

# **OBA | Professional Development**

## A Primer on Insurance Coverage

**Insurance Law** 

Program Chairs:	Andrew Mercer, Mercer Law
Location:	Twenty Toronto Street Conferences and Events 20 Toronto Street, 2 <sup>nd</sup> Floor, Toronto
Date:	Thursday, May 12, 2016  8:30 am – 1:00 pm

Laura Hodgins, Liberty International Underwriters



This program is eligible for up to 4 Substantive Hours

Gain clarity on the stealth coverage defence, a more comprehensive look at computer fraud and funds transfer fraud coverages, a practical look at coverage disputes and guidance on the duty of good faith and the duty to defend. This expert primer will ensure that you are fully versed on the latest issues impacting insurance coverage.

Join your peers, bring your queries, and get diverse perspectives on proven strategies and the state of the current law from experienced faculty on the Bench and the bar.

8:30 am Registration and Coffee

- 9:00 am Welcome and Opening Remarks
- 9:05 am Lack of Fortuity: the Stealth Coverage Defence Revisited John Nicholl, Clyde & Co
  - Discussion of current case law, comparative analysis of the Quebec situation and commentary on coverage for consumer class actions
- 9:45 am Computer Fraud and Funds Transfer Fraud Coverages in Fidelity and Commercial Crime Police

Christopher McKibbin, Blaney McMurtry LLP

- What is the intended scope of coverage for computer fraud and funds transfer fraud?
- What constitutes a covered "use" of a computer, and a "direct loss" in the computer fraud context?
- How do "traditional" fidelity coverages respond to social engineering and similar scams?
- How are courts likely to interpret the new Social Engineering Fraud Coverages?

#### 10:25 am Panel Discussion: Practical Considerations in Coverage Disputes

Moderator: Michael Teitelbaum, Hughes Amys LLP Robyn Campbell, Liberty International Underwriters Ashley Richards, Thomas Gold Pettingill LLP Denise Hall, Aon Risk Services

The expert panel will discuss topics relevant to defence and coverage counsel, insurers and brokers, including:

- understanding exclusions
- determining allocations
- managing claims under reservations of rights
- considerations when dealing with non-duty to defend policies
- working with coverage counsel and other insurers
- representing policyholders in coverage disputes

11:05 am Networking Break

#### 11:20 am Duty of Good Faith

Shane Katz, Singer Kwinter

 Overview and discussion of the recent case law on the duty of good faith

#### 11:50 am Duty to Defend

Katherine DiTomaso, Stieber Berlach LLP

- Recent case law on Additional Insureds, including the Ontario Court of Appeal decision *Carneiro v. Durham*, and implications for insurers, policy holders and lawyers practicing in the area
- What are the implications for coverage and for allocation of defence costs?

#### 12:30 pm Perspectives from the Bench

The Honourable Justice Jamie K. Trimble, Ontario Superior Court of Justice

1:00 pm Closing Remarks

### PROGRAM REGISTRATION IS ONLINE www.oba.org/pd

### Questions? pd@oba.org

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