



**STONE | DEAN** LLP  
ATTORNEYS AT LAW

## **CDI APPROVED SEMINARS**

(PROVIDER ID # 161643)

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***Agency Agreements: Balancing Legalities with Realities***  
(2 hrs.) [ID # 191245]

This seminar addresses the fundamental considerations for agreements between companies and wholesalers, as well as wholesalers with their retail producers. You will learn how the law defines brokers vs. agents, under what conditions you may be both a broker and an agent, and the legal implications of each. Topics such as binding authority, the legal requirement in handling premiums, termination and indemnity provisions will be addressed.

***California's Fair Claims Settlement Practices Regulations: An Overview of the Basics***  
(1 hr.) [ID # 202478]

This seminar will set forth the requirements of California Code of Regulations sections 2695.1 through 2695.85, known as the "Fair Claims Settlement Practices Regulations." Topics such as documentation requirements, time requirement for proper handling of claims, accurate and thorough representation of policy provisions and benefits, and the additional standards required for automobile insurance and property insurance.

***Monster Hand? Major Claims: Where Does One Begin***  
(1 hr.) [ID # 221700]

This seminar will define, discuss and analyze the "Major Claim" from the perspective of an attorney who has had life-long experiences in handling major litigation matters, including construction accidents, employment practices, wrongful death, product liability and public entity claims. The seminar will give a 30,000 foot view of the Major Claim, including pre-claim issues, litigation management and post-claims issues. Case studies involving real litigation matters will be used as examples.

***How to Fairly Compete as an Insurance Professional in a Regrettably Confusing and “Not So Free” Enterprise System***

**(1 hr.) [ID # 303050], (2 hrs.) [ID # 191247], and (3 hrs.) [ID # 191248]**

This seminar is designed to inform the insurance professional of the statutory and case law regarding fair and unfair competition. This aspect of law affects the hiring of employees from competitors, the protection and preservation of trade secrets and proprietary information (such as renewal lists, underwriting guidelines, marketing strategies), and what constitutes false advertising. It will educate the attendees on what constitutes proprietary information and trade secrets, how to protect such information from disclosure, and what to do if that information gets into the hands of a competitor. We will address topics such as employment contracts, and the types of non-competition and non-solicitation provisions between an insurance brokerage and its employees.

***California Anti-Fraud Special Investigations Unit Regulations: An Overview of the Basics***  
**(1 hr.) [ID # 202760]**

This seminar will set forth the requirements of California Code of Regulation sections 2698.30 through 2698.42, known as the “California Special Investigation Unit Regulations.” It will set forth the requirements of the regulation, including SIU staffing, proper communication with the California Insurance Fraud Division, how to detect suspected insurance fraud, investigating suspected insurance fraud, and the referral of suspected insurance fraud. Attendees will be informed about the documentation requirements for SIU compliance and reporting.

***Playing the Litigation Game: Documentation and the Successful Defense of E&O Claims***  
**(1 hr.) [ID # 297630] or (2 hrs.) [ID # 234767]**

This seminar is designed to inform the insurance professional about the need for proper documentation of underwriting files, and the impact it may have on the ability to defend against errors and omissions claims. It will educate the attendees on ways to avoid unnecessary E&O claims through proper documentation and effective communication, and will address many real-life case studies where improper documentation resulted in liability assessed against insurance professionals, what constitutes proprietary information and trade secrets, how to protect such information from disclosure, and what to do if that information gets into the hands of a competitor.

***Homeowners' Insurance Valuation: What Agents and Brokers Need to Know***  
**(3 hrs.) [ID # 261987]**

In order to successfully meet the requirements of section 1749.85 (a) of the California Insurance Code and section 2188.65 of the California Code of Regulations, a Fire Property and Casualty Broker-Agent and Personal Lines Broker-Agent must have significant knowledge in the proper methods of estimating the replacement value of structures. Specifically, the Fire Property and Casualty Broker-Agent or the Personal Lines Broker-Agent that transacts, negotiates or sells homeowners' (HO) insurance are required to complete a minimum of three hours of homeowners' insurance valuation training. This course will fulfill that requirement, allow broker/agents to explain various levels of coverage under a homeowners' insurance policy, have an understanding of the elements that comprise the value of a dwelling and convey this to the applicant/insured and make recommendations of the appropriate levels of coverage.

### ***The Anatomy of a Producer Agreement***

**(1 hr.) [ID # 307212]**

This course is designed to inform the insurance professional of the common and necessary provisions in insurance producer contracts, as well as the statutory and case law applying to such agreements. The course will provide an overview of classification issues (independent contractor vs. employee), the terms commonly referenced in a producer agreement, ownership and transfer options, and various forms of compensation and benefits typically addressed in producer agreements. The discussion will address provisions for termination, nonsolicitation, and buyout options.

