



827 28th Street South
Suite C2
Fargo ND 58103

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Premium Discount Information



These seminars are approved by Utica Mutual for a 5% renewal premium discount. The following table shows the required attendance by the applicable principals, owners, managers, and CSRs. Eligibility for the discount requires:



Staff size	1-3	One principal must attend.
	4-10	One principal and one CSR-type person
	11-20	One principal and two CSR-type persons
	21+	20% of staff

*Staff size includes active owners, managers, and support staff.



2026 E&O Loss Control Seminar

3.0 Hours ND Continuing Education Credit
PLUS! 5% premium discount for Utica Policyholders
See requirement chart on back



This 3-hour course with a curriculum targeted towards insurance agents and agency personnel dealing with the techniques of E&O Loss Prevention and the toll that E&O claims cause both agencies and policyholders. Insurance agencies are comprised of many working parts from selling to servicing to knowledge of the policies they sell. One distinguishing feature of the most successful agencies is how well all these various parts are coordinated to an overall strategic plan. Among one of the most important is E&O prevention. Interestingly, studies show that top flight agencies integrate sound E&O practices into every aspect of their operations, rather than consider E&O merely a "CYA" protection.

Insurance agencies are comprised of many working parts. One distinguishing feature of the most successful agencies is how well all these various parts are coordinated to an overall strategic plan that is focused on the client. Among the most important is knowing the right answer or, more important, FINDING THE RIGHT ANSWER. Equally important is working with the client, both reactively to answer their concerns but also proactively so that the client is protected even when they don't know that they need something. Communicating is key! The session puts the attendees in situations in which they must decide the RIGHT THING TO DO and then practice how to explain it to a non-insurance person, be it a client or a third party. We also cover working productively with carrier staff to get the right thing done for the client. Ms. Bates is a consultant for 15 of the "Best 50" insurance agencies across the country and does E&O training and other education classes for agent associations, carriers and vendors. Virginia Bates has more than 20 years' experience consulting with agencies and managing insurance operations for both a carrier and a large regional agency. Virginia specializes in ways to increase profit, productivity, and growth. Sign up today as seating is limited!

FARGO	Tues., September 29 th	Holiday Inn: 3803 13 th Avenue South
GRAND FORKS	Tues., September 29 th	James Ray Idea Lab: 4200 James Ray Drive
MINOT	Wed., September 30 th	Sleep Inn & Suites: 2400 10 th St W
BISMARCK	Wed., September 30 th	Holiday Inn: 3903 State Street

Classes will run from **8:00 am to 11:00 am** in Fargo & Minot
1:00 pm to 4:00 pm in Grand Forks & Bismarck
Registration/Check-in starts 30 minutes before class.

COST: \$60 for 1st attendee - \$50 each additional same agency
Unexpected Walk-ins – add \$10

Cancellations received with 7 days of class will not be refunded.

To Register: Send the Registration Form below with your payment to:
PIA of North Dakota – 827 28th St S, Ste. C-2 – Fargo, ND 58103
Payment available online at www.piand.com

2026 E&O SEMINAR

Name: _____ NPN#: _____
Agency: _____ Phone: _____
Address: _____
E-mail: _____
LOCATION: _____ AMT ENCLOSED: _____

PLEASE FILL OUT REGISTRATION FOR EACH PARTICIPANT