

# Independent Insurance Agents & Brokers of Washington

## 2020 Webinars

### Register

Register by mail or online at [www.wainsurance.org](http://www.wainsurance.org). Once your registration has been processed, you will receive an emailed order confirmation.

**24 hours before the class**, we will email you an invitation with the URL/link needed to enter the webinar at its scheduled time, a student outline, and webinar instructions. You can attend in your home or office.

### Attend

With a computer, Internet access and head-phones or speakers, you can participate in a web-based classroom conducted LIVE. We recommend using the **newest version of Google Chrome** for the best webinar experience. Firefox, Edge, Internet Explorer, or Safari may be used, but will require the AnyMeeting Desktop app.

### Get CE Credit

If you were logged in for the duration of the webinar and have answered all polling questions as documented in a post webinar report, IIABW will email your CE certificate and will upload your CE credit completion information to the Washington Office of the Insurance Commissioner.

**No exam** is required for CE credit. It's really that easy!

## May

Date	Webinar	Time (Pacific)	Instructor
5	Farm Vehicle and Equipment Coverages	10 AM - 1 PM	Keith Wilts
6	Additional Insureds and Certificates of Insurance	6 AM - 9 AM	Paul Burkett
7	Personal Lines Checkup - What's New and What's Changed ... What It All Means?	10 AM - 1 PM	Keith Wilts
11	The Dirty Dozen <i>Twelve Great Commercial Insurance Mysteries</i>	10 AM - 1 PM	Keith Wilts
12	Dispelling the Myths of Workers' Compensation	10 AM - 1 PM	Patrick Deem
13	Cyber Liability	10 AM - 1 PM	Paul Burkett
14	Protecting Your Most Valuable Asset	10 AM - 1 PM	Ross Pearce
18	Condominiums	10 AM - 1 PM	Ross Pearce
19	Ethical Dilemmas ... Making the Right Choices	10 AM - 1 PM	Ross Pearce
20	E&O: Commercial Liability Coverage Gaps and How to Fill Them	6 AM - 9 AM	Keith Wilts
20	E&O: Roadmap to Homeowners Insurance	10 AM - 1 PM	Keith Wilts
21	Contractual Liability ... Separating Fact from Fiction	10 AM - 1 PM	Keith Wilts

# June

Date	Webinar	Time (Pacific)	Instructor
4	Top 10 Countdown of Personal Lines Coverages & Current Issues	10 AM - 1 PM	Keith Wilts
8	Insuring Toys and Collectibles	10 AM - 1 PM	Keith Wilts
10	Contractors Property Exposures	10 AM - 1 PM	Paul Burkett
15	The Insured, Additional Insured vs Named Insured Debate	10 AM - 1 PM	Keith Wilts
16	E&O: Roadmap to Personal Auto and Umbrella Insurance	10 AM - 1 PM	Keith Wilts
17	Ethics and Agent Liability	10 AM - 1 PM	Paul Burkett
22	Businessowners Policy (BOP) ... Planning for the Unexpected	10 AM - 1 PM	Keith Wilts
23	Farm Liability Coverages	10 AM - 1 PM	Keith Wilts
24	E&O: Commercial Property Coverage Gaps and How to Fill Them	10 AM - 1 PM	Keith Wilts
25	Take Charge of Emerging Homeowners' Insurance Trends ... Tiny Houses, Home Sharing, E-Scooters, Events, and Kids	10 AM - 1 PM	Ross Pearce
29	Commercial Property Coverages <i>Exploring Key Concepts</i>	10 AM - 1 PM	Patrick Deem

# July

Date	Webinar	Time (Pacific)	Instructor
13	Insuring Technology Exposures - Products, Property and Professional Liability	10 AM - 1 PM	Paul Burkett
14	Life Insurance ... Benefits for the Living	10 AM - 1 PM	Ross Pearce
15	Insuring Hobby and Small Farms	10 AM - 1 PM	Keith Wilts
16	E&O: Roadmap to Homeowners Insurance	10 AM - 1 PM	Keith Wilts
20	Take Charge of Emerging Personal Automobile Trends ... Automobile Sharing and Transportation Networks, Insureds vs. Family Members	10 AM - 1 PM	Ross Pearce
21	Cyber Liability	10 AM - 1 PM	Paul Burkett
22	E&O: Commercial Liability Coverage Gaps and How to Fill Them	10 AM - 1 PM	Keith Wilts
23	Ethics - Walking a Straight Line	10 AM - 1 PM	Keith Wilts
27	Business Auto Coverages	10 AM - 1 PM	Patrick Deem
28	Commercial General Liability Coverages	10 AM - 1 PM	Bryan Tilden
29	Personal Lines Checkup - What's New and What's Changed ... What It All Means	10 AM - 1 PM	Keith Wilts
30	10 Things Every Commercial Lines Agent Ought to Know	10 AM - 1 PM	Keith Wilts

