



**Insurance
Community
University**

**CERTIFIED AGRICULTURAL
INSURANCE PROFESSIONAL**
**MAKE 2025 THE YEAR YOU BECOME A CERTIFIED
AGRICULTURAL INSURANCE PROFESSIONAL**



Agriculture is the world's largest industry AND one of the most diverse/complex business segments to insure. "Agriculture" is loosely defined as anything that is grown or raised for human consumption or use. Farm and ranch operations range from produce, crop, horticulture, livestock, aquaculture, poultry, equine, animal husbandry, fishery, forestry and logging, biofuels, and MORE. Risks and insurance solutions vary based on industry segment and geography.

The Certified Agricultural Insurance Professional Designation (CAIP) is a twelve-part insurance program focusing exclusively on the exposures, risk transfer mechanisms, and insurance solutions for farms, ranches, and agriculture. The classes are taught via live/interactive webinars by insurance experts in the field. Each course is three hours followed by an exam sent digitally to the participants. The course will highlight the specialty coverages available to the Farm/Ag industry including Property, Liability, Crop, AgOp/AgCGL, Livestock and Farm Animals, Workers Compensation and Farm Labor Contracts, Farm Auto and Mobile Equipment, Agricultural Processing and Sales, and Emerging Farm/Ag Issues.

WHAT IS A "DESIGNATION" IN FARM/AG?

- A certification/designation in Farm/Ag (CAIP) is awarded to individuals who have completed twelve (12) classes provided by ICU and successfully passed the exams after each segment.
- The designation classes teach how to:
 - **Identify** risk exposures for various farm/ag business segments.
 - **Choose** the essential "core" insurance coverages necessary based on exposures and risk.
 - **Understand** the "specialty" coverages available by various insurers.

HOW IS THE DESIGNATION OBTAINED?

- The classes are taught online in a live webinar format.
- You must attend all classes and comply with completing the polling questions administered in class in order to obtain the designation, even if they are not receiving CE for the class.
- You must successfully pass the exams sent to you online for each segment.
- All twelve (12) classes are being taught in 2025 but, you do not have to complete them all in one calendar year. All classes must be completed within a two-year period.
- You do NOT have to take classes in order.
- Once you have completed all twelve classes and passed the exams online, you will receive a Certificate of Completion showing you have attained your CAIP Designation.

WHO SHOULD ATTEND THE CAIP CLASSES?

- All insurance professionals writing farm/ag insurance including:**
- Agency producers
 - Agency support staff
 - Agency claims personnel
 - Insurance company commercial lines underwriters in agriculture
 - Insurance agent/broker customers in agriculture
 - Farm Bureau Staff

DO THE CLASSES QUALIFY FOR CE?

- These classes will qualify for CE in several states.
- Check the website for each course to determine which states qualify.

HOW MUCH DOES THE DESIGNATION COST?

- The CAIP Designation is NOT included as part of the Insurance Community/University membership fee, however members seeking the designation receive a reduced price for the designation classes.
 - Each class costs \$50.00 for university members.
 - Each class costs \$105.00 for non-university members.

IS THERE A RE-CERTIFICATION REQUIREMENT?

- **YES.** There is an annual re-certification requirement for each designation.
- You can re-take any of the classes in the designation to qualify for recertification.
- You can also take any other classes offered by ICU, other than Ethics, to qualify.
- Some designations have specific update classes you can attend, as well.

DESIGNATION EXAM REQUIREMENTS

- In order to earn the designation, participants must attend the designation class LIVE on the scheduled date AND meet all the qualifications during the class including attending the entire class, completing all the polling questions, and pass the exam within 48 hours following the class.
- Exams are sent out to participants immediately following the class.
- Participants have 48 hours to take the exam and submit. There will be two attempts allowed. If the participants have failed the exam twice OR did not complete within the exam window, please contact designations@insurancecommunitycenter.com for consideration.



2025 COURSE SCHEDULE

All Classes are 3 Hours Taught from 9:00 AM to 12:00 PM Pacific Time

1/22

CAIP #1: Overview of the Farm and Agricultural Insurance Exposures and Solutions

Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC

President: Laurus Insurance Consulting

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CAIP #2: Overview of the Farm Property Exposures and Solutions AND Review of the Farm Property Insurance Form

Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC

President: Laurus Insurance Consulting

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CAIP #3: Farm Property Endorsements and Ancillary Coverages

Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC

President: Laurus Insurance Consulting

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CAIP #4: Crop Insurance

Teacher: Domenic Fino

CEO: Golden Pacific Crop Insurance Services, Inc.

