Index

30 DAYS	ADJUSTERS—Cont'd
Notice and proof of loss, 9:13	Independent adjusters, 1:36, 1:37, 1:41, 2:81, 5:3, 7:13, 10:89
ABANDONMENT	Subrogation, 2:19, 2:27 to 2:29, 5:3
Defenses, 7:25	ADMISSIONS
ABSENCE	Evidence, 2:15, 3:17
Accident insurance, 6:12	Payment, 3:17
ACCEPTANCE	•
Rejection, 3:7, 5:12, 8:3	AFFIDAVITS
	Summary judgment, 3:7, 4:1
ACCIDENT INSURANCE	AFFIRMATIVE DEFENSE
Death, 6:12	Uninsured motorist coverage, 7:3
Evidence, 6:12	AGENCY
Validity, 6:12	Burden of proof, 3:7, 9:13
ACCIDENTS	Carriers, 3:7
Defense, 2:86, 3:7, 6:11	Concealment, 2:7, 3:7, 4:1
Evidence, 1:8 , 2:86 , 3:7 , 6:2 , 6:11	Consent, 2:8, 3:7, 7:14, 9:13
Fire insurance, 3:7 , 4:15 , 5:6	Consideration, 3:7, 4:1, 9:1, 9:13
Venue, 3:7	Damages, 1:7, 1:52, 3:7, 4:1, 5:4, 7:20, 9:13,
Witnesses, 1:8, 3:7, 6:8	10:71
ACTUAL CASH VALUE	Defenses, 3:7, 7:31
Broad evidence rule, 8:4 , 8:7 , 8:11 , 9:10 , 9:11	Discretion, 3:7
Burden of proof, 3:7 , 8:12 , 9:13	Evidence, 1:7, 1:11, 2:5, 2:7, 2:8, 2:22, 2:27, 3:7, 4:1, 6:7, 7:31, 7:38, 9:1, 9:13, 10:22
Co-insurance, 9:1, 9:5, 9:13	Fraud, 1:7, 1:11, 1:52, 2:5, 2:7, 2:20, 2:22, 2:27
Cost of repair or replacement, 1:38, 9:1, 9:4,	2:83, 3:7, 4:1, 6:7, 7:14, 7:20, 7:31, 7:38,
9:10	9:1, 9:13, 10:22, 10:70 to 10:72, 12:51
Definitions, 1:38, 3:7, 6:5, 8:7	Instructions, 1:52, 3:7
Depreciation, 1:38, 8:4, 8:7, 8:9, 8:11, 8:12, 9:1,	Insurable interest, 1:52, 3:7, 9:13
9:3 to 9:5, 9:7 to 9:13, 9:15, 10:73	Jurisdiction, 1:7, 2:5, 2:27, 3:7
Evidence, 2:61, 3:7, 8:1, 8:4, 8:6, 8:7, 8:9 to 8:12, 8:15, 8:16, 9:1, 9:4, 9:9 to 9:11, 9:13,	Pleadings, 3:7
9:15	Possession, 2:7, 3:7, 6:7
Judicial selection of test, 9:9	Renewal, 3:7, 4:1, 9:13, 10:72
Market value, 1:36, 3:7, 6:4, 8:4, 8:6, 8:7, 8:9,	Skill, 2:5 , 9:1 Standard of proof, 3:7
8:11, 8:13, 8:15, 9:1, 9:4, 9:7 to 9:10, 9:12,	Venue, 3:7
9:13, 9:15	
Partial loss, 8:4, 8:13, 9:8, 9:13	AGENTS AND BROKERS
Percentage of loss, 9:5	Advances, 1:35
Priority of tests, 9:9	Damages, 1:35
Tests or criteria, 8:4	Evidence, 1:35
Total loss, 3:7, 8:4, 8:12, 8:13, 9:1, 9:5, 9:8,	Fraud, 1:35, 2:19
9:13	Payment, 1:35
ACTUAL LOSS	Property insurance, 1:35
Fraud, 4:20 , 4:22 , 8:16 , 9:13 , 12:159	Requests, 2:19
	Risks, 1:35
ADJUSTERS	Sales, 1:35
Bad Faith, 1:32, 2:61, 2:81, 7:1, 7:8, 7:13, 7:15,	Subrogation, 1:35, 2:19
7:19 to 7:22, 7:36 to 7:38	Time, 1:35

AGENTS AND BROKERS—Cont'd

Witnesses, 1:35

AGREEMENTS

Contracts or Agreements, 1:6

ALARM SYSTEMS

Property insurance, 1:35, 2:8, 5:5

ALCOHOL

Intoxication, 1:59

AMBIGUITY

Assignment, 3:7 Defense, 3:7 Notice, 3:7, 5:5

AMOUNT

Jury trial, 1:15, 3:7, 4:18, 6:2, 12:96 Loans, 1:2, 1:15, 1:59, 2:41, 2:50, 2:51, 2:54, 3:7, 12:96, 12:128

ANSWERS

Conditions precedent, 3:7

Evidence, 1:11, 1:21, 2:4 to 2:6, 2:8, 2:14, 3:7, 4:2, 4:5, 4:19, 4:27, 5:32, 11:10, 11:15

Fraud, 1:11, 1:21, 2:4 to 2:6, 3:7, 4:2, 4:6, 4:7, 4:9, 4:19, 4:27, 5:32, 6:8, 7:20, 11:3, 11:10, 11:15, 12:77

Generally, 1:11, 4:27

Statutes, 3:7, 4:6, 4:7, 4:9, 7:20, 11:3, 11:10

APPLIANCES

Property insurance, 3:7, 8:4

APPLICATIONS

Definitions, 3:7, 3:8

Fraud, 1:58, 2:15, 2:86, 3:7, 3:8, 4:1, 4:4, 4:7, 4:8, 4:11, 6:12, 11:13, 11:14, 12:38, 12:74, 12:97

Offer, 3:7, 4:4, 4:8, 4:11, 6:12

Renewal, 3:7, 3:8, 4:1

Witnesses, 2:15, 3:7

ARBITRATION

Bad faith, 7:3, 8:16

Uninsured Motorist Coverage, 7:3

ARSON

Burden of proof, 1:15, 1:34, 3:3, 3:4, 3:7, 7:35, 9:13

Evidence, 1:8, 1:11, 1:15, 1:19, 1:33 to 1:35, 2:14, 2:22, 2:25, 2:35, 2:40, 2:51, 2:55, 2:86, 3:1, 3:3 to 3:5, 3:7, 3:17, 4:2, 4:10, 4:19, 4:21, 4:22, 5:27, 6:6, 7:2, 7:35, 7:38, 8:8, 9:1, 9:13, 10:12, 10:26

Fraud, 1:8, 1:9, 1:11, 1:15, 1:19, 1:25, 1:33 to 1:36, 1:49, 1:59, 2:22, 2:24, 2:25, 2:35, 2:40, 2:48, 2:51, 2:55, 2:80, 2:81, 2:83, 2:86, 3:1 to 3:10, 3:12, 3:13, 3:16, 3:17, 4:2, 4:10, 4:19, 4:21, 4:22, 5:17, 5:27, 5:28, 5:30, 6:1, 6:5, 6:6, 7:2, 7:4, 7:14, 7:16,

ARSON-Cont'd

7:35, 7:38, 8:13, 9:1, 9:13, 10:11, 10:29, 10:30

Subrogation, 1:35, 3:7, 3:12, 3:17, 7:2, 7:16

AS SOON AS POSSIBLE

Evidence, 1:27, 2:5, 2:7, 2:14, 2:15, 2:51, 7:18, 10:56

ASSETS

Bad faith, 3:7, 10:34, 10:88

ASSIGNMENT

Absolute assignment, 12:154

Acceptance, 3:7, 7:8

Automobile insurance, 3:7, 7:8

Bad faith, 3:7, 7:8, 7:20

Beneficiaries, 1:51

Change, 3:7, 3:12, 9:3, 12:108

Children, 1:53, 3:7

Common law, **3:7, 7:8**

Consent, 1:38, 1:51, 3:7, 12:33, 12:153

Consideration, 3:7, 5:3, 9:1, 12:153, 12:154

Creditors, 3:7

Defenses, 3:7, 3:12, 12:108

Duress, 7:8, 12:28

Endorsement, 9:1

Fire insurance, 1:51, 3:7, 5:3

Fraud, 1:38, 1:51, 1:53, 2:35, 3:7, 3:12, 5:3, 7:20, 9:1, 12:4, 12:28, 12:33, 12:51, 12:97, 12:108, 12:111, 12:153, 12:154

Generally, 1:53

Husband and wife, 3:7

Intent, 1:38, 3:7, 9:3

Jury trial, 3:7

Loans, **3:7, 12:111**

Mistake, **3:7, 7:8**

Mortgages, 2:35, 9:3

Notice, 2:35, 3:7, 3:12, 5:3, 7:8, 9:3

Objections, 3:7, 12:108

Partnership, 2:35, 3:7, 12:108

Payment, 1:38, 1:51, 3:7, 3:12, 5:3, 7:20, 9:1, 9:3, 12:108, 12:153, 12:154

Proceeds, 1:38, 3:7, 12:153, 12:154

Property insurance, 1:51, 1:53, 3:7, 9:1, 12:153

Redemption, 2:35

Standard mortgage clause, 3:12

Standard of proof, 3:7

Statute of limitations, 3:7

Time, 1:38, 1:51, 3:7, 5:3, 7:8, 7:20, 9:1, 9:3, 12:4, 12:33, 12:108

Undue influence, 12:28

Undue influence, 12.26

Validity, 3:7

ATTORNEY-CLIENT PRIVILEGE

Bad faith, **7:35**

ATTORNEYS AUTOMOBILES—Cont'd Liability insurance, **4:15**, **6:2**, **6:12** Agency, 1:7, 2:83, 3:7, 7:38 Limitations, 1:11, 2:27 Bad Faith, 1:7, 3:7, 3:17, 4:27, 5:30, 7:1 to 7:4, 7:8, 7:17, 7:25, 7:32, 7:36 to 7:38, 8:3, Partial loss, 9:13 12:14, 12:120, 12:158 Value, 1:11, 2:86, 6:2, 9:13, 10:36 Conflict of interest, 1:38 Witnesses, 2:27, 2:41, 3:4, 9:13 Defense, 1:34, 1:59, 2:51, 2:83, 3:7, 3:12, 3:17, BAD FAITH 4:27, 5:30, 7:1 to 7:4, 7:8, 7:17, 7:25, 7:37, Adjusters, 1:32, 2:61, 2:81, 7:1, 7:8, 7:13, 7:15, 8:3, 10:28, 12:20, 12:33, 12:67, 12:112, 7:19 to 7:22, 7:36 to 7:38 12:122 Agreements, 3:7, 7:12, 7:20, 8:16 Discovery, 1:59, 3:7, 3:17, 7:17, 7:32, 11:11 Appeals, 1:14, 2:61, 3:7, 3:17, 4:1, 6:2, 7:3, 7:4, Examination under oath, 1:10, 1:59, 3:7, 3:17, 7:27, 7:32, 8:16 5:24, 5:30 to 5:32, 7:2, 7:25, 8:3 Assignment, **3:7, 7:8, 7:20** Expert witnesses, 3:7 Attorneys, 1:7, 3:7, 3:17, 4:27, 5:30, 7:1 to 7:4, Jury trial, 3:7 7:8, 7:17, 7:25, 7:32, 7:36 to 7:38, 8:3, Sanctions, 3:7, 3:17, 12:14, 12:19, 12:29, 12:56, 12:14, 12:120, 12:158 12:67, 12:71, 12:101, 12:109, 12:122, Award, 3:7, 3:17, 7:3, 7:27, 7:32, 7:34, 8:2, 12:145, 12:152 8:16, 10:12 Uninsured Motorist Coverage, 7:3 Comparative bad faith, 7:1, 7:3 Witnesses, 3:7, 5:31, 7:37 Compensatory damages, 7:4, 7:27, 7:32 AUTOMOBILE INSURANCE Coverage, 1:32, 2:20, 2:61, 2:84, 3:3, 3:7, 3:17, Accident, 3:7, 3:8, 4:15, 6:2, 6:12, 7:8, 11:10, 4:1, 4:10, 4:26, 4:27, 5:12, 5:30, 6:2, 6:7, 11:11 7:3 to 7:6, 7:8, 7:13, 7:20, 7:24 to 7:26, Assault, 3:7, 3:8 7:29, 7:30, 7:32, 7:33, 7:35, 7:38, 8:2, 8:3, 8:15, 8:16, 9:7, 10:87, 11:5, 11:10, 12:140 Cancellation, 3:7 Damages, 1:7, 2:82, 3:7, 3:17, 4:1, 4:27, 5:12, Compulsory insurance, 4:15 6:2, 7:2 to 7:6, 7:8, 7:10, 7:13, 7:16, 7:19, Cooperation, 3:7 7:20, 7:26, 7:27, 7:32 to 7:34, 7:37, 7:39, Definitions, 3:7, 3:8 8:2, 8:3, 8:16, 10:81, 10:88, 11:10 Demand, 3:7 to 7:8, 8:16 Defenses, 1:14, 3:7, 4:10, 4:26, 7:1 to 7:4, 7:21, Denial of payment, 3:7 7:25, 7:27 to 7:29, 7:31, 7:32, 8:2, 8:3, Estoppel, 3:7 8:14, 11:5 Evidence, 3:7, 6:2, 6:12, 7:8, 8:16, 11:10, 12:121 Delay, 3:7, 5:12, 7:3, 7:6, 7:8, 7:27, 8:16 Failures, 3:7 Duties, 2:81, 3:7, 3:17, 5:30, 7:1 to 7:3, 7:5, 7:6, Financial responsibility laws, 11:11 7:16, 7:19, 7:25, 7:33, 9:14 Fraud and deceit, 3:7, 11:10 Effect, 1:7, 3:7, 3:17, 4:10, 4:27, 6:7, 7:1 to 7:3, Good faith, 3:7, 6:2, 7:8, 11:10 7:8, 7:21, 7:24, 7:26, 8:14, 12:114, 12:158 Jurisdiction, 3:7, 3:8 Emotional distress, 7:3 Named insured, 3:7, 3:8, 4:15, 7:8 Evidence, 1:7, 1:14, 1:27, 2:61, 2:82, 2:84, 3:3, Notice, 3:7, 6:2, 7:8, 11:10 3:7, 3:17, 4:1, 4:10, 4:27, 6:2, 6:7, 7:1 to Partnerships, 3:8 7:3, 7:8, 7:15, 7:17, 7:18, 7:21, 7:25, 7:27, Public policy, 3:7, 3:8, 6:12, 8:16, 11:11 7:28, 7:30 to 7:32, 7:35 to 7:39, 8:2, 8:3, 8:14 to 8:16, 10:12, 10:60, 10:87, 11:5, Repairs, 3:7 11:10, 12:144, 12:158 Subrogation, 3:7 Examination, 2:61, 3:7, 3:17, 4:10, 5:28, 5:30, Tender, 8:16 6:2, 6:7, 7:2, 7:20, 7:22, 7:24 to 7:26, 8:2, AUTOMOBILE LIABILITY INSURANCE 8:3, 10:87, 11:10 Financial responsibility law, 6:12 Excess judgment, 7:8 Judgment, 6:12, 11:12 Experts, 1:32, 3:7, 7:38 Files, 3:7, 3:17, 7:11 to 7:13, 7:17, 7:32, 7:37 Punitive damages, 11:12 First party actions, 3:7 Settlement, 11:12 Generally, 4:27 Statutes, 6:12 In-house, 4:1 AUTOMOBILES Information, 1:7, 1:14, 2:20, 2:61, 2:82, 2:84, Cost of repairs, 9:13 3:3, 3:7, 4:10, 4:27, 5:12, 5:28, 6:2, 6:7, Depreciation, 9:13 7:1, 7:3, 7:6, 7:8 to 7:15, 7:17, 7:22, 7:24 Exclusions, 3:8 to 7:28, 7:31, 7:37, 7:38, 8:3, 11:5, 11:10

BAD FAITH—Cont'd

Insolvency, 3:7

Interest, 1:32, 3:7, 3:17, 4:10, 7:3, 7:20 to 7:22, 7:26, 7:32, 7:36, 7:38, 8:2, 8:14 to 8:16, 10:11, 12:140

Investigation, 1:7, 1:27, 1:32, 2:20, 2:61, 2:80 to 2:82, 2:84, 3:3, 3:7, 3:17, 4:1, 4:10, 4:27, 5:12, 5:28, 5:30, 6:2, 6:7, 7:1 to 7:6, 7:8 to 7:18, 7:20, 7:21, 7:23 to 7:26, 7:28 to 7:32, 7:34, 7:35, 7:39, 8:2, 8:3, 8:16, 9:14, 10:81, 10:88, 11:5, 11:10

Judgments, 3:7, 7:12, 7:26, 7:32

Jurisdiction, 1:7, 3:7, 4:10, 4:27, 5:12, 7:2 to 7:5, 12:114

Less than, 1:7, 1:32, 3:7, 6:2, 6:7, 7:6, 7:8, 7:20, 7:25, 7:38, 8:16, 10:11, 10:88

Limitations, 3:7, 3:17, 4:1, 5:12, 7:7 to 7:9, 7:13, 7:25, 7:27, 7:30, 7:31, 8:15, 9:14

