

Index

ACCIDENT

See also index heading **causation of loss**

Bodily injury coverage

generally, § 6:14

foreseeability, § 6:15

jury instructions, § 25:73 et seq.

Definitions

accident, § 34:4

accidental, § 44:55

sudden and accidental, § 44:52

Expected loss and accident, § 34:4

Garage insurance, § 55:73

Instructions

generally, § 25:73 et seq.

cause, § 25:73 et seq.

Occurrences and accidents, § 6:14

Personal injury coverage, § 25:73 et seq.

Pollution, accidental

generally, § 44:55 et seq.

pattern of conduct, § 44:57

secondary discharges, § 44:58

subjective vs objective criteria, § 44:56

ACCOUNTING RECORDS

Discovery of documents, § 17:39

ACCRUAL OF CAUSE OF ACTION

See index heading **limitation of actions**

ADDITIONAL INSURED

Duty to defend, § 4:11

ADJUSTERS

See index heading **investigations of claims**

ADMISSIONS

generally, § 16:17 et seq.

Additional discovery motions, § 19:51

Ambiguity-based challenges, § 19:39

Answers, § 16:23 et seq.

Case management

generally, § 20:1 et seq.

see also index heading **case management**

Compel, motions to, § 19:42

Conferences, § 19:40

Denials

generally, § 16:23 et seq.

inability to admit or deny, § 16:25

Effects of responses, § 16:27

Enforcement of judgments, § 30:51

Examinations

generally, § 3:1 et seq.

see also index heading **examination under oath**

Forms, §§ 16:32, 16:33

Inconsistency-based challenges, § 19:39

Insured strategies, § 16:3

Insurer strategies, § 16:5

Interrogatories compared

generally, § 16:1

see also index heading **interrogatories**

Limitation of actions requests, § 43:45

Magistrate judges and discovery, § 20:15

LAW AND PRACTICE OF INSURANCE COVERAGE

ADMISSIONS—Cont'd

Meet and confer discovery conferences, § 19:40

Motion practice
generally, § 19:1 et seq.
see also index heading **motion practice**

Phasing discovery, § 20:13

Practice pointers checklist,
§ 16:29

Professional liability insurance,
§ 49:27

Protective orders, motions for,
§ 19:41

Refusal to admit, § 16:26

Requests
generally, § 16:17 et seq.
form of, § 16:20
forms, §§ 16:32, 16:33
objections, § 16:24
scope of, § 16:21
service of, § 16:19

Responses
answers, § 16:23 et seq.
effects of, § 16:27
inability to admit or deny,
§ 16:25
objections, § 16:24
refusal to admit, § 16:26
time for, § 16:22
uses of, § 16:27
withdrawals, § 16:28

Rule 36, § 16:17

Sanctions for refusal to admit,
§ 16:26

Scheduling
generally, § 20:1 et seq.
see also index heading **case management**

Scope of requests
generally, § 16:21
challenges, § 19:39

Scope of treatment, § 16:1

Service of requests, § 16:19

ADMISSIONS—Cont'd

Special masters and discovery,
§ 20:15

Streamlining discovery, § 20:12 et
seq.

Summary judgment motions and
requests for addition
discovery, § 19:51

Time for response, § 16:22

Timing discovery, § 20:13

Uses of responses, § 16:27

Withdrawals of responses, § 16:28

ADR

See index heading **arbitration**

ADVERTISING INJURY COVERAGE

generally, §§ 7:1 et seq., 7:34 et
seq.

See also index heading **intel-
lectual property coverage**

Activities engaged in, § 7:19

Appeal, duty to defend on, § 4:26

Causation
generally, § 52:1 et seq.
see also index heading **causa-
tion of loss**
unfair competition, § 7:24

Conflicts
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

Construction, § 7:3

Cooperation
generally, § 36:1 et seq.
see also index heading **coopera-
tion duty**

Coverage issues, § 7:4

Damages
generally, § 27:1 et seq.
see also index heading **damages**
requirements, § 7:29

Defense duty
generally, § 4:1 et seq.

INDEX

ADVERTISING INJURY COVERAGE—Cont'd

Defense duty—Cont'd
see also index heading **defend,**
duty to

Defenses

generally, § 7:26 et seq.
insureds', § 7:38
insurers', § 7:37

Discovery planning, § 7:31

E-commerce claims, § 7:30

Enumerated offense requirement
unfair competition, § 7:18

Errors and omissions

generally, § 48:1 et seq.
see also index heading **errors**
and omissions insurance

Evaluation of suit under duty to
defend, § 4:14

Exclusions

generally, § 7:25
see also index heading **exclu-**
sions

Experts

generally, § 24:1 et seq.
see also index heading **expert**
witnesses

Fortuity doctrine

generally, §§ 7:28, 35:1 et seq.
see also index heading **fortuity**
issues

Forum selection

generally, § 7:6 et seq.
choice of law factors, § 7:10
comfort factors, § 7:7
competency of forum, § 7:8
efficiency factors, § 7:9
insureds' strategy, § 7:12

Insureds' defenses, § 7:38

Insurers' defenses, § 7:37

Interpretation of policies

generally, §§ 1:1 et seq., 7:3

ADVERTISING INJURY COVERAGE—Cont'd

Interpretation of policies—Cont'd
see also index heading

construction and inter- **pretation**

specialized rules, § 1:9

Investigations

generally, § 2:1 et seq.
see also index heading
investigations of claims

Known loss defense, § 7:28

Level of advertising, § 7:19

Litigating coverage

generally, § 12:1 et seq.
see also index headings
declaratory judgment
actions; intervention

Litigation, right to control and
duty to defend, § 4:9

Loss-in-progress defense, § 7:28

Malpractice

generally, § 49:1 et seq.
see also index heading **profes-**
sional liability insurance

Notice of claim

generally, § 7:11
response, § 7:5

Notice-prejudice rule, § 4:18

Other insurance

generally, § 38:1 et seq.
see also index heading **other**
insurance

Practice pointers checklist, § 7:33

Public policy limitations on cover-
age, § 7:27

Right to control litigation and duty
to defend, § 4:9

Scope of treatment, § 7:1

Settlement of claims against
insured

generally, § 20:28 et seq.
see also index heading **settle-**
ment of claims against
insured

**ADVERTISING INJURY
COVERAGE—Cont'd**

Settlement of coverage disputes
generally, § 20:28 et seq.
see also index heading **settle-
ment of coverage
disputes**

Strategic considerations
generally, § 14:1 et seq.
see also index heading **plead-
ings**

Summary of issues, §§ 7:2, 7:33

Underlying claims, § 7:2

Unfair competition
causal connections, § 7:24
enumerated offense require-
ment, § 7:18

Verdicts
generally, § 25:1 et seq.
see also index heading **verdicts
and verdict forms**

AFFIDAVITS

Diligent search for lost policy,
§ 40:32

Summary judgment, § 19:48

AGENTS AND BROKERS

Damages liabilities
generally, § 27:14
instructions, § 27:28

Depositions of, § 18:30

Discovery of agents, § 54:36

Document production demands to
generally, § 17:12
see also index heading **docu-
ment production**

Errors and omissions
generally, § 48:1 et seq.
see also index heading **errors
and omissions insurance**

Expert witnesses, § 24:6

Instructions, § 27:28

Malpractice
generally, § 49:1 et seq.

**AGENTS AND BROKERS
—Cont'd**

Malpractice—Cont'd
see also index heading **profes-
sional liability insurance**

ALLOCATIONS

See index heading **excess insurers**

ALL RISK POLICIES

generally, § 45:27
See also index heading **construc-
tion insurance**

Defenses, § 45:28 et seq.

External cause limitations, § 45:30

Fortuitous loss requirement,
§ 45:29

Implied defenses, § 45:28 et seq.

Named peril policies
distinguished, § 45:27

AMBIGUITIES

See also index heading **construc-
tion and interpretation**

Avoiding and creating during pre-
trial proceedings, § 19:10

Discovery, § 19:10

Modern interpretation, § 1:5

Motion practice
insured considerations, § 19:10
insurer considerations, § 19:4

Reasonable expectations doctrine,
§ 5:9

Traditional interpretation, § 1:5

ANSWERS

generally, § 14:1 et seq.
See also index heading **pleadings**

Affirmative defenses, § 14:50

Automobile insurance, § 51:41

Bad faith allegations, answering,
§ 29:7

Causation of loss, § 52:62

Challenging form and adequacy
generally, §§ 19:1 et seq.,
19:25 et seq.

INDEX

ANSWERS—Cont'd

- Challenging form and adequacy—Cont'd
 - see also index heading **motion practice**
- Choice of law, § 9:29
- Defenses, § 14:50
- Denied allegations, overcoming, § 19:32
- Employee benefits, § 57:78
- Errors and omissions insurance, preliminary considerations, § 48:3
- Expected loss
 - generally, § 34:1 et seq.
 - see also index heading **expected loss**
- Impleader, § 15:17
- Marine insurance, § 54:51
- Practice pointers checklist, § 14:43
- Products liability insurance, § 46:34
- Reinsurance, pre-answer security, § 41:52
- Strategic considerations
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Subrogation, § 42:56
- Summary, § 14:43
- Third-party practice, § 15:17

APPELLATE REVIEW

- Arbitration awards, judicial review
 - generally, § 11:55
 - corruption, § 11:57
 - corruption of arbitrator, § 11:58
 - fraud, § 11:57
 - grounds for review, § 11:56
 - jurisdictional challenges, § 11:60
 - manifest disregard of law challenges, § 11:61

APPELLATE REVIEW—Cont'd

- Arbitration awards, judicial review—Cont'd
 - misconduct of arbitrators, § 11:59
 - orders, appeals of, § 11:62
 - partiality of arbitrator, § 11:58
 - power of arbitrator, award in excess of, § 11:60
 - scope of review, § 11:63
 - undue means, § 11:57
- Attorney's fees and fee awards, § 30:21 et seq.
- Defend duty on appeal, § 4:26
- Erisa claims, § 57:68 et seq.
- Expert witness challenges, § 24:75
- Instruction considerations, § 25:33
- Interlocutory appeals, arbitrators' pre-award orders, § 11:62
- New trial, motion for, § 19:63
- Post-trial motions
 - generally, § 19:60 et seq.
 - adverse findings and rulings, motions challenging, § 19:61
 - attorney's fees, § 19:65
 - challenging adverse findings and rulings, § 19:61
 - findings, challenging, § 19:61 et seq.
 - interest, post-judgment, § 19:66
 - judgment as matter of law, motion for, § 19:62
 - judgment nov, motion for, § 19:62
 - new trial, motion for, § 19:63
 - post-judgment interest, § 19:66
 - renewal of motion for judgment nov, § 19:62
 - rulings, challenging, § 19:61 et seq.
- Verdict form considerations, § 25:33

APPLICATIONS

- Cancellation of policy based on misrepresentations in generally, § 39:18
 - see also index headings **cancellation of policies; fraud and misrepresentation**
- Director's and officer's insurance generally, § 47:3 et seq.
 - fortuity issues, § 47:6
 - remedies for misrepresentations, § 47:4 et seq.
 - rescission for misrepresentations, § 47:5
- Fortuity issues, § 47:6
- Misrepresentations generally, § 37:13 et seq.
 - see also index heading **fraud and misrepresentation**
 - remedies for, § 47:4 et seq.
 - rescission for, §§ 37:19, 47:5

ARBITRATION

- generally, § 11:1 et seq.
- Advantages of insurance arbitration, § 11:4
- Agreements to arbitrate generally, § 11:8 et seq.
 - choice of law, § 11:11
 - contra proferentum rule conflicts, § 11:24
 - enforcement of arbitration agreement, below
 - forms, § 11:68
 - procedures, § 11:10
 - relevant law, § 11:11
 - scope of arbitration agreement, below
 - validity of arbitration agreement, below
- Appeals from awards, § 41:76
- Appointment of arbitrators failure of, § 11:36
 - judicial appointment, § 11:34
 - reinsurance, §§ 41:40, 41:64

