Looking for learning on specific topics? Choose from CE seminars, online offerings and BC Broker HyperArticles™. Over the next few pages, the “Hot Topic” boxes list accredited learning options to be found in the classroom and online. The list of education offering under each topic is by no means exhaustive. Check out the full lists at www.ibabc.org > Continuing Education.

In addition BC Broker magazine keeps the industry informed on all the leading issues.

Go to www.ibabc.org and click on the magazine cover image to access the Digital Edition where you can search by keyword and read online. When reading on your mobile device, use the ‘Open Article’ tab for easier reading. Articles can be printed, shared or saved to your computer for offline reading.

**CONTENTS**

AL = All lines  PL = Personal Lines  CL = Commercial Lines  M = Management (Level 3)  T = Technical credit

Levels 1-3 = Brokers at all levels are welcome to attend all seminars; this notation with each seminar indicates the license levels that will benefit most.

**TIMES**

Unless otherwise specified, Morning (AM) seminars are held 9 am to noon; Afternoon (PM) seminars are held 1 to 4 pm; All-day seminars are held 9 am to 4 pm. Check webinar seminar times for scheduling differences. Times are shown in Pacific Standard Time unless otherwise noted.

**VENUES**

For most events, the venues are:

- Abbotsford.....Ramada Lodge Hotel
- Burnaby.....Executive Hotel
- Kelowna.....Ramada Lodge Hotel
- Nanaimo.....Coast Bastion Inn
- Prince George.....Civic Centre
- Victoria.....Comfort Inn

Please visit www.ibabc.org for detailed times, prices and venues.

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**Personal Lines**

**Automobile Insurance Cases and Coverages**

**Krista Prockiw**

Explore the regulatory framework of the Insurance (Vehicle) Act and review cases involving: coverage issues, use and operation, attached equipment coverage, principal-operator breaches, and waivers of liability. **Levels 1-3.**

**PL3T**  4 Apr PM  Burnaby

**Enhanced Water Damage Coverages** **NEW!**

**Laura Knight**

The ‘enhanced water damage’ package offers a broader range of residential water damage than ever before. But at what price, what deductible, and with what exclusions and limitations? Look at the evolution of residential water damage coverage, and compare and contrast the water coverages offered by several large Canadian insurers. **Levels 1-3.**

**PL3T**  24 Oct PM  Victoria

**Green Acres: An Introduction to Farm Insurance** **NEW!**

**Jo Anne Mitchell**

Learn about the combination of coverage needs arising from both the personal and business aspects of farms. Identify the exposures the various types of farm produce present to property and liability losses; learn the differences between full-time and hobby farms, and explore the products required to

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**Legend**

CE = Continuing Education Seminar
OLC = Online Learning Centre
W = Web Broadcast
H = HyperArticle
adequately insure both kinds of enterprises.

Levels 1-3.

PL6T  7 Mar All day  Victoria
      8 Mar All day  Burnaby
      9 Mar All day  Abbotsford

How to Become a Personal Lines ‘Super Broker’
Brandi Anfield
Provide your clients with a highly effective, informative process when placing their coverage. You’ll participate in skills-building activities on how to be efficient and organized, how to prepare for any scenario, how to assist in the claims process, how to educate the client, and how to read between the lines to determine what coverages are required. Levels 1-3.

PL3T  16 Mar AM  Nanaimo
      6 Apr AM  Burnaby
      18 May AM  Kelowna

Insuring Seasonal Homes
Jo Anne Mitchell
From mobile-home parks to ocean-side retreats to mountain ski condos, seasonal dwellings are diverse, and so are their insurance considerations. Learn how to identify the exposures to property and liability losses, discuss insurance-to-value concerns and discover the various methods of insuring seasonal properties. Levels 1-3.

PL2T  29 Mar 9:30-11:45 AM  Webinar

Personal Lines Case Studies  NEW!
Brandi Anfield
When a broker meets with a new client or is asked by an existing client to insure a new location, a great deal of information must be collected and reviewed to accurately assess the risk. This seminar reviews a variety of client scenarios and their exposures and risks. You’ll take all the information at hand to make coverage recommendations. Levels 1-3.

PL3T  16 Mar PM  Nanaimo
      18 May PM  Kelowna

Personal Lines Endorsements and Extensions
Laura Knight
Take an in-depth look at the coverages, deductibles and exclusions for personal lines. Investigate the coverage included with the home-based business endorsement and the limited business types accepted by most insurers. Levels 1-3.