Offer of settlement, 7:8, 8:2, 8:3

Physicians, 11:10

Policy limits, 1:32, 3:7, 3:17, 7:3, 7:8, 8:16, 10:88

Practice of law, 7:21

Prejudgment interest, 8:14

Privileges, 7:10

Production, 3:7, 7:25, 7:35

Punitive damages, 3:7, 3:17, 4:27, 7:2 to 7:6, 7:8, 7:16, 7:27, 7:34, 10:88

Records, 3:7, 3:17, 6:2, 6:7, 7:2, 7:8, 7:11, 7:12, 7:20 to 7:22, 7:25, 7:27, 7:29, 7:37, 8:3, 11:5, 11:10, 12:114, 12:140

Recovery, 2:82, 3:7, 3:17, 4:1, 5:28, 7:2, 7:4, 7:8, 7:16, 7:20, 7:39, 8:2, 8:16, 9:7

Refusal, 3:7, 5:28, 7:3, 7:8, 7:25, 7:29, 7:34, 8:2, 8:3, 10:88

Reimbursement. 1:32, 7:24, 9:7

Release, 3:7, 7:2, 7:8, 7:24, 7:38, 8:2, 8:3, 8:14, 8:15, 10:11

Relevance. 3:7, 8:3

Remedies, 2:82, 3:3, 3:7, 4:1, 4:4, 4:10, 4:26, 4:27, 7:13, 7:28, 7:32, 7:36, 11:10

Rights, 2:61, 3:7, 3:17, 4:1, 4:10, 4:27, 5:30, 7:2, 7:6, 7:8, 7:13, 7:21, 7:22, 7:25, 7:32, 7:38, 8:2, 8:14, 8:16, 11:5, 11:10

Settlement, 1:7, 1:27, 1:32, 3:7, 3:17, 4:27, 5:12, 7:2, 7:3, 7:5 to 7:9, 7:18 to 7:20, 7:24, 7:30, 7:32, 7:33, 7:36, 8:2, 8:3, 8:14 to 8:16, 9:7, 9:14, 10:11, 10:12, 10:34, 10:88, 11:10

Statements, 2:84, 3:7, 3:17, 4:1, 4:10, 4:27, 6:7, 7:11, 7:26, 11:10

Statute of limitations, 3:7, 7:25

Third party actions, 3:7

Unfair claims practices, 3:7, 7:6

Uninsured Motorist Coverage, 7:3

Use, 1:7, 1:27, 1:32, 2:61, 2:82, 3:7, 3:17, 4:27, 6:2, 6:7, 7:1, 7:6, 7:8, 7:12, 7:13, 7:17,

BAD FAITH—Cont'd

7:18, 7:21, 7:30, 7:32, 7:37, 8:16, 11:10

Work product privilege, 7:13

BENEFICIARIES

Agents, 1:59

Community property, 3:17

Consent, 1:51, 3:17, 7:6

Fraud, 1:51, 1:59, 3:17, 7:6, 10:1, 11:10, 11:11

Health insurance, 11:10

Intent, 3:17, 7:6

Loans, 1:59

Mortgages, 1:59, 3:17

Proceeds, 1:59, 3:17

Property insurance, 1:51, 11:10

Statutes, 11:10

Subrogation, 3:17

Third parties, 11:11

BENEFITS

No-Fault Insurance, **6:12**, **6:13** Uninsured Motorist Coverage, **7:3**

BILL OF LADING

Property insurance, 10:21

BILLS

No-Fault Insurance, 6:13

Uninsured motorist coverage, 7:3

BUILDINGS AND STRUCTURES

Actual cash value, 9:13

Coinsurance, 9:13

Depreciation, 9:13

Value, 9:13

BUSINESS

No-Fault Insurance, 6:12

Ownership, 1:30, 1:32, 1:35, 1:38, 1:53, 1:59, 2:8, 2:35, 2:41, 2:50, 2:71, 2:86, 3:8, 4:19, 5:18, 5:24, 6:2, 6:6, 9:13, 10:1, 10:91, 12:83, 12:108, 12:154

Unfair claims practices, 3:7, 7:6

BUSINESS PROPERTY

Fire insurance, 3:7, 8:4

Property insurance, 3:7, 8:4

BYLAWS

Life insurance, 1:59

CALIFORNIA

Uninsured motorist coverage, 7:3

CANCELLATION

Coverage, 1:11, 3:7, 4:3, 4:18, 5:9, 5:27, 6:11,

Effect, 1:11, 3:7, 4:3, 5:1, 6:11, 9:3

Errors, 3:7

Filing, 3:7, 4:13, 5:1, 5:9, 6:11, 9:3

CANCELLATION—Cont'd

Generally, 1:11

Insurance department, 3:7, 10:89 Insureds, 1:11, 3:7, 4:13, 4:18, 10:89 Insurers, 1:34, 2:35, 3:7, 4:18, 10:89 Notice, 2:35, 3:7, 4:13, 5:1, 5:9, 6:11, 9:3

Other insurance, **3:7**, **4:18**, **5:1**, **9:3** Payment of premium, **1:11**, **9:3**

Payment of premium, 1:11, 9:

Premiums, 3:7, 4:13

Renewal, 1:34, 3:7, 6:11, 9:3

Rescission ab initio, 6:11

Rights, 3:7, 5:1, 5:9, 9:3

Statutes, 3:7, 4:13, 5:9, 6:11

CARE

No-Fault Insurance, 6:13

CARRIERS

Agency, 3:7

Insurable interest, 3:7

CASH VALUE

Notice, 3:7, 5:2, 6:5, 9:3, 9:7, 9:13, 9:15

CASUALTY INSURANCE

Sales, 3:17

CAUSATION

Burden of proof, 3:7, 7:35

Defenses, 3:7

Fire insurance, 3:7, 8:16

Notice, 3:7

CAUSE OF ACTION

Bad faith, 3:7, 4:27, 7:1 to 7:4, 7:8, 7:13, 7:38, 8:14

CAUSES OF ACTION

Common law, 3:7

CHANGE

Amendment, 3:7, 9:13

CHECKS

Property insurance, 3:7, 10:21

Release, 3:7, 10:21

CHILDREN

Beneficiaries, 3:17

Challenge, 3:7

Generally, 1:53

Insurable interest, 3:7, 3:17

Life insurance, 1:27, 10:62

Release, 3:7

Subrogation, 1:35, 3:7, 3:17

CHOICE

Defense, 10:78, 10:88

CLAIMS HANDLING PROCESS

Conflict of interest, 7:20

CLOTHING

Insurable interest, 3:7

COINSURED

Fraud and deceit, **3:7**Property insurance, **3:7**Subrogation, **3:7**

COLLECTION

Assignment, 3:7, 7:20, 12:97, 12:153 Marine insurance, 1:2, 10:53 Subrogation, 3:7

COLLUSION

Cooperation, 2:10

COMMON LAW

Assignment, 3:7, 7:8

Bad faith, 3:7, 4:1, 7:3, 7:4, 7:8, 7:25, 7:33, 7:38

Breach of contract, 3:7, 4:23, 7:3, 7:4, 7:25, 7:33

Burden of proof, 3:7, 4:23, 7:33, 11:13

Consumer protection, 3:7

First party, 3:7, 4:23, 7:3, 7:8

Fraud, 1:6, 1:11, 3:7, 3:8, 4:1, 4:7, 4:8, 4:23, 6:12, 6:13, 7:3, 7:4, 7:25, 7:33, 7:38, 11:11,

11:13

Good faith, 3:7, 4:1, 4:8, 7:3, 7:4, 7:8, 7:25,

7:33, 7:38, 11:13

Liability, 1:6, 3:7, 4:1, 6:12, 7:3, 7:4, 7:8, 7:38, 11:11, 11:13

11:11, 11:13

Notice, 3:7, 4:8, 5:4, 7:8, 7:25, 7:38

Payment, 1:6, 1:11, 3:7, 6:13, 7:3, 7:4, 7:25, 7:33, 7:38, 11:13

Pleadings, 3:7, 11:13

Proof, 3:7, 3:8, 4:1, 4:23, 5:4, 6:12, 6:13, 7:8, 7:25, 7:33, 7:38, 11:13

Property insurance, 3:7, 4:23

Punitive damages, 3:7, 7:3, 7:4, 7:8

Statutes, 3:7, 4:1, 4:7, 6:12, 7:8, 7:38

Surety, 3:7

Third-party claimants, 7:8

Tortious breach, 7:33

Witnesses, 3:7

COMMUNICATION

Bad faith, 7:38

COMMUNITY PROPERTY

Beneficiaries, 3:17

Insurable interest, 3:7, 3:17

Property insurance, 3:7

COMPENSATION

Automobile liability insurance, **6:12** Life insurance, **6:12**

COMPENSATORY DAMAGES

Bad faith, 7:4, 7:27, 7:32

CONDITIONS

Uninsured Motorist Coverage, 7:3

CONDITIONS PRECEDENT

Property insurance, 3:7, 5:1, 5:5, 9:13

CONNECTICUT

No-fault insurance, 6:12

CONSENT

Actual cash value, 1:38, 3:7, 9:13

Cooperation, 3:7

Defense, 3:2, 3:7, 3:17, 4:27, 6:6, 7:10, 7:13, 7:17, 9:13, 11:13, 12:20, 12:33, 12:122

Jurisdiction, 3:7, 4:27, 6:6, 11:15

Mortgages, 3:17

Property insurance, 1:51, 2:8, 3:7, 7:13, 9:13, 12:153

Release, 3:7

CONSIDERATION

Defenses, 3:7, 5:32, 7:25, 8:2, 8:14, 11:5

Loan agreement, 12:96

Pleadings, 3:7, 11:10

Release, 3:7, 5:3, 7:24, 8:2, 8:14

Renewal, 3:7, 4:1, 9:13

CONSUMER PROTECTION

Common law, 3:7

Venue, 3:7

CONTRACTS

Amount of coverage, 9:13

Bad faith, 3:7, 4:1, 4:4, 4:10, 5:30, 7:2, 7:5, 7:20, 7:25, 11:5, 12:14

Contribution, 9:13

Defenses, 3:7, 4:10, 4:22, 7:2, 7:25, 11:5

Demurrer, 5:30, 7:2, 9:13, 11:12

Discovery, 1:59, 2:57, 3:7, 4:10, 5:4, 12:147

Fraud, 1:4, 1:6, 1:33, 1:36, 1:38, 1:59, 3:7, 3:8, 4:1, 4:4, 4:7, 4:10, 4:17, 4:22, 5:3, 5:30, 6:12, 7:2, 7:5, 7:20, 7:25, 9:13, 10:30, 11:3, 11:5, 11:12, 12:5, 12:7 to 12:9, 12:14, 12:17, 12:19, 12:20, 12:29, 12:33, 12:50, 12:51, 12:94, 12:104, 12:111, 12:147, 12:149, 12:150, 12:153, 12:159

Health insurance, 3:8, 11:5

Jurisdiction, 3:7, 3:8, 4:10, 7:2, 7:5, 12:159

Liability insurance, 4:1, 6:12, 11:12

Mortgages, 1:59

Notice, 1:59, 3:7, 4:13, 5:1 to 5:4, 5:19, 5:30, 7:2, 7:25, 9:13, 11:5, 12:149

Objections, 3:7

Property insurance, 1:33, 3:7, 4:4, 4:17, 5:1, 9:13, 12:153

Sanctions, 3:7, 12:14, 12:19, 12:29

Warranties, 3:7, 4:7

Witnesses, 3:7, 9:13

CONTRIBUTORY NEGLIGENCE

Uninsured motorist coverage, 7:3

CONVERSION

Fraud, 7:37, 12:71

COOPERATION

Agent, 2:10, 2:27, 2:29, 3:7, 5:30, 7:25, 10:21

Assumption, 3:7

Automobile insurance, 3:7

Bankruptcy, 3:7

Bidding, 1:59

Broker, 2:10, 2:27, 3:7

Burden of proof, 3:7

Collusion, 2:10

Condition subsequent, 5:6

Conditions precedent, 3:7, 5:2, 5:6

Consent. 3:7

Corrections, 3:7

Criminal proceedings, 3:7

Defects, 1:59, 3:7

Defenses, 3:7, 4:26, 7:25, 7:27

Delay, 2:27, 3:7, 5:37, 7:27

Denial of liability, 3:7, 5:27

Disclaimer, 4:26

Discovery, 1:59, 3:7

Employment, 3:7

Examination under oath, 1:59, 3:7, 5:27, 5:28, 5:30, 7:25

False statements, **3:7**

Foreclosure, 1:59, 3:7

Fraud, 1:59, 2:4, 2:10, 2:22, 2:27, 2:29, 3:7, 4:26, 5:27, 5:28, 5:30, 7:25, 7:27, 10:74,

Investigation, 1:59, 2:4, 2:10, 2:16, 2:22, 2:27, 2:29, 3:7, 5:28, 5:30, 5:37, 7:25, 10:21, 10:74

Judgment, 1:59, 3:7, 5:6, 7:25

Misstatements, 3:7

Motions, 3:7

Nonwaiver agreement, 5:37

Notice, 1:59, 3:7, 4:26, 5:2, 5:6, 5:30, 5:37, 7:25, 7:27, 9:15, 10:21

Prejudice, 3:7, 5:30, 5:37

Presumption, 3:7

Reasonable time, 5:2

Settlement, 1:59, 3:7, 9:15

Signature, 9:15

Statutes, 3:7, 12:12

Stay, **3:7**

Substantial compliance, 3:7, 5:6

Third parties, 3:7

Timely, 3:7, 7:25

Title, 3:7, 5:2, 9:15

Trial, 1:59, 3:7, 9:15

Validity, 3:7, 5:27, 7:25

COOPERATION—Cont'd

Written notice, 5:2

CORPORATIONS

No-fault insurance, 6:13

CORRECTION

Fraud, 2:35, 3:7, 7:13

COSTS AND EXPENSES

Fraud, 11:13, 12:15

COUNSEL

Attorneys, 2:51, 2:83, 3:7, 3:12, 4:27, 5:30 to 5:32, 7:1 to 7:3, 7:8, 7:17, 7:25, 7:38, 8:3, 10:28, 10:38, 12:19 to 12:21, 12:24, 12:25, 12:29, 12:35, 12:43, 12:55, 12:64, 12:66, 12:70, 12:71, 12:73, 12:79, 12:84, 12:88 to 12:90, 12:104, 12:106, 12:109, 12:122

COVENANTS

Marine insurance, 7:2 Subrogation, 7:2

COVERAGE

Allocation, **5:9**, **7:3**, **7:35** Applicability, **3:7**, **11:12**

Award of punitive damages, 3:7

Bad Faith, 1:32, 2:20, 2:61, 2:84, 3:3, 3:7, 3:17, 4:1, 4:10, 4:26, 4:27, 5:12, 5:30, 6:2, 6:7, 7:3 to 7:6, 7:8, 7:13, 7:20, 7:24 to 7:26, 7:29, 7:30, 7:32, 7:33, 7:35, 7:38, 8:2, 8:3, 8:15, 8:16, 9:7, 10:87, 11:5, 11:10, 12:140

Cancellation, 1:11, 3:7, 4:3, 4:18, 5:9, 5:27, 6:11, 9:3

Carriers, 1:12, 3:7, 6:6, 12:153

Denial of coverage, 2:52, 3:17, 4:10, 7:35, 12:108

Discounts, 9:3

Duty to defend, 3:8

Enforcement, 1:35, 1:59, 2:7, 2:25, 2:28, 2:51, 2:52, 2:78, 2:86, 3:2, 3:7, 3:15, 4:14, 4:19, 5:3, 6:6, 6:7, 7:20, 7:32, 7:38, 8:16, 9:3, 9:15, 10:21

Excess coverage, 4:10

Family member, 1:59, 3:8, 6:5, 8:15

Injuries, 1:59, 3:7, 3:17, 4:15, 6:2, 6:3, 6:12, 7:3, 7:8, 11:12

No-Fault Insurance, **6:12**, **11:14**

Police, 1:11, 1:30, 1:50, 1:52, 1:59, 2:7, 2:9, 2:30, 2:51, 2:54, 2:55, 3:7, 4:1, 4:3, 4:7, 4:22, 5:3, 5:30, 6:2, 6:3, 6:5, 6:11, 7:8, 7:20, 7:38, 10:4, 10:14, 10:21

Refusal, 2:7, 2:52, 3:7, 5:3, 5:19, 5:21, 5:27, 7:3, 7:8, 7:25, 7:29, 8:2, 8:3, 9:13

Robbery, 2:47, 3:7

Scope of coverage, 4:10

Sexual assault, 3:7, 3:8

Unfair claims practices, 3:7, 7:6

Uninsured Motorist Coverage, 7:3

COVERAGE—Cont'd

Use, 1:12, 1:32, 1:35, 1:38, 1:49, 1:50, 1:53, 1:59, 2:7, 2:51, 2:61, 2:78, 2:86, 3:7 to 3:9, 3:17, 4:3, 4:9, 4:22, 4:27, 5:3, 5:9, 5:21, 5:32, 5:38, 6:2, 6:5, 6:7, 6:12, 7:6, 7:8, 7:13, 7:30, 7:32, 8:13, 8:16, 9:3, 9:6, 9:8, 9:12, 9:13, 9:15, 11:4, 11:10, 11:14, 12:97, 12:108

