

# About the Instructors



**MISSOURI ASSOCIATION  
OF INSURANCE AGENTS**



## **Chris Amrhein, AAI**

Chris Amrhein, like most true believers in insurance, stumbled upon this business accidentally; specifically, after graduating from college and needing a job. After beginning in this business as a life-health agent, he graduated to property-casualty sales where he first met the greatest mine of comedy material existing today, the ISO forms. Following several years as a producer and independent agency manager/owner, Chris spent many years as a full-time educator/VP-Education for the Florida Association of Insurance Agents and VP-Education for the Independent Insurance Agents and Brokers of America. Those years found him traveling about the country teaching seminars on everything from agency management to the claims made CGL.



## **Kevin Amrhein, CIC**

Kevin is president of the Florida Insurance School of Continuing Education (FISCE) and the CE Partnership. He started his insurance career as a marketing intern before pounding the pavement as a commercial lines agent in Orlando, FL. He is a National Faculty member for the National Alliance for Insurance Education and Research's CIC and Certified Insurance Service Representative (CISR) programs. As an industry journalist, his articles have appeared in a variety of trade publications. His insurance television career, short-lived but quite glorious, once saw him serve as the expert adviser on an insurance-themed infomercial (yes- you read that correctly). Kevin is a graduate of the University of Central Florida. His first teaching gig was as a golf instructor where he was frequently kicked off driving ranges for giving free lessons.



## **Sam Bennett, CIC, AFIS, CRIS, CPIA**

Sam Bennett is an active retail producer, presenter and shareholder in Harrison Agency, Inc. of Columbia, MO. He began his insurance career in 1987 and has been an independent insurance agent from the beginning. He has worked with individuals, families, and small businesses his entire career. In this capacity, he has worked in the personal lines, commercial lines, agribusiness and life and health marketplaces. Sam obtained his Certified Insurance Counselor (CIC) designation in 1996. He has taught coursework for The National Alliance in their CISR program since 2000, has presented in their CIC program since 2004, and in 2009 became a national faculty member of the Society of CIC. Sam is also a speaker in IRMI's Agribusiness and Farm Insurance Specialist (AFIS) program and is a speaker in the AIMS Society's Certified Professional Insurance Agent (CPIA) program.



## **Carissa Bonner, AINS, CRIS**

Carissa entered the insurance industry in 2006. She's worked in many aspects of the industry, including both on the company and agency sides. She currently works as a Commercial Lines Account Executive for Gibbel Insurance in Lititz, PA. Previously, she worked as a commercial underwriter on risks across the upper Midwest. She credits her underwriting experience for her enjoyment of reading forms and new employee training. Through development of classes for training commercial underwriters, she realized a true passion for teaching insurance. She holds the AINS and CRIS designations.



## **Nicole Broch, CIC, CISR, PLCS**

Nicole Broch spent over a decade as an independent insurance agent and manager of a successful partnership between a community financial institution and a local independent agency in Springfield, Illinois. She attended The Hartford School of Insurance and achieved her National Underwriter awarded Personal Lines Coverage Specialist (PLCS) designation in 2005. She went on to receive The National Alliance CISR designation in 2007 and CIC designation in 2009. In addition to teaching National Alliance CISR modules, IIABA errors & Omissions, ethics, and customer service and professional development topics for IIAs, PIAs, and trade associations throughout the country, she is the Territory Sales Manager for The Hanover Group, supporting independent agents throughout Central and Southern Illinois.



## **Robin Federici, CPCU, AAI, ARM, AINS, AIS, CPIW**

Robin Federici has been writing and presenting insurance education programs to the insurance industry for over 30 years. She formed Insurance Education & Training Associates (IETA) in 2003, after serving the Independent Insurance Agents of Rhode Island (IIARI) for sixteen years; first as Director of Education and subsequently as Assistant Executive Vice President. This followed a lengthy career in both underwriting and sales with insurance agencies and companies. Even during her agency and company days, Robin created education courses to present to her peers as a volunteer instructor for IIARI. Robin is a technical insurance and agency management expert with the Independent Insurance Agents & Brokers of America's Virtual University. This role, coupled with her extensive background in both the agency and company ranks, and her love of teaching, adds a unique dimension and immediate and practical value to the programs she presents to insurance professionals countrywide.

# About the Instructors



## **Steve Lyon, CPCU, CIC, CRM, AAI, ARM, AIS, CRIS, MLIS**

Steven D. Lyon is the founder and principal of Lyon Consulting Services, LLC, an independent Education and Management Consulting firm. Lyon utilizes his 40 years of expertise and experience that come from owning, operating, and managing a respected and profitable insurance agency in northern New Jersey. In addition to owning an independent agency, Steve has served as the Regional Director of Education for a large brokerage firm, and was a Regional Vice President in charge of personal lines for the insurance division of a dynamic banking institution.