PL3T  24 Oct AM  Victoria

Personal Lines from the Bottom Up  NEW!
Laura Knight
Apply the information required by the

Coast AD

HOT TOPIC
Commercial Construction
• Construction Liability – Coverages
and Cases CE
• Contractor’s CGL versus Wrap-up
Liability Insurance CE
• Equipment Breakdown Coverage CE, W
• Commercial Construction CE
• COPEing with Commercial Building
Construction W
• Faulty Workmanship or Resulting Damage? H
• Insurance for General Contractors and
Sub-trades W

CE = Continuing Education Seminar
W = Web Broadcast  W = HyperArticle

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operation, maintenance and insurance concerns for each type. Levels 1-3.
PL2T 25 Oct 2-4:15 PM Webinar

**Taking a Closer Look: Personal Lines Extended Coverages and Floaters**
**Brandi Anfield**
In addition to the standard residential policy, you should be familiar with extended coverages and solutions for non-standard properties. This seminar reviews specified coverages and limits applied by companies, and looks at risk scenarios and claims examples. Topics include definitions, limitations and exclusions, basis of settlement, and appraisals. Levels 1-2.
PL3T 23 Feb PM Victoria
PL2T 6 Apr PM Burnaby

**Tricky Issues in Personal Lines Claims**
**Evan Miles**
Learn about trends in adjusting personal insurance claims: the roles of adjuster, insurer and restoration contractor, how clients’ frustration sometimes arises, and why it takes time to get things done. You’ll discuss real claims and problems, and through some fun exercises you’ll learn how to manage expectations. Levels 1-3.
PL3T 11 Apr AM Burnaby
PL2T 3 May 10 AM-Noon Webinar

**Understanding Residential Plumbing and Electrical Systems**
**Jo Anne Mitchell**
Many insurers require proof that the plumbing, heating, and electrical systems in older houses have been kept up to date. Learn about residential plumbing and electrical systems, including concerns with specific components, so that you can perform front-line underwriting and help your clients understand the benefits of maintaining these critical components. Levels 1-3.
PL2T 1 Mar 2-4:15 PM Webinar

**The Underwriting Broker: Personal Lines**
**Brandi Anfield**
Effective front-line underwriting requires knowing what information the insurer needs to accurately assess the risk. Learn how to overcome client objections with respect to physical upgrades or repairs that may be required to bind coverage. And learn what risks are desirable and what factors limit the coverage available or preclude coverage. Levels 1-2.
PL3T 23 Feb AM Victoria

**Water Damage: Causes, Effects and Coverages**
**Evan Miles and Luke Bowen**
In some instances of residential water damage, policy coverages apply, while in others the exclusions can cause dismay and financial difficulties for your clients. You’ll gain an understanding of how much damage water can do to a home, how your clients can reduce their risks, and the applicable coverages and exclusions. Levels 1-3.
PL3T 21 Feb PM Burnaby

**ONLINE LEARNING CENTRE**
- All About Boats and Pleasure Craft & Yacht Insurance PL4T
- An Introduction to Farm Insurance PL3T
- Focus on Personal Umbrella Liability PL2T
- Homeowners Property Coverages PL3T
- How to Complete the Personal Lines Application PL6T
- How to Read and Interpret Personal Liability Wordings PL3T
- How to Read and Interpret Personal Property Wordings PL3T
- Insuring Home-based Businesses PL2T
- Insuring Owners and Occupiers of Strata and Life Leases PL2T
- Other Personal Lines Property Forms, Miscellaneous Floaters and Endorsements PL3T
- Personal Automobile Insurance Coverages – The Basics PL3T
- Personal Liability Insurance and the Law PL3T
- Residential Construction and Insurance to Value PL4T
- Travel Insurance PL3T

**HyperArticles™**
- Bon Voyage? – Travel Insurance PL1T
- Electrical Risks in Older Homes Explained PL2T
- Home Construction from the Bottom Up PL1T
- Hot! Hot! Hot! – Wood-burning Appliances PL1T
- House Rules – Residential Building Codes PL1T
- House Styles – Stepping Outside the Box PL2T
- Insuring Condominium Units PL1T
- Let’s Talk a Little Business – Home-
based Business Insurance PL1T
• Light Truck, Heavy Trailer PL1T
• Nobody’s Home – Court Decisions about Vacancy PL1T
• Strata Round-up PL1T
• Take an Umbrella – Personal Liability Umbrella Insurance PL1T
• The Bare Necessities – A Primer on Bare Land Stratas PL1T
• Water Damage: The Next Big Thing PL2T
• Yacht Insurance Part 1: Safe Harbours for Your Boating Clients PL1T
• Yacht Insurance Part 2: Chart the Right Course PL1T

