALIRT Insurance Research and has over 25 years of experience in insurance research and financial analysis. He is active in the industry as an author and public speaker.



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.



Hayden Kopser

President of North Improvement, LLC

Hayden specializes in using his mobile app development background to help protect clients' assets and reputations from modern risks like Cyberattacks and online fraud.



James Moore // AIC, MBA, ChFC, ARM

President at J&L Risk Mgmt Consultants

James has over 30 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.



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.



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.



Joseph Junfola // CPCU, RPLU, RPLU+, SCLA, AIC, ASLI, ARE, AU, ARM, CRIS, AIS, MLIS, AIC-M, AIDA

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.



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 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.



Ladda Love Hawkins

Ladda holds multiple insurance licenses, including Texas general agent (life/health and property-casualty), risk manager, and all-lines adjuster. She enjoys building initiatives to assist new venture trucking professionals to better understand the connectivity of the US domestic trucking industry.



Laura Gregory , Esq. // CPCU

Partner at Sloane and Walsh LLP

Laura provides coverage analysis and advice regarding claims and policies in New England and nationally. Her practice includes both first party and third-party policy issues, bad faith matters, and legislative and regulatory issues.



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.



Marsha Egan // CPCU, CSP, PCC

CEO at The Egan Group, Inc.

Celebrated keynote, 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.



Martin Frappolli // FIDM

Risk Management & Insurance Consultant, Longhorn Knowledge Resources

Marty served 18 years as Senior Director of Knowledge Resources for The Institutes in Malvern PA. His experience there includes the design of educational courses and safeguarding the academic integrity of Institutes curriculum.



Michael Armstrong

Inside Broker with CRC’s Executive Professional Practice Group

Michael joined the CRC Cyber Risk team in 2021 as an Inside Broker, providing the best possible outcome for CRC’s well-established retail insurance partners through innovative risk analysis, reliable service, top market access, and more.



Michael Gay // AAI, AAI-M, AIS, ARM, ARM-P, CIC, CPCU, CRIS

InsuranceSpeak® Translator

Michael has more than four decades of experience in varying roles including founding several retail insurance agencies and managing general agencies; working for several well-known MGAs and insurance companies.



Michael Koscielny

CEO and Founder of Born2Lead, LLC

Mike is a visionary leader with nearly 45 years of experience in building and leading effective teams in underwriting, sales, product development, and operations. Mike has become a beacon of inspiration and mentorship for aspiring leaders.



Nancy Germond

Executive Director, Risk Management & Education, Big I

With almost four 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.



Nicole Limpert

Cyber Production Underwriter, Evolve MGA

Nicole is responsible for underwriting new cyber risks, establishing and maintaining broker relationships throughout the Southeast, and conducting educational-style presentations to teach insurance pros on the complex cyber landscape.



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.



Precious Norman-Walton

President of Lovejoy Risk Management Corp

Precious Norman-Walton holds active licenses as a Risk Manager, Property & Casualty Agent, Life & Health Agent, and All Lines Adjuster, as well as six insurance designations and is a SHRM Certified Professional in Human Resources.



Richard Faber

Co-Founder of Underwriter's Resource, LLC

Richard is an insurance industry veteran, serving in various roles over 30 years. He started his career as a Casualty Underwriter and has held roles including Underwriting Specialist, Senior Alternative Risk Underwriter, and AVP of Underwriting.



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 15+ 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 comp issues and compliance.



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.

ADD'L INSURED / CONTRACTUAL RISK TRANSFER / CONTRACT REVIEW



Certificates of Insurance Redux

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 session on certificates of insurance. By the end of this session, you should be able to:

- Determine if you're using the most current Certificate of Insurance.
- Describe why changing a Certificate of Insurance can cause you E&O issues.
- Identify how the recent T-Mobile decision in Washington might affect you.

Certificates of Insurance: The Good, The Bad, and The Ugly

Casey Roberts

We all know the drill. A certificate of insurance is simply a snapshot of coverage in a moment of time. It's an indicator of what the insured purchased at the beginning of the policy period. It tells the policy period, the limits, and not much else. The biggest problem with certificates of insurance is that they can end up creating issues when the claim happens. In this session, Casey Roberts analyzes three different cases when the certificate of insurance impacted the coverage decision.

Reconciling Contractual Liability and the Additional Insured: The Devil is Always in the Details

Joseph Junfola

Contracts create a liability exposure for the named insured. Whenever they sign a contract, it's possible that it could create an insurance issue. Are the limits high enough? Did the company use the correct additional insured endorsement? Is this additional insured covered by an automatic status endorsement? All of these questions and more should come to mind whenever the named insured makes a request to add an entity as an additional insured. This session will deal with the contract issues that might come up and how they might impact the policy. It will also show when it's possible that issues can arise complying with the terms of the contract. Following this session, you should be able to:

- Describe the difference between a hold harmless agreement and an indemnification agreement.
- Describe how certain additional insured endorsements handle the requirements of an underlying contract.
- Determine what the boundaries of an additional insured's coverage are based on the additional insured endorsement.

The Latest Scoop on Additional Insureds and Certificates of Insurance

Joe Harrington

As much as they try, insurers, producers, risk managers, and regulators never achieve 100% clarity when it comes to identifying coverage for additional insureds and the role of certificates of insurance in establishing that coverage. This session will review recent trends and rulings regarding additional insured endorsements and certificates, with an eye toward helping participants avoid unintended exposures or coverage gaps. What we'll learn here:

- Recent revisions to standard additional insured endorsements and certificates
- Court rulings affecting the application of add'l insured coverage and liabilities created by certificates
- The use of additional insured endorsements and certificates under new types of coverage, particularly cyber insurance

The Proper Care and Feeding of Certificates of Insurance

Stuart Powell

Since Certificates of Insurance are becoming a major expense and a major E&O exposure which generates no revenue for the agency, managing this exposure effectively and efficiently is becoming increasingly important. This is a short course on Certificates of Insurance which reviews the legal and regulatory issues as well as do's and don'ts for handling COIs. Mr. Powell has been actively involved in the issue for more than ten years and has spoken both nationally and regionally to numerous groups on the subjects of Certificates of Insurance. Participants in this webinar will learn:

- The REAL difference between Certificates of Insurance, Binders and Evidences of Property Insurance
- How each of these three forms are to be used
- What must an agency do to avoid the E&O exposure that comes with issuing COI's
- The proper use of COI's

Understanding the Basics of Contractual Risk Transfer

Christopher J. Boggs

How does an insured become legally liable? Legal obligation, or liability, can arise from intentional or unintentional torts (wrongs) and express or implied contracts; both are covered, in varying degrees, by the CGL. Of the two, contractually assumed liability may be the more difficult concept around which to design coverage or anticipate the breadth of protection offered by or available through the CGL.

Participants in this webinar will learn:

- How Contractual Risk Transfer is defined.
- The duties of each of the three parties involved in contractual risk transfer.
- The three levels of contractual risk transfer.
- How the unendorsed and endorsed CGL respond to contractual risk transfer.

AGENCY MANAGEMENT



10 Tips to Better Priority Management

Marsha Egan

Are you frantically rushing from one task to another, feeling overwhelmed and stressed with what's due tomorrow and still not finished today? How is it that some people seem to use their time well, and others don't? Get time on your side- learn how to be clear on your priorities and become better organized in your work and life. This webinar will offer ten tips that can help you manage your priorities even better. By the end of this session, you will be able to:

- Use a “priority funnel” to plan your days, weeks, and months
- Distinguish between what is important and what is urgent
- Use boundaries to help you maximize your productivity and achieve your success

10 Ways to Avoid an Agency E&O Claim

Nancy Germond

Agency errors and omissions insurance is there to provide coverage when a mistake turns into a damages request and it often happens because an insured didn't get a claim paid, or some other trouble occurs in the life of agency/client relationships. Join us as Nancy Germond brings us her top 10 ways to stay out of this trouble. In this session, Nancy will discuss:

- When its time to hire an outside agency auditor
- Website do's and don'ts
- The importance of agency self-audits
- The top reasons agencies face professional liability claims.

Agency Data Security: Understanding Your Exposure & Mitigating the Risk

Tom Wetzel

Consumers are concerned about their data. States and countries are tightening regulations over data storage and use. In light of this, agents must understand cyber threats, how to mitigate them, and adopt optimum data privacy and security protocols. By the end of this session, participants should be able to:

- Illustrate the urgency of the cyber threat to agencies and consumers.
- Detail how cyber threats are evolving.
- Identify best practices in detecting and mitigating cyber threats.

Agency Perpetuation: Ownership Transition

Chris Burand

All agencies will be perpetuated. The only question is whether it will be perpetuated internally, likely keeping its name, community associations, and personal accountability versus selling externally where at some point, the agency will be subsumed by a corporate entity. In the latter case, ownership transition is easy relative to the mechanics. If an agency owner stays employed, some emotional stress is likely. In the former case, the mechanics are not usually easy, the stress might be significant, and when successful, the feelings of achievement and passing on an opportunity to others are high. The one commonality between the two is the seller's emotional reaction is likely to be more significant than expected. This presentation will primarily focus on the transition, transfer, and training of managerial and leadership responsibilities and capabilities. It will also address the seller's emotions because the better prepared the seller is, the better their ability to help their agency succeed post-transaction.

Artificial Intelligence and Insurance Agents - Panic or Promise?

Tom Wetzel

The insurance industry has long used artificial intelligence; however, the new generation of tools signals a quantum leap in capability and will trigger disruption and realignments. Insurance agents face both challenges and opportunities to ride the AI wave when they use what AI can do to serve their clients while amplifying those skills and qualities AI cannot replicate. The course covers how insurers use AI tools now, how their use will evolve, and the steps agents must take to adapt.

Becoming the Agent of the Future

Frank Pennachio

Some agents roll their eyes when they hear that the insurance industry and marketplace is changing at an accelerated pace. Even the National Association of Insurance Commissioners (not an organization known for outlandish statements) asserts, "... we have faced change before, but never on the scale we are currently experiencing ... This is a watershed moment, we cannot falter." Technological advances, Big Data, the changing view of personal property ownership, autonomous vehicles, and the rising demand for instantaneous transactions are just a few of the seismic changes affecting insurance agents. More than a few agents are in denial, and taking the stance that they have heard this all before and nothing bad has happened. Agents must at least ask themselves the question, "what if I am wrong, and a dramatic change to the insurance distribution chain is coming?" In this session, participants will learn:

- How the marketplace is changing, and what agents must do to adapt
- The 3 critical skills the agent of the future must develop
- How to leverage these skills and disrupt your competition.

Born2Lead: Lessons in Leadership

Michael Koscielny

This presentation is Mike's cornerstone based on his book, Born2Lead: Lessons in Leadership. His belief that leadership is a learned behavior was born in 2016 and has been shared with audiences across the country and in Europe. Whether you are blessed with a leadership gene or learned how to lead by watching great leaders, his book and this presentation are a proven method that will help you navigate that journey. The choice today is to step into being a leader or enhance your leadership skills. Follow this process, practice, accept feedback, improve, and succeed. The choice is yours and it starts today.

Delivering the Digital Experience Customers Now Demand Post-Pandemic

Tom Wetzel

The pandemic has turbocharged consumer demands for they how want to be treated. For agents, that means old routines will never return and those who can't or won't adapt will wither. Websites and communications channels will be reinvented and data security will become a top priority. Learn what changes are coming and when and what agents are doing now to assure success.

E&O - From the Tower to the Trenches

David Thompson

Attending an E&O class often seems like the instructor is in the proverbial "Ivory Tower." Agents who attend are "in the trenches" so to speak. It can seem like a classic disconnect at times. This class will merge the Ivory Tower and the trenches. David Thompson, CPCU is a 35-year veteran in the insurance industry and has been teaching E&O classes (From the Ivory Tower!) for 25 years. Blake Sando is an E&O defense attorney in Miami with 15 years of experience defending insurance agents in E&O cases; he too could be accused of living in the Ivory Tower. Blake is, however, very down-to-earth and brings great information for insurance agents. Then, in the trenches, is Rob Norberg, AAI who is the president of Arden Insurance Associates in the West Palm Beach area. Rob is a 22-year insurance industry veteran and has some great tools to use relating to E&O. Those would include Burdines Department Store and Starbucks. How will Rob connect these concepts to E&O? Tune in to find out. This session will be more of a conversation than a class. Totally unscripted, but full of great information.

E&O - The Experts Weigh In

David Thompson

Join David Thompson, CPCU, as he moderates the discussion on insurance agent E&O issues with a stellar panel that includes an agent "in the trenches," an E&O defense attorney with over 25 years experience defending insurance agents, and the litigation coordinator at a large personal injury law firm. Together, this panel has over 120 years of experience dealing with insurance agent E&O claims. It's a rare opportunity to learn from experts who are involved in E&O claims on a regular basis.

E&O Issues You Didn't See Coming: A Two-Part Series

Chris Burand

Remember back in the day when avoiding an E&O claim was as simple as making sure to document files or work through the checklists to make sure you didn't miss anything? Those were the days. The potential for E&O claims is evolving. Technology, private equity, cyber coverage, and more can create the potential for E&O claims. Since the best E&O claim to have is the one that never materializes, we want to make sure that you're aware of the potential for future exposures.

Executive Training: Strategic Planning

Chris Burand

What is one thing a Paper Company and Insurance Agency have in common? Answer: they need a solid business strategy to survive, not just sales. It isn't unheard of for an agency to be successful while relying on optimism and pure skill, but it's sure risky. This 2 hour class covers the tools you need to organize a quality strategic planning session as well as help you answer the following questions regarding your agency:

- Where are you today?
- Where do you want to be tomorrow?
- How do you get there?
- How do you take action?

In addition, you will understand 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, such as:

- Outline a SWOT Analysis in order to determine where your agency stands today
- Create reasonable goals, identify potential threats, and strengthen your agency against those threats
- Take the appropriate steps to reach your goals given the previous factors

Five Claims Secrets No Lawyer Wants You to Know

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? How did they convince far too many of our insureds that facing a contractually-controlled insurance claim without legal representation is just begging to be shafted by the carrier? No wonder we often lose at the claim game: many of us didn't even know we were playing, much less what the rules are. With apologies to Bob Dylan, something is clearly happening here, and you don't know what it is, Mr. Jones. Well, you will after this session. Tune in to discover what the lawyers already know, and leave better able to offer your clients a

great service, at a lot less expense, and a minimal need for attorney involvement. Don't you just love a win-win-win? Participants in this webinar will learn:

- The four key steps to follow to resolve any claim dispute
- Why knowledge of insurance is only the first step in that process
- How far you can go on your own, and when you'll require a team
- What lamaze teaches us about consumer claims behavior

Goals Reimagined

Abi Potter Clough

Everyone wants to talk about goals at the beginning of the year, but what about in March, July, or November? In this session, Abi Potter-Clough will walk us through a few goal-setting techniques so that we continue to press on toward our goals well into the year.

How E&O Exposures are Changing

Chris Burand

E&O exposures are changing. That is probably true most of the time, but especially in a year of a pandemic. In this session, we plan to discuss several ways that E&O exposures are changing right now. The Pandemic has proved that maybe upwards of 98% of commercial businesses do not have the business income coverage they need. The E&O exposure is greater than just pandemic exclusions. The E&O exposure is whether the agency offered solid business income coverages for far more common perils, including cyber. Customers will be looking for the right business income coverage going forward along all lines, and so will the plaintiff attorneys. Additionally, an entirely new profession is being created consisting of very smart financial experts that are receiving far better education than agents relative to business income insurance coverage. Why is this profession being created? Because the market has recognized business income claims and coverages have many holes plaintiffs can exploit. Private equity has entered the plaintiff attorney world, just like private equity is in every business sector. They are providing funding for plaintiff attorneys to pursue suits. This makes more suits possible and probably winnable. These changes create significantly more risks. Even more opportunities are created if an agency will proactively improve its practices, education, and true coverage analysis for clients.

How to Hire and Develop New Producers (2-part series)

Chris Burand

Understanding that sales are the cornerstone of all agencies, what is the number one opportunity agencies can focus on to be successful? High-quality producer development and management. Furthermore, according to a Gallup study of 500,000 businesses, the #1 indicator of sustainable success is organic growth and organic growth almost always requires producers within the independent agency business model. Producers though are the number one cost to an agency. Excluding acquisitions, they

are the most expensive investment agencies make and historically have had the highest failure rate. The cost per producer developed is usually at least \$150,000. Additionally, producers cause approximately 50% of all E&O claims. The penalty for failing to develop and manage producers well then is extremely expensive. On the other hand, the reward associated with managing producers extremely well is likely the best investment available to agencies today. This presentation covers how to develop and manage producers if an agency's goal is true business success. Attendees learn about producer contracts, compensation, compliance, hiring, and expectations.

Lessons Learned from E&O Audits

Casey Roberts

This webinar will focus on the things that Casey's work as an E&O auditor has taught him about E&O exposures faced on an everyday basis by agents and brokers across the US. While it may not surprise you, it will be an honest look at what agents and brokers can do - yes, there are answers - to avoid being a victim of an E&O Loss. While we may not be able to manage "claims", we can certainly do a number of things to avoid "losses".

Standards of Care for Agencies. What Are Your Responsibilities?

Michael Gay

The majority of errors and omissions claims against insurance agents come from certain phrases uttered by insureds, like these. "he should have offered me..." "she should have told me that..." "the agency didn't tell me that my policy excluded..."; etc. It seems that some insureds have come to believe the agent should have perfect information, perfect knowledge, perfect execution, perfect follow-through, and perfect follow-up to make sure there is coverage for any and all claims they might experience. But is that really the standard? In today's litigious society, has "perfection" really become the rule by which agents are measured? Come join us as we explore the current environment of ever-evolving Standards of Care (SOC). By the end of this session, you will:

- Consider the differences between perceived and actual standards of care
- Describe the reasons E&O exposures and claims against agents continue to rise
- Discover ways that an agency (and agents) can better protect itself.
- Describe actions an agent should not take, which may add to the standard of care

Succession Training- Fearless Feedback: Getting Comfortable with Providing Feedback

Kathy Ryan

Please note- this is part of our Succession Training 5-part series. The class can be purchased individually, or purchased in our 5-pack, here. Positive feedback is an often underutilized employee motivation tool. Honest feedback regarding performance issues requires having uncomfortable and difficult con-

versations, but these are essential to helping your employees excel and reach their full potential. Addressing employee behavior and performance issues can be an intimidating process. Often, the anxiety around finding the right words to communicate your message, or handling the emotional reactions from the employee is enough to make these the “conversations to avoid.” The reality, of course, is that avoidance only allows the situation to deteriorate. The ability to effectively prepare for and conduct a productive counseling session is an essential skill for any leader in today’s workplace. In this webinar, you are provided with useful strategies and tools that you can immediately execute to help increase your comfort and confidence when conducting a difficult conversation. Participants in this class learn:

- Methods of Providing Feedback
- A Coaching Conversation Model
- How to Handle Challenging Conversations
- The Role of Documentation

Succession Training- Team Leadership: Motivating and Inspiring your Team

Kathy Ryan

Please note- this is part of our Succession Training 5-part series. The class can be purchased individually, or purchased in our 5-pack, here. When it comes to attaining professional goals, motivation and inspiration are key. Your team looks to you as their leader to set direction, provide guidance and instruction, remove obstacles and inspire them to greatness. In order to be a great leader, you have to have people willing to follow you. The responsibilities of a leader vary from organization to organization, but the foundations of a great leader rarely change. Most of us need to work at being an effective leader by continually working on our skills and learning different ways to inspire our employees. Join us as we discuss some quick and easy tools you can implement right away. Participants in this class learn:

- How to Effectively Communicate Your Vision for the Future
- Strategies to Motivate and Reward Employees
- How to Identify and Eliminate Detractors to Team Success
- A Model to Assess and Positively Influence Morale

Succession Training- The Performance Management Process: Linking Performance to Results

Kathy Ryan

Please note- this is part of our Succession Training 5-part series. The class can be purchased individually, or purchased in our 5-pack, here. Companies and agencies with a formal employee goal-setting process followed and enforced by performance reviews against those goals, will outperform those that don’t have such a system in place. Plus, linking individual goals to the overall goals of the organization ensures that your employees are invested in the success of the business. Common goals and priorities

create a unified effort when it comes to managing performance. Maximum business success requires everyone moving in the same direction. An effective Performance Management Process can help you and your business accomplish its goals. In this webinar, we will provide you with an overview of the steps involved in creating and executing within your organization a successful Performance Management Process. Useful strategies and tools are offered which you can immediately implement to help link the goals of the business to the daily activities and efforts of your team members. Participants in this class learn:

- The Importance of Tying Individual Goals to the Business Plan
- How to Write Effective Goals
- Tips for Conducting an Annual Review Process
- The Benefits of Linking Compensation to Performance

Tackling the Brain Drain - Integrating an Emerging Generation and an Exiting Generation

Nancy Germond

Are you prepared for the employee exit predicted by today's employment experts? Retirees who delayed retirement due to the 2008 recession are now supported by a wave of cash in their 401Ks, so retirements may increase. But presenting an even greater challenge, experts predict anywhere from 30% to 70% of your workforce will change jobs this year. Can you prevent this exodus? By the end of this session, participants should be able to:

- Analyze the challenges we face in hiring and retaining talent.
- Review today's demographics and the traits of today's workers.
- Evaluate which insurance organizations will be severely impacted by the talent gap.
- Discuss how today's workforce trends will impact rates.
- Review steps to a more robust workforce.

The Interactive Website: You Won't Recognize Yours in Two Years

Tom Wetzel

Websites are always changing, new graphics, new photos, and new content. A major transformation, however, is taking place and will cripple those websites which ignore it. In this course, you will learn:

- How the agency website has evolved.
- What consumers now want when they visit a website, and what they will reject if they don't get it.
- Specific actions to make the transition to the new website standard.

The War of Cybercrime Just Got Tougher: How You Must Fight It More Effectively

Tom Wetzel

Cybercrooks are working to crack cyber defenses and some of the tried-and-true techniques are now at risk. This course will identify the latest risk mitigation techniques and emerging threats and the necessary actions to protect agency data and guide their clients to do the same.

The War on Cybercrime: How You Must Wage It and Help Your Clients

Tom Wetzel

As cybercrime spreads and the cyber market tightens, this course will identify the latest risk mitigation techniques (including what works and what doesn't), and the necessary actions for agencies in guiding clients to protect themselves effectively.

Time's Up: Rethinking Customer Experience

Tom Wetzel

Timeliness has replaced product knowledge and professionalism as the most important factor for insurance buyers. That means response times must be reduced sharply for even the smallest of tasks, agents and carriers must measure their performance against businesses outside insurance and can't just blame vendors for customer experience deficiencies. Improving customer experience requires a plan and goals tied to specific and measurable tasks. 24/7 availability, secure messaging and bots are now affordable and will become critical additions in meeting customer expectations. Websites will transform from largely static, text-heavy sites to far leaner, conversational search engines. After this session, you will be able to:

- Describe the critical elements in creating the optimum customer experience.
- Analyze and contrast between the cost and value of new digital tools.
- Discover the best new digital practices in 2020.

What is Your Biggest E&O Worry - COVID-19 or Absolute Exclusions?

Frederick Fisher

“Insurance agents and brokers have traditionally been a relatively high source of claim frequency as respects professional liability claims. Certainly the Covid-19 exposure is one also creating worry amongst Insurance agents and brokers. Yet already, one professional liability claim has been denied if for no other reason that such a pandemic was difficult to foresee given its the first one we had in over 100 years. That said, a bigger worry however is from absolute exclusions. They have existed for quite some, but it wasn't until 2009 that a court declared that “arising from” is so broad as to mean “connected with”. The end result being that sometimes, policyholders may not realize that the absolute exclusions in their policies are triggered by the actions of third parties over whom the insured has no

control or even knowledge of what took place by others. This webinar will examine over 30 decisions upholding the applicability of absolute exclusions. Granted, some are appropriate. However, when exclusions are not limited to the actions of the insured but apply to the actions of anyone that is even remotely connected with the claim against the insured, that is another matter. After this webinar, you learn how dangerous this can be, and hopefully, it will spur some to take action and pressure their State Department of Insurance and the NAIC to take a position on it.

Why Becoming a Boutique Agency is Critical for Your Success

Chris Burand

What do your clients need? Do they need you to plug their data into the comparative rater and give them a quote or two? Or do they need someone that gets them and understands the risks that they face? We are convinced that the best future for insurance professionals is in identifying the insurance needs of the families and businesses that they serve. This class will convince you that you need to become a true advisor to your clients and by doing that, future-proofing your business.

Why Titling Yourself as a Risk Manager is an Invitation to be Sued

Chris Burand

It's become popular for insurance agents to brand themselves as risk managers, but what does that really mean? By advertising you are a risk manager, you likely create an obligation to do so, among at least 25 other obligations you have created by default using the Risk Manager title. And these obligations are obligations to 100% of your clients, not just the big ones. Can you really use that title or phrase in your advertising without someone attributing a meaning beyond what you originally meant? This class will help you to decide if that title is something that you want to take on or not.



2020 ISO Commercial Auto Changes

Patrick Wraight

Over time, every insurance policy needs to change. Changes in technology, changes in the legal environment, and emerging risks can create issues with current policies. Effective November 2020, there are changes in the ISO Commercial Auto Program. What does that mean? Are they big changes? How will they affect your clients? With 19 new optional endorsements, 32 revised endorsements, and plenty of changes to the coverage forms, it's important to set some time aside so that we know how to address these changes with clients. Following this session, participants will be able to...

- Discuss new, revised, and withdrawn endorsements in the 2020 ISO Commercial Auto Program
- Describe the key coverage changes in the 2020 ISO Commercial Auto Program

5 Business Auto Policy Traps and Tricks

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”. 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 be examined in detail. What participants will learn :

- The consequences of the Business Auto Coverage Form's definition of “you”
- How the BAP's definition of “you” combined with the BAP's Covered Auto Symbol descriptions can create coverage gaps for common business scenarios
- Standard endorsements that can be used to fill the coverage gaps identified
- How the Business Auto Coverage Form and the Personal Auto Policy interact in common business scenarios

Automobile Diminished Value: Is THAT Covered?

Brenda Powell Wells

Diminution in value is the loss of value in an automobile after it has been wrecked and repaired. Very simply, it's the decline in fair market value attributed to a vehicle having been wrecked and then repaired. In general, an unwrecked automobile will be worth more than one that has been wrecked and repaired. That difference is the diminution in value. In this course, we will talk about diminished value claims in insurance. Is the industry required to pay these losses? If the auto is not actually sold, and the diminution realized, is there a loss? These and many other questions will be answered.

- Define and describe diminished value/diminution in value.

- Distinguish between first-party and third-party claims, and, how each treat diminished value losses.
- Describe the controversy surrounding diminished value losses, and, opine about how you feel those losses should be handled.

BAP Coverage Symbols: There's Gold in Them There Numbers

Christopher J. Boggs

The coverage symbols on the BAP should be part of a basic level of understanding on this policy, but there's more here than meets the eye. The descriptions of the coverage symbols include a great deal of information that shouldn't be ignored and should be fully understood. These coverage symbols help us to understand the details of how coverage will respond based on the specific coverage and vehicle. One common coverage question that we will dive into is how trailers are covered. When this session is over, Coverage Symbols will be crystal clear and your new-found knowledge will be as valuable as gold (OK, so maybe that's a bit of hyperbole).

Business Auto By the Numbers (Symbols)

David Thompson

The Business Auto Policy has all sorts of numbers for designated "symbols" as well as countless endorsements that broaden or restrict coverage. In this class we take a quick "once over" concerning coverage symbols then jump into some of the endorsements available. Topics will include, drive other car coverage, employees as insureds, employee hired autos, broadened PIP, individual named insured, employee as lessor, lease/gap coverage, and more. Buckle up for one hour of numbers fired at you! Here's what we will learn:

- Why each auto symbol should be used.
- What endorsements can be attached to broaden coverage.

Business Auto Symbols and Endorsements

David Thompson

The Business Auto Policy has all sorts of numbers for designated "symbols" as well as countless endorsements that broaden or restrict coverage. In this class we take a quick "once over" concerning coverage symbols then jump into some of the endorsements available. Topics will include, drive other car coverage, employees as insureds, employee hired autos, broadened PIP, individual named insured, employee as lessor, lease/gap coverage, and more. Buckle up for one hour of numbers fired at you! Here's what we will learn:

- Why each auto symbol should be used.
- What endorsements can be attached to broaden coverage.

Commercial Auto Class

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. Students in this class will learn:

- The specifics of the DOC endorsement
- What the different symbols mean?
- Who actually qualifies as an Insured

Deciphering Business Auto Symbols

Crystal Uebelher

Determining who and what is insured under a business auto policy requires careful attention to both the policy symbols and the Who Is An Insured section of the policy. This webinar will explore claims scenarios where coverage may not turn out as you expect. Join us to identify nuances to the intersection of these policy sections. By the end of this session, participants will be able to:

- Develop an understanding of the basic purposes of each Business Auto Symbol
- Identify the categories of people who may qualify as an insured under a Business Auto policy
- Explore scenarios where coverage might get tricky

Life of an Auto Liability Claim

Crystal Uebelher

Insurance claims and the litigation process that can follow is often a confusing and overwhelming process for insureds. This course will follow a claim scenario from accident to resolution to provide insights that will help set expectations for insureds. By the end of this session, you should be able to:

- Explore the claims investigation process dealing with bodily injury claims.
- Discuss reasons claims end up in litigation.
- Examine the stages of the litigation process.

Rental Car Insurance Horror Stories

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. This class examines various rental car contracts to point out what renters are agreeing to when they rent, analyzes the “protection” offered for sale by rental car firms, and then analyzes the coverage provided under the PAP and BAP. Coverage questions about rental cars have

to rank in the “top 10” questions customers ask. This class provides answers to those questions, often with alarming answers. There really is much more to renting a car than driving away from the lot. After this session, participants will be able to:

- Describe how the business auto policy deals with rental cars.
- Determine whether an employee is an insured on the business auto when renting a car on business.
- Identify how the personal auto policy deals with damage to rental cars.

Significant Business Auto Endorsements

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? Business Auto risks can be as varied as each different business is. In this session, Casey Roberts plans to help us with several different business auto endorsements to address these different risks. By the end of the session, you will be able to respond to questions such as these.

- What happens when the insured’s employee rents a vehicle on business?
- Is that a “pollutant” your insured is transporting?

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

Christopher J. Boggs

Who is an “Insured?” Not as basic a question as it may sound. Status as an insured must exist before ANY question of coverage can be tackled, if the individual or entity is not an insured, there is no reason to go any further researching a loss. The best-designed insurance program does little good if the person or entity suffering loss or being held financially responsible is not an “insured.” Knowing who is, is not, and who can be an “insured” will lead to a great program being made better by allowing any unintended gaps in insured status to be exposed and corrected before loss occurs. There are four levels of “insured” status in the CGL and BAP, and each level is granted a different degree of protection. All four levels are given unique rights and responsibilities; but each has a different breadth of protection. Understanding these four levels and each one’s relationship to the coverage provided allows improved preparation and planning in the initial design and implementation of the insurance program. The four levels of insured status are: Named Insured, Automatic Insureds, Additional Named Insureds (either by scheduling on or endorsing to the policy), and Additional Insureds.

Participants in this webinar will:

- Understand the four levels of “insured” as they relate to the CGL and BAP
- Learn what endorsements alter the definition
- Learn when to properly use some of these endorsements.

CLAIMS



Business Auto Claims that Cause Problems

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. Students should leave learning the following:

- Symbols 2, 8 and 9 DOES NOT equal Symbol 1.
- Who is an insured, but also, who is NOT an insured
- Employees as Insured Endorsement and when it should be used
- Employee Hired Auto Endorsement and when it should be used
- The downfalls of Drive Other Car (DOC)

Cannabis Claims: A Look at Coverage

Chantal Roberts

Marijuana, often referred to as “cannabis” in the policy, has a love-hate relationship with insurance: regulators love to require insurance for legal marijuana-touching businesses in their states, but insurers hate to insure it due to its questionable legal status. Join nationally recognized speaker and author for cannabis insurance, Chantal M. Roberts, CPCU, AIC, RPA, as she points out the pitfalls in some coverage areas and the claims which are impacted by the policy wording. At the end of this session, participants will be able to...

- Identify coverage loopholes in the policy.
- Define cannabis, hemp, and marijuana.
- Understand good-faith claims handling for marijuana claims.

Commercial Property Claims that Cause Problems

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. We will discuss the following areas:

- Lessor Lessee issues with Tenants, Improvements and Betterments
- Vacancy issues
- Debris removal
- Margin clauses

All of these claims will be reviewed from the standpoint of how they could have been avoided and the

tools the agents need to prevent them from happening.

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

Crystal Uebelher

It is no exaggeration to say that the COVID-19 pandemic created some issues that no one saw coming. Around the country and around the world, localities instituted various levels of lockdown protocols. These governmental shutdowns created problems for small businesses, which have caused many to file claims with their insurance companies for the lost income. As these claims are denied, the next step is to file a lawsuit to compel the company to pay the claim. This session is designed to help us to understand the impact of these claims and lawsuits and discover where we go from here. After this session, participants will be able to:

- Identify provisions of commercial property coverage that led to COVID business income insurance claims.
- Evaluate how courts have responded to the coverage litigation so far.
- Analyze what early COVID business income decisions suggest for the future.

Diving Deep into Claims Investigation

Tim Christ

The investigation of claims of all types can be complicated. When you're dealing with complex coverage issues, it can be even more complicated. In this session, Tim Christ helps us to understand the role of forensic engineers in the claim process and how they add value in the investigation. He will also help us to see how claims investigations are impacted by questions of coverage and the possibility of fraud. He will also use his background in forensic engineering to help us to understand how forensic engineers can help both insureds and insurers.

Ethical Claims Handling

Crystal Uebelher

Thorough claims investigations and ethical claims handling often go hand in hand. Yet, from time to time, a claims professional will face situations that raise ethical quandaries. Join us to review sources of ethical guidance and to discuss how to analyze ethical challenges. By the end of this session, participants will be able to:

- Define an ethical claims professional.
- Determine the sources of ethical guidance.
- Identify situations that will challenge a person's ethics.

Five Claims Secrets No Lawyer Wants You to Know

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? How did they convince far too many of our insureds that facing a contractually-controlled insurance claim without legal representation is just begging to be shafted by the carrier? No wonder we often lose at the claim game: many of us didn't even know we were playing, much less what the rules are. With apologies to Bob Dylan, something is clearly happening here, and you don't know what it is, Mr. Jones. Well, you will after this session. Tune in to discover what the lawyers already know, and leave better able to offer your clients a great service, at a lot less expense, and a minimal need for attorney involvement. Participants in this webinar will learn:

- The four key steps to follow to resolve any claim dispute
- Why knowledge of insurance is only the first step in that process
- How far you can go on your own, and when you'll require a team
- What lamaze teaches us about consumer claims behavior

Hidden Hazards in Premise Liability

Crystal Uebelher

Slip or trip and fall accidents are one of the most common exposures faced by commercial property owners. While these claims appear simple, they may include complicated issues related to risk transfers in commercial contracts. The claims may also require specialized technical experts to weigh in on the safety of a premise condition. Join Crystal Uebelher in this webinar to explore common issues arising in the management of premise liability claims.

How An Adjuster Reads An Insurance Policy

Chantal Roberts

This interactive session is ideal for new adjusters, agents, producers, and underwriters who want to see firsthand how adjusters interpret policy language to determine coverage. Attendees will discover that coverage is not always straightforward and learn how the nuances of language influence outcomes. By the end of this webinar, participants will:

- Understand why coverage decisions are rarely clear-cut
- Identify key sections of the ISO Homeowner policy relevant to claims
- Gain insight into the practical steps adjusters follow to determine coverage

This engaging and conversational webinar offers a unique opportunity to explore policy language in real-time, equipping attendees with the skills to better serve clients and navigate claims with confidence. You'll want to join us live and then rewatch the recording to get all of the details of this fast-paced hour.

