



**Insurance
Community
University**

**WORKERS' COMPENSATION
INSURANCE PROFESSIONAL**
**MAKE 2025 THE YEAR YOU BECOME "CERTIFIED"
IN WORKERS' COMPENSATION.....SIGN UP NOW**



In 2019, Insurance Community/University introduced the NEW Workers' Compensation Insurance Professional Designation (WCIP) The WCIP program is a cutting-edge approach to insurance education delivered through LIVE, interactive webinars taught by experts in the field of Workers' Compensation.

The WCIP Designation consists of twelve (2) hour classes taught monthly. Classes must be taken LIVE to qualify for the designation. The designation is unique in that it will discuss all aspects of workers' compensation including: Broad Overview, Coverage and Benefits, Applications/Policy Form/Endorsements, Foreign/Federal/Marine, Calculating Premium/Audits, Experience Modification, Alternative Risk Financing/Solutions, Workers Compensation Fraud, Risk Management, Claims Handling, Medicare Set Asides and Workers' Compensation and Workers' Compensation Exposures and Solutions by Business Segment.

WHAT IS A "DESIGNATION" IN WORKERS' COMPENSATION?

- A Designation in Workers' Compensation (WCIP) is awarded to individuals who have completed twelve (12) courses provided by ICU and successfully completed the exams after each segment. 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

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 online 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.
- Once you have completed all twelve classes and passed the exams, you will receive a certificate showing you have attained your WCIP Designation.

WHO SHOULD ATTEND THE WCIP CLASSES?

- Workers' Compensation is a mandatory coverage in most states and for most types of businesses.
- Workers' Compensation is also required in some cases for personal lines accounts.
- All individuals providing commercial lines insurance should attend these classes.

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 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 WCIP Designation.

HOW MUCH DOES THE DESIGNATION COST?

- The WCIP is NOT included as part of the Insurance Community University package pricing.
- Each class costs \$50.00 for university members.
- Each class costs \$85.00 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 2 Hours Taught from 9:00 AM to 11:00 AM Pacific Time

1/28	WCIP #1: Workers' Compensation Overview Teacher: Casey Roberts, PLIC, CLIC, AFIS, CIC, ACSR Principal of Laurus Insurance Consulting
2/19	WCIP #2: Workers' Compensation Coverage Overview and Benefits Teacher: Marjorie Segale, CSRM, RPLU, CIC, AFIS, CLIC, PLIC, WCIP, CCIP CISC, CRIS, ACSR, CISR Vice President: Insurance Community/University, President: Segale Consulting
3/19	WCIP #3: Workers' Compensation Review of: Applications; Policy Form and Endorsements Teacher: Marjorie Segale, CSRM, RPLU, CIC, AFIS, CLIC, PLIC, WCIP, CCIP CISC, CRIS, ACSR, CISR Vice President: Insurance Community/University, President: Segale Consulting
4/15	WCIP #4: Miscellaneous Workers' Compensation Coverages: Foreign, Federal and Marine Teacher: Paul W. Burkett, JD, CRM, CIC, CPCU, ARM, ALCM, WCIP, CLIC President: Snoaspen Insurance Group, Inc.
5/20	WCIP #5: Workers' Compensation Calculating Premium and Final Audit Teacher: Marjorie Segale, CSRM, RPLU, CIC, AFIS, CLIC, PLIC, WCIP, CCIP CISC, CRIS, ACSR, CISR Vice President: Insurance Community/University, President: Segale Consulting
6/18	WCIP #6: Workers' Compensation Experience Modifications Teacher: Diana Henderson, ARM, CPDM, WCIP, WCCP, WCA, CPF President: The Henderson Group
7/29	WCIP #7: Workers' Compensation Alternative Risk Solutions Teacher: Paul W. Burkett, JD, CRM, CIC, CPCU, ARM, ALCM, WCIP, CLIC President: Snoaspen Insurance Group, Inc.
8/6	WCIP #8: Workers' Compensation Fraud Teacher: Diana Henderson, ARM, CPDM, WCIP, WCCP, WCA, CPF President: The Henderson Group
9/10	WCIP #9: Workers' Compensation Risk Management (Be Proactive Rather Than Reactive) Teacher: Diana Henderson, ARM, CPDM, WCIP, WCCP, WCA, CPF President: The Henderson Group
10/1	WCIP #10: Workers' Compensation Claims Handling Teacher: Diana Henderson, ARM, CPDM, WCIP, WCCP, WCA, CPF President: The Henderson Group
11/19	WCIP #11: Medicare Set-Asides and Workers' Compensation Teacher: Diana Henderson, ARM, CPDM, WCIP, WCCP, WCA, CPF President: The Henderson Group
12/16	WCIP #12: Workers' Compensation Exposures and Solutions by Business Segment Teacher: Paul W. Burkett, JD, CRM, CIC, CPCU, ARM, ALCM, WCIP, CLIC President: Snoaspen Insurance Group, Inc.
9/10	WCIP Update: Emerging Issues in Workers Compensation Teacher: Diana Henderson, ARM, CPDM, WCIP, WCCP, WCA, CPF President: The Henderson Group
11/18	WCIP Update: CAIP #11 Farm Workers Compensation and Independent Contractors Teacher: Christine Sensenig Partner: of Sensenig LA Firm, P. A.