HOT TOPIC

Privacy
• Cyber Risks and Anti-Spam Legislation – Overview and Risk Management Techniques CE
• Privacy Compliance – How to Protect Your Brokerage OLC
• Pillars of Strength: Managing Data Backups H
• The Sharing Economy and the Internet of Things: Coverage Issues and Insurance Solutions W

CE = Continuing Education Seminar
OLC = Online Learning Centre
H = HyperArticle

Advanced Commercial Property NEW!
Case Studies
Len Bosch
Commercial property risks can be very complex. The in-depth case studies will address various commercial property risks including business interruption and transportation exposures. This is an excellent opportunity to enhance and strengthen your knowledge of commercial property insurance. Levels 2-3.

CL3T 28 Feb PM Burnaby
4 Apr PM Victoria
20 Apr PM Prince George

Beyond CGL: Claims and Coverage Issues for B.C. Brokers
Steve Vorbrodt & Scott Brearley
Hear a legal perspective on claims and coverage issues in CGL policies and beyond, including wrap-up policies, builder’s risk and professional liability insurance. Explore exactly who and what
is covered by these policies, the insurer’s duty to defend and the obligation to act in good faith. Levels 1-2.

**CL2T** 27 Apr 2-4 PM  Webinar

**Commercial General Liability**  **NEW!**

**and WorkSafeBC Coverages**

**Lynn Khng**

Take an in-depth look at coverage issues in commercial general liability policies, including a review of who and what is covered, the insurer’s duty to defend and the obligation to act in good faith. Explore the interaction of B.C.’s workers’ compensation system with the general insurance system and take a look at recent case law, including the Danicek v. Li case. **Levels 1-3.**

**CL2T** 15 Mar 2-4 PM  Webinar

**Commercial Endorsements**  **NEW!**

**and Floaters**

**Melanie Needham**

You’ll look at the most commonly used commercial endorsements and floaters. This will include Building Bylaws, Stock Spoilage, the Exhibition Floater and the Installation Floater. Through this overview and related claims examples, you’ll gain an excellent understanding of how the various coverages can and should be applied. **Levels 1-2.**

**CL2T** 22 Feb 2-4 PM  Webinar

**Construction Liability: Coverages**  **NEW!**

**and Cases**

**Krista Prockiw**

Topics will include ‘claims made’ under E&O policies; insuring agreements; ‘accidents’, ‘occurrences’ and ‘property damage’; overlapping coverages; ‘known losses’ under the IBC 2100 form; duty to defend versus obligation to indemnify; first-party and third-party exclusions; concurrent causation; contractual liability; breach of conditions or warranties; and bars to subrogation against project participants. **Levels 1-3.**

**CL2T** 25 Oct 9:30-11:45 AM  Webinar

**Contractor’s CGL versus Wrap-up Liability Insurance**

**Edith Strauss**

The liability coverage needs of general and specialty contractors are often substantial and complex. Learn about the commercial general liability (CGL) coverages and limitations that affect contractors, and how wrap-up liability insurance adds an important layer of protection not offered by the CGL. **Levels 1-3.**

**CL2T** 17 May 10 AM-Noon  Webinar

**COPEing with Commercial Building Construction**

**Jo Anne Mitchell**

By applying the acronym COPE – Construction, Occupancy, Protection and Exposures – you’ll ensure your application includes the essential details of commercial building construction and property protection systems that your underwriters need. You’ll also gain an understanding of insurance-to-value concerns and how to discuss it with your commercial clients. **Levels 1-2.**

**CL2T** 9 Nov PM  Victoria

**Cyber Risks and CASL: Overview**  **NEW!**

**and Risk Management Techniques**

**Karen MacWilliam**

In this seminar, you’ll focus on the nature of cyber risks, how coverage responds, and some of the risk management techniques you need to consider. You’ll get an overview of various coverage forms currently offered, and you’ll look at Canada’s Anti-Spam Legislation (CASL) and related privacy statutes as they relate to risks and insurance coverage. **Levels 1-3.**

**CL2T** 19 Apr 2-4 PM  Webinar

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**Open minds. Understand Risk.**

At The Sovereign General Insurance Company, we recognize the importance of providing risk solutions that enable businesses to adapt and thrive through change. Bringing together a diverse set of capabilities through our Underwriting and Risk Engineering practices we focus on delivering innovative coverage and risk management solutions for our brokers and clients. We are proud to be a trusted partner focused on achieving success for Canadian businesses.

