

# 2018 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, Adobe Flash Player (a free download), and headphones or speakers, you can participate in a web-based classroom conducted LIVE.

## 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, IABW 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!

## September

Date	Webinar	Time (Pacific)	Instructor
13	Risk Assessment for Manufacturing Operations - What Can Go Wrong?	6 AM - 9 AM	Paul Burkett
14	Personal Auto Policy	6 AM - 9 AM	Keith Wilts
17	Who Is An Insured	10 AM - 1 PM	Keith Wilts
18	Ethics and Agent Liability	10 AM - 1 PM	Paul Burkett
19	Life and Health Solutions for Business Challenges	6 AM - 9 AM	Ross Pearce
20	Homeowners Hot Topics ... What You Need to Know	10 AM - 1 PM	Ross Pearce
24	Commercial Property Coverages <i>Exploring Key Concepts</i>	10 AM - 1 PM	Patrick Deem

# October

Date	Webinar	Time (Pacific)	Instructor
4	Additional Insureds and Certificates of Insurance	10 AM - 1 PM	Paul Burkett
5	Workers' Compensation	6 AM - 9 AM	Keith Wilts
9	Business Auto Coverages	10 AM - 1 PM	Patrick Deem
10	E&O: Roadmap to Policy Analysis - Part One	6 AM - 9 AM	Keith Wilts
10	E&O: Roadmap to Policy Analysis - Part Two	10 AM - 1 PM	Keith Wilts
10	E&O: Roadmap to Policy Analysis - Part One	2 PM - 5 PM	Keith Wilts
15	Top 10 Countdown of Personal Lines Coverages & Current Issues	10 AM - 1 PM	Keith Wilts
16	An Agent's Guide to Insuring Nonprofits	10 AM - 1 PM	Richard Clarke
17	Business Income - Coverage Analysis through Claims	10 AM - 1 PM	Keith Wilts
18	Ethical Dilemmas ... Making the Right Choices	10 AM - 1 PM	Ross Pearce
22	Contractors Property Exposures	10 AM - 1 PM	Paul Burkett
29	Condominiums	10 AM - 1 PM	Ross Pearce
30	Insuring Hobby and Small Farms	10 AM - 1 PM	Keith Wilts

# November

Date	Webinar	Time (Pacific)	Instructor
5	Dispelling the Myths of Workers' Compensation	10 AM - 1 PM	Patrick Deem
7	When the Child Becomes the Parent - Aging Parents and Insurance Decisions	6 AM - 9 AM	Ross Pearce
8	E&O: Roadmap to Policy Analysis - Part One	6 AM - 9 AM	Keith Wilts
8	E&O: Roadmap to Policy Analysis - Part Two	10 AM - 1 PM	Keith Wilts
9	Personal Auto Hot Topics ... What You Need to Know	6 AM - 9 AM	Keith Wilts
14	Life Insurance ... Benefits for the Living	10 AM - 1 PM	Ross Pearce
15	It's Not My Fault, or Is It? - Liability Issues in Personal Lines Policies	10 AM - 1 PM	Ross Pearce
16	Cyber Liability	6 AM - 9 AM	Paul Burkett
19	Ethics and the Law	10 AM - 1 PM	Keith Wilts
27	Insuring Trusts - Protecting Your Client's Wishes	10 AM - 1 PM	Paul Burkett
28	Commercial General Liability Coverages	10 AM - 1 PM	Keith Wilts
29	Insuring Toys and Collectibles	10 AM - 1 PM	Keith Wilts

# December

Date	Webinar	Time (Pacific)	Instructor
4	E&O: Roadmap to Policy Analysis - Part One	6 AM - 9 AM	Keith Wilts
4	E&O: Roadmap to Policy Analysis - Part Two	10 AM - 1 PM	Keith Wilts
5	Condominiums	10 AM - 1 PM	Ross Pearce
10	Commercial Property Coverages <i>Exploring Key Concepts</i>	10 AM - 1 PM	Patrick Deem
11	Additional Insureds and Certificates of Insurance	6 AM - 9 AM	Paul Burkett
11	Protecting Your Most Valuable Asset	10 AM - 1 PM	Ross Pearce
12	Homeowners Hot Topics ... What You Need to Know	6 AM - 9 AM	Ross Pearce
12	Ethics and Agent Liability	10 AM - 1 PM	Paul Burkett
13	Lying, Stealing, New Types of Fraud: The Importance of Crime Insurance	10 AM - 1 PM	Richard Clarke
14	Farm Vehicle and Equipment Coverages	6 AM - 9 AM	Keith Wilts
17	Who Is An Insured	10 AM - 1 PM	Keith Wilts
18	Businessowners Policy (BOP) ... Planning for the Unexpected	10 AM - 1 PM	Keith Wilts

