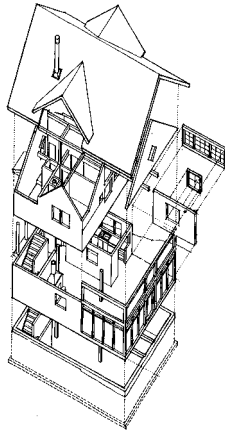


West Coast Casualty's



Construction Liability and Insurance Conference

*“Addressing the Concerns of Contractors,
Subcontractors, their Agents and Brokers”*

In conjunction with



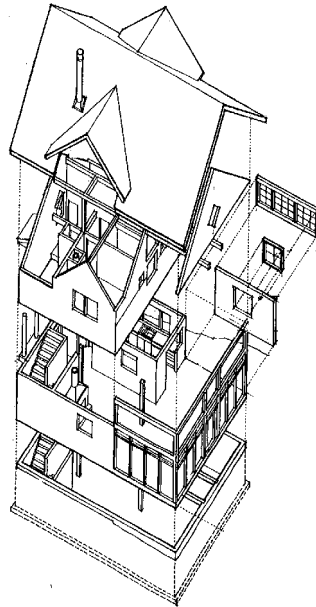
COLEMONT
INSURANCE BROKERS

Thursday, November 16th, 2006



The Ronald Reagan Presidential Library
40 Presidential Drive, Simi Valley, California 93065

West Coast Casualty's



**Construction Liability and Insurance
Conference**

*“Answering Today’s Tough Insurance
Questions for Contractors”*

*“Responding to Today’s Tough Insurance
Problems for Contractors”*

Coral Stern, AIC

President

West Coast Casualty Service, Inc.



Dear Friends and Colleagues,

A number of years ago, it was said that construction defect claims and litigation would become extinct and the art of construction and all aspects relating to new construction would then return to some level of “normalcy”. When that didn’t happen, the courts and the legislature made attempts for change. Unfortunately, change did not occur for the better for most contractors involved in new residential construction. What did happen was insurance rates skyrocketed, insurance benefits were cut, the low bid subcontractor became the funding device for settlement of construction defect litigation and many insurers and contractors abandoned the marketplace or worse yet, went out of business completely.

As the President of West Coast Casualty, the West Coast’s leader in addressing the specific problems of, and offering solutions to, the contractor community it so proudly represents, I am pleased to announce that West Coast Casualty will host the third Construction Liability Conference addressing the specific concerns of contractors and subcontractors in construction defect cases. This seminar is dedicated to contractors in order to help them manage and maneuver through the current complex issues involving current Construction Defect litigation.

West Coast Casualty has thirteen years of experience in bringing America’s largest, most attended and best construction defect seminar to this community offering current solutions to construction defect claims and litigation.

Now it’s time to face the continuing crisis of construction defect issues “head on” from a contractor’s and broker’s perspective. Issues specifically dedicated to contractor problems will be discussed at this seminar. This event will take place on Thursday, November 16, 2006 at the world renowned Ronald Reagan Presidential Library located in beautiful Simi Valley.

I think you will agree that the speakers and respective subjects broached at this event represent the most important agenda items facing the construction community as a whole.

Our speakers represent all aspects of the construction community who come from throughout the industry to talk with contractors and their brokers about the issues important to contractors to keep their companies operating, profitable and most importantly, on a path that will keep them in business.

We’re looking forward to an educational, enjoyable and memorable seminar event and I look forward to seeing you in Simi Valley on November 16, 2006.

Very truly yours,

West Coast Casualty Service, Inc.

Coral Stern, AIC
President

SCHEDULE

8:00 – 9:00 Registration and Continental Breakfast

9:00 – 9:15 Welcome Remarks

9:15 – 10:00 *“From Myth to Reality: How Developers and Subcontractors Can Work Together to Realize the Benefit of Wrap Insurance Programs”*

Jason Weintraub, Esq.- DRI Services LLC

This session will concentrate on functionality from a contractor’s viewpoint of how a wrap program should achieve the benefits such programs are theoretically designed to achieve. Such views are based upon the premise that all of the subcontractors work together with the builder, rather than in opposition, as is so often the case in traditional construction defect litigation.

