

February - March 2012

Topic:	Date:	Times (EST):	CE Credits:
Top Ten Life Insurance Needs Kentucky Course #C96925 / Indiana Course #24079 Instructor: Jerry Rhinehart, CIC, CLU	February 23	9 AM - 12 PM	3 Life hrs.
Learn how asset accumulation and losses can impair an estate. Evaluate calculation of estate tax and the uses of an Irrevocable Life Insurance Trust. Analyze key provisions and funding of a buy-sell agreement and valuation of a business's Key Person, and related coverage. Discover ownership transfer problems associated with death or disability of business owners.			
Legal & Ethical Responsibilities Kentucky Course # C97816 / Indiana Course #24397 Instructor: James Harrison, J.D., CIC	February 23	1 PM - 4 PM	3 Ethics hrs.
Instructor: James Harrison, J.D., CIC	March 16	9 AM - 12 PM	3 Ethics hrs.
This class will help to differentiate between an ethical responsibility and a legal responsibility. Learn to identify the reasons Error & Omissions (E&O) claims have increased, types of agent authority, and determine which type of authority applies. Class participants will be given a situation and determine if an agent is liable to another party based on the common causes of loss. Participants will also identify the factors that influence when an E&O claim is likely to occur. By attending, students will learn how to explain the legal liabilities created by social networking.			
Business Auto Coverages Kentucky Course #C97815 / Indiana Course #24404 Instructor: David Viola, CIC	February 24	1 PM - 4 PM	3 P&C hrs.
Discover business auto casualty and physical damage issues and how they can be addressed with various types of standard and optional insurance coverages. Topics include the structure of the Business Auto Policy (BAP) and Declarations, review of the BAP symbols used to activate coverage for particular classes of autos, analysis of significant BAP definitions, potential gaps and overlaps in coverage between the BAP and Commercial General Liability (CGL), and significant modifying endorsements.			
Ethics for Insurance Professionals Kentucky Course #C97855 / Indiana Course #24411 Instructor: David Viola, CIC	February 27	1 PM - 4 PM	3 Ethics hrs.
Instructor: Jerry Rhinehart, CIC, CLU	March 29	1 PM - 4 PM	3 Ethics hrs.
Ethics comprises standards of conduct that indicate how one should behave, based on moral obligations. This class uses case studies to engage participants in realistic conversations on ethical dilemmas agents face. The objective of the class is to make participants aware of the responsibilities that agents face in today's complex insurance marketplace. Legal responsibility, social or public, and ethical and professional will be reviewed. The program will communicate that the career agent will want to work at the highest level of professional, social, and legal responsibility.			
Businessowners - What You Need to Know Kentucky Course #C05038 / Indiana Course #20538 Instructor: Keith Wilts, CIC, CPCU	February 28	9 AM - 12 PM	3 P&C hrs.
The Businessowners (BOP) has limited eligibility compared to the Commercial Package Policy (CPP), but significant coverage is provided in this package property and liability policy. Learn potential coverage dilemmas that exist for service, contracting, retail, processing, or manufacturing risks. Review what personal property is included within the building limit. Discover potential coverage gaps that arise when insuring personal property owned by clients. Discover the similarities and difference 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.			
Changes to the Homeowners Program Kentucky Course #C97820 / Indiana Course #24395 Instructor: Terry Tadlock CIC, CPCU, CRIS	February 28	3 PM - 5 PM	2 P&C hrs.
Analyze 22 significant changes made in the 2011 edition ISO Homeowners program. The impact of each change for the agent and insured will also be discussed. The program will examine numerous property and liability coverage issues and possible insurance and non-insurance solutions that an insured and his or her agent could consider. The class will communicate that writing insurance to provide protection for homeowner's exposures should be an ongoing and systematic process. Participants will review the principles of personal lines risk evaluation and analyze various policy definitions and provisions in relation to loss examples to gain an understanding of the sources of claims and the personal lines insurance coverage available.			

