

Ethics and Insurance Laws**The Dirty Dozen**

Times: 8 a. m. - 11 a. m.

Times: 11 a. m. - 5 p. m.

REGISTRATION FORM**Attendee Information:**Agent CE Required: ☐ Kentucky ☐ Indiana

Full Name: _____

Social Security #: _____

Agency/Co. Name: _____

Telephone: _____ Fax: _____

Email: _____

Agency/Co. Address: _____

City: _____ State: _____ Zip: _____

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 \$20.00 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.


Attendee Signature: _____

Date: _____ Seminar Official: Shirley Wilts**Please register me for the following seminar:**☐ October 4 Elizabethtown Howard Johnson☐ October 17 Owensboro Executive Inn☐ October 18 Louisville Executive Inn (East)☐ October 19 Lexington The Springs Inn☐ October 20 Somerset The Center for Rural Dev.☐ October 21 Bowling Green Holiday Inn Univ. Plaza**Registration Fee:** (Please check one)☐ Ethics only - \$35 ☐ Dirty Dozen only - \$40☐ Save \$\$ by registering for both sessions - \$65
☐ Enclosed is my \$ _____ check made payable to
Professional Training Associates, Inc.
☐ Please charge \$ _____ to my:☐ MasterCard ☐ Visa

Credit Card No. _____

Expires: _____ Name on Card: _____

Signature: _____

 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 to that disability. Your request should be submitted as far as possible in advance of the program you wish to attend.

Professional Training Associates, Inc.

4004 Briar Ridge Road, LaGrange, Kentucky 40031

Telephone: 502.241.8619 Fax: 502.241.2844

Ethics and Insurance Laws

The Dirty Dozen

October 4, 2005

Elizabethtown-Howard Johnson
 209 Commerce Dr. (I-65, Exit 94)

October 17, 2005

Owensboro-Executive Inn
 I Executive Blvd.

October 18, 2005

Louisville-Executive Inn (East)
 978 Phillips Lane (I-264, Exit 11)

October 19, 2005

Lexington-The Springs Inn
 2020 Harrodsburg Road

October 20, 2005

Somerset-Center for Rural Dev.
 2292 S. Highway 27

October 21, 2005

Bowling Green-Hol. Inn Univ. Plaza
 1021 Wilkinson Trace

**Professional Training Associates, Inc.**

4004 Briar Ridge Road

LaGrange, Kentucky 40031-9636

Phone: 502.241.8619

Fax: 502.241.2844

Email: Shirley@ProfessionalTrainingAssociates.com

Web Site: www.ProfessionalTrainingAssociates.com



**PROFESSIONAL
TRAINING
ASSOCIATES**

ETHICS & INSURANCE LAWS

3 hours of Kentucky Ethics credit
and Indiana agent credit.

Times: 8 a.m. - 11:00 a.m.

CE UPDATE: The Kentucky **Ethics** requirement has been increased from two (2) to **three (3) hours** for the biennium ending June 30, 2006. The time schedule and credit hours for this program have been adjusted in response to this change.

Topics Include:

- » What has changed during recent legislative sessions? Learn how the Office of Insurance Advisory Bulletins can help answer questions that you and your clients have concerning insurance statutes and regulations.
- » Cancellations and Nonrenewal - What are the allowable reasons why a policy can be cancelled or nonrenewed?
- » Claims handling - What does 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 and third-party losses?
- » Binders - They provide temporary insurance for your client and can create BIG problems when not handled properly.
- » Certificates of Insurance - What are they worth and what problems can arise when a certificate holder requests changes, such as a waiver of subrogation or notice of policy cancellation or nonrenewal?
- » Other topics include: automobile comprehensive coverage and glass breakage, stacking of limits, Basic and Additional PIP.

THE DIRTY DOZEN

5 hours of Kentucky P&C credit
and Indiana agent credit.

Times: 11 a.m. - 5:00 p.m.

Topics Include:

- » This fast moving program examines 12 coverage issues vital to meeting the property and liability insurance needs of personal and commercial clients.
- » What "triggers" coverage in a property or liability policy? The question of when coverage begins is one of the most important in the risk and coverage analysis process.
- » Determine the additional or extra expenses that are also covered by property policies. Protection may be overlooked or misinterpreted at the time of loss.
- » Damages included within the meaning of "property damage" and "bodily injury" can vary significantly between policies and insurers. Get the facts!
- » Are suits between insured's covered? Can an insurance company subrogate against an insured? The answers could surprise and concern you.
- » Water damage claims - learn what's covered and what is NOT covered.
- » What does automobile "collision" coverage really cover?
- » Analyze loss exposures and coverage needs of individuals or businesses that own condominiums or other shared ownership properties.
- » How do the policy coverage territory and the description of insured premises affect coverage?

INSTRUCTOR:



Keith Wilts, CPCU, CIC
President of Professional Training Associates, Inc. (PTA). Keith conducts over 150 seminars annually and has over 27 years of experience involving production and consulting activities on both personal and commercial accounts. He holds the Chartered Property & Casualty Underwriters (CPCU) and the Certified Insurance Counselor (CIC) designations, and a degree in Business Management and Economics.

Kentucky Agents:

If you were licensed as a resident agent in Kentucky on or before June 30, 2005, you must earn the appropriate **twenty-four (24) hours** of continuing education credit by June 30, 2006. Of that 24 hours:

At least **six (6) hours** must be directly related to any one of the lines of authority (LOA) for which you are licensed.

At least **three (3) hours** must be in **ethics**.

At least **twelve (12) hours** must be in the classroom.

Credit for an approved course may be earned only once within the biennium period.

Indiana Agents:

All producer licenses will renew in 2005 or 2006. The **forty (40) hour** continuing education requirement must be met prior to your renewal date.

Please visit our web site at:
www.ProfessionalTrainingAssociates.com