

the JOHN LINER LETTER

THE LEADING BUSINESS ADVISORY
SERVICE ON PROPERTY/CASUALTY
INSURANCE FOR 46 YEARS.

TOPICAL INDEX
December 1984 through June 2022

A ACCOUNTS RECEIVABLE

Commercial inland marine	4/13
Mail shipments	5/89
MOP	7/92

ADVERTISING LIABILITY

CGL coverage	12/85, 4/98, 11/98, 11/99, 1/08, 5/13
Electronic commerce	4/98, 6/06, 5/10

AGENTS AND BROKERS

<i>General Discussion</i>	7/89, 11/95, 5/00, 5/04, 7/04, 1/11, 10/20
Agent vs. broker	11/95, 5/00, 1/11
Apparent authority	11/95
Choosing a representative	6/89, 7/89, 11/95, 5/00, 5/04, 7/04, 1/11, 10/20
Compensation	11/95, 5/00, 7/04, 11/04, 2/05, 1/11
Competitive bidding—How, why, and when	10/85, 9/97, 9/02, 5/04, 10/20
Overseas risks	11/95
Renewals	5/14
Services	11/95, 5/00, 9/02, 5/04, 7/04, 10/04, 1/11, 3/12
Surplus lines brokers	11/00, 7/05, 9/10

AGREED AMOUNT (VALUE) CLAUSE

Property policies	2/86, 9/90, 3/03
Business income	10/98, 4/03, 7/15

APPRAISALS

Property value determination	9/90
------------------------------------	------

AUTOMOBILE—COMMERCIAL

General Discussion:

Business auto policy

Bobtail exposure	1/94, 11/94, 4/10
Common contract carriers	1/94, 4/10
Contractual liability	12/86, 3/88, 1/92, 7/96, 8/99, 7/06, 12/20
Diminished value	7/01, 4/10
Deductibles	11/86
Drive other car coverage	1/92, 11/94, 8/99, 12/03, 7/06, 11/15, 12/20
Electronic equipment	4/10, 10/18
Employers liability exclusion	1/98, 7/06
Employee as insureds	3/10, 11/15
Employee use of company cars	12/86, 1/94, 11/94, 7/96, 8/99, 12/03, 7/06, 3/10, 11/15, 10/18
Fellow employee suits	12/86, 1/92, 8/99, 12/03, 7/06, 4/10, 3/12, 11/15
Garage	1/98
Garagekeepers	1/98, 4/10
Hired vehicles	4/86, 3/91, 11/94, 7/96, 8/99, 7/01, 12/03, 7/06, 12/20
Insureds	1/92, 1/98, 5/99, 8/99, 12/03, 7/06
Leased workers	1/98
LLC	1/98
Loss damage waivers	7/96, 7/06
Mexico	8/99
Mobile equipment	4/86, 12/86, 1/92, 8/93, 6/99, 9/04, 7/06, 3/19
Motor carrier act	12/86, 4/10
Motor carrier coverage form	1/94, 4/10
Named driver exclusion	3/00
Nonowned coverage (businessowners)	6/95, 12/20
Nonownership protection	1/94, 11/94, 8/99
Partners' autos	6/95, 3/16
Physical damage	3/88, 1/92, 11/94, 7/96, 7/01, 9/02
Pollution exclusion/coverage	4/86, 12/86, 1/92

Public transportation	11/94
Rating	11/94, 12/00
Rented autos	6/85, 4/86, 12/86, 3/88, 1/92, 8/99, 7/06, 4/10, 12/20
Self-driving autos	1/16, 10/18
Subrogation	3/06, 4/10, 3/19
Symbols	1/92, 1/94, 11/94, 11/15
Trailer interchange coverage	1/94, 11/94, 4/10
Uninsured motorists coverage	1/92, 3/21
Year 2000 exclusion	12/98
Zone rating	11/94

AUTOMOBILE—PERSONAL

Business use	1/94, 6/95, 7/96
Credit card auto rental coverage	7/96
Loss damage waivers	7/96
Rented autos	6/85, 4/86, 7/96, 8/99

B BOATS

CGL	12/85, 6/01
Yacht policy	8/86

BONDS—FIDELITY

General Discussion

Blanket/schedule	4/00, 5/05
Computer fraud	10/88, 11/90, 4/00, 7/00, 5/05, 4/06
Crime general provisions	11/90, 3/98, 4/00, 4/06
Deductibles	7/86, 7/97, 4/06
Discovery/loss sustained	3/98, 4/00, 5/05, 4/06
Employee benefit plans	4/00, 5/05, 4/06
Employee dishonesty	3/96, 4/00, 4/04, 5/05, 4/06
Employees of affiliates	7/86, 4/00, 4/06
Employees of outside firms	7/86, 4/06
ERISA-mandated coverage	7/97, 4/06, 7/10
Faithful performance	7/97, 8/00, 7/10
Foreign operations	7/86, 12/90, 4/04, 9/06, 8/11
Forgery losses	11/90, 4/00, 4/04, 5/05, 4/06
Inventory shortages	7/86, 4/00, 5/05
ISO program	4/00, 8/00, 5/05, 4/06
Loss control	7/97, 5/05
Mergers/acquisitions	7/86, 3/96, 7/97, 4/00, 1/04, 5/05, 4/06, 10/08
Municipalities	7/97, 8/00, 3/10, 7/10
Prior fraud	7/86, 4/00, 5/05, 4/06
Terminated employees	7/86, 4/00, 5/05, 4/06, 10/10

BONDS—SURETY

General Discussion

Construction projects	3/92, 10/93, 3/02, 12/07
Leases	2/85, 3/02

BUILDING LAWS

Equipment breakdown coverage	5/01, 7/15
Green Buildings	6/08, 11/09
Property insurance	5/86, 3/94, 9/95, 6/00, 8/00, 10/07

BUSINESS INTERRUPTION

General Discussion

<i>Business auto policy</i>	2/86, 4/90, 5/90, 5/92, 8/95, 10/95, 9/98, 10/98, 4/03, 4/07, 5/11, 12/12, 8/15, 10/19, 1/22
Agreed value clause	2/86, 10/98, 4/03
Bioterrorism	11/01
Blanket coverage	5/90, 10/98, 4/03, 9/08
Boiler and machinery/equipment breakdown	10/87, 12/92, 7/98, 5/01, 10/06, 7/15
Business continuity plan	4/17, 4/18

Note: Subjects discussed in depth are indicated by the caption, General Discussion, immediately following a topic heading.

Published by Standard Publishing Corporation, 155 Federal St., Boston, MA 02110, <http://www.spcpub.com>. Subscription price: \$299.00 per year plus shipping and handling in U.S. and U.S. possessions; \$389.00 plus shipping and handling in Canada and elsewhere. Online-only subscription is \$267.00 per year. To order, contact our customer service department at (800) 682-5759, or (617) 457-0600, fax us at (617) 457-0608 or email customerservice@spcpub.com.

Business income.....	2/86, 4/90, 10/95, 3/96, 9/98, 10/98, 10/01, 1/02, 4/02, 4/03, 10/05, 4/07, 5/11, 7/15
Businessowners	5/02
Calculating values	8/15
Cancellation of contract.....	6/00
Catastrophe.....	4/18, 10/19
Civil authority clause	2/86, 5/92, 10/95, 1/00, 10/01, 10/02, 4/03, 10/05, 4/07, 9/08, 12/13, 1/22
Combined BII/extra expense.....	4/90, 9/98, 4/03, 4/07, 5/11, 4/18
Contingent exposures (Dependent Properties)	8/95, 10/98, 10/01, 4/04, 4/07, 11/08, 10/09, 12/13, 8/15, 4/18
COVID	1/22
Cyber	10/21
Data breach.....	1/18
Deductible	10/95, 4/03, 5/11
Depreciation	3/94
Due diligence, reasonable speed	4/90, 5/90, 10/01, 4/03, 10/05, 4/07, 5/11
Exclusions	12/13, 8/15
Extended business income.....	2/86, 5/90, 10/95, 10/98, 10/01, 4/03, 10/04, 10/05, 5/11, 12/13
Extra expense	8/95, 10/95, 9/98, 6/00, 10/01, 4/03, 10/05, 5/11, 12/13
Green buildings.....	11/09
Gross earnings.....	2/86, 9/98, 4/03, 4/07, 5/11
Foreign operations	12/90, 4/04, 9/06, 8/11
Idle periods	1/00
Information technology	4/17
Margin Clause.....	9/08
Market.....	12/13
Monthly limit of indemnity	1/02
Multiple locations	8/95, 10/98, 4/03
Ordinary payroll	2/86, 5/90, 3/97, 10/98, 8/02, 4/03, 4/07, 5/11, 8/15
Ordinance or law	10/98, 10/07, 9/08, 5/11
Partial shutdown	6/00, 4/03, 4/07, 5/11, 1/22
Power failure	8/95, 1/00, 3/01, 10/01, 10/07
Profits form.....	9/98, 4/03, 5/11
Premium adjustment endorsement.....	5/90, 10/98
Rents	6/86, 5/94, 10/01, 1/02, 3/05, 9/05, 5/11
Reputation	1/18
Research and development exposures	4/90, 9/98, 5/11, 3/16
Sales value of production.....	3/99, 6/00, 4/03, 4/07, 5/11
Tenant premises	10/95, 6/00, 10/01, 1/02
Terrorism	4/18
Two-item form.....	4/90, 9/98, 4/03, 5/11
Vacation pay	3/97
Valued policies	4/90, 9/98, 5/11, 8/15
Values	9/98, 10/98, 4/03
Warehouses	5/90
Work sheet.....	4/90, 10/95, 9/98, 4/03, 4/07, 8/15
(also see boiler and machinery)	

BUSINESSOWNERS

ISO revisions	5/02, 9/05, 1/10
Business income	5/02, 9/05, 7/15
...vs. commercial property	5/02
Computer coverage	5/02, 9/05
Computer fraud	1/10
Dependent properties.....	5/02
Employment-related practices.....	9/05, 1/10
Equipment breakdown.....	9/05, 1/10, 7/15
Extra expense	5/02, 9/05, 1/10
Integrated form	5/02
Liability changes	5/02, 9/05, 1/10
Mold, bacteria.....	9/05, 1/10
Nonowned auto coverage.....	6/95, 9/05
Newly acquired property.....	5/02
Ordinary payroll	5/02
Professional liability	9/05, 1/10
Property changes.....	9/05, 1/10
Rental value	9/05
Silica exclusion	9/05
Valuation	5/02

C CAPTIVE INSURANCE COMPANIES

<i>General Discussion</i>	9/91, 11/96, 7/01, 7/08, 1/12, 6/17
Multi-owner captives.....	11/86, 11/96, 4/01, 7/01, 1/12
Rent-a-captive.....	4/01, 7/08, 1/12
Risk retention groups.....	5/87, 4/91, 11/96, 7/01
Services	11/96, 4/01, 7/01, 8/06, 6/11, 1/12
Tax status	9/91, 11/96, 4/01, 7/01, 7/08, 1/12

CARGO INSURANCE

<i>General Discussion</i>	6/90, 12/97, 6/05
Air cargo	6/90
Common carriers	12/97, 6/05
Contingent interest coverage.....	3/01
Himalaya clause	6/05
Intermodal transportation.....	12/97, 6/05

Logistics.....	7/07
Motor truck cargo.....	12/97, 3/01, 6/05
Ocean cargo	12/93
Warehouse-to-warehouse coverage	6/05

CERTIFICATES OF INSURANCE

<i>General Discussion</i>	2/87, 3/02, 3/20, 6/21
Disclaimers	2/87, 3/89
Construction Projects.....	7/02, 11/10, 3/11
Independent contractors	3/04
Leases of premises	10/86, 7/94, 5/18
Monitor	9/02, 2/18
Outsourcing—handling, tracking	1/97