Insurance 101 for Defense Lawyers

Frederick Fisher

There is no specific insurance curriculum taught in law schools, yet many 1st, 2nd, and 3rd year Associates are defending insurance professionals. Many young associates may not understand the difference or significance between an Admitted Insurer vs a Non-admitted Insurer, nor the daily operations of an insurance company, broker, MGA/MGU, or claim department. This is something often learned solely by osmosis as one handles cases. Over time, one learns what one needs to know, a process that could be 5 to 10 years. By the end of this session, attendees will gain a better understanding of how the world of insurance operates. In one hour, a new lawyer will learn what it took their peers years to learn as they handled insurance cases. At the end of this session, you should be able to:

- Describe claim department organizational models
- Describe the product distribution models that are in use and how they impact the claims process
- Analyze reserve setting procedures, the ramifications of diminishing limits policies, and communication with Re-Insurers
- Define and use critical insurance terms, such as Expense to Loss ratios, Loss Runs, and Claim Audits, Quote to bind ratios, submit to quote ratios, and more

We consider the education of everyone in the insurance realm of the utmost importance. That's why we are grateful that we can present this session that is meant specifically for lawyers engaged in insurance.

Life of an Auto Liability Claim

Crystal Uebelher

Insurance claims and the litigation process that can follow is often a confusing and overwhelming process for insureds. This course will follow a claim scenario from accident to resolution to provide insights that will help set expectations for insureds. By the end of this session, you should be able to:

- Explore the claims investigation process dealing with bodily injury claims.
- Discuss reasons claims end up in litigation.
- Examine the stages of the litigation process.

Life's Unfair: The Mistakes that Lead to Bad Faith

Chantal Roberts

Einstein said doing the same thing over and over again and expecting different results is the definition of insanity, yet Bill Murray's character, Phil, in Groundhog Day repeats one day for years. The movie has become pop-cultural shorthand for mundane repetition and apathy. But when insurance professionals repeat the same mistakes over and over with no correction, these mistakes lead to a pattern and practice that usually ends up in a bad faith lawsuit which increases loss adjustment expenses and impacts the bottom line for the carrier and producers. Join Chantal M. Roberts as she walks you through

the NAIC Unfair Claims Settlement Practices Model Rules and discusses what errors she sees over and over as an expert witness for claims handling, standards, and procedures and how those errors can affect others such as the producers and underwriters. In this hour-long webinar, you will learn:

- How to recognize a situation which can lead to bad faith
- How to remove yourself from the situation once you're in it
- How all departments of the insurance carrier can best serve the client.

Living Large: Mastering Additional Living Expenses in Claims Adjusting

Chantal Roberts

When the house is damaged, the family might need a place to stay. Whether it's a kitchen fire that destroys the kitchen and damages other areas in the house, or a hurricane that took the roof off on its way to another state, damage to a dwelling often requires the company to pay additional living expenses (ALE). ALE is coverage for those additional expenses an insured incurs to maintain their standard of living after the loss. Overall, participants can expect to leave the seminar with a comprehensive knowledge of ALE coverage, practical skills for claims handling, and strategies to provide efficient and empathetic support to policyholders during times of displacement and uncertainty. Participants in the additional living expense seminar should expect to learn the following three key things:

- What additional living expense (ALE) coverage entails and why it is crucial for policyholders.
- Best practices and common challenges in handling ALE claims, ensuring a smooth experience for policyholders.
- Strategies to mitigate ALE costs while ensuring that policyholders receive necessary assistance.

The Future of Claims and Technology

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. At the end of this session, participants will be able to...

- Understand the current claims process and be able to identify all areas of opportunity for technology-assisted solutions.
- Understand the different software tools available and how they impact the claims process.
- Understand the technology that is coming soon, what will be available by 2025, and beyond.

What Can You Expect from Claims Department and What Should They Be Doing?

Frederick Fisher

Most insurance brokers are rarely involved in the claim process. That said, when it comes to specialty lines insurance, perhaps they should be. There's a lot to consider beyond just selling or placing coverage for a client. These issues could include the claims department model being utilized, the staffing, and their overall philosophy in claim development. How the Insurer handles these items can have a direct bearing on how quickly a claim can get closed, or a decision made that the case may have to be tried. By having insight into these processes, a good insurance brokerage can significantly add value to the client relationship with the knowledge that will be gleaned from this webinar.

When Words Collide - The 12 Part Series Bundle

Bill Wilson

“WARNING!” “This book is different from any other ‘reference’ book you’ve ever bought.” This is how Bill Wilson opened his bestselling book, *When Words Collide - Resolving Insurance Coverage and Claims Disputes*. Insurance policies are complicated. Further complicating life is the simple truth that two people can read the same document and interpret it differently (sometimes very differently.) The Academy of Insurance is thrilled to have partnered with Bill to present this monthly series, walking us through his time tested method of helping people understand their insurance policies and helping them to get their claims paid and to understand clearly why a claim might be legitimately denied. Join us as Bill leads us through these monthly sessions.

- How to Resolve Insurance Coverage and Claims Disputes
- Why Claims are Denied
- Two Ways to Deal with Claims Disputes: Avoidance and Resolution
- Avoiding Claims Disputes: Prevention
- Resolving Claims Disputes: Advocacy
- Resolving Claims Disputes: Step 0
- Resolving Claims Disputes: Legal and Contractual Principles - Part 1 of 2
- Resolving Claims Disputes: Legal and Contractual Principles - Part 2 of 2
- Resolving Claims Disputes: Insurance Contract Interpretation - Part 1 of 3
- Resolving Claims Disputes: Insurance Contract Interpretation - Part 2 of 3
- Resolving Claims Disputes: Insurance Contract Interpretation - Part 3 of 3
- Resolving Claims Disputes: Step 4 Plead Your Case

When You Have Reservations

Chantal Roberts

Many insurance professionals are baffled by reservation of rights letters and foist them onto attorneys to write. Unfortunately, these letters are often difficult for the average person to understand. Using a real claim example, Chantal M. Roberts, CPCU, AIC, RPA, will walk you through how to write an effective reservation of rights letter. At the end of this session, participants will be able to:

- Identify when a reservation of rights should be sent.
- Understand what steps to take to write a great reservation of rights letter.
- Write a reservation of rights letter that an insured can understand.

COMMERCIAL GENERAL LIABILITY



5 Reasons “Your Work” Isn’t Covered

Patrick Wraight

The CGL policy provides coverage for third-party claims. But what happens if the named insured’s work, product, or property are damaged? These five exclusions speak specifically to the work, product, and property of the named insured and how coverage applies when these exclusions might apply, including coverage for property that isn’t damaged, but can’t be used.

A Few of Our Favorite Endorsements - CGL Edition

Casey Roberts and Patrick Wraight

For all of the reasons that endorsements exist, the primary reason for an endorsement is to make a change to the policy. Some endorsements are required by the state. Some endorsements are required by the carrier. Some endorsements simply help meet the insurance needs of the insured. In this session, we bring together industry veteran Casey Roberts and Academy Director Patrick Wraight to discuss a series of endorsements that they call their favorites to use on CGL policies. Here are a few endorsements that they plan on discussing.

- Designated Locations Aggregate Limit
- Designated Products Aggregate Limit
- Primary and Noncontributory - Other Insurance Condition
- Exclusion - New Entities

Certificates of Insurance: The Good, The Bad, and The Ugly

Casey Roberts

We all know the drill. A certificate of insurance is simply a snapshot of coverage in a moment of time. It’s an indicator of what the insured purchased at the beginning of the policy period. It tells the policy period, the limits, and not much else. The biggest problem with certificates of insurance is that they can end up creating issues when the claim happens. In this session, Casey Roberts analyzes three different cases when the certificate of insurance impacted the coverage decision.

CGL Coverage - Other Insurance and Allocation

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 Master Class - The 7 Part Series

Patrick Wraight

How's your CGL expertise? If you're not the expert that you want to be, this series is designed to help you. Over seven sessions, we will walk through many CGL concepts, including:

- What liability exposures does a business face?
- Who is an insured on the CGL policy?
- How does Coverage A (bodily injury and property damage) apply?
- How does Coverage B (personal and advertising injury) apply?
- Who can have their expenses paid under Coverage C?

Now, you can get access to the whole series at once. We designed this master class to let you jump in at any point. The classes build on each other but are separate enough that you don't have to attend them in any specific order or start with any specific one. Jump in at class number one, six, or any other. By the end, you'll have the full picture. Here are the seven sessions that you will attend.

- Liability Exposures
- Who is an Insured and Why Do You Care?
- Additional Insured Endorsements
- Coverage A and Selected Exclusions
- Coverage B and Selected Exclusions
- Coverage C and Supplementary Payments
- Policy Limits and Selected Endorsements
- Individually, these seven sessions cost over \$900. This bundle gives you these eight hours of learning at one cost, saving you 15%. 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 CGL Master.

Continuous Injury/Damage Claims - Known Loss & the Montrose Exclusion

Joseph Junfola

This webinar will address the impact of California's Montrose decision in 1995 on the trigger of coverage in continuous/damage claims, also known as long-tail liability claims. You will learn the principle of known loss and how it determines (or should determine) the end of the triggered period, and how Montrose impacted this principle. Does the triggered period end with the filing of a lawsuit or when legal liability is determined? Was Montrose an example of judicial activism, at least with respect to the duty to defend?

Coverage Triggers: Occurrence vs. Claims Made Liability Coverage

Christopher J. Boggs

Liability protection can be provided by either an “occurrence” trigger or a “claims made” trigger. There is no difference in the protection provided by these forms (subject only to the purpose of the forms); the only difference is what triggers each form to respond. Participants in this webinar will learn:

- The coverage triggers for both “occurrence” and “claims made” forms
- The four legal theories applied to determine when an injury or damage occurs
- What BERP’s and SERP’s are, when they should be used and their limitations
- The problems created when a client moves from one coverage trigger form to another.

Deadly Attraction - Understanding Attractive Nuisances

Precious Norman-Walton

Something attractive catches the eye, then it catches the attention, then it draws one closer to it. It attracts us. A nuisance is something that is offensive, obnoxious, or annoying to those around them. So what is an attractive nuisance? It’s something that creates a problem because it attracts people to it. There are just some things that attract us to them. It’s part of who we are. Sometimes, we can’t help but be attracted to things that could harm us. The problem arises when property owners don’t take the necessary precautions with their attractive nuisances. They can create legal issues. In this course, we will discuss the origins of this legal doctrine, the conditions that must be present for it to apply, and the duties that a property owner owes to avoid the worst possible outcomes.

Duty to Defend vs. Duty to Indemnify

Joseph Junfola

It is truly an axiom that the duty to defend is broader than the duty to indemnify. Simply, if there is a reasonable potential for coverage under the policy (with the benefit of the doubt accruing to the insured) there is a duty to defend a suit. The duty to indemnify, on the other hand, depends on the insured demonstrating that a loss is actually covered. In many instances, particularly construction defects and other types of long-term exposure or continuous damage claims, the duty to defend, typically unlimited, is more valuable than the duty to indemnify which is ordinarily subject to limits. By the end of this session, participants should be able to...

- Define legal obligation.
- Differentiate between potential coverage and actual coverage.
- Contrast between the four corners test and the extrinsic information test.

Environmental and Pollution Risk and Insurance

Joe Harrington

Environmental risk is growing steadily both in the nature of threats to the natural environment and the types of organizations that face potential for damage and claims. This is happening at a time when small, medium, and large companies confront a growing range of new risks, particularly cyber, that place great stress on premium expenditures and risk management efforts. This program will survey these topic areas:

- Potential exposures from substances newly recognized and long-known
- Organizations and operations recently found susceptible to environmental damage and claims
- Legal trends affecting liability for environmental damage
- The impact of climate concerns and the development of “attribution science”
- The state of the market for first- and third-party pollution and environmental insurance

Fire Legal Liability vs. Legal Liability Coverage Form

Casey Roberts

The unendorsed CGL Coverage form includes coverage for “damage to premises rented to you”, but what does that mean? Is this coverage enough for the client? There is also a commercial property coverage form that provides Legal Liability Coverage for clients that might have a responsibility to cover losses to someone else’s property. This class will help you to understand the key differences between these two coverages, including developing an understanding of when each coverage is appropriate for particular clients.

Hidden Hazards in Premise Liability

Crystal Uebelher

Slip or trip and fall accidents are one of the most common exposures faced by commercial property owners. While these claims appear simple, they may include complicated issues related to risk transfers in commercial contracts. The claims may also require specialized technical experts to weigh in on the safety of a premise condition. Join Crystal Uebelher in this webinar to explore common issues arising in the management of premise liability claims.

Insuring Condominium Property and Liability Exposures

Christopher J. Boggs

Completing the condominium insurance picture necessitates “jigsaw puzzle” tenacity. Quite a few pieces must be snapped together to assure the proper insurance picture is presented; any missing information can leave a gaping hole in either the association’s or unit owner’s coverage picture. Regardless of the client’s status as the association or individual unit owner, the puzzle cannot be completed until the agent can connect the answers to two questions:

- Who is responsible for what property?
- What is the value of the insured property?
- Attendees of this Webinar will be able to answer these two questions as well as learn:
- The difference among “All In,” “Base Walls” and “Original Specifications” condo rules
- How the flood policy figures into condos
- How to properly place a value on condo property (based on who insures it)
- Who can be held liable for injury or damage?

Insuring Drones (Because Humans Do Dumb Things with Them)

Kevin Amrhein

From personal enthusiasts to innovative businesses, it seems everyone is a drone pilot. Flying drones is not without risk, and this course discusses many exposures created by the head-bonking, property-smashing, unwelcomed photo-snapping little buggers and how to insure them.

Introduction to Local Government Liability

Brennan Quintus

This session will introduce participants to the general concepts of local government liability. Liability limitations and immunities will be discussed along with general concepts of employment liability, law enforcement liability, and other unique liability exposures of local governmental entities. The class will conclude with examples of how insurance risk pools and commercial carriers may provide coverage for the unique exposures of local governmental entities. By the end of this session, participants should be able to:

- Discuss the history of local governmental liability, including the evolution of sovereign immunity.
- Describe the current status of sovereign immunity and other immunities afforded local governments.
- Describe law enforcement liability exposures and other liability exposures that are unique to local governments.

Is THAT Covered on Your Farm Liability Form?

Casey Roberts

Farm liability is a complicated mix of personal liability exposures and commercial liability exposures. Then you add the growing agri-tainment, agri-tourism, and agri-business sectors, and the question becomes, do we have coverage for that? Whether inviting people on the premises for a you-pick or tractor rides (please don't), or there is a farm market on site, current farm exposures aren't what they used to be. Join us as Casey Roberts brings us this session designed to help insurance pros understand, underwrite, and cover the risks of today's farms.

Liability for Flood Losses

Joe Harrington

If large flood events are the “new normal,” and the take-up rate for flood insurance isn’t keeping pace, where will property owners turn in the wake of large flood losses? To the courts, probably. Headline-grabbing judgments against the US Army Corps of Engineers have highlighted the potential for recovery from third parties responsible for flood conditions. This webinar will explore the status of liability claims for property damage arising from flooding. The presentation will cover:

- Recent judgments regarding flood damage
- Legal theories for establishing or rebutting liability for flood-related loss
- The role of new flood risk assessment technologies in supporting third party flood claims, including subrogation of losses paid under first-party flood coverage

Lost Policies and Long-Tail Claims

Joseph Junfola

Long-tail liability claims can have devastating financial consequences to an insured even if it is ultimately determined that there is no liability. Old policies, then, become extremely important assets. In this webinar, you will learn about the challenges faced by an insured who cannot find its insurance policies but has secondary evidence of the existence and substantive terms of these policies. These include complying with rules of evidence involving secondary evidence and the burden proof. You will also learn how to conduct a diligent search of such evidence.

Nuclear Verdicts, Social Inflation, and Why They Matter to the Insurance World

Laura Gregory

Laura and Tim will discuss recent breathtaking verdicts and stratospheric settlements and the causes of what has been called an era of Social Inflation. They will discuss the “new normal” of escalating claim losses and explosive jury verdicts. This wide-ranging discussion will:

- Define social inflation and describe how it impacts claim losses and jury verdicts.
- Explore the “root causes” of social inflation and shock verdicts.
- Address whether social inflation represents a legitimate industry threat
- Explore how both social inflation and Nuclear Verdicts are impacting the insurance industry now and going forward.
- Identify what can be done to mitigate escalating claim losses and nuclear verdicts.

Our Legal System and Legal Liability

Brenda Powell Wells

This introductory course is great for anyone who needs to understand the basis for liability insurance. An overview of the legal system will be presented, followed by a discussion of the two main types of liability that can be imposed on individuals and organizations. As liability stems from a failure to uphold a duty under the law, we'll discuss the various duties the law imposes. Finally, we will cover how liability insurance works to protect insureds from liability claims. By the end of this course, you should be able to:

- List and define the types of legal liability.
- Evaluate and describe the legal duties of individuals and organizations.
- Explain how liability insurance protects against claims involving legal liability.

PFAS: What's the Big Deal?

Brenda Powell Wells

Linked to numerous health issues, per- and poly-fluoroalkyl substances (PFAS) are a group of chemicals that are used to make fluoropolymer coatings and products that resist heat, water, stains, grease, etc. PFAS are found in products such as clothing, adhesives, and cookware. PFAS do not break down on their own in the environment. They build up in soils, bodies of water, animals, and even humans. In this class, we'll explore PFAS in terms of both scientific findings as well as their implications for risk management and insurance.

- Define PFAS, and list the major ones that exist.
- Describe how prevalent PFAS are in humans, fish, and other wildlife.
- Enumerate the major risk management and insurance concerns pertaining to PFAS.

Reconciling Contractual Liability and the Additional Insured

Joseph Junfola

Contracts create a liability exposure for the named insured. Whenever they sign a contract, it's possible that it could create an insurance issue. Are the limits high enough? Did the company use the correct additional insured endorsement? Is this additional insured covered by an automatic status endorsement? All of these questions and more should come to mind whenever the named insured makes a request to add an entity as an additional insured. This session will deal with the contract issues that might come up and how they might impact the policy. It will also show when it's possible that issues can arise complying with the terms of the contract. Following this session, you should be able to:

- Describe the difference between a hold harmless agreement and an indemnification agreement.
- Describe how certain add'l insured endorsements handle the requirements of an underlying contract.
- Determine what the boundaries of an additional insured's coverage are based on the additional insured endorsement.

The CGL Pollution Exclusion: What's Excluded & Endorsements to Avoid

Patrick Wraight

Coverage A on the ISO CGL Coverage form (CG 00 01) takes up five pages of the policy. That includes 16 exclusions. The Pollution exclusion takes up almost 25% of that space. In this class, we intend to take this complex exclusion, break it down as simply as possible, and examine some endorsements that are available to amend this exclusion.

The CGL's Other Coverages

Patrick Wraight

Personal and Advertising Injury is included as a part of the CGL policy, but do we understand what this coverage does for us? Most of us don't even think about it when we think about the CGL. Underwriters don't tend to ask questions about P&AI exposures for most insureds. Yet, for many insureds, this can be a significant exposure, especially in a digital age. An understanding of this coverage is important in advising customers about their exposures, how it protects them, or how it may leave them unprotected. Medical Payments coverage seems to be almost thrown in on a policy. Yet, we have to understand how this coverage works if we are going to properly help our customers. What triggers this coverage? Why is it even there? In this webinar, you will learn:

- When coverage applies according to Coverage B, Personal and Advertising Injury.
- When coverage applies according to Coverage C, Medical Payments.
- How certain endorsements amend Coverages B or C.

The Truth About Liquor Liability

Chris Behymer

Any risk involved in the alcoholic beverage business has an exposure to a liquor liability loss. 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 for consideration. At the conclusion of this session, participants will understand:

- The scope of the liquor liability exclusion contained in the ISO CGL Coverage Form.
- The coverage and limits provided by the ISO Liquor Liability Coverage Form.
- How state regulations impact both the price and availability of coverage offered by insurers.
- How carriers underwrite and price for the assault and battery (A&B) exposure.
- General classes of businesses with a liquor liability exposure and how underwriters evaluate exposures to loss faced by these risks.

Urban Underwriting After 2020

Joe Harrington

Residents and business owners in American cities were whipsawed in 2020 as they saw streets empty for pandemic lockdowns only to be filled again during civil disturbances over racial injustice. As we (hopefully) emerge from the Covid-19 pandemic, the specter of political violence still hangs over the nation, prompting a renewed assessment of the costs and benefits of urban concentrations. This seminar will review trends in commercial and residential risk and insurance in America's urban areas, including:

- The losses of 2020 from a historical perspective
- Steps being taken by carriers to modify their pricing and underwriting of urban exposures
- Risk management and loss control measures available to urban property owners
- New or aggravated liability exposures arising from the circumstances of 2020

When Does Property Damage Occur?

Joseph Junfola

Sometimes, it's very difficult to pin down when property damage actually occurred when it is initially hidden and discovered years later. This makes it particularly difficult when you need to determine which policies are triggered. In this session, participants will learn how to:

- Determine the appropriate trigger of coverage.
- Explain number of occurrences in the context of a cause and effect analysis.
- Describe known loss in the context of continuous damage/injury claims.
- Explain the difference between "Montrose exclusions" and ISO's known loss amendment to the Insuring Agreement.

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

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?

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.

CGL MASTER CLASS



CGL Master Class - Additional Insured Endorsements

Patrick Wraight

How's your commercial liability expertise? If you're not the expert that you want to be, this series is designed to help you. Over seven sessions, we will walk through many commercial general liability concepts, including:

- What liability exposures does a business face?
- Who is an insured and why do you care?
- Who can be added as an additional insured, and why would they want to be?
- What losses are covered by Coverage A?
- What losses are covered by Coverage B?

In this session of the CGL Master Class, we discuss the additional insured. We want to know why they want to be an additional insured. We examine how the policy deals with additional insureds and what coverage the additional insured picks up on the insured's policy.

CGL Master Class - Coverage A and Selected Exclusions

Patrick Wraight

In this session, we will examine Coverage A on the CGL policy. When we are done, you will be able to:

- Apply the Coverage A insuring agreement, coverage, and exclusions to determine coverage for a claim.
- Explain selected exclusions and way to overcome them.

This master class is designed to let you jump in on any class. The classes build on each other but are separate enough that you don't have to attend them in any specific order or start with any specific one. Jump in at class number one, six, or any other. By the end, you'll have the full picture. 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 General Liability Master.

CGL Master Class - Coverage B and Selected Exclusions

Patrick Wraight

In this session of the CGL Master Class, we discuss coverage B. We dive into what's covered under coverage B and what isn't. This is a deep dive into a neglected, but important, coverage.

CGL Master Class - Coverage C and Supplementary Payments

Patrick Wraight

In this session of the CGL Master Class, we start with coverage C. It's medical payments. What's so hard about that? We'll look into the limitations on this coverage and see how this coverage works. Then we will look at the supplementary payments section of the policy. The liability limits aren't the only money that is available to the insured. This is a good thing because depending on the situation, they may need money for more than just indemnity.

CGL Master Class - Liability Exposures

Patrick Wraight

In this session, we will examine the liability exposures a business may face. When we are done, you will be able to:

- Describe several of the liability exposures that exist for a business.
- Discuss the types of policies that cover specific exposures.

CGL Master Class - Policy Limits and Selected Endorsements

Patrick Wraight

In this session of the CGL Master Class, we discuss the limits on the CGL policy. Then we take on several endorsements that make important changes to the CGL policy.

CGL Master Class - Who is an Insured and Why Do You Care?

Patrick Wraight

Sure. You know that the name on the policy is an insured, but who else is an insured? Are employees? How do you know? Should employees be insured on the CGL policy? Who is an insured is among the most important questions that need to be answered and understood. It's the difference between a loss covered by the policy or a loss that gets to be self-insured. Join Academy Director, Patrick Wraight as he explores this concept with practical examples mixed with the language from a CGL policy. When it's over you will be able to:

- Find the Who is an Insured provision in a CGL policy.
- Determine that an individual is or is not an insured.
- Apply the Who is an Insured to a loss situation.

COMMERCIAL PROPERTY



A Few of Our Favorite (and Least Favorite) Commercial Property Endorsements

Casey Roberts and Patrick Wraight

This is a special Academy session where two of our instructors, Director of Education Patrick Wraight, and Friend of the Academy Casey Roberts come together to discuss some of their favorite (and not so favorite) commercial property endorsements. Insurance agents and underwriters don't always get along. They often find themselves on opposing sides of discussions about pricing, risk selection, and coverage. In this session, we are bringing together Casey's years of experience as an insurance agent, consultant, and educator and Patrick's years of experience as an insurance underwriter, educator, and writer.

Actual Cash Value: How to Define an Undefined Term

Crystal Uebelher

Determining the actual cash value of damaged or destroyed property has long been considered a routine process in first-party coverage. In recent years, a trend has emerged to question whether the labor costs to repair or replace an item can be depreciated. We will explore cases defining actual cash value and the new definitions added to policies by some carriers. In this class, you will:

- Understand why actual cash value is a baseline for indemnity payments.
- Explore how courts have limited the definition of actual cash value in recent years.
- Identify whether carriers have been successful in redefining actual cash value in face of court definitions.

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

Kevin Amrhein

We have partnered with Kevin Amrhein and the Florida Insurance School - CE to bring you courses that are available to Florida licensees for CE credit. This session will be recorded, but CE is only available by attending the live session. 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. LEARNING OBJECTIVES:

- Attendees will gain understanding on a variety of common but often confusing commercial property coverages and endorsements
- Attendees will learn how to better explain important limitations in coverage such as debris removal expense and vacancy
- Attendees will learn the importance of understanding what is Covered Property, Property Not Covered and how to modify the policy to avoid a coinsurance penalty

Avoiding Underinsurance in Building Property Coverage

Joe Harrington

Consumers and regulators are up in arms to learn that “replacement cost” insurance policies often don’t pay out enough to fully compensate policyholders for replacing damaged structures. The problem has become more acute in recent years, with inflation increasing construction costs even in the best of circumstances, and “demand surge” in the wake of catastrophes driving them up even more. This program will address how risk professionals can work with insureds to identify and manage all dimensions of property insurance valuation, including:

- The different types of replacement cost valuation (simple, extended, and guaranteed) and their implications for recovery.
- The options available for addressing costs for demolition, debris removal, and building code upgrades.
- Options available for addressing cost increases arising from demand surge (the added demand for construction services in areas where numerous structures have been damaged).

Broke as a Joke in 2024: Commercial Property Edition

Kevin Amrhein

Your insured’s commercial property policy needs work. This course will provide several tips and endorsements which should, with a little help from the insurer, get it back on its feet. Issues discussed include debris removal, vacancy, property covered and not, landscaping, signage, leased property, and ordinance/law.

Calculating Debris Removal and Replacement Cost

Joe Harrington

Property damage from civil unrest and natural disasters in 2020 produced widespread reports of underinsurance for property loss, especially as claim costs were compounded by surges in demand for debris removal. As construction costs remain volatile during the supply chain troubles of 2021, this seminar will cover topics and trends driving a reconsideration of the means and methods for ensuring that policyholders are adequately covered for building property losses. Topics include:

- Trends in replacement cost and debris removal coverage
- Common causes of underinsurance for commercial properties
- Emerging techniques for modeling and underwriting property loss

Challenges in New and Old Multi-Unit Housing

Joe Harrington

One of the most complex and enduring risk management challenges has been the need to identify who is liable for loss and responsible for insurance in multi-unit housing. Since the Covid-19 pandemic, the challenge has become even greater as landlords and condominium associations are expected to help control the spread of infectious diseases. In addition to long-standing questions about the extent of responsibility for damage to building property, managers of multi-unit buildings and complexes must make difficult decisions regarding the use of common areas and the activities of occupants and their guests. This program will address several themes regarding risk in multi-unit housing, including:

- Increasing requirements that rental tenants have renter's insurance
- Trends in the allocation of building property coverage between unit owners and condominium associations
- Trends in general liability coverage for occupants and building owners
- Management liability exposure for members of association boards

Collapse Coverage on the Commercial Property Policy

Crystal Uebelher

Analyzing coverage for a potential collapse claim requires close attention to the policy language and state case law. Changes in the collapse coverage language render much of the existing case law on the topic out of date. Join us to review the changes in collapse coverage and the current state of the law in interpreting collapse claims. By the end of this session, participants will be able to:

- Describe the evolution of collapse coverage.
- Explain the current ISO Collapse policy language.
- Describe the continuing challenges in the evaluation of collapse claims.

Commercial Property Claims that Cause Problems

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. We will discuss the following areas:

- Lessor Lessee issues with Tenants, Improvements and Betterments
- Vacancy issues
- Debris removal
- Margin clauses
- All of these claims will be reviewed from the standpoint of how they could have been avoided and the tools the agents need to prevent them from happening.

Commercial Property Policy Traps

Kevin Amrhein

There are traps your insured's Commercial Property insurance policy. This course helps P&C agents identify those traps and what can be done to prevent them from becoming a complete disaster.

COPE and Commercial Property

Patrick Wraight

200 years ago, property insurance was all about fire, in fact they were fire insurance policies. Today, agents and underwriters need to consider more than the combustibility of a building before writing the insurance policy. In this two-part series, we will explore the property underwriting principles that continue to impact insurability and rating of property risks. Join us live two weeks in a row November 14 & 21! What are we learning?

- What does COPE stand for?
- How does building construction impacts insurability and rating?
- Does it matter what the insured is doing in the building?
- Why do we care what is near the building?

Fire Legal Liability vs. Legal Liability Coverage Form

Casey Roberts

The unendorsed CGL Coverage form includes coverage for “damage to premises rented to you”, but what does that mean? Is this coverage enough for the client? There is also a commercial property coverage form that provides Legal Liability Coverage for clients that might have a responsibility to cover losses to someone else's property. This class will help you to understand the key differences between these two coverages, including developing an understanding of when each coverage is appropriate for particular clients.

Fix My Broken Commercial Property Policy

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. Key Learning Points:

- We will break down several gaps/traps in the ISO Commercial Property Coverage and Cause of Loss forms
- We will discuss the types of insureds who are most at risk of these gaps/traps
- We will review several endorsements designed to address each gap/trap discussed

Inland Marine Insurance: Why it Stands Out

Joe Harrington

Inland marine insurance is a unique line of coverage in that it addresses disparate “classes” of risk, most of them quite different from each other. We see inland marine policies used for property that doesn’t sit in one place very long. That’s why it has the nickname equipment floater or personal property floater. We also see it used to extend broader coverage than most property policies. By the end of this session, participants will be able to:

- Describe the origins and evolution of inland marine coverage.
- Describe how it can be a profitable line of business.
- Describe the requirements to effectively underwrite coverage and implement loss control in certain classes of business.

Paying the Bills After the Storm

Patrick Wraight

First comes a storm or a fire that damages the insured’s building. That’s where the building and personal property coverage form kicks in to get that building repaired and get the business back up and running. But what about the money they couldn’t make while the doors were closed? That’s the realm of the Business Income coverage form. In this session, we will discuss the Business Income and Extra Expense coverage form, what it is for, and how it can help the insured to stay in business while they are waiting on the building repairs. By the end of this session, participants should be able to:

- Recognize the insured’s need for Business Income coverage.
- Determine the losses that the Business Income and Extra Expense coverage form covers.
- Analyze the coinsurance requirement and how an insured might avoid having to deal with it.

Understanding Commercial Property Underwriting & “COPE” (2-part series)

Christopher J. Boggs

Construction, Occupancy, Protection and Exposure (“COPE”) are the same four basic elements of underwriting data real property underwriters have been using for nearly 300 years. Each of these four basic data points plays an important part in the property underwriting process. This two-part series offers a unique perspective of each of these data points. Anyone writing property insurance will benefit from this class.

COMMERCIAL PROPERTY MASTER CLASS



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

Patrick Wraight

In this session, we will dive into the Building and Personal Property Coverage form. Our focus? The Additional Coverages, Coverage Extensions, and Optional Coverages. When we are done, you will be able to:

- Discuss the difference between an Additional Coverage and a Coverage Extension.
- Describe how Debris Removal expenses are covered.
- Describe how Outdoor Property is covered.

Commercial Property Master Class - Causes of Loss Forms, Exclusions

Patrick Wraight

In this session, we are leaving the Building and Personal Property Coverage form and looking at the different causes of loss forms that are available and some endorsements that are available to amend those covered causes of loss. When we are done, you will be able to:

- Discuss the difference between the Basic, Broad, and Special Causes of Loss forms.
- Explain who selected exclusions would apply in a loss situation.
- Discuss select endorsements that amend coverage, including Flood Cause of Loss and Ordinance and Law coverage.

Commercial Property Master Class - Commercial Property Policies, Policy Structure

Patrick Wraight

In this session, we will dive into the different commercial property policies. When we are done, you will be able to:

- Identify which commercial property policy applies in specific situations.
- Describe how commercial property policies are assembled and why.

Commercial Property Master Class - COPE (Construction)

Patrick Wraight

In this session, we will examine the first element in COPE, Construction. When we are done, you will be able to:

- Classify buildings according to the ISO building classifications for both fire and wind.

- Describe the building components that place a building into different classifications.

Commercial Property Master Class - COPE - (Occupancy)

Patrick Wraight

In this second session, we will examine the second element in COPE, Occupancy. When we are done, you will be able to:

- Identify the hazards of occupancy for certain risks.
- Describe the difference between residential and commercial occupancies.
- Describe the occupancy issues that arise with network home sharing.

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

Patrick Wraight

In this session, we will examine the final two elements in COPE, Protection and Exposure. When we are done, you will be able to:

- Identify the requirements of a firewall.
- Describe how ISO rates jurisdictions for Public Protection Classification.
- Identify characteristics of exposing properties that change the risk characteristics of the insured.

Commercial Property Master Class - Covered Property and Property not Covered

Patrick Wraight

In this session, we will dive into the Building and Personal Property Coverage form. Our focus? Covered Property and Property not Covered. When we are done, you will be able to:

- Define covered property.
- Identify how the declarations pages will help you to determine what property is covered.
- Describe property not covered.

Commercial Property Master Class - Selected Endorsements

Patrick Wraight

In this session, we are leaving the Building and Personal Property Coverage form and looking at several endorsements that are available to close coverage gaps and sometimes to create coverage gaps. When we are done, you will be able to:

- Discuss select endorsements that amend coverage, including Flood Cause of Loss and Ordinance and Law coverage.
- Describe other endorsements and apply them in a claim situation



2019 Condominium Bundle

Christopher J. Boggs and Betsey Brewer

This bundle includes 3 must see condo classes and two e-books. Each class is one hour and you can view or listen to it at your convenience. Each on-demand class is available to stream, or download to your device. We know that condominiums are complicated because you're been sending us questions about them. That's why we put together this comprehensive learning bundle for you. Here are the classes that are included:

- Class #1: Insuring Condo Property and Liability Exposures - In this class, we'll help you determine the best ways to cover the property and liability exposures common to condominium associations and unit owners.
- Class #2: Condominium D&O - This class will give you the basics you'll need to help condominium association boards make wise decisions regarding their D&O coverage.
- Class #3: Insuring Condominium Association D&O Exposures - Here, we dive deeper into the condominium directors' and officers' liability exposures and why the association needs D&O coverage.

2020 ISO Commercial Auto Changes

Patrick Wraight

Over time, every insurance policy needs to change. Changes in technology, changes in the legal environment, and emerging risks can create issues with current policies. Effective November 2020, there are changes in the ISO Commercial Auto Program. What does that mean? Are they big changes? How will they affect your clients? With 19 new optional endorsements, 32 revised endorsements, and plenty of changes to the coverage forms, it's important to set some time aside so that we know how to address these changes with clients. Following this session, participants will be able to...

- Discuss new, revised, and withdrawn endorsements in the 2020 ISO Commercial Auto Program
- Describe the key coverage changes in the 2020 ISO Commercial Auto Program

5 Business Auto Policy Traps and Tricks

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". 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 be examined in detail.

5 Reasons “Your Work” Isn’t Covered

Patrick Wraight

The CGL policy provides coverage for third-party claims. But what happens if the named insured’s work, product, or property are damaged? These five exclusions speak specifically to the work, product, and property of the named insured and how coverage applies when these exclusions might apply, including coverage for property that isn’t damaged, but can’t be used.

