

Insurance Masterclass

BUSINESS INTERRUPTION

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Don't miss this golden opportunity! Register now
for this Online Insurance Webinar and improve
your knowledge of Business Interruption!



20 APRIL, 2026
AT 10 AM - 1 PM



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Course Description



Digging Deeper into BI Insurance. We will focus on the Financials of a business needing BI insurance rather than the actual BI policy that businesses buy.

Why is Business Interruption Insurance considered complex—not only for business owners and insurance buyers, but also for many within the industry?

The answer lies in changes made in the 1980s, when the industry moved away from the traditional approach to protect profit confidentiality and reduce claims shortfalls caused by inadequate specifications under the old model.

The replacement structure introduced in the 1990s provides appropriate coverage, but it is not always financially intuitive.

This webinar will address that challenge by focusing not on policy wordings, but on financial statements across a range of sectors, including Hotels, Retailers, Supermarkets, Manufacturers, and Service Companies. We will examine the impact of a severe insured interruption and demonstrate how the financial results align with a properly designed BI specification.

If you are wary of accounts and numbers, do not be apprehensive—this session will make Business Interruption clear and logical.

Register now

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William Tomlin

Facilitator

William Tomlin is Barbadian and has a BA Hons from McGill and a MBA from University of Western Ontario.

William was a High School Teacher and Barbados National Swim Coach and then cautiously got into the insurance field as a Manager of a small insurance agency . He then set up what became Guardian General in Barbados and a few years later set up CGM Insurance Brokers , which became the largest broker in the Eastern Caribbean. Eventually, he sold CGM Brokers and retired in 2015, but still keeps very involved in insurance.

He has consulted on a number of large property / BI claims for Clients in the region over the last 7 years.

He is a Director of 14 large Captive Insurance Companies domiciled in Barbados . Some of these companies have premium incomes in excess of US\$100 million . Due to the growing requirements of ensuring the Captives are doing business in Barbados, each of those Directorships involve many meetings during the year including being member of the specialist committees such as Underwriting, Claims and Finance . A great deal of insurance knowledge has been gained from this involvement.

William has been representing the IAC for the last two years facilitating specialist Webinars.

The focus of his presentations has always been on identifying risk rather than only analysing insurance policies . Understanding risk by both the Insurer and the Insured is the key.