



## Course Listings

### Courses

#### Personal Lines

##### **Condos, Co-ops & Townhouses- Issues & Solutions**

**NJ Course Code: #0310737      3 Credits      Authority: General**

**PA Course Code: #107749      3 Credits      Authority: General**

This course provides an in-depth discussion on the unique issues and insurance solutions for owners of condominiums, co-ops, and townhouses. Review of the governing documents provides the agent with the basis of providing a comprehensive insurance package for these clients. Coverage options will be reviewed utilizing the ISO and MSO coverage forms as well as endorsements needed to customize the cooperative living account. Claims scenarios as well as settlement options will be discussed.

##### **Crisis Management/Disaster Planning for the Personal Lines Account**

**NJ Course Code: #0310739      3 Credits      Authority: General**

**PA Course Code: #114313      3 Credits      Authority: General**

Advanced personal lines course, which provides the participant with the knowledge to assist their personal lines clients with risk management techniques, as well as possible insurance solutions to a catastrophic event. Focus will be on discussing and defining “what is a crisis?” and the importance of developing a plan, to eliminate, reduce or minimize the negative financial impact, of such an event. Discussion will include the use of endorsements and coverage options available to enable the agent to provide necessary protection for their clients.

## **Cross Training Series- Introducing the Personal lines Agent to the Commercial Marketplace**

**NJ Course Code: #0314785      3 Credits      Authority: General**

Advanced personal lines course which provides the experienced personal lines professional an overview to the commercial lines marketplace. Focus will be on learning the basics of commercial underwriting, identification of classes of businesses, types of coverage forms used for commercial clients and the underwriting techniques and applications commonly used. Comparing and contrasting the personal lines coverages & underwriting to the commercial line's accounts will provide the professional broader understanding of both personal and commercial lines clients' needs for insurance protection.

## **Current Industry Changes & NJ Auto Reform**

**NJ Course Code: #0315404      3 Credits      Authority: General**

Advanced course which provides the participant and understanding of the historical background of automobile insurance reform in New Jersey and its effect on the industry. Focus of our discussion will be on the Auto Reform Plan and law changes in NJ Auto and its proposed impact on the marketplace. Eligibility, underwriting and coverage issues will be discussed. Participants will have increased knowledge and understanding of these changes and enhance their ability to provide the best coverage and service options for their clients.

## **Current Industry Trends & Changes to Homeowners and Personal Auto Coverages – The Sharing Economy**

**NJ Course Code: #0502035      3 Credits      Authority: General**

Advanced course which provides a discussion on the current industry trends in personal lines. A review of the newly revised Homeowner Coverage Form and Personal Auto Policy Coverage Form as well as some of the endorsements used with these forms will be the focus of the course. Participants will discuss the impact and use of existing and revised coverage forms.

## **Dwelling Coverage Forms**

**NJ Course Code: #0310733      3 Credits      Authority: General**

Advanced Program which will review the needs and uses of dwelling coverage forms. In depth review of the actual policy forms, eligibility and uses of the various forms will be discussed along with the policy coverage issues and endorsements available. Participants will discuss coverage, gaps, and exclusions. In addition, participants will discuss the options for coordinating these coverages with other lines of insurance that may be needed to for their clients.

### **E&O Identification & Prevention for Personal Lines**

**NJ Course Code: #0501204      3 Credits      Authority: General**

**PA Course Code # 108546      3 Credits      Authority: General**

**CT Course Code: #115491 Class      3 Credits      Authority: P/C**

**CT Course Code: #115492 Web      3 Credits      Authority: P/C**

Advanced seminar which provides a discussion on Errors & Omissions for Personal Lines. Focus will be on prevention and procedures to minimize, reduce or eliminate errors and omissions claims. Discussion will include examining the tools and software options available in automated systems and providing techniques and possible solutions to challenges of E&O prevention. Actual claim scenarios will be reviewed and discussed.

### **High Profile, High Values-Working with the V.I.P. Account**

**NJ Course Code: #0310730      3 Credits      Authority: General**

**PA Course Code: #108102      3 Credits      Authority: General**

Advanced Personal Lines course, which explores the unique issues of writing high profile and high valued accounts. Discussion will include the risk management & underwriting issues that are important to these types of accounts. Participants will explore the potential coverage options available through standard, non-standard forms, package programs and mono-line coverages available to provide a comprehensive insurance program. Claims issues and management will also be discussed.

### **Homeowner Coverage**

**NJ Course Code: #0314754      3 Credits      Authority: General**

**PA Course Code: #107948      3 Credits      Authority: General**

Advanced Seminar which reviews the homeowner forms but will focus on the HO3 Special Form. Attendees will learn to use the risk management process to identify and treat insurable loss exposures for the client. Review of the coverage form will provide attendees with an in-depth understanding of homeowner coverage forms as well as use of endorsements commonly used to tailor coverage.

### **Insurance and Personal Trusts**

**NJ Course Code: #0403280      3 Credits      Authority: General**

Advanced course which reviews the elements of a personal trust and the insurance implications created for the insured. Discussion will include review of the personal line's coverage forms regarding coverage, exclusions, and gaps. Insurance and risk management solutions will be provided.

### **Just Having Fun - Specialty Coverages**

**NJ Course Code: #0502036      3 Credits      Authority: General**

**PA Course Code: #109444      3 Credits      Authority: General**

Advanced course which discusses the recreational and specialty personal lines products and their uses. Topics will include identifying the types of recreational equipment and vehicles owned, used, and rented by clients and their unique exposures to loss. Discussion will include where some coverage may be included through homeowners and/or automobile policies as well as the gaps & exclusions unique to specialty coverages. Focus will be on underwriting and providing coverage through the various standard and specialty markets available as well as unique features of these types of products.

### **Keeping Personal Lines Business, Renewals and Retention**

**NJ Course Code: #0314772      3 Credits      Authority: General**

**PA Course Code: #107631      3 Credits      Authority: General**

Advanced Personal Lines Course targeted to agency and company personnel handling personal lines products. The seminar reviews the fundamentals of account review and retention but is targeted to the advanced personal lines customer service representative, producer, or agency supervisor, managing the process as well as the account. The course provides customer renewal & retention procedures and ideas, underwriting considerations including claims information and coverage coordination issues.

### **Personal Auto**

**NJ Course Code: #0314750      3 Credits      Authority: General**

**PA Course Code: #101544      3 Credits      Authority: General**

Advanced course which provides an in-depth review of the ISO personal auto Policy. Participants will be able to identify the important issues relating to automobile insurance regarding eligibility, coverage parts, gaps, and exclusions. Participation in the class will assist the Insurance professional in identifying exposures and providing coverage options using standard contracts and endorsements available to meet the needs of their clients.

### **Personal Lines Court Cases**

**NJ Course Code: #0310743      2 Credits      Authority: General**

Advanced course which provides a discussion of actual claim scenarios which have resulted in court cases. The course will provide information and facts regarding legal issues and considerations in claims management & settlements. Participants will discuss coverage issues and share their knowledge and experience.

### **Personal Lines Renewal & Retention Techniques**

**NJ Course Code: #0310734      3 Credits      Authority: General**

**PA Course Code: #109445      3 Credits      Authority: General**

Advanced Personal Lines Course targeted to insurance professionals who want to increase their retention rate of accounts. The seminar reviews renewal and retention techniques and managing the process as well as the account. The course provides customer renewal & retention procedures and ideas, underwriting considerations including claims information and coverage coordination issues.

### **Personal Lines Umbrella & Excess Coverages**

**NJ Course Code: #0310728      2 Credits      Authority: General**

Advanced Course which provides an in-depth discussion on personal lines umbrellas and excess coverages. The course covers personal umbrella exposures and possible insurance solutions. Risk Management techniques will be utilized to analyze and explore the issues and alternatives for insureds. Coverage forms will be reviewed and discussed to provide the agent with the knowledge to able to underwrite and provide a comprehensive insurance program.

### **Personal Lines Underwriting**

**NJ Course Code: #0314777      3 Credits      Authority: General**

**PA Course Code: #102671      3 Credits      Authority: General**

Advanced course provides the experienced personal lines customer service representative / producer with techniques for personal lines underwriting. This course would also benefit commercial lines representatives who wants to understand the needs and issues of personal lines accounts. Review of the risk management techniques and in-depth discussion on the different underwriting criteria utilized by companies to properly underwrite personal lines accounts. Preparation and use of accord applications as well as company specific applications will also be included.

### **Profile Series-Personal Lines Case Study – “The Barone Family”**

**NJ Course Code: # 0314573      3 Credits      Authority: General**

**PA Course Code: #101830      3 Credits      Authority: General**

Advanced Personal Lines Course, which profiles a large personal lines account. It will provide agents, claims and company personnel with the unique challenges and opportunities associated with a large account. Utilizing risk management techniques, participants will analyze the exposures, gaps, and possible coverage solutions for providing a comprehensive insurance program.

