

Kentucky Catalog
Professional Training Associates, Inc.

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Official School Name

Professional Training Associates, Inc. (PTA)

Governing Body

Keith Wilts

J Shirley Wilts

School Officials

Keith Wilts

J Shirley Wilts

School Instructors

Paul Burkett, JD, CPCU, CIC, CRM, ARM, ALCM

Patrick A. Deem, Sr., CIC

Ross W Pearce, CLU, ChFC, CIC, LUTCF

Bryan Tilden, CPCU, CIC, CLU, ChFC, ARM ALCM

Keith Wilts, CPCU, CIC

Calendar

Legal Holidays Observed

New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day

Webinar Dates

Professional Training Associates classes are updated quarterly and are available on our website at www.pta-ce.com.

Enrollment Dates and Entrance Requirements

Professional Training Associates does not have a policy regarding enrollment dates due to the fact our enrollment is available to students at their convenience via the Internet. There are no prerequisites to any of our continuing education courses.

Attendance Policy

Students must be in attendance for the entire webinar and answer the random roll calls each hour to receive Kentucky Agent License Continuing Education Credit. Professional Training Associates does not have a policy regarding makeup work due to the benefit of attending online. There is no exam required. If students are going to be absent to class, they must contact Professional Training Associates at least 24 hours prior to the beginning of class to reschedule. Regarding tardiness, students must log in to the webinar on time to receive continuing education credit for the class.

Standards of Academic Progress

Students are required to complete 24 hours of continuing education within a two-year cycle, which depends on a student's individual birth month and birth year. Of the 24-hour requirement, three hours must be in Ethics training, and 6 hours must be in one or more of the student's lines of authority.

Withdrawal, Re-Entry, and Dismissal Policy

Students may withdraw from a webinar at any time, but unless re-entry is immediate, no credit will be given for partial attendance. Students may be dismissed for late arrival to a class, and will be informed that he or she will not receive continuing education credit.

Transcript Request

Students have access to transcripts via an online portal on the Kentucky Department of Insurance's website, www.insurance.ky.gov. The KY DOI logs each student's current transcript of classes taken, and credit received for those classes.

Fee Schedule

Professional Training Associates webinars are \$35 each and are three hours in length. This fee covers all expenses for attendance. The student handbook and continuing education forms are included with the Webinar Invitation for joining the class.

Refund/Cancellation Policy

A written request for a one-time transfer of the full registration fee to another scheduled PTA webinar, or a refund less a \$10 cancellation fee, may be made up to 24 hours before the beginning of the webinar for which the individual is registered. Substitutions are welcome — Students must email notification of their name, license number, and email address for receiving login information.

Course Outlines

Outlines for Professional Training Associates classes are updated quarterly and are available on our website at www.pta-ce.com.

Course Descriptions

Course descriptions for Professional Training Associates classes are located at the end of this catalog, on pages 4 through 12.

Credit for Previous Education, Training, and Experience

Professional Training Associates does not grant credit for previous education, training, or other experience of its students. Credit will only be given for classes successfully completed through PTA's online webinar system.

Transfer of Credits

Professional Training Associates does not accept transferred credit from any other educational institution. Credit will only be given for classes successfully completed through PTA's online webinar system.

Filing a Complaint with the Kentucky Commission on Proprietary Education

To file a complaint with the Kentucky Commission on Proprietary Education, each person filing must submit a completed "Form to File a Complaint" (PE-24) to the Kentucky Commission on Proprietary Education by mail to Capital Plaza Tower, Room 302, 500 Mero Street, Frankfort, Kentucky 40601. This form can be found on the website at www.kcpe.ky.gov.

Student Protection Fund

KRS 165A.450 requires each school licensed by the Kentucky Commission on Proprietary Education to contribute to a Student Protection Fund, which will be used to pay off debt incurred due to the closing of a school, discontinuance of a program, loss of license, or loss of accreditation by a school or program. To file a claim against the Student Protection Fund, each person filing must submit a completed "Form for Claims Against the Student Protection Fund". This form can be found on the website at www.kcpe.ky.gov.

