

About the Instructors



**MISSOURI ASSOCIATION
OF INSURANCE AGENTS**



Chris Amrhein, AAI

Chris Amrhein, like most true believers in insurance, stumbled upon this business accidentally; specifically, after graduating from college and needing a job. After beginning in this business as a life-health agent, he graduated to property-casualty sales where he first met the greatest mine of comedy material existing today, the ISO forms. Following several years as a producer and independent agency manager/owner, Chris spent many years as a full-time educator/VP-Education for the Florida Association of Insurance Agents and VP-Education for the Independent Insurance Agents and Brokers of America. Those years found him traveling about the country teaching seminars on everything from agency management to the claims made CGL.



Kevin Amrhein, CIC

Kevin is president of the Florida Insurance School of Continuing Education (FISCE) and the CE Partnership. He started his insurance career as a marketing intern before pounding the pavement as a commercial lines agent in Orlando, FL. He is a National Faculty member for the National Alliance for Insurance Education and Research's CIC and Certified Insurance Service Representative (CISR) programs. As an industry journalist, his articles have appeared in a variety of trade publications. His insurance television career, short-lived but quite glorious, once saw him serve as the expert adviser on an insurance-themed infomercial (yes- you read that correctly). Kevin is a graduate of the University of Central Florida. His first teaching gig was as a golf instructor where he was frequently kicked off driving ranges for giving free lessons.



Sam Bennett, CIC, AFIS, CRIS, CPIA

Sam Bennett is an active retail producer, presenter and shareholder in Harrison Agency, Inc. of Columbia, MO. He began his insurance career in 1987 and has been an independent insurance agent from the beginning. He has worked with individuals, families, and small businesses his entire career. In this capacity, he has worked in the personal lines, commercial lines, agribusiness and life and health marketplaces. Sam obtained his Certified Insurance Counselor (CIC) designation in 1996. He has taught coursework for The National Alliance in their CISR program since 2000, has presented in their CIC program since 2004, and in 2009 became a national faculty member of the Society of CIC. Sam is also a speaker in IRMI's Agribusiness and Farm Insurance Specialist (AFIS) program and is a speaker in the AIMS Society's Certified Professional Insurance Agent (CPIA) program.



Carissa Bonner, AINS, CRIS

Carissa entered the insurance industry in 2006. She's worked in many aspects of the industry, including both on the company and agency sides. She currently works as a Commercial Lines Account Executive for Gibbel Insurance in Lititz, PA. Previously, she worked as a commercial underwriter on risks across the upper Midwest. She credits her underwriting experience for her enjoyment of reading forms and new employee training. Through development of classes for training commercial underwriters, she realized a true passion for teaching insurance. She holds the AINS and CRIS designations.



Nicole Broch, CIC, CISR, PLCS

Nicole Broch spent over a decade as an independent insurance agent and manager of a successful partnership between a community financial institution and a local independent agency in Springfield, Illinois. She attended The Hartford School of Insurance and achieved her National Underwriter awarded Personal Lines Coverage Specialist (PLCS) designation in 2005. She went on to receive The National Alliance CISR designation in 2007 and CIC designation in 2009. In addition to teaching National Alliance CISR modules, IIABA errors & Omissions, ethics, and customer service and professional development topics for IIAs, PIAs, and trade associations throughout the country, she is the Territory Sales Manager for The Hanover Group, supporting independent agents throughout Central and Southern Illinois.



Robin Federici, CPCU, AAI, ARM, AINS, AIS, CPIW

Robin Federici has been writing and presenting insurance education programs to the insurance industry for over 30 years. She formed Insurance Education & Training Associates (IETA) in 2003, after serving the Independent Insurance Agents of Rhode Island (IIARI) for sixteen years; first as Director of Education and subsequently as Assistant Executive Vice President. This followed a lengthy career in both underwriting and sales with insurance agencies and companies. Even during her agency and company days, Robin created education courses to present to her peers as a volunteer instructor for IIARI. Robin is a technical insurance and agency management expert with the Independent Insurance Agents & Brokers of America's Virtual University. This role, coupled with her extensive background in both the agency and company ranks, and her love of teaching, adds a unique dimension and immediate and practical value to the programs she presents to insurance professionals countrywide.

