



Ruble Graduate Seminar

The Rewind by Hilton

6075 Mills Civic Parkway West Des Moines, IA 50266

Oct 24-25, 2024 CT | Classroom

Topics	Date	Time	Speaker
Registration and Coffee & Rolls	Oct 24, 2024	07:30 AM-08:00 AM	
Indemnatee vs. Additional Insured – Which is Best?	Oct 24, 2024	08:00 AM-12:00 PM	Robert Ford CIC, CISR, CPIA, CRIS, MLIS, CLCS, ERIS Ford Insurance, Inc., Grand Forks, ND
Lunch - on your own	Oct 24, 2024	12:00 PM-01:15 PM	
Commercial Property - You Better Sweat the Small Stuff	Oct 24, 2024	01:15 PM-05:15 PM	Robert Ford CIC, CISR, CPIA, CRIS, MLIS, CLCS, ERIS Ford Insurance, Inc., Grand Forks, ND
Coffee & Rolls	Oct 25, 2024	07:30 AM-08:00 AM	
Emerging Risks in Changing Times	Oct 25, 2024	08:00 AM-12:00 PM	Lance Ewing CRM, ARM, ERMP Cotton Holdings, Inc., Cordova, TN
Lunch - on your own	Oct 25, 2024	12:00 PM-01:15 PM	
Hospitality Risks - Are You Being Served	Oct 25, 2024	01:15 PM-05:15 PM	Lance Ewing CRM, ARM, ERMP Cotton Holdings, Inc., Cordova, TN

Educational Consultant:

Jerry Kennedy, CIC

Kennedy Training and Consulting, Electric City, WA



Topic Descriptions

Thursday, October 24, 2024

Robert Ford (Day 1)

8:00 AM – 12:00 PM

Section 1

Indemnitor vs. Additional Insured - Which is Best?

This course will unlock the hidden meanings behind the terms 'indemnification' and 'indemnitor.' The participants will have a clear understanding that indemnification and insurance are two separate things. They will gain a clearer understanding of how the CGL's insured contract really works and how it can and cannot be used to finance typical contractual risk transfer requests.

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

1:15 PM – 5:15 PM

Section 2

Commercial Property - You Better Sweat the Small Stuff

In this session, participants will identify potential coverage pitfalls that could create problems and examine ways to solve them. They will review the appropriate Commercial Property policies and endorsements, such as the Building and Personal Property Coverage Form, as well as coverage for Landlords and Tenants, Ordinance or Law, Legal Liability Form, Leasehold Interest Coverage Form, and Protective Safeguards endorsements. They will discuss insurable interest in commercial property – who is the owner of the property, who is responsible for the property, and who will suffer financially if the property is damaged or destroyed. They will examine issues related to tenant's improvements and betterments. They will identify various types of valuation and how each one works in a claim situation. They will look at how Ordinance or Law is addressed in a claim situation. They will learn the importance of Protective Safeguards endorsements – the purpose and how they work.

Friday, October 25, 2024

Lance Ewing (Day 2)

8:00 AM – 12:00 PM

Section 3

Emerging Risks in Changing Times

Preparing for new and emerging risks can be a full-time job for the insurance professional. Technology, nature, terrorism, artificial intelligence, human and economic developments are rapidly changing the risk landscape and the insurance environment. In this session, you will identify those emerging risks that could have a significant impact on your client's business, their agency or organization, or even their career. Using an interactive and breakout approach, you will learn how to prepare for what "will" happen rather than "what" happened.

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

1:15 PM – 5:15 PM

Section 4

Hospitality Risks - Are You Being Served

Hotels, casinos, restaurants, resorts, and other hospitality properties are susceptible to significant loss exposures. Participants will examine property risks including real and intangible property, owned and leased space, time shares, and joint ventures. They will discuss liability risks from guests, entertainers, general public, animals, dram shops, and food borne illness. They will identify employee risks. They will learn about the use of technology in the hospitality industry and the resulting exposures.