

# E&O Happens



## E&O: ROADMAP TO CYBER AND PRIVACY INSURANCE

*March 25, 2020 - Holiday Inn, Columbia*

Approved for 3 ethics CE credits in Mo. and Kan.

Register for the Small  
Agency Conference too!

### **2020** *Small Agency Conference* Features:

- Huge trade show featuring more than 90 exhibitors
- Keynote speaker: Brent Kelly "The Vital Few"
- Sessions focusing on homeowners and sharing exposures, risk management walking tour, finding your growth zone, cannabis, active assailant peril and hiring trends
- Opportunity to earn additional CE credits
- Optional Crawfish Feast Wednesday night
- **Receive a discount on your E&O registration with a Small Agency Conference registration!**

### *What you will learn*

There was a time when a business was more-or-less fully protected if it was covered by property insurance, general liability insurance, auto insurance, and workers' compensation insurance. Those days have passed, despite the arrival of businessowners insurance (BOP) policies and other package policies that combine property insurance with general liability insurance and some additional coverages. A variety of emerging exposures now require special attention that these traditional policies simply do not adequately address. Cyber exposures present one of the most significant coverage gaps.

Currently, "cyber" can be defined as an adjective meaning of, relating to, or involving computers or computer networks (such as the internet). So when we refer to "cyber exposures" and "cyber insurance," we are broadly referring to the risks associated with computers and computer networks, including the internet.

This course is designed to help insurance agents and brokers prevent E&O claims that result when a client discovers that his or her cyber exposures were not adequately addressed by insurance or other risk management measures.

While the direct premium savings from attending this seminar can be significant for policyholders, the potential changes in agency operations learned during the course can have a game-changing effect on agency E&O exposure. Swiss Re claims data reveals that no matter the size, business mix or geographic region, agencies that attend the seminar have better claims experience.

### *Class Schedule*

12:30 - 1 pm	Registration
1 - 4 pm	Class

**Instructor: Angie Heavener, CIC, CPIA**

Angie began her insurance career in 1971 joining her family's agency. In 1993, she sold her agency to join the staff of the Professional Independent Insurance Agents of Illinois. She is currently the principal of Insurance Training Plus, Inc., a professional training and consulting firm focused on education and agency operations, that she began in 2002.

Angie teaches numerous property and casualty education seminars throughout the country and is a frequent speaker at state conventions. She is a national faculty member of the Society of Certified Insurance Counselors. Angie is an approved auditor for a number of E&O carriers and conducts internal errors and omissions audits on agencies throughout the country.

**CANCELLATION POLICY:**




You will not receive a refund or transfer credit if you do not notify MAIA before the start of the event. All cancels and transfers must be received in writing. Refunds: A 90% refund applies if cancelling more than two weeks prior to start of event; 75% refund if cancelling fewer than two weeks before the event. A \$15 transfer fee will be assessed on any one-day seminar transfer made within 2 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.

**AMERICANS WITH DISABILITIES:**

We work hard to make our programs accessible to all. If you need special accommodations, simply phone MAIA at 573-893-4301. **Please notify us if you have any special dietary requirements.**

**SEMINAR QUALIFIES FOR WESTPORT, ALLIANZ AND UTICA'S LOSS CONTROL CREDIT UNDER THE FOLLOWING CONDITIONS:**




**WESTPORT AND ALLIANZ:**

 Agency Staff Size	 Required # Attendees	 Position in Agency
1-4	1	Active agency principal*
5-11	3	At least 1 active agency principal*
12+	25% of staff with a max of 15 attendees	At least 1 active agency principal*

**Don't Forget:**  
Westport policyholders can earn an additional 5% credit by sending at least 50% of their staff.

\*"Active agency principal" includes: owners, partners and officers. Round up for part-time employees.

**UTICA:**

 Agency Staff Size	 Required # Attendees	 Position in Agency
1-3	1	Principal/office manager <b>or</b> CSR.
4-10	2	Principal/office manager <b>and</b> 1 CSR.
11-20	3	Principal/office manager <b>and</b> 2 CSRs.
21+	-	20% of staff.

**WHEN DO I NEED TO RENEW?**  
Every two years

**E&O Seminar Enrollment Form**

**I wish to attend the E&O Seminar to be held March 25, 2020, in Columbia, Mo.**

Name \_\_\_\_\_ Nat'l Producer # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Which best describes your role?  Owner/Principal  Agency Mgr.  Producer  Account Mgr.  Customer Service  IT  Co. Rep.  
 Organization \_\_\_\_\_ E-mail \_\_\_\_\_  
 Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_  
 Phone \_\_\_\_\_ Title \_\_\_\_\_

PRICING - <b>CHOOSE ONE</b>	MAIA Member (not registered for Small Agency*)	MAIA Member (with someone registered for Small Agency*)	Non-Member	Amount Enclosed
Early-Bird Registration (by 2/26/20)	\$85	\$65	\$170	\$
Regular Registration (after 2/26/20)	\$100			

**MATERIALS - CHOOSE ONE**

- I want to receive my materials electronically in advance (*you will not receive a book onsite*).
- I would like to receive a book of materials onsite.

**\*If attending the Small Agency Conference, you may register using the conference registration form at the discounted rate.**

METHOD OF PAYMENT:  Check enclosed or  MasterCard  Visa  American Express  Discover

Card No: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ Cardholder Signature: \_\_\_\_\_

Card Verification Code: \_\_\_\_\_ Billing Address: \_\_\_\_\_

**Take advantage of our convenient online registration at our website, [www.moagent.org](http://www.moagent.org).**

Please make checks payable to: Missouri Association of Insurance Agents, 3315 Emerald Lane, Jefferson City, Mo. 65109.

**Questions?** Phone: 573-893-4301; FAX: 573-893-3708; E-mail: [maia@moagent.org](mailto:maia@moagent.org); [www.moagent.org](http://www.moagent.org)