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1/28

WCIP #1: Workers' Compensation Overview

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

Principal of Laurus Insurance Consulting

This is the first part of the Workers' Compensation Insurance Professional (WCIP) Designation. The class provides a background of Workers' Compensation and Laws.

The topics discussed will include:

1. Importance and Evolution of Workers' Compensation laws and insurance in the U.S.
2. Workers' Compensation Laws and State Differences
3. Ways to Purchase Workers' Compensation Insurance
4. Eligibility for WC Benefits/Employee and Employer Definitions
5. Locations and Benefits: Work Sites, Hire, Residency

2/19

WCIP #2: Workers' Compensation Coverage Overview and Benefits

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 second part of the Workers' Compensation Insurance Professional (WCIP) Designation. The class discusses the coverages and benefits provided by a Workers' Compensation Policy.

The topics discussed will include:

1. Overview of Coverage: Employers Risk and Cost
2. Workers' Compensation Coverages
3. Workers' Compensation Benefits
4. State Benefit Differences

3/19

WCIP #3: Workers' Compensation Review of: Applications; Policy Form and Endorsements

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 third part of the Workers' Compensation Insurance Professional (WCIP) Designation.

The class will review the Workers' Compensation Application for coverage and:

1. Review and Completion of the ACORD WC Application Form 130
2. Review of the WC Declaration and Policy
3. Discussion of Endorsements that modify coverage

4/15

WCIP #4: Miscellaneous Workers' Compensation Coverages: Foreign, Federal and Marine

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

President: Snoaspen Insurance Group, Inc.

This is the fourth part of the Workers' Compensation Insurance Professional (WCIP) Designation. The class will review miscellaneous coverages not covered under state Workers' Compensation Programs.

The topics included are:

1. Foreign Workers' Compensation vs State Workers' Compensation
2. Federal Workers' Compensation Programs
3. Marine Workers' Compensation

5/20

WCIP #5: Workers' Compensation Calculating Premium and Final Audit

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 fifth part of the Workers' Compensation Insurance Professional (WCIP) Designation. This class will discuss how to develop a premium and reviewing a final audit.

The topics included are:

1. Pricing Issues...The Basics
 2. Standard Governing Rules
 - a. NCCI
 - b. WCIRB
 3. Classification
 4. Pure Premium vs Carrier Rate
 5. Intro to Experience Modification
 6. Final Audits
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6/18

WCIP #6: Workers' Compensation Experience Modifications

Teacher: Diana Henderson, ARM, CPDM, WCIP, WCCP, WCA, CPF

President: The Henderson Group

This is the sixth part of the Workers' Compensation Insurance Professions (WCIP) This class will discuss Workers' Compensation Experience Modification and Work it works.

The discussion on Experience Mod will include:

1. Promulgation of the Experience Modification
 2. Basis of the Calculation
 3. Unit Statistical Plan
 4. Experience Modification Changes
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7/29

WCIP #7: Workers' Compensation Alternative Risk Solutions

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

President: Snoaspen Insurance Group, Inc.

This is the seventh part of the Workers' Compensation Insurance Professional (WCIP) Designation. This class will discuss alternative methods of providing Workers' Compensation coverage to qualifying risks.

