

COMMERCIAL LINES ESSENTIALS



THE ESSENTIALS PROGRAM

Learn the most up-to-date coverage forms and procedures used in Texas with an emphasis on customer service, sales opportunities and E&O loss prevention.

The Classes

- The Commercial Property Policy
- Customizing Property Coverage
- The General Liability Policy
- Excess and Specialty Liability
- The Commercial Auto Policy
- Workers' Comp and Employment Exposures

There is an optional exam at the end of each class part. Passing the exam is one of the requirements for attaining the Accredited Customer Service Representative designation in commercial lines.

For complete details about the ACSR designation look under iiat.org > Education & Training.

Who should attend?

CSRs and producers new to commercial lines or anyone needing a review of coverages.

Are You Responsible for Policyholder Service?

Commercial Lines Essentials can bring it all together for you by combining the knowledge you've acquired on the job with information about:

- Communicating efficiently with customers
- Key policy exclusions by type of industry
- E&O concerns when dealing directly with clients
- Coordinating coverage on a complete account
- Coverage options that beat the competition

Are You an Experienced Producer?

Whether you're attending to earn continuing education credits or to hone your technical skills to compete more effectively in today's markets, Commercial Lines Essentials offers one of the best reviews of coverages available anywhere, including:

- Endorsement and policy options often overlooked by competitors
- Recent changes in coverage form and regulations that matter to your clients
- Changes in the legal and social environment that create the need for new coverages
- Ways to address clients' premium concerns without reducing coverage



**Independent
Insurance**
Agents of Texas

IIAT Education

The Commercial Property Policy

- 7.5 CE credits
- 8 a.m. - 4:30 p.m.
- \$135 member / \$270 nonmember

This workshop provides participants with a complete review of the ISO Commercial Property Policy as well as selected endorsements. What we'll cover:

- Introduction to commercial property exposures
- The ISO CPP
- Causes of loss forms
- Key endorsements

Customizing Property Coverage

- 7.5 CE credits
- 8 a.m. - 4:30 p.m.
- \$135 member / \$270 nonmember

This seminar provides a comprehensive look at the property insurance enhancements and policies that agents use to customize coverage for customers. We'll review:

- Business income
- Consequential loss endorsements
- Valuation endorsements
- Flood insurance
- Equipment insurance
- Inland marine insurance

The General Liability Policy

- 7.5 CE credits
- 8 a.m. - 4:30 p.m.
- \$135 member / \$270 nonmember

This workshop examines the liability arising from business activities and how it is addressed in the ISO Commercial General Liability Policy. What we'll cover:

- Principles of legal liability
- CGL insuring agreements
- Exclusions and limitations
- Endorsements that alter coverage
- Limits and rating
- Additional insureds

Excess and Specialty Liability

- 7.5 CE credits
- 8 a.m. - 4:30 p.m.
- \$135 member / \$270 nonmember

This class will combine a review of commercial umbrella and excess policies as well as the key specialty liability coverages important to businesses today. We'll also introduce the key issues when placing coverage in surplus lines. What we'll cover:

- Umbrella and excess policies
- Claims-made coverage
- Directors and officers coverage
- Pollution liability
- Liquor liability
- Professional liability
- Surplus lines

The Commercial Auto Policy

- 7.5 CE credits
- 8 a.m. - 4:30 p.m.
- \$135 member / \$270 nonmember

This workshop will review the ISO Business Auto Policy and endorsements and how coverage applies to the business, employees, and others. We'll also review the key coverage gaps and how to avoid them to prevent E&O troubles. What we'll cover:

- Covered autos under the BAP
- The liability insuring agreement
- Liability exclusions
- Physical damage coverage
- UM/UIM
- PIP and medical payments

Workers' Compensation and Employment Exposures

- 7.5 CE credits
- 8 a.m. - 4:30 p.m.
- \$135 member / \$270 nonmember

This class is a comprehensive review of important exposures and coverage for employers, including workers' compensation and occupational accident policies. We'll also introduce coverage that can respond to employment-related risk such as employee theft. What we'll cover:

- Texas workers' comp system
- The workers' comp policy and endorsements
- Occupational accident alternative programs
- Crime coverage
- Employment practices liability
- Fiduciary liabilities

4 WAYS TO REGISTER

- ONLINE** iiat.org
- PHONE** Call 800.880.7428, 8 a.m.-5 p.m. Monday through Friday to register with credit card.
- FAX** Dial 512.469.9512 any time and charge registration to credit card.
- MAIL** Mail registration form to: IIAT, P.O. Box 142363, Austin, TX 78714-2363.