### **Profile Series-Personal Lines Case Study “The Smythe’s”**

**NJ Course Code: 0314573                      3 Credits                      Authority: General**

**PA Course Code: #102670                      3 Credits                      Authority: General**

Advanced Personal Lines Course, which profiles a large personal lines account. It will provide participants with unique challenges and opportunities associated with a large personal lines account. Utilizing risk management techniques, we will analyze exposures, gaps and exclusions found in these types of accounts and offer possible insurance and non-insurance solutions.

### **Profile Series- Condos, Co-ops & Townhouses**

**NJ Course Code: #314573                      3 Credits                      Authority: General**

**PA Course Code: #105204                      3 Credits                      Authority: General**

Advanced Personal Lines Course, which profiles a Condo, Co-op, or Townhouse owner’s unique coverage challenges when dealing with Homeowner Associations (HOAs) Through a case study approach, the course will provide participants with unique challenges and opportunities associated HOAs. Utilizing risk management techniques, we will analyze exposures, gaps and exclusions found in these types of accounts and offer possible insurance and non-insurance solutions.

### **Reviewing Personal Lines Court Cases**

**NJ Course Code: #0314771                      3 Credits                      Authority: General**

**PA Course Code: #113866                      3 Credits                      Authority: General**

This course provides an in-depth discussion on personal lines claims and what happens when the claim goes to the company. The course will focus on providing actual claim scenarios, which have resulted in court cases and will provide information and facts regarding the legal issues and considerations in claims management and settlement.

### **Risk Management for the Affluent Market**

**NJ Course Code: #506052                      3 Credits                      Authority: General**

**PA Course Code: #112456                      3 Credits                      Authority: General**

This advanced Personal Lines course studies some of the unique exposures and underwriting issues posed by the Affluent account, with emphasis on Risk Management philosophies and techniques. Discussion will also include the general characteristics of this client segment and some of the coverage needs by line of business. Time will also be spent on the role of the insurance professional as an “insurance consultant/risk advisor” by using an in-depth case study to highlight the importance of this role for this specialized market. The importance of carrier relationships and financial stability will also be discussed.

### **Risk Management for the Personal Lines Account**

**NJ Course Code: #0314780      3 Credits      Authority: General**

**PA Course Code: #103711      3 Credits      Authority: General**

Advanced Personal Lines Course for the experienced producer, customer service or underwriter. The seminar provides an in-depth review of the Risk Management Process, and it uses by the insurance professional in designing a comprehensive insurance program. Discussion will include Risk identification, analysis, handling, and administration of a client's exposures. Treatment of these exposures through insurance and non-insurance methods will be examined. Limitations, gaps, and exclusions of insurance contracts will be discussed as well as available endorsements and coverages available.

### **Situations & Solutions of Personal Auto**

**NJ Course Code: #0314749      3 Credits      Authority: General**

Advanced course, which provides a discussion on actual situations relating to the personal automobile policy and possible solutions. The focus of the course is a round table discussion on the coverage "what ifs" and claims that arise in the interpretation of the personal auto coverage form. Participants will review the coverage form as it relates to the situation and offer possible insurance and non-insurance techniques to treat the exposures through use of endorsements and/or risk management techniques.

### **Situations & Solutions in Homeowner Coverage Forms**

**NJ Course Code: #0314738      3 Credits      Authority: General**

Advanced course, which provides a discussion on actual situations relating to the homeowner forms and possible solutions. The focus of the course is a round table discussion on the coverage "what ifs" and claims that arise in the interpretation of the homeowner coverage forms. Participants will review the coverage form as it relates to the situation and offer possible insurance and non-insurance techniques to treat the exposures through use of endorsements and/or risk management techniques.

### **Situations & Solutions in Miscellaneous Personal Lines**

**NJ Course Code: #0310757      3 Credits      Authority: General**

Advanced course which provides a discussion on actual situations relating to miscellaneous personal lines coverage. The focus of the course is a round table discussion on the coverage "what ifs" and claims that arise in the interpretation of Miscellaneous personal lines coverage forms. Participants will discuss coverage & settlement options as it relates to the situation and offer possible insurance and non-insurance techniques to treat these exposures using endorsements and/or risk management techniques.



### **Situations & Solutions in Personal Lines**

**NJ Course Code: #0314739**

**3 Credits**

**Authority: General**

**PA Course Code: #104372**

**3 Credits**

**Authority: General**

Advanced course which provides a discussion on actual situations to the personal lines account. The focus of the course is round table discussion on coverage “what ifs”, underwriting and claim scenarios that arise in the interpretation of personal lines coverage forms. Participants will discuss coverage & settlement options as it relates to the situation and offer possible insurance and non-insurance techniques to treat these exposures using endorsements and risk management techniques.

### **Situations and Solutions in Personal Lines Customer Service**

**NJ Course Code: #0503695**

**3 Credits**

**Authority: General**

Advanced course which focuses on situations relating to customer service and possible solutions for effective resolution of these day-to-day challenges. The focus of the seminar will be an interactive discussion of situations regarding time management, communication with clients, company, and others to provide the highest quality customer service. Participants will discuss ways to effectively deal with these challenges and resolve them in a professional and effective manner which will enhance customer service and reduce potential errors and omissions claims.

### **So, Your Insured Has Purchased a Condominium, Co-op, or Townhouse”**

#### **Insurance Issues & Solutions**

**NJ Course Code: #0310725**

**3 Credits**

**Authority: General**

This course provides a discussion on the issues and insurance solutions for owners of condominiums, co-ops and townhouses. Participants will review the importance of governing documents and how they relate to the insurance contracts available. Coverage options will be reviewed and discussed along with techniques in dealing with the parties involved in the management of condominiums. Claims scenarios as well as settlement options will be discussed.

### **Success Through Underwriting - The Personal Lines Account**

**NJ Course Code: #0314741**

**3 Credits**

**Authority: General**

Advanced course for the personal account representative who wants to underwrite coverage effectively and provide coverage for the personal lines account. By utilizing the Risk Management techniques, participants will be able to identify the needs of a personal lines Account and offer insurance solutions that meet both, the needs of the company and the Insured. Discussion will include agent and company issues and concerns when writing personal lines accounts and offer possible insurance solutions to some challenges that arise. Personal lines coverage forms, and endorsements generally used to provide coverage and alternative markets available for the “hard to place risks” will also be included.



### **The Finer Things – Personal Lines Inland Marine**

**NJ Course Code: #0311627      3 Credits      Authority: General**

**PA Course Code: #105909      3 Credits      Authority: General**

This course focuses on the personal line's inland marine exposures and possible insurance solutions. Participants will discuss the need for inland marine coverage, the types of property covered and exposures to loss. Discussion will include coverage available through the homeowner and other personal lines policies, as well as the gaps, grey areas, and exclusions. Participants will review inland marine coverage forms and discuss the options of insuring these types of exposures.

### **The Things Kids Get Us Into**

**NJ Course Code: #0311628      3 Credits      Authority: General**

**PA Course Code: #106906      3 Credits      Authority: General**

This course focuses on the insurance issues relating to children and their exposures to loss. Participants will identify exposures to loss, and the insurance implications they create for their parents. A discussion of the protection afforded through the various personal lines policies and the potential business liability created. Insurance and Risk Management solutions will be discussed.

### **Those Extra Coverages in Personal Lines**

**NJ Course Code: #88889638      3 Credits      Authority: General**

Advanced Seminar which reviews the personal lines account and identifies the unique exposures that create the need for additional coverage not found or are limited under the primary coverage forms. Discussion will focus on the typical personal coverage forms utilized and some of the new coverage enhancements available through various markets and/or company specific coverage.

### **Understanding the Affluent Market**

**NJ Course Code: #0501588      3 Credits      Authority: General**

**PA Course Code: #108101      3 Credits      Authority: General**

**CT Course Code: #6000110252      3 Credits      Authority: General**

**DE Course Code: #6000108537      3 Credits      Authority: General**

Advanced course designed to take an in-depth look into the affluent/high-net-worth marketplace and the challenges posed by the unique exposures and lifestyles. Discussion will focus on their needs and some of the most frequently overlooked coverage gaps, as well as the underwriting and risk management issues. How to properly service the business will also be discussed.

### **Underwriting Personal Auto**

**NJ Course Code: #0502904      3 Credits      Authority: General**

Advanced course which focuses on utilizing strong underwriting techniques when providing automobile coverage for personal lines clients. Participants will discuss the use applications, underwriting guidelines, and risk management techniques and their importance in a successful client relationship. Discussion will also include the risk management approach of understanding the entire account instead of a mono-line approach to coordinate other coverages to reduce and/or minimize errors and omissions claims.