# August

Date	Webinar	Time (Pacific)	Instructor
6	Protecting Your Most Valuable Asset	10 AM - 1 PM	Ross Pearce
10	Dispelling the Myths of Workers' Compensation	10 AM - 1 PM	Patrick Deem
11	Personal Auto Policy	10 AM - 1 PM	Keith Wilts
12	Homeowners Hot Topics ... What You Need to Know	6 AM - 9 AM	Keith Wilts
13	E&O: Commercial Property Coverage Gaps and How to Fill Them	10 AM - 1 PM	Keith Wilts
17	Condominiums	10 AM - 1 PM	Keith Wilts
19	Additional Insureds and Certificates of Insurance	10 AM - 1 PM	Paul Burkett
20	Ethical Dilemmas ... Making the Right Choices	10 AM - 1 PM	Ross Pearce
24	The Dirty Dozen <i>Twelve Great Commercial Insurance Mysteries</i>	10 AM - 1 PM	Keith Wilts
25	E&O: Roadmap to Personal Auto and Umbrella Insurance	6 AM - 9 AM	Keith Wilts
25	Workers' Compensation	10 AM - 1 PM	Bryan Tilden
26	Insuring Trusts - Protecting Your Client's Wishes	10 AM - 1 PM	Paul Burkett
27	Farm Property Coverages	10 AM - 1 PM	Keith Wilts

## Participant Comments:

"Top tier training. I've taken a lot of ethics classes over the years and this is by far better than the rest."  
- Paul from Wisconsin

"I enjoyed the course; excellent explanation of the various sections"  
- Jim from Washington

"Thank you so much. The best CE class I have ever taken!"  
- Jeannette from Iowa

"Paul Burkett was knowledgeable and easy to understand. Answered all questions very clearly and quickly."  
- Brad from Missouri

"Thanks! I love having Keith as an instructor ... he has the best examples and a good sense of humor."  
- Amy from Washington

"What a difference seeing the teacher vs just the PowerPoint! I hadn't ever done a webinar like that. He was really good!"  
- Karen from Maine

"I have already signed up for two more webinars this month and will be doing more. I love the different webinars available and the presenters have always been excellent."  
- Renee from Ohio

"Ross is an excellent instructor! Used real life examples - very helpful."  
- Roberta from Kentucky

Please register me for the following webinar(s):			Member Registration Fee (per person)	Non-Member Registration Fee (per person)
Date	Topic	Times (PT)		
			<input type="checkbox"/> \$40 (3-hour class)	<input type="checkbox"/> \$55 (3-hour class)
			<input type="checkbox"/> \$40 (3-hour class)	<input type="checkbox"/> \$55 (3-hour class)
			<input type="checkbox"/> \$40 (3-hour class)	<input type="checkbox"/> \$55 (3-hour class)
			<input type="checkbox"/> \$40 (3-hour class)	<input type="checkbox"/> \$55 (3-hour class)
			<input type="checkbox"/> \$40 (3-hour class)	<input type="checkbox"/> \$55 (3-hour class)
Please verify the course number. You cannot repeat a course within your current continuing education cycle.		Total Payment	\$ _____	\$ _____

**Registration Form** must be received at least **48 hours** before the webinar.

Full Name: \_\_\_\_\_ WAOIC #: \_\_\_\_\_

Agency/Firm: \_\_\_\_\_

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**Cancellation Policy:** A written request for a one-time transfer of the full registration fee to another scheduled IIABW webinar or a refund less a \$10 cancellation fee may be made up to 24 hours before the beginning of the webinar for which the individual is registered. Substitutions are allowed — please email notification of name, WAOIC number, and email address for receiving login information.



