

# Alabama Independent Insurance Agents 2019 Webinars

## Register

Register by mail or online at [www.aiaa.org](http://www.aiaa.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. Multiple registered students can attend as a group and share a computer, or you can participate on an individual basis.

## Get CE Credit

After the webinar and the completion of required documentation, Alabama Independent Insurance Agents will file your CE credit with State Business Systems (NAIC). You will be emailed a Certificate of Completion for your records.

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

## March

Date	Webinar	Time (Central)	Instructor
6	Top 10 Countdown of Personal Lines Coverages	12 PM - 3 PM	Keith Wilts
7	Protecting Your Most Valuable Asset	12 PM - 3 PM	Ross Pearce
12	E&O: Roadmap to Policy Analysis - Part One	8 AM - 11 AM	Keith Wilts
12	E&O: Roadmap to Policy Analysis - Part Two	12 PM - 3 PM	Keith Wilts
13	Income After Retirement - Where Does the Money Come From?	8 AM - 11 AM	Ross Pearce
14	Business Auto Coverages	12 PM - 3 PM	Paul Burkett
18	Commercial Property Coverages <i>Exploring Key Concepts</i>	12 PM - 3 PM	Patrick Deem
19	Ethics and Agent Liability	12 PM - 3 PM	Paul Burkett
20	It's Not My Fault, or Is It? - Liability Issues in Personal Lines Policies	12 PM - 3 PM	Ross Pearce
21	Farm Vehicle and Equipment Coverages	8 AM - 11 AM	Keith Wilts
26	Lying, Stealing, New Types of Fraud: The Importance of Crime Insurance	12 PM - 3 PM	Richard Clarke
28	Businessowners Policy (BOP) ... Planning for the Unexpected	12 PM - 3 PM	Keith Wilts

# April

Date	Webinar	Time (Central)	Instructor
9	When the Child Becomes the Parent - Aging Parents and Insurance Decisions	12 PM - 3 PM	Ross Pearce
10	Cyber Liability	12 PM - 3 PM	Paul Burkett
11	Life Insurance ... Benefits for the Living	12 PM - 3 PM	Ross Pearce
15	Commercial Liability Coverages	12 PM - 3 PM	Patrick Deem
16	E&O: Roadmap to Policy Analysis - Part One	8 AM - 11 AM	Keith Wilts
16	E&O: Roadmap to Policy Analysis - Part Two	12 PM - 3 PM	Keith Wilts
17	Ethics and the Law	12 PM - 3 PM	Keith Wilts
22	Who Is An Insured	12 PM - 3 PM	Keith Wilts
23	Farm Property Exposures	8 AM - 11 AM	Keith Wilts
24	Condominiums	12 PM - 3 PM	Ross Pearce
25	Workers' Compensation	12 PM - 3 PM	Paul Burkett
29	Insuring Hobby and Small Farms	12 PM - 3 PM	Keith Wilts

# May

Date	Webinar	Time (Central)	Instructor
2	An Agent's Guide to Insuring Nonprofits	12 PM - 3 PM	Richard Clarke
6	10 Things Every Commercial Lines Agent Ought to Know	12 PM - 3 PM	Keith Wilts
7	Additional Insureds and Certificates of Insurance	8 AM - 11 AM	Paul Burkett
9	Homeowners Hot Topics	12 PM - 3 PM	Ross Pearce
13	Dispelling the Myths of Workers' Compensation	12 PM - 3 PM	Patrick Deem
14	E&O: Roadmap to Policy Analysis - Part One	8 AM - 11 AM	Keith Wilts
14	E&O: Roadmap to Policy Analysis - Part Two	12 PM - 3 PM	Keith Wilts
14	E&O: Roadmap to Policy Analysis - Part One	4 PM - 7 PM	Keith Wilts
16	Insuring Trusts - Protecting Your Client's Wishes	12 PM - 3 PM	Paul Burkett
21	Ethical Dilemmas ... Making the Right Choices	12 PM - 3 PM	Ross Pearce
22	It's Not My Fault, or Is It? - Liability Issues in Personal Lines Policies	12 PM - 3 PM	Ross Pearce
23	Life and Health Solutions for Business Challenges	8 AM - 11 AM	Ross Pearce
30	Personal Auto Hot Topics	12 PM - 3 PM	Keith Wilts

