



**THE NATIONAL ALLIANCE FOR
INSURANCE EDUCATION & RESEARCH**

James K. Ruble MEGA Seminar – Denver (Westminster), Colorado – March 22-26, 2010

Sections Grouped by Subject Type

(See Page 3 for Detailed Topic Descriptions)

Property & Casualty - Commercial

Section #	Topic	Speaker	Day	Time
1	Business Auto Issues	Keith Wilts	Monday March 22	Morning
2	The Additional Insured Dilemma	Ted Alan Kinney	Monday March 22	Morning
3	Environmental Liability Insurance & Its Role	J. Christopher Bunbury	Monday March 22	Afternoon
5	Insuring Leased Property Exposures	Keith Wilts	Monday March 22	Afternoon
6	Directors & Officers Exposures	W. Mark Landers	Tuesday March 23	Morning
11	Professional Liability Exposures	W. Mark Landers	Tuesday March 23	Afternoon
15	Advanced Inland Marine	R. Bryan Tilden	Wednesday March 24	Afternoon
20	Understanding Time Element for the First Time	John M. Dismukes, Jr.	Thursday March 25	Morning
21	General Liability Insurance Traps and Tricks	John M. Dismukes, Jr.	Thursday March 25	Afternoon
22	Insuring the Franchised Automobile/Truck Dealership	Robert J. Ray	Thursday March 25	Afternoon
23	E-business Insurance	Robert J. Ray	Friday March 26	Morning
24	Insuring Public Entities	Monte Giddings	Friday March 26	Morning

Property & Casualty - Personal

Section #	Topic	Speaker	Day	Time
12	Homeowners Tricks and Traps	R. Bryan Tilden	Wednesday March 24	Morning



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Risk Management

Section #	Topic	Speaker	Day	Time
1	Business Auto Issues	Keith Wilts	Monday March 22	Morning
6	Directors and Officers Exposures	W. Mark Landers	Tuesday March 23	Morning
7	Healthcare Risk Management	Jeffrey Driver	Tuesday March 23	Morning
10	Emerging Trends in Risk Financing	George J. Gladis	Tuesday March 23	Afternoon
14	The Eye of the Storms – Crisis Management	Lance J. Ewing	Wednesday March 24	Morning
16	Enterprise Risk Management	Lance J. Ewing	Wednesday March 24	Afternoon

Life & Health

Section #	Topic	Speaker	Day	Time
8	Successful Retirement Planning – Qualified Pension and Profit Sharing Plans	Robert J. Rogers	Tuesday March 23	Morning
9	Business Life and Health Exposures	Robert J. Rogers	Tuesday March 23	Afternoon
13	Investment Options Used in Variable Life and Annuity Products	Kent E. Anthony	Wednesday March 24	Morning
17	Health Savings Accounts and Long Term Care	Thomas R. Sanders	Wednesday March 24	Afternoon

Management

Section #	Topic	Speaker	Day	Time
19	Managing the Marketing & Sales Process Within the Agency	Thomas A. Barrett	Thursday March 25	Morning

Ethics

Section #	Topic	Speaker	Day	Time
4	Ethical Issues	Ted Alan Kinney	Monday March 22	Afternoon
18	Ethical Issues (Repeated)	Thomas R. Sanders	Thursday March 25	Morning



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Topic Descriptions by Section

Section: 1. P&C – Commercial; Risk Management

Title: Business Auto Issues

Faculty: Keith Wilts, CIC, CPCU

Lecture Time: 4 hours

Participants will learn the principles of risk management and how they can be applied to commercial auto exposures, auto service risks, and similar auto-related business operations. They will take an in-depth look at the commercial casualty and physical damage issues and how they can be addressed with various insurance coverages. Participants will examine the major coverages and coverage issues in commercial auto policies and optional endorsements available. This examination will also include Auto Service Risk Program and significant coverage issues generated when individuals use personally owned autos for business.