10:00 – 10:45 *The Tripartite Relationship: The Insured, The Carrier, The Attorney*

Jeffrey Kramer, Esq. - Kramer, DeBoer, Endelicato & Keane

This session will focus on the examination of the role that defense counsel plays in construction defect matters and the delicate relationship that exists between a policyholder, its defense counsel and the insurance carrier(s) responding to the claim. This discussion will provide an in depth analysis of the day-to-day problems impacting efficient management and defense of construction defect cases. It will also discuss the constant ethical “tug of war” and delicate balance which constantly arise and exist in the defense of these specialized partially “covered” and “non-covered” claims.

10:45 – 11:00 Morning Break

11:00 – 11:45 *Developers and Subcontractors: Designing Protocols and Procedures to Handle Future Claims*

Susan Bryan - Hilb Rogal and Hobbs

This session will be dedicated to a discussion of the who, what, why and how claims should be presented. It will discuss the use of Self-Insured Retentions, the advantages leading to premium reduction and the disadvantages of early triggering of policies. It will discuss policies that specifically distinguish who may pay in order to trigger a policy, the deductibles or self insured retentions applicable, depleting policy/defense within limits, the exclusions applicable and the additional Insured Endorsement.

11:45 – 12:30 Lunch – Hosted By



12:30 -- 1:00 Special Museum Tour - Hosted By



SCHEDULE

1:00 – 1:45

“A Process In-House Counsel and/or Risk Managers Can Use to Improve Loss Runs and Reduce Premiums”

Tommy A. Connor, Esq. – TRM Corporation, dba Superior Tile & Stone

This session will be dedicated to a discussion of the development and implementation of an in-house process that a policyholder can implement to improve its carrier loss run history as well as ways to reduce its premium.

1:45 – 2:30

“Wraps” vs. “Traditional” Insurance

***Sherry Lopez - Millennium Risk Management & Insurance Services
Rick Lopez - Insurance Tracking Services, Inc. (ITS)***

This session will discuss the ongoing construction related question of to purchase “Wrap” coverage or not to purchase it. This session will explore what a carrier will look at in the underwriting process when they are evaluating a project to determine coverage applicability. There is usually a list of over 25 to 30 items that many agents and or brokers are not familiar with to include: language in the policies (approx 12 carriers currently writing coverage and none of them are the same), the differences in project needs, the differences in client needs and what, if any, vendors will be required in the insurance coverage “process”.

2:30 – 3:15

***“Striking a Balance in the Real World:
Putting Additional Insured Obligations in Perspective”***

***Paul A. Amirata, Esq. - RiverStone Claims Management LLC.
Sandra A. Bauer, Esq. - Bauer & Associates***

This session will discuss one of the hottest and most widely debated issues that face all parties in the construction defect community today. The rights, expectations and defense obligations owed to the additional insured in construction defect cases remain the single largest issue facing insurers, brokers, agents, risk managers, their named insured as well as the additional named insured. This session will discuss current case law, issues and trends as well as make recommendations that will help solve the problems plaguing all parties involved in additional insured matters.

3:15 - 3:45

Afternoon Break

3:45 - 5:00

Construction Defect “Crossfire”

Out of all our sessions offered, this is the one which is requested most by our attendees, as it gives them the opportunity to interact with all of our speakers on the issues of present day problems of construction defect claims and realistic solutions.

This session will include audience participation.

5:00 – 6:30

Cocktail Reception -

Air Force One Pavilion – Sponsored by



Seminar Speakers - Seminar Speakers - Seminar Speakers

Paul A. Amirata, Esq.

Assistant Vice President RiverStone Claims Management LLC

A lawyer with over fifteen years experience in the insurance industry and private litigation practice, Mr. Amirata is Assistant Vice President of RiverStone Claims Management LLC, whose responsibilities include overseeing the Additional Insured and Project department in the Construction Defect department. Mr. Amirata is also Vice President of the Construction Defect Claims Managers Association in California. Mr. Amirata joined the International Insurance Company/TRG run-off team in 1999 handling complex latent claims, and performing due-diligence and coverage in-place claim audits. Mr. Amirata subsequently assumed responsibility of developing the construction defect claims department in 2000 and 2001. Prior to joining International Insurance Company, Mr. Amirata was a litigation specialist with Chubb Insurance Group, Aetna Property & Casualty, and Continental Insurance Company. He primarily focused on defense and coverage litigation management in high exposure latent claims.

