2023
WSIA University
CHOOSE THE SESSIONS THAT WORK FOR YOU

August 15-17, 2023
Scottsdale, AZ
WSIA University

WSIA University participants choose from a variety of sessions and workshops to customize their learning experience. Courses are offered for professionals in all phases of their career and include wholesale and specialty insurance fundamentals, specific property, casualty and executive lines topics and discussion of current issues and trends.

**WHO should attend**
Professionals at all career levels in the E&S segment seeking to expand their expertise, including,

- Brokers
- Managing General Agents
- Underwriters
- Program Admin/Managers

**WHAT to expect**
- Attendees pick and choose which sessions to attend. Some courses are case study based, some are panel discussions, and others are presentations with class engagement.
- All courses are denoted with a 100 (introductory) or 200 (intermediate/advanced) to indicate level of content.

**REGISTRATION & COST**
Tuition is based on courses selected during registration. Courses fees are:

- $390 for any eight-hour session
- $195 for any four-hour session
- $110 for any two-hour session
# 2023 Schedule-at-a-Glance

## Wednesday, August 16

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<thead>
<tr>
<th>Time</th>
<th>Introductory</th>
<th>Intermediate/Advanced</th>
<th>Executive Lines</th>
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<tbody>
<tr>
<td>8:00 a.m. - 12:00 p.m.</td>
<td>Introduction to E&amp;S (100)</td>
<td>Slips, Trips and Beyond – Understanding Premises Exposures (200)</td>
<td>Hot Topics in Management Liability (200)</td>
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<td></td>
<td>The Bones of ISO – The Foundation of P&amp;C Policies (100)</td>
<td>Hospitality and Special Events Pt. 1 (200)</td>
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<td><em>Must be taken with Pt. 2</em></td>
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<tr>
<td>1:00 - 5:00 p.m.</td>
<td>Introduction to General Liability (100)</td>
<td>Understanding Property Valuation (200)</td>
<td>The Cannabis Landscape (200)</td>
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<td>When Claims and Coverage Collide (200)</td>
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## Thursday, August 17

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<td>Classifying Unusual Risks (200)</td>
<td>Emerging Issues in Cyber Liability (200)</td>
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<td>Emerging Issues in Property &amp; Casualty (200)</td>
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<td>Expanding Your Horizons – Property Endorsements and Enhancements (200)</td>
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<td>1:00 - 3:00 p.m.</td>
<td>Introduction to Business Income (100)</td>
<td>Are You My Insured? (200)</td>
<td>Top Trends in Professional Liability (200)</td>
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<td>Reinsurance &amp; You: What is it and How it Affects Your Business (200)</td>
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Wednesday, August 16 | 8:00 a.m. – 12:00 p.m.

**INTRODUCTION TO E&S | 100**

David Archiable – Great American Risk Solutions | Cara Delestienne – MacNeill Group

If you are not as knowledgeable about the excess and surplus lines industry as you would like to be, aren’t familiar with industry terms, or simply want to learn more about how this segment of the industry works, don’t miss Introduction to E&S. This course explores a brief history, why the market exists, discussion of the underwriting cycles, market dynamics and the ever-important role of relationships. The course will conclude with a panel of industry professionals who will share their E&S insights and expertise.

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**THE BONES OF ISO – THE FOUNDATION OF P&C POLICIES | 200**

Mick Kroll – Amwins Access

In the E&S marketplace, the almost every P&C exposure is classified using ISO class codes and CSP codes, rated based on ISO loss costs and issued using ISO policy forms. A broad understanding of the ISO Commercial Lines Manual (CLM) will provide better insight to carrier underwriting manuals and broadened knowledge of the mechanics that go into classifying, rating and issuing insurance policies. Participants will get an overview of the ISO CLM, including the classification table, rules, class codes, loss costs and forms. Although ISO encompasses many lines of business, our focus will be on property and casualty insurance as addressed in the CLM.

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**SLIPS, TRIPS AND BEYOND – UNDERSTANDING PREMISES EXPOSURES | 200**

Helen Fry – Nationwide E&S/Specialty | Jackie White – MUSIC

If you are a carrier underwriter, delegated authority underwriter (MGA/MGU) or otherwise connected to the commercial E&S industry, understanding the premises exposures of our common classes is a must. Our books of business are filled with Habitational, Hospitality and Lessor’s Risks, so having a strong grasp of the common and unique premises exposures of these classes is paramount. In this class you will learn how underwriters think about and address common issues such as slip and fall exposures, assault & battery, habitability and sex trafficking. We will also discuss the importance of underwriting the insured as well as the physical premises. This class offers a fresh look at the common classes we’ve been underwriting for many years.