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# About the Instructors

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## **Paul Burkett, J.D., CPCU, CIC, CRM, ARM, ALCM**

Paul is the president and CEO of Snoaspen Insurance Group, which provides risk management, training, and expert witness services to agent E&O carriers. After serving as an officer in the U.S. Air Force, Paul began his insurance career with SAFECO, where his responsibilities included loss control, sales, underwriting, and management. Paul then moved to Frank B. Hall & Company as VP Risk Management Services, responsible for alternative insurance programs such as pools, self-insurance, and captives.

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## **Patrick A. Deem, Sr., CIC, CRIS**

During his extensive insurance career that began in 1969 with USF&G Insurance Company, Patrick has served as a Commercial Underwriter, Underwriting Manager, Sales Manager, Excess and Surplus Lines Underwriter, and an Independent Insurance Agent. Patrick is the founder of Risk Management and Insurance Education Services that provides insurance consulting, training, expert witnesses, and litigation support services to insurance companies, agents, and insureds.

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## **Ross Pearce, CLU, ChFC, CIC, LUTCF**

Ross began in the insurance business as an agent in 1985 in Santa Maria, CA, with Farmers Insurance. After seven successful years, he moved to East Tennessee as a District Manager. He was then recruited by Farmers to become the Life and Financial Services Manager for the state of Iowa. When the University of Farmers began, he was tapped to lead the training division and helped develop the university into the number one corporate university in the world in 2011. He left Farmers and became head of an agency in Austin, Texas in 2012, then sold it at the beginning of 2014, and has since devoted his time to training agents and volunteer activities.

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## **Bryan Tilden, CPCU, CIC, CLU, ChFC, ARM, ALCM**

Bryan is a national lecturer and expert witness in the field of insurance. Before starting his own firm, he was the Director of Technical Affairs and Education for IIA of North Carolina. He has worked for a major brokerage firm on Fortune 100 accounts, specializing in large retention programs utilizing international markets. Bryan is an active volunteer in the fire and rescue services and is an internationally certified technical rescue instructor. He is a member of the International Association of Arson Investigators and teaches arson investigation courses.

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## **Keith Wilts, CPCU, CIC**

As President of Professional Training Associates, Inc., Keith conducts over 120 training classes throughout the country annually. He also makes numerous presentations for insurance and professional organizations throughout the year. Keith has more than 35 years of experience involving production and consulting activities on both commercial and personal accounts.

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## Webinar Course Descriptions

