



# Commercial Casualty Institute

## January 13-15, 2016

**Ameristar Casino, St. Charles, Mo.**

### Agenda

#### Wednesday, January 13, 2016

- 7:30 - 8 am     **Registration**
- 8 am - 12:15 pm     **Commercial General Liability**  
Learn what liability exposures exist in the areas of premises, operations, products and completed operations, and personal and advertising injury liability. Understand important legal concepts and how they correlate with CGL coverage. Determine what coverage the CGL provides, who is insured, what is excluded, how the limits apply and be able to identify appropriate CGL endorsements.  
*Ted Kinney, CIC, CPCU, ARM, CPIA, AAI, AU, AINS, CRIS*  
*Columbus, Ohio*
- 12:15 - 1:15 pm     **Lunch on Your Own**
- 1:15 - 3:15 pm     **Commercial General Liability (cont'd)**  
*Ted Kinney, CIC, CPCU, ARM, CPIA, AAI, AU, AINS, CRIS*
- 3:15 - 5:15 pm     **Additional Insured Concepts and Endorsements**  
Explore the reasons for additional insured status and what problems may be created by adding an additional insured. The purpose, coverage and limitations of the more commonly used additional insured endorsements will be explained. Waivers of subrogation and the impact of the "Other Insurance" policy condition will also be addressed.  
*Ted Kinney, CIC, CPCU, ARM, CPIA, AAI, AU, AINS, CRIS*
- 5:15 - 5:45 pm     **Exam Briefing**

#### Thursday, January 14, 2016

- 8 am - 12 pm     **Business Auto Coverages**  
Identify the major coverages and exposures related to various uses of "covered autos" (owned, non-owned and hired). Determine "who is an insured", what exclusions apply, the gaps of coverage, and some endorsements that modify the Business Auto Coverage Form.  
*Keith Wilts, CIC, CPCU*  
*Professional Training Associates, Inc.*  
*La Grange, Ken.*

#### Thursday, January 14, 2016 (cont'd)

- 12 - 1 pm     **Lunch on Your Own**
- 1 - 5 pm     **Workers' Compensation and Employers Liability**  
Understand important legal concepts and employment exposures of today's workers compensation system. Workers' compensation and employers liability insurance will be explained along with some of the more commonly used endorsements.  
*W. Mark Landers, CIC, CPCU, ARM*  
*Birmingham, Ala.*

#### Friday, January 15, 2016

- 8 - 10 am     **Cyber Liability**  
Identify the liability exposures related to e-commerce and the Internet. Understand the major provisions commonly found in Cyber Liability insurance policies.  
*W. Mark Landers, CIC, CPCU, ARM*
- 10 am - 12 pm     **Excess Liability/Commercial Umbrella Coverages**  
Examine the purpose of excess liability policies. Learn about the different policy characteristics, "self-insured retention," underlying requirements and concurrency issues. Since there is no "standard" excess liability form, learn how to compare insuring agreements, exclusions and policy provisions.  
*W. Mark Landers, CIC, CPCU, ARM*
- 12 - 2 pm     **Lunch and Study Time on Your Own**
- 2 - 4 pm     **Examination**



## Benefits of Attending the Commercial Casualty Institute

Participants will:

- Complete an in-depth study of the CGL and become familiar with the business auto policy forms and major endorsements.
- Gain an overview of commercial umbrella/excess liability and the issues of concurrency and self-insured retention.
- Develop a better understanding of workers' compensation, the exposures faced when employees (including leased employees) perform work in other states and endorsements available for this coverage.

## Special Accommodations

We work hard to make our programs accessible to all. If you need special accommodations, simply phone MAIA at 800-617-3658. Please notify us if you have any special dietary requirements.

## Cancellation Policy

You will not receive a refund or transfer credit if you do not notify us before the start of the event. All cancellations and transfers must be received in writing. **Refunds:** A 90 percent refund applies if cancelling more than two weeks prior to start of event; 75% refund if cancelling fewer than two weeks before the event. **Transfers:** A \$30 transfer fee will be assessed on any CIC transfer made within two weeks of the program. A \$15 transfer fee will be assessed on any CISR or one-day seminar transfer made within two weeks of the program. Transfers may only be made to another MAIA course. Student must indicate a transfer course within two weeks of cancellation, or appropriate percentage of tuition will be refunded.

## Eligibility & Identification Requirements

To register for and attend a CIC Institute, you must be a licensed agent, broker or solicitor; or have at least two years full-time experience as a practitioner in insurance or risk management; or have served for at least two years as a full-time insurance or risk management faculty member of an accredited college or university. All participants must present photo identification to the registrar at the program location.

## CE Credits

This class is filed for 16 property-casualty continuing education credits. If you have any questions, please call the Society at 800-531-5197.

The National Alliance for Insurance Education & Research is registered with the National Association of State Boards of Accountancy as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Ave. N., Suite 700, Nashville, Tenn. 37219-2417. Website: [www.nasba.org](http://www.nasba.org). Advanced Curriculum Rating = 20 CPE credits.

## Location

This institute will be held at the Ameristar Casino, One Ameristar Blvd., St. Charles, MO 63301, 636-940-4301. You are responsible for your own hotel reservations. We have special room rates of \$129 for single or double (this rate cannot be guaranteed for reservations made within 30 days of the class) You must tell the hotel you are with the Missouri Association of Insurance Agents group to get this rate. You may also make reservations online by entering the Special Offer Code *MA-IA16A* where prompted on the Hotel Reservations Page.



## Commercial Casualty Registration Form 2016

(One registration form per person. Form may be photocopied for others.)



I wish to attend the CIC Commercial Casualty Institute to be held January 13-15, 2016 in St. Charles, Mo.

Name \_\_\_\_\_ Name for badge \_\_\_\_\_

Circle designation you hold: ACSR CISR CIC CLU CPCU AAI LUTCF Other: \_\_\_\_\_

Date of Birth \_\_\_\_\_ License Number: PR \_\_\_\_\_ National Producer Number: \_\_\_\_\_

Which best describes your role?  Owner/Principal  Agency Mgr.  Producer  Account Mgr.  CSR  IT  Company Rep.

Organization \_\_\_\_\_ Street Address \_\_\_\_\_

City/State/ZIP \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-Mail \_\_\_\_\_

Type of Entity:  Retail Agency  Insurance Co.  MGA/E&S Agency  Vendor  Other \_\_\_\_\_

Is this your first CIC Institute?  YES  NO Is this your last CIC exam?  YES  NO

### SEMINAR PRICE is \$435 or \$415 Early Bird Discount\*

\*Early Bird Discount price applies to registrations received at least 2 weeks prior to seminar date. Fee includes materials, breaks and CE credit reporting fees for participants. **Note: You can also register online at [www.missouriagent.org](http://www.missouriagent.org).**

VISA  MC  AmEx  Disc. Card # \_\_\_\_\_ Ex. Date \_\_\_\_\_ Verification Code \_\_\_\_\_

Billing Address \_\_\_\_\_ Cardholder Sig. \_\_\_\_\_

Or make checks payable to MAIA. (Payment must be sent with this form.)

Mail or fax to Missouri Association of Insurance Agents, P.O. Box 1785, Jefferson City, MO 65102-1785, Fax: 573-893-3708.

**Questions?** Phone 800-617-3658 in Mo. or 573-893-4301 or E-mail [maia@moagent.org](mailto:maia@moagent.org).