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**HOT TOPICS IN MANAGEMENT LIABILITY | 200**


Learn about the latest socioeconomic, litigation and legislative trends impacting the placement of directors and officers and employment practices, in a constantly changing landscape. How are plaintiff attorneys trying to exploit these trends? What are management liability underwriters concerned about? How are insurance brokers working with insureds to try and mitigate these underwriting concerns? Understanding key concerns and why carriers take certain actions may help you explain changes to your customers and proactively take necessary action on your accounts.
Wednesday, August 16 | 8:00 a.m. – 5:00 p.m.

HOSPITALITY & SPECIAL EVENTS | 200

Barb Habel – Atain Insurance Company | Beth Jenkins – Amwins Access

This class will provide an in-depth analysis of hospitality and special events for any P&C industry professional. In the morning, we will focus on general liability and property overviews of the classes associated within the hospitality sector, including special events. Questions involving Dram shop laws and how they affect the class, how to evaluate the risks associated with the property, and what are the underwriting components for a best-in-class risk will be addressed.

In the afternoon, we will analyze the complexities and why they are a distressed class in the wholesale, specialty and surplus lines segment. Questions we will address include: (1) What is walkability? (2) What is host liquor? (3) How does inflation affect my rate increase? and (4) How does an automatic sprinkler or a central station fire alarm play into credits? In addition, we will examine case studies of nuclear verdicts and delve into some coverage highlights to consider when placing coverage for a hospitality risk or a special event.

Wednesday, August 16 | 1:00 – 5:00 p.m.

INTRODUCTION TO GENERAL LIABILITY | 100

David Archiable – Great American Risk Solutions | Cara Delestienne – Macneill Group

Business owners look to the Commercial General Liability policy to provide premises, operations and products coverage. Effective marketing and underwriting require strong working knowledge of the coverage, conditions and exclusions in this form. Wholesale agents, brokers, and company underwriters who will learn about the general liability insurance product will better understand the nuances of the CGL coverage form and some of the factors that shape a company's underwriting, pricing and coverage decisions. The following topics will be covered:

- The nature of the liability exposure and the issues surrounding the current legal environment in the U.S.
- CGL coverage form with emphasis on the exclusions found in the standard ISO coverage part.
- Policy aggregates and the importance of maintaining adequate limits of coverage.
- Challenges associated with Additional Insured endorsements and Certificates of Insurance.
- Unique underwriting characteristics found in some of the more common classes of business.
- Why an account might be directed to a surplus lines carrier and some of the coverage issues that might result from this placement.

WHEN CLAIMS AND COVERAGE COLLIDE | 200

Helen Fry – Nationwide E&S/Specialty | Steve Kelly – Nationwide E&S/Specialty

The claim process and coverage is not always as it seems! We will discuss the complexities of the U.S. judicial system and how it interprets coverage once a claim comes in. Three case studies - general, auto and property liability – will immerse you with a deep dive into each scenario to see how the promise that is sold plays out in real life. This interactive session will expand your knowledge of claims and coverage, with a fun, light-hearted approach to a somewhat complex topic.
UNDERSTANDING PROPERTY VALUATION | 200

Mick Kroll, CPCU, ASLI – Amwins Access

Making sure that a property is insured to value has long been one of the most misunderstood parts of property insurance. Over the last few years, the hardening property market, a global pandemic that has caused ongoing supply chain issues and increasing inflation has made the process of determining adequate valuation more complex than ever. We examine valuation options and underwriting concepts to show the impact that proper valuation has on the underwriting and claims process. We explore tools for determining property valuation and give tips on how to talk to agents and insured about the importance of proper valuation. Along the way we will look at underwriting and claims examples to help you gain a better understanding of this increasingly important topic.

THE CANNABIS LANDSCAPE | 200


The disparity in federal and state statutes creates a murky landscape for cannabis, which creates both opportunity and challenge in the insurance arena. This class will address risk management, premises issues, product liability and claims. Learn from industry experts willing to share their experience and real-life case studies designed to help you expand your knowledge and skill in the cannabis insurance environment.

