



Warren, McVeigh & Griffin, Inc.
 1420 Bristol Street North, Suite 220
 Newport Beach, CA 92660
 949-752-1058 Telephone
 949-955-1929 Fax
 www.griffincom.com

The Risk Management Letter Article Reprints

E-mailed to you in PDF format

Order Form

Customer Information

Name _____
 Title _____
 Company _____
 Street _____

 City _____
 State _____ Zip _____
 Telephone _____
E-mail* _____
 How did you hear about The Risk Management Letter? _____

* We must have your e-mail address to send your PDF reprints. We will not share your e-mail address or any other customer information with any third party or use it for any other reason.

PAYMENT

Please send your check or money order in U.S. funds, **payable to Warren, McVeigh & Griffin**, along with this order form to

Warren, McVeigh & Griffin, Inc.
 1420 Bristol Street North, Suite 220
 Newport Beach, CA 92660

TERMS OF USE

Articles from The Risk Management Letter are protected by copyright by Warren, McVeigh & Griffin, Inc. and are for your personal use only. You may not republish, distribute, or sell any of these articles in any form, in whole or in part, without prior written approval from Warren, McVeigh & Griffin, Inc.

GROUP ORDERS

To share RML reprints with your group, call us at 949-752-1058. We offer discounts and personalization for group orders.

	Total Articles Ordered	Unit Price	Total Enclosed
RML Article Reprints		\$15.00 =	

The Risk Management Letter Article Reprints

The last two digits in the order number denote the original publication date. For example, issue 2505⁰⁵A was published in 2005.
 In the Order column, mark which reprints you wish to purchase:

Issue	Order	
150294B	X	OCIP: Is It for Me?

Issue Order

Administration Issues		
Audits		
070587A		Avoid Premium Audit Short-falls
010181B		Importance Of Claim Auditing
070287A		The Claim Audit – What Is It And How Do You Know You Need One?
030183D		When To Audit Claim Handling
Broker Issues		
180997A		Avoiding The Risk Of Fiduciary Diversion By Agents And Brokers
220101B		Broker Focus: Legal Precedent Protects Broker's Book Of Business From Solicitation By Wholesaler
160595B		Broker-Insured Relations In Arranging Coverage: Avoiding Communication Breakdown
020682B		Broker-Owned Insurance Companies
110590B		Brokerage Relationships--Avoiding Misunderstandings
160995B		Developing Broker Service Agreements
110390A		Fee Versus Commission—Does It Make A Difference?
240603A		Growth In The Insurance Brokerage Industry — Real Or Manufactured?
250104C		Legal Obligations Of Agents, Brokers, And Customers
200699A		Legal Rebating Of Insurance Commissions
220401A		Legal Remedies If Your Insurance Broker Fails To Perform
050285A		Policy Rescinded Because Of Broker Misrepresentation
180197A		Two Brokers, Two Insurers--No Coverage
Contracts		
060386B		Circumventing The Doctrine Of Interpreting Insurance Contracts Against The Draftsman
190298B		Improving TPA Claims Administration Services Contracts
150394A		Mandatory Arbitration Clauses In Insurance Contracts Stir Controversy
110690A		Selecting Liability Limits In Contract Insurance Specifications
090689B		Writing Errors And Omissions Insurance Specifications In Contracts For Professional Services
Insurance Administration		
220401B		An Internet-Based Approach To RFPs
190398A		Are Multi-Year Policies Really A Good Choice?
170396A		Avoiding Application Pitfalls (Part 1)
020582C		Captive Update
190398C		Claims Administration Best Practices (Part 1): Claims Staffing And Claims Reporting
010681A		Communicating Claim Statistics
110590C		Competitive Bidding For Insurance
170796C		Competitive Bidding For Insurance
240503A		Competitive Bidding For Insurance
170796G		Dates To Avoid When Renewing
140693B		Demand Careful Policy Review!
190398D		Guerrilla Negotiation Tactics
210200A		How Long Should A Contractor Buy Liability Insurance?
210500E		Guest Speaker: What We Have Here Is A Fail'er To Commun'cate
150194A		Insurance Archaeology (Part 1): Maximizing Insurance Protection In The Age Of The Environmental Cold War
150294A		Insurance Archaeology (Part 2): Slaying The Paper Dragon
220101D		Insurance Policy Pet Peeves
030683A		Options For Discontinuing Captive Insurer Operations
120491B		Premium Financing Can Save Money
090189C		Reconstructing Coverage From Outside Sources
070587C		Restructuring Coverage Under A Missing Insurance Policy
180797A		Risk Management Cost Allocation
150394E		Scrutinize Coverage Binders
180997B		Scrutinize Coverage Binders
Insurance Market		
200999C		Cash Flows Don't Lie
200199D		Class Action Cites Bogus Residual Market Loadings: Where Were The Brokers?
180697A		Insurance Market Snapshot (Part 1): Property, Liability And Workers' Compensation
180797C		Insurance Market Snapshot (Part 2): EPL, Fiduciary And D&O
180997D		Insurance Market Snapshot (Part 3): Owner-Controlled Insurance Programs (OCIP)
210900A		Property Insurance Market Update
080188D		Stock Market Plunge To Slow Insurance Market Softening?
210400A		The EPL Insurance Market—Update 2000
190198A		Two Tools For Your Flood Exposure: FEMA And National Flood Insurance Programs
220101C		When A Policyholder Is Sued For Fraud, Part 1: Guidelines For Handling Claims
220201C		When A Policyholder Is Sued For Fraud, Part 2: Guidelines For Handling Claims
Premium Financing		
120491B		Premium Financing Can Save Money
Solvency Issues		
160295A		Avoid Getting Burned By Insurer Fraud And Insolvency
210100A		Cut-Through And Guarantee Clauses
160495C		For Whom The Bell Tolls: A Quick Look At Lloyd's Difficulties
040584A		How Umbrellas Respond When The Underlying Insurer Goes Broke
040684D		How Underlying Insurer Insolvencies Affect Excess Liability Insurance