ARBITRATION—Cont'd

- Arbitrability. validity of arbitration agreement, below
- Arbitrators generally, § 11:27 et seq.
 - agreements on, § 11:35
 - appointment, failure of, § 11:36
 - contractual relations, § 11:30
 - corruption, award challenges, § 11:58
 - desired qualities, § 11:31
 - disqualification, § 11:38
 - ex parte contracts, § 11:37
 - failure to agree on, § 11:35
 - failure to appoint, § 11:36
 - findings, § 11:32
 - judicial selection, § 11:34
 - method of selection, § 11:33
 - multiple, § 11:28
 - orders, appeals of, § 11:62
 - partiality, award challenges, § 11:58
 - powers of, § 11:60
 - qualifications, §§ 11:29 et seq., 11:38
 - selecting, § 11:27 et seq.
 - single, § 11:28
 - sources, § 11:32
- Attorney's fees and fee awards, §§ 11:51, 30:27
- Awards
 - challenges generally, § 11:53 et seq.
 - judicial review, below
 - procedures, § 11:54
 - components of, § 11:48
 - corruption challenges, §§ 11:57, 11:58
 - fraud challenges, § 11:57
 - judicial review, below
 - jurisdictional challenges, § 11:60
 - manifest disregard of law challenges, § 11:61

INDEX

ARBITRATION—Cont'd

Awards—Cont'd
 partiality challenges, § 11:58
 power of arbitrator, award in
 excess of, § 11:60
 reinsurance, § 41:75
 remedies, below
 scope of review, § 11:63
 undue means challenges,
 § 11:57
Bad faith
 generally, §§ 28:1 et seq.,
 29:1 et seq.
 see also index heading **bad
 faith tort actions**
Bias, § 41:41
Case management
 generally, § 20:1 et seq.
 see also index heading **case
 management**
Challenging awards
 generally, § 11:53 et seq.
 judicial review, below
 procedures, § 11:54
Choice of law, §§ 11:11, 11:45,
 11:46
Components of awards, § 11:48
Consolidation to enforce arbitra-
 tion agreement, § 11:17
Contra proferentum rule conflicts
 with presumption favoring,
 § 11:24
Declaratory relief, § 11:49
Defend, triggering of duty to,
 § 44:3 et seq.
Demand for arbitration
 form, §§ 11:73, 41:81
 reinsurance, §§ 41:63, 41:81
Disadvantages of insurance
 arbitration, § 11:4
Discovery
 generally, § 11:40 et seq.
 devices, § 11:41
 non-parties, § 11:42

ARBITRATION—Cont'd

Discovery—Cont'd
 privileges, § 11:43
 procedures, § 11:44
 reinsurance, §§ 41:54, 41:73
 third-parties, § 11:42
Dismissing litigation to enforce
 arbitration agreement,
 § 11:15
Disqualification of arbitrator,
 § 11:38
D & o insurance
 generally, § 47:1 et seq.
 see also index heading
 **director's and officer's
 insurance**
Enforcement of arbitration agree-
 ment
 generally, § 11:12 et seq.
 compelling arbitration, § 11:14
 consolidation, § 11:17
 dismissing litigation, § 11:15
 jurisdiction to enforce, § 11:16
 staying litigation, § 11:15
 timing, § 11:16
Enforcement of award, § 41:76
Evidence, § 41:74
Ex parte contracts with arbitrators,
 § 11:37
Federal preemption, § 11:22
Finding arbitrators, § 11:32
Forms, § 11:68
Hearings, § 11:45 et seq.
Impartiality, § 41:41
Initial conferences, § 11:39
Initiation of arbitration, § 11:26
Insured strategies, § 14:42
Insurer strategies, § 14:14
Interest on awards, § 11:52
International insurance arbitration,
 § 11:64 et seq.
Introduction, § 11:2
Judicial review
 generally, § 11:55

ARBITRATION—Cont'd

Judicial review—Cont'd
 corruption, § 11:57
 corruption of arbitrator, § 11:58
 fraud, § 11:57
 grounds for review, § 11:56
 jurisdictional challenges,
 § 11:60
 manifest disregard of law chal-
 lenges, § 11:61
 misconduct of arbitrators,
 § 11:59
 orders, appeals of, § 11:62
 partiality of arbitrator, § 11:58
 power of arbitrator, award in
 excess of, § 11:60
 scope of review, § 11:63
 undue means, § 11:57
 Judicial selection of arbitrators,
 § 11:34
 Jurisdictional challenges to
 awards, § 11:60
 Jurisdiction to enforce, § 11:16
 Manifest disregard of law chal-
 lenges to awards, § 11:61
 Mediation vs arbitration, §§ 41:62,
 41:66et seq.
 Multiple arbitrators, § 11:28
 Non-party rights
 arbitrability, § 11:25
 discovery, § 11:42
 Orders, appeals of, § 11:62
 Practice pointers checklist,
 § 11:67
 Preclusion, § 11:47
 Preemption, § 11:22
 Presumption favoring, contra
 proferentum rule conflicts,
 § 11:24
 Privileges and discovery, § 11:43
 Procedural considerations involv-
 ing
 generally, § 20:28 et seq.
 planning for, § 20:29

ARBITRATION—Cont'd

Procedural considerations involv-
 ing—Cont'd
 reorganizing dispute following
 partial resolution, § 20:30
 Public policy, § 11:7
 Punitive damages, § 11:50
 Reinsurance arrangements
 generally, §§ 11:3, 41:1et seq.
 see also index heading **reinsur-
 ance**
 appeals from awards, § 41:76
 appointing arbitrators and
 umpires, § 41:40
 appointment of arbitrator,
 § 41:64
 awards, § 41:75
 bias, § 41:41
 ceding of premiums, § 41:58
 conditions precedent, § 41:35
 contract provisions, § 41:39
 demand, §§ 41:63, 41:81
 discovery, §§ 41:54, 41:73
 eco payments, § 41:61
 enforcement of awards, § 41:76
 e & o payments, § 41:61
 evidence, § 41:74
 impartiality, § 41:41
 inspection as condition prece-
 dent, § 41:35
 limitation of actions, § 41:60
 mediation vs arbitration,
 §§ 41:62, 41:66et seq.
 prearbitration matters, § 41:53
 et seq.
 precedential value of awards,
 § 41:77
 selecting the arbitration panel,
 § 41:65
 split baby awards, § 41:75
 xpl payments, § 41:61
 Remedies
 generally, § 11:49 et seq.
 attorneys' fees, § 11:51

INDEX

ARBITRATION—Cont'd

- Remedies—Cont'd
 - declaratory relief, § 11:49
 - interest, § 11:52
 - punitive damages, § 11:50
- Reorganizing litigation following partial resolution, § 20:30
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of arbitration agreement
 - generally, § 11:20
 - contra proferentum rule conflicts, § 11:24
 - non-party rights, § 11:25
 - other arbitrability issues, § 11:21
 - service of suit clauses and arbitration clauses, § 11:23
 - state law prohibition and preemption, § 11:22
 - third-party rights, § 11:25
 - who decides, § 11:19
- Scope of treatment, § 11:1
- Selecting arbitrators
 - generally, § 11:27 et seq.
 - reinsurance, § 41:65
- Service of suit clauses and arbitration clauses, § 11:23
- Single arbitrators, § 11:28
- Sources of arbitrators, § 11:32
- Sources of information, § 11:74
- Split baby awards, § 41:75
- State law prohibition and preemption, § 11:22
- Staying litigation to enforce arbitration agreement, § 11:15
- Strategy considerations
 - generally, §§ 11:5, 11:6
 - international disputes, § 11:65
- Subrogation claims, §§ 42:29, 42:35

ARBITRATION—Cont'd

- Summary, § 11:67
- Third-party rights. non-party rights, above
- Timing, § 11:16
- Validity of arbitration agreement
 - generally, § 11:18 et seq.
 - contra proferentum rule conflicts, § 11:24
 - other arbitrability issues, § 11:21
 - service of suit clauses and arbitration clauses, § 11:23
 - state law prohibition and preemption, § 11:22
 - who decides, § 11:19
- Who decides arbitrability, § 11:19

ARCHITECTS

- See index heading **professional liability insurance**

ARGUMENT

- generally, § 22:1 et seq.
- See also index heading **opening statements**
- Advocacy skills, § 22:8 et seq.
- Hallmarks of good arguments, § 22:5
- Insured closings, § 22:7
- Insurer closings, § 22:6
- Mock closing, § 22:12
- Objectives, § 22:6
- Practice-pointers checklist, § 22:11
- Psychology and advocacy, § 22:10
- Scope of treatment, § 22:1
- Strategies, §§ 22:6, 22:7
- Summary, § 22:11
- Voir dire, argumentative
 - generally, § 21:7
 - insurance education by insured, § 21:46

**ASBESTOS INJURY
COVERAGE**

Absolute pollution exclusions,
§ 44:65
Settlement, § 31:51
Verdict forms, § 25:50

ASSAULT AND BATTERY

See index heading **exclusions**

ASSIGNMENTS

Subrogation distinguished
generally, §§ 42:7, 42:8
see also index heading
subrogation

**ATTORNEY-CLIENT
PRIVILEGE**

See index heading **privileges**

ATTORNEYS AT LAW

Advice of counsel defenses,
§ 29:35

Argument
generally, § 22:1 et seq.
see also index heading **argu-
ment**

Bad faith tort actions, advice of
counsel defenses, § 29:35

Client communication privilege
generally, § 18:34
non-legal functions, § 18:35

Conflicts
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

Consultants, use of
generally, § 21:12 et seq.
see also index heading **voir dire**

Cumis counsel
generally, §§ 8:15, 8:16, 33:1 et
seq.
see also index heading **conflicts
of interest**

Demeanor as advocacy skill,
§ 26:22

ATTORNEYS AT LAW—Cont'd

Depositions
generally, § 18:27
in-house counsel

generally, § 18:27
privileges, § 18:34

Depositions, conduct at, § 18:18

Erisa fiduciary conflicts with
attorney-client privileges
generally, § 57:32
protecting communications,
§ 57:33

Ethical issues
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

Examinations under oath, atten-
dance at, § 3:19

Fees. see index heading
**attorney's fees and fee
awards**

Independent counsel
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

Independent judgment, duty to
exercise, § 33:16

In-house counsel depositions
generally, § 18:27
privileges, § 18:34

Local counsel, association of,
§ 19:3

Loyalty duties of defense counsel,
§ 33:14

Malpractice coverage
generally, § 49:1 et seq.
see also index heading **profes-
sional liability insurance**

Malpractice liabilities, defense
counsel considerations,
§ 33:24

Opening statements
generally, § 22:1 et seq.
see also index heading **opening
statements**

INDEX

ATTORNEYS AT LAW—Cont'd

- Presence during examination
under oath, § 3:19
- Privileges
 - generally, § 18:34
 - see also index heading **privileges**
 - attorney-client, § 8:14
 - deposition protections, § 18:34
 - non-legal functions, § 18:35
- Reasonableness of counsel fees,
§ 8:13
- Records, § 30:43
- Retainers, § 30:42
- Settlement of claims against
insured
 - generally, § 20:28 et seq.
 - see also index heading **settle-
ment of claims against
insured**
- Settlement of coverage disputes
 - generally, § 20:28 et seq.
 - see also index heading **settle-
ment of coverage
disputes**
- Time slips, § 30:43
- Voir dire
 - see also index heading **voir dire**
 - judge vs counsel questioning,
§ 21:5
- Work product privilege
 - generally, § 18:34
 - see also index heading **privi-
leges**
 - non-legal functions, § 18:35

ATTORNEY'S FEES AND FEE AWARDS

- generally, § 30:1 et seq.
- Ability, § 30:39
- Amount determinations
 - generally, § 30:31 et seq.
 - ability, § 30:39
 - complexity, § 30:33

ATTORNEY'S FEES AND FEE AWARDS—Cont'd

- Amount determinations—Cont'd
 - contingent fee arrangement,
§§ 30:40, 30:41
 - customary charges, § 30:35
 - difficulty, § 30:33
 - experience, § 30:39
 - labor required, § 30:33
 - local practice, § 30:35
 - novelty, § 30:33
 - preclusion of other opportuni-
ties, § 30:34
 - professional relationship with
client, § 30:38
 - relationship with client, § 30:38
 - reputation, § 30:39
 - results obtained, § 30:36
 - size of case, § 30:36
 - skill required, § 30:33
 - time limitations, § 30:37
 - time required, § 30:33
- Appeals, prevailing party
determinations, § 30:21 et
seq.
- Arbitration, § 30:27
- Assignments of fees, § 30:15
- Bad faith tort actions, § 28:48
- Basis for claim, § 30:3 et seq.
- Combined claims, § 30:46
- Common law, § 30:9
- Complexity, § 30:33
- Conflicts
 - generally, § 33:1 et seq.
 - see also index heading **conflicts
of interest**
 - flat fee payment, § 33:17
- Contingent fee arrangement
 - generally, § 30:40
 - multipliers, § 30:41
- Contractual, § 30:8
- Cumis counsel
 - generally, § 33:1 et seq.