Topic:	Date:	Time (Pacific):	CE Credits:
<b>10 Things Every Commercial Lines Agent Ought to Know</b> <b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>July 30</b>	<b>10 AM - 1 PM</b>	<b>Course #621432 3 P&amp;C hours</b>
Discover the truth about 10 significant commercial property and liability coverage issues that can affect your client. When does the duty begin and end in a liability policy? Investigate the extent of the contractual liability protection provided under the CGL policy and how it compares to the BAP. Evaluate steps that can be taken to reduce potential problems when issuing Certificates of Insurance from the standpoint of the insured, certificate holder, insurance company, and agent. Study what the terms building, structure, premises, permanently installed, personal property, and site mean when used in a property policy and how they affect coverage. Clients lease, rent, and borrow property belonging to others — discover potential coverage gaps and overlaps in coverage and steps you should take to avoid problems. What do the terms vehicle, auto, or mobile equipment mean if used in a commercial property or liability policy? Analyze potential gaps and overlaps in coverage between the BAP and CGL and important endorsements that can help avoid coverage nightmares.			
<b>Additional Insureds and Certificates of Insurance</b> <b>Instructor: Paul Burkett, J.D., CPCU, CIC</b> <b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>May 6</b> <b>August 19</b>	<b>6 AM - 9 AM</b> <b>10 AM - 1 PM</b>	<b>Course #621431 3 P&amp;C hours 3 P&amp;C hours</b>
Analyze additional insured and certificate of insurance issues encountered by an insured when signing contracts. Study examples of hold-harmless and indemnification agreements frequently found in lease agreements and construction contracts. Explore the difference in protection for a “named insured,” an “automatic insured,” and an “additional insured.” Examine the extent of coverage in a Commercial General Liability (CGL), Commercial Umbrella/Excess, and Business Auto Coverage form for liability assumed in a contract. Discuss frequently requested alterations, such as notice of cancellation or nonrenewal, primary and noncontributory wording, provide notice of material change, and waiver of subrogation. Study steps that can be taken to reduce problems from the standpoint of the agent, carrier, insured, and certificate holder.			
<b>Business Auto Coverages</b> <b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>July 27</b>	<b>10 AM - 1 PM</b>	<b>Course #621233 3 P&amp;C hours</b>
What vehicles are included within the definition of “auto” in the Business Auto Policy (BAP), and why is it important to know? Learn how the definition of “mobile equipment” is used to exclude vehicles. Analyze the differences in coverage between using symbol 1 (any auto) and using symbols 2, 8, and 9 for liability coverage. Learn what potential gaps exist when using symbol 7 (specified autos). Discover potential coverage disasters that exist when insuring a vehicle owned by an individual under a BAP. Examine how the BAP and Commercial General Liability (CGL) compliment and conflict for the service, delivery, and installation risks. Learn what coverage is provided by the Drive Other Car (DOC), Individual Named Insured and Designated Insured endorsements.			
<b>Businessowners Policy (BOP) ... Planning for the Unexpected</b> <b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>June 22</b>	<b>10 AM - 1 PM</b>	<b>Course #623596 3 P&amp;C hours</b>
The Businessowners Policy (BOP) has limited eligibility compared with the Commercial Package Policy (CPP), but significant coverage is provided in this package property and liability policy. Learn the coverage advantages hidden within the BOP, and potential coverage dilemmas that exist for service, contracting, retail, processing, or manufacturing risks. Analyze what personal property is included within the building limit. Discover potential gaps that arise when insuring personal property. Examine the similarities and differences between CPP business income and extra expense coverage. Analyze the extent of protection provided for insureds under the liability coverage and how it differs from the CGL, and how Additional Insured endorsements can be used to modify coverage. Discover modifications and options various carriers are offering.			
<b>Commercial General Liability Coverages</b> <b>Instructor: Bryan Tilden, CPCU, CIC, CLU, ChFC</b>	<b>July 28</b>	<b>10 AM - 1 PM</b>	<b>Course #621229 3 P&amp;C hours</b>
Evaluate significant issues including, sources of legal liability, types of damages, and coverage triggers under the Commercial General Liability (CGL) Coverage Form. Explore Who Is An Insured and key Additional Insured endorsements. Examine the extent of coverage for expected or intended injury, contractual obligations assumed by an insured, damage to or caused by an insured's products or work, and gaps and overlaps with the Business Auto Policy for mobile equipment and the loading and unloading exposure. Certificates of Insurance and other insurance requirements will be evaluated.			
<b>Commercial Property Coverages</b> <b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>June 29</b>	<b>10 AM - 1 PM</b>	<b>Course #621246 3 P&amp;C hours</b>
Examine major commercial property exposures (including leased property), the Commercial Building and Personal Property Coverage Form, and major modifying endorsements. Determine how terms not defined in the policy, such as building, premises, fixtures, structures, personal property, vacancy, and permanently installed affect coverage. Discover what triggers coverage under commercial property versus business income/extra expense coverage forms. Assess how actual cash value (ACV), replacement cost, market value, and agreed value differ. Causes of Loss forms and endorsements will be analyzed.			



