

# Insurance Panel

**Wilderness Risk Managers Conference  
Jackson Hole, Wyoming - October 2008**



The “Insured”  
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# The “Insured” Perspective Our Goals were and are...

Coverage For What We Actually Do

Coverage We Can Afford

Comfort Re “ If The Worst Happens”

A Good Deal Re Cost V. Benefit

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# The “Insured” Perspective

## The Scare...

Are We Covered For This?

The Fine Print...

They Have No Idea Who We Are...

They Have No Idea What We Do...

Nobody Returns My Calls...

# The “Insured” Perspective Anything Worth Insuring?

Is There Anything To Insure?

Initially.. No There Wasn't

Now There Is...

Umbrella Amounts That Make Sense

Board Says More-More-More Coverage

The Value Of Great D&O Coverage

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# The “Insured” Perspective

## Mistake we Made along the way

No ≠ No & Yes ≠ Yes & Maybe = Maybe

The Face To Face Meeting

A Hit Or Miss Search – Over 3+ Years For Us!

# The “Insured” Perspective

## Things we Got Right (eventually)

Saturated Them With Evidence Of Our Competence

Paid For A Detailed Legal Counsel Review

Just Keep Pushing Until We Got What We Wanted

Asked The Hard Questions Up Front

# The “Insured” Perspective

## Ongoing Issues & Challenges

Policy’s Keep Evolving And Changing

Day To Day Relationship Is With The Agents Back Office Staff – Not The Agent Or Underwriter

What If They Cancel Us?

# The "Agents" Perspective

## Finding the Right Agent

Relationships

Expertise

Reputation/Integrity

Negotiator/Mediator



# The "Agents" Perspective

## Difference Between Specialty and Regular Markets

Niche Markets

Agent/Agency Specializing In Specific Areas

Tailored Insurance Programs For Customers

Investigate Agent/Agency

# The "Agents" Perspective

## Outline of the Agent's Goals

Tailored Coverage For Wilderness Customers

Gather All Current Information Including Loss History

Counseling Of Appropriate Insurance Coverage

Competitive Insurance Product With The Broadest Coverage

# The "Agents" Perspective

## What to Watch Out Re Agents and Insurance Co's

Inexperience

Lack of Communication

Responsiveness

Stability

Understanding the Unique Qualities of the  
Wilderness Risk

# The "Underwriters" Perspective

## Gathering Information

Applications, More Applications And Still Another Application

Brochures, Internet, Advertising

Narrative Explanation Of Operations

Create A Good First Impression!!

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# The "Underwriters" Perspective Important Info to Convey

Risk Management Practices

Documentation Of Procedures

Relative Hazard Of Various Activities

Frequency Of Activities

Tell The Underwriter Why You Are A Good  
Account!!

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# The "Underwriters" Perspective Evaluation of Information

Evaluate The Hazards

Evaluate The Controls

Comparing Your Hazards And Controls To The  
“Average” Risk

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# The "Underwriters" Perspective Pricing

Standardized Versus Proprietary Rating

Classifications

Priced Relative To The “Average” Risk With  
Credits And Debits

# The "Underwriters" Perspective Communication

Communicate Early – 120 Days Prior To Renewal

Communication As Much As Possible – Apps,  
Brochure, Webpage, Conference Call, Site Visit, Etc.

Don't Be Afraid To Question Your Proposal -  
What Is The Rating Basis? Do You Realize We  
Only Bungee Jump One Weekend Per Year? Etc.

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# The "Lawyers" Perspective

Finding The Right Insurance Agent And Underwriter

Finding The Right Insurance

Cheapest Isn't Necessarily The Best

# The "Lawyers" Perspective

Accurate Disclosure To The Insurance Carrier!

Practical And Legal Ramifications

# The "Lawyers" Perspective

Risk Management And Your Insurance Coverage:

The Importance And Value Of Running A  
Professional Operation

# The "Lawyers" Perspective

## Include Your Legal Counsel In Your Insurance Review

Why?

# The "Lawyers" Perspective

## READ THE POLICY

Questions To Ask And How To Ask Them? General Vs. Language Specific

Understanding What The Policy *Will*, And Importantly *Won't* Cover...

When Should The Insured Notify The Carrier Of A Claim?

# The "Lawyers" Perspective

Policy Language **Generally** Construed In Favor Of  
The Insured – BUT...

Exclusions And Conditions Precedent To  
Coverage

Reservation Of Rights

Reasonable Expectations Doctrine

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# The "Lawyers" Perspective

Understanding The Triangle – Insurance Carrier,  
Insured, And In House Counsel:

Developing A Pro-active And Positive  
Relationship That Works

# QUESTION & ANSWER SESSION

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