CREDIT

Life insurance, 1:27, 2:41 Subrogation, 1:35, 3:7

CREDITORS

Fraud, 1:35, 2:47, 2:50, 2:51, 3:4, 3:5, 3:7, 4:21, 10:87, 12:135, 12:138, 12:139, 12:141, 12:146

Intent, 1:35, 3:7, 4:21

Notice, 2:51, 3:7

Property insurance, **1:35**, **3:7** Subrogation, **1:35**, **3:7**

CRIMINALACTS

Burden of proof, 3:7

Fraud, 3:7 to 3:9, 3:17, 12:103

CRIMINAL PROCEEDINGS

Cooperation, 3:7

DAMAGES

Actual Damages, 9:13

Agents and brokers, 1:35

Bad Faith, 1:7, 2:82, 3:7, 3:17, 4:1, 4:27, 5:12, 6:2, 7:2 to 7:6, 7:8, 7:10, 7:13, 7:16, 7:19, 7:20, 7:26, 7:27, 7:32 to 7:34, 7:37, 7:39, 8:2, 8:3, 8:16, 10:81, 10:88, 11:10

Burden of proof, 3:7, 4:15, 4:23, 7:33, 8:12, 9:13, 11:13

Compensatory Damages, 4:15, 7:4, 7:27, 7:32, 10:38

Expert witnesses, 3:7

New trial, 3:7

No-Fault Insurance, 6:12, 6:13

Punitive Damages, 3:7, 3:17, 4:27, 7:2 to 7:6, 7:8, 7:16, 7:27, 7:34, 10:37, 10:38, 10:51, 10:58, 10:88, 11:7, 11:12

Subrogation, 1:35, 3:7, 3:12, 3:17, 7:2, 7:16 Uninsured Motorist Coverage, 7:3

DEALERS

Witnesses, 1:27, 1:31

DEATH

Accident insurance, 6:12

Cause of death, 3:7

Evidence, 1:15, 3:7, 3:17, 6:12, 10:91, 11:13

Life insurance, 1:9, 1:59, 6:12, 11:11

No-Fault Insurance, 6:12

No-fault insurance, **6:12**

Release, 1:59, 3:7, 10:21, 10:91

DEATH—Cont'd **DEFENSES—Cont'd** Judgment, 1:9, 1:14, 3:7, 3:12, 4:22, 7:1 to 7:4, Sales, 3:7, 3:17 7:25, 7:32, 8:2, 8:3, 11:5 Subrogation, **3:7, 3:17** Jury trial, 3:7 Trigger, 3:17 Knowledge, 2:25, 3:7, 3:12, 4:10, 4:20, 4:22, Venue, **3:7** 7:1, 7:2, 7:21 Wrongful death, 3:17 Liberal construction, 7:32 DEEDS Life insurance, 1:9, 4:10 Insurable interest. 1:59 Noncompliance, 7:25 Notice, 3:6, 3:7, 3:12, 3:16, 4:26, 5:32, 7:2, **DEFAULT** 7:25, 7:27, 8:2, 11:5 Dismissal, 8:16, 11:13, 12:143 Orders, 1:9, 3:7, 7:32, 12:108 Notice, 2:35, 2:51, 3:12, 6:11, 12:96, 12:98, Parties, 3:7, 4:10, 4:22, 7:2 to 7:4, 7:27, 7:32, 12:123, 12:127 8:3, 8:13, 11:5, 12:108 Sales, 1:35, 2:51 Payment, 2:50, 2:52, 3:7, 3:12, 4:22, 4:25, 7:2 to Subrogation, 1:35, 3:12 7:4, 7:21, 7:25, 8:2, 8:13, 8:14, 12:108 DEFEND Pleadings, 3:7, 12:108 Prejudice, 3:7, 4:20, 11:5 Duty to Defend, 3:8 Refusal to Defend, 7:3 Refusal to defend, 7:3 Release, 3:7, 3:12, 7:2, 8:2, 8:3, 8:14 **DEFENSES** Reservation of rights, 2:50, 3:6, 3:12, 4:20, 5:32, Abandonment of claim, 7:25 7:21, 8:2 Actual cash value, 3:7, 8:13 Settlement, 3:7, 7:2, 7:3, 7:32, 8:2, 8:3, 8:14 Affirmative defenses, 1:14, 3:7, 4:10, 7:3 to 11:5 Statutes, 1:9, 2:25, 2:52, 3:7, 4:10, 7:2, 7:32, Agreement, 2:50, 3:7, 4:22, 7:2, 7:21, 8:2, 8:14, 8:13 12:108 Timely notice, **3:7, 7:2** Allegations, 3:7, 3:12, 4:10, 7:1, 7:3, 8:14 Trial, 1:9, 1:14, 3:7, 3:12, 4:10, 4:22, 7:3, 7:32, Appeals, 1:9, 1:14, 3:7, 7:3, 7:4, 7:27, 7:32 8:2, 11:5 Uninsured motorist coverage, 7:3 Arbitration, 7:3 Validity, **3:7**, **7:3**, **7:25** Attorneys, 3:7, 3:12, 4:22, 5:32, 7:1 to 7:4, 7:25, Venue, **3:7, 7:32** 7:32, 8:3 Bad Faith, 1:14, 3:7, 4:10, 4:26, 7:1 to 7:4, 7:21, **DEFINITIONS** 7:25, 7:27 to 7:29, 7:31, 7:32, 8:2, 8:3, Actual cash value, 1:38, 3:7, 6:5, 8:7 8:14, 11:5 Application, 3:7, 3:8, 4:3, 4:6, 7:13 Burden of proof, 3:7 Available, **3:7, 4:3, 6:5, 7:13, 12:108** Common law, 3:7, 7:3, 7:4, 7:25 Bodily injury, **3:7, 4:3** Conditions precedent, 3:7, 4:25, 12:108 Circumstantial evidence. 3:7 Consent, 3:7, 7:21 Costs, 1:38, 3:7, 12:108 Cooperation, 3:7, 4:26, 7:25, 7:27 Damages, 1:38, 3:7, 7:13, 12:108 Denial of liability, 3:7 Direct evidence, 3:7 Disclaimer, 4:26 Evidence, 3:7, 4:3, 8:7 Employment, 3:7, 12:108 Expenses, 3:7, 6:5 Evidence, 1:14, 2:25, 3:7, 4:10, 4:22, 5:32, 7:1 Fees, 1:38, 3:7 to 7:3, 7:21, 7:25, 7:27, 7:28, 7:31, 7:32, Fire insurance, 3:7, 3:8, 6:5 8:2, 8:3, 8:14, 11:5 Insurable interest, 3:7 Expert witnesses, 3:7 Insurance, 1:6, 1:38, 3:7, 3:8, 4:3, 4:6, 6:5, 7:13, Forfeiture, 3:7, 7:25 12:108 Fraud, 1:9, 1:14, 2:25, 2:50, 2:52, 3:6, 3:7, 3:12, Insured, 1:6, 1:38, 3:7, 3:8, 4:3, 4:6, 6:5, 7:13, 3:16, 4:10, 4:20, 4:22, 4:25, 4:26, 5:32, 7:1 8:7, 12:108 to 7:4, 7:25, 7:27, 7:28, 7:31, 7:32, 8:2, 8:3, Interest, 1:38, 3:7, 3:8, 12:108 8:13, 8:14, 11:5, 12:108 Inventory, 3:7 Good faith, 3:7, 7:1 to 7:4, 7:21, 7:25, 7:27 to 7:29, 7:31, 7:32, 8:2, 8:3 Judicial notice, 3:7 Immunity, 2:52, 3:7 Misrepresentation, 1:38, 3:7, 3:8, 4:3, 4:6, 7:13 Owner, 1:38, 3:7 Independent counsel, 7:29

Physical evidence, 3:7

Insurable interest, 3:7

DEFINITIONS—Cont'd Practice, 1:38, 3:7	DISCLAIMER Defense, 4:26
Premium, 1:6, 3:7 Property damage, 3:7, 4:3, 12:108 Representation, 3:7, 4:6 Sanctions, 3:7 Subrogation, 3:7 Suit, 3:7, 4:3, 6:5, 7:13 Testimony, 3:7 Vacancy, 3:7 Venue, 3:7	DISCLOSURE Agents, 4:8, 7:13, 12:108 Coinsurance, 9:13 Fraud, 1:52, 4:4, 4:8, 7:13, 9:13, 11:3, 11:10, 11:11, 12:61, 12:108, 12:131, 12:147 Privileged information, 7:13 Property insurance, 1:52, 4:4, 7:13, 9:13, 11:10, 12:61
DELAY	DISCOVERY
Arbitration, 7:3, 8:16 Assignment, 3:7, 3:12, 5:3, 7:8, 12:108 Bad Faith, 3:7, 5:12, 7:3, 7:6, 7:8, 7:27, 8:16 Cooperation, 2:27, 3:7, 5:37, 7:27 Defense, 3:7, 3:12, 4:21, 5:1, 5:4, 7:3, 7:8, 7:27, 8:16, 12:108 Demurrer, 7:8 New trial, 3:7 Property insurance, 1:10, 3:7, 5:1, 8:16 Sanctions, 3:7 Trial, 1:36, 3:7, 3:12, 4:21, 5:3, 7:3, 7:8, 8:16 Uninsured motorist coverage, 7:3 Waiver and estoppel, 4:11	Bad faith, 1:14, 3:7, 3:17, 4:10, 6:2, 7:13, 7:17, 7:32, 8:16, 10:87 Claims file, 7:17 Depositions, 1:59, 3:7, 4:10 Federal Rules of Civil Procedure, 3:17 Guidelines, 1:14, 8:16, 12:108 Inspection, 1:59, 2:86, 3:7, 5:4, 6:2, 12:108 Manuals, 4:10, 12:108 New trial, 3:7 Privileged information, 7:13 Reinsurance, 3:7 Responses, 3:7, 12:108, 12:155 Third parties, 3:7, 11:11 Trial, 1:14, 1:59, 3:7, 3:17, 4:5, 4:10, 6:2, 6:13,
DELIVERY Examination under oath, 1:52 , 5:9	7:32, 8:16, 11:11, 12:121 Waiver, 3:7, 4:11, 5:4, 8:16
DENIAL Coverage, 1:31, 2:7, 2:52, 2:55, 2:61, 3:5, 3:7, 3:17, 4:3, 4:7, 4:10, 4:26, 5:5, 5:9, 5:12, 5:27, 5:29, 5:30, 6:1, 6:2, 6:11, 6:12, 7:6, 7:8, 7:25, 7:29, 7:30, 7:35, 7:38, 9:3, 9:13, 10:87, 12:108	DISCRETION Continuance, 3:7 Jury trial, 3:7, 4:18, 6:2 Sanctions, 3:7, 3:17 Venue, 3:7 Verdicts, 3:7
No-fault insurance, 6:12	DISMISSAL
DEPENDENTS Reimbursement, 11:13	Discovery, 3:17 , 8:16 Judgment, 3:17 , 7:2 , 7:8 , 8:16 , 11:13 , 12:143 ,
DEPOSITIONS	12:158 District 11:12:12:158
Cooperation, 1:59, 3:7 Costs, 1:59, 3:7 Discovery, 1:59, 3:7, 4:10 Sanctions, 3:7	Pleadings, 11:13, 12:158 Prejudice, 7:8, 12:143, 12:151 Sanctions, 3:17, 12:101, 12:109, 12:143 Statutes, 7:2, 7:8, 7:38 Time of, 7:2, 11:13, 12:158
DEPRECIATION Actual cash value, 1:38, 8:4, 8:7, 8:9, 8:11, 8:12, 9:1, 9:3 to 9:5, 9:7 to 9:13, 9:15, 10:73 Value of insured property, 8:7, 8:12	Waiver, 8:16 DISPUTES Uninsured Motorist Coverage, 7:3
DIRECTED VERDICT	DISQUALIFICATION
Accident, 3:7 Appeals, 3:7, 3:17 Conclusions, 3:7 Fraud, 3:7, 3:17 Misrepresentations, 3:7, 3:17	Arbitrator, 8:16 DISTRESS Emotional Distress, 7:3, 11:12 DISTRIBUTION
Motion, 3:7, 3:17	Judgments, 2:35

DISTRICT

Venue, 3:7, 7:32, 12:86

DIVIDENDS

Generally, 4:27

Good faith, 4:27, 10:84

Life insurance, 2:41

Loans, 2:41

DOCK

Marine insurance, 4:18

DOCTORS

Physicians, 1:10, 11:10

DOORS

Property insurance, 1:35, 1:53, 2:8, 3:7

DUTIES

Bad Faith, 2:81, 3:7, 3:17, 5:30, 7:1 to 7:3, 7:5, 7:6, 7:16, 7:19, 7:25, 7:33, 9:14

Refusal to defend, 7:3

Uninsured Motorist Coverage, 7:3

DUTY TO DEFEND

Policy, 3:8

DWELLING HOUSES

Fire insurance, 3:7

Property insurance, 3:7

EARTHQUAKE OR EARTH MOVEMENT

Property insurance, 11:10

EMBEZZLEMENT

Property insurance, 3:7 Subrogation, 3:7, 3:17

EMOTIONAL DISTRESS

Bad faith, 7:3

Uninsured motorist coverage, 7:3

ENFORCEMENT

Coverage, 1:35, 1:59, 2:7, 2:25, 2:28, 2:51, 2:52, 2:78, 2:86, 3:2, 3:7, 3:15, 4:14, 4:19, 5:3, 6:6, 6:7, 7:20, 7:32, 7:38, 8:16, 9:3, 9:15, 10:21

ENGINEER

Subrogation, 3:7

EQUITABLE RELIEF

Contracts, 6:12

Fraud, 6:12, 12:65

Judgment, 6:12

Life insurance, 6:12

Order, 6:12

Rejection, 6:12

Reports, 6:12

Statutes, 6:12

Third parties, 6:12

Third persons, 6:12

EQUITABLE RIGHTS

Subrogation, 7:2

EQUITY

Assignment, 9:3

Insurable interest, 3:17, 9:13

Subrogation, **3:17, 7:2**

ERROR

Fraud, 1:9, 2:9, 2:15, 2:82, 3:5, 3:7, 3:8, 3:17, 4:21, 6:2, 6:7, 7:32, 11:13, 12:96, 12:109

ESCAPE

Property insurance, 1:15, 3:7

ESTIMATES

Fraud, 1:7, 1:36, 1:38, 1:40, 1:42, 1:45, 1:46, 2:66, 2:80, 6:10, 7:24, 9:13, 10:72, 10:75, 10:77, 10:89, 12:44, 12:46, 12:56, 12:63, 12:79, 12:84, 12:108, 12:124, 12:138, 12:141, 12:153, 12:154

Witnesses, 9:13

EVIDENCE

Actual cash value, 2:61, 3:7, 8:1, 8:4, 8:6, 8:7, 8:9 to 8:12, 8:15, 8:16, 9:1, 9:4, 9:9 to 9:11, 9:13, 9:15

Answers, 1:11, 1:21, 2:4 to 2:6, 2:8, 2:14, 3:7, 4:2, 4:5, 4:19, 4:27, 5:32, 11:10, 11:15

Bad Faith, 1:7, 1:14, 1:27, 2:61, 2:82, 2:84, 3:3, 3:7, 3:17, 4:1, 4:10, 4:27, 6:2, 6:7, 7:1 to 7:3, 7:8, 7:15, 7:17, 7:18, 7:21, 7:25, 7:27, 7:28, 7:30 to 7:32, 7:35 to 7:39, 8:2, 8:3, 8:14 to 8:16, 10:12, 10:60, 10:87, 11:5, 11:10, 12:144, 12:158

Circumstantial evidence, 1:10, 1:15, 1:26, 1:34, 1:50, 2:13 to 2:15, 2:22, 3:4, 3:5, 3:7, 3:17, 4:21

Coinsurance, 9:1, 9:13, 9:15

Condition precedent, 2:55, 3:7, 4:21, 5:3, 5:5, 5:11, 7:25, 8:2, 9:13, 11:13

Cooperation, 2:4, 2:22, 2:27, 2:29, 3:7, 5:27, 5:37, 7:25, 7:27, 9:15

Crops, 9:10, 9:13

Defenses, 1:14, 2:25, 3:7, 4:10, 4:22, 5:32, 7:1 to 7:3, 7:21, 7:25, 7:27, 7:28, 7:31, 7:32, 8:2, 8:3, 8:14, 11:5

Definition, 1:35, 3:1, 3:7, 3:17, 4:1, 4:5, 7:37, 7:38, 8:2, 8:4, 8:7, 8:11, 9:10, 9:13, 11:13

Demurrer, 7:2, 7:8, 9:13, 11:13

Discovery, 1:14, 2:86, 3:7, 3:17, 4:5, 4:10, 4:11, 5:21, 6:2, 7:17, 7:32, 8:16, 10:37, 10:87, 12:121