## Webinar Course Descriptions

Topic:	Date:	Time (Pacific):	CE Credits:
<b>Condominiums</b>			<b>Course #621242</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>May 18</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>August 17</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
Examine the questions agents face when writing coverage for clients who live in shared ownership properties, such as a condominium or townhouse. Discuss key points an agent must know when insuring his or her client's unit and personal property: 1. The difference between ownership of property and the responsibility to insure property; 2. Condominium terminology, bylaws, and master deed documents from an insurance exposure and issues perspective; and 3. The property and liability coverage provided in the Homeowners HO-06 Unit Owners Coverage Form and optional endorsements.			
<b>Contractors Property Exposures</b>			<b>Course #621254</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>June 10</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
Learn how to insure a project where the ownership changes or property values fluctuate during construction. Evaluate indirect losses such as delayed opening exposures, "soft costs," and loss of rents. Discover how to insure building materials and tools at various locations, including the contractor's own premises, various job sites, temporary locations, and while in transit. Examine risk evaluation in relationship to marine property loss exposures faced by commercial clients. Analyze Builders Risk, Installation Coverage Forms, Contractors Equipment Coverage, and significant endorsements.			
<b>Contractual Liability ... Separating Fact from Fiction</b>			<b>Course #622787</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>May 21</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
This class will examine significant insurance coverage issues encountered when entering into hold-harmless, indemnification agreements, leases, and construction contracts. Evaluate the considerable difference in contractual liability protection in the CGL and BAP for a Named Insured, an insured identified in the Who Is An Insured section, and an Additional Insured added by endorsement. Understand how the CGL's damage to work, damage to products, impaired property, and product recall exclusions affect contractual liability coverage.			
<b>Cyber Liability</b>			<b>Course #621245</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>May 13</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>July 21</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
Cyber risk insurance products vary significantly, so you must have the tools to evaluate the competition and assist your client in assessing the insurance coverage options available. Key issues addressed during the seminar include: Changing regulatory landscape and implications for coverage; Reasons for a non technology-related company to purchase coverage; Clients' need to protect trade secrets, proprietary information, and personally identifiable information of customers or employees; Cyber coverages to consider for e-business activity, non-electronic property, and intentional violations; How cyber risk insurance overlaps with other insurance policies; Identifying and understanding pitfalls in coverage; and Updates on new exposures, coverage decisions, and new products.			
<b>The Dirty Dozen</b>			<b>Course #621228</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>May 11</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>August 24</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
This fast-moving program examines 12 significant coverage issues vital to meeting client needs. Discuss property and liability coverage "triggers." Understand how the description of insured premises affects coverage. Review differences between Actual Cash Value (ACV), Replacement Cost, and Agreed Value. Evaluate typical hold-harmless and indemnity agreements from an insurance perspective. Analyze CGL exclusions for damage to your work, damage to your products, or damage arising out of your work or product. Identify potential coverage gaps between an auto and general liability policy.			
<b>Dispelling the Myths of Workers' Compensation</b>			<b>Course #621240</b>
<b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>May 12</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>August 10</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
Workers' Compensation insurance is an important tool for protecting employees and employers in today's workforce. Many myths have evolved that add to the confusion and further complicate this government-regulated system for work-related illnesses and injuries. Targets for this myth-slaying crusade include Independent Contractor vs. Employee determination, factors that influence an Experience Modification Factor, identifying when a client needs Employers Liability, Stop Gap, USL&H, or Jones Act Coverage; application of benefits under Other State Coverages, including protection for Volunteers, Waiver of Subrogation issues, plus dilemmas that arise when officers or others elect out of Workers' Compensation coverage.			

## Webinar Course Descriptions

Topic:	Date:	Time (Pacific):	CE Credits:
<b>E&amp;O: Commercial Liability Coverage Gaps and How to Fill Them</b>			<b>Course #624782</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>May 20</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>July 22</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>

This course is designed to help agents and brokers prevent many types of errors and omissions involving commercial liability insurance. Loss prevention seeks to reduce the frequency or likelihood of claims. On completion of this course, the student should be able to recognize and prevent many of the problems associated with selling and servicing commercial general liability insurance, commercial auto insurance, workers' compensation and employers liability insurance, and commercial excess and umbrella policies. Swiss Re E&O Credit: Attendance requirements based on the number of agency staff must be met to be eligible for the Swiss Re Corporate Solutions 10% premium credit.

<b>E&amp;O: Commercial Property Coverage Gaps and How to Fill Them</b>			<b>Course #624779</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>June 24</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>August 13</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>

This course is designed for agents and brokers to prevent many types of errors and omissions involving commercial property insurance. The producer who completes this course is less likely to be charged with an error or omission and should be better able to defend himself or herself against these allegations. Will gain knowledge designed to assist him or her to be able to recognize and prevent many of the problems associated with selling and servicing of commercial property insurance, equipment breakdown insurance, business interruption and extra expense insurance, and commercial inland marine insurance. Swiss Re E&O Credit: Attendance requirements based on the number of agency staff must be met to be eligible for the Swiss Re Corporate Solutions 10% premium credit.

<b>E&amp;O: Roadmap to Homeowners Insurance</b>			<b>Course #624780</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>May 20</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>July 16</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>

Analyze Section I – Property and Section II – Liability policy language, and how it is used to modify coverage to fit client needs. Understand HO forms and how to name the insured on the declarations page of the policy correctly; apply critical definitions within the policy that can affect coverage; discover the difference between covered property and property not covered, the perils for which property is insured, how exclusions apply to shape coverage, and the essential conditions that need to be complied with after a loss. Swiss Re E&O Credit: Attendance requirements based on the number of agency staff must be met to be eligible for the Swiss Re Corporate Solutions 10% premium credit.