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Topic:	Date:	Times (EST):	CE Credits:
Insuring Electronic Communications & Records Kentucky Course # C97812 / Indiana Course #24398 Instructor: James Harrison, J.D., CIC	March 8	9 AM - 12 PM	3 P&C hrs.
This program will help participants identify the Stages of e-Risk that are created by 1. Access – use of email and risks of misuse of email by employees, 2. Presence – using the Internet to promote products, 3. Integration – connecting with others through intranet or directly with customers, and 4. E-commerce – where orders are placed and payment is received over the Internet. Major property and liability exposures, advertising and personal injury exposures along with standard insurance coverages, will be analyzed. Electronic communication, ecommerce, e-risk, records, and other cyber coverage will be reviewed to provide the student an understanding of the types of insurance available in today’s dynamic marketplace.			
Commercial Inland Marine Kentucky Course #C05037 / Indiana Course #20535 Instructor: Keith Wilts, CIC, CPCU	March 9	9 AM - 12 PM	3 P&C hrs.
Learn how to insure a project where the ownership changes or property values increase or fluctuate during construction. Evaluate indirect losses such as delayed opening exposures, “soft costs,” and loss of rents. Discover how to insure building materials and tools at various locations, such as the contractors own premises, various job sites, temporary locations, and while in transit. The seminar will cover risk evaluation in relationship to marine property loss exposures faced by commercial clients to make the participant aware of coverage issues that exist for an agency’s commercial clients and specifically contractors. Analyze Builders Risk, Contractors Equipment Coverage, and Installation Coverage Forms, and significant endorsements.			
Personal Lines Issues for Commercial Agents Kentucky Course #C02504 / Indiana Course #18704 Instructor: Keith Wilts, CIC, CPCU	March 12	1 PM - 4 PM	3 P&C hrs.
Review the principles of personal lines risk management and gain an understanding of the source of In-Home Business claims. Learn how to write insurance to provide protection for the majority of In-Home Business exposures. Discover how to identify exposures that exist when insuring a home-based business and use of a personal residence or personally owned vehicles along with homeowners, businessowners, personal auto, and commercial auto coverages available to treat them. Analyze when it is best to consider writing a commercial policy versus adding an incidental type business endorsement on a homeowners policy.			
Insuring Condominiums Kentucky Course #C97821 / Indiana Course #24394 Instructor: Terry Tadlock CIC, CPCU, CRIS	March 14	9 AM - 11 AM	2 P&C hrs.
The class will address the difficult questions agents face when writing coverage for clients who live in shared ownership property such as a condominium. The program will cover the three things an agent must know before writing a condominium unit owner a homeowners policy: 1. An understanding of state specific Condominium Statutes, 2. Have the ability to read and understand bylaws and Master deed documents from an insurance issues perspective, and 3. The coverage provided in the Homeowners HO-06 Unit Owners Coverage Form and optional endorsements. The class will cover the entire process from analyzing insurance coverage needs, to presenting coverage options, through assisting the client at the time of a condominium claim.			
Contracts & Leases versus The Insurance Policy Kentucky Course # C97813 / Indiana Course #24401 Instructor: James Harrison, J.D., CIC	March 15	9 AM - 12 PM	3 P&C hrs.
The course will make participants aware of potential property and liability loss exposures that exist when insuring leased real and personal property and the basic and optional coverages available to treat them. Common property and liability provisions found in real and personal property leases will be reviewed along with the risk and insurance implications of each one. Participants will gain an understanding of the potential loss exposures and personal and commercial insurance coverages available to provide protection for insureds that are leasing property.			
Who Is An Insured Kentucky Course #C96926 / Indiana Course #24081 Instructor: David Viola, CIC	March 21	9 AM - 12 PM	3 P&C hrs.
Who is an insured in a 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/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.			

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Topic:	Date:	Times (EST):	CE Credits:
Business Income: How Much Is Enough? Kentucky Course #C97819 / Indiana Course #24396 Instructor: Terry Tadlock CIC, CPCU, CRIS	March 22	3 PM - 5 PM	2 P&C hrs.

