

2009 Property & Casualty and Adjuster CE Catalog

An Agents' Role and Responsibilities

Covers the role and responsibilities of a hypothetical agent. Topics include hiring, training, licensing, duties, compensation, and client servicing.

Applying Basic Business Law to Insurance Concerns

Legal influences surround us every day; they show themselves in a variety of ways from a myriad of television shows to disclaimers in email and on fax cover sheets. This course is designed to provide the insurance agent and adjuster information and guidance on applying basic business law concepts to daily insurance concerns. *May be eligible for insurance continuing education credit.*

Assessing Natural Disasters

A large percentage of insurance claims evolve from instances when nature strikes. This material focuses on disaster prevention, asset documentation and assessment of loss when natural disasters occur. *May be eligible for insurance and professional designation continuing education credit.*

Business Interruption Insurance

Focuses on when business interruption insurance is required and what types of interruptions are included and excluded in policies. *May be eligible for insurance and professional designation continuing education credit.*

Case Studies in Agent Responsibility

Provides a series of case studies looking at the agents' responsibilities, together with an analysis of each situation offered. *May be eligible for insurance and/or professional designation continuing education credit.*

Certificates of Insurance, Binders and Other Proof of Coverage

Who is covered, under what policy, what clause? Are there exclusions? What about temporary coverage? All of these questions are addressed in this course with a focus on who qualifies as an additional insured, what a binder is and what it covers and valid certificates of coverage. *May be eligible for insurance for insurance continuing education credit.*



Claims Made versus Occurrences

Provides an explanation of the difference between claims made and occurrences in an insurance contract. Presented in a case studies format providing real life examples. *May be eligible for insurance and professional designation continuing education credit.*

A Guide to Commercial Automobile Coverage and Claims

Addresses issues surrounding writing commercial auto insurance including policy forms, rules and rates practices. *May be eligible for insurance and/or professional designation continuing education credit.*

Commercial Coverages, Exclusions and Perils

Focus is on managing risk the customer risks in commercial lines accounts by understanding the coverages, exclusions and perils associated with the contract. *May be eligible for insurance and professional designation continuing education credit.*

Commercial Crime Coverage

Discusses crimes that often impact commercial businesses and what is covered and excluded. Includes provision information for theft, destruction, robbery, burglary, fraud, forgery and others. *May be eligible for insurance and professional designation continuing education credit.*

Comprehensive Personal Liability Policy

Describes the comprehensive personal liability policy (CPL) which extends liability coverage to homeowners and renters, protecting them against liability that results from almost any personal or non-business activity. *May be eligible for insurance continuing education credit.*

Construction Insurance, Liens, Notices and Bonds

Covers the framework of construction insurance, bonding and liens from the insurer's perspective. *May be eligible for insurance and professional designation continuing education credit.*

Consumer Protection Requirements

Provides an overview of rules and regulations in place to protect the privacy of customers and discusses the need for internal policies to enforce the rules and regulations. *May be eligible for insurance and professional designation continuing education credit.*

The Contract

Explains the elements of a valid legal contract and property and casualty contract conditions. Review the parts of an insurance contract and the special property and casualty contract features. *May be eligible for insurance and/or professional designation continuing education credit.*

Contractual Liability and Additional Insured Coverage

Defines who qualifies as an additional insured under the insurance contract, additional liability that is incurred on a contractual basis and appropriate documentation for the additional insureds. Provides a strategy for modifying coverage to correspond with the associated risk and expanding or limiting the additional insured coverage. *May be eligible for insurance and professional designation continuing education credit.*

Economics of Insurance for the P&C Professional

Provides key aspects of the economics of insurance including segments on industry organization, regulation, finance and taxation of the business. *May be eligible for insurance and professional designation continuing education credit.*

Ethical Concerns of the Property & Casualty Professional

Discusses ethical principles for the property and casualty professional including scenarios illustrating the application process, client communication and claim assessment and settlement. *May be eligible for insurance and professional designation continuing education credit.*

Executive, Director and Officer Liability

Discusses the importance of the role of key employees such as directors and officers within a company and measures that may be taken to prevent liability losses and provide indemnification. *May be eligible for insurance and professional designation continuing education credit.*

Fire and Other Hazards

Fire, hazardous material spills and other obstacles and perils and appropriate coverage for such events are reviewed in this material. *May be eligible for insurance and professional designation continuing education credit.*

General Liability: A Comprehensive Overview

Covers anticipated liabilities, actions required, and coverage necessary for the insurance professional to adequately protect themselves, their businesses and the businesses of their customers. *May be eligible for insurance and professional designation continuing education credit.*

Home-Based Business Coverages

As the economy changes, the structure of how businesses operate also changes. This course looks at the growing trend of home-based businesses and satellite offices and the insurance liabilities that may be incurred. *May be eligible for insurance and professional designation continuing education credit.*

The Industry

Introduces students to the history and science of insurance. The basic concepts of insurance including risk, loss prediction and insurable interest, the usefulness of insurance and the value of the industry itself are discussed, and the products that are available for insuring against risks that threaten economic security are considered.