<b>E&amp;O: Roadmap to Personal Auto and Umbrella Insurance</b>			<b>Course #624781</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>June 16</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>August 25</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>

Analyze the importance of eligibility requirements and proper wording of the named insured. Explore the full range of standard endorsements that can be used to modify coverage. Discover insights and tips to help make effective use of umbrellas and convince clients of their value. Upon conclusion of this course, you should have a working understanding of the PAP forms, the eligibility requirements, how to use and apply key definitions within the policy, and understand how these definitions can affect coverage. Swiss Re E&O Credit: Attendance requirements based on the number of agency staff must be met to be eligible for the Swiss Re Corporate Solutions 10% premium credit.

<b>Ethical Dilemmas ... Making the Right Choices</b>			<b>Course #621238</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>May 19</b>	<b>10 AM - 1 PM</b>	<b>3 Ethics hours</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>August 20</b>	<b>10 AM - 1 PM</b>	<b>3 Ethics hours</b>

Examine ethical dilemmas agents face in dealing with the insured and insurance company. Review the principles of agent responsibilities and liability exposures to gain an understanding of what causes ethical and legal problems in today's complex marketplace. Discuss steps in identifying, documenting, communicating, and monitoring authority and limitations on authority given by the insurance company to the agency and individual agent. Analyze the potential conflict of interest in the agent-consumer transaction.



## Webinar Course Descriptions

Topic:	Date:	Time (Pacific):	CE Credits:
<b>Ethics - Walking a Straight Line</b> <b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>July 23</b>	<b>10 AM - 1 PM</b>	<b>Course #622602</b> <b>3 Ethics hours</b>
Examine insurance statutes and regulations that apply to an agent's legal and ethical responsibility to an insured, claimant, insurer, and other agents. Analyze the potential conflict of interest that exists in the agent-consumer transaction. This conflict is complicated by a system in which agents are encouraged to provide needs analysis and risk management services to clients; however, his or her compensation or reward system is sales, not service. Identify ways in which an agent's or insurance company's potential legal liability is changed by insurance laws, society's perspective of responsibility during the insurance transaction, and court interpretations.			
<b>Ethics and Agent Liability</b> <b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>June 17</b>	<b>10 AM - 1 PM</b>	<b>Course #621249</b> <b>3 Ethics hours</b>
Learn how proper procedures and documentation can be used to prevent or reduce unethical behavior or errors and omissions (E&O) claims. Discuss agent duties to the insurance company under the law of agency, duties to the client under "dual agency," and responsibilities to others who may be relying upon your insured's insurance protection, such as mortgage holders, family members, loss payees, and lessors. Examine agency procedures such as the account review process, coverage surveys and summaries, applications, binders, policy cancellation and non-renewal, certificates of insurance, and record retention.			
<b>Farm Liability Coverages</b> <b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>June 23</b>	<b>10 AM - 1 PM</b>	<b>Course #621241</b> <b>3 P&amp;C hours</b>
This course provides a detailed overview and analysis of the liability exposures faced by farmers and a thorough understanding of the various insurance products that can be used in arranging an insurance program on their behalf. Participants will examine the most common farm liability coverage forms and endorsements available in the marketplace, including a study of coverage provided as well as exclusions, commonly used endorsements, policy conditions, and miscellaneous provisions. The course will review vehicle (autos, mobile equipment, recreational vehicles) exposures faced by farmers and exploring the coverages available under various standard insurance policies.			
<b>Farm Property Coverages</b> <b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>August 27</b>	<b>10 AM - 1 PM</b>	<b>Course #621250</b> <b>3 P&amp;C hours</b>
This course covers the topic of farm property policies, which are designed to provide insurance on existing buildings and their contents. Tractors, combines, livestock, and other items all found on an insured farm may also move around on and off the farm premises and an overview of equipment breakdown, mobile agricultural machinery and equipment, and livestock exposures faced by farms. These exposures are treated through property insurance forms or endorsements, inland marine products, or a combination of both.			
<b>Farm Vehicle and Equipment Coverages</b> <b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>May 5</b>	<b>10 AM - 1 PM</b>	<b>Course #622791</b> <b>3 P&amp;C hours</b>
Fleet diversity, cutting-edge technology, and unique property and liability hazards pose many insurance challenges. Each state has exemptions to auto laws or regulations that represent a collection of safe harbors, or defenses, from potential liability that would otherwise apply, such as when farm vehicles and farm machinery are being operated on public roads. A Farm Liability policy typically only provides coverage for defense and damages arising out of the use of farm vehicles and farm equipment while being used for "farming." Evaluate the Personal Auto, Business Auto, Farm Liability, and Mobile Equipment Coverage forms to identify when a client needs to modify coverage.			
<b>Homeowners Hot Topics ... What You Need to Know</b> <b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>August 12</b>	<b>6 AM - 9 AM</b>	<b>Course #621428</b> <b>3 P&amp;C hours</b>
Examine numerous property and liability coverage issues and possible insurance and noninsurance solutions that an insured and his or her agent could consider. Discuss factors that should be considered to determine if an activity is a business. Evaluate the coverage for borrowed, leased and other non-owned property. Discover the extent of insurance for property at another home for a college student, life partnership, or in an assisted living facility.			