**ATTORNEY'S FEES AND FEE
AWARDS—Cont'd**

Cumis counsel—Cont'd
see also index heading **conflicts of interest**

Customary charges, § 30:35

Damages
generally, § 27:1 et seq.
see also index heading **damages**
awards as, § 27:13

Difficulty, § 30:33

Dismissals, prevailing party determinations, § 30:19

Entitlement, establishing, § 30:2

Erisa claims, § 57:73

Errors and omissions insurance, § 48:24

Evaluation of case, § 30:42

Experience, § 30:39

Expert testimony, § 30:44

Fees incurred to recover attorney's fees, § 30:28

Flat fee payment and conflicts of interest, § 33:17

Independent counsel
generally, § 33:1 et seq.
see also index heading **conflicts of interest**

Insured entitlement, § 30:12

Insurer entitlement, § 30:11

Interpleader
generally, § 13:18
form, § 13:27

Judgments, prevailing party determinations, § 30:20

Labor required, § 30:33

Local practice, § 30:35

Motion practice, §§ 19:65, 30:47

Multiple claims, §§ 30:45, 30:46

Novelty, § 30:33

Partial recovery, prevailing party determinations, § 30:18

Parties entitled, § 30:10 et seq.

Pleading, § 30:30

**ATTORNEY'S FEES AND FEE
AWARDS—Cont'd**

Post-judgment proceedings, prevailing party determinations, § 30:26

Preclusion of other opportunities, § 30:34

Pre-suit work, recovery for, § 30:29

Prevailing party determinations
generally, § 30:16 et seq.
appeals, § 30:21 et seq.
arbitration, § 30:27
dismissals, § 30:19
judgments, § 30:20
partial recovery, § 30:18
post-judgment proceedings, § 30:26
settlement, § 30:17

Professional relationship with client, § 30:38

Punitive statutes, § 30:6

Reasonableness of counsel fees, § 8:13

Records, § 30:43

Relationship with client, § 30:38

Reputation, § 30:39

Reservation of rights and reasonableness of fees, § 8:13

Results obtained, § 30:36

Retainers, § 30:42

Scope of treatment, § 30:1

Settlement, prevailing party determinations, § 30:17

Size of case, § 30:36

Skill required, § 30:33

Statutory basis for claim, § 30:4 et seq.

Subrogation
generally, § 42:1 et seq.
see also index heading **subrogation**

Third-party entitlement, §§ 30:13, 30:14

INDEX

ATTORNEY'S FEES AND FEE AWARDS—Cont'd

- Time limitations, § 30:37
- Timeliness of fee request, § 30:47
- Time required, § 30:33
- Time slips, § 30:43

AUTOMOBILE INSURANCE

- generally, § 51:1 et seq.
- Additional insureds, duty to defend, § 4:11
- Admissions
 - generally, § 16:1 et seq.
 - see also index heading **admissions**
- Analysis of policies
 - insured considerations, § 51:12
 - insurer considerations, § 51:9
- Answer, § 51:41
- Appeal, duty to defend on, § 4:26
- Arbitration
 - generally, § 11:1 et seq.
 - see also index heading **arbitration**
- Argument
 - generally, § 22:1 et seq.
 - see also index heading **argument**
- Attorney's fees
 - generally, § 30:1 et seq.
 - see also index heading **attorney's fees and fee awards**
- Bad faith
 - generally, §§ 28:1 et seq., 29:1 et seq.
 - see also index heading **bad faith tort actions**
- Bodily injuries
 - generally, § 6:1 et seq.
 - see also index heading **bodily injury coverage**
- Business exclusions, personal auto coverage, § 51:18

AUTOMOBILE INSURANCE—Cont'd

- Case management
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Causation
 - generally, § 52:1 et seq.
 - see also index heading **causation of loss**
- Choice of law
 - generally, § 9:1 et seq.
 - see also index heading **choice of law**
- Collision coverage, §§ 51:20, 51:21
- Commercial auto coverage
 - generally, § 51:22 et seq.
 - covered vehicle designation, § 51:22
 - employees covered, § 51:24
 - exclusions, § 51:26
 - instructions, § 51:42 et seq.
 - lessors and lessees, § 51:25
 - lessors and lessees as persons insured, § 51:25
 - persons insured
 - generally, § 51:23 et seq.
 - lessors and lessees, § 51:25
 - trucker policies, § 51:27
- Complaint, § 51:40
- Comprehensive coverage, §§ 51:20, 51:21
- Conflicts
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**
- Coverage issues, § 51:2 et seq.
- Covered vehicle designation, § 51:22

AUTOMOBILE INSURANCE

—**Cont'd**

- Cross-examination
 - generally, § 26:1 et seq.
 - see also index heading **witnesses**
- Cumis counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Damages
 - generally, § 27:1 et seq.
 - see also index heading **damages**
- Defense duty
 - generally, § 4:1 et seq.
 - see also index heading **defend, duty to**
- Depositions
 - generally, § 18:1 et seq.
 - see also index heading **depositions**
- Discovery, § 51:36
- Document production
 - generally, § 17:1 et seq.
 - see also index heading **document production**
- Employees covered, § 51:24
- Environmental coverage and motor vehicle insurance claims, § 44:96
- Evaluation of suit under duty to defend, § 4:14
- Examinations
 - generally, § 3:1 et seq.
 - see also index heading **examination under oath**
- Exclusions
 - see also index heading **exclusions**
 - business exclusions, personal auto coverage, § 51:18
 - commercial auto coverage, § 51:26
 - livery conveyance, § 51:19

AUTOMOBILE INSURANCE

—**Cont'd**

- Exclusions—Cont'd
 - personal auto coverage, §§ 51:18, 51:19
 - public conveyance, § 51:19
 - use for profit, § 51:18
- Experts
 - generally, §§ 24:1 et seq., 24:5
 - see also index heading **expert witnesses**
- Family member, instruction, § 51:44
- Forms, § 51:40 et seq.
- Fortuity issues
 - generally, § 35:1 et seq.
 - see also index heading **fortuity issues**
- Fraud
 - generally, § 37:1 et seq.
 - see also index heading **fraud and misrepresentation**
- Garage insurance
 - generally, § 55:1 et seq.
 - see also index heading **garage insurance**
- Impleader
 - generally, § 15:1 et seq.
 - see also index heading **impleader**
- Incontestability
 - generally, § 37:1 et seq.
 - see also index heading **incontestability provisions**
- Independent counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Instructions
 - generally, §§ 25:1 et seq., 51:42 et seq.
 - see also index heading **instructions**
 - covered vehicle, § 51:42

INDEX

AUTOMOBILE INSURANCE

—Cont'd

- Instructions—Cont'd
 - family member, § 51:44
 - new vehicle, § 51:43
 - no-fault coverage, § 51:48
 - permissive use, § 51:45
 - persons covered, § 51:44
 - truck, noncovered use, § 51:47
 - um/uim coverage, § 51:46
- Insured considerations
 - analysis of policies, § 51:12
 - investigations, § 51:11
 - litigation, § 51:37
 - reasonable expectations,
§ 51:10
 - strategies, §§ 51:10 et seq.,
51:37
- Insurer considerations
 - analysis of policies, § 51:9
 - investigations, § 51:8
 - litigation, § 51:38
 - strategies, §§ 51:7 et seq.,
51:38
- Intentional acts
 - generally, § 34:1 et seq.
 - see also index heading
intentional acts
- Interpleader
 - generally, § 13:1 et seq.
 - see also index heading
interpleader
- Interpretation of policies
 - generally, § 1:1 et seq.
 - see also index heading
**construction and inter-
pretation**
 - specialized rules, § 1:9
- Interrogatories
 - generally, § 16:1 et seq.
 - see also index heading **inter-
rogatories**
- Investigations
 - generally, § 2:1 et seq.

AUTOMOBILE INSURANCE

—Cont'd

- Investigations—Cont'd
 - see also index heading
investigations of claims
 - insured considerations, § 51:11
 - insurer considerations, § 51:8
- Juries
 - generally, § 21:1 et seq.
 - see also index heading **jurors
and jury trials**
- Jurisdiction
 - generally, § 10:1 et seq.
 - see also index heading **jurisdic-
tion**
- Lessors and lessees as persons
 - insured, § 51:25
- Limitations periods
 - generally, § 43:1 et seq.
 - see also index heading **limita-
tion of actions**
 - uninsured/underinsured motor-
ist coverage, § 51:35
- Litigating coverage
 - generally, § 12:1 et seq.
 - see also index headings
**declaratory judgment
actions; intervention**
- Litigation, right to control and
duty to defend, § 4:9
- Livery conveyance exclusions,
§ 51:19
- Losses covered
 - generally, § 51:5
- Losses insured
 - personal auto coverage, § 51:17
- Motion practice
 - generally, § 19:1 et seq.
 - see also index heading **motion
practice**
- Multiple policies applicable,
§ 51:6
- No-fault coverage, § 51:48
- Notice-prejudice rule, § 4:18

AUTOMOBILE INSURANCE

—**Cont'd**

- Opening statements
 - generally, § 22:1 et seq.
 - see also index heading **opening statements**
- Other insurance
 - generally, § 38:1 et seq.
 - see also index heading **other insurance**
- Permissive use
 - generally, § 51:14
 - instructions, § 51:45
- Personal auto coverage
 - generally, § 51:13 et seq.
 - business exclusions, § 51:18
 - collision coverage, §§ 51:20, 51:21
 - comprehensive coverage, §§ 51:20, 51:21
 - exclusions, §§ 51:18, 51:19
 - household limitations, § 51:13
 - instructions, § 51:42 et seq.
 - losses insured, § 51:17
 - permissive users, § 51:14
 - replacement vehicles, § 51:16
 - scheduled vehicles, § 51:15
- Personal injuries
 - generally, § 6:1 et seq.
 - see also index heading **personal injury coverage**
- Persons covered, § 51:3
 - family member, § 51:44
 - instruction, § 51:44
- Persons insured
 - commercial auto coverage, § 51:23 et seq.
 - household limitations, § 51:13
 - lessors and lessees, commercial auto coverage, § 51:25
 - permissive users, § 51:14
- Pleadings
 - generally, § 14:1 et seq.

AUTOMOBILE INSURANCE

—**Cont'd**

- Pleadings—Cont'd
 - see also index heading **pleadings**
- Policies applicable, § 51:6
- Practice pointers, § 51:39
- Public conveyance exclusions, § 51:19
- Reasonable expectations
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
 - insured considerations, § 51:10
- Replacement vehicles, § 51:16
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Right to control litigation and duty to defend, § 4:9
- Scheduled vehicles, personal auto coverage, § 51:15
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of coverage
 - generally, §§ 51:2 et seq., 51:13 et seq.
 - commercial auto coverage, above
 - household limitations, § 51:13
 - permissive users, § 51:14
 - personal auto coverage, above
 - persons insured, § 51:13
 - vehicles insured, below
- Scope of treatment, § 51:1
- Settlement of claims against insured
 - generally, § 20:28 et seq.
 - see also index heading **settlement of claims against insured**

INDEX

AUTOMOBILE INSURANCE

—Cont'd

- Settlement of coverage disputes
 - generally, § 20:28 et seq.
 - see also index heading **settlement of coverage disputes**
- Statutory requirements, uninsured/underinsured motorist coverage, § 51:28 et seq.
- Strategies
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
 - insured, §§ 51:10 et seq., 51:37
 - insurer, §§ 51:7 et seq., 51:38
 - litigation, §§ 51:37, 51:38
- Subrogation
 - generally, § 42:1 et seq.
 - see also index heading **subrogation**
- Trucker policies
 - generally, § 51:27
 - noncovered use, § 51:47
- Uninsured/underinsured motorist coverage
 - generally, § 51:28 et seq.
 - definitions, § 51:31 et seq.
 - hit and run vehicles, § 51:32
 - instruction, § 51:46
 - intervention, § 12:24
 - limitations, §§ 51:34, 51:35
 - occupying unscheduled vehicle, § 51:34
 - rejections of coverage, § 51:30
 - scope of statutes, § 51:29
 - statutory requirements, § 51:28 et seq.
- Vehicles covered
 - generally, § 51:4
 - instructions, § 51:42
- Vehicles insured
 - generally, § 51:15 et seq.