CGL POLICY

7/85, 9/85, 11/85, 12/85, 12/89, 8/93, 9/93, 5/96, 8/96, 11/98, 6/01, 9/04, 8/07, 4/09, 6/13 (also see liability insurance)

CLAIM HANDLING

<i>General Discussion</i>	5/95, 6/95, 6/96, 1/99, 10/00, 10/04, 10/05, 5/09
---------------------------------	---

ADA	10/99
Bad faith	3/95, 11/00, 5/09, 3/13
Claim adjuster.....	1/00, 3/00, 11/00, 5/09
Defense costs.....	5/95, 5/96, 6/96, 12/97, 3/98, 10/00, 8/05, 12/11, 9/17
Duty to settle	11/00, 9/17
Four corners rule.....	8/05, 7/11
EPL claims.....	1/99, 10/99
Guidelines.....	10/00
Independent counsel	5/95, 10/00, 8/05, 3/12, 3/15, 9/17
Multiple policy periods	6/96
NAIC model.....	6/95
Nonwaiver agreement	5/95, 10/00, 8/05, 9/17
Notice of loss	5/85, 5/99, 1/01, 1/06
Policy interpretation.....	4/99, 7/05, 3/13
Private right of action.....	6/95, 5/09
Property claims	1/00, 3/00, 10/04, 10/05, 3/08
Recoupment of defense cost.....	8/05, 12/11
Reservation of rights	5/95, 10/00, 8/05, 3/12, 9/17
Self-insurance.....	4/01
Structured settlements	10/89
Unfair claims practices	6/95, 5/09
Workers compensation claims	11/05, 7/13

CLAIMS-MADE POLICIES

CGL policy form	7/85, 9/85, 11/85
Extended reporting period	10/02, 1/06, 10/10
Notice of loss	1/06, 10/10
Prior acts.....	1/06, 10/10
Umbrellas.....	9/85, 11/85, 1/01
vs. occurrence policies.....	7/85, 2/88, 9/93, 5/99, 1/01

COLLAPSE COVERAGE

Builders risk	6/02, 11/07, 12/10, 6/15
DIC policy.....	4/85
Property policies.....	12/91, 9/95, 12/99, 6/00, 12/05, 9/08

CONTRACTUAL LIABILITY

<i>General Discussion</i>	10/03
Aircraft (CGL)	3/07
Anti-indemnity laws.....	3/08
Automobile policies	4/86, 1/92, 8/99, 7/06
CGL coverage	12/85, 8/93, 7/94, 5/96, 10/03, 4/04, 8/04, 3/08
Defense	8/93, 7/94, 5/96, 10/03, 12/11
Leases	11/02, 3/04, 9/15
Outsourcing, cross-border.....	1/07
Railroad contractual liability	8/93

CRIME INSURANCE

<i>General Discussion</i>	7/86, 11/90, 4/00, 5/05, 4/06, 7/10, 8/14, 9/18, 4/20
All-risk HPR policies	12/91
Blanket crime policy	7/86
Computer crime	10/88, 11/90, 4/95, 4/00, 7/00, 5/05, 9/05, 4/06, 7/06, 8/14, 3/17, 9/18, 4/20
Conditions.....	8/14, 3/17
Deductibles	6/85, 7/86, 7/97, 4/06
Discovery form	3/98, 4/00, 5/05, 4/06, 3/17
Employee benefit plans	4/00, 5/05, 4/06, 7/10, 8/14
Employee dishonesty.....	3/96, 7/97, 9/98, 4/00, 7/00, 8/00, 4/04, 5/05, 4/06, 8/14, 7/15, 5/17
Extortion	3/97, 12/03, 9/18, 4/20
Faithful performance.....	7/97, 8/00, 3/10
Forgery	7/97, 4/00, 4/04, 5/05, 4/06
Fraud	3/17
Government agencies	8/00, 4/06, 3/10, 7/10
Inventory shortage	4/00, 5/05

ISO revision.....	4/00, 8/00, 4/06, 7/10
Kidnap and ransom.....	3/97, 12/03, 7/10
Loss sustained form.....	3/98, 4/00, 5/05, 4/06
Mergers and acquisitions.....	7/86, 4/92, 3/96, 7/97, 4/00, 1/04, 5/05, 4/06, 10/08
Nonprofits.....	9/16
Replacement cost.....	4/00
Year 2000 endorsement.....	5/98, 12/98

CUT-THROUGH ENDORSEMENTS

Recovery from reinsurer.....	5/93, 11/99, 7/03, 4/11
------------------------------	-------------------------

CYBER INSURANCE

(See Privacy (Cyber) Liability)

D DATA PROCESSING

General Discussion.....

<i>Computer crime.....</i>	<i>10/88, 4/95</i>
<i>EDP insurance.....</i>	<i>9/88, 9/94</i>
Business interruption.....	9/94, 7/00, 4/02
Businessowners.....	5/02, 9/05
Commercial output policies.....	6/09
Crime insurance.....	4/00, 7/00, 5/05, 4/06
E-commerce.....	4/98, 2/00, 7/00, 4/02, 5/05, 5/10
Employee dishonesty.....	4/95, 7/97, 7/00, 5/05, 4/06
Hardware.....	9/94
Proprietary information.....	4/95, 4/98, 7/00, 4/06, 5/13
Security.....	4/95, 4/98, 7/00, 5/13, 9/13
Software, data, and media.....	9/94, 7/00, 4/02, 4/06
Technology E&O.....	12/04
Theft of components.....	4/95
Valuation.....	9/94, 7/00
Year 2000.....	5/98, 12/98

DEDUCTIBLES

<i>General Discussion.....</i>	<i>6/85, 7/90, 5/06</i>
CGL.....	9/93, 5/06
Hard market.....	9/02
Large deductibles, workers compensation.....	3/03
Loss adjustment deductible.....	6/85, 7/90, 9/93, 5/06
Property.....	5/95, 9/00, 12/05

DESIGN ERROR

All-risk policies.....	12/91, 12/99, 12/10
Builders risk.....	6/02, 11/07, 12/10, 6/15, 10/17
DIC insurance.....	4/85

DIFFERENCE IN CONDITIONS

<i>General Discussion.....</i>	<i>4/85, 7/91, 12/05</i>
All-risk HPR policies.....	12/91
Collapse coverage.....	4/85
Data processing exposures.....	4/85
Design error exclusion.....	4/85
Earthquake coverage.....	4/85, 6/92, 12/05
Flood coverage.....	4/85, 12/91, 12/05
Foreign operations.....	7/91, 12/96, 4/04, 9/06, 8/11
International coverage.....	12/14
Transit coverage.....	4/85

DIRECTORS AND OFFICERS LIABILITY

<i>General Discussion.....</i>	<i>4/85, 3/86, 11/87, 5/91, 9/96, 9/01, 6/03, 9/07, 10/11, 11/16, 9/20, 3/22</i>
Allocation.....	2/96, 9/96, 9/01, 2/03, 6/03, 9/07
Business judgement rule.....	10/07, 10/11
Coinsurance.....	9/96, 2/02, 2/03, 6/03
Condo associations.....	1/14
Corporate indemnification.....	11/87, 5/91, 9/01, 2/03, 6/03, 12/03, 3/10, 10/11, 1/15
Cyber liability.....	11/16, 11/17
Derivative suits.....	9/01, 6/03, 12/03, 10/11
Disgorgement.....	9/07, 10/11
Employment practices.....	6/96, 1/01, 9/01, 12/03
Entity coverage.....	9/96, 9/01, 2/02, 2/03, 6/03, 10/11, 11/16
Excess D&O.....	6/03, 2/05, 10/11
Exclusions.....	9/96, 9/01, 6/03, 9/07, 10/11, 9/20, 3/22
Extended reporting period.....	10/02, 2/05
Fiduciary liability coverage.....	6/93, 8/03, 12/03
Fifth Amendment.....	1/15
Independent directors insurance.....	6/03, 10/11
Investigations.....	1/15, 11/16
Loss.....	9/07, 10/11
Market.....	11/16
Mergers and acquisitions.....	4/92, 6/97, 9/01, 1/04, 10/08, 11/16
Nonprofits.....	9/16
Outside counsel.....	3/00, 1/15
Outside directors liability coverage.....	9/01, 6/03, 12/03
Personal activities.....	3/86, 12/03

Prior wrongful acts.....	3/86, 11/87, 9/96, 9/01, 6/03, 1/06
Private compensation.....	11/05
Punitive damages.....	9/07, 10/11
SEC violations.....	5/91, 9/96, 9/01, 6/03, 10/11, 11/16
Severability.....	1/01, 9/01, 6/03, 2/05
Side A policy.....	2/03, 6/03, 12/03, 10/11, 11/16
State laws.....	11/87, 9/01, 6/03, 10/11
Wrongful acts.....	1/01, 9/01, 9/07, 10/11
Year 2000 exclusion.....	5/98

DISASTER PLANS

<i>General Discussion.....</i>	<i>4/93, 1/00, 10/01, 3/14, 4/18, 5/19, 5/20</i>
Business continuity plan.....	4/17, 4/18
Information technology.....	4/17, 4/18
Outsourcing, cross-border.....	4/04, 4/18

E EARTHQUAKE INSURANCE

<i>General Discussion.....</i>	<i>6/92</i>
All-risk HPR policies.....	4/85, 12/91
Builders risk.....	6/02, 12/10
Deductibles.....	3/94, 12/99
DIC insurance.....	4/85, 6/92
Federal earthquake project.....	6/92

E-COMMERCE

<i>General Discussion.....</i>	<i>7/00, 6/06, 5/10</i>
Business interruption.....	7/00, 4/02, 6/06, 5/10
Businessowners.....	9/05
Computer crime.....	4/00, 7/00, 6/06, 5/10, 9/13
Denial of service.....	7/00, 6/06, 5/10, 1/18
Electronic Data Liability Coverage Form.....	9/04, 6/06
Intellectual property.....	7/00, 6/01, 6/06, 12/09, 5/10, 5/13
ISO endorsement (property).....	4/02, 6/06
Personal and advertising injury.....	7/00, 6/01, 6/06, 5/10, 5/13
Privacy protection.....	6/06, 5/10, 9/13
Tangible property.....	7/00, 6/01, 4/02, 9/04, 6/06, 5/10
Traditional policies.....	7/00, 6/06, 9/13

EMPLOYEE BENEFITS

Crime policy.....	4/00, 8/03, 5/05, 4/06, 7/10
Employee assistance program.....	4/14
Fidelity bond requirements.....	7/86, 6/93, 8/03, 12/08, 7/10
Fiduciary liability.....	6/93, 8/03, 12/08, 4/12

EMPLOYERS LIABILITY

Corporate officers.....	3/05
Foreign exposures.....	3/04, 9/06, 8/11
"Stop gap" coverage.....	3/87, 3/88, 6/04

EMPLOYMENT PRACTICES

<i>General Discussion.....</i>	<i>6/94, 10/97, 8/98, 1/99, 4/05, 7/09, 9/14, 7/15, 7/17, 6/19</i>
ADA.....	10/99, 7/09, 9/12, 9/14, 7/17
ADEA.....	7/09
Businessowners.....	9/05
Claims handling.....	1/99, 10/99, 7/09, 9/14
CGL.....	8/07
Conditions.....	11/97
Damages.....	11/97, 8/98, 4/05, 7/09
Defamation.....	9/14
Defense costs.....	6/94, 11/97, 8/98, 1/01, 4/05, 7/09
Discrimination.....	9/14, 7/17, 6/19
D&O.....	6/94, 2/97, 5/97, 1/01, 9/01, 12/03, 6/19
E-mail, reviewing employee.....	2/00
Genetic information.....	4/09
ISO EPL coverage part.....	10/97, 4/09, 1/10, 9/14
Loss control.....	9/14
Loss reporting.....	5/99, 10/00, 1/06, 7/09
Nonemployee claims.....	2/99, 4/05, 7/09
Retaliation.....	9/14
Retentions.....	2/02, 2/03
Sexual harassment.....	6/94, 5/97, 2/98, 3/98, 7/04, 4/05, 7/09, 9/14, 7/17
USERRA.....	3/10
Wage and hour claims.....	7/16, 7/17, 6/19