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Direct: 604-602-8307

Terry Lineker
Risk Specialist
terry.lineker@sovgen.com
Direct: 403-461-6693

sovereigngeneral.com
Equipment Breakdown Coverage NEW!
Len Bosch
Examine why equipment breakdown (formerly known as boiler and machinery) insurance is required, and look at the various types of risks that need it. Investigate common hazards, indirect damage and extensions of coverage available, along with how mechanical breakdown relates to commercial, course-of-construction and high-end homeowner risks. Levels 1-3.

Exploring Special Commercial Property Coverages
Edith Strauss
Explore the purpose of various commercial property coverages in the context of specific risks. This webinar focuses on sometimes-overlooked commercial risk exposures that require specific coverages, such as: leasehold interest, earthquake and flood, glass riders, sign floaters, valuable papers and records, and accounts receivable. Levels 2-3.

Getting Started in Commercial Lines
Jo Anne Mitchell
If you’re new to commercial lines, or looking for the knowledge to make the transition to commercial as quickly and smoothly as possible, this new webinar series is a must. Apply what you learn right away! Attendance in all four webinars is not mandatory, but highly recommended. 12T total.

Module 1 – Commercial Risk Assessment Using the CSIO Commercial Application
Explore risk management concepts and methods to assess a commercial risk using key sections of the CSIO commercial application. You’ll also investigate commercial liability exposures.

Module 2 – Commercial Building Construction and Property Protection Systems
Review the basics of commercial building construction and insurance-to-value concerns.

Module 3 – Introduction to Commercial Property Wordings
Gain knowledge of commonly used commercial property wordings.

Handling Difficult Liability Risks NEW!
Melanie Needham
Look at some less-discussed commercial liability exposures, and how you can help your clients assess their exposures, look at appropriate coverage and mitigate loss. The discussion will include: Professional Liability, Directors & Officers, Cyber Liability and Excess Liability. Levels 1-3.

Insurance and Risk Management NEW!
Tips for Non-Profit and Government Organizations
Karen MacWilliam
You’ll take an in-depth look at policy language intended for non-profit and government organizations, modifications to coverage to make a policy more appropriate for non-profit and government organizations, and why insurance is essential for these organizations. Levels 1-3.
Insurance for General Contractors and Sub-trades

**Edith Strauss**

Building contractors and sub-trades need coverages beyond the basics of tools and equipment and liability. There’s more to insuring course of construction risks and contractors’ liability. Learn the ins and outs of builder’s risk insurance and other essential coverages, including Commercial General Liability (CGL) in ‘wrap-up’ form. **Levels 1-3.**

**CL2T** 18 Oct 10 AM-Noon Webinar

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The Insurance Needs of Manufacturers and Distributors

**Melanie Needham**

Among the various topics discussed, you’ll touch on property insurance, general liability insurance (including completed product and operations liability), inherent defect insurance and equipment breakdown insurance. You’ll also learn how to identify particularly complex risks and how to handle them. **Levels 1-3.**

**CL2T** 12 Apr 2-4 PM Webinar

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**Introduction to Commercial Lines Risk Assessment**

**Jo Anne Mitchell**

This all-day interactive workshop provides the skills to assess and perform front-line underwriting of commercial risks. Learn several common methods of risk assessment, and apply this theory through case studies and group activities. You’ll gain the ability to identify exposures to financial loss and make appropriate loss control and coverage recommendations. **Levels 1-2.**

**CL6T** 25 Apr All day Burnaby

**CL6T** 26 Apr All day Kelowna

**Miscellaneous Commercial Property Coverages**

**NEW!**

**Melanie Needham**

In this interactive webinar, you’ll discuss various commercial coverages, including aviation insurance, glass coverage, event cancellation and jewellers’ block. You’ll gain an in-depth understanding of the coverages and the underwriting concerns related to each. **Levels 1-2.**

**CL2T** 15 Feb 2-4 PM Webinar

**Problematic Commercial Cases and Coverages**

**NEW!**

**Krista Prockiw**

Take an in-depth look at some interesting commercial cases that have left brokers shaking their heads. You’ll examine a variety of unorthodox commercial cases, including those involving business auto, tenants, improvements and betterments, the margin clause, ordinance or law, and more. **Levels 1-3.**

