



Commercial Casualty

April 16-17, 2025

GoToWebinar

CLASS OVERVIEW & TOPICS

Become familiar with current, practical policy knowledge and learn how to apply the limits of insurance and recommend appropriate endorsements. In the CIC Commercial Casualty course, you will gain a detailed understanding of the coverage, limitations, and exclusions of the commercial general liability (CGL) policy, the business auto policy (BAP), and the workers' compensation and employer's liability insurance policy (WC & EL Policy).

Agenda

Wednesday, Apr. 16, 2025

- 7:45 - 8 am **Join Webinar**
- 8 am - 12:15 pm **Commercial General Liability Concepts and Coverage**
ISO CGL policy inclusions and exclusions, limits of insurance, and how a CGL policy can be modified to better protect your client's business.
Bettye Hutchison, CIC, CRM, CPCU, ARM, CPIA, AAI, TRIP
- 12:15 - 1:15 pm **Lunch**
- 1:15 - 3:15 pm **Commercial General Liability (cont'd)**
Bettye Hutchison, CIC, CRM, CPCU, ARM, CPIA, AAI, TRIP
- 3:15 - 5:15 pm **Additional Insured Concepts and Endorsements**
Insurance requirements commonly found in contracts: waivers of subrogation, additional insured status, primary/contributory insurance, and additional insured endorsements.
Bettye Hutchison, CIC, CRM, CPCU, ARM, CPIA, AAI, TRIP
- 5:15 - 5:30 pm **Exam Briefing**
Ed Consultant: *Sam Bennett*
CIC, CPRM, CPIA, AFIS, CRIS, TRIP

Thursday, Apr. 17, 2025

- 7:45 - 8 am **Join Webinar**
- 8 am - 12 pm **Business Automobile Coverages and Endorsements**
Understanding the Business Auto Coverage Form, who qualifies as an insured, and how to modify the BAP to better protect other persons and/or organizations.
Ted Kinney, CIC, ARM, AU, AAI, CPCU, CRIS, AAM, AINS
- 12 - 1 pm **Lunch**
- 1 - 2pm **Business Automobile Coverages and Endorsements (cont'd)**
Ted Kinney, CIC, ARM, AU, AAI, CPCU, CRIS, AAM, AINS
- 2 - 5 pm **Workers' Compensation and Employer's Liability**
The workers' compensation system, activating coverage for workers' compensation and employer's liability insurance, and how the policy responds to work-related injury or occupational disease.
Ted Kinney, CIC, ARM, AU, AAI, CPCU, CRIS, AAM, AINS

EXAMINATION

CIC examinations must be taken online through your PROfile page in the week following the class, beginning Monday at 12:01 a.m. through Thursday at 11:59 p.m. Exam takers must submit a proctor request prior to the end of the class through their PROfile page. For more information on selecting a proctor and taking the online exam, visit <https://www.riskeducation.org/proctor-monitor-rules/>