Section: 2. P&C - Commercial

Title: The Additional Insured Dilemma

Faculty: Ted Alan Kinney, CIC, CPCU, ARM, CPIA, AAI, AU, CRIS

Lecture Time: 4 hours

Participants will learn the primary objectives for adding additional insureds, including the problems and how to minimize negative impacts. They will discuss the issues related to a named insured versus an additional insured, additional insureds versus contractual liability, scope of coverage, indemnity agreements, and miscellaneous endorsements.

Section: 3. P&C – Commercial

Title: Environmental Liability Insurance and Its Role

Faculty: J. Christopher Bunbury

Lecture Time: 4 hours

Participants will review Federal and State environmental laws and learn how they impact their insureds' liability exposure. They will identify environmental hazards faced by agricultural businesses, educational institutions, contractors, environmental service providers, food industry, manufacturers, medical facilities, municipalities, developers, transporters, and more. They will examine how environmental liability insurance can fill gaps in standard property and casualty insurance to cover these exposures to loss. In addition, participants will discuss the steps and materials needed to successfully place the best coverage for their client with environmental insurance carriers.

Section: 4. Ethics

Title: Ethical Issues

Faculty: Ted Alan Kinney, CIC, CPCU, ARM, CPIA, AAI, AU, CRIS

Lecture Time: 4 hours

Participants will learn the professional, legal, and ethical responsibilities in dealing with the day-to-day realities of the complex, ethical issues of the insurance industry. They will be able to compare the difference between legal and ethical responsibilities and discuss the foundations of ethical behavior. By reviewing court cases dealing with the agent as a "professional," Participants will understand their duty to the customer, insurer, and peers. They will also understand unfair business and claims practices model act provisions.



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Section: 5. P&C - Commercial
Title: Insuring Leased Property Exposures
Faculty: Keith Wilts, CIC, CPCU
Lecture Time: 4 hours

Participants will review the elements of real or personal property leases. They will be able to explain the risk of loss, type and amount of insurance, deductions, clauses of property insurance, types and documentation of liability insurance lease provisions, contractual liability exposures, covenants of improvements and repairs, exposures of property repairs, and obligations to repair property.

Section: 6. P&C – Commercial; Risk Management
Title: Directors and Officers Exposures
Faculty: W. Mark Landers, CIC, CPCU, ARM
Lecture Time: 4 hours

Participants will examine directors and officers liability including its basis in law, non-insurance protection available to non and for profit board members (including statutes, immunity laws, state-by-state), and a framework for analysis of insurance coverage. They will also understand the typical objections to coverage and data to counter these objections.

Section: 7. Risk Management
Title: Healthcare Risk Management
Faculty: Jeffrey Driver
Lecture Time: 4 hours

Participants will take an in-depth look at the vast specialty of healthcare risk management. They will learn about the differentiation that exists within this industry sector due to the nature of the healthcare delivery system in the United States. Using scenarios from current events, they will focus on risk financing, loss control, and claims management.

Section: 8. Life & Health
Topic: Successful Retirement Planning—Qualified Pension and Profit Sharing Plans
Faculty: Robert J. Rogers, CLU, ChFC
Lecture Time: 4 hours

Participants will learn how qualified plans can best provide the most cost-efficient method of accumulating retirement dollars and analyze approaches, such as SEPs, 401Ks, and IRAs. They will review the steps in a formal planning process and the importance of retirement planning. They will examine issues related to plan distributions.

Section: 9. Life & Health
Topic: Business Life and Health Exposures
Faculty: Robert J. Rogers, CLU, ChFC
Lecture Time: 4 hours

Participants will understand the issues involved in providing proper life and health insurance coverages for business risks. They will also understand the nature of health insurance, as well as the trends in medical insurance and the coverages necessary to provide the best protection for the consumer.



