

PROFESSIONAL TRAINING ASSOCIATES, INC.

4004 Briar Ridge Road, LaGrange, Kentucky 40031-9636

T: 502.241.8619 F: 502.618.0101

April 17, 2012

Louisville

Hampton Inn & Suites

I-64, Exit 17

(next to Sam's Club)

April 24, 2012

Lexington

Fairfield Inn & Suites

I-64/75, Exit 115

(next to Cracker Barrel)

Ethics - Rules of the Game

Seminar Times: 9 am - 12 pm

3 CE Hours: Kentucky Ethics credit (Course #C62315)
Indiana Agent credit (Course #18703)

- Insurance statutes and regulations** affect an agent's legal and ethical responsibilities. Review the process to check on violations by or complaints against insurance agents or companies.
- Duties** to the insurance company and client, and potential responsibilities to others who are relying upon your insured's protection, such as an additional insured, mortgage holder, loss payee, or lessor, will be discussed.
- Cancellation and Nonrenewal** - What are the allowable reasons why a policy can be nonrenewed or cancelled? How many days notice must a company give to the insured? What protection is there from premium increases? What recourse does an insured have if an insurance company fails to comply with applicable statutes or regulations?
- Claims handling** - What do *actual cash value* (ACV) and *replacement cost* really mean when used in a property policy? How is diminution in value — a reduction in market value because of automobile repairs — handled in first-party versus third-party loss? What rights do policy holders and a third-party claimant have during the claims process?

Personal Lines Hot Topics

Seminar Times: 1 pm - 4 pm

3 CE Hours: Kentucky P&C credit (Course #C05042)
Indiana Agent credit (Course #20541)

Personal Residential Coverage Issues:

- What do the terms *dwelling*, *residence premises*, *residence* and *structure* mean or include? Why is it important to know?
- What is the extent of coverage for property at another location or another residence — college, vacation home, motorhome, storage unit, etc.?
- What factors determine whether an individual is a resident in the named insured's household? How does residency affect coverage?

Personal Automobile Coverage Issues:

- What do the terms *vehicle* and *auto* mean? What is the difference in protection between an auto that is covered and a "your covered auto" in the Personal Auto Policy (PAP)?
- What is the extent of coverage in the PAP for the use of various types of vehicles in the insured's business or in other businesses?

Other Coverage Issues:

- Why should an insured have a Personal Umbrella?
- What loss exposures and coverage options exist for in-home businesses?

Instructor: Keith Wilts, CPCU, CIC

Ethics ... Rules of the Game *and* Personal Lines Hot Topics Registration Form

Attendee Information

Agent CE Required: Kentucky Indiana

Full Name _____ Agent License # _____

Email Address _____

(Please include your email address if you would like to receive a confirmation of your registration.)

Agency Name _____

Address _____

City _____ State _____ Zip _____

Telephone _____ Fax _____

Please register me for the following date/location:

- April 17, 2012 Louisville Hampton Inn & Suites T: 502.809.9901
 April 24, 2012 Lexington Fairfield Inn & Suites T: 859.977.5870

Registration Fee: (Please check one)

- Save \$\$ by registering for both sessions - \$75
 Ethics ... Rules of the Game *only* - \$45 Personal Lines Hot Topics *only* - \$45

Payment Options:

- Enclosed is my \$ _____ check made payable to:
Professional Training Associates, Inc.

- Please charge \$ _____ to my: MasterCard Visa

Credit Card No. _____

Name on Card _____ Expires _____

Signature _____ Security Code _____

Billing Address of Cardholder _____

In accordance with Title III of the Americans with Disabilities Act, we invite all registrants to advise us of any disability and any requests for accommodation of that disability. Your request should be submitted as far as possible in advance of the program you wish to attend.

Cancellation / Refund Policy: A written request for a one-time transfer of the full registration fee to another scheduled seminar or a refund, less a \$20 cancellation fee must be made prior to the end of the seminar for which the individual was registered. A transfer or refund will not be given after the seminar. Substitutions are welcome.

Signature of Attendee _____

Date _____ Seminar Official *Shirley Wilts*



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