



**Insurance
Community
University**

**COMMERCIAL LINES
INSURANCE CERTIFICATION**
**MAKE 2025 THE YEAR YOU BECOME "CERTIFIED"
IN COMMERCIAL INSURANCE.....SIGN UP NOW**



In January of 2017, the Insurance Community/University introduced their NEW Commercial Lines Insurance Certification (CLIC). The CLIC Certification is a cutting-edge approach to insurance education delivered through live, interactive webinars taught by TRUE experts in the field.

The CLIC Certification consists of twelve (3) hour classes taught monthly starting in January. Ten of the classes will focus on specific business sectors providing specialized training in each of the industries. Providing insurance is NOT ENOUGH...we have to understand our commercial insureds/prospects business operation, identify their business exposures, transfer "risk" to insurance where appropriate and understand the specialty business segment forms provided by our insurance carriers.

WHAT IS A "DESIGNATION" IN COMMERCIAL LINES?

- A Certification in Commercial Lines (CLIC) is awarded to individuals who have successfully completed twelve (12) courses provided by ICU.
- The Designation course teaches how to:
 - **Identify** risk exposures for various business segments
 - **Choose** the essential "core" insurance coverages necessary
 - **Understand** the "specialty" coverages available by insurers
 - **Utilize** a checklist to verify the placement is correct

HOW IS THE DESIGNATION OBTAINED?

- The courses are taught online in a live webinar format.
- You must attend the full class and comply with completing the polling questions in order to obtain the certification even if you are NOT receiving CE for the class.
- There is a 10-question multiple choice test administered on-line after each class.
- All twelve (12) courses are being taught in 2025. You do not have to complete all courses during 2025.
- You do NOT have to take classes in order. You can start the certification training at any time.
- You must complete all classes within a 2 year period from starting the program of completion.
- Once you have completed all twelve classes and passed the exams, you will receive your CLIC Designation.

WHO SHOULD ATTEND THE CLIC CLASSES?

This is an Advanced series on commercial lines insurance

- Agency producers
- Agency support staff
- Insurance company commercial lines underwriters
- Insurance agent/broker customers in various business segments

DO THE CLASSES QUALIFY FOR CE?

- The classes qualify for CE in several states.
- All classes qualify for CE in California and Washington.
- The online calendar will indicate which states have approval.

HOW DO YOU SIGN UP?

- You will sign up for each of the classes at www.insurancecommunityuniversity.com
- When you sign up, you must check the box that you want to obtain the CLIC Certification.

HOW MUCH DOES THE DESIGNATION COST?

- The CLIC is NOT included as part of the Insurance Community University package pricing.
- 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

1/15

CLIC #1: Overview of Commercial Property Exposures and Insurance Solutions

Teacher: Laurie Zangwill-Infantino, CCIP, CLIC, WCIP, PLIC, CAIP, CIC, AFIS, CISR, CISC, ACSR, CRIS

President: Insurance Community/University, President: Insight Insurance Consulting

2/11

CLIC #2: Overview of Commercial Liability Exposures and Insurance Solutions

Teacher: Allen Messer, CIC, CPCU

President: Insurance Concepts and Services

3/5

CLIC #3: Non-Profit Business Segment Exposures and Insurance Solutions

Teacher: Paul W. Burkett, JD, CRM, CIC, CPCU, ARM, ALCM, WCIP, CLIC

President: Snoaspen Insurance Group, Inc.

4/9

CLIC #4: Technology Industry Insurance Exposures and Solutions

Teacher: Paul W. Burkett, JD, CRM, CIC, CPCU, ARM, ALCM, WCIP, CLIC

President: Snoaspen Insurance Group, Inc.

5/13

CLIC #5: Manufacturing Business Segment Exposures and Insurance Solutions

Teacher: Marjorie Segale, CSRM, RPLU, CIC, AFIS, CLIC, PLIC, WCIP, CCIP CISC, CRIS, ACSR, CISR

Vice President: Insurance Community/University, **President:** Segale Consulting

6/10

CLIC #6: Retail/Wholesale Business Segment Exposures and Insurance Solutions

Teacher: Laurie Zangwill-Infantino, CCIP, CLIC, WCIP, PLIC, CAIP, CIC, AFIS, CISR, CISC, ACSR, CRIS

President: Insurance Community/University, **President:** Insight Insurance Consulting

7/15

CLIC #7: Auto/Garage Business Exposures and Insurance Solutions

Teacher: Paul W. Burkett, JD, CRM, CIC, CPCU, ARM, ALCM, WCIP, CLIC

President: Snoaspen Insurance Group, Inc.