A Few of Our Favorite (and Least Favorite) Commercial Property Endorsements

Casey Roberts and Patrick Wraight

This is a special Academy session where two of our instructors, Director of Education Patrick Wraight, and Friend of the Academy Casey Roberts come together to discuss some of their favorite (and not so favorite) commercial property endorsements. Insurance agents and underwriters don’t always get along. They often find themselves on opposing sides of discussions about pricing, risk selection, and coverage. In this session, we are bringing together Casey’s years of experience as an insurance agent, consultant, and educator and Patrick’s years of experience as an insurance underwriter, educator, and writer.

A Few of Our Favorite Endorsements - CGL Edition

Casey Roberts and Patrick Wraight

For all of the reasons that endorsements exist, the primary reason for an endorsement is to make a change to the policy. Some endorsements are required by the state. Some endorsements are required by the carrier. Some endorsements simply help meet the insurance needs of the insured. In this session, we bring together industry veteran Casey Roberts and Academy Director Patrick Wraight to discuss a series of endorsements that they call their favorites to use on CGL policies. Here are a few endorsements that they plan on discussing.

- Designated Locations Aggregate Limit
- Designated Products Aggregate Limit
- Primary and Noncontributory - Other Insurance Condition
- Exclusion - New Entities

An Hour with Kevin: Condos and Rental Homes

Kevin Amrhein

Join Kevin as he teaches insurance professionals about complications with insuring condominiums and the growing short-term rental market as well as solutions to handle them.

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

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.

- Attendees will gain understanding on a variety of common but often confusing commercial property coverages and endorsements
- Attendees will learn how to better explain important limitations in coverage such as debris removal expense and vacancy
- Attendees will learn the importance of understanding what is Covered Property, Property Not Covered and how to modify the policy to avoid a coinsurance penalty

Avoiding Underinsurance in Building Property Coverage

Joe Harrington

Consumers and regulators are up in arms to learn that “replacement cost” insurance policies often don't pay out enough to fully compensate policyholders for replacing damaged structures. The problem has become more acute in recent years, with inflation increasing construction costs even in the best of circumstances, and “demand surge” in the wake of catastrophes driving them up even more. This program will address how risk professionals can work with insureds to identify and manage all dimensions of property insurance valuation, including:

- The different types of replacement cost valuation (simple, extended, and guaranteed) and their implications for recovery.
- The options available for addressing costs for demolition, debris removal, and building code upgrades.
- Options available for addressing cost increases arising from demand surge (the added demand for construction services in areas where numerous structures have been damaged).

BAP Coverage Symbols: There's Gold in Them There Numbers

Christopher J. Boggs

The coverage symbols on the BAP should be part of a basic level of understanding on this policy, but there's more here than meets the eye. The descriptions of the coverage symbols include a great deal of information that shouldn't be ignored and should be fully understood. These coverage symbols help us to understand the details of how coverage will respond based on the specific coverage and vehicle. One common coverage question that we will dive into is how trailers are covered. When this session is over, Coverage Symbols will be crystal clear and your new-found knowledge will be as valuable as gold (OK, so maybe that's a bit of hyperbole).

Broke as a Joke in 2024: Commercial Property Edition

Kevin Amrhein

Your insured's commercial property policy needs work. This course will provide several tips and endorsements which should, with a little help from the insurer, get it back on its feet. Issues discussed include debris removal, vacancy, property covered and not, landscaping, signage, leased property, and ordinance/law.

Builders Risk and Contractor's Equipment

Terry Tadlock

Insuring contractor exposures is very difficult when the focus is limited to general liability and workers' compensation. When you add in and consider the builders risk and contractors' equipment exposures, building coverage is even more difficult because so many mistakes and gaps are possible! This course sheds light on some of the most common mistakes made and the many coverages that are overlooked when dealing with contractor's property insurance program. Join us as we discuss termination of coverage, soft costs, valuation and many others commonly overlooked in the development of contractor insurance programs. Students in this class will learn:

- An overview of Builders Risk
- Soft costs associated with Contractors
- How to properly terminate coverage
- What coverages need to be included to build a proper program

Building a Strong Underwriting Submission

Richard Faber

Have you ever had to play phone tag with an underwriter about a risk that you submitted for quoting? You submit your application, and then there are questions. You answer those questions and a day later, there are more questions. Back and forth. Call after call. Email after email. You know that in the end, whether you sent all of the information up front, or you go through the question and answer period, eventually you'll get a quote. It may not be exactly when you wanted it and it may not be exactly as competitive as it could have been, but you got it. What if there were a better way? What if you could anticipate what the underwriter might ask you for? Join us as Richard Faber comes along side to guide us through his building blocks of a quality submission. When he's done, we will be able to:

- Determine what information should be included with a submission.
- Determine what information should be left out of a submission.
- Avoid the traits of a poor submission.

Business Auto By the Numbers (Symbols)

David Thompson

The Business Auto Policy has all sorts of numbers for designated “symbols” as well as countless endorsements that broaden or restrict coverage. In this class we take a quick “once over” concerning coverage symbols then jump into some of the endorsements available. Topics will include, drive other car coverage, employees as insureds, employee hired autos, broadened PIP, individual named insured, employee as lessor, lease/gap coverage, and more. Buckle up for one hour of numbers fired at you!

Here’s what we will learn:

- Why each auto symbol should be used.
- What endorsements can be attached to broaden coverage.

Business Auto Symbols and Endorsements

David Thompson

The Business Auto Policy has all sorts of numbers for designated “symbols” as well as countless endorsements that broaden or restrict coverage. In this class we take a quick “once over” concerning coverage symbols then jump into some of the endorsements available. Topics will include, drive other car coverage, employees as insureds, employee hired autos, broadened PIP, individual named insured, employee as lessor, lease/gap coverage, and more. Buckle up for one hour of numbers fired at you!

Here’s what we will learn:

- Why each auto symbol should be used.
- What endorsements can be attached to broaden coverage.

Business Continuity and Extra Expense

Richard Faber

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. This course is designed to give insurance professionals a road map to consult with their clients to plan for events. In addition, they will learn about how to structure extra expense coverage to assist their commercial clients to maintain operations. Following this session, participants will be able to:

- Identify covered and non-covered events related to extra expense coverage.
- Identify risks that could disrupt certain businesses.

Business Income Claims that Cause Problems

Terry Tadlock

The question of whether coverage exists or not is largely hypothetical until the claim is filed. Once the claim comes in, it’s too late to consider whether the policy will respond in the way that the insured

hopes it will. In this session, we will examine several actual claims and how the Business Income policy responded to them. We will explore how the Business Income policy will respond to Civil Authority; Dependent Properties; and Extended Periods of Indemnity (among other issues). You'll come away understanding the following:

- What actually triggers Civil Authority coverage?
- What actually triggers Business Income and Extra Expense coverage?
- What is a Dependent Property and is there coverage if something happens there?
- Why should you consider Extended Periods of Indemnity?

Business Income Limits and Coinsurance

Patrick Wraight

Setting policy limits for any property insurance policy can be tough. A building is never worth just what you paid for it. It usually takes time and effort to build out replacement cost estimations, unless you happen to have documentation from a building appraiser who writes a replacement cost appraisal for the building and it's recent. That complexity is ramped up when you are talking about a property loss that doesn't have a physical asset to appraise. Business income and extra expense coverage are hard to properly value because you don't know everything that you want to know when setting the limits. Then you have to deal with coinsurance. That's what this session is about, gaining some insight into setting those limits and ways to deal with the coinsurance issue.

Business Income: It's Easier Than You Think (5-part series)

Christopher J. Boggs

US Fire Administration and National Fire Protection Association (NFPA) statistics indicate that between 115,000 and 130,000 business-related structures suffer fire damage every year; that's one structure every five (5) minutes. Between 25 and 33 percent of these business never reopen or close shortly after reopening, not because of the lack of property insurance but due to the lack of or improperly designed business income protection. Without income, no business can survive very long. Insurance agents and brokers either fail to sell or improperly structure business income coverage; setting their clients up for business failure following a major loss. Business income and/or extra expense are the MOST important property coverages any insured can purchase; and the coverage is not nearly as mysterious as agents believe. Remove the mystery and discover how simple business income coverage really is during this five-part series.

Business Interruption for Mobile Businesses

Betsy 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 pro-

vide great promise but also leave a lot of unknowns. In this class we will:

- Look at a variety of Mobile Business types where these forms may apply
- Review what Business Income is available now for these types of operations
- Briefly review at the new ISO coverage forms for the Commercial Property, BOP forms and Business Auto policies
- Take a look at where there are still holes in coverage that you need to be aware of and cover

Calculating Debris Removal and Replacement Cost

Joe Harrington

Property damage from civil unrest and natural disasters in 2020 produced widespread reports of underinsurance for property loss, especially as claim costs were compounded by surges in demand for debris removal. As construction costs remain volatile during the supply chain troubles of 2021, this seminar will cover topics and trends driving a reconsideration of the means and methods for ensuring that policyholders are adequately covered for building property losses. Topics include:

- Trends in replacement cost and debris removal coverage
- Common causes of underinsurance for commercial properties
- Emerging techniques for modeling and underwriting property loss

Cannabis Claims: A Look at Coverage

Chantal Roberts

Marijuana, often referred to as “cannabis” in the policy, has a love-hate relationship with insurance: regulators love to require insurance for legal marijuana-touching businesses in their states, but insurers hate to insure it due to its questionable legal status. Join nationally recognized speaker and author for cannabis insurance, Chantal M. Roberts, CPCU, AIC, RPA, as she points out the pitfalls in some coverage areas and the claims which are impacted by the policy wording. At the end of this session, participants will be able to...

- Identify coverage loopholes in the policy.
- Define cannabis, hemp, and marijuana.
- Understand good-faith claims handling for marijuana claims.

Cannabis: Risks, Opportunities, and Trends

Brenda Powell Wells

Is cannabis legal? That kind of depends on who you ask, where you live, and what time of day it is. Maybe it's not that hard a question, but it is one of the questions that are hard to answer definitively. Is there a difference between cannabis and hemp? That's a little easier, but it's still a bit complicated. 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. At the end of this session, participants will be able to...

- Define and explain cannabis and distinguish it from hemp.
- Discuss and summarize the legality of cannabis in the United States.
- Describe the opportunities and risks that cannabis presents to the risk management and insurance discipline.

Certificates of Insurance Redux

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 session on certificates of insurance. By the end of this session, you should be able to:

- Determine if you're using the most current Certificate of Insurance.
- Describe why changing a Certificate of Insurance can cause you E&O issues.
- Identify how the recent T-Mobile decision in Washington might affect you.

Certificates of Insurance: The Good, The Bad, and The Ugly

Casey Roberts

We all know the drill. A certificate of insurance is simply a snapshot of coverage in a moment of time. It's an indicator of what the insured purchased at the beginning of the policy period. It tells the policy period, the limits, and not much else. The biggest problem with certificates of insurance is that they can end up creating issues when the claim happens. In this session, Casey Roberts analyzes three different cases when the certificate of insurance impacted the coverage decision.

Certificates of Insurance: What You Really Need to Know

Casey Roberts

Ever since (or so it seems) Certificates of Insurance have come into our lives, they seem to have caused more angst than probably any other commonly utilized form. Let's see what Acord and some of our industry experts say the proper usage of them is. Here's what we'll learn:

- What do I include in the "Description of Operations?"
- Just what can I show on the Certificate of Liability ACORD 25?
- Should I include "property" on a Certificate of Liability?
- Does any of this really matter?

CGL Coverage - Occurrence and Property Damage

Joseph Junfola

Controversy still exists as to whether faulty or defective work, in the context of construction defect claims, constitutes an occurrence as defined in the CGL policy. Construction defect lawsuits routinely include causes of action for breach of contract and various torts, and controversy still exists, as well, as to whether a breach of contract is covered even though it claims the same damages as the tort cause of action. Occurrences often result in property damage. Does a defect, alone, equal property damage? Is there a difference between damage to the insured's work and damage to other work or property that is caused by the defect? Does tear-out, necessary to correct defective work, constitute property damage as defined in the CGL policy? By the end of this session, you should be able to:

- Describe how different jurisdictions treat faulty workmanship as an occurrence.
- Discuss the difference between breach of contract and tort actions and whether it matters for coverage.
- Determine whether defects, alone, are considered property damage.
- Discuss the importance of determining what property is damaged in the analysis of occurrence and property damage as these terms are defined in the policy.

CGL Coverage - Other Insurance and Allocation

Joseph Junfola

It is frequently difficult to determine which policies apply to long-term exposure or continuous damage/injury claims. Join us as Joe Junfola helps us with this and other issues that surround CGL Coverage - Other Insurance and Allocation. Handling liability claims can be challenging they are fairly simple. Introduce continuous damage, multiple occurrences, or layers of excess coverage and the complications multiply. In this session, we intend to address several of these issues and more. By the end of the session, participants will be able to:

- Identify different approaches to defense and indemnity allocation involving both primary and excess coverage
- Address deductibles, self-insured retentions, and other contributions from the insured.
- Understand the issues that arise when the number of occurrences is in question.

CGL Master Class - The 7 Part Series

Patrick Wraight

How's your CGL expertise? If you're not the expert that you want to be, this series is designed to help you. Over seven sessions, we will walk through many CGL concepts, including:

- What liability exposures does a business face?
- Who is an insured on the CGL policy?

- How does Coverage A (bodily injury and property damage) apply?
- How does Coverage B (personal and advertising injury) apply?
- Who can have their expenses paid under Coverage C?

Now, you can get access to the whole series at once. We designed this master class to let you jump in at any point. The classes build on each other but are separate enough that you don't have to attend them in any specific order or start with any specific one. Jump in at class number one, six, or any other. By the end, you'll have the full picture. Here are the seven sessions that you will attend.

- Liability Exposures
- Who is an Insured and Why Do You Care?
- Additional Insured Endorsements
- Coverage A and Selected Exclusions
- Coverage B and Selected Exclusions
- Coverage C and Supplementary Payments
- Policy Limits and Selected Endorsements
- Individually, these seven sessions cost over \$900. This bundle gives you these eight hours of learning at one cost, saving you 15%. 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 CGL Master.

Challenges in New and Old Multi-Unit Housing

Joe Harrington

One of the most complex and enduring risk management challenges has been the need to identify who is liable for loss and responsible for insurance in multi-unit housing. Since the Covid-19 pandemic, the challenge has become even greater as landlords and condominium associations are expected to help control the spread of infectious diseases. In addition to long-standing questions about the extent of responsibility for damage to building property, managers of multi-unit buildings and complexes must make difficult decisions regarding the use of common areas and the activities of occupants and their guests. This program will address several themes regarding risk in multi-unit housing, including:

- Increasing requirements that rental tenants have renter's insurance
- Trends in the allocation of building property coverage between unit owners and condominium associations
- Trends in general liability coverage for occupants and building owners
- Management liability exposure for members of association boards

Collapse Coverage on the Commercial Property Policy

Crystal Uebelher

Analyzing coverage for a potential collapse claim requires close attention to the policy language and state case law. Changes in the collapse coverage language render much of the existing case law on the topic out of date. Join us to review the changes in collapse coverage and the current state of the law in interpreting collapse claims. By the end of this session, participants will be able to:

- Describe the evolution of collapse coverage.
- Explain the current ISO Collapse policy language.
- Describe the continuing challenges in the evaluation of collapse claims.

Commercial Auto Class

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. Students in this class will learn:

- The specifics of the DOC endorsement
- What the different symbols mean?
- Who actually qualifies as an Insured

Commercial Lines Myths Most Agents Believe

David Thompson

Commercial lines insurance is complicated and sometimes confusing. We get one coverage confused with another. We think that coverage applies when it doesn’t or that it doesn’t apply when it does. In a fast-paced, one-hour session, David Thompson will help us deal with some of the myths that we believe about commercial lines insurance, including:

- Temporary substitute autos on the Business Auto Policy
- Business income coverage and the Business Auto Policy
- Rental cars and how they’re handled on the Business Auto Policy
- Tenant’s Improvements and Betterments and the landlord’s interest
- Commercial property insured at agreed value with a margin clause
- Motor vehicles, watercraft, and aircraft liability exclusions on the CGL policy

Commercial Property Claims that Cause Problems

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. We will discuss the following areas:

- Lessor Lessee issues with Tenants, Improvements and Betterments
- Vacancy issues
- Debris removal
- Margin clauses
- All of these claims will be reviewed from the standpoint of how they could have been avoided and the tools the agents need to prevent them from happening.

Commercial Property Master Class - The 8 Part Series

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?

We have now set the Commercial Property Master Class up so that you can sign up for the whole series at once. We designed this master class to let you jump in at any point. The classes build on each other but are separate enough that you don't have to attend them in any specific order or start with any specific one. Jump in at class number one, six, or any other. By the end, you'll have the full picture. Here are the eight sessions that you will attend:

- COPE (Construction)
- COPE (Occupancy)
- COPE (Protection & Exposure)
- Commercial Property Policies and Policy Structure
- Covered Property and Property Not Covered
- Additional Coverages, Coverage Extensions, and Optional Coverages
- Causes of Loss Forms and Exclusion
- Selected Endorsements

Commercial Property Policy Traps

Kevin Amrhein

There are traps your insured's Commercial Property insurance policy. This course helps P&C agents identify those traps and what can be done to prevent them from becoming a complete disaster.

Commercial Umbrellas: What to Expect, What to Avoid and What to Request

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. When shopping for the policy thought, what do you look for? What are some red-flags you should be aware of? Join us for this webinar where Chris Longo will take us through all of the necessary questions and answers when looking to purchase a Commercial Umbrella policy so you will feel confident your policy will work for you. This webinar is geared toward insurance agents & brokers as well as any interested insurance professional. Participants in this webinar will learn:

- What a Commercial Umbrella Policy is
- What questions to ask before purchasing a policy
- The key terms and exclusions buyers need to be aware of
- The difference between admitted/non-admitted policies

Construction Defect (2-part series)

Bob Titus

Part 1 - Construction defect claims are typically complex from causation, legal and insurance coverage perspectives, which makes them particularly difficult to assess, investigate and settle. This program provides best practices for claims consultants, owners and general contractors in the event of a large construction defect loss. Part 2 - We will present actual construction defect claims scenarios and apply the strategies discussed in Part 1 concerning how to best investigate and negotiate settlement of these complex claims.

Continuous Injury/Damage Claims - Known Loss & the Montrose Exclusion

Joseph Junfola

This webinar will address the impact of California's Montrose decision in 1995 on the trigger of coverage in continuous/damage claims, also known as long-tail liability claims. You will learn the principle of known loss and how it determines (or should determine) the end of the triggered period, and how Montrose impacted this principle. Does the triggered period end with the filing of a lawsuit or when legal liability is determined? Was Montrose an example of judicial activism, at least with respect to the duty to defend?

COPE and Commercial Property

Patrick Wraight

200 years ago, property insurance was all about fire, in fact they were fire insurance policies. Today, agents and underwriters need to consider more than the combustibility of a building before writing the insurance policy. In this two-part series, we will explore the property underwriting principles that continue to impact insurability and rating of property risks. Join us live two weeks in a row November 14 & 21! What are we learning?

- What does COPE stand for?
- How does building construction impacts insurability and rating?
- Does it matter what the insured is doing in the building?
- Why do we care what is near the building?

Coverage EVERY Insured Must Consider (and Have)

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. This webinar will address a variety of property and liability coverage forms that not only can prevent a messy errors and omissions claim but can help you cement your relationship with your customer.

Coverage Triggers: Occurrence vs. Claims Made Liability Coverage

Christopher J. Boggs

Liability protection can be provided by either an “occurrence” trigger or a “claims made” trigger. There is no difference in the protection provided by these forms (subject only to the purpose of the forms); the only difference is what triggers each form to respond. Participants in this webinar will learn:

- The coverage triggers for both “occurrence” and “claims made” forms
- The four legal theories applied to determine when an injury or damage occurs
- What BERP’s and SERP’s are, when they should be used and their limitations
- The problems created when a client moves from one coverage trigger form to another.

COVID and EPLI Challenges and Concerns

Casey Roberts

Despite two recent Supreme Court decisions regarding any potential mandate for vaccines, the challenge for employers remains. As we know, EPLI is designed to respond when an employee alleges certain adverse causes of action have been taken against them such as discrimination, harassment, and/or

wrongful termination by their employer. So, knowing such, what if:

- An employee becomes infected with Covid at their workplace - will the EPLI policy respond?
- What if an employer requires all of their production employees to be vaccinated due to the proximity of their work to other employees - but does not require the same for the managers. Does EPLI respond?
- What about the employer who mandates vaccines for all. Does the employer have the right to discharge the non-compliers? If so, will their EPLI policy respond?
- We'll look at these three specific situations and other potential areas of concern for the agent/broker, insured, and insurer.

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

Crystal Uebelher

It is no exaggeration to say that the COVID-19 pandemic created some issues that no one saw coming. Around the country and around the world, localities instituted various levels of lockdown protocols. These governmental shutdowns created problems for small businesses, which have caused many to file claims with their insurance companies for the lost income. As these claims are denied, the next step is to file a lawsuit to compel the company to pay the claim. This session is designed to help us to understand the impact of these claims and lawsuits and discover where we go from here. After this session, participants will be able to:

- Identify provisions of commercial property coverage that led to COVID business income insurance claims.
- Evaluate how courts have responded to the coverage litigation so far.
- Analyze what early COVID business income decisions suggest for the future.

Cyber Hygiene & Hacking Exposures

Nicole Limpert

Can your business survive a cyber attack? This session will teach you about some real-life cyber exposures, ways to protect your information, and what to look for in a good cyber policy. After this class, you should be able to:

- Demonstrate the reasons a business should have a cyber focus.
- Describe a business's cyber exposures.
- Detail the differences between a cyber policy that your clients want and one that they don't.

Cyber Liability: What Coverages Are Available and Why Do Your Clients Need Them?

Brenda Powell Wells

Cyber coverages are complicated. That's due in part to the changing landscape of carriers providing coverage and coverages that are being offered. So why does a business need cyber liability coverage? Is there a business that doesn't? By the end of this session, you should be able to:

- Discuss the cyber risk exposure in today's business environment.
- Identify the various types of cyber risk coverages available.
- List and identify the various underwriting factors in cyber insurance.

Danger - Sharp Curve Ahead: The MCS-90 Endorsement, the Agent, and the Motor Carrier

Michael Gay

Federal regulations require for-hire motor carriers that transport property or passengers and operate motor vehicles in interstate or international commerce to maintain certain minimum levels of financial responsibility for public liability. To satisfy this federally mandated requirement, an MCS-90 endorsement is added to the motor carrier's insurance policy. While this sounds simple enough, the MCS-90 is often misunderstood and frequently results in litigation against the motor carrier and sometimes even the insurance agent. This course will explain key insurance-related provisions of the Motor Carrier Act of 1980, detail the purpose and significance of the MCS-90 endorsement, outline the events that trigger coverage, and point out things about which the agent and motor carrier need to be aware. The objective of this course is to equip you to successfully navigate the "sharp curves" in the MCS-90 Endorsement.

Deciphering Business Auto Symbols

Crystal Uebelher

Determining who and what is insured under a business auto policy requires careful attention to both the policy symbols and the Who Is An Insured section of the policy. This webinar will explore claims scenarios where coverage may not turn out as you expect. Join us to identify nuances to the intersection of these policy sections. By the end of this session, participants will be able to:

- Develop an understanding of the basic purposes of each Business Auto Symbol
- Identify the categories of people who may qualify as an insured under a Business Auto policy
- Explore scenarios where coverage might get tricky

Diving Deep into Claims Investigation

Tim Christ

The investigation of claims of all types can be complicated. When you're dealing with complex coverage issues, it can be even more complicated. In this session, Tim Christ helps us to understand the role of forensic engineers in the claim process and how they add value in the investigation. He will also help us to see how claims investigations are impacted by questions of coverage and the possibility of fraud. He will also use his background in forensic engineering to help us to understand how forensic engineers can help both insureds and insurers.

Does Lessor's Risk Mean Less Risk?

Chris Behymer

Lessor's risk only (LRO) or landlord insurance is a classification used by agents and insurers for property owners that lease all or a substantial portion of the buildings they own to others. The basic premise is the building owner insures the value of the building and liability associated with the common areas and the tenants insure their contents and liability on their own policy. Pretty simple, right? At the conclusion of the webinar, you will know:

- Property and liability exposures faced by LRO building owners.
- The benefits of having building tenants name the owner as an additional insured and why this is important from both an underwriting and pricing standpoint.
- Property and liability underwriting considerations and questions that the agent will be asked about the risk and why.
- Special challenges faced by some of the more difficult tenant exposures.
- Throughout our session, we will use claim and coverage related examples to illustrate some of the things that can go wrong when steps in the underwriting process are overlooked. So, back to the question at the beginning. Does lessor's risk REALLY mean less risk? Sometimes it does and sometimes it doesn't. Register now to find out the details.

Drones - Insuring Innovators, Enthusiasts, and Idiots

Kevin Amrhein

The use of drones (unmanned aerial vehicles) is growing and will continue to grow in our communities. In fact, someone you know, either a neighbor, or a client, already has a drone. Your neighbor has probably already crashed into your fence at least once by now. The use of drones begs the question of what exposures do they create, both commercially and personally. And if there is a question of exposure, there is a question of coverage. By the end of this session, you will be able to:

- Describe the commercial and personal exposures created by drone use.
- Discuss the coverages and coverage gaps related to drone use in common commercial and personal lines insurance policies.

Duty to Defend vs. Duty to Indemnify

Joseph Junfola

It is truly an axiom that the duty to defend is broader than the duty to indemnify. Simply, if there is a reasonable potential for coverage under the policy (with the benefit of the doubt accruing to the insured) there is a duty to defend a suit. The duty to indemnify, on the other hand, depends on the insured demonstrating that a loss is actually covered. In many instances, particularly construction defects and other types of long-term exposure or continuous damage claims, the duty to defend, typically unlimited, is more valuable than the duty to indemnify which is ordinarily subject to limits. By the end of this session, participants should be able to...

- Define legal obligation.
- Differentiate between potential coverage and actual coverage.
- Contrast between the four corners test and the extrinsic information test.

Environmental and Pollution Risk and Insurance

Joe Harrington

Environmental risk is growing steadily both in the nature of threats to the natural environment and the types of organizations that face potential for damage and claims. This is happening at a time when small, medium, and large companies confront a growing range of new risks, particularly cyber, that place great stress on premium expenditures and risk management efforts. This program will survey these topic areas:

- Potential exposures from substances newly recognized and long-known
- Organizations and operations recently found susceptible to environmental damage and claims
- Legal trends affecting liability for environmental damage
- The impact of climate concerns and the development of “attribution science”
- The state of the market for first- and third-party pollution and environmental insurance

Evaluating Risk Quality

Richard Faber

Just what makes a risk a good risk? When agents and underwriters can isolate characteristics of risk that demonstrate a risk is truly an above-average risk they are able to negotiate and provide better pricing schemes for those risks. In addition, understanding characteristics, they may be able to counsel their clients and prospects in how to make them more attractive prospects for insurance companies. In this course, we will delve into factors that provide insight into just how well a risk manages their business and how to interpret those insights. After this course, you agents and underwriters should be better able to evaluate any risk for quality. Following this session, you should be able to:

- Determine the quality of individual risks before submitting them to an insurer.
- Discuss ways to improve the quality of a risk's submission to an insurer.

Financial Underwriting

Richard Faber

Financial underwriting is a cornerstone of insuring commercial risks. This course explores reasons why financial underwriting is an important function, and how to effectively evaluate a commercial risk's financial strength. By understanding financial strength, agents and underwriters can determine pricing and terms commensurate with the risk's quality. By the end of this session, participants will be able to do the following:

- Describe the value of underwriting a company's financial condition.
- Use different types of financial statements in underwriting.
- Analyze different financial statements in underwriting a company's financial condition.

Fire Legal Liability vs. Legal Liability Coverage Form

Casey Roberts

The unendorsed CGL Coverage form includes coverage for "damage to premises rented to you", but what does that mean? Is this coverage enough for the client? There is also a commercial property coverage form that provides Legal Liability Coverage for clients that might have a responsibility to cover losses to someone else's property. This class will help you to understand the key differences between these two coverages, including developing an understanding of when each coverage is appropriate for particular clients.

Fix My Broken Commercial Property Policy

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.

Key Learning Points:

- We will break down several gaps/traps in the ISO Commercial Property Coverage and Cause of Loss forms
- We will discuss the types of insureds who are most at risk of these gaps/traps
- We will review several endorsements designed to address each gap/trap discussed

Getting Small Businesses to Understand and Buy Cyber

Kevin Amrhein

An uncovered Cyber Risk claim can kill a small business...easily. Yet, many small business insureds have little understanding of this essential insurance product. This course provides tons of examples designed to assist agents with overcoming common objections from insureds.

Hemp (not Cannabis) From an Agricultural Perspective

Casey Roberts

Much is being made of cannabis as an emerging risk and a new industry around the United States, but what about hemp? It's related to cannabis right? In this session, we plan to deal with hemp as an agricultural product. We want to cultivate your awareness of hemp and weed out the issues that arise in this complicated industry. After this session, participants should be able to:

- Distinguish the difference between hemp and cannabis.
- Explain how the 2018 Farm Bill impacted CBD.
- Identify the reasons THC is measured in different products.

How to Prepare Your Clients for Coverage Gaps in the BOP

Christopher J. Boggs

Businessowners Policies, traditionally referred to simply as "BOPs," were introduced in 1976 and significantly revised in 1987. Designed to simplify the risk management process by packaging property and liability coverages into one form while adding several coverage extensions traditionally necessitating endorsement, BOP policies have long been viewed as the easiest way to protect the client with the greatest amount of coverage and the least amount of work; and to a great extent, they achieve these objectives. However, reliance on the automatic coverages provided by the BOP may have blinded some to the form's coverage gaps. Participants in this class will learn:

- The five major coverage gaps in the BOP policy
- How these gaps could harm the client
- Which coverage gaps can be closed
- How to close these gaps where possible

How to Work with Wholesale Brokers

Frederick Fisher

For a long time, various articles have been written about the usage of wholesale insurance brokers, and why they are used. Generally, there have been two reasons to use a wholesale broker. The first is to access markets perhaps a retailer cannot access on their own. The second reason is to benefit from any specific expertise that the wholesale brokers may have. Often, retailers also use wholesalers for both reasons. Wholesale brokers also do significant advertising in order to promote and entice retail brokers to utilize their services. Such advertising may include the following: "from autonomous vehicles to zip line courses, from chemical companies to schools, the industries that require special insurance coverage are countless. That's where the 47 specialist wholesale brokers featured on the following pages come into play" Yet when sued for professional negligence, they typically claim that they are just a conduit, sometimes proclaiming they have no duty to anyone. This webinar will explore that fiction, and

make suggestions on how you can make sure that in the event of an error and omission claim where you were let down by the lack of expertise as advertised, there will be a basis upon which to see that the wholesale broker is also a party to the claim.

Inland Marine Insurance: Why it Stands Out

Joe Harrington

Inland marine insurance is a unique line of coverage in that it addresses disparate “classes” of risk, most of them quite different from each other. We see inland marine policies used for property that doesn’t sit in one place very long. That’s why it has the nickname equipment floater or personal property floater. We also see it used to extend broader coverage than most property policies. By the end of this session, participants will be able to:

- Describe the origins and evolution of inland marine coverage.
- Describe how it can be a profitable line of business.
- Describe the requirements to effectively underwrite coverage and implement loss control in certain classes of business.

Insuring Condominium Property and Liability Exposures

Christopher J. Boggs

Completing the condominium insurance picture necessitates “jigsaw puzzle” tenacity. Quite a few pieces must be snapped together to assure the proper insurance picture is presented; any missing information can leave a gaping hole in either the association’s or unit owner’s coverage picture. Regardless of the client’s status as the association or individual unit owner, the puzzle cannot be completed until the agent can connect the answers to two questions:

- Who is responsible for what property?
- What is the value of the insured property?
- Attendees of this Webinar will be able to answer these two questions as well as learn:
 - The difference among “All In,” “Base Walls” and “Original Specifications” condo rules
 - How the flood policy figures into condos
 - How to properly place a value on condo property (based on who insures it)
 - Who can be held liable for injury or damage?
 - Insuring Renewable Energy

Is THAT Covered on Your Farm Liability Form?

Casey Roberts

Farm liability is a complicated mix of personal liability exposures and commercial liability exposures. Then you add the growing agri-tainment, agri-tourism, and agri-business sectors, and the question becomes, do we have coverage for that? Whether inviting people on the premises for a you-pick or

tractor rides (please don't), or there is a farm market on site, current farm exposures aren't what they used to be. Join us as Casey Roberts brings us this session designed to help insurance pros understand, underwrite, and cover the risks of today's farms.

ISO 2024 BOP Changes That Could Impact Your Insured

Casey Roberts

The ISO Businessowner's Policy is meant to simplify coverage by providing a package policy all on one coverage form. This can make it simpler for the insured and insurance company. Simple doesn't always mean easy, especially when you consider the introduction of new endorsements. In this fast-paced hour, Casey Roberts will bring out the details of several new endorsements, meant to clarify, restrict, or provide coverage. By the end of this session, you should be able to:

- Determine the limitations related to electronic data liability.
- Explain PFAS exclusions.
- Describe how endorsements exclude or limit coverage for cyber incidents.

Kidnap and Ransom Insurance in the Age of Cyber Extortion

Joe Harrington

Insurance for "kidnap and ransom" developed as a specialty line to address the risk of prominent people and international businesspeople being kidnapped for ransom by criminals and political actors. With the recent surge in "ransomware" attacks on computer networks, managing extortion demands has become a concern for a broader range of organizations. This session will describe the origins and evolution of "K&R" coverage and discuss its impact on public policy regarding dealings with extortionists. The seminar will then discuss current developments and distinctions in coverage for cyber extortion and other forms of extortion.

Liability for Flood Losses

Joe Harrington

If large flood events are the "new normal," and the take-up rate for flood insurance isn't keeping pace, where will property owners turn in the wake of large flood losses? To the courts, probably. Headline-grabbing judgments against the US Army Corps of Engineers have highlighted the potential for recovery from third parties responsible for flood conditions. This webinar will explore the status of liability claims for property damage arising from flooding. The presentation will cover:

- Recent judgments regarding flood damage
- Legal theories for establishing or rebutting liability for flood-related loss
- The role of new flood risk assessment technologies in supporting third party flood claims, including subrogation of losses paid under first-party flood coverage

Named Insureds: Who Should Be, Who Can Be and Who Shouldn't Be

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 to an insured? If the answer is “no,” there is no need to go any further. If “insured” status does not exist, all your hard work is wasted; no one will ever find out how good you are at designing coverage - because you messed up at the beginning. If you mess this up, you will have a ticked off insured and maybe an E&O claim you never expected. You have to get this one detail - the named insured - correct. This class details the four “levels” of insureds; who or what should NOT be listed as an insured; improper terminology; and how to properly manage multiple named insureds.

Participants in this class will be able to:

- Identify improperly named insureds
- Understand the amount of protection extended to an insured
- Learn the difference between a DBA and a TA
- Explain why one “person” cannot do business as (or trade as) another “person;” and
- Properly manage multiple named insureds.

Our Legal System and Legal Liability

Brenda Powell Wells

This introductory course is great for anyone who needs to understand the basis for liability insurance. An overview of the legal system will be presented, followed by a discussion of the two main types of liability that can be imposed on individuals and organizations. As liability stems from a failure to uphold a duty under the law, we'll discuss the various duties the law imposes. Finally, we will cover how liability insurance works to protect insureds from liability claims. By the end of this course, you should be able to:

- List and define the types of legal liability.
- Evaluate and describe the legal duties of individuals and organizations.
- Explain how liability insurance protects against claims involving legal liability.

Parametric Insurance Explained

Casey Roberts

Never heard of parametric insurance? You're not alone, but this product is something that needs to be understood because it might just be something that your customer needs. The short story: parametric insurance provides payments when a pre-defined event occurs, not based on actual damage at a location, but based on the event details, such as strength of a hurricane within a pre-defined distance from the insured's location. Join Casey Roberts as he walks us into the world of Parametric Insurance. After this session, you will have a better idea of...

- Which customers might benefit from Parametric Insurance.
- The place Parametric Insurance takes in a larger insurance plan.
- Exactly how and when these policies pay to the customer.