**CL3T** 26 Oct PM Nanaimo

**Promoting Insurance to Value:**

**NEW!**

**Commercial Accounts**

**Jo Anne Mitchell**

This webinar looks at the underinsurance zones in a typical commercial account; actual cash value, replacement cost and functional replacement cost; co-insurance, including stated amount co-insurance; reconstruction verses new build; when the tenant must insure the building; impact of bylaws and building codes; and selling insurance to value. **Levels 1-3.**

**CL2T** 29 Mar 2-4:15 PM Webinar

**Property of Others: Bailee’s Customers Floater & Warehouseman’s Legal Liability**

**NEW!**

**Melanie Needham**

Explore inland marine coverage on property entrusted to the insured for storage, repair or servicing. Discuss exposures and how to provide adequate coverage. And
look at Warehouseman’s Legal Liability, the risks that require this coverage, what it entails and excludes, and how to ensure proper coverage. Levels 1-3.

**CL3T**  2 Mar PM  Burnaby
19 Oct AM  Kelowna
23 Nov AM  Victoria

**Risk Recognition: Casualty NEW!**

**Nick Batistic**

Explore ways of combining a comprehensive casualty risk exposure checklist with an enquiring mind. You’ll also learn how to apply the right mix of discipline, methodology, and knowledge of business operations and coverage wordings to boost your level of competence and client service. Come prepared for discussion and challenge! Levels 1-3.

**CL3T**  26 Apr PM  Nanaimo

**Risk Recognition: Property NEW!**

**Nick Batistic**

Explore ways of combining a comprehensive property risk exposure checklist with an enquiring mind. You’ll also learn how to apply the right mix of discipline, methodology, and knowledge of business operations and coverage wordings to boost your level of competence and client service. Come prepared for discussion and challenge! Levels 1-3.

**CL3T**  26 Apr AM  Nanaimo

**Specialty Liability Case Studies**

**Krista Prockiw**

In this seminar, you’ll take an in-depth look at specialty liability cases and coverage in commercial lines, including U.S. products exposures, liquor liability, umbrella, professional liability, hazardous materials, pollution, and more. Levels 1-3.

**CL3T**  9 Nov AM  Victoria

**A Study of Commercial Crime**

**Edith Strauss**

Crime is the second greatest risk of loss to the assets of a business. Explore the various crimes (other than employee theft) that may affect your commercial clients, and identify the most appropriate coverage solutions. You’ll also receive loss-prevention tips that will be extremely valuable to you and your clients. Levels 1-3.

**CL2T**  22 Nov 10 AM-Noon  Webinar

**The Surety Process NEW!**

**Len Bosch**

You’ll get a detailed overview of bid, performance, labour and material bonds, including a case study of the proper process to follow when a client requests one of these bonds. Learn about the common application errors that could cause a delay in a bond being issued, and ways to

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**Brokers’ Errors and Omissions Loss Control Seminar**

**Dave Anderson, Mike Russell, et al**

Available to IBABC members only, this seminar provides proven, practical techniques to help protect your brokerage from E&O claims. If you’re an IBABC member in good standing, attend this seminar to qualify your brokerage for a 10% premium credit on your next renewal under the members’ Errors & Omissions Program, which is required every three years. Levels 1-3.

**AL4T**  23 Feb 9 AM-1 PM  Burnaby
28 Sep 9 AM-1 PM  Webinar

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ensure that surety bonds are issued in a timely manner. **Levels 1-3.**  
**CL3T** 16 Feb PM  Kelowna  
**CL2T** 9 Apr 2-4 PM  Webinar

**Tricky Issues in Commercial Lines Claims**  
**Evan Miles**  
Learn about trends in commercial property and liability claims-handling, including sources of frustration for clients and adjusters, and why the simplest losses can take so long to process, repair and pay. Through some fun exercises, you’ll also learn how to manage expectations. **Levels 1-3.**  
**CL3T** 11 Apr PM  Burnaby  
**CL2T** 3 May 2-4 PM  Webinar

**Twenty Questions: The Most Helpful Insurance Questions to Mitigate Risk**  
**Karen MacWilliam**  
Explore the best questions to ask commercial policyholders to better understand the underlying risks associated with their accounts. This can minimize the chance of errors and omissions, and helps provide the best fit with the insurance programs you provide. **Levels 1-3.**  
**CL3T** 14 Mar AM  Kelowna  
11 May AM  Victoria  
28 Nov AM  Burnaby

