

2019 CE Class Schedule

Date	Location	Time	Course	IDOI Course#	CE Hours/Cost	Instructor
Wednesday March 6, 2019	LaPorte	8:00 am to 10:00 am CST	Cyber and Privacy, Some First Principles and Some Insurance: As data breach and privacy exposures continue to increase, many producers find themselves needing to respond to inquiries about coverage. This seminar is designed to examine the problem as well as the solutions. The seminar pivots toward the commercial general liability policy and provide a detailed analysis of why most commercial general liability policies (using ISO format) will not respond to electronic data or privacy claims. This includes a discussion of "occurrence" and the relevant exclusions, including the recent addition of exclusion for data not being property. The seminar then examines the ISO form "Internet Liability and Network Protection Policy" and its five separate insuring clauses.	IN – 31545	2 - \$15	Rick Pitts Arlington Roe
Wednesday March 6, 2019	LaPorte	10:15 am to 12:15 pm CST	The Legal and Insurance Implication of Social Networking: This two hour seminar first examines social networking as a whole: what is it? How much of it is going on? The statistics on this are staggering. The seminar then turns to a discussion of how the wide-spread nature of social networking changes the legal landscape. The seminar also addresses non-insurance risk considerations and whether, from an insurance perspective, whether businesses are really covered for the risk.	IN – 23144	2 - \$15	Rick Pitts Arlington Roe
Wednesday March 6, 2019	LaPorte	12:45 pm to 3:45 pm CST	Employment Practices Liability Insurance: Liabilities and Trends: This seminar addresses the statistics on causes of loss in the employment setting; major employment-related laws; and the major policy provisions in most standard forms.	IN – 23057	3 - \$30	Rick Pitts Arlington Roe
Wednesday March 20, 2019	South Bend	8:00 am to 12:00 pm EST	Understanding Insurance Fraud: Insurance fraud costs the insurance industry and consumers billions of dollars each year. This course defines insurance fraud and outlines who commits it and how much it costs society. The course reviews	IN- 29099 MI- 72381	4 - \$30	Rick Weston ICT

			many insurance scams and how they are executed through different policies. This review provides insight into why various fraud schemes are committed and how the criminals benefit from them. This is a timely and topical "expose-style" course.			
Wednesday March 20, 2019	South Bend	12.:30 pm to 3:30 pm EST	Ethics and Unfair Trade Practices: There are many laws dealing specifically with unfair trade practices. Many are specifically written concerning insurance in particular. In this ethics course, we start with the basics of determining whether a trade practice is fair or unfair to the consumer. Once that foundation is laid, we then move into discussing the NAIC Model Act which deals with Unfair Trade Practices in our industry today. All the primary aspects of the Model Act are covered, with questions and discussions encouraged.	IN- 33383 MI- 75647	3 - \$30	Rick Weston
Wednesday May 22, 2019	South Bend	8 am to 12 pm EST	Fundamentals of Annuities: Annuities can be an important product to help one achieve peace of mind and financial security a person is seeking for their retirement years. It is one of the most misunderstood financial products on the market today. This course lays bare what's really going on inside the product and debunks some of the myths and misconceptions in the minds of the general public. The course reviews the inner workings of annuities, the different types of annuities, tax ramifications, and how the annuitization process works.	IN- 23647 MI- 73250	4 - \$30	Rick Weston ICT
Wednesday May 22, 2019	South Bend	12:30 pm to 3:30 pm EST	Fundamentals of Farm & Crop Insurance: We explore how we determine whether a residence is on a "farm" and the criteria insurance companies use to make that determination. After that basis is identified, we move into discussing the Coverage Parts of the Farm Policy. We provide a discussion of what Crop Insurance is, and isn't. Topics include: Yield and Price Protection plans, eligibility issues, and a brief comparison of different types of crop policies.	IN- 33367 MI- 73564	3 - \$30	Rick Weston ICT

Wednesday June 19, 2019	LaPorte	8:00 am to 12:00 pm CST	Insurance Coverage Disputes and The Agents Role: This is a beginning-to-intermediate level seminar which addresses policy structure and how to read a policy. Following this is a discussion of the typical coverage disputes and how agents should interposition themselves for minimal liability exposure and maximum positive client relations.	IN – 31546	4 - \$30	Rick Pitts Arlington Roe
Wednesday June 19, 2019	LaPorte	12:30 pm to 3:30 pm CST	Hot Spots in the Insurance Industry: This seminar is a survey of major areas of concern for producers. It looks at current issues and case law involving certificates of insurance, employment practices, and privacy concerns. Later, the seminar turns to liquor liability by looking at state law, both case and statutory, that creates the exposure. The seminar then looks at the exclusions and limitations that exist under the most frequently used homeowner's forms (for consumer-related issues) and business forms. From there, the seminar then pivots to an important, and current, discussion: drones and the risks connected to them. The final major area examines transportation network companies and intermittent home rentals.	IN – 32699	3 - \$30	Rick Pitts Arlington Roe
Wednesday, July 24, 2019	South Bend	9:00 am to 12:00 EST	Critical Illness & Disability Planning: Experiencing a critical illness is a life-altering event. The mental, physical, financial and emotional tolls taken can devastate a family. Illnesses formerly considered terminal now are often survivable. Unfortunately, the aftermath of a critical illness can be difficult. This is where critical illness insurance and disability income insurance can save the day. With proper planning, and truly understanding what is at stake for your family, a plan of action can be prepared before this type of life event occurs. This course discusses what critical illness insurance is, and is not. We thoroughly cover what disability income insurance is, and is not. Understanding the differences in these products is important to properly plan a family's sound financial future.	IN – 25166 MI – 73562	3 - \$30	Rick Weston ICT

