

# 2 DAY Program

August 14-16, 2019

*(Opening Reception  
on August 14)*

## 2019 WSIA University

Scottsdale Plaza Resort  
7200 Scottsdale Rd.  
Paradise Valley, AZ



# WSIA University



**All** E&S industry professionals are invited to participate in WSIA University, where attendees choose from a variety of sessions and workshops to customize their learning experience.

The selection of courses include: fundamentals of the specialty wholesale insurance industry, specific property and casualty topics, current issues and trends in the wholesale market, and leadership topics. This education program delivers value to any industry professional with any level of experience.

## WHO should attend

- Broker
- Managing General Agent
- Underwriter
- Program Admin/Manager
- Manager/Supervisor
- Any other professional in the wholesale and specialty market

This program provides sessions for professionals at all career levels in the E&S segment seeking to expand their expertise.

## 2019 Sessions include:

Introduction to E&S (100)

Insurance and the Rise of the Drones: Issues, Ethics, and the Evolution of UAS (200/ Emerging Issues)

Common Classes: Apartments/Habitational, Condos and Hotels/Motels/Airbnb (200)

InsurTech Primer for E&S Professionals (200/300/Emerging Issues)

Action Drives Results: Tactical Leadership Takeaways (Leadership)

Introduction to General Liability (100)

Common Classes: Churches, Retail Stores, Restaurants (200)

Emerging Issues and Legislative Trends (200/300/Emerging Issues)

Construction Defects (300)

The Organization of the Future – Creating a Learning Organization with Multiple Generations (Leadership)

Introduction to Property (100)

Evolution of the Cyber Market in Real Time (100/200/Emerging Issues)

Multinational Insurance Simplified (200)\*

What's in a Name? When It Comes to Additional Insureds, More than You Think (300)

Be EXTRA-Ordinary (Leadership)

Introduction to Business Income (100)\*

Introduction to Garage/Auto Dealers (100)\*

The Impact of Claims on a Book of Specialty Business (200)\*

Are You Filling up on Tadpoles When You Should Be Eating a Frog? (Leadership)\*

*\*Note: Session is expected to run two hours.*

## WHAT to expect

- Introductory, intermediate and advanced courses are denoted by a 100, 200, and 300.
- 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.

## HOTEL

A hotel room block is available at the **Scottsdale Plaza Resort**. Please [click here](#) to make your room reservation and take advantage of the discounted rate.

*All courses will be held on-site.*

## REGISTRATION & COST

- Registration opens May 15, 2019 at [www.wsia.org](http://www.wsia.org).
- Tuition is based on courses selected during registration. Courses fees are \$185 for a four-hour session and \$105 for a two-hour session.
- These fees include courses selected, receptions and meals during the program.
- Reception-only registration is \$50 per reception: Wednesday, August 14 from 5:30 - 7:00 p.m. and Thursday, August 15 from 5:30 - 7:00 p.m.

## Thursday, August 15 | Morning Sessions 8:00 a.m. - 12:00 p.m.

### INTRODUCTION TO E&S 100

Chris Behymer, CPCU, ASLI, CIW – Markel

Are you or someone you work with not as knowledgeable about the excess and surplus lines industry as you would like to be? Do you hear terms you're not familiar with or are simply curious to find out more about how this segment of the industry came about? If any of this applies to you, don't miss our Introduction to E&S course. Hosted by industry experts, this course will explore a brief history, why the market exists, discussion of the underwriting cycles, market dynamics and the ever important role that relationships play in the success of our industry. Whether you're new to the industry or simply curious to learn more, you'll want to be a part of this fast-paced and informative course.

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### INSURANCE AND THE RISE OF THE DRONES: ISSUES, ETHICS, AND THE EVOLUTION OF UAS 200/EMERGING ISSUES

Dr. Richard Wlezien – Missouri University of Science and Technology  
Gerald Deneen – Swiss Re  
Anthony Mormino – Swiss Re

Questions of ethics and liability increase as the use and complexity of drones continue to grow. Participants receive a comprehensive view from active thought leaders about the current state of drones in both the general and insurance markets. During this session, drone topics discussed include:

- Areas of drone use ranging from common daily use to large commercial transport
- Evolving legal and regulatory issues
- Specific underwriting challenges

Through a combination of presentations, Q&A and interactive discussion, participants will gain a thorough introduction on the challenges and opportunities in today's drone space.

