

Topic Descriptions

Thursday, May 29, 2025

8:00 AM – 12:00 PM Section 1

<u>Confessions of an Insurance Expert Witness: Where Insurance Policy Provisions Meet the Law</u>

In this session, agents will learn how insurance really plays to real-world situations. They will discuss the impact that international, federal, state, and local laws and regulations have on the interpretation and legality of insurance policy language. They will identify parts of an insurance contract and learn how to effectively read it. They will discuss how policies limit, restrict, and exclude coverage. They will examine how lawsuits begin, the parties to a lawsuit, rules of civil procedure, remedies to successful lawsuits, Bad Faith, outside contractual obligations, and excess policy limits. They will look at insurance provisions from Employment Practices Liability, Health Insurance, Automobile Insurance, and Workers Compensation policies.

12:00 PM – 1:15 PM Lunch – on your own

1:15 PM – 5:15 PM Section 2

Flying High: Aircraft Insurance Fundamentals

This 4-hour session is designed to give participants a practical and better understanding of personal and commercial aviation insurance policies unique coverages, exclusions, and warranties. They will learn terminology associated with personal and commercial aircraft and discuss the basic underwriting criteria and market structure. They will identify the liability and property exposures, including an explanation of the policies available to handle these exposures. They will examine the differences between commercial and personal aviation insurance and the major underwriting issues.

Friday, May 30, 2025

8:00 AM – 12:00 PM Section 3

Anatomy of a Construction Injury Claim

Participants will track through the claims and coverage questions arising in a serious construction injury case from beginning to end. The topics address the property and casualty insurance coverages that can be impacted. It will include an injured employee's lawsuit and its relationship to worker's compensation, liabilities for the condition of a construction site, and if there is insurance coverage for the construction site condition. The subject will close with how to address defective construction claims and indemnity claims in general.

12:00 PM – 1:15 PM Lunch – on your own

1:15 PM – 5:15 PM Section 4 Bonds from A to Z

From a small, one-time commercial bond to the multiple bond needs of a contractor, the insurance professional must be ready to answer questions for the insured. Contract or commercial? Bid bond or payment bond? With so many types of surety bonds, it can be overwhelming to understand what the client needs. In this 4-hour session, participants will learn the basics of bonding – what do bonds do, why they are important, and who needs them. They will take an in-depth look at construction bonds, bid bonds, and performance and payment bonds. They will learn about other types of bonds including Fiduciary and ERISA bonds, public officials bonds, and license bonds. They will be able to explain how bonds and insurance differ – who they protect, how much they cost, and how claims work for each one.