

# RURAL & SMALL CONFERENCE

JANUARY 27-30, 2020 | WICHITA

KAIA's Rural & Small Conference is perfect for any and all independent insurance professionals. This event offers high-quality educational classes and networking with industry partners. With more than 500 Kansas agents, brokers, and company representatives in attendance, Rural & Small is the largest conference in the state of Kansas for independent agents. Don't miss this opportunity for fun and professional growth.

## WHY ATTEND?

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### CONTINUING EDUCATION CREDITS

KAIA brings you high-quality content to help you obtain your required hours, and the knowledge to help you retain clients and grow your agency.

③

### ENERGETIC NETWORKING

It's not what you know, or who you know. It's who knows you! So come network with the brightest minds in insurance.

②

### FIRST CLASS EXHIBITORS

Brains are picked, burning questions are answered and lasting relationships are made in the Rural & Small Exhibit Hall.

④

### INDUSTRY-SPECIFIC SESSIONS

Knowledge acquisition begins with you. You will have four-days of content featuring thought-leaders across insurance.



REGISTER EARLY TO SAVE!

[www.kaia.com](http://www.kaia.com)

# SCHEDULE .....

## MONDAY, JANUARY 27

8:00 a.m. - 5:00 p.m.

Consulate I



### AFIS 1: Farm Property

8 GEN

Farm property policies are designed to provide insurance on existing buildings and their contents. These buildings may function for the insureds' personal use (such as their home) or their business use (such as their farm/ranch operations). Both household and farm business property may be provided coverage through the farm property program. The same set of forms and endorsements are used for both monoline and package policies. This course examines various ways in which property — primarily property of a type generally found on farms and ranches — can be covered by insurance policies. This course also addresses items that do not necessarily stay on the farm. Tractors, combines, livestock, and other items all found on an insured farm may also move around on and off the farm premises.

Casey Roberts

## TUESDAY, JANUARY 28

8:00 a.m. - 12:00 p.m.

Consulate I



### AFIS 2: Farm Liability

4 GEN

A detailed overview and analysis of the liability exposures faced by farmers and a thorough understanding of the various insurance products that can be used in arranging an insurance program on their behalf. The course examines the most common insurance coverage forms available in the marketplace, including a study of coverage provided as well as exclusions, commonly used endorsements, policy conditions, and miscellaneous provisions.

Casey Roberts

8:00 a.m. - 5:00 p.m.

Consulate II



### AFIS Updates

8 GEN

- When the Equipment Breaks, Does Your Insurance Respond?
- Intricacies of Additional Insured Status
- Management Liability and the Farmer
- Managing Cyber Risk in Modern Agribusiness
- Employment Law Issues for Agribusinesses
- Managing and Insuring Evolving Farming Methods

Cheryl Koch

1:00 p.m. - 4:00 p.m.

Media Theatre

### E&O Risk Management

3 ETH

This course is designed to help insurance agents and brokers prevent many types of errors and omissions involving commercial liability insurance. When you successfully complete this course, you'll be able to recognize and prevent many of the problems associated with selling and servicing such as: commercial general liability insurance, commercial auto insurance, workers' compensation and employers' liability insurance, and commercial excess and umbrella policies.

Kent Anthony & Will Larson

1:00 p.m. - 5:00 p.m.

Consulate I



### AFIS 4: Special Farm Property Insurance

4 GEN

Farming, ranching, and agribusiness remain significant parts of the US economy. Agricultural products raised in the United States find their way into the world's food supply. While the global marketplace represents a substantial economic opportunity for the agribusiness community, it is not without its risks. People all over the world are concerned about access to an abundant, safe food supply. Anyone in the food chain can be held responsible when food safety requirements are not met. This course covers five property insurance topics not covered in other AFIS courses: equipment breakdown insurance, mobile agricultural machinery and equipment insurance, livestock insurance, animal mortality insurance, and crop insurance.

Casey Roberts

3:00 p.m.

Exhibit Hall Opens

3:00 p.m. - 6:00 p.m.

Welcome Reception with Exhibitors

6:30 p.m.

Young Agents Outing



An AFIS Conference registration is required if attending all AFIS sessions to complete the designation.

All CE pending approval

## SCHEDULE .....

WEDNESDAY, JANUARY 29

8:00 a.m. - 12:00 p.m.	<b>AFIS 3: Farm, Auto, Work Comp, and Umbrella</b> 4 GEN	
Consulate III	Examine forms of liability insurance that play an essential role in protecting farm and agribusiness operations: vehicle, workers compensation and employer's liability, and umbrella/excess policies. It examines the various vehicle exposures faced by farmers, ranchers, and other agribusiness operations and how they can be insured, exploring the coverages available under different standard insurance policies. The most common endorsements will be reviewed. This course then examines in detail workers' compensation and employers liability insurance as they pertain to agribusinesses	Cheryl Koch
		