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

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

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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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## **Richard Clarke, CPCU, CIC, RPLU**

Dick is senior VP for J. Smith Lanier & Company in Atlanta. His experience includes underwriting, agency management, insurance buyer, risk management consultant, and national brokerage. He previously worked for Palmer & Cay, spent thirteen years as a consultant to large and small entities in the United States, and three and a half years with a national brokerage firm. Dick has authored three books on professional insurance, published numerous articles, and is a nationally recognized speaker.

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

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

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

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

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

Bryan is a national lecturer and expert witness in the field of insurance. Before starting his own firm, he was the Director of Technical Affairs and Education for IIA of North Carolina. He has worked for major brokerage firms 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 over 35 years of experience involving production and consulting activities on both commercial and personal accounts.

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# Course Descriptions

<b>Topic:</b>	<b>Date:</b>	<b>Time (Pacific):</b>	<b>CE Credits:</b>
<b>Additional Insureds and Certificates of Insurance</b>			<b>Course #621431</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>October 4</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>December 11</b>	<b>6 AM - 9 AM</b>	<b>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 and/or nonrenewal, primary and noncontributory wording, notice of material changes, and waiver of subrogation. Evaluate steps that can be taken to reduce the potential for problems from the standpoint of the agent, carrier, insured, and certificate holder.

<b>An Agent's Guide to Insuring Nonprofits</b>			<b>Course #621430</b>
<b>Instructor: Richard Clarke, CPCU, CIC</b>	<b>October 16</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>

Many insurance challenges are posed by nonprofit organizations such as homeowner's associations, faith-based charities, and industry-specific trade associations, because they unique insurance issues in comparison to for-profit organizations. Discover the unique aspects encountered when writing Directors & Officers coverage for nonprofits and other volunteer-driven organizations. Learn why Employment Practices issues and coverages are particularly perplexing with nonprofits. Fiduciary Liability, Crime Insurance (money, securities, tangible property losses), and Privacy/Data Breach (Cyber) Insurance will be examined from an exposure, coverage availability, and insurer consideration perspective. We will round out the discussion with other coverages, including Errors & Omissions (Professional) Liability, General Liability, and Hired & Non-owned Auto.

<b>Business Auto Coverages</b>			<b>Course #621233</b>
<b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>October 9</b>	<b>10 AM - 1 PM</b>	<b>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>Business Income - Coverage Analysis through Claims</b>			<b>Course #622363</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>October 17</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>

Examine the business income and extra expense (BI/EE) insurance risk analysis process, application and worksheet considerations, important coverage issues, and unique aspects of a BI/EE claim. Evaluate questions that must be answered, and financial information that should be examined, to determine proper limits of BI/EE insurance. Discover important differences between what triggers coverage in business income compared to the building and personal property coverage form. Analyze endorsements and coverage options, including agreed value, extended business income, and dependent property coverage. Discuss key differences in writing manufacturing and mercantile risks.

<b>Businessowners Policy (BOP) ... Planning for the Unexpected</b>			<b>Course #TBD</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>December 18</b>	<b>10 AM - 1 PM</b>	<b>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 key 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 coverage gaps that arise when insuring personal property owned by clients. 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.