**Understanding Directors and Officers Liability**  
**Mario Fiorino**  
This webinar addresses the critical issues facing directors and officers today, and the tools necessary to provide steady and prudent insurance counsel and advice in a difficult and demanding legal environment. Learn about the regulatory framework, the liability risk-assessment factors, and the ins and outs of coverage. **Levels 1-3.**  
**CL2T** 5 Apr 2-4 PM  Webinar

**HOT TOPIC**

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<th>How homes work</th>
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| • Insuring Seasonal Homes W |
| • Understanding Residential Plumbing and Electrical Systems W |
| • Understanding FUS Fire Protection Grades OLC |
| • Water Damage: Causes, Effects and Coverages CE |

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**ONLINE LEARNING CENTRE**

| NEW! |
| Additiona l Commercial Prop erty Forms – Dealing with Policy Exclusions and Broadening On-premises Coverage CL4T |
| Additional Commercial Property Forms – Insuring Off-premises Exposures CL1T |
| Business Interruption Insurance – An In-depth Study CL6T |
| Business Interruption Insurance CL6T |
| Commercial Automobile Exposures CL3T |
| Commercial Building Construction CL3T |
| Commercial General Liability – Additional Policy Sections CL2T |
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| Commercial Property Insurance – Policy Forms – Commercial Building, Equipment and Stock Broad Form CL3T |
| Commercial Property Insurance – Policy Forms – The Declarations Page CL1T |
| Commercial Property Insurance – Policy Forms, Commercial Package Policies CL1T |
| Crime Insurance CL6T |
| Effective Commercial Lines Account Renewal Plans CL3T |
| Excess Liability and Umbrella Coverages CL2T |
| How to Complete Commercial Lines Applications CL3T |
| How to Read and Interpret Commercial Liability Wordings CL3T |
| How to Read and Interpret Commercial Property Wordings CL3T |
| Introduction to Commercial Property Insurance – Commercial Property Defined CL2T |
| Introduction to Commercial Property Insurance – Commercial Property Insurance Policies CL4T |
| Marine and Aviation Insurance CL3T |
| Miscellaneous Commercial Property Forms – Bailee’s Insurance and Inland Transport CL2T |
| Miscellaneous Commercial Property Forms – Contractor’s Insurance and Specialized Dealer’s Policies CL2T |
| Risk Management Basics CL3T |
| Surety Bonds CL3T |
| The New Commercial General Liability Form – Part 2 CL2T |
| The New Commercial General Liability Form – Part 3 CL3T |
| The New Commercial General Liability From – Part 1 CL2T |
| Underwriting Commercial Property CE H OLC W
Insurance doesn’t look like this

Yes it does. At Aviva Canada, this is the new way we work; centred on customer needs with a digital focus. We have put ourselves in the hub of digital innovation to connect with and attract brilliant digital minds. And, we are committed to working with our broker partners to ensure we are ready to meet consumers’ insurance needs in the digital space.

Why – because customers deserve insurance made easy. This is Aviva Canada.

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avivacanada.com  
Insurance – Home | Auto | Leisure & Lifestyle | Business | Surety

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All Lines

Bodily Injury and Personal Injury Primer

Krista Prockiw

In this seminar explore how the court assesses bodily injury and personal injury claims. You'll discuss causation, divisible/indivisible injury and quantification of damages. You'll also discuss current issues and legal trends in personal injury litigation. Levels 1-3.

AL3T 4 Apr AM Burnaby

The Condominium Conundrum: Insurance for Strata Properties

Krista Prockiw

Review B.C.’s Strata Property Act in light of recent court decisions to examine the legal obligations of the owner-developer, strata corporation, unit owner, and council members. Learn about the 2012 provisions in the act regarding overlapping coverage between the corporation’s and unit owner’s policies, waivers of subrogation, and responsibilities for deductibles. Levels 1-3.

AL3T 2 May PM Burnaby

AL3T 26 Oct PM Nanaimo

Current Coverage Controversies: Insurance Case Law Update

Krista Prockiw

Topics, which will depend on latest court decisions, will include: ownership, use or operation of motor vehicles; coverage and exclusions for pollution claims; intentional or criminal acts and injuries; duty to defend versus obligation to indemnify; misrepresentation and non-disclosure in policy applications; and related brokers’ E&O exposures. Levels 1-3.

AL2T 10 May 2-4 PM Webinar

Errors and Omissions Prevention for New Brokers

Edith Strauss

For less-experienced brokers, the potential for Errors & Omissions problems can be daunting. Learn the essential methods for avoiding errors and omissions that will help safeguard you and your brokerage. Level 1.

