

● 14 CPD Hours | Intermediate

Underwriting & Claims Aspects Of Commercial General Liability Insurance

[Register Here](#)



10 & 11 July 2025



9.00 a.m. to 5.00 p.m.



Face-to-Face Training

Programme Highlights

The demand for Liability Insurance has been growing steadily in the region, in tandem with economic development and restructuring, and as a result of growing awareness of consumer rights and corporate accountability. This 2-day workshop will equip participants with practical knowledge of General Liability Insurance policy coverage, including the various liability policy forms and their features. Participants will also learn about the legal foundation on which liability arises, as well as the various underwriting and claims practices adopted in the key markets.



For Whom

- Underwriters, Claims Practitioners in insurance and reinsurance companies and Insurance and Reinsurance Brokers with 3 to 5 years of Comprehensive General Liability Insurance risks experience.
- Other practitioners who wish to gain knowledge in Commercial General Liability Insurance.

Key Learning Objectives

At the end of the programme, participants should be able to:

- Acquire a comprehensive understanding of the practical operation of the CGL policy's Insuring Clause; Extension clauses including write-back covers; and Exclusions.
- Describe the underwriting and application of CGL Policy wordings and the various CGL clauses e.g. Contractual Liability Extension clause(s); Highlight the differences in coverage between an Additional Insured and an Additional Named Insured.
- Describe the processes involved in risk assessment/evaluation and highlight the factors that influence risk selection for providing CGL cover.
- Acquire an understanding of Liability insurance pricing mechanism and the components and influencing factors of Liability premiums

Programme Outline

- Market Conditions impacting Liability Insurance in and around Asia.
- Major Liability claims and its impact on current trends.
- In-depth analysis of General and Product Liability Policy coverage.
- Mandatory Exclusions.
- Understanding and applying Extension Clauses.
- Contractual Liability Exclusion and Coverage Buyback.
- Highlights of the major differences between various CGL forms.
- Analysing Liability exposure of the business.
- Analysing the Proposal Form/Questionnaire.
- Risk Assessment factors and its impact on Rating.
- Key Underwriting Issues.
- Rate Development.
- Increased Limit Factors.
- Technical rate vs. Market rate.
- Case Studies.

Programme Leader

Chinnatamby Nandakumar is a Senior Consultant with Lockton Companies (Singapore) Pte Ltd, in the company's Professional and Financial Risks Division.

Programme Fee

Full Course Fee: S\$827.31
(incl. of 9% GST)

Net Course Fee: S\$599.61
(incl. of 9% GST and after 30% FTS funding)
for Singapore Citizens below 40 years old
and Singapore Permanent Residents

Net Course Fee: S\$327.31
(incl. of 9% GST and after 70% FTS funding)
for Singapore Citizens aged 40 years old
and above

This course is recognised under the Financial Training Scheme (FTS) and is eligible for FTS claims subject to all eligibility criteria being met.

Please note that in no way does this represent an endorsement of the quality of the training provider and course. Participants are advised to assess the suitability of the course and its relevance to his/her business activities or job roles.

The FTS is available to eligible entities based on the prevalent funding eligibility, quantum and caps. FTS provides 30% - 70% course fee subsidy support for direct training costs subject to a cap of S\$500 per candidate per course subject to all eligibility criteria being met.

Find out more on www.ibf.org.sg

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For enquiries, please contact: Singapore College of Insurance

Tel: (65) 6221 2336 | Email: talk2us@scidomain.org.sg | Website: www.scicollge.org.sg

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