AUTOMOBILE INSURANCE

—Cont'd

- Vehicles insured—Cont'd
 - commercial auto coverage,
 - above
 - personal auto coverage, above
 - replacement vehicles, § 51:16
 - scheduled vehicles, § 51:15
- Venue
 - generally, § 10:1 et seq.
 - see also index heading **venue**
- Verdicts
 - generally, § 25:1 et seq.
 - see also index heading **verdicts and verdict forms**
- Voir dire
 - generally, § 21:1 et seq.
 - see also index heading **voir dire**

AUTOMOBILE REPAIRS

- See index heading **garage insurance**

BAD FAITH TORT ACTIONS

- generally, §§ 28:1 et seq., 29:1 et seq.
- See also index heading **good faith and fair dealing duties**
- Additional insureds, duty to defend, § 4:11
- Admissions
 - generally, § 16:1 et seq.
 - see also index heading **admissions**
- Advice of counsel defenses, § 29:35
- Answers to allegations, § 29:7
- Apex discovery, § 28:3
- Appeal, duty to defend on, § 4:26
- Attorney-client privilege
 - generally, § 28:5
 - civil fraud exception, § 28:6
 - waiver, § 28:7
- Attorney's fees
 - generally, §§ 28:48, 30:1 et seq.

BAD FAITH TORT ACTIONS

—**Cont'd**

- Attorney's fees—Cont'd
 - see also index heading **attorney's fees and fee awards**
- Avoiding suit
 - first-party claims, § 28:2
 - third-party claims, § 29:2 et seq.
- Bifurcation of bad faith claims, § 29:9
- Cancellation
 - generally, § 39:1 et seq.
 - see also index heading **cancellation of policies**
- Case management
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Choice of law
 - generally, § 9:1 et seq.
 - see also index heading **choice of law**
- Claims files, protecting
 - first-party claims, § 28:4
 - third-party claims, § 29:11
- Claims processing procedures, § 28:27 et seq.
- Comparative bad faith
 - first-party claims, § 28:35
 - third-party claims, § 29:38
- Compensatory damages, § 29:40
- Complaint form, § 29:47
- Conflicts
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Consequential damages, § 29:41
- Contract duty analysis
 - first-party claims, §§ 28:16, 28:23
- Cooperation
 - generally, § 36:1 et seq.

BAD FAITH TORT ACTIONS

—**Cont'd**

- Cooperation—Cont'd
 - see also index heading **cooperation duty**
- Coverage as factor, tort duty analysis, § 28:21
- Cumis counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Damages
 - generally, §§ 27:1 et seq., 28:41 et seq.
 - see also index heading **damages**
 - attorney's fees, § 28:48
 - compensatory damages, § 29:40
 - consequential damages, § 29:41
 - contract damages, § 28:42
 - economic loss, § 28:44
 - emotional distress damages, §§ 28:45, 29:42
 - estoppel, coverage by, § 29:43
 - failure to mitigate defenses, § 29:36
 - first-party actions, § 27:3
 - first-party claims, § 28:41 et seq.
 - instructions, § 27:24
 - punitive damages, §§ 28:46, 29:44
 - statutory damages, §§ 28:47, 29:45
 - third-party claims, § 29:39 et seq.
 - tort damages, § 28:43 et seq.
- Debatable coverage, tort duty analysis, § 28:21
- Declaratory relief complaint form, § 29:48
- Defense duty
 - generally, § 4:1 et seq.
 - see also index heading **defend, duty to**

INDEX

BAD FAITH TORT ACTIONS

—Cont'd

Defenses

- first-party claims, § 28:32
- third-party claims, § 29:29 et seq.

Denials of claims, unreasonable, § 28:31

Depositions

- generally, § 18:1 et seq.
- see also index heading **depositions**
- first-party claims, § 28:3 et seq.
- third-party claims, § 29:12

Discovery

- first-party claims, § 28:12
- insured, discovery of, § 29:13
- insured strategy, §§ 28:12, 29:16
- insurer strategy, §§ 28:3 et seq., 29:10
- third-party claims, § 29:16

Dismissal on settlement of coverage disputes, § 32:39

Document production

- generally, § 17:1 et seq.
- see also index heading **document production**

Duty to settle

- third-party claims, § 29:24

Emotional distress damages

- generally, § 28:45
- third-party claims, § 29:42

Evaluation of suit under duty to defend, § 4:14

Evidence, § 28:26 et seq.

Examinations

- generally, § 3:1 et seq.
- see also index heading **examination under oath**

Expected loss

- generally, § 34:1 et seq.
- see also index heading **expected loss**

BAD FAITH TORT ACTIONS

—Cont'd

Expert witnesses

- generally, § 24:1 et seq.
- see also index heading **expert witnesses**

first-party claims, §§ 24:7, 28:10, 28:14

insured strategy, § 28:14

insurer strategy, § 28:10

Failure to mitigate defenses, third-party claims, § 29:36

Failure to settle claim, § 29:22 et seq.

Fairly debatable coverage, tort duty analysis, § 28:21

First-party claims

- generally, § 28:1 et seq.
- apex discovery, § 28:3
- attorney-client privilege
- generally, § 28:5
- civil fraud exception, § 28:6
- waiver, § 28:7

avoiding suit, § 28:2

broad approach to tort duty analysis, § 28:18

claims files, protecting, § 28:4

claims processing procedures, § 28:27 et seq.

comparative bad faith, § 28:35

contract duty analysis, §§ 28:16, 28:23

coverage as factor, § 28:21

damages, § 27:3

debatable coverage, § 28:21

defenses, § 28:32

denials of claims, unreasonable, § 28:31

depositions, § 28:3 et seq.

discovery, § 28:12

evidence, § 28:26 et seq.

experts, §§ 28:10, 28:14

expert witnesses, § 24:7

BAD FAITH TORT ACTIONS

—**Cont'd**

First-party claims—Cont'd
 fairly debatable coverage,
 § 28:21
 good faith duties, § 28:15 et
 seq.
 inadequate investigation,
 § 28:28
 insured's breach as defense,
 § 28:34
 insured strategy, § 28:11 et seq.
 insurer strategy, § 28:2 et seq.
 intrusive investigation, § 28:29
 life insurance, § 28:49
 limitations of actions, § 28:33
 narrow approach to tort duty
 analysis, § 28:19
 no-coverage cases, § 28:22
 payment delay, § 28:30
 practice pointers checklist,
 § 28:50
 reverse bad faith, § 28:36 et
 seq.
 scope of treatment, § 28:1
 statutory duty analysis,
 §§ 28:16, 28:25
 strict liability, § 28:20
 summary, § 28:50
 tort duty analysis, § 28:16 et
 seq.
 trial preparation, §§ 28:9, 28:13
 unreasonable denials of claims,
 § 28:31
 work product doctrine, § 28:8
 Forms, § 29:47
 Fraud
 generally, § 37:1 et seq.
 see also index heading **fraud**
 and misrepresentation
 Good faith duties
 first-party claims, § 28:15 et
 seq.
 third-party claims, § 29:20
 Inadequate investigation, § 28:28

BAD FAITH TORT ACTIONS

—**Cont'd**

Incontestability
 generally, § 37:1 et seq.
 see also index heading
 incontestability provi-
 sions
 Independent counsel
 generally, § 33:1 et seq.
 see also index heading **conflicts**
 of interest
 Instructions
 generally, § 25:1 et seq.
 see also index heading **instruc-**
 tions
 damages, § 27:24
 Insured's breach as defense,
 § 28:34
 Insured strategy
 generally, § 29:15 et seq.
 discovery, §§ 28:12, 29:16
 experts, § 28:14
 first-party claims, § 28:11 et
 seq.
 third-party claims, § 29:15 et
 seq.
 trial considerations, § 29:17
 trial preparation, § 28:13
 Insurer strategy
 answers to allegations, § 29:7
 avoiding suit, §§ 28:2, 29:2 et
 seq.
 bifurcation of bad faith claims,
 § 29:9
 claim file discovery, § 29:11
 discovery, §§ 28:3 et seq.,
 29:10
 discovery from insured, § 29:13
 experts, § 28:10
 first-party claims, § 28:2 et seq.
 jurisdiction considerations,
 § 29:8
 no-defense obligation
 determinations, § 29:4

INDEX

BAD FAITH TORT ACTIONS

—Cont'd

- Insurer strategy—Cont'd
 - policy limits settlement offer, responding to, § 29:5
 - removal, § 29:8
 - set ups, responding to, § 29:6
 - third-party claims, § 29:2 et seq.
 - trial considerations, § 29:14
 - trial preparation, § 28:10
- Intentional acts
 - generally, § 34:1 et seq.
 - see also index heading **intentional acts**
- Interrogatories
 - generally, § 16:1 et seq.
 - see also index heading **interrogatories**
- Investigation of claims
 - generally, §§ 2:1 et seq., 28:27 et seq.
 - see also index heading **investigations of claims**
 - first-party claims, § 28:27 et seq.
 - intrusive investigation, § 28:29
- Investigations
 - see also index heading **investigation duties**
 - intrusive investigations, § 28:29
- Juries
 - generally, § 21:1 et seq.
 - see also index heading **jurors and jury trials**
- Jurisdiction
 - generally, §§ 10:1 et seq., 29:8
 - see also index heading **jurisdiction**
- Life insurance, § 28:49
- Limitations of actions
 - first-party claims, § 28:33
 - statutory, § 43:9
 - third-party claims, § 29:33

BAD FAITH TORT ACTIONS

—Cont'd

- Litigation, right to control and duty to defend, § 4:9
- Lost or incomplete policies
 - generally, §§ 40:1 et seq., 40:25
 - see also index heading **lost or incomplete policies**
 - avoiding bad faith liability, § 40:26
 - proving good faith, § 40:10
- Motion practice
 - generally, § 19:1 et seq.
 - see also index heading **motion practice**
- No-coverage cases, tort duty analysis, § 28:22
- No-defense obligation determinations, § 29:4
- Notice-prejudice rule, § 4:18
- Opening statements
 - generally, § 22:1 et seq.
 - see also index heading **opening statements**
- Payment delay, first-party claims, § 28:30
- Pleadings
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
 - reinsurance dispute, § 41:82
- Policy defenses, third-party claims, § 29:34
- Policy limits settlement offer, responding to, § 29:5
- Practice pointers checklist
 - first-party claims, § 28:50
 - third-party claims, § 29:46
- Privileges
 - attorney-client privilege
 - generally, § 28:5
 - civil fraud exception, § 28:6
 - waiver, § 28:7
 - work product doctrine, § 28:8

BAD FAITH TORT ACTIONS

—**Cont'd**

- Punitive damages
 - generally, § 28:46
 - third-party claims, § 29:44
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Reinsurance dispute
 - pleadings, § 41:82
- Release as defense
 - third-party claims, § 29:37
- Removal, § 29:8
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Reverse bad faith, § 28:36 et seq.
- Right to control litigation and duty to defend, § 4:9
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of treatment
 - first-party claims, § 28:1
 - third-party claims, § 29:1
- Service of process
 - generally, § 10:1 et seq.
 - see also index heading **service of process**
- Settlement of claims against insured
 - generally, § 20:28 et seq.
 - see also index heading **settlement of claims against insured**
 - excess insurers, duty to, § 29:28
- Settlement of coverage disputes
 - generally, § 20:28 et seq.
 - see also index heading **settlement of coverage disputes**

BAD FAITH TORT ACTIONS

—**Cont'd**

- Settlement of coverage disputes
 - Cont'd**
 - dismissals, § 32:39
- Set ups, responding to, § 29:6
- Statutory damages, third-party claims, § 29:45
- Statutory duty analysis, §§ 28:16, 28:25
- Statutory liability, third-party claims, § 29:21
- Strategic considerations
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- insured, § 28:11 et seq.
- insurer
 - first-party claims, § 28:2 et seq.
 - third-party claims, § 29:2 et seq.
- Summary
 - first-party claims, § 28:50
 - third-party claims, § 29:46
- Third-party claims
 - generally, § 29:1 et seq.
 - advice of counsel defenses, § 29:35
 - avoiding suit, § 29:2 et seq.
 - bifurcation of bad faith claims, § 29:9
 - claims files, protecting, § 29:11
 - comparative bad faith, § 29:38
 - compensatory damages, § 29:40
 - complaint form, § 29:47
 - consequential damages, § 29:41
 - damages, above
 - declaratory relief complaint form, § 29:48
 - defenses, § 29:29 et seq.
 - depositions, § 29:12
 - discovery, §§ 29:10, 29:16
 - duty to settle, § 29:24