EQUIPMENT BREAKDOWN, BOILER AND MACHINERY

<i>General Discussion.....</i>	<i>7/87, 10/87, 11/92, 7/98, 5/01, 10/06, 7/10, 7/15, 1/19</i>
All-risk HPR policies.....	4/85, 12/91, 11/92
Away from premises.....	7/10
Brands and labels.....	5/01, 10/06
Business interruption coverage.....	10/87, 12/92, 7/98, 5/01, 10/06
Comprehensive approach.....	7/87, 11/92, 3/97, 5/01
Computers.....	11/92, 7/98, 5/01, 10/06
Hazardous substances.....	7/87, 7/98, 5/01, 10/06
Installation.....	7/10, 1/19
Deductibles.....	7/87, 10/87, 5/01

Extra expense insurance	10/87, 5/01, 10/06
Joint loss agreement	7/87, 11/92
Object definitions	3/97
Ordinance or law	5/01
Property damage limit	7/87
Replacement cost coverage	7/87, 5/01, 7/10
Solidification of materials	7/10, 1/19
Spoilage damage	5/01, 10/06
Valued coverage endorsement	12/92
Wear and tear exclusion	7/98, 5/01, 10/06
Year 2000 exclusion	5/98, 12/98

ENTERPRISE RISK MANAGEMENT

<i>General Discussion</i>	6/07, 11/12, 8/20
Corporate risk management department	10/13, 11/13

ERRORS AND OMISSIONS INSURANCE

<i>General Discussion</i>	6/91, 10/94, 12/04, 1/09, 7/18, 3/20, 7/20
Biotechnology	10/94
Businessowners	9/05
CGL exclusions	10/94, 12/04, 3/05, 3/07, 7/18
Communications liability	1/08
Electronic commerce	4/98
Financial institutions	10/94, 8/96, 1/09
Green buildings	6/08, 11/09
Incidental malpractice	10/94
Insured	12/04, 1/09
Intellectual property	1/08, 1/09, 7/18
Logistics	7/07
Managed care	10/94
Miscellaneous E&O	10/94, 1/01, 1/09, 7/18
Professional services	10/94, 12/04, 3/05, 9/05, 3/06, 1/09
Outsourcing	10/94, 12/04
Technology E&O	7/16
Umbrella exclusion	5/08
Wrongful acts	1/01, 12/04, 1/09

EXPERIENCE RATING

Workers compensation	12/84, 9/89, 9/92, 12/00, 9/02, 11/03, 7/12
----------------------------	---

EXTORTION INSURANCE

(SEE KIDNAP AND EXTORTION)

F FIDUCIARY LIABILITY INSURANCE

<i>General Discussion</i>	6/93, 8/03, 12/08, 4/12, 7/19
Administrative errors and omissions	6/93, 8/03, 12/08, 4/12
Affordable Care Act	10/15
Bonding requirements	7/86, 6/93, 8/03, 12/08
Deductibles	6/93, 8/03, 4/12
Defense costs	2/00, 8/03, 4/12
ESOPs, EIAPs	4/12
Executive exposure	5/97, 8/03, 12/03
HIPAA	2/10
Individual right to sue	12/08
Nonprofits	9/16
Penalties	6/93, 8/03, 12/08, 4/12
Wrongful acts	1/01, 8/03, 12/08, 4/12

FIRE LEGAL LIABILITY

CGL policy	8/93, 11/98, 1/02, 3/02
Property policies	5/86, 8/86, 1/02

FLOOD INSURANCE

All-risk HPR policies	4/85, 12/91
Builders risk	6/02, 12/10
DIC policies	4/85, 12/91, 12/05
ISO endorsement	8/00, 12/05
Property policies	10/05, 12/05

FOREIGN OPERATIONS

<i>General Discussion</i>	12/90, 7/91, 12/96, 9/06, 8/11, 12/14, 8/19
Admitted vs. nonadmitted	7/91, 12/96, 7/05, 9/06, 8/11, 12/14, 8/19
Auto	8/99, 9/06, 8/11
Choice-of-law	4/04
CGL policy	12/90, 12/96, 6/01, 4/04, 9/06, 8/11
Commercial auto	12/90, 8/99, 8/11
Contingent business interruption	12/90, 4/04, 9/06
Controlled master program	12/14, 8/19
Crime coverages	12/90, 4/04, 9/06, 12/14
Difference in conditions	7/91, 12/96, 4/04, 9/06, 8/11, 12/14
Exporters	12/96, 9/06, 8/11, 12/14
Global programs	7/91, 9/06, 12/14, 8/19
Outsourcing, cross-border	4/04, 12/14
Political risk insurance	8/87, 9/87, 12/95, 4/04, 6/10, 8/11
Product liability	3/87, 12/90, 9/03, 9/06, 8/11, 12/14
Risk management	3/06, 8/19
Terrorism	11/89, 4/04

Workers compensation	12/90, 3/04, 9/06, 8/11
----------------------------	-------------------------

G GUARANTY FUNDS

<i>General Discussion</i>	10/96, 4/16
---------------------------------	-------------

H HAZARD COMMUNICATION STANDARD

<i>General Discussion</i>	7/88, 3/90
---------------------------------	------------

HOLD-HARMLESS AGREEMENTS

<i>General Discussion</i>	7/94, 6/98, 10/03, 11/17, 5/18
Leases of premises	6/86, 10/86, 7/94, 1/02, 1/07, 8/10, 5/18
Leasing personal property	3/04
Reasonableness	3/02, 10/03, 8/04, 11/17

I IMPROVEMENTS AND BETTERMENTS

<i>General Discussion</i>	5/86, 3/93, 1/02, 3/07, 4/22
---------------------------------	------------------------------

INLAND MARINE INSURANCE

<i>General Discussion</i>	5/89, 4/13
Accounts receivable	5/89, 7/92, 4/13
Bailee liability	3/02
Builders Risks	6/02, 11/07, 12/10, 3/12, 6/15, 10/17
Installation floater	3/12
Mail insurance	5/89, 6/90, 4/13
Transit insurance	6/90, 12/97, 3/01, 6/05, 4/13
Valuable papers	7/92, 9/95, 4/13

INSURANCE COMPANIES

<i>General Discussion—Financial Stability</i>	10/91, 10/96, 9/00, 8/08
Cut-through endorsements	5/93, 11/99
Financial stability	5/85, 10/91, 10/96, 9/00, 10/01, 2/02, 9/02, 2/03, 2/04, 10/05, 8/08, 4/16
Insolvency	4/16
Insurance exchanges	1/90, 11/91
Nonadmitted insurers	7/91, 11/91, 11/00, 7/05, 9/10
Surplus lines	11/00, 7/05, 9/10
Underwriting team	1/05

INSURANCE POLICIES

<i>General Discussion</i>	4/99, 7/11, 12/12, 8/17, 7/21
Assignment	5/99
Conditions	8/17
Ejusdem generis	1/06
Nonstandard forms	1/01
Parol evidence rule	4/99, 7/11
Reasonable person	4/99, 7/11
Standards of construction	4/99, 7/05, 7/11

INTERNET

<i>General Discussion</i>	4/98, 7/00, 6/06, 9/13
---------------------------------	------------------------

K KEY MAN INSURANCE

Foreign exposures	11/89
-------------------------	-------

KIDNAP AND EXTORTION INSURANCE

Coverage	11/89, 3/97, 8/02, 12/03, 7/10
----------------	--------------------------------

L LEASES

<i>General Discussion</i>	5/86, 6/86, 10/86, 3/91, 5/94, 7/94, 1/02, 1/07, 8/10, 9/15, 4/22
Additional insureds	7/94, 10/03, 1/07, 3/08, 8/10, 9/15
Coinsurance	5/94, 9/15
Hold-harmless/indemnity agreements	7/94, 1/02, 10/03, 3/04, 1/07, 8/10
Improvements and betterments	5/86, 8/86, 3/93, 1/02, 3/07, 9/15
Leasehold interest insurance	6/86, 8/86, 5/94, 1/02, 1/07
Leases of premises	5/86, 6/86, 10/86, 5/94, 7/94, 1/02, 8/02, 1/07, 8/10, 9/15, 4/22
Legal liability	5/94, 8/96, 1/02, 3/02, 9/15
Liability exposures	7/94, 1/02, 3/04, 1/07, 8/10, 3/22
Personal property	3/91, 3/04
Pollution	8/10
Rental obligations	5/94, 1/02, 1/07, 8/10, 9/15
Rental income liability	6/86, 5/94, 1/02, 1/07, 8/10
Waiver of subrogation	5/86, 10/86, 5/94, 1/02, 1/07, 8/10

LIABILITY INSURANCE

<i>General Discussion</i>	1/13, 7/16
Additional insureds	10/86, 12/92, 9/93, 7/94, 8/96, 11/98, 7/02, 10/03, 3/04, 8/04, 1/06, 1/07, 3/08, 11/17
Assault coverage	12/85
Attorney fees	8/07, 1/10
Auto exclusion	3/94, 6/01, 9/04
Biometric data	8/21
Broad form property damage	12/85
Broad named insured clause	12/85, 12/92, 5/99, 3/07, 11/17
Businessowners	5/02, 9/05