### **Working with the Home-Based Business Owner**

**NJ Course Code: #0403277      3 Credits      Authority: General**

Advanced course provides the agent with the information necessary to explore the opportunities of the in-home business and provide insurance solutions through a variety of personal lines endorsements, in home business products and commercial lines policies. Limitations and exclusions and gaps in the personal lines policies will be discussed along with some of the standard endorsements available. Discussion and review of several in-home business products will be provided along with risk management and underwriting issues which will assist the participant in determining coverage options available for these exposures.

## Commercial Lines

### **Additional Interests- Adding Other Parties to Your Insurance Contract**

**NJ Course Code: #0310498 3 3 Credits Authority: General**

**PA Course Code: #133113 3 Credits Authority: General**

**CT Course Code: #116506 3 Credits Authority: P/C**

This course explores the issues of adding additional interests to insurance policies and what happens when their interest appears. The risk management process will be discussed to provide insurance and non-insurance alternatives to handling the issues of additional insureds. Discussion will include property and liability interests and how these clauses affect the outcome of claims settlement. Claims scenarios will be presented and discussed to demonstrate possible outcomes to all parties involved.

### **Add me to the Policy or Else – Additional Insureds**

**NJ Course Code: #0314782 3 Credits Authority: General**

**PA Course Code: #105394 3 Credits Authority: General**

**CT Course Code: NEW**

This course explores the issues of adding additional interests to insurance policies and what happens when their interest appears. The risk management process will be discussed to provide insurance and non-insurance alternatives to handling the issues of additional insureds. Discussion will include property and liability interests and how these clauses affect the outcome of claims settlement. Claims scenarios will be presented and discussed to demonstrate possible outcomes to all parties involved.

### **Business Auto Coverages**

**NJ Course Code: #0501203 3 Credits Authority: General**

**PA Course Code: #117506 3 Credits Authority: General**

Advance course which explores the Business Auto Coverage Form & some of the endorsements generally used to tailor coverage to meet the client's need.

In depth discussion will provide the applicant with a solid understanding of business auto insurance and how it can be used to cover the organization's automobile loss exposures.

### **Certificates & Related Issues- The Good, Bad & Ugly**

**NJ Course Code: #88889985 3 Credits Authority: P/C**

Description: This course examines the primary tools used by organization to transfer liability to others through contracts and additional insured endorsements. We begin with an overview of the different types of contracts used and how the commercial general liability policy responds to transfer or assumption of risk. Attendees will discuss the insurance certificate, focusing on some of the problems encountered when parties rely on information provided through the certificate of insurance. We will also discuss actual court cases relating to the issuance of a certificate of liability.

## **Commercial Claims Management & Litigation**

**NJ Course Code: #0310758      3 Credits      Authority: General**

This course provides an in-depth discussion on commercial lines claims handling, management, and settlement issues. The course will focus on the process of a claim from the occurrence and what happens at the company level, as well as all parties who become involved throughout the investigation, coverage issues and settlement process. Focus on actual claims scenarios which have resulted in court cases and will provide information and facts regarding legal issues and consideration in claims management and settlement. Participants will review actual cases and share their knowledge and experience.

## **Commercial General Liability-Tailoring Coverage to the Needs of Your Insured**

**NJ Course Code: #0310741      3 Credits      Authority: General**

**PA Course Code: #117674      3 Credits      Authority: General**

**CT Course Code: #116506      3 Credits      Authority: P/C**

Advanced Course which provides a detailed review of the Commercial General Liability policy exclusions, which highlight the gaps in coverage faced by many commercial risks. The student will become familiar with many of the endorsements and policies that are available to address some of these exposures to risk. The student will learn the skills necessary to tailor the Commercial General Liability Policy to the specific needs of a client.

## **Commercial General Liability Overview**

**NJ Course Code: 0314778      3 Credits      Authority: General**

Advanced Commercial Lines course, which will provide the insurance professional with a review of the standard ISO CGL coverage form including occurrence and claims made. Focus will be on whom is an insured, scope of coverage, limitations, and exclusions. Coverage options available using standard endorsements will be discussed as well as company specific and manuscript forms companies are currently utilizing. Other liability policy forms such as EBL and professional exposures will also be included.

## **Commercial Lines Court Cases & Decisions I**

**NJ Course Code: #0314773      3 Credits      Authority: General**

**PA Course Code: #118974      3 Credits      Authority: General**

Advanced course, which provides an in-depth discussion on actual claims scenarios, which have resulted in court cases. The course will provide information and facts regarding legal issues and consideration in claims management and settlement. Participants will discuss the coverage issues and review actual cases and share their knowledge and experience. Participants will be able to provide their clients with knowledge which will assist them when an actual claim occurs, and possible outcomes based on actual claims presented through the court system.

## **Commercial Lines Court Cases & Decisions II**

**NJ Course Code: #0310742      3 Credits      Authority: General**

Advanced course, which provides an in-depth discussion on actual claims scenarios, which have resulted in court cases. The course will provide information and facts regarding legal issues and consideration in claims management and settlement. Participants will discuss the coverage issues and review actual cases and share their knowledge and experience. Participants will be able to provide their clients with knowledge which will assist them when an actual claim occurs, and possible outcomes based on actual claims presented through the court system.

## **Commercial Property-Tailoring Coverage to the Needs of Your Insured**

**NJ Course Code: #0314763      3 Credits      Authority: General**

**PA Course Code: #114312      3 Credits      Authority: General**

**CT Course Code: #11605      3 Credits      Authority: General**

Advanced course which provides a detailed review of the Commercial Property, Businessowners and Business Income Forms. Course will highlight the gaps in Coverages faced by many commercial risks. The student will become familiar many of endorsements that are available to address some of the exposures of these risks. The students will learn the skills necessary to tailor the most used Property forms so the specific needs of a client.

## **Commercial Property- Understanding Policy Forms**

**NJ Course Code: #0314763      3 Credits      Authority: General**

**PA Course Code: #132238      3 Credits      Authority: General**

**CT Course Code: #115605      3 Credits      Authority: P/C**

This course will familiarize the student with the coverage provided by the three ISO Commercial Property Cause of Loss forms. The student will become familiar with the types of perils covered by the various forms and will learn how to apply that knowledge. We will look at several ISO endorsements and how they can be used to tailor coverage under the standard forms to the needs of commercial policyholders.

## **Community Association Coverages – The Ins & Outs of Writing Condos, Co-ops & Townhouse Associations**

**NJ Course Code: #0310736      3 Credits      Authority: General**

This course provides an in-depth discussion on the unique issues and insurance solutions for Condominium Associations. Review of the governing documents will provide the agent with the knowledge necessary to provide a comprehensive commercial insurance program for these clients. Review of the coverage form and commonly used endorsements available through standard and the non-standard marketplace will be included. Other coverages needed by many associations to round out their insurance package will also be included.

### **Construction Defects – The Insurance Issues**

**NJ Course Code: #0403290      3 Credits      Authority: General**

**CT Course Code: #116581      3 Credits      Authority: General**

This course will examine the issues of construction defects. We will discuss the history of the problem and some of the reasons behind the increase in construction defect claims. Included in the discussion of construction defects will be a discussion of the related problem, mold claims. We will discuss ways that the insurance carriers and contractors can limit their exposures in this area. We will discuss how the CGL might respond to these claims and look at several CGL endorsements that might apply to the construction defects issue. We will also discuss additional insured status and contractual transfer of risk, within the context of the construction defect claim.

### **Crisis Management/Disaster Planning for the Commercial Client**

**NJ Course Code: #0310738      3 Credits      Authority: General**

**PA Course Code: #114313      3 Credits      Authority: General**

Advanced commercial lines course, which provides the participant with the knowledge to assist their commercial lines clients with risk management techniques, as well as possible insurance solutions to a catastrophic event. Focus will be on discussing and defining “what is a crisis?” and the importance of developing a plan, to eliminate, reduce or minimize the negative financial impact, to their businesses. Discussion will include the use of endorsements and coverage options available to enable the agent to provide necessary protection for their clients.

### **Cross Training Series- Introducing the Commercial Lines Agent to the Personal Marketplace**

**NJ Course Code: #0403282      3 Credits      Authority: General**

Advanced personal lines course which provides the experienced personal lines professional an overview to the commercial line’s marketplace. Focus will be on learning the basics of commercial underwriting, identification of classes of businesses, types of coverage forms used for commercial clients and the underwriting techniques and applications commonly used. Comparing and contrasting the personal lines coverages & underwriting to the commercial line’s accounts will provide the professional broader understanding of both personal and commercial lines clients’ needs for insurance protection. Personal lines professionals, considering moving to commercial lines or developing additional skills would benefit from the course.

