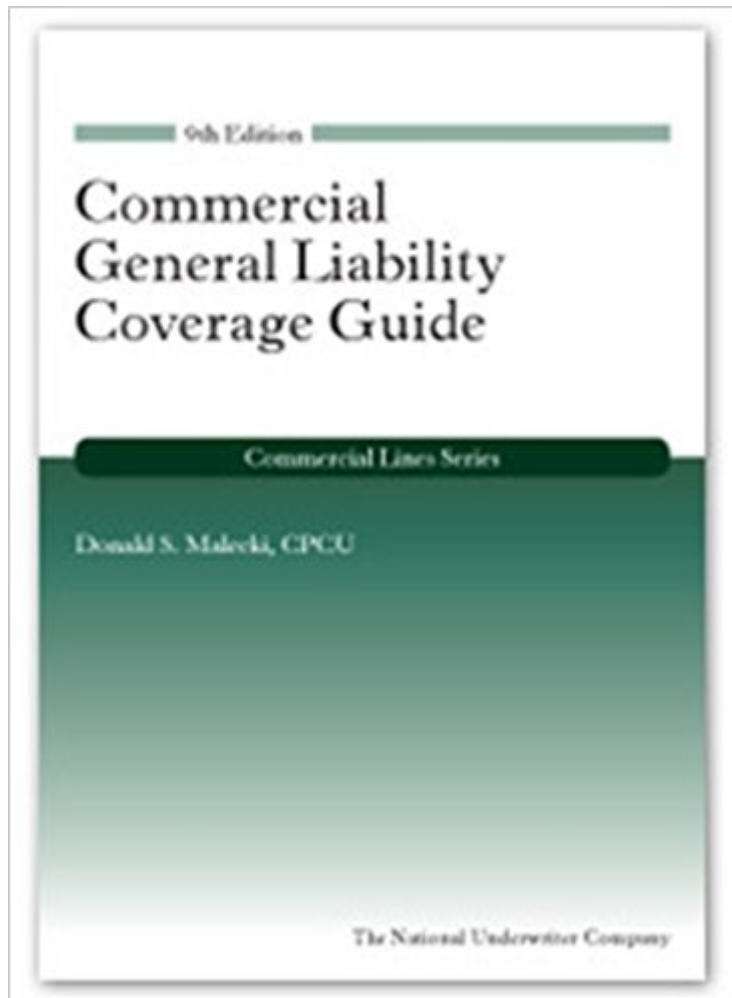




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# **Commercial General Liability Coverage Guide (Commercial Lines)**



## Synopsis

This is the 9th edition of the most demanded coverage guide that the National Underwriter Company publishes: Commercial General Liability. This guide is the only resource to provide an in-depth, year-over-year comparison covering the various editions of the CGL form from 1973 through 2007. You'll also find court case citations that clarify the policy, summaries of major endorsements to the forms, and tips on how to tailor a policy to meet the needs of your clients. Commercial General Liability, 9th Edition includes discussions of the most recent exclusions and exceptions of the CGL form. The book features reproduced copies of the ISO CGL forms from 1973 through 2007 in the Appendix. An understanding of the intricacies of the coverage language of the CGL form is of particular importance because liability claims and lawsuits frequently play out over years and even decades. Understanding the evolution of the form is therefore critically needed by both underwriters and agents who are arranging coverage and adjusters and attorneys who are interpreting it.

## Book Information

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## Customer Reviews

Donald S. Malecki, CPCU, is an acknowledged expert in the insurance and risk management arena. He is a principal of Malecki Deimling Nielander & Associates, LLC, an insurance, risk, and management consulting firm in Erlanger, Kentucky, who began his writing career with the FC&S Bulletins. He also is president of Malecki Communications Company, publisher of Malecki on Insurance, a monthly newsletter on commercial insurance subjects. He has been in the insurance

and risk management business for more than 48 years as a broker, claim consultant, consultant, supervising underwriter, teacher, and writer. Don is currently on the examination committee of the American Institute for Chartered Property Casualty Underwriters; the Consultants, Legal and Expert Witness Section Committee of the Society of CPCU; and an active member of the Society of Risk Management Consultants. Don is the author and coauthor of ten books, including three textbooks used in the CPCU curriculum. In addition to The Additional Insured Book (1991), two of his books, Insuring the Lease Exposure (1981) and The CGL Book (1986) were Cincinnati Chapter research projects. The Don Malecki brand is a big plus for this book!

Firstly, this is a technical book. I wouldn't recommend that a new claims adjuster or insurance agent jump into it right away. It is not intended to be an introduction to Commercial General Liability coverage or Commercial Lines coverage in general. If you're interested in general, introductory information, I would point you towards the AICPCU/IIA courses. This book is the technical underwriting and claims guide to interpreting the various policy provisions that are written into standard Commercial General Liability policies. It is also a guide to some of the available endorsements. The writing is specifically pointed at underwriting professionals who might be writing policies or endorsements to those policies and claims professionals who may be deciding whether or not policy coverage applies. Each provision is addressed in detail, and occasionally there are examples of case law that might apply. It helps point the reader into either an appropriate line of inquiry (such as in a claims situation) or into potential endorsements that might be needed to cover the risk that a prospective policyholder needs coverage for and whether such endorsements are appropriate. Overall, it's a great technical manual and one that every claims and underwriting professional dealing with CGL coverage should have either as part of an office library or personal library.

The book was in good shape. It shows samples of the forms it discusses.

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