Massachusetts Bankers Association

Banking on Communities Since 1905

Insurance Basics Webinars

•Professional Liability & Fidelity Insurance Basics Webinar
Tuesday, November 3, 2009 • 2:00 PM – 4:00 PM (EST)

•Property & Casualty Insurance Basics Webinar
Tuesday, November 10, 2009 • 2:00 PM – 4:00 PM (EST)

•Mortgage Impairment, Lender Placed Property/ Flood & REO Liability Insurance Basics Webinar
Wednesday, December 9, 2009 • 2:00 PM – 4:00 PM (EST)

Identifying risk exposures inherent in daily banking operations and matching these exposures to insurance coverages available in the insurance policies is a matter of constant concern for all community banks. Insurance policies are difficult to read and understand and very often coverages and/or exclusions are found in the definitions sections of the policies rather than in the coverage or exclusion sections. Bank employees whose responsibility it is to work with the bank's agents and/or brokers in renewing and maintaining these insurance policies are either new to the insurance process or work with it so infrequently that they are not able to easily match the risk exposures with the coverages available.

To assist our member banks, the Connecticut Bankers Association, Massachusetts Bankers Association, and its wholly owned insurance agency Massachusetts Financial Services Insurance Agency, Inc., are offering a series of insurance webinars to provide bank employees with a basic understanding of most types of insurance policies purchased by community banks.

The first in the series of webinars is **Professional Liability & Fidelity Insurance Basics**. This program will focus on understanding directors' and officers' liability, employment practices liability, financial institution bond, combination safe deposit liability and Internet banking liability insurance policies.

The second in the series of webinars is **Property & Casualty Insurance Basics**. This program will focus on understanding financial institutions package/commercial package (including property and commercial general liability coverages), commercial umbrella liability, workers compensation and commercial automobile insurance policies.

The third in the series of webinars is **Mortgage Impairment, Lender Placed Property/Flood & REO Liability Insurance Basics**. This program will focus on understanding mortgage impairment insurance, lender placed property and flood insurance and property, liability and flood insurance for REO properties.

What you will learn by participating in these webinars:

- What are the basic coverages provided by these policies?
- What are some of the exclusions contained in these policies?
- What are some of the general terms and conditions in these policies, that, among other things protect the bank's right to file claims and potential claims under these policies?
- What are some examples of claims paid by these policies?
- When and how should the bank file claims under these policies?
- How and when do these policies pay claims?

Who Should Attend?

This program will benefit bank officers, risk managers, human resource officers, branch managers and employees – all who are involved with identification of risk exposures and matching them with insurance coverages available. Please route this to the appropriate individuals.

Invited Speakers:

Paul J. Trifone, Executive Vice President, Massachusetts Financial Services Insurance Agency, Inc., A wholly owned subsidiary of the Massachusetts Bankers Association, Dayville, Connecticut

Professional Liability & Fidelity Insurance Basics Webinar

Robert Splawn, Program Sales Manager, the ABA Sponsored Insurance Program (soon to be ABA Insurance Services and formerly Progressive Casualty Insurance Company), Cleveland, Ohio

Gina Juhnke, Product Manager, The ABA Sponsored Insurance Program (soon to be ABA Insurance Services and formerly Progressive Casualty Insurance Company), Cleveland, Ohio

Property & Casualty Insurance Basics Webinar

Jason R. Smith, Financial Services Practice Leader, The Hartford Financial Services Group, Inc., New Hartford, New York.

Mortgage Impairment, Lender Placed Property/ Flood & REO Liability Insurance Basics Webinar

Arthur Fullen, Russell Bond Insurance Wholesalers, Hamilton, New Jersey

Sharon Gulvas, Product Manager, Insurmark, A Division of Financial & Professional Risk Solutions, Inc., New Hartford, New York.

What is a Webinar?

A webinar is an enhanced telephone seminar. The audio portion of the program is delivered by speaker phone; however, you now have the option of viewing a corresponding visual presentation using your PC or a PC connected to an A/V projector for multiple participants. No special hardware is needed. You may still participate by phone only. The program consists of approximately 105 minutes of instruction and 15 minutes of live Q&A.

Each registration provides one (1) connection to the live webinar, written materials and a 30 day access to the online seminar. You may have unlimited listeners on your connection by speaker phone and PC. You will receive confirmation with your PIN, materials and instructions. Transmission, retransmission or republishing of the audio portion of the seminar is prohibited.

Seminar Content Questions:

Contact Paul Trifone, Executive Vice President, Massachusetts Financial Services Insurance Agency, Inc. at (860) 774-1771, ext.13.

Please check the appropriate boxes:

Each Webinar (Members of MBA and CBA receive member price)

Webinar/materials (live hookup)	☐$265 member	☐$465 nonmember
CD/audio file/written materials	☐$265 member	☐$465 nonmember

All three webinars

Webinar/materials (live hookup)	☐$699 member	☐$1299 nonmember
CD/audio file/written materials	☐$699 member	☐$1299 nonmember

Indicate which webinar(s) you would like to attend:

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Method of Payment (check one):

☐Check made payable to Massachusetts Bankers Association

☐MasterCard ☐VISA ☐AMEX ☐Discover

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In order to receive the member price, CBA members must fax or email their registration form.

Mail to: Massachusetts Bankers Association
73 Tremont Street, Suite 306, Boston, MA 02108-3906

Name ______________________ Title ______________________

Bank ______________________________

Street Address ______________________________

City/State/Zip ______________________________

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