Care, custody, or control exclusion.....	3/05, 11/06
Certificates of insurance.....	10/86, 2/87, 7/94, 3/02, 7/02, 9/02, 10/03, 3/04, 11/10, 3/11, 11/17, 5/18
Co-employees.....	1/99, 12/03, 3/12
Condo associations.....	11/21
CGI changes.....	5/96, 8/96, 11/98, 6/01, 9/04, 6/13
Claims-made vs. occurrence.....	7/85, 2/88, 9/93, 7/02, 12/04, 1/06
Communicable disease exclusion.....	4/09
Communications liability.....	1/08
Concurrent terms.....	9/85
Condo association.....	1/14, 11/21
Construction projects.....	7/02, 8/04, 3/06, 11/10, 10/14
Construction contracts.....	7/02, 11/10, 12/10, 10/14
Contractual liability.....	12/85, 8/93, 7/94, 5/96, 7/02, 10/03, 3/04, 8/04, 3/07, 3/08, 11/10, 11/17, 5/18
Corporate day care.....	4/89
Corporate shield.....	8/97
Damage to property exclusion.....	6/01, 3/02, 7/02, 3/05, 11/06, 3/08
Data.....	7/00, 2/01, 6/01, 9/04, 9/05, 8/07, 5/13, 1/18
Deductibles.....	7/90, 9/93, 5/06
Defective construction.....	3/08, 10/14, 8/18
Defense costs.....	5/96, 12/97, 10/00, 1/01, 10/03, 8/05, 12/11
Design-build contractors.....	3/06
Directors and officers.....	9/96, 2/97, 5/97, 1/01, 9/01, 9/02, 10/02, 12/03, 9/07, 10/11, 9/20, 3/22
Drones.....	3/15, 1/16
Duty to settle.....	11/00, 1/01, 5/06
Electronic health records.....	7/16
Employee, definition of.....	3/95
Employers liability exclusion.....	8/86, 8/93, 5/99, 3/05
Employment practices.....	6/94, 2/97, 5/97, 10/97, 11/97, 8/98, 1/99, 1/01, 4/05, 9/05, 8/07, 7/09, 10/14, 7/16
Executive officers defined.....	12/03
Exterior insulation and finish systems.....	9/04
Extra-contractual damages.....	3/95
FACTA.....	4/09
Fiduciary liability.....	5/97, 1/01, 8/03, 12/03, 2/10, 4/12, 7/19
Fire legal liability.....	8/93, 11/98, 1/02, 3/02, 9/05
Foreign operations.....	7/91, 12/96, 6/01, 4/04, 9/06, 8/11
Impaired property.....	3/00, 7/02
Incidental malpractice.....	4/89, 10/94
Insured, definition of.....	12/92, 8/93, 8/96, 5/99, 11/08
Insuring agreement.....	6/99, 6/01
Intentional acts.....	11/98, 5/07, 1/08, 7/16
Interior limits.....	9/85
Known injury or damage.....	6/99
Locations.....	11/08
Loss reporting.....	5/99, 10/00
Manual rating procedures.....	12/84, 12/00
Medical payments, athletics.....	9/04
Mergers and acquisitions.....	4/92, 6/97, 1/04, 10/08
Misrepresentations.....	1/06, 3/22
Mobile equipment.....	6/99, 9/04
Mold.....	10/02, 9/04
MSAs.....	3/18
Negligence.....	7/16
Nonprofits.....	9/16
Notice of loss.....	7/85, 5/99, 1/01
Nuclear energy exclusion.....	3/87, 1/93
Occurrence, definition of.....	7/85, 6/99, 3/07
Other insurance.....	10/03, 9/04
Partners.....	11/08
Patent infringement.....	12/09, 10/16
Personal and advertising injury.....	11/98, 11/99, 6/01, 12/03, 5/07, 8/07, 1/08, 5/13
Pollution coverage endorsements.....	10/97, 10/07
Pollution exclusion.....	3/96, 5/96, 3/97, 4/97, 10/97, 11/98, 1/00, 3/01, 11/01, 9/04, 10/07
Product recall.....	3/00, 6/01, 9/03
Products/completed operations.....	8/94, 5/96, 8/96, 3/99, 7/02, 9/02, 9/03, 11/06, 5/07, 8/09, 10/14
Professional services exclusion.....	10/94, 12/04, 3/05, 9/05, 3/06, 8/07
Property damage.....	7/00, 2/01, 6/01, 9/04
Punitive damages.....	11/85, 1/91, 6/96, 11/97, 8/98, 8/99, 1/01, 9/07
Rating.....	12/00
Real estate agents exclusion.....	9/04
Reporting new operations.....	3/10
Seasonal workers.....	3/95
Severability provision.....	10/86, 5/88, 12/92, 1/06
Sexual abuse/daycare.....	3/91
Short-term rented premises.....	11/98
Silica.....	9/05
Strict liability.....	7/16
Successor liability.....	5/99
Tangible property.....	7/00, 2/01, 6/01, 9/04
Territory.....	6/99, 6/01
Terrorism.....	2/02, 9/02, 1/03
Trademark.....	11/99, 7/00, 6/01, 6/06, 12/09

Umbrellas.....	7/95, 9/99, 7/02, 12/03, 8/07, 5/08, 3/17
Vendors endorsement.....	3/99, 9/03, 8/04
Vicarious liability.....	7/16
Volunteer workers.....	9/04
War.....	9/04
Watercraft.....	10/07
XCU exclusions.....	3/93, 7/02, 3/12
Year 2000 exclusion.....	5/98, 12/98, 2/99

LIMITED LIABILITY COMPANIES

General Discussion.....	8/97
Auto.....	1/98
Businessowners.....	5/02
Definition of insured.....	3/09
Limited liability partnerships.....	8/97

LIQUOR LIABILITY

General Discussion.....	8/94, 6/13
CGI policy.....	12/85, 4/89, 8/94, 1/07
Not-for-profit organizations.....	3/90, 8/94

LLOYD'S OF LONDON

General Discussion.....	8/92, 1/04
--------------------------------	-------------------

LOGISTICS

General Discussion.....	7/07
Errors and omissions.....	7/07
Insurance.....	7/07
Third-party logistics companies.....	7/07

LONGSHOREMEN AND HARBOR WORKERS

Workers compensation insurance.....	9/85, 3/00, 4/05
-------------------------------------	------------------

LOSS CONTROL

General Discussion.....	4/88, 10/92, 4/93, 1/00, 12/02, 9/09
Accident investigation.....	12/02, 9/21
E-mail.....	2/00
Hard market.....	9/02, 12/02, 9/11
Highly protected risks.....	7/93
Management priority.....	12/02
Pollution.....	8/89
Property risks.....	1/00, 9/09, 9/11
Service companies.....	4/88, 12/02, 8/06
Training.....	12/02

LOSS REPORTING

General Discussion.....	5/88
Claims made.....	5/99, 1/06
Designated individuals.....	5/88
EPL claims.....	5/99
Insurance manual.....	1/89
Notice of loss.....	5/99, 10/00, 1/01, 1/06, 3/11
Time limitation.....	5/88, 5/99

M MAIL INSURANCE

General Discussion.....	5/89, 6/90, 4/13
--------------------------------	-------------------------

MANUFACTURERS AND PROCESSORS

General Discussion.....	7/92, 6/09
Output policies.....	6/09

MARKET

General Discussion.....	2/98, 2/99, 2/00, 2/01, 2/02, 2/03, 2/04, 2/05, 2/06, 5/06, 2/07, 2/08, 2/09, 2/10, 9/11, 2/12, 2/14, 5/14, 2/15, 2/16, 2/17, 2/18, 2/19, 2/20, 2/21, 2/22
--------------------------------	---

MEDICAL MALPRACTICE

General Discussion.....	1/20, 4/21
Exclusion endorsement.....	6/85
Incidental exposures.....	6/85, 12/85, 4/89, 10/94, 10/10

MERGERS AND ACQUISITIONS

General Discussion.....	4/92, 6/97, 1/04, 10/08, 10/12
Broad named insured clause.....	4/92, 5/99
Directors and officers.....	6/97, 1/04, 10/08
M&A expense insurance.....	7/99, 1/04
Product liability.....	8/94, 6/97, 1/04, 10/08, 8/09
Representations and warranties insurance.....	7/99, 1/04, 4/16
Successor liability.....	6/97, 1/04, 10/08
Tax opinion insurance.....	7/99
Workers compensation.....	10/08, 11/19

N NUCLEAR ENERGY INSURANCE

General Discussion.....	1/93
"Omnibus" clause.....	3/87, 1/93
Supplier's and transporter's form.....	1/93

O	OCEAN CARGO INSURANCE	
	<i>General Discussion</i>	12/93, 5/12
	Himalaya clause	6/05
	Outsourcing, cross-border.....	4/04
	OUTSOURCING, CROSS-BORDER	
	<i>General Discussion</i>	4/04
	Contingency planning.....	4/04
	Contracts	4/04
	Errors and omissions	12/04
	Insurance program	4/04
	Risks	4/04
	OVERSEAS PRIVATE INVESTMENT CORPORATION	
	Political risk insurance.....	9/87, 12/95, 4/15
P	PERSONAL AND ADVERTISING INJURY	
	CGL policies.....	12/85, 12/89, 4/98, 11/99, 6/01, 1/08, 5/13
	Corporate umbrella.....	3/93, 8/01, 11/04
	Employee claims	4/89, 11/04
	Intentional torts.....	5/07
	Social media.....	11/20
	POLITICAL RISK INSURANCE	
	<i>General Discussion</i>	8/87, 9/87, 12/95, 6/10
	Contract frustration	3/03, 6/10
	Currency conversion	3/03, 6/10
	Creeping expropriation	3/03, 6/10
	Expropriation, nationalization, confiscation, deprivation	3/03, 6/10
	Factors to consider	3/03, 6/10
	Trade credit insurance	3/09, 6/10
	POLLUTION	
	<i>General Discussion</i>	4/87, 8/89, 4/94, 4/97
	Automobile exclusion.....	4/86
	CGL	4/87, 12/89, 3/92, 3/93, 3/96, 5/96, 3/97, 4/97, 10/97, 11/98, 1/00, 3/01, 11/01, 9/04, 10/07
	Claims	1/93
	Insurance archeologists.....	1/93
	Intentional discharge.....	3/14
	Environmental Protection Agency demands.....	1/93, 3/18
	Microorganisms	3/01, 11/01
	Pollution coverage endorsements.....	4/97, 10/97, 10/07
	Pollution policies.....	4/97, 10/07, 7/15
	Pollution reinsurance pool.....	6/85
	Products/completed operations	3/93, 8/94, 5/96, 8/96, 4/97, 8/09
	Property policies.....	9/95
	Risk assessment	8/89, 3/18
	Umbrella policies	11/85, 11/04, 3/17
	Underground storage tanks	8/90, 3/13
	PRIVACY (CYBER) LIABILITY	
	<i>General Discussion</i>	9/13, 7/15, 6/16, 9/18, 4/20, 3/22
	D&O liability	1/16, 11/17
	Incident response plan	6/16
	Nonprofits	9/16
	Reputation	1/18, 5/22
	Standalone policy.....	6/16
	Traditional policy coverage.....	6/16
	PRODUCTS/COMPLETED OPERATIONS	
	<i>General Discussion</i> :	
	<i>Completed operations</i>	3/91, 8/91, 8/09
	<i>Controlling exposures</i>	1/88
	<i>Product liability insurance</i>	8/91, 8/94, 9/03, 8/09, 8/12
	<i>Reform</i>	1/91
	Claims made vs. occurrence	2/88
	Discontinued products.....	8/94, 9/03
	Foreign sales.....	3/87, 12/90, 9/03, 4/04, 9/06
	Incidental exposures	8/94
	Loss prevention	1/88, 9/02, 9/03, 8/12
	Mergers and acquisitions	8/94, 6/97, 1/04, 10/08
	Nuclear energy exclusion.....	1/93
	Owners protective liability	7/02, 8/04
	Pollution exposures	3/93, 8/94, 5/96, 8/96, 4/97, 8/09
	Punitive damages	1/91
	Reputation	1/18
	State of the art.....	9/03
	Strict liability	9/03, 5/07
	Transportation of property.....	8/96, 8/09
	Vendors endorsement.....	3/99, 9/03
	Year 2000 exclusion.....	5/98, 12/98

	PRODUCT RECALL INSURANCE	
	<i>General Discussion</i>	3/00, 6/01, 3/16
	Product withdrawal coverage form	9/04

PROFESSIONAL LIABILITY INSURANCE
(SEE ERRORS AND OMISSIONS)