INDEX

BAD FAITH TORT ACTIONS

—Cont'd

- Third-party claims—Cont'd
 - emotional distress damages,
§ 29:42
 - estoppel, coverage by, § 29:43
 - excess insurers, duty to, § 29:28
 - failure to mitigate defenses,
§ 29:36
 - failure to settle, § 29:22 et seq.
 - forms, § 29:47
 - good faith duties, § 29:20
 - insured strategy, § 29:15 et seq.
 - insurer strategy, § 29:2 et seq.
 - limitations of actions, § 29:33
 - no-coverage defenses, § 29:34
 - no-defense obligation
 - determinations, § 29:4
 - policy defenses, § 29:34
 - practice pointers checklist,
§ 29:46
 - punitive damages, § 29:44
 - release as defense, § 29:37
 - scope of treatment, § 29:1
 - statutory damages, § 29:45
 - statutory liability, § 29:21
 - summary, § 29:46
 - trial considerations, § 29:17
- Tort duty analysis
 - anderson v. continental insur-
ance company, § 28:19
 - broad approach, § 28:18
 - coverage as factor, § 28:21
 - debatable coverage, § 28:21
 - fairly debatable coverage,
§ 28:21
 - first-party claims, § 28:16 et
seq.
 - gruenberg v. aetna insurance
company, § 28:18
 - narrow approach, § 28:19
 - no-coverage cases, § 28:22
 - strict liability, § 28:20

BAD FAITH TORT ACTIONS

—Cont'd

- Trial preparation
 - first-party claims, §§ 28:9,
28:13
 - insured strategy, § 28:13
 - insurer strategy, §§ 28:10,
29:14
- Unreasonable denials of first-party
claims, § 28:31
- Venue
 - generally, § 10:1 et seq.
 - see also index heading **venue**
- Verdict forms
 - generally, § 25:1 et seq.
 - see also index heading **verdicts
and verdict forms**
 - ace v. aetna life ins. co., § 25:53
 - mosten management co. inc. v.
zurich-american ins. group,
§ 25:52
 - northrop corp. v. american
motorists ins. co., § 25:51
 - thompson v. western and
southern life ins. co.,
§ 25:54
- Voir dire
 - generally, § 21:1 et seq.
 - see also index heading **voir dire**
- Work product doctrine, § 28:8
- Wrongful cancellation
 - generally, § 39:28 et seq.
 - see also index heading **cancel-
lation of policies**

BANKRUPTCY

- See also index heading
insolvency, insurer
- D & o insurance coverage,
§ 47:50

BENCH TRIALS

- See also index heading **jurors and
jury trials**
- Motions for
 - generally, § 19:54

BENCH TRIALS—Cont'd

- Motions for—Cont'd
 - directed verdict or judgment,
§ 19:58
- Products liability insurance,
§ 46:29

BIAS

- Cross-examination eliciting,
§ 26:15
- Expert witnesses, § 24:56
- Insurance. see index heading
**insurance presence, effect in
jury trials**
- Voir dire elicitation, § 21:43

BODILY INJURY COVERAGE

- generally, § 6:1 et seq.
- See also index heading **personal
injury coverage**
- Accidental cause jury instructions,
§ 25:73 et seq.
- Accident component
 - generally, § 6:14
 - foreseeability, § 6:15
- Arson, § 34:14
- Assault and battery exclusions,
§ 6:21
- Assaults, § 34:11
- Attorney's fees
 - generally, § 30:1 et seq.
 - see also index heading
**attorney's fees and fee
awards**
- Automobile exclusions, § 6:23
- Bad faith
 - generally, §§ 28:1 et seq.,
29:1 et seq.
 - see also index heading **bad
faith tort actions**
- Causation
 - generally, § 52:1 et seq.
 - see also index heading **causa-
tion of loss**
- Cgl policies, instructions, § 56:23

**BODILY INJURY COVERAGE
—Cont'd**

- Complaints
 - breach of contract, § 6:46
 - declaratory judgment actions,
§ 6:45
- Conflicts
 - generally, § 33:1 et seq.
 - see also index heading **conflicts
of interest**
- Construction insurance
 - generally, § 45:1 et seq.
 - see also index heading
construction insurance
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **coopera-
tion duty**
- Criminal conduct, § 34:13
- Cumis counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts
of interest**
- Damages
 - generally, § 27:1 et seq.
 - see also index heading **damages**
- Declaratory judgment actions
 - complaint form, § 6:45
 - insured considerations, § 6:10
 - insurer considerations, § 6:6
- Declination of coverage letter,
§ 6:44
- Declining coverage, § 6:5
- Defend, duty to, §§ 6:4, 6:8
- Definitions, § 6:12
- Development of coverage, § 6:11
- Discovery planing
 - insureds, § 6:39
 - insurers, § 6:38
- Employer torts
 - coverage issues, § 56:5
 - instructions, § 56:23
- Employment related exclusions,
§ 6:22

INDEX

BODILY INJURY COVERAGE

—Cont'd

- Environmental coverage
 - generally, § 44:1 et seq.
 - see also index heading **environmental coverage**
- Epli, § 56:26
- Errors and omissions
 - generally, § 48:1 et seq.
 - see also index heading **errors and omissions insurance**
- Exclusions
 - generally, § 6:19 et seq.
 - see also index heading **exclusions**
 - professional liability insurance, § 49:15
- Expected loss
 - generally, § 34:1 et seq.
 - see also index heading **expected loss**
- Fights, § 34:11
- Fire, inferred intent, § 34:14
- Foreseeability of accident, § 6:15
- Forms, § 6:43 et seq.
- Fortuity issues
 - generally, § 35:1 et seq.
 - see also index heading **fortuity issues**
- Fraud
 - generally, § 37:1 et seq.
 - see also index heading **fraud and misrepresentation**
- Guns, assaults with, § 34:12
- Indemnification duty, §§ 6:4, 6:8
- Independent counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Instructions
 - generally, § 25:1 et seq.
 - see also index heading **instructions**
 - caused by accident, § 25:73

BODILY INJURY COVERAGE

—Cont'd

- Instructions—Cont'd
 - comprehensive general liability (cgl) insurance, § 56:23
 - employer torts, § 56:23
 - epli policies, § 56:26
- Intended acts
 - generally, § 34:1 et seq.
 - see also index heading **intentional acts**
 - act vs injury intended, § 34:5 et seq.
 - exclusions, § 6:20
 - inferred intent, § 34:9 et seq.
 - injury vs act intended, § 34:5 et seq.
 - results of, § 6:16
 - weapons, assaults with, § 34:12
- Letters
 - declination of coverage, § 6:44
 - reservation of rights, § 6:43
- Litigating coverage
 - generally, § 12:1 et seq.
 - see also index headings **declaratory judgment actions; intervention**
- Motion practice, § 6:40
- Number of occurrences, § 6:18
- Occurrence, § 6:13 et seq.
- Other insurance
 - generally, § 38:1 et seq.
 - see also index heading **other insurance**
- Own property exclusion
 - generally, § 44:90 et seq.
 - see also index heading **exclusions**
- Pleadings
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Pollution exclusions
 - generally, §§ 6:25, 44:1 et seq.

BODILY INJURY COVERAGE

—Cont'd

- Pollution exclusions—Cont'd
 - see also index heading **pollution exclusions**
- Post-complaint developments,
§ 6:9
- Practice pointers checklist, § 6:42
- Products liability
 - generally, § 46:1 et seq.
 - see also index heading **products liability insurance**
- Professional services exclusions,
§ 6:24
- Reservation of rights letter, § 6:43
- Reserving rights, § 6:5
- Resolution of coverage issues by
motion, § 6:40
- Scope of treatment, § 6:1
- Settlement of claims against
insured
 - generally, §§ 6:7, 20:28 et seq.
 - see also index heading **settlement of claims against insured**
- Settlement of coverage disputes
 - generally, § 20:28 et seq.
 - see also index heading **settlement of coverage disputes**
- Sexual molestation, § 34:10
- Specific injury, intention to inflict,
§ 34:8
- Strategic considerations
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Subrogation
 - generally, § 42:1 et seq.
 - see also index heading **subrogation**
- Subsequent injury, § 6:9
- Summary, §§ 6:2, 6:42
- Trial strategy, § 6:41

BODILY INJURY COVERAGE

—Cont'd

- Trigger of, § 6:17
- Unintended acts and results,
§ 6:16
- Verdicts
 - generally, § 25:1 et seq.
 - see also index heading **verdicts and verdict forms**

BREACH OF CONTRACT

- Cancellation of policies
 - generally, § 39:1 et seq.
 - see also index heading **cancellation of policies**
- complaint, § 39:35
- Complaints
 - cancellation of policies, § 39:35
 - cancellation of policy, § 39:35
 - defend, duty to, § 14:47
- Defend, duty to
 - complaints, § 14:47
- Insured strategies, § 14:26
- Limitation of actions, § 43:8
- Pleadings, § 41:82
- Reinsurance, § 41:82

BREAST IMPLANT COVERAGE

- Verdict forms, § 25:49

BROKERS

- See index heading **agents and brokers**

BUILDER'S RISK COVERAGE

- generally, §§ 45:25, 45:26
- See also index heading **construction insurance**

BURDEN OF PROOF

- Fortuity issues, § 35:20
- Instructions, § 48:78 et seq.
- Lost or incomplete policies
 - generally, § 40:9
 - shifting of burden, §§ 40:14, 40:15

INDEX

BUSINESS PURSUITS

See index heading **exclusions**

BUSINESS RECORDS

Custodians, depositions, § 18:31

CANCELLATION OF POLICIES

generally, § 39:1 et seq.

Address of notice, § 39:9

Application, misrepresentation or concealment in, § 39:18

Appropriate person, repayment of unearned premium to, § 39:15

Attorney's fees

generally, § 30:1 et seq.

see also index heading **attorney's fees and fee awards**

Bad faith

generally, §§ 28:1 et seq., 29:1 et seq.

see also index heading **bad faith tort actions**

Breach of contract, § 39:35

Complaints

breach of contract, § 39:35

declaratory relief, §§ 39:38, 39:39

interpleader, § 39:38

Concealment in application, § 39:18

Condition precedent, repayment as, § 39:13

Damages, § 39:32

Declaratory relief, §§ 39:38, 39:39

Documents re, production, § 17:7

D & o insurance

generally, § 47:1 et seq.

see also index heading **director's and officer's insurance**

Evidence of notice, § 39:11

Existing policy, substitution of new policy for, § 39:26

CANCELLATION OF POLICIES

—Cont'd

Expected loss

generally, § 34:1 et seq.

see also index heading **expected loss**

Failure to repay unearned

premium, § 39:14

Forms, § 39:34

Fortuity issues

generally, § 35:1 et seq.

see also index heading **fortuity issues**

Fraud. see index heading **fraud and misrepresentation**

Grounds for

generally, § 39:17 et seq.

application, misrepresentation or concealment in, § 39:18

concealment in application, § 39:18

increase in hazard insured against, § 39:19

loss history, § 39:21

misrepresentation in application, § 39:18

mistake, § 39:22

nonpayment, § 39:20

premium, nonpayment, § 39:20

risk, increase in, § 39:19

unilateral mistake, § 39:22

Incomplete policies

generally, § 40:1 et seq.

see also index heading **lost or incomplete policies**

Incontestability

generally, § 37:1 et seq.

see also index heading **incontestability provisions**

Increase in hazard insured against, § 39:19

Insured, unilateral cancellation by generally, § 39:23 et seq.

notice, § 39:24

CANCELLATION OF POLICIES

—**Cont'd**

- Insured, unilateral cancellation by
 - Cont'd**
 - surrender of policy, § 39:25
- Insurer, unilateral cancellation by
 - generally, § 39:4 **et seq.**
 - wrongful cancellation, below
- Intentional acts
 - generally, § 34:1 **et seq.**
 - see also index heading **intentional acts**
- Interpleader, § 39:38
- Interpretation of policies
 - generally, § 1:1 **et seq.**
 - see also index heading **construction and interpretation**
 - specialized rules, § 1:9
- Litigating coverage
 - generally, § 12:1 **et seq.**
 - see also index headings **declaratory judgment actions; intervention**
- Loss history and, § 39:21
- Lost or incomplete policies
 - generally, § 40:1 **et seq.**
 - see also index heading **lost or incomplete policies**
- Misrepresentation in application, § 39:18
- Mistake as grounds for, § 39:22
- Mutual consent, cancellation by, § 39:27
- Nonpayment as grounds for, § 39:20
- Notice
 - content of notice, § 39:6
 - evidence of, § 39:11
 - form of notice, § 39:6
 - insurer's notice of unilateral cancellation, §§ 39:5 **et seq.**, 39:24
 - mailing, § 39:8
 - time of notice, § 39:7