Issue	Order	
030683B		Insurer Solvency
230602C		Legion Policyholders, Unite: Speak Now Or Forever Hold Your Peace!
070487A		More On How Umbrellas Respond When The Underlying Insurer Goes Broke
060186D		The Difficult Task Of Evaluating Insurer Solvency
040284A		What Happens If Your Front Company Goes Broke?
070387C		Who Pays If Your Insurer Goes Broke?
Taxes		
030283C		New Tax Law May Increase Offshore Oil And Gas Insurance Costs
Alternative Risk Financing		
Finite Risk		
170896A		Introduction To Retrospective Finite-Risk Covers
170596A		Introduction To Finite Risk Programs
Pools / Captive Insurers		
020582C		Captive Update
010481A		Have You Audited Your Captive Lately?
030683A		Options For Discontinuing Captive Insurer Operations
060286B		Public Entities Examine COPs For Pools
180497D		Should You Shut Your Captive Down?
Risk Retention		
050585B		Risk-Retention Capacity
200199B		Soft Market Spotlight: Don't Overlook Purchasing Groups
060586A		The New Risk Retention Act
Self-Insurance		
040484D		Asset/Liability Mismatch: A Problem For Self-Insureds
060686C		Employers With Self-Funded Benefit Plans May Face Increased Risk Of Punitive Damages
030583A		Environmental Impairment Insurance And Self-Insurance
020582B		Establishing Self-Insurance Reserves
040384C		Loss Portfolio Transfers For Self-Insurers
Construction		
Construction		
230302D		Completed Operations Coverage Drying Up For Small Developers?
070187B		Construction Contracts
050685A		Construction Liability Protection Techniques For Property Owners
020182A		Contractors Face Uninsured Property Damage Claims
210200A		How Long Should A Contractor Buy Liability Insurance?
180497A		Insuring Construction Joint Ventures
230602E		New Legislation For Construction Defect Litigation: "Right To Repair" or "Right To Sue"
250204D		"No Sale" Restriction Poses Dilemma For Smaller Condo Builders
070587D		Obtaining Indemnity For Sole Negligence In Construction Contracts
Owner-Controlled Insurance Programs (OCIPs)		
170696B		Best Practices For Owner-Controlled Insurance Programs (Part 1)
170996A		Best Practices For Owner-Controlled Insurance Programs (OCIPs) (Part 2): Bidding And Safety Management
180297C		Best Practices For Owner-Controlled Insurance Programs (OCIPs) (Part 3): Administration And Close-Out
250304A		How To Compare And Competitively Bid CCIP And OCIP Programs, Part 1
200699B		More On OCIPs, Part 1: Deducting Insurance Costs From Contractor Bids
150294B		OCIP: Is It for Me?
Contracts		
Contracts		
060386B		Circumventing The Doctrine Of Interpreting Insurance Contracts Against The Draftsman
200399C		Confidentiality Agreements: Let The Signer Beware
070187B		Construction Contracts
140593A		Defensive Risk Management In Negotiating Contracts (Part 1)
140693A		Defensive Risk Management In Negotiating Contracts (Part 2)
050485C		Insurance Requirements For Contracts
150394A		Mandatory Arbitration Clauses In Insurance Contracts Stir Controversy
110690A		Selecting Liability Limits In Contract Insurance Specifications
060686D		Umbrella Coverage For Implied Contracts
090689B		Writing Errors And Omissions Insurance Specifications In Contracts For Professional Services
Employee Benefits		
Cost Containment		
030283B		Health Benefits Cost-Containment
050285C		Health Care Cost-Containment Programs
Employee Benefits		
160395B		24-Hour What?
160395C		24-Hour Coverage: Less Than Meets The Eye
240303C		Another Obstacle For Employers Under FMLA
030183C		California Decision Impacts Employee Benefit Costs
180597A		Classifying Employees As Independent Contractors May Have Unintended Consequences
240303E		First-Party Insurance Coverage For SARS And Other Infectious Diseases
220501B		Military Leaves Of Absence: What Employers Should Know About Benefit Obligations
240103C		Obligation To Employees Called To Military Service
220401C		PTO Banks: A Better Way To Manage Employees' Absenteeism?
120491C		Reservation Clauses In Employee Benefit Plans
150694A		Selecting A Group Insurance Program (Part 1): Broker Competition
160195C		Selecting A Group Insurance Program (Part 2): Insurer Selection
Fiduciary Liability		
210700A		As ERISA Protections Erode, The Need For Insurance Increases