## **Kym Martell, CRM, CIC, CRIS, AAI, MLIS**

Kym Martell founder of K.M. Associates, Insurance Management & Training Consultants specializes in training and consultant services to the insurance industry. With over 30 years' experience in the insurance industry, Kym brings to her clients a wealth of experience. Her diverse background includes agency and risk management, sales, claims and customer service. As a consultant, her extensive corporate and consulting experience perfectly positions Kym to provide professional liability & loss control audits and provide customized E&O loss prevention training in the areas of workflows and agency management. Her superior communication skills are assets that add to her success.



## **Terry Tadlock, CIC, CPCU, CRIS**

Terry Tadlock is a 34-year veteran of the insurance business. In an attempt to enjoy a little slower-paced life, he has joined the Correll Insurance Group of agencies as the President of Coastal Plains Insurance, LLC (CPI) in beautiful Hilton Head Island, South Carolina. Terry is part owner and responsible for the day-to-day operations of CPI. Prior to Terry's joining CPI he was owner and CEO of Florida Insurance Educators, Inc. which is an insurance education and consulting firm that in conjunction with Florida Insurance School worked with state and national organizations to provide a variety of educational courses and consulting services. Terry continues to accept national speaking engagements and writes technical articles for a variety of state and national insurance publications. In his spare time, Terry is also recognized by federal and state courts as an expert on insurance coverages and serves as an expert witness. Terry has spent the last 25 years specializing in commercial property subjects, including business income and all areas of personal lines. The majority of his early career was spent as the principal of an independent insurance agency in Florida where he specialized in a variety of professional liability programs as well as designing several specialty programs serving the construction industry.



## **David Thompson, CPCU, AAI, API, CRIS**

After receiving his college degree from Mercer University in Macon, Georgia and serving eight years as a commissioned officer in the U.S. Army and U.S. Coast Guard, David began his insurance career in a family-owned independent agency in Vero Beach, Florida where he was a licensed agent selling all types of insurance. In 1996 David accepted a training & education position with the Florida Association of Insurance Agents in Tallahassee, Florida (FAIA) where he presented continuing education seminars throughout the country on a variety of property and casualty insurance subjects. He has presented hundreds of seminars dealing with insurance agent Errors and Omission issues and uses a creative approach of involving defense attorneys and plaintiff attorneys on panel discussions. He most enjoys personal lines issues, flood insurance, business auto, and commercial property issues. In 2020 David retired as a full-time employee. He currently does insurance education and consulting for a variety of entities around the country. In addition to being a full-time insurance nerd, David is an avid runner and biker and smokes the best ribs, chicken, and pork in the country.



## **Scott Treen, CIC, CPIA**

Scott Treen is the President of Treen Insurance Agency in Jefferson, Ohio. He has more than 30 years of experience as an insurance professional. He earned a bachelor's degree from Youngstown State University in 1981 and holds the CIC and CPIA designations. Scott received the Jack V. Hedges Educator of the Year Award in 2007 from the Professional Insurance Agents of Ohio and is on the national faculty for The National Alliance. Scott has taught for CISR, CIC, LUTCF, CPIA and other professional development courses and speaks to various civic groups. He has also taught insurance-related curriculum to high school students. He was past president of the Ashtabula County Life Underwriters Association.



## **Cathy Trischan, CPCU, CRM, CIC, ARM, AU, AAI, CRIS, MLIS**

Cathy Trischan has been with the E&K Agency in Eatontown, NJ since 1996, currently serving as Director of Commercial Underwriting. She is a national faculty speaker for The National Alliance, speaking in both the Certified Insurance Counselor (CIC) and Certified Insurance Service Representatives (CISR) programs. She has taught both pre-licensing and continuing education courses for PIA, Brookdale Community College and other institutions. She has written courses and articles on various insurance topics and has served as an expert witness.



## **Agent's E&O: Defenses and Preventions for the Insurance Professional**

Agents who focus on E&O loss prevention fortify their agency from potentially devastating claims while improving the customer experience. In this course, agents will discuss the importance of understanding their legal duty of care, the benefit of adopting a best practices approach in their workflow procedures and to help them defend themselves when the E&O claim is presented to the agency.

## **Agent's E&O: Duties, Best Practices, Operations, Workflows, and Certificates**

Agents who focus on E&O loss prevention fortify their agency from potentially devastating claims while improving the customer experience. In this course, agents will learn best practices regarding agent's duties, agency operations, using checklists, and other exposures present in the day-to-day operations of most agencies.

## **All-Things Ethics: Agent Obligations, Standards, Authority, and More**

This course uses a variety of scenarios to assist agents in ethical decision making. We will review several examples of agent obligations to insureds, carriers and others. We will discuss agency standards with regards to ethics, agent authority as perceived by others, and a variety of other situations.

