

INTRODUCTION TO THE 2026 EDITION

The 2026 Edition of the *California Insurance Law Handbook* covers almost every conceivable insurance issue faced by California practitioners. Thomson Reuters is pleased to be able to present you with this outstanding and useful legal reference. New topics and discussion in this year's edition include:

- § 8:8. The accident vehicle is “described or rated as an owned vehicle”
- § 11:97. Insured's breach: Insured's failure to cooperate
- § 11:181. Obligation to accept “reasonable” offers to settle claims against insured
- § 16:4. Third-party claims
- § 24:5. Disability defined as inability to engage in insured's “usual” or “regular” occupation
- § 25:7. Drafting history
- § 29:22. Health insurer subrogation claims
- § 37:24. Gender-affirming care
- § 44:25. Insured's obligation to reimburse insurer when policy does not provide coverage
- § 45:42. 1973 “Limited” pollution exclusion
- § 46:134. Potential for coverage based on evidence extrinsic to complaint
- § 49:3. Products—Completed operations hazard coverage: Scope

- § 61:2. Evidentiary issues
- § 65:30. Water damage to interior of building unless covered by roof
- § 65:72. Accidental direct physical loss or damage: smoke and wildfire debris
- § 66:7. Refund of premiums based on previously approved rate

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