## **Current Industry Trends & Changes to Commercial Property General Liability Coverage Forms**

**NJ Course Code: #0310854      3 Credits      Authority: General**

Advanced course which provides a discussion on the current industry trends in commercial lines. Focus will be on discussing recent events and the impact to the commercial marketplace. A review of the newly revised Commercial Property changes and Commercial General Liability changes will also be reviewed. Participants will discuss the changes to the forms and the impact & use of existing and revised coverage forms for their commercial clients.

## **Directors & Officers – Executive Risks**

**NJ Course Code: #0311115      3 Credits      Authority: General**

**PA Course Code: #133112      3 Credits      Authority: General**

**CT Course Code: #116306      3 Credits      Authority: P/C**

This course provides the opportunity for the experienced insurance professional to explore the important issues of Executive Risks and to provide insurance solutions. Discussion will provide historical background, evolution of D&O coverage and current trends in the marketplace. Focus will be on the Coverage forms, underwriting issues, and concerns, maximizing the basic coverage form common policy limitations and exclusions. Use of case law and possible claim situations will provide the participant with an understanding of the exposures and knowledge necessary to provide a comprehensive D&O product.

## **Employment Practices – EPLI**

**NJ Course Code: #403274      3 Credits      Authority: General**

**PA Course Code: #132092 Class      3 Credits      Authority: General**

**PA Course Code: #132091 Web      3 Credits      Authority: General**

**CT Course Code: #115493 Class      3 Credits      Authority: P/C**

**CT Course Code: #115494 Web      3 Credits      Authority: P/C**

Advanced commercial lines course for the commercial line's insurance professional. Discussion will overview the limitations and exclusions commonly found in commercial lines coverage forms, provide risk management techniques and insurance coverage solutions available to meet the ever-changing employer marketplace.

## **E&O Identification & Prevention for Commercial Lines**

**NJ Course Code: #0403285      3 Credits      Authority: General**

Advanced seminar which provides a discussion on Errors & Omissions for Commercial Lines. Focus will be on prevention and procedures to minimize, reduce or eliminate errors and omissions claims. Discussion will include examining the tools and software options available in automated systems and providing techniques and possible solutions to challenges of E&O prevention. Actual claim scenarios will be reviewed and discussed.



## **Executive Risks – D&O**

**NJ Course Code: #0314775      3 Credits      Authority: General**

This course provides the opportunity for the experienced insurance professional to explore the important issues of Executive Risks and to provide insurance solutions. Discussion will provide historical background, evolution of D&O coverage and current trends in the marketplace. Focus will be on the Coverage forms, underwriting issues, and concerns, maximizing the basic coverage form common policy limitations and exclusions. Use of case law and possible claim situations will provide the participant with an understanding of the exposures and knowledge necessary to provide a comprehensive D&O product.

## **Garage Exposures**

**NJ Course Code: #0314765      3 Credits      Authority: General**

**PA Course Code: NEW**

**CT Course Code: NEW**

Advanced class on the Garage Policy. Focus will be on the risk management process and insurance solutions of commercial auto & garage operations. Discussion will include identifying eligible classes of businesses and coordinating coverages to provide a comprehensive commercial package program. Use of possible claim scenarios will be included to broaden the participant's perspective of potential exposures to loss.

## **Group Liability**

**NJ Course Code: #88890533      3 Credits      Authority: Casualty**

**PA Course Code: #121701      3 Credits      Authority: General**

Advanced course with focus on some of the professional liability exposures an individual or organization needs when performing their professional duties in conjunction with their commercial enterprises. The course will provide an overview of three major types of professional liability and coverage options. Discussion will also include typical claim scenarios and loss control measures to manage the loss exposures.

## **Insuring Condominium Associations**

**NJ Course Code: #0314767      3 Credits      Authority: General**

This course provides an in-depth discussion on the unique issues and insurance solutions for Condominium Associations and HOAs. Review of the governing documents will provide the agent with the knowledge necessary to provide a comprehensive commercial insurance program for these clients. Review of the coverage form and commonly used endorsements available through standard and the non-standard marketplace will be included. Other coverages needed by many associations to round out their insurance package will also be included. Emphasis on Risk Management and underwriting issues are a focus and will assist the agent in successfully writing association accounts.

## **Insuring Contractors**

**NJ Course Code: #88902455      3 Credits      Authority: General**

This course examines a variety of inland marine exposures faced by contractors and the policies available to cover those exposures. We will discuss builders' risk coverage, installation floaters and contractors' equipment policies. For each topic, we will discuss the coverage afforded by commonly used forms and some of the exclusions to watch out for. We will then discuss certain features of the Commercial General Liability policy and endorsements that are sometimes added. We will focus on the effect these features and endorsements have on a contractor's insurance program.

## **Let's Talk Commercial Property – An Overview**

**NJ Course Code: #0301731      3 Credits      Authority: General**

Advanced provides the experienced commercial lines insurance professionals with the review of commercial property forms. Discussion will include identifying the elements and documents that form a commercial property part of a commercial package. Focus of discussion will include understanding the Building and Personal Property Coverage form as well as examining the differences between the causes of loss forms.

## **Let's Talk Commercial General Liability**

**NJ Course Code: #0310740      3 Credits      Authority: General**

Advanced commercial lines course providing the insurance professional with a review of the commercial general liability coverages. Using risk management techniques participants will explore liability issues of commercial insureds and provide insurance solutions through use of coverage forms, endorsements, and excess and/or umbrella coverages. Discussion will also include the importance of excess liability policies and commercial umbrellas, their uses, coverage options and common exclusions.

## **Liability Risk Transfer**

**NJ Course Code: #403295      3Credits      Authority: General**

**PA Course Code: #111781      3 Credits      Authority: General**

This course examines the primary tools used by organizations to transfer liability to others, the contract, and the additional insured endorsement. We begin with an overview of the different types of contracts used and discuss how the CGL policy responds to liability assumed under contract. We will look at the use of additional insured endorsements and study, in detail, the most used ones. We will discuss how to integrate the two approaches to risk transfer and look at the benefits drawbacks of each. Lastly, we will study the insurance certificate, focusing on some of the problems one encounters when relying on a certificate of insurance.

### **Reviewing Commercial Lines Court Cases**

**NJ Course Code: #403278                      3 Credits                      Authority: General**

**PA Course Code: #113866                      3 Credits                      Authority: General**

Advanced course which provides an in-depth discussion on actual claims scenarios which have resulted in court cases. The course will provide information and facts regarding legal issues and consideration in claims management and settlement. Participants will discuss the coverage issues, review actual cases, and share their knowledge and experience. Participants will be able to provide their clients with knowledge which will assist them when an actual claim occurs, and possible outcomes based on actual claims presented through the court system.

### **Situations & Solutions in Commercial Automobile**

**NJ Course Code: #0314747                      3 Credits                      Authority: General**

Advanced course, which provides a discussion on actual situations relating to the Commercial auto policy and possible solutions. The focus of the course is a round table discussion on the coverage “what ifs” and claims that arise in the interpretation of the coverage form. Participants will review the coverage form as it relates to the situation and offer possible insurance and non-insurance techniques to treat these exposures through use of endorsements and/or risk management techniques.

### **Situations & Solutions in Commercial General Liability**

**NJ Course Code: #0314746                      3 Credits                      Authority: General**

**PA Course Code: #112860                      3 Credits                      Authority: General**

Advanced course which, provides a discussion on actual situations relating to the Commercial General Liability Policy and possible solutions. The focus of the course is a round table discussion on the coverage “what ifs” and claims that arise in the interpretation of the coverage form. Participants will review the coverage form as it relates to the situation and offer possible insurance and non-insurance techniques to treat these exposures through use of endorsements and/or risk management techniques.

### **Situations & Solutions in Commercial Property Forms**

**NJ Course Code: #0314747                      3 Credits                      Authority: General**

**PA Course Code: #113138                      3 Credits                      Authority: General**

Advanced course, which provides a discussion on actual situations relating to the commercial property forms and possible solutions. The focus of the course is a round Table discussion on the coverage “what ifs” and claims that arise in the interpretation of the coverage form. Participants will review the coverage form as it relates to the situation and offer possible insurance and non-insurance techniques to treat these exposures through use of endorsements and/or risk management techniques.

### **Situations & Solutions in Miscellaneous Commercial Lines**

**NJ Course Code: #0310753                      3 Credits                      Authority: General**

Advanced course which provides a discussion on actual situations relating to Miscellaneous Commercial Lines Coverage issues & possible solutions. The focus of the course is a round table discussion on the coverage of “what ifs” and claims that arise in the interpretation of coverage forms. Participants will review coverage areas as it applies to the situation and offer possible insurance and non-insurance techniques to treat these exposures.