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### COMMON CLASSES: APARTMENTS/HABITATIONAL, CONDOS AND HOTELS/MOTELS/AIRBNB 200

Rachel Pagliarulo – General Star Management Company  
Barbara Simpson, CPCU, ASLI, CIW – Russell Bond & Co., Inc.

Join us for a deep dive and highly interactive discussion of underwriting issues with common classes. The discussion will focus on apartments/habitational, condos and hotels/motels/Airbnb. During the course you will review case studies and discuss underwriting solutions among the participants.

# Thursday, August 15 | Morning Sessions 8:00 a.m. - 12:00 p.m.

## **INSURTECH PRIMER FOR E&S PROFESSIONALS 200/300/EMERGING ISSUES**

Zach Bowling – AmWINS

Michael Byrne – Drinker, Biddle and Reath LLP

Jeremy Deitch – Boost Insurance

Marie-Christine Razaire – State Farm Labs

The interaction between new technology and insurance is constantly evolving. This session will provide enterprising insurance professionals of all experience levels a foundation for understanding and navigating that evolving relationship. Tech and industry veterans will share their insights and expertise on a variety of topics including how to effectively deal with mountains of unused (or poorly understood) data, advances in artificial intelligence in insurance, case studies in insurtech success, strategies for effectively working with startups, and more. Attendees can expect an exciting mix of panels, presentations, and Q&A.

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## **ACTION DRIVES RESULTS: TACTICAL LEADERSHIP TAKEAWAYS *LEADERSHIP***

Jeremiah Gudding – Powerhouse Learning

Brandie Hinen – Powerhouse Learning

A clear process for active decision making is critical to an organization's success. Leaders must have an effective and efficient decision-making process to cultivate organizational success. Delays in decision-making cost time and can result in failure to meet the needs of customers and carriers, which can impact the bottom line. During this session, participants will learn the importance of planning strategically and how to set goals to be more efficient and drive improved results. Learn how to move forward with speed and accuracy.

# Thursday, August 15 | Afternoon Sessions 1:00 p.m. - 5:00 p.m.

## INTRODUCTION TO GENERAL LIABILITY 100

Chris Beyhymer, CPCU, ASLI, CIW – Markel

Business owners look to the Commercial General Liability policy to provide premises, operations and products coverage. Effective marketing and underwriting requires a strong working knowledge of the coverage, conditions and exclusions in this form. The Introduction to General Liability course is designed to assist participants in understanding the nuances of the CGL coverage form as well as some of the factors that will shape the companies underwriting, pricing and coverage decisions. The following major areas will be covered in this class:

- An overview of the nature of the liability exposure and the issues surrounding the current legal environment in the U.S.
- A review of the 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.
- The challenges associated with Additional Insured endorsements and Certificates of Insurance.
- A discussion of the unique underwriting characteristics found in some of the more common classes of business.
- A summary of why an account might be directed to a surplus lines carrier and some of the coverage issues that might result from this placement.

This class will assist wholesale agents, brokers, and company underwriters who want to learn more about the general liability insurance product.

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## COMMON CLASSES: CHURCHES, RETAIL STORES, RESTAURANTS 200

Rachel Pagliarulo – General Star Management Company  
Barbara Simpson, CPCU, ASLI, CIW – Russell Bond & Co., Inc.

Join us for a deep dive and highly interactive discussion of underwriting issues with common classes. The discussion will focus on churches, retail stores, and restaurants. During the course you will review case studies and discuss underwriting solutions with other participants.

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## EMERGING ISSUES AND LEGISLATIVE TRENDS 200/300/EMERGING ISSUES

Bryan Clark – Gorst & Compass  
Hank Haldeman – Worldwide Programs  
Brady Kelley – WSIA  
Richard Schrader – Hartford Steam Boiler  
James Woods – Woods Group Solutions

Course panelists will focus on emerging trends and legislative issues that impact the wholesale, specialty and surplus lines market. Program topics include a discussion of the impact upon insurance and regulation driven by recent California wildfires, the evolution of and exposures emanating from the Internet of Things (IoT) as well as the uses of IoT to mitigate risk and an overview of the top emerging trends identified by the WSIA members. This session will better position participants to consult and inform their clients about emerging and evolving risks and the insurance solutions available. In addition, knowledge of the legislative trends, both federal (such as private flood solutions and NARAB) and state-based (such as privacy & data security) will be enlightening and enhance the abilities of attendees to be compliant as well as avoid E&O situations.