Issue	Order	
250505A		Cash Balance Plan Discrimination Claims
250204E		ERISA Tagalong Class Actions, Part 1: A New Frontier For D&O Liability
250304B		ERISA Tagalong Class Actions: A New Frontier For D&O and Fiduciary Liability, Part 2
200299C		Fiduciary Liability, Part 1: ERISA 25 Years Later
200599B		Fiduciary Liability, Part 2: Insurance Coverage And Loss Control
160795B		Fiduciary Liability Of Consultants, Salespersons And Service Providers To Employee Benefit Plans
Health Care		
050185D		Evaluating Preferred Provider Organizations
050285C		Health Care Cost-Containment Programs
060486E		Why Are Employers Turning To Nontraditional Forms Of Health Care?
Health Benefits		
050185D		Evaluating Preferred Provider Organizations
030283B		Health Benefits Cost-Containment
Health Practices		
110190A		The Myths And Realities Of Selected Corporate Health Practices (Part 1)
110290B		The Myths And Realities Of Selected Corporate Health Practices (Part 2)
Employment-Related Liability		
ADA		
130492A		ADA Risk Financing Considerations
140593C		ADA Update
180397B		Avoiding Discrimination Against Employees With Mental Or Emotional Disabilities
170496C		Beware Of ADA Exposure From Pre-Employment Screening
170296A		Dealing With The Threat Of Violence In The Workplace
190698A		Light-Duty Return-to-Work Programs: Navigating The Legislative Minefield
220701D		The Employer's Duty To Reasonably Accommodate "Disabled" Employees
EPL Insurance		
220201B		Book Excerpt: Handling Employment Practices Claims: Intervention And Investigation
250505A		Cash Balance Plan Discrimination Claims
150394C		Coverage For Wrongful Termination, Sexual Harassment And Discrimination Claims
010481C		Discrimination Liability Coverage
220601B		Employers Hit With Multi-Million-Dollar Overtime Claims For Misclassifying Non-Exempt Employees
160495A		Employment Practices Liability Insurance (Part 1): Practical Tips For Comparing Coverage
160695C		Employment Practices Liability Insurance (Part 2): What Is A Claim?
190598D		Employment Practices Liability Insurance: Occurrence Forms Versus Claims-Made Forms
230202B		Employment Practices Liability Market Status Report: Summer 2002
200299B		EPL Insurance: Third-Party Liability Coverage
180897A		ISO's New Employment Related Practices Liability Policy
160195A		Policy Manuals Help Shield Employers From Liability (Part 1)
160295B		Policy Manuals Help Shield Employers From Liability (Part 2) Key Elements Of An Effective Employee Handbook
190798A		The EPL Insurance Market: Where It Is, Where It's Going
210400A		The EPL Insurance Market—Update 2000
170196A		Watch For Intentional-Acts Exclusions When Insuring Employment Practices
Risk Management		
190298A		An Introduction To Managing The Leased Employee Exposure
190898C		Best Practices Help Employers Avoid Employment Litigation
210600C		California Supreme Court Upholds Workplace Arbitration Agreements
220801D		Drafting Non-Competition Agreements: Use Them, But Be Reasonable
190498B		Employer or Not, Companies May Still Face EPL Exposure For Contingent Workers
220901B		Employers May Be Strictly Liable
180197B		EPL Risk Management: An Overview
220701E		Establishing A Cell Phone Use Policy
220501B		Military Leaves Of Absence: What Employers Should Know About Benefit Obligations
210400B		New EPL Issue: Genetic Discrimination
210500D		Right To Representation During Investigatory Interview Is Expanded To Nonunion Employees
190498E		Signing Handbook Receipt Form May Not Bind Employee To Arbitrate
230402E		Telecommuting
210900B		What You Should Know About Background Investigations
230502E		Workplace Violence
Sexual Harassment		
180297D		Diversity Management: Hope Or Hype?
190598D		Employment Practices Liability Insurance: Occurrence Forms Versus Claims-Made Forms
220501D		Front Pay Awards Are Not Subject To Title VII Caps On Damages
190698B		"Hostile Work Environment Sexual Harassment" Covered Under Workers' Compensation Policy
150494B		Key Elements Of An Effective Sexual Harassment Prevention Program
200299A		Preventing Third-Party Discrimination And Harassment Suits
120391B		Sexual Harassment: Is There Coverage?
120391A		Sexual Harassment: The Exposure
170796E		The "Big Picture" In Sexual Harassment Cases
Workplace Liability		
200599C		Biological Contaminants In Indoor Environments: A Risk Management Overview
230602B		Dispelling Rumors And False Information In The Workplace: Essential Workplace Risk Management
090289B		Drug-Free Workplace Act of 1988
220801C		Getting Through It: How To Deal With Stress In The Workplace
180497C		New OSHA Guidelines May Increase Premises Liability Exposure
220101A		Summary Of The OSHA Ergonomics Program Standard
220301A		The OSHA Ergonomics Standard: Rumors Of Its Demise Are Greatly Exaggerated
220801A		Protecting Your Company From Workplace Violence, Part 1
220901C		Protecting Your Company From Workplace Violence, Part 2
230102C		Turning Your Employees Into Independent Contractors