### **The Ins and Outs of BOP**

**NJ Course Code: #0504219                      3 Credits                      Authority: General**

**PA Course Code: #117675                      3 Credits                      Authority: General**

Advanced course which provides a detailed review of the Businessowners Coverage form. Course will highlight the advantages vs. the disadvantages of using the BOP form. The student will become familiar many of endorsements that are available to address some of the exposures of these risks. The students will learn the skills necessary to tailor the most used Property forms so the specific needs of a client.

### **Time Element for Commercial Risks – Business Interruption**

**NJ Course Code: #0403291                      3 Credits                      Authority: General**

This course explores the subject of Business Income and Extra Expense in Commercial Property Coverage. We will take a detailed look at the most encountered Business Income exposures and how they are treated using ISO coverage forms. We will discuss the procedures used to establish a limit of coverage and how coverage is charged for. We will also examine the process of settling a Business Interruption loss, including the parties involved in the claim and what steps are involved in the settlement process. Finally, we will discuss crisis management planning and the effects that a well-designed plan may have.

### **Umbrella & Excess Coverage**

**NJ Course Code: #0310729                      3 Credits                      Authority: General**

Advanced Course, which provides an in-depth discussion on commercial umbrella and excess coverages. The course covers commercial umbrella exposures and insurance solutions. Risk Management techniques will be utilized to analyze and explore the issues and alternatives for insureds. Coverage forms will be reviewed and discussed to provide the agent with the knowledge to able to underwrite and provide a comprehensive insurance program.

### **Understanding Business Income Coverages**

**NJ Course Code: #0314756                      3 Credits                      Authority: General**

**PA Course Code: #117676                      3 Credits                      Authority: General**

Advanced Class, which provides an in-depth review of the Business Income Forms. Participants will discuss the purpose, use and importance of time element coverages. Forms will be discussed in detail as well as endorsements available to customize coverage. Underwriting and claim situations will be provided which should assist the participant in the assessment and selection of coverage for the commercial client.

## **Understanding Garage Exposures**

**NJ Course Code: #0311116      3 Credits      Authority: General**

**PA Course Code: #132889      3 Credits      Authority: General**

**CT Course Code: #116080      3 Credits      Authority: P/C**

Advanced class on insurance exposures of garage operations. Focus will be on the risk management process and insurance solutions of commercial auto & garage operations. Discussion will include identifying eligible classes of businesses and coordinating coverages to provide a comprehensive commercial package program. Use of claim scenarios will be included to broaden the participant's perspective of potential exposures to loss.

## **Underwriting the Small Business Owner**

**NJ Course Code: #0311114      3 Credits      Authority: General**

**PA Course Code: #117059      3 Credits      Authority: General**

Advanced course for the commercial lines account representative who wants to underwriting coverage effectively and provide coverage for the small to medium size commercial lines client. By utilizing the Risk Management Techniques, participants will be able to identify the needs of a small/medium size business account and offer insurance solutions to meet both the needs of the company and insured. Discussion will include agent and company issues and concerns when writing commercial accounts and offer solutions to some of the challenges that arise. Commercial coverage forms & endorsements generally used to provide coverage and alternative markets available for the "hard to place risks" or "new business" client will also be discussed.

## **War, Military Action & Terrorism**

### **The Legal & Coverage Issues Facing the Industry**

**NJ Course Code: #0311630      3 Credits      Authority: General**

Advanced course for commercial lines insurance professionals which focuses on the legal and coverage issues facing the industry regarding the Terrorism Insurance Act. Participants will review the act and discuss the issues facing companies, agents, and consumers. Discussion will include review of some of the terrorism endorsements currently in use, how they impact coverage and the risk management alternatives.

## **Who's Covered?**

**NJ Course Code: #0403293      3 Credits      Authority: General**

**PA Course Code: #126306      3 Credits      Authority: General**

This course addresses the subject of who is protected by the most common Commercial Policies written. The student will learn which persons and entities are automatically covered by the insurance contract and will study the methods used to add coverage for other entities. We will discuss additional insured endorsements, contractual liability provisions and coverages, and the interaction between the two.

## **Who Says We Can't Underwrite? - Underwriting Commercial Accounts**

**NJ Course Code: #0310853      3 Credits      Authority: General**

**PA Course Code: #111137      3 Credits      Authority: General**

Advanced course for the commercial lines account representative who wants to underwrite Coverage effectively and provide coverage for the client. By utilizing the Risk Management Techniques, participants will be able to identify the needs of a commercial business account and offer insurance solutions that meet both, the needs of the company and the insured. Discussion will include agent and company issues and concerns when writing commercial accounts and possibilities to some challenges that arise.

## **Workers' Compensation – Concepts, Law & Benefits**

**NJ Course Code: #0314769      3 Credits      Authority: General**

**PA Course Code: #123567      3 Credits      Authority: General**

Advanced course, which will provide the experienced producer with an in-depth analysis of the concepts and law provisions of the worker's compensation insurance. Discussion will include the requirements of employers to provide benefits, rules governing the eligibility, issuance and benefits provided by the insurance policy. Participants will be able to provide their clients with a better understanding of issues surrounding worker's compensation and to provide proper coverage.

## **Ethics**

### **Business Ethics**

**NJ Course Code: #0403284      3 Credits      Authority: Ethics**

**PA Course Code: #108607      3 Credits      Authority: General**

**DE Course Code: #60001006234      3 Credits      Authority: Ethics**

This course explores the issues related to professional ethics. Discussion will include the terms and definitions regarding ethical conduct and behavior. In depth discussion of the agent and professional responsibilities regarding agency contracts, authority, and duties as both an agent to the company and agent to third parties. Discussion includes techniques to avoid or reduce errors and omission claims and well as quality customer service issues. Case Studies will be reviewed and presented by participants for discussion and comments

### **Business Ethics & The Insurance Professional**

**NJ Course Code: #0310716      2 Credits      Authority: Ethics**

This course explores the issues related to professional ethics for the insurance professional. Discussion will include the legal and ethical responsibilities of the insurance professional to all parties involved in the insurance contract and to the public.

### **Consumer Protective Ethics**

**NJ Course Code: #0311629      3 Credits      Authority: Ethics**  
**PA Course Code: #109443      3 Credits      Authority: General**  
**CT Course Code: #115847      3 Credits      Authority: 3 LRE**

This course explores the issues related to professional ethics for the insurance professional and how it relates to the serving the public. Discussion will include case studies to review and discuss with the different approaches to provide ethical and professional conduct.

### **Ethics and E&O Preventions**

**NJ Course Code: #0403275      3 Credits      Authority: Ethics**  
**PA Course Code: #114315      3 Credits      Authority: General**

Advanced seminar which provides a discussion on Business Ethics and its Impact on Errors & Omissions Claims. Attendees will understand the importance of ethics, developing a "code of ethics" and discussing possible solutions to ethical dilemmas in the different areas of insurance. Actual situations will be reviewed and discussed.

### **Professional Ethics- Agency Management & Outstanding Customer Service**

**NJ Course Code: #0314783      3 Credits      Authority: Ethics**  
**PA Course Code: #105205      3 Credits      Authority: General**

This course explores the issues related to professional ethics, delivery of insurance products and services and quality customer service. In depth discussion of the agent and professional responsibilities regarding agency contracts, authority, and duties as both an agent to the company and agent to third parties. Discussion includes techniques to avoid or reduce errors and omission claims and well as quality customer service issues.

### **Professional Ethics – Ethical Dilemmas & Their Possible Outcomes**

**NJ Course Code: #88889640      3 Credits      Authority: Ethics**

Advanced seminar which includes a discussion on Ethical Conduct as it relates to insurance professionals and how those standards and procedures impact the operations of an insurance organization in a positive or negative way.

Participants will discuss the importance of developing and adhering to a personal and professional "code of ethics" and how it helps them negotiate day to day interactions with positive outcomes.

Using actual case scenarios and examples, participants will review and discuss possible solutions to ethical dilemmas in various areas of the insurance industry.



## **Professional Ethics – Ethical Conduct Unbecoming and the E&O Claim**

**NJ Course Code: 88890182      3 Credits      Authority: Ethics**

Advanced seminar which includes a discussion on Business Ethics, factors relative to developing professional business practices, implementing, and monitoring those practices to incorporate “Best Practices Procedures” for an insurance organization.

Participants will discuss the importance of developing and adhering to policies and procedures for E&O prevention as well as a personal and professional “code of ethics”.

Using actual case scenarios and examples, participants will review and discuss ethical scenarios and the resulting E&O Claims that can result.

## **Fraud Topics**

### **Automobile Insurance Fraud**

**NJ Course Code: #0314737      3 Credits      Authority: Fraud**

Advanced course which explores the issues & considerations of automobile insurance.