Fidelity insurance, 12:144

Fraud, 1:7, 1:8, 1:10, 1:11, 1:14, 1:15, 1:18 to 1:22, 1:26 to 1:28, 1:31, 1:33 to 1:35, 1:46, 1:47, 1:50, 2:1 to 2:7, 2:9, 2:15, 2:22, 2:25, 2:27, 2:29, 2:35, 2:39 to 2:41, 2:51, 2:55, 2:61, 2:82, 2:84, 2:86, 3:1, 3:3 to 3:5, 3:7, 3:17, 4:1 to 4:3, 4:8, 4:10, 4:11, 4:17 to

EVIDENCE—Cont'd

4:19, 4:21 to 4:24, 4:27, 5:3, 5:5, 5:10, 5:11, 5:14, 5:21, 5:27, 5:32, 6:2, 6:6, 6:7, 6:10 to 6:12, 7:1 to 7:3, 7:17, 7:18, 7:25, 7:27, 7:28, 7:30 to 7:32, 7:35 to 7:39, 8:1 to 8:4, 8:14, 8:16, 9:1, 9:4, 9:13, 10:1, 10:22, 10:23, 10:51, 10:56, 10:60, 10:78, 10:87, 10:91, 11:5 to 11:10, 11:13, 11:15, 12:3, 12:29, 12:54, 12:67, 12:78, 12:89, 12:92, 12:117, 12:118, 12:121, 12:143, 12:144, 12:158

Generally, 1:11, 1:26, 4:27

Health insurance, 11:5, 11:10

Household furniture, 8:8

Insurable interest, 1:50, 3:7, 3:17, 4:17, 4:21, 9:13

Jury trial, 1:15, 3:5, 3:7, 4:18, 6:2

Liability insurance, 4:1, 4:3, 5:37, 6:2, 6:12

Liberal construction, 7:32

Life insurance, 1:27, 2:41, 4:8, 4:10, 4:17, 4:19, 6:12, 11:10

Limitations, 1:11, 1:50, 2:27, 3:7, 3:17, 4:1, 7:8, 7:25, 7:27, 7:30, 7:31, 8:11, 8:15, 9:15

Modification, 1:22, 2:35, 3:7

New trial, 3:7

No-Fault Insurance, 6:12

No-fault insurance, 6:12

Notice, 2:35, 2:51, 2:55, 3:7, 3:17, 4:8, 4:11, 4:13, 4:19, 4:27, 5:3, 5:5, 5:10, 5:32, 5:37, 6:2, 6:6, 6:11, 7:2, 7:8, 7:25, 7:27, 7:30, 7:37, 7:38, 8:2, 9:13, 9:15, 11:5, 11:10, 12:3, 12:67, 12:78

Personal effects, **8:4, 8:8, 8:11**

Physical evidence, 1:15, 1:33, 2:14, 2:15, 3:7

Pleadings, 3:7, 4:17, 4:24, 6:11, 11:10, 11:13, 12:89, 12:121, 12:158

Prejudice, 3:7, 4:3, 5:3, 5:37, 7:8, 11:5, 11:10, 12:143, 12:144

Release, 2:35, 2:56, 3:7, 5:3, 7:2, 7:8, 7:38, 8:2, 8:3, 8:14, 8:15, 10:1, 10:22, 10:91, 12:121

Renewal, 1:14, 1:34, 3:7, 4:1, 4:10, 6:11, 9:13

Subrogation, 1:35, 2:27, 2:29, 3:7, 3:17, 5:3, 7:2, 10:78

Summary judgment, 1:14, 1:34, 1:35, 2:55, 2:61, 3:7, 3:17, 4:1, 4:3, 4:5, 4:21, 4:22, 4:24, 5:5, 6:12, 7:8, 7:25, 7:35, 8:12, 9:13, 10:87, 11:5, 11:10, 11:13, 12:121, 12:144, 12:158

Uninsured Motorist Coverage, 7:3

Use, 1:7, 1:10, 1:15, 1:18, 1:27, 1:28, 1:35, 1:50, 2:1, 2:3 to 2:8, 2:15, 2:27, 2:51, 2:61, 2:62, 2:71, 2:72, 2:82, 2:86, 3:7, 3:17, 4:3, 4:5, 4:11, 4:22, 4:27, 5:3, 5:14, 5:21, 5:32, 6:2, 6:7, 6:12, 7:1, 7:8, 7:17, 7:18, 7:21, 7:30, 7:32, 7:37, 8:8, 8:16, 9:11, 9:13, 9:15, 10:20, 10:26, 10:91, 11:7, 11:10, 12:29

Validity, 3:7, 5:27, 6:12, 7:3, 7:25, 8:16, 9:13, 11:13

EVIDENCE—Cont'd

Value, 1:11, 1:14, 1:15, 1:19 to 1:22, 1:27, 1:28, 1:31, 2:1, 2:5, 2:7, 2:8, 2:22, 2:39, 2:40, 2:51, 2:61, 2:76, 2:86, 3:7, 3:17, 4:8, 4:11, 4:18, 4:19, 5:3, 5:11, 5:40, 6:2, 7:8, 7:25, 7:37, 8:1, 8:4, 8:6 to 8:12, 8:15, 8:16, 9:1, 9:4, 9:9 to 9:11, 9:13, 9:15, 10:51, 10:91

Venue, 3:7, 7:32

Witnesses, 1:8, 1:15, 1:26 to 1:28, 1:31, 1:35, 2:5, 2:7, 2:14, 2:15, 2:27, 2:29, 2:32, 2:41, 2:55, 2:84, 3:4, 3:5, 3:7, 6:7, 7:37, 8:8, 8:16, 9:13, 10:23, 10:26, 11:15

EXAMINATION

Breach, 1:35, 2:25, 2:43, 2:52, 2:55, 3:5 to 3:7, 3:17, 4:5, 4:10, 4:21, 4:25, 5:1, 5:2, 5:9, 5:11, 5:19, 5:21, 5:25, 5:27 to 5:30, 5:32, 6:11, 7:2, 7:25, 8:2, 11:10, 11:12

Defenses, 2:25, 2:52, 3:6, 3:7, 4:10, 4:25, 5:32, 7:2, 7:25, 8:2, 8:3

Excuse for noncompliance, 5:20

Generally, 1:11, 1:48

Location of loss, 6:7

Noncompliance, 5:20, 5:25, 7:25

EXAMINATION UNDER OATH

Attorney, 1:10, 1:22, 1:35, 1:48, 1:59, 2:41, 2:85, 2:86, 3:7, 3:17, 4:18, 5:9, 5:24, 5:26, 5:30 to 5:32, 5:34, 6:2, 7:2, 7:25, 7:26, 8:3, 10:46, 10:47, 10:56, 10:75, 10:78

Condition precedent, 2:43, 2:55, 3:7, 4:21, 5:1, 5:9, 5:11, 5:25, 5:26, 5:28 to 5:30, 7:25, 8:2

Discovery, 1:59, 2:86, 3:7, 3:17, 4:5, 4:10, 5:21, 6:2, 10:87

Generally, 1:11, 1:48

Incarceration, 1:35, 3:7

Intent, 1:11, 1:35, 1:48, 2:6, 2:55, 3:7, 3:8, 3:17, 4:10, 4:18, 4:21, 5:14, 5:25, 5:27, 5:34, 6:2, 6:5, 6:11, 7:25, 7:26

Jury trial, 3:5, 3:7, 4:18, 6:2

Material issue, 2:55

Organization, 4:18, 6:5

Polygraph, 3:7

Privilege against self-incrimination, 3:7 Self-incrimination, 1:59, 3:7, 4:10, 5:28 Substantial compliance, 3:7, 5:11, 5:15, 5:19 Willingness, 2:5, 2:6

EXCESS

Definitions, **3:7**Release, **3:7**, **7:8**, **12:131**Subrogation, **1:35**, **3:7**

EXPECTATIONS

Uninsured motorist coverage, 7:3

EXPENSES

Costs and Expenses, 11:13, 12:15

EXPERIENCE

Jury trial, 3:7, 4:18, 6:2

EXPERT TESTIMONY

Attorneys, 3:7

Bad faith, 3:7

Common law, 3:7

Damages, 3:7

Facts, 3:5, 3:7

Hearsay, 3:7

Incompetence, 3:7

Objections, 3:7

Relevance, 3:7

EXPLOSIONS

Automobile insurance, 3:7

Burden of proof, 3:7

Property insurance, 3:7

EXTRINSIC EVIDENCE

Defense, 4:21

FAIR MARKET VALUE

Defined, 3:7, 8:4, 8:6, 9:4, 9:10, 9:12, 9:13

FAULT

No-Fault Insurance, 6:12 to 11:14

Uninsured Motorist Coverage, 7:3

FEAR

Notice, 7:8, 11:5, 11:10

FEDERAL COURTS

Jurisdiction, 12:159

FEDERAL RULES OF CIVIL PROCEDURE

Discovery, 3:17

Sanctions, 3:17, 12:109

FEES

Reimbursement, 11:13

Subrogation, 3:7, 3:12, 3:17, 7:2

Uninsured Motorist Coverage, 7:3

FIDUCIARIES

Notice. 1:59

Release, 1:59

FILES

Bad faith, 3:7, 3:17, 7:11 to 7:13, 7:17, 7:32, 7:37

FILING

Bad faith, 3:7, 3:17, 4:26, 7:4, 7:12, 7:27, 7:31, 7:37, 7:38, 8:2, 8:3, 8:16, 9:14

Cancellation, 3:7, 4:13, 5:1, 5:9, 6:11, 9:3

No-fault insurance, 6:12

FINAL JUDGMENT

Appeals, **8:16**

FINDINGS

Verdicts, 3:7

FIRE

Explosions, 3:7

Marine insurance, 4:8, 4:18, 4:19, 7:2

Notice, 1:25, 1:59, 2:35, 2:44, 2:55, 2:85, 3:6, 3:7, 3:12, 3:17, 4:8, 4:13, 4:19, 4:27, 5:1 to 5:7, 5:9, 5:12, 5:19, 5:20, 5:30, 5:36, 5:37, 5:45, 6:2, 6:5, 6:6, 6:11, 7:2, 7:25, 9:3, 9:7, 9:13, 9:15, 10:21, 12:149

Property insurance, 1:8, 1:15, 1:21, 1:33 to 1:35, 1:44, 1:51, 1:52, 2:8, 2:25, 2:78, 2:86, 3:1, 3:7, 4:2, 4:17, 5:1, 5:5, 5:28, 8:4, 8:16, 9:4, 9:13, 10:21

Subrogation, 1:35, 3:7, 3:12, 3:17, 5:1, 5:3, 7:2, 7:16

Witnesses, 1:8, 1:15, 1:27, 1:31, 1:32, 1:35, 2:5, 2:7, 2:14, 2:15, 2:24, 2:31, 2:41, 2:55, 2:85, 3:4, 3:5, 3:7, 5:45, 6:5, 6:7, 7:11, 7:16, 8:16, 9:13, 10:11, 10:26

FIRE INSURANCE

Arson, 1:35, 2:55, 3:3, 3:7, 3:8, 3:17, 4:10, 6:5, 8:13, 9:13

Burden of proof, 3:3, 3:7, 4:15, 9:13, 11:13

Circumstantial evidence, 3:7, 3:17

Corporate insured, 3:17

Definitions, 3:7, 3:8, 6:5

Fraud, 1:35, 1:51, 2:55, 3:3, 3:7, 3:8, 3:17, 4:10, 4:15, 4:16, 5:3, 5:5, 5:14, 6:5, 8:4, 8:13, 8:16, 9:13, 11:12, 11:13, 12:104

Intent, 1:35, 2:55, 3:3, 3:7, 3:8, 3:17, 4:10, 4:15, 5:5, 5:14, 6:5, 8:16, 9:13, 11:12, 11:13

Lightning, 9:13

Partnership, 3:7, 3:17, 11:13

Pleadings, 3:7, 11:13

Property insurance, 1:35, 1:51, 3:7, 5:5, 8:4, 8:16, 9:13

Public policy, 1:51, 3:3, 3:7, 3:8, 3:17, 8:16, 9:13

Smoke, 1:35, 3:7, 5:5, 9:10

Soot, 3:7

Spouse, 1:35, 3:7, 3:8, 3:17

Standard of proof, 3:7

Steam, 1:51

Theft, 3:7, 3:17, 5:3, 6:5, 11:12

Validity, 3:7, 8:16, 9:13, 11:13, 12:104

FIRE MARSHAL

Witnesses, 3:7

FIREFIGHTERS

Fire insurance, **1:35**, **3:7**

FIRST PARTY

Actions, 1:38, 3:7, 5:12, 7:1 to 7:3, 7:8, 12:1, 12:153

FIRST PARTY—Cont'd

Claims, 1:15, 1:38, 1:44, 2:15, 2:46, 3:1, 3:7, 4:2, 4:4, 5:1, 5:12, 5:26, 5:30, 6:1, 7:1 to 7:3, 7:8, 7:24, 7:34, 8:14, 10:90, 12:1, 12:108, 12:153, 12:154

FIRST PARTY CLAIMS

Common law, 7:3, 7:8

FLOOD INSURANCE

Venue, 3:7

FLORIDA

Bad faith, 3:7, 3:17, 4:10, 6:2, 7:3, 7:20, 8:2, 8:16

FORECLOSURE

Cooperation, 1:59, 3:7 Insurable interest, 1:48, 1:59, 3:7, 3:17 Subrogation, 3:7, 3:12, 3:17

FORGERY

Proof of, **3:17**, **6:2**, **10:15**Property insurance, **2:61**, **4:17**

FORTHWITH

Notice, 5:2, 5:36

FRAUD

Bad faith, 1:7, 1:14, 1:27, 1:32, 2:20, 2:61, 2:80 to 2:82, 2:84, 3:3, 3:7, 3:17, 4:1, 4:4, 4:10, 4:26 to 5:28, 5:30, 6:2, 6:7, 7:1 to 7:6, 7:13, 7:14, 7:16 to 7:18, 7:20, 7:23 to 7:25, 7:27, 7:28, 7:30 to 7:33, 7:35 to 7:39, 8:2, 8:3, 8:14, 8:16, 9:14, 10:11, 10:34, 10:60, 10:81, 10:87, 10:88, 11:5, 11:10, 12:14, 12:114, 12:120, 12:140, 12:144, 12:158

FRAUD AND DECEIT

Agents, 1:59, 3:7 Answers, 3:7, 11:10 Applications, 3:7

Beneficiaries, 1:59, 11:10

Common law, 3:7

Contract action, 3:7

Cooperation, 1:59, 3:7

Creditors, 3:7

Defenses, 3:7

Disclosure, 11:10

Evidence, 3:7, 7:37, 11:10

Fire insurance, 3:7

Good faith, 3:7, 7:37, 11:10

Health insurance, 11:10

Intent, 3:7, 7:37

Knowledge, 3:7

Life insurance, 1:59, 11:10

Loans, 1:59, 3:7

Materiality, 3:7, 11:10

Opinion, 3:7

Overvaluation, 3:7

FRAUD AND DECEIT—Cont'd

Payments, 1:59, 3:7 Physicians, 11:10 Policy limits, 3:7 Prejudice, 3:7, 11:10 Premiums, 1:59, 3:7, 11:10 Proof of, 3:7, 7:37

Property insurance, 3:7, 11:10

Reliance, 3:7, 7:37 Renewal. 3:7

Sanctions, 3:7

Settlement, 1:59, 3:7, 11:10

Spouse, 3:7

Standard of proof required, 3:7

Statutes, 3:7, 7:37, 11:10

Subrogation, 3:7

Third parties, 3:7

Validity, 3:7

Value, 3:7, 7:37

Venue, 3:7

FUNDS

Bad faith, 1:7, 2:82, 3:3, 3:7, 3:17, 7:26, 9:7

GOOD FAITH

Adequacy of coverage, 9:1

Agents, 1:32, 3:7, 4:8, 6:2, 7:13, 7:38

Arbitration, 7:3

Bad faith, 1:27, 1:32, 3:7, 3:17, 4:1, 4:4, 4:27, 5:30, 6:2, 7:1 to 7:39, 8:2, 8:3, 10:34, 10:60, 10:81, 10:88, 11:10

Burden of proof, 3:7, 5:9, 7:33, 7:35, 11:13 Common law, 3:7, 4:1, 4:8, 7:3, 7:4, 7:8, 7:25, 7:33, 7:38, 11:13

Contracts, 1:36, 1:38, 3:7, 4:1, 4:4, 5:3, 5:30, 7:2, 7:5, 7:20, 7:25, 11:3

Defenses, 3:7, 7:1 to 7:4, 7:21, 7:25, 7:27 to 7:29, 7:31, 7:32, 8:2, 8:3

Defined, 3:7, 3:17, 4:1, 4:4, 7:2, 7:4, 7:6, 7:10, 7:11, 8:4, 11:10

Disclaiming coverage, 3:7

Discovery, 3:7, 3:17, 6:2, 7:13, 7:17, 7:32, 10:37, 11:2

Dividends, 4:27, 10:84

Expert witnesses, 1:32, 3:7

Extracontractual damages, 7:5, 7:10, 7:33, 7:34

Fraud, 1:20, 1:27, 1:32, 1:36, 1:38, 2:1, 2:31, 3:7, 3:17, 4:1, 4:3, 4:4, 4:8, 4:18, 4:21, 4:27, 5:3, 5:14, 5:30, 6:2, 7:1 to 7:6, 7:13, 7:14, 7:16 to 7:18, 7:20, 7:23 to 7:25, 7:27, 7:28, 7:30 to 7:33, 7:35 to 7:39, 8:2 to 8:4, 9:1, 10:34, 10:51, 10:60, 10:72, 10:81, 10:84, 10:88, 10:90, 11:1 to 11:3, 11:7,

