

Introduction to the 2025 Edition

The 2025 Edition of *The Claim Adjuster's Automobile Liability Handbook* includes updated coverage throughout the publication.

This includes updates to the following topics:

§ 2:3 Duty to defend—The “four corners” test

§ 3:5 Stacking of coverage—Intra-policy stacking

§ 4:21 The liability insuring clause—“Use”—Assaults/
shootings

§ 7:7 Excess bad-faith standards (equitable subrogation/direct
duty)

This release is also updated with a new Table of Contents, Table of Laws and Rules, Table of Cases, and Index to reflect these enhancements.