Issue	Order	
230102A		WARN Act Warning: What You May Need To Know If Laying-Off A Large Part Of Your Workforce
150594C		Workplace Drug Testing: Avoiding Procedural Pitfalls
230402D		Workplace Searches
160495B		Workplace Violence: Confronting The Reality Of A Growing Threat
070287C		Work-related Chemical Injuries
Wrongful Termination		
080488A		Employee Grievance Claims And Employers' Liability (Part 1)
080588A		Employee Grievance Claims And Employers' Liability (Part 2)
210400C		Employee Terminations—Another Reason To Tell The Truth
160995A		Firing Without Fear: Avoiding Wrongful Termination Lawsuits
060486D		More On Coverage For Wrongful Termination
160795A		Reduction-in-Force Claim Releases: Sound Risk Management Or Risky Business?
060386D		Umbrella Coverage For Wrongful Termination
060186B		Wrongful Termination
Insurance Issues		
Additional Insureds		
020382A		Additional Insured Endorsements
020582D		Additional Insured Endorsements (continued)
200399B		Additional-Insured Endorsements Provide Broad Coverage To Builders And Developers
080388B		Additional Insureds
090689A		Additional Insureds Revisited
120291B		Additional Named Insureds
180297A		Court Interpretation Of Additional Insured Endorsements Can Spell Trouble For Tenants
180997C		Fortifying Your Additional Insured Status
220601D		Two Blanket Endorsements For Additional Insureds
230202A		What You Should Know About Additional Insured Endorsements
Advertising Injury		
140293A		Advertising Injury Coverage Under The CGL: Revisited
130292A		Coverage Under "Advertising Injury" Provisions Of The CGL Policy
170696A		Does The CGL Cover Trade Dress And Trademark Infringement?
Aggregate Limits		
050185A		Aggregate Liability Limits And Coverage Gaps
080388C		Aggregate Limits
060186C		More On Aggregate Liability Insurance Limits
Asbestos		
220701A		Asbestos Litigation—A Problem That Won't Go Away
250204C		Non-Product Asbestos Liability Claims: The New Phenomenon
Automobile Liability		
070387A		Auto Rentals, (Part 1)
080188A		Auto Rentals Coverage (Part 2)
110290C		Coverage For Employee-Owned Autos Used On Company Business
150394D		Employee Use Of Vehicles On Company Business (1994)
200499C		Employee Use Of Vehicles On Company Business (1999)
170596B		Providing Business Auto Liability Coverage For Employees
170496B		The Company Car And "Drive Other Car" Coverage
Boiler / Machinery		
060286C		Need For Prompt Reporting Of Boiler/Machinery Losses
220701B		Boiler & Machinery Insurance, Part 1: Coverage Often Misunderstood
220901D		Boiler & Machinery Insurance, Part 2: Issues Following A Loss
230402C		Boiler & Machinery Insurance, Part 3: Supplemental Coverages And Exclusions
250104B		Boiler & Machinery Insurance, Part 4: Time Element Coverages
Breach of Warranty / Alteration of Risk		
250505E		Breach Of Warranty And "Alteration of Risk" Issues In Property And Casualty Insurance
Business Interruption		
010281A		An Often Overlooked Risk: Transit Business Interruption
170496E		An Often Overlooked Risk: Transit Business Interruption
Cancellation Provisions		
050485D		Revised ISO-CGL Cancellation Provision
150394B		What Happens When Policies With Aggregate Retentions Are Cancelled?
Certificates of Insurance		
080288A		Certificates Of Insurance
140193B		The "Value" Of Certificates Of Insurance
CGL		
110490B		1989/90 Revisions To The 1986 ISO-CGL Forms
160995D		1996 ISO-CGL Revisions At A Glance
140293A		Advertising Injury Coverage Under The CGL: Revisited
060486C		CGL Mutations
050485B		Coverage Improvements Under The Revised ISO-CGL Forms
130292A		Coverage Under "Advertising Injury" Provisions Of The CGL Policy
060486A		How The New CGL Aggregates Limit Protection Provided By Indemnity Agreements
090589C		Insurance Premiums For Contractors May Depend On Subcontractors' Coverage
220901A		ISO-CGL Revisions At A Glance
040684C		ISO Commercial Lines Simplification Project
080188C		ISO Moving To Include Defense Costs In CGL Policy Limits
250204A		New ISO CGL Changes Raise Concerns For Additional Policyholders And Indemnitors
200199A		New ISO CGL Form: Proceed With Caution
050585A		New ISO Policy Forms Create Need For Higher Liability Insurance Limits
120591C		Proposed Commercial Liability Policy Changes You Should Know About

Issue	Order	
050485D		Revised ISO-CGL Cancellation Provision
160895C		The Limited Liability Business Company (LLC): Covered By Standard Business Insurance Policies?
060586B		Watch The Fine Print
Claims-Made Coverage		
060286A		Claims-Made Coverage (A Legal Perspective)
060486B		Resisting Claims-Made Coverage
060386A		The Transition From Occurrence To Claims-Made Coverage
170796B		When Does Notice Of A Potential Claim Trigger Coverage In A Claims-Made Policy?
Contractual Liability		
070187C		More On Implied Contractual Liability Coverage
Cross-Liability Coverage		
070687B		Excluding Cross-Liability Coverage
Defense Issues		
050185E		Prevent Potential Defense Coverage Disputes
070387B		The Check Is In The Mail: Who Fronts Defense Expenses?
Directors and Officers Liability		
250505A		Cash Balance Plan Discrimination Claims
240403B		D&O Insurance Application Severability
240503D		D&O Lessons And Insurance Implications From Recent Claims
210800A		D&O Spotlight: SEC Tries To Level Playing Field With Regulation FD
060186E		Directors And Officers Liability
240103B		Directors In The Hotseat: Is It Time To Quit?
250404B		Emerging State Law D&O Exposures
250204E		ERISA Tagalong Class Actions, Part 1: A New Frontier For D&O Liability
250304B		ERISA Tagalong Class Actions: A New Frontier For D&O and Fiduciary Liability, Part 2
230602D		In Bankruptcy, How Accessible To Directors And Officers Are D&O Policy Proceeds?
210500A		Managing The Audit Committee Exposure
230302C		Market Update: Directors & Officers Liability Insurance
160695B		More On Allocation
160595A		New AIG D&O Policy Offers Insureds Mixed Bag
160395A		Nordstrom Court Drives Stake Through Heart Of Insurers' Argument For Allocating Loss In D&O Insurance
140493A		Obtaining Advancement Of Defense Costs In D&O Insurance Policies
160595C		Securities Litigation Loss Prevention
140193A		Some Pitfalls Of Directors & Officers Liability Policies
240203B		Structuring D&O Insurance Programs: To Layer Or Not To Layer
150294D		Take Our D&O IQ Test
230502B		The Sarbanes-Oxley Act: Congress Jumps Into The Corporate Fray
160995C		The Securities Litigation Reform Act Of 1995
180397C		The Securities Reform Act: A First Year Review
160895D		Tips For Good "Bad-News" Reporting
170196B		Understanding And Adapting To Securities Litigation Reform
250104A		Understanding Side-A Only D&O Insurance
070187A		Update On Directors And Officers Liability Insurance
240603C		What Today's D&O Underwriters Look For
200599A		What You Need To Know About Directors & Officers Insurance Before A Corporate Bankruptcy
180897B		Year 2000 Time-Bomb Heating Up For D&Os
Electromagnetic Field (EMF) Liability		
150594D		Key Coverage Issues In Electromagnetic Field (EMF) Liability (Part 1)
150694B		Key Coverage Issues In Electromagnetic Field (EMF) Liability (Part 2)
Endorsements		
020382A		Additional Insured Endorsements
020582D		Additional Insured Endorsements (continued)
120391C		Pyramid Endorsements
230202A		What You Should Know About Additional Insured Endorsements
Environmental		
160795C		1996 Environmental Insurance Market Analysis: More And Better Options
070287B		Burning Trash Can Be Risky Business
050185B		Changes In Environmental Regulations
130192B		Coverage For Pollution Incidents On Your Property
080688B		Environmental Audits/Assessments
040384A		Environmental Hazards Of Underground Tanks
030583A		Environmental Impairment Insurance And Self-Insurance
040484C		Environmental Impairment Liability—When The Market Disappears?
190898B		Environmental Insurance Market (Part 1): Market Analysis And 1999 Forecast
190998B		Environmental Insurance Market (Part 2)
160695A		Exceptions To The Umbrella Pollution Liability Exclusion
090189B		Key Environmental Statutes Affecting Real Estate
150494A		Litigating Environmental Claims: Litigation
150594B		Litigating Environmental Claims: Settlement Strategies
130192A		Managing Environmental Liability Risks In Property Transfers
080188B		More On The Environmental Hazards Posed By Underground Tanks
040184D		Police Those Waste Haulers
090389A		Pollution Coverage In General Liability And Umbrella Policies (Part 1)
090489A		Pollution Coverage In General Liability And Umbrella Policies (Part 2)
120191C		Pollution Liability For Purchases Of Real Property Or Businesses
160895B		Watch Out! "Absolute Pollution Exclusions" Could Mean More Than You Think
170596C		Will Environmental Management Standards Help Corporate Environmentalism?
Errors and Omissions Insurance		
160195B		Liability And The Design Professional
160295D		Liability And The Design Professional: Third Party Theories Of Recovery