Generally, 4:27

Jurisdiction, 3:7, 4:27, 7:2 to 7:5, 11:15

11:10, 11:13, 11:15, 12:78, 12:85

Jury trial, **3:7, 4:18, 6:2**

GOOD FAITH—Cont'd

Nonwaiver agreement, 5:9, 5:15

Notice, 3:7, 3:17, 4:8, 4:27, 5:3, 5:9, 5:15, 5:20, 5:30, 6:2, 7:2, 7:6, 7:8, 7:24 to 7:27, 7:30, 7:37, 7:38, 8:2, 11:10, 12:78

Prejudice, 3:7, 4:3, 5:3, 5:30, 7:8, 7:34, 11:10

Public policy, 3:7, 3:17, 4:8, 7:2, 7:4

Purchase of insurance, 10:66

Reasonableness, 4:3, 7:8, 7:27, 7:34

Statutes, 1:36, 1:38, 3:7, 4:1, 5:3, 5:9, 7:2, 7:5, 7:7 to 7:10, 7:13, 7:17, 7:20, 7:32, 7:36 to 7:39, 8:4, 9:1, 11:3, 11:10

Subrogation, 3:7, 3:17, 5:3, 7:2, 7:16

Third parties, 3:7

Torts, 4:27, 11:7

Trigger, 3:17

Venue, 3:7, 7:32

GOVERNING LAW

Life insurance, 4:10

Negotiation, 4:10

Parties, 4:10

Residence, 4:10

HEALTH

Proof of, 3:7, 3:8, 4:1, 4:19, 5:21, 5:28, 7:38, 8:16, 10:1, 11:12

Property insurance, 1:8, 2:78, 3:7, 5:28, 7:13, 8:16, 11:10

HEALTH CARE

Statutes, 1:8, 11:10

HEALTH INSURANCE

Accident, 3:8, 11:10

Beneficiaries, 11:10

Concealment, 3:8, 11:5, 11:10

Fraud, 2:78, 3:8, 11:5, 11:10

Jurisdiction, 3:8

Misrepresentations, 3:8, 11:5, 11:10

Notice, 11:5, 11:10

Renewal, 3:8

HIGHWAYS

No-fault insurance, 6:12

HOUSEHOLD

Exclusion, 3:7, 3:8, 3:17, 8:4

HURRICANE

Property insurance, 3:7, 9:13, 12:61, 12:124, 12:153

HUSBAND AND WIFE

Bad faith, 3:7, 3:17, 7:4

Beneficiaries, 3:17

Fire insurance, **3:7, 3:17**

Fraud, 3:7, 3:17, 7:4

Insurable interest, 3:7, 3:17

Property insurance, 3:7

HUSBAND AND WIFE-Cont'd

Release, 3:7

Spouses, 3:17

Witnesses, 3:7

IGNORANCE

Defense, 7:2

Release, 7:2

ILLNESS

Proof of, 5:8

IMPROVEMENTS

Insurable interest, 3:7, 9:13

Property insurance, 3:7, 9:13

IN-HOUSE

Bad Faith, 4:1

INCARCERATION

Examination under oath, 1:35, 3:7

INCOME

Life insurance, 2:41

Loss, 1:6, 1:11, 1:38, 2:8, 2:41, 2:48, 2:50, 2:51, 2:54, 2:57, 2:69, 3:7, 3:17, 4:21, 5:17, 5:18, 5:22, 5:23, 5:25, 7:8, 7:20, 10:1, 10:31, 10:49, 10:71, 10:91

Proof of, 1:38, 2:8, 2:41, 2:50, 2:54, 3:7, 3:17, 4:21, 5:17, 5:18, 5:25, 7:8, 7:20, 10:1

Property insurance, 2:8, 3:7

INCOME TAXES

Expenses, 2:48

INDEMNITY

Assignment, 1:51, 3:7, 5:3, 9:1, 12:111

Bad faith, 3:7, 3:17, 4:27, 7:3, 7:25

Defense, 1:34, 2:51, 3:1, 3:5, 3:7, 3:17, 4:9, 4:14, 4:27, 6:12, 7:3, 7:25, 9:13, 12:121

Evidence, 1:10, 1:20, 1:34, 2:1, 2:51, 3:1, 3:5, 3:7, 3:17, 4:3, 4:27, 5:3, 5:11, 5:21, 6:12, 7:3, 7:25, 8:4, 9:1, 9:11, 9:13, 10:58, 11:7, 12:121

Fraud, 1:1, 1:6, 1:10, 1:20, 1:34, 1:51, 1:56, 2:1, 2:51, 3:1, 3:5, 3:7, 3:17, 4:3, 4:7, 4:9, 4:14, 4:27, 5:3, 5:11, 5:21, 5:25, 6:12, 7:3, 7:25, 8:4, 9:1, 9:13, 10:47, 11:7, 12:111, 12:121, 12:142, 12:151

Marine insurance, 10:53

No-Fault Insurance, **6:12**

Payment, 1:6, 1:34, 1:51, 2:1, 2:51, 3:1, 3:7, 3:17, 4:27, 5:3, 5:11, 5:15, 7:3, 7:25, 8:4, 9:1, 9:13, 10:31, 10:47

Property insurance, 1:1, 1:10, 1:34, 1:51, 2:1, 3:1, 3:7, 8:4, 9:1, 9:13

Refusal to defend, 7:3

Release, 3:7, 5:3, 12:121

Subrogation, 3:7, 3:17, 5:3

Title insurance, 1:51, 1:56

12:14

Cancellation, 3:7, 4:18, 10:89

INDEMNITY—Cont'd INSURANCE COMPANIES—Cont'd Uninsured Motorist Coverage, 7:3 Coverage, 1:33, 1:38, 3:7, 3:17, 4:18, 4:22, 4:27, 5:30, 6:2, 6:12, 7:8, 7:13, 7:20, 7:25, 8:11, **INFORMATION** 8:13, 9:13, 11:4, 11:10, 12:153 Bad Faith, 1:7, 1:14, 2:20, 2:61, 2:82, 2:84, 3:3, Insolvency, 3:7 3:7, 4:10, 4:27, 5:12, 5:28, 6:2, 6:7, 7:1, No-Fault Insurance, 6:12 7:3, 7:6, 7:8 to 7:15, 7:17, 7:22, 7:24 to Unfair Claims Practices, 3:7 7:28, 7:31, 7:37, 7:38, 8:3, 11:5, 11:10 INSURANCE COMPANY No-fault insurance, 6:12 Uninsured Motorist Coverage, 7:3 Generally, 1:11, 1:53, 4:27 Jury trial, 3:5, 3:7, 6:2 INNOCENCE Cooperation, 1:59, 3:7 INSURANCE DEPARTMENT Misrepresentations, 3:7, 3:8 Cancellation, 3:7, 10:89 Presumption of, 3:7 **INSURED** INSOLVENCY Generally, 1:11, 1:26, 1:48, 1:53, 4:27 Bad Faith, 3:7 INSUREDS Bankruptcy, 3:7 Cancellation, 1:11, 3:7, 4:13, 4:18, 10:89 Burden of proof, 3:7 Named Insured(s), 1:35, 1:53, 1:55, 3:13 to 3:15, Claims, 3:7 4:22, 7:31, 12:14, 12:17, 12:29, 12:140, Contracts, 3:7 12:143 Cooperation, 3:7 No-fault insurance, 6:13 Insurance Companies, 3:7 Uninsured Motorist Coverage, 7:3 Limitations, 3:7 **INSURERS** Loans, 3:7 Insurance Companies, 1:4, 1:8, 1:38, 1:44, 3:7, Premiums, 3:7 4:18, 4:27, 5:30, 7:2, 7:8, 7:13, 7:19, 7:20, Renewal, 3:7 7:25, 9:13, 10:89, 11:4, 11:10, 12:3, 12:4, Sales, 3:7 12:14, 12:16, 12:20, 12:29, 12:51, 12:70, Subrogation, 3:7 12:73, 12:95, 12:124, 12:137, 12:143, Time, 3:7 12:148, 12:153 Venue, 3:7 INTENT **INSPECTION** Bad faith, 3:3, 3:7, 3:17, 4:4, 4:10, 4:27, 6:2, Discovery, 1:59, 2:86, 3:7, 5:4, 6:2, 12:108 7:3, 7:6, 7:13, 7:25, 7:26, 7:33, 7:37, 7:38, 8:15, 8:16, 11:5 INSURABLE INTEREST Agents, 1:32, 1:49, 1:59, 3:7, 4:14 **INTENTIONAL ACTS** Beneficiaries, 1:51, 1:59, 3:17 Burden of proof, 3:3, 3:7 Burden of proof, 3:7, 9:13 Cooperation, 3:7 Carriers, 3:7 Criminal acts, 3:7, 3:8, 3:17 Clothing, 3:7 Criminal judgment, 3:7 Community property, 3:7, 3:17 Indemnity, 3:7, 3:17, 4:3, 8:4 Defenses, 3:7 Judgment, 3:2, 3:7, 3:8, 3:17, 4:3, 4:22 Definition, 1:51, 3:7, 3:17, 9:13 Public policy, 3:3, 3:7, 3:8, 3:17 Demurrer, 9:13 **INTERFERENCE** Evidence, 1:50, 3:7, 3:17, 4:17, 4:21, 9:13 Property insurance, 3:7 Family relationship, 3:7, 3:17 Generally, 1:48 INTERROGATORIES Partnership, 3:7, 3:17 Sanctions, 3:7 Profits, 1:51, 1:59, 3:7 INTERVENTION Property insurance, 1:1, 1:50 to 1:52, 1:58, 3:7, Dismissal, 7:2 4:17, 9:13 Fire insurance, 12:104 INSURANCE COMPANIES Fraud, 7:2, 12:35, 12:43, 12:63, 12:96, 12:104 Bad Faith, 1:27, 3:7, 3:17, 4:27, 5:30, 6:2, 7:2, Subrogation, 7:2 7:8, 7:13, 7:19 to 7:21, 7:25, 10:60, 11:10,

INTERVIEWS

Bad faith, 3:7, 7:13, 7:25

INVASION

Property insurance, 7:13

INVENTORY

Property insurance, 1:21, 1:35, 2:8, 2:61, 3:7, 9:5, 10:21

INVESTIGATION

Bad Faith, 1:7, 1:27, 1:32, 2:20, 2:61, 2:80 to 2:82, 2:84, 3:3, 3:7, 3:17, 4:1, 4:10, 4:27, 5:12, 5:28, 5:30, 6:2, 6:7, 7:1 to 7:6, 7:8 to 7:18, 7:20, 7:21, 7:23 to 7:26, 7:28 to 7:32, 7:34, 7:35, 7:39, 8:2, 8:3, 8:16, 9:14, 10:81, 10:88, 11:5, 11:10

INVESTIGATIONS

Assignment, 3:7, 12:111 Cooperation, 1:59, 2:4, 3:7, 7:25 Jurisdiction, 1:7, 2:5, 3:7 Jury trial, 3:5, 3:7 Notice, 1:59, 2:51, 2:85, 3:7, 3:17, 7:25, 11:10, 12:149

INVOLVEMENT

Coverage, 3:7, 3:8, 3:15, 3:17, 4:10, 5:34, 6:6, 6:11, 7:8, 7:26, 10:21, 12:153

ITEMIZATION

Subrogation, 5:3

JEWELRY

Property insurance, 1:44, 2:8, 2:25, 3:7, 10:21

JUDGE

Venue, 3:7

JUDGMENTS

Bad Faith, 3:7, 7:12, 7:26, 7:32
Common law, 3:7, 6:13
Cooperation, 1:59, 3:7
Default Judgment, 4:17, 6:11
Defense, 1:35, 1:59, 2:48, 2:51, 3:7, 6:11
Enforcement, 1:9, 1:35, 1:59, 2:34, 2:51, 3:7, 7:32
Modification, 2:35, 3:7
Motion, 1:35, 3:7, 4:17, 6:11, 6:13
No-Fault Insurance, 6:13
Property insurance, 1:35, 2:34, 3:7, 4:17
Venue, 3:7, 7:32

JUDICIAL NOTICE

Defined, 3:7
Definition, 3:7
Laws, 3:7
Pleadings, 3:7
Value, 3:7
Vehicle, 3:7

JUDICIAL SELECTION OF TEST

Actual cash value, 9:9

JURISDICTION

Acceptance, 3:7, 3:8, 4:10, 5:12

Appeals, 3:7, 3:8, 6:6, 7:3, 7:4, 12:132 Automobile insurance, 3:7, 3:8 Bad faith, 1:7, 3:7, 4:10, 4:27, 5:12, 7:2 to 7:5, 12:114 Burden of proof, 3:7 Consent, 3:7, 4:27, 6:6, 11:15 Definitions, 3:7, 3:8 Doing business, 4:27 Generally, 4:27 Good faith, 3:7, 4:27, 7:2 to 7:5, 11:15 Health insurance, 3:8 Marine insurance, 7:2 Necessity, 3:7 Parties, 3:7, 3:8, 4:10, 4:27, 6:6, 7:2 to 7:4, 9:3, 11:9, 11:15, 12:97, 12:159 Payments, 3:7, 7:2, 7:3, 9:15 Penalties, 3:7, 7:5 Personal jurisdiction, 12:114 Property coverages, 9:3, 9:15 Property damage, 3:7 Renewal, 3:7, 3:8, 4:10, 9:3 Selection, 9:3, 9:15, 12:97 Statutes, 1:7, 3:7, 4:10, 5:12, 7:2, 7:5 Subrogation claim, 7:2 Technology, 3:7, 12:97 Uninsured Motorist Coverage, 7:3

LANDSLIDE

Property insurance, 11:10

LAWS

Statutes, 1:7, 1:38, 3:7, 5:9, 5:12, 7:7, 7:20, 7:37, 7:38, 8:12, 9:13, 11:3

LAWYERS

Attorneys, 1:36, 1:59, 7:8, 10:89, 10:91, 12:14, 12:19 to 12:22, 12:24, 12:25, 12:29, 12:33, 12:35, 12:42, 12:43, 12:47, 12:55 to 12:57, 12:64, 12:66, 12:67, 12:70, 12:71, 12:73, 12:79, 12:81, 12:84, 12:88 to 12:90, 12:92, 12:101, 12:102, 12:104 to 12:106, 12:109, 12:110, 12:112, 12:113, 12:120, 12:122, 12:124, 12:126, 12:130, 12:135, 12:145, 12:149, 12:152, 12:158

LESS THAN

Bad Faith, 1:7, 1:32, 3:7, 6:2, 6:7, 7:6, 7:8, 7:20, 7:25, 7:38, 8:16, 10:11, 10:88

LIABILITY INSURANCE

Accident insurance, 6:12 Construction, 4:9, 11:12 Death, 6:12 Injured party, 6:12 Motor vehicles, 6:2 Named insured, 4:15 LIABILITY INSURANCE—Cont'd LOANS-Cont'd Premises, **6:2**, **11:12** Repayment, 12:96 Promise, 4:1 Torts, 12:111 Statutes, 4:1, 4:9, 4:15, 6:12 LOOTING Time, 4:1, 4:3, 6:2, 6:12, 11:12 Property insurance, 1:8 Vehicles, 6:2, 6:12 MARINE INSURANCE LIFE INSURANCE Adjustment, 4:18 Accident insurance, 6:12 Dock, 4:18 Assignment, 1:51 Employees, 1:4, 7:2 Beneficiaries, 1:51, 1:59, 11:10, 11:11 Evidence, 4:8, 4:18, 4:19, 7:2, 11:6 Children, 1:27, 10:62 Fire, 4:8, 4:18, 4:19, 7:2 Concealment, 2:41, 4:8, 4:10, 4:17, 4:19, 6:12, Goods, 1:2 11:10, 11:12 Location, 4:19 Death, 1:9, 1:59, 6:12, 11:11 Multiple insurers, 4:18 Defenses, 1:9, 4:10 Notice, 4:8, 4:19, 7:2 Dividends, 2:41 Parties, 4:18, 4:19, 7:2 Employment, 2:41 Payments, 1:2, 7:2 Fraud. 1:9, 1:27, 1:51, 1:59, 2:41, 4:8, 4:10, Port, 1:2, 4:18 4:17, 4:19, 6:12, 11:3, 11:10 to 11:12 Property insurance, 4:4 Income, 2:41 Release, 7:2 Insurable interest, 1:51, 1:59, 4:17 Repair, 4:8 Interest, 1:9, 1:51, 1:59, 2:41, 4:10, 4:17, 6:12 Time, 1:2, 1:4, 4:18, 4:19, 7:2 Misrepresentations, 4:10, 4:17, 4:19, 6:12, 11:10, Valued policies, 4:18 11:12 Warranty, 4:8, 4:19 Mortgage, 1:51, 1:59, 2:41 Payment, 1:51, 1:59, 11:12 MARKET VALUE Time, 1:27, 1:51, 1:59, 2:41, 4:10, 4:17, 4:19, Household furniture, 8:8 5:4, 5:8, 6:12, 11:3, 11:10, 11:12 Personal effects, 8:4, 8:8, 8:11 Wages, 2:41 **MEASURE OF DAMAGES** LIGHTNING Actual loss. 8:8, 9:13 Fire insurance, 9:13 Burden of proof, 3:7, 8:12, 9:13 Property insurance, 5:1, 9:13 Evidence, 3:7, 8:8, 8:12, 9:10, 9:13 Exclusions, 9:8 LIMITATIONS Limitations, 3:7 Burden of proof, 3:7, 5:1 Partial loss, 9:8, 9:13 Fire insurance, 3:7, 3:17, 11:12 Statutes, 3:7, 8:12, 9:13 Reinsurance, 3:7 Total loss, 3:7, 8:12, 9:8, 9:13 Sanctions, 3:7, 3:17, 12:109 Theft, 1:11, 1:50, 2:27, 3:7, 3:17, 8:11, 11:12 MEDICAL EXPENSES Trial, 3:7, 3:17, 7:8, 9:15, 11:12, 12:87 No-Fault Insurance, 6:12 Value, 1:11, 3:7, 3:17, 7:8, 7:25, 8:11, 8:15, Subrogation, 1:35 9:12, 9:15 MEDICAL PAYMENTS Verdicts, 3:7 Premises, 7:3 **LIQUOR MERCHANTS** Alcohol, 1:59 Witnesses, 3:7, 9:13 LIVESTOCK **MICHIGAN** Property insurance, 9:13 No-Fault Insurance, 6:12 LOANS MISTAKES Consideration, 2:51, 3:7, 12:96 Cooperation, 2:4, 3:7 Dividends, 2:41 Fraud, 1:20, 2:4, 3:7, 4:18, 12:26, 12:66 Forfeiture, 3:7 Release, 3:7 Subrogation, 3:7 Insolvency, 3:7 Life insurance, 1:59, 2:41 Verdicts, 3:7