Paying the Bills After the Storm

Patrick Wraight

First comes a storm or a fire that damages the insured's building. That's where the building and personal property coverage form kicks in to get that building repaired and get the business back up and running. But what about the money they couldn't make while the doors were closed? That's the realm of the Business Income coverage form. In this session, we will discuss the Business Income and Extra Expense coverage form, what it is for, and how it can help the insured to stay in business while they are waiting on the building repairs. By the end of this session, participants should be able to:

- Recognize the insured's need for Business Income coverage.
- Determine the losses that the Business Income and Extra Expense coverage form covers.
- Analyze the coinsurance requirement and how an insured might avoid having to deal with it.

Perspectives on Cannabis

Casey Roberts

As more states change their laws to legalize the use of cannabis, the insurance landscape is continually changing. This special two-part session will take a deep dive into the world of coverage for cannabis, both from the personal and commercial lines perspectives. Following this two-part class, you should be able to do the following:

- Describe the differences and similarities between cannabis and hemp.
- Detail the coverage distinctions that exist between medical and recreational (adult-use) cannabis.
- Answer questions about CBD: what is it, what does it do, and is it really as effective as people say it is?

PFAS: What's the Big Deal?

Brenda Powell Wells

Linked to numerous health issues, per-and poly-fluoroalkyl substances (PFAS) are a group of chemicals that are used to make fluoropolymer coatings and products that resist heat, water, stains, grease, etc. PFAS are found in products such as clothing, adhesives, and cookware. PFAS do not break down on their own in the environment. They build up in soils, bodies of water, animals, and even humans. In this class, we'll explore PFAS in terms of both scientific findings as well as their implications for risk management and insurance.

- Define PFAS, and list the major ones that exist.
- Describe how prevalent PFAS are in humans, fish, and other wildlife.
- Enumerate the major risk management and insurance concerns pertaining to PFAS.

RC + ACV = E&O: Why Most Property Insurance Values are Wrong

Chris Amrhein

“Thirty-seven to 60% are wrong by 22% to 60%.” No, that is not a description of Las Vegas betting or jury verdicts. Those are percentages quoted in recent studies of property underinsurance. Whatever the accuracy of those numbers, if they are even in the ballpark, they reveal both a major E&O risk and potentially key advantage for agents who can get those numbers right - or at least a lot closer to reality. Whether it be basic errors in determining replacement cost on buildings, overlooked ordinance and law impacts, or simply not keeping up with rapidly shifting price points and makeup of personal property exposures, this session will discuss the problems, pitfalls and potential solutions to a massive yet largely overlooked insurance industry issue. Attendees will learn:

- Why the numbers are so wrong.
- How to fix the problem and close the E&O hole.

Rental Car Insurance Horror Stories

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. This class examines various rental car contracts to point out what renters are agreeing to when they rent, analyzes the “protection” offered for sale by rental car firms, and then analyzes the coverage provided under the PAP and BAP. Coverage questions about rental cars have to rank in the “top 10” questions customers ask. This class provides answers to those questions, often with alarming answers. There really is much more to renting a car than driving away from the lot. After this session, participants will be able to:

- Describe how the business auto policy deals with rental cars.
- Determine whether an employee is insured on the business auto when renting a car on business.
- Identify how the personal auto policy deals with damage to rental cars.

Risk and Insurance for Educational Institutions

Joe Harrington

As the costs and consequences of education escalate, educational institutions at all levels operate under intense scrutiny as they face a rapidly growing web of property and liability risks. At the most basic level, the COVID-19 pandemic gave at least temporary impetus to suits against schools for “failure to educate.” We will handle these topics in the overall context of education risk profiles, including building property exposure and commercial auto exposure for student transit. In this session, will explore the challenges faced by school administrators, board members, and their risk counselors regarding:

- Property exposure for valuable property, such as tablet computers, entrusted to students
- Cyber exposure for the protection of sensitive personal information and the maintenance of edu-

cational operations

- Liability exposure for allegations of abuse and inappropriate conduct by staff members
- Liability exposure for protecting students and staff from violent acts

Significant Business Auto Endorsements

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? Business Auto risks can be as varied as each different business is. In this session, Casey Roberts plans to help us with several different business auto endorsements to address these different risks. By the end of the session, you will be able to respond to questions such as these.

- What happens when the insured's employee rents a vehicle on business?
- Is that a "pollutant" your insured is transporting?

Specialty Lines Insurance - Coverage or Money for Nothing?

Frederick Fisher

There is a way to win against the sell more model. There's the service better model. Join us as Fred Fisher helps us to discern the potential issues that can arise in specialty lines policies and as you identify those issues, you can better serve the clients and keep them longer.

The CGL Pollution Exclusion: What's Really Excluded & Endorsements to Avoid

Patrick Wraight

Coverage A on the ISO CGL Coverage form (CG 00 01) takes up five pages of the policy. That includes 16 exclusions. The Pollution exclusion takes up almost 25% of that space. In this class, we intend to take this complex exclusion, break it down as simply as possible, and examine some endorsements that are available to amend this exclusion.

The CGL's Other Coverages

Patrick Wraight

Personal and Advertising Injury is included as a part of the CGL policy, but do we understand what this coverage does for us? Most of us don't even think about it when we think about the CGL. Underwriters don't tend to ask questions about P&AI exposures for most insureds. Yet, for many insureds, this can be a significant exposure, especially in a digital age. An understanding of this coverage is important in advising customers about their exposures, how it protects them, or how it may leave them unprotected. Medical Payments coverage seems to be almost thrown in on a policy. Yet, we have to understand how this coverage works if we are going to properly help our customers. What triggers this

coverage? Why is it even there? In this webinar, you will learn:

- When coverage applies according to Coverage B, Personal and Advertising Injury.
- When coverage applies according to Coverage C, Medical Payments.
- How certain endorsements amend Coverages B or C.

The Four Cornerstones of Mediation

Winter Wheeler

Mediations are a series of uncomfortable conversations between opposing parties, with the mediator as the conduit through which those uncomfortable conversations happen. -Winter Wheeler Mediation is a process where two parties attempt to avoid costly and lengthy litigation to bring an acceptable solution to the issue between them. Whether that mediation is done virtually, or in person, the core of mediation remains. The idea is simply to help parties settle their differences in the most satisfactory manner possible. When you're finished with this session, you should be able to:

- Define the Four Cornerstones.
- Determine how successful mediation can bring two parties together to settle a difficult issue.

The Six Most Important Insurance Decisions of 2022: A Hexagonal Survey

Rick Pitts

Join us for a fast-paced hour that looks at significant decisions within the property and casualty insurance segment in the last year. Addressing everything from application issues to pollution coverage questions, with a smattering of exclusions and definitions thrown in, the cases in the last twelve months are varied and influential for everyone in the industry.

The Truth About Liquor Liability

Chris Behymer

Any risk involved in the alcoholic beverage business has an exposure to a liquor liability loss. Whether it's selling a six-pack of beer at a local convenience store or making exotic drinks behind the bar of a five-star restaurant, organizations that manufacture, sell, serve or distribute beer, wine, or spirits can be held responsible for alcohol related injuries. A liquor liability policy is one piece of a well-designed risk management program for any alcohol related business but especially bars, restaurants, and taverns. Other tools include proper training of waiters, waitresses, and bartenders; controls to assure that underage customers are not served; and using effective techniques to diffuse confrontational situations when they arise. 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 for

consideration. At the conclusion of this session, participants will understand:

- The scope of the liquor liability exclusion contained in the ISO Commercial General Liability Coverage Form.
- The coverage and limits provided by the ISO Liquor Liability Coverage Form.
- How state regulations impact both the price and availability of coverage offered by insurers.
- How carriers underwrite and price for the assault and battery (A&B) exposure.
- General classes of businesses with a liquor liability exposure and how underwriters evaluate exposures to loss faced by these risks.

Transit Risk in 2024

Joe Harrington

Despite the widespread implementation of technologies to improve vehicle performance and safety, the shipping of goods and passengers in the US is plagued by persistent losses and delays in air, rail, and road transit. This presentation will provide an overview of problems and potential solutions to:

- Huge liability losses in commercial auto insurance
- Frequent and far-reaching delays in air traffic
- Substandard performance on the nation's outdated rail system
- Persistently high levels of cargo loss

Trends in the Surplus Lines Industry

Chris Behymer

While E&S premiums make up a relatively small slice of the total property and casualty industry, Excess and Surplus lines carriers and their wholesale partners play an important role in the insurance marketplace. Regardless of which cycle we are in, there will always be risks that fall outside of the comfort zone and risk appetite of standard carriers. This webinar will focus on:

- Year-to-date industry results with emphasis on E&S.
- Summary of the latest A.M. Best Report on Surplus Lines.
- An analysis of the composition of the wholesale distribution system. How has it changed in the past couple of years and what can we expect in the future.
- A summary of new products being developed or recently introduced by Surplus Lines carriers.
- Lines and classes of business where E&S carriers are experiencing solid growth and some of the reasons for the premium increases.

Trucking Risks - Why and How to Pre-Underwrite a Submission

Precious Norman-Walton & Ladda Love Hawkins

Trucking insurance differs from Commercial Auto insurance in many different and important ways. When you understand the various critical exposures prior to making a submission to the carrier helps to establish your credibility with both the markets and your prospects. During this session, attendees will be introduced to key terms and concepts which are specific to the trucking industry. You will learn how to gain access to public resources to facilitate a discovery conversation with a trucking insurance prospect. Collecting this data helps to create a comprehensive submission for accurate and quick rating decisions. By the end of this session, you will be able to:

- Define key terms and concepts used in trucking insurance rating and underwriting.
- Determine ways to access publicly available information.
- Create a detailed submission for carrier quotes and approvals.

Understanding Commercial Property Underwriting & “COPE” (2-part series)

Christopher J. Boggs

Construction, Occupancy, Protection and Exposure (“COPE”) are the same four basic elements of underwriting data real property underwriters have been using for nearly 300 years. Each of these four basic data points plays an important part in the property underwriting process. This two-part series offers a unique perspective of each of these data points. Anyone writing property insurance will benefit from this class. Construction: Students will learn how to determine the property construction class (1-6); why size matters; and how age affects the underwriting decision. We will also discuss mixed-construction issues.

- Occupancy : In addition to occupancy issues, how a particular insured’s hazards associated with occupancy will be discussed.
- Protection: Sprinkler systems, fire extinguishers, alarm systems, fire doors and fire walls and public fire protection are the primary protection mechanisms evaluated by underwriters. The basics of each are discussed in the class.
- Exposure : What external factors affect the insured property? Some of these exposures are discussed in this section of the course.

Understanding Product Liability Risks

Richard Faber

This session will focus on reviewing, evaluating and understanding the nuances of product liability risks. Our instructor, Richard Faber, will provide some real-life examples of products exposures and examine factors which may be used to determine risk pricing and terms. By the end of this session, you will be able to:

- Select the correct rating classification for particular products given example product types
- Locate the product's position in the broader classification
- Determine what, if any, impact the end user has in the risk associated with a particular product.

Waiting on the Grand Reopening: Business Income Essentials

Patrick Wraight

Business income insurance is one of the least understood coverages in the commercial insurance world. In this session, we plan to handle some of the most basic terms in business income insurance so that we can better serve clients because it's not the initial loss that causes the business to go under, it's the time without money coming in while waiting on the building to be repaired or replaced that makes it impossible for the business to reopen.

Waiver of Subrogation, OCP, Liquor, MCS-90

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)

Bob Titus

Part 1 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. We will also discuss why OCIPs make sense even now, in a down economy when the commencing of new large construction projects has decreased. However, these programs can be complicated to structure and need to be closely monitored throughout the various phases of a construction project. Therefore, we will also cover the following topics in this course:

- Understanding the concept of an OCIP and how it differs from a conventional construction insurance program.
- The roles of each party involved.
- How the concept can save money.
- The insurance coverage structure of single project vs. a multi project OCIP.
- Who is insured; who is not, And why?
- What insurance coverages are included.
- How can an OCIP enhance the Loss Control and Claims Mgmt functions on a construction project.

Part 2 Building upon what we learned and discussed in Part 1, real-life claim scenarios and coverage questions will be provided to each participant prior to the webinar. The actual resolution of each scenario will be discussed and explained based upon our knowledge of OCIP program structures and the coverages provided. Anyone involved in the financing, broking or insuring of an OCIP will benefit from these two sessions.

What Not to Say to a Customer Part 2

David Thompson

There are some things that an insurance agent should never say to a customer, especially in writing. Customers will take what their agent tells them as the truth, even if it isn't as true as it could be. We've all heard well-meaning insurance agents use phrases like this. In this two-part series, we will examine several common phrases used by insurance agents who believe that they are helping their clients, but may be unintentionally harming both the client and the agency. In this session, we will deal with questions like these and what an agent ought to say instead.

- “You have health insurance so you don't need UM.”
- “Your business has workers' comp so you don't need UM.”
- “The adjuster is wrong; I'll get that claim paid for you.”
- “That's not covered so we don't need to report the claim”
- “You have a \$1 million umbrella so you are set.”
- “I'll send you the application, just sign it and return it to me”

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

Christopher J. Boggs

Who is an “Insured?” Not as basic a question as it may sound. Status as an insured must exist before ANY question of coverage can be tackled, if the individual or entity is not an insured, there is no reason to go any further researching a loss. The best-designed insurance program does little good if the person or entity suffering loss or being held financially responsible is not an “insured.” Knowing who is, is not, and who can be an “insured” will lead to a great program being made better by allowing any unintended gaps in insured status to be exposed and corrected before loss occurs. There are four levels of “insured” status in the CGL and BAP, and each level is granted a different degree of protection. All four levels are given unique rights and responsibilities; but each has a different breadth of protection. Understanding these four levels and each one's relationship to the coverage provided allows improved preparation and planning in the initial design and implementation of the insurance program. The four levels of insured status are: Named Insured, Automatic Insureds, Additional Named Insureds (either by scheduling on or endorsing to the policy), and Additional Insureds. Participants in this webinar will:

- Understand the four levels of “insured” as they relate to the CGL and BAP
- Learn what endorsements alter the definition
- Learn when to properly use some of these endorsements.

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

Patrick Wraight

Sure. You know that the name on the policy is an insurance, but who else is an insured? Are employees? How do you know? Should employees be insured on the CGL policy? Who is an insured is among the most important questions that needs to be answered and understood. It's the difference between a loss covered by the policy, or a loss that gets to be self-insured. Join Academy Director, Patrick Wraight as he explores this concept with practical examples mixed with the language from a CGL policy. When it's over you will be able to:

- Find the Who is an Insured provision in a CGL policy.
- Determine that an individual is or is not an insured.
- Apply the Who is an Insured to a loss situation.

Who Needs Equipment Breakdown Coverage?

Craig Andrews

Discusses specific equipment vulnerable to perils excluded in Commercial Property forms and how Equipment Breakdown fills those gaps.

Writing Habitational Bar, Restaurant and Tavern Risks

Chris Behymer

Successful underwriting involves a whole host of factors including proper risk selection, adequate pricing, and a bit of luck thrown in for good measure. 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. A common factor in these two groups is the sheer magnitude of the number of risks that are in the market, including the small neighborhood sandwich shop all the way to the huge property real estate management firms. National and regional carriers, specialty insurers, risk retention groups and a myriad of programs administrators are able and willing to write these accounts at sometimes rather shockingly low rates. While the top line initially might look quite impressive, over time the losses can and will catch up and could leave the insurer in a troubling financial situation. This webinar is designed to help both agents and company underwriters improve their ability to write habitational and BRT risks at a profit.



AI and Cybercrime: The Tight Bond That Can Sabotage Agencies and Policyholders

Tom Wetzel

Cybercrooks are weaponizing AI to launch attacks in far greater numbers that are also more effective and harder to detect. Hackers are now specifically targeting insurance agencies with the first, coordinated national cyberattacks this past March. At the same time, growing business use of ChatGPT and similar tools can trigger serious intellectual property losses and security issues without strong preventative measures. This session will explain the threats in practical terms and outline the steps agents must take to protect their agencies and alert policyholders to do the same.

Are You Selling Financial Protections (or Dangers That Lurk in E&O/EPLI/Cyber/D&O Forms)

Frederick Fisher

The insurance product is one of the most intangible products that exists, other than perhaps bitcoin. Agents and brokers sometimes sell policies based on an insurance company's response to the claims that are made, and hopefully they never have to experience it directly. Over the last five years, over 280 appellate decisions have come down either expanding coverage or (more frequently) narrowing the scope of coverage dramatically. As is often said, the devil is in the details, which is exactly what this class will examine. There are certain dangers that exist in all claims-made insurance policies. This course will deal with specific appellate decisions with respect to language in Specialty line policies that can create error and omission claims for insurance brokers. These claims will be made against brokers either because you didn't get broader coverage or, sold policies with language that was so narrow that many claims are being denied that probably should be covered based on an insured's reasonable expectations of coverage. You don't want to miss this one if you're selling specialty lines policies. This will assist you in providing better service to your clients and hopefully generate more new business as a result.

Cyber Hygiene & Hacking Exposures

Nicole Limpert

Can your business survive a cyber attack? This session will teach you about some real-life cyber exposures, ways to protect your information, and what to look for in a good cyber policy. After this class, you should be able to:

- Demonstrate the reasons a business should have a cyber focus.
- Describe a business's cyber exposures.
- Detail the differences between a cyber policy that your clients want and one that they don't.

Cyber Insurance - Where in the World is Coverage?

Scott Margraves

In the digital age, the prevalence of cyber threats has become a ubiquitous concern for businesses and agents alike. As technology advances, so do the sophisticated methods employed by cybercriminals. Organizations grapple more than ever with the risk of data breaches, ransomware attacks, and system vulnerabilities. Cyber Insurance has emerged as a crucial risk transfer tool. This one-hour overview delves into the wide wide world of Cyber Insurance, exploring the coverage sections and how it applies in a claim situation. Join us for “Cyber Insurance - Where in the World is Coverage?”

Cyber Insurance as a Surety Product

Joe Harrington

Cyber insurance is the fastest growing line of P&C coverage, but at an estimated \$5 billion, its annual premium volume is quite small for a risk that affects virtually all enterprises. This presentation will consider whether cyber insurance is best considered as a type of surety product, wherein the insurer is underwriting the capabilities and capacity of the account as much as external hazards. Do the rigorous requirements of applying and qualifying for cyber coverage create an incentive to retain the risk? By the end of this session, you should be able to:

- Discuss the unique evolution of cyber insurance as a non-standard specialty line needed by non-specialists
- Describe trends in applications for cyber coverage
- Describe trends in loss control requirements for cyber coverage

Cyber Liability in 2024: The Expanding Need for Coverage

Brenda Powell Wells

Cyber coverages are more complicated than ever before. Coverages are changing. Carrier appetites are changing. Some are even declaring that cyber cannot be insured in the voluntary market. This session is designed to introduce you to the cyber market and help you to understand what’s going on, what coverages are available, and which insureds likely need coverage. By the end of this session, you should be able to:

- Discuss the cyber risk exposure in today’s business environment.
- Identify the various types of cyber risk coverages available.
- List and identify the various underwriting factors in cyber insurance.

Cyber Liability: What Coverages Are Available and Why Do Your Clients Need Them?

Brenda Powell Wells

Cyber coverages are complicated. That's due in part to the changing landscape of carriers providing coverage and coverages that are being offered. So why does a business need cyber liability coverage? Is there a business that doesn't? By the end of this session, you should be able to:

- Discuss the cyber risk exposure in today's business environment.
- Identify the various types of cyber risk coverages available.
- List and identify the various underwriting factors in cyber insurance.

Cyber Policy Analysis

Casey Roberts

Cyber policies are many and varied. It seems every carrier has its own version, even though there is an ISO policy available out there. In this session, Casey Roberts will help us to understand some of the nuances of cyber policies and will answer these questions for us.

- What is the future of Ransomware given recent activity?
- How much attention should you pay to the exclusion for failure to maintain security standards?
- Do the Risk Management services of various carriers make much of a difference?

Cybertoday - tomorrow?

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.

Getting Small Businesses to Understand and Buy Cyber

Kevin Amrhein

An uncovered Cyber Risk claim can kill a small business...easily. Yet, many small business insureds have little understanding of this essential insurance product. This course provides tons of examples designed to assist agents with overcoming common objections from insureds.

Kidnap and Ransom Insurance in the Age of Cyber Extortion

Joe Harrington

Insurance for "kidnap and ransom" developed as a specialty line to address the risk of prominent people and international businesspeople being kidnapped for ransom by criminals and political actors. With the recent surge in "ransomware" attacks on computer networks, managing extortion demands has become a concern for a broader range of organizations. This session will describe the origins and

evolution of “K&R” coverage and discuss its impact on public policy regarding dealings with extortionists. The seminar will then discuss current developments and distinctions in coverage for cyber extortion and other forms of extortion.

Modern Trends in High Net Worth Cyber Insurance

Hayden Kopser

There is arguably no class of risk that is both growing and evolving more rapidly than Cyber. In this class, Hayden Kopser will provide an in-depth discussion of the modern Cyber risk landscape facing high net worth individuals and families. This course is your primer to equip you to help your clients meet their modern Cyber coverage needs. By the end of this session, participants should be able to:

- Identify the most common cyber threats facing high-net-worth individuals and families.
- Describe how commercial cyber attacks can lead to cyber attacks against individuals.
- Discuss the high net worth cyber insurance landscape.

The Business of Hacking 2022

Michael Armstrong

Cyber threats continue to be an everchanging risk affecting organizations across all industries. Cyber is a line of insurance that has been around for decades, yet many businesses still do not fully understand their exposure due to common misconceptions. This session will break down the top cyber claims, breakdown how commercialized the hacking industry has gotten, and review real claims examples, while demonstrating key coverages and coverage gaps to avoid when selling a cyber policy. Due to COVID-19, cyber claims are on the rise as hackers are taking full advantage of the population working remotely. By the end of this session, you should be able to:

- Discuss current hacking trends
- Detail cyber security best practices
- Explain cyber exposures

The Evolution of Cyber Liability Exposure and Coverage

Joe Harrington

Cyber insurance has had a unique evolution, having developed in the specialty insurance markets but rapidly becoming a standard product for all types of organizations. This session will cover third party cyber liability exposures and corresponding coverages as they arise in response to dynamic threats to electronic networks and data. Here's what we'll learn:

- Emerging risks of damage and injury to others through electronic means
- Characteristics of new and existing coverages for cyber liability
- The relative roles of loss prevention, loss control, and insurance in addressing cyber liability

The War of Cybercrime Just Got Tougher: How You Must Fight it More Effectively

Tom Wetzel

Cybercrooks are working to crack cyber defenses and some of the tried-and-true techniques are now at risk. This course will identify the latest risk mitigation techniques and emerging threats and the necessary actions to protect agency data and guide their clients to do the same.

The War on Cybercrime: How You Must Wage It and Help Your Clients

Tom Wetzel

As cybercrime spreads and the cyber market tightens, this course will identify the latest risk mitigation techniques (including what works and what doesn't), and the necessary actions for agencies in guiding clients to protect themselves effectively.

EMERGING RISKS



A Case for Diversity, Equity, and Inclusion in Your EPLI Toolkit

Precious Norman-Walton

Discover how incorporating Diversity, Equity, and Inclusion into your HR operations can reduce your Employment Practice Liability Insurance exposures. By embracing DEI objectives into your practices, policies, and procedures, your organization can create a workplace culture that is less susceptible to allegations of discrimination, sexual harassment, and other triggers for an EPLI claim. When Diversity, Equity, and Inclusion goals are prioritized during employee hiring, promotion, evaluation, and development, better outcomes can be realized for retention. These activities are often the source of EPLI losses stemming from failure to promote, negligent evaluation, deprivation of career opportunities, and wrongful termination. The ability to craft and communicate a commitment and strategy with DEI benchmarks may have favorable impacts on EPLI premiums and reduce loss frequency and severity.

By the end of this session, you should be able to:

- Understand the definitions of Diversity, Equity, and Inclusion, how they are related but distinct focuses.
- Identify areas where DEI language can be introduced into employment-related documents.
- Establish a communication strategy to convey the organization's commitment to Diversity, Equity, and Inclusion to internal and external stakeholders.

AI and Cybercrime: The Tight Bond That Can Sabotage Agencies and Policyholders

Tom Wetzel

Cybercrooks are weaponizing AI to launch attacks in far greater numbers that are also more effective and harder to detect. Hackers are now specifically targeting insurance agencies with the first, coordinated national cyberattacks this past March. At the same time, growing business use of ChatGPT and similar tools can trigger serious intellectual property losses and security issues without strong preventative measures. This session will explain the threats in practical terms and outline the steps agents must take to protect their agencies and alert policyholders to do the same.

Airbnb is Sooo 2019: Insuring Today's Property Rental Exposures

Kevin Amrhein

It's 2022 and everyone's renting everything from each other. This course discusses the "new normal" in personal rental exposures. We'll discuss home rental (think Airbnb) as well as several emerging rental exposures like vacant land for recreational purposes, garage space, watercraft, and...swimming pools?

Artificial Intelligence and Insurance Agents - Panic or Promise?

Tom Wetzel

The insurance industry has long used artificial intelligence; however, the new generation of tools signals a quantum leap in capability and will trigger disruption and realignments. Insurance agents face both challenges and opportunities to ride the AI wave when they use what AI can do to serve their clients while amplifying those skills and qualities AI cannot replicate. The course covers how insurers use AI tools now, how their use will evolve, and the steps agents must take to adapt.

Autonomous Vehicles

Brenda Powell Wells

Join Dr. Brenda Wells as she talks about the amazing world of autonomous vehicles (AVs). Self-driving car technology is evolving rapidly, so don't miss this overview of how AV's work, where they are in development, and the issues they present for the insurance industry. At the end of this session, you should be able to:

- Define an autonomous vehicle and identify the major systems in an autonomous vehicle.
- Evaluate and discuss the safety record of autonomous vehicles.
- List and define the various problems that autonomous vehicles will create for today's automobile insurers.

Blockchain 101: How Smart Contracts Impact the Insurance Professional

Martin Frappolli

Blockchain is best known as the technology underlying cryptocurrencies like Bitcoin, but what is blockchain and how does it work? In this session, we'll look at the basic features of the distributed ledger technology that defines blockchain and how it applies in financial transactions. Next, we'll move on to "Blockchain 2.0" and examine how smart contracts expand the utility of blockchain applications. We conclude with a survey of potential insurance applications and try to answer if blockchain is a game-changer for risk management. By the end of this session, you should be able to:

- Explain the nature and function of distributed ledger technology and how it reduces friction in financial transactions.
- Describe how smart contracts stored on a blockchain could expand the capacity of distributed ledger technology beyond cryptocurrencies.
- Project how and where blockchain applications can be useful or transformative for risk management and insurance organizations.

Cannabis 101: A Primer

Brenda Powell Wells

Tune in for an introductory class on all things cannabis and hemp. You'll learn the difference between cannabis and hemp, as well as their legality in the United States. As the legalization of cannabis appears to be on the horizon, we'll talk about specific hazards associated with cannabis and concerns for insurers. Court cases involving cannabis and insurance will be discussed, and, there will be some discussion about the political climate and predictions for the future.

Cannabis 201: In the Weeds - Advanced Issues in Cannabis and Hemp

Brenda Powell Wells

For those who took Cannabis 101 and were intrigued, here's the follow-up! We'll talk in more detail about human cannabis use, medical properties, and where the research is today. Of course, we'll cover the various interests involved today that keep it illegal at the federal level. We'll cover some of the "nuts and bolts" of growing, harvesting, and processing cannabis so that you can better understand the risks cannabis growers face. There will also be a discussion about what it's like for cannabis businesses in need of risk management planning and insurance. Join Brenda Wells for a lively discussion! By the end of this session, you will be able to:

- Describe the history of human cannabis use.
- Identify the mammalian endocannabinoid system.
- List the various parties interested in seeing cannabis legalized, and, the parties interested in seeing that it remains illegal.
- Analyze various factors that affect cannabis crops.
- Discuss the problems that cannabis businesses face in getting insurance coverage and comprehensive risk management.

Cannabis and the Homeowners' Policy

Michael Koscielny

This course is tailored to equip insurance professionals with an understanding of how the cannabis industry's growth impacts homeowners' insurance policies and potential claims. It's designed to provide professionals with the knowledge and skills necessary to effectively handle the exposures associated with cannabis. Participants will gain comprehensive insights into the evolving landscape of homeowners insurance policies in relation to cannabis. They will learn about the growth and legal status of the cannabis industry countrywide, gaining a clear understanding of the various products and forms of cannabis. Professionals will learn how cannabis-related exposures can affect homeowners' policies and discover recent policy changes and updates related to this emerging risk. The topic is highly relevant to the business of insurance due to its direct impact on homeowners insurance policies. As the cannabis industry continues to expand, insurance companies and insureds face unique challenges and opportunities.

Cannabis Claims: A Look at Coverage

Chantal Roberts

Marijuana, often referred to as “cannabis” in the policy, has a love-hate relationship with insurance: regulators love to require insurance for legal marijuana-touching businesses in their states, but insurers hate to insure it due to its questionable legal status. Join nationally recognized speaker and author for cannabis insurance, Chantal M. Roberts, CPCU, AIC, RPA, as she points out the pitfalls in some coverage areas and the claims which are impacted by the policy wording. At the end of this session, participants will be able to...

- Identify coverage loopholes in the policy.
- Define cannabis, hemp, and marijuana.
- Understand good-faith claims handling for marijuana claims.

Cannabis: Risks, Opportunities, and Trends

Brenda Powell Wells

Is cannabis legal? That kind of depends on who you ask, where you live, and what time of day it is. Maybe it's not that hard a question, but it is one of the questions that are hard to answer definitively. Is there a difference between cannabis and hemp? That's a little easier, but it's still a bit complicated. 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. At the end of this session, participants will be able to...

- Define and explain cannabis and distinguish it from hemp.
- Discuss and summarize the legality of cannabis in the United States.
- Describe the opportunities and risks that cannabis presents to the risk management and insurance discipline.

Climate Change Challenges for the Insurance World

Casey Roberts

This briskly paced presentation will focus on how “Climate Change” has impacted insurance and what the outlook is for future challenges. We'll review recent catastrophe loss numbers, how inflation continues to impact losses, past concerns that were (to varying degrees) ignored, and related issues. Finally, we'll briefly touch on the promise of Parametric coverages and how those might positively impact future insurance availability.

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

Crystal Uebelher

It is no exaggeration to say that the COVID-19 pandemic created some issues that no one saw coming. Around the country and around the world, localities instituted various levels of lockdown protocols. These governmental shutdowns created problems for small businesses, which have caused many to file claims with their insurance companies for the lost income. As these claims are denied, the next step is to file a lawsuit to compel the company to pay the claim. This session is designed to help us to understand the impact of these claims and lawsuits and discover where we go from here. After this session, participants will be able to:

- Identify provisions of commercial property coverage that led to COVID business income insurance claims.
- Evaluate how courts have responded to the coverage litigation so far.
- Analyze what early COVID business income decisions suggest for the future.

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Nicole Limpert

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- What is the future of Ransomware given recent activity?
- How much attention should you pay to the exclusion for failure to maintain security standards?
- Do the Risk Management services of various carriers make much of a difference?

Drones - Insuring Innovators, Enthusiasts, and Idiots

Kevin Amrhein

The use of drones (unmanned aerial vehicles) is growing and will continue to grow in our communities. In fact, someone you know, either a neighbor, or a client, already has a drone. Your neighbor has probably already crashed into your fence at least once by now. The use of drones begs the question of what exposures do they create, both commercially and personally. And if there is a question of exposure, there is a question of coverage. By the end of this session, you will be able to:

- Describe the commercial and personal exposures created by drone use.
- Discuss the coverages and coverage gaps related to drone use in common commercial and personal lines insurance policies.

Extra Money for Bills, Beer, or Both - Insuring Side Gigs

Kevin Amrhein

It seems like everyone has a side gig, hustle, or job that they're using to earn a few extra bucks. Yes. That includes your clients. That's why this class is important to you. Your clients don't always realize that they need to tell you that they're driving for Uber or Doordash. This class will give you a few reasons why you should be asking them what their side gigs are.

Getting Small Businesses to Understand and Buy Cyber

Kevin Amrhein

An uncovered Cyber Risk claim can kill a small business...easily. Yet, many small business insureds have little understanding of this essential insurance product. This course provides tons of examples designed to assist agents with overcoming common objections from insureds.

Humans and Machines - The Next Insurance Revolution

Abi Potter Clough

The next big leaps in insurance and risk management will come from combining technology with personal expertise to create a dynamic industry blending art and science to manage risk. Insuretech was a disruptor and made people talk - but insurance is a people and relationship-based business that requires the skillful blending of tools and people. This session explores the next big leap in the insurance and risk management industry - human insuretech innovation.

Insurance Without Claims - Revisited

Martin Frappolli

Insurtech is a broad term that is sometimes applied to any technology used by insurers, but the important element of insurtech is the technology that allows insurers to partner with insureds to minimize losses. In layperson terms, this session will cover the leading-edge technology that enables insurers to predict and prevent losses. We'll also look at how technology has been used to control losses for more than a hundred years. With the advances in wearables, autonomous cars, and Internet-of-things devices, how close can we get to zero claims, and what will that mean for insurers?

Insuring Drones (Because Humans Do Dumb Things with Them)

Kevin Amrhein

From personal enthusiasts to innovative businesses, it seems everyone is a drone pilot. Flying drones is not without risk, and this course discusses many exposures created by the head-bonking, property-smashing, unwelcomed photo-snapping little buggers and how to insure them.

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

Kevin Amrhein

How ubiquitous are cars with self-driving capability? Why are so many cities packed with scooter riders buzzing in and out of pedestrian and vehicle traffic? Do “flying cars” actually exist? Join Kevin Amrhein in this engaging course that will address insurance implications created by modern and evolving options for personal transit. At the end of this session, participants will be able to:

- Describe how auto policies address cars with self-driving capability.
- Discuss the coverage (and lack thereof) from personal lines policies regarding scooter and bike rental.
- Detail the insurance concerns with other modern transit risks such as vehicle and RV sharing.

Kidnap and Ransom Insurance in the Age of Cyber Extortion

Joe Harrington

Insurance for “kidnap and ransom” developed as a specialty line to address the risk of prominent people and international businesspeople being kidnapped for ransom by criminals and political actors. With the recent surge in “ransomware” attacks on computer networks, managing extortion demands has become a concern for a broader range of organizations. This session will describe the origins and evolution of “K&R” coverage and discuss its impact on public policy regarding dealings with extortionists. The seminar will then discuss current developments and distinctions in coverage for cyber extortion and other forms of extortion.

Modern Trends in High Net Worth Cyber Insurance

Hayden Kopser

There is arguably no class of risk that is both growing and evolving more rapidly than Cyber. In this class, Hayden Kopser will provide an in-depth discussion of the modern Cyber risk landscape facing high net worth individuals and families. This course is your primer to equip you to help your clients meet their modern Cyber coverage needs. By the end of this session, participants should be able to:

- Identify the most common cyber threats facing high-net-worth individuals and families.
- Describe how commercial cyber attacks can lead to cyber attacks against individuals.
- Discuss the high net worth cyber insurance landscape.

Nuclear Verdicts® Social Inflation, and Why They Matter to the Insurance World

Laura Gregory

Laura and Tim will discuss recent breathtaking verdicts and stratospheric settlements and the causes of what has been called an era of Social Inflation. They will discuss the “new normal” of escalating claim losses and explosive jury verdicts. This wide-ranging discussion will:

- Define social inflation and describe how it impacts claim losses and jury verdicts.
- Explore the “root causes” of social inflation and shock verdicts.
- Address whether social inflation represents a legitimate industry threat
- Explore how both social inflation and Nuclear Verdicts are impacting the insurance industry now and going forward.
- Identify what can be done to mitigate escalating claim losses and nuclear verdicts.

Perspectives on Cannabis

Casey Roberts

As more states change their laws to legalize the use of cannabis, the insurance landscape is continually changing. This special two-part session will take a deep dive into the world of coverage for cannabis, both from the personal and commercial lines perspectives. Following this two-part class, you should be able to do the following:

- Describe the differences and similarities between cannabis and hemp.
- Detail the coverage distinctions that exist between medical and recreational (adult-use) cannabis.
- Answer questions about CBD: what is it, what does it do, and is it really as effective as people say it is?