Issue	Order	
090689B		Writing Errors And Omissions Insurance Specifications In Contracts For Professional Services
Eviction		
120191A		Constructive Eviction—Is It Insured Under Commercial Liability Policies?
Excess Liability		
040384B		Coverage Gaps in Following Form Excess Liability Insurance
040584B		Hidden Gaps In Excess Liability Defense Coverage
040684D		How Underlying Insurer Insolvencies Affect Excess Liability Insurance
020582A		Structuring An Effective Excess Liability Insurance Program
110290A		Triggering Excess Coverage After Settling Within Primary Limits
200699C		What You Should Know About Blended Excess Insurance Programs
Financial Guarantee Insurance		
040184A		Financial Guarantee Insurance
Financial Insurance		
130392A		Financial Insurance
General Claims Issues		
240203A		Coverage For Business Risks
190298C		Get Back To Basics When Tending Liability Claims
190198B		Understanding Reservation-Of-Rights Letters And Non-Waiver Agreements
210700B		Understanding The Scope Of Waiver-Of-Subrogation Clauses
230302A		What You Should Know About An Insurer's Duty To Settle Claims
General Liability		
090389A		Pollution Coverage In General Liability And Umbrella Policies (Part 1)
090489A		Pollution Coverage In General Liability And Umbrella Policies (Part 2)
Increase-in-Hazard Clauses		
040184C		Application Of Increase-in-Hazard Clause Broadened
Indemnity Agreements		
060486A		How The New CGL Aggregates Limit Protection Provided By Indemnity Agreements
Invasion of Privacy		
120191B		Liability Coverage For Invasion Of Privacy
Liability Limits		
110690A		Selecting Liability Limits In Contract Insurance Specifications
210500C		Three Strategies For Getting The Maximum Bang Out Of Your Liability Insurance Buck
Miscellaneous		
240503B		BOPs: Better Than Ever
Mold		
220401D		A Fungus Among Us: Moldy Risk Management Issues, Part 1
240403D		Book Review: Mold: A Comprehensive Claims Guide
220601C		Epidemic Of Mold Litigation Plagues Insurance Industry, Part 1
240303B		Mold: An Insurance Overview, Part 1
240403C		Mold: An Insurance Overview, Part 2
230402A		The Advent Of Mold Legislation In The United States
220201A		Toxic Mold Claims: The Case For Insurance Coverage
Nonconcurrency		
010481B		The Umbrella Nonconcurrency Problem
Nonconcurrent Liability		
030183A		How To Fix Nonconcurrent Liability Programs
Occupational Disease Coverage		
020382B		Umbrella Occupational Disease Coverage Limitation
Occurrence Coverage		
060386A		The Transition From Occurrence To Claims-Made Coverage
Occurrence Reporting		
070687C		Reporting Liability Occurrences To The Insurer
Oil And Gas Insurance		
030283C		New Tax Law May Increase Offshore Oil And Gas Insurance Costs
Other-Insurance Clauses		
090589A		Other-Insurance Clauses In Liability Policies
Political, Terrorism and War Risks		
220501A		Do War-Risk Exclusions In Insurance Policies Bar Coverage For Terrorist Attack?
220601A		Managing Today's Political Risks
Product Liability		
240603D		Bermuda Forms Impose Drastic New Restrictions On Product Liability Coverage
010181A		California Workers Injured By Employers' Products Can Bring Tort Suits
230402B		Making The Recall Decision, Part 1
230502C		Making The Recall Decision, Part 2
150194B		Managing Product Liability Losses: A Risk Management Strategy
Professional Liability		
250404C		Professional Liability Insurance Coverage, Part 1
250505B		Professional Liability Insurance Coverage, Part 2
Property		
180197C		Avoiding Property Coverage Problems
250505D		Concurrent Causation Exclusion: Don't Let Your Insurer Turn Your All-Risk Coverage Into No-Risk Coverage
020482A		Excess And Manuscript Property Insurance
220801B		Focus On Property Insurance: Submitting To Examination Under Oath
130192A		Managing Environmental Liability Risks In Property Transfers
210900A		Property Insurance Market Update
040484B		Property Owners Downzoning Law Loss Exposures
130592B		Proving A Property Insurance Loss