MOBILE HOMES

Property insurance, 9:13

MODIFICATION

Amendment, 3:7

MOLD

Property insurance, 3:7

MONEY

No-fault insurance, 6:12, 6:13

MOTIONS

Judgments, 3:7 Pleadings, 3:7, 12:125

Summary judgment, 3:7, 3:17, 4:3, 4:5, 10:38,

12:120, 12:126

MOTIVE

Fire insurance, 1:35, 3:3, 3:7, 3:17

MULTIPLE COVERAGES

Fraud. 1:38 Notice, 7:8

MULTIPLE INSURERS

Marine insurance, 4:18

MURDER

Defenses, 3:7

MYSTERIOUS DISAPPEARANCE

Property insurance, 2:25

NATIONAL FLOOD INSURANCE ACT

Venue. 3:7

NEGLIGENCE

Automobile insurance, 7:8 Bad faith, 7:3, 7:8, 7:13, 7:16 Coverage, 7:3, 7:8, 7:13, 8:12, 11:14

Indemnity, 7:3

Insurance agents, 8:12

Judgment, 7:3, 7:8, 8:12, 11:14

No-Fault Insurance, 11:14

Public policy, 8:12

Subrogation, 7:16

Title insurance, 11:14

Uninsured Motorist Coverage, 7:3

NEW JERSEY

No-Fault Insurance, 6:12

NEW TRIAL

Damages, 3:7 Delay, 3:7

Discovery, 3:7

Evidence, 3:7

Waiver, 3:7

NEW YORK

No-Fault Insurance, **6:12**, **6:13**

NO CAUSE OF ACTION

Subrogation, 3:7

NO-FAULT INSURANCE

Accidents, 6:13

Arbitration, 6:13

Automobile liability insurance, 6:12

Benefits, 6:12, 6:13

Bills, 6:13

Business, 6:12

Care, 6:13

Claims, 6:12, 6:13

Connecticut, 6:12

Corporations, 6:13

Coverage, 6:12, 11:14

Damages, 6:12, 6:13

Death, 6:12

Drivers. 6:12

Effect, 6:12

Evidence, 6:12

Expenses, **6:12**, **6:13**

Health care providers, 6:13

Information, 6:12

Insureds, 6:13

Judgments, 6:13

Medical expenses, 6:12

Michigan, 6:12

Negligence, 11:14

New Jersey, 6:12

New York, 6:12, 6:13

Owner, 6:12

Passenger, 6:12

Payment, 6:13

Pennsylvania, 6:12

Policies, 6:12, 11:14

Questions, **6:12**, **6:13**

Recovery, 6:12 Rights, 6:12

Service provider, 11:14

Statutes, **6:12**

Summary judgment, 6:12, 11:14

Unauthorized, 11:14

Use, 6:12 to 11:14

Validity, 6:12

NONPAYMENT

Premium. 11:13

NOTICE

Cancellation, 2:35, 3:7, 4:13, 5:1, 5:9, 6:11, 9:3

NOTICE AND PROOF OF LOSS

30 days, 9:13

60 days, 9:13

Assignee, 9:13

Authority, 9:13

Burden of proof, 9:13

NOTICE AND PROOF OF LOSS-Cont'd OTHER INSURANCE Cash value, 9:13 Burden of proof, **3:7, 5:1** Contribution, 9:13 Cancellation, 3:7, 4:18, 5:1, 9:3 Effective date, 9:13 Clauses, 9:5 Forms, 9:13 Coinsurance, 9:3, 9:5 Relative, 9:13 Cooperation, 3:7, 10:21 Statutes, 9:13 Fraud, 1:30, 1:49, 1:58, 2:7, 2:9, 2:19, 2:50, 3:7, Time, 9:13 4:9, 4:14, 4:18, 4:19, 4:21, 9:5, 12:108, 12:148 Validity, 9:13 Intent, 3:7, 4:9, 4:18, 4:19, 4:21, 5:34, 7:26, 9:3 OATH Limitations, 3:7, 5:1 Fraud, 1:10, 1:11, 1:22, 1:25, 1:27, 1:31, 1:35, Pro rata clause, 3:7 1:38, 1:46, 1:48, 1:52, 1:58, 1:59, 2:1, 2:2, Statutes, 3:7, 4:9 2:5, 2:6, 2:24, 2:25, 2:37, 2:41, 2:52, 2:55, Subrogation, 2:19, 3:7, 5:1 2:84, 2:86, 3:5 to 3:8, 3:17, 4:10, 4:18, Validity, 3:7 4:21, 4:25, 5:3, 5:10, 5:11, 5:14, 5:21, 5:25, Value, 2:7, 2:8, 2:50, 3:7, 4:18, 4:19, 5:34, 7:26, 5:27, 5:28, 5:30, 5:32, 6:2, 6:5, 6:9, 6:11, 9:3, 9:5, 12:108 7:2, 7:24, 7:25, 7:30, 7:36, 8:2, 8:3, 10:32, Valued policy, **3:7, 9:5** 10:47, 10:56, 10:75 to 10:78, 10:87, 10:91, 11:15, 12:79, 12:90, 12:117, 12:118 **OTHER INSUREDS** Notice, 1:25, 1:59, 2:55, 2:85, 3:6, 3:7, 3:17, 5:1 Defense, 3:15 to 5:3, 5:9, 5:10, 5:15, 5:19, 5:20, 5:26, 5:30, 5:32 to 5:34, 6:2, 6:5, 6:11, 7:2, 7:24 **OTHER PARTIES** to 7:26, 7:30, 8:2 Bad faith, 3:7, 7:3 Notice. 3:7. 6:6 **OBJECTIONS** Appeals, 3:7 **OWNERSHIP** Examination under oath, 3:7 Notice, 1:59, 2:35, 3:12, 4:19, 6:2, 6:6, 6:11, Expert witnesses, 3:7 9:3, 9:13, 10:21 Jury trial, 3:7 Proof of, 1:22, 1:31, 1:38, 1:49, 2:2, 2:8, 2:35, Subrogation, 3:7 2:41, 2:50, 2:71, 2:72, 2:86, 3:8, 3:12, 4:18, 4:19, 4:21, 4:23, 5:18, 5:24, 5:25, 5:43, 6:2, Venue, 3:7 6:6, 6:11, 7:15, 9:3, 9:13, 10:1, 10:4, Waiver, 3:7 12:108 OCCUPATION PARTIAL LOSS Fraud, 1:11, 6:8 Actual cash value, 8:4, 8:13, 9:8, 9:13 **OCCURRENCE** Coinsurance, 9:13 Burden of proof, 3:7, 4:15, 5:1, 7:33, 11:13 PARTIES **OFFER** Appeals, 3:7, 3:8, 3:17, 4:1, 6:2, 6:6, 6:12, 7:3, Actual cash value, 1:38, 3:7, 8:1, 8:16, 9:1 7:4, 7:27, 7:32, 8:16, 9:13, 11:14, 12:145 Automobile liability insurance, 6:12 Bad faith, 1:32, 3:7, 3:17, 4:1, 4:10, 4:27, 5:30, Bad faith, 1:32, 2:20, 3:7, 4:4, 4:10, 4:27, 5:30, 6:2, 7:2 to 7:4, 7:11, 7:27, 7:32, 7:35, 8:3, 7:2, 7:3, 7:8, 7:17, 7:19, 8:2, 8:3, 8:14, 8:16, 11:5, 11:10, 12:158 8:16, 10:11 Beneficial interest, 12:154 Renewal, 3:7, 4:10 Beneficiaries, 3:17, 11:10, 11:11 Uninsured motorist coverage, 7:3 Consent to, 6:6 Cure, 4:15 **ORDERS** First Party, 1:44, 3:7, 5:1, 5:26, 5:30, 7:2, 7:3, Appeals, 1:9, 3:7, 6:12, 7:32, 12:105 12:108, 12:153, 12:154 Automobile liability insurance, 6:12 Generally, 4:27 Defense, 3:7, 3:14, 3:15, 6:12, 10:88, 12:33, Jurisdiction, 3:7, 3:8, 4:10, 4:27, 6:6, 7:2 to 7:4, 12:108 9:3, 11:9, 11:15, 12:97, 12:159 Marine insurance, 4:18, 4:19, 7:2 **ORGANIZATION** Minors, 1:35 Examination under oath, 4:18, 6:5 Passengers, **6:2**, **6:6 OTHER CLAIMS** Payments, 1:32, 1:35, 1:36, 3:7, 3:17, 5:9, 6:2, Notice, 6:2 7:2 to 8:4, 8:16, 9:10, 12:108

PARTIES—Cont'd

Property insurance, 1:35, 1:44, 2:78, 2:86, 3:7, 5:1, 5:26, 8:4, 8:16, 9:13, 11:10, 12:61, 12:153, 12:158

Receipts, 1:32, 2:33, 2:47, 2:86, 4:19, 4:21, 5:1, 5:11, 8:11, 12:96, 12:108

Right to sue, 3:7

Sanctions, 3:7, 3:17, 12:29, 12:71, 12:109, 12:145, 12:152

Standing, 4:22, 6:12, 8:11, 9:13, 11:10, 12:158, 12:159

Statutes, 1:36, 3:7, 4:1, 4:9, 4:10, 4:15, 5:9, 5:26, 6:12, 7:2, 7:32, 8:4, 8:12 to 9:13, 11:10, 12:96

Third Parties, 1:35, 1:44, 3:7, 4:15, 6:12, 11:11, 11:12, 11:14, 12:137

Title insurance, 1:35, 11:14

Vendor, 1:32, 2:47, 3:17

Victim, 1:35, 3:7, 3:17, 4:15, 6:2, 6:12, 7:32, 11:10 to 11:12

PARTNERSHIP

Automobile insurance, 3:7 Fire insurance, 3:7, 3:17, 11:13 Insurable interest, 3:7, 3:17 Notice, 2:35, 3:7, 3:17 Property insurance, 2:8, 3:7 Venue, 3:7

PASSENGERS

Bad faith, **6:2** Notice, **6:2, 6:6**

PAYMENT

Arbitration, 6:13, 7:3, 8:16, 9:15, 12:91, 12:124 Common law, 1:6, 1:11, 3:7, 6:13, 7:3, 7:4, 7:25, 7:33, 7:38, 11:13

Defense, 1:15, 1:34, 1:35, 1:59, 2:48, 2:50 to 2:52, 2:55, 2:61, 3:1, 3:3, 3:7, 3:12, 3:13, 3:17, 4:21, 4:27, 5:9, 7:2 to 7:4, 7:13, 7:25, 7:37, 8:2, 8:16, 9:13, 10:28, 10:34, 10:88, 11:13, 12:108, 12:122

Equitable remedies, 3:3

Judgments, 1:35, 1:59, 2:48, 2:51, 2:85, 3:7, 6:13

Jurisdiction, 1:7, 3:7, 4:27, 5:12, 7:2 to 7:5, 9:3, 9:15

Life insurance, 1:51, 1:59, 11:12

Marine insurance, 7:2

No-fault insurance, 6:13

Notice, 1:43, 1:59, 2:51, 2:55, 2:85, 3:7, 3:12, 3:17, 4:27, 5:3, 5:9, 5:12, 5:15, 6:2, 7:2, 7:6, 7:24, 7:25, 7:37, 7:38, 8:2, 9:3, 9:7, 9:13, 9:15, 10:21, 12:78, 12:80, 12:82

Property insurance, 1:15, 1:34, 1:35, 1:51, 2:1, 2:8, 2:61, 3:1, 3:7, 4:2, 7:13, 8:4, 8:16, 9:1, 9:4, 9:5, 9:13, 10:21, 12:124, 12:153

PAYMENT—Cont'd

Release, 1:59, 3:7, 3:12, 3:13, 5:3, 7:2, 7:24, 7:38, 8:2, 8:14, 8:15, 10:11, 10:21, 10:91, 12:131

Venue. 3:7

Witnesses, 1:15, 1:28, 1:32, 1:35, 2:55, 2:85, 3:7, 6:8, 7:37, 8:16, 9:13, 10:11, 10:23

PAYROLL

Property insurance, 2:8

PENNSYLVANIA

No-Fault Insurance, 6:12

PERFORMANCE

Venue, 3:7

PERSONAL INJURY PROTECTION

Burden of proof, 4:15

PERSONAL PROPERTY

Actual cash value, 1:38, 3:7, 5:2, 8:1, 8:4, 8:7, 8:9, 8:11 to 8:13, 8:15, 8:16, 9:1, 9:3 to 9:5, 9:7 to 9:10, 9:12, 9:13, 9:15, 10:72

Evidence, 1:14, 1:15, 1:19, 1:22, 1:26, 1:27, 1:31, 1:33, 1:35, 1:46, 2:2, 2:7, 2:8, 2:25, 2:32, 2:40, 2:41, 2:51, 2:71, 2:86, 3:1, 3:7, 3:17, 4:8, 4:17, 4:19, 4:22, 5:3, 5:11, 6:7, 7:15, 7:25, 8:1, 8:4, 8:7 to 8:9, 8:11, 8:12, 8:15, 8:16, 9:1, 9:4, 9:9, 9:10, 9:13, 9:15, 10:1

Replacement test, 9:10

Subrogation, 1:35, 3:7, 3:12, 3:17, 5:1, 5:3
Value, 1:14, 1:15, 1:19, 1:22, 1:27, 1:31, 1:32, 1:38, 2:7, 2:8, 2:40, 2:47, 2:51, 2:74, 2:86, 3:7, 3:17, 4:8, 4:19, 5:2, 5:3, 5:11, 5:20, 5:34, 7:25, 7:26, 8:1, 8:4, 8:7 to 8:9, 8:11 to 8:13, 8:15, 8:16, 9:1, 9:3 to 9:5, 9:7 to 9:10, 9:12, 9:13, 9:15, 10:17, 10:61, 10:72, 10:89

PHYSICIANS

Bad faith, **11:10**Fraud, **1:10**, **6:5**, **6:13**, **11:10**, **11:14**No-Fault Insurance, **6:13**, **11:14**

PLEADINGS

Common law, 3:7, 11:13 Conclusions, 3:7, 5:30, 12:121 Cooperation, 3:7, 5:30 Defenses, 3:7, 12:108 Fire insurance, 3:7, 11:13 Inferences, 3:7 Motions, 3:7, 12:125 Notice, 3:7, 5:30, 6:11, 11:10, 12:42, 12:47, 12:98, 12:149

POLICE

Coverage, 1:11, 1:30, 1:50, 1:52, 1:59, 2:7, 2:9, 2:30, 2:51, 2:54, 2:55, 3:7, 4:1, 4:3, 4:7, 4:22, 5:3, 5:30, 6:2, 6:3, 6:5, 6:11, 7:8,

POLICE—Cont'd

7:20, 7:38, 10:4, 10:14, 10:21

PORT

Marine insurance, 1:2, 4:18

POSSESSION

Insurable interest, 1:32, 1:51, 3:7, 3:17 Property insurance, 1:51, 3:7 Title insurance, 1:51