5/7

CAIP #5: Overview of the Farm Liability Exposures and Solutions AND Review of the Farm Liability Insurance Form and Endorsements

Teacher: Sam Bennett, CIC, CPRM, AFIS, TRIP, CRIS, CPIA

Principal: Harrison Agency, Inc.

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CAIP #6: Farm Liability Ancillary Coverages

Teacher: Sam Bennett, CIC, CPRM, AFIS, TRIP, CRIS, CPIA

Principal: Harrison Agency, Inc.

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CAIP #7: Farm Auto and Mobile Equipment

Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC

President: Laurus Insurance Consulting

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CAIP #8: Livestock and Farm Animal Insurance

Teacher: John Stoesser

Director: Ideal Agriculture and Marine

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CAIP #9: Agricultural Processing and Sales

Teacher: Sam Bennett, CIC, CPRM, AFIS, TRIP, CRIS, CPIA

Principal: Harrison Agency, Inc.

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CAIP #10: Agricultural Output Policy (AgOP) and Agricultural Commercial General Liability (AgCGL)

Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC

President: Laurus Insurance Consulting

11/18

CAIP #11: Farm Workers Compensation and Independent Contractors

Teacher: Christine Sensenig

Partner: of Sensenig LA Firm, P. A.

12/10

CAIP #12: Miscellaneous Farm Coverages/Issues and Emerging Agricultural Issues

Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC

President: Laurus Insurance Consulting

7/30

UPDATE: Risk Management for the Farm-Ag Risk

Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC

President: Laurus Insurance Consulting



2025 COURSE SCHEDULE

All Classes are 3 Hours Taught from 9:00 AM to 12:00 PM Pacific Time

1 / 22

CAIP #1: Overview of the Farm and Agricultural Insurance Exposures and Solutions

Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC

President: Laurus Insurance Consulting

CAIP #1 provides an overview of the farm and agricultural industry insurance exposures and solutions. This course will provide background for the additional eleven designation classes which will discuss in detail the important agricultural insurance coverages that we need to consider.

The topics included in CAIP #1 include:

- Basic fundamentals of Risk Management and the Agricultural Risk including Production Risk, Price and Market Risk and Legal Risk
- Review of the Farm Application highlighting the questions that must be asked of our farm risks and the importance of completing the application correctly.
- Overview of Insurance Forms and programs applicable to farming, ranching and the agricultural risk highlighting differences and applicability.
- Overview of Insurance Coverages. All coverages discussed in detail in specific designation classes:
 - Farm Property Coverages, Endorsements, and Ancillary coverages
 - Crop
 - Farm Liability Coverages, Endorsements, and Ancillary coverages
 - Farm Auto and Mobile Equipment
 - Agricultural Industry focusing on processing, warehousing, transporting, and selling
 - AgOP and AgCGL
 - Farm Workers' Compensation, and Independent Contractor Issues
 - Animals
 - Miscellaneous Exposures, Coverages, AND emerging issues

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CAIP #2: Overview of the Farm Property Exposures and Solutions AND Review of the Farm Property Insurance Form

Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC

President: Laurus Insurance Consulting

CAIP #2 will discuss the property risks and solutions for the farm operation. Endorsements and Ancillary coverages written under separate cover will be discussed in CAIP #3

The topics included in CAIP #2 include:

- Overview of the Farm Property Exposures and Solutions
 - In reviewing farm property exposures and insurance, both the ISO and AAIS forms will be reviewed as well as a discussion on specialty insurance company farm property forms that may be more expansive or restrictive
- Review of the Farm Property ACORD Applications
- Review of the Farm Property Declarations Form
- An in-depth review of ISO Farm Property Forms including FP 0013, FP 0014, FP 0030, FP 0090, FP 0060

CAIP #3: Farm Property Endorsements and Ancillary Coverages**Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC**

President: Laurus Insurance Consulting

CAIP #3 will discuss farm property endorsements and ancillary coverages. The farm property forms have exclusions and limitations on certain important farm coverages that must be resolved by endorsements to the farm property program or by separate coverage. Endorsements are utilized to expand coverage, restrict coverage, clarify coverage, and comply with state specific requirements.

- Identify the exclusions/limitations in the Farm Property Forms and the available endorsements to expand the coverage
- In addition, the course will review other coverages available to compliment the Farm Insurance program under separate cover
- Some of the ancillary coverages discussed include:
 - Disruption of Farming Operations
 - Equipment Breakdown
 - Spoilage/Contamination
 - Crime

CAIP #4: Crop Insurance**Teacher: Domenic Fino**

CEO: Golden Pacific Crop Insurance Services, Inc.