The topics discussed will include:

1. Risk Transfer Fundamentals
 2. Guaranteed Cost
 3. Large Deductible Programs
 4. Alternatives to Insurance (Alternative Risk Funding ART)
 - a. Retention Plans
 - b. Retrospective Rating Plans
 - c. Large Deductible Programs
 - d. Self-Insurance
 - i. Individual Self-Insurance
 - ii. Group Self-insurance
 - iii. Excess Workers' Compensation Insurance
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8/6

WCIP #8: Workers' Compensation Fraud

Teacher: Diana Henderson, ARM, CPDM, WCIP, WCCP, WCA, CPF

President: The Henderson Group

This is the eighth part of the Workers' Compensation Insurance Professional (WCIP) Designation. This class will discuss how to identify Workers' Compensation "fraud" and "abuse" and their effect on Workers' Compensation coverage.

The topics discussed will include:

1. Background on Workers' Compensation Fraud
2. Distinguishing Between Fraud and Abuse
3. Examples of Types of Fraud: Claimant, Employee, Medical, Drug, Professional
4. Employer and Carrier Level Investigation Activities
5. Identifying Fraud and Technology

9/10

WCIP #9: Workers' Compensation Risk Management (Be Proactive Rather Than Reactive)

Teacher: Diana Henderson, ARM, CPDM, WCIP, WCCP, WCA, CPF

President: The Henderson Group

This is the ninth part of the Workers' Compensation Insurance Professional (WCIP) Designation. This class will discuss steps an organization can take to minimize the frequency and cost of workers' compensation incidents.

The topics discussed will include:

1. Basic Risk Management Approaches
 2. Pro—Active Hiring Practices
 3. Establishing an Integrated Safety Culture and Management Program
 4. Managing Workers' Compensation Incidents
 5. Risk Management and Experience Modification
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10/1

WCIP #10: Workers' Compensation Claims Handling

Teacher: Diana Henderson, ARM, CPDM, WCIP, WCCP, WCA, CPF

President: The Henderson Group

This is the tenth part of the Workers' Compensation Insurance Professional (WCIP) Designation. This class will discuss the Workers' Compensation claims handling process.

The topics discussed will include:

1. Workers' Compensation Review of Compensable Injuries
 2. Dealing with Abuse and Fraud
 3. Reporting a Workers' Compensation Claim
 4. Managing the Claim
 5. Claims Submissions
 6. OSHA Rules for Keeping Records of Injuries
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11/19

WCIP #11: Medicare Set-Asides and Workers' Compensation

Teacher: Diana Henderson, ARM, CPDM, WCIP, WCCP, WCA, CPF

President: The Henderson Group

This is the eleventh part of the Workers' Compensation Insurance Professional (WCIP) Designation.

This class will discuss:

1. Medicare set-asides allocations and the role it plays in the claim's settlement process
 2. History behind MSA and why they are required
 3. Which cases fit the criteria
 4. Details surrounding the allocation and CMS approval process
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12/16

WCIP #12: Workers' Compensation Exposures and Solutions by Business Segment

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

President: Snoaspen Insurance Group, Inc.

This is the twelfth part of the Workers' Compensation Insurance Profession (WCIP) Designation. This is the last in the series and will put into focus all the information provided in the other classes and discuss exposures and solutions by business segments.

The business segments will track with those covered in the CLIC Designation including unique workers' compensation considerations for:

1. Non-Profit
2. Technology
3. Manufacturing
4. Retail/Wholesale
5. Auto/Garage
6. Property Management
7. Food Industry
8. Hospitality Industry
9. Healthcare Industry
10. Educational Institutions

9/10

WCIP UPDATE: Emerging Issues in Workers Compensation

Teacher: Diana Henderson, ARM, CPDM, WCIP, WCCP, WCA, CPF

President: The Henderson Group

This class will discuss trends, issues, cases and insurance developments relating to Workers Compensation.

Some of the topics discussed will include:

- Workers Compensation as relates the emerging issues for employees and employers from the new dynamic of “working from home (WFH)”
- New EEOC standards are being put into effect dealing with such questions as:
 - Hiring employees during the outbreak
 - Standards for employees now working from home
 - Steps to be taken to minimize risk of transmission in the workplace
 - When can an employee discontinue home isolation?
- Discussion of the age-old test of the employee having to show that the injury arose out of and in the course of employment (AOE/COE) and that the injury was proximately caused by the employment is being modified by a “presumption” standard
- Employee’s returning to work and Emergency Temporary Standards “ETS” related to COVID 19 prevention
- WCIRB Closed Claim Rerates (CCR)

11/18

WCIP UPDATE: Farm Workers Compensation and Independent Contractors

Teacher: Christine Sensenig

Partner: of Sensenig LA Firm, P. A.

*This update 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