POWER OF ATTORNEY

Property insurance, 1:10

PRACTICE OF LAW

Bad faith, 7:21

PRECONDITION

Payment, 9:4, 9:7

PREJUDGMENT INTEREST

Bad faith, 8:14

PREMISES

Liability insurance, 6:2, 11:12

PREMIUMS

Cancellation, **3:7, 4:13**

PRIVITY

Notice, 3:17

PRO RATA

Coinsurance, 9:13 Contribution, 9:13 Subrogation, 3:7

PROCEEDS

Marine insurance, 4:18, 7:2
Property insurance, 1:10, 1:13, 1:33, 1:35, 2:1, 2:61, 3:7, 5:28, 9:13, 12:153
Subrogation, 1:35, 3:7, 3:17, 7:2

PRODUCTION

Bad faith, 3:7, 7:25, 7:35

PROFITS

Insurable interest, 1:51, 1:59, 3:7 Marine insurance, 1:4

PROMISE

Property insurance, **1:8**, **5:1**, **8:16** Subrogation, **5:1**

PROOF

Evidence, 1:15, 1:19, 1:22, 1:26, 1:27, 1:31, 1:34, 1:46, 1:50, 2:2, 2:5, 2:8, 2:15, 2:27, 2:29, 2:35, 2:41, 2:56, 2:71, 2:72, 2:76, 2:84, 2:86, 3:3 to 3:5, 3:7, 3:17, 4:1, 4:18, 4:19, 4:21 to 4:23, 5:3, 5:10, 5:11, 5:14, 5:18, 5:21, 5:27, 5:32, 6:2, 6:6, 6:11, 6:12, 7:2, 7:8, 7:15, 7:21, 7:25, 7:27, 7:35, 7:37, 7:38, 8:12, 8:14, 8:16, 9:1, 9:13, 9:15, 10:1, 10:56, 11:13

PROPERTY

Equitable remedies, **12:87**Subrogation, **1:35**, **2:19**, **2:27**, **2:29**, **3:7**, **3:12**, **3:17**, **5:1**, **5:3**, **7:2**

PROPERTY DAMAGE

Jurisdiction, 3:7 Subrogation, 3:7, 5:3 Witnesses, 3:7, 7:11

PROPERTY INSURANCE

Appliances, 3:7, 8:4

Appraisal, 1:44, 1:52, 2:8, 2:86, 5:1, 8:4, 8:16, 9:1, 9:4, 9:5, 9:13, 9:14, 10:21

Appurtenant structures, 9:13

Assignment, 1:51, 1:53, 3:7, 9:1, 12:153 Automobile, 2:78, 2:86, 3:7, 8:16, 9:1, 9:13, 11:10

Bad faith, 2:61, 3:7, 4:4, 5:28, 7:13, 8:16, 9:14, 11:10, 12:158

Bankruptcy, **1:35**, **2:34**, **3:7** Beneficiary, **1:51**, **4:17** Bill of lading, **10:21**

Bodily injury, **2:86, 3:7**

Burden of proof, 1:15, 1:34, 3:7, 4:23, 5:1, 9:13 Cash, 1:8, 1:35, 2:8, 2:61, 3:7, 8:4, 8:16, 9:1, 9:4, 9:5, 9:13

Causation, **3:7**, **8:16**Checks, **3:7**, **10:21**Cold. **10:21**

Collision, **2:86**Common law, **3:7**, **4:23**

Community property, **3:7**Consent, **1:51**, **2:8**, **3:7**, **7:13**, **9:13**, **12:153**

Contract, 1:33, 1:35, 1:44, 1:51, 2:25, 3:7, 4:23, 5:1, 5:5, 7:13, 8:16, 9:13, 9:14, 11:10, 12:124, 12:153, 12:158

Creditors, 1:35, 3:7 Criminal law, 3:7 Crops, 9:13 Debt, 1:35, 3:7 Defects, 3:7, 11:10 Defenses, 2:25, 3:7

Definitions, 3:7, 7:13

Disclosure, 1:52, 4:4, 7:13, 9:13, 11:10, 12:61 Dwelling, 1:50, 1:53, 3:7, 8:4, 8:16, 9:1, 9:5, 9:13

Earthquake or earth movement, 11:10

Embezzlement, 3:7

Employee, 2:8, 2:61, 3:7, 7:13, 10:21 Endorsement, 1:35, 2:8, 5:5, 8:16, 9:1, 9:13 Evidence, 1:8, 1:10, 1:15, 1:21, 1:33 to 1:35, 1:50, 2:1, 2:8, 2:25, 2:61, 2:86, 3:1, 3:7, 4:2, 4:17, 4:23, 5:5, 8:4, 8:16, 9:1, 9:4,

9:13, 11:10, 12:158 Explosions, 3:7

Extent of loss, 4:23

2:8, 2:25, 2:61, 2:86, 4:23, 5:1, 10:21

PROPERTY INSURANCE—Cont'd PROPERTY INSURANCE—Cont'd False pretenses, 1:8, 1:13, 3:7 Temporary residence, 1:35 Time, 1:8, 1:10, 1:15, 1:35, 1:51, 1:52, 2:1, 2:8, Fire, 1:8, 1:15, 1:21, 1:33 to 1:35, 1:44, 1:51, 1:52, 2:8, 2:25, 2:78, 2:86, 3:1, 3:7, 4:2, 2:61, 2:86, 3:7, 4:2, 4:17, 5:5, 8:4, 8:16, 4:17, 5:1, 5:5, 5:28, 8:4, 8:16, 9:4, 9:13, 9:1, 9:5, 9:13, 10:21, 11:10, 12:158 10:21 Title, 1:35, 1:51 to 1:53, 2:86, 3:7, 9:13, 12:153 Forgery, 2:61, 4:17 Trust, 1:52, 2:78, 3:7, 9:13, 12:153 Generally, 1:53 Vacancy, 3:7 Hail, 1:8, 1:44, 5:1 Validity, 3:7, 8:16, 9:13 Home, 1:21, 1:35, 1:51, 1:52, 2:8, 2:86, 3:7, 8:4, Value of property, 2:8, 8:16, 9:13 8:16, 9:4, 9:13, 10:21, 11:10 Vandalism and malicious mischief, 1:53, 3:7 Husband and wife, 3:7 Violence, 3:7 Insurable interest, 1:1, 1:50 to 1:52, 1:58, 3:7, Watercraft, 2:86, 3:1 4:17, 9:13 Wear and tear, 8:16 Insurance agents, 1:35 Windows, 1:35, 2:8, 2:86, 3:7 Intent, 1:12, 1:15, 1:33, 1:35, 3:7, 4:4, 4:17, 5:5, PROPERTY LOSS 7:13, 8:16, 9:13 Venue, 3:7 Invasion, 7:13 Inventory, 1:21, 1:35, 2:8, 2:61, 3:7, 9:5, 10:21 **PROPRIETY** Jewelry, 1:44, 2:8, 2:25, 3:7, 10:21 Summary judgment, 3:17 Jurisdiction, 3:7 Trial, 3:17 Landslide, **11:10 PROTECTION** Leases, 2:8, 3:7 Bad faith, 3:7, 3:17, 5:28, 7:13, 7:17, 7:31, 7:32, Lightning, 5:1, 9:13 7:38 Limitations, 1:50, 3:7, 5:1, 7:13, 9:14 Looting, 1:8 PUBLIC POLICY Marine insurance, 4:4 Fire insurance, 1:51, 3:3, 3:7, 3:8, 3:17, 8:16, Mold, 3:7 9:13 Money, 1:8, 1:51, 3:7, 4:17, 9:13, 11:10, 12:153 Subrogation, 3:7, 3:17, 7:2 Multiple coverage, 5:5 PUNITIVE DAMAGES Mysterious disappearance, 2:25 Automobile liability insurance, 11:12 Named insured, 1:52, 2:46, 2:86, 3:7, 5:26, 5:28, Bad Faith, 3:7, 3:17, 4:27, 7:2 to 7:6, 7:8, 7:16, 9:1, 9:13, 10:21, 12:153 7:27, 7:34, 10:88 Negligence, 7:13 Common law, 3:7, 7:3, 7:4, 7:8 Notice and proof of loss, 9:13 Coverage, 3:7, 3:17, 4:27, 7:3 to 7:6, 7:8, 11:12 Ownership, 1:35, 1:51, 1:53, 2:8, 2:34, 2:86, Subrogation, 3:7, 3:17, 7:2, 7:16 4:23, 9:13, 10:21 Uninsured Motorist Coverage, 7:3 Parties, 1:35, 1:44, 2:78, 2:86, 3:7, 5:1, 5:26, 8:4, 8:16, 9:13, 11:10, 12:61, 12:153, **PURCHASERS** Loans, 2:50 Payments, 1:12, 1:35, 2:1, 2:8, 3:7, 4:17, 8:4, **QUESTIONS** 8:16, 9:1 No-Fault Insurance, 6:12, 6:13 Payroll, 2:8 Poisoning, 3:7 RAILROAD Possession, 1:51, 3:7 Fire insurance, 9:10 Precautions, 2:78 REASONABLENESS Proceeds, 1:10, 1:13, 1:33, 1:35, 2:1, 2:61, 3:7, Cooperation, **5:6**, **7:27** 5:28, 9:13, 12:153 Defense, 7:8, 7:27 Reporting forms, 9:5 Good faith, 4:3, 7:8, 7:27, 7:34 Securities, 3:7, 12:153 Settling, 8:16 RECEIPTS Snow, 3:7, 9:13 Marine insurance, 4:19 Spouse, 1:35, 2:8, 3:7, 5:26 Notice, 1:25, 2:51, 2:85, 4:19, 5:1, 5:15, 5:20, Standard of proof, 3:7 7:25, 10:21, 12:96 Statutes, 1:8, 1:33, 1:53, 2:25, 3:7, 4:17, 5:26, Property insurance, 1:10, 1:12, 1:21, 1:52, 2:1, 7:13, 8:4, 9:1, 9:13, 11:10

RECEIVERSHIP

Insurable interest, 1:59

RECORDS

Bad faith, 3:7, 3:17, 6:2, 6:7, 7:2, 7:8, 7:11, 7:12, 7:20 to 7:22, 7:25, 7:27, 7:29, 7:37, 8:3, 11:5, 11:10, 12:114, 12:140

RECOVERY

Bad Faith, 2:82, 3:7, 3:17, 4:1, 5:28, 7:2, 7:4, 7:8, 7:16, 7:20, 7:39, 8:2, 8:16, 9:7

No-Fault Insurance, 6:12

REDEMPTION

Assignment, 2:35

REDUCTION

Subrogation, 3:7

REFORMATION

Evidence, 6:12 Fraud, 6:12 Parties, 6:12 Third persons, 6:12 Time, 6:12

REFUSAL

Bad Faith, 3:7, 5:28, 7:3, 7:8, 7:25, 7:29, 7:34, 8:2, 8:3, 10:88

Coverage, 2:7, 2:52, 3:7, 5:3, 5:19, 5:21, 5:27, 7:3, 7:8, 7:25, 7:29, 8:2, 8:3, 9:13

Uninsured Motorist Coverage, 7:3

REFUSAL TO DEFEND

Coverage, 7:3
Defenses, 7:3
Emotional distress, 7:3
Policy, 7:3
Settle, 7:3

REIMBURSEMENT

Burden of proof, 11:13 Endorsement, 11:13 Settlement, 1:32, 7:24, 9:4, 9:7 Validity, 11:13

Bad faith, 1:32, 7:24, 9:7

REINSURANCE

Ambiguity, 3:7 Common law, 1:6, 3:7 Concealment, 3:7, 4:27 Costs, 3:7, 4:27, 11:14 Defenses, 3:7 Discovery, 3:7 Duty of good faith, 3:7 Expenses, 3:7 Insolvency, 3:7 Limits of liability, 11:4

Misrepresentation, 3:7, 4:27, 11:14

Modification, 3:7

REINSURANCE—Cont'd

Notice of claim, 3:7
Prejudice, 3:7
Subrogation, 3:7
Total loss, 3:7
Validity, 3:7
Venue, 3:7

REJECTION

Acceptance, **3:7**, **5:12**, **8:3** Bad faith, **3:7**, **5:12**, **8:3**

RELEVANCE

Bad faith, 3:7, 8:3

RELIEF

Remedies, 2:82, 3:7, 4:10 to 4:12, 4:15 to 4:17, 4:25 to 4:27, 6:11, 6:12, 7:32, 11:10, 11:12, 12:156

REMEDIES

Bad Faith, 2:82, 3:3, 3:7, 4:1, 4:4, 4:10, 4:26, 4:27, 7:13, 7:28, 7:32, 7:36, 11:10

Damages, 1:35, 2:82, 3:7, 4:1, 4:5, 4:9, 4:12, 4:15, 4:18, 4:23, 4:27, 6:12, 7:13, 7:32, 11:10 to 11:12

RENEWAL

Acceptance, 3:7, 3:8, 4:10
Applications, 3:7, 3:8, 4:1
Burden of proof, 1:34, 3:7, 9:13
Cancellation, 1:34, 3:7, 6:11, 9:3
Consideration, 3:7, 4:1, 9:13
Definition, 3:7, 3:8, 4:1, 9:13
Evidence, 1:14, 1:34, 3:7, 4:1, 4:10, 6:11, 9:13
Fraud, 1:14, 1:34, 3:7, 3:8, 4:1, 4:10, 6:11, 9:13, 10:72
Health insurance, 3:8
Insolvency, 3:7

RENTAL

Vehicles, 2:58, 6:3

Jurisdiction, 3:7, 3:8, 4:10, 9:3

Notice, 3:7, 6:11, 9:3, 9:13

REPAIRS

Automobile insurance, 3:7
Option to repair or replace, 9:7
Property insurance, 1:44, 1:53, 3:7, 8:4, 9:4, 9:5, 9:13
Subrogation, 3:7, 3:17
Witnesses, 3:7, 6:3, 6:8, 9:13

REPAYMENT

Loans, 12:96

REPLACEMENT

Cancellation, 1:11, 3:7, 9:3

REPLACEMENT OF PROPERTY

Coinsurance, 9:15

REPORTS

No-fault insurance, 6:12

Property insurance, 1:10, 1:21, 1:35, 2:25, 2:78, 2:86, 5:5, 7:13, 10:21

Uninsured motorist coverage, 7:3

REQUESTS

Uninsured motorist coverage, 7:3

RES JUDICATA

Burden of proof, 11:13

RESCISSION

No-fault insurance, **6:12**, **11:14**

RESPONSE

Defects in pleadings, 11:10

Discovery, 1:59, 3:7, 6:2, 8:16, 11:11, 12:108, 12:121

Motions, 3:7

Sanctions, 3:7, 12:19, 12:29, 12:109

RESPONSIBILITIES

Duties. 2:81

RESTITUTION

Subrogation, 1:35, 3:7, 3:12, 3:17

RIGHTS

Bad Faith, 2:61, 3:7, 3:17, 4:1, 4:10, 4:27, 5:30, 7:2, 7:6, 7:8, 7:13, 7:21, 7:22, 7:25, 7:32, 7:38, 8:2, 8:14, 8:16, 11:5, 11:10

Cancellation, 3:7, 5:1, 5:9, 9:3

No-Fault Insurance, 6:12

Third Parties, 3:7, 6:12, 11:12

Unfair claims practices, 3:7, 7:6

RISKS

Contracts, 1:4, 1:6, 3:7, 4:10, 5:1, 6:12, 9:13, 11:12

ROBBERY

Coverage, 2:47, 3:7

SALES

Actual cash value, 1:36, 1:38, 3:7, 9:4, 9:10, 9:12

Casualty insurance, 3:17

Creditor, 2:48, 3:17

Death, 3:7, 3:17

Default, 1:35, 2:51

Divorce, 1:35, 2:8, 2:48, 2:51, 3:17, 7:12

Generally, 1:53

Husband and wife, 3:7, 3:17

Insolvency, 3:7

Insurable interest, 1:51, 1:57, 3:7, 3:17

Possession, 1:51, 2:54, 3:7, 3:17

Property insurance, 1:21, 1:35, 1:51, 1:53, 2:8, 3:7, 9:4

Purchaser, 1:21, 9:10

Stolen property, 9:10

SALES—Cont'd

Subrogation, 1:35, 3:7, 3:17

Termination, 2:51

Time, 1:35, 1:36, 1:38, 1:51, 2:8, 2:39, 2:41, 2:51, 2:53, 2:54, 2:57, 3:7, 3:17, 6:2, 6:6, 9:10, 9:12, 10:74, 12:139

Title insurance, 1:35, 1:51, 1:53

Uniform Commercial Code, 2:51, 7:12

SALES TAX

Subrogation, 1:35

SANCTIONS

Penalties, 3:7, 12:67

SCHEDULES

Property insurance, 10:21

SCOPE

Arbitration, 7:3, 8:16, 9:15

Coverage, 1:38, 1:59, 2:51, 2:52, 3:7, 3:17, 4:10, 4:22, 5:21, 7:3, 7:20, 8:16, 9:3, 9:13, 9:15, 12:108

SECURITY

Property insurance, 1:15, 1:51, 2:8, 2:78, 3:7 Subrogation, 3:7, 3:12, 3:17

SELF-INCRIMINATION

Examination under oath, 1:59, 3:7, 4:10, 5:28

SERVICES

No-fault insurance, 6:13

SETTLEMENT

Bad Faith, 1:7, 1:27, 1:32, 3:7, 3:17, 4:27, 5:12, 7:2, 7:3, 7:5 to 7:9, 7:18 to 7:20, 7:24, 7:30, 7:32, 7:33, 7:36, 8:2, 8:3, 8:14 to 8:16, 9:7, 9:14, 10:11, 10:12, 10:34, 10:88, 11:10

