

# FALL ROADSHOWS

## E&O AND AGENCY COMPLIANCE SEMINAR

We have again included the annual Agency Compliance Luncheon with our E&O Seminars, so you can get all of the information in just one day, plus lunch! You can register for both or only the Agency Compliance Luncheon if you choose.

### 2025 Dates & Locations

#### Members-only events

#### Oct. 7 — St. Louis

DoubleTree by Hilton  
1973 Craigshire Road  
314-434-0100

#### Oct. 8 — Hybrid

Jefferson City  
MAIA Headquarters,  
3315 Emerald Ln., 573-893-4301  
Online

Webinar instructions will be sent via email a few days before the event.

#### Oct. 9 — Springfield

DoubleTree by Hilton  
2431 N. Glenstone Ave.  
417-831-3131

### Class Schedule

8 - 8:30 am	Registration
8:30 - 11:30 am	E&O Class
11:30 am - 1 pm	Agency Compliance Luncheon

E&O Seminar approved for 3 ethics CE credits in Mo. & Kan., Agency Compliance pending approval for 1 ethics CE credit in Mo. & Kan.



## E&O: COVERAGE ESSENTIALS: CERTIFICATES OF INSURANCE AND EVIDENCES OF COMMERCIAL PROPERTY INSURANCE: COIs AND ECPIs

Certificates of Insurance and Evidences of Commercial Property Insurance serve solely as proof that certain insurance coverages exist. Theoretically, they do not alter or effectuate coverage, but many lawyers and risk managers seem to ignore this. Agents often face pressure from clients and third-party holders to include unsupported information, effectively committing fraud just to satisfy demands and allow their clients to get paid. These holders may insist on certificate wording that isn't supported by the policy language. The "easy way" is to comply and insert inaccurate information. That is where E&O claims are born.

Never include information on a COI or ECPI that isn't supported by the insurance policy. Because these are simply single-page summaries that verify a policy's existence, their contents should not be forced by

outside parties.

The problems that appear to be caused by COI and ECPI requests are functionally the result of flaws and gaps in the insurance program placed for the insured. Really, what these holders want is for their contractor or sub-contractor to have specific insurance coverages evidenced by these documents. If those coverages can be placed, that's great. If they can't, do not falsely represent them on a COI or ECPI.

While some requests can be resolved through adjustments to the insurance program, there are some wording requests that can NEVER be honored. This session explores both sides: what can be fixed, what may not be fixable, and what must never be stated on a COI or ECPI.

Buckle up! This is going to be a "fun" ride.

## AGENCY COMPLIANCE LUNCHEON

Get the answers to your most frequently asked questions from MAIA's CEO Matt Barton. He will cover new laws, regulations, and other industry developments — information you really need to know. The Agency Compliance Luncheons are:

- ✓ Exclusively for MAIA members
- ✓ Beneficial for all agency staff

Topics to be discussed include:

- ✓ Insurance requirements for peer-to-peer car-sharing and food delivery
- ✓ Information security programs for carriers and agencies

- ✓ Farm Bureau health benefit programs
- ✓ Requirements for class action lawsuits
- ✓ State tax credits for insurance deductibles paid after severe weather
- ✓ Federal tax deduction for pass-through entity income
- ✓ Employee minimum wage and paid sick leave
- ✓ Regulation of Third-Party Litigation Funding (TPLF)
- ✓ Statute of limitations reduction for personal injury
- ✓ Suicide clause on life insurance policies
- ✓ Workers' compensation requirements for construction employers



## E&O Instructor




Angelyn Heavner

Angie Heavner began her insurance career in 1971 in her family's agency, working as a CSR, producer and eventually agency owner. In 1993, she sold the agency to join the Professional Independent Insurance

Agents of Illinois, where she became vice president of education. In 2002, she founded Insurance Training Plus, Inc., a professional training and consulting firm. Angie has served as education chair for IIAI and PIIAI and as a member of the IIABA education committee, among other national and state committees. She received the Young Agent of the Year Award in 1991, earned her CIC in 1994, and CPIA in 1999. Angie teaches property and casualty, sales, service, and operations programs nationwide. She frequently speaks at state conventions. Angie is an approved auditor for a number of E&O carriers, conducts E&O audits nationwide and co-authored a book on E&O. She also consults with agencies on developing procedures, workflows and sales centers.