## **An Hour with Cathy: Certificates of Insurance - Headaches and Remedies**

The course will familiarize the participants with some of the issues faced by insurance professionals when they issue certificates of insurance for their customers.

## **An Hour with Cathy: Commercial Property Valuation (aka "How Big is the Check?!")**

This course begins with a discussion of various types of valuation in commercial property insurance including replacement cost and actual cash value. We will discuss coinsurance, changes in values over the course of the policy term, state over-insurance laws as well as valued policy laws and functional valuation.

## **An Hour with Dave: All-Things Ordinance or Law (Personal and Commercial)**

While many insurance pros are familiar with the term "Ordinance or Law", many don't have a keen understanding of its role in a homeowners or commercial property policy. This course reviews examples of ordinances and laws regarding damaged structures, the policy exclusions for compliance exposures as well as methods to insure them.

## **An Hour with Dave: Coverages That Keep a Business Income Loss From Bankrupting You**

The direct damage event (think fire or hurricane) has come and gone. Your insured is now faced with a new dilemma: how to keep the money flowing or risk losing the business. This course reviews essential coverages to keep your insured from going bankrupt including Business Income, Extra Expense, loss of utility services, spoilage and more.

## **An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds**

Deductibles are commonly understood when agents sell and service a policy. However, applying deductibles to a loss may work a little differently than insureds (and sometimes agents!) expect. This course uses several examples to fortify an agent's understanding of both general and unique applications of deductibles in common personal lines policies.

## **An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures**

Working from home has become a staple of employment in America. Whether the "WFHomer" is doing so on behalf of an employer or running his/her own business, reliance on the homeowners policy is risky. In this course we'll look at the unendorsed ISO Homeowners Forms for coverage, exclusions, and available endorsements. Personal lines pros who understand the limits of the homeowners forms and ask the right risk analysis questions of their clients will help prevent errors and omissions claims, increase customer retention, and add value to their clients' insurance portfolios.

## **Bots, Crypto, Weed and Other Risks You Never Imagined Insuring (But Here We Are)**

Big data is watching your every move. Virtual currencies are powering transactions globally. Cars are driving themselves, stuff orbiting the earth can actually hurt you, genetically modified animals and marijuana are everywhere. This mind-blowing course discusses these and many other exposures that just recently would've seemed too futuristic to even exist (much less create an insurance concern) but here we are!



## Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage

To save a few bucks, consumers are quick to strip off valuable coverage from their homeowners policy and/or buy coverage that doesn't match their exposure. This course will review several claims and coverage examples agents can use to talk their insureds through the importance of adequate homeowners coverage and endorsements to make the policy as broad as possible.

## Certificates of Insurance and the Coverage Issues that Go With Them

Certificates of Insurance and the endorsements often requested with them cause many problems for insurance agents trying to help commercial clients. We will review the things to consider before issuing a certificate and discuss ways to avoid some of the common problems and errors. We will discuss Additional Insureds, Waiver of Subrogation and some of the requests frequently made of agents.

## Chris Amrhein's "Adventures in Aging": Social Security & Other Retirement Income Solutions

Retirement is coming (and for many has already arrived!) Join veteran insurance educator Chris Amrhein as he shares his own adventures with Social Security and other retirement income solutions for seniors. He'll discuss eligibility, enrollment, changes, costs, benefits, limitations and just about everything else. Whether the information is for the benefit of your clients, your family, and/or yourself, you'll be ready!

## Chris Amrhein's "Adventures in Aging": Medicare and Other Retirement Healthcare Solutions

Medicare is coming (or for many, it's already arrived!) Join veteran insurance educator Chris Amrhein as he shares his own adventures with Medicare and other healthcare solutions for seniors. He'll discuss eligibility, enrollment, changes, costs, benefits, limitations and just about everything else. Whether the information is for the benefit of your clients, your family, and/or yourself, you'll be ready!

## Covering Online Fraud and Employees Who Turn Out to Be Crooks

This course discusses two of the coverages available under commercial crime policies, with a focus on the Insurance Services Office (ISO) Commercial Crime program. We will begin with a discussion of the difference between Discovery and Loss Sustained coverage triggers. We will discuss Employee Theft coverage, the use of Employee Theft coverage to satisfy ERISA requirements and how the Employee Dishonesty coverage in the BOP differs from the Employee Theft Coverage in the Crime program. We will move on to a discussion of Computer and Funds Transfer Fraud including adding coverage for Fraudulent Impersonation/Social Engineering losses.

## Cyber Coverage: Protecting Your Insureds From Hackers, Liars, and Really Bad Bots

The technology upon which today's business depends creates new exposures for our insureds. We will examine the most common first and third-party exposures, including the laws concerning privacy and security of personal information and the effect they can have on our insureds. We will review some of the coverages available in the Cyber insurance market and discuss things to consider when selecting a product.

