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SEPTEMBER WEBINARS:

Are Water Damage Claims Drowning Your Profits?

Instructor: Nancy Germond

According to some insurers, many water damage claims are "the new arson" of this decade. The fact is, about 14,000 people per day experience a water damage emergency each day, whether at home or at work. The average annual cost to insurers is estimated at \$2.5 B for water damage and mold claims in the US. The average claims cost averaged just under \$7,000 from 2010 to 2014, according to the Insurance Information Institute. Yet next to wind and hail, water damage and freezing claims are the second most frequent homeowners' claims. This course will explore some of the ways insurers can mitigate water damage events pre-loss, mitigate post-loss, and investigate and defend the water damage claim.

Basic Personal Insurance Course- 8-part series (Sept 19, 21, 26, 28 Oct 3, 5, 10, 12) *Instructor: Patrick Wraight*

If you're new to the insurance industry, this course was designed for you. Over four weeks, we will walk you through some basic concepts in personal insurance, including different careers in the industry, some insurance history and basics, and different coverage forms you will encounter. This eight-hour investment in yourself is worth everything that you will put into it.

Producer Licensing- Past, Present and Future

Instructor: Ian Adams

This session will examine the history of the U.S. producer licensing system, the obstacles that it currently poses to producers as they endeavor to comply with its requirements, and will consider what a future approach to producer licensing might entail.

Does Lessor's Risk Mean Less Risk?

Instructor: Chris Behymer

Lessor's risk only (LRO) or landlord insurance is a classification used by agents and insurers for property owners that lease all or a substantial portion of the buildings they own to others. The basic premise is the building owner insurers the value of the building and liability associated with the common areas and the tenants insure their contents and liability on their own policy. Pretty simple, right?

Contact Carter Lyons at clyons@iiav.com if you have any questions.