



## Ruble Graduate Seminar

The Rewind by Hilton

6075 Mills Civic Parkway West Des Moines, IA 50266

Aug 27-Aug 28 CT | Classroom

Topics	Date	Time	Speaker
Registration/Check-In	Aug 27, 2026	07:30 AM-08:00 AM	
Had I Been On That Jury...Personal and Commercial Lines Edition	Aug 27, 2026	08:00 AM-12:00 PM	Richard Pitts J.D. Arlington/Roe & Co., Inc., INDIANAPOLIS, IN
Lunch - on your own	Aug 27, 2026	12:00 PM-01:15 PM	
Insuring Fiduciary Exposures	Aug 27, 2026	01:15 PM-05:15 PM	Richard Pitts J.D. Arlington/Roe & Co., Inc., INDIANAPOLIS, IN
Check-In	Aug 28, 2026	07:30 AM-08:00 AM	
Financial Death by Business Auto	Aug 28, 2026	08:00 AM-12:00 PM	Robert Ford CIC, CISR, CPIA, CRIS, MLIS, CLCS, ERIS Retired, Grand Forks, ND
Lunch - on your own	Aug 28, 2026	12:00 PM-01:15 PM	
An Exploration of the Property Casualty Side of Farming	Aug 28, 2026	01:15 PM-05:15 PM	Robert Ford CIC, CISR, CPIA, CRIS, MLIS, CLCS, ERIS Retired, Grand Forks, ND

### Educational Consultant:

Jerry Kennedy, CIC

Kennedy Training and Consulting, Electric City, WA



## Topic Descriptions

**Thursday, August 27, 2026**

**8:00 AM – 12:00 PM**

### **Section 1**

#### **Had I Been On That Jury... Personal and Commercial Lines Edition**

Using recent personal lines and commercial lines insurance coverage cases, participants will sit as “jurors” in this interactive session. They will review and discuss the facts of each case and compare their decisions to the actual verdict by the appellate court. They will gain a better understanding of exposures and coverages provided in various insurance coverage forms, such as Commercial General Liability, Homeowners, Personal Liability Umbrella, Business Auto, Workers Compensation, and Professional Liability.

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

**1:15 PM – 5:15 PM**

### **Section 2**

#### **Insuring Fiduciary Exposures**

Participants will gain a better understanding of the fiduciary exposures facing their clients. They will learn about the duties of fiduciaries and discuss the potential exposures for fiduciaries. Using major, headline-grabbing cases, they will discuss loss frequency and severity under ERISA for trustees, including a statistical analysis of the claims data and its impact on underwriting. The session concludes with an in-depth analysis of the typical fiduciary liability policy, specifically ISO’s Fiduciary Liability Coverage form.

**Friday, August 28, 2026**

**8:00 AM – 12:00 PM**

**Section 3**

**Financial Death by Business Auto**

This session will explore the liability exposures and coverage solutions for businesses that do not own automobiles. Attention will be given towards specific BAP endorsements that affect Who Is an Insured, Garagekeepers coverage, and leased autos.

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

**1:15 PM – 5:15 PM**

**Section 4**

**An Exploration of the Property Casualty Side of Farming**

Things are changing quickly in how farms are operated. Farming is turning more everyday into an ongoing commercial lines business. In this session, participants will look at what these changes mean to the farm operator, examine the new farm exposures, and determine how to put together an insurance program that fits the farm operator's needs. They will explore farmers liability issues when an injury occurs to a farm employee and when an injury occurs when driving or towing a farm implement. They will look at farming and contractual issues for operations other than traditional farming.