



RISK MANAGEMENT POTPOURRI

ISSUES THAT ARISE AND
CAUSE ONE TO EXCOGITATE.

WE HAVE A UNIVERSITY RISK MANAGER ON THE PANEL

We must use big words, then it will sound like we know what we are talking about!

- **excogitate**[eks-koj-i-teyt]
- verb (used with object), ex-cog-i-tated, ex-cog-i-tating.
- to think out; devise; invent.
- to study intently and carefully in order to grasp or comprehend full

PART I

2:00-2:30

Questions welcome as topics are discussed

- Cost Allocation
- Budget
- Retention Levels
- Limits
- Funded Reserves
- Confidence Levels

PART II

2:30-2:45

Please pass questions to the end of the row and up here to the front

- This is the opportunity for you to ask those questions that you have always wanted to ask but were afraid to show your ignorance. Remember that it is ok to be ignorant as ignorance is overcome with education but it isn't ok to be stupid. Stupid is an ignorant person who won't ask a question.

PART III

2:45-3:05

Esoteric Stuff

- Cyber Issues
- Active Assailant Coverage
- Fiduciary Liability issues
- Med-Mal, incidental exposures covered?
- Earthquake Yes-Earthquake No? Deductibles-Limits
- Insure your fleet or have adequate replacement fund
- Drones-Yours and your Contractors

PART IV

3:05-3:15

General Questions

Wrap Up

- Limitation of Liability
- Mutual or not so mutual indemnification
- FEMA, also see Earthquake yes/no
- Working with FEMA “Insurance Professional”
- Communication

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