About the Instructors



Steve Lyon, CPCU, CIC, CRM, AAI, ARM, AIS, CRIS, MLIS

Steven D. Lyon is the founder and principal of Lyon Consulting Services, LLC, an independent Education and Management Consulting firm. Lyon utilizes his 40 years of expertise and experience that come from owning, operating, and managing a respected and profitable insurance agency in northern New Jersey. In addition to owning an independent agency, Steve has served as the Regional Director of Education for a large brokerage firm, and was a Regional Vice President in charge of personal lines for the insurance division of a dynamic banking institution.



Kym Martell, CRM, CIC, CRIS, AAI, MLIS

Kym Martell founder of K.M. Associates, Insurance Management & Training Consultants specializes in training and consultant services to the insurance industry. With over 30 years' experience in the insurance industry, Kym brings to her clients a wealth of experience. Her diverse background includes agency and risk management, sales, claims and customer service. As a consultant, her extensive corporate and consulting experience perfectly positions Kym to provide professional liability & loss control audits and provide customized E&O loss prevention training in the areas of workflows and agency management. Her superior communication skills are assets that add to her success.



Terry Tadlock, CIC, CPCU, CRIS

Terry Tadlock is a 34-year veteran of the insurance business. In an attempt to enjoy a little slower-paced life, he has joined the Correll Insurance Group of agencies as the President of Coastal Plains Insurance, LLC (CPI) in beautiful Hilton Head Island, South Carolina. Terry is part owner and responsible for the day-to-day operations of CPI. Prior to Terry's joining CPI he was owner and CEO of Florida Insurance Educators, Inc. which is an insurance education and consulting firm that in conjunction with Florida Insurance School worked with state and national organizations to provide a variety of educational courses and consulting services. Terry continues to accept national speaking engagements and writes technical articles for a variety of state and national insurance publications. In his spare time, Terry is also recognized by federal and state courts as an expert on insurance coverages and serves as an expert witness. Terry has spent the last 25 years specializing in commercial property subjects, including business income and all areas of personal lines. The majority of his early career was spent as the principal of an independent insurance agency in Florida where he specialized in a variety of professional liability programs as well as designing several specialty programs serving the construction industry.



Scott Treen, CIC, CPIA

Scott Treen is the President of Treen Insurance Agency in Jefferson, Ohio. He has more than 30 years of experience as an insurance professional. He earned a bachelor's degree from Youngstown State University in 1981 and holds the CIC and CPIA designations. Scott received the Jack V. Hedges Educator of the Year Award in 2007 from the Professional Insurance Agents of Ohio and is on the national faculty for The National Alliance. Scott has taught for CISR, CIC, LUTCF, CPIA and other professional development courses and speaks to various civic groups. He has also taught insurance-related curriculum to high school students. He was past president of the Ashtabula County Life Underwriters Association.



Cathy Trischan, CPCU, CRM, CIC, ARM, AU, AAI, CRIS, MLIS

Cathy Trischan has been with the E&K Agency in Eatontown, NJ since 1996, currently serving as Director of Commercial Underwriting. She is a national faculty speaker for The National Alliance, speaking in both the Certified Insurance Counselor (CIC) and Certified Insurance Service Representatives (CISR) programs. She has taught both pre-licensing and continuing education courses for PIA, Brookdale Community College and other institutions. She has written courses and articles on various insurance topics and has served as an expert witness.



Corey Wilkins, CIC, LUTCF

Corey Wilkins is the Owner and President of Corey Wilkins Insurance & Financial Services, Inc., a State Farm agency in Tacoma, Washington. He started in the industry with Safeco in 1994 as a commercial underwriter and later became a multi-line marketing representative. In 1999, he became the marketing manager for Kemper Auto & Home Group for Washington, Oregon, and Alaska. He is a national faculty speaker for property & casualty, life and health CIC institutes / personal residential, personal auto, personal lines misc., agency operations, and life & health essentials institutes at The National Alliance.



Agent's E&O: Defenses and Preventions for the Insurance Professional

Agents who focus on E&O loss prevention fortify their agency from potentially devastating claims while improving the customer experience. In this course, agents will discuss the importance of understanding their legal duty of care, the benefit of adopting a best practices approach in their work-procedures and to help them defend themselves when the E&O claim is presented to the agency.

Agent's E&O: Duties, Best Practices, Operations, Workflows, and Certificates

Agents who focus on E&O loss prevention fortify their agency from potentially devastating claims while improving the customer experience. In this course, agents will learn best practices regarding agent's duties, agency operations, using checklists, and other exposures present in the day-to-day operations of most agencies.