Thursday, August 17 | 8:00 a.m. – 12:00 p.m.

INTRODUCTION TO PROPERTY | 100

Christa Markley – Nautilus | Jill Nelles – Nautilus

Surplus lines insurers write property insurance for a wide range of businesses. These risks typically have characteristics that make them high-hazard and very susceptible to loss. Effective property underwriting is the key to making a profit on such accounts. Join us as we discuss the fundamentals of property underwriting and coverage including:

- ISO building construction types and their impact on underwriting
- Occupancy considerations
- Public versus private protection
- The Building and Personal Property Coverage form
- The differences in the three Cause of Loss forms

CLASSIFYING UNUSUAL RISKS, AGAIN | 200

David Archiable – Great American Risk Solutions | Barb Habel – Atain Insurance Company

What do you do when a risk is so unique or new that you can’t find it in the manual? Last year we covered roof rakers, pet psychics, luxury toilet facilities, and goat yoga. We’re back with new risks this year! Despite ISO having almost 1,500 classifications, we often see risks that don’t fit any of them. We will focus on unusual risks and resources you can use to underwrite and generate a reasonably accurate rate for these exposures. Bring your own examples to share in this interactive and fun session.
EMERGING ISSUES IN CYBER LIABILITY | 200


The last few years have been a roller coaster ride in the world of cyber liability. In this session, we will discuss past, current and future underwriting, coverage, claim and litigation trends, as well as loss mitigation processes many insureds have implemented. Cyber liability experts will offer their insight into the market to explain where we have been and prepare for what's coming next.

Thursday, August 17 | 1:00 – 3:00 p.m.

INTRODUCTION TO BUSINESS INCOME | 100

Kirk Zapp – Markel

If you want to strike fear in the heart of an insurance professional, ask them to explain how business income insurance works! Few topics in our industry are more dreaded than the issues and challenges embedded in the nine-page ISO Business Income form. To remove some of the mystery, this class will address:

- Business income concepts, requirements, triggers for coverage, and the impact of time
- The period of restoration and how it impacts the amount of coverage to purchase
- Establishing the coinsurance percentage and amount of coverage to buy and addressing avoidance of business income issues
- The advantages and disadvantages of using the non-coinsurance options

Students will examine business income topics by following a sample risk from selection of the appropriate amount of coverage to the application of coinsurance and determination of loss. At the program conclusion, participants will have a good understanding of this form of coverage in terms of protecting the financial health and well-being of the policyholder.
**REINSURANCE & YOU: WHAT IS IT AND HOW IT AFFECTS YOUR BUSINESS | 200**

Renate Jordan – GenRe | Chris Liakos – GenRe

This course will provide an overview of reinsurance and reinsurance structures that carriers commonly use to minimize risk, expand capacity and provide customer solutions with a focus on practical examples of the placement process given current market conditions. We will define common reinsurance terminology, demonstrate the impact it can have on results, and review different ways it can be used on both portfolios and individual risks. If you work on very difficult to place business or a CAT focused risks, this class is for you.

**ARE YOU MY INSURED? | 200**

Cara Delestienne – MacNeill Group | Rachel Pagliarulo – GenStar

In order to appropriately underwrite an account and evaluate different exposures, it is imperative that agents, brokers and underwriters understand the policy language that determines how all entities are treated. We will explore how the named insured provisions and commonly used additional insured endorsements impact coverage. We will also look at the evolution of additional insured wording to help restrict coverage and use real-life underwriting and claims examples to provide insight into the complexity of the different insured entities to manage the risk of unintended consequences.

**TOP TRENDS IN PROFESSIONAL LIABILITY | 200**

Dan Gmelin – AxonPro | Tom Nash – Kelly Underwriting | Alex Slawson – CRC | Edward Smith – Mendes and Mount | Ben Strellner – RT Specialty

Join us for a robust discussion of important issues and trends in the professional liability marketplace. Various professional liability disciplines will be discussed, including:

- Miscellaneous professional liability
- Real estate and real estate related classes
- Insurance agents

Industry veterans will address and discuss current trends in the underwriting, claims and litigation environments. They also discuss underwriting and coverage concerns as well as challenges when placing coverage.