



Risk & Insurance Solutions

Partner Education Initiative

We have seen repeated examples of **business threatening insurance** issues. As a famous book once suggested, "**Hope is not a Strategy**". It is certainly not a way to manage a business. One of the many ways we can help is by raising your awareness of insurance issues so you can help us improve the development of a sound risk management plan.

KMRD Partners, Inc. would like to offer you assistance by educating you on key risk management and insurance related topics that impact your customers and you. We are offering round-table discussions on topics such as:

1. **E-Commerce and Insurance** – Today's insurance industry has not yet determined how to best handle the risks surrounding E- Commerce. For that reason, many clients do not have the coverage they think they have!
2. **The Construction Defects Insurance Coverage Mystery** – Insuring construction defects claims has become more difficult today due to recent court rulings. It can be argued that PA general contractors have no coverage at all!
3. **Additional Insured Issues** – What does it mean to be an additional insured? Today's answer is not clear!
4. **Contracts – The Least Expensive Way to Transfer Risk** - An overview of insurance related issues in contracts including insurance requirements, waiver of subrogation language and indemnification and hold harmless paragraphs in a variety of different agreements such as supply, subcontractor, lease, mortgage, consignment and temporary service agreements (to name a few).
5. **Certificates of Insurance** - How to decipher what the certificate tells you, what it grants (less than your customers think), and their importance to risk transfer and loss mitigation activities.
6. **Coverage problems that should keep you up at night** - An overview of some key insurance issues that we have routinely uncovered in our review of coverage design. Too few organizations are aware or recognize the risks that they needlessly assume with poorly structured coverage. Many of the issues could adversely impact a company's balance sheet if not corrected.
7. **Loss sensitive insurance programs** and their impact on collateral and contingent liabilities.
8. **Auto coverage issues** including the use of personally owned autos and rentals on company business.
9. **Loss control initiatives** that should be strongly considered as a way to build an effective infrastructure and improve loss experience.
10. **Business interruption / disaster recovery planning.**
11. **What an agent should be doing** to support the interests of your customer.
12. How to **Manage and Reduce your Workers Compensation Costs** – Tips on how to more effectively negotiate and manage a company's workers compensation cost of risk. We also address the direct and indirect costs of workers compensation claims.
13. **Coverages to consider** - an outline of some commonly available coverages that are commonly overlooked.
14. **Hot topics in today's insurance marketplace**



...or anything else on your mind that you may impact you or your clients.

www.kmrddpartners.com

Reducing the Cost of Risk - One Client at a Time

KMRD XCHANGE