



Guide for Managers and Mentors

Week 8 Commercial General Liability – Part 2

Week 8: Commercial General Liability Insurance – Part 2

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

CGL Supplementary Payments
CGL Who is an Insured Provisions
CGL Limits of Insurance

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 a group case study assignment identifying which CGL coverage applied to Bulldog Mechanical liability losses.

Unit Summary: Commercial General Liability – Part 2

In week 7, participants dissected Section I of the CGL form, learning about liability coverage for Bodily Injury and Property Damage, Personal and Advertising Injury and Medical Payments. Their Study Group assignment this week was to identify which coverage part applied to each of the Bulldog Mechanical liability losses. If Coverage A applied, they further determined if the loss was due to premises, operations, products or completed operations.

This week we explored Section II of the CGL form, beginning with the seven Supplementary Payments then delving into who is considered an insured. The rather complex CGL limits of insurance were then covered. The six limits within the policy were explained and clarified with examples. Participants were assigned two questions requiring them to work through how limits would apply.

Guest speaker Kevin Davis, President of Kevin Davis Insurance Services and CIAB board member, presented the topic of mindfulness to the group. Kevin explained how this practice has contributed to his success and shared techniques and tools that can be used to create awareness and better deal with the stresses of everyday life.

Next week, the CGL unit concludes with CGL Conditions, rating CGL coverage and determining whether the CGL form covers a loss.

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"> • Discuss content and takeaways.
What follow-up questions do you have?	<ul style="list-style-type: none"> • Answer follow-up questions and/or direct employee to appropriate SMEs. • Discuss what they should learn more about, especially areas specific to the way things are done within the firm.
From where or with whom will you engage to continue learning about the topic?	<ul style="list-style-type: none"> • Recommend individuals within the firm that have experience or expertise in commercial general liability.
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"> • Review next steps. • Ensure the next steps are specific and time bound. • Follow-up to foster accountability. • Example activities: <ul style="list-style-type: none"> ○ Have the participant connect with a claims team that handles commercial liability claims. What types of claims are seen most frequently? What severe or long-tail claims have they handled? Have the participant look at specific accounts with a frequency of GL claims or a severe loss to determine how the limits applied, the insured’s legal liability, which coverage part applied, and other factors that impact how much was or will be paid on the claims.