## Webinar Course Descriptions

<b>Topic:</b>	<b>Date:</b>	<b>Time (Pacific):</b>	<b>CE Credits:</b>
<b>Commercial General Liability Coverages</b> <b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>November 28</b>	<b>10 AM - 1 PM</b>	<b>Course #621229</b> <b>3 P&amp;C hours</b>
Evaluate significant issues including sources of legal liability, types of damages, and coverage triggers under the 2013 Edition 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>September 24</b>	<b>10 AM - 1 PM</b>	<b>Course #621246</b> <b>3 P&amp;C hours</b>
<b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>December 10</b>	<b>10 AM - 1 PM</b>	<b>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. Evaluate sources of insurable interest and exposures of particular importance when your client has the property of others in their care, custody, or control. Determine how terms not defined in the policy, such as building, premises, fixtures, structures, personal property, vacancy, and permanently installed affect coverage. Discover the important differences in what triggers coverage under commercial property versus business income/extra expense coverage forms. Assess how actual cash value (ACV), replacement cost, market value, and agreed value differ. Causes of Loss forms will be analyzed for significant coverage provisions, including ordinance and law concerns. Review key endorsements used to expand, reduce, or clarify coverage, such as the Margin Clause or Manufacturers Selling Price Finished "Stock" Only endorsement.			
<b>Condominiums</b> <b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>October 29</b>	<b>10 AM - 1 PM</b>	<b>Course #621242</b> <b>3 P&amp;C hours</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>December 5</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
Examine the difficult questions agents face when writing coverage for clients who live in shared ownership properties, such as a condominium or town house. 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>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>October 22</b>	<b>10 AM - 1 PM</b>	<b>Course #621254</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. This seminar will cover 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>Cyber Liability</b> <b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>November 16</b>	<b>6 AM - 9 AM</b>	<b>Course #621245</b> <b>3 P&amp;C hours</b>
Cyber risk insurance products vary significantly, so it is important that you 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>Dispelling the Myths of Workers' Compensation</b> <b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>November 5</b>	<b>10 AM - 1 PM</b>	<b>Course #621240</b> <b>3 P&amp;C hours</b>
Workers' Compensation (WC) insurance is an important tool for protecting employees and employers in today's workforce. Many myths have evolved that add to the confusion and further complicate this government-regulated system for work-related illness and injuries. Targets for this myth-slaying crusade include Independent Contractor vs. Employee determination, factors that influence an Experience Modification Factor, identifying when a client needs Employers Liability, Stop Gap, USL&H, or Jones Act Coverage; application of benefits under Other State Coverages, including protection for Volunteers, Waiver of Subrogation issues, plus dilemmas that arise when officers or others elect out of WC coverage.			

## Webinar Course Descriptions

Topic:	Date:	Time (Pacific):	CE Credits:
<b>E&amp;O: Roadmap to Policy Analysis - Part One</b>			<b>Course #621831</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>October 10</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>October 10</b>	<b>2 PM - 5 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>November 8</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>December 4</b>	<b>6 AM - 9 AM</b>	<b>3 P&amp;C hours</b>

Participants will be guided, step by step, through the process of how to read and understand insurance policy language. They will also discover how to apply basic coverage analysis to identify possible gaps in coverage. Participants will be taught what to look for in terms of insurance policy wording, punctuation, and formatting, including negative and positive implications of specific words. The course will address E&O loss control issues with the goal of learning how to more accurately match the coverage written to client needs, and thereby minimize the chance of coverage denials, damage to agent-client relationships and reputations, and allegations of bad faith. 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. This webinar is Part One of Two Parts. Each staff member must attend both Part One and Part Two.

<b>E&amp;O: Roadmap to Policy Analysis - Part Two</b>			<b>Course #621832</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>October 10</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>November 8</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>December 4</b>	<b>10 AM - 1 PM</b>	<b>3 P&amp;C hours</b>

This course is designed to help students understand advanced coverage issues. Liability issues will include proper designation of named insured in personal and commercial policies and how this can affect coverage for other insureds, coverage triggers for damage vs. defense, limitations for damage to property in insured's care, key definitions, and the difference between occurrence and claims made coverage. Property issues include insurable interest requirement, property subject to special limitations or sub-limits, coinsurance and other insurance to value requirements, real and personal property valuation, and loss settlement provisions. 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. This webinar is Part Two of Two Parts. Each staff member must attend both Part One and Part Two.

<b>Ethical Dilemmas ... Making the Right Choices</b>			<b>Course #621238</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>October 18</b>	<b>10 AM - 1 PM</b>	<b>3 Ethics hours</b>

When discussing ethics, we are not dealing with a set of fixed rules, but rather with attitudes, ideas and beliefs. Examine ethical dilemmas agents face in dealing with the insured and insurance company. Review the principles of agent responsibilities and liability exposures to gain an understanding of what causes ethical and legal problems in today's complex marketplace. Discuss steps in identifying, documenting, communicating, and monitoring authority and limitations on authority given by the insurance company to the agency and individual agent. Analyze the potential conflict of interest in the agent-consumer transaction.