PFAS: What’s the Big Deal?

Brenda Powell Wells

Linked to numerous health issues, per- and poly-fluoroalkyl substances (PFAS) are a group of chemicals that are used to make fluoropolymer coatings and products that resist heat, water, stains, grease, etc. PFAS are found in products such as clothing, adhesives, and cookware. PFAS do not break down on their own in the environment. They build up in soils, bodies of water, animals, and even humans. In this class, we’ll explore PFAS in terms of both scientific findings as well as their implications for risk management and insurance.

- Define PFAS, and list the major ones that exist.
- Describe how prevalent PFAS are in humans, fish, and other wildlife.
- Enumerate the major risk management and insurance concerns pertaining to PFAS.

The Business of Hacking 2022

Michael Armstrong

Cyber threats continue to be an everchanging risk affecting organizations across all industries. Cyber is a line of insurance that has been around for decades, yet many businesses still do not fully understand their exposure due to common misconceptions. This session will break down the top cyber claims, breakdown how commercialized the hacking industry has gotten, and review real claims examples, while demonstrating key coverages and coverage gaps to avoid when selling a cyber policy. Due to COVID-19, cyber claims are on the rise as hackers are taking full advantage of the population working remotely. By the end of this session, you should be able to:

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Tom Wetzel

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Tom Wetzel

As cybercrime spreads and the cyber market tightens, this course will identify the latest risk mitigation techniques (including what works and what doesn't), and the necessary actions for agencies in guiding clients to protect themselves effectively.

Valuing Commercial Insurance Claims in the Wake of COVID-19

Laura Gregory

Valuing commercial insurance claims arising over the next several years will involve addressing how the COVID-19 pandemic affects the insured's recovery. Both pandemic-induced shifts in consumer and corporate behaviors and the varied nature of economic and financial impacts can diminish or increase the value of a claim depending on the industry in which it originates. Undoubtedly, insureds and their adjusters will develop theories casting the pandemic's influence on their recovery, whether adverse or favorable, to their best advantage. In this fast-paced session, you will hear from an expert in forensic economics and the other is an experienced insurance coverage attorney.

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EXCESS & SURPLUS/WHOLESALE



Broker Beware - Latest Coverage Decision that Could Get You Sued

Frederick Fisher

When agents and brokers sell based on how an insurance company responds with fair coverage language, you cannot be beaten. Over the last five years, over 280 appellate decisions have come down either expanding coverage or, more frequently, narrowing the scope of coverage dramatically. As is often said, the devil is in the details, which is exactly what this class will examine. This course will examine specific appellate decisions with respect to language in specialty line policies that can create error and omission claims for insurance brokers. Join us as Fred Fisher brings helps us to understand what recent court decisions may mean to us and how we can avoid these suits altogether.

Claims Made and Professional Liability Endorsements

Frederick 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.

Excess and Surplus Lines - Doing Business Well in a Hard Market

Rick Pitts

Driven away from standard carriers by hard market conditions, many insureds (and even some insurance professionals) are encountering the excess and surplus lines market for the first time. This fast-paced hour is designed to remove some of the mysteries of the E&S market and deal with wholesalers and brokers. By the end of this session, you will be able to:

- Articulate the terminology and basic regulatory underpinnings of the E&S market
- Describe how the E&S market functions.
- Discuss the basics of dealing with wholesalers and general agents when you have to access the E&S market.

Getting Out of the Box: Working With E&S Carriers and Brokers

Casey Roberts

In so many ways when we work with our E&S Brokers and Carriers, the rules of the game are the same as they are with our standard carriers. However, not many understand these rules and often treat the E&S placement as an inconvenience, at the very least. Our brief time together will address a few things to get YOUR Submission to the proverbial "top of the underwriter's stack". A couple of takeaways will be:

- How timing can be everything
- It's about mutual communication and understanding

- Knowing the appetite of the broker is very helpful
- Don't be a stranger

How to Work with Wholesale Brokers

Frederick Fisher

For a long time, various articles have been written about the usage of wholesale insurance brokers, and why they are used. Generally, there have been two reasons to use a wholesale broker. The first is to access markets perhaps a retailer cannot access on their own. The second reason is to benefit from any specific expertise that the wholesale brokers may have. Often, retailers also use wholesalers for both reasons. Wholesale brokers also do significant advertising in order to promote and entice retail brokers to utilize their services. Such advertising may include the following: “from autonomous vehicles to zip line courses, from chemical companies to schools, the industries that require special insurance coverage are countless. That’s where the 47 specialist wholesale brokers featured on the following pages come into play” Yet when sued for professional negligence, they typically claim that they are just a conduit, sometimes proclaiming they have no duty to anyone. This webinar will explore that fiction, and make suggestions on how you can make sure that in the event of an error and omission claim where you were let down by the lack of expertise as advertised, there will be a basis upon which to see that the wholesale broker is also a party to the claim.

Professional and Management Liability Coverage for Small Business

Joe Harrington

For small businesses, the days of relying on simply on a “BOP” are over. The specialized nature of almost all work, and the complex options available for structuring an enterprise and managing its capital and employees, have created professional and managerial exposures for nearly all entrepreneurs. 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. What we will learn:

- “Professional” liability exposures growing out of the specialized nature of work, including occupations not traditionally regarded as professional
- “Management” liability exposures growing out of complex and highly-scrutinized interactions with investors, staff members, and other stakeholders
- The growing need for small business owners to identify all their operating risks and to determine which to retain and which to insure, and for how much

Role of The Wholesale Agent

Richard Faber

Over the last 20 years, the structure of the insurance industry has changed. Carriers have purchased or merged with other carriers and large regional and national brokers have swallowed up smaller independent agents. On top of those changes, our society has changed the way businesses work in America and our national economy has become part of a global economy. All these changes have had a major impact on the local insurance agents and underwriters. To grow, agents need access to markets and underwriters need valuable relationships with agents. Wholesale agents have grown to be a greater part of the industry in a variety of aspects. This course examines how the roles and needs of wholesale relationships. By the end of the session, attendees will be able to:

- Describe how wholesale agents aid others to gain market access.
- Discuss the special risks that wholesale agents seek to find coverage for.
- Discuss the specialized knowledge that wholesale agents need and gain from their work in the wholesale arena.

The E&O of E&S: Avoiding the Pitfalls of the Surplus Market

Chris Burand

Where does one turn when the market hardens, the risks are less than ideal, or they are unconventional? To the surplus lines market, of course. The problem for many agencies who want to work with surplus lines brokers or carriers is often that the retail agent isn't as familiar with this niche within the insurance world. In this session, we will discuss what makes this so different. By the end of this session, participants will be able to:

- Discuss what makes the surplus lines market different from the admitted market.
- Detail some benefits of working with a surplus lines market.
- Describe some of the potential negatives related to the surplus lines market.

Trends in the Surplus Lines Industry

Chris Behymer

While E&S premiums make up a relatively small slice of the total property and casualty industry, Excess and Surplus lines carriers and their wholesale partners play an important role in the insurance marketplace. Regardless of which cycle we are in, there will always be risks that fall outside of the comfort zone and risk appetite of standard carriers. This webinar will focus on:

- Year-to-date industry results with emphasis on E&S.
- Summary of the latest A.M. Best Report on Surplus Lines.
- An analysis of the composition of the wholesale distribution system. How has it changed in the past couple of years and what can we expect in the future.

- A summary of new products being developed or recently introduced by Surplus Lines carriers.
- Lines and classes of business where E&S carriers are experiencing solid growth and some of the reasons for the premium increases.

Trends in the Surplus Lines Industry 2023

Chris Behymer

According to AM Best, in 2021 the property and casualty insurance industry wrote almost \$800 billion in premium. While most of this total goes to standard or preferred carriers, there is a small percentage (roughly 10%) that “main street” insurers want nothing to do with. Examples include distressed risks, insureds that require high limits of property or casualty coverage, and new and unique exposures to loss. These are but a few situations where the surplus lines industry responds to the needs of their policyholders. This session will provide participants with an overview of some of the financial, regulatory, economic, and distribution trends that impact this segment of our business. Topics to be covered include:

- A historical perspective on the volume of business written by surplus lines carriers
- Distinction between admitted and non-admitted insurers
- How surplus lines carriers are regulated
- Property challenges associated with wildfires, hurricanes, hailstorms, and other natural catastrophe events
- The impact of multi-million-dollar jury verdicts for general liability and auto lawsuits
- Professional liability issues with a focus on cyber coverage
- How mergers and acquisitions have changed the face of the distribution system for surplus lines products and services.

Working with E&S Carriers: A Primer

Joe Harrington

Agents and brokers find themselves dealing more and more with excess and surplus lines carriers, not only for specialized risks, but also for standard personal and commercial accounts abandoned by admitted carriers as they retreat from certain lines, territories, and classes of business. This presentation will address the unique challenges of working with E&S carriers, including:

- The use of divergent and non-standard policy forms
- The role of E&S brokers as intermediaries between producers and underwriters
- Varying arrangements regarding authorization to quote and bind coverage

EXECUTIVE EDUCATION



Agency Perpetuation: Ownership Transition

Chris Burand

All agencies will be perpetuated. The only question is whether it will be perpetuated internally, likely keeping its name, community associations, and personal accountability versus selling externally where at some point, the agency will be subsumed by a corporate entity. In the latter case, ownership transition is easy relative to the mechanics. If an agency owner stays employed, some emotional stress is likely. In the former case, the mechanics are not usually easy, the stress might be significant, and when successful, the feelings of achievement and passing on an opportunity to others are high. The one commonality between the two is the seller's emotional reaction is likely to be more significant than expected. This presentation will primarily focus on the transition, transfer, and training of managerial and leadership responsibilities and capabilities. It will also address the seller's emotions because the better prepared the seller is, the better their ability to help their agency succeed post-transaction.

Born2Lead: Lessons in Leadership

Michael Koscielny

This presentation is Mike's cornerstone based on his book, Born2Lead: Lessons in Leadership. His belief that leadership is a learned behavior was born in 2016 and has been shared with audiences across the country and in Europe. Whether you are blessed with a leadership gene or learned how to lead by watching great leaders, his book and this presentation are a proven method that will help you navigate that journey. The choice today is to step into being a leader or enhance your leadership skills. Follow this process, practice, accept feedback, improve, and succeed. The choice is yours and it starts today. We are all Born2Lead, are you ready to embrace it? Born2Lead is available on Amazon.

Crazy Confident: 60 Confidence Tips in 60 Minutes

Abi Potter Clough

Confidence is important for claims adjusters, risk managers, underwriters, brokers, and almost everyone involved in the insurance value chain. But how exactly do you build confidence? This is a struggle for many people, but it doesn't have to be. This fast-paced hour will give you sixty quick, intuitive, and often fun tips you can use right away to grow your confidence. Learn confidence tips and hacks to take your career to the next level in this engaging session.

Creating a Professional Development Plan

Patrick Wraight

‘Keep learning’ is more than a catchphrase, it’s a way of living. As insurance people, we must continually learn about our craft. This industry is constantly changing and growing. What we know today won’t necessarily help us tomorrow. Risks evolve. Coverages change. Learning doesn’t happen by accident; you need a plan to make sure you learn what you need to know when you need it. In this session, we will present a process to create a professional development plan for you and your team.

E&O Issues You Didn’t See Coming: A Two-Part Series

Chris Burand

Remember back in the day when avoiding an E&O claim was as simple as making sure to document files or work through the checklists to make sure you didn’t miss anything? Those were the days. The potential for E&O claims is evolving. Technology, private equity, cyber coverage, and more can create the potential for E&O claims. Since the best E&O claim to have is the one that never materializes, we want to make sure that you’re aware of the potential for future exposures.

Predicting 2025: Company Appetites, Underwriting, Competition, Capacity

Chris Burand

Are you struggling with managing your carrier relationships? Are you frustrated by their seemingly random actions? Are you frustrated with their inconsistency? Do you ever wonder how, if their predictive modeling is so good that now they must raise rates by 30% because they’re surprised by global warming? Staying ahead of your carriers’ actions is difficult even in good times, much less in the hardest of hard markets. In this presentation, Chris will discuss five keys to understanding and getting ahead of your carriers’ actions. Your carrier relations don’t need to be shrouded in mystery. Join Chris to learn how to take proactive control of your carrier relations.

Resilience for Risk and Insurance Professionals

Abi Potter Clough

Sustainability and resiliency are part of every good risk management plan. A key part of how we rebuild our communities after disasters and the ways we plan for business continuity in the face of catastrophes, resilience, and sustainability are common topics in the insurance industry. But these key themes are critical human traits, as well. People working in risk and insurance have to be resilient to survive, and thrive. In this session, we will examine how risk management resiliency plans connect with human behavior. Learn to be more resilient in your professional life by adapting and applying sustainability principles and resilience models at a personal level. This session is designed for insurance and risk professionals who need to be resilient. We will discuss various sustainability and resilience models with tangible applications for real-life challenges provided to attendees.

The Inertia of Legacy: Lessons on Self-Leadership

Chris Cline

This session is based on the new book by Chris Cline, *The Inertia of Legacy*. In it, Cline details the scientific principle of inertia and how it must be overcome so that people can leave the legacy that they intend to leave. Using the Inertia of Legacy matrix, he shows participants where they are in their business and personal lives and give them the tools they need to move into the quadrant where they truly want to dwell.

Understanding the Financial Underpinnings of the US P&C Industry - What's the Rate Prognosis for 2021?

David Paul

This class will introduce participants to the basic financial elements used by credit analysts to measure the financial position of both the broad U.S. property & casualty industry and explain how such knowledge can be of benefit to an insurance professional in his or her practice. It will then present an overview of the current financial state of this industry and highlight reasons for the current hardening market cycle, including a discussion of where rates may be heading in 2021 and beyond. Lastly, we will provide some real-time analytics on the current financial performance of different subsectors of the U.S. property and casualty industry. By the end of this session, you should be able to:

- Develop a basic understanding of key financial metrics impacting the pricing cycle of the property & casualty industry.
- Understand the current financial standing of the U.S. P&C industry broadly and what this might mean for rates moving forward.
- See what particular sectors of the U.S. P&C industry are under greater financial pressure at present and how insurers are responding.
- See how a basic understanding of key financial metrics for the industry/individual insurers can help you in your interaction with clients.

Why Becoming a Boutique Agency is Critical for Your Success

Chris Burand

What do your clients need? Do they need you to plug their data into the comparative rater and give them a quote or two? Or do they need someone that gets them and understands the risks that they face? We are convinced that the best future for insurance professionals is in identifying the insurance needs of the families and businesses that they serve. This class will convince you that you need to become a true advisor to your clients and by doing that, future-proofing your business.



Are You Selling Financial Protections (or Dangers That Lurk in E&O/EPLI/Cyber/D&O Forms)

Frederick Fisher

The insurance product is one of the most intangible products that exists, other than perhaps bitcoin. Agents and brokers sometimes sell policies based on an insurance company's response to the claims that are made, and hopefully they never have to experience it directly. Over the last five years, over 280 appellate decisions have come down either expanding coverage or (more frequently) narrowing the scope of coverage dramatically. As is often said, the devil is in the details, which is exactly what this class will examine. There are certain dangers that exist in all claims-made insurance policies. This course will deal with specific appellate decisions with respect to language in Specialty line policies that can create error and omission claims for insurance brokers. These claims will be made against brokers either because you didn't get broader coverage or, sold policies with language that was so narrow that many claims are being denied that probably should be covered based on an insured's reasonable expectations of coverage. You don't want to miss this one if you're selling specialty lines policies. This will assist you in providing better service to your clients and hopefully generate more new business as a result.

Broker Beware - Avoiding Coverage Gaps in Specialty Lines Policies

Frederick Fisher

Consistent with best practices, Specialty Lines Insurance products, such as Director & Officer liability, Employment Practice Liability, Cyber Liability and various forms of professional liability, all give rise to "Broker Beware" situations. Every day, new Appellate decisions are creating liability over the language used in policies, the failure to catch innocuous language, and the failure to properly cover hazards specific to a particular type of risk. 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. As a result, you will learn how to avoid an E&O claim by not properly covering the Hazards of faced by your customers.

Claims Made and Professional Liability Endorsements

Frederick 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

Frederick Fisher

Director & Officer Liability is a complex coverage. Whether it is a small Non-profit, privately held Corporation, or a publicly traded company, it is not a coverage for the unwary. There are over 30 insurers selling these types of policies and, as a result, over 30 forms. They are all different as there is no ISO form in use for this complicated line of coverage. Every insured is also a bit different requiring an intense look at their needs in order to determine what form and endorsements may be best. The administrative sections of the policy may often contain dangerous provisions that would preclude coverages for an otherwise coverable claim, commonly referred to as a “Gotch’ya.” Participants in this webinar will learn:

- What items insurers look for in insureds
- Some commonalities and differences between different companies forms
- What to ask for from insureds
- Common misconceptions and gotchya’s

COVID and EPLI Challenges and Concerns

Casey Roberts

Despite two recent Supreme Court decisions regarding any potential mandate for vaccines, the challenge for employers remains. As we know, EPLI is designed to respond when an employee alleges certain adverse causes of action have been taken against them such as discrimination, harassment, and/or wrongful termination by their employer. So, knowing such, what if:

- An employee becomes infected with Covid at their workplace - will the EPLI policy respond?
- What if an employer requires all of their production employees to be vaccinated due to the proximity of their work to other employees - but does not require the same for the managers. Does EPLI respond?
- What about the employer who mandates vaccines for all. Does the employer have the right to discharge the non-compliers? If so, will their EPLI policy respond?
- We’ll look at these three specific situations and other potential areas of concern for the agent/broker, insured, and insurer.

D&O Coverage for Public Investigations

Joe Harrington

Your D&O client has received a subpoena from a district attorney. Is the client covered for the cost of responding to the subpoena? A significant determinant of the value of a directors and officers liability policy is whether and when defense costs coverage applies to the costs of responding to demands for information from public authorities. Coverage varies from policy to policy and from jurisdiction to

jurisdiction. This presentation will cover the following topics:

- How policy's definitions of "claim" and "wrongful act" affect the application of coverage
- Trends in court rulings on D&O coverage for response to demands from public authorities
- The role of agents, brokers, and carriers in clarifying the extent of coverage

Do You Know EPLI?

Frederick Fisher

A growing area of concern for all types of business's today is Employment Practice Liability. Allegations are made daily against employers today for everything from discrimination, wrongful termination to sexual harassment within the every day workplace. These claims can now include allegations that the Fair Labor Standard Act has been violated. There are various reasons for the growth of work-related lawsuits. One of the main reasons is corporate downsizing pertaining specifically to the aspect of discrimination and wrongful termination/ discharge. The growth of minorities and women in the work force has also resulted in allegations of discrimination and sexual harassment, and Wage & Hour Claims respectively. In addition to the above, the doctrine known as employment-at-will has additionally lost some of its importance in today's market place. There are, as with other types of insurance, loss control procedures that can be followed to minimize the likelihood of these types of allegations and/or suits. Some employers are of the belief that other existing lines of liability insurance coverage can be used to cover this exposure. As an example, a case could be made for coverage under either general liability, umbrella, worker's compensation or Director's and Officers liability. However and unfortunately, the rise in these types of allegations, claims has necessitated the inclusion of specific employment practices exclusions in many forms of liability insurance. As a result, this has lead to the development of employment practices liability (EPLI) insurance. This course is designed to provide the individual with the basic information, features necessary to the understanding of this insurance as well as the requirements necessary for underwriting this line of insurance. Participants in this webinar will learn:

- Claims made and claims reporting Issues
- Who is insured
- Who is protected
- 3rd party exposures
- Wage & hour coverage
- How it is underwritten

E&O - From the Tower to the Trenches

David Thompson

Attending an E&O class often seems like the instructor is in the proverbial "Ivory Tower." Agents who attend are "in the trenches" so to speak. It can seem like a classic disconnect at times. This class will merge the Ivory Tower and the trenches. David Thompson, CPCU is a 35-year veteran in the insur-

ance industry and has been teaching E&O classes (From the Ivory Tower!) for 25 years. Blake Sando is an E&O defense attorney in Miami with 15 years of experience defending insurance agents in E&O cases; he too could be accused of living in the Ivory Tower. Blake is, however, very down-to-earth and brings great information for insurance agents. Then, in the trenches, is Rob Norberg, AAI who is the president of Arden Insurance Associates in the West Palm Beach area. Rob is a 22-year insurance industry veteran and has some great tools to use relating to E&O. Those would include Burdines Department Store (A now-defunct Florida chain that dated back to 1897 and was known as “THE Florida Store”), and Starbucks. How will Rob connect these concepts to E&O? Tune in to find out. This session will be more of a conversation than a class. Totally unscripted, but full of great information.

E&O - The Experts Weigh In

David Thompson

Join David Thompson, CPCU, as he moderates the discussion on insurance agent E&O issues with a stellar panel that includes an agent “in the trenches,” an E&O defense attorney with over 25 years experience defending insurance agents, and the litigation coordinator at a large personal injury law firm. Together, this panel has over 120 years of experience dealing with insurance agent E&O claims. It’s a rare opportunity to learn from experts who are involved in E&O claims on a regular basis.

Emerging E&O Risks for Agencies

Chris Burand

The insurance landscape is constantly changing. Because of that, the E&O landscape changes with it. Emerging risks, changes in the business or regulatory climate, and other factors come together to mean that one cannot simply trust that just because everything was fine last year, or five years ago, it’s still fine today. By the end of this session, participants should be able to:

- Describe several reasons for changing E&O exposures.
- Discuss the impact of absolute exclusions and DIC coverages.
- Discuss the impact of litigation funding.

Evolution of Policy Language that Can Get You Sued

Frederick Fisher

We all would like to think that most insurance policies sold today are relatively identical to those of the competitors. This used to be true when everybody used ISO forms. However, this is no longer true. Many insurance companies may use some of the ISO forms, but not all, and they may not even use a policy that is 100% ISO. They are often endorsed or modified. The point is, that standardization is disappearing. Numerous claims are being denied every day because policy language is being interpreted more in the insurance companies’ favor. If you know where those policy language problems are, you can beat the competition by spotting them, advising a client, and trying to find a policy that doesn’t

contain that language, or is endorsed to the benefit of the policyholder. While this may become more work, one thing is for certain, many of the largest brokers in the country are not doing any of that and are accepting policy language as written without challenge. That's a bit absurd, as there are numerous issues in these policies today that are subtle and difficult to identify. This course will deal with many of those types of policies, including Specialty Line forms. Another concept that this class will five into is the concept of renewal. I don't believe in them. What's a renewal to you is new business to a competitor. They will do a deeper dive into the needs of the policyholder. If you treat every renewal as new business, those mistakes will disappear and you will be continually reading the policy and looking for flaws. This class will help you do just that.

How E&O Exposures are Changing

Chris Burand

E&O exposures are changing. That is probably true most of the time, but especially in a year of a pandemic. In this session, we plan to discuss several ways that E&O exposures are changing right now. The Pandemic has proved that maybe upwards of 98% of commercial businesses do not have the business income coverage they need. The E&O exposure is greater than just pandemic exclusions. The E&O exposure is whether the agency offered solid business income coverages for far more common perils, including cyber. Customers will be looking for the right business income coverage going forward along all lines, and so will the plaintiff attorneys. Additionally, an entirely new profession is being created consisting of very smart financial experts that are receiving far better education than agents relative to business income insurance coverage. Why is this profession being created? Because the market has recognized business income claims and coverages have many holes plaintiffs can exploit. Private equity has entered the plaintiff attorney world, just like private equity is in every business sector. They are providing funding for plaintiff attorneys to pursue suits. This makes more suits possible and probably winnable. These changes create significantly more risks. Even more opportunities are created if an agency will proactively improve its practices, education, and true coverage analysis for clients.

It's (Not) Just a Name Change and Other Issues. A Deep Dive into Extended Reporting Conditions

Frederick Fisher

We all have had a client call up and say they need a policy amended because "it's just a name change." Rarely, however, is this the case. A sole proprietor might simply be making a change in name. Or adding a DBA name. A Corporation might change its name to a DBA or execute a name change with the Secretary of State. These do happen but are rare. Often, it's an organizational change where an individual might be forming an LLC or a Corporation. A corporation may decide to re-brand itself as an LLC. You can see how this can get complicated. The key is whether the insured has obtained a new FEIN number from the IRS. If so, it's not a name change, it's an organizational change. Often, the insurance

brokers are the last to know, but it's important that you find out. Even more to the point, many of these organizations may also have claims made insurance policies where organizational change, change in control, or even the sale of significant assets can trigger the policy's "run-off" provision so that any claims made against the insured arising from alleged wrongful act after the event takes place, might not be covered. This causes gaps in policies that people often forget. This webinar will do a deep dive into these problems, and how to cure them and properly serve your clients. Bear in mind that this webinar is based on actual events.

Placing D&O Coverage: Today's Critical Considerations for Every Broker

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. It's essential for a broker to know the ins-and-outs of these many options and their nuanced differences in order to get the best product possible for a particular client's need. This webinar, conducted by 25-year D&O veteran Larry Goanos (author of 2014's D&O 101: Understanding Directors and Officers Liability Insurance) will alert you to a number of critical considerations in the placement of D&O Insurance in today's market. Participants will learn:

- How to avoid a major pitfall in the application process that has negated coverage for many insureds
- Where to locate the "backdoor" exclusions that can defeat coverage for many claims
- How to amend some common policy provisions to benefit your client
- What the best "fallback" positions are when a carrier denies a request for specific policy amendments
- Answers to questions such as "Should my client report notices of circumstances of potential claims or wait until they become actual claims?" and "Are multi-year deals a good idea in this market?"

Professional and Management Liability Coverage for Small Business

Joe Harrington

For small businesses, the days of relying on simply on a "BOP" are over. The specialized nature of almost all work, and the complex options available for structuring an enterprise and managing its capital and employees, have created professional and managerial exposures for nearly all entrepreneurs. 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. What we will learn:

- "Professional" liability exposures growing out of the specialized nature of work, including occupations not traditionally regarded as professional
- "Management" liability exposures growing out of complex and highly-scrutinized interactions

with investors, staff members, and other stakeholders

- The growing need for small business owners to identify all their operating risks and to determine which to retain and which to insure, and for how much

Specialty Lines Insurance - Coverage or Money for Nothing?

Frederick Fisher

An article in the Insurance Journal by Catherine Oak headlined that “To paraphrase Mark Twain, reports of the demise of insurance agencies have been greatly exaggerated”. The thrust of the article was based on several major trends that are impacting the insurance industry, including agency consolidation, ease of starting a new business, the age gap, and insurtech and artificial intelligence. Agency consolidation does create formidable competition for small independent agencies. Yet, this Webinar will delve into how you can outsell the “Big Boys”... Those independent Agencies that WILL advise their clients and do help their clients obtain the financial security they deserve will outsell any big agency where the model is to “require the agency to adopt a uniform business model,” i.e., sell, sell, sell as if insurance is a tangible product like toothpaste. It’s not, it’s intangible, and one will not know if it’s worth anything until a claim is submitted. That’s not a time when one would want to receive a “surprise”. Even Homeowner Insurance has become complicated as to ACV values, Replacement Cost, and Law and Ordinance coverage (insured Cost of Code upgrades for the uninformed). Many of the acquisitions taking place are fueled by Private Equity money. They may only care about ROI at 20%, not service or advice to the customer who supposedly must read the policy AND understand it despite no training or experience the Licensee has. It’s just making money for them following that model. When agents and brokers sell based on how an insurance company responds with fair coverage language, you cannot be beaten. Over the last five years, over 280 appellate decisions of come down either expanding coverage, or more frequently narrowing the scope of coverage dramatically. As often said, the devil is in the details, which is exactly what this class will examine. There are certainly dangers that exist in all claims-made insurance policies. This course will deal with specific appellate decisions with respect to language in Specialty lines policies that can create error and omission claims for insurance brokers. You don’t want to miss this one if you’re selling Specialty line policies. You will provide better service to your clients and hopefully generate more new business as a result. This gives you an advantage over those who only sell, sell, sell.

Taking Orders or Providing Financial Security: How to Beat the Big Players

Frederick Fisher

It’s not easy being an insurance production facility these days. Market consolidation of insurance companies has placed insurance companies in the position of being more selective with whom they might do business. Further, due to this consolidation, production minimums may equally be higher than what we have become accustomed to. Independent agencies are also running into stiff competition

from much larger organizations not only due to market consolidations, as well as mergers and acquisitions but national distribution chains that are relatively new. The question is, how can you compete? The obligation of an insurance producer is generally to diligently obtain the coverage requested, i.e., being an order taker. Most states now follow that rule, but not all. Nonetheless, the point is, under that standard, you have no duty to advise the client about anything. You are only obligated to diligently obtain the coverage requested. Only if you hold yourself out as an expert, misrepresent coverage, agree to do risk management review, and in some states, have a lengthy ten-year relationship, would you have a possible duty to advise your clients. Under the order taker standard, you can win a lawsuit unless the exceptions can be proven. How absurd is that? You can beat many large brokerages including some of the biggest in the country as management, or their lawyers, tells their salespeople not to give any advice. They are being told they cannot be held legally responsible for any wrongful act or error and omission if they don't give advice. Of course, this isn't going to prevent a lawsuit. The point is, if your competitors are not giving any advice and are being instructed not to, how do you win the account? You do so by using your knowledge and experience to give advice and dive into your client's needs. Even if the competition is able to provide some coverage at a cheaper premium. Give the advice, avoid a lawsuit, and impress your customer with that advice and you will usually always win the account over the competitor who is simply an order taker.

The Art of Ethical Negotiations

Michael Koscielny

There is no end of people who will tell you their take on the topic of negotiations. Some will say that it's a battle between opposing needs. Others might tell you that it's like a chess match. Some people love to negotiate. Others don't like to do it at all. In this session, Michael Koscielny gives us his advice on how to negotiate ethically. He sees negotiation as a way for both sides to get to the best possible outcome. He doesn't necessarily look at it as a win-lose proposition, but the potential for a win-win. He will bring several case studies to introduce us to his Five Principles of Negotiation Ethically.

The E&O of E&S: Avoiding the Pitfalls of the Surplus Market

Chris Burand

Where does one turn when the market hardens, the risks are less than ideal, or they are unconventional? To the surplus lines market, of course. The problem for many agencies who want to work with surplus lines brokers or carriers is often that the retail agent isn't as familiar with this niche within the insurance world. In this session, we will discuss what makes this so different. By the end of this session, participants will be able to:

- Discuss what makes the surplus lines market different from the admitted market.
- Detail some benefits of working with a surplus lines market.
- Describe some of the potential negatives related to the surplus lines market.

Top 7 D&O Coverage Questions

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. In this webinar, we will review some of the most common questions that arise regarding who needs D&O coverage and how to place a policy that will provide value to the insured. Topics to be addressed include the D&O exposures covered by a policy, the meaning of the warranty on an application, the difference between a retro date and a prior and pending litigation date, and the dangers of certain prevalent exclusions. Participants in this webinar will:

- Gain a solid understanding of the need for D&O coverage and will be able to identify common pitfalls in coverage offerings.
- Understand why your insured needs D&O coverage
- Learn to identify core coverage needs for specific insureds
- Be able to spot major pitfalls and restrictions in policies

What Can You Expect from the Claims Department and What Should They Be Doing?

Frederick Fisher

Most insurance brokers are rarely involved in the claim process. That said, when it comes to specialty lines insurance, perhaps they should be. There's a lot to consider beyond just selling or placing coverage for a client. These issues could include the claims department model being utilized, the staffing, and their overall philosophy in claim development. How the Insurer handles these items can have a direct bearing on how quickly a claim can get closed, or a decision made that the case may have to be tried. By having insight into these processes, a good insurance brokerage can significantly add value to the client relationship with the knowledge that will be gleaned from this webinar.

What EVERY Agent Needs to Know about D&O

Frederick Fisher

Directors & Officers Liability has changed drastically over the last 20 years! It has moved from essentially an unknown exposure to today being one of the most visible liability exposures to the corporate executives. As a result of this change, Directors & Officers Liability Insurance, the policy forms themselves, have also morphed from basically an unknown product to an essential and highly visible insurance contract commonly incorporated or required within a corporation's insurance portfolio. Careers and ongoing business relationships can be greatly advanced or put in jeopardy depending on just how well certain D&O issues are understood, anticipated, and applied. Since every director's and officer's personal assets are at risk, arising from a perceived wrong doing, the overall level of interest in this area of insurance has never been greater. Also of importance is how insurance companies and

retail brokers have begun to focus on this specialized insurance product as a profitable business strategy and as an entrée to a client's highest level executives. This course is designed to satisfy the specific educational needs produced by the current market conditions by providing a process in which to learn the basics involved in insuring Non Profit and For-Profit Directors & Officer Liability. Students in this session learn:

- The complexity of the forms
- What is covered
- Why it is needed
- SOX exposures for publicly traded companies
- 19 coverage issues to consider
- Side A individual coverage needs

What is Your Biggest E&O Worry - COVID-19 or Absolute Exclusions?

Frederick Fisher

“Insurance agents and brokers have traditionally been a relatively high source of claim frequency as respects professional liability claims. Certainly the Covid-19 exposure is one also creating worry amongst Insurance agents and brokers. Yet already, one professional liability claim has been denied if for no other reason that such a pandemic was difficult to foresee given its the first one we had in over 100 years. That said, a bigger worry however is from absolute exclusions. They have existed for quite some, but it wasn't until 2009 that a court declared that “arising from” is so broad as to mean “connected with”. The end result being that sometimes, policyholders may not realize that the absolute exclusions in their policies are triggered by the actions of third parties over whom the insured has no control or even knowledge of what took place by others. This webinar will examine over 30 decisions upholding the applicability of absolute exclusions. Granted, some are appropriate. However, when exclusions are not limited to the actions of the insured but apply to the actions of anyone that is even remotely connected with the claim against the insured, that is another matter. After this webinar, you learn how dangerous this can be, and hopefully, it will spur some to take action and pressure their State Department of Insurance and the NAIC to take a position on it.

FLOOD



Liability for Flood Losses

Joe Harrington

If large flood events are the “new normal,” and the take-up rate for flood insurance isn’t keeping pace, where will property owners turn in the wake of large flood losses? To the courts, probably. Headline-grabbing judgments against the US Army Corps of Engineers have highlighted the potential for recovery from third parties responsible for flood conditions. This webinar will explore the status of liability claims for property damage arising from flooding. The presentation will cover:

- Recent judgments regarding flood damage
- Legal theories for establishing or rebutting liability for flood-related loss
- The role of new flood risk assessment technologies in supporting third party flood claims, including subrogation of losses paid under first-party flood coverage

Top Ten Flood Topics

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.

HIGH NET WORTH CLIENTS



Modern Trends in High Net Worth Cyber Insurance

Hayden Kopser

There is arguably no class of risk that is both growing and evolving more rapidly than Cyber. In this class, Hayden Kopser will provide an in-depth discussion of the modern Cyber risk landscape facing high net worth individuals and families. This course is your primer to equip you to help your clients meet their modern Cyber coverage needs. By the end of this session, participants should be able to:

- Identify the most common cyber threats facing high-net-worth individuals and families.
- Describe how commercial cyber attacks can lead to cyber attacks against individuals.
- Discuss the high net worth cyber insurance landscape.

Risk Management and Insurance for the High Net Worth Client

Casey Roberts

For many clients, a homeowners' policy and auto policy meet most of their insurance needs. There are details, like limits, deductibles, past claims, and life situation that can affect the policy minutia, but for many clients, their needs aren't that complex. Now, consider the client whose net worth puts them considerably above middle class. They may have multiple homes, classic or exotic cars, and more. For them, an HO-3 is probably not going to cut it. Beyond their insurance needs, they are likely going to need someone to help them manage their unique risks. What does that look like? Join us as Casey Roberts helps us to understand these unique risk and insurance needs.

