



QUINLEY RISK ASSOCIATES, LLC

CLAIMS COACH BLOG

by Kevin R. Quinley, CPCU, AIC, ARM

2014 - Coverage College

Apple's iPhone muse and general know-it-all, Siri, made a guest appearance at the recent 2014 White and Williams coverage College in Philadelphia. Name partner Gail White opened the proceedings with a dialogue with Apple's Siri, who quickly informed the audience that the eighth annual event had over 530 registrants from 22 states. For the third straight year, I attended the recent White and Williams coverage College on October 2nd at the Pennsylvania convention Center in downtown Philadelphia. If you get a chance to go, I strongly recommend that you grab it!

As usual, the event runs with Swiss-watch precision. There are two morning and two afternoon concurrent sets of master classes. Like a Chinese takeout menu, the event brochure lets you pick and choose the breakout session that suits your needs and interests the best. Highlights for me were the breakout sessions on "Insurance Coverage 101 and the Life of a CGL Claim" and "The Bad and the Ugly: Ten Worst Recent Decisions on Bad-Faith Liability."

Lunch at Coverage College features no food fights, but typically some celebrity or mystery guest. In 2012, it was the Philly Phanatic, mascot for the local major-league baseball team. Last year, it was Benjamin Franklin. This year, four Jersey Boys impersonators appeared and lip synced -- Milli Vanilli style -- a medley of Four Seasons hit. The lyrics were not totally clear, but I believe one of the songs went something like this:

"Who Loves You"

Who loves you, pretty baby?

Who's gonna' reserve coverage rights?

Who loves you, pretty mama?

Who's gonna' make your claim DENIED?

Perhaps the high point of the day was the final speaker. A tradition of late is to have a policyholder attorney from the opposing camp hold forth on his or her perspective regarding insurance coverage and bad faith. This year did not disappoint. Subbing in at the last minute for the scheduled speaker was Carl Salisbury, a partner from the Kilpatrick Townsend firm in New York City, addressing the topic "Ten Things I Really, Really Wish You Wouldn't Do." This was more than just a list of gripes against insurance company claim representatives, but certainly has



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implications for the types of scenarios that ignite coverage litigation and bad-faith suits. The top ten traits were:

- #1. The five-minute claim investigation
- #2. The kitchen sink information request
- #3. The kitchen sink reservation of rights letter
- #4. The passive/aggressive excess carrier
- #5. The thumb-in-the-eye settlement offer
- #6. The sprint to the courthouse
- #7. The "other insurance" brouhaha
- #8. The misdirected allocation brouhaha
- #9. The impossible billing guidelines
- #10. The "notice of circumstances" shell game

Again, if you get a chance to attend White and Williams' event, take advantage of it. Since virtually all of the presenters are from the firm, one might think that the program has an inbred quality to it. However, the firm now is so far-flung and with such a deep bench of talent in the insurance coverage area, that a diversity of perspectives is locked in and guaranteed.

The only other caveat is that each session is 45 minutes long. So, presenters sometimes struggle to adequately cover the topic within that time constraint. No time is given over to Q&A and audience interaction, which are hallmarks of superb breakout sessions. These are, however, minor quibbles on a first-class event packed with substantive content that should catch the attention and close study of any insurance claim professional.

An intriguing note was the announcement from partner Randy Maniloff that next year's Coverage College will address the insurance implications of the growing trend toward marijuana legalization, both for medical and recreational use. White and Williams will hash out various topics, weeding out the best from the marginal and will leave no stone unturned to assemble an



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interesting session around this topic. (No word as to whether the presentation is guaranteed to leave you giggling uncontrollably, with an intense craving for junk food.)

This approach of the 2015 Coverage College could lend a whole new meaning to the term CGL, with the development of a Cannabis Growers Liability policy. One would expect a special joint session covering both first- and third-party exposures. In any event, the audience appeared to be buzzed by the notion of this innovative topic.

Would marijuana risks be addressed by existing CGL policies? Stay tuned for further commentary from White and Williams, as Siri does not have the answer to *that* question.

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