CANCELLATION OF POLICIES

—**Cont'd**

- Notice—**Cont'd**
 - unilateral cancellation, §§ 39:5 **et seq.**, 39:24
- Persons entitled to notice, § 39:10
- Persons entitled to repayment of unearned premium, § 39:15
- Practice pointers checklist, § 39:33
- Practice tips, §§ 39:2, 39:3
- Premium, nonpayment as grounds for, § 39:20
- Professional liability insurance, § 49:19
- Reasonable expectations of insured
 - generally, § 5:1 **et seq.**
 - see also index heading **reasonable expectations**
- Repayment of unearned premium
 - generally, § 39:12 **et seq.**
 - appropriate payee, § 39:15
 - condition precedent, § 39:13
 - failure to pay, effect of, § 39:14
 - person entitled to, § 39:15
- Reservation of rights
 - generally, § 8:1 **et seq.**
 - see also index heading **reservation of rights**
- Risk, increase in, § 39:19
- Scope note, § 39:1
- Settlement of coverage disputes
 - generally, § 20:28 **et seq.**
 - see also index heading **settlement of coverage disputes**
- Substitution of new policy for existing policy, § 39:26
- Summary, § 39:33
- Surrender of policy, § 39:25
- Unilateral cancellation
 - generally, § 39:23 **et seq.**
 - address of notice, § 39:9

INDEX

CANCELLATION OF POLICIES —Cont'd

Unilateral cancellation—Cont'd
content of notice, § 39:6
evidence of notice, § 39:11
form of notice, § 39:6
grounds for, above
insured cancellations, § 39:23
et seq.
insurer cancellations, § 39:4 et
seq.
mail notice, § 39:8
notice, §§ 39:5 et seq., 39:24
persons entitled to notice,
§ 39:10
repayment of unearned
premium, above
time of notice, § 39:7
wrongful cancellation, below
Unilateral mistake, § 39:22
Wrongful cancellation
generally, § 39:28 et seq.
causes of action, § 39:29 et seq.
remedies, § 39:29 et seq.

CANONS OF INTERPRETATION

See index heading **construction
and interpretation**

CARBON MONOXIDE

Absolute pollution exclusions,
§ 44:66

CASE MANAGEMENT

generally, § 20:1 et seq.
Arbitration, procedural
considerations involving,
§ 20:28 et seq.
Choice of law, threshold issues,
§ 20:5
Conferences, § 20:6
Contents of cmos, § 20:9
Coverage chart, § 20:34
Depositions, § 18:5

CASE MANAGEMENT—Cont'd

Discovery
generally, § 20:10 et seq.
see also index heading
discovery
Drafting cmos, § 20:8
Forum issues, §§ 20:2, 20:3
Interrogatories and, timing, § 16:9
Joinder, threshold issues, § 20:2
Motion practice, § 20:7 et seq.
Orders (cmo)
generally, § 20:7 et seq.
contents, § 20:9
drafting, § 20:8
form, § 20:32
Parties, threshold issues, § 20:4
Planning for settlement or adr,
§ 20:29
Practice pointers checklist,
§ 20:31
Ripeness, threshold interests,
§ 20:2
Scope of treatment, § 20:1
Settlement, procedural
considerations involving,
§ 20:28 et seq.
Substantive motion practice,
§ 20:17
Summary, § 20:31
Threshold issues, § 20:2
Timing, § 16:9

CASE OR CONTROVERSY

See also index heading **jurisdic-
tion**
Motion practice
generally, § 19:16
form, § 19:69

CASUALTY INSURANCE

See index heading **liability insur-
ance**

CAUSATION OF LOSS

generally, § 52:1

CAUSATION OF LOSS—Cont'd

Absolute pollution exclusions and concurrent causation, § 44:75

Accidental cause

instructions, §§ 25:74, 25:75

olin corp. v. ina, § 25:74

stonewall ins. co. v. national gypsum, § 25:75

Advantageous issues

identifying issues, § 52:22

insured considerations, § 52:22

insurer considerations, § 52:12

trial strategies, §§ 52:53, 52:58

Answer, § 52:62

Anti-concurrent causation clauses

generally, § 52:9

efficient proximate cause, § 52:37

Applicable causes, § 52:24

Avoiding causation cases, insurer considerations, § 52:14

Broad causation, § 52:25

Casualty insurance. liability insurance, below

Complaint, § 52:63

Concurrent causation

absolute pollution exclusions, § 44:75

anti-concurrent causation clauses, §§ 52:9, 52:37

construction insurance, §§ 45:37, 45:39

instructions, § 52:65

liability insurance, § 52:40

property insurance, § 52:7

third party, § 52:10

Construction and interpretation

anti-concurrent causation clauses, §§ 52:9, 52:37

efficient proximate causation, § 52:35

Construction insurance

generally, § 45:36 et seq.

CAUSATION OF LOSS—Cont'd

Construction insurance—Cont'd

see also index heading

construction insurance

Contractual exceptions to causation doctrines, §§ 52:9, 52:37

Coverage issues

generally, § 52:2 et seq.

anti-concurrent causation

clauses, §§ 52:9, 52:37

concurrent causation, § 52:7

contractual exceptions to causation doctrines, §§ 52:9, 52:37

doctrines, property causation, § 52:5

efficient proximate causation, § 52:6

liability insurance, § 52:3

other causation standards, § 52:8

property insurance, § 52:3

third party concurrent causation, § 52:10

Demonstrative evidence

insured considerations, § 52:59

insurer considerations, § 52:55

Disadvantageous issues

identifying issues, § 52:23

insured considerations, § 52:23

insurer considerations, § 52:13

trial strategies, §§ 52:53, 52:58

Discovery

generally, § 52:41 et seq.

basis of liability, § 52:43

history of insured property, § 52:42

insured considerations, § 52:49

insurer considerations, § 52:48

investigation coordination, § 52:44

underwriting information, § 52:48

Efficient proximate causation

generally, § 52:34 et seq.

INDEX

CAUSATION OF LOSS—Cont'd

- Efficient proximate causation
 - Cont'd
 - anti-concurrent causation clauses, § 52:37
 - case law, §§ 52:35 et seq., 52:37
 - construction insurance, § 45:38
 - instructions, § 52:64
 - loss of market clauses, § 52:38
 - origin of doctrine, § 52:34
 - property insurance, § 52:34 et seq.
 - summary of coverage issues, § 52:6
- Event characterizations, insurer considerations, § 52:17
- Evidence
 - demonstrative evidence, §§ 52:55, 52:59
- Experts, use of
 - generally, § 52:56
 - insured considerations, § 52:27
 - insurer considerations, § 52:16
- External cause of loss, marine insurance
 - generally, § 54:7
 - litigation, § 54:27
- Fact and law questions
 - insured considerations, § 52:30
 - motion practice, § 52:30
 - trial strategies, § 52:54
- First-party claims. property insurance, below
- Forms, § 52:62 et seq.
- Framing the issues, § 52:29
- Identifying issues
 - advantageous issues, § 52:22
 - applicable causes, § 52:24
 - broad causation, § 52:25
 - disadvantageous issues, § 52:23
 - insured considerations, § 52:21
 - narrow causation, § 52:25

CAUSATION OF LOSS—Cont'd

- Instructions
 - concurrent causation, § 52:65
 - efficient proximate causation, § 52:64
- Insured considerations
 - generally, § 52:21 et seq.
 - advantageous issues, § 52:22
 - broad causation, § 52:25
 - demonstrative evidence, § 52:59
 - disadvantageous issues, § 52:23
 - discovery, § 52:49
 - discovery planning, § 52:41 et seq.
 - experts, use of, § 52:27
 - fact and law questions, §§ 52:30, 52:54
 - identifying issues, § 52:21
 - investigations, § 52:26
 - joint investigations, § 52:19
 - litigation, §§ 52:20, 52:28 et seq.
 - narrow causation, § 52:25
 - trial strategies, § 52:52 et seq.
 - witnesses, § 52:60
- Insurer considerations
 - generally, § 52:11 et seq.
 - advantageous issues, § 52:12
 - avoiding causation cases, § 52:14
 - demonstrative evidence, § 52:55
 - disadvantageous issues, § 52:13
 - discovery, § 52:48
 - discovery planning, § 52:41 et seq.
 - event characterizations, § 52:17
 - experts, use of, § 52:16
 - identifying issues, § 52:11 et seq.
 - investigations, § 52:15
 - joint investigations, § 52:19
 - trial strategies, § 52:52 et seq.

CAUSATION OF LOSS—Cont'd

Insurer considerations—Cont'd
underwriting information,
§ 52:48

Investigations
discovery coordination, § 52:44
insured considerations, § 52:26
insurer considerations, § 52:15
joint investigations, § 52:19
liability insurance, § 52:18
property insurance, § 52:18

Jury questions, §§ 52:30, 52:54

Liability insurance
basis of liability, § 52:43
concurrent causation, § 52:40
coverage issues, § 52:3
discovery planning, § 52:41 et
seq.
fact and law questions,
§§ 52:30, 52:54
investigations, § 52:18
joint investigations, § 52:19
litigation, § 52:31
property insurance
distinguished, § 52:32

Litigation
insured considerations,
§§ 52:20, 52:28 et seq.
liability insurance, § 52:31

Loss of market clauses, § 52:38

Marine insurance
generally, § 54:7
litigation, § 54:27

Motion practice
fact and law questions, § 52:30
summary judgment motions,
§ 52:46

Narrow causation, § 52:25

Occurrence
generally, § 44:45 et seq.
see also index heading
environmental coverage

Pleadings, § 52:62 et seq.

CAUSATION OF LOSS—Cont'd

Practice pointers checklist,
§ 52:61

Property insurance
causation generally, § 52:33
concurrent causation, § 52:7
coverage issues, § 52:3
discovery planning, § 52:41 et
seq.
doctrines, property causation,
§ 52:5
efficient proximate causation,
§§ 52:6, 52:34 et seq.
fact and law questions,
§§ 52:30, 52:54
history of insured property,
§ 52:42
investigations, § 52:18
joint investigations, § 52:19
liability insurance
distinguished, § 52:32
loss of market clauses, § 52:38
other causation standards,
§ 52:8
other theories, § 52:39
relevance of causation, § 52:4

Proximate cause
construction insurance, § 45:38
efficient proximate causation,
above

Relevance of causation, § 52:4

Scope of treatment, § 52:1

Summary, § 52:61

Summary judgment motions,
§ 52:46

Third-party claims. liability insur-
ance, above

Third party concurrent causation,
§ 52:10

Trial strategies
generally, § 52:52 et seq.
advantageous issues, §§ 52:53,
52:58
disadvantageous issues,
§§ 52:53, 52:58

INDEX

CAUSATION OF LOSS—Cont'd

- Trial strategies—Cont'd
 - law and fact questions, § 52:54
- Witnesses, § 52:60

CGL

- See index heading **comprehensive general liability insurance**

CHARGES

- See index heading **instructions**

CHOICE OF LAW

- generally, § 9:1 et seq.
- Abstention, federal, § 9:20
- Acceptance of contract, § 9:6
- Affirmative defenses, § 9:30
- Answers, § 9:29
- Arbitration agreements, § 11:11
- Arbitrations, §§ 11:45, 11:46
- Complaints, § 9:29
- Conflict of laws determinations,
 - motion practice, § 19:23
- Constitutional limitations, § 9:19
- Contacts, significant, § 9:15
- Contract provisions, § 9:26 et seq.
- Defenses, § 9:30
- Delivery of contract, § 9:6
- Domicile, § 9:13
- Drafting settlement agreements,
 - § 32:74
- Employee benefits, § 57:25
- Erisa, § 57:25
- Execution of contract, § 9:5
- Federal question jurisdiction,
 - § 10:12
- Federal vs state courts, §§ 9:20, 9:21
- Foreign law, motion pertaining to,
 - § 9:32
- Forms, § 9:26 et seq.
- Forum selection and, § 7:10
- Governmental interest analysis,
 - § 9:16
- How to raise issue, § 19:24
- Incomplete policies, § 40:21