PROPERTY INSURANCE

	<i>General Discussion</i> :	
	<i>ISO forms revisions</i>	8/85, 2/86, 9/95, 6/00, 8/00, 4/02, 9/08, 6/12
	Actual cash value.....	9/90, 12/01, 12/05, 9/09
	Agreed value.....	2/86, 9/90, 10/98, 3/03
	All risks	4/85, 11/92, 12/99, 10/01, 12/05, 4/09, 12/10
	Appraisals.....	9/90, 1/06
	Arcing.....	9/08
	Blanket coverage	3/87, 9/90, 9/02, 3/03
	Bioterrorism.....	11/01
	Brands and labels endorsement	6/99
	Builders risk	6/02, 11/07, 12/10, 6/15, 10/17
	Buildings/building laws	5/86, 3/94, 8/95, 9/95, 6/00, 8/00, 10/07, 6/12
	Business personal property	9/95, 6/00, 12/01, 12/05
	Businessowners	5/02, 9/05
	Cannabis.....	12/19
	Civil authority	1/00, 10/01, 10/02, 10/05, 4/07
	Claims settlement	9/95, 1/00, 3/00, 10/04
	Coinsurance	8/86, 9/90, 5/94, 10/04
	Collapse	9/95, 12/99, 6/00, 10/01, 6/02, 12/05, 9/08, 12/10
	Condos	1/14, 11/21
	Construction contracts.....	6/02, 12/10
	Contractors and subcontractors.....	6/02, 12/10
	Crypto currency.....	3/19
	Data processing.....	4/85, 9/88, 9/94, 4/02, 9/05
	Debris removal.....	9/95, 1/00, 10/05, 6/12
	Design exclusion	12/99, 6/02, 12/10
	Deductibles.....	6/85, 6/88, 7/90, 9/95, 9/00, 12/05
	Disaster plans.....	4/93, 1/00, 10/01, 10/05
	Earth movement	12/99, 6/00, 6/02, 12/10, 6/12
	Exclusions	5/21
	Flood	12/99, 8/00, 6/02, 10/05, 12/05, 4/09, 12/10
	Foreign operations	12/96, 4/04, 9/06
	Glass breakage.....	9/95, 6/00
	Green buildings.....	6/08, 11/09
	Green buildings – ISO endorsements.....	11/09
	Improvements and betterments.....	5/86, 3/93, 1/02, 3/07
	Inspection reports and recommendations	12/01, 8/13
	Insurable interest.....	12/92, 3/95, 5/99, 6/02, 12/05
	Insured, definition of	5/88, 12/92, 5/99, 6/02, 12/05
	Leased employees/dishonesty	9/95
	Leasehold interest.....	6/86, 5/94, 1/02, 1/07
	Loss limit	3/03
	Loss prevention	7/93, 1/00, 12/01, 9/11, 8/13
	Loss reporting	5/99
	Mold	2/02, 4/02, 9/05, 10/05
	Occurrence.....	10/02
	Output policies.....	6/09
	Party walls.....	9/08
	Pollutants.....	9/95, 11/01, 10/05
	Preservation of property	9/95, 1/00, 10/04
	Product errors	9/08
	Property not covered	9/95, 9/05, 6/12
	Property of others	6/85, 8/85, 4/94, 5/94, 9/95, 3/02, 6/02
	Proximate cause	10/02, 10/05
	Rates	2/93, 2/94, 9/02
	Replacement cost	9/90, 1/00, 6/00, 12/01, 6/02, 10/04, 9/09
	Reporting forms.....	3/87, 6/88, 3/89, 11/08, 12/10
	Riot and civil commotion	6/92
	Salvaged goods	6/99
	Selling price	9/90, 3/99, 12/01, 4/03, 12/05
	Submissions	12/01, 9/02
	Subrogation	8/94, 6/99, 1/02, 6/02, 3/06, 8/10
	Sue and labor Year 2000.....	10/99
	Terrorism exclusion	11/01, 12/01, 2/02, 9/02, 1/03, 4/04
	Transit.....	12/91, 12/97, 6/05, 9/05
	Underground property	8/85, 3/93, 12/05
	Utility service interruption	5/92, 1/00, 3/01, 10/01, 10/07, 9/08
	Vacancy.....	6/88, 9/95
	Valuable papers	9/95
	Values	12/01, 12/05, 9/09, 8/13
	Water damage	9/95, 3/99, 6/00, 9/05, 10/05, 4/09, 6/12
	Year 2000 exclusion.....	5/98, 12/98
	(Also, see business interruption.)	

PROTECTIVE COVERAGE

	Construction projects.....	3/92, 7/02, 8/04, 11/10
	Owners protective liability	3/92, 7/02, 8/04, 11/10
	Project management protective liability.....	7/02, 8/04, 11/10

R

RECORDS

	<i>General Discussion</i>	12/88
--	---------------------------------	-------

Insurance manual.....	1/89, 12/94
Loss records.....	10/85, 12/88, 9/02, 10/13
Old policies.....	10/13

REINSURANCE

<i>General Discussion</i>	5/93, 11/99, 7/03, 4/11
Captives.....	9/91, 7/01, 7/03
Catastrophes, effect of.....	2/93, 7/03, 4/11
Clash cover.....	7/03, 4/11
Cut-through endorsements.....	5/93, 11/99, 7/03, 4/11
Direct access.....	11/99, 7/03, 4/11
Excess of loss.....	5/93, 11/99, 4/01, 7/03, 4/11
Facultative.....	11/99, 7/03, 4/11
Fronting.....	11/99, 7/01, 4/11
Insolvency clause.....	5/93, 11/99, 7/03, 4/11
Loss portfolio transfers.....	7/99, 9/00
Pools.....	11/99, 7/03, 4/11
Pro rata.....	11/99, 7/03, 4/11
Surplus relief.....	7/03, 4/11
Treaty.....	11/99, 7/03, 4/11

REPORTING FORMS

Blanket coverage.....	3/87
Full reporting clause.....	6/88, 3/89

REPUTATION INSURANCE

<i>General Discussion</i>	5/22
---------------------------------	------

RESERVES

Workers compensation claims.....	9/89, 12/00, 3/03
----------------------------------	-------------------

RETROSPECTIVE RATING

<i>General Discussion</i>	11/93, 5/03, 11/11
Basic premium.....	5/03, 11/11
Converted losses.....	5/03, 11/11
Excess loss premium.....	5/03, 11/11
Incurred-loss v. paid loss.....	5/03, 11/11
Loss experience.....	11/93, 3/01, 5/03, 11/11
Maximum/minimum.....	5/03, 11/11
Premium adjustments.....	11/93, 7/02, 11/11
Retro development premium.....	5/03, 11/11
Tax multiplier.....	5/03, 11/11

RIOT COVERAGE

<i>General Discussion</i>	6/92
FAIR plan.....	6/92

RISK MANAGEMENT

<i>General Discussion</i>	12/94, 1/95, 12/95, 6/98, 10/13, 11/13, 2/17
ADA.....	10/99, 7/09
Administrative techniques.....	12/88, 1/89, 12/94, 10/13, 11/13
Allocation of costs.....	12/02
Audits and surveys.....	1/95, 8/02
Bioterrorism.....	11/01
Catastrophes.....	4/18
Certificates.....	1/97, 3/02, 7/02, 9/02, 3/04, 11/13, 11/17, 2/18, 5/18
Competitive bidding—How, why, and when.....	9/97, 5/04
Construction projects.....	6/02, 7/02
Data quality.....	1/97
Disaster planning.....	4/93, 1/00, 10/01, 10/05, 4/17
Employee assistance programs.....	11/01, 4/14
Enterprise earnings protection.....	7/99, 8/02
Enterprise risk management.....	6/07, 11/13
Family and Medical Leave Act.....	6/99
Foreign operations.....	3/06
Inspection reports and recommendations.....	12/01
Insurance manual.....	1/89, 12/94, 11/13
Loss control/prevention.....	12/01, 8/02, 12/02, 3/03, 9/11
Loss reporting.....	1/89, 12/94, 5/99, 10/00
Outsourcing, cross-border.....	4/04
Patent risks.....	12/09, 10/16
Policy interpretation.....	4/99, 7/05
Policy issuance (timely).....	10/02
Records management.....	10/85, 12/88, 12/94, 4/99, 10/13
Reputation.....	1/18
RMIS.....	1/97, 11/13
September 11.....	10/01
Services.....	11/96, 4/01, 7/01, 8/06, 6/11
Supply-chain risks.....	10/09, 6/14, 6/22
Sustainability risk management.....	6/08
Terrorism Risk Insurance Act of 2002.....	1/03
Transferring risk.....	11/86, 8/02, 5/18
Variable risk insurance.....	7/99
Year 2000.....	2/98, 5/98, 12/98, 2/99

RISK RETENTION GROUPS

<i>General Discussion</i>	5/87, 4/91
---------------------------------	------------

S SELF-INSURANCE

<i>General Discussion</i>	4/01, 11/18
Costs.....	4/01
Excess insurance.....	4/01
Loss reserves.....	3/03
Self-insurance vs. captives.....	11/96, 7/01
Self-insurance groups.....	11/02
Services.....	11/86, 4/01, 12/02, 3/03, 8/06, 6/11
Surety bonds.....	2/02
Workers compensation.....	11/86, 11/88, 4/01

SELLING PRICE CLAUSE

Finished goods.....	9/90, 3/99, 12/01
---------------------	-------------------

SPECIAL EVENTS

<i>General Discussion</i>	4/19
---------------------------------	------

“STOP GAP” INSURANCE

Employers liability.....	3/87, 3/88
--------------------------	------------

STRUCTURED SETTLEMENTS

<i>General Discussion</i>	10/89, 5/16
---------------------------------	-------------

SUBROGATION

Alternate employer.....	3/01
Waiver provisions.....	6/88, 3/90, 5/94, 8/94, 6/99, 1/02, 6/02, 7/02, 10/04, 3/06, 8/10, 11/17

SURPLUS LINES

<i>General Discussion</i>	11/91, 11/00, 7/05, 9/10, 4/15
Insurance exchanges.....	11/91
Nonadmitted insurers.....	7/05, 9/10, 4/15

T TERRORISM

<i>General Discussion</i>	1/03
Certified acts of terrorism.....	1/03
Coverage endorsements.....	1/03
Exclusions.....	11/01, 12/01, 2/02, 9/02, 1/03
Federal program.....	1/03, 2/08, 3/14
Preparedness.....	4/18

TRANSIT INSURANCE

<i>General Discussion—Truck and Rail</i>	6/90, 12/97, 6/05
Businessowners.....	9/05
Business Interruption.....	10/07
Common carrier liability.....	6/90, 12/97, 6/05
Contingent coverage.....	3/01
DIC policies.....	4/85
Himalaya clause.....	6/05
International transportation.....	6/05
Logistics companies.....	7/07
Mail shipments.....	5/89, 6/90
Motor truck cargo.....	6/90, 12/97, 3/01, 6/05
Output policies.....	6/09
Owned trucks.....	6/90, 12/97, 6/05
Warehouse-to-warehouse coverage.....	6/05

U UMBRELLA/EXCESS LIABILITY—COMMERCIAL

<i>General Discussion</i>	8/88, 7/95, 9/99, 8/01, 11/04, 5/08
Claims-made forms.....	9/85, 11/85, 9/86, 8/88, 7/95, 9/99, 8/01, 5/08
Concurrency with primary.....	9/85, 11/85, 9/86, 7/95, 9/99, 8/01, 11/04, 8/07, 5/08
Cross liability clauses.....	6/88, 11/04
Defense coverage.....	11/85, 7/95, 9/99, 8/01, 11/04, 5/08
Exclusions.....	7/95, 9/99, 8/01, 11/04, 5/08
ISO excess form.....	5/08
ISO umbrella.....	8/01, 8/07, 5/08
Limits of liability.....	3/93, 11/04
Lloyd's forms.....	11/85
Occurrence.....	7/95, 9/99, 8/01, 11/04, 5/08
Persons insured.....	7/95, 9/99, 8/01, 11/04, 5/08
Professional liability.....	5/08
Punitive damages.....	11/85, 8/01, 3/04
Retained limit.....	7/95, 8/01, 11/04, 5/08
Shaved-limits endorsement.....	2/10
Underlying schedule.....	11/85, 7/95, 9/99, 8/01, 7/02, 11/04, 8/07, 5/08
Wrap-up plans.....	10/90