Course Descriptions | Course Number | Credit Hours:

10 Things Every Commercial Lines Agent Ought to Know

Course #C67601 P&C hours

Don't miss this chance to discover the truth about 10 significant commercial property and liability coverage issues that can affect your client. When does the duty begin and end in a liability policy? Investigate the extent of contractual liability protection provided under the CGL policy and how it compares to the BAP. Evaluate steps that can be taken to reduce potential problems when issuing Certificates of Insurance from the standpoint of the insured, certificate holder, insurance company, and agent. Study what the terms building, structure, premises, permanently installed, personal property, and site mean when used in a property policy and how they affect coverage. Clients lease, rent, and borrow property belonging to others — discover potential coverage gaps and overlaps in coverage and steps you should take to avoid problems. What do the terms vehicle, auto, or mobile equipment mean if used in a commercial property or liability policy? Analyze potential gaps and overlaps in coverage between the BAP and CGL and important endorsements that can help avoid coverage nightmares.

Additional Insureds and Certificates of Insurance

Course #C12617 P&C hours

Analyze additional insured and certificate of insurance issues encountered by an insured when signing contracts. Study examples of hold-harmless and indemnification agreements frequently found in lease agreements and construction contracts. Explore the difference in protection for a "named insured," an "automatic insured," and an "additional insured." Examine the extent of coverage in a Commercial General Liability (CGL), Commercial Umbrella/Excess, and Business Auto Coverage form for liability assumed in a contract. Discuss frequently requested alterations, such as notice of cancellation and/or nonrenewal, primary and noncontributory wording, notice of material changes, and waiver of subrogation. Evaluate steps that can be taken to reduce the potential for problems from the standpoint of the agent, carrier, insured, and certificate holder.

Business Auto Coverages

Course #C97815 P&C hours

What vehicles are included within the definition of "auto" in the Business Auto Policy (BAP) and why is it important to know? Learn how the definition of "mobile equipment" is used to exclude vehicles. Analyze the differences in coverage between using symbol 1 (any auto) and using symbols 2, 8, and 9 for liability coverage. Learn what potential gaps exist when using symbol 7 (specified autos). Discover potential coverage disasters that exist when insuring a vehicle owned by an individual under a BAP. Examine how the BAP and Commercial General Liability (CGL) compliment and conflict for the service, delivery and installation risks. Learn what coverage is provided by the Drive Other Car (DOC), Individual Named Insured, and Designated Insured endorsements.

Business Income – Coverage Analysis through Claims

Course #C93562 P&C hours

Examine the business income and extra expense (BI/EE) insurance risk analysis process, application and worksheet considerations, important coverage issues, and unique aspects of a BI/EE claim. Evaluate questions that must be answered, and financial information that should be examined, to determine proper limits of BI/EE insurance. Discover important differences between what triggers coverage in business income compared to the building and personal property coverage form. Analyze endorsements and coverage options, including agreed value, extended business income, and dependent property coverage. Discuss key differences in writing manufacturing and mercantile risks.

Businessowners Policy (BOP) ... Planning for the Unexpected

Course #C14483 P&C hours

The Businessowners Policy (BOP) has limited eligibility compared with the Commercial Package Policy (CPP), but significant coverage is provided in this package property and liability policy. Learn the key coverage advantages hidden within the BOP, and potential coverage dilemmas that exist for service, contracting, retail, processing, or manufacturing risks. Analyze what personal property is included within the building limit. Discover potential coverage gaps that arise when insuring personal property owned by clients. Examine the similarities and differences between CPP business income and extra expense coverage. Analyze the extent of protection provided for insureds under the liability coverage and how it differs from the CGL, and how Additional Insured endorsements can be used to modify coverage. Discover modifications and options various carriers are offering.

Commercial General Liability Coverages

Course #C99289 P&C hours

Evaluate significant issues including sources of legal liability, types of damages, and coverage triggers under the Commercial General Liability (CGL) Coverage Form. Explore Who Is An Insured and key Additional Insured endorsements. Examine the extent of coverage for expected or intended injury, contractual obligations assumed by an insured, damage to or caused by an insured's products or work, and gaps and overlaps with the Business Auto Policy for mobile equipment and the loading and unloading exposure. Certificates of insurance and other insurance requirements will be evaluated.

