TIPS, TRICKS, AND TRAPS OF THE CGL

Registration: 8 a.m.
Program: 8:30 a.m. - 12:05 p.m.

WHAT'S IT ABOUT?

This workshop will discuss how the CGL policy has evolved into the latest 2004 edition; and how the insurance and risk management professional can best-utilize the latest policy and endorsements in the current liability environment.

WHO'S IT FOR?

This program is designed for all insurance professionals and other professionals who must protect the interests of their "customers," including agents, brokers, underwriters, adjusters, reinsurers, risk managers, and attorneys, and who have at least three years of experience.

WHAT YOU'LL LEARN

At the conclusion of this workshop, the attentive learner will be able to:

- Understand how the CGL policy has evolved over the past fifteen years.
- Learn "TIPS" to better understand the coverages.
- Identify "TRICKS" for using endorsements to structure the policy coverages.
- Recognize and avoid the "TRAPS" of unexpected exclusions.
- Recognize and understand changes in the new 2004 CGL Policy.
- Recommend the coverages needed by your customers.

UMBRELLA AND EXCESS LIABILITY

Registration: 12:30 p.m.
Program: 1 - 4:35 p.m.

WHAT'S IT ABOUT?

This is a practical and useful program that will enable an insurance practitioner to determine the "best" umbrella or excess policy. Workshop attendees will analyze the major components of umbrella and excess policies; explore how to avoid major gaps in coverage; and learn how to layer a "mixed" excess program.

WHO'S IT FOR?

This program is designed for all insurance professionals and other professionals who must protect the interests of their "customers," including agents, brokers, underwriters, adjusters, reinsurers, risk managers, and attorneys; and who have at least three years of experience.

WHAT YOU'LL LEARN

At the conclusion of this workshop, the attentive learner will be able to:

- Identify the types of excess liability policies and to provide characteristics of each type.
- Explore the excess gap that can be created when the primary includes defense within policy limits.
- Explain major excess liability policy concepts, important policy provisions, and exclusions common to excess liability policies.
- Understand how a "prior insurance" condition can act to ***exclude*** coverage.
- Discover how non-concurrent aggregates can transfer the loss back to the insured.
- Structure a layered program, including both occurrence and claims-made triggers.

Chartered Property Casualty Underwriters
720 Providence Road ▪ Malvern, PA 19355-0709
www.cpcusociety.org

Filed for CE Credits in Iowa!

Chartered Property Casualty Underwriters

CPCU SOCIETY WORKSHOPS

Tips, Tricks, and Traps of the CGL

Updated to include latest 2004 CGL changes!

8 a.m. - 12:05 p.m.

Umbrella and Excess Liability

Coverages, Gaps, and Solutions

12:30 - 4:35 p.m.

February 24, 2005
West Des Moines, Iowa

Two half-day workshops—
Presented by the CPCU Society
Co-sponsored by the CPCU Society's Iowa Chapter

CPCU SOCIETY WORKSHOPS

Tips, Tricks, and Traps of the CGL • Umbrella and Excess Liability

DATE/LOCATION

February 24, 2005

Farm Bureau Financial Services
5400 University Avenue
West Des Moines, IA 50266

(515) 225-2004

SPEAKER FOR BOTH WORKSHOPS

R. Bryan Tilden, CPCU, CLU, is a national lecturer and expert witness in the field of insurance. Prior to starting his own firm, Tilden and Associates, he was the director of technical affairs and director of education for IIANC.

Tilden has been active in insurance education as a grading panel member for the Insurance Institute of America and the American Institute for Chartered Property Casualty Underwriters.

In 1988, IIANC presented him with the Ernest F. Young Education Award, and in 1989 Agent of the Year. Tilden has taught in schools for both the PIA and IIAA, been a speaker at RIMS and CPCU meetings, and has spoken at various conventions.

The views and opinions of the speaker are his own and not necessarily shared by the officers, members, or staff of the CPCU Society.

ABOUT THE CPCU SOCIETY

The CPCU Society is a community of credentialed insurance professionals who promote excellence through ethical behavior and continuing education. The Society's nearly 27,000 members hold the Chartered Property Casualty Underwriter (CPCU®) designation, which requires passing eight rigorous undergraduate and graduate-level examinations, meeting experience requirements, and agreeing to be bound by a strict code of professional ethics. The CPCU designation is conferred by the American Institute for CPCU.

CONTINUING EDUCATION CREDITS

These workshops have been filed for the following continuing education credits:

- Iowa (4)

Both workshops have been approved for three (3) CPD units by the AICPCU.

These courses may be rejected and no credit given.
Please call (800) 932-2728, ext. 2767 for updated CE information.

CE CERTIFICATES

Registration fee includes one CE certificate per workshop. Additional certificates are available as follows:

$4 each . . . . . .CPCU member ***and*** CPD Qualified
$8 each . . . . . .CPCU member ***not*** CPD Qualified
$12 each . . . . . .Nonmember

REGISTRATION INFORMATION FOR EACH WORKSHOP

Fee:	**for nonmembers**	**$99 for one workshop** **$189 for both workshops**
	for Farm Bureau employees	**$94 for one workshop** **$179 for both workshops**
	for CPCU Society members	**$89 for one workshop** **$169 for both workshops**

- ***Registration Fee***
  The registration fee includes one CE certificate per workshop, all handout material, and refreshment breaks.
- ***Cancellations***
  Your registration fee less $20 will be refunded if notification is received at the Society two weeks prior to the program.
- ***Tax Deductions***
  Tax deductions for educational expenses are permitted in accordance with current U.S. Treasury regulations.
- ***For More Program Information***
  Contact John Kelly, CPCU, the Society's continuing education coordinating manager, at (610) 251-2773.
- ***To Register***
  Call the CPCU Society's Member Resource Center at (800) 932-2728, option 4.
- ***Group Rate Discount***
  A 15 percent discount is available to organizations registering three or more employees at the same time. The discount applies to each registrant.

REGISTRATION FORM

❑ ***YES.*** Please register me for the *"Tips, Tricks, and Traps of the CGL"* workshop on February 24, 2005, in West Des Moines, IA. (TTT022405)

❑ ***YES.*** Please register me for the *"Umbrella and Excess Liability"* workshop on February 24, 2005, in West Des Moines, IA. (UEL022405)

NAME (Mr./Ms.) _____ COMPANY _____

STREET _____ CITY/STATE/ZIP _____

PHONE _____ FAX _____

NAME ON BADGE _____ E-MAIL _____

Please pay registration fee in advance.
Fee includes one CE certificate per workshop, all handout material, and refreshment breaks.

Nonmember: **$99/$189** .....$ _____

Farm Bureau employees: **$94/$179** .....$ _____

CPCU Society member: **$89/$169** .....$ _____

Group Rate Discount: **15%** .....$ _____

CPD Qualified until 20____ less $5 .....$ _____

TOTAL .....$ _____

☐ Check enclosed payable to: CPCU Society

☐ Charge my credit card:

☐ MasterCard ☐ Visa ☐ American Express ☐ Diner's Club

ACCT. NO. _____

EXPIRATION DATE _____

NAME AS IT APPEARS ON CARD _____

SIGNATURE (Required) _____

Send registration to: **CPCU Society,** 720 Providence Road, Malvern, PA 19355-0709 **Phone:** (800) 932-CPCU, option 4 **Fax:** (610) 251-2780