

January 24-26, 2017
Atrium Hotel
Hutchinson, Kansas



2017
Larry Magill
**RURAL & SMALL AGENTS
CONFERENCE**

There's nothing small about Rural & Small!

This year we are kicking it up a notch and adding a southern cajun twist. Join the KAIA Young Agent Committee for a "Let the Good Times Boil" theme, including a shrimp and crawfish boil on the evening of Wednesday, January 25th. Over 500 Kansas agents, brokers and company representatives attend KAIA's Rural & Small Agents Conference. This annual event – the largest conference in the state of Kansas for independent agents – is designed specifically for small and mid-size independent insurance agencies and agents working in rural communities. The conference is named in memory of longtime KAIA Executive Director Larry Magill who was instrumental in the development and success.



Conference Schedule

Tuesday, January 24

- 9 a.m. - 3:30 p.m. **E&O RISK MANAGEMENT**
Kent Anthony & Will Larson (3 ETH/3 GEN)
- 1 p.m. **KAIA UPDATE**
- 2 - 4 p.m. **ETHICS**
Bryan Tilden (2 ETH)
- 2 - 4 p.m. **GROWTH THROUGH ACQUISITION**
Kelly Drouillard, Live Oak Bank (2 GEN)
- 4 - 7 p.m. **WELCOME RECEPTION**
- 6 p.m. **YOUNG AGENTS SOCIAL**

Wednesday, January 25

8-9 a.m. **CONTINENTAL BREAKFAST WITH EXHIBITORS**

Morning Breakouts (four options to choose from)

- 8:30-11:30 a.m. **EMERGING INSURANCE ISSUES**
Ted Kinney (3 PC)
- 8:45-11:45 a.m. **FARM PROPERTY EXPOSURES (AAIS FORMS)**
Sam Bennett (3 PC - AFIS Approved)
- 9 a.m.-Noon **BUSINESS INCOME**
Bryan Tilden (3 PC)
- 9 a.m.-Noon **LIFE INSURANCE FOR THE LIVING**
Corey Wilkins (3 LH)
- Noon-1:30 p.m. **LUNCH WITH EXHIBITORS**
- 12:30-1:30 p.m. **CONFERMEN T CEREMONY** (by invitation only)
Honoring Kansas' newest CIC and CISR designees

Afternoon Breakouts (four options to choose from)

- 1:45-4:45 p.m. **UNDERSTANDING THE PERSONAL UMBRELLA POLICY**
Ted Kinney (3 PC)
- 1:45-4:45 p.m. **THE ADDITIONAL INSURED**
Bryan Tilden (3 PC)
- 1:45-3:45 p.m. **FARM LIABILITY EXPOSURES (AAIS FORMS)**
Sam Bennett (3 PC - AFIS Approved)
- 1:45-3:45 p.m. **GO FUND ME - GO FUND YOU - GO FUND YOURSELF!**
Corey Wilkins (2 LH)
- 5 - 9 p.m. **HOSPITALITY NIGHT**
YA Shrimp Boil & Cornhole Tournament
- 9:30 p.m. **AFTER-HOURS ENTERTAINMENT**
Bryce Burdick, SBS-DJ/Karaoke

Thursday, January 26

8:30 a.m. **CONTINENTAL BREAKFAST**

Morning Breakouts (five options to choose from)

- 9 a.m.-Noon **INSURANCE VALUATION PROBLEMS**
Bryan Tilden (3 PC)
- 9 a.m.-Noon **DISCUSSING PERSONAL LINES CLAIMS SCENARIOS**
Ted Kinney (3 PC)
- 9 a.m.-Noon **DRONES- WHAT DO WE DO NOW?**
Sam Bennett (3 PC)
- 9 a.m.-Noon **PROPER NAMING OF BENEFICIARIES, WILLS, AND TRUSTS**
Corey Wilkins (3 LH)
- 9 a.m.-Noon **LLOYD'S OF LONDON 101**
Pat Talley

Top-Notch Speakers



Kelly Drouillard

Kelly Drouillard joined Live Oak Bank with more than 25 years in development, operations, and finance within the Insurance industry. Most recently, Kelly was a Vice President of Strategic Markets at a leading insurance lending institution. Her career also included tenure with Dodson Group, GE Insurance Solutions and Brooke Capital Advisors where she worked with transactions for entrepreneurs in the Insurance industry. Kelly was co-founder of Quivira Capital, a company that manages Insurance industry commercial debt on behalf of 70 syndicated lenders and four securitization pools. She is a graduate of Kansas State University and an active member of TMPAA, NAPSLO, AAMGA and PLUS.