## Webinar Course Descriptions

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

### **The Insured, Additional Insured vs Named Insured Debate**

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

**June 15**

**10 AM - 1 PM**

**Course #624557**

**3 P&C hours**

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

### **Insuring Hobby and Small Farms**

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

**July 15**

**10 AM - 1 PM**

**Course #622654**

**3 P&C hours**

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

### **Insuring Technology Exposures - Products, Property & Professional Liability**

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

**July 13**

**10 AM - 1 PM**

**Course #621434**

**3 P&C hours**

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

### **Insuring Toys and Collectibles**

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

**June 8**

**10 AM - 1 PM**

**Course #621253**

**3 P&C hours**

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

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

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

**August 26**

**10 AM - 1 PM**

**Course #621239**

**3 P&C hours**

The use of trusts is becoming the standard practice for individuals and households who hold any appreciable assets. The principal attraction of trusts is that they allow property to be passed down to heirs or transferred to others more quickly and at less cost than a will. Under a trust agreement, assets can pass immediately from the grantor (or donor or settlor) to the beneficiaries without having to go through the cost and public disclosure of probate. This course is designed to provide participants with an understanding of the insurance implications that exist for clients who have established a trust. Review trust terminology, types of trusts, parties involved, and resultant property and liability loss exposures. Commercial and personal lines coverage options will be examined, along with case examples regarding how each can address property and liability needs.

### **Life Insurance ... Benefits for the Living**

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

**July 14**

**10 AM - 1 PM**

**Course #623595**

**3 Life hours**

Examine how Cash Values in policies are created, and how they can be extracted by a living policy owner in the most tax advantaged manner. Review the tax consequences of Qualified Retirement Plans. Discover how a business can use the Living Benefits of a Life policy to recruit, retain and reward key employees in a business, as well as to allow the business owner to move business dollars into their personal account for retirement. Briefly review various Life Insurance Riders to focus on their Living Benefits, Viatical Settlements (Life Settlements), and the Annuity side of life contracts.

## Webinar Course Descriptions

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

### **Personal Auto Policy**

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

**August 11**

**10 AM - 1 PM**

**Course #621252**

**3 P&C hours**

Writing insurance coverage to keep up with the changing needs of your clients can be challenging. We will examine the important differences between eligibility and actual coverage under the Personal Auto Policy (PAP). Analyze how the term "insured" varies significantly within the four coverage sections of the PAP. Discover how the liability definition of insured affects coverage for residents, non-residents, employers, and volunteer groups. Learn the extent of coverage for an insured's business and volunteer activities. Key provisions in medical payments, uninsured motorist, and underinsured motorist coverage will be reviewed. Study coverage for damage to covered autos, borrowed, or rented autos.

### **Personal Lines Checkup - What's New and What's Changed ... What It All Means**

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

**May 7**

**10 AM - 1 PM**

**Course #624642**

**3 P&C hours**

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

**July 29**

**10 AM - 1 PM**

**3 P&C hours**

Keep up to date on the latest personal property and liability issues and coverage revisions. Examine significant loss exposures and recent coverage changes that have taken place in personal automobile and homeowner's insurance, the coverage issues that motivated the revisions, and what the changes mean for agents and insureds. Understand the primary source of claims and the coverages available to provide the protection your insureds need. Discuss tools available to identify and evaluate client needs when writing and renewing a personal lines account, such as checklists and renewal questionnaires.

