

4049 St. Paul St., Denver, CO 80216 303-295-2220 | Coreroofing.com For more Information and Registration, Please Contact Ashley Karros at akarros@coredoes.com

CONTINUING EDUCATION BREAKDOWNS: 1 HOUR COURSES



60328

Ethics in the Insurance World - This course is approved by the Colorado Division of Insurance for Continuing Education Credit - 60328 - $1\,\mathrm{Hour}$

During the course of this class, we attempt to define ethics as it relates to the insurance industry. This course has been designed to reinforce the insurance professional's ethical competence, contribute to the insurance professional's understanding of the complexities of ethical decision-making in the insurance industry, and will provide tools to help an insurance professional identify, prevent, and constructively resolve ethical dilemmas. This course reviews several ethical case studies relevant to the insurance professional.



60327

ETHICS – SILENT SABOTEURS - THIS COURSE IS APPROVED BY THE COLORADO DIVISION OF INSURANCE FOR CONTINUING EDUCATION CREDIT - 60327 - 1 HOUR

ETHICAL ISSUES CONTINUE TO DOMINATE THE NEWS MEDIA PARTICULARLY WHEN THOSE INVOLVED ARE POLITICAL FIGURES, GOVERNMENT EMPLOYERS OR EMPLOYEES, AND LARGE PRIVATE BUSINESSES. THE RESULT OF THESE UNETHICAL BEHAVIORS ARE USUALLY HUGE WASTES OF RESOURCES AND/OR SQUANDERING AND LOSS OF LARGE AMOUNTS OF MONIES. WHILE THE FOCUS OF MOST ETHICAL INQUIRIES TODAY ARE AIMED AT WHAT CAN BE TERMED AS "SPECTACULAR SCANDALS" AN INCREASING NUMBER OF STUDIES HAVE BEEN MADE FOCUSING ON UNETHICAL BEHAVIORS THAT ARE OCCURRING AMONG EMPLOYEES IN THE OFFICE SETTING. THESE STUDIES HAVE DEMONSTRATED THAT 90% OF BUSINESS LOSSES ATTRIBUTABLE TO POOR ETHICAL BEHAVIOR COME NOT FROM THOSE "SPECTACULAR SCANDALS" BUT FROM WHAT THEY DESCRIBE AS THE "SILENT SABOTEURS"—SUBTLE, SUBVERSIVE GAMES PEOPLE PLAY THAT DAMAGE WORK RELATIONSHIPS, PRODUCTIVITY, JOB SATISFACTION, AND TRUST IN COLLEAGUES. THESE CAN INFECT ANY OFFICE INCLUDING THOSE OF INSURANCE AGENTS AND THEIR CLIENTS, SO AN UNDERSTANDING OF WHAT THEY ARE AND HOW TO RECOGNIZE THEM IS CRITICAL TO HAVING A SUCCESSFUL AGENCY. THIS CLASS WILL HAVE A DISCUSSION LEADER AND USE SEVERAL VIDEOS, CHARTS, PICTURES, AND EDITORIAL CARTOONS TO MAKE POINTS AND CLEARLY DEMONSTRATE THE NEGATIVE EFFECT THE "SILENT SABOTEURS" CAN CREATE IN AN OFFICE SETTING.



61424

ETHICS IN THE WORKPLACE - THIS COURSE IS APPROVED BY THE COLORADO DIVISION \
OF INSURANCE FOR CONTINUING EDUCATION CREDIT - 61424 - 1 HOUR

ETHICAL ISSUES CONTINUE TO DOMINATE THE NEWS MEDIA WHETHER THOSE INVOLVED ARE POLITICAL FIGURES, GOVERNMENT EMPLOYERS OR EMPLOYEES, PRIVATE BUSINESSES LARGE OR SMALL AND THEIR WORKERS, AND INSURANCE COMPANIES AND THEIR AGENTS. Unethical behaviors range from dishonesty in product representation and lack of integrity in public dealings to actual abuse of employees through harassment and intimidation. This class will help insurance agents consider first, if ethical principles are important for their companies and executives, and if so, what those generally accepted principles are. It will also focus on employee culture and what types of behavior can seriously undermine the success of their companies. The class will have a discussion leader and use several videos, charts, pictures, and editorial cartoons to make points and clearly demonstrate the importance of ethical behavior in all business dealings.



4049 St. Paul St., Denver, CO 80216 303-295-2220 | Coreroofing.com For more Information and Registration, Please Contact Ashley Karros at akarros@coredoes.com

CONTINUING EDUCATION BREAKDOWNS: 3 HOUR COURSES



HOMEOWNERS POLICY: COVERED CLAIMS - THIS COURSE IS APPROVED BY THE COLORADO DIVISION OF INSURANCE FOR CONTINUING EDUCATION CREDIT - 61648 - 3 HOURS

DURING THIS COURSE, WE WILL:

- DEFINE COMMON TERMS FOUND IN THE HO5 INSURANCE POLICY
- EXPLAIN THE 4 TYPES OF PROPERTY COVERAGES DETAILED IN THE HO5 INSURANCE POLICY
- EXPLAIN THE VARIOUS "ADDITIONAL COVERAGES" DETAILED IN THE HO5 INSURANCE POLICY



60329

CATASTROPHES! WHAT HAPPENS AFTER THE STORM? THIS COURSE IS APPROVED BY THE COLORADO DIVISION OF INSURANCE FOR CONTINUING EDUCATION CREDIT - 60329 - 3 HOURS

DISASTERS DON'T USE DAILY PLANNERS. THEREFORE, IT IS IMPORTANT TO BE FULLY PREPARED FOR ANY CIRCUMSTANCE THAT MAY ARISE. FLOODS CAUSE SIGNIFICANT AND LARGELY UNPREDICTABLE PROPERTY AND BUSINESS INTERRUPTION LOSSES EACH YEAR. NATIONAL DIRECT PROPERTY LOSS DUE TO FIRES, MEANWHILE, ESTIMATES IN THE MULTI-BILLION-DOLLAR RANGE ANNUALLY, WHILE WIND DAMAGE ACCOUNTS FOR OVER 20% OF ALL INSURANCE CLAIMS. THIS COURSE WILL DISCUSS THE EMERGENCY PROCEDURES NECESSARY WHEN THESE LOSSES OCCUR, BETTER EQUIPPING THE INSURANCE PROFESSIONAL TO HANDLE THESE CATASTROPHIC LOSS CLAIMS IN THE FUTURE AND BETTER PREPARE THEIR CLIENTS FOR SUCH A LOSS.



WHERE: VIRUAL ONLINE! - ONSITE LUNCH & LEARNS AVAILABLE

Cost: FREE!

How: Email Ashley Karros at: akarros@coredoes.com

Doing it Right Matters.