



## Underwriting Webinar Series – Equipment Breakdown: Who Needs It?

Thursday, June 15, 2017, 2:00 p.m.

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Craig Andrews is principal consultant at Andrews Risk Advisory, LLC, a consultancy specializing in risk and insurance management for businesses, commercial lines product development, and commercial lines coverage analysis. He entered the industry in 1977 as a producer in an independent insurance agency and subsequently founded his own agency. After 19 years as an independent agent, he sold his agency and moved to the company side, serving State Auto Insurance as commercial field underwriter, commercial lines and personal lines sales and underwriting manager, commercial lines coverage instructor, business insurance product manager, business insurance product development officer, and expert witness in litigation. He retired from State Auto in May 2016 after more than 20 years of service.

Craig has been an active insurance teacher for 35 years and has taught for Ohio Professional Insurance Agents and the Society of CIC among others from Kansas to Puerto Rico. He was the first recipient of Ohio PIA's Jack V. Hedges Insurance of the Year award.

Craig holds the Chartered Property Casualty Underwriter, Associate in Risk Management, Associate in Commercial Underwriting – Management, Associate in Claims, Associate in Reinsurance, Associate in Marine in Insurance Management, Associate in Surplus Lines Insurance, and Accredited Adviser in Insurance professional designations and has received an Award for Academic Excellence from The Institutes for two separate programs. He's a graduate of Indiana University and a U.S. Navy veteran.

### **Webinar Description:**

This webinar will concentrate on the reasons why – especially in the 21st century – virtually every commercial property account needs equipment breakdown coverage. By the conclusion of the session, participants will be able to:

- Explain why the term traditional term “boiler and machinery” should be deleted from underwriters’ vocabulary;
- Identify the coverage gaps created by the exclusions and limitations in the CP 10 30 Causes of Loss – Special Form that are filled by equipment breakdown; and
- Identify the types of equipment found in today’s business operations that are particularly vulnerable to equipment breakdown losses.