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# ARMR BROKERAGE COURSE GUIDE

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# About the Instructor

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## DAVID DYBDAHL CPCU, CIC, ARM, MBA

David Dybdahl, CPCU, ARM, CIC, ARM, and CEO of ARMR Speciality Holdings is a 40-year veteran of the commercial insurance business. He is an insurance broker, risk management consultant, university-level educator, and author specializing in environmental risks and insurance.

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He has served as an expert witness on over \$13 billion in litigated insurance coverage involving environmental damages and insurance broker errors and omissions. His writings on environmental insurance have appeared in over 30 insurance textbooks and in over one hundred nationally published articles.



# Course Options

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**UNBELIEVABLE FUN WITH  
POLLUTION EXCLUSIONS** **4 HOURS**

The need for environmental coverage has never been greater. Expanded pollution exclusions drive environmental insurance needs to many main street businesses, public entities, and farms. In this session, agents will learn the drivers of environmental risks and understand the effects of pollution exclusion on coverage. They will examine how environmental liability insurance can fill gaps in property and liability insurance policies to cover these unique loss exposures. They will discuss the steps to take to place environmental insurance coverage and to avoid and minimize E&O claims arising from unintentionally uninsured contamination losses.

**THE REST OF THE STORY-WORKING  
EFFECTIVELY WITH ENVIRONMENTAL  
INSURANCE PRODUCTS** **4 HOURS**

This program reviews the CIC course guide discussions on pollution exclusions in property and liability insurance policies. We then walk through the process of filling the resulting coverage gaps with modern environmental insurance products. At the end of this session the attendees will break up into teams where one team needs to buy, and one team needs to sell a manufacturing plant with a known groundwater contamination problem. In the case study, the practical uses of environmental insurance coverage become readily apparent.

# Frequently Asked Questions

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## HOW ARE THE COURSES TAUGHT?

All courses are provided in 2 forms. In-person or via GoToMeeting as a webinar.

2

## WHY IS IT IMPORTANT TO LEARN ABOUT ENVIRONMENTAL INSURANCE?

Skills gained in these courses are not taught in any P&C licensing courses or textbooks. Knowing how pollution exclusions work will help you better serve your clients. Along with discovering environmental insurance policies and how they should be used on a far range of different risks.

3

## COST OF THE COURSES?

ARMR charges a nominal amount for CE Classes to cover expenses. To arrange for a Rubles or Aces CIC advanced course contact the National Alliance or your state education licensee.

## YOUR KNOWLEDGE RESOURCE

By engaging the services of ARMR.Network, as your Environmental Resource Group your agency will successfully generate significant new and exceptionally profitable organic revenue streams.



Ready to grow  
your book of  
business with  
environmental  
insurance?



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COURSE HERE

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