# June

Date	Webinar	Time (Central)	Instructor
5	Insuring Toys and Collectibles	12 PM - 3 PM	Keith Wilts
6	Income After Retirement - Where Does the Money Come From?	8 AM - 11 AM	Ross Pearce
11	E&O: Roadmap to Policy Analysis - Part One	8 AM - 11 AM	Keith Wilts
11	E&O: Roadmap to Policy Analysis - Part Two	12 PM - 3 PM	Keith Wilts
12	Business Income - Coverage Analysis through Claims	12 PM - 3 PM	Keith Wilts
17	Personal Auto Policy	12 PM - 3 PM	Keith Wilts
18	Protecting Your Most Valuable Asset	12 PM - 3 PM	Ross Pearce
20	Ethics and Agent Liability	12 PM - 3 PM	Paul Burkett
24	Farm Liability Coverages	12 PM - 3 PM	Keith Wilts
25	Business Auto Coverages	12 PM - 3 PM	Paul Burkett
26	The Dirty Dozen <i>Twelve Great Commercial Insurance Mysteries</i>	8 AM - 11 AM	Keith Wilts
27	Condominiums	12 PM - 3 PM	Keith Wilts

# July

Date	Webinar	Time (Central)	Instructor
15	Commercial Property Coverages <i>Exploring Key Concepts</i>	12 PM - 3 PM	Patrick Deem
16	E&O: Roadmap to Policy Analysis - Part One	8 AM - 11 AM	Keith Wilts
16	E&O: Roadmap to Policy Analysis - Part Two	12 PM - 3 PM	Keith Wilts
17	When the Child Becomes the Parent - Aging Parents and Insurance Decisions	12 PM - 3 PM	Ross Pearce
18	Ethics - Walking a Straight Line	12 PM - 3 PM	Keith Wilts
22	Businessowners Policy (BOP) ... Planning for the Unexpected	12 PM - 3 PM	Keith Wilts
23	Unlocking the Secrets of D&O Insurance	12 PM - 3 PM	Richard Clarke
24	Cyber Liability	12 PM - 3 PM	Paul Burkett
25	Top 10 Countdown of Personal Lines Coverages	12 PM - 3 PM	Keith Wilts
29	Workers' Compensation	12 PM - 3 PM	Paul Burkett
30	Farm Vehicle and Equipment Coverages	8 AM - 11 AM	Keith Wilts
30	Homeowners Hot Topics	12 PM - 3 PM	Ross Pearce

# August

Date	Webinar	Time (Central)	Instructor
5	Commercial Liability Coverages	12 PM - 3 PM	Patrick Deem
6	E&O: Roadmap to Policy Analysis - Part One	8 AM - 11 AM	Keith Wilts
6	E&O: Roadmap to Policy Analysis - Part Two	12 PM - 3 PM	Keith Wilts
8	Insuring Hobby and Small Farms	12 PM - 3 PM	Keith Wilts
12	Contractual Liability ... Separating Fact from Fiction	12 PM - 3 PM	Keith Wilts
13	Additional Insureds and Certificates of Insurance	12 PM - 3 PM	Paul Burkett
15	Condominiums	8 AM - 11 AM	Ross Pearce
15	Fiduciary Liability, ERISA Bonding, and Employee Benefits Liability <i>The Affordable Care Act contains significant responsibilities for benefit plan decision makers</i>	12 PM - 3 PM	Richard Clarke
19	Farm Property Exposures	12 PM - 3 PM	Keith Wilts
20	Insuring Trusts - Protecting Your Client's Wishes	12 PM - 3 PM	Paul Burkett
26	Who Is An Insured	12 PM - 3 PM	Keith Wilts
27	Ethics and the Law	12 PM - 3 PM	Keith Wilts
29	Life Insurance ... Benefits for the Living	12 PM - 3 PM	Ross Pearce