Participants will review the elements of fraud as it relates to automobile insurance in both personal and commercial lines. Agents will become familiar with the types of fraud, as well as the company investigation and measures taken to identify and prosecute these cases. Actual fraud cases will be presented for example and discussion.

### **Identity and Credit Fraud – Issues & Solutions**

**NJ Course Code: #0403287      3 Credits      Authority: Fraud**

**PA Course Code: #107947      3 Credits      Authority: General**

Advanced course, which explores the current issues and trends in the increasing rise of identity and credit fraud to individuals and businesses. Participants will discuss the exposures to loss and the insurance issues relating to identity and credit fraud. Discussion will also include consumer protections and some possible insurance solutions as well as risk management alternatives to address these issues.

### **Insurance Fraud – Identification and Preventions**

**NJ Course Code: #0314784      3 Credits      Authority: Fraud**

**PA Course Code: #104371      3 Credits      Authority: General**

This course explores the issues of identifying and preventing insurance fraud. Participants will identify the different types of insurance fraud including the elements, impact it has on the industry, and preventative measures that can be utilized by insurance professionals. Case scenarios will be presented for example and discussion.

### **Identifying & Preventing Fraud – An Overview**

**NJ Course Code: 0403276      3 Credits      Authority: Fraud**

This course is an overview of the Insurance Fraud. Discussion will include the elements of fraud in the different areas of insurance and discuss the identification and prevention techniques available to address these issues. Discussion will also include the impact, Fraud has on the industry, and preventative measures that can be utilized by insurance professionals. Class will review some of the areas that are considered “red flags” and possible solutions to these scenarios in preventing fraud.

### **Identifying & Preventing Fraud in Commercial Lines**

**NJ Course Code: #3100749      3 Credits      Authority: Fraud**

This course explores the issues of identifying and preventing insurance fraud in commercial lines. Participants will identify the different types of insurance fraud including the elements, impact it has on the industry, and preventative measures that can be utilized and implemented by the commercial lines agent. Case scenarios will be presented for example and discussion. Class will review some of the areas that are considered “red flags” and possible solutions to these scenarios in preventing fraud.

### **Identifying and Preventing Fraud in Life and Health Insurance**

**NJ Course Code: #043281      3 Credits      Authority: Fraud**

**PA Course Code: #118724      3 Credits      Authority: General**

This course explores the issues of identifying and preventing insurance fraud in life and health insurance. Participants will identify the different types of insurance fraud including the elements, impact it has on the industry, and preventative measures that can be utilized and implemented by the life and health agent. Case scenarios will be presented for example and discussion. Class will review some of the areas that are considered “red flags” and possible solutions to these scenarios in preventing fraud.

### **Identifying & Preventing Fraud in Personal Lines**

**NJ Course Code: #0310750      3 Credits      Authority: Fraud**

This course explores the issues of identifying and preventing insurance fraud in personal. Participants will identify the different types of insurance fraud including the elements, impact it has on the industry, and preventative measures that can be utilized and implemented by the personal lines agent. Case scenarios will be presented for example and discussion. Class will review some of the areas that are considered “red flags” and possible solutions to these scenarios in preventing fraud.

### **Life & Health Insurance Fraud Cases**

**NJ Course Code: #03147363      3Credits      Authority: Fraud**

Advanced course which explores the issues & considerations of fraud in life & health insurance. Participants will review the elements of fraud as it relates to life & health insurance. Agents will become familiar with the types of fraud, as well as the company investigation and measures taken to identify and prosecute these cases. Actual fraud cases will be presented for example and discussion.

### **Property Insurance Fraud**

**NJ Course Code: #314738      3Credits      Authority: Fraud**

**PA Course Code: #110867      3 Credits      Authority: General**

Advanced course which explores the issues & considerations of fraud property insurance. Participants will review the elements of fraud as it relates to property insurance in both personal and commercial lines. Agents will become familiar with the types of fraud, as well as the company investigation and measures taken to identify and prosecute these cases. Actual fraud cases will be presented for example and discussion.

### **The Agent's Role in Identifying and Preventing Fraud**

**NJ Course Code: #310748            3 Credits            Authority: Fraud**

**PA Course Code: #107748            3 Credits            Authority: General**

This course explores the issues of identifying and preventing insurance fraud from the Agent perspective. Participants will identify the different types of insurance fraud including the elements, impact it has on the industry, and preventative measures that can be utilized and implemented agency company personnel. Discussion will include legal & legislative issues as well as requirements as it applies Case scenarios will be presented for example and discussion.

### **The Company's Role in Identifying & Preventing Fraud**

**NJ Course Code: #0310747            3 Credits            Authority: Fraud**

**PA Course Code: #108606            3 Credits            Authority: General**

This course explores the issues of identifying and preventing insurance fraud from the company perspective. Participants will identify the different types of insurance fraud including the elements, impact it has on the industry. Discussion will include legal & legislative issue, use of Special Investigative Units and the impact of the Office of the Fraud Prosecutor and other issues affecting company operations. Case scenarios will be presented for example and discussion.

## **General Courses**

### **Achieving Success with Professionalism & Outstanding Customer Service**

**NJ Course Code: #0310715            3 Credits            Authority: General**

**PA Course Code: #107075            3 Credits            Authority: General**

Achieving success through professionalism and outstanding customer service is a priority to insurance professionals. Agency management and customer service issues will be explored, and discussion will include current management, goal setting with focus on revenue, retention, servicing areas and ways to improve upon existing methods. Potential E&O exposures will be explored, and solutions offered in preventing, reducing, or eliminating the exposures through agency management & customer service techniques.

### **Account Rounding**

**NJ Course Code: #05012925            3 Credits            Authority: General**

Advanced course targeted to insurance professionals handling client portfolios and the importance of rounding out their accounts. Many agents find they write many mono-line policies for clients and are not achieving quality of client relationships. Additionally, agents are subjecting themselves to additional errors and omissions exposures. The seminar reviews the fundamentals of account review whether being a prospect or an existing client. Risk management and underwriting techniques will be shared to enable the professional to provide the best level of service to their clients.

### **Agency Claims Handling**

**NJ Course Code: #0314779**

**3 Credits**

**Authority: General**

**PA Course Code: #107630**

**3 Credits**

**Authority: General**

Advanced course which provides the insurance professional with an understanding of Different approaches of handling and managing the claims process. Focus will be on the importance of working with carriers and clients, what information is needed and why. Participants will have a better understanding of the claims process and their important role in facilitating a settlement.

### **Agency Management & Customer Service-The Keys to Success**

**NJ Course Code: # 314760**

**3 Credits**

**Authority: General**

**PA Course Code: # 105203**

**3 Credits**

**Authority: General**

Advanced course for all insurance professionals in the agency system. Discussion will include current industry conditions and trends occurring in the industry by looking at the issues from the company, agent, and the perspective of insureds. Agency management and customer service issues will be explored, and discussion will include current management, goal setting with focus on revenue, retention, servicing areas and ways to improve upon existing methods. Professional ethics and account development will also be discussed with participants providing insight to their own organization and suggestions for improving their agency service.

### **Anatomy of An Insurance Company**

**NJ Course Code: #0501450**

**3 Credits**

**Authority: General**

**PA Course Code: #108108**

**3 Credits**

**Authority: General**

This advanced course is designed to explore the inner workings of a typical insurance company and its impact on the consumer and agent/producer. Discussion will include the different types of insurance companies (stock, mutual, reciprocal, etc.) and some of the typical divisions within a company (underwriting, claims, actuarial, etc.). A focus will be on how the agent can better interact with the company for the ultimate benefit of the consumer.

### **Building the Winning Home Team**

**NJ Course Code: #0503561**

**3 Credits**

**Authority: General**

**PA Course Code: #110353**

**3 Credits**

**Authority: General**

Advanced course which will focus on providing outstanding customer service in today's marketplace. Discussion will include the different types of insurance carriers, their unique qualities and corporate structure and how it impacts products and services. Discussion will also focus on understanding the culture of your organization, defining customer service and development of a quality customer service plan. Attendees will discuss some of the current issues and possible solutions in providing outstanding customer service through effective communication and technical skills to assist in the success of their agency, company, or brokerage.

## **Claims Handling & Management**

**NJ Course Code: #0310497      3 Credits      Authority: General**

**PA Course Code: #109446      3 Credits      Authority: General**

Advanced Course designed to provide the general agency staff an overview of the claim management process. Provides different claims handling systems that can assist the agent in developing strategies to control and monitor the loss process and facilitate claim settlement. Discussion on the different loss settlement procedures utilized by companies for both personal and commercial loss exposures. Use of Case studies for different types of losses will be provided for examples and discussion.

