



## INTRODUCTION TO US CASUALTY INSURANCE

### Course Outline

This course will introduce delegates to the casualty insurance market in the United States, explain how legal liabilities arise, and the insurance cover available.

### Course Format

The program combines lecture with interactive discussion and workshop activities.

### Course Content

#### Tort in the United States

- Definitions
- Roots of American law
- Criminal vs civil law
- Features of US Civil Law
- English Common Law
- Napoleonic law
- The tort explosion
- Civil actions in the United States as compared to the United Kingdom
- Contingent fees and class actions

#### Mechanics of the Civil Justice System

- Jury trial
- Function of U.S. Civil Courts
- Jurisdiction
- Bringing suit in state court
- Bringing suit in federal court
- Appeals process

#### Basis of Civil Actions

- Negligence
- Duty to others
- Defense
- Comparative and contributory negligence
- Strict Liability
- Absolute liability
- Statutory Liability
- Liability assumed/accepted under contract
- Vicarious Liability

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#### IMC North America

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## **Damages**

- Specific or economic loss
- Non-specific or general loss
- Punitive damages

## **Liability Exposures for the Business Community**

### **Policy Forms**

- Commercial General Liability (CGL)
- Commercial vehicles
- Employee injuries
- Management liability
- Professional liability
- Environmental liability
- Excess liability
- E risk
- Terrorism

## **Handling Liability Claims**

## **Bad Faith Claims Against Insurers**

### **Trainer Bill Cundiff**

Bill Cundiff started his insurance career in 1972 as a retail agent selling multi-lines of insurance, including life and health insurance. Since then he has managed independent agencies for other owners, developed his own independent agency and been a consultant in property/casualty. Bill formed Insurance University in 1994 to provide quality insurance training programs for insurers and agents. Today, Insurance University reaches insurance professionals from Hanoi to London through interactive classroom presentations and Insurance University Online. In addition to classroom and online training, Bill acts as an education consultant for insurers and agents. Bill has become popular in the London market delivering a number of diverse programs on the U.S. market since 2005.

**Duration** 1 day

**Date** 22<sup>nd</sup> October 2013

**Time** 9.30 am – 5.00 pm

**Venue** London Novotel Tower Bridge, EC3N 2NR

**Fee** **£350.00 +VAT** (including refreshments and buffet lunch)

**In-House Fee** **£1,850.00 +VAT** for up to 12 delegates

**Bookings** To reserve a place on this course please contact Tony Gregory  
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