



Intermediate Liability Insurance

Course Description

This course will provide delegates with a detailed knowledge of Liability Policy wordings, including current case law relating to interpretation; detail and trends in the law relating to insured liabilities; emerging risks; how various forms of Liability covers interact; and current issues relating to claims handling.

Target Audience

This course will be of interest to anyone with a working knowledge of Liability business and who wishes to enhance that knowledge and learn of some of the latest legal developments and the impact of emerging risks.

Course Objectives

On completion of the course delegates will:

- be aware of the legal interpretation, including recent litigation, of Policy Wordings.
- understand how recent changes in UK litigation and law reform may impact liability risks
- have an understanding of the case law and trends relating to insured liability risks
- understand the coverage provided by Professional Indemnity, Directors and Officers Liability Products Guarantee, Product Recall and Product Tamper policies and how they interact
- understand the key underwriting and broking considerations for liability insurance including emerging risks
- Be familiar with the liability claims handling process and the relevant aspects of the civil procedure rules

Course Format

The course will be in the form of an interactive workshop with presentations, exercises and case studies.

Course Content

How Liability Arises

- Recent Legal Developments and Trends
- Health and Safety legislation
- Liability relating to products supplied
- Psychiatric Injury
- How damages are calculated

Employers Liability, Public Liability and Products Liability

- Policy triggers and recent litigation
- Policy coverage including recent case law
- Principal exclusions and extensions
- An Introduction to Financial loss cover
- Excess of Loss and Umbrella Covers

A Brief Summary of Specialist Liability Covers

- Professional indemnity
- Directors and Officers
- Environmental Impairment
- Product Guarantee/Recall
- Product Tamper

How do Liability Policies interact (or not)

Risk Assessment

- Rating Factors
- Burning cost pricing
- Claims development
- Triangulations
- Emerging Risks

Claims

- The Civil Procedures Rules
- Ogden Tables
- ADR
- Rehabilitation

Trainer Tony Gregory BA(Hons) Dip Mgmt FCII

Tony Gregory is Managing Director of Insurance Market Conferences. He had many years experience in the London Market underwriting Liability and Professional Indemnity business, before establishing IMC. He is a Fellow of the Chartered Insurance Institute and a Vice-President of the Insurance Institute of London. He was the leader of the Insurance Institute of London's Research Groups on *Professional Indemnity Insurance* (First Edition) and of *Liability and Accident Compensation*.

Duration 1 day

Date **1st November 2012**

Time 9.30 am - 5.00 pm

Venue Novotel Tower Bridge, Pepys Street, London EC3N 2NR

Fee **£195.00 +VAT** (including refreshments and buffet lunch)

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Bookings

To reserve a place on this course contact Tony Gregory

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