Please register me for the following webinar(s):			Member Registration Fee (per person)	Non-Member Registration Fee (per person)
Date	Topic	Times (CT)		
			<input type="checkbox"/> \$45 (3-hour class)	<input type="checkbox"/> \$70 (3-hour class)
			<input type="checkbox"/> \$45 (3-hour class)	<input type="checkbox"/> \$70 (3-hour class)
			<input type="checkbox"/> \$45 (3-hour class)	<input type="checkbox"/> \$70 (3-hour class)
			<input type="checkbox"/> \$45 (3-hour class)	<input type="checkbox"/> \$70 (3-hour class)
			<input type="checkbox"/> \$45 (3-hour class)	<input type="checkbox"/> \$70 (3-hour class)
Please verify the course number. You cannot repeat a course within your current continuing education cycle.		Total Payment	\$ _____	\$ _____

## Registration Form

Full Name: \_\_\_\_\_ National Producer Number (NPN): \_\_\_\_\_

Agency Name: \_\_\_\_\_

Agency Mailing Address: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Payment Options:

Enclosed is my check made payable to: **Alabama Independent Insurance Agents**

MasterCard  Visa  American Express

Card #: \_\_\_\_\_ Expiration Date: \_\_\_\_\_ Security Code: \_\_\_\_\_

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Cancellation Policy: A written request for a one-time transfer of the full registration fee to another scheduled AIIA 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 welcome — please email notification of name, National Producer Number (NPN), and email address for receiving login information.



**Alabama Independent Insurance Agents, Inc.**



**Alabama Independent Insurance Agents**

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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

**Topic:** 10 Things Every Commercial Lines Agent Ought to Know  
**Instructor:** Keith Wilts, CPCU, CIC  
**Date:** May 6  
**Time (Central):** 12 PM - 3 PM  
**CE Credits:** Course #25266  
3 P&C hours

Don't miss this chance to 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 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.

**Additional Insureds and Certificates of Insurance**  
**Instructor:** Paul Burkett, J.D., CPCU, CIC  
**Instructor:** Paul Burkett, J.D., CPCU, CIC  
**Date:** May 7  
**Date:** August 13  
**Time (Central):** 8 AM - 11 AM  
**Time (Central):** 12 PM - 3 PM  
**CE Credits:** Course #25334  
3 P&C hours  
3 P&C hours

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.

**An Agent's Guide to Insuring Nonprofits**  
**Instructor:** Richard Clarke, CPCU, CIC  
**Date:** May 2  
**Time (Central):** 12 PM - 3 PM  
**CE Credits:** Course #27597  
3 P&C hours

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.

**Business Auto Coverages**  
**Instructor:** Paul Burkett, J.D., CPCU, CIC  
**Instructor:** Paul Burkett, J.D., CPCU, CIC  
**Date:** March 14  
**Date:** June 25  
**Time (Central):** 12 PM - 3 PM  
**Time (Central):** 12 PM - 3 PM  
**CE Credits:** Course #25340  
3 P&C hours  
3 P&C hours

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.

**Business Income - Coverage Analysis through Claims**  
**Instructor:** Keith Wilts, CPCU, CIC  
**Date:** June 12  
**Time (Central):** 12 PM - 3 PM  
**CE Credits:** Course #28539  
3 P&C hours

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.

## Webinar Course Descriptions

<b>Topic:</b>	<b>Date:</b>	<b>Time (Central):</b>	<b>CE Credits:</b>
<b>Businessowners Policy (BOP) ... Planning for the Unexpected</b>			<b>Course #6000036494</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>March 28</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>July 22</b>	<b>12 PM - 3 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.