This is a core ‘All Lines’ seminar in the New Broker Essential Skills program that

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HyperArticles™

• Breach: How Privacy Claims are Changing the Litigation Landscape CL1T
• Cyber Risks – An Insurance Perspective CL1T
• Degrees of Loss – Economic Loss CL1T
• Employee Dishonesty – A Costly Affair for a Business CL1T
• Faulty Workmanship or Resulting Damage? CL1T
• The Fine Art of Limiting Liability CL1T
• An Introduction to Receivables Insurance CL1T
• Legal Action – Legal Expenses Insurance CL1T
• Manage the Risk: Commercial Risk Management CL1T
• The Not-So-Obvious Risks of Not-for-Profit D&O Liability CL1T
• The Relevance of Extra Expense Insurance CL1T
• At Renewal Time, Opportunity Knocks CL1T
• Surety Bonds – Who Needs Them? CL1T
• Taking Care of Business Interruption CL1T

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• What Does a CGL Policy Cover After Progressive Homes? CL1T
• Wrap It Up – Wrap-up Insurance CL2T

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Insurance CL3T
• Wrap-up Liability Insurance CL1T

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CL1T
• An Introduction to Receivables Insurance
• Employee Dishonesty – A Costly Affair for a Business
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• At Renewal Time, Opportunity Knocks
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• Taking Care of Business Interruption

CL3T
• What Does a CGL Policy Cover After Progressive Homes?
• Wrap It Up – Wrap-up Insurance
must be taken as part of Step 2.

**The Language of Insurance**

**NEW!**

**Evan Miles**

In this fascinating and revealing seminar, you’ll examine P&C insurance language, explore some commonly used terms to get to their true meaning, uncover some useful terms you may have never heard before, and learn clear communication techniques to assist you in managing your communications and relationships with clients and other non-industry contacts. **Levels 1-3.**

**AL2T** 1 Mar 10 AM-Noon  Webinar

**The Magic of the Statutory Conditions**

**NEW!**

**Karen MacWilliam**

This seminar explores the statutory conditions as they relate to the day-to-day placing of insurance. The discussion includes a review of their role in the Insur-ance Act, and their implications to claims denials, case law, duties of insurance professionals, and their errors and omissions implications for insurance professionals. **Levels 1-3.**

**AL3T** 12 May AM  Burnaby

**Naughty Insureds: Tales for Brokers**

**Krista Prockiw**

You’ll explore tales of insureds behaving badly and the implications arising from such behaviour. Topics will include misrepresentation, arson denials, fraudulent claims, and staged accidents. Find out how outrageous some insureds’ conduct can be and how the courts, in both the civil and criminal context, have dealt with such conduct. **Levels 1-3.**

**AL3T** 27 Nov AM  Nanaimo

**Oops! I Did It Again:**

**Liability Issues for Insurance Brokers**

**Steve Vorbrodt & Scott Brearley**

Learn about the agency relationship, duty of care and the doctrine of vicarious liability as they apply to insurance brokers. Examine recent applications of the principles found in key cases, highlighting the willingness of the courts to find brokers liable and impose a more onerous duty of care. **Levels 1-3.**

**AL2T** 8 Nov 10 AM-Noon  Webinar

**The Sharing Economy and the Internet of Things: Coverage Issues and Insurance Solutions**

**Mario Fiorino**

The evolution of the sharing economy and the Internet of Things is dramatically changing the nature of risk exposures and insurance solutions. This webinar focuses on the emerging liability and coverage implications arising from these developments, and the opportunities, risks and challenges associated with the sharing economy. **Levels 1-3.**

**AL2T** 22 Nov 2-4 PM  Webinar

**Think Like a Judge to Better Understand Coverages**

**Krista Prockiw**

That insurance policy you’re issuing was at the subject of a determination by a judge in a court of law, a determination or influenced the coverages in that policy. This seminar will teach you how to analyze coverages from a judicial standpoint. Learn the rules of interpretation used by the courts to resolve coverage disputes, and apply them to real situations and recent court decisions. **Levels 1-3.**