An Hour with Cathy: Additional Insured Endorsements for Contractors

This course starts with a discussion of the evolution of additional insured endorsements and the importance of the edition date. We will then discuss the ISO additional insured endorsements mostly commonly used when writing contracting accounts. Lastly, we will review the features to look for in carrier-specific additional insured endorsements.

An Hour with Cathy: Insurance Issues for the Commercial Tenant

This course will familiarize the participants with some of the coverage issues faced by commercial insureds who rent space. We will discuss the problems and possible solutions.

An Hour with Cathy: Three Commercial Property Insurance Problems and How to Fix Them

This course will familiarize the participants with some of the biggest coverage problems in commercial property forms: Debris Removal, Ordinance or Law and Vacancy. In each case, we will discuss the problem and possible solutions.

An Hour with Cathy: Truly Awful CGL Endorsements

This course will familiarize the participants with some of the endorsements that can severely restrict coverage under the Commercial General Liability (CGL) Policy. We will review several ISO endorsements and see examples of non-standard endorsements often used by insurers.

An Hour with Corey: Valuation Issues with Custom Cars & Tricked-Out Trucks

Insurance professionals should expect three things from this Personal Lines Auto course: (1.) an overview of the dilemma of highly-customized vehicles in valuing during a claim, (2.) interesting examples of the multi-faceted phenomenon of adding a plethora of after-market parts and customization to cars and trucks, and (3.) insurance solutions to mitigate the complexity and add solutions to your sales style and agency protocol. You'll leave this course with enough knowledge to inform clients of expectations concerning their altered vehicle, prepare proper documentation of customization, and work with claims to garner a consumer-friendly valuation of the car or truck.

An Hour with Nicole: Homeowners Loss Settlement Issues

Loss settlement is often questioned by insureds at time of purchase and misunderstood by agents at time of loss. This brief course goes through loss settlement, including examples, to gain greater understanding of this essential function in the policy.

An Hour with Nicole: Personal Umbrella Issues & Answers

Personal Lines Umbrellas aren't just for high value accounts. This course goes through the coverages and differences between umbrellas policies and excess liability policies, including examples, to help insureds understand the importance of such coverage.

An Hour with Corey: Liars - How to Spot Fraud & What the Agent Can Do About It

Insurance professionals should expect three things from this course: (1.) an overview of the dilemma of fraud and how it makes its way to an insurance agency, (2.) interesting examples of the ethical or moral hazards that clients bring to an agency during a claim, and (3.) insurance solutions to mitigate the possibility of taking on or interacting with clients that are looking to defraud an insurance claim.

Course Descriptions



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Autos, Garages, and Dealers - Oh My! Knowing the Difference

The differences between garage policies and a general liability policy are often misunderstood by insurance pros as well as insureds. It's essential to know the differences as well as what coverage is needed for insureds in dealerships and other segments of the auto business. This class will sharpen the insurance pro's skills in understanding these their different forms and how they can work together to create a cohesive policy for the insured.

Certificates and Additional Insureds: What Did I Do to Deserve This?!

Ask a hundred commercial insurance professionals to describe in a few words the most frustrating part of the job and 99 of them likely will answer "certificates" or "Additional Insured endorsements." The seemingly constant changes to rules, requests, form filings, and other issues at best cause headaches, at worst, E&O claims! This course will review several common issues with COIs and AI endorsements and the best practices regarding their use.

Certificates of Insurance and the Coverage Issues that Go With Them

Certificates of Insurance and the endorsements often requested with them cause many problems for insurance agents trying to help commercial clients. We will review the things to consider before issuing a certificate and discuss ways to avoid some of the common problems and errors. We will discuss Additional Insureds, Waiver of Subrogation and some of the requests frequently made of agents.

Chris Amrhein's "Adventures in Aging": Social Security & Other Retirement Income Solutions

Retirement is coming (and for many has already arrived!) Join veteran insurance educator Chris Amrhein as he shares his own adventures with Social Security and other retirement income solutions for seniors. He'll discuss eligibility, enrollment, changes, costs, benefits, limitations and just about everything else. Whether the information is for the benefit of your clients, your family, and/or yourself, you'll be ready!

Chris Amrhein's "Adventures in Aging": Medicare and Other Retirement Healthcare Solutions

Medicare is coming (or for many, it's already arrived!) Join veteran insurance educator Chris Amrhein as he shares his own adventures with Medicare and other healthcare solutions for seniors. He'll discuss eligibility, enrollment, changes, costs, benefits, limitations and just about everything else. Whether the information is for the benefit of your clients, your family, and/or yourself, you'll be ready!