**SEMINAR QUALIFIES FOR SWISS RE (ADMITTED PRODUCT), ALLIANZ AND UTICA'S RISK MANAGEMENT CREDIT UNDER THE FOLLOWING CONDITIONS:**




### SWISS RE AND ALLIANZ:

 Agency Staff Size	 Required # Attendees	 Position in Agency
1-4	1	Active agency principal*
5-11	3	At least 1 active agency principal*
12+	25% of staff with a max of 15 attendees	At least 1 active agency principal*

\*"Active agency principal" includes: owners, partners and officers. Each part-time employee counts as one.

**Swiss Re policyholders can earn an additional 5% credit by sending at least 50% of their staff. Round up for part-time employees.**

### UTICA:

 Agency Staff Size	 Required # Attendees	 Position in Agency
1-3	1	Principal/office manager <b>or</b> CSR.
4-10	2	Principal/office manager <b>and</b> 1 CSR.
11-20	3	Principal/office manager <b>and</b> 2 CSRs.
21+	-	20% of staff.

**WHEN DO I NEED TO RENEW?**  
Every two years

## 2025 E&O Seminar and/or Agency Compliance Luncheon Enrollment Form

### Select date and location:

☐ Oct. 7, St. Louis ☐ Oct. 8, Jefferson City ☐ Oct. 8, Online ☐ Oct. 9, Springfield

Name \_\_\_\_\_ Nat'l Producer # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Which best describes your role? ☐ Owner/Principal ☐ Agency Mgr. ☐ Producer ☐ Account Mgr. ☐ Customer Service ☐ Co. Rep.

Organization \_\_\_\_\_ E-mail \_\_\_\_\_

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Title \_\_\_\_\_

Emergency Contact \_\_\_\_\_ Emergency Contact Phone \_\_\_\_\_

**Take advantage of our convenient online registration at [www.moagent.org/roadshows](http://www.moagent.org/roadshows).**

REGISTRATION - <b>CHOOSE ONLY ONE</b> <i>Available to MAIA members only.</i>	<b>BOTH</b> E&O Seminar and Agency Compliance Luncheon (included)	<b>ONLY</b> Agency Compliance Luncheon	Amount Enclosed
Early-Bird Registration (2 weeks prior to class date)	\$110	\$50	\$
Regular Registration	\$130	\$60	

METHOD OF PAYMENT: ☐ Check enclosed or ☐ MasterCard ☐ Visa ☐ American Express ☐ Discover

Card No: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ Cardholder Signature: \_\_\_\_\_

Card Verification Code: \_\_\_\_\_ Billing Zip Code: \_\_\_\_\_

Please make checks payable to: Missouri Association of Insurance Agents, 3315 Emerald Lane, Jefferson City, Mo. 65109.

### CANCELLATION POLICY:

You will not receive a refund or transfer credit if you do not notify MAIA before the start of the event. All cancels and transfers must be received in writing. Refunds: A 90% refund applies if cancelling more than two weeks prior to start of event; 75% refund if cancelling fewer than two weeks before the event. A \$15 transfer fee will be assessed on any one-day seminar transfer made within 2 weeks of the program. Transfers may only be made to another MAIA course. Student must indicate a transfer course within two weeks of cancellation or appropriate percentage of tuition will be refunded.

### ACCOMMODATIONS:

We work hard to make our programs accessible to all. If you need special accommodations, simply call MAIA at 573-893-4301 or email [maia@moagent.org](mailto:maia@moagent.org). Please notify us if you have any special dietary requirements.