

**THURSDAY, SEPTEMBER 20, 2012**

<b>7:30 – 8:30 a.m.</b>	<b>Registration/Continental Breakfast</b>	<b>SUITE 2</b>
<b>8:30 – 10:00 a.m.</b>	<b>Self-Insured vs. Traditional Insurance (Deductibles/Premium/Policy Coverage)</b> Ryan Smale, Doug Henderson & John Hamer, Horton Group	<b>SUITE 2</b>
<b>10:00 – 10:15 a.m.</b>	<b>Break</b>	
<b>10:15 – 11:45 a.m.</b>	<b>Managing Risk With/Without A Full-Time Risk Manager</b> Eric Veum, City of Madison	
<b>11:45 - Noon</b>	<b>WGFOA Business Meeting</b> Brian Massey, WGFOA President	
<b>Noon – 1:00 p.m.</b>	<b>Lunch</b>	<b>SUITE 7</b>
<b>1:00 – 2:00 p.m.</b>	<b>Contractual Risk Transfer &amp; Things to Watch For (Contract language/Coverage needed)</b> Dennis Tweedale, LWMMI	
<b>2:00 – 3:00 p.m.</b>	<b>Cyber Liability – Are the Risks Real or Imagined?</b> Dennis Tweedale, LWMMI	
<b>3:00 – 3:15 p.m.</b>	<b>Break</b>	
<b>3:15 – 4:15 p.m.</b>	<b>Bond Basics 101 (Bid Bonds/Performance Bonds/Letter of Credit)</b> Troy Carlson, WILLIS	
<b>4:30 p.m.</b>	<b>Reception</b>	<b>Royal Hospitality Suite</b>

**FRIDAY, SEPTEMBER 21, 2012**

<b>7:30 – 8:30 a.m.</b>	<b>Registration/Breakfast Buffet</b>	<b>SUITE 7</b>
<b>8:30 – 9:30 a.m.</b>	<b>Workers Compensation Cost Control (Prevention/Return to Work, Cost of Risk)</b> Rick Kalscheuer, R&R Insurance Services	<b>SUITE 2</b>
<b>9:30 – 9:45 a.m.</b>	<b>Break</b>	
<b>9:45 – Noon</b>	<b>Understanding Today's Workforce</b> Rick Bayer, CVMIC	

***WGFOA Board Meeting – Wednesday, September 19 at 5:30 p.m. – Royal Hospitality Suite***  
***Members are welcome to attend***