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

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

**May 14**

**10 AM - 1 PM**

**Course #621435**

**3 L&H hours**

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

**August 6**

**10 AM - 1 PM**

**3 L&H hours**

Learn how to help your clients to protect his or her ability to produce income with the same care and skill you use to insure their personal and business assets. Examine six key areas that impact your client's income, and discover proactive steps you can take to protect this most valuable asset. Disability Income, Long Term Care (LTC) Insurance, Life Insurance, and the Affordable Care Act and its impact on health plans will be highlighted. Discover the key steps in developing a systematic savings and/or investment plan and explore the differences between an IRA, 401(k), and Mutual Funds. Evaluate ways to help clients prepare for retirement, including the effects of taxes, and how trusts and the proper titling of property can be used as part of his or her comprehensive financial plan.

### **Take Charge of Emerging Homeowners' Insurance Trends ...**

**Tiny Houses, Home Sharing, E-Scooters, Events, and Kids**

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

**June 25**

**10 AM - 1 PM**

**Course #624839**

**3 P&C hours**

The average modern-day family is not what it once was. Studies indicate that as recently as 1985, the "traditional family," which consists of mom, dad, and children, made up about 47% of all households. Today that number is closer to 21%. While family dynamics in the United States have changed, personal lines insurance policies haven't necessarily kept pace with those changes. This seminar will examine challenges posed when insuring Tiny Houses; criteria used to determine when an individual qualifies as a named insured, family member, or automatic insured; business use and home-sharing activities; Aircraft (including drones); E-Scooters; special event exposures; and personal injury (libel, slander, invasion of privacy) vulnerabilities.

### **Take Charge of Emerging Personal Automobile Trends ...**

**Automobile Sharing and Transportation Networks, Insureds vs Family Members**

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

**July 20**

**10 AM - 1 PM**

**Course #624840**

**3 P&C hours**

As Dorothy once lamented in the Wizard of Oz, "We're not in Kansas anymore!" While that comment doesn't have anything to do with Personal Automobile Insurance Policies, it does reflect the fact that life as we knew it has changed! This class is designed to look at the changes that have occurred regarding how we get from one location to another and how we use our automobiles. We will explore how the personal auto insurance industry is dealing with these issues, examine what endorsements are available to provide coverage, and if these endorsements alone are sufficient to protect our customers adequately. How do Uber, Lyft and other auto transportation networks fit into the mix? What is an "auto-sharing program," and how does the personal auto policy respond to this?

## Webinar Course Descriptions

Topic:	Date:	Time (Pacific):	CE Credit:
<b>Top 10 Countdown of Personal Lines Coverages &amp; Current Issues</b> <b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>June 4</b>	<b>10 AM - 1 PM</b>	<b>Course #621224</b> <b>3 P&amp;C hours</b>

Discuss automobile ride sharing arrangements (e.g. Uber and Lyft), and potential coverage problems for shared ownership automobiles and properties, such as condominiums. Evaluate how being a resident of the insured's household affects coverage under Homeowners and Personal Auto policies. Evaluate the extent of coverage for business in personal lines policies. What liability insurance would be available if a parent is sued for negligent supervision of a minor?

<b>Workers' Compensation</b> <b>Instructor: Bryan Tilden, CPCU, CIC, CLU, ChFC</b>	<b>August 25</b>	<b>10 AM - 1 PM</b>	<b>Course #621247</b> <b>3 P&amp;C hours</b>
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Analyze significant coverage issues encountered when writing workers compensation insurance. Discuss the legal concepts of the Workers Compensation system and the four primary benefits available to an injured worker. Examine the NCCI Workers Compensation Policy Part One: Workers Compensation, Part Two: Employers Liability, and Part Three: Other States Coverage. Review major workers' compensation, employers' liability, and stop gap endorsements. Emphasis will be placed on risk evaluation in relationship to workers' compensation liability loss exposures faced by commercial clients. The scope of this course is nationwide with emphasis on NCCI rules, while significant state-by-state differences are noted. Review the sources of legal liability, the concept of exclusive remedy, definitions of employer and employee, deductible plans, and experience modification (mod) factors.