# Thursday, August 15 | Afternoon Sessions 1:00 p.m. - 5:00 p.m.

## CONSTRUCTION DEFECTS **300**

Robert Marshburn, CRM, CIC, ARM, CRIS, CISC, CCIP – Certified Risk Managers

This workshop explains the origin, concepts, and current status of this volatile subject. It provides insight of the marketplace and the risks associated with contractors; clarity on recent court case law decisions and ensuing policy language and coverage changes; analysis and application of “Right to Repair” Construction Defect laws and their impact; as well as practical information on how to effectively manage the risk. Includes examination and application of the critical new Anti-Indemnity legislations and Contract Provisions and the latest ISO Endorsements.

Among the matters covered are:

- Insurance Coverage Issues - am I covered or not?
- Why is this liability coverage so difficult and expensive to obtain?
- How can I avoid becoming part of a CD claim?
- What contract language is best? What about warranties?
- How can I negotiate contracts for more favorable terms?
- How the new anti-Indemnity Provisions for Developers, GCs, and Subs affect the risk.
- How do the latest legal decisions affect coverage?
- What are the effects of the latest ISO forms on coverage?
- Are Wraps (OCIPs) the answer? Potential Advantages and Disadvantages
- How do Construction and Building Materials issues affect liability?
- What is the impact of “Right to Repair” Construction Defect laws on liability?
- Do “Right to Repair” laws protect or expose me to Construction Defect claims?
- How can I apply practical Risk Management techniques to prevent and reduce the problems?

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## THE ORGANIZATION OF THE FUTURE – CREATING A LEARNING ORGANIZATION WITH MULTIPLE GENERATIONS **LEADERSHIP**

Jeremiah Gudding – Powerhouse Learning

Brandie Hinen – Powerhouse Learning

Your current workforce may span four generations. Unrealistic leadership expectations and common misinformation about differing generational workstyles and needs might impact productivity and burnout in your organization. Learn how to create a collaborative environment to revive, energize and refocus your team. Tactical leadership methods are discussed to increase team morale, motivation, productivity and customer confidence.

# Friday, August 16 | Morning Sessions 8:00 a.m. - 12:00 p.m.

## INTRODUCTION TO PROPERTY 100

Kathy Suhm – Nautilus Insurance Company

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
- Assessment of exterior exposures
- The Building and Personal Property Coverage form
- The differences in the three Cause of Loss forms
- Class of business case studies

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## EVOLUTION OF THE CYBER MARKET IN REAL TIME 100/200/EMERGING ISSUES

Scott Culler – Markel

Kevin Kershnik – Socius Insurance Services

Joe Niemczyk – Markel

Stu Panensky – FisherBroyles

Any business handling customer data will be confronted with the challenge of a data breach. It's not a matter of if but when. However, cyber liability is challenging to sell. The reason? People still don't understand the exposure, or understand how it has changed and evolved over time. The key to selling cyber liability is to help your agents and insureds understand that they do have an exposure, they are likely to experience a breach, and breach response is costly and complicated. Join a panel discussion with experts from all angles of the cyber transaction to talk about cyber risks, their challenges and opportunities, and ways in which even now the nature of the risks faced by insureds are changing.

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## MULTINATIONAL INSURANCE SIMPLIFIED 200

*Note: Session is expected to run two hours.*

Brandon Boyd, AU, AINS – Westchester

As businesses grow and expand their footprint globally, they can face new and unforeseen challenges. The objective of this course is to educate insurance professionals on the importance of multinational insurance for U.S. domiciled organizations conducting business abroad. The discussion will include an overview of global trends that have led to the rise of multinational insurance programs, focus on the unique threats that various organizations can face overseas, review the various coverage components and potential structures of a multinational program, cover important terms and language to better understand multinational coverage placements, touch on global risk management tools that can assist in mitigating or eliminating potential losses and discuss real life case studies and claims scenarios.