CHOICE OF LAW—Cont'd

- Instructions, §§ 9:33, 9:34
- Intentions of insurer and insured,
 - § 9:18
- Interpretation of policies
 - generally, § 1:1 et seq.
 - see also index heading **construction and interpretation**
- Judicial notice, notice of intent to request, § 9:31
- Jurisdiction
 - generally, § 10:1 et seq.
 - see also index heading **jurisdiction**
- Level of court decisions and
 - federal vs state courts, § 9:21
- Limitations periods
 - generally, § 43:1 et seq.
 - see also index heading **limitation of actions**
- Lost or incomplete policies,
 - § 40:21
- Mailing of contract, § 9:6
- Marine insurance, § 54:10
- Motion practice
 - generally, §§ 19:1 et seq., 19:21 et seq.
 - see also index heading **motion practice**
 - conflict of laws determinations,
 - § 19:23
 - how to raise issue, § 19:24
 - insurer considerations, § 19:5
 - venue and, § 19:18
 - when to raise issue, § 19:24
 - which state's rules apply,
 - § 19:22
- Nature of proof, § 9:24
- Negotiation of contract, § 9:4
- Notice-prejudice rule, § 4:18
- Objectives, § 9:2
- Object of insurance, place of,
 - § 9:10
- Occurrence, § 9:11

CHOICE OF LAW—Cont'd

- Performance, place of, § 9:9
- Place of contract, § 9:3 et seq.
- Pleadings, § 9:29
- Practice pointers checklist, § 9:25
- Premium payments, § 9:7
- Procedures, § 9:22 et seq.
- Proof, nature of, § 9:24
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Residence, § 9:12
- Scope of treatment, § 9:1
- Service of process
 - generally, § 10:1 et seq.
 - see also index heading **service of process**
- Significant contacts, § 9:15
- Statutory mandates, § 9:17
- Strategies, § 9:2
- Summary, § 9:25
- Test cases
 - settled law states, § 14:11
 - unsettled law states, § 14:12
- Threshold issues, § 20:5
- Venue
 - generally, § 10:1 et seq.
 - see also index heading **venue**
 - motion practice, § 19:18
- When to raise issue, § 19:24
- Which state's rules apply, § 19:22

CLAIMS, PRIOR

- Documents re, production, § 17:10

CLAIMS ADJUSTERS

- See index heading **investigations of claims**

CLAIMS HISTORY

- Document production, § 17:6

CLAIMS-MADE POLICIES

- See also index heading **term of coverage**
- Director's and officer's insurance, § 47:11
- Epli, § 56:18
- Errors and omissions insurance, § 48:62
- Insured strategies, § 14:38
- Pleadings, § 14:38

CLAIMS PERSONNEL

- Depositions, § 18:22

CLAIMS PROCESSING

- Bad faith tort actions, § 28:27 et seq.

CLOSING ARGUMENT

- See index heading **argument**

COBRA

- generally, § 57:34 et seq.
- See also index heading **employee benefits**

CO-INSURERS

- See index heading **other insurance**

COLLISION COVERAGE

- See index heading **automobile insurance**

COLLUSION

- See also index heading **fraud and misrepresentation**
- Cooperation duty, § 36:10

COMPLAINTS

- generally, § 14:1 et seq.
- See also index heading **pleadings**
- Accommodation answers, reservations of rights, § 8:25
- Attorney's fees, § 30:30
- Automobile insurance, § 51:40
- Bad faith tort actions, § 29:48

INDEX

COMPLAINTS—Cont'd

- Bodily injury coverage
 - breach of contract, § 6:46
 - declaratory judgment actions, § 6:45
- Breach of contract
 - bodily injury coverage, § 6:46
 - defend, duty to, § 14:47
 - personal injury coverage, § 6:46
- Causation of loss, § 52:63
- Challenging form and adequacy
 - generally, § 19:25 et seq.
 - see also index heading **motion practice**
- Choice of law, § 9:29
- Claim, failure to state, motion practice, § 19:27
- Declaratory judgment actions
 - generally, §§ 14:46, 29:48
 - bodily injury coverage, § 6:45
 - defend, duty to, §§ 4:34, 14:45
 - interpretation of policy dispute, § 1:20
 - personal injury coverage, § 6:45
- Defend, duty to, § 14:47
- Denied allegations, overcoming, § 19:32
- Employee benefits, § 57:77
- Errors and omissions insurance, § 48:2
- Forms, § 14:44 et seq.
- Good faith duties, breach of, § 14:48
- Interpretation of policy disputes, § 1:20
- Intervention, § 12:27
- Marine insurance
 - inland policies, § 54:50
 - ocean policies, § 53:31
- Motion practice
 - generally, § 19:1 et seq.
 - see also index heading **motion practice**
 - claim, failure to state, § 19:27

COMPLAINTS—Cont'd

- Other insurers, complaints against, §§ 7:35, 7:36
- Personal injury coverage
 - breach of contract, § 6:46
 - declaratory judgment actions, § 6:45
- Practice pointers checklist, § 14:43
- Products liability insurance, § 46:33
- Professional liability insurance, § 49:25
- Reformation, § 14:49
- Reservations of rights, accommodation answers and, § 8:25
- Subrogation, § 42:55
- Sufficient facts, failure to plead, § 19:26
- Summary, § 14:43

COMPLETED OPERATIONS

- See also index heading **case management**
- See also index heading **term of coverage**
- Absolute pollution exclusions, § 44:77 et seq.
- Construction insurance
 - 1986 policy forms, § 45:24
 - see also index heading **construction insurance**

COMPLEX LITIGATION

- Document production, § 17:75

COMPREHENSIVE COVERAGE

- See index heading **automobile insurance**

COMPREHENSIVE GENERAL LIABILITY (CGL) INSURANCE

- See also index heading **property insurance**

**COMPREHENSIVE GENERAL
LIABILITY (CGL)**

INSURANCE—Cont'd

Architect's liability coverage
generally, § 45:43

Bodily injury, § 56:23

Engineer's liability coverage
generally, § 45:43

Instructions

generally, §§ 45:53, 46:36

bodily injury, § 56:23

intentional acts, § 56:24

occurrences, § 56:24

Intentional acts, § 56:24

Occurrences, § 56:24

Products liability insurance,
§ 46:36

Trigger of coverage, § 46:36

CONCEALMENT

See also index heading **fraud and
misrepresentation**

Applications, information required
in

generally, §§ 37:13 et seq.,
39:18

cancellation of policies, § 39:18

Garage insurance, § 55:67

Investigations of claims

generally, § 2:15

first-party policies, § 2:17

strategic objectives, § 2:7

third-party policies, § 2:16

CONCURRENT CAUSATION

See index heading **causation of
loss**

CONDITIONS

See also index heading **exclusions**

Prima facie case satisfaction of
conditions, § 23:19

CONFERENCES

Case management, § 20:6

CONFIDENTIALITY

Conflicts of interest, § 33:15

Duty to defend, § 33:15

Reinsurance arrangements,
§§ 41:45, 41:46

CONFLICTS OF INTEREST

generally, §§ 8:12 et seq., 33:1 et
seq.

See also index heading **reserva-
tion of rights**

Actual and potential, § 33:6

Additional insureds, duty to
defend, § 4:11

Appeal, duty to defend on, § 4:26

Arbitration

generally, § 11:1 et seq.

see also index heading **arbitra-
tion**

Attorney's fees

generally, § 30:1 et seq.

see also index heading
**attorney's fees and fee
awards**

Bad faith

generally, §§ 28:1 et seq.,
29:1 et seq.

see also index heading **bad
faith tort actions**

Clients, issues to raise with, § 33:2
et seq.

Confidentiality and duty to defend,
§ 33:15

Cumis counsel

generally, §§ 8:16, 33:26

california statute, § 33:27 et
seq.

independent counsel doctrine,
below

reservation of rights conflicts,
§§ 8:15, 8:16

Defense counsel considerations

defend, duty to, § 33:10 et seq.

defend, duty to, above

INDEX

CONFLICTS OF INTEREST

—Cont'd

- Defense counsel considerations
 - Cont'd
 - independent counsel doctrine, below
 - malpractice liabilities, § 33:24
 - strategies, § 33:8
 - tripartite relationship, § 33:9
 - what is at stake, § 33:5
 - who is the client, § 33:11
- D & o insurance
 - generally, § 47:1 et seq.
 - see also index heading **director's and officer's insurance**
- Duty to defend
 - generally, § 4:1 et seq.
 - see also index heading **defend, duty to**
 - confidentiality, § 33:15
 - defense counsel considerations, § 33:10 et seq.
 - ethical considerations, § 33:10 et seq.
 - flat fee payment, § 33:17
 - independent counsel doctrine, below
 - independent judgment, duty to exercise, § 33:16
 - informing client, duty of, § 33:18
 - litigation, right to control, § 33:19
 - loyalty duties, § 33:14
 - malpractice liabilities, § 33:24
 - right to control litigation, § 33:19
 - settlement issues, § 33:20 et seq.
 - staff counsel representation, § 33:12
 - who is the client, § 33:11
- Evaluation of suit under duty to defend, § 4:14

CONFLICTS OF INTEREST

—Cont'd

- Expert witnesses, § 24:15
- Flat fee payment, § 33:17
- Fraud
 - generally, § 37:1 et seq.
 - see also index heading **fraud and misrepresentation**
- Indemnification duty, § 24:15
- Independent counsel doctrine
 - generally, § 33:25 et seq.
 - alabama case law, § 33:32
 - alaska case law, § 33:33
 - california statute, § 33:27 et seq.
 - case law, § 33:31 et seq.
 - florida case law, § 33:34
 - illinois case law, § 33:35
 - new york case law, § 33:36
 - origin of doctrine, § 33:26
 - selecting, § 33:38
 - texas case law, § 33:37
- Independent judgment, duty to exercise, § 33:16
- Informing client, duty of, § 33:18
- Insured considerations
 - strategies, § 33:7
 - tripartite relationship, § 33:9
 - what is at stake, § 33:4
- Insurer considerations
 - strategies, § 33:6
 - tripartite relationship, § 33:9
 - what is at stake, § 33:3
- Issues to raise with clients, § 33:2 et seq.
- Litigation, right to control and duty to defend, §§ 4:9, 33:19
- Malpractice liabilities, defense counsel considerations, § 33:24
- Malpractice policies
 - generally, § 49:1 et seq.
 - see also index heading **professional liability insurance**

CONFLICTS OF INTEREST

—**Cont'd**

Notice-prejudice rule, § 4:18

Objectives, § 33:2 et seq.

Other insurance

generally, § 38:1 et seq.

see also index heading **other insurance**

Potential and actual, § 33:6

Privileges, attorney-client, § 8:14

Reasonable expectations of insured

generally, § 5:1 et seq.

see also index heading **reasonable expectations**

Reasonableness of counsel fees, § 8:13

Reservation of rights conflicts

generally, § 8:1 et seq.

see also index heading **reservation of rights**

cumis counsel, §§ 8:15, 8:16

Right to control litigation and duty to defend, §§ 4:9, 33:19

Scope of treatment, § 33:1

Settlement of claims against insured

generally, § 20:28 et seq.

see also index heading **settlement of claims against insured**

defend, duty to, § 33:20 et seq.

Settlement of coverage disputes

generally, § 20:28 et seq.

see also index heading **settlement of coverage disputes**

Staff counsel representation, § 33:12

Strategies, § 33:2 et seq.

Subrogation, § 42:23

Tripartite relationship, § 33:9

What is at stake, § 33:2 et seq.

CONFLICTS OF LAW

generally, §§ 9:1 et seq., 19:23

See also index heading **choice of law**

CONSOLIDATION

See also index headings **case management; parties**

Arbitration agreements, consolidation to enforce, § 11:17

CONSTRUCTION AND INTERPRETATION

generally, § 1:1 et seq.

Ambiguity determinations

identifications strategies, § 1:18

modern approaches, § 1:5

reasonable expectations, § 5:9

threshold determinations, § 1:17

traditional approaches, § 1:5

Anti-concurrent causation clauses

generally, § 52:9

efficient proximate cause, § 52:37

Arbitration

generally, § 11:1 et seq.

see also index heading **arbitration**

international insurance arbitration provisions, § 11:64

service of suit and arbitration clause, interplay of, § 11:23

As damages provisions, § 44:14 et seq.