Sam Bennett

Sam is an active retail producer and partner in Harrison Agency of Columbia, MO. He has worked in the personal lines, commercial lines and life & health markets. Sam has grown to understand and appreciate the myriad of ways an insurance professional must work with markets and clients in today's insurance world. Sam is a National Faculty Member in the Agribusiness and Farm Insurance Specialist (AFIS) program, has taught coursework for the National Alliance, presented at insurance conferences across the country, and provided services as an expert witness in cases involving insurance.



Corey Wilkins

Corey Wilkins is the Owner and President of Corey Wilkins Insurance & Financial Services, Inc., a State Farm agency in Tacoma, WA. He started in the industry with Safeco in 1994 as a Commercial Underwriter and later a Multi-Line Marketing Representative. In 1999, he became a Marketing Manager for Kemper Auto & Home Group for Washington, Oregon, and Alaska. Corey is the past president of both the local Rotary and Chamber of Commerce. He volunteers for Young Life, is on the speaking team for Teleios Ministries and sits on the board of the Faith Leadership Initiative. Corey is the lead singer/guitarist for the Johnny Cash tribute band, "Folsom Prism" and has ran six marathons. He's been married for twenty five years to his high school sweetheart, Gina. He also has 16 year old fraternal twins, Noah and Olivia; a dog that is a Boston Terrier, and a cat that is a nuisance!



Bryan Tilden

Bryan Tilden is a National Lecturer and Expert Witness in the field of insurance. Prior to starting his own firm, he was director of Technical Affairs and director of Education for IIANC. Since entering the insurance business in 1974 as an Account Executive, he has worked for major brokerage firms on Fortune 100 accounts around the nation. He specialized in large retention programs, utilizing the international marketplace. Bryan has been active in insurance education as a grading panel member for the Insurance Institute of America and the American Institute for Property Liability Underwriters. He has taught in every state in the U.S. and also teaches in Europe. He has served on the Education and Technical Committees for IIANC and worked with the State of North Carolina on pre-licensing and continuing education. In 1988, IIANC presented him with the Ernest F. Young Education Award, and in 1989 Agent of the Year. Bryan has taught for both the PIA and IIA, and served as speaker at RIMS and CPCU meetings, as well as various conventions.



Kent Anthony

Kent E. Anthony has been President of First Group Insurance of Sterling, Kansas since 1981. He began his insurance career in 1977 as an agent with Kansas Farm Bureau Insurance. Kent has a degree in Business Administration from Northwestern Oklahoma State University and has been a CIC since 1985. Kent is also a Certified Financial Planner licensee, as well as having the Chartered Mutual Fund Counselor and the Registered Financial Consultant designations. In 1985 under Kent's management, First Group Insurance was honored by Allied Life for being their company's top life insurance producing property and casualty agency for the year. In 1992 the Kansas PIA awarded First Group Insurance their "Agency of the Year" award for a class two size agency. Kent was also named the Kansas "Agent of Merit" award winner for 2005 by the Kansas Insurance Associations 1752 Club. In 2011 Kent was awarded the Kansas Outstanding Agent of the Year award by the Kansas Association of Independent Agents.



Ted Kinney

Ted Kinney is the owner/President of Kinney Training and Consulting, LLC, which specializes in providing quality insurance training programs to agencies and companies throughout the United States. Ted also serves as the Director of Education and Technical Affairs for the Alabama Independent Insurance Agents (AIIA) in Birmingham, Alabama. In this position he is responsible for developing agent education programs and providing technical assistance to association members. He is also an independent contractor for the Ohio Insurance Agents Association. As with AIIA, he assists with the development of the association's education programs and provides technical assistance to association members. Ted has been in the insurance business since his graduation from the Ohio State University in 1973. During his career, he has worked as an underwriter, field sales manager, department supervisor, marketing specialist and trainer.



Will Larson

Will Larson is an attorney who has practiced E&O defense work in Kansas for 36 years. Over the course of his career, he has represented insurance companies and agents throughout the state. He works as a consultant for KAIA on legal and policy issues. Will operates KAIA's Legal Hotline which provides free advice to KAIA members, conducts E&O audits for agencies, and offers review of carrier contracts for agencies.