The Art of Insuring Collections

Hayden Kopser

People collect all kinds of things and those things have value. Some are very valuable for many reasons, especially if they are irreplaceable. How do you insure property that cannot be directly replaced? In this session, we will learn about who is doing the collecting, what kind of coverage collectors need, what they need coverage for, and what the future of collectible insurance looks like. Insuring collectibles can be a highly profitable niche and can help insurance professionals build relationships with clients that last a long time. By the end of this session, you should be able to:

- Identify the types of collections that can be insured today and in the future.
- Describe the aspects of protecting collections that make covering them a unique insurance niche.
- Decide on the special coverage options available to adequately insure complex collections.



5 Most Misunderstood Homeowners Coverage Concepts

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.

Actual Cash Value: How to Define an Undefined Term

Crystal Uebelher

Determining the actual cash value of damaged or destroyed property has long been considered a routine process in first-party coverage. In recent years, a trend has emerged to question whether the labor costs to repair or replace an item can be depreciated. We will explore cases defining actual cash value and the new definitions added to policies by some carriers. In this class, you will:

- Understand why actual cash value is a baseline for indemnity payments.
- Explore how courts have limited the definition of actual cash value in recent years.
- Identify whether carriers have been successful in redefining actual cash value in face of court definitions.

Basic Personal Insurance Course- 8 part series

Patrick Wraight

If you're new to the insurance industry, this course was designed for you. Over four weeks, we will walk you through some basic concepts in personal insurance, including different careers in the industry, some insurance history and basics, and different coverage forms you will encounter. This eight-hour investment in yourself is worth everything that you will put into it. Join us for this eight session basic course. It meets Tuesdays and Thursdays for four weeks. BPIC Modules Part 1 - Insurance as a Career Part 2 and 3 - Insurance Made Simple Part 4 and 5 - Insuring Stuff Part 6 - Insuring Cars Part 7 - Thinking Like a Risk Manager Part 8 - I Have Rental Properties. Key Learning Points:

- Discuss the importance of insurance and how it works within society.
- Compare homeowners' policies' coverage differences.
- Recognize personal auto coverages and how they may apply to an insured.
- Apply checklists, other tools and the risk management process to customer needs.
- Explain the coverages that are available to the owner of a rental property.
- Completion of this course requires attending and participating in all sessions.

Beyond Basic Training for New Insurance Professionals - The Next Step in Professional Development (9-part series)

Christopher J. Boggs

Insurance is one of the most important financial mechanisms of modern capitalistic societies. And an insurance career can be fascinating and rewarding – provided it has the right foundation. The 9-week Advanced Basic Training course will provide that strong career foundation. Designed for those new to the insurance industry (2 years or less), and even those that feel the need for professional improvement, the Beyond Basic Training program places insurance in the context of risk management and the law. This very interactive course offers:

- An analysis of insurance within the realm of risk management
- A deeper understanding of the nature and statistics of insurance
- A better understanding of insurance, the law and regulation

Commercial Auto Class

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. Students in this class will learn:

- The specifics of the DOC endorsement
- What the different symbols mean?
- Who actually qualifies as an Insured

Commercial Umbrellas: What to Expect, What to Avoid and What to Request

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. When shopping for the policy thought, what do you look for? What are some red-flags you should be aware of? Join us for this webinar where Chris Longo will take us through all of the necessary questions and answers when looking to purchase a Commercial Umbrella policy so you will feel confident your policy will work for you. This webinar is geared toward insurance agents & brokers as well as any interested insurance professional. Participants in this webinar will learn:

- What a Commercial Umbrella Policy is
- What questions to ask before purchasing a policy
- The key terms and exclusions buyers need to be aware of
- The difference between admitted/non-admitted policies

COPE and Commercial Property

Patrick Wraight

200 years ago, property insurance was all about fire, in fact they were fire insurance policies. Today, agents and underwriters need to consider more than the combustibility of a building before writing the insurance policy. In this two-part series, we will explore the property underwriting principles that continue to impact insurability and rating of property risks. Join us live two weeks in a row November 14 & 21! What are we learning?

- What does COPE stand for?
- How does building construction impacts insurability and rating?
- Does it matter what the insured is doing in the building?
- Why do we care what is near the building?

Coverage EVERY Insured Must Consider (and Have)

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. This webinar will address a variety of property and liability coverage forms that not only can prevent a messy errors and omissions claim but can help you cement your relationship with your customer.

Cussing, Lying and Disclaiming

Christopher J. Boggs

In this session we discuss the dirty words no one in the insurance business should say; how the insurance application is a forum for “creative lying;” and a quick word on the use of disclaimers. We in the insurance industry tend to throw around terminology like words don’t have meaning. Although we think we “know” what is meant by the terms we use, the insurance-buying public doesn’t. They think these words mean exactly what they sound like they mean. “Full Coverage” and “All Risk” hold far different meanings in the real world. When we hear language like this used in an insurance context, we should expect to hear a “bleep” in its place, for these are words no polite insurance professional should EVER use in conversation. Beyond cussing, sometimes we in the insurance industry tend to lie. We may not mean to lie, but we do, using an “official” document, the insurance application. Granted, ambiguities within the application may lead to “lying,” but insurance professionals know how to address these ambiguities. And what about the use of disclaimers? Agents use disclaimers, or should, on quotes, proposals, coverage descriptions, etc. But are these disclaimers worth the time and effort? Well, it depends. By the time this session is over, attendees will clean up their language, be more “truthful” and understand the power and limitations of disclaimers. You might say this is a lesson in insurance etiquette.

Do You Know EPLI?

Frederick Fisher

A growing area of concern for all types of business's today is Employment Practice Liability. Allegations are made daily against employers today for everything from discrimination, wrongful termination to sexual harassment within the every day workplace. These claims can now include allegations that the Fair Labor Standard Act has been violated. There are various reasons for the growth of work-related lawsuits. One of the main reasons is corporate downsizing pertaining specifically to the aspect of discrimination and wrongful termination/ discharge. The growth of minorities and women in the work force has also resulted in allegations of discrimination and sexual harassment, and Wage & Hour Claims respectively. In addition to the above, the doctrine known as employment-at-will has additionally lost some of its importance in today's market place. There are, as with other types of insurance, loss control procedures that can be followed to minimize the likelihood of these types of allegations and/or suits. Some employers are of the belief that other existing lines of liability insurance coverage can be used to cover this exposure. As an example, a case could be made for coverage under either general liability, umbrella, worker's compensation or Director's and Officers liability. However and unfortunately, the rise in these types of allegations, claims has necessitated the inclusion of specific employment practices exclusions in many forms of liability insurance. As a result, this has lead to the development of employment practices liability (EPLI) insurance. This course is designed to provide the individual with the basic information, features necessary to the understanding of this insurance as well as the requirements necessary for underwriting this line of insurance. Participants in this webinar will learn:

- Claims made and claims reporting Issues
- Who is insured
- Who is protected
- 3rd party exposures
- Wage & hour coverage
- How it is underwritten

Essential Insurance Terms and Concepts

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. These are terms that many insurance professionals toss around, forgetting that most people don't really understand them. Here are a few of the terms and concepts that we will discuss.

- Why do we call it property and casualty insurance?
- What is reinsurance?
- Is there a difference between a named insured, an insured, and an additional insured?

Essential Insurance Terms and Concepts for 2024

Patrick Wraight

Revised and updated for 2024, this session is designed to give the new insurance professional an understanding of many of the terms and concepts that form the basis of the insurance world. These are terms that the seasoned professional throws around with abandon. Don't just look at people and pretend to know what they're talking about.

How An Adjuster Reads An Insurance Policy

Chantal Roberts

This interactive session is ideal for new adjusters, agents, producers, and underwriters who want to see firsthand how adjusters interpret policy language to determine coverage. Attendees will discover that coverage is not always straightforward and learn how the nuances of language influence outcomes. By the end of this webinar, participants will:

- Understand why coverage decisions are rarely clear-cut
- Identify key sections of the ISO Homeowner policy relevant to claims
- Gain insight into the practical steps adjusters follow to determine coverage

This engaging and conversational webinar offers a unique opportunity to explore policy language in real-time, equipping attendees with the skills to better serve clients and navigate claims with confidence. You'll want to join us live and then rewatch the recording to get all of the details of this fast-paced hour.

How to Read and Understand ANY Insurance Policy

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. However, there are a certain rules to reading an insurance policy - any insurance policy - that when applied correctly increase understanding and the ability to explain the provisions clearly. In this one-hour Webinar, we will discuss and learn how to apply:

- The rules for reading any insurance policy
- Why exclusions and exceptions are constructed to confuse
- Why exclusions exist.

I Wanna Know Risk and Insurance Concepts (7-part series)

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.

Inland Marine Insurance: Why it Stands Out

Joe Harrington

Inland marine insurance is a unique line of coverage in that it addresses disparate “classes” of risk, most of them quite different from each other. We see inland marine policies used for property that doesn't sit in one place very long. That's why it has the nickname equipment floater or personal property floater. We also see it used to extend broader coverage than most property policies. By the end of this session, participants will be able to:

- Describe the origins and evolution of inland marine coverage.
- Describe how it can be a profitable line of business.
- Describe the requirements to effectively underwrite coverage and implement loss control in certain classes of business.

Insurance 101 for Defense Lawyers

Frederick Fisher

There is no specific insurance curriculum taught in law schools, yet many 1st, 2nd, and 3rd year Associates are defending insurance professionals. Many young associates may not understand the difference or significance between an Admitted Insurer vs a Non-admitted Insurer, nor the daily operations of an insurance company, broker, MGA/MGU, or claim department. This is something often learned solely by osmosis as one handles cases. Over time, one learns what one needs to know, a process that could be 5 to 10 years. By the end of this session, attendees will gain a better understanding of how the world of insurance operates. In one hour, a new lawyer will learn what it took their peers years to learn as they handled insurance cases. At the end of this session, you should be able to:

- Describe claim department organizational models
- Describe the product distribution models that are in use, including how they can impact the claims process
- Analyze reserve setting procedures, the ramifications of diminishing limits policies, and communication with Re-Insurers
- Define and use critical insurance terms, such as Expense to Loss ratios, Loss Runs, and Claim Audits, Quote to bind ratios, submit to quote ratios, and more

We consider the education of everyone in the insurance realm of the utmost importance. That's why we are grateful that we can present this session that is meant specifically for lawyers engaged in insurance.

Insuring Stuff - A Quick Homeowners' Flyover

Patrick Wraight

In this session, which is adapted from the Basic Personal Insurance Course, we will explore the basics of homeowners' coverages. Key learning points:

- Define key terms in the homeowners' policy.
- Illustrate major homeowners' policy coverages.
- Apply certain homeowners' policy exclusions.

Who doesn't need a homeowners' policy? But how many of our customers don't really understand what they're buying? The great truth is that we get to explain it to them. However, there are some parts of the policy that can be difficult, especially for the insurance beginner. 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.

Introduction to Local Government Liability

Brennan Quintus

This session will introduce participants to the general concepts of local government liability. Liability limitations and immunities will be discussed along with general concepts of employment liability, law enforcement liability, and other unique liability exposures of local governmental entities. The class will conclude with examples of how insurance risk pools and commercial carriers may provide coverage for the unique exposures of local governmental entities. By the end of this session, participants should be able to:

- Discuss the history of local governmental liability, including the evolution of sovereign immunity.
- Describe the current status of sovereign immunity and other immunities afforded local governments.
- Describe law enforcement liability exposures and other liability exposures that are unique to local governments.

Making Sense of It All: Reading Insurance Policies

Patrick Wraight

Let's face it. Insurance policies are complicated. Words don't mean the same thing on the insurance policy as they do in everyday life. The coverage form says one thing, but there's an endorsement that changes what's on the coverage form and maybe there's an exception somewhere else. Join us as we present a scenario where there was a loss that might be covered, but we will need to look into the policy to figure it out.

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

Patrick Wraight

One of the great mysteries to insurance customers is how the company came up with that limit for their building. Whether we're talking about a homeowners' policy or a commercial property policy, our customers don't really know how we got that limit. To be honest, many of us don't know, either. This session will discuss different building valuations, how companies get to the value that they finally put on the policy, and how this impacts another great mystery in insurance, the coinsurance provision. In this session, we'll learn:

- Define different building valuation methods.
- Discuss the importance of making the best possible building value estimate.
- Apply the coinsurance provision from a commercial property policy.
- Compare the coinsurance provisions of commercial property policies and homeowners' policies.

Our Legal System and Legal Liability

Brenda Powell Wells

This introductory course is great for anyone who needs to understand the basis for liability insurance. An overview of the legal system will be presented, followed by a discussion of the two main types of liability that can be imposed on individuals and organizations. As liability stems from a failure to uphold a duty under the law, we'll discuss the various duties the law imposes. Finally, we will cover how liability insurance works to protect insureds from liability claims. By the end of this course, you should be able to:

- List and define the types of legal liability.
- Evaluate and describe the legal duties of individuals and organizations.
- Explain how liability insurance protects against claims involving legal liability.

Personal Umbrella Policies

Marjorie Segale

Personal Umbrella insurance policies provide protection in the event of the proverbial "rainy day." The Personal Umbrella gives your client a considerable amount of added coverage without a great deal of additional cost. Every personal lines client should be offered this protection. Umbrellas respond when the underlying home and auto policy limits are exhausted. They can also plug holes in coverage. This course will examine the Umbrella policy in detail. Participants in this webinar will learn:

- What is an Umbrella policy?
- The common Umbrella policy provisions
- Stand Alone v. Follow Form Policies
- The interplay between primary and excess policies
- Recent coverage decisions examining Umbrella coverage

Reinsurance 101: An Overview of Reinsurance Concepts

Crystal Uebelher

Reinsurance is an important part of the insurance industry but the unique terminology and multitude of purposes can make it seem mysterious. This course will provide a primer on reinsurance to allow participants to discuss the basics with confidence. In this session, you will:

- Learn the key terminology for reinsurance
- Explore the purposes of reinsurance
- Evaluate the types of reinsurance available

Reinsurance Basics: Why Does This Matter?

Patrick Wraight

Reinsurance costs always figure into the cost of providing insurance to the consumer but most of the time that's in the background. Recently, reinsurance has figured prominently in the insurance marketplace because of a rise in reinsurance premiums and a reduction in reinsurance availability. This session is designed to help us to understand what reinsurance is, why companies need it, and what that means to the insurance market as a whole. By the end of this session, participants should be able to:

- Define reinsurance, including facultative reinsurance and treaty reinsurance.
- Describe the purposes of reinsurance in the insurance marketplace.

Role of The Wholesale Agent

Richard Faber

Over the last 20 years, the structure of the insurance industry has changed. Carriers have purchased or merged with other carriers and large regional and national brokers have swallowed up smaller independent agents. On top of those changes, our society has changed the way businesses work in America and our national economy has become part of a global economy. All these changes have had a major impact on the local insurance agents and underwriters. To grow, agents need access to markets and underwriters need valuable relationships with agents. Wholesale agents have grown to be a greater part of the industry in a variety of aspects. This course examines how the roles and needs of wholesale relationships. By the end of the session, attendees will be able to

- Describe how wholesale agents aid others to gain market access.
- Discuss the special risks that wholesale agents seek to find coverage for.
- Discuss the specialized knowledge that wholesale agents need and gain from their work in the wholesale arena.
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The Art of Insuring Collections

Hayden Kopser

People collect all kinds of things and those things have value. Some are very valuable for many reasons, especially if they are irreplaceable. How do you insure property that cannot be directly replaced? In this session, we will learn about who is doing the collecting, what kind of coverage collectors need, what they need coverage for, and what the future of collectible insurance looks like. Insuring collectibles can be a highly profitable niche and can help insurance professionals build relationships with clients that last a long time. By the end of this session, you should be able to:

- Identify the types of collections that can be insured today and in the future.
- Describe the aspects of protecting collections that make covering them a unique insurance niche.
- Decide on the special coverage options available to adequately insure complex collections.

The US Legal System and Legal Liability

Brenda Powell Wells

Updated for 2024, this introduction is great for anyone who needs to understand the basis of liability insurance. We will present an overview of the legal system in the United States and discuss the two main types of liability that can be imposed on individuals and organizations. When liability arises out of a duty imposed by law, we will discuss how the law imposes that duty and what can happen next. This session will wrap up with a discussion of the purposes and protections of liability insurance. By the end of this course, you should be able to:

- List and define the types of legal liability.
- Evaluate and describe the legal duties of individuals and organizations.
- Explain how liability insurance protects against claims involving legal liability.

Top 7 D&O Coverage Questions

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. In this webinar, we will review some of the most common questions that arise regarding who needs D&O coverage and how to place a policy that will provide value to the insured. Topics to be addressed include the D&O exposures covered by a policy, the meaning of the warranty on an application, the difference between a retro date and a prior and pending litigation date, and the dangers of certain prevalent exclusions. Participants in this webinar will:

- Gain a solid understanding of the need for D&O coverage and will be able to identify common pitfalls in coverage offerings.
- Understand why your insured needs D&O coverage

- Learn to identify core coverage needs for specific insureds
- Be able to spot major pitfalls and restrictions in policies

What Does the Customer Really Need?

Patrick Wraight

The day is gone when an agent can be successful by renting office space, hiring a small team, hanging a shingle out and waiting for prospects to trip over themselves to become customers. The number of app-first agencies is growing, making personal insurance so easy to buy that the customer doesn't think that they need a profession's help. This session will demonstrate ways that an agency can provide more value than simply taking and fulfilling insurance orders. What will we learn today?

- Discuss the basic insurance needs of commercial and personal customers.
- Apply a simple process for determining their insurance needs beyond those basics.
- Demonstrate methods of building and maintaining long-term relationships.

What is Risk and Risk Management

Patrick Wraight

Risk is a word that gets thrown around a lot in the insurance world, but what does it really mean and can we really manage risk? Risk is at the essence of insurance, but insurance is not risk management. Risk management is a way of looking at the risk that exists, whether it is in an individual life, or in business, and finding a way to deal with it so that the results of risk can become a little more predictable or manageable. By the end of this session, you should be able to:

- Define risk and risk management
- Describe a process to manage risk
- Detail the place of insurance in the process of managing risk
- Explore more in the Risk Management Basics series
- What is Risk and Risk Management
- How to Identify Risk
- Ways to Control Risk
- Ways to Finance Risk

Workers' Compensation Insurance Basics

Frank Pennachio

Insurance education professionals have a tendency to gravitate toward the more complex topics and issues. As a result, the basics are frequently overlooked or not emphasized. In this session, we will cover Workers' Compensation Insurance from the ground up. Participants may even be surprised that the basic concepts may be new to them. In this session, participants will learn:

- What is the “Grand Bargain” in Workers’ Compensation?
- How does the coverage work?
- How are premiums calculated?
- What causes claim denials?
- State Act versus Federal Act Workers’ Compensation.

Working with E&S Carriers: A Primer

Joe Harrington

Agents and brokers find themselves dealing more and more with excess and surplus lines carriers, not only for specialized risks, but also for standard personal and commercial accounts abandoned by admitted carriers as they retreat from certain lines, territories, and classes of business. This presentation will address the unique challenges of working with E&S carriers, including:

- The use of divergent and non-standard policy forms
- The role of E&S brokers as intermediaries between producers and underwriters
- Varying arrangements regarding authorization to quote and bind coverage

You Can’t Read Insurance Policies Like Anything Else

Patrick Wraight

100 years ago, a fire policy covering someone’s home was a one-page document, covering the front and back of that page. Today, a homeowners’ policy can be 30-40 pages (or more). To make it more interesting, most states have passed laws requiring that insurance policies meet a readability standard. Some state that they can’t use complex sentence structure. Others state that they need to meet a certain readability score. Yet, everyone still has trouble reading insurance policies. This session will walk us through a few key principles for how to read an insurance policy to make sure that we understand it and can explain it to our customers. In this session, we will:

- Discuss the primary guidelines for reading an insurance policy.
- Interpret the words in an insurance policy.
- Demonstrate the importance of conjunctions in lists in an insurance policy.



A Case for Diversity, Equity, and Inclusion in Your EPLI Toolkit

Precious Norman-Walton

Discover how incorporating Diversity, Equity, and Inclusion into your HR operations can reduce your Employment Practice Liability Insurance exposures. By embracing DEI objectives into your practices, policies, and procedures, your organization can create a workplace culture that is less susceptible to allegations of discrimination, sexual harassment, and other triggers for an EPLI claim. When Diversity, Equity, and Inclusion goals are prioritized during employee hiring, promotion, evaluation, and development, better outcomes can be realized for retention. These activities are often the source of EPLI losses stemming from failure to promote, negligent evaluation, deprivation of career opportunities, and wrongful termination. The ability to craft and communicate a commitment and strategy with DEI benchmarks may have favorable impacts on EPLI premiums and reduce loss frequency and severity.

By the end of this session, you should be able to:

- Understand the definitions of Diversity, Equity, and Inclusion, how they are related but distinct focuses.
- Identify areas where DEI language can be introduced into employment-related documents.
- Establish a communication strategy to convey the organization's commitment to Diversity, Equity, and Inclusion to internal and external stakeholders.

Artificial Intelligence for the Insurance Industry

Brenda Powell Wells

Whenever a new technology appears, it seems that there are more things that we don't know about it than what we do know. In this session, we will cover the fundamentals of artificial intelligence (AI), including what it is and how it is being used today. Our discussion will venture into some use cases for AI in the insurance industry from agency to company.

Autonomous Vehicles

Brenda Powell Wells

Join Dr. Brenda Wells as she talks about the amazing world of autonomous vehicles (AVs). Self-driving car technology is evolving rapidly, so don't miss this overview of how AV's work, where they are in development, and the issues they present for the insurance industry. At the end of this session, you should be able to:

- Define an autonomous vehicle and identify the major systems in an autonomous vehicle.
- Evaluate and discuss the safety record of autonomous vehicles.
- List and define the various problems that autonomous vehicles will create for today's automobile insurers.

Blockchain 101: How Smart Contracts Impact the Insurance Professional

Martin Frappolli

Blockchain is best known as the technology underlying cryptocurrencies like Bitcoin, but what is blockchain and how does it work? In this session, we'll look at the basic features of the distributed ledger technology that defines blockchain and how it applies in financial transactions. Next, we'll move on to "Blockchain 2.0" and examine how smart contracts expand the utility of blockchain applications. We conclude with a survey of potential insurance applications and try to answer if blockchain is a game-changer for risk management. By the end of this session, you should be able to:

- Explain the nature and function of distributed ledger technology and how it reduces friction in financial transactions.
- Describe how smart contracts stored on a blockchain could expand the capacity of distributed ledger technology beyond cryptocurrencies.
- Project how and where blockchain applications can be useful or transformative for risk management and insurance organizations.

Fiduciary Liability Updates for 2022

Frank Pennachio

Litigation arising from the management of employee benefits plans has increased dramatically over the past couple of years. New federal laws, regulations, guidelines, and established case law, as well as increased compliance audits by the Department of Labor are expected to escalate the risks to an even higher level in 2022. In this webinar, participants will learn:

- The impact of the Consolidated Appropriations Act of 2021 on Fiduciary Risks and Liabilities.
- How new Broker/Agent compensation and fee disclosure will increase risks to employers and plan sponsors.
- The Department of Labor's new Cyber security guidelines, and the risks to employers if non-compliant.
- What agents and brokers must do to assist employers to mitigate and transfer these emerging and escalating risks.
- How to leverage these significant changes to create opportunities to attract and retain clients.

How Does Insurance Move from Risk Transfer?

Tim Christ

Insurance is a tool used by individuals and companies as a part of their plan to manage risk. Whether the risk management plan is comprehensive or haphazard, insurance plays its part. Insurance is used to transfer the risk of loss from one entity to another by way of the insurance contract. In many parts of the world, insurance is sparsely used. It isn't viewed as a risk management tool, but an expense that

could be done away with. In this session, we deal with how insurance can become more of a business partner to people and businesses around the world. Following this session, participants will be able to:

- Understand the global opportunity for insurance regarding penetration rates and currently uninsured and underinsured risks.
- Discuss the tools that are available to help improve insurance uptake rates.
- Describe a business model that will help make that a profitable shift.

Humans and Machines - The Next Insurance Revolution

Abi Potter Clough

The next big leaps in insurance and risk management will come from combining technology with personal expertise to create a dynamic industry blending art and science to manage risk. Insuretech was a disruptor and made people talk - but insurance is a people and relationship-based business that requires the skillful blending of tools and people. This session explores the next big leap in the insurance and risk management industry - human insuretech innovation.

Language v. Logic: Knowing When to Argue Policy Language or Logic

Michael Gay

Have you ever had a claim denied for one of your insureds but you felt that it should have been paid? Fact is, a claim can often be paid on denied based on who makes the most compelling argument for, or against coverage. This course will explore the principles of “logic” and “language” in the interpretation of an insurance contract, and give a five-step process that will improve the odds of getting a coverage dispute resolved in your insured’s favor.

No One Said it Would be Easy. Navigating the Current Hard Market

Nancy Germond

The insurance market goes through cycles. In a soft market, the prices go down, policies are favorable to the insured, and the underwriting is relaxed. When the market turns and hardens, that all goes away. Prices go up. Underwriting gets strict. Exclusions appear everywhere. The indications are that we are involved in a serious hard market. There have been record insolvencies in Florida. Several carriers have stopped writing new business in California. Insurers in every state are reacting to the hardening market. The Academy of Insurance has brought together a panel of experts to discuss what is going on in the market and how agents can respond to it. Our panel for this conversation includes two Academy faculty members, Nancy Germond and Bill Wilson. Our third member of the panel is a newcomer to the Academy, Scott Margraves. Scott is nationally recognized as one of the top insurance professionals for his leadership and dedication to the insurance profession and has over thirty years of “hands-on” commercial property & casualty experience. As a front-line producer, Scott weathered five major hurricanes, three “five-hundred-year floods” and multiple catastrophic fire claims. Scott is an insurance

industry expert that brings extensive experience in all aspects of property & casualty insurance, policy forms, claims, safety programs, HR coordination, and contract integration. Academy Director of Education, Patrick Wraight, will moderate the conversation.

No One Said it Would be Easy. Navigating the Current Hard Market

Patrick Wraight, Bill Wilson, Nancy Germond, Scott Margraves

What should agencies do given the current condition of the insurance market? Hard markets are a fact of the insurance world and we are in one now. Join us as Patrick Wraight, Academy Director of Education, hosts a panel of experts to discuss the current hard market, what's really going on, and how agents can navigate the difficulties they are seeing in the marketplace.

Nuclear Verdicts® Social Inflation, and Why They Matter to the Insurance World

Laura Gregory

Laura and Tim will discuss recent breathtaking verdicts and stratospheric settlements and the causes of what has been called an era of Social Inflation. They will discuss the “new normal” of escalating claim losses and explosive jury verdicts. This wide-ranging discussion will:

- Define social inflation and describe how it impacts claim losses and jury verdicts.
- Explore the “root causes” of social inflation and shock verdicts.
- Address whether social inflation represents a legitimate industry threat
- Explore how both social inflation and Nuclear Verdicts are impacting the insurance industry now and going forward.
- Identify what can be done to mitigate escalating claim losses and nuclear verdicts.

Predicting 2025: Company Appetites, Underwriting, Competition, and Capacity

Chris Burand

Are you struggling with managing your carrier relationships? Are you frustrated by their seemingly random actions? Are you frustrated with their inconsistency? Do you ever wonder how, if their predictive modeling is so good that now they must raise rates by 30% because they're surprised by global warming? Staying ahead of your carriers' actions is difficult even in good times, much less in the hardest of hard markets. In this presentation, Chris will discuss five keys to understanding and getting ahead of your carriers' actions. Your carrier relations don't need to be shrouded in mystery. Join Chris to learn how to take proactive control of your carrier relations.

Reinsurance 101: An Overview of Reinsurance Concepts

Crystal Uebelher

Reinsurance is an important part of the insurance industry but the unique terminology and multitude of purposes can make it seem mysterious. This course will provide a primer on reinsurance to allow participants to discuss the basics with confidence. In this session, you will:

- Learn the key terminology for reinsurance
- Explore the purposes of reinsurance
- Evaluate the types of reinsurance available

Teaching Insurance Coverage Without Putting People to Sleep

Patrick Wraight, Kevin Quinley, Chris Behymer, Gregg Golson, and Larry Nicholson

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.

Technology-Enabled Insurance Commerce: Looking Back, Reaching Forward

Barry Rabkin

In this session, based on the recent book *Stone Tablets to Satellites: The Continual Intimate but Awkward Relationship Between the Insurance Industry and Technology*, author Barry Rabkin will guide us from the proto-insurance and technology used in King Hammurabi's era, and then jump to the current time to emphasize that insurers must simultaneously resolve the modern era insurance decision matrix and the firm's intimacy/awkwardness relationship with technology. The core of his webinar will be a discussion of some of the technology applications deployed for customers, carriers, product development, claims management, changing the risk landscape, and data analytics. He will finish the webinar by noting seven focus areas that insurers need to deploy to succeed in the future. The heart of the book and webinar is that technology enables insurance firms to meet or exceed customer objectives rather than technology being a beginning-and-end of itself.

The Sinking Florida Property Insurance Market: A Panel Discussion

Patrick Wraight

Academy Director of Education, Patrick Wraight has gathered a panel of experts, who are observing, living, and working in Florida. Joining Patrick are:

- Rob Norberg, AAI is an Independent Agent and Insurance Nerd Rock Star. He is the president of Arden Insurance Associates in the West Palm Beach area. Rob is a 22-year insurance industry veteran in South Florida.
- Ali Potter Clough, CPCU is an insurance consultant, author, and speaker. She is the Owner of Abi

Leads, LLC and lives in the Tampa area.

- William Rabb is the Southeast Editor at Insurance Journal. He is in the Panhandle.
- Lisa Miller is the CEO of Lisa Miller & Associates. She is a podcast host, writer, and insurance advocate. She is in the Tallahassee area.
- They will discuss what happened in Florida in 2022, what impact the special legislative session may have for Florida, what the year ahead may look like, and more.

The Six Most Important Insurance Decisions of 2022: A Hexagonal Survey

Rick Pitts

Join us for a fast-paced hour that looks at significant decisions within the property and casualty insurance segment in the last year. Addressing everything from application issues to pollution coverage questions, with a smattering of exclusions and definitions thrown in, the cases in the last twelve months are varied and influential for everyone in the industry.

Trends in the Surplus Lines Industry 2023

Chris Behymer

According to AM Best, in 2021 the property and casualty insurance industry wrote almost \$800 billion in premium. While most of this total goes to standard or preferred carriers, there is a small percentage (roughly 10%) that “main street” insurers want nothing to do with. Examples include distressed risks, insureds that require high limits of property or casualty coverage, and new and unique exposures to loss. These are but a few situations where the surplus lines industry responds to the needs of their policyholders. This session will provide participants with an overview of some of the financial, regulatory, economic, and distribution trends that impact this segment of our business. Topics to be covered include:

- A historical perspective on the volume of business written by surplus lines carriers
- Distinction between admitted and non-admitted insurers
- How surplus lines carriers are regulated
- Property challenges associated with wildfires, hurricanes, hailstorms, and other natural catastrophe events
- The impact of multi-million-dollar jury verdicts for general liability and auto lawsuits
- Professional liability issues with a focus on cyber coverage
- How mergers and acquisitions have changed the face of the distribution system for surplus lines products and services.

Understanding Loss Sensitive Plans

Richard Faber

Large deductibles, retros, and self-insurance oh my! As risks get larger and insurance premiums rise, loss-sensitive plans such as large deductibles and retros can assist insureds to take control over the cost of their risk management program. But structuring and evaluating requires a different point of view and a different set of skills. By the end of this webinar, you should be able to:

- Discuss the basics of loss-sensitive plans
- Describe the different types of plans that clients can use to accept greater risk
- Describe who should consider loss-sensitive plans
- Discuss the basics of evaluating loss-sensitive plans

Understanding the Financial Underpinnings of the US P&C Industry - What's the Rate Prognosis for 2021?

David Paul

This class will introduce participants to the basic financial elements used by credit analysts to measure the financial position of both the broad U.S. property & casualty industry and explain how such knowledge can be of benefit to an insurance professional in his or her practice. It will then present an overview of the current financial state of this industry and highlight reasons for the current hardening market cycle, including a discussion of where rates may be heading in 2021 and beyond. Lastly, we will provide some real-time analytics on the current financial performance of different subsectors of the U.S. property and casualty industry. By the end of this session, you should be able to:

- Develop a basic understanding of key financial metrics impacting the pricing cycle of the property & casualty industry.
- Understand the current financial standing of the U.S. P&C industry broadly and what this might mean for rates moving forward.
- See what particular sectors of the U.S. P&C industry are under greater financial pressure at present and how insurers are responding.
- See how a basic understanding of key financial metrics for the industry/individual insurers can help you in your interaction with clients.

Urban Underwriting After 2020

Joe Harrington

Residents and business owners in American cities were whipsawed in 2020 as they saw streets empty for pandemic lockdowns only to be filled again during civil disturbances over racial injustice. As we (hopefully) emerge from the Covid-19 pandemic, the specter of political violence still hangs over the nation, prompting a renewed assessment of the costs and benefits of urban concentrations. This

seminar will review trends in commercial and residential risk and insurance in America's urban areas, including:

- The losses of 2020 from a historical perspective
- Steps being taken by carriers to modify their pricing and underwriting of urban exposures
- Risk management and loss control measures available to urban property owners
- New or aggravated liability exposures arising from the circumstances of 2020
- Wage and Hour
- Marjorie Segale

Wage and Hour

Claims under “wage and hour” are the popular parting blows that dismissed employees are throwing at their prior employers. The issue of exempt and non-exempt employees has always been a concern for employers and even more so now with the passage by President Obama on 3/12/14 of a broad expansion of overtime pay. As a result, millions of salaried workers have been left without the protections of overtime or sometimes even minimum wage. The White House authority to change overtime regulations is rooted in the Fair Labor Standards Act of 1938, the White House said. Have you had a discussion with all of your business clients about this issue? Do you know exactly what this issue is?

This course will cover:

- Wage and Hour defined
- Statutory issues and concerns
- Is there coverage on the policy
- How to talk to your client and document your file

What You Must Know About the Risks Arising from Employee Benefits

Frank Pennachio

New and escalating risks are arising from the Employee Benefits segment of the insurance profession that can only be addressed by Property and Casualty Agents. However, too few agents are aware of these risks or have developed the expertise to address them. In this session, participants will learn:

- What are these new, escalating, and potentially catastrophic risks that have put employers' corporate and personal assets at risk.
- Why have these risks gone unaddressed?
- What steps must P&C agents take to better protect their clients.

INSURANCE SKILLS



Avoiding Claims Disputes: Prevention

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. Learning Objectives:

- Identify seven (7) ways agents, brokers, consultants, underwriters, adjusters, and risk managers can avoid claims disputes.
- Learn how to distinguish ISO from non-ISO forms and identify and correct problematic policy form language.
- Discover, using real-life claims examples, how disputes can be avoided by properly insuring known exposures.
- Understand how coverage gaps are perpetuated by a failure to QC policy deliverables.

Beyond Basic Training for New Insurance Professionals - The Next Step in Professional Development (9-part series)

Christopher J. Boggs

Insurance is one of the most important financial mechanisms of modern capitalistic societies. And an insurance career can be fascinating and rewarding – provided it has the right foundation. The 9-week Advanced Basic Training course will provide that strong career foundation. Designed for those new to the insurance industry (2 years or less), and even those that feel the need for professional improvement, the Beyond Basic Training program places insurance in the context of risk management and the law. This very interactive course offers:

- An analysis of insurance within the realm of risk management
- A deeper understanding of the nature and statistics of insurance
- A better understanding of insurance, the law and regulation

Evaluating Risk Quality

Richard Faber

Just what makes a risk a good risk? When agents and underwriters can isolate characteristics of risk that demonstrate a risk is truly an above-average risk they are able to negotiate and provide better pricing schemes for those risks. In addition, understanding characteristics, they may be able to counsel their clients and prospects in how to make them more attractive prospects for insurance companies. In this course, we will delve into factors that provide insight into just how well a risk manages their business and how to interpret those insights. After this course, you agents and underwriters should be

better able to evaluate any risk for quality. Following this session, you should be able to:

- Determine the quality of individual risks before submitting them to an insurer.
- Discuss ways to improve the quality of a risk's submission to an insurer.