Sandra Bauer, Esq.

Founder, Bauer & Associates

Sandra Bauer is the founder of Bauer & Associates; an Orange County, California firm specializing in construction defect defense. Ms. Bauer's expertise is in representing framers where she is personal counsel for several large corporations, including TWR Enterprises, CW Construction, B&B Framing, TRICO Framers, County Line Framing, Tri County Framers and Laurence-Hovenier. Ms. Bauer is also very active in a wide variety of construction defect issues including CALPASC, the sponsor of AB 758, which was recently signed into law. She is also a board member of the Consumer Housing Alliance (CHA), a group comprised of concerned business owners, subcontractors and other construction industry leaders. Ms. Bauer frequently writes articles for the California Framing Constructors Association, an industry publication and speaks on their behalf at industry events. Ms. Bauer was recently elected Secretary-Treasurer of the Construction Law Section of the Orange County Bar Association for 2006.

Susan Bryan, AIC

Vice President, Property / Casualty Specialist Hilb Rogal and Hobbs

Ms. Bryan acts as an Account Executive for casualty lines in the Large Accounts Division of HRH in Northern California. She specializes in the design and review of casualty programs and particularly liability programs for Risk Management accounts. She has experience in marketing both domestically and in the London Markets. She is routinely consulted on issues for a vast array of commercial industries and has particular emphasis in construction issues. Ms Bryan handled construction defect claims throughout the country on behalf of developers, general contractors, subcontractors, material suppliers and building product manufacturers for both commercial and residential building projects as an adjuster for Aetna and Royal & SunAlliance Insurance Companies. As the lead adjuster on dozens of multi-million dollar claims, Susan coordinated the litigation, retention and use of attorneys and experts and evaluation of risk-transfer issues. She developed, negotiated and implemented dozens of cost-sharing agreements between multiple carriers. She also negotiated settlements directly with plaintiff counsels as well as with subcontractors. She has testified as an expert in bad faith litigation on behalf of clients and is routinely consulted by independent counsel on insurance coverage and claim handling issues. In the past year Ms. Bryan has devoted much of her time to the development of markets for developers in California and throughout the state. This encompasses both finding the best markets, negotiating the best forms, but also working with builders' risk management departments to update their internal protocols to satisfy the requirements of underwriters in domestic and overseas markets. Susan hold an Associate in Claims (AIC) designation and is licensed as a broker/agent by the California Department of Insurance. She holds a Bachelor's degree in Political Science.

Tommy A. Conner, Esq.

General Counsel and Chief Administrative Officer TRM Corporation, dba Superior Tile & Stone

Tommy A. Conner is General Counsel and Chief Administrative Officer of TRM Corporation, dba Superior Tile & Stone -- a California corporation, and Superior Tile & Marble, Inc. -- a Nevada corporation. Mr. Conner's career in the construction industry spans over 25 years -- first as a developer of custom homes, and for the last 19 years as an attorney specializing in contracts, insurance law and construction defect litigation in California and Nevada. Mr. Conner joined Superior in 2003. He is a Director of the American Subcontractors Association of California and the Professional Association of Specialty Contractors (CalPASC), Northern California. He represented ASAC on a task force chaired by Senator Joe Dunn organized to address risk transfer issues, and participated in drafting AB 758. Mr. Conner has mediated, arbitrated and litigated to judgment numerous construction defect actions in California and Nevada, and regularly participates in seminars addressing construction defect claims and related insurance issues.

Seminar Speakers - Seminar Speakers - Seminar Speakers

Jeffrey S. Kramer, Esq.