**Questions? Call KAIA at 1-800-229-7048
or email Morgan Schultz at morgan@kaia.com**

Classes

TUESDAY CLASSES

E&O Risk Management

Discover the most critical issues in E&O today, including recommendations for reducing exposures, sample letters and checklists, and common sense ideas on improving agency procedures. This seminar was developed by IABA and Westport in conjunction with their E&O loss control program. Several experts in E&O will be on hand to answer questions and provide examples of real-life cases. This class qualifies agencies for a 10% loss control credit.

Ethics

What do ethical obligations consist of? This session will explore doing the right thing, the golden rule, don't lie, don't cheat, and the fact that ethical obligations are very subjective. But there are legal consequences and actions that agents will face, should someone question their processes and procedures of doing business. We will also examine your fiduciary duty, fraud, and misrepresenting the terms of an insurance policy. Being informed is the key when protecting yourself and your agency.

Growth Through Acquisition

Mergers and acquisitions are at an all-time high in the industry. Small agencies are receiving calls daily and being asked "are you interested in selling." The experts with Live Oak Bank will explore your growth options and what your planning and fundamentals for acquiring an agency should be. Should you decide to merge, finding the right match in an agency is key. Our opening session will also tell you how a deal should be structured to protect both entities and finally what the execution and integration process consists of. These two hours are relevant for agency principals managing the current marketplace.

WEDNESDAY CLASSES

As Though We Don't Have Enough to Worry About

This course will discuss some emerging issues which will change the way we look at our customers' insurance programs. The topics will include drones (both personal and commercial exposures), the "sharing economy" (ride sharing, car sharing and home rental), self-driving cars and golf carts approved for use on public streets. In addition, we will discuss two important homeowners topics: the "where you reside" issue, and "host liquor" liability.

Farm Property Exposures (AAIS)

This presentation will concentrate on property exposures common to our farm clients and how AAIS property coverage forms can be used to transfer typical risk. Emphasis will be placed upon 'gaps' present in common coverage forms and endorsements that can be used to provide more complete coverage.

Business Income

A comprehensive discussion of the new business income coverages and extra expense coverages. Be able to explain the advantages of blanket coverage the disadvantages of blanket insureds. Explore the new treatment of additional insureds. Examine the new Operation of Civil Authority coverage. Discover how to insured discretionary payroll. Learn how to pick the proper limits of coverage.

Life Insurance for the Living

Informative discussion of the many benefits, uses, and ways that life insurance can be leveraged while you're still alive! Many intricacies of policies have living benefits that can be utilized while you're still among the living. In this session, Corey discusses the ten things that you never knew life insurance could do!

Can Your Customers Weather the Storm?

Who needs an umbrella policy? What limit should I write? What's the difference between an umbrella and an excess policy? How can an umbrella provide "implied" coverage? The personal umbrella is a much-needed, and often understood, policy. Learn why everyone needs an umbrella. This course will review personal umbrella policies and important items to consider.

The Additional Insured

This course is designed for licensed agents and adjusters that deal with the Commercial General Liability, Business Auto, Commercial Property, Umbrella and Workers Compensation contracts. Explore the reasons for using the additional insured endorsements and review the most commonly used endorsements. This course is designed for attendees with three to five years experience.

Farm Liability Exposures (AAIS)

This presentation will concentrate on liability exposures common to our farm clients and how AAIS liability coverage forms can be used to transfer typical risk. Emphasis will be placed upon 'gaps' present in common coverage forms and endorsements that can be used to provide more complete coverage.

Go Fund Me - Go Fund You - Go Fund Yourself!

Corey kicks around the subject of social media, crowdfunding, and our culture's recent reliance on others in the absence of proper estate planning; and various life, long-term care, and disability income policies that more adequately speak to these societal needs.

THURSDAY CLASSES

Insurance Valuation Problems

Explore how to value the property of others. Examine the proper way to handle reporting form issues. Discuss the major valuation changes in the 2013 Commercial Property filing. Find out when actual cash value means market value. Close the gaps in the insured's programs. This course is designed for licensed agents and adjusters that deal with Homeowners and Commercial Property contracts. The course is created for students with three to five years experience.

Is There Coverage for These Exposures?

Sometimes it's fun to look at claims situations without worrying about handling an actual claim - and worrying about potential E&O exposures. This interactive course will present several homeowners and personal auto claims scenarios. Is there coverage? You be the judge. This will not be your average CE class.

Drones - What Do We Do Now?

This presentation will bring the attendee 'up to speed' on the most recent FAA directives and insurance industry stance on Unmanned Aircraft as they relate to our Commercial and Personal Lines clients. Specific discussion of ISO forms as well as a review of some carrier-specific forms will be used to navigate the participant through the concerns present in the insurance marketplace when discussing these exposures with our clients.