Inland Marine Insurance

Walks through the personal inland marine floater policy and the personal articles floater. Covers conditions and exclusions for personal inland marine and also looks at newly acquired property, valuation, underwriting considerations and other details of the personal articles floater. *May be eligible for insurance continuing education credit.*

An Overview of Insurance for the Construction Business

Provides an overview of the requirements on behalf of the insurer and the insured when the risk is within the construction arena. *May be eligible for insurance and professional designation continuing education credit.*



Insurance Fraud: Protection and Prevention

Discusses and describes insurance regulations regarding fraudulent insurance activities, including detection, monitoring and appropriate referral for investigation of insurance crimes, both by and against consumers. *May be eligible for insurance and/or professional designation continuing education credit.*

Insurance Litigation Support

Describes the types of litigation that can arise from unresolved property and casualty claims and the documentation an agent or broker must keep on file to assist the company's lawyers in the court room. *May be eligible for insurance and professional designation continuing education credit.*

Investigation and Evaluation of Property & Casualty Claims

Insurance adjusters routinely have to investigate the cause of claims, verify reports and coverage and evaluate the claim to determine eligibility for insurance coverage and whether the claim is a repair or replacement issue. This course is designed to provide guidelines to performing thorough investigations and reasonable evaluation of claims. *May be eligible for insurance continuing education credit.*

Liquor Liability

Many commercial establishments including restaurants, bar and grill and large celebrations require licensing or permits and carry a large liability to business owners. This material is designed to review the various scenarios when liquor liability is involved. *May be eligible for insurance and professional designation continuing education credit.*

Miscellaneous Personal Lines Policies

Reviews several different policies which are used for specific purposes. The policies which are covered include the personal umbrella policy, mobile home policy, farm and ranch coverage, personal inland marine policy, personal theft policies and watercraft policies. Explains how the policies work and defines their specific purposes. *May be eligible for insurance and/or professional designation continuing education credit.*

Personal Auto Insurance Basics

Describes personal auto insurance including the property and casualty risk exposures of owning and operating an automobile not covered by homeowners' policies. Reviews and discusses main features of personal automobile insurance. *May be eligible for insurance continuing education credit.*

Personal Auto Rating

Provides instruction on how to calculate personal auto policy premiums for various types of drivers, uses and vehicles and discusses miscellaneous related topics, such as returns of premium. Explains each classification and offers exercises to practice the material explained. *May be eligible for insurance and/or professional designation continuing education credit.*

Personal Automobile Insurance

Provides an overview of the personal auto policy and the provisions that apply to all coverage. Explains the need for personal automobile insurance, coverage it provides, conditions that define the rights and duties of the insurance company and which persons are covered. Reviews policy limits, exclusions and the obligations of insured's and insurers. Includes an explanation of the benefits provided by medical payments coverage, coverage for damage and personal injury protection. *May be eligible for insurance and/or professional designation continuing education credit.*

Personal Umbrella Policy

Provides an overview of the insurance services office and the personal umbrella policy. Reviews key definitions as well as coverage and exclusions, and discusses general provisions and endorsements in detail. *May be eligible for insurance and/or professional designation continuing education credit.*

Principles of Property Insurance

Provides an overview of property insurance and property insurance contracts. Reviews different types of contracts as well as declarations, agreements, conditions and exclusions. *May be eligible for insurance and/or professional designation continuing education credit.*

Property and Casualty Concepts

Designed to give an overview of the basic concepts associated with property and casualty insurance. Provides an overview of the origins of property and casualty insurance. Explains the terms most used and gives examples of how the terms are defined when an insured files a claim. *May be eligible for insurance and/or professional designation continuing education credit.*



Protecting the Cyber-Business

As technology continues to advance businesses are having to make adjustments and changes to the manner in which they do business in order to meet client demands and needs. This has created a large market for e-commerce and e-businesses. This material focuses on the needs of cyber-businesses. *May be eligible for insurance and professional designation continuing education credit.*

Recommending Riders to Create a Complete Coverage Package

Often times clients make the assumption that all of their property is covered under one policy or another that they have through their business. This course focuses on types of riders that exist, the value of those riders and what to recommend to create a complete insurance coverage package for your clients. *May be eligible for insurance and professional designation continuing education credit.*

Risk Management in the Property and Casualty Industry

Provides conceptual focus on risk management for the property and casualty professional as well as an overview of public policy issues to be taken into consideration during the risk assessment process. *May be eligible for insurance and professional designation continuing education credit.*

Sharing the Risk Through Reinsurance

Describes the process in which an insurance company insures their policies with other institutions to off-set exposure and to provide coverage that would otherwise be too great for one company to assume. *May be eligible for insurance and professional designation continuing education credit.*

Standard Fire Policy

Covers the standard fire policy, which serves as the foundation for most property insurance contracts. Focuses on the original contract, the concepts and variations that have developed from it, and the types of endorsements that allow the use of the standard fire policy today. *May be eligible for insurance and/or professional designation continuing education credit.*

Successful Negotiation of Claim Settlements

In many instances an insurance adjuster will be placed in a position of having to negotiate settlement of a claim in an effort to resolve issues on behalf of the insurance company. This course provides guidelines and suggestions for ethical behavior and fair and reasonable negotiation sessions. *May be eligible for insurance continuing education credit.*

The Role and Responsibilities of the Insurance Adjuster

The insurance adjuster is empowered by the insurance company to investigate claims, determine the value and assure that repair and/or replacement costs are reasonable. Having this decision making authority often raises concerns regarding ethical considerations, communications between the insured and the insurance company and the insured and the service repair vendor and managing the claim process. This course provides insights to the insurance adjuster on how best to efficiently resolve claim issues. *May be eligible for insurance continuing education credit.*

Umbrella and Other Excess Coverage

Provides an overview and examples of umbrella and excess liability coverage such as automobile excess, commercial, excess maritime employers liability and entertainment industry umbrellas. *May be eligible for insurance and professional designation continuing education credit.*

Workers' Compensation

Reviews the history of the workers' compensation system. The different funding options are covered, as well as the how employer premiums are determined. Explains the structure of a typical workers' compensation policy, review of exclusions to workers' compensation coverage that apply when coverage is provided under other insurance policies or is provided through self-insurance. In addition, the exclusion of farm and domestic workers is discussed. *May be eligible for insurance and/or professional designation continuing education credit.*

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