Issue	Order	
210500B		Risk Management Review: Loss-Limit Coverage: Alternative To Traditional Full-Limit Blanket Property Insurance
210200B		Risk Management Review: Property Loss Valuation Considerations
Public Entities		
020182B		Insuring Public Entity Employees
Real Property / Business Purchases		
140393A		Avoiding Liability Risks In Buying A Business
090189B		Key Environmental Statutes Affecting Real Estate
050185C		New Owners May Inherit Liability
120191C		Pollution Liability For Purchases Of Real Property Or Businesses
070187D		Real Estate Acquisition Liability
Reinsurance		
240303A		Policyholders Gain Unprecedented Access To Reinsurance
Reservations-of-Rights Letters		
140393B		Reservation-of-Rights Letters: A Risk Manager's Guide
190198B		Understanding Reservation-Of-Rights Letters And Non-Waiver Agreements
Retroactive Insurance		
010581A		Retroactive Insurance
200499B		Retrospective Rating Plans: A Joint Management Process
Transportation		
220701C		Cargo Claims Subrogation
Umbrella Liability		
090689C		Following Form Umbrella Coverage
040584A		How Umbrellas Respond When The Underlying Insurer Goes Broke
030383C		Improvements In Umbrella Forms
070487A		More On How Umbrellas Respond When The Underlying Insurer Goes Broke
040684A		Plan Ahead—Umbrella Liability Renewal
090389A		Pollution Coverage In General Liability And Umbrella Policies (Part 1)
090489A		Pollution Coverage In General Liability And Umbrella Policies (Part 2)
010481B		The Umbrella Nonconcurrency Problem
060686D		Umbrella Coverage For Implied Contracts
060386D		Umbrella Coverage For Wrongful Termination
090589D		Umbrella Coverage: Purpose And Scope
020382B		Umbrella Occupational Disease Coverage Limitation
190898A		Umbrella Policies Deserve Careful Review
170696C		Understanding Fire Legal Liability Coverage
120191D		What's Happening In The Umbrella Marketplace
010381B		What to Look For In Umbrellas
110690C		What to Look For In Umbrellas
060686B		What Triggers Your Umbrella Coverage?
Unemployment Insurance		
040484A		Controlling Unemployment Insurance Costs
Litigation		
Defense Issues		
140493A		Obtaining Advancement Of Defense Costs In D&O Insurance Policies
050185E		Prevent Potential Defense Coverage Disputes
070387B		The Check Is In The Mail: Who Fronts Defense Expenses?
200499A		The Duty To Defend: Conflicts In The Tripartite Relationship
210500C		Three Strategies For Getting The Maximum Bang Out Of Your Liability Insurance Buck
Litigation		
170496A		Alternatives For Employers: Arbitration And Mediation
190198C		Avoiding The Pitfalls In Hiring A Law Firm
170896B		Blast-O-Grams: Defense Against Non-Meritorious Claims
150494C		Demystifying The Litigation Process (Part 1): Pleadings
150694C		Demystifying The Litigation Process (Part 2): Case Management
160195D		Demystifying The Litigation Process (Part 3): Understanding Discovery
160795D		Demystifying The Litigation Process (Part 4): Motions
170396C		Demystifying The Litigation Process (Part 5): Pretrial And Trial Management
230102D		Destroying Evidence Can Cost You Your Case
090289A		How To Control Workers' Compensation Litigation Costs
030183B		Insurance Litigation: Causes And Alternatives
180597C		Insurance May Cover More Than You Think
150294C		Reduce Casualty Claim Administration Costs Through Effective Litigation Management
160295C		San Francisco Case Rekindles Controversy Over Mandatory Arbitration
050685C		Workers' Compensation Litigation
Negligence		
120591B		New Standard On Negligence
Punitive Damages		
060686C		Employers With Self-Funded Benefit Plans May Face Increased Risk Of Punitive Damages
070587B		Punitive Damages—Successor Corporate Liability
230502D		The Insurability Of Liability For Punitive Damages
Structured Settlements		
070487C		Structured Settlements As A Risk Management Tool
Tort Liability		
050285D		Parent-Corporation Safety Activities May Create Direct Tort Liability For Injuries To Subsidiary Employees
Tort Suits		
010181A		California Workers Injured By Employers' Products Can Bring Tort Suits

Workers' Compensation / Employers Liability Issues**Claim Administration**

040284B	Administering Workers' Compensation Claims: The Importance Of Prompt Claims Reporting
130592A	Back To Basics In Claim Handling
030583D	Claim Administration Contract Problems
030483B	Claim Administration: Staffing And Caseloads
190398C	Claims Administration Best Practices (Part 1): Claims Staffing And Claims Reporting
160595E	Importance Of Claim Auditing
140493B	Key Elements Of An Effective Workers' Compensation Claim Audit
010681B	Monitoring Workers' Compensation Claims Administration
150294C	Reduce Casualty Claim Administration Costs Through Effective Litigation Management
120291A	The Case For Claim Administration Policies
070287A	The Claim Audit—What Is It And How Do You Know You Need One?
030183D	When To Audit Claim Handling
050585C	Workers' Compensation Claim Administration: Claim Denial
040384D	Workers' Compensation Claim Administration: The Need For An Effective Diary System
190498C	Workers' Compensation Claims Administration Best Practices (Part 2): Claimant Contact And Investigation
030683C	Workers' Compensation Claim Investigation
050285B	Workers' Compensation Claim Recovery Opportunities
040684B	Workers' Compensation Medical Management
030383B	Workers' Compensation: Evaluating Claim Handling Effectiveness
110490A	Workers' Compensation: Monitoring Performance Of Claim Administrators
030583B	Workers' Compensation: The Importance Of Prompt Claimant Contact

Employee Liability

060186A	Changes In California Employers Liability Limits/Costs
080488A	Employee Grievance Claims And Employers' Liability (Part 1)
080588A	Employee Grievance Claims And Employers' Liability (Part 2)
130392B	Liability For Employee Acts
050585D	Liability For Employee References—A New Twist
020282A	Monopolistic State Workers' Compensation & Employers Liability Exposures
210600B	Recognizing And Preventing Employee Dishonesty
110690B	Recruiting A Competitor's Employee May Violate Antitrust Laws

Occupational Risks

110390B	Comprehensive Back-Pain Program
030383A	Insuring Occupational Disease Risks
080388A	Report Occupational Injuries Accurately