This course explores what the Business Income (with Extra Expense) (BI/EE) coverage form agrees to pay and the process used to establish the proper limit for business income and extra expense insurance. The class includes and analysis of key definitions found in the BI/EE, including "period of restoration," "business income," and "suspension." Optional coverages including Monthly Limit, Agreed Value, and Extended Period of Indemnity will be analyzed using real-life case examples. Learn the importance of insurance to cover an insured's potential loss of net profit, continuing operating expenses (including payroll), and extra expenses.

Estate Planning

Kentucky Course #C97817 / Indiana Course #24399 Instructor: Jerry Rhinehart, CIC, CLU	March 27	9 AM - 12 PM	3 Life hrs.
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The program will focus on the purpose of Estate Planning, which is to build and make the most of one's assets while living and conserve enough assets to best serve one's family or other beneficiary after death. It will assist the participant in understanding how an asset's value affects taxes at the time of sale or transfer. This class will help an agent to assist an insured to understand his or her personal tolerance to risk and how to take the appropriate steps to accomplish personal Estate Planning goals. Understanding how life insurance can play in important part in the planning process will also be discussed.

National Health Care Reform

Kentucky Course #C96394 / Indiana Course #23820 Instructor: Jerry Rhinehart, CIC, CLU	March 28	9 AM - 12 PM	3 Health hrs.
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Examine the current status of the National Health Care Law, officially titled "Patient Protection and Affordable Care Act." Discuss the timeline for implementation of key components, and the impact on other government and private insurance options. Review insurance coverage minimum requirements (mandates), plan options, and associated potential penalties. Discuss the Long Term Care option and the Long Term Care marketplace.

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Kentucky Agents

1. With a computer, access to the internet, Adobe Acrobat (a free download), and functional 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, as long as you have someone in your office to verify your attendance.
2. Make your webinar selection(s) on the chart. Once your registration has been processed, you will receive an emailed confirmation. 24 hours prior to the class, we will email you the URL/link that you must click to enter the webinar at its scheduled time, student handout, and webinar instructions.
3. After the conclusion of the webinar and the completion of required documentation, Professional Training Associates will file your CE credit with the Kentucky Department of Insurance.
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Indiana Agents

1. With a computer, access to the internet, Adobe Acrobat (a free download), and functional speakers, you can attend a web-based classroom conducted LIVE. You may participate on an individual basis or as a group. Each student will sign in and attendance will be verified by a webinar class monitor.
2. Make your webinar selection(s) on the chart. Once your registration has been processed, you will receive an emailed confirmation. 24 hours prior to the class, we will email you the URL/link that you must click to enter the webinar at its scheduled time, student handout, and webinar instructions.
3. After the conclusion of the webinar and the completion of required documentation, Professional Training Associates will file your CE credit with Sircon Corporation.
It's really that easy!
No exam is required for CE credit.

About the Instructors

Kevin C. Amrhein, CIC

Kevin serves as an instructor for several state and national education providers. Outside the classroom, Kevin authors hundreds of original articles annually for industry publications and web sites. He has appeared as a coverage expert on television and online, conducted frequent presentations via web conferencing, and is a monthly columnist for the Council of Insurance Agents and Brokers.

Kevin serves as a National Faculty member for the Society of Certified Insurance Counselors (CIC).

James T. Harrison, Jr., J.D., CIC, CPCU, CLU, ChFC

James is President of the Florida Insurance School - Continuing Education, Inc. in Tallahassee, Florida. He has spoken to audiences throughout the U.S., Puerto Rico, Panama, and to the brokers of Lloyd's on legal, regulatory, and insurance topics. James graduated with honors from the Florida State University College of Law and is a member of the Florida Bar. He formerly owned Surety Bond Associates, Inc.

James serves as a National Faculty member for the Society of CIC.

Jerry Rhinehart, CIC, CLU, ChFC, RHU

Jerry operates a life and financial services agency - Rhinehart & Associates, located in Panama City, FL. He has conducted more than 1,200 programs to insurance, CPA, and attorney groups on topics that range from Estate Planning, Long Term Care, Life Insurance, Annuities, Business Perpetuation and Health Insurance. He frequently authors articles for insurance magazines on related topics.

