



James K. Ruble Graduate Seminar September 18-19, 2024

**Hybrid:
GoToWebinar or MAIA Headquarters Jefferson City**



Agenda

Wednesday, September 18, 2024

7:30 - 8 a.m. **In-Person Registration with coffee & rolls**

7:45 - 8 am **Join Webinar**

8 am - 12 pm **Answering Difficult Commercial Lines Questions**

Participants will analyze significant commercial lines coverage issues that can create problems for their clients. They will examine coverages and exclusions provided in the latest edition of the ISO Business Auto, Commercial General Liability, and Commercial Property forms and endorsements. They will discuss business auto symbols, pollution cleanup expenses, temporary substitute auto, loading and unloading exposures, and drive other car coverage. They will learn if a person can be an insured on more than one CGL policy, what is the coverage territory for completed operations coverage, what are severability of interest and cross liability, and what is meant by primary and non-contributory insurance. They will discuss issues related to leased property, power failure, "state of collapse," theft of property in an undescribed building, and how much debris removal coverage is needed. They will learn about the problems and discuss possible solutions to better serve their clients.

Ted Kinney, CIC, CPCU, ARM, CPIA, AAI, AU, AINS, CRIS

12 - 1:15 pm **Lunch**

1:15 - 5:15 pm **What You Auto Know About the BAP: Gaps, Traps, OMG**

Participants will identify the gaps and traps in the ISO Business Auto Policy and learn ways to avoid and/or close the gaps in coverage. They will examine BAP endorsements and discuss how they can amend policy provisions, add coverage, or restrict coverage. They will be able to determine how best to address their client's needs to avoid the gaps and traps in coverage.

Ted Kinney, CIC, CPCU, ARM, CPIA, AAI, AU, AINS, CRIS

Thursday, September 19, 2024

7:30 - 8 a.m. **In-Person Registration with coffee & rolls**

7:45 - 8 am **Join Webinar**

8 am - 12 pm **Crisis Response for Insurance Professionals: How to Assist an Insured's Response to a Crisis**

Do you know what to do when a crisis occurs? Uncover the insurance implications and general principles of crisis response for active assailants, product recalls, and data breach/cybersecurity incidents. Analyze a data breach claim and form a plan of action.

Richard Pitts, J.D.

12 - 1:15 pm **Lunch**

1:15 - 5:15 pm **Insuring Fiduciary Exposures**

Participants will gain a better understanding of the fiduciary exposures facing their clients. They will learn about the duties of fiduciaries and discuss the potential exposures for fiduciaries. Using major, headline grabbing cases, they will discuss loss frequency and severity under ERISA for trustees, including a statistical analysis of the claims data and its impact on underwriting. The session concludes with an in-depth analysis of the typical fiduciary liability policy, specifically ISO's Fiduciary Liability Coverage form.

Richard Pitts, J.D.

Ed Consultant: *Sam Bennett
CIC, CPRM, CPIA, AFIS, CRIS*

All times assumed CDT unless otherwise noted.

3315 Emerald Lane, Jefferson City, MO 65109, Phone: 573-893-4301 | Fax: 573-893-3708, Email: maia@moagent.org,
www.moagent.org