**Partner
Kramer, DeBoer, Endelicato & Keane**

Jeff is a senior partner with Kramer, DeBoer, Endelicato & Keane LLP, practicing out of the Los Angeles and San Francisco offices of the firm. He is actively involved in the defense of residential and commercial subcontractors in construction defect and construction site accident cases venued throughout California. He is also involved in defending studios, production companies, concert venues and professional sports teams in personal injury cases. Jeff serves as a professional mediator for Alternative Resolution Services and a volunteer mediator for the Los Angeles Superior Court.

Rick Lopez

**President
Insurance Tracking Services, Inc. (ITS)**

For the past eight years, Rick Lopez has been providing essential risk transfer services to builders and developers of residential and commercial projects across the United States. Insurance Tracking Services, Inc., spearheaded with the vision of Rick Lopez, has evolved certificate of insurance management from a cumbersome administrative process to a streamlined, technology and risk management driven service. Rick's firm (ITS) undertakes the responsibilities of the developer and collects, reviews and reports each subcontractors and consultants insurance compliance status. Detailed analyses of vendors' certificates of insurance and endorsements compared with contractual insurance requirements are compiled as simple to read and understand reports. The reports are made available from an intuitive, user friendly website. Rick specializes in tracking certificates of insurance for builders and developers with and without Wrap-Ups. Rick's services ultimately save his Clients millions by the avoidance of certain lawsuits and the ability to successfully transfer the risk by collecting proper and accurate insurance and Endorsements.

Sherry Lopez

**Vice President
Millennium Risk Management
& Insurance Services**

With over 25 years in the Property & Casualty Insurance Industry, Sherry's portfolio of business has been in Construction and insuring Residential and Commercial Developers, General Contractors, various Subcontractors and Professional Consultants. She has personally worked on over 40 Wrap projects in the past five years and is consulted regularly by other insurance brokers to evaluate policy terms, conditions and exclusions as it pertains to their specific business. Because there are specialty insurance companies that write Wrap Insurance, Sherry has become very familiar with the various coverage forms, coverages' extensions, exclusions and does not depend on others to look out for the best interests of her clients.

Jason Weintraub, Esq.

**Vice President & General Counsel
DRI Services LLC**

Jason Weintraub is Vice President and General Counsel of the DRI companies, which collectively comprise one of the largest residential and commercial roofing subcontractors on the West Coast. Prior to joining DRI, Mr. Weintraub practiced law as a litigator at Howard Rice Nemerovski Canady Falk & Rabkin, and at Horvitz & Levy LLP. Mr. Weintraub has extensive experience in tort litigation, including complex and class action product liability/defect matters. Mr. Weintraub has served as a presenter at numerous continuing education seminars, including those covering issues such as product liability, insurance coverage, and complex civil litigation. An article written by Mr. Weintraub concerning the effective use of the discovery process recently appeared in California Litigation Magazine. Mr. Weintraub received his Juris Doctor degree from the University of California at Berkeley School of Law (Boalt Hall), and he received his undergraduate degree in political science from Stanford University.

Air Force One

Air Force One Pavilion

Upon leaving office, President Reagan stated that one day he hoped he would be able to share Air Force One with the American people by placing it at his Presidential Library. That dream to have this magnificent aircraft here at his Library has finally come true. We are privileged to have this national treasure and honored by the trust the United States Air Force has placed in us to share it with the American people. The new Air Force One Pavilion, which opened on October 24, 2005, celebrates President Reagan's vision and tells the story of his staggering achievements.

In a private setting, closed to the general public, attendees of our seminar will have the opportunity to board the Air Force One that served as the "Flying White House," for President Reagan and six other U.S. presidents from 1973-2001. Like in the photo of President and Mrs. Reagan above, our attendees will have the opportunity to have their photos taken at the doors of Air Force One and take it home as a memory of both our seminar and their visit to this exciting venue.



Our cocktail reception will be held in the Air Force One Pavilion which also features "Marine One" the presidential helicopter used by President Reagan and a Presidential motorcade featuring President Reagan's 1984 parade limousine. Also on display is the Irish Bar named after Ronald Reagan which was dismantled in Ireland and reconstructed in Simi Valley to be a permanent part of the Reagan library.