Right-To-Know Standard

080188E	More On The Federal Right-To-Know Standard (OSHA)
050685B	New Federal Right-to-Know Standard

Safety / Loss Control

120591A	Criminal Penalties For Poor Safety Management
090589B	Criminal Sanctions For The Unsafe Workplace
090289B	Drug-Free Workplace Act of 1988
060686A	Industrial Drug Screening
050285D	Parent-Corporation Safety Activities May Create Direct Tort Liability For Injuries To Subsidiary Employees
070487B	Safeguards For Workplace Drug Testing

Vocational Rehabilitation

180597B	Injured Workers Speak
060286D	Vocational Rehabilitation

Workers' Compensation

160395B	24-Hour What?
160395C	24-Hour Coverage: Less Than Meets The Eye
040284B	Administering Workers' Compensation Claims: The Importance Of Prompt Claims Reporting
170896B	Blast-O-Grams: Defense Against Non-Meritorious Claims
170796D	Communicating Workers' Compensation Claim Statistics
010581B	Excess Workers' Compensation Insurance
190698B	"Hostile Work Environment Sexual Harassment" Covered Under Workers' Compensation Policy
090289A	How To Control Workers' Compensation Litigation Costs
210800B	Is Your X-Mod Overstated?
020682A	Kaiser Steel Decision: Tax Deductibility Of Workers' Compensation Self-Insurance Reserves
020282A	Monopolistic State Workers' Compensation & Employers Liability Exposures
040184B	More On Contractual Workers' Compensation Risks
200199C	Nine Steps To Prevent And Manage Workers' Compensation Claims During Layoffs
210100C	Risk Management Q&A: Understanding Case Reserves
010281B	The Time Value Of Money In Workers' Compensation
010381A	Workers' Compensation And Social Security Benefits Coordination
050685C	Workers' Compensation Litigation
160395D	Workers' Compensation Open Rating Versus Self-Insurance
115C90A	Workers' Compensation Reform Act Of 1989
040584C	Workers' Compensation: Permanent And Temporary Disability Claims

Risk Management**Arbitration**

240403A	A Primer For Arbitrating Insurance Coverage Disputes In London
230202C	What You Should Know About Unilateral Arbitration Clauses

Computer / Internet Issues

190998A	Accumulation Of Electronic Data Creates New Risks
110590A	An Often-Overlooked Risk—EDP Extortion
170396E	Book Review: "Information Warfare: Chaos On The Electronic Superhighway"

Issue	Order	
030583C		Computer Crime: Extending Dishonesty Coverage After An Employee Is Terminated
190498A		Corporate Web Sites Create Securities Litigation Exposures
210300C		E-Commerce Risks And Traditional Insurance Policies
010281C		EDP Disaster Planning
150594A		Electromagnetic Field Liability: A Risk Management Overview
250204B		Gaps In Traditional Coverage, Part 1: The Need For Network Security Insurance
030483A		Insurance Coverage In The Electronic Age: Computer Fraud Protection
200799B		Insurance Industry Lags Behind In E-Commerce (Or Does It?)
200399A		Internet Service Provider Fly-By-Nights—A Cautionary Tale
240303D		IT Project Management Makes Continuity Planning A Reality
230502A		Lost Computer Data: Physical Loss Or Damage To Tangible Property For Purposes Of Insurance Coverage?
250304C		Network Risk Insurance, Part 1: A Layman's Overview
250404D		Network Risk Insurance: A Layman's Overview, Part 2
200999A		New Cyberspace Protections For Trademarks
170596D		Ready For Virtual Reality Liability?
210700D		Reducing Losses Through Automated Subrogation Technology
250505C		Remote Electronic Data Backup and Offsite Storage, Part 1
160895A		Safeguarding Information From Intentional And Malicious Acts
170396D		Safeguarding Proprietary Information
210300D		Social Engineering—The Human Side Of Computer Security
240203C		Software Licensing Fundamentals
210300B		Take These "STEPS" To Reduce Cyberthreats
210300A		Technology Sparks Innovations In Claims Management
240503C		The Anatomy Of A Privacy Policy
210900C		The Use Of Intelligent Decision-Management Tools In Property And Casualty Insurance
190798C		Virtual Reality Liability
230302B		Virtual Reality Liability Update
230302E		What's In A Name? Ask An Identity Thief
Consultants		
170196C		Can You Rely On Advice Given By Your Consultant's Lawyer?
050385A		Choosing And Using A Consultant
150194D		How To Choose, Use, But Not Abuse A Consultant
050485A		How To Get The Best Results From Your Consultant
060386C		Negotiating A Consulting Contract
Commission / Dividend Income		
030283D		Turning Commission Or Dividend Income Into Capital Gains
Intellectual Property		
190398B		Intellectual Property Risk Management: Understanding Patents
190598A		Trends In Intellectual Property Loss
200799C		Trends In Intellectual Property Loss: 1999
Loss Control		
030283A		California Earthquake Risks
230602A		Conducting A Security Risk Assessment: Determining Vulnerability
120491A		Decision Making For Earthquake Preparedness
170296C		High-Technology Component Theft
210600B		Recognizing And Preventing Employee Dishonesty
220301B		Running Like Clockwork: How To Manage Risks Of 24/7 Operations
250404A		Securing A Full Insurance Recovery After Natural Disasters
080688A		Will Your Company Survive A Disaster?
Mergers and Acquisitions		
250304D		Insurance Considerations In Merger And Acquisition Transactions
170996B		Risk Management Due Diligence In Merger & Acquisition Transactions (Part 1)
180797B		Risk Management Due Diligence In Merger & Acquisition Transactions (Part 2)
Overseas Issues		
190598B		Developing An Overseas Evacuation Plan
180297B		Guidelines For Overseas Travel (Part 1): Avoiding The Risks
180397A		Guidelines For Overseas Travel (Part 2): Documentation And Personal Security
190798B		Overseas Workers Require Special Treatment
Risk Management		
180597D		*asterisk: Includes "Recovery Just In Time," "Overseas Flying Made Less Risky," "Arbitration Clauses In Auto Sales Contracts," "Duplication As A Risk Management Strategy," "Auto Insurance Scams," "Telecommuting" and "EMFs: Bad For Computers"
180997E		*asterisk: Includes "Indicators Of Ambulance Chasing Or Personal-Injury-Mill Operations," "Laptop Theft," "Damned If You Do..." and "MIA: One 300-Pound Boiler"
190298D		*asterisk: Includes "What Hath We Wrought," "Napping Takes Off" and "Excessive Fear Of Hackers"
190798D		*asterisk: Includes "Virtual Risk Assessment," "Information Breakdown" and "Can You Handle The Plane Truth?"
200499D		*asterisk: Includes "The Risks Of Chewing Gum," "Falling Asleep At Work? Just Pitch A Tent And Grab Some Shut-Eye" and "A New Reputation Exposure: E-rumors"
210200E		*asterisk: Includes "Sites That Suck," "Beware Of Keystroke Cops" and "Ridiculous Click Wrap Agreements"
210800E		*asterisk: Includes "New Risks In Sunbathing?," "Tidal Wave Headed For The US?," "Satellites Fall To Earth—NASA Calls It Acceptable Risk," "Genetic Screening For Insurance Has Arrived," "Defibrillators In Public Areas," "Cell Phones To Carry Health Warnings," "These Cell Phones Can Really Kill" and "Back Belts May Not Prevent Injuries"
230102E		*asterisk: Includes "Irradiating Food Can Be Harmful To Your Health," "Warning: 'New Car' Smell Can Make You Sick," "Bacteria Study Gives New Meaning To 'Dirty Money,'" and "An Epidemic Of Battered Computers"
240603B		Credit Risk: So Far So Good
240103A		Defibrillator Liability Revisited
140693B		Demand Careful Policy Review!
230102D		Destroying Evidence Can Cost You Your Case
170396B		Don't Overlook Letters Of Intent
220701E		Establishing A Cell Phone Use Policy
240203D		Exploding The Seven Great Myths Of The "Destruction" Industry

