



# Phyllis Van Wyhe Returns To Ohio with Quality CE in 2010

**Principles That Drive Auto** 9:00 - 12:00 3 Credits

At the heart of all auto policies are fundamental principles; learn the principles and better understand how the auto policy – personal or commercial – will apply at the time of loss. Review the Omnibus Clause found in all auto policies and the reason behind it. Learn the two definitions of Actual Cash Value and when each is used. Explore the principles of non-owned auto and why the coverage is not as broad as agents assume. Discuss the principle of negligent entrustment and why this new exclusion is included. Nearly every account includes auto coverage; an agent should be up-to-date on how that policy works.

**Fifty Ways to Lose a Customer** 1:00 – 4:00 3 Credits

If your retention is an enviable 90%, you are still losing one in ten every year. Some move, some go out of business, but many leave without giving you the real reason they are going elsewhere. Let’s look at the mistakes agents make:

- Ethical mistakes: Things that make them question your character
- Legal mistakes: They won’t sue; they just go away
- Communication mistakes: Leaving the wrong impression

Improve your retention so the new business you write does more than make up for attrition.

**April 19-Salem April 20-Canton April 21-Middlebg Hts April 23-Perrysbg**  
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**Substantiation Frustration** 9:00 - 12:00 3 Credits

**It’s Not Good Service; It’s E&O** 1:00 – 4:00 3 Credits

**Aug 16-Salem Aug 17-Canton Aug 18-Middlebg Hts Aug 20-Perrysbg**  
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**Competing with the Internet** 9:00 – 12:00 3 Credits

**Developing a Client-Focused Approach** 1:00 – 4:00 3 Credits

**Nov 15-Salem Nov 16-Canton Nov 17-Middlebg Hts Nov 19-Perrysbg**  
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**\$59 half day, \$118 full day**

**By Mail:**

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**Questions?**

Call Angela at 800-326-4741

Name: \_\_\_\_\_ Nat Prod #: \_\_\_\_\_

Email: \_\_\_\_\_

Date: \_\_\_\_\_ AM/PM/Both: \_\_\_\_\_

Agency: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Tele: \_\_\_\_\_ Fax: \_\_\_\_\_

Send check or charge to MC \_\_\_\_\_ Visa \_\_\_\_\_

Card No. \_\_\_\_\_ Exp Date: \_\_\_\_\_

Signature: \_\_\_\_\_