Proudly Sponsored by



West Coast Casualty's
Construction Liability and Insurance Conference

Lodging Close to the Ronald Reagan Presidential Library

Please contact the hotel for updated information.

SIMI VALLEY

Best Western Posada Royale
1775 Madera Rd.
(805) 584-6300
www.posadaroyale.com

Motel 6
1556 Erringer Rd.
(805) 526-3533
www.motel6.com

Grand Vista
999 Enchanted Way
(805) 583-2000
www.grandvistasimi.com

Holiday Inn Express
2550 Erringer Rd.
(805) 584-6006
www.hiexpress.com

Courtyard by Marriott
191 Cochran Street
(805) 915-5000
www.marriott.com/property/propertypage/OXRCY

WESTLAKE VILLAGE

Hyatt Westlake Plaza Hotel
880 S. Westlake Blvd.
(805) 497-9991
www.hyatt.com

Westlake Village Inn
31943 W. Agoura Rd
(805) 496-1667
www.westlakevillageinn.com

West Coast Casualty Service certifies that this activity conforms to the minimum standards for approved educational activities prescribed by those states and organizations from which West Coast Casualty seeks continuing education accreditation.

Insurance Department Continuing Education Credits (CE)

West Coast Casualty's Construction Defect Seminar has applied for continuing education credits from 40 different State Insurance Departments requiring continuing education for adjusters, agents and brokers and we are awaiting approval (Various state insurance departments require us to inform all interested parties that an application for CE credits does not guarantee approval which is subject to the various insurance departments rules, guidelines and regulations). However, in all past events some level of approval has been received.

Refunds

A full refund will be provided to those who request same up to fifteen (15) days prior to the first day of the seminar. There will be no refunds within fifteen (15) days of the first day of the seminar.

Handicap Accessibility

West Coast Casualty encourages and seeks participation from all members of the physically challenged community. In that regard, West Coast Casualty will only agree to hold its events at sites and locations that meet or exceed the minimum requirements of the Americans with Disabilities Act (ADA) and Title 21 of the California Administrative Code. Please contact West Coast Casualty for any special needs or requirements.

Cancellation

West Coast Casualty assumes no liability in the event a speaker is unable to attend and reserves the right to replace any speaker at West Coast Casualty's sole discretion.

***Who should attend West Coast Casualty's
Construction Liability and Insurance Conference ?***

Contractors, Subcontractors Developers, Managing General Agents, Independent Agents and Brokers, Specialty Subcontractors, Self Insurers, Underwriters, Owner Controlled Insurance Program Managers, Risk Retention Managers, Property Appraisers, General Contractors, Third Party Inspectors, Consultants, Administrators of Insurance Programs and anyone else who has an interest in the construction of new residential home developments

SEMINAR REGISTRATION FORM

Name(s): _____

Company / Firm / Organization : _____

Address: _____

City: _____ State: _____ Country: _____ Post/Zip Code: _____

Your Phone No () _____ Your Fax No. () _____

Your E-Mail Address: _____ @ _____ . _____

_____ Individual Registration(s) **\$249.00** Per Person **or**
\$199.00 Per Person if registered by November 2, 2006

By Mail _____ Check Enclosed (Please make check payable to West Coast Casualty Service, Inc.)

By Fax _____ (Fax a copy of this form to 805 306 1825)

Please Bill my _____  _____  _____ 

Account # _____

Expiration Date: ____/____/____

Cardholder Name (Please type or print): _____

Signature: _____

REGISTRATION MUST BE ACCOMPANIED BY FULL PAYMENT

November 10, 2006 will be the last day to pre register, otherwise registration will be conducted on site, space permitting.

Please return this registration form by mail, fax or e-mail to:

- Or -

Register On Line: www.westcoastcasualty.com

West Coast Casualty Service Inc.

1445 East Los Angeles Avenue, Suite 205, Simi Valley, CA 93065

Tel. 805 306 1505 - Fax. 805 306 1825 - E-mail: claims@westcoastcasualty.com

All reservations accepted on a first come, first served basis.

This form may be duplicated for additional reservations

Construction Liability and Insurance Conference

*“Addressing the Concerns of Contractors,
Subcontractors, their Agents and Brokers”*

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