Commercial Insurance Coverages, Court Cases & Chaos

Join Terry Tadlock as he reviews actual claims and court cases from a variety of commercial exposures. Each scenario is discussed from the position of both the actual policy language as well as possible solutions. Types of coverage and claims discussed in this course include Commercial Property Coverage Forms, Business Income, Commercial Auto and Commercial General Liability.

Commercial Property - Direct vs Indirect Damage

We often sell direct and indirect damage coverages together, but did you know that these forms have little in common and do not require that one be purchased with the other? This course will include a discussion on some the differences between a direct damage property form and the indirect options available to commercial lines customers. We will explore some of the unique conditions and provisions in the Insurance Services Office (ISO) Building and Personal Property Coverage form and the ISO Business Income & Extra Expense forms.

Contracts Agents Should Read

Insureds are constantly signing contracts and accepting responsibility. Unfortunately, those same insureds often are unaware of the extent of such until it's too late. When it comes to an insured's contract, what is the role an agent should play? Join Terry Tadlock as he reviews several common types of contracts and provisions that may affect insurance coverage.

Cyber - Evolution Exposures Insurance

As cyber risks evolve, so do the insurance products designed to save a business from destruction. Join Cathy as she details the evolution of cyber exposures, discusses the meaning of a cyber "incident" and its importance, and reviews several facets of essential cyber insurance coverage.

Course Descriptions



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Employment Practices Liability - A Coverage No Business Can Afford to Be Without

This course addresses many employment-related liability exposures faced by today's employers: discrimination and harassment claims by employees and third parties, employee privacy concerns, retaliation claims, wage and hour claims and more. We will discuss the employment-related exposures and what features to look for in an Employment Practices Liability (EPL) policy.

Ethics: Essentials for the Insurance Producer

This course begins with an overview of ethics and various approaches to ethical decision-making. We will discuss the responsibilities of the insurance producer to insurance carriers, prospects and clients, and to third parties. Throughout the course, we will discuss various ethical dilemmas insurance producers face and possible solutions.

The Evolution of Ethics in Insurance

Insurance professionals should expect three things from this ethics course: (1) interesting societal dilemmas and their ethical ramifications, (2) simple adherence to an existential philosophy applied to a business environment, and (3) how to apply concrete principles and precepts to insurance-related situations even within a post-modern paradigm. Agents will leave this course with the knowledge to make a correct decision while conducting business, managing people, or setting the barometer for an insurance office or corporate workplace.

Exposures That Prove Why ALL Employers Need EPL Coverage

This course addresses many employment-related liability exposures faced by today's employers: sexual harassment in the age of #MeToo, employee privacy concerns, discrimination claims, retaliation claims, wage and hour claims and more. We will discuss methods used to identify and insure such employment-related exposures and what features to look for in an Employment Practices Liability (EPL) policy.

Flood Insurance, FEMA and the NFIP

This course follows the general curriculum for flood insurance training as set forth by FEMA. Completion of this course will satisfy FEMA's 3-hour Basic Flood Insurance Course requirement for agents to sell flood insurance. This course incorporates discussion on recent changes with the NFIP as well as many general principles of flood insurance.

Growing Good Insurance: Property & Liability Endorsements to Fortify Farm Risks

This presentation will concentrate on the Insurance Services Office (ISO) Farm Property and Liability Coverage Forms and vital endorsements necessary for most clients involved in an agribusiness operation.

Homeowners In Real Life - Tales of Claims & Coverage

Once a policy is written, all it requires is renewals and varying degrees of service...until a claim occurs! Take a deep dive into some claims examples that range from dog bites to burglaries, renovations to total losses, and how each claims triggers (or doesn't!) specific parts of the homeowners policy.

"How/Where the %^&* Will I Live?" Insurance Solutions for the Long-Term

Insurance professionals should expect three things from this course: 1) overview of data and demand for insurance products to assist with financing long-term care needs, 2) interesting societal dilemmas, and 3) structuring a policy and alternative funding sources. Agents will leave this course with enough knowledge to assist insureds through a common, stressful, and legitimate concern: "what if my long life makes me/my family broke?"

Insurance Jeopardy! - Testing Knowledge of Personal and Commercial Lines

This...is...Insurance Jeopardy! Your host, instructor and master insurance technician Steve Lyon uses a Q&A format to gauge your understanding of complicated insurance coverage issues in a variety of commercial and personal lines exposures. You'll love the interactivity...but don't forget to answer in the form of a question!