9:00 a.m. - 12:00 p.m.	<b>Why Everyone You Know Needs a Personal Auto Policy and an Umbrella</b> 3 GEN	
Consulate I	This class will examine the different ways the PAP and the BAP define 'Insured' and explain the endorsements available. We will look at misunderstood liability exclusions and offer solutions where possible for these gaps in coverage. We will have an exhaustive discussion about furnished or available vehicles and take a critical look at potential gaps in coverage, and how a good umbrella should look. Finally, we will compare the physical damage coverage and exclusions on the BAP and PAP.	Rusty Deaton
	<b>Understanding Commercial Property Underwriting and COPE</b> 3 GEN	
Consulate II	Commercial property underwriters use the same information their predecessors used nearly 400 years ago: Construction - Occupancy - Protection – Exposure. These four elements are known as COPE underwriting. Agents will learn how to provide the proper property picture to help their underwriters.	Chris Boggs
	<b>Flood Insurance Risk Rating 2.0</b> 3 GEN	
Media Theatre	This presentation will give a broad overview of various aspects of the NFIP as it relates to Flood Insurance Policies. Attendees will gain a basic working knowledge of NFIP rating, claim coverages, and mitigation techniques. There will also be information on Risk Rating 2.0 and NFIP marketing activities.	Chris Parsons
11:00 a.m. - 1:30 p.m.	Lunch in Exhibitors' Hall	
1:00 p.m. - 5:00 p.m.	<b>AFIS 5: Misc. Farm Insurance Lines</b> 4 GEN	
Consulate II	Learn about various miscellaneous lines of insurance coverage that are important to agribusinesses. The course looks at agricultural pollution risks and insurance. Coverage for environmental liability is extremely limited under both the commercial general liability (CGL) and farm liability coverage forms (FLCF); therefore, environmental impairment liability coverage may have to be obtained through specialty or nonstandard markets where coverage forms vary significantly. The course also examines management liability insurance. Insurance professionals must understand the various insurance policies that together constitute management liability insurance and offer them to agribusiness clients. The course concludes with a discussion of crime exposures and coverages. Every business in the United States is a potential target for criminals. However, agribusinesses are often specifically targeted.	Cheryl Koch
		
1:45 p.m. - 4:45 p.m.	<b>Emerging Homeowners' Issues</b> 3 GEN	
Consulate I	The definition of "Residence Premises" suddenly became such an issue a few years ago that ISO issued a mandatory endorsement and an optional endorsement. Another critical emerging issue is drones, not only for property but liability coverage. ISO has addressed this issue as well with a couple of new endorsements that we will discuss. We will also isolate what the Personal Injury Endorsement does, and more importantly, what it does not do. Every insurance professional needs a solid working knowledge of ordinance or law coverage, even in the homeowner's policy.	Rusty Deaton

## SCHEDULE .....

### WEDNESDAY, JANUARY 29

1:45 p.m. - 4:45 p.m.	<b>Three Key CGL Issues You Can't Afford to Ignore</b> <span>3 GEN</span>	
Consulate II	Insured status is the most crucial issue in all coverage, not just the CGL. In this session, we detail the right way to list insureds in the CGL as well as how to correct adjusters when they improperly apply the exclusion. We end discussing the differences between occurrence and claims made coverage forms. We also look at gaps that are created when and if moved from one coverage trigger to another.	Chris Boggs
	<b>Flood Insurance Risk Rating 2.0</b> <span>3 GEN</span>	
Media Theatre	This presentation will give a broad overview of various aspects of the NFIP as it relates to Flood Insurance Policies. Attendees will gain a basic working knowledge of NFIP rating, claim coverages, and mitigation techniques. There will also be information on Risk Rating 2.0 and NFIP marketing activities.	Chris Parsons
3:00 p.m.	Farmers Alliance Ice Cream Social	
5:00 p.m. - 9:00 p.m.	Hospitality Night/Cornhole Tournament	

### THURSDAY, JANUARY 30

9:00 a.m. - 12:00 p.m.	<b>Vertical Farming</b> <span>3 GEN</span>	
Consulate III	American farmers are expected to supply the world with a source of safe, inexpensive, and abundant food. Yet it's not possible for us to "grow" more farmland. Enter the "vertical farmer." Rather than growing out, we can grow up. Picture a multi-story greenhouse, climate-controlled, free of pests and disease...sort of a farming "clean room" that eliminates the need to apply most chemicals and not subject to the whims of nature. Join this exciting discussion of this emerging technology and how it can positively impact your clients and our world.	Cheryl Koch
	<b>The Things We Rent</b> <span>3 GEN</span>	
Consulate I	It is essential to know how to answer the question we all get, "should I buy the loss damage waiver from the rental company?". We need to have an excellent working knowledge of how the auto policy and the homeowner's policy handles exposures for things like rented segways, go-karts, golf carts, scooters, boats, motorhomes, and motorcycles. We also rent places and things, such as weddings and other party venues, lawn equipment, and tools.	Rusty Deaton
	<b>Employees, Independent Contractors, General Contractors, and Contractual Risk Transfer</b> <span>3 GEN</span>	
Consulate II	1. For whom is the insured responsible? 2. What difference does entity type make in deciding who counts as an employee? 3. How does the work comp policy respond when an employee travels out of state to work? Does he work comp protection follow the employee, or does the state to which the worker travel create coverage problems? 4. Is the injury compensable under workers' compensation? 5. How does or might contractual risk transfer affect workers' compensation coverage? If the answers to these questions are not known, the insured may suffer significant out-of-pocket expenses and even fines.	Chris Boggs