CAIP #4 will discuss the importance of Crop Insurance for the farm operations.

- Overview of Crop Policy
- Background on Crop Insurance
- Types of Crop Insurance products
- Exclusions and limitations in the farm insurance policies that give rise to the importance of purchasing crop insurance for the farm risk
- Examination of the traditional production products vs. newer revenue products to respond to high dollar grain and organic crops
- Important Dates as relates Crop Insurance
- New Products on the Horizon -Subsidies, What's Next?

CAIP #5: Overview of the Farm Liability Exposures and Solutions AND Review of the Farm Liability Insurance Form and Endorsements**Teacher: Sam Bennett, CIC, CPRM, AFIS, TRIP, CRIS, CPIA**

Principal: Harrison Agency, Inc.

CAIP #5 will discuss the liability risks and insurance solutions for the farm operation.

- There will be a discussion on the coverage differences between Farm vs Non-Farm Liability Forms specifically focusing on the CGL and Farm Liability forms
- In reviewing farm liability exposures and insurance, both the ISO and AAIS forms will be reviewed as well as a discussion on specialty insurance company farm liability forms that may be more expansive or restrictive
- Review of the Farm Liability Declarations Page
- This course will do an in-depth review of Farm Liability Forms. ISO forms included in this class include FL 0020; FL 0411; FL 0412; FL 0437. In addition, forms to be attached to the CGL will be discussed including FL 0411; FL 0412 and FL 037.
- Farm liability endorsement will be discussed as possible solutions to exclusions and limitations in the policy form.

6/17

CAIP #6: Farm Liability Ancillary Coverages

Teacher: Sam Bennett, CIC, CPRM, AFIS, TRIP, CRIS, CPIA

Principal: Harrison Agency, Inc.

CAIP #6 will discuss ancillary liability coverages written under separate cover. Liability forms have numerous exclusions that are not remedied by simple endorsements to the farm liability form. This course will identify the exclusions/limitations in the Farm Liability Forms and the separate policies available.

Some of the ancillary coverages include:

- Pollution (Including Herbicide/Pesticide Coverage; Chemical Drift)
- Product Recall/Withdrawal/Contamination as relates the farming operation (FMSA)
- Executive Risk as they relate to Farm/Agriculture
- Cyber Liability as it relates to Farm/Agriculture
- Umbrella/Excess

7/22

CAIP #7: Farm Auto and Mobile Equipment

Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC

President: Laurus Insurance Consulting

CAIP #7 will focus on Farm Auto, Miscellaneous Farm Vehicles and Mobile Equipment.

The course will discuss:

- The exclusions and limitations in the Farm Liability Form that give rise to the need for separate auto/vehicle coverage and Inland Marine coverage for mobile equipment
- Regulations and laws that apply to Farm Auto/BAP
- The distinction and coverage options for Farm Equipment (mobile equipment)
- Personal Auto Considerations and the farm risk
- Farm Auto/BAP Coverage Review

8/19

CAIP #8: Livestock and Farm Animal Insurance

Teacher: John Stoesser

Director: Ideal Agriculture and Marine

CAIP #8 will discuss the insurance exposures and solutions relating to “animals”. Farms, ranchers, and other businesses that raise or house livestock may lose money if the animals are injured or die due to accidents or disease. The Farm Property and Farm Liability policy have very limited coverage for “live-stock” and other animals. Livestock insurance (often referred to as mortality coverage) is important to protect against the loss of valuable animals and is typically used to cover domesticated animals such as cattle, sheep, pigs, and horses. However, it may also be used to insure more exotic creatures like bison, llamas, and alpacas.

- Review of the exposures to loss of livestock and animals from both a property AND liability perspective including accidents, natural disasters, weather events that affect livestock, crimes, perils of transportation
- Review of the Farm Property and Farm Liability Form for animal coverages, limitations, exclusions and endorsements to FP and FL
- Insurance solutions for loss to “animals” include:
 - Property and Animal Mortality
 - Liability
 - Loss of Income
- Discussion of insurance approaches and coverages by segments including:
 - Livestock/Dairy Farms
 - Equine
 - Poultry
 - Misc. Animals

9/23

CAIP #9: Agricultural Processing and Sales

Teacher: Sam Bennett, CIC, CPRM, AFIS, TRIP, CRIS, CPIA

Principal: Harrison Agency, Inc.