Evolution of Policy Language that Can Get You Sued

Frederick Fisher

We all would like to think that most insurance policies sold today are relatively identical to those of the competitors. This used to be true when everybody used ISO forms. However, this is no longer true. Many insurance companies may use some of the ISO forms, but not all, and they may not even use a policy that is 100% ISO. They are often endorsed or modified. The point is, that standardization is disappearing. Numerous claims are being denied every day because policy language is being interpreted more in the insurance companies' favor. If you know where those policy language problems are, you can beat the competition by spotting them, advising a client, and trying to find a policy that doesn't contain that language, or is endorsed to the benefit of the policyholder. While this may become more work, one thing is for certain, many of the largest brokers in the country are not doing any of that and are accepting policy language as written without challenge. That's a bit absurd, as there are numerous issues in these policies today that are subtle and difficult to identify. This course will deal with many of those types of policies, including Specialty Line forms. Another concept that this class will five into is the concept of renewal. I don't believe in them. What's a renewal to you is new business to a competitor. They will do a deeper dive into the needs of the policyholder. If you treat every renewal as new business, those mistakes will disappear and you will be continually reading the policy and looking for flaws. This class will help you do just that.

How to Read and Understand ANY Insurance Policy

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. However, there are a certain rules to reading an insurance policy - any insurance policy - that when applied correctly increase understanding and the ability to explain the provisions clearly. In this one-hour Webinar, we will discuss and learn how to apply:

- The rules for reading any insurance policy
- Why exclusions and exceptions are constructed to confuse
- Why exclusions exist.

How to Resolve Insurance Coverage and Claims Disputes

Bill Wilson

This introductory 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. Learning Objectives:

- Understand the evolution of claims resolution and why a structured approach is more essential today than ever before.
- Learn why insurance is not a commodity and how to explain this critical truth to customers in the face of insurtech competition and incessant price-focused industry advertising.
- Develop an arsenal of interpretive skills based on critical legal and contractual doctrines and principles that can be used to resolve well over 90% of all coverage and claims disputes without litigation.
- Apply a proven 4-step method that has been used by the presenter to successfully resolve insurance coverage and claims disputes for over 30 years.

Humans and Machines - The Next Insurance Revolution

Abi Potter Clough

The next big leaps in insurance and risk management will come from combining technology with personal expertise to create a dynamic industry blending art and science to manage risk. Insuretech was a disruptor and made people talk - but insurance is a people and relationship-based business that requires the skillful blending of tools and people. This session explores the next big leap in the insurance and risk management industry - human insuretech innovation.

I Wanna Know Risk and Insurance Concepts (7-part series)

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.

Language v. Logic: Knowing When to Argue Policy Language or Logic

Michael Gay

Have you ever had a claim denied for one of your insureds but you felt that it should have been paid? Fact is, a claim can often be paid on denied based on who makes the most compelling argument for, or against coverage. This course will explore the principles of “logic” and “language” in the interpretation of an insurance contract, and give a five-step process that will improve the odds of getting a coverage dispute resolved in your insured's favor.

Preparing a Winning Underwriting or Bid Submission

Nancy Germond

In today's competitive marketplace, the importance of a professional insurance bid cannot be understated. Nor can the need for a complete and professional underwriting submission be ignored. This course will help you better analyze the needs of your potential client, create a better bid presentation, build a stronger relationship with underwriters and help you present yourself in your organization's best light. Participants in this webinar will:

- Understand the need to present a professional underwriting bid.
- Understand the need to present a professional and complete underwriting package.
- Understand the technology that can improve your insurance bids.
- Discuss the importance of the formal presentation to clients.
- Discuss what sets the winning bid or submission apart.
- Discuss the ethical considerations in the bid process.
- Help your agency/brokerage win more bids and place more business

Principles of Premium Auditing (2-part series)

Christopher J. Boggs

This 2-part series is broken down to two, 1-hour sessions which may be viewed at your convenience. Certain exposures upon which the insurance premium is based cannot be definitively known at the beginning of the policy year, only estimated. Since the basis of premium is only estimated, the insurer is not positive they are receiving the correct premium for the insured exposure. To be assured that the insured paid the correct premium for the exposure covered by the insurance carrier, a premium audit is performed after the policy period ends. This two-part series-within-a-series:

- Lists the various entities and agencies involved in creating audit rules and guidelines
- Defines who is and is not include in audits
- Details the who, what and how of workers' compensation audits
- Describes the who, what and how of commercial general liability audits
- Highlights commercial auto and garage audits
- Provides the "ABC's" (or rules) of premium audits

Resolving Claims Disputes: A 4-Step Claim Resolution Process

Bill Wilson

This article explains HOW you convince the other party in a coverage dispute that a claim is or is not covered, examining the balance between the role of policy language and the role of logic and reason, and identifies important resources that can be used in a proven 4-step claim resolution process. Learning Objectives:

- Understand why and how reading and researching policy language is critical to determining whether a claim denial is justified.
- Learn how to interpret policy language and document your interpretation.
- Explore approaches and techniques for ‘pleading’ your case without litigation.
- Identify expert and authoritative resources for resolving coverage and claim disputes.

Resolving Claims Disputes: Advocacy

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. Learning Objectives:

- Understanding the role of the agent as an advocate for both the policyholder and insurer.
- Appreciating the duty and importance of reading and understanding policy forms via the introduction of the “RTFP!” Doctrine.
- Discover how to access policy form regulatory filings and use this information to resolve coverage and claims disputes.
- Identifying educational and reference resources to dispel the ‘knowledge by folklore’ trap.

Resolving Claims Disputes: Insurance Contract Interpretation - Part 1 of 3

Bill Wilson

This webinar examines issues and common policy provisions that are often subject to dispute and/or litigation, including eligibility vs. coverage, policy foundational documents such as applications, binders and declarations. Insuring agreements, and other policy provisions and considerations. Learning Objectives:

- Understand why eligibility and coverage are two entirely different matters.
- Identify components of applications, binders, declarations, and other documents that can be problematic.
- Explore insuring agreement issues, including burdens of proof, who is an insured, and duty to defend, including how specific facts and circumstances can control whether coverage is or is not triggered.
- Summarize critical policy conditions such as coinsurance, misrepresentation and subrogation, along with the significance of additional coverage provisions and coverage extensions, and endorsements.

Resolving Claims Disputes: Insurance Contract Interpretation - Part 2 of 3

Bill Wilson

This webinar examines issues and common policy provisions that are often subject to dispute and/or litigation, focusing on policy definitions, undefined terms, “invisible” terms. Learning Objectives:

- Identify common personal and commercial lines policy definitions that are often litigated, the reasons behind such disputes, and how those reasons can be applied to any contested policy definition.
- Learn what is meant by “circular” definitions and why the courts view them unfavorably.
- Explore common policy terms that are usually not defined and how to minimize the likelihood that they will become problematic in a claim scenario.
- Discover what terms are mistakenly thought to be in policies and how this may impact E&O exposures.

Resolving Claims Disputes: Insurance Contract Interpretation - Part 3 of 3

Bill Wilson

This webinar examines issues and common policy provisions that are often subject to dispute and/or litigation, including perils, 8 categories of exclusions, and the issue of proximate cause vs. concurrent causation. Learning Objectives:

- Understand how anti-concurrent causation language is often misapplied in claim denials.
- Recognize how perils may be triggered in unexpected ways.
- Review 8 categories of exclusions and how they are often misapplied to improperly deny claims.
- Identify how over a dozen legal and contractual principles can be employed in interpreting policy provisions, especially perils and exclusions.

Resolving Claims Disputes: Legal and Contractual Principles - Part 1 of 2

Bill Wilson

This webinar examines 11 of 17 legal and contractual principles that can be used to successfully resolve claim disputes, including policy language intent, reasonable expectations, entirety of contract, parole evidence and extrinsic evidence, unconscionable advantage, illusory coverage, detrimental reliance, waiver and estoppel, breach of contract, reformation and rescission, and substantial performance.

Learning Objectives:

- Understand why an insured’s reasonable coverage expectations usually override the insurer’s coverage intent as expressed by the insurance contract language and what insurers can do about that.
- Learn how reviewing the entire contract within the context of the facts and circumstances of each claim, coupled with extrinsic evidence, can identify and overcome an insurer’s unconscionable advantage.

- Recognize and avoid policy forms that provide illusory coverage and identify situations where detrimental reliance and waiver and estoppel may be employed to reverse claim denials.
- Identify breach of contract actions and when contract reformation and rescission, along with substantial performance, principles may be employed to overturn claim denials.

Resolving Claims Disputes: Legal and Contractual Principles - Part 2 of 2

Bill Wilson

This webinar examines the remaining 6 of 17 legal and contractual principles that can be used to successfully resolve claim disputes, including ambiguities (the ‘mother’ of all claim disputes), public policy, regulatory directive, statutory supersession, agency accommodation, duty of utmost good faith.

Learning Objectives:

- Employ the power of ambiguity assertions using courtroom-proven legal principles such as *noscitur a sociis* and *eiusdem generis*.
- Learn how regulatory and judicial resources can be employed to counter onerous contract language.
- Learn how statutory resources can be employed to counter onerous contract language.
- Understand when ‘agency accommodations’ are or are not appropriate and, in the latter case, what alternatives can be used to resolve claims as a matter of good faith.

Resolving Claims Disputes: Step 0

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. Learning Objectives:

- Discover that the 4-step process of claims resolution actually begins with a ‘Step 0’.
- Learn how to head off claim denials by insisting on proper claim declination and reservation of rights letters.
- Identify what proper claim declinations should and should not include.
- Explore the legal constraints that govern reservation of rights letters.

The Easy Questions No One Asks (Including YOU), And What Happens When You Don’t

Christopher J. Boggs

It’s the simplest thing that can cause the most trouble for someone. What happens when a critical (and super easy) question isn’t asked? The worst part about the unasked question is that it isn’t usually found until a claim happens. When there’s a claim, the insured wants a payment, not a question or a reservation of rights, or a denial. If it’s discovered that the claim would likely have been paid if a par-

ticular question or set of questions had been asked, it's not the insurance company that is going to pay for that claim. Join us as Chris Boggs breaks down some of the most common questions that he sees insurance pros fail to ask.

The Four Cornerstones of Mediation

Winter Wheeler

Mediations are a series of uncomfortable conversations between opposing parties, with the mediator as the conduit through which those uncomfortable conversations happen. -Winter Wheeler Mediation is a process where two parties attempt to avoid costly and lengthy litigation to bring an acceptable solution to the issue between them. Whether that mediation is done virtually, or in person, the core of mediation remains. The idea is simply to help parties settle their differences in the most satisfactory manner possible. When you're finished with this session, you should be able to:

- Define the Four Cornerstones.
- Determine how successful mediation can bring two parties together to settle a difficult issue.

Two Ways to Deal with Claims Disputes: Avoidance and Resolution

Bill Wilson

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

- Learn what the movies War Games and Road House have to do with insurance coverage and claims dispute resolution.
- Identify seven (7) ways agents, brokers, consultants, underwriters, adjusters, and risk managers can avoid claims disputes.
- Discover the two (2) foundational premises that the entire insurance industry is based on.
- Understand how the insurance industry can better represent and market its products to insurance consumers.

When Words Collide - The 12 Part Series Bundle

Bill Wilson

“WARNING!” “This book is different from any other ‘reference’ book you’ve ever bought.” This is how Bill Wilson opened his bestselling book, *When Words Collide - Resolving Insurance Coverage and Claims Disputes*. Insurance policies are complicated. Further complicating life is the simple truth that two people can read the same document and interpret it differently (sometimes very differently.) The Academy of Insurance is thrilled to have partnered with Bill to present this monthly series, walking us through his time tested method of helping people understand their insurance policies and helping them to get their claims paid and to understand clearly why a claim might be legitimately denied.

Why Claims are Denied

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. Learning Objectives:

- Identify four (4) reasons claims are denied.
- Be able to explain why a claim is or is not covered to all parties involved, especially the policyholder.
- Learn, using practical real-life examples, how to persuade other parties that a claim is or is not covered.
- Understand the importance of preventing, as opposed to resolving, claims disputes.

PERSONAL LINES



2022 ISO Homeowners' Program Updates

Patrick Wraight

The last time that the Insurance Services Office (ISO) updated the homeowners' program was in 2011. There have been many changes in the world in the intervening years, not the least of which is the proliferation of home-sharing applications. More than that, the lifestyles and exposures of many in America have changed. These are just some of the factors that went into the decision to do a comprehensive overhaul of homeowners' forms and endorsements. By the end of this session, you should be able to:

- Describe updates to several homeowners' forms, focusing primarily on the HO-3.
- Compare the new HO-14 with the updated (and prior) HO-4.
- Discuss important new, modified, or withdrawn endorsements.

5 Most Misunderstood Homeowners Coverage Concepts

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.

Airbnb is Sooo 2019: Insuring Today's Property Rental Exposures

Kevin Amrhein

It's 2022 and everyone's renting everything from each other. This course discusses the "new normal" in personal rental exposures. We'll discuss home rental (think Airbnb) as well as several emerging rental exposures like vacant land for recreational purposes, garage space, watercraft, and...swimming pools?

Automobile Diminished Value: Is THAT Covered?

Brenda Powell Wells

Diminution in value is the loss of value in an automobile after it has been wrecked and repaired. Very simply, it's the decline in fair market value attributed to a vehicle having been wrecked and then repaired. In general, an unwrecked automobile will be worth more than one that has been wrecked and repaired. That difference is the diminution in value. In this course, we will talk about diminished value claims in insurance. Is the industry required to pay these losses? If the auto is not actually sold, and the diminution realized, is there a loss? These and many other questions will be answered.

- Define and describe diminished value/diminution in value.
- Distinguish between first-party and third-party claims, and, how each treat diminished value losses.
- Describe the controversy surrounding diminished value losses, and, opine about how you feel those losses should be handled.

Basic Personal Insurance Course- 8 part series

Patrick Wraight

If you're new to the insurance industry, this course was designed for you. Over four weeks, we will walk you through some basic concepts in personal insurance, including different careers in the industry, some insurance history and basics, and different coverage forms you will encounter. This eight-hour investment in yourself is worth everything that you will put into it. Join us for this eight session basic course. It meets Tuesdays and Thursdays for four weeks. BPIC Modules Part 1 - Insurance as a Career Part 2 and 3 - Insurance Made Simple Part 4 and 5 - Insuring Stuff Part 6 - Insuring Cars Part 7 - Thinking Like a Risk Manager Part 8 - I Have Rental Properties Key Learning Points:

- Discuss the importance of insurance and how it works within society.
- Compare homeowners' policies' coverage differences.
- Recognize personal auto coverages and how they may apply to an insured.
- Apply checklists, other tools and the risk management process to customer needs.
- Explain the coverages that are available to the owner of a rental property.
- Completion of this course requires attending and participating in all sessions.

Cannabis and the Homeowners' Policy

Michael Koscielny

This course is tailored to equip insurance professionals with an understanding of how the cannabis industry's growth impacts homeowners' insurance policies and potential claims. It's designed to provide professionals with the knowledge and skills necessary to effectively handle the exposures associated with cannabis. Participants will gain comprehensive insights into the evolving landscape of homeowners insurance policies in relation to cannabis. They will learn about the growth and legal status of the cannabis industry countrywide, gaining a clear understanding of the various products and forms of cannabis. Professionals will learn how cannabis-related exposures can affect homeowners' policies and discover recent policy changes and updates related to this emerging risk. The topic is highly relevant to the business of insurance due to its direct impact on homeowners insurance policies. As the cannabis industry continues to expand, insurance companies and insureds face unique challenges and opportunities.

Comparing the ISO Personal Auto Policy 2005-2018

Casey Roberts

We'll review the 2018 PAP and compare the key changes to it as they differ from the long used 2005 ISO PAP. Some are significant, some not so much - but if they apply to you or your customer then they are significant. Here's what we'll learn:

- How many days does an insured have to report a "newly acquired vehicle"?
- Is there coverage if the insured loses their \$473 key fob?
- Is the customer equipment on the insured's pickup truck covered?

Comparing the Various Homeowners Forms

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 do all the forms differ from the HO-8 Modified Coverage Form? Beyond differences, what do each of the six forms have in common? What can be changed in the standard forms to improve coverage or protection? What are the “Key Values” in each form, and how do they affect other property coverages provided by the forms? In this webinar we:

- Introduce the six standard ISO Homeowners coverage forms
- Review the causes of loss covered by each form for real and personal property
- Review the loss valuation methods used by each form
- Discuss the “Key Values” and other coverage grants
- Introduce the endorsements that alter various cause of loss and valuation methods in the forms.

Drones - Insuring Innovators, Enthusiasts, and Idiots

Kevin Amrhein

The use of drones (unmanned aerial vehicles) is growing and will continue to grow in our communities. In fact, someone you know, either a neighbor, or a client, already has a drone. Your neighbor has probably already crashed into your fence at least once by now. The use of drones begs the question of what exposures do they create, both commercially and personally. And if there is a question of exposure, there is a question of coverage. By the end of this session, you will be able to:

- Describe the commercial and personal exposures created by drone use.
- Discuss the coverages and coverage gaps related to drone use in common commercial and personal lines insurance policies.

Extra Money for Bills, Beer, or Both - Insuring Side Gigs

Kevin Amrhein

It seems like everyone has a side gig, hustle, or job that they're using to earn a few extra bucks. Yes. That includes your clients. That's why this class is important to you. Your clients don't always realize that they need to tell you that they're driving for Uber or Doordash. This class will give you a few reasons why you should be asking them what their side gigs are.

HO-14: More Than a Mature HO-4

Patrick Wraight

In 2022, ISO completed its latest update of the homeowners' program. With that, they deployed a new policy form, designed with a modern renter in mind. This renter was different from earlier generations of renters. Economic factors, technological changes, and customers' attitudes toward insurance all

worked together to cause ISO to take a long look at their traditional renters' policy, the HO-4. That's why they created the new HO-14. It's similar to the HO-4 but has some important differences. In this session, we will explore some of the reasons they created this form and many of those significant differences.

Insurance: Approved for Recreational (Vehicle & Watercraft) Use

Kevin Amrhein

People are using RVs for more than just a family weekend getaway. People are selling their homes, climbing in a diesel pusher and rolling down the road, towing their mid-size pickups behind. But with an RV or a watercraft come exposures that the insureds aren't normally thinking about. Just think about the liability of having a vehicle and a home all rolled up into one policy. This session will help open our eyes to the potential coverage gaps that many insureds may face in their personal insurance policies when they buy their fun toys.

Insuring Drones (Because Humans Do Dumb Things with Them)

Kevin Amrhein

From personal enthusiasts to innovative businesses, it seems everyone is a drone pilot. Flying drones is not without risk, and this course discusses many exposures created by the head-bonking, property-smashing, unwelcomed photo-snapping little buggers and how to insure them.

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

Kevin Amrhein

How ubiquitous are cars with self-driving capability? Why are so many cities packed with scooter riders buzzing in and out of pedestrian and vehicle traffic? Do "flying cars" actually exist? Join Kevin Amrhein in this engaging course that will address insurance implications created by modern and evolving options for personal transit. At the end of this session, participants will be able to:

- Describe how auto policies address cars with self-driving capability.
- Discuss the coverage (and lack thereof) from personal lines policies regarding scooter and bike rental.
- Detail the insurance concerns with other modern transit risks such as vehicle and RV sharing.

Insuring Stuff - A Quick Homeowners' Flyover

Patrick Wraight

In this session, which is adapted from the Basic Personal Insurance Course, we will explore the basics of homeowners' coverages. Key learning points:

- Define key terms in the homeowners' policy.
- Illustrate major homeowners' policy coverages.

- Apply certain homeowners' policy exclusions.
- Who doesn't need a homeowners' policy? But how many of our customers don't really understand what they're buying? The great truth is that we get to explain it to them. However, there are some parts of the policy that can be difficult, especially for the insurance beginner. 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.

Living Large: Mastering Additional Living Expenses in Claims Adjusting

Chantal Roberts

When the house is damaged, the family might need a place to stay. Whether it's a kitchen fire that destroys the kitchen and damages other areas in the house, or a hurricane that took the roof off on its way to another state, damage to a dwelling often requires the company to pay additional living expenses (ALE). ALE is coverage for those additional expenses an insured incurs to maintain their standard of living after the loss. Overall, participants can expect to leave the seminar with a comprehensive knowledge of ALE coverage, practical skills for claims handling, and strategies to provide efficient and empathetic support to policyholders during times of displacement and uncertainty. Participants in the additional living expense seminar should expect to learn the following three key things:

- What additional living expense (ALE) coverage entails and why it is crucial for policyholders.
- Best practices and common challenges in handling ALE claims, ensuring a smooth experience for policyholders.
- Strategies to mitigate ALE costs while ensuring that policyholders receive necessary assistance.

Many Vehicles, Many Uses

Joe Harrington

For nearly a century, American communities have been designed for two types of transit: registered motor vehicles and pedestrians. Today, that pattern has to be modified to accommodate new trends in transportation:

- A growing number of bicycles in business districts as more and more Americans commute to work by bicycle
- The growing use of electric scooters and other small conveyances on roads and sidewalks
- The use of unregistered "off-road" vehicles on public roads
- Insurers as well as municipalities need to respond to the new dynamics of "micro-mobility," and insurance trade representatives are engaged with state and local lawmakers to come up with ways to keep commuters, residents, and property safe from harm. This webinar will explore how trends in urban transit affect exposure under standard auto and homeowners forms, how liability for damage and injury can be allocated among owners, users, and lessors of small vehicles.

Personal Lines Coverage Gaps Created by Motorized Vehicles

Bill Wilson

Your car isn't the only motorized vehicle in your life and many of them can create a coverage gap in personal lines policies. Coverage gaps may be created intentionally because the peril is not insurable or is not within the carrier's appetite. They can also be created because of changes in technology. By the end of this session, participants will be able to:

- Describe how policy edition changes can create, or change, coverage gaps for certain types of property.
- Identify what technological changes have created coverage gaps in a certain personal lines policies.

Personal Lines Myths

David Thompson

In a fast-paced setting, this class looks at some of the myths about personal lines issues. A sample of the subjects includes: kid's cars, agreed value vs. stated amount, Uber, UM stacking on one car, moving trucks, additional insured vs. additional interest, college kids, self-storage facilities, named peril vs. agreed value, the "where You Reside" issue and more.

Personal Umbrella Policies

Marjorie Segale

Personal Umbrella insurance policies provide protection in the event of the proverbial "rainy day." The Personal Umbrella gives your client a considerable amount of added coverage without a great deal of additional cost. Every personal lines client should be offered this protection. Umbrellas respond when the underlying home and auto policy limits are exhausted. They can also plug holes in coverage. This course will examine the Umbrella policy in detail. Participants in this webinar will learn:

- What is an Umbrella policy?
- The common Umbrella policy provisions
- Stand Alone v. Follow Form Policies
- The interplay between primary and excess policies
- Recent coverage decisions examining Umbrella coverage

Perspectives on Cannabis

Casey Roberts

As more states change their laws to legalize the use of cannabis, the insurance landscape is continually changing. This special two-part session will take a deep dive into the world of coverage for cannabis, both from the personal and commercial lines perspectives. Following this two-part class, you should be able to do the following:

- Describe the differences and similarities between cannabis and hemp.
- Detail the coverage distinctions that exist between medical and recreational (adult-use) cannabis.
- Answer questions about CBD: what is it, what does it do, and is it really as effective as people say it is?

Rental Car Insurance Horror Stories

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. This class examines various rental car contracts to point out what renters are agreeing to when they rent, analyzes the “protection” offered for sale by rental car firms, and then analyzes the coverage provided under the PAP and BAP. Coverage questions about rental cars have to rank in the “top 10” questions customers ask. This class provides answers to those questions, often with alarming answers. There really is much more to renting a car than driving away from the lot. After this session, participants will be able to:

- Describe how the business auto policy deals with rental cars.
- Determine whether an employee is an insured on the business auto when renting a car on business.
- Identify how the personal auto policy deals with damage to rental cars.

The Art of Insuring Collections

Hayden Kopsler

People collect all kinds of things and those things have value. Some are very valuable for many reasons, especially if they are irreplaceable. How do you insure property that cannot be directly replaced? In this session, we will learn about who is doing the collecting, what kind of coverage collectors need, what they need coverage for, and what the future of collectible insurance looks like. Insuring collectibles can be a highly profitable niche and can help insurance professionals build relationships with clients that last a long time. By the end of this session, you should be able to:

- Identify the types of collections that can be insured today and in the future.
- Describe the aspects of protecting collections that make covering them a unique insurance niche.
- Decide on the special coverage options available to adequately insure complex collections.

The Essential Personal Lines Training Package

Christopher J. Boggs

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

The Sharing Economy

David Thompson

The sharing economy is all around us. There are over 6 million listings on AirBNB worldwide. According to Uber, there are 900,000 drivers signed up to deliver people and products all around the United States. We haven't even begun to count the people that work with other home-sharing, ride-sharing, or food delivery services. All of these people have exposure to loss whenever they log into their what-ever-sharing app. These sharing services have created new risk exposures for the individuals that are sharing their "whatevers". Join David Thompson as he deals with these risk exposures, their insurance implications, and how we can provide the solutions that they need. At the end of this session, you will be able to:

- Identify the risk exposures associated with the sharing economy for individual customers.
- Determine how those risk exposures may be covered or excluded in personal lines policies.
- Describe methods to solve any coverage gaps that may be created by the sharing activities.

Top Ten Flood Topics

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.

Who is an "Insured" in Personal Lines Forms

Christopher J. Boggs

Who is an "Insured?" Not as basic a question as it may sound. Status as an insured must exist before ANY question of coverage can be tackled, if the individual or entity is not an insured, there is no reason to go any further researching a loss. The best-designed insurance program does little good if the person or entity suffering loss or being held financially responsible is not an "insured." Knowing who is, is not, and who can be an "insured" will lead to a great program being made better by allowing any unintended gaps in insured status to be exposed and corrected before loss occurs. Who is the "You" in a personal lines policy? Beyond the "You," who else is insured and to what level? Knowing who "You" is and who all the other insureds are is of utmost importance when placing a homeowners' or personal auto policy. And sometimes, who is insured is different from one part of the coverage form to another. The differences require an in-depth look. Participants in this webinar will learn:

- The four levels of insured (beginning with "You")
- Where the "You's" stuff and liability is protected
- Endorsements available to alter the definition of an "Insured"
- The proper use of these endorsements

PERSONNEL MANAGEMENT



10 Tips to Better Priority Management

Marsha Egan

Are you frantically rushing from one task to another, feeling overwhelmed and stressed with what's due tomorrow and still not finished today? How is it that some people seem to use their time well, and others don't? Get time on your side- learn how to be clear on your priorities and become better organized in your work and life. This webinar will offer ten tips that can help you manage your priorities even better. By the end of this session, you will be able to:

- Use a “priority funnel” to plan your days, weeks, and months
- Distinguish between what is important and what is urgent
- Use boundaries to help you maximize your productivity and achieve your success

A Case for Diversity, Equity, and Inclusion in Your EPLI Toolkit

Precious Norman-Walton

Discover how incorporating Diversity, Equity, and Inclusion into your HR operations can reduce your Employment Practice Liability Insurance exposures. By embracing DEI objectives into your practices, policies, and procedures, your organization can create a workplace culture that is less susceptible to allegations of discrimination, sexual harassment, and other triggers for an EPLI claim. When Diversity, Equity, and Inclusion goals are prioritized during employee hiring, promotion, evaluation, and development, better outcomes can be realized for retention. These activities are often the source of EPLI losses stemming from failure to promote, negligent evaluation, deprivation of career opportunities, and wrongful termination. The ability to craft and communicate a commitment and strategy with DEI benchmarks may have favorable impacts on EPLI premiums and reduce loss frequency and severity. By the end of this session, you should be able to:

- Understand the definitions of Diversity, Equity, and Inclusion, how they are related but distinct focuses.
- Identify areas where DEI language can be introduced into employment-related documents.
- Establish a communication strategy to convey the organization's commitment to Diversity, Equity, and Inclusion to internal and external stakeholders.

Creating a Professional Development Plan

Patrick Wraight

‘Keep learning’ is more than a catchphrase, it's a way of living. As insurance people, we must continually learn about our craft. This industry is constantly changing and growing. What we know today won't necessarily help us tomorrow. Risks evolve. Coverages change. Learning doesn't happen by accident;

you need a plan to make sure you learn what you need to know when you need it. In this session, we will present a process to create a professional development plan for you and your team.

Emotional Intelligence for Insurance Professionals

Lynn Thomas

All of us have heard of emotional intelligence by now, but what does it mean? More importantly, what does it mean to you? Is it really useful to understand how to deal with your own emotions and the emotions of those around you? Join us as Lynn Thomas of Thomas Consulting helps us to understand that emotional intelligence is a skill that you can improve on like other skills. She will help us to understand how we can read individual styles and adjust our communications accordingly. We will learn the five core competencies of emotional intelligence: self-management, self-awareness, self-regulation, self-motivation, and empathy. Key takeaways from this session include:

- Define and practice self-awareness, self-management, self-regulation, self-motivation and empathy.
- Communicate successfully with employees that before this Webinar were difficult to speak with.
- Master tools to regulate and gain control of one's own emotions.
- Articulate your emotions effectively.
- Balance optimism and pessimism.
- Relate emotional intelligence to the workplace.

Goals Reimagined

Abi Potter Clough

Everyone wants to talk about goals at the beginning of the year, but what about in March, July, or November? In this session, Abi Potter-Clough will walk us through a few goal-setting techniques so that we continue to press on toward our goals well into the year.

How to Hire and Develop New Producers (2-part series)

Chris Burand

Understanding that sales are the cornerstone of all agencies, what is the number one opportunity agencies can focus on to be successful? High-quality producer development and management. Furthermore, according to a Gallup study of 500,000 businesses, the #1 indicator of sustainable success is organic growth and organic growth almost always requires producers within the independent agency business model. Producers though are the number one cost to an agency. Excluding acquisitions, they are the most expensive investment agencies make and historically have had the highest failure rate. The cost per producer developed is usually at least \$150,000. Additionally, producers cause approximately 50% of all E&O claims. The penalty for failing to develop and manage producers well then is extremely expensive. On the other hand, the reward associated with managing producers extremely well is likely the best investment available to agencies today. This presentation covers how to develop and manage

producers if an agency's goal is true business success. Attendees learn about producer contracts, compensation, compliance, hiring, and expectations.

Mitigating the Risks of A Tight Labor Market Using Effective WC Practices

Frank Pennachio

Ask any employer about their most significant challenges, and you will most likely hear about the labor shortage. The inability to attract and hire employees is adversely affecting the sustainability and growth of many businesses. It should go without saying that losing an employee to a relatively minor work-related injury must be avoided. In this session, participants will learn:

- What most employers must stop doing following after an injury occurs.
- What works ... how to reduce the risk of losing an employee following an injury.
- Basic benchmarking to identify progress and influence additional interventions.

Resilience for Risk and Insurance Professionals

Abi Potter Clough

Sustainability and resiliency are part of every good risk management plan. A key part of how we rebuild our communities after disasters and the ways we plan for business continuity in the face of catastrophes, resilience, and sustainability are common topics in the insurance industry. But these key themes are critical human traits, as well. People working in risk and insurance have to be resilient to survive, and thrive. In this session, we will examine how risk management resiliency plans connect with human behavior. Learn to be more resilient in your professional life by adapting and applying sustainability principles and resilience models at a personal level. We will discuss various sustainability and resilience models with tangible applications for real-life challenges provided to attendees.

Tackling the Brain Drain - Integrating an Emerging Generation and an Exiting Generation

Nancy Germond

Are you prepared for the employee exit predicted by today's employment experts? Retirees who delayed retirement due to the 2008 recession are now supported by a wave of cash in their 401Ks, so retirements may increase. But presenting an even greater challenge, experts predict anywhere from 30% to 70% of your workforce will change jobs this year. Can you prevent this exodus? By the end of this session, participants should be able to:

- Analyze the challenges we face in hiring and retaining talent.
- Review today's demographics and the traits of today's workers.
- Evaluate which insurance organizations will be severely impacted by the talent gap.
- Discuss how today's workforce trends will impact rates.
- Review steps to a more robust workforce.

RISK MANAGEMENT



Deadly Attraction - Understanding Attractive Nuisances

Precious Norman-Walton

Something attractive catches the eye, then it catches the attention, then it draws one closer to it. It attracts us. A nuisance is something that is offensive, obnoxious, or annoying to those around them. So what is an attractive nuisance? It's something that creates a problem because it attracts people to it. There are just some things that attract us to them. It's part of who we are. Sometimes, we can't help but be attracted to things that could harm us. The problem arises when property owners don't take the necessary precautions with their attractive nuisances. They can create legal issues. In this course, we will discuss the origins of this legal doctrine, the conditions that must be present for it to apply, and the duties that a property owner owes to avoid the worst possible outcomes.

E&O - The Experts Weigh In

David Thompson

Join David Thompson, CPCU, as he moderates the discussion on insurance agent E&O issues with a stellar panel that includes an agent "in the trenches," an E&O defense attorney with over 25 years experience defending insurance agents, and the litigation coordinator at a large personal injury law firm. Together, this panel has over 120 years of experience dealing with insurance agent E&O claims. It's a rare opportunity to learn from experts who are involved in E&O claims on a regular basis.

How to Identify Risk

Patrick Wraight

In this second session of our Risk Management Basics series, we discuss how an organization can identify the risks that they are dealing with. This step in the Risk Management Cycle is critical because an organization cannot manage the risks that have not been identified. It's not that anyone can see all of the possible risks that an organization may face. But if an organization thinks that saying there is a safety program and insurance is risk management, they aren't really dealing with their risks. By the end of this session, you should be able to:

- Discuss the types of risks that an organization may face.
- Describe ways to identify the specific risks that an organization faces.
- Explore more in the Risk Management Basics series
- What is Risk and Risk Management
- How to Identify Risk
- Ways to Control Risk
- Ways to Finance Risk

Risk and Insurance for Educational Institutions

Joe Harrington

As the costs and consequences of education escalate, educational institutions at all levels operate under intense scrutiny as they face a rapidly growing web of property and liability risks. At the most basic level, the COVID-19 pandemic gave at least temporary impetus to suits against schools for “failure to educate.” We will handle these topics in the overall context of education risk profiles, including building property exposure and commercial auto exposure for student transit. In this session, will explore the challenges faced by school administrators, board members, and their risk counselors regarding:

- Property exposure for valuable property, such as tablet computers, entrusted to students
- Cyber exposure for the protection of sensitive personal information and the maintenance of educational operations
- Liability exposure for allegations of abuse and inappropriate conduct by staff members

Understanding Loss Sensitive Plans

Richard Faber

Large deductibles, retros, and self-insurance oh my! As risks get larger and insurance premiums rise, loss-sensitive plans such as large deductibles and retros can assist insureds to take control over the cost of their risk management program. But structuring and evaluating requires a different point of view and a different set of skills. By the end of this webinar, you should be able to:

- Discuss the basics of loss-sensitive plans
- Describe the different types of plans that clients can use to accept greater risk
- Describe who should consider loss-sensitive plans
- Discuss the basics of evaluating loss-sensitive plans

Ways to Control Risk

Patrick Wraight

In this third session of our Risk Management Basics series, we discuss how an organization can control certain risks. As we work the Risk Management Cycle, we will discover that controlling risk is more than just putting measures in place to keep the risk in check. Some risks might be best controlled by letting someone else deal with them. By the end of this session, you should be able to:

- Describe ways to control the risks a business may face.
- Discuss reasons to a control method may be chosen by a business.

Ways to Finance Risk

Patrick Wraight

In this fourth session of our Risk Management Basics series, we discuss how an organization can finance the risks that they take on. This step in the Risk Management Cycle is critical because an organization that has decided to take on certain risks must understand the risk brings a potential financial consequence. Those financial consequences must be planned for and funded. By the end of this session, you should be able to:

- Discuss different ways that an organization can finance the risks that they take on.
- Determine the best ways for a particular organization to finance its risk.