### ***Business Interruption Coverage: A Legal Primer***

**(1 hr.) [ID # 306811]**

This course is designed to inform the insurance professional of case law regarding business interruption claims and coverage. The seminar will discuss the elements of business interruption claims, and case studies involving the case-law established requirements of direct physical loss, necessary suspension of operations, and what constitutes an actual loss. Finally the presentation will underscore the need for checklists to protect both the insured/customer and the insurance producer from e&o exposure.

### ***Mock Trial Presentation – Paperlace v. Dapper: A Sexual Harassment Trial***

**(3 hrs.) [ID # 309410]**

This mock trial surrounds a common issue facing employers in today's world. A supervisor and subordinate allegedly engage in an off-site relationship but, when one abruptly ends the relationship to the dismay of the other, the employer is faced with claims of harassment, retaliation, wrongful termination and discrimination. It escalates into a heated legal battle with legal and factual twists and turns. The presentation will include a pretrial motion on the admissibility of bad acts and character evidence which places into issue the relevancy of prior claims and behavior by plaintiff and defendants alike.

### ***Mock Trial Presentation – Machiesmo v. Rowdy Grill: A Professional Negligence Trial***

**(3 hrs.) [ID # 318570]**

This will be a three hour Mock Trial presentation involving the wrongful death of a patron at a restaurant, and the insurance professionals who are blamed when the restaurant's insurance carrier denies coverage. The dispute is full of legal and factual surprises and there is finger-pointing galore; participants will have the rare opportunity to experience the dynamics, adrenalin, and procedural challenges of a jury trial first-hand. *Machiesmo vs. Rowdy* will provide some thought provoking information, case law and statutory precedent, and will provide the opportunity to see the fellow attendees in the "hot seat!"

***From All Vantage Points: Producer and Compensation Agreements***  
**(2 hrs.) [ID # 323037]**

This course is designed to inform the insurance professional of the common and necessary provisions in producer agreements, as well as the statutory and case law applying to such agreements. The course will provide an overview of classification issues, terms commonly referenced in a producer agreement, ownership and book of business options, and various forms and provisions providing compensation and benefits available to benefit a producer and brokerage owner. The discussion will address restrictions on competition, solicitation and trade secret disputes particular to the insurance industry.

***Employee From Hell: Survival Tactics***  
**(2 hrs.) [ID # 331831]**

This seminar will provide the insurance professional with a broad overview of employment law, targeting a situation involving an unruly employee and difficult workplace situations. This two hour seminar will provide the attendees with information about hiring practices, privacy issues, force reductions, transfers and performance reviews. In addition, guidance will be given on how to handle employee complaints, situations involving violence in the workplace, and how to stay out of court when dealing with a difficult employee. An entertaining presentation combined with a detailed syllabus on these issues will give insurance professionals some real tools for handling difficult workplace situations.

***Lessons Learned: Avoiding E&O Claims***  
**(2 hrs.) [ID # 339871]**

This course is designed to educate the insurance professional on common errors and omission claims against insurance brokers and the lessons learned from those claims and lawsuits. The course will educate the attendees on the obligations of brokers in the placement of coverage, hot button issues that result in litigated disputes and things that could have been done to avoid those claims. The seminar will use real-life case studies where coverage was not placed, coverage was inadequate, or coverage was misrepresented, resulting in liability assessed against insurance professionals. Lastly, the seminar will provide an overview on avoiding disputes involving broker fees and trust fund management.

***The Synergy of Ethics & Success: How to do "What's Right" for your Clients & Business***  
**(3 hrs.) [ID # 355411 ET3]**

This course is designed to educate the insurance professional on ethics for the insurance producer, the need for and implementation of core values in a business, why the implementation and adherence to those core values will improve operations, and ultimately, increase return business and profitability. The course will educate the attendees on the obligations of brokers in adhering to high standards of behavior and professional ethics, and the legal requirements affecting and driving ethical practices. The seminar will address core ethics issues such as broker fees, due diligence in selecting business partners and associates, rebates and inducements, agency obligations, fiduciary requirements and disclosure obligations.

***Called Out: TCPA Violations & Coverage***  
**(1 hr.) [ID # 356594]**

This course is designed to educate the insurance professional on the law and coverage issues arising from violations of the Telephone Consumer Protection Act (“TCPA”). The course will educate the attendees on the various types of claims and the avenues defendants employ to assert a right to coverage for their violations. The seminar will use real-life case studies involving TCPA violations where coverage was at issue.