# Friday, August 16 | Morning Sessions 8:00 a.m. - 12:00 p.m.

## WHAT'S IN A NAME? WHEN IT COMES TO ADDITIONAL INSURED, MORE THAN YOU THINK **300**

Robert Marshburn, CRM, CIC, ARM, CRIS, CISC, CCIP – Certified Risk Managers

Every day, insureds enter into commercial contracts with third parties and are asked to name them as additional insureds under the insured's CGL policy. Whether it's a construction contract, a landlord/tenant lease, or products liability vendor request, parties are continually transferring and assuming risk through additional insured status. Additional insureds have many of the same rights under the policy as the named insured, including defense and indemnity for BI/PD claims. It is imperative that agents, brokers and underwriters understand, not only the relationship between the two parties, but more importantly, the impact that the policy language of the additional insured endorsement has when it comes to coverage and claims handling. This class will explore the commonly used AI endorsements, including the evolution of key wording to help restrict coverage. Attendees will also examine real life underwriting and claims examples to gain insight into the complexity of additional insured liability. As a result, students will be better able to manage the risk of unintended consequences.

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## BE EXTRA-ORDINARY *LEADERSHIP*

Annemarie Sorensen – Nationwide E&S/Specialty

Liz Romero – Nationwide E&S/Specialty

Based on the bestselling books: 212 Degrees and The Top 2%; in this session, we will identify how extraordinary results can begin with one small change. We will explore what it takes to reach the top and provide a road map for achievers.



## Friday, August 16 | Afternoon Sessions 1:00 p.m. - 5:00 p.m.

### INTRODUCTION TO BUSINESS INCOME 100

*Note: Session is expected to run two hours.*

Chris Behymer, CPCU, ASLI, CIW – Markel

If you want to strike fear into the heart of an insurance professional, ask him or her 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.

In order to remove some of the mystery, this class will address the following subjects:

- A discussion of business income concepts such as the definition of business income and extra expenses, the requirements or triggers of business income coverage, and why time is so important in terms of what will ultimately be paid.
- The importance of the period of restoration and why it is the one of the most important factors in selecting the amount of coverage to purchase.
- A big reason people avoid business income is due to the nature of the form's coinsurance provision. Class participants will learn an easy way to establish not only a coinsurance percentage but an amount of coverage to buy.

Throughout the class, students will have an opportunity to examine many important business income topics by following a sample risk as it goes from the selection of the appropriate amount of coverage, application of coinsurance, and the settlement of an extended business income loss. At the conclusion of the program, participants will have a good understanding of the importance of this form of coverage in terms of protecting the financial health and well-being of the policyholder.

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### INTRODUCTION TO GARAGE/AUTO DEALERS 100

*Note: Session is expected to run two hours.*

Sandy Zrimsek, AINS – Colony Specialty

You do not have to be a master mechanic to understand garage. Join us for an introduction to garage and auto dealer coverage forms. We will be comparing the traditional Garage coverage form with the current ISO dealer form and market segment form for service/repair. Besides exploring the differences many common questions will be answered:

- Is garagekeepers liability right for my insured?
- Is premises liability coverage offered?
- Do I need to write a package/general liability to get completed operations coverage?
- Is it okay if the mechanic takes a car on a test drive?
- I need NOA coverage.

## Friday, August 16 | Afternoon Sessions 1:00 p.m. - 5:00 p.m.

### THE IMPACT OF CLAIMS ON A BOOK OF SPECIALTY BUSINESS **200**

*Note: Session is expected to run two hours.*

David Shupp – AmeriTrust

This insightful and entertaining session focuses on the claims component of the insurance transaction and its the impact on the insured and insurer. Learn how the role of the underwriter and broker can either mitigate or exacerbate the results of a claim process and how claims impact the underwriting process. The course includes evaluation of several claims as case studies.

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### ARE YOU FILLING UP ON TADPOLES WHEN YOU SHOULD BE EATING A FROG? **LEADERSHIP**

*Note: Session is expected to run two hours.*

Annemarie Sorensen – Nationwide E&S/Specialty

Liz Romero – Nationwide E&S/Specialty

In this session we will cut to the core of what is vital to effective time management: decision, discipline and determination. We will review some of the practical ways Brian Tracy outlines in his book, Eat That Frog, to stop procrastinating and get things done in less time.

# WSIA TECHNICAL & CAREER DEVELOPMENT



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