**AL3T** 2 May AM  Burnaby

**ONLINE LEARNING CENTRE**

**Claims Reporting and Advocacy Techniques AL3T**

**Customer Relationship Management and Brokerage Management Systems AL1T**

**Disaster Recovery First-hand AL3T NEW!**

**Errors and Omissions Prevention for New Brokers AL3T**

**Ethics for Insurance Brokers AL6T**

**History and Legal Aspects of Fire Insurance AL1T**

**Insurance Fraud Indicators at the Point of Sale AL3T**

**Privacy Compliance – How to Protect Your Brokerage Part 1 AL3T, Part 2 AL4T**

**Safety Essentials for Insurance Brokers No CE credits**

**Understanding FUS Fire Protection Grades AL5T**

**HyperArticles™**

**Do the Right Thing – Code of Conduct & Conflict of Interest Issues AL1T**
HOT TOPIC

Cars, Boats & Equipment

- All About Boats and Pleasure Craft & Yacht Insurance
- Automobile Insurance Cases and Coverages
- Equipment Breakdown Coverage
- Light Truck, Heavy Trailer
- Yacht Insurance Part 1: Safe Harbours for Your Boating Clients
- Yacht Insurance Part 2: Chart the Right Course

CE = Continuing Education Seminar
OLC = Online Learning Centre
H = HyperArticle
W = Web Broadcast

- Earthquake! AL1T
- Help Beyond Insurance: The Provincial Disaster Financial Assistance Program
- Inspections, not Exclusions, Best Weapon with Grow-ops AL1T
- Liability Insurance for Strata Corporations AL1T
- More Coverage? Or Less? Extensions and Sub-limits AL1T
- A New Act Takes the Stage – The B.C. Insurance Act AL2T
- Rising Water AL1T
- Sticks & Stones – Defamation in a Wired World AL1T
- You Had Me at “Application” AL1T
- The Rules 3 AL3T

New Broker Essential Skills

The New Broker Essential Skills Certificate Program helps new brokers establish a solid foundation for their career by building on the core CAIB courses with additional training on the “soft skills” necessary for working in a brokerage. The program is designed for licensees in their first four years of work in the industry, but any licensees interested in customer-service topics will find these courses useful. A unique feature of this program is the mentoring component: With the help of a mentor, you will start with the foundation courses and then choose a specialization in either personal or commercial insurance.

Online Learning Centre

- Business Interruption Insurance – An In-depth Study CL6T
- Claims Reporting and Advocacy Techniques AL3T
- Commercial Building Construction CL3T
- Customer Relationship Management and Brokerage Management Systems AL1T
- Customer Service for the Insurance Professional (CSIP) No CE credits
- Effective Commercial Lines Account Renewal Plans CL3T
- Errors and Omissions Prevention for New Brokers AL3T
- Ethics for Insurance Brokers AL6T
- How to Complete Commercial Lines Applications CL3T
- How to Complete the Personal Lines Application PL6T
- How to Read and Interpret Commercial Liability Wordings CL3T
- How to Read and Interpret Commercial Property Wordings CL3T
- How to Read and Interpret Personal Liability Wordings PL3T
- How to Read and Interpret Personal Property Wordings PL3T
- Insurance Fraud Indicators at the Point of Sale AL3T
- Insuring Home-based Businesses PL2T
- Mentoring – A Key Component in Personal and Professional Development AL2T
- Residential Construction and Insurance to Value PL4T

Management

CE Credits for Level 3 Licensees Only

ONLINE LEARNING CENTRE

- Attracting an Insurance Company Appointment M1T
- Broker – Insurance Company Relations M1T
- Building Long-term Relationships M2T
- Client Segmentation M2T
- Financial Analysis M1T
- Financial Management Tasks M1T
- How Progressive Brokers Use Marketing M2T
- Human Resources M3T
- Income and Expense Management M2T
- Income Tax Considerations M1T
- Insurance Brokerage Agreements M2T
- Introduction to Marketing M1T
- Leading M2T
- Legal and Operational Forms M2T
- Marketing Management M1T

Council Rules Course

Licensed general insurance salespersons must meet standards of professional conduct that have been established by law and regulation. The Council Rules Course helps new licensees understand their responsibilities relating to Council Rules, privacy statutes and other legislation.

All individuals who obtained their insurance licence on or after March 1, 2016, must complete this course before their first annual filing; failure to do so will result in the termination of their insurance licence.

The Council Rules Course is only available as an online course, and qualifies for four CE credits. The course is not mandatory for individuals who first obtained a B.C. insurance licence before March 1, 2016, but it can be taken as part of their CE requirements. The course is online at www.ibabc.org > Careers & Education > Continuing Education.

For additional details on the Council Rules Course, view the Insurance Council of B.C. Notice 16-001. In addition, Level 1 salespersons who conduct auto-insurance sales at car dealerships and related outlets should be aware of the new requirements in ICN 16-006. Go to www.insurancecouncilofbc.com > Publications > Notices.