Commercial Property Coverages

Course #C21203 P&C hours

Examine major commercial property exposures (including leased property), the Commercial Building and Personal Property Coverage form, and major modifying endorsements. Evaluate sources of insurable interest and exposures of importance when your client has the property of others in their care, custody, or control. Determine how terms not defined in the policy, such as building, premises, fixtures, structures, personal property, vacancy, and permanently installed affect coverage. Discover the important differences in what triggers coverage under commercial property versus business income/extra expense coverage forms. Assess how actual cash value (ACV), replacement cost, market value, and agreed value differ. Causes of Loss forms will be analyzed for significant coverage provisions, including ordinance and law concerns. Review key endorsements used to expand, reduce, or clarify coverage, such as the Margin Clause or Manufacturers Selling Price Finished "Stock" Only endorsement.

Condominiums

Course #C18679 P&C hours

Examine the difficult questions agents face when writing coverage for clients who live in shared ownership properties, such as a condominium or town house. Discuss key points an agent must know when insuring his or her client's unit and personal property: 1. The difference between ownership of property and the responsibility to insure property; 2. Condominium terminology, bylaws, and master deed documents from an insurance exposure and issues perspective; and 3. The property and liability coverage provided in the Homeowners HO-06 Unit Owners Coverage Form and optional endorsements.

Contractors Property Exposures

Course #C18663 P&C hours

Learn how to insure a project where the ownership changes or property values fluctuate during construction. Evaluate indirect losses such as delayed opening exposures, "soft costs," and loss of rents. Discover how to insure building materials and tools at various locations, including the contractor's own premises, various job sites, temporary locations, and while in transit. This seminar will cover risk evaluation in relationship to marine property loss exposures faced by commercial clients. Analyze Builders Risk, Installation Coverage Forms, Contractors Equipment Coverage, and significant endorsements.

Contractual Liability ... Separating Fact from Fiction

Course #C94429 P&C hours

Key concerns when entering any contract are enforceability, performance, and funding. This class will examine significant insurance coverage issues encountered when entering into hold-harmless, indemnification agreements, leases, and construction contracts. Evaluate the significant difference in contractual liability protection in the CGL and BAP for a Named Insured, an insured identified in the Who is an Insured section, and an Additional Insured added by endorsement. Understand how the CGL's damage to work, damage to products, impaired property, and products recall exclusions affect contractual liability coverage.

Cyber Liability

Course #C12614 P&C hours

Cyber risk insurance products vary significantly, so it is important that you have the tools to evaluate the competition and assist your client in assessing the insurance coverage options available. Key issues addressed during the seminar include: Changing regulatory landscape and implications for coverage; Reasons for a non-technology related company to purchase coverage; Clients' need to protect trade secrets, proprietary information, and personally identifiable information of customers or employees; Cyber coverages to consider for e-business activity, non-electronic property, and intentional violations; How cyber risk insurance overlaps with other insurance policies; Identifying and understanding pitfalls in coverage; and Updates on new exposures, coverage decisions, and new products.

The Dirty Dozen

Course #C21211 P&C hours

This fast pace program examines 12 significant coverage issues vital to meeting client needs. Examine property and liability coverage "triggers." Understand how the description of insured premises affects coverage. Review differences between Actual Cash Value (ACV), Replacement Cost, and Agreed Value. Evaluate typical hold-harmless and indemnity agreements from an insurance perspective. Analyze CGL exclusions for damage to your work, damage to your products, or damage arising out of your work or product. Identify potential coverage gaps between an auto and general liability policy.

Dispelling the Myths of Workers' Compensation

Course #C67360 P&C hours

Workers' Compensation (WC) insurance is an important tool for protecting employees and employers in today's workforce. Many myths have evolved that add to the confusion and further complicate this government-regulated system for work-related illness and injuries. Targets for this myth-slaying crusade include Independent Contractor vs. Employee determination, factors that influence an Experience Modification Factor, identifying when a client needs Employers Liability, Stop Gap, USL&H, or Jones Act Coverage; application of benefits under Other State Coverages, including protection for Volunteers, Waiver of Subrogation issues, plus dilemmas that arise when officers or others elect out of WC coverage.

