BOOK REVIEWS

Commercial General Liability, Fourth Edition, by Donald S. Malecki and Arthur L. Flitner (National Underwriter, 1992).

Reviewer: Gene C. Lai, University of Rhode Island

In 1973, the Insurance Services Office (ISO) developed a series of comprehensive general liability forms and endorsements. ISO has revised the coverage forms and endorsements in 1986, 1990, and 1992. This book's analysis focuses on the modifications proposed by ISO in 1992.

Chapter 1 analyzes bodily injury and property damage liability. Chapter 2 discusses personal and advertising injury liability. Chapter 3 introduces medical payments. Chapter 4 is devoted to the claims-made form. Commercial general liability (CGL) endorsements are discussed in Chapter 6. All of the relevant provisions, forms, and common policy conditions are included in the appendices.

This excellent reference book provides detailed explanations for the provisions in all of the coverages, claims-made forms, and endorsements. Helpful examples and court cases are included. Although the book aims to explain the coverages and provisions, it also provides additional useful and practical information, such as "Considerations in Issuing Claims-Made Policies." The book's major strength is that it compares the current CGL coverage forms to the 1973 program. Furthermore, it analyzes not only coverage forms and endorsements in 1992, but also those forms and endorsements in 1986 and 1990. The comparisons and analyses are important because some insurers still use the older forms.

This book does not provide an overview of commercial general liability exposures, nor does it investigate the role of CGL in commercial liability insurance coverages. Thus, readers who do not have a background in commercial general liability may want to first obtain an overall knowledge of commercial insurance.

In sum, the authors provide excellent explanations of the provisions of the coverages, claims-made forms, and endorsements. The book is well written and is highly recommended for reference purposes.