<b>Ethics and Agent Liability</b>			<b>Course #621249</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>September 18</b>	<b>10 AM - 1 PM</b>	<b>3 Ethics hours</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>December 12</b>	<b>10 AM - 1 PM</b>	<b>3 Ethics hours</b>

Learn how proper procedures and documentation can be used to prevent or reduce unethical behavior or errors and omissions (E&O) claims. Discuss agent duties to the insurance company under the law of agency, duties to the client under "dual agency," and responsibilities to others who may be relying upon your insured's insurance protection, such as mortgage holders, family members, loss payees, and lessors. Examine agency procedures such as the account review process, coverage surveys and summaries, applications, binders, policy cancellation and non-renewal, certificates of insurance, and record retention.

<b>Ethics and the Law</b>			<b>Course #621231</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>November 19</b>	<b>10 AM - 1 PM</b>	<b>3 Ethics hours</b>

Building on the experience of individual participants, this class develops the concepts of ethical behavior, dealing with conflicts of interest, and applying a systematic evaluation process to real ethics issues in the news. Real world case studies will challenge the participant to think about the ethical decision making process. Know the questions that need to be considered when trying to make an ethical decision. Understand the need to use individual judgment and reasoning in resolving ethical dilemmas in insurance. Learn specific ways to demonstrate to others a commitment to ethics. Recognize the reasons organizations develop ethics codes. Develop ideas for a code of ethics for the participant's organization. Experience identifying and resolving ethical dilemmas in insurance situations.



## Webinar Course Descriptions

### Topic:

### Date:

### Time (Pacific):

### CE Credits:

#### **Farm Vehicle and Equipment Coverages**

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

**December 14**

**6 AM - 9 AM**

**Course #TBD**

**3 P&C hours**

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

#### **Homeowners Hot Topics ... What You Need to Know**

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

**September 20**

**10 AM - 1 PM**

**Course #621428**

**3 P&C hours**

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

**December 12**

**6 AM - 9 AM**

**3 P&C hours**

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.

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

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

**October 30**

**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, farm workers, 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 real life case or claims examples. Automobile coverage will also be reviewed to address the related farm vehicle and off premises exposures.

#### **Insuring Toys and Collectibles**

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

**November 29**

**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**

**November 27**

**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 asset. 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. The course includes a comprehensive review of trust terminology, types of trusts, parties involved, and resultant property and liability loss exposures. Commercial and personal lines coverage options will also be examined, along with real life case examples regarding how each can be used to address particular liability and property needs.

#### **It's Not My Fault, or Is It? - Liability Issues in Personal Lines Policies**

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

**November 15**

**10 AM - 1 PM**

**Course #621243**

**3 P&C hours**

Examine activities that can cause an insured to be legally liable, and the process used to determine if the Homeowners or Personal Auto policies provide coverage. Explore PAP dilemmas, including business use, rental cars, uninsured motorist, vehicles furnished and available for regular usage, the meaning of occupying a vehicle, and who can properly grant permission to use an auto. Analyze homeowner situations, including businesses in the home, damage from an intended act, and loss assessment.

## Webinar Course Descriptions

**Topic:** Life and Health Solutions for Business Challenges **Date:** September 19 **Time (Pacific):** 6 AM - 9 AM **CE Credits:** Course #622362  
**Instructor:** Ross Pearce, CLU, ChFC, CIC **3 L&H hours**

Identify the characteristics, advantages, disadvantages, loss exposures, and variation of insurance products available based on the type of business entity (Sole Proprietor, Partnership, Limited Liability Company, or Corporation). Evaluate serious risk management challenges every business could experience because of an owner or key employee's death or disability. Explore the financial and personnel considerations that need to be addressed to determine limits of insurance and how various life and disability products can be used to fund a business succession plan (Buy-Sell Agreement). Examine the benefits and potential problems associated with an Employer Owned Life Insurance (EOLI) policy and the role played by the agent. Discuss the uses and tax treatment of Life and Disability Insurance to insure a Key Person and how to protect a business with Business Overhead Expense (BOE) insurance.

**Life Insurance ... Benefits for the Living** **Course #TBD**  
**Instructor:** Ross Pearce, CLU, ChFC, CIC **November 14** **10 AM - 1 PM** **3 Life hours**

Most people purchase Life Insurance in an attempt to reduce the financial pressure on loved ones and other beneficiaries when someone dies. However, many individuals fail to realize the Living Benefits found in Life Insurance contracts. Explore benefits the policy owner may take advantage of while still alive. 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.