Ethical Dilemmas ... Making the Right Choices

Course #C67796 Ethics hours

When discussing ethics, we are not dealing with a set of fixed rules, but rather with attitudes, ideas and beliefs. Examine ethical dilemmas agents face in dealing with the insured and insurance company. Review the principles of agent responsibilities and liability exposures to gain an understanding of what causes ethical and legal problems in today's complex marketplace. Discuss steps in identifying, documenting, communicating, and monitoring authority and limitations on authority given by the insurance company to the agency and individual agent.

Ethics – Walking a Straight Line

Course #C93734 Ethics hours

Examine insurance statutes and regulations that apply to an agent's legal and ethical responsibility to an insured, claimant, insurer, and other agents. Analyze the potential conflict of interest that exists in the agent-consumer transaction. This conflict is complicated by a system in which agents are encouraged to provide needs analysis and risk management services to clients; however, his or her compensation or reward system is sales, not service. Identify ways in which an agent's or insurance company's potential legal liability is changed by insurance laws, society's perspective of responsibility during the insurance transaction, and court interpretations.

Ethics and Agent Liability

Course #C05041 Ethics hours

Learn how proper procedures and documentation can be used to prevent or reduce unethical behavior or errors and omissions (E&O) claims. Discuss agent duties to the insurance company under the law of agency, duties to the client under "dual agency," and responsibilities to others who may be relying upon your insured's insurance protection, such as mortgage holders, family members, loss payees, and lessors. Examine agency procedures such as the account review process, coverage surveys and summaries, applications, binders, policy cancellation and non-renewal, certificates of insurance, and record retention.

Ethics and the Law

Course #C13048 Ethics hours

Building on the experience of individual participants, this class develops the concepts of ethical behavior, dealing with conflicts of interest, and applying a systematic evaluation process to real ethics issues in the news. Real world case studies will challenge the participant to think about the ethical decision making process. Know the questions that need to be considered when trying to make an ethical decision. Understand the need to use individual judgment and reasoning in resolving ethical dilemmas in insurance. Learn specific ways to demonstrate to others a commitment to ethics. Recognize the reasons organizations develop ethics codes. Develop ideas for a code of ethics for the participant's organization. Experience identifying and resolving ethical dilemmas in insurance situations.

Farm Liability Coverages

Course #C56602 P&C hours

Writing farm insurance poses many challenges; this is due to the wide range of activities in which farmers engage, farm diversification into non-farm business activities, the need to also insure the farm-related personal residential exposures, increased reliance on technology in farming, and changes in farm ownership (trust, corporation, LLC, etc.). Participants will examine liability loss exposures faced by clients who are farmers, those who own farm property but do not engage in farming, and those who have an insurance interest in farm property, such as a trustee or beneficiary in a farm trust. Discover coverage provided in various Farm Liability Coverage forms and significant liability endorsements available to tailor coverage. Attention will be given to forms, endorsements and policy provisions that are unique to farm coverages.

Farm Property Coverages

Course #C56579 P&C hours

Writing farm insurance poses many challenges; this is due to the wide range of activities in which farmers engage, farm diversification into non-farm business activities, the need to also insure the farm-related personal residential exposures, increased reliance on technology in farming, and changes in farm ownership (trust, corporation, LLC, etc.). Participants will examine property loss exposures faced by clients who are farmers, those who own farm property but do not engage in farming, and those who have an insurance interest in farm property, such as a trustee or beneficiary in a farm trust. Discover coverage provided in various Farm Property Coverage forms and significant property endorsements available to tailor coverage. Attention will be given to forms, endorsements, policy provisions, and causes of loss (perils) that are unique to farm coverages.

Farm Vehicle and Equipment Coverages

Course #C94430 P&C hours

Fleet diversity, cutting-edge technology, and unique property and liability hazards pose many insurance challenges. Each state has exemptions to auto laws or regulations that represent a collection of safe harbors, or defenses, from potential liability that would otherwise apply, such as when farm vehicles and farm machinery are being operated on public roads. A Farm Liability policy typically only provides coverage for defense and damages arising out of the use of farm vehicles and farm equipment while being used for "farming." Evaluate the Personal Auto, Business Auto, Farm Liability, and Mobile Equipment Coverage forms to identify when a client needs to modify coverage.

