

Key Conference Takeaways

[Click here to view Agenda](#)

Connecting the High Risk of Employing Domestics and In-home Elder Care

Teresa Leigh, Teresa Leigh Household Risk Management

Clients and their families are seeking best practices and advice when hiring and managing domestics for in-home elder care. Help connect them to an expert resource. [Click here](#) to download talking points from Teresa's presentation.

Visit teresaleigh.com and click on the gold CIPC logo in top right corner for more information.



teresa leigh
household risk management

info@teresaleigh.com



Building a High-Performing Team to Serve Your High Net Worth Clients

Jeremy Lurey, CHIEFEXECcoach

Work Styles: Panthers, Peacocks, Dolphins, & Owls

[Click here](#) to download the full presentation.



Insurance Distribution, More Valuable Than Ever

John Kraska, Dowling Hales

FIVE SECULAR FORCES PERMANENTLY ALTERING INSURANCE



WHAT DOES THIS MEAN FOR THE "HNW" MARKET?

- HNW Personal Lines is an attractive segment for underwriters and distributors
 - Large and growing market segment
 - Lower price sensitivity
 - Higher client retention
 - Better expected loss experience
 - Opportunity to differentiate – service, technology, risk management

CONCLUDING THOUGHTS

- 1) He Who Controls The “Customer” Still Wins In The Future

- 2) Technology Will Help Intermediaries More Than Capital Providers

- 3) Focus on the “Home” not the “Auto”:
 - Spreading Usage Of Advanced / Autonomous Cars
 - More Transportation via Rideshare (e.g. [uber](#), Lyft)
 - Auto Manufacturers Increasingly Looking For Ways To Bundle Insurance At The Point Of Sale = (The “All In” Subscription Purchase)

Cultivating & Leveraging a COI Network

Bill Walton, Bill Walton Sales Training

All COIs want two things – more business and a way to add value to their network.

[Click here](#) to download presentation.



EPLI & #METOO Movement Panel Discussion

Alex Horowitz, AIG

Brian Applebee, AIG

Shirley Gordon, Lockton

William Schneider, Morrison Mahoney LLP

- Words matter. Coverage matters. What is not covered, matters.
- Plan for court of public opinion.
- Criminal and civil ramifications.

EPLI Coverage/Protection Highlights

- Sexual harassment
- Discrimination
- Wrongful termination
- Breach of employment contract
- Negligent evaluation
- Failure to employ or promote
- Wrongful discipline
- Deprivation of career opportunity
- Wrongful infliction of emotional distress
- Mismanagement of employee benefit plans

*Not all products and services are available in every jurisdiction. Insurance coverage is governed by actual policy language. Please read your policy carefully and consult your insurance provider regarding specific coverage questions.



General Liability: Coverage & Exclusions

Basic Coverage

- Property Damage
- Bodily Injury

HNW Carriers

- Personal Injury
- Defamation:
Libel/Slander
- Wrongful Detention
- Invasion of Privacy
- Shock
- Malicious
Prosecution

Exclusions

- Intentional Acts
- Criminal Acts
- Sexual Misconduct

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CIPC CONFERENCE 2019

Celebrities & Athletes Panel Discussion

Chris Hatt, MarketScout

Luis Cuadrado, Integro

Shari Violas, Integro

David Zeisler, *Gelfand, Rennert & Feldman LLP*

Issues placing celebrities and athletes:

- Small claims can turn into larger claims
- Desire to resolve liability claims immediately to avoid bad press and reputational damage
- Tend to buy homes in higher risk areas such as beach front or secluded areas
- Tend to have parties with unusual activities such as elephants or fireworks
- Advisors may place personal liability on a commercial package policy as the personal lines insurers will not take it due to their “persona”

[Click here](#) to download the presentation takeaways.



CELEBRITIES & ATHLETES BREAK OUT

**Personal K&R:
Understanding the Coverage**
Chris Arehart, Chubb

CHUBB

Personal K&R: Understanding the Coverage

Christopher Arehart
Senior Vice President
First Party Product Manager

Why do Individuals need K&R Insurance?

- While infrequent, losses can be devastating. No one is fully prepared to respond to a kidnapping without professional help.
- Policies provide access to professional firms on retainer that can help in a crisis, without pre-approval or vetting.
- Threats continue to increase around the world, particularly for risks with operations outside of the USA.
- Awareness of high profile threats against successful individuals has driven requests for coverage.
- Coverage in home owners policies, or “Business Travel” insurance can be less than sufficient for families with higher profiles.
- Corporate coverage requires the involvement of the company who is the policy holder.



Key Takeaways

- Personal KR requires scheduled persons for full coverage to apply. Not all family members are automatically covered.
- Full Expense coverage is triggered by: Covered Kidnapping, Extortion Threat, Hijacking, Political Threat or Wrongful Detention
- Loss must be connected to an otherwise covered loss that would be covered under Clause A. Policy is not intended to serve as a stand-alone AD&D policy
- Few exclusions are present, with no exclusions present for disclosure of the existence of the policy to others.
- Exclusions for violations of law apply to where the Insured is living or visiting, not their home country.