Jerry serves as a National Faculty member for the Society of CIC.

Terry L. Tadlock, CIC, CPCU, CRIS

Terry is President of Coastal Plains Insurance in Hilton Head Island, SC, and is responsible for agency operations. Prior to joining Coastal, Terry was owner of Florida Insurance Educators, Inc., an insurance education and consulting firm, was an agency principal specializing in the construction industry, and worked for the Florida Department of Insurance as Administrator of Agent Licensing.

Terry serves as a National Faculty member for the Society of CIC.

David D. Viola, CIC

David is an Account Executive with Bowen, Miclette & Britt in the Orlando, Florida area. He has 17 years of experience in all lines of commercial insurance, bonds, and surety production, with a concentration on construction and manufacturing accounts. David received a degree in Accounting from the University of Colorado at Boulder.

David serves as a National Faculty member for the Society of CIC speaking on Commercial General Liability, Business Auto, and Workers Compensation. He has participated in CIC Institutes in 34 states to date.

Keith Wilts, CIC, CPCU

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.

Keith serves as a National Faculty member for the Society of CIC, is on the National Faculty for James K. Ruble Graduate Seminars, and serves as a CIC Education Consultant.

February 2012 - At A Glance

16	Additional Insureds	9 am - 12 pm
17	Flood Insurance	9 am - 12 pm
21	Long Term Care & The Partnership Plan	1 pm - 5 pm
22	Commercial Property Issues & Answers	9 am - 12 pm
23	Top 10 Life Insurance Needs	9 am - 12 pm
23	Legal & Ethical Responsibilities	1 pm - 4 pm
24	Business Auto Coverages	1 pm - 4 pm
27	Ethics for Insurance Professionals	1 pm - 4 pm
28	Businessowners - What You Need to Know	9 am - 12 pm
28	Changes to the Homeowners Program	3 pm - 5pm

March 2012 - At A Glance

8	Insuring Electronic Communications & Records	9 am - 12 pm
9	Commercial Inland Marine	9 am - 12 pm
12	Personal Lines Issues for Commercial Agents	1 pm - 4 pm
14	Insuring Condominiums	9 am - 11 am
15	Contracts and Leases vs The Insurance Policy	9 am - 12 pm
16	Legal and Ethical Responsibilities	9 am - 12 pm
21	Who Is An Insured	9 am - 12 pm
22	Business Income: How Much Is Enough?	3 pm - 5 pm
27	Estate Planning	9 am - 12 pm
28	National Health Care Reform	9 am - 12 pm
29	Flood Insurance	9 am - 12 pm
29	Ethics for Insurance Professionals	1 pm - 4 pm

Kentucky Agents

Review your agent licensing information at <http://insurance.ky.gov/>

1. Select 'eServices' on the top right side of the home page,
2. Log in with your username & password. If entering eServices for the first time, register for secure access.
3. On your personal licensing information page, press the 'Continuing Education Information' tab to review your compliance and course completion records.

Indiana Agents

Review your agent licensing information on Sircon's website at www.sircon.com

1. 'Quick Start for Agents' box, press the "Look up Education Courses/Credits" tab,
2. Press the 'Continuing Education Transcript Inquiry' tab,
3. On the drop down menu, select 'Indiana,'
4. Enter your license # and your last name, then press submit.

Please register me for the following webinar(s):			Registration Fee	Indiana
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			<input type="checkbox"/> \$25 (2-hour class) <input type="checkbox"/> \$35 (3-hour class) <input type="checkbox"/> \$45 (4-hour class)	<input type="checkbox"/> \$4
			<input type="checkbox"/> \$25 (2-hour class) <input type="checkbox"/> \$35 (3-hour class) <input type="checkbox"/> \$45 (4-hour class)	<input type="checkbox"/> \$4
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			\$ _____	\$ _____

Registration Form

Please complete the chart above with your webinar selection(s).

Agent CE Required: Kentucky Indiana

Full Name: _____ Agent License #: _____

Agency Name: _____

Agency Mailing Address: _____

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Signature _____ Date _____ Webinar Official: *Shirley Wilts*



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