Issue	Order	
210600A		Failure To Provide A Defibrillator Could Lead To Premises Liability
170996C		Fighting Fraud
140593D		Hints On Reporting Significant Figures
170796F		Holiday Party Risk Management Checklist
210100D		Industry Focus: Dry Cleaning Tenants—Understanding And Minimizing The Risks
150194B		Managing Product Liability Losses: A Risk Management Strategy
200999B		Preparing For The Unthinkable: A Risk Manager's Response To The Emerging Threat Of Terrorism
170196E		QWERTY vs. Dvorak: Clash Of The Typists
190698C		Reputation Management: The Importance Of Crisis Communication
070687A		Risk Management Department Record Keeping
090189A		Risk Management Information Systems For The Rest of Us
180697C		Risk Management Recordkeeping
220201D		Risk Management Recordkeeping
210200B		Risk Management Review: Property Loss Valuation Considerations
180497B		Telecommuting Risk Management
040684E		The Exception To The Rule—Policy Consolidation For Premium Savings
230202D		The Regulation Z Problem
230102B		What You Need To Know About Proper Disposal Of Confidential Documents
230302E		What's In A Name? Ask An Identity Thief
RMIS		
180897C		What Risk Managers Want In An RMIS
Risk Management Professional Development		
Book Reviews		
170996D		<i>Against The Gods: The Remarkable Story of Risk</i>
210200C		<i>e-policy: How to Develop Computer, E-mail and Internet Guidelines To Protect Your Company And Its Assets</i>
170396E		<i>Information Warfare: Chaos On The Electronic Superhighway</i>
180797D		<i>The Logic Of Failure</i>
180997F		<i>The Minto Pyramid Principle</i>
240403D		<i>Mold: A Comprehensive Claims Guide</i>
190898D		<i>Protect Yourself From Business Lawsuits (...and Lawyers Like Me)</i>
170496D		<i>Risky Business: An Insider's Account Of The Disaster At Lloyd's Of London</i>
160595D		<i>Silicon Snake Oil and Being Digital</i>
210800D		<i>Undercover Investigations in the Workplace</i>
Business Writing and Communication		
180197D		Ahead Of The Curve: Making Decisions In the Information Age
170796A		Buzzwords: A Tower Of Babel
170196D		Cutting Through Techno Yak-Yak
200399D		Demand Plain Language From Your Insurer
150194C		Reading, Writing And Risk Management: 10,000 CPCUs Can't Be Wrong, Can They?
180897D		The Secret Of The Professional Writer
Professional Development		
170896C		Ahead Of The Curve: The Information Age Is Upon Us
170696D		Avoid Risk Management "Worst Practices"
170296D		Benchmarking: Oversimplification And Misunderstanding Can Lead To Failure
140593B		Defining Risk Management Objectives
180497E		Digital Monkeyshines: Information Warfare In The Office
220801C		Getting Through It: How To Deal With Stress In The Workplace
180697D		Going Primitive: Low Technology As A Productivity Tool
160495D		Gumperson's Law
180697B		ISO 9000: Questions And Concerns
190498D		Lying With Statistics
180397D		Murphy's Law: More Than Just Bad Luck
210700C		Online Education For Risk And Insurance Professionals
220301C		Paths To Good Time Management
160695D		Power Napping
150694D		Risk Manager Burnout: Practical Tips For Managing The Occupational Risk
170296B		Some Thoughts On Quality
220501C		So You're Going To Be An Expert Witness: Preparation Tips You Should Know
200899A		The State Of Risk Management Education (special issue -- \$21.00 per reprint)
Y2K		
200799A		What You Should Know About "Sue And Labor" Coverage For Y2K Remediation Costs
190598C		Will Insurance Cover Year 2000 Liabilities?
200299D		Y2K Preparedness—Risk Management Advice For The Home And Family
180897B		Year 2000 Time-Bomb Heating Up For D&Os