Course Descriptions



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Is This Stuff For Real? Understanding & Insuring Emerging Risks

Virtual currency. Marijuana. Outer space. Nanotechnology. Autonomous cars. GMOs. What is all this stuff? What are your insureds doing with it? How are insurers responding to it and what can you the agent do about it? Join master insurance technician Steve Lyon as he explores what's coming for our industry (and for society in general!).

Leadership and Liability: Insuring Executive Risk

Sometimes referred to as Management Liability coverages, this class will explore the importance of protecting your executives as they operate at home and around the world. Some of the policies to be analyzed include Directors & Officers Liability, Employment Practices, Fiduciary Liability, and Kidnap & Ransom protection. Since most of these policies have claims made triggers, we will explore the significant terms and condition that trigger coverage and/or prevent coverage from applying. Don't let your executives leave home without these coverages!

Lurking: Surprises In the Contractor's CGL Policy & Endorsements to Watch Out For

This course examines a variety of Commercial General Liability policy features and endorsements that are sometimes added. We will focus on the effect these features and endorsements have on a contractor's insurance program. While most of the endorsements discussed are reductions in coverage, some are important enhancements.

Nailed It: Understanding Insurance Requirements in Construction Contracts

Agencies with insureds in the construction industry are too familiar with the seemingly never-ending issues with construction contracts as they relate to insurance. Join Cathy as she discusses many common concerns regarding such contracts, their often indecipherable insurance requirements, and the role played by the insurance agent. Contractual liability, waivers of subrogation, additional insured requirements and many other issues will be discussed.

Personal & Commercial Lines Endorsements: Some Good, Some That Really Stink

Explore many useful Personal lines and Commercial Lines endorsements that broaden your client's coverage and provide you with a competitive advantage over others! Also, be able to spot and take action when "nasty" endorsements make their way onto your clients new and renewal policies.

Personal Lines Clients and Their New Normal

A side effect of the pandemic is that many of our personal lines insureds – for better or worse - had to make changes in the way they live, work, and educate. Even in a post-pandemic world, many such lifestyle changes will continue. Join Nicole as she discusses how the "new norm" affects homeowners and auto policies.

Personal Lines Coverage Concerns: Annoying But Important

This course is further evidence that, even though we deal with them daily, personal lines insurance policies are packed with coverage concerns recognizable only to the well-trained eye. Join Scott Treen as he reviews a variety of annoying but important auto and homeowner's coverage concerns found in policies sold daily by agents everywhere.

Planting the Seed: Agent Strategies to Get and Keep Agribusiness Insureds

In order to reduce the thought of insurance as a commodity, the agent MUST enhance the value they bring to the agribusiness insurance buyer. This course will review the risk management process as well as available coverage forms and endorsements that allow agents to tailor the risk finance tool of insurance. Participants will learn about the tools available to protect entities, individuals and families involved in an agribusiness operation.

That's Personal: Home & Auto Exposures Your Insured Doesn't Share (and Why That's Bad)

Your personal insureds are keeping exposures from you that you need to know in order for their coverage to do its job. Assisted living, side jobs, "entity" ownership, unmarried and living together, off-premises activities and other common exposures are discussed in this course. Solutions will help agents discover the truth, close the gap and keep the account.

Course Descriptions



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What the Heck Happened to Life Insurance?!

Remember when life insurance was just a thing for your family when you croak? What originated as a simple, single peril insurance policy has evolved into a modern mashup of living benefits, tax issues, riders, and a slew of other purposes and functions that often overshadow (and over complicate!) the death benefit. This course dives into many functions of modern life insurance that make it more essential for families and businesses today than ever before.

Why Good People Do Bad Things: A Deep Dive Into Agency Ethics

Join agency principal and long-time insurance educator Terry Tadlock as he reviews the reasons why an agency's leadership, culture and perception of ethical conduct often cause agency staff to make bad decisions with potentially devastating consequences for insureds.

Why Insurance to Value and Liability Limits are Always Wrong (and How to Fix That)

This class takes an in depth look at insuring for the "worse case scenario" for both personal and commercial clients. A recent study indicates that 47% of your clients are at least 27% underinsured. After taking this class, I think you will agree that almost 75% of your clients are more than 50% underinsured!! This class takes a look at the problems with advice we have been giving our clients for 50 years!