**Lying, Stealing, New Types of Fraud: The Importance of Crime Insurance** **Course #622742**  
**Instructor:** Richard Clarke, CPCU, CIC **December 13** **10 AM - 1 PM** **3 P&C hours**

Commercial Property forms exclude employee dishonesty, theft of money and securities, computer fraud, safe burglary, extortion, and related criminal acts. This is why every business needs a sound crime coverage program. Review the differences in theft, burglary, robbery, fraud, larceny, and mysterious disappearance, and discover why these differences are important to your clients. Evaluate the Discovery and Loss Sustained insuring agreements, limits of insurance, deductibles, exclusions, definitions, and conditions. Examine Employee Theft, Forgery or Alteration, Computer Fraud, and Funds Transfer Fraud and discover the need for social engineering attack coverage.

**Personal Auto Hot Topics ... What You Need to Know** **Course #621236**  
**Instructor:** Keith Wilts, CPCU, CIC **November 9** **6 AM - 9 AM** **3 P&C hours**

Evaluate the differences that exist between two broad categories typically referred to as the Personal Auto Policy (PAP) and the "Non-Standard" or "Special" PAP (SPAP). The SPAP is used when the carrier wants to develop very competitively priced auto insured products, and is also used to limit coverage for a driver who has a less than satisfactory driving record, limit coverage if the applicant has unknown resident driver exposures, and to exclude certain business activities.

**Personal Auto Policy** **Course #621252**  
**Instructor:** Keith Wilts, CPCU, CIC **September 14** **6 AM - 9 AM** **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.

**Protecting Your Most Valuable Asset** **Course #621435**  
**Instructor:** Ross Pearce, CLU, ChFC, CIC **December 11** **10 AM - 1 PM** **3 L&H hours**

Clients spend much of their time and energy focusing on protecting the "things" they possess and overlook the need to insure him or herself. 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.

## Webinar Course Descriptions

### Topic:

### Date:

### Time (Pacific):

### CE Credits:

#### **Risk Assessment for Manufacturing Operations - What Can Go Wrong?**

**Course #621232**

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

**September 13**

**6 AM - 9 AM**

**3 hours**

Every manufacturer's operation is unique. Risk identification and analysis is the first steps in developing an insurance program that truly meets the insured's needs. Risk Identification involves recognizing what manufacturing risks could possibly cause losses. Risk Analysis involves assessing the consequences of those manufacturing losses. Paul Burkett uses his legal training and vast insurance experience, in presenting Risk Assessment For Manufacturing Operations – What Can Go Wrong?

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

**Course #621224**

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

**October 15**

**10 AM - 1 PM**

**3 P&C hours**

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

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

**Course #621230**

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

**November 7**

**6 AM - 9 AM**

**3 L&H hours**

Explore insurance decisions encountered when providing care for an aging parent while still providing for one's own children. Review social programs and the services and benefits they do and do not provide. Examine ways of covering costs, including reverse mortgages, living with a child, nursing homes or an assisted living facility, and discuss Social Security, Medicare and Medicaid, Medigap policies, and Long Term Care insurance. Discover the intent and the benefits provided by optional riders and endorsements.

#### **Who Is An Insured**

**Course #621248**

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

**September 17**

**10 AM - 1 PM**

**3 P&C hours**

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

**December 17**

**10 AM - 1 PM**

**3 P&C hours**

Who is an insured in a Commercial Liability policy can be very different from who wants to be an insured. Examine the extent of protection for a named insured and for others who are covered by the policy. Sole proprietor, partnership, joint venture, trusts, and newly acquired or formed entities will be discussed. Protection for prior entities, employees, volunteer workers, and an additional insured will be examined. Evaluate coverage for an insured who rents or leases property.

#### **Workers' Compensation**

**Course #621247**

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

**October 5**

**6 AM - 9 AM**

**3 P&C hours**

Analyze significant coverage issues encountered when writing workers compensation insurance. Discuss the legal concepts of the Workers Compensation system and the four primary benefits available to an injured worker. Examine the NCCI Workers Compensation Policy Part One: Workers Compensation, Part Two: Employers Liability, and Part Three: Other States Coverage. Review major workers compensation, employers liability, and stop gap endorsements. Emphasis will be placed on risk evaluation in relationship to workers compensation liability loss exposures faced by commercial clients. The scope of this course is nationwide with emphasis on NCCI rules, while significant state-by-state differences are noted. Review the sources of legal liability, the concept of exclusive remedy, definitions of employer and employee, deductible plans, and experience modification (mod.) factors.