What is Risk and Risk Management

Patrick Wraight

Risk is a word that gets thrown around a lot in the insurance world, but what does it really mean and can we really manage risk? Risk is at the essence of insurance, but insurance is not risk management. Risk management is a way of looking at the risk that exists, whether it is in an individual life, or in business, and finding a way to deal with it so that the results of risk can become a little more predictable or manageable. By the end of this session, you should be able to:

- Define risk and risk management
- Describe a process to manage risk
- Detail the place of insurance in the process of managing risk

Who is Paying for This? A Three-Part Class on Risk Transfer (3-Part Series)

Casey Roberts

Insurance is a mechanism for risk transfer and finance. It's part of a person or organization's total risk management program. But what is risk transfer? In this three-part series, Casey Roberts will help us to understand the basics of risk transfer, the role insurance plays in risk transfer, and how entities end up as additional insureds on someone else's policy. In this three-part series, we will review these topics.

- What is Risk Transfer?
- How is it normally accomplished?
- How does insurance normally respond?
- What are the differences between additional insureds and Named Insureds
- What can happen when a claim is presented?
- What are some commonly seen additional insured endorsements?



8 Secrets of the Top Performing Agents

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. You will learn the questions, comments, conversations and stories the top agents use to position themselves as respected advisors, demonstrate their value and make everyday risk easy to understand.

Becoming an Exceptional Producer - How to Transform Yourself from a “Transactional” Salesperson to a Consultative Agent (3-part series)

Frank Pennachio

This 3-part series is broken down to three, 1-hour sessions which may be viewed at your convenience. Selling insurance has dramatically changed over the past several years. The days of merely saying, “we have great markets,” “we have a special program” or “we have great service,” as an effective method for attaining new clients are long gone. It’s rare that your competition does not have access to the same insurance carriers as you, and they often make the same promise of service. This turns insurance into a commodity, and lowest price wins that game. Professional agents must change with the times. Agents cannot differentiate themselves and compel decision makers to change with their insurance products using the same old methods. To succeed in the future insurance world, agents must transform themselves from “transactional” processes to “consultative” selling, or face significant risks to their career and livelihood. The consultative agent changes the rules of the game, takes over the game and separates themselves from the pack of transactional agents. Decision makers discover a new way of engaging with insurance professionals and dismiss the “we have great markets” agents. When done right, the consultative agent eliminates their competition.

Crazy Confident: 60 Confidence Tips in 60 Minutes

Abi Potter Clough

Confidence is important for claims adjusters, risk managers, underwriters, brokers, and almost everyone involved in the insurance value chain. But how exactly do you build confidence? This is a struggle for many people, but it doesn’t have to be. This fast-paced hour will give you sixty quick, intuitive, and often fun tips you can use right away to grow your confidence. Learn confidence tips and hacks to take your career to the next level in this engaging session.

Digital Marketing and AI

Tom Wetzel

The marketing playbook for agencies is being rewritten with artificial intelligence tools coupled with the demands of Millennials and Generation Z. All messaging, tools, and tactics must be reevaluated and revised to create awareness while at the same time rising above the noise with growing consumer concern over privacy, data security and intrusive messaging. This session will identify what is working today and how agencies should craft their marketing efforts for the best outcomes.

Digital Marketing: The Old Techniques Don't Work As They Used To

Tom Wetzel

We all know that our customers are online and it's not just that they are looking around the internet for entertainment and news. The internet has everything that they are looking for. It doesn't matter who we are trying to reach. Because of the pace of change, insurance agencies and companies need to rethink their marketing efforts, including messaging, tools, and tactics. This session will identify what is working today, and how agencies should craft their messaging for the best outcomes.

Finding Your Prospect's Pain.... When there doesn't seem to be any

Nick Kormos

Every prospect has pain. If they don't, they're not actually, a prospect. The challenge is that most prospects will either guard their pain, because they don't want a salesperson to take advantage of them, or not even know that they have pain because it is buried in a mist of confusion around insurance coverage. 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. What participants will learn:

- Principles of differentiation in the insurance industry
- Developing your value proposition elements
- Understanding the different types of pain
- Creating effective pain signal questions
- What not to ask a prospect

Growth Strategies

Walt Gerano

Does your insurance firm need to acquire and grow new relationships? Agency principles and sales leaders no longer have to rely on observation, anecdotal evidence, and personal opinions about what differentiates top performers from average and poor performers. There is a science to selling and this course will provide participants with a glimpse of the 21 specific skills and capabilities that agents must

have to be top producers. Walt Gerano, Sales Development Expert with Anthony Cole Training Group, will share the specifics of each skill, how they impact success, and how these apply to insurance, specifically. Participants will learn:

- How to elevate the effectiveness of your current sales team
- What skills you must look for in your next hire, manager or producer
- How to utilize a free tool to evaluate your producers' core competencies in comparison with the insurance industry as a whole

How to Sell at Prices Higher Than Your Competitors

Preston Diamond

Three undeniable truths:

- It's true that most agents think cost sells insurance
- It's true that cost is important to your buyer
- It's true that not all insurance is purchased at the lowest price

If we all agree the above truths are accurate and truly true, why are producers afraid to talk about them to their clients and potential clients? Transparency creates trust. Trust sells insurance. Another truth we all are about. This session on price is about creating trust, creating your value (value is meaningless unless you compare your value with something the buyer knows and understands) and earning the order. And, oh how to understand the buyer's window of pricing. PS: Have you ever asked a potential client how she trains her salespeople to sell? I bet none of her answers are "how to present the lowest price." If your buyers don't train on how to sell on price, why do producers focus on price? And, one more "oh." I know an agent who wrote a book, "How to sell insurance on price. It ended in Chapter 11." You'll turn away from your computer at the end of the session with strategies plus words to use to move price to just another piece of how your buyer buys. Not the major piece.

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

Bill Whitley

You run a top notch agency; going the extra mile for customers. But are you able to communicate your quality to the outside world? You may ask, "What's the best way for me to communicate my value? How can I differentiate my agency from the competition? What's the most effective way to position my agency?" If you are asking these questions, this two-part class is for you. In this course, Bill Whitley, a communications expert, will teach you how to craft a marketing message that will quickly position your agency as the trusted advisor that customers will naturally gravitate to. Best of all, Whitley teaches you and your team how to effortlessly deliver this messaging to prospects. Participants in this series learn how to:

- Immediately position your agency as a trusted advisor and valuable risk manager

- Create a Client Attraction Conversation that is easy to deliver
- Develop a Client Attraction Story that effortlessly communicates your value
- Use these two powerful tools to create Authentic Enthusiasm
- Transition from selling to helping, the most powerful position in sales

Keeping Clients for Life - Superior Customer Service

Preston Diamond

Certainly every agency wants to keep their best clients for life (exceed their client's service expectation.) This has to be true! If it's not true, why do agency owners and producers make such a big deal about customer service when working to win a new client? Assuming you want satisfied and long-term clients who are fiercely loyal to your agency, do you know how to accomplish it? If you know the answers to the following questions, you have a head start; if you can't, the end result could be unhappy clients at best and lost clients at worst:

- Do you have a clue how your internal team sees your agency? (Their view impacts client service.)
- Since the mind can't "see" service, how do you define it so clients see and understand it?
- What is your VIP client management process to keep them for life?

How much poor service does it take to drive a client away and do you know when a client is ready to depart? To your client, good surprises are wonderful and "bad" surprises are fatal. Learn how to create wonderful surprises and prevent bad surprises. Participants in this webinar will learn:

- How to celebrate successes
- How to put common sense into common practice
- How to define "Client Care"
- The secret to Clients for Life...Shrink for success
- Sales Training / Management

Leveraging Data to Differentiate Yourself from the Competition

Frank Pennachio

Risk Managers and insurance buyers are demanding more data from their insurance agents. Too few agents are comfortable structuring, compiling, and leveraging data. As W. Edwards Deming, said, "Without data, you are just another person with an opinion." In this session, participants will learn:

- What's driving the demand for benchmarking and data analytics.
- The difference between benchmarking and data analysis.
- How to tell the "data story" to differentiate from your competition and create and keep more clients.

Risk Management Approach to Selling

Precious Norman-Walton

Discover how to be seen as a trusted advisor by your clients through approaching the sales process from a Risk Management perspective. By engaging your prospects in a discovery conversation, learn to guide them towards articulating, identifying, and quantifying their own exposures and perils. This consultative approach facilitates an environment in which you gain a deeper rapport, demonstrate your expertise, and allow the client to feel recognized and understood. A mutually agreed-upon need increases your likelihood of securing a stronger commitment to purchase. At the end of this session, participants will:

- Understand how to move away from application completion to discovery conversations that reveal coverage needs.
- Build greater rapport with prospects by allowing them to identify and recognize the need for coverage through guided conversations.
- Offer solutions, not products, to address the risks identified during the analysis.

Rules of Engagement in Selling

Walt Gerano

Are you (or your producers) working on deals that are stuck? In many cases, the deals are not fully qualified and the salesperson is chasing a deal that will never close. Successful producers have guidelines for the types of businesses that are qualifiable and worthy of the effort to pursue and cultivate as a prospect. We call these the rules of engagement. When followed, these rules lead to more favorable outcomes, and much less time being wasted chasing prospects who can never be caught. In this course, producers will learn:

- 3 Questions salespeople must ask themselves to determine if a prospect qualifies
- How to tailor your message for resonance and speak the prospect's love language
- Why following a stage-based sales process will help win more business
- How to create the rules of engagement for your "closeable opportunity"

Selling Yourself without Selling Yourself Out

Marsha Egan

Sales reluctance is a real thing. And it is even worse when the product you are selling is yourself. The reality is that career and life success may require you to do just that. We've all been taught to be modest, to be humble. So, it goes against the grain for most of us to "sell ourselves." We may feel like we are tooting our own horns, or bragging, or even being manipulative. There are ways around that feeling... Join us as we explore at least seven tips and strategies that can help you market yourself without hesitation. By the end of this session, you will be able to:

- Adopt a mind-shift about selling yourself
- Develop actions that can enhance your personal marketing efforts
- Involve others in promoting your career and life success
- Sales Training / Management

The Art of Ethical Negotiations

Michael Koscielny

There is no end of people who will tell you their take on the topic of negotiations. Some will say that it's a battle between opposing needs. Others might tell you that it's like a chess match. Some people love to negotiate. Others don't like to do it at all. In this session, Michael Koscielny gives us his advice on how to negotiate ethically. He sees negotiation as a way for both sides to get to the best possible outcome. He doesn't necessarily look at it as a win-lose proposition, but the potential for a win-win. He will bring several case studies to introduce us to his Five Principles of Negotiation Ethically.

Turning a Losing Proposal into a Winning Proposal

Preston Diamond

Your proposal is a losing proposal if it is driven by data, focused on the agency rather than people, highly technical and puts pricing on the last page. An expertly designed proposal makes use of a specific, winning formula based around facts, stories, processes and skills. Hear the secret of turning your proposal into a winning proposal. Participants in this webinar will learn:

- How people buy
- How to develop a proposal that separates you from the “pack”
- How your proposal can urge reading and questioning
- The value of human talk compared to insurance talk
- How to build a proposal that sells itself
- The real purpose of proposal
- Where to present geographically and in which order of competing agents
- How to use color and props
- The six hidden traps to avoid when you present

Using Coverage Gaps to Win New Customers

Christopher J. Boggs

Insurance is not a commodity. Correctly designed protection in the wake of a major loss is the difference between the insured's utter financial destruction and its restoration to financial health. Agents are and must act like more than mere “order takers,” they must be the professionals the protection they offer requires. Becoming and practicing like a professional insurance agent necessitates analysis of the client's exposures and an understanding of the applicable insurance policy's limitations and exclusions

to find and exploit coverage gaps. Participants in this webinar will learn:

- The proper use of checklists
- The three different levels of coverage gaps
- The approach that must be used to address these coverage gaps
- A few common gaps applicable to most insureds
- Sales Training / Management

What Not to Say to a Customer Part 1

David Thompson

There are some things that an insurance agent should never say to a customer, especially in writing. Customers will take what their agent tells them as the truth, even if it isn't as true as it could be. We've all heard well-meaning insurance agents use phrases like this. In this two-part series, we will examine several common phrases used by insurance agents who believe that they are helping their clients, but may be unintentionally harming both the client and the agency. In this session, we will deal with questions like these and what an agent ought to say instead.

- "You don't need that coverage."
- "Your assets are protected and can't be taken"
- "You have no employees so you don't need hired and non-owned auto liability"
- "Put the car in your kid's name, that way you can't be sued."
- "You are not in a flood zone and don't need flood insurance."
- "Your CGL has blanket additional insured status."

TIME ELEMENT



Business Continuity and Extra Expense

Richard Faber

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. This course is designed to give insurance professionals a road map to consult with their clients to plan for events. In addition, they will learn about how to structure extra expense coverage to assist their commercial clients to maintain operations. Following this session, participants will be able to:

- Identify covered and non-covered events related to extra expense coverage.
- Identify risks that could disrupt certain businesses.

Business Income Claims that Cause Problems

Terry Tadlock

The question of whether coverage exists or not is largely hypothetical until the claim is filed. Once the claim comes in, it's too late to consider whether the policy will respond in the way that the insured hopes it will. In this session, we will examine several actual claims and how the Business Income policy responded to them. We will explore how the Business Income policy will respond to Civil Authority; Dependent Properties; and Extended Periods of Indemnity (among other issues). You'll come away understanding the following:

- What actually triggers Civil Authority coverage?
- What actually triggers Business Income and Extra Expense coverage?
- What is a Dependent Property and is there coverage if something happens there?
- Why should you consider Extended Periods of Indemnity?

Business Income Limits and Coinsurance

Patrick Wraight

Setting policy limits for any property insurance policy can be tough. A building is never worth just what you paid for it. It usually takes time and effort to build out replacement cost estimations, unless you happen to have documentation from a building appraiser who writes a replacement cost appraisal for the building and it's recent. That complexity is ramped up when you are talking about a property loss that doesn't have a physical asset to appraise. Business income and extra expense coverage are hard to properly value because you don't know everything that you want to know when setting the limits. Then you have to deal with coinsurance. That's what this session is about, gaining some insight into setting those limits and ways to deal with the coinsurance issue.

Business Income: It's Easier Than You Think (5-part series)

Christopher J. Boggs

This 5-part series is broken down to five, 1-hour sessions which may be viewed at your convenience. US Fire Administration and National Fire Protection Association (NFPA) statistics indicate that between 115,000 and 130,000 business-related structures suffer fire damage every year; that's one structure every five (5) minutes. Between 25 and 33 percent of these business never reopen or close shortly after reopening, not because of the lack of property insurance but due to the lack of or improperly designed business income protection. Without income, no business can survive very long. Insurance agents and brokers either fail to sell or improperly structure business income coverage; setting their clients up for business failure following a major loss. Business income and/or extra expense are the MOST important property coverages any insured can purchase; and the coverage is not nearly as mysterious as agents believe. Remove the mystery and discover how simple business income coverage really is during this five-part Web series.

Business Interruption for Mobile Businesses

Betsy 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. In this class we will:

- Look at a variety of Mobile Business types where these forms may apply
- Review what Business Income is available now for these types of operations
- Briefly review at the new ISO coverage forms for the Commercial Property, BOP forms and Business Auto policies
- Take a look at where there are still holes in coverage that you need to be aware of and cover

Paying the Bills After the Storm

Patrick Wraight

First comes a storm or a fire that damages the insured's building. That's where the building and personal property coverage form kicks in to get that building repaired and get the business back up and running. But what about the money they couldn't make while the doors were closed? That's the realm of the Business Income coverage form. In this session, we will discuss the Business Income and Extra Expense coverage form, what it is for, and how it can help the insured to stay in business while they are waiting on the building repairs. By the end of this session, participants should be able to:

- Recognize the insured's need for Business Income coverage.
- Determine the losses that the Business Income and Extra Expense coverage form covers.
- Analyze the coinsurance requirement and how an insured might avoid having to deal with it.

Valuing Commercial Insurance Claims in the Wake of COVID-19

Laura Gregory

Valuing commercial insurance claims arising over the next several years will involve addressing how the COVID-19 pandemic affects the insured's recovery. Both pandemic-induced shifts in consumer and corporate behaviors and the varied nature of economic and financial impacts can diminish or increase the value of a claim depending on the industry in which it originates. Undoubtedly, insureds and their adjusters will develop theories casting the pandemic's influence on their recovery, whether adverse or favorable, to their best advantage. In this fast-paced session, you will hear from an expert in forensic economics and the other is an experienced insurance coverage attorney. By the end of this session, you should be able to:

- Describe ways COVID-19 may complicate the valuation of future business interruption, CGL, and other claims.
- Identify attempts to gerrymander the effects of COVID-19.
- Contrast business interruption coverage before and after COVID-19.
- Discuss key areas of dispute related to insurance contracts.
- Discuss decisions favoring policyholders.
- Describe considerations for underwriters and risk managers related to certain business interruption endorsements.

Waiting on the Grand Reopening: Business Income Essentials

Patrick Wraight

Business income insurance is one of the least understood coverages in the commercial insurance world. In this session, we plan to handle some of the most basic terms in business income insurance so that we can better serve clients because it's not the initial loss that causes the business to go under, it's the time without money coming in while waiting on the building to be repaired or replaced that makes it impossible for the business to reopen.



Danger - Sharp Curve Ahead: The MCS-90 Endorsement, the Agent, and the Motor Carrier

Michael Gay

Federal regulations require for-hire motor carriers that transport property or passengers and operate motor vehicles in interstate or international commerce to maintain certain minimum levels of financial responsibility for public liability. To satisfy this federally mandated requirement, an MCS-90 endorsement is added to the motor carrier's insurance policy. While this sounds simple enough, the MCS-90 is often misunderstood and frequently results in litigation against the motor carrier and sometimes even the insurance agent. This course will explain key insurance-related provisions of the Motor Carrier Act of 1980, detail the purpose and significance of the MCS-90 endorsement, outline the events that trigger coverage, and point out things about which the agent and motor carrier need to be aware. The objective of this course is to equip you to successfully navigate the "sharp curves" in the MCS-90 Endorsement.

Transit Risk in 2024

Joe Harrington

Despite the widespread implementation of technologies to improve vehicle performance and safety, the shipping of goods and passengers in the US is plagued by persistent losses and delays in air, rail, and road transit. This presentation will provide an overview of problems and potential solutions to:

- Huge liability losses in commercial auto insurance
- Frequent and far-reaching delays in air traffic
- Substandard performance on the nation's outdated rail system
- Persistently high levels of cargo loss

Trucking Risks - Why and How to Pre-Underwrite a Submission

Ladda Love Hawkins

Trucking insurance differs from Commercial Auto insurance in many different and important ways. When you understand the various critical exposures prior to making a submission to the carrier helps to establish your credibility with both the markets and your prospects. During this session, attendees will be introduced to key terms and concepts which are specific to the trucking industry. You will learn how to gain access to public resources to facilitate a discovery conversation with a trucking insurance prospect. Collecting this data helps to create a comprehensive submission for accurate and quick rating decisions. By the end of this session, you will be able to:

- Define key terms and concepts used in trucking insurance rating and underwriting.
- Determine ways to access publicly available information.
- Create a detailed submission for carrier quotes and approvals.

UNDERWRITING



Commercial Property Master Class - COPE (Construction)

Patrick Wraight

In this session, we will examine the first element in COPE, Construction. When done, you will be able to:

- Classify buildings according to the ISO building classifications for both fire and wind.
- Describe the building components that place a building into different classifications.

Commercial Property Master Class - COPE - (Occupancy)

Patrick Wraight

In this second session, we will examine the second element in COPE, Occupancy. When we are done, you will be able to:

- Identify the hazards of occupancy for certain risks.
- Describe the difference between residential and commercial occupancies.
- Describe the occupancy issues that arise with network home sharing.

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

Patrick Wraight

In this session, we will examine the final two elements in COPE, Protection and Exposure. When we are done, you will be able to:

- Identify the requirements of a firewall.
- Describe how ISO rates jurisdictions for Public Protection Classification.
- Identify characteristics of exposing properties that change the risk characteristics of the insured.

COPE and Commercial Property

Patrick Wraight

200 years ago, property insurance was all about fire, in fact they were fire insurance policies. Today, agents and underwriters need to consider more than the combustibility of a building before writing the insurance policy. In this two-part series, we will explore the property underwriting principles that continue to impact insurability and rating of property risks. Join us live two weeks in a row November 14 & 21! What are we learning?

- What does COPE stand for?
- How does building construction impacts insurability and rating?
- Does it matter what the insured is doing in the building?
- Why do we care what is near the building?

Financial Underwriting

Richard Faber

Financial underwriting is a cornerstone of insuring commercial risks. This course explores reasons why financial underwriting is an important function, and how to effectively evaluate a commercial risk's financial strength. By understanding financial strength, agents and underwriters can determine pricing and terms commensurate with the risk's quality. By the end of this session, participants will be able to do the following.

- Describe the value of underwriting a company's financial condition.
- Use different types of financial statements in underwriting.
- Analyze different financial statements in underwriting a company's financial condition.

The Easy Questions No One Asks (Including YOU), And What Happens When You Don't

Christopher J. Boggs

It's the simplest thing that can cause the most trouble for someone. What happens when a critical (and super easy) question isn't asked? The worst part about the unasked question is that it isn't usually found until a claim happens. When there's a claim, the insured wants a payment, not a question or a reservation of rights, or a denial. If it's discovered that the claim would likely have been paid if a particular question or set of questions had been asked, it's not the insurance company that is going to pay for that claim. Join us as Chris Boggs breaks down some of the most common questions that he sees insurance pros fail to ask.

Understanding Commercial Property Underwriting & "COPE" (2-part series)

Christopher J. Boggs

Construction, Occupancy, Protection and Exposure ("COPE") are the same four basic elements of underwriting data real property underwriters have been using for nearly 300 years. Each of these four basic data points plays an important part in the property underwriting process. This two-part series offers a unique perspective of each of these data points. Anyone writing property insurance will benefit from this class.

Urban Underwriting After 2020

Joe Harrington

Residents and business owners in American cities were whipsawed in 2020 as they saw streets empty for pandemic lockdowns only to be filled again during civil disturbances over racial injustice. As we (hopefully) emerge from the Covid-19 pandemic, the specter of political violence still hangs over the nation, prompting a renewed assessment of the costs and benefits of urban concentrations. This seminar will review trends in commercial and residential risk and insurance in America's urban areas.

WORKERS' COMPENSATION



10 Tips to Improve a Workers' Compensation Program

Nancy Germond

This course will provide ten top tips for improving a business's workers' compensation program. Agents often watch as their clients struggle to implement best practices in workers' compensation, which can impair emods and profitability. Join us for this one-hour dive into a stronger workers' compensation strategy. By the end of this session, you should be able to:

- Evaluate the strength of your clients' current WC program
- Determine if reporting requirements align with best practices
- Review strategies for claims that don't settle
- Apply best practices to agency/carrier relationships
- Evaluate current return-to-work programs

5 Key Work Comp Audit Facts

Christopher J. Boggs

Workers' compensation coverage is initially priced on an estimated basis. The insured estimates payrolls (and sometime class codes) at the beginning of the policy period for the upcoming year on which the insurance carrier charges a premium using the prescribed rates. After the close of the policy year, the insurance carrier desires to firm up the numbers to confirm collection of the actual premium earned for the actual exposure insured. This "firming-up" is known as the premium audit. When preparing for or reviewing an audit, there are five KEY workers' compensation audit facts or issues every insurance professional must know:

- How the Governing Class Code is developed
- The four exceptions to the Governing Class Code
- The "ABC's" of the premium audit
- What information is needed at the audit
- What remuneration (pay) is included and excluded.
- These are the five topics of this webinar. With this information you can better prepare your clients for the audit, making you more beneficial to your client than your competition.

A Workers' Compensation Panel Conversation

Frank Pennachio

The Workers' Compensation arena is complicated. Every state does its own thing. Every carrier handles its claims differently. Employers aren't sure how it works sometimes, they just write the premium checks and hope that their premiums don't go up next year. We've brought together two industry

veterans and friends of the Academy, Frank Pennachio and James Moore for a unique discussion about Workers' Compensation insurance, its present, its future, and anything else that comes up. Here are some topics that we plan to cover:

- The influence of the Experience Modification Factor on pricing.
- Technology's influence on the role of the adjuster.
- The role of the insurance company and the agent in the workers' compensation claim process.

Compensability Determinations in Workers' Compensation - What Now in Light of COVID?

Nancy Germond

What goes into the determination of a "compensable" workers' compensation claim? This course will review the compensability investigation necessary to determine whether a carrier will pay for or deny a workers compensation claim. This investigation has become even more complex in light of COVID-19 concerns, so we'll cover the investigation of COVID illness compensability in workers' compensation claims. At the end of this session, you should be able to:

- Evaluate what goes into a compensability investigation in workers' compensation.
- Differentiate between a claim that is compensable and one that is not.
- Understand that a workers compensation claim that is denied may still be found compensable when an administrative law process becomes involved
- Analyze the COVID-19 investigation and compensability decision.

Create Sales Opportunity Using 6 Common Work Comp Errors

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. Surprise audits, reclassification of payroll, unknown future effects of claims and a general lack of understanding all create increased sales opportunity for insurance agents. We will explore these six common employer made workers compensation errors:

- Payroll
- Changes in Business Operations
- Claims
- Classification Codes
- Experience Rating and the EMR
- Audits

In this webinar you will learn:

- How to identify key points that you may use to crack the sales code when it comes to inaccuracies found within these error categories
- How employers and other agents create issues that lead to problems within these categories
- How to uncover and identify costly hidden, unknown future problems an employer may have to face
- How to turn identified problems into new sales opportunity
- We will review real life examples and discuss how you may use this information to solve problems for your current and future workers compensation clients.

Emerging Trends and Risks in Workers Comp that Could Adversely Affect Agents

Frank Pennachio

The world of work comp is changing at an accelerated pace. Disruptions are occurring across the entire spectrum, including: underwriting, safety and loss control, and medical management. Agents must adapt, or they will be left behind.

Fiduciary Liability Updates for 2022

Frank Pennachio

Litigation arising from the management of employee benefits plans has increased dramatically over the past couple of years. New federal laws, regulations, guidelines, and established case law, as well as increased compliance audits by the Department of Labor are expected to escalate the risks to an even higher level in 2022. In this webinar, participants will learn:

- The impact of the Consolidated Appropriations Act of 2021 on Fiduciary Risks and Liabilities.
- How new Broker/Agent compensation and fee disclosure will increase risks to employers and plan sponsors.
- The Department of Labor's new Cyber security guidelines, and the risks to employers if non-compliant.
- What agents and brokers must do to assist employers to mitigate and transfer these emerging and escalating risks.
- How to leverage these significant changes to create opportunities to attract and retain clients.

Getting Back to Work: Workers' Comp & the Social Determinants of Health

Nancy Germond

Early intervention on SDOH factors post-injury can be a game changer in workers' compensation injuries. By evaluating and acting to reduce barriers to post-injury recovery, employers and claims professionals can lower medical spend, prevent rehospitalizations, and speed return to work. After this session, attendees should be able to:

- Review the factors known as SDOH, which can delay recovery and drive medical spend.
- Understand the connection between non-injury health and human factors to better understand the injury management cycle
- Review the importance and types of interventions that can support effective SDOH management post-injury
- Review the factors of SDOH that will impede return to work

How Relevant is the Work Comp Experience Mod?

Frank Pennachio

Changes in technology and data analytics have 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. Participants will learn:

- How the "big data" movement is changing work comp underwriting and pricing
- How the influence of the experience mod on pricing is eroding and creating agent challenges
- What is not likely to change and how to prepare for those conversations
- How to get out in front and prepare your clients and prospects for these changes
- How to leverage these changes to get in front of your competition and make more sales

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

Frank Pennachio

Agents and employers may want to pay closer attention to what is emerging in the workers' compensation arena. Work Comp rates have been declining across the country as the number of employee injuries has been declining for many years. As a result, agents seem to have grown complacent and are even asserting, "there is no pain in work comp." However, as the number of injuries has been declining, the cost per injury is skyrocketing. The reduction in the number of injuries has masked the adverse effects of the increased cost per claim. It's time to wake up. The reduction in injury rates is leveling off and beginning to flatten out. Experts, such as Conning Research and Fitch, are predicting that we are nearing the bottom of declining injury and premium rates. Now it the time to assess an employer's injury management practices in advance of the rising tide of increased costs and reduced capacity. In this session, participants will learn:

- What's the greatest cost driver in workers' compensation; (hint: it's not employee fraud).
- What are the 5 most important employer practices that reduce work comp injury costs.
- What's missing from the work comp system that's creating unnecessary costs and lost productivity.

Leveraging Data to Differentiate Yourself from the Competition

Frank Pennachio

Risk Managers and insurance buyers are demanding more data from their insurance agents. Too few agents are comfortable structuring, compiling, and leveraging data. As W. Edwards Deming, said, “Without data, you are just another person with an opinion.” In this session, participants will learn:

- What’s driving the demand for benchmarking and data analytics.
- The difference between benchmarking and data analysis.
- How to tell the “data story” to differentiate from your competition and create and keep more clients.

Mitigating the Risks of A Tight Labor Market Using Effective WC Practices

Frank Pennachio

Ask any employer about their most significant challenges, and you will most likely hear about the labor shortage. The inability to attract and hire employees is adversely affecting the sustainability and growth of many businesses. It should go without saying that losing an employee to a relatively minor work-related injury must be avoided. In this session, participants will learn:

- What most employers must stop doing following after an injury occurs.
- What works ... how to reduce the risk of losing an employee following an injury.
- Basic benchmarking to identify progress and influence additional interventions.

Practical Workers’ Compensation: The Surprising Importance of Employers’ Liability Protection

Christopher J. Boggs

Surprising Importance of Employers’ Liability Protection 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. This session provides a new appreciation for the importance of employers’ liability protection. Become a workers comp expert! This course is included in our 5 part series Practical Workers’ Compensation: What You Need To Know (5-part series).

Practical Workers’ Compensation: What You Need To Know (5-part series)

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. This five-part webinar series provides an in depth study on these “moving parts” that make the workers’ compensation policy work. Rarely is policy language discussed because it is only a small part of the workers’ compensation “machine.”

The 7 Fastest Ways to Ruin (Blow Up) a Workers' Comp Program

James Moore

Workers' Compensation is the most expensive part of a client's insurance program. It can also be the most time-consuming. While we're at it, it can also be one of the simplest to have troubles with. This class is based on James Moore's 30+ years of experience analyzing claims, Experience Mod worksheets, premium audits, and policies. These seven components are completely employer-centric. Insurance professionals of all sorts, agents, underwriters, consultants, etc. can help their insured clients greatly by encouraging them to avoid all of these seven program failures. The seven failures can result in the insured paying more for their workers' comp policy than they should, and other troubles with their workers' comp program.

The Pros and Cons of Professional Employer Organizations (PEOs)

Frank Pennachio

The employee leasing industry has enjoyed marked growth in the last few years, based upon the assumptions that a business owner could pass some of the regulatory responsibilities, and employer liabilities to a "professional employer organization" (PEO) trained in human resource management. Additionally, the logic of volume buying power presents a strong argument for the potential savings a business owner might enjoy under this type of relationship. This is employee leasing "in theory". In practice, the employee leasing industry is not always what it appears to be. In this session, participants will learn:

- The PEO Value Proposition.
- The "anatomy" of the PEO sale.
- What most employers don't know about the risks they assume in a PEO arrangement.
- What to do when you meet an employer in a PEO.
- What to consider if you decide to sell PEO arrangements?

Top 10 Questions from Agents, Risk Managers, and Other Consultants

James Moore

During his 30+ year career in the insurance industry, James Moore began to notice that certain questions came up more often than others. In this session, he plans to cover the top ten most popular questions that he has seen from insurance agents, insureds, consultants, and other insurance personnel. This session starts in the workers' compensation space and then will branch out into other lines, including self-insured programs. By the end of this session, you should be able to:

- Discuss critical frustrations that your clients have.
- Describe how you can use controversy to your benefit.
- Discuss the confusion that can be created by rating bureaus and how to eliminate it.

Understanding Occupational Disease in the Age of COVID-19

James Moore

Occupational disease remains one of the unknowns in Workers' Compensation insurance claims even with the advent of COVID-19. Are the presumption laws needed to make sure the workers injured by COVID-19 receive proper care and benefits? Occupational disease claims can be the most costly. Mesothelioma occupational disease claims may cost \$100,000+ per incident. In this session you will learn:

- How wristwatch faces became the origin of Occupational Disease laws nationwide
- The difference between an accident and an occupational disease
- Examples of Occupational Disease laws and rules in certain states
- How long does the injured employee have to make a claim?
- Are the COVID-19 presumptions necessary?
- Occupational disease vs. personal sensitivity claims
- Can a COVID-19 claim be denied?

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

Frank Pennachio

Work Comp Group Captives are a viable option for right-fit companies. However, there is often a lack of disclosure and business leaders are not given the opportunity to make an intelligent and informed decision.

Work Comp Retrospective Rating Plans

Frank Pennachio

Workers' Compensation Retrospective Rating Plans can be an effective method for employers to finance and reduce their injury costs. However, few agents understand the complexities of these plans or how to assess if they are the right fit to propose to an employer. Even though the structure of these plans is similar, not all Retrospective Rating Plans are created equally. It is important to know what to look for in the contract to avoid unpleasant surprises. With the Work Comp market tightening, agents are likely to see Insurance Companies offering Retro Plans instead of Guaranteed Cost Plans for employers with adverse losses. In a tight market, Insurance Companies often look to share the risk of losses with their employer clients. If you are not already an expert on Retro Plans, now is the time to get up to speed and not get caught off guard. Participants of this webinar will learn:

- The Different Types of Retro Plans
- How Workers' Compensation Retrospective Plans Work
- The Advantages and Disadvantages of Retro Plans
- How to Calculate the employer's "Break-Even" Point and Maximum Risk Exposure
- What to Look for in the Retro Contract to Avoid Surprises
- How to Compete and Win New Clients with Your Knowledge of Retro Plans

Workers' Comp in 60 Minutes - How Agents Can Lead with Work Comp

Nancy Germond

This course provides a one-hour look at how to lead with workers' compensation for insurance agents. This is a basic class that covers what the WC policy covers, how to encourage a safety culture that promotes a speedy return to work for your clients, and how you as an agent can "lead" with workers' compensation. After this class, attendees will be able to:

- Better understand what the WC policy covers
- Evaluate the strength of their clients' current WC program
- Apply best practices to the WC coverages and customer management
- Avoid errors and omissions claims involving work comp policies

Workers' Comp Risks and Opportunities for Contractors

Frank Pennachio

Almost all insurance agencies, both large and small, engage with clients in the construction industry. Construction clients present significant opportunities for agents as their business is unique, hazardous and complex. Even though work comp rates have been declining across the country, contractors face challenges that are frequently off their radar screen that put their business sustainability in jeopardy. In this session, participants will learn:

- How to identify and address Federal Workers' Compensation Acts exposures
- How to identify and address the risks arising from temporary labor and independent contractors
- How to identify and address multi-jurisdictional risks
- How to avoid premium audit surprises
- Managing the Experience Mod for Bid Qualification purposes.

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

Frank Pennachio

With few exceptions, Workers' Compensation Rates have declined across the country for the past several years. As a result, many employers have become complacent, and agents report "there is not any pain in work comp." Nothing could be further from reality. Employers face increasing risks of financial ruin from their workers' compensation insurance program. Agents must keep their eye on the ball. Significant risks and opportunities are arising from Workers' Compensation Insurance. In this session, participants will learn:

- The greatest risk and cost to employers arising from an employee injury.
- The most likely situations that cause a work comp claim to be denied, and how to prevent them.
- Increasing risks arising from the medical system and how to reduce them.
- Measurements and benchmarks critical to success.

Workers' Compensation Insurance Basics

Frank Pennachio

Insurance education professionals have a tendency to gravitate toward the more complex topics and issues. As a result, the basics are frequently overlooked or not emphasized. In this session, we will cover Workers' Compensation Insurance from the ground up. Participants may even be surprised that the basic concepts may be new to them. In this session, participants will learn:

- What is the "Grand Bargain" in Workers' Compensation?
- How does the coverage work?
- How are premiums calculated?
- What causes claim denials?
- State Act versus Federal Act Workers' Compensation.

Workers' Compensation Premium Audit

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.

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