

**Catherine Trischan**  
**Courses Taught**

**And The Court Said...**

When insurance companies issue policies and when insurance producers sell policies, they think they have a good understanding of what is and isn't covered. We are often surprised when a case gets to court, and we find that the court's interpretation of coverage is different than we'd expected. We'll discuss the litigation process and follow the trail from a coverage denial to a judicial opinion. By looking at real cases and how the courts responded to important coverage questions, we'll see how differently policies can be interpreted.

**Bodily Injury and Property Damage Coverage in the CGL - Beyond the Basics**

Objective: This course will familiarize the student with the bodily injury and property damage coverage in the ISO Commercial General Liability Coverage Form. We will discuss, in depth, the insuring agreement and key exclusions. In some cases, we will discuss how courts have been interpreting some of the policy provisions. We will see how coverage can be modified by ISO endorsements and how non-ISO endorsements are being used by some carriers to further restrict coverage.

**The Businessowners Policy**

This course will familiarize the student with the most recent version of the ISO Businessowners Policy. The student will become familiar with the coverages included in the form and will learn how to apply that knowledge. We will examine some of the differences between coverage under a BOP and coverage under a Package Policy. Lastly, we will discuss some of the ways that carriers are modifying the standard BOP to enhance coverage.

**Certificates of Insurance and Additional Insureds – Navigating the Maze**

For the commercial lines insurance agent, Certificates of Insurance and the related issue of Additional Insureds are often sources of frustration, confusion and, increasingly, E&O claims. We will review the things to consider before issuing a certificate and discuss ways to avoid some of the common problems and errors. We will look at requests frequently made of agents and see why some of these are problematic. Lastly, we will discuss Additional Insureds, reviewing some of the most commonly used additional insured endorsements.

**Claims Made Policies – Issues to Consider**

This course begins with a discussion of various coverage triggers and an overview of how occurrence form coverage works. We will then review some basic claims made policy provisions and terminology. We will discuss Discovery Provisions and Extended Reporting Periods. A review of items an agent should consider when working with clients on claims made coverages will be included. We will discuss the application, the proposal, and the things a client should understand. We would look at clauses from several types of claims made policies to see how the introduced topics apply in real policies.

## **Commercial Casualty Claims Scenarios**

Through presentation and discussion of several claims scenarios, we will review some of the key commercial casualty coverages and policy provisions. The focus will be on CGL claim situations, but several examples will incorporate a discussion of Workers' Compensation, Business Auto and Umbrella policy coverages.

## **Commercial General Liability**

This course will familiarize the student with ISO's Commercial General Liability Coverage Form. The student will become familiar with the coverages included in the form and will learn how to apply that knowledge. We will look at several ISO endorsements and how they can be used to tailor the coverage under the standard form to the needs of commercial policyholders.

## **Commercial General Liability – Endorsements to watch for and to avoid**

This course will familiarize the students with several of ISO's endorsements to the CGL policy. We will discuss how these endorsements can be used to enhance a customer's coverage and how a company can use them to restrict coverage. We will also discuss the types of endorsements often found in the excess and surplus market and why some can be so troublesome for the client.

## **Commercial Inland Marine**

This course includes a discussion of the most commonly written Inland Marine coverages. We will focus on builders' risk, installation coverage and contractors equipment.

## **Commercial Property Claims Scenarios**

This course takes a detailed look at Commercial Property coverage through the analysis of various claims scenarios. With a focus on the Building and Personal Property Coverage Form, we will examine various claims and will discuss how the policy would respond. Some scenarios will include a discussion of related Business Income topics, and, in some cases, how to use available endorsements to close coverage gaps.

## **Commercial Property Coverage**

This course looks in detail at the most recent edition of the ISO Building and Personal Property Coverage Form. Participants will become familiar with the coverages included in the form and will learn how to apply that knowledge. We will look at several ISO endorsements and how they can be used to tailor the coverage under the standard form to the needs of commercial policyholders.

## **Commercial Umbrella and Excess Liability**

This course addresses some of the coverages and unique features of Commercial Excess Liability and Umbrella policies.

## **Customer Service for the Insurance Professional**

This course is for the insurance professional who wants to provide superior customer service. Topics will include current industry trends and their impact on customer service. We will discuss customer service in relation to the changing marketplace, Errors and Omissions, and technological advances. We will look at the various personality types and share strategies for dealing with individuals in difficult situations. Lastly, we will review communication styles and things to consider when dealing with customers. Participants will discuss key customer service issues & concerns and share their strategies for success.

## **Contractors: Insuring the Liability Exposures**

This course examines some of the major liability exposures faced by contractors. We will discuss the exposures themselves and the insurance policies used to treat those exposures. We will look at exclusions that can be problematic and, where possible, at ways to fill in the coverage gaps created by them. A review of some of the court cases involving construction defect claims will be included in a discussion of the completed operations exposures contractors face. Issues involving additional insureds, contractual assumption of liability, and the use of subcontractors will be addressed.

## **CyberLiability – The 21st century peril**

The technology upon which today's business depends creates new exposures for our insureds. We will examine the most common first and third party exposures and how traditional insurance products respond to these threats. We will discuss the laws concerning privacy and security of personal information and the effect they can have on our insureds. We will review some of the coverages available in the Cyber insurance market and discuss things to consider when selecting a product.