<b>Commercial Liability Coverages</b>			<b>Course #25322</b>
<b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>April 15</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>August 5</b>	<b>12 PM - 3 PM</b>	<b>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>Course #25319</b>
<b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>March 18</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Patrick Deem, Sr., CIC, CRIS</b>	<b>July 15</b>	<b>12 PM - 3 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>Course #25270</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>April 24</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>June 27</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>August 15</b>	<b>8 AM - 11 AM</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>Contractual Liability ... Separating Fact from Fiction</b>			<b>Course #6000019599</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>August 12</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>

Key concerns when entering into any contract are enforceability, performance, and funding. This class will examine significant insurance coverage issues encountered when entering into hold-harmless, indemnification agreements, leases, and construction contracts. Evaluate the significant 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 products recall exclusions affect contractual liability coverage.



## Webinar Course Descriptions

### Topic:

#### Cyber Liability

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

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

Date:

April 10

July 24

Time (Central):

12 PM - 3 PM

12 PM - 3 PM

CE Credits:

Course #25345

3 P&C hours

3 P&C hours

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.

#### The Dirty Dozen

Instructor: Keith Wilts, CPCU, CIC

June 26

8 AM - 11 AM

Course #25339

3 P&C hours

This fast moving program examines 12 significant coverage issues vital to meeting client needs. Examine 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.

#### Dispelling the Myths of Workers' Compensation

Instructor: Patrick Deem, Sr., CIC, CRIS

May 13

12 PM - 3 PM

Course #26936

3 P&C hours

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.

#### E&O: Roadmap to Policy Analysis - Part One

Instructor: Keith Wilts, CPCU, CIC

March 12

8 AM - 11 AM

Course #28090

3 P&C hours

Instructor: Keith Wilts, CPCU, CIC

April 16

8 AM - 11 AM

3 P&C hours

Instructor: Keith Wilts, CPCU, CIC

May 14

8 AM - 11 AM

3 P&C hours

Instructor: Keith Wilts, CPCU, CIC

May 14

4 PM - 7 PM

3 P&C hours

Instructor: Keith Wilts, CPCU, CIC

June 11

8 AM - 11 AM

3 P&C hours

Instructor: Keith Wilts, CPCU, CIC

July 16

8 AM - 11 AM

3 P&C hours

Instructor: Keith Wilts, CPCU, CIC

August 6

8 AM - 11 AM

3 P&C hours

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.

## Webinar Course Descriptions

Topic:	Date:	Time (Central):	CE Credits:
<b>E&amp;O: Roadmap to Policy Analysis - Part Two</b>			<b>Course #28091</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>March 12</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>April 16</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>May 14</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>June 11</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>July 16</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>August 6</b>	<b>12 PM - 3 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 #25343</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>May 21</b>	<b>12 PM - 3 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 - Walking a Straight Line</b>			<b>Course #28541</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>July 18</b>	<b>12 PM - 3 PM</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. Learn the key steps to analyzing agent responsibility and implementing a systematic process to identify and satisfy client needs.

<b>Ethics and Agent Liability</b>			<b>Course #25323</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>March 19</b>	<b>12 PM - 3 PM</b>	<b>3 Ethics hours</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>June 20</b>	<b>12 PM - 3 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 #25353</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>April 17</b>	<b>12 PM - 3 PM</b>	<b>3 Ethics hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>August 27</b>	<b>12 PM - 3 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 (Central):

### CE Credits:

#### Farm Liability Coverages

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

**June 24**

**12 PM - 3 PM**

**Course #25723**  
**3 P&C hours**

Writing farm insurance poses many challenges; this is due to the wide range of activities in which farmers engage, farm diversification into non-farm business activities, the need to also insure the farm-related personal residential exposures, increased reliance on technology in farming, and changes in farm ownership (trust, corporation, LLC, etc.). Participants will examine liability loss exposures faced by clients who are farmers, those who own farm property but do not engage in farming, and those who have an insurance interest in farm property, such as a trustee or beneficiary in a farm trust. Discover coverage provided in various Farm Liability Coverage forms and significant liability endorsements available to tailor coverage. Particular attention will be given to forms, endorsements and policy provisions that are unique to farm coverages.