## **Condominiums, Co-ops & Townhouses-Insurance Issues and Solutions**

**NJ Course Code: #0310737      3 Credits**

**PA Course Code: #107749      3 Credits**

This course provides an in-depth discussion on the unique issues and insurance solutions for owners of condominiums, co-ops, and townhouses. Review of the governing documents provides the agent with the basis of providing a comprehensive insurance package for these clients. Coverage options will be reviewed utilizing both the ISO and MSO coverage forms as well as endorsements needed to customize the cooperative living account. Claims scenarios as well as settlement options will be discussed.

## **Coastal Exposures**

**NJ Course Code: #88889639      3 Credits      Authority: Property & Casualty**

Advanced seminar which includes a discussion of coastal exposures relative to insurance and risk management alternatives. Participants will examine some of the unique exposures of coastal property owners, discuss the issues and considerations when insuring these types of properties. Also discussed will be the considerations of the client versus the insurer perspective when placing coverage.

## **Current Industry Trends & Changes**

**NJ Course Code: #502035      3 Credits      Authority: General**

Advanced seminar which discusses the emerging trends & changes to the marketplace, in both personal and commercial lines including drones, ride sharing, home sharing active shooter and cannabis. Discussion will focus on impact of these trends and insurance coverage issues & solutions.

Attendees will use the risk management process to identify and treat insurable loss exposures for the client. Discussion on some of the coverage forms will provide the attendees with an understanding of potential gaps or indications of specific coverage needs including the use of endorsements or using risk management alternatives.

### **Customer Service and Difficult Situations**

**NJ Course Code: #0503242      3 Credits      Authority: General**

**PA Course Code: #110358      3 Credits      Authority: General**

Advanced course which focuses on situations relating to customer service and possible solutions for effective resolution of these day-to-day challenges. Discussion will be interactive as participants will discuss the issues on dealing with clients, company and others involved in our industry. Participants will discuss ways to effectively deal with these challenges and resolve them in a professional and effective manner which will enhance customer service and reduce potential errors and omissions claims.

### **Conduct Unbecoming and the E&O Claim**

**NJ Course Code: #88889987      2 Credits      Authority: General**

Advanced seminar which includes a discussion on the importance of developing and adhering to policies. Using actual case scenarios and examples, participants will review and discuss actual E&O Claims and the outcomes.

### **Cyber Liability**

**NJ Course Code: #88891387      3 Credits      Authority: P/C**

**PA Course Code: #118972      3 Credits      Authority: General**

**CT Course Code: #116582      3 Credits      Authority: General**

Advanced commercial lines course providing the insurance professional with an in-depth overview of cyber liability issues and insurance solutions. Discussion will provide the attendee with an understanding of the nature of cybercrimes, the legal procedures to investigate and will include some case studies to review of actual claims. Using risk management techniques, participants will be able to identify insurable and uninsurable exposures and provide insurance coverage options and non-insurance techniques.

### **E&O Defenses and Preventions- Let Your File Tell Your Story**

**NJ Course Code: #88900575      3 Credits      Authority: General**

**PA Course Code: #128659      3 Credits      Authority: General**

Advanced seminar which provides a discussion on Errors & Omissions coverage issues and solutions. Discussion will include the duties of insurance professionals in the handling and servicing of client accounts. We will also discuss the legal standards of care as it relates to compliance with state laws and establishing a “Best Practices” approach to account handling. Focus will be establishing and implementing policies and procedures (workflow) practices to minimize, reduce or eliminate errors and omissions claims. Focus will be on workflows that incorporate documentation in the agency/client files to assist in the defense and preventions of E&O claims. Actual claim scenarios will be reviewed and discussed.



## **Emerging Insurance Issues**

**NJ Course Code: #88900639                      3 Credits                      Authority: General**

Today's world introduces new challenges that insurance producers are called upon to handle for their personal and commercial clients. This course discusses some of these emerging issues, including drones, ride-hailing and other auto exposures, home-sharing, and cannabis. In each case, we will discuss the exposures and some of the important insurance considerations.

## **Errors and Omissions Preventions & Procedures for the Automated Agency**

**NJ Course Code: #0314743                      3 Credits                      Authority: General**

**PA Course Code: #108566                      3 Credits                      Authority: General**

Advanced seminar which provides a discussion on Errors & Omissions for the Automated agency. Focus will be on prevention and procedures to minimize, reduce or eliminate errors and omissions claims. Discussion will include examining the tools and software options available in automated systems and providing techniques and possible solutions to challenges of E&O prevention. Actual claim scenarios will be reviewed and discussed.

## **E&O Liability Issues and Solutions**

**NJ Course Code: #88890257                      3 Credits                      Authority: General**

**PA Course Code: #116248                      3 Credits                      Authority: General**

Advanced seminar which provides a discussion on Errors & Omissions coverage issues and solutions. Focus will be on prevention and procedures to minimize, reduce or eliminate errors and omissions claims as well as risk management alternatives. Discussion will include the coverage aspects of E&O Insurance Coverage and the important issues insurance professionals must consider in defense of E&O claims. Actual claim scenarios will be reviewed and discussed.

## **Excess & Umbrella Liability Coverage**

**NJ Course Code: #0314571                      3 Hours                      Authority: General**

Advanced Seminar providing an in-depth discussion on commercial excess & umbrella liability coverage. A background of excess liability and umbrella coverage is provided including similarities and differences. The purpose and need for excess and umbrella coverage will be discussed as well as underwriting considerations. Participants will review the coverage areas of an excess/umbrella policy including the policy insuring agreements, definitions, policy provisions and important aspects of this coverage which should enable them to properly advise and provide this important coverage to their commercial clients.



### **Exploring Rental Car Contracts & Coverage Options**

**NJ Course Code: #310139                      3 Credits                      Authority: General**

**PA Course Code: #125456                      3 Credits                      Authority: General**

Advanced course designed to assist the agent in understanding the issues and insurance solutions of renting vehicles. Review of a typical Rental Car Company contract and provisions will be discussed. Discussion will also the issues surrounding the rental of vehicles and coverage options available through the personal and commercial auto policies. Additional alternatives for coverage will be discussed as provided through the CDW/LDW and credit card company options.

### **Improving Performance in Company and Client Relations**

**NJ Course Code: #0504218                      3 Credits                      Authority: General**

Advanced course which will focus on providing outstanding customer service in today's insurance marketplace Discussion will include the different types of insurance carriers, their unique qualities and corporate structure and how it impacts products and services. Discussion will also focus on defining customer service and development of a quality customer service plan which incorporates the company partnership and the client relationship. Attendees will discuss some of the current issues and possible solutions in providing outstanding customer service through effective communication and technical skills to assist in the success of their agency, company, or brokerage business.

### **Flood Insurance**

**NJ Course Code: #0314757                      3 Credits                      Authority: General**

**PA Course Code: #132544                      3 Credits                      Authority: Flood**

**CT Course Code: #115846                      3 Credits                      Authority: Flood**

This course will provide a comprehensive study of the flood insurance program. Participants will analyze the issues related to flood insurance, objectives, eligibility, participation requirements, definitions, and the types of coverages provided.

### **New Jersey PAIP/CAIP Producer Certification**

**NJ Course Code: #0403286                      4 Credits                      Authority: General**

Advanced course designed to meet the requirements for NJCAIP & NJPAIP Producers Procedures Course. This course is open to all licensed producers who must complete this course to become fully certified. Attendees will become familiar with the Rules & Rates for NJCAIP & NJPAIP. The Plans of Operation will also be reviewed as well as the Electronic Binding and Application Requirements.

### **Privacy Issues & the Insurance Professional**

**NJ Course Code: #403279                      3 Credits                      Authority: General**

**PA Course Code: #108564                      3 Credits                      Authority: General**

Advanced course focused on the identifying the different privacy acts and how they impact the insurance professional. Discussion will include an overview of the privacy acts, how the acts impact the insurance industry and proper procedures to be implemented to protect the parties involved. The course enhances the participant's knowledge and ability to provide the proper care and service on these important issues.

## **Risk Management for the Insurance Professional**

**NJ Course Code: #0310745      3 Credits      Authority: General**

**PA Course Code: #113400      3 Credits      Authority: General**

Advanced course for the experienced producer, customer service or underwriter. The seminar provides an in-depth review of the Risk Management Process and its use by the insurance professional in designing a comprehensive insurance program. Discussion will include Risk identification, analysis, handling, and administration of a client's exposures. Treatment of these exposures through insurance and non-insurance methods will be examined. Limitations, gaps, and exclusions of insurance contracts will be discussed as well as available endorsements and coverages available.