Uninsured Motorist Coverage, 7:3

SEXUAL ASSAULT

Automobile insurance, 3:7, 3:8

Coverage, 3:7, 3:8

SIDEWALK

Liability insurance, 6:2

SIGNATURE

Cooperation, 9:15

Electronic, 6:7, 12:9, 12:67

Notice, 3:17, 5:32, 6:2, 9:15, 12:67, 12:156

SMOKE

Fire insurance, 1:35, 3:7, 5:5, 9:10

SOOT

Fire insurance, 3:7

STANDARD OF PROOF

Assignment, 3:7

Fire insurance, 3:7

Defenses, 3:7, 3:12, 7:2

STANDARD OF PROOF-Cont'd SUBROGATION—Cont'd Definition, 1:35, 3:7, 3:17 Property insurance, 3:7 Embezzlement, **3:7**, **3:17 STANDING** Endorsement, 1:35 Bad faith, 3:3, 11:10, 12:158 Enforcement, 1:35, 2:19, 2:27, 2:28, 3:7, 5:3 **STATE** Equitable rights, 7:2 Colorado, 3:7, 3:17, 4:17, 7:35, 12:83 Evidence, 1:35, 2:27, 2:29, 3:7, 3:17, 5:3, 7:2, Florida, 1:51, 1:59, 3:7, 3:8, 3:11, 3:17, 4:10, 10:78 5:4, 6:2, 7:3, 7:20, 8:2, 8:16, 9:11, 9:13, Exclusion, 3:7, 3:12, 3:17 12:33, 12:51, 12:96, 12:124, 12:153, 12:154 Expenses, 1:35, 3:7, 3:12, 3:17 No-Fault Insurance, 6:12, 6:13 Fees, 3:7, 3:12, 3:17, 7:2 Sanctions, 3:7, 3:11, 3:17, 12:14, 12:26, 12:29, Fire, 1:35, 3:7, 3:12, 3:17, 5:1, 5:3, 7:2, 7:16 12:45, 12:49, 12:56, 12:67, 12:71, 12:109 Foreclosure, 3:7, 3:12, 3:17 Subrogation, 1:35, 2:27, 2:29, 3:7, 3:17, 5:3, 7:2 Fraud, 1:35, 2:19, 2:27, 2:29, 3:7, 3:12, 3:17, Uninsured Motorist Coverage, 7:3 5:3, 7:2, 7:16, 10:78 Good faith, 3:7, 3:17, 5:3, 7:2, 7:16 STATEMENTS Immunity, 3:7 Bad faith, 2:84, 3:7, 3:17, 4:1, 4:10, 4:27, 6:7, Indemnity, 3:7, 3:17, 5:3 7:11, 7:26, 11:10 Insolvency, 3:7 STATUTE OF LIMITATIONS Intent, 1:35, 3:7, 3:17 Bad Faith, 3:7, 7:25 Intervention, 7:2 Judgment, 1:35, 3:7, 3:12, 3:17, 5:1, 5:3, 7:2 **STATUTES** Jurisdiction, 2:27, 3:7, 7:2 Cancellation, 3:7, 4:13, 5:9, 6:11 Knowledge, 1:35, 3:7, 3:12, 3:17, 5:3, 7:2 No-Fault Insurance, 6:12 Marine insurance, 7:2 Unfair claims practices, 3:7 Minors, 1:35 **STEAM** Mistake, 3:7, 7:2, 10:78 Fire insurance, 1:51 Mortgages, 1:35, 3:17 Property insurance, 1:51 Negligence, 7:16 No cause of action, 3:7 STOLEN PROPERTY Notice, 3:7, 3:12, 3:17, 5:1, 5:3, 7:2 Sales, 9:10 Objection, 3:7 **STORAGE** Offset, 3:7, 3:12 Insurable interest, 1:32, 3:7 Ownership, 1:35, 3:12 Payment, 1:35, 3:7, 3:12, 3:17, 5:3, 7:2 **SUBROGATION** Penalties, 3:7, 10:78 Acceptance, 3:7 Premiums, 3:7, 3:17 Adjustor, 3:7 Proceeds, 1:35, 3:7, 3:17, 7:2 Agents and brokers, 1:35, 2:19 Public policy, 3:7, 3:17, 7:2 Assault, 3:7 Punitive damages, 3:7, 3:17, 7:2, 7:16 Assignment, 3:7, 3:12, 5:3 Ouestion of fact, 3:7 Automobile insurance, 3:7 Receiver, 3:17 Bad faith, 3:7, 3:17, 7:2, 7:16 Reduction. 3:7 Bankruptcy, 1:35, 3:7, 3:17 Reinsurance, 3:7 Carrier, 2:29, 7:2 Rental, 3:7, 3:17 Cause of action, **3:7, 7:2** Reservation of rights, 3:12, 3:17 Conflict, 3:7, 3:17, 10:5 Consent, 3:7, 3:17 Response, 3:7, 10:5, 10:78 Contest, 3:7, 3:17 Restitution, 1:35, 3:7, 3:12, 3:17 Contractual rights, 3:7 Sales tax, 1:35 Creditors, 1:35, 3:7 Sanctions, 3:7, 3:17 Damages, 1:35, 3:7, 3:12, 3:17, 7:2, 7:16 Settlement, 3:7, 3:17, 5:1, 5:3, 7:2 Death, 3:7, 3:17 Standard or union mortgage clause, 3:7, 3:12 Statutes, 3:7, 5:3, 7:2 Debts, 1:35, 3:7 Default, 1:35, 3:12 Subrogation agreement, 5:3

Time, 1:35, 2:27, 2:29, 3:7, 3:17, 5:3, 7:2, 10:5

SUBROGATION—Cont'd

Title insurance, 1:35

Transfer, 1:35

Union mortgage clause, 3:7, 3:12

Validity, 3:7

Valued policy, 3:7

Void, 3:7, 3:17, 7:2

Voluntary, 3:7

SUBSTANTIAL COMPLIANCE

Cooperation, **3:7, 5:6**

Examination under oath, 3:7, 5:11, 5:15, 5:19

SUBSTITUTION

Fraud, 2:35, 12:43

SUMMARY JUDGMENT

Admissibility, 2:55, 3:7, 5:5

Burden of proof, 1:34, 3:7, 7:35, 8:12, 9:13,

11:13

Improper, 3:7, 3:17

No-fault insurance, **6:12**, **11:14**

Propriety, 3:17

TEMPORARY RESIDENCE

Property insurance, 1:35

TENDER

Bad faith, 7:35, 8:14, 8:16

TERMINATION

Benefits, 4:10

Burden of proof, 5:9

Sales, 2:51

TESTIMONY

Witnesses, 1:15, 1:32, 1:35, 2:5, 2:14, 2:15, 2:31, 2:33, 2:41, 2:55, 2:84, 3:4, 3:5, 3:7,

5:31, 6:7, 8:8, 8:16, 10:11

THEFT

Cooperation, 2:22, 2:27, 3:7, 5:27, 10:21

Fire insurance, 3:7, 3:17, 5:3, 6:5, 11:12

Generally, 1:11, 1:26, 1:48

Witnesses, 1:26, 1:31, 1:32, 2:5, 2:7, 2:15, 2:27, 2:30, 2:85, 3:7, 6:5, 6:7, 6:8, 7:11, 7:37,

10:26

THIRD PARTIES

Actions, 1:35, 3:7

Consent, 3:7, 4:15

Rights, 3:7, 6:12, 11:12

THIRD PERSONS

Accident insurance, 6:12

Fraud, 6:12

TIME

Accident insurance, 6:12

Actual cash value, 1:36, 1:38, 2:61, 3:7, 5:2, 8:1, 8:4, 8:7, 8:12, 8:15, 8:16, 9:1, 9:3, 9:5, 9:8,

TIME—Cont'd

9:10 to 9:13, 9:15, 10:72, 10:73

Automobile liability insurance, 6:12, 11:12

Cooperation, 1:59, 2:16, 2:27, 2:29, 3:7, 5:2,

5:6, 5:30, 7:25, 7:27, 9:15, 10:21, 10:74

Defense, 1:15, 1:35, 1:46, 1:59, 2:14, 2:15, 2:43, 2:50, 2:51, 2:53, 2:55, 2:61, 2:83, 2:86, 3:5, 3:7, 3:9, 3:11, 3:15, 3:17, 4:10, 4:13, 4:14, 4:21, 4:27, 5:4, 5:9, 5:30, 6:6, 6:12, 7:1 to

7:3, 7:8, 7:17, 7:25, 7:27, 7:30, 7:35, 8:3, 8:16, 9:13, 10:87, 10:88, 11:5, 11:10, 11:13, 11:14, 12:33, 12:69, 12:99, 12:108, 12:112

Fire insurance, 1:35, 1:51, 2:55, 3:7, 3:17, 4:10, 5:3, 5:5, 5:6, 8:4, 8:16, 9:10, 9:11, 9:13,

11:12, 11:13 Release, 1:59, 2:24, 2:56, 2:74, 3:7, 5:3, 7:2, 7:8, 7:24, 8:3, 8:14, 8:15, 10:21, 10:38,

Replacement cost provisions, 1:36

Subrogation, 1:35, 2:27, 2:29, 3:7, 3:17, 5:3, 7:2, 10:5

Trigger, 3:17, 4:10

Valuation, 1:19, 2:5, 7:35, 8:12, 9:3, 9:5, 9:13,

9:15, 12:108

Waiver and estoppel, **4:11**

TITLE INSURANCE

Defense, 1:35, 11:14

Description, 1:52

Fraud, 1:35, 1:51 to 1:53, 1:56, 11:14

Generally, 1:53

Mortgage, 1:35, 1:51, 1:53, 1:56

Negligence, 11:14

Sales, 1:35, 1:51, 1:53

Statutes, 1:53

Subrogation, 1:35

Will, 1:35, 1:51 to 1:53

TOOLS

Property insurance, 2:78

TORNADO

Property insurance, 9:13

TOTAL LOSS

Actual cash value, 3:7, 8:4, 8:12, 8:13, 9:1, 9:5,

9:8, 9:13

Arbitration, 7:3

TRAVEL

Property insurance, 1:44, 2:8, 3:7

Subrogation, 3:7

TREATMENT

Medical Treatment, 6:2, 6:3

TRIAL

Bench trial, 4:18

Cooperation, 1:59, 3:7, 9:15

Cure, 4:15

TRIAL—Cont'd Defense, 1:14, 1:15, 1:34, 1:35, 1:59, 2:15, 3:5, 3:7, 3:8, 3:12, 3:17, 4:8, 4:10, 4:21, 4:23,	UNINSURED MOTORIST COVERAGE —Cont'd Validity, 7:3
4:24, 4:27, 6:5, 6:12, 7:3, 7:8, 7:35, 8:2, 8:16, 9:13, 10:28, 10:34, 11:5, 11:10, 11:13, 11:14, 12:121 Generally, 4:27 Limitations, 3:7, 3:17, 7:8, 9:15, 11:12, 12:87 No-fault insurance, 6:12 to 11:14	USE Bad Faith, 1:7, 1:27, 1:32, 2:61, 2:82, 3:7, 3:17, 4:27, 6:2, 6:7, 7:1, 7:6, 7:8, 7:12, 7:13, 7:17, 7:18, 7:21, 7:30, 7:32, 7:37, 8:16, 11:10
Time limits, 7:3 Uninsured Motorist Coverage, 7:3	Coverage, 1:12, 1:32, 1:35, 1:38, 1:49, 1:50, 1:53, 1:59, 2:7, 2:51, 2:61, 2:78, 2:86, 3:7 to 3:9, 3:17, 4:3, 4:9, 4:22, 4:27, 5:3, 5:9, 5:21, 5:32, 5:38, 6:2, 6:5, 6:7, 6:12, 7:6,
TRUST Cooperation, 1:59, 3:7	7:8, 7:13, 7:30, 7:32, 8:13, 8:16, 9:3, 9:6, 9:8, 9:12, 9:13, 9:15, 11:4, 11:10, 11:14,
UNDUE INFLUENCE Assignment, 12:28	12:97, 12:108 No-Fault Insurance, 6:12 to 11:14
UNFAIR CLAIMS PRACTICES	VALIDITY
Coverage, 3:7, 7:6	Accident insurance, 6:12
Release, 3:7	Actual cash value, 3:7, 8:16, 9:13
Statutes, 3:7	Answers, 3:7 , 4:7
UNIFORM COMMERCIAL CODE	Coinsurance, 9:13
Sales, 2:51, 7:12	Contribution, 9:13
	Cooperation, 3:7, 5:27, 7:25
UNINSURED MOTORIST COVERAGE	Defense, 3:7, 5:4, 6:12, 7:3, 7:25, 8:16, 9:13,
Affirmative defense, 7:3	11:13
Arbitration, 7:3	Evidence, 3:7, 5:27, 6:12, 7:3, 7:25, 8:16, 9:13, 11:13
Attorneys, 7:3 Bad faith, 7:3	Fire insurance, 3:7 , 8:16 , 9:13 , 11:13 , 12:104
Benefits, 7:3	Fraud, 3:7, 4:7, 5:27, 6:12, 7:3, 7:25, 8:16, 9:13,
Conditions, 7:3	11:13, 12:104, 12:106, 12:128
Contributory negligence, 7:3	Notice, 3:7, 5:4, 7:25, 9:13
Damages, 7:3	Property insurance, 3:7 , 8:16 , 9:13
Defenses, 7:3	Reimbursement, 11:13
Demand, 7:3	Uninsured Motorist Coverage, 7:3
Disputes, 7:3	Venue, 3:7
Duties, 7:3	VALUED POLICY
Effect, 7:3	Coinsurance, 9:1, 9:5, 9:13
Emotional distress, 7:3	Subrogation, 3:7
Evidence, 7:3	VANDALISM AND MALICIOUS MISCHIEF
Fault, 7:3	
Fees, 7:3	Property insurance, 1:53, 3:7
First party claims, 7:3	VENUE
Information, 7:3	Bad faith, 3:7 , 7:32
Insureds, 7:3	Burden of proof, 3:7
Interest, 7:3	Cancellation, 3:7
Jurisdiction, 7:3	Cause of action, 3:7
Loss, 7:3	Defects, 3:7
Negligence, 7:3	Definition, 3:7
Offer, 7:3	Evidence, 3:7, 7:32
Punitive damages, 7:3	Fidelity, 3:7
Refusal, 7:3	Fraud and misrepresentation, 3:7
Requests, 7:3	Judge, 3:7
Settlement, 7:3	Liability, 3:7
State, 7:3	National Flood Insurance Act, 3:7
Trial, 7:3	Objection, 3:7

VENUE—Cont'd

Payments, 3:7

Performance, 3:7

Prejudice, 3:7

Premiums, 3:7

Proofs of loss, 3:7

Reinsurance, 3:7

Review, 3:7

Statutes, 3:7, 7:32

Validity, 3:7

Waiver, 3:7

VERDICT

Correction, 3:7

Defense, 3:5, 3:7, 3:17, 7:3, 7:8, 8:2

Findings, 3:7

Modification, 3:7

VICTIM

Bad faith, 1:7, 1:27, 2:82, 3:7, 3:17, 6:2, 7:26, 7:32, 10:88, 11:10

VIOLENCE

Property insurance, 3:7

WATER

Title insurance, 1:53

WEAR AND TEAR

Property insurance, 8:16

WEIGHT

Property insurance, 1:15, 3:7, 11:10

WIFE AND HUSBAND

Spouses, 3:17

WINDOWS

Property insurance, 1:35, 2:8, 2:86, 3:7

WINDSTORM

Property insurance, 1:8, 1:44, 5:1, 9:13

WITNESSES

Accident, 1:8, 3:7, 6:3, 6:5, 6:8, 7:37

Applications, 2:15, 3:7

Appraisers, 1:27, 1:31, 6:5, 8:16

Attorneys, 3:7, 5:31, 7:37

Automobiles, 2:27, 2:41, 3:4, 9:13

Builders, 8:16, 9:13

Cancellation, 3:7

Conditions, 1:32, 1:35, 2:15, 2:55, 3:7, 5:31,

5:45, 6:5, 8:16, 9:13

Cross-examination, 3:7

Dealers, 1:27, 1:31

Disqualification, 8:16

Family, 1:27, 1:31, 2:15, 2:55, 3:7, 6:5, 8:8, 9:13

Fire marshal, 3:7

Generally, 1:26

Household goods, 3:7, 8:8

Hypothetical questions, 10:4

Insurance agents, 1:35, 2:85

Insured owner, **3:7**, **6:7**

Jury trial, 1:15, 3:5, 3:7

Merchants, 3:7, 9:13

Ownership, 1:31, 1:32, 1:35, 2:7, 2:34, 2:41,

9:13, 10:4

Relatives, 2:15, 2:31, 2:41, 3:4, 7:16

Spouse, 1:35, 3:7, 10:11

Vehicular accident, 7:37

Waiver, 3:7, 8:16

WORK PRODUCT PRIVILEGE

Bad faith, **7:13**

WRONGFUL DEATH

Subrogation, 3:17