Attorney's fees provisions, § 30:8

Bodily injuries

generally, § 6:1 et seq.

see also index heading **bodily injury coverage**

Cancellation

generally, § 39:1 et seq.

see also index heading **cancellation of policies**

INDEX

CONSTRUCTION AND INTERPRETATION

—Cont'd

- Canons of interpretation
 - modern approaches, § 1:10
 - traditional principles, § 1:6
- Causation of loss
 - generally, § 52:1 et seq.
 - see also index heading **causa-
tion of loss**
 - anti-concurrent causation
clauses, §§ 52:9, 52:37
 - efficient proximate causation,
§ 52:35
- Complaint seeking declaratory
judgment, § 1:20
- Conflicting other insurance
clauses, § 38:10
- Contra proferentum
 - generally, § 1:11
 - conflicts with presumption
favoring arbitration,
§ 11:24
 - sophisticated insureds, § 1:12
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **coopera-
tion duty**
 - standard contract language,
§ 36:2
- Definitions, inclusion in jury
instructions, § 25:30
- Difficult interpretation rules, § 1:3
et seq.
- Discovery request, § 1:21
- D & o insurance
 - generally, § 47:1 et seq.
 - see also index heading
**director's and officer's
insurance**
- Drafting history
 - generally, §§ 1:15, 1:16
 - see also index heading **drafting
settlement agreements**

CONSTRUCTION AND INTERPRETATION

—Cont'd

- Efficient proximate causation
 - generally, § 52:35
 - anti-concurrent causation
clauses, § 52:37
- Environmental coverage
 - as damages provisions, § 44:14
et seq.
 - occurrence requirements,
§ 44:45 et seq.
 - sudden, accidental, and the like,
§ 44:51 et seq.
 - suit triggering duty to defend,
§ 44:3 et seq.
- Erisa claims, § 57:71
- Errors and omissions
 - generally, § 48:1 et seq.
 - see also index heading **errors
and omissions insurance**
- Escape clause, § 38:12
- Estoppel doctrine
 - generally, § 1:7
 - regulatory estoppel, §§ 1:15,
1:16
- Excess clause, § 38:11
- Exclusions, proving meaning of,
§ 23:33
- Expected loss
 - generally, § 34:1 et seq.
 - see also index heading **expected
loss**
- Experts
 - generally, § 24:1 et seq.
 - see also index heading **expert
witnesses**
- Forum selection clauses, § 19:20
- Incomplete policies
 - generally, § 40:1 et seq.
 - see also index heading **lost or
incomplete policies**
- Incontestability
 - generally, §§ 37:1 et seq.,
37:25

**CONSTRUCTION AND
INTERPRETATION**

—Cont'd

Incontestability—Cont'd

see also index heading

**incontestability provi-
sions**

Instructions to jury

generally, § 1:22

inclusion of policy definitions

in, § 25:30

olds-olympic inc. v. commercial

union co., § 25:99

safeco v. great american,

§ 25:100

Insurer's trial positions, § 23:26

Intentional acts

generally, § 34:1 et seq.

see also index heading

intentional acts

International insurance arbitration

provisions, § 11:64

Legislation affecting, § 1:8

Limitations, proving meaning of,

§ 23:33

Limitations periods

generally, § 43:1 et seq.

see also index heading **limita-**

tion of actions

Lost or incomplete policies

generally, § 40:1 et seq.

see also index heading **lost or**

incomplete policies

Modern approaches, § 1:4 et seq.

Occurrence requirements, § 44:45

et seq.

Other insurance clauses

generally, § 38:1 et seq.

conflicting other insurance

clauses, § 38:10

dissimilar clauses, conflicting,

§ 38:14 et seq.

escape clause, § 38:12

excess clause, § 38:11

pro rata clauses, § 38:13

**CONSTRUCTION AND
INTERPRETATION**

—Cont'd

Other insurance clauses—Cont'd

secondary policies, conflict in,

§ 38:19

similar clauses, conflicting,

§ 38:11 et seq.

Personal injuries, § 6:1 et seq.

Physical appearance of policy and

reasonable expectations,

§ 5:12

Policy drafting history, §§ 1:15,

1:16

Practice pointers checklist, § 1:19

Products liability

generally, § 46:1 et seq.

see also index heading

**products liability insur-
ance**

Proving meaning, § 23:33

Reasonable expectations

generally, §§ 1:13, 5:1 et seq.

see also index heading **reason-**

able expectations

Reformation doctrine, § 1:7

Regulatory estoppel, §§ 1:15, 1:16

Restatement of contracts, § 1:14

Rules of interpretation, § 1:3 et

seq.

Scope of treatment, § 1:1

Service of suit clauses and arbitra-

tion clauses, interplay of,

§ 11:23

Specialized rules of interpretation,

§ 1:9

Statutory rules of interpretation,

§ 1:8

Strategic issues, § 1:2

Subrogation

generally, §§ 42:1 et seq.,

42:18

see also index heading

subrogation

INDEX

CONSTRUCTION AND INTERPRETATION

—Cont'd

- Sudden, accidental, and the like,
§ 44:51 et seq.
- Suit triggering duty to defend,
§ 44:3 et seq.
- Summary, § 1:19
- Technical language and reason-
able expectations, § 5:10
- Traditional approaches, § 1:4 et
seq.
- Waiver doctrine, § 1:7

CONSTRUCTION INSURANCE

- 1973 policy forms
 - sistership exclusions, § 45:19
 - work exclusion, § 45:15
- 1986 policy forms
 - completed operations, § 45:24
 - products hazards coverage,
§ 45:24
 - work exclusion, § 45:16
- generally, § 45:1 et seq.
- Absolute pollution exclusions,
completed operations excep-
tion, § 44:77 et seq.
- Additional insureds, duty to
defend, § 4:11
- Admissions
 - generally, § 16:1 et seq.
 - see also index heading **admis-
sions**
- All risk policies
 - defenses, § 45:28 et seq.
 - external cause limitations,
§ 45:30
 - fortuitous loss requirement,
§ 45:29
 - implied defenses, § 45:28 et
seq.
 - named peril policies
distinguished, § 45:27
- Appeal, duty to defend on, § 4:26

CONSTRUCTION INSURANCE

—Cont'd

- Arbitration
 - generally, § 11:1 et seq.
 - see also index heading **arbitra-
tion**
- Architect's liability policies
 - generally, §§ 45:42, 45:43 et
seq.
 - cost estimate exclusions,
§ 45:45
 - errors and omissions coverage,
§ 45:44
 - subsurface conditions exclu-
sion, § 45:46
- Argument
 - generally, § 22:1 et seq.
 - see also index heading **argu-
ment**
- Attorney's fees
 - generally, § 30:1 et seq.
 - see also index heading **attorney's fees and fee
awards**
- Bad faith
 - generally, §§ 28:1 et seq.,
29:1 et seq.
 - see also index heading **bad
faith tort actions**
- Bodily injuries
 - generally, § 6:1 et seq.
 - see also index heading **bodily
injury coverage**
- Builder's risk coverage
 - generally, §§ 45:25, 45:26
 - instructions, § 45:52
- Cancellation
 - generally, § 39:1 et seq.
 - see also index heading **cancel-
lation of policies**
- Care, custody and control exclu-
sion, § 45:17
- Case management
 - generally, § 20:1 et seq.

CONSTRUCTION INSURANCE

—Cont'd

- Case management—Cont'd
 - see also index heading **case management**
- Causation problems
 - generally, §§ 45:36 et seq., 52:1 et seq.
 - see also index heading **causation of loss**
 - concurrent causation, §§ 45:37, 45:39
 - efficient proximate cause tests, § 45:38
 - proximate cause, § 45:38
- Cgl policies, § 45:53
- Choice of law
 - generally, § 9:1 et seq.
 - see also index heading **choice of law**
- Completed operations
 - 1986 policy forms, § 45:24
 - generally, § 45:23 et seq.
 - absolute pollution exclusions, § 44:77 et seq.
- Concurrent causation, § 45:39
- Conflicts
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Contract liability exclusions, § 45:12
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**
- Cost estimate exclusions, § 45:45
- Cross-examination
 - generally, § 26:1 et seq.
 - see also index heading **witnesses**
- Cumis counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**

CONSTRUCTION INSURANCE

—Cont'd

- Damages
 - generally, § 27:1 et seq.
 - see also index heading **damages**
- Defective design exclusions, § 45:32
- Defective workmanship/construction exclusions, § 45:31
- Defense duty
 - generally, § 4:1 et seq.
 - see also index heading **defend, duty to**
- Defenses, all risk policies, § 45:28 et seq.
- Depositions
 - generally, § 18:1 et seq.
 - see also index heading **depositions**
- Discovery, § 45:47 et seq.
- Document production
 - generally, § 17:1 et seq.
 - see also index heading **document production**
- Earth movement exclusions, § 45:33
- Engineer's liability policies
 - generally, §§ 45:42, 45:43 et seq.
 - cost estimate exclusions, § 45:45
 - errors and omissions coverage, § 45:44
 - subsurface conditions exclusion, § 45:46
- Environmental coverage
 - generally, § 44:1 et seq.
 - see also index heading **environmental coverage**
- Evaluation of suit under duty to defend, § 4:14
- Examinations
 - generally, § 3:1 et seq.

INDEX

CONSTRUCTION INSURANCE

—Cont'd

- Examinations—Cont'd
 - see also index heading **examination under oath**
- Exceptions within exclusions, § 45:35
- Exclusions
 - generally, § 45:11 et seq.
 - see also index heading **exclusions**
 - contract liability exclusions, § 45:12
 - cost estimate exclusions, architect/engineer's liability policies, § 45:45
 - defective design, § 45:32
 - defective workmanship/construction, § 45:31
 - earth movement, § 45:33
 - exceptions within, § 45:35
 - inherent vice, § 45:34
 - interpretation, § 45:31
 - joint venture exclusion, § 45:21
 - latent defect, § 45:34
 - pollution exclusion, § 45:22
 - product exclusions, § 45:13
 - sistership exclusions, § 45:18 et seq.
 - subsurface conditions exclusion, § 45:46
 - work exclusions, § 45:14 et seq.
- Expected loss
 - generally, § 34:1 et seq.
 - see also index heading **expected loss**
- Experts
 - generally, § 24:1 et seq.
 - see also index heading **expert witnesses**
- External cause limitations, all risk policies, § 45:30
- Fortuity issues
 - generally, § 35:1 et seq.

CONSTRUCTION INSURANCE

—Cont'd

- Fortuity issues—Cont'd
 - see also index heading **fortuity issues**
 - all risk policies, § 45:29
- Fraud
 - generally, § 37:1 et seq.
 - see also index heading **fraud and misrepresentation**
- Impleader
 - generally, § 15:1 et seq.
 - see also index heading **impleader**
- Incontestability
 - generally, § 37:1 et seq.
 - see also index heading **incontestability provisions**
- Independent counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Inherent vice exclusions, § 45:34
- Instructions
 - generally, §§ 25:1 et seq., 45:51
 - see also index heading **instructions**
 - builder's risk coverage, § 45:52
 - cgl policy, § 45:53
- Interpleader
 - generally, § 13:1 et seq.
 - see also index heading **interpleader**
- Interpretation of policies
 - generally, § 1:1 et seq.
 - see also index heading **construction and interpretation**
 - specialized rules, § 1:9
- Interrogatories
 - generally, § 16:1 et seq.
 - see also index heading **interrogatories**

CONSTRUCTION INSURANCE

—Cont'd

- Interrogatories—Cont'd
 - insured, § 45:49
 - insurer, § 45:48
- Joint venture exclusion, § 45:21
- Jurisdiction
 - generally, § 10:1 et seq.
 - see also index heading **jurisdiction**
- Latent defect exclusions, § 45:34
- Liability insurance, § 45:3
- Limitations periods
 - generally, § 43:1 et seq.
 - see also index heading **limitations of actions**
- Litigating coverage
 - generally, § 12:1 et seq.
 - see also index headings **declaratory judgment actions; intervention**
- Litigation, right to control and duty to defend, § 4:9
- Motion practice
 - generally, § 19:1 et seq.
 - see also index heading **motion practice**
- Named peril policies and all risk policies distinguished, § 45:27
- Notice-prejudice rule, § 4:18
- Opening statements
 - generally, § 22:1 et seq.
 - see also index heading **opening statements**
- Other insurance
 - generally, § 38:1 et seq.
 - see also index heading **other insurance**
- Own property exclusion
 - generally, § 44:90 et seq.
 - see also index heading **exclusions**

CONSTRUCTION INSURANCE

—Cont'd

- Personal injuries
 - generally, § 6:1 et seq.
 - see also index heading **personal injury coverage**
- Pleadings
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Pollution exclusions
 - generally, § 44:1 et seq.
 - see also index heading **pollution exclusions**
- Practice pointers checklist, § 45:50
- Products hazards coverage
 - 1986 policy forms, § 45:24
 - generally, § 45:23 et seq.
- Products liability
 - generally, § 46:1 et seq.
 - see also index heading **products liability insurance**
- Property damage
 - 1973 policy forms
 - loss of use claims, § 45:8
 - occurrence, § 45:9
 - physical damage requirements, § 45:6
 - 1986 policy forms
 - generally, § 