## MSO<sup>®</sup>, INC. EDUCATIONAL SEMINAR NOVEMBER 11 & 12, 2020

Supplemental Coverage for Personal Injury Tony Pasquarelli; Sweet Pasquarelli





Weather and Climate Essentials – A Discussion of Observations & Trends: James Waller; Guy Carpenter

Hemp: Risk Management & Loss Control Brian Jones; Southwest Adjusters





**Cannabis, Marijuana, Hemp, CBD – What's Happening Now?** Jan Kozlowski; MSO, Inc.

## Sessions

#### DAY ONE - 11/11/2020

#### SESSION 1 (10:00 AM) SUPPLEMENTAL COVERAGE FOR PERSONAL INJURY

Supplemental Coverage for Personal Injury is a coverage that is on many insurance contracts. Businesses and individuals look to their insurance agent/ carrier to provide the requested coverage. This course will provide an overview of the law of defamation and personal injury protection and sample claims and legal scenarios, pursuant to the business owner's policy.

#### SESSION 2 (11:15 AM) WEATHER AND CLIMATE ESSENTIALS – A DISCUSSION OF OBSERVATIONS & TRENDS

The session will focus on observed trends and projections of hazards of interest to the industry according to the best view of the science. Hurricane, storm surge, severe thunderstorm and other hazards will be areas of focus. Resilience measures will be discussed throughout. The session will conclude with a review of our best understanding of the scientific basis for climate change.

#### DAY TWO - 11/12/2020

#### SESSION 1 (10:00 AM) HEMP: RISK MANAGEMENT & LOSS CONTROL

Hemp is a new product to the insurance industry. Businesses and individuals look to their insurance agent/carrier to provide this new coverage. This course will provide an overview of the exposures and underwriting considerations for industrial hemp production and processing, hemp as an agricultural product, and claims handling implications of hemp.

#### SESSION 2 (11:15 AM) CANNABIS, HEMP, MARIJUANA, CBD - WHAT'S HAPPENING NOW?

The cannabis/marijuana industry is in a state of change, impacting society as a whole and the insurance industry in particular. Participants in this seminar will learn about how cannabis is used, as well as the current regulatory and legal environment. In addition, the implications for various lines of insurance, including exposures, available coverage and claims considerations.

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ATTORNEYS

#### SUPPLEMENTAL COVERAGE FOR PERSONAL INJURY

#### Anthony P. Pasquarelli Sweet Pasquarelli

Anthony (Tony) P. Pasquarelli, Esq. attended Seton Hall University and received his BS degree in 1977. He received his law degree from Seton Hall in 1981. He is a member of the Bar of the State of New Jersey, Federal District Court and Third Circuit Court of Appeals. He is Certified by the State of New Jersey as a Civil Trial Attorney. For the past twelve consecutive years, he has



been selected by his peers as a "Super Lawyer" as published by New Jersey Monthly Magazine.

Tony is an authority on insurance-related issues and is well versed in the handling of traditional personal injury and property damage claims. Additionally, he has developed a specialty in first party claims, including property losses, coverage issues and substantial subrogation actions.

He has given numerous lectures and presentations on a variety of coverage issues. He is also a co-author of an article appearing in the New Jersey Lawyer entitled "To Defend or Not to Defend" regarding the dilemma facing carriers where mixed allegations of covered and uncovered claims are contained within a plaintiff's Complaint. He has also been retained to prepare expert reports and to testify as an expert on coverage issues.

Tony has three children, Vincent, Olivia and Daniel. In his spare time, he enjoys cooking and any type of physical exercise. He is fluent in both English and Italian.

# WEATHER AND CLIMATE ESSENTIALS – A DISCUSSION OF OBSERVATIONS & TRENDS

#### James Waller, PhD *Guy Carpenter*

James is a research meteorologist with GC Global Strategic Advisory, responsible for extreme weather advisory and post-event analysis, and testing and evaluation of catastrophe models. He also represents GC on the Insurance Institute for Business and Home Safety Research Advisory Council.



Prior to joining Guy Carpenter in 2012, James worked with a team to define tornado-prone regions for the National Building Code of Canada, and also reviewed Canadian snow and wind loads under present and projected climate conditions. Practical experience includes instrument testing and evaluation, weather observation networks, and deployment of a marine observation station. He earned his B.A.Sc. in Engineering from the University of Waterloo (Canada), and graduate degrees in Meteorology from Florida State University, where he was also an instructor.

#### **HEMP: RISK MANAGEMENT & LOSS CONTROL**

#### Brian Jones Southwest Adjusters

Brian Jones, Director of Field Services for Southwest Adjusters, collaborates with insurance professionals in improving their claim processes and catastrophic event responses. He is a Certified General Adjuster with decades of field experience maneuvering the ever-changing paths of the claims landscape. Spearheading large-scale Catastrophe Responses are his idea of "fun".



He is a published author, podcaster and motivational speaker. Recently, the emerging Industrial Hemp & Cannabis Insurance markets have captured Brian's interests and he is enthusiastically moving towards an expertise in these areas.

After suffering tragic injuries to his legs in 2011 as a result of a roof fall, Brian battled back from a potential lifetime in a wheelchair to becoming an awarded competitive powerlifter. Over the years he has been contacted by hundreds of people worldwide inspired by his story.

Brian along with his wife, Summer, have raised 6 children & multiple pugs, at their home in the Bluegrass State of Kentucky. When not chasing storms, falling off roofs or lifting heavy things, Brian enjoys moments on the porch appreciating every additional day he has been given since his accident.

# CANNABIS, HEMP, MARIJUANA, CBD - WHAT'S HAPPENING NOW?

#### Jan Kozlowski *MSO, Inc*.

Jan Kozlowski is the Senior Vice President of Programs, Research, Legal, Compliance Services and Corporate Records for MSO, Inc. His current responsibilities include identifying and analyzing the needs of MSO's clients, managing the development, introduction and maintenance of the various personal and commercial insurance



products serviced by MSO, monitoring the effects on the P & C insurance environment from the various state and federal regulatory bodies, and coordinating MSO's legal engagements.

Before joining MSO in 1989, Mr. Kozlowski spent 15 years in various positions in the home office of the Insurance Services Office in New York City. His primary responsibilities there were in the product development functions for the commercial casualty lines.

Mr. Kozlowski graduated from Saint Peter's University with a B.S. in Economics and Mathematics. He also received an MBA from Liberty University. He is an active member of several insurance trade organizations and is currently serving on the Pennsylvania Association of Mutual Insurance Companies (PAMIC) Government Affairs Committee. He also serves on the Advisory Board of the Virginia Association of Mutual Insurance Companies (VAMIC) and the NAMIC Exhibitor Task Force.

Jan resides in San Antonio, Florida with his wife, Patti. He enjoys golf, travel and spending time with his nine grandchildren.



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