## WHERE TO STAY .....

### DoubleTree Hotel

2098 S Airport Rd  
Wichita, KS 67209  
(316) 945-5272  
KAIA Rate: \$100tx  
Rate expires: 12/26/2019

### Holiday Inn Express

1236 Dugan Rd  
Wichita, KS 67202  
(316) 522-0008  
KAIA Rate: \$134tx  
Rate expires: 12/30/2019

### Hampton Inn

7230 West Harry  
Wichita, KS 67209  
(316) 942-2000  
KAIA Rates: \$132tx/\$152tx  
Rate expires: 1/5/2020

## WHO IS SPEAKING .....



### KENT ANTHONY

Kent 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 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.



### WILL LARSON

Will 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 is a consultant for KAIA on legal and policy issues.



### CHRIS BOGGS

Chris is the executive director of the Independent Insurance Agents and Brokers of America (IIABA or the Big "I") Virtual University. He joined the Big "I" team in November 2016. His current duties involve researching, writing, and teaching property and casualty insurance coverages and concepts to Big "I" members and others in the insurance industry.



### CHRIS PARSONS

Chris has 15 years of experience working with FEMA and the NFIP with both the Write Your Own Program and the NFIP Direct Servicing Agent/Special Direct Facility. He currently serves as the FEMA Region VII Insurance Program Specialist. He has a Master's of Business Administration with undergraduate degrees in Communications and Spanish.



### RUSTY DEATON

Rusty's work experience includes 35 years in several capacities within the insurance industry. Rusty was owner and principal of Deaton Insurance Agency, a personal lines and crop insurance agency. He graduated from Texas A&M University with a BS in Economics and received his CIC designation in 1998. Rusty is a national faculty member for the Society of CIC and an instructor for the Independent Insurance Agents of Texas.



### CASEY ROBERTS

Casey is an insurance veteran, working for over 35-years on the agency side of the business. He instructs as part of a nationwide effort to educate those in the insurance industry on the various topics that apply to agribusiness insurance and exposures.



### CHERYL KOCH

Cheryl is an agency management consultant and educator, and a frequent speaker at various industry meetings and events nationwide. She is currently the owner of Agency Management Resource Group, a training, education and consulting firm located in Roseville, California.

## REGISTERING MADE EASY

1. Return the included registration form via fax or mail to KAIA
- or
2. Visit [www.kaia.com/events](http://www.kaia.com/events) to register online

If you would like to receive your AFIS Designation, you will also need to select the AFIS Conference on the reg. form.

# R&S CONFERENCE REGISTRATION .....

## AGENCY OR COMPANY

Agency/Company \_\_\_\_\_

Contact Person \_\_\_\_\_

Contact's Number \_\_\_\_\_

Contact's Email \_\_\_\_\_

Attendee's Name	R&S Conf. Member \$225	R&S Conf. Guest \$75	One Day Only \$125 ea.	*AFIS Conf. Member \$499	*AFIS Conf. Non-member \$599	AFIS Update \$225	E&O with Conf. \$50	E&O Only \$100	Social Only \$75	Amount
			<input type="checkbox"/> Tues. <input type="checkbox"/> Wed. <input type="checkbox"/> Thurs.							\$
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### \*AFIS CONFERENCE REGISTRATION

An AFIS Conference registration is required if attending all AFIS sessions to complete the designation.

### CONFERENCE HOTEL:

DoubleTree by Hilton  
(316) 945-5272  
Group Block: KAIA

### EARLY BIRD SAVINGS

Subtract \$25 from full conference registration when you register by

**DECEMBER 20**

### HOSPITALITY ROOM RESERVATION

Wed. evening hospitality room \$75 \$ \_\_\_\_\_  
(Overnight room not included.)

### CLASS HANDOUTS

☐ Digital Handouts - Free  
☐ Printed Handouts - \$25 \$ \_\_\_\_\_

### PAYMENT OPTIONS

☐ Check (enclosed) made payable to KAIA

☐ Credit Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_ CVV \_\_\_\_\_ ☐ Visa ☐ MC ☐ Amex

Billing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

► **TOTAL DUE:** \$

**Cancellation/Refund Policy.** 90% of your registration fees may be refunded for cancellations received in writing by Jan. 10, 2020. Half of your registration fees may be refunded for cancellations received in writing by Jan. 17, 2020. Refunds cannot be issued for cancellations received after Jan. 17.

**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 Dec, 20, 2019 and save \$25 off each full registration. Simply deduct \$25 per person when registering by mail or fax.

How to Register:

1. Mail: KAIA, 815 SW Topeka Blvd., Topeka, KS 66612
2. Fax: 785-232-6817
3. Online: [kaia.com/events](http://kaia.com/events)

Register &  
Choose your  
exhibit space at  
[kaia.com/events](http://kaia.com/events)

QUESTIONS? CONTACT KAIA!  
800-229-7048 OR [INFO@KAIA.COM](mailto:INFO@KAIA.COM)