The Dangers of 'Who Gets the Dough'

Life insurance and estate planning may be critical; but who will end up with the money can be tricky. This program focuses on properly naming your beneficiaries, stipulating what will happen upon your death, and how to strategically ensure that your assets land in the right hands and not held up in probate.

RURAL & SMALL HOTEL OPTIONS

The following hotels are offering discounted rates and room blocks for Rural & Small attendees.

To receive the discount rate and ensure room availability, hotel reservations must be made by Jan. 9 unless an earlier deadline is specified below.

The conference will take place at the Atrium. All other hotels are within easy driving distance.

Atrium Conference Center

1400 N Lorraine
620-669-9311
\$75 per night
Cut off: January 9

Comfort Inn & Suites

1601 Super Plaza
620-669-5200
\$99.99 per night
Cut-off: January 9

Days Inn

1420 N Lorraine
620-665-3700
\$69.95 - \$89.95 per night
Cut-off: January 9

Fairfield Inn & Suites

1111 N Lorraine
620-259-8787
\$99.99 per night
Cut-off: January 2

Hampton Inn

1401 1/2 E 11th
620-665-9800
\$109.99 per night
Cut-off: January 9

Holiday Inn Express

911 Porter Street
620-259-8656
\$99.00 per night
Cut-off: January 2

January 24th-26th
Rural & Small Agents Conference 2017
Conference Registration



AGENCY OR COMPANY

REGISTER BY DECEMBER 23 AND SAVE!

Agency/Company _____ Contact Person _____
Best Phone Number to Contact You _____ Email _____

ATTENDEE(S)

NAME OF ATTENDEE	REGISTRATION TYPE	E&O AND ETHICS	CHECK MEALS/EVENTS YOU WILL ATTEND	AMOUNT
	<input type="checkbox"/> Member - \$200 <input type="checkbox"/> Nonmember - \$400 <input type="checkbox"/> Spouse/Guest - \$75 <input type="checkbox"/> Social Only - \$75	<input type="checkbox"/> E&O w/conference - \$50 <input type="checkbox"/> E&O only - \$100 <input type="checkbox"/> Ethics only - \$50	<input type="checkbox"/> Tuesday Social with Exhibitors <input type="checkbox"/> Tuesday Young Agents Social <input type="checkbox"/> Wednesday Lunch with Exhibitors <input type="checkbox"/> Wednesday Hospitality Night & After-Hours	
	<input type="checkbox"/> Member - \$200 <input type="checkbox"/> Nonmember - \$400 <input type="checkbox"/> Spouse/Guest - \$75 <input type="checkbox"/> Social Only - \$75	<input type="checkbox"/> E&O w/conference - \$50 <input type="checkbox"/> E&O only - \$100 <input type="checkbox"/> Ethics only - \$50	<input type="checkbox"/> Tuesday Social with Exhibitors <input type="checkbox"/> Tuesday Young Agents Social <input type="checkbox"/> Wednesday Lunch with Exhibitors <input type="checkbox"/> Wednesday Hospitality Night & After-Hours	
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Please note: Spouses and guests must be registered in order to attend the Trade Show, meals, Hospitality Night and other social events.

TOTAL DUE: _____

METHOD OF PAYMENT

Check enclosed made payable to KAIA
 Credit Card # _____
 Exp. Date _____ CVV _____ Visa MC Amex

EARLY BIRD DISCOUNT
TAKE \$20 OFF EACH REGISTRATION
 if you register by Dec. 23. If registering online, use discount code Early20.

Cancellation/Refund Policy. 90% of your registration fees may be refunded for cancellations received in writing by Jan. 13, 2017. Half of your registration fees may be refunded for cancellations received in writing by Jan. 20, 2017. Refunds cannot be issued for cancellations received after Jan. 20.

Conference Attire. The conference is a business casual event. The Young Agent Social, Hospitality Night and After-Hours events are casual.

Early Bird Discount. Register by December 23, and save \$20 off each registration. Simply deduct \$20 per person when registering by mail or fax. **To claim your discount online, enter "Early20" in the Discount Code field when registering.**

How to Register.
Mail: KAIA, 815, SW Topeka Blvd., Topeka, KS 66612
Fax: 785-232-6817
Online: www.kaia.com/events

QUESTIONS? CONTACT MORGAN IN THE KAIA OFFICE AT 800-229-7048 OR MORGAN@KAIA.COM
 Register by Friday, December 23, to get the best deal on registration fees!