UNDERGROUND STORAGE TANKS

<i>General Discussion</i>	8/90, 3/13
Surety bonds.....	3/91, 10/93

V VALUABLE PAPERS

MOP.....	7/92, 9/95
Output policies.....	6/09

WAR RISKS	
Exclusions	10/01, 11/01, 9/04
WARRANTIES	
vs. representations	5/88, 1/06
WORKERS COMPENSATION	
<i>General Discussion</i>	11/02, 11/03, 6/04, 4/08, 12/18, 6/20
Allocation of costs	12/02, 11/14
Alternate employer endorsement	3/95, 8/00, 3/01, 12/02, 8/16
Audits	12/21
Bill review	12/17
Bioterrorism.....	10/01
Captive	6/17
Certificates of insurance	2/87, 3/89, 3/02, 9/02, 3/04, 11/05, 2/18
Change in conditions	1/17
Claim adjuster.....	11/05
Claim process.....	7/13
Claim reserves	12/84, 9/89
Classification corrections.....	3/05, 8/16
Co-employees	1/99, 12/03
Coming and going rule	12/06, 3/17
Compensability.....	12/06, 4/08, 12/18, 6/20
Competitive state funds	3/85
Construction projects.....	3/89, 11/10
Cost-containment	6/18
Defense Base Act.....	3/00, 6/04, 3/10
Disaster planning	5/19
Drug testing.....	4/08, 8/17, 3/18
Employee assistance programs	11/01, 4/14
Employee leasing.....	9/92, 3/99, 8/00, 3/01, 8/16
Employer defenses.....	5/15
Endemic disease	3/04
Employers liability	3/04, 6/04, 3/05, 12/06, 4/08, 9/14
Employer-sponsored activities	4/89, 3/92, 12/06, 4/08
Exclusive remedy.....	8/00, 3/01, 12/03, 12/06, 4/08, 1/17
Exercise/picnics	3/92, 12/06, 4/08
Experience rating	12/84, 9/89, 2/98, 12/00, 9/02, 11/03, 7/12
Federal compensation laws	12/15
Foreign voluntary workers compensation	3/04, 9/06, 8/11
Formularies	12/17, 6/18
Fraud	12/98
Independent contractors	3/89, 3/04, 3/06, 7/14, 8/16
Insured.....	5/99
Integrated health care.....	2/97
Interns	3/14
Jones Act.....	8/86, 6/04, 4/05
Large deductibles	3/03, 12/16

Litigation	7/13, 1/17
Longshore and harbor workers	9/85, 3/00, 6/04, 4/05, 4/08, 3/15
Managed care liability	2/97
Managing medical costs	11/05, 12/17, 6/18
Marijuana	3/16, 8/17, 3/18, 6/18, 12/18
Maritime exposures	8/86, 3/00, 6/04
Medicare Set-Asides	5/16
Mental disabilities	4/08
Mergers and acquisitions.....	4/92, 6/97, 1/04, 10/08
Misclassification	5/14, 8/16
Misconduct.....	12/06, 5/15, 1/17
Monopolistic state funds.....	3/85, 3/87, 6/04
Nurse case management	12/17
Opioids.....	2/16, 6/18
Opt out.....	1/17
Other states insurance	6/04, 3/07, 10/10
Pandemic	5/20
Prescription drugs	11/05, 12/16, 12/17, 6/18
Repatriation expense	3/04
Reports and records.....	12/88, 9/02
Retrospective rating.....	11/93, 3/01, 7/02, 5/03
Return-to-work programs	11/05, 12/05
Robotics.....	1/16
Schedule rating	12/00
Self-insured vs. insured plans.....	11/86, 4/01
Self-insurance groups	11/02
Sole proprietors.....	3/06, 3/09
Special employer	3/95, 4/01
Standard premium	9/02
“Stop gap” coverage.....	3/87, 6/04
Structured settlements.....	5/16
Territorial limitation	6/99, 6/04
Terrorism	10/01, 1/03
Third parties.....	3/09
Third party administrators	12/17
Vendors.....	12/17
Voluntary workers compensation	6/04
Volunteer workers	6/04
Work from home	1/21

WRAP-UP PLANS

<i>General Discussion</i>	10/90
CGL coordination	4/09
Controversies	10/90
Owner-controlled programs	10/90

X XCU EXCLUSIONS

Underground property.....	3/93
---------------------------	------

Index by Volume

VOLUME 22

12/84	Time to Take a Close Look at Casualty Insurance Costs
1/85	1985 Promises to Be a Challenging Year for Risk Managers
2/85	A Look at Financial Guarantees
3/85	Some Perspectives on State Workers Compensation Funds
4/85	What to Look for in an All-Risk Property Policy
5/85	How to Analyze Your Insurers' Financial Stability
6/85	Physical Damage Coverage on Rented Autos ... “Hidden” Malpractice Exclusion ... Deductible Clauses ... Pollution Market
7/85	New CGL Policies First Installment
8/85	New Property Policies
9/85	New CGL Policies Second Installment
10/85	How to Cope With This Tight Insurance Market
11/85	Current Market Has Spawned a New Type of Umbrella

VOLUME 23

12/85	New Commercial General Liability Policies Third Installment
1/86	1986: Will Underwriters Come Down to Earth?
2/86	A New Policy Form for Insuring “Business Income”
3/86	Directors and Officers Liability Insurance
4/86	Revisions in Commercial Automobile Policies
5/86	Leases and Insurance — Part One
6/86	Leases and Insurance — Part Two
7/86	A Look at the New Commercial Crime Forms
8/86	More on Leases ... A Coinsurance Problem ... Workers Compensation ... Maritime Exposures ... Liability Coverage for Executive Officers ... Alienated Premises Exclusion
9/86	Some Reflections on the Current Liability Market
10/86	Leases and Insurance — Liability Considerations
11/86	Some Thoughts on Alternatives to Insurance

VOLUME 24

12/86	Another Look at Business Automobile Insurance
1/87	1987: A Year of Trial and Transition
2/87	Can You Really Rely on Certificates of Insurance?
3/87	Reporting Forms — Blanket Coverage
4/87	Pollution Insurance — An Endangered Species?
5/87	The Liability Risk Retention Act of 1986
6/87	Organizing Business to Reduce Risk
7/87	New Boiler and Machinery Policies — Part One
8/87	How to Handle Political Risks — A Special Report — Part One
9/87	Political Risk Insurance — Part Two
10/87	Boiler and Machinery Insurance — Part Two
11/87	Liability Protection for Directors and Officers

VOLUME 25

12/87	We Reflect on 25 Years in the Insurance Business
1/88	Controlling Product Liability Exposures
2/88	1988: Competition Returns Amidst Uncertainty
3/88	Rental Cars and the Contractual Liability Problem
4/88	Are You Getting the Most for Your Service Dollar?
5/88	A Look at the “Fine Print” in Insurance Policies
6/88	More on the “Fine Print” in Insurance Policies
7/88	Hazard Communication: Is Your Firm in Compliance?
8/88	Another Look at Umbrella Liability Insurance
9/88	How to Protect Your Firm Against EDP Losses
10/88	Computer Security: Managing the Crime Risk
11/88	Workers Compensation Self-Insurance

VOLUME 26

12/88	Managing Your Information: A Key to Efficiency
1/89	Developing a Risk Management Manual
2/89	1989: A Year of Problem-Solving
3/89	Judging Insurance Contract Language ... Subcontractors and Workers Compensation ... Certificates of Insurance
4/89	Incidental Liability Exposures: Are You Covered?
5/89	Property in Transit
6/89	Preparing for the Next Hard Market
7/89	How to Choose an Agent or Broker
8/89	Avoiding the "Acquisition" of Superfund Liability
9/89	Workers Compensation — Errors Can Be Costly
10/89	Structured Settlements: A Win-Win Situation
11/89	Managing the Risk of Foreign Travel

VOLUME 27

12/89	A New and Improved CGL Policy?
1/90	A Look at the Illinois Insurance Exchange
2/90	1990: A Year to Ask "How" Not "When"
3/90	Liquor Liability and Not-for-Profit Organizations ... Alternatives to Combat Insurance Cycles ... State vs. Federal Right-to-Know Laws ... Subrogation and the Insurance Transaction
4/90	How to Establish Business Interruption Values
5/90	Business Interruption Values — Part Two
6/90	How to Manage Your Transportation Exposure
7/90	How to Effectively Use Deductibles
8/90	Your Underground Storage Tank Exposure
9/90	The Value of Property Losses
10/90	When Is a Wrap-Up Appropriate?
11/90	Covering Your Crime Exposure

VOLUME 28

12/90	Incidental Overseas Exposures
1/91	Product Liability: Toward the Center?
2/91	1991: Living on the Edge
3/91	Sexual Abuse Coverage for Day Care ... Coverage for Leased Personal Property ... Completed Operations — Repairs to Original Work ... The Surety Option (Underground Storage Tanks)
4/91	Changing the Risk Retention Act
5/91	Strains on the D&O Market
6/91	Filling the Professional Liability Gap
7/91	Structuring an International Insurance Program
8/91	Covering Your Products-Completed Operations Exposure
9/91	Do You Need a Captive Insurer?
10/91	Evaluating Your Insurer's Health
11/91	How to Use Surplus Lines Markets

VOLUME 29

12/91	How to Choose An All-Risk Policy
1/92	Look for More Business Auto Changes
2/92	Will 1992 Bring Surprises?
3/92	More Emphasis Placed on Pollutant ... Coverage for Lead Poisoning ... Exercise Care With Employee Gym ... Using Protective Liability Policies
4/92	Anticipate Merger/Acquisition Exposures
5/92	Your Business Interruption Loss
6/92	Preparing for Shock — Riot/Earthquake
7/92	Insuring Property Risks of Manufacturers and Processors
8/92	Lloyd's — Tradition Under Fire, A Special Report
9/92	Your Workers Compensation Premium — Gaining Control
10/92	Lowering Workers Comp Costs Through Loss Control
11/92	Insuring Your Boiler and Machinery Exposures

VOLUME 30

12/92	Do You Know Who Is Insured?
1/93	Insuring Nuclear Liability
2/93	1993 — The Wolf Is at the Door
3/93	Excluding Products Pollution ... Who Insures Improvements/Betterments? ... Finding the Right Umbrella Limits ... A Look at Underground Property
4/93	Surviving Terrorists, Ill-Winds, Floods, and Other Catastrophes
5/93	How Reinsurers Impact Your Security
6/93	Insuring Your Fiduciary Liability Exposure
7/93	HPR — Lowering Property Insurance Costs Through Loss Control
8/93	A Look at Upcoming CGL Changes
9/93	A Look at Upcoming CGL Changes — Part 2
10/93	When Do You Need a Surety?
11/93	How Retro Rating Can Lower Your WC Costs

VOLUME 31

12/93	How to Protect Ocean Cargo
1/94	Business Auto, Truckers and Motor Carriers — A New Approach in 1994
2/94	1994 Opens With a Chill and a Rumble
3/94	Looking for Cheaper Extra Expense Cover ... Does CGL Cover Parking? ... Recognizing Professional Service ... Aftershocks From Quake Deductible ... Depreciation — A Covered Fixed Expense? ... Building Laws Coverage
4/94	Cleaning Up Superfund's Act
5/94	Re-Engineering the Leasing Process — Real Property Exposures
6/94	Managing Employment Practices Liability
7/94	Re-Engineering the Leasing Process — Part 2
8/94	Liability Exposures
9/94	Managing Discontinued Products/Liquor Liability Exposures/Handling Subrogation
10/94	Managing Your Computer Exposure
11/94	Managing New Errors and Omissions Risks
	Another Look at Auto Rating and Coverage