Wednesday, July 24, 2019	South Bend	12:30 pm to 3:30 pm EST	Understanding Medicare Supplements: Most Americans will enroll in the Medicare program. Medicare offers a lot, but it also lacks a lot, for medical care for senior citizens. Medicare Supplements, also called Medigap policies, were designed to help cover those costs not covered by Medicare. This course reviews the current ten standard Medicare Supplements being marketed today, outlining the different parts of Medicare and the coverage gaps they address. The course reviews how the different policies are designed to address those gaps. The course demonstrates how Medicare Select works. Also discussed are eligibility rules, enrollment rules, switching from one policy to another, and your rights and protections	IN – 28897 MI – 74135	3 - \$30	Rick Weston ICT
Wednesday September 11, 2019	LaPorte	8:00 am to 12:00 pm CST	Mock Trial – Completed Ops: The mock trial seminar is an interactive seminar in which the participants as “jurors” are given the instructions, exhibits and hear live “testimony” prior to determining the case. This case involves insurance coverage for property damage occurring around a train derailment and involves issues connected with the products / completed operations hazard in a CGL and products liability coverage.	IN-29467	4 - \$30	Rick Pitts Arlington Roe
Wednesday September 11, 2019	LaPorte	12:30 pm to 3:30 pm CST	Pollution Exposures and Insurance for Agricultural Concerns: This seminar addresses the major laws describing pollution liability, including CERCLA, SARA, RCRA and state laws concerning underground storage tanks. It then turns to the history and scope of the pollution exclusion under the ISO CGL and recounts several major cases construing the scope of the exclusions. This seminar focuses on the particular challenges of advising rural and agricultural insureds about their pollution exposures. It also reviews the responsiveness of the major ISO farm policy forms to pollution-related issues.	IN – 31547	3 - \$30	Rick Pitts Arlington Roe

<p>Wednesday September 18, 2019</p>	<p>South Bend</p>	<p>8:00 am to 1:30 pm EST</p>	<p>Understanding LTC Insurance: The course reviews the aging of America and the financial and physical stress it places on families and institutions that care for the elderly. The financial toll is heavy on those who have not prepared for the eventuality of having a health crisis in their elder years. LTC Insurance offers a remedy to handle those life events. The course addresses the typical policy features and benefits found today and reviews alternatives to finance the cost of extended care without experiencing financial ruin.</p>	<p>IN- 24251 MI- 73003</p>	<p>5 - \$35</p>	<p>Rick Weston ICT</p>
<p>Wednesday September 18, 2019</p>	<p>South Bend</p>	<p>1:45 pm to 4:45 pm EST</p>	<p>Today's New Insurance Risks: Times have certainly changed. These changes have brought new types of risk exposures. New business models have presented challenges to our traditional insurance industry. Ride Sharing (Uber, Lyft, etc.) - The course begins with a discussion of "Ride Sharing," what is it, and what kinds of risks it has presented to the industry and to the individuals involved in it. Usage-Based Insurance - What is Usage-Based Insurance? How is it different from our traditional models of assessing risk? Examples include autos monitored for speed and miles driven and monitoring of exercise and health habits to substantiate insurance premium discounts. Self-Driving Cars – We discuss Self-Driving Cars and the risks associated with them. Home-Sharing (AirBnB, etc.) - Another "new" development is the concept of Home-Sharing and Short-Term rentals of one's home. We explore these exposures as they affect the Homeowner's Policy and insurance carriers. Drones - There's been an explosion on the personal and commercial side of things with the usage of drones. We discuss how this has created new insurance exposure.</p>	<p>IN- 33280 MI- 75462</p>	<p>3 - \$30</p>	<p>Rick Weston ICT</p>

Wednesday November 13, 2019	South Bend	8:00 to 3:30 pm EST	Understanding the CPP & BOP: Reviews the components of the commercial package policy, commercial property and business income, commercial general liability, commercial crime, boiler and machinery, commercial auto forms, inland marine coverages, and the business owners' policy.	IN – 24249 MI - 71425	7 - \$60	Rick Weston ICT
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