8/12

CLIC #8: Property Management Business Segment Exposures and Insurance Solutions

Teacher: Marjorie Segale, CSRM, RPLU, CIC, AFIS, CLIC, PLIC, WCIP, CCIP CISC, CRIS, ACSR, CISR

Vice President: Insurance Community/University, **President:** Segale Consulting

9/16

CLIC #9: Food Industry and Restaurants Insurance Exposures and Insurance Solutions

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

President: Laurus Insurance Consulting

10/6

CLIC #10: Hospitality Industry Insurance Exposures and Solutions

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

President: Laurus Insurance Consulting

11/12

CLIC #11: Healthcare Industry Insurance Exposures and Insurance Solutions

Teacher: Paul W. Burkett, JD, CRM, CIC, CPCU, ARM, ALCM, WCIP, CLIC

President: Snoaspen Insurance Group, Inc.

12/2

CLIC #12: Educational Institutions Insurance Exposures and Insurance Solutions

Teacher: Paul W. Burkett, JD, CRM, CIC, CPCU, ARM, ALCM, WCIP, CLIC

President: Snoaspen Insurance Group, Inc.



2025 COURSE SCHEDULE

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

1/15

CLIC #1: Overview of Commercial Property Exposures and Insurance Solutions

Teacher: Laurie Zangwill-Infantino, CCIP, CLIC, WCIP, PLIC, CAIP, CIC, AFIS, CISR, CISC, ACSR, CRIS

President: Insurance Community/University, President: Insight Insurance Consulting

This is the first in the designation classes for the Commercial Lines Insurance Certification (CLIC). This course will focus on the commercial property issues and insurance solutions that are important for ALL business segments. This course provides essential background for all the industry specific courses that are part of the series. The class will utilize a chart designed to break down all the coverages and solutions and a Commercial Property Checklist.

This designation segment will discuss:

- Background on Commercial Property
- Basics of identifying property exposures for purposes of assigning coverages
- Commercial Property Coverages/Causes of Loss
- Using the checklist

2/11

CLIC #2: Overview of Commercial Liability Exposures and Insurance Solutions

Teacher: Allen Messer, CIC, CPCU

President: Insurance Concepts and Services

This is the second in the designation classes for the Commercial Lines Insurance Designation (CLIC). This course will focus on the commercial liability issues and insurance solutions that are important for ALL business segments. This course provides essential background for all the industry specific courses that are part of the series.

This designation segment will discuss:

- Background on Commercial Liability exposures
- Basics of identifying liability exposures for purposes of assigning coverages
- General Liability coverages, exclusions and solutions
- Using the checklist

3/15

CLIC #3: Non-Profit Business Segment Exposures and Insurance Solutions

Teacher: Paul W. Burkett, JD, CRM, CIC, CPCU, ARM, ALCM, WCIP, CLIC

President: Snoaspen Insurance Group, Inc.

This is the third in the designation classes for the Commercial Lines Insurance Certification (CLIC). The CLIC designation classes will be taught utilizing case studies. Each class will have a specialized check list specifically for that class of business which will be utilized in the seminars and will also serve as a guideline for writing the insurance on these classes of business. This course will focus on the Non-Profit Business Segment.

The topics this class will cover include:

- Background on Non-Profits
- Underwriting Non-Profit Risk and Risk Management
- Examples of Claims (Case Studies)
- Insurance Solutions
 - Basic Coverages
 - Specialty Coverages

4/9**CLIC #4: Technology Industry Insurance Exposures and Solutions****Teacher: Paul W. Burkett**, JD, CRM, CIC, CPCU, ARM, ALCM, WCIP, CLIC

President: Snoaspen Insurance Group, Inc.

This is the fourth in the designation classes for the Commercial Lines Insurance Certification (CLIC). The CLIC designation classes will be taught utilizing case studies. Each class will have a specialized check list specifically for that class of business which will be utilized in the seminars and will also serve as a guideline for writing the insurance on these classes of business. This course will focus on the Technology Industry.

