

COMMERCIAL INSURANCE LINES, COVERAGE AND CLAIMS: THE BASICS

THURSDAY, OCTOBER 22, 2015

AGENDA

10:00 - 10:30 a.m. **Registration and Networking**

10:30 - 11:00 a.m. A Primer on the Duty to Defend

Michael Ahmadi

The oft-cited phrase is: there is a duty to defend if there is a "mere possibility" that the claim will fall within coverage. But there is so much more to the duty to defend analysis than just what is come to be known as the "mere possibility" test. This presentation will provide a primer on a range of issues that can arise in a duty to defend analysis.

11:00 - 11:30 a.m. **Insurance Policy Terms**

Brian Lau

When assessing coverage, there is a tendency to look to exclusions first without considering the insuring agreement. This presentation will provide an outline of how CGL and property policies are structured, followed by a basic approach that can be used in determining whether a particular claim is covered.

11:30 - 12:00 p.m. **Bad Faith in the Commercial Policy Context**

Jason Mangano

An overview of the issues that arise from bad faith law in the insurance context.

12:00 - 1:00 p.m. **Complimentary Lunch**

1:00 - 1:30 p.m. Falls, Floods and False Information: Defending CGL Claims

Brendan Iones

This seminar examines the basics for handling common claims that arise under CGL policies, some interesting issues to be aware of when handling CGL claims, and tips and strategies to efficiently resolve a claim.

1:30 - 2:00 p.m. **Product Liability: Manufacturing a Problem**

Lauren Morrison

An introduction to product liability law, including a discussion of types of product defects, sources of liability, parties to include in a claim, available defences, and the use of warnings. The focus will be on issues which need to be considered or investigated at the outset of a product liability claim.

2:00 - 2:30 p.m. From denial to acceptance: Advising the insured through a professional liability claim

Thomasina Dumonceau

A practical discussion of the issues relating to the tripartite relationship, how to handle coverage and limits issues, getting the Insured's consent to settle and the importance of using experts in professional liability claims.