#### Farm Property Exposures

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

**April 23**

**8 AM - 11 AM**

**Course #25722**  
**3 P&C hours**

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

**August 19**

**12 PM - 3 PM**

**3 P&C hours**

Writing farm insurance poses many challenges; this is due to the wide range of activities in which farmers engage, farm diversification into non-farm business activities, the need to also insure the farm-related personal residential exposures, increased reliance on technology in farming, and changes in farm ownership (trust, corporation, LLC, etc.). Participants will examine property loss exposures faced by clients who are farmers, those who own farm property but do not engage in farming, and those who have an insurance interest in farm property, such as a trustee or beneficiary in a farm trust. Discover coverage provided in various Farm Property Coverage forms and significant property endorsements available to tailor coverage. Particular attention will be given to forms, endorsements, policy provisions, and causes of loss (perils) that are unique to farm coverages.

#### Farm Vehicle and Equipment Coverages

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

**March 21**

**8 AM - 11 AM**

**Course #6000019563**

**3 P&C hours**

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

**July 30**

**8 AM - 11 AM**

**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.

#### Fiduciary Liability, ERISA Bonding, and Employee Benefits Liability

**Instructor: Richard Clarke, CPCU, CIC**

**August 15**

**12 PM - 3 PM**

**Course #25355**  
**3 P&C hours**

Identify significant exposures and coverage differences between Fiduciary Liability, ERISA Bonding, and Employee Benefits Liability. Examine when Commercial General Liability (CGL) insurance or Commercial Property Coverage applies and when the client needs (first party) employee dishonesty insurance. Analyze problems that can result from overlapping coverage through different insurers. Review significant responsibilities that exist under the Affordable Care Act (ACA) for benefit plan decision makers. Discover what to look for in Fiduciary Liability insurance, and determine whether a client needs the EBL endorsement on their CGL.

#### Homeowners Hot Topics

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

**May 9**

**12 PM - 3 PM**

**Course #25268**  
**3 P&C hours**

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

**July 30**

**12 PM - 3 PM**

**3 P&C hours**

What do the terms dwelling, residence premises, residence and structure mean and why is it important to know? What factors are considered to determine if an activity is a business? Examine policy definitions that exclude coverage, such as motor vehicle liability and insured location. 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, domestic partner, or in an assisted living facility.

#### Income After Retirement - Where Does the Money Come From?

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

**March 13**

**8 AM - 11 AM**

**Course #28089**  
**3 L&H hours**

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

**June 6**

**8 AM - 11 AM**

**3 L&H hours**

People in the United States are living longer today than ever before. They want to enjoy life, travel, hobbies, and their families not only during their working careers, but also once they've stopped working. Their retirement money needs to be sufficient to allow them to pursue these activities, as well as face the health consequences of getting older. The amount of money needed to address these issues needs to last much longer than it did in previous years. That requires careful advance preparation. In this course, we will discuss that preparation, and investigate the history and future of retirement planning.