## Ethical Dilemmas in Insurance and the Responsibilities of Agents

This course begins with an overview of ethics and various approaches to ethical decision-making. We will discuss the responsibilities of the insurance producer to prospects and clients, insurance carriers, and to third parties. Throughout the course, we will discuss various ethical dilemmas insurance producers face and possible solutions.

## Growing Good Insurance: Property & Liability Endorsements to Fortify Farm Risks

This presentation will concentrate on the Insurance Services Office (ISO) Farm Property and Liability Coverage Forms and vital endorsements necessary for most clients involved in an agribusiness operation.

## Employment Practices Liability - A Coverage No Business Can Afford to Be Without

This course addresses many employment-related liability exposures faced by today's employers: discrimination and harassment claims by employees and third parties, employee privacy concerns, retaliation claims, wage and hour claims and more. We will discuss the employment-related exposures and what features to look for in an Employment Practices Liability (EPL) policy.

## Homeowners Deep-Dive: What You Need to Know About the Most Recent Forms

After many years in the making, the Insurance Services Office's (ISO) latest edition of its Homeowners forms contain numerous features not seen in prior editions. Insurance pros who take this course will dive deep into the forms and gain expertise on many features including some that benefit the insured and some that don't.



## **Inflation and Personal Lines: Helping Insureds Understand Why It Matters and What to Do**

Personal lines insurance consumers know the pinch of inflation on seemingly all goods and services. What's the impact on personal insurance rates and coverage? This course reviews several factors as to how inflation across other industries impacts personal insurance and how to explain this to insureds. We'll discuss options in various policies that can help insureds avoid underinsurance and help agents avoid E&O claims stemming from underinsurance situations.

## **Leadership and Liability: Insuring Executive Risk**

Sometimes referred to as Management Liability coverages, this class will explore the importance of protecting your executives as they operate at home and around the world. Some of the policies to be analyzed include Directors & Officers Liability, Employment Practices, Fiduciary Liability, and Kidnap & Ransom protection. Since most of these policies have claims made triggers, we will explore the significant terms and condition that trigger coverage and/or prevent coverage from applying. Don't let your executives leave home without these coverages!

## **Lurking: Surprises In the Contractor's CGL Policy & Endorsements to Watch Out For**

This course examines a variety of Commercial General Liability policy features and endorsements that are sometimes added. We will focus on the effect these features and endorsements have on a contractor's insurance program. While most of the endorsements discussed are reductions in coverage, some are important enhancements.

## **Marriage, Kids, Money, Assisted Living and Everything Between: Home and Auto Exposures For Life**

This course looks at several common home and auto policy concerns which may escalate during certain times of the insured's life cycle. Issues created by marriage (and its dissolution), having kids, making money, college, roommates, stuff in storage, entity ownership of property, assisted living and other exposures are reviewed.

## **Mastering Business Income: Tools & Tips to Keep Insureds Flush**

Many insurance pros know it's the (indirect) loss after the (direct) loss that kills the business. Unfortunately, many lack an understanding of Business Income and related coverages to the point where such may not even be offered to an insured! This course is designed to dive deep into this essential coverage and prove to agents why it may be the most important insurance a business can have.

## **Planting the Seed: Agent Strategies to Get and Keep Agribusiness Insureds**

In order to reduce the thought of insurance as a commodity, the agent MUST enhance the value they bring to the agribusiness insurance buyer. This course will review the risk management process as well as available coverage forms and endorsements that allow agents to tailor the risk finance tool of insurance. Participants will learn about the tools available to protect entities, individuals and families involved in an agribusiness operation.

## **Why Good People Do Bad Things: A Deep Dive Into Agency Ethics**

Join agency principal and long-time insurance educator Terry Tadlock as he reviews the reasons why an agency's leadership, culture and perception of ethical conduct often cause agency staff to make bad decisions with potentially devastating consequences for insureds.

## **Why Insurance to Value and Liability Limits are Always Wrong (and How to Fix That)**

This class takes an in depth look at insuring for the "worse case scenario" for both personal and commercial clients. A recent study indicates that 47% of your clients are at least 27% underinsured. After taking this class, I think you will agree that almost 75% of your clients are more than 50% underinsured!! This class takes a look at the problems with advice we have been giving our clients for 50 years!

## **"Wait...What the #^&\* Just Happened?!" Fourteen Personal Lines Issues to Know Before It's Too Late**

This course dives deep into common personal lines policies to pull out fourteen frequently misunderstood coverage issues. Insurance pros who attend this course will gain valuable insight into these issues, how they could create a problem at claim time and strategies to ensure they don't.