



# **Guide for Managers and Mentors**

## **Week 7 Commercial General Liability – Part 1**

## Week 7: Commercial General Liability Insurance – Part 1

The three-week Commercial General Liability unit provides in-depth knowledge and application of commercial general liability coverages.

### Learning Objectives:

After completing this unit, participants will:

- Understand commercial general liability concepts
- Understand commercial general liability insurance contracts and be able to analyze them for coverage and gaps
- Know how to identify general liability exposures and match coverage to the needs of a client or prospect
- Apply the coverage concepts and forms to real world situations

### Topics Covered

Overview of Commercial General Liability Insurance
CGL Coverage A – Bodily Injury and Property Damage Liability Insuring Agreement
CGL Coverage A - Exclusions
CGL Coverage B – Personal and Advertising Injury Liability
CGL Coverage C – Medical Payments

For each of the topics above, participants:

- Read the applicable modules from The Institutes to learn the fundamental concepts
- Viewed videos from UGA faculty that further explained the concepts and provided examples
- Took quizzes to assess their understanding of the concepts
- Completed case study assignments
- Viewed an 'Insights from the Field' video, learning important client considerations for CGL coverage and lessons from actual claim scenarios.

## **Unit Summary: Commercial General Liability – Part 1**

Weeks 7, 8 and 9 will focus on Commercial General Liability (CGL). The participants will be learning all aspects of CGL coverage and examining the occurrence version of the ISO CGL coverage form. This week's course content dissected the Coverage A (Bodily Injury and Property Damage Liability) insuring agreement and exclusions, Coverage B (Personal and Advertising Injury Liability) and Coverage C (Medical Payments). The participants identified general liability exposures posed by the operations of Bulldog Mechanical and how the CGL coverage parts would apply.

During the live virtual session, UGA's Jenny Atkinson led a discussion on liability and why determining liability is typically not cut and dried. She discussed how strict liability and factors like statutes, torts, details of the claim and ultimately, a jury decision affect outcomes and provided several examples to illustrate the concepts. Jenny then explained, in detail, occurrence vs claims made coverage triggers, using a timeline to depict how each type of policy would respond to different claim scenarios.

An "Insights from the Field" video further highlighted application of CGL coverage, underscoring key coverage concepts and providing tips and things to remember when working with clients. Three different claim scenarios were also presented with an explanation of factors that impacted coverage.

Next week, the CGL unit continues with CGL Supplementary Payments, Who Is an Insured and Limits of Insurance.

## Reflection/Action Plan

At the end of each unit, participants are asked to reflect on what they have learned and develop an action plan to apply and reinforce the learnings. This Reflection/Action Plan can be a useful tool for managers and mentors to use as a discussion guide with participants.

Below are some suggestions and tips to assist you in a discussion with your participant(s). The participants have been instructed to proactively think about ways they can use the content in their day-to-day activities and be prepared to discuss them with their manager.

Reflection/Action Plan Questions (completed by participant)	Manager/Mentor Tips/Suggestions
What are your key takeaways from what you learned this week?	<ul style="list-style-type: none"> <li>• Discuss content and takeaways.</li> </ul>
What follow-up questions do you have?	<ul style="list-style-type: none"> <li>• Answer follow-up questions and/or direct employee to appropriate SMEs.</li> <li>• Discuss what they should learn more about, especially areas specific to the way things are done within the firm.</li> </ul>
From where or with whom will you engage to continue learning about the topic?	<ul style="list-style-type: none"> <li>• Recommend individuals within the firm that have experience or expertise in commercial general liability.</li> </ul>
What are your next steps? How do you plan to use what you learned in your day-to-day work? What specific accounts or prospects come to mind?	<ul style="list-style-type: none"> <li>• Review next steps.</li> <li>• Ensure the next steps are specific and time bound.</li> <li>• Follow-up to foster accountability.</li> <li>• Example activities:               <ul style="list-style-type: none"> <li>○ Have participants identify GL exposures for accounts they are working on. What type of liability arises from the client or prospect's:                   <ul style="list-style-type: none"> <li>▪ Premises</li> <li>▪ Operations</li> <li>▪ Products</li> <li>▪ Completed-Operations</li> </ul> </li> </ul> </li> </ul> <p style="text-align: center;">How is the client/prospect controlling GL exposures?</p>