## Webinar Course Descriptions

### Topic:

### Date:

### Time (Central):

### CE Credits:

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

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

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

**April 29**

**August 8**

**12 PM - 3 PM**

**12 PM - 3 PM**

**Course #29145**

**3 P&C hours**

**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**

**June 5**

**12 PM - 3 PM**

**Course #25333**

**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**

**May 16**

**12 PM - 3 PM**

**Course #25800**

**3 P&C hours**

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

**August 20**

**12 PM - 3 PM**

**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**

**March 20**

**12 PM - 3 PM**

**Course #26939**

**3 P&C hours**

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

**May 22**

**12 PM - 3 PM**

**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.

#### **Life and Health Solutions for Business Challenges**

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

**May 23**

**8 AM - 11 AM**

**Course #28540**

**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.

## Webinar Course Descriptions

### Topic:

### Date:

### Time (Central):

### CE Credits:

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

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

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

**April 11**

**August 29**

**12 PM - 3 PM**

**12 PM - 3 PM**

**Course #6000036531**

**3 Life hours**

**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**

**Instructor: Richard Clarke, CPCU, CIC**

**March 26**

**12 PM - 3 PM**

**Course #6000018840**

**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**

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

**May 30**

**12 PM - 3 PM**

**Course #25336**

**3 P&C hours**

Discover how the term insured varies significantly within the four coverage sections of the Personal Auto Policy. Evaluate the extent of coverage and potential gaps for business activities involving covered autos. What liability insurance would be available if a parent is sued for negligent supervision of a minor? What do the terms vehicle and auto mean and how can this affect the extent of protection? Review coverage for a non-owned recreational vehicle, golf cart, private passenger auto, pickup, van or truck.

#### **Personal Auto Policy**

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

**June 17**

**12 PM - 3 PM**

**Course #25292**

**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**

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

**March 7**

**12 PM - 3 PM**

**Course #27596**

**3 L&H hours**

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

**June 18**

**12 PM - 3 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 (Central):	CE Credits:
<b>Top 10 Countdown of Personal Lines Coverages</b>			<b>Course #25335</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>March 6</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>July 25</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>

Investigate how auto and home ownership and usage can affect eligibility and coverage, and what endorsements are needed to avoid problems. Examine significant coverage issues that can result when a parent buys a car with a child. Analyze policy definitions and how they can clarify or confuse coverage. Explore who is insured and how it differs between policies (and even within a particular policy). Discover how endorsements can be used to amend, extend, or reduce coverage. Dating, divorce, and domestic partners - discover potential insurance coverage predicaments and dilemmas. Evaluate factors that affect whether an individual is a resident of the insured's household, and how it affects coverage under Homeowners and Personal Auto policies.

<b>Unlocking the Secrets of D&amp;O Insurance</b>			<b>Course #25349</b>
<b>Instructor: Richard Clarke, CPCU, CIC</b>	<b>July 23</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>

Directors and Officers (D&O) Liability Insurance is designed to protect a corporation's directors and officers for covered claims, reimburse the corporate treasury for the cost of indemnifying officers and directors (as specified in corporate bylaws), and in most cases, defend and protect covered entities. That is, if the coverage is designed and written properly. This class gives participants the keys to unlocking the secrets of D&O Insurance. Discover the risks that exist for insured entities and directors, officers, investors, volunteers, and employees. Participants will study insurable and non-insurable exposures and the pitfalls of not fully understanding the nuances of this important insurance coverage. The course will also cover considerations during the application completion process, how to structure and properly plan renewal quotes, important market evaluation and differences in using wholesalers, and significant considerations in selecting proper limits. Learn details about D&O coverage, including protection for the entity and indemnification for the director or officer, statutory considerations, analysis of Side A Coverage, and dangerous exclusions, including punitive damage.

<b>When the Child Becomes the Parent - Aging Parents and Insurance Decisions</b>			<b>Course #26942</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>April 9</b>	<b>12 PM - 3 PM</b>	<b>3 L&amp;H hours</b>
<b>Instructor: Ross Pearce, CLU, ChFC, CIC</b>	<b>July 17</b>	<b>12 PM - 3 PM</b>	<b>3 L&amp;H hours</b>

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.

<b>Who Is An Insured</b>			<b>Course #25271</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>April 22</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Keith Wilts, CPCU, CIC</b>	<b>August 26</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>

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.

<b>Workers' Compensation</b>			<b>Course #25337</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>April 25</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>
<b>Instructor: Paul Burkett, J.D., CPCU, CIC</b>	<b>July 29</b>	<b>12 PM - 3 PM</b>	<b>3 P&amp;C hours</b>

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.