This designation segment will discuss:

- Background on Technology Risks
- Underwriting Technology Risk and Risk Management
- Examples of Claims (Case Studies)
- Insurance Solution
 - Basic Coverages
 - Specialty Coverages

5/13**CLIC #5: Manufacturing Business Segment Exposures and Insurance Solutions****Teacher: Marjorie Segale**, CSR, RPLU, CIC, AFIS, CLIC, PLIC, WCIP, CCIP CISC, CRIS, ACSR, CISR

Vice President: Insurance Community/University, President: Segale Consulting

This is the fifth in the designation classes for the Commercial Lines Insurance Certification (CLIC). Part #5 will focus on the Manufacturing Industry. The classes will be taught utilizing case studies. Each class will have a specialized check list specifically for that class of business which will be utilized in the seminars and will also serve as a guideline for writing the insurance on these classes of business.

The topics this class will cover include:

- Background on Manufacturing Risks
- Risk Management Approaches to Review the Operation and Operational Relationships
- Insurance Solutions
 - Basic Coverages
 - Specialty Coverages
- Specialty considerations for Business Income and Business Income Limit Setting

6/10**CLIC #6: Retail/Wholesale Business Segment Exposures and Insurance Solutions****Teacher: Laurie Zangwill-Infantino**, CCIP, CLIC, WCIP, PLIC, CAIP, CIC, AFIS, CISR, CISC, ACSR, CRIS

President: Insurance Community/University, President: Insight Insurance Consulting

This is the sixth in the designation classes for the Commercial Lines Insurance Certification (CLIC). Part #6 will focus on the Retail/Wholesale Industry. The classes will be taught utilizing case studies. Each class will have a specialized check list specifically for that class of business which will be utilized in the seminars and will also serve as a guideline for writing the insurance on these classes of business.

The topics this class will cover include:

- Background on Retail/Wholesale Risks
- Risk Management Approaches to Review the Operation and Operational Relationships
- Insurance Solution
 - Basic Exposures/Coverages Retail
- Tenants improvements and betterments; Stock valuation; Customers Goods on Premises; Business income; Installation concerns Transportation; Crime
 - Basic Exposures/Coverages Wholesale
- Types of goods being distributed; Territory of distribution; Any direct importing; Any re-packaging; Any manufacturing or assembly; Any installation; Any retail outlets; Knowledge and control of the goods being wholesaled; Transportation
 - Specialty Coverages

7/15**CLIC #7: Auto/Garage Business Exposures and Insurance Solutions****Teacher: Paul W. Burkett**, JD, CRM, CIC, CPCU, ARM, ALCM, WCIP, CLIC

President: Snoaspen Insurance Group, Inc.

This is the seventh in the designation classes for the Commercial Lines Insurance Certification (CLIC). The CLIC designation classes will be taught utilizing case studies. Each class will have a specialized check list specifically for that class of business which will be utilized in the seminars and will also serve as a guideline for writing the insurance on these classes of business. Part #7 will focus on the Auto/Garage Industry.

The topics this class will cover include:

- Background on Auto/Garage Industry and categories of risk
- Risk Management Approaches to Review the Operation and Operational Relationships
- Insurance Solutions
 - Basic Exposures/Coverages Automotive Industry
 - Basic Exposures/Coverage Business Auto (BAP)
 - Basic Exposures Garage
 - Specialty Coverages

8/12**CLIC #8: Property Management Business Segment Exposures and Insurance Solutions****Teacher: Marjorie Segale**, CSRM, RPLU, CIC, AFIS, CLIC, PLIC, WCIP, CCIP CISC, CRIS, ACSR, CISR

Vice President: Insurance Community/University, President: Segale Consulting

This is the eighth in the designation classes for the Commercial Lines Insurance Certification (CLIC). Part #8 will focus on the Property Management Segment. The classes will be taught utilizing case studies. Each class will have a specialized check list specifically for that class of business which will be utilized in the seminars and will also serve as a guideline for writing the insurance on these classes of business.