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Section: 10. Risk Management
Topic: Emerging Trends in Risk Financing
Faculty: George J. Gladis, CIC, CRM, ARM
Lecture Time: 4 hours

Participants will learn how to respond when an insured incurs a major property damage loss, such as a fire, earthquake, or flood. They will investigate ways a corporation may react to the catastrophic event. Participants will understand the critical involvement of stakeholders in this process. They will find out how to analyze the many sources of capital available to their client including insurance proceeds, loans, and equity arrangements. Each option will be evaluated as to its advantages, disadvantages, and cost to the firm.

Section: 11. P&C - Commercial
Topic: Professional Liability Exposures
Faculty: W. Mark Landers, CIC, CPCU, ARM
Lecture Time: 4 hours

Participants will review and explain the major components of several typical claims-made professional liability policies. They will also examine and understand policy conditions, definitions, reporting periods, defense issues, exclusions, and retentions. They will also examine a sample lawyers' professional liability policy.

Section: 12. P&C – Personal
Topic: Homeowners Tricks and Traps
Faculty: R. Bryan Tilden, CIC, CPCU, CLU, ChFC, ARM, ALCM, SCLA
Lecture Time: 4 hours

Participants will identify typical questions from customers regarding Homeowners coverages. They will explore problem-solving skills needed to answer Homeowners coverage questions and review the current forms and endorsements that can modify changes. They will examine business practices in explaining Homeowners coverages as they relate to customer expectations and satisfaction.

Section: 13. Life & Health
Topic: Investment Options Used in Variable Life and Annuity Products
Faculty: Kent E. Anthony, CIC, CFP, RFC, CMFC
Lecture Time: 4 hours

Participants will examine the investment funds that are used as the earnings mechanism within variable life and annuity products. They will discuss mutual funding options, such as growth, bond, equity, as well as different indexed funds. They will learn the basic fundamentals of how these funds work and are applied in variable life and annuity products.

Section: 14. Risk Management
Topic: The Eye of the Storms—Crisis Management
Faculty: Lance J. Ewing, CRM, ARM, ERMP
Lecture Time: 4 hours

Rita, Katrina, Wilma, and other storm-related disasters create crisis for most businesses and corporations. In this session, participants will take an in-depth look at the Pre, During, and Post losses in crisis management and how to build relationships internally and externally when faced with a crisis. They will review the crisis management and business continuity response of a FORTUNE 250 Company struck by Katrina and Rita with claims totaling over \$1 billion.



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Section: 15. P&C - Commercial
Topic: Advanced Inland Marine
Faculty: R. Bryan Tilden, CIC, CPCU, CLU, ChFC, ARM, ALCM, SCLA
Lecture Time: 4 hours

Participants will identify and examine current coverage issues, problems, and trends associated with key commercial inland marine coverages. They will discuss Builders Risk, Installation Floaters, Contractors Equipment, Jewelers Block and Warehouse Operators Legal Liability, and more.

Section: 16. Risk Management
Topic: Enterprise Risk Management
Faculty: Lance J. Ewing, CRM ARM, ERMP
Lecture Time: 4 hours

After an overview of enterprise risk management including strategies for implementing the process in an organization and how it relates to insurance agents and their clients, participants will compare traditional risk management and enterprise risk management (ERM) and discuss the benefits and challenges of both programs. The focus will be on risk management innovations driven by ERM and the benefits and obstacles of implementing an ERM program. They will examine strategies and resources available to risk managers and insurance professionals to help them successfully implement an ERM program. The session will conclude with an interactive format where insurance and risk managers will conduct a risk assessment.

Section: 17. Life & Health
Topic: Health Savings Accounts and Long Term Care
Faculty: Thomas R. Sanders, CIC, CPIA
Lecture Time: 4 hours

Participants will be aware of the benefits afforded them of a Health Savings Account (HSA) and Long Term Care (LTC) Insurance. By explaining state partnership laws and the benefit of depositing LTC premiums into an HSA, they may also recognize the tax benefits of this process and how the programs work well when they are purchased. They will understand HSA and how it is created. They will also understand Medicare and Medicaid as they relate to LTC and LTC Insurance. Participants will learn what LTC insurance is, what it costs, what services it covers, and who should purchase it. They also learn the tax advantages of having an HSA and LTC Insurance.