VOLUME 32

12/94	Has Your Administrative Manual Kept Pace With Organizational Change?
1/95	Can an Audit Help You Anticipate Change?
2/95	1995 — An Uneasy Status Quo Prevails
3/95	Does CGL Cover Seasonal Workers? ... Does Policy Show Property Interest? ... Bad Faith Can Earn Extra-Contractual Damages
4/95	How to Protect Your Firm Against Theft, Espionage and Violence
5/95	How to Protect Your Rights — And Claim
6/95	Defending Yourself Against Unfair Claims Practices/Partnership Auto Exposures
7/95	How to Choose an Umbrella
8/95	Managing Hidden Business Interruption Exposures
9/95	ISO Forms Revisions — Is It Time to Review Your Property Insurance?
10/95	A Look at ISO Time Element Changes
11/95	Finding the Right Agent or Broker

VOLUME 33

12/95	How to Manage Your Political Risks
1/96	What to Look for — And Look Out for — In a Surplus Lines Liability Policy
2/96	In 1996, Look for Value — And Safety
3/96	Fidelity Loss Prior to Acquisition ... Courts Address Pollution Exclusion ... Business Income Profit and Loss ... Extended Business Income Coverage ... Subrogation Against Insureds
4/96	How to Use a Finite Risk Insurance Program
5/96	Another Round of CGL Policy Revisions
6/96	Managing Disputed Claims
7/96	How to Handle Rental Car Exposures
8/96	More on the New CGL Policies
9/96	Managing D&O Exposures and New Coverage Options
10/96	Evaluating Your Insurer's Financial Strength
11/96	Making a Captive Work for You

VOLUME 34

12/96	Managing Overseas Exposures
1/97	Managing Information Technology
2/97	Prepare for Shifting Legal Environment — The Market in 1997
3/97	Business Interruption — Payroll Expense ... Does CGL Exclude Emission of Adhesive Vapors? ... Do You Need Extortion Coverage? ... What Objects to Insure Under a B&M Policy
4/97	Environmental Liability — Finding Coverage in Today's Market
5/97	How to Protect Corporate Executives
6/97	How to Manage the Risks of a Corporate Merger, Acquisition, or Divestiture
7/97	Managing the Risks of Employee Crime
8/97	Understanding and Managing the Risks of Limited Liability Companies
9/97	Going to Market on Your Own Terms
10/97	Understanding ISO's New Ventures Into EPLI and Pollution Coverage
11/97	A Continuing Look at ISO's EPLI Program

VOLUME 35

12/97	Regulatory Changes — Managing Your Cargo Exposure
1/98	Changes to ISO Commercial Auto
2/98	Taking Advantage of a Buyer's Market — 1998
3/98	Does Crime Discovery Form Have Holes? ... Does Garagekeepers Cover Joyride? ... Do You Need Antiharassment Policy?
4/98	How to Manage Risks of Electronic Commerce and the Internet
5/98	Managing Your Millennium Exposure
6/98	Who Should Manage Risk?
7/98	Insuring Equipment Breakdown
8/98	Handling an Expanded EPL Exposure
9/98	How to Calculate Business Interruption (Income) Values
10/98	How to Calculate Business Interruption (Income) Values — Part II
11/98	A Look at the 1998 CGL Changes

VOLUME 36

12/98	More ISO Year 2000 Endorsements and Other Changes
1/99	How to Handle Your EPL Claims
2/99	For Insurers, Things Are Tough All Over
3/99	Insuring Sales Value of Production ... Water Damage When Roof Leaks ... Limitations of Vendors Endorsement
4/99	How to Interpret an Insurance Policy
5/99	Know the Fine Print — Simplified or Not
6/99	Know the Fine Print — Part II
7/99	A Look at Nontraditional Insurance Products
8/99	Patching the Business Auto Policy
9/99	How to Structure an Umbrella Program
10/99	Managing Changes to Your ADA Exposure
11/99	How to Work With Your Insurer's Insurer

VOLUME 37

12/99	Evaluating Property Causes of Loss
1/00	Managing a Major Property Loss
2/00	The Market in 2000 — Is the Party Over?
3/00	Do You Have an Account Adjuster? ... What Product Recall Policies Cover ... Property Damage to "Impaired Property" ... Do You Need USLHWCA Coverage? ... Is Named Driver Exclusion Valid?
4/00	A Look at ISO's New Crime and Fidelity Forms
5/00	How to Select an Agent or Broker
6/00	Plan for Commercial Property Changes
7/00	Covering E-Commerce Risks
8/00	A Look at ISO Property Endorsement Changes and New Government Crime Forms
9/00	Time to Be Wary of Weak Insurers
10/00	Handling Your Insurer's Reservations
11/00	A Look at the Surplus Lines Marketplace

VOLUME 38

12/00	Controlling Liability Insurance Costs
1/01	Evaluating Nonstandard Liability Policies
2/01	2001 — Are We Heading Into a Hard Market?
3/01	Are Bacteria Pollutants? ... Rolling Blackouts — Utility Service Interruption ... Subrogation Against an Alternate Employer ... Contingent Interests Coverage ... Moving to a Retrospective Rating Plan
4/01	Self-Insuring Your Risks
5/01	Planning for ISO's New Equipment Breakdown Protection Coverage Form
6/01	CGL Changes — The Next Wave
7/01	Should You Use a Captive?
8/01	A Look at ISO's New Umbrella
9/01	Managing Your Directors and Officers Liability Exposure in Changing Times
10/01	Coping With Disaster
11/01	Managing the Line Between Terror and War

VOLUME 39

12/01	Making Your Account Shine in a Tougher Property Insurance Market
1/02	How to Manage Premises Leasing Exposures
2/02	State of the Market — Expect to Pay More for Less in 2002
3/02	When Are Surety Bonds Needed for a Private Construction Project? ... Damage to Property Exclusion ... Certificates of Insurance — A Concern ... Liability for Damage to Leased Premises ... Designing a Hold-Harmless Agreement
4/02	ISO Property Changes Take Aim at E-Commerce and Mold
5/02	A Look at ISO's Revised Commercial Package for Small Business
6/02	Insuring Construction Property Exposures
7/02	Managing Liability Insurance For a Construction Project
8/02	How to Audit Your Risk Management and Insurance Program
9/02	How to Deal With a Hard Market
10/02	A Look at Coverage One Year Later
11/02	Self-Insurance Groups: Another Option for Workers Compensation

VOLUME 40

12/02	Lowering Costs Through Loss Control
1/03	Managing Terrorism Coverage and Risk Under the New Federal Terrorism Risk Insurance Act
2/03	State of the Market 2003 — Challenges for Policyholders Continue
3/03	How Does a Loss Limit Affect Blanket Commercial Property Coverage? ... Large Deductible Programs ... Determining Your Political Risk Exposure ... Monitoring a Self-insured Program
4/03	Business Income—How Much Should You Buy?
5/03	A Look at Retrospective Rating Plans
6/03	Hard Market Spawns New Interest in Side A Directors and Officers Liability Insurance
7/03	What You Should Know About Reinsurance
8/03	Managing Fiduciary Liability
9/03	Managing and Insuring Product Liability
10/03	Managing and Insuring Contractual Liability
11/03	Understanding Your Experience Modification

VOLUME 41

12/03	Managing the Hazards of Being an Executive
1/04	Managing Risks of a Merger or Acquisition
2/04	State of the Market — Will 2004 Bring Relief?
3/04	Leasing Personal Property ... Handling Foreign Workers Compensation Exposures ... Coverage for Independent Contractor Risks ... Additional Insured Endorsements Revised
4/04	Managing and Insuring Cross-border Outsourcing Risks
5/04	Knowing When and How to Market Your Account
6/04	Avoiding Workers Compensation Coverage Gaps
7/04	Broker Contingent Fees — How to Select and Insurance Representative
8/04	Using Additional Insured Endorsements
9/04	A Look at the 2004 ISO CGL Forms Revision
10/04	Managing a Major Property Claim
11/04	A Look at Commercial Umbrella Policies

VOLUME 42

12/04	A Look at Professional Liability Insurance
1/05	A Look at Lloyd's Today — Tradition Giving Way to New Demands
2/05	A Look at the State of the Market in 2005
3/05	Overuse of CGL Professional Services Exclusions ... Does Policy Cover Employers Liability for Officers ... Will Insured Recover for Loss of Rents When Property is Not Restored ... What Happens When Your Operations Are Incorrectly Classified ... What the Care, Custody, and Control Exclusion Means
4/05	Managing and Insuring Your EPL Exposure
5/05	Managing and Insuring Your Employee Theft and Other Crime Exposures
6/05	Managing Your Transportation Exposure
7/05	Working With Surplus Lines Brokers and Insurers
8/05	Managing a Problem Liability Claim
9/05	A Look at the 2006 ISO Businessowners Policy
10/05	Hurricanes — A Look at Coverage and Risk Management
11/05	Managing Workers Compensation Claims

VOLUME 43

12/05	Time to Review Your Property Insurance Program
1/06	A Look at the "Fine Print" of Insurance Policies
2/06	Severe Weather Rattles the Market 2006 — State of the Market
3/06	Waiver of Subrogation on Auto and CGL Policies ... Professional Exclusions For Design-Build Contractors ... Workers Compensation Obligations to Independent Contractors ... Workers Compensation Coverage for Sole Proprietors ... Developing an Overseas Risk Management Program
4/06	Look for Crime Insurance Changes in 2006
5/06	Managing Liability Deductibles/Retentions
6/06	Do You Need Coverages for Cyber Risks?
7/06	Managing Your Business Auto Insurance
8/06	Getting the Most From Your Service Dollar
9/06	Managing an International Insurance Program
10/06	Insuring Equipment Breakdown Exposures
11/06	A Look at the "Damage to Property" and "Damage to Work" Exclusions in the CGL

VOLUME 44

12/06	A Look at the Gray Areas of Workers Compensation Claims	12/10
1/07	Handling Real Property Leasing Exposures	1/11
2/07	Competitive Market Returns — 2007 State of the Market	2/11
3/07	CGL Contractual Liability Coverage for Aircraft ... Insurers in Denial about Occurrence ... Other State Coverage ... Improvements and Betterments ... Broad Named Insured Clause	3/11
4/07	Managing Business Income Coverage/Claims	
5/07	A look at Basic Liability Issues That Can Affect Your Risk Management Program	4/11
6/07	Managing Risks in a Changing Environment	5/11
7/07	Managing and Insuring Logistics Exposures	6/11
8/07	A Look at Upcoming CGL and Commercial Umbrella Changes	7/11
9/07	A Look at What D&O Policies Don't Cover	8/11
10/07	Some Coverages You May Have Overlooked	9/11
11/07	Managing Builders Risks Insurance	10/11
		11/11

VOLUME 45

12/07	What You Should Know About Surety Bonds	12/11
1/08	Managing Communications Liability	1/12
2/08	State of the Market — 2008	2/12
	Competition Prevails Across the Board	
3/08	Is There Coverage Under The CGL for Defective Construction? ... Additional Insured Endorsements ... Anti-Indemnity Laws ... Does an Insurer Have To Pay Consequential Damages When an Insurer Mishandles a Claim?	3/12
4/08	A Look at Workers Compensation Issues	4/12
5/08	A Look at Excess and Umbrella Insurance	5/12
6/08	A Look at Sustainability and Building Green — Risk Management and Insurance	6/12
7/08	A Look at Captive Insurance Companies	7/12
8/08	Evaluating Insurer Financial Stability How Concerned Should You Be?	8/12
9/08	The 2008 ISO Commercial Property Revision	9/12
10/08	Managing Merger or Acquisition Risks	10/12
11/08	A Look at the Fine Print of Insurance Policies	11/12

