



# EDUCATION CONNECTION

What's Coming Up in IIAV Education?

## Reinsurance Basics - NOTHING Happens Without it

July 21, 2020 | 9:00am-11:00am

Webinar

Course #: 220561 | 2 OGI

Members: \$30/Non-Member: \$65

Reinsurance is one of the most misunderstood issues in the insurance business. Reinsurance is described by some as a sham. Most just don't understand what it is or how it works. But the truth is, that reinsurance is the backbone of insurance because it enables risks of loss to be spread more widely across companies and borders. Without reinsurance, policyholders would find it even more difficult to obtain affordable insurance.

As insurance professionals, we all need an understanding of reinsurance and how the reinsurance industry operates. This course highlights some key aspects of reinsurance, as well as some of the more vexing issues. It is intended as an introduction to reinsurance for anyone who would like to better understand the reinsurance mechanism and the industry that supports it, without trying to become a reinsurance expert.

Register now!

**29**  
**July**

## E-I-E-I Uh Oh - Tort & Agritainment

Course# 216893 | 2 P&C

9:00am-11:00am

Members: \$30/Non-Members: \$65

Webinar

Hayrides, pumpkins, and hot cider may sound like the ingredients for a perfect fall day - but what exposures exist as a result? We'll dive into the world of "agritainment", discuss the elements that are most at risk, and the coverages you should consider, from the HO endorsement to farm liability to workers comp.

Register

## A Must Know - The Payroll Issue & Business Income Insurance

Course #:220467 | 1 P&C

**30**  
**July**

9:00am-10:00am  
Members: \$15/Non-Members: \$45  
Webinar

Indirect coverage comes with many challenges. Did you know the ISO Business Income coverage form is hiding an E&O exposure regarding the treatment of payroll at the time of a loss? Are you mistakenly telling your insureds that the unendorsed business income coverage “includes all payroll”? This topic will review the ISO business income coverage form to determine what payroll is and is not covered. Also, the two ISO endorsements that should be discussed with every insured to avoid a potential E&O claim will be reviewed!

Register

**5-6**  
**August**

### ACSR Mod 7: Commercial Liability, Part 1 & 2

Course# 219262 | 6 P&C

9:00am-12:00pm  
Members: \$130/Non-Members: \$175  
Webinar

During this course we'll examine liability loss exposures, legal liability, torts, contracts, statutes and CGL loss exposures. Additionally, we'll cover in detail all aspects of the CGL form including endorsements, rating, miscellaneous forms and concludes with a case study. During the final portion of the course we'll discuss miscellaneous commercial liability, professional liability and environmental insurance.

Register

**11**  
**August**

### MLIS: Employment Practices Liability Exposures & Insurance Coverage

Course# 220437 | 7 P&C

8:30am-4:30pm  
Members: \$135/Non-Members: \$190  
IIAV - 8600 Mayland Drive Richmond, VA 23294

Employment practices liability (EPL) presents an ever-increasing source of corporate legal liability. Employment-related litigation represents a huge cost of doing business across the corporate world, a cost that appears to be increasing each year. This session will discuss the various sources of such liability, examine the way in which employment practices liability insurance (EPLI) is underwritten to cover these exposures, and provide a number of methods for reducing the exposure to employment-related claims. The session will provide a detailed look at the specific coverage terms within EPLI policy forms, including covered persons/organizations and covered acts provisions. It also will discuss third-party liability coverage, along with “damages” and “claim” definitions, claims management, defense cost, and “special conditions.” The session will conclude with an analysis of exclusions and coverage triggers contained within the policies.

**Upon completion of this session, you should be able to:**

- identify key exposures to EPL claims
- identify the most important federal statutes relating to workplace discrimination and recognize the employment-related exposures such statutes create
- compare the various methods of obtaining EPLI coverage
- identify the most important exclusions found within EPL policies and recognize the operation and significance of the key “exception” wording commonly found within these exclusions
- recognize the major components of the claims-made coverage triggers used to write EPL coverage

[Register](#)

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[See Full Education Calendar](#)

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