Section: 18. Ethics
Topic: Ethical Issues (Repeated)
Faculty: Thomas R. Sanders, CIC, CPIA
Lecture Time: 4 hours

Participants will learn the professional, legal, and ethical responsibilities in dealing with the day-to-day realities of the complex, ethical issues of the insurance industry. They will be able to compare the difference between legal and ethical responsibilities and discuss the foundations of ethical behavior. By reviewing court cases dealing with the agent as a “professional,” participants will understand their duty to the customer, insurer, and peers. They will also understand unfair business and claims practices model act provisions.



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Section: 19. Management
Topic: Managing the Marketing & Sales Process Within the Agency
Faculty: Thomas A. Barrett, CIC, AAI
Lecture Time: 4 hours

Participants will discuss the critical path involved in the marketing and sales process. They will learn the necessity of developing a sales culture within the agency and its implications. Emphasis will be placed on understanding customer insurance requirements and exposures; structuring niche and target programs; understanding primary sales values; and avoiding price-driven sales. This section contains ways owners and managers can identify and recruit producers to their organization. They will evaluate the characteristics of effective producers and learn how to select the best candidates. Sources of new producers and interviewing techniques will be explained. The importance of pre-contract training will be emphasized, and the presentation will end with actions to take once the new producer is on board.

Section: 20. P&C - Commercial
Topic: Understanding Time Element for the First Time
Faculty: John M. Dismukes, Jr., CIC, CPCU, AAI, AIS
Lecture Time: 4 hours

Participants will learn the significant Business Income exposures many businesses face and be able to explain several methods of providing appropriate insurance protection. This includes a coinsurance approach, as well as the use of optional coverages, which eliminate or suspend the coinsurance conditions contained in the coverage forms.

Section: 21. P&C - Commercial
Topic: General Liability Insurance Traps and Tricks
Faculty: John M. Dismukes, Jr., CIC, CPCU, AAI, AIS
Lecture Time: 4 hours

Participants will identify the “traps” in the ISO Commercial General Liability Policy and learn ways to avoid those “traps” (tricks). This will include identifying current insurance industry trends that could adversely affect coverage under the ISO Commercial General Liability Policy. After completing this study of critical issues of the ISO CGL, participants will be able to describe for their insureds how to modify their own particular CGL coverages.

Section: 22. P&C – Commercial
Topic: Insuring the Franchised Automobile/Truck Dealership
Faculty: Robert J. Ray, CIC, CRM
Lecture Time: 4 hours

Using a hands-on comparative analysis approach, participants will determine the best insurance program for a franchised automobile or truck dealership. They will learn ways to develop this information and be able to explain the unique coverage needs of this market segment.



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Section: 23. P&C - Commercial
Topic: E-business Insurance
Faculty: Robert J. Ray, CIC, CRM
Lecture Time: 4 hours

Participants will examine the importance of the internet and the common misconceptions the public and insurance professionals have of the everyday exposures to financial loss that exist. They will identify the problems created by poor security on a website and discuss the need for e-insurance. They will learn ways to protect clients from these exposures and be able to describe the insurance products that may best address these needs.

Section: 24. P&C – Commercial
Topic: Insuring Public Entities
Faculty: Monte Giddings, CIC, ARM
Lecture Time: 4 hours
Insuring Public Entities (4 hours)

Participants will learn how to develop a relationship with public entities and how best to meet their insurance needs. After an overview of various governmental structures and how they go through the decision making process, participants will identify the basic questions to ask their risk management personnel and the primary coverages they require. They will also discuss Law Enforcement Liability Insurance and Public Officials Liability.