VOLUME 46

12/08	Managing Fiduciary Liability Concerns	12/12
1/09	Considerations in Buying Errors and Omissions Liability Insurance	1/13
2/09	Preparing for Another Hard Market? State of the Market 2009	2/13
3/09	Is It Time to Consider Buying Trade Credit Insurance? ... How Does Third-Party Negligence Affect Your Mod? ... Is a Business Owner Covered by Workers Compensation? ... Why Must Your Policy Clearly Say LLC Is Covered?	3/13
4/09	Upcoming ISO Commercial Lines Changes	4/13
5/09	What You Should Know About Insurer Claims Practices	5/13
6/09	MOPs, COPs, and CAPs — A Look at How Output Policies Work	6/13
7/09	A Look at Changing EPL Exposures	7/13
8/09	Insuring Your Products — Completed Operations Exposure	8/13
9/09	Preparing For Your Property Insurance Renewal	9/13
10/09	Managing and Insuring Supply-Chain Risks	10/13
11/09	Insuring Green Buildings	11/13

VOLUME 47

12/09	A Look at Patent Risks and Insurance	12/13
1/10	A Look at 2010 Businessowners Revision	1/14
2/10	State of the Market — 2010	2/14
	Soft Economy Lingers, Soft Market Prevails	
3/10	Holes in D&O Indemnification ... Reporting New Operations To Your CGL Insurer ... Employees' Use of Own Cars on Company Business ... Municipalities Crime Coverage Has Wrinkles ... USERRA Imposes Personal Liability ... Defense Base Act Coverage	3/14
4/10	A Look at ISO Commercial Auto Changes	4/14
5/10	Managing E-commerce Exposures Becomes Even More Critical	5/14
6/10	Covering Your Political Risk Exposures	6/14
7/10	A Look at the 2010 Revisions to the Crime and Equipment Breakdown Programs	7/14
8/10	Exposures From Leasing Real Property	8/14
9/10	A Look at the New Surplus Lines Regulatory Environment	9/14
10/10	A Look at the "Fine Print" — A Matter of Time and Other Issues	10/14
11/10	Addressing Liability Insurance For a Construction Project	11/14

VOLUME 48

	Insuring Construction Property Risks	
	Selecting an Agent or Broker	
	State of the Market — The Buyers Insurance Market Continues	
	Are Scientists Seamen Under the Jones Act? ... How Will Auto Policy Value Trailer's Equipment? ... Claims-Made Policy ... Shaving Limits Threatens Umbrella/Excess Coverage ... Certificates of Insurance Again Causing Headaches	
	A Look at Reinsurance and How It Affects Your Program	
	Managing Business Interruption Insurance	
	When You Need Risk Management Services	
	How Courts Parse Insurance Policies	
	Your International Insurance Program	
	Managing the Property Insurance Market	
	Can You Depend on Your D&O Insurance?	
	A Look at Retrospective Rating	

VOLUME 49

	Understanding Defense Cost Coverage	
	Points to Consider in Forming a Captive	
	State of the Market 2012 — A Look Ahead	
	Does a Consultant Wearing Two Hats Present a Conflict of Interest? ... When Employees Use Their Own Cars on Company Business ... When Are You Entitled to Independent Counsel? ... Should XCU Exclusions Be on Policy? ... Who Needs an Installation Folder?	
	A Look at Fiduciary Liability in Turbulent Times	
	Do You Need an Ocean Cargo Policy	
	Commercial Property Changes in 2013	
	Changes in Experience Rating: Be Prepared For a Lower — or Higher — Modification	
	Understanding Products Liability Law, Risks, and Insurance	
	Best Practices for Avoiding and Defending ADA Claims	
	Mergers and Acquisitions: Risk Management and Insurance Perils and Pitfalls	
	Enterprise Risk Management in an Era of Volatile Risks	

VOLUME 50

	Insurance and Risk Management Guidance — The Letter at 50	
	Current Trends in Liability Insurance	
	State of the Market — Rising and Falling Rates in 2013	
	Attorney Advice and Bad Faith Claims	
	"Other Coverages" Exclusion	
	Commercial Inland Marine — More Than Property in Transit	
	Insuring Intellectual Property Risks	
	A Look at the 2013 ISO CGL Forms Changes	
	Contested Workers Compensation Claims	
	Negotiating Tough Property Insurance Market	
	There's More to Privacy/Security Insurance Than Meets the Eye	
	How to Develop a Modern Corporate Risk Management Department — Part I	
	How to Develop a Modern Corporate Risk Management Department — Part II	

VOLUME 51

	Business Interruption Market and Coverage in the Aftermath of Hurricane Sandy	
	Commercial Condos: Who Insures What?	
	State of the Market — Rate Increases Slowing in 2014	
	Unpaid Interns and Workers Compensation	
	Will You Be Able to Find Terrorism Coverage?	
	Take a Fresh Look at Your Emergency Planning	
	Intentional Discharges	
	Leveraging Your Employee Assistance Program to Create Fully Effective Employees	
	Negotiating a Disciplined Insurance Market	
	Managing Expanding Supply Chain Risks	
	Independent Contractor Risk and Coverage	
	Really Good Crime Insurance? Watch for Conditions	
	Employment Practices Liability, Loss Control, and Coverage	
	CGL Coverage for Construction Defects	
	Enterprisewide Ownership — Allocating Workers Compensation Costs	

VOLUME 52

12/14	Covering Overseas Exposures and Managing Risks
1/14	Corporate Internal Investigations, the Fifth Amendment, and Advancement of Defense Costs for Executives — A Special Report
2/14	State of the Market — Softening with Some Significant Exceptions
3/15	Drones
	Co-insureds and Independent Counsel
	Navigable Waters and the LHWCA
4/15	Using Surplus Lines Markets
5/15	Understanding Employer Defenses
6/15	A Look at Builders Risk Insurance
7/15	Business Coverages You May Have Missed
8/15	Your Business Interruption Exposure
9/15	Managing and Insuring Leasing Risks
10/15	The Affordable Care Act — Liability Insurance Implications and Effect
11/15	Understanding Your Business Auto Policy

VOLUME 53

12/15	Complying With Federal Compensation Laws
1/16	Drones, Robots, and Self-Driving Cars, Oh My
2/16	State of the Market — Gradual Softening Continues in 2016
3/16	Medical Marijuana in the Workplace ... Business Interruption and Research Firm ... Product Recall Insurance ... Business Auto Policy Coverage for Law Partner
4/16	Tips for Navigating the World of Insurance Insolvency
5/16	A Look at Structured Settlements and the Impact of Medicare Set-Asides
6/16	Cyber Security and Privacy Policies Evolving
7/16	Something Old, Something New — Understanding Liability Law and Risks
8/16	How to Avoid Misclassification Trouble
9/16	Insuring Nonprofit Organizations: A Practical Guide
10/16	Understanding and Managing Patent Risks
11/16	D&O Liability Exposure and Insurance Trends and How to Manage Them

VOLUME 54

12/16	How to Manage Opioid Risks and Their Impact on Occupational Injuries
1/17	A Look at Court Challenges to Workers Compensation Law
2/17	State of the Market Going Into 2017 — Still a Buyer's Market
3/17	Crime Policies and Social Engineering Fraud ... Two Methods of Theft, One "Loss" ... Umbrella Duty to Defend When "Occurrence" ... Coming and Going Rule
4/17	Developing a Business Continuity Plan
5/17	Managing Employee Dishonesty Coverage
6/17	Is a Workers Compensation Captive a Good Fit For You?
7/17	Employer Liabilities — What You Should Know
8/17	Understanding Policy Conditions and Duties
9/17	How You Should Respond to an Insurer's Reservation of Rights Letter
10/17	A Look at Owner-Provided Builders Risk Insurance
11/17	Understanding How and Why to Indemnify

VOLUME 55

12/17	Workers Compensation Cost-Containment Services
1/18	Managing and Insuring Reputational Risk
2/18	State of the Market — Catastrophes Shake the Market
3/18	Workers Compensation Claimant Using Medical Marijuana in Violation of Drug-Free Policy
	Selling Land with Environmental Exposure
	Medicare Set-Asides for Liability Claimants
4/18	Disaster Recovery and Risk Management
5/18	Managing Your Contract Risks
6/18	Controlling Drug Costs in Your Workers Compensation Program
7/18	A Look at Errors and Omissions Coverage
8/18	A Look at Recent Trends in Construction Defect Claims
9/18	A Look at Crime Insurance and Computer Fraud Coverage
10/18	A Look at Commercial Auto Insurance and Safety Controls
11/18	A Close Examination of Deductibles and Self-Insured Retentions

VOLUME 56

12/18	A Look at Emerging Workers Compensation Issues
1/19	Why You Need Equipment Breakdown Insurance — and How to Buy It
2/19	State of the Market Going Into 2019 — Liability Rates on the Rise
3/19	Mobile Equipment
	Crypto Currency
	Waiver of Subrogation/CGL and Auto
4/19	Managing Risks at Public and Special Events
5/19	Understanding the Role of Your Workers Compensation Program in a Disaster
6/19	Managing Employment Practices Liability In An Evolving Landscape
7/19	A Look at Fiduciary Liability
8/19	Arranging An Insurance Program For Your International Risks
9/19	Risk Transfer Mechanisms
10/19	A Look at Business Interruption in Hurricane Season
11/19	Mergers, Acquisitions, and Downsizing — Managing the Impact on Workers Compensation

VOLUME 57

12/19	Property Insurance for Cannabis Businesses and Coverage for Third Parties — Insuring Risk for a Developing Business?
1/20	Managing Medical Professional Liability Insurance and Malpractice Risks
2/20	State of the Market Going Into 2020 — Significant Rate Increases Ahead
3/20	Breach of Contract Exclusions in E&O Policies
	Anatomy of an Insurance Agency E&O Lawsuit
	Certificate of Insurance Creates Coverage
4/20	Crime Insurance — Details Recent Court Decisions Have Revealed
5/20	A Look at Your Insurance Program in a Pandemic
6/20	In the Course and Scope of Employment — A Look at Recent Court Decisions
7/20	Managing Agency E&O Claims From COVID-19 and Other Disasters
8/20	Your ERM Program — Beware of the Gaps
9/20	A Look at D&O Policy Exclusions
10/20	Changing Your Agent Or Broker — Why And How
11/20	Social Media and Insuring Your Communications Liability Exposure

VOLUME 58

12/20	A Look At Commercial Transport and Hired and Non-Owned Auto Exposures
1/21	Workers Compensation Risk Management: When Employees Work From Home
2/21	State of the Market Going Into 2021 — Hard Market and Pandemic Continue
3/21	Individual Access to Commercial UIM Coverage
	"Occurrence" and Multiple Thefts
	Pollution Exclusion
4/21	A Look at Medical Professional Liability Risk Management And Insurance
5/21	A Look at Commercial Property Policy Exclusions
6/21	A Look at Certificates of Insurance and Workers Compensation
7/21	A Look at the Fine Print of Insurance Policies
8/21	Managing Biometric Data Risks
9/21	Root Cause Analysis and Workplace Incident Investigations
10/21	Managing Business Interruption and Cyber Insurance Policies
11/21	Insuring Condo Associations: Property and Liability

VOLUME 59

12/21	A Look at Workers Compensation Audits
1/22	A Look at Recent Business Interruption Case Law
2/22	State of the Market Going Into 2022 — Increasing Capacity Lowering Price Spikes in Some Lines
	Tenant Discrimination Claims
	Material Misrepresentation on Policy App
	D&O and Fraud
	Fraudulent Wire Transfer and "False Pretenses" Exclusion
4/22	A Look at Insurance and Leasing Real Property
5/22	Managing Reputational Risks and Reputation Insurance — What Is It and Do You Need It?
6/22	Mitigating Supply Chain Risks
7/22	What to Do If Your Business Suffers a Fire Loss