2012 COMMERCIAL LINES ESSENTIALS REGISTRATION

(Copy this form to register additional students)

Name Position CSR

TDI # Office manager

Agency Producer

Mailing address City/State/ZIP

e-mail Phone (.....)

2012 Classes (check all that apply)	AUSTIN	CORPUS CHRISTI	DALLAS	FORT WORTH	HOUSTON	LUBBOCK	SAN ANTONIO	TYLER
The Commercial Property Policy			<input type="checkbox"/> 5/22	<input type="checkbox"/> 5/1	<input type="checkbox"/> 5/8		<input type="checkbox"/> 5/17	<input type="checkbox"/> 5/10
Customizing Property Coverage			<input type="checkbox"/> 5/23	<input type="checkbox"/> 5/2	<input type="checkbox"/> 5/9		<input type="checkbox"/> 5/18	<input type="checkbox"/> 5/11
The General Liability Policy	<input type="checkbox"/> 5/31		<input type="checkbox"/> 6/5		<input type="checkbox"/> 6/5	<input type="checkbox"/> 6/26	<input type="checkbox"/> 6/7	
Excess and Specialty Liability	<input type="checkbox"/> 6/1		<input type="checkbox"/> 6/6		<input type="checkbox"/> 6/6	<input type="checkbox"/> 6/27	<input type="checkbox"/> 6/8	
The Commercial Auto Policy		<input type="checkbox"/> 7/19	<input type="checkbox"/> 7/26		<input type="checkbox"/> 7/24		<input type="checkbox"/> 7/12	
Workers' Comp and Employment Exposures		<input type="checkbox"/> 7/20	<input type="checkbox"/> 7/27		<input type="checkbox"/> 7/25		<input type="checkbox"/> 7/13	

Tuition (each part) \$135 each member/\$270 each nonmember

Please check Visa MasterCard Discover AMEX Check payable to IIAT enclosed for \$_____

Credit card # Expiration date ____/____/____

Name on card Signature

Return to: IIAT, P.O. Box 142363, Austin, TX 78714-2363

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2012 Classes



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IIAT Education

commercial property policy
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customizing property coverage
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general liability policy
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excess and specialty liability
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commercial auto policy
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workers' compensation
and employment exposure
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2012 Classes	commercial property policy COMMERCIAL LINES ESSENTIALS	customizing property coverage COMMERCIAL LINES ESSENTIALS	general liability policy COMMERCIAL LINES ESSENTIALS	excess and specialty liability COMMERCIAL LINES ESSENTIALS	commercial auto policy COMMERCIAL LINES ESSENTIALS	workers' compensation and employment exposure COMMERCIAL LINES ESSENTIALS
AUSTIN Norris Conference Center 2525 W. Anderson Ln.			5/31	6/1		
CORPUS CHRISTI Ortiz International Center 402 Harbor Dr.					7/19	7/20
DALLAS Addison Conference Center 15650 Addison Rd.	5/22	5/23	6/5	6/6	7/26	7/27
FORT WORTH * Courtyard Marriott - University Dr. 03150 Riverfront Dr.	5/1	5/2				
HOUSTON * Norris Conference Center 9990 Richmond Ave. S. Bldg. 102	5/8	5/9	6/5	6/6	7/24	7/25
LUBBOCK Overton Hotel and Conference Center 2322 Mac Davis Ln.			6/26	6/27		
SAN ANTONIO Norris Conference Center Crossroads Mall, 4522 Fredericksburg Rd.	5/17	5/18	6/7	6/8	7/12	7/13
TYLER Courtyard Marriott 7424 S. Broadway Ave.	5/10	5/11				

* New class locations.