



## **PERSONAL LINES AGENT SCHOOL – VIRTUAL VERSION AGENDA**

### **Week One**

#### **Day 1**

#### **Topic**

- |      |   |
|------|---|
| 1:30 | Introduction  |
| 1:35 | Welcome/Personal Lines Overview   |
|      | <ul style="list-style-type: none"><li>• Personal Lines Vision</li><li>• Company advantages</li><li>• Company overview/appetite/services</li></ul>   |
| 2:25 | Cincinnati Homeowner Coverages  |
|      | <ul style="list-style-type: none"><li>• Section-by-section walkthrough of Homeowner policy<ul style="list-style-type: none"><li>○ Definitions</li><li>○ Coverages</li><li>○ Exclusions / exceptions to exclusions</li><li>○ Conditions</li><li>○ Coverage scenarios</li></ul></li><li>• Frequently used endorsements<ul style="list-style-type: none"><li>○ Enhanced replacement cost</li><li>○ Water damage coverages</li><li>○ Increased limits</li></ul></li></ul> |
| 3:00 | End of Day One  |

#### **Day 2**

#### **Topic**

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|------|--|
| 1:30 | Cincinnati Homeowner Coverages (Continued) |
| 3:00 | End of Day Two                             |

#### **Day 3**

#### **Topic**

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| 1:30 | Inland Marine  |
|      | <ul style="list-style-type: none"><li>• Scheduled articles coverage</li><li>• Advantages of scheduling</li></ul> |

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|------|---|
| 1:50 | Personal Watercraft   |
|      | <ul style="list-style-type: none"><li>• Watercraft classifications &amp; coverages</li><li>• Watercraft underwriting</li></ul>  |
| 2:10 | Personal Umbrella   |
|      | <ul style="list-style-type: none"><li>• Umbrella coverages</li><li>• Umbrella underwriting</li></ul>  |
| 2:30 | Homeowner Inspections & Risk Management   |
|      | <ul style="list-style-type: none"><li>• Home inspection process</li><li>• Importance of Insurance to Value</li><li>• Valuation services available</li><li>• Homes under construction</li><li>• Homes with special features - underwriting</li></ul> |
| 3:00 | End of Day Three  |

## **Week Two**

### **Day 4**

#### **Topic**

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|------|--|
| 1:30 | Personal Auto  |
|      | <ul style="list-style-type: none"><li>• Section-by-section walkthrough of the Auto policy<ul style="list-style-type: none"><li>○ Definitions</li><li>○ Coverages</li><li>○ Exclusions / exceptions to exclusions</li><li>○ Conditions</li><li>○ Coverage scenarios</li></ul></li><li>• Frequently used endorsements<ul style="list-style-type: none"><li>○ Capstone Auto endorsement</li><li>○ Auto Plus endorsement</li><li>○ Gap &amp; replacement cost endorsements</li></ul></li></ul> |
| 3:00 | End of Day Four  |

### **Day 5**

#### **Topic**

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|------|---------------------------|
| 1:30 | Personal Auto (continued) |
| 2:25 | Diamond Advantages        |

- Highlights of CIC policy issuance system
  - Quoting
  - Ease of issuance
  - New functionality

3:00            End of Day Five

<b><u>Day 6</u></b>	<b><u>Topic</u></b>
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1:30	High Net Worth Coverages
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- Features and coverages for affluent clients
  - Broadened coverages
  - Broadened underwriting

2:00	Rounding out your business/Personal Lines Advantages
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- Top 100 Report
- Cross-selling
  - Personal lines policies
  - Commercial clients
  - Life
- Personal Lines Advantages
  - Home
  - Auto
  - Private Collections
  - Personal Umbrella

3:00	End of Program
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