Homeowners Hot Topics ... What You Need to Know

Course #C67361 P&C hours

Examine numerous property and liability coverage issues and possible insurance and noninsurance solutions that an insured and his or her agent could consider. Discuss factors that should be considered to determine if an activity is a business. Evaluate the coverage for borrowed, leased and other non-owned property. Discover the extent of insurance for property at another home for a college student, life partnership, or in an assisted living facility.

Income After Retirement – Where Does the Money Come From?

Course #C93049 L&H hours

People in the United States are living longer today than ever before. They want to enjoy life, travel, hobbies, and their families not only during their working careers, but also once they've stopped working. Their retirement money needs to be sufficient to allow them to pursue these activities, as well as face the health consequences of getting older. The amount of money needed to address these issues needs to last much longer than it did in previous years. That requires careful advance preparation. In this course, we will discuss that preparation, and investigate the history and future of retirement planning.

The Insured, Additional Insured vs Named Insured Debate

Course #C21086 P&C hours

The individuals and entities who are afforded protection under a commercial liability policy are to be divided into three general groups: Insured, Additional Insured, or Named Insureds. The decision of whom to name on the policies declaration page is one of the most significant factors that determines the extent of protection for each insured. Discover how factors such as ownership (sole proprietorship, limited liability company, trust, corporation, partnership, etc.), products sold or work performed (service, retail, manufacturing clients), and even an insured's business, growth and perpetuation plans can influence the named insured description.

Insuring Hobby and Small Farms

Course #C94213 P&C hours

The key distinguisher for hobby farming is that it is a not-for-profit motive, even though a profit may be realized. Hobby farming is pursued primarily for pleasure or recreation. Loss exposures, including farm equipment, farm buildings, animals or livestock, farm workers, and operation of a road-side stand or participation in farmer's markets clearly create the need for farm owner policies vs relying on homeowner's insurance. Farm owner's Property and Liability coverages will be discussed and applied to real life case or claims examples. Automobile coverage will also be reviewed to address the related farm vehicle and off premises exposures.

Insuring Technology Exposures ... Products, Property and Professional Liability

Course #C13054 P&C hours

Almost every commercial entity faces technology loss exposures, particularly companies that use products that process data, companies that distribute electronic parts, software developers, electronic instrument manufacturers, and communications companies. Examine sources of liability, including technology product defects, design defects, marketing defects, unsafe product liability, and consumer product safety laws. Analyze key definitions and technology-related insurance products. Discuss products liability created by patents, and options available to protect a company's intellectual property. Examine underwriting considerations, Technology E&O Insurance, and risk financing and risk transfer (contractual) options.

Insuring Toys and Collectibles

Course #C13055 P&C hours

Unless you collect the same item or have an interest in the same hobby as an insured, you may be asked to insure items about which you have little first-hand knowledge. Every homeowners' policy has limitations that apply to certain classes of personal property and liability arising out of activities in which an insured may be involved. Examine the difference in valuation methods based on Actual Cash Value, Replacement Cost, and Agreed Value. Evaluate significant differences in the level of protection for owned versus non-owned motorized "toys" under a homeowners' policy. Examine how a personal umbrella policy can help fill in the potential coverage gaps.

Insuring Trusts – Protecting Your Client's Wishes

Course #C56603 P&C hours

The use of trusts is becoming the standard practice for individuals and households who hold any appreciable asset. The principal attraction of trusts is that they allow property to be passed down to heirs or transferred to others more quickly and at less cost than a will. Under a trust agreement, assets can pass immediately from the grantor (or donor or settlor) to the beneficiaries without having to go through the cost and public disclosure of probate. This course is designed to provide participants with an understanding of the insurance implications that exist for clients who have established a trust. The course includes a comprehensive review of trust terminology, types of trusts, parties involved, and resultant property and liability loss exposures. Commercial and personal lines coverage options will also be examined, along with real life case examples regarding how each can be used to address particular liability and property needs.

It's Not My Fault, or Is It? – Liability Issues in Personal Lines Policies

Course #C67362 P&C hours

Examine activities that can cause an insured to be legally liable, and the process used to determine if the Homeowners or Personal Auto policies provide coverage. Explore PAP dilemmas, including business use, rental cars, uninsured motorist, vehicles furnished and available for regular usage, the meaning of occupying a vehicle, and who can properly grant permission to use an auto. Analyze homeowner situations, including businesses in the home, damage from an intended act, and loss assessment.