The topics this class will cover include:

- Background on Property Management Companies Exposures and Assumption of Risk
 - Understanding a management agreement
 - Insurance requirements of the agreement
- Risk Management Approaches to Review the Operation and Operational Relationships
 - Contractual Obligations to the owner and tenant
- Insurance Solutions
 - Basic Exposures and Insurance Coverages
 - Specialty Coverages
- Professional Liability
- Executive Risk
- Property Transfers and Insurance

9/16**CLIC #9: Food Industry and Restaurants Insurance Exposures and Insurance Solutions****Teacher: Casey Roberts**, PLIC, CLIC, AFIS ACSR, CIC

President: Laurus Insurance Consulting

This is the ninth in the designation classes for the Commercial Lines Insurance Certification (CLIC). Part #9 will focus on the Food Industry. The classes will be taught utilizing case studies. Each class will have a specialized check list specifically for that class of business which will be utilized in the seminars and will also serve as a guideline for writing the insurance on these classes of business.

The topics this class will cover include:

- Background on food industry
 - SIC codes pertaining to risk
 - New Exposures for the food industry including food delivery, food trucks
 - Exposures for “manufacturers” discussed in CLIC 5
- Risk Management Concerns and Approaches
 - Supply Chain Risk RM
 - Equipment RM
 - Recall RM
 - Spoilage and Contamination RM
- Insurance Solutions “food industry/food service”
 - Basic Exposures and Insurance Solutions
 - Specialty Considerations and Coverages

CLIC #10: Hospitality Industry Insurance Exposures and Solutions**Teacher: Casey Roberts, PLIC, CLIC, AFIS ACSR, CIC**

President: Laurus Insurance Consulting

This is the tenth in the designation classes for the Commercial Lines Insurance Certification (CLIC). Part #10 will focus on the Hospitality Industry which includes restaurants. The CLIC designation classes will be taught utilizing case studies. Each class will have a specialized check list specifically for that class of business which will be utilized in the seminars and will also serve as a guideline for writing the insurance on these classes of business.

The topics this class will cover include:

- Background on the Hospitality/Restaurant Industry
 - There are three general categories of the Hospitality Industry:
 - Food and Beverage
 - Transportation
 - Accommodations
- Risk Management and the Hospitality/Restaurant Industry
 - CRM Hotel Management
 - Federal mandates, inspections, licenses, liabilities, regulations, frivolous lawsuits
- New Challenges for both industries
- Insurance Solutions
 - Basic Coverages
 - Specialty Coverages
- Crime
- Professional Liability
- Premises Liability
- Cyber Liability and Data Breach
- Innkeepers Legal Liability
- Bed Bug Liability

CLIC #11: Healthcare Industry Insurance Exposures and Insurance Solutions**Teacher: Paul W. Burkett, JD, CRM, CIC, CPCU, ARM, ALCM, WCIP, CLIC**

President: Snoaspen Insurance Group, Inc.

This is the eleventh in the designation classes for the Commercial Lines Insurance Certification (CLIC). Part #11 will focus on the Healthcare Industry Insurance Exposures and Solutions. The CLIC designation classes will be taught utilizing case studies. Each class will have a specialized check list specifically for that class of business which will be utilized in the seminars and will also serve as a guideline for writing the insurance on these classes of business.

The topics this class will cover include:

- Defining Terms...Background on the Healthcare Industry Risk Management
- Risk Management Concerns and Approaches
- Insurance Solutions
 - Healthcare Traditional Risks and Solutions
 - Healthcare Emerging Risks and Solutions
 - Healthcare Specialty Coverages

CLIC #12: Educational Institutions Insurance Exposures and Insurance Solutions**Teacher: Paul W. Burkett, JD, CRM, CIC, CPCU, ARM, ALCM, WCIP, CLIC**

President: Snoaspen Insurance Group, Inc.

This is the eleventh in the designation classes for the Commercial Lines Insurance Certification (CLIC). Part #12 will focus on the Educational Institutions Insurance Exposures and Solutions.

The CLIC designation classes will be taught utilizing case studies. Each class will have a specialized check list specifically for that class of business which will be utilized in the seminars and will also serve as a guideline for writing the insurance on these classes of business.

The topics this class will cover include:

The topics this class will cover include:

- Background on the Education industry
 - Definition of “education industry”
 - Categories of educational institutions
- Risk Management concerns and approaches
 - Methods of managing school activities to minimize losses and liability
 - Top 10 risks for schools
 - Steps to managing risk
- Insurance Solutions
 - Basic Exposures and Insurance Coverages
 - Emerging Issues
 - Specialty Coverages