



Risk & Insurance Solutions

Announcement of Education Initiative

We have seen repeated examples of business threatening insurance issues and insurance coverage omissions that impact organizations. As a famous book once suggested "*Hope is not a Strategy*"; certainly not one to manage a business by. One of the many ways we can help is by raising your awareness of insurance issues so you can help us limit the use of "*hope*" in the development of a sound risk management plan.

KMRD Partners 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. **Contractual Risk Transfer** - Issues including Additional Insured Status, Indemnification and Waiver of Subrogation paragraphs in a variety of different agreements such as **supply, subcontractor, lease, mortgage, consignment and temporary service agreements** (to name a few).
2. **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.
3. **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.
4. **Loss sensitive insurance programs** and their impact on collateral and contingent liabilities.
5. **Auto coverage issues** including the use of personally owned autos and rentals on company business.
6. **Loss control initiatives** that should be strongly considered as a way to build an effective infrastructure and improve loss experience.
7. **Business Interruption / disaster recovery planning**
8. **What an agent should be doing** to support the interests of your customer.
9. **Coverages to consider** - an outline of some commonly available coverages that are commonly overlooked.
10. **Hot topics in today's insurance marketplace**

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