Life and Health Solutions for Business Challenges

Course #C93733 L&H hours

Identify the characteristics, advantages, disadvantages, loss exposures, and variation of insurance products available based on the type of business entity (Sole Proprietor, Partnership, Limited Liability Company, or Corporation). Evaluate serious risk management challenges every business could experience because of an owner or key employee's death or disability. Explore the financial and personnel considerations that need to be addressed to determine limits of insurance and how various life and disability products can be used to fund a business succession plan (Buy-Sell Agreement). Examine the benefits and potential problems associated with an Employer Owned Life Insurance (EOLI) policy and the role played by the agent. Discuss the uses and tax treatment of Life and Disability Insurance to insure a Key Person and how to protect a business with Business Overhead Expense (BOE) insurance.

Life Insurance ... Benefits for the Living

Course #C14465 Life hours

Most people purchase Life Insurance to reduce the financial pressure on loved ones and other beneficiaries when someone dies. However, many individuals fail to realize the Living Benefits found in Life Insurance contracts. Explore benefits the policy owner may take advantage of while still alive. Examine how Cash Values in policies are created, and how they can be extracted by a living policy owner in the most tax advantaged manner. Review the tax consequences of Qualified Retirement Plans. Discover how a business can use the Living Benefits of a Life policy to recruit, retain and reward key employees in a business, as well as to allow the business owner to move business dollars into their personal account for retirement. Briefly review various Life Insurance Riders to focus on their Living Benefits, Viatical Settlements (Life Settlements), and the Annuity side of life contracts.

Personal Auto Policy

Course #C21209 P&C hours

Writing insurance coverage to keep up with the changing needs of your clients can be challenging. We will examine the important differences between eligibility and actual coverage under the Personal Auto Policy (PAP). Analyze how the term "insured" varies significantly within the four coverage sections of the PAP. Discover how the liability definition of insured affects coverage for residents, non-residents, employers, and volunteer groups. Learn the extent of coverage for an insured's business and volunteer activities. Key provisions in medical payments, uninsured motorist, and underinsured motorist coverage will be reviewed. Study coverage for damage to covered autos, borrowed, or rented autos.

Personal Lines Checkup – What's New and What's Changed ... What It All Means

Course #C21087 P&C hours

Keep up to date on the latest personal property and liability issues and coverage revisions. Examine significant loss exposures and recent coverage changes that have taken place in personal automobile and homeowner's insurance, the coverage issues that motivated the revisions, and what the changes mean for agents and insureds. Understand the primary source of claims and the coverages available to provide the protection your insureds need. Discuss tools available to identify and evaluate client needs when writing and renewing a personal lines account, such as checklists and renewal questionnaires.

Protecting Your Most Valuable Asset

Course #C92438 L&H hours

Clients spend much of their time and energy focusing on protecting the “things” they possess and overlook the need to insure him or herself. Learn how to help your clients to protect his or her ability to produce income with the same care and skill you use to insure their personal and business assets. Examine six key areas that impact your client’s income, and discover proactive steps you can take to protect this most valuable asset. Disability Income, Long Term Care (LTC) Insurance, Life Insurance, and the Affordable Care Act and its impact on health plans will be highlighted. Discover the key steps in developing a systematic savings and/or investment plan and explore the differences between an IRA, 401(k), and Mutual Funds. Evaluate ways to help clients prepare for retirement, including the effects of taxes, and how trusts and the proper titling of property can be used as part of his or her comprehensive financial plan.

Take Charge of Emerging Homeowners’ Insurance Trends ... Tiny Houses, Home Sharing, E-Scooters, Events, and Kids

Course #C21629 P&C hours

The average modern-day family is not what it once was. Some studies indicate that as recently as 1985, the “traditional family,” which consists of mom, dad, and children, made up about 47% of all households. Today that number is closer to 21%. While family dynamics in the United States have changed, personal lines insurance policies haven’t necessarily kept pace with those changes. This seminar will examine challenges posed when insuring Tiny Houses; criteria used to determine when an individual qualifies as a named insured, family member, or automatic insured; business use and home-sharing activities; Aircraft (including drones); E-Scooters; special event exposures; and personal injury (libel, slander, invasion of privacy) vulnerabilities.