CAIP #9 discusses the “business” of processing and selling the products once the growing and harvesting are over. This is when the farmer is finally going to reap the benefits of their year of labor. “Agricultural Processing” is defined as the transforming, packaging, sorting, or grading of livestock or livestock products, agricultural commodities, plants or plant products, into goods that are used for intermediate or final consumption, including goods for nonfood use”. Numerous interconnected activities and relationships with providers of services are involved in the process. The course will discuss exposures and insurance solutions.

Some of the topics discussed will include:

- Discussion of “transformation process” with a focus on the dependencies and contribution of sub-contracted work
- Review of risk transfer by contract and supply chain management
- Processing of the goods
- Product Recall/Withdrawal
- Product Contamination
- Transportation
- Warehousing
- Sales

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**CAIP #10 Agricultural Output Policy (AgOP)
and Agricultural Commercial General Liability (AgCGL)**

Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC

President: Laurus Insurance Consulting

CAIP #10 will discuss the AAIS AgOP and AgCGL. These programs are designed to meet the property and liability needs of suppliers, cultivators, and processors of agriculture. The AgOP is a very robust program that combines property and inland marine coverage in a single form. The class will also discuss the AAIS Agricultural General Liability Program (AgCGL) which is a program that can be either a monoline program or packaged with Farm and Ag Property coverages.

The course will highlight:

- Background on AgOP and eligibility
- Review of the AgOP Coverage Forms and Endorsements with a discussion of the AgOP form compared to a Farm Property Form
- Background on AgCGL and eligibility
- Review of the AgCGL Coverage Forms and Endorsements with a discussion of the AgCGL form compared to a Farm Liability Form

CAIP #11: Farm Workers Compensation and Independent Contractors**Teacher: Christine Sensenig**

Partner: of Sensenig LA Firm, P. A.

CAIP #11 will discuss the workers compensation issues and solutions as relates to farming and agriculture. Agriculture is one of the nation's most hazardous industries yet about half of all states allow agricultural employers to provide little or no workers' compensation coverage for farmworkers. The agricultural and farming sector is the second largest in the U. S. in terms of the number of workers' compensation claims received annually. Typical claims involve vehicle hazards, heat, falls and equipment injuries. Other hazards in the agricultural industry include chemicals and pesticides and respiratory distress resulting from contaminated air caused by animal confinement.

This topic is very complex and will discuss the following issues:

- Farm Labor Contracts
- Labor Laws affecting agricultural employers including
 - Agricultural Workers Protection Act (AWPA)
 - The Migrant and Seasonal Protection Act (MSPA)
 - Fair Labor Standards Act (FLSA)
 - Immigration Reform and Control Act (IRCA and IIRAIRA)
 - Occupational Safety and Health Act (OSHA)
- Unique Risks relating to farm/ag workers including
 - Housing
 - Transportation
 - Seasonal Workers/Day Workers/ Migrant Workers/ Illegal Workers
- Review of the Workers Compensation Coverages emphasizing the Farm/Ag specific coverages and endorsements

CAIP #12: Emerging Farm and Agricultural Issues**Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC**

President: Laurus Insurance Consulting

CAIP #12 will provide insights emerging farm/agricultural exposures and insurance solutions. Agriculture is a very dynamic industry and constantly evolving. This course will discuss the emerging issues and new insurance solutions. .

Some of the coverages that will be discussed include:

- Agri Tourism
- Bio Terrorism
- Cannabis: Marijuana and Hemp
- Controlled Environment Agriculture
- Emerging "green" issues
- Foreign Risk
- Intellectual Property
- Organic
- Parametric—a new and interesting product
- Reputational Risk
- Technology—autonomous and robotics
- Unmanned Aircraft Systems (UAS)

UPDATE: Risk Management for the Farm-Ag Risk**Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC**

President: Laurus Insurance Consulting

This course is an update for the Certified Agricultural Insurance Professional (CAIP) designation. "Risk" has always been a major concern for Agriculture, but farming in America has changed dramatically over the past decade creating new vulnerabilities for "risk". Farmers and ranchers are learning that it is a new world with new rules, regulations, stakes and, most of all, "new risks. 'For the farmer, tools that have good prospects for reducing income uncertainty or increasing expected income are essential components of the risk management process.'" Some of the more emerging issues affecting producer's "risks" include: the changing government role, farm legislation and crop insurance reform. This course will discuss the basics of "risk", "risk management" and emerging issues.