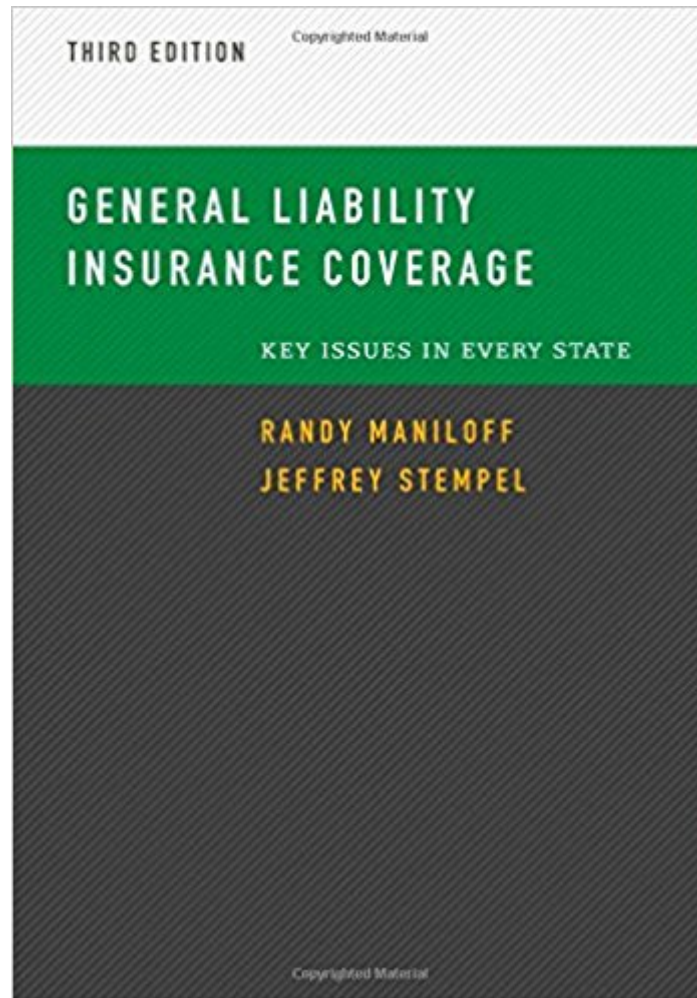




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# General Liability Insurance Coverage: Key Issues In Every State



## Synopsis

Those involved with general (and professional) liability insurance claims, such as insurance company claims professionals, coverage counsel, risk managers and brokers all respond to a new claim scenario with the same three words: Is it covered? [That may also be the last time that they agree on anything.] It's just three words -- but the answer can be vexing. Despite the relative uniformity of general liability policies, states can differ widely in their interpretation and application of them. So the answer to the "Is it covered?" question can depend a great deal on whether the case arises on one side of the street (or river or mountain) or another. General liability issues usually involve one or more rules, or schools of thought, that govern their resolution. The task for courts is often to identify and examine these various rules and decide which to apply to the claim before it. "General Liability Insurance Coverage -- Key Issues in Every State" sets forth the rules that have been adopted by all 50 states, and the District of Columbia, for 21 important and commonly occurring general liability insurance coverage issues. And about half the issues are just as relevant for professional liability claims scenarios. 50 State Surveys on insurance coverage issues are inherently limited. "Key Issues" understands this and seeks to provide as much relevant information as possible to maximize their usefulness. To the extent possible, "Key Issues" sets out the aspects of cases (e.g., facts and/or policy language) that were at issue in the court's decision. This enables the reader to compare the cases in the book, to his or her claim at hand, and come away with an understanding of how the issue may be resolved by a court. Although "Key Issues" is aimed at attorneys and insurance professionals with some degree of experience, it is accessible to entry-level readers as well. Chapter 1 provides an overview of the CGL policy. Each chapter after that contains an overview of the nature, background, development, and competing schools of thought concerning a key issue followed by a comprehensive state-by-state summary of relevant law, including the latest cases and developments.

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## **Book Information**

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## **Customer Reviews**

"Drawing on decades of experience and thousands of precedent setting cases across all 50 states, Maniloff and Stempel have assembled the most comprehensive claims coverage reference guide in existence. Every claims professional, underwriter, attorney, broker and insurance regulator should keep a copy of this book at their fingertips." --Robert P. Hartwig, Ph.D., CPCU President, Insurance Information Institute "I have a prominent place in my office for the new and thorough insurance treatise by Randy Maniloff and Jeffrey Stempel. They provide a comprehensive base of insurance law against which to assess the availability of insurance coverage for many current liability exposures. Eminently readable and up to date, this new entrant into the arena of insurance treatises quickly has moved to the top of my list of insurance resources." --Jerold Oshinsky Partner, Jenner & Block LLP "As someone who answers several thousand coverage questions annually f --This text refers to an out of print or unavailable edition of this title.

Randy J. Maniloff is an attorney at White and Williams, LLP in Philadelphia. He concentrates his practice in the representation of insurers in coverage disputes under a host of policies. Mr. Maniloff

publishes Coverage Opinions, an electronic newsletter that addresses recent insurance coverage developments and features interviews with leading figures in the legal and risk field. For the past fourteen years, he has published a year-end article that addresses the ten most significant insurance coverage decisions of that year. He has been quoted on insurance coverage topics by such media as The Wall Street Journal, The New York Times, USA Today, Dow Jones Newswires and Associated Press. Jeffrey W. Stempel, the Doris S. & Theodore B. Lee Professor of Law, teaches legal ethics, civil procedure, insurance, and contracts at the William S. Boyd School of Law, University of Nevada Las Vegas. He is the author or co-author of many law journal articles and six previous books, including Principles of Insurance Law (4th ed. 2011) and Stempel on Insurance Contracts (3d ed. 2006). Prior to joining the UNLV law faculty in 1999, he taught at Florida State University College of Law and Brooklyn Law School and has been a practicing attorney and judicial clerk.

For coverage geeks, this is a must have book. Randy Maniloff with White & Williams has a passion for General Liability Insurance Coverage and writes in a way that makes dry information readable. [He is also a stand up comedian]. Every technical claims professional that I know who loves coverage has purchased a copy. I keep mine in my desk drawer and refer to it frequently. I also recommended the manager of my region purchase a couple of copies for the offices. The book covers the most frequently asked coverage questions for all 50 states.

I second the comments of the prior reviewer. I have used all three books as they have been issued and refer to this reference book several times a week. Well organized and thorough and a terrific resource. Highly recommend.

Great book. Outdated now but I wanted to go through this one before I had to fork out a \$100 for the newest edition. Hopefully by the time I've read through my states coverages, the price will have dropped on the latest edition, but a great book to have handy if your serious about the insurance industry.

The holy grail for coverage attorneys.

Easy to read

A must have desk reference for every insurance coverage lawyer.

There are very few reference books that I literally keep at my fingertips, even fewer that I reference on at least a weekly basis. General Liability Insurance Coverage: Key Issues in Every State is one of them. The issues addressed in this book are of the type that come up repeatedly and there is no other tool in the marketplace I'm aware of that is as broad, inclusive, and detailed. HIGHLY RECOMMENDED.

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