Take Charge of Emerging Personal Automobile Trends ... Automobile Sharing and Transportation Networks, Insureds vs Family Members

Course #C21640 P&C hours

As Dorothy once lamented in the Wizard of Oz, “We’re not in Kansas anymore!” While that comment doesn’t have anything to do with Personal Automobile Insurance Policies, it does reflect the fact that life as we knew it has changed! This class is designed to look at the changes that have occurred regarding how we get from one location to another and how we use our automobiles. We will explore how the personal auto insurance industry is dealing with these issues, examine what endorsements are available to provide coverage, and if these endorsements alone are sufficient to protect our customers adequately. How do Uber, Lyft, and other auto transportation networks fit into the mix? What is an “auto-sharing program,” and how does the personal auto policy respond to this?

Top 10 Countdown of Personal Lines Coverages & Current Issues

Course #C67364 P&C hours

Discuss automobile ride sharing arrangements (e.g. Uber and Lyft), and potential coverage problems for shared ownership automobiles and properties, such as condominiums. Evaluate how being a resident of the insured’s household affects coverage under Homeowners and Personal Auto policies. Evaluate the extent of coverage for business in personal lines policies. What liability insurance would be available if a parent is sued for negligent supervision of a minor?

When the Child Becomes the Parent – Aging Parents and Insurance Decisions

Course #C67366 L&H hours

Explore insurance decisions encountered when providing care for an aging parent while still providing for one's own children. Review social programs and the services and benefits they do and do not provide. Examine ways of covering costs, including reverse mortgages, living with a child, nursing homes or an assisted living facility, and discuss Social Security, Medicare and Medicaid, Medigap policies, and Long Term Care insurance. Discover the intent and the benefits provided by optional riders and endorsements.

Workers' Compensation

Course #C67797 P&C hours

Analyze significant coverage issues encountered when writing workers compensation insurance. Discuss the legal concepts of the Workers Compensation system and the four primary benefits available to an injured worker. Examine the NCCI Workers Compensation Policy Part One: Workers Compensation, Part Two: Employers Liability, and Part Three: Other States Coverage. Review major workers' compensation, employers' liability, and stop gap endorsements. Emphasis will be placed on risk evaluation in relationship to workers' compensation liability loss exposures faced by commercial clients. The scope of this course is nationwide with emphasis on NCCI rules, while significant state-by-state differences are noted. Review the sources of legal liability, the concept of exclusive remedy, definitions of employer and employee, deductible plans, and experience modification (mod.) factors.

Please register me for the following webinar(s):			Kentucky Registration Fee (per person)
Date	Topic	Times (ET)	
			<input type="checkbox"/> \$35 (3-hour class)
			<input type="checkbox"/> \$35 (3-hour class)
			<input type="checkbox"/> \$35 (3-hour class)
Please verify the course number. You cannot repeat a course within your current continuing education cycle.		Total Payment	\$ _____

Registration Form

Full Name: _____ KY License #: _____

Agency Name: _____

Agency Mailing Address: _____

Telephone: _____ Email: _____

Please make checks payable to: **Professional Training Associates, Inc.**

Cancellation Policy: A written request for a one-time transfer of the full registration fee to another scheduled PTA webinar or a refund less a \$10 cancellation fee may be made up to 24 hours before the beginning of the webinar for which the individual is registered. Substitutions are welcome — please email notification of name, license number, and email address for receiving login information.

Per the Kentucky Department of Insurance requirements, I am attending the above courses to maintain my license.

Student Protection Fund

KRS 165A.450 requires each school licensed by the Kentucky Commission on Proprietary Education to contribute to a Student Protection Fund, which will be used to pay off debt incurred due to the closing of a school, discontinuance of a program, loss of license, or loss of accreditation by a school or program. To file a claim against the Student Protection Fund, each person filing must submit a completed "Form for Claims Against the Student Protection Fund". This form can be found on the website at www.kcpe.ky.gov.

Signature _____ Date _____ Webinar Official: *Shirley Wilts*



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I certify this document to be true and correct in content and policy. *Shirley Wilts* Date: 05/04/2020