

## CE Class Schedule

### Title & Description

3 CE ~ 3 Hours

#### 6294 - How to Value Coverage to Enhance the Claims Process

- » *Where did I go wrong on these values?*
- » *Can I trust the insured to know what the value is on their building?*
- » *How do I know if the client is providing accurate values?*
- » *How much business income coverage does my client really need? ordinance coverage should I write?*
- » *What are the resources available to determine the right coverage's?*
- » *What is going on with Blanket Insurance coverage?*

These are some of the questions that you should be asking yourself, as they are paramount to writing a proper policy. All of these questions and more are discussed in this class. The producer that attends this class will gain a better understanding of Building, Personal Property and Business Income values, how they are derived and the issues that arise with co-insurance. Who can you trust to give you the proper insurable values? Also learn the resources that are available to you in determining the valuation.

2 CE ~ 2 Hours

#### 10476 - How to Value Coverage to Enhance the Claims Process

Covers the above without the business Income element

1 CE ~ 1 Hour

#### 133138 - Fair Claims Practices Act & Its Effect On The Broker

- » **My client called and said she had a loss but not to report it to the carrier. What do I do?**
- » **The carrier has not paid the claim even though my client filed a proof of loss. What can I tell them?**
- » **What are my responsibilities to my client per the fair claims act?**
- » **What can I use to pressure the carrier to settle claims?**

There are rules that direct you on this. In this review of the most recent version of the Fair Claims Practices Act we look at these and other situations covered by the Act. We review areas the broker should be familiar with to ensure that they are in compliance with these regulations. We look at useful areas within these regulations that can be called upon to help a client when a claim becomes problematic. We will discuss the insurance company's obligations as they relate to the policy holder, and time periods such as response to letters and claims, as spelled out in these regulations. There will be time for Q&A in this 1 hour CE class.

1 CE ~ 1 Hour

#### 148378 - Elements of Business Interruption

This class is an informal view of the very difficult and complicated subject of business interruption. In this presentation we will discuss the theories behind business interruption and look at some of the issues that can create confusion, such as filling out the business income worksheet, co-insurance, monthly limitations, etc. We discuss ways to go above and beyond the worksheet to ensure that the proper coverages are in place before the loss occurs. What questions you should ask of the client to determine the proper coverage and amounts needed. How does extra expense or expediting expense affect the income coverage, what is the difference and how is it written? How do we cover the income from dependent properties? These and other issues will be addressed in this 1 hour CE approved class.

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1 CE ~ 1 Hour

#### 116498 - Top 5 Reasons Claims go Bad

In this 1 hour CE class we review the five major reasons claims go bad looking from a claim perspective. Starting with the writing of a policy and through the handling of claims, we look at where problems can and do occur and how to prevent them. This class covers general information that will help you understand the claims process and how attention to detail when you write the policy can make the difference in a successful resolution of claims.

2 CE ~ 2 Hours

#### 116518 - Top 10 Reasons Claims Go Bad

In this class we review in more detail the TEN major reasons claims go bad from a claim perspective. We take a more in-depth look at claims and where the problems occur. Starting with the writing of a policy, valuation of that property, forms and endorsements that are needed, and concluding with issues such as proving a claim, record keeping, emergency services and salvage of damage goods. We look at what the broker/agent can do to mitigate losses that are over and above the amount of coverage in place. What are the time limits that the insurance company is beholden to for the benefit of your insured? This class is a two hour presentation that provides 2 CE credits and provides information that will help you understand the claims process and what the insured, commercial or homeowner client faces when they suffer a loss.

1 CE ~ 1 Hour

#### 198103 - What the Insured Expects from his Broker

Why do clients change agents/brokers? Learn why the client loses trust, even before a claim occurs and what you can do to promote a positive continuing relationship with the client. This is looked at from the client's perspective and based upon our 65 years of representing your clients, the insured's. This is perfect for a lunch type meeting or for a keynote address This class is a one hour presentation that provides 1 continuing education credit.

2 CE ~ 2 Hour

#### 7437 – Practical Applications of Property Forms & Endorsements

- » Can one size fit all? Not really, think about it, nothing fits all and this is especially true when it comes to an insurance policy
- » What will a client need to fill in the gaps of coverage left open by the commercial fire policy?
- » What do I need to protect my client's name and reputation when his manufacturing plant has burned?
- » Is there a way to cover his goods overseas?
- » Is the client covered in a power outage?

Find out the answer to these and many other questions in this informative class which deals with forty-four forms and endorsements that can be added to a policy to fill in those gaps. In this three hour continuing education presentation you will learn about the various forms that can be applied to policies for real property, buildings and business income. We will take an in-depth look at each of these forms and discuss when they are needed, how to write them, what they cover, and why you would recommend it to your client. You will write a better policy and understand why the various endorsements are needed

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1 CE ~ 1 Hour

164338 - Tips on Avoiding Under-Valuation

This is a great one hour/one CE credit course that can be presented either in a group meeting or as a "Lunch and Learn". This is a general discussion on the issues of valuation and how problems arise in claims when the values are wrong. There are ways to avoid valuation issues during claims by taking proactive steps when writing an insurance policy. Learn how to question your client in more detail to derive *true values*. Learn what additional forms and endorsements are needed to fill in coverage gaps that the standard fire policy leaves open and some tricks of the trade that can help to minimize the effects of co-insurance.

1 CE ~ 1 Hour

198103 - What the Insured Expects From a Broker

- » *Have you had a client that was frustrated with your services?*
- » *Have you ever had a client leave your agency for no reason?*
- » *What is expected of you when your client has a major claim?*
- » *How can you ensure that your relationship continues to strengthen with your client?*

These questions are discussed in this one hour/1 CE presentation. With over sixty-five years of experience in claims adjusting working for your insureds we have a lot to share with you regarding what the clients' expectations are from their insurance agent/broker. Learn how to retain more clients and how to avoid the pitfalls that cause client frustration.

3 CE ~ 3 Hour

185678 - All About Katrina-Disaster Preparedness For The Agency & Producer

The disasters of Hurricanes Katrina are used as background in this presentation on the issues that insurance agencies faced when their own businesses were destroyed. Learn how some business survived and continued to provide service to their clients even without an office location. Learn how to prepare for a disaster to your agency and be able to service your clients when disaster strikes, whether from an earthquake flood or fire in this informative presentation that brings a wealth experience on the many problems that were encountered by agencies during the processing of claims.