## **Risk Management Alternatives for Your Insured**

**NJ Course Code: #0310746      3 Credits      Authority: General**

Advanced Course for the experienced producer, customer service or underwriter. The seminar provides a review of the Risk Management Process and its use by the insurance professional to assist them in providing coverage alternatives for their clients. Discussion will include risk management objectives including pre-loss and post-loss. The six steps in the Risk Management Process will be discussed in detail with focus on Risk Control methods. Participants will review the different methods of funding retained losses and the advantages and disadvantages of each method.

## **The Reports We Use in Underwriting- Credit Scores, Clues, MVRs and More**

**NJ Course Code: #403288      3 Credits      Authority: General**

Advanced course for the insurance professional which focuses on the different type of reports utilized in the insurance industry and their impact on providing coverage for a client. Participants will discuss the importance of these reports regarding eligibility, underwriting and loss control and be able to negotiate through the forms and interpret their meanings. Risk Management Alternatives will be discussed as alternatives to some problem areas regarding providing coverage.

## **Survival of the Fittest**

**NJ Course Code: #503241      3 Credits      Authority: General**

**PA Course Code: #110281      3 Credits      Authority: General**

Advanced course focused on providing outstanding customer service in the insurance industry. Discussion will include the customer service techniques that can be used by all industry professionals. Focus will be to understand the corporate goals, develop your individual time management plan and implement the techniques into your daily workflow. Participants will have additional information that should assist them in their communication, organization, and delivery of insurance products to their customers.

### **The Anatomy of An Insurance Company**

**NJ Course Code: #501450            3 Credits            Authority: General**

**PA Course Code: #108108            3 Credits            Authority: General**

This advanced course is designed to explore the inner workings of a typical insurance company and its impact on the consumer and agent/producer. Discussion will include the different types of insurance companies (stock, mutual, reciprocal, etc.) and some of the typical divisions within a company (underwriting, claims, actuarial, etc.). A focus will be on how the agent can better interact with the company for the ultimate benefit of the consumer.

### **The Legal Look at Coverage Issues**

**NJ Course Code: #88889986            3 Credits            Authority: General**

**PA Course Code: #116045            3 Credits            Authority: General**

Advanced commercial lines course providing an in-depth discussion of the coverage issues creating legal liability for all parties involved in an insurance claim and/or dispute. Discussion will include the insurance professional's role in helping manage the client's exposures to financial loss through the use insurance coverage forms and non-insurance methods. Review of actual court cases involving coverage disputes and discussing the legal implications and aspects associated with insurance contracts. Agents will be discussing possible E&O exposures and preventive measures that could be implemented to reduce, minimize, or eliminate some of the potential liability.

### **Those Hard to Place Risks - Alternative Insurance Solutions**

**NJ Course Code: #0310727            3 Credits            Authority: General**

**PA Course Code: #101427            3 Credits            Authority: General**

**CT Course Code: #6000114361            3 Credits            Authority: General**

**DE Course Code: #6000114117            3 Credits            Authority: General**

The course explores both personal and commercial lines exposures common to "hard to place risks". Discussion will include identifying those exposures which create challenges and issues for providing coverage. We will discuss insurance coverage solutions and risk management techniques important for these types of risks.

### **Time Management & Customer Service- Making it Work for You**

**NJ Course Code: #314740            3 Credits            Authority: General**

**PA Course Code: #106905            3 Credits            Authority: General**

Advanced course for the Customer Service professional who wants to make the time to make it happen. Discussion will include current industry trends & technology advancements which provide advantages as well as challenges in customer service. Focus will be on analyzing the elements of a successful strategic plan and development of their individual time management strategy within their organization for customer service. Participants will discuss key customer service issues & concerns and share strategies for success.

### **Those Crazy Court Cases**

**NJ Course Code: #310744                      2 Credits                      Authority: General**

Advanced course which provides an in-depth discussion on actual claims scenarios which have resulted in court cases. The course will provide information and facts regarding legal issues and consideration in claims management and settlement. Participants will discuss the coverage issues, review actual cases, and share their knowledge and experience.

### **Toxic Mold – The Insurance Perspective**

**NJ Course Code: #403294                      3 Credits                      Authority: General**

This course will examine the problem of Toxic Mold in the insurance industry. We will discuss what mold is, how it grows, and the effects it can have. We will look at the reasons for the dramatic increase in the number of mold claims and at several court cases. We will discuss the detection, remediation, and prevention of mold. We will examine various insurance policies from personal and commercial lines to see where coverage may exist.

### **Umbrella Coverages-Underwriting & Providing Coverage for Your Insureds**

**NJ Course Code: #314744                      3 Credits                      Authority: General**

**PA Course Code: #104373                      3 Credits                      Authority: General**

**DE: Course Code: #6000104151                      3 Credits                      Authority: P/C**

Advanced Course which provides an in-depth discussion on umbrellas and excess coverages. The course covers both personal and commercial umbrella exposures and possible insurance solutions. Risk Management techniques will be utilized to analyze and explore the issues and alternatives for insureds. Coverage forms will be reviewed and discussed to provide the agent with the knowledge to able to underwrite and provide a comprehensive insurance program.

### **Understanding Insurance Industry Financials**

**NJ Course Code: #501451                      3 Credits                      Authority: General**

**PA Course Code: #108107                      3 Credits                      Authority: General**

This advanced course is designed to explore the financial complexities of the insurance industry and the impact on society, business, and ultimately the consumer. Discussion will range from an understanding of the basic terminology to dissecting some financial reports. Also being reviewed will be the role of outside agencies (AM Best, S&P, Moody's, etc.) in ultimately protecting the consumer.

### **Underwriting Auto Exposures**

**NJ Course Code: #502903                      3 Credits                      Authority: General**

Advanced course which focuses on utilizing strong underwriting techniques when providing automobile insurance coverage for both personal and commercial clients. Participants will discuss the use of applications, underwriting guidelines, and risk management techniques and their importance in a successful client relationship. In depth discussion will provide the participant with a solid understanding of underwriting issues and concerns which should be addressed with every client.

### **Underwriting Basics: Turning Your Submission into a Quote**

**NJ Course Code: 88895132 3 Credits Authority: General/Public Adjuster**

Knowing what information, the underwriter needs and the best way to present that information can make the difference between a quote and a declination. This course will familiarize the participant with the basic principles of underwriting commercial property and liability coverage. We will cover topics such as the importance of COPE information in a property submission, key liability concerns and WC considerations. We will discuss how to prepare and present a submission and how to negotiate a carrier's offer of coverage.

### **When the Claim Goes to Court**

**NJ Course Code: #403283 3 Credits Authority: General**

Advanced course which provides an in-depth discussion on actual claims scenarios which have resulted in court cases. The course will provide information and facts regarding legal issues and consideration in claims management and settlement. Participants will discuss the coverage issues, review actual cases, and share their knowledge and experience. Participants will be able to provide their clients with knowledge which will assist them when an actual claim occurs, and possible outcomes based on actual claims presented through the court system.

### **When the Flood Hits- Understanding Flood Coverages**

**NJ Course Code: #310726 3 Credits Authority: General**

**PA Course Code #118973 3 Credits Authority: Flood**

Advanced course which will provide a review of the flood insurance coverage form. Participants will analyze the issues related to flood insurance, objectives, eligibility, participation requirements, definitions, and the types of coverages provided. Claims scenarios will be presented for review and discussion.

## **LIFE/HEALTH COURSES**

### **Disability Insurance Overview**

**NJ Course Code: #0310138 3 Credits Authority: General**

**PA Course Code: #123562 3 Credits Authority: General**

**CT Course Code: #115811 3 Credits Authority: L/H**

Advanced course which provides the attendee with the basics on disability insurance. Attendees will understand the need for providing disability insurance and the types of coverage options available. The focus of the course will familiarize the agent with the different types of benefits and coverages available for the individual and business client. The class will analyze a typical disability contract, understand the coverage terms, provisions, exclusions, and limitations. Important issues of underwriting and providing customer service will also be discussed.

### **Working with Seniors – Long Term Care Issues and Solutions**

**NJ Course Code: 500276      3 Credits      Authority: General**

**PA Course Code: 114314      3 Credits      Authority: General**

Advanced course which provides the attendee with information and background when working with the senior market. Attendees will focus on the assessment tools and techniques as well as the ethical and professional considerations of agents providing this important coverage. Discussion will include underwriting basics, terms and benefit provisions commonly found in these types of contracts. Attendees will also be able to provide workable strategies and concepts that can be used to assist them in working with their clients.

### **Life & Health Insurance Fraud**

**NJ Course Code: #0314736      3 Credits      Authority: Fraud**

Advanced course which explores the issues & considerations of fraud in life & health insurance. Participants will review the elements of fraud as it relates to life & health insurance. Agents will become familiar with the types of fraud, as well as the company investigation and measures taken to identify and prosecute these cases. Actual fraud cases will be presented for example and discussion.