## **Employee Theft and other Commercial Crime Coverages**

This course discusses the coverages available under the ISO Commercial Crime program. We will begin with a discussion of Employee Theft Coverage, including the endorsements most commonly used and the difference between the Discovery Basis Forms and the Loss Sustained Basis forms. We will also discuss how Employee Theft coverage can be used to satisfy ERISA requirements. We will move on to a discussion of other coverages available in the crime program including coverage for Forgery and Alteration, Money and Securities and Computer Fraud.

## **Ethical Issues in E&O**

What is the relationship between Ethics and the choices we make to protect our agencies against E&O? Is the best ethical decision always the best E&O decision? This course begins with a discussion of the ethical responsibilities of insurance producers and different approaches to decision making. We will look at some of the situations faced by agents from ethical and E&O perspectives, discussing specific measures that can be taken by the agent.

## **Employment Practices Liability**

This course takes an in-depth look at employment related exposures. We will discuss the types of claims most frequently made and look at both legislation and case law in several areas. We will look at things an employer can do to reduce its exposure to employment related claims during each phase of the employment process, from hiring through termination of employment. Lastly, we will discuss how best to insure the employment related exposures and will review some of the features to look for in choosing an Employment Practices Liability policy.

## **Errors and Omissions – A to Z**

This course begins with a general discussion of the Errors and Omissions exposure. We will discuss the costs of E&O to the agency as well as the sources of E&O claims. We will look at common areas of E&O and discuss specific measures that can be taken to help an agency reduce the probability of a successful E&O claim being made against it. Lastly, we will look at the E&O claim process itself and discuss what an agency should and should not do in an E&O situation.

## **Ethics: Responsibilities and Practical Challenges**

This course begins with an overview of ethics and a discussion of the various approaches to ethical decision-making. We will discuss the responsibilities of the producer to insurance carriers, prospects and clients, and to third parties. By working as a group on several ethical dilemmas that insurance professionals may face, we will apply these ideas.

## **Executive and Management Liability**

This course is designed to give an overview of the policies most commonly written to address the executive and management liability exposures of a company. We will discuss Directors' and Officers' Liability, Employment Practices Liability, and Fiduciary Liability coverages. We will also briefly discuss the use of Employee Theft policies to satisfy ERISA obligations. For each coverage, we will discuss the exposure as well as some important coverage features to look for when comparing policy forms. Lastly, we will look at examples of the kinds of claims that can be covered by each of the policies.

## **Products and Completed Operations Liability**

This course focuses on products and completed operations liability exposures and coverages. We will examine the exposures faced by manufacturers, contractors and other businesses in these areas. We will look at what the law says and will see how the Commercial General Liability Policy responds to these types of claims. We will also look at endorsements that can be used to further refine the coverage. Lastly, we will take a detailed look at additional insured issues in both areas.

## **Property Coverage for the Contracting Risk**

This course looks at the property exposures faced by contracting risks and the property and inland marine coverages available to cover those exposures. We will begin with a discussion of the basic property coverages that apply to most organizations – building, business personal property, property of others and business income. We will discuss, in greater detail, builders' risk coverage, installation floaters and contractors' equipment policies. For each will discuss the coverage afforded by commonly used forms as well as some of the exclusions to watch out for. We will discuss endorsements that can be used to fill some of the gaps in coverage in these policies.

## **What We Learned: Claim and Coverage Issues from Catastrophes**

Nothing makes us more aware of the gaps that can exist in personal and commercial property coverage than a natural disaster. We will discuss some of the direct damage and time element issues faced by individuals and businesses before, during and after major storms, earthquakes and volcanic eruptions. We will look at coverage forms commonly written and how they may have responded to claims presented after such disasters. Lastly, we will explore ways to improve coverage for our customers' future claims.

## **Time Element for Commercial Risks (a/k/a Business Income Coverage)**

This course explores the subject of Business Income and Extra Expense in Commercial Property Coverage. We will take a detailed look at the most commonly encountered Business Income exposures and how they are treated. We will discuss the procedures used to establish a limit of coverage and what options to coinsurance are available. We discuss various coverage forms and endorsements that can be used to tailor coverage to the needs of an insured.

## **Time Management & Customer Service**

This course is for the customer service professional who wants to make the best possible use of time to provide superior customer service. Discussion will include current industry trends and their impact on customer service. We will discuss the relationship between customer service and Errors and Omissions. We will also discuss technology advancements that can allow us to improve customer service, but which also create new challenges. The focus will be on helping the service professional develop his own individual time management strategy within an organization. Participants will discuss key customer service issues & concerns and share their strategies for success.

## **Transferring the Liability Risk: Contracts and Additional Insured Endorsements**

This course examines the primary tools used by organizations to transfer liability to others, the contract and the additional insured endorsement. We begin with an overview of the different types of contracts used and discuss how the CGL policy responds to liability assumed under contract. We will look at the use of additional insured endorsements and study, in detail, the most commonly used ones. We will discuss how to integrate the two approaches to risk transfer and look at the benefits and drawbacks of each.

## **Who's Covered: Insureds and Additional Insureds**

This course addresses the subject of who is protected by the most common Commercial Policies written. The student will learn which persons and entities are automatically covered by the insurance contract and will study the methods used to add coverage for other entities. We will discuss additional insured endorsements, contractual liability provisions and coverages, and the interaction between the two.

## **Who's Covered by the CGL? - Insureds and Additional Insureds**

Who is covered under the CGL? Who has coverage already, and what is the proper way to add coverage for all of those who are looking for protection under our insureds' policies? We will discuss the available ISO additional insured endorsements, including some important changes in the most recent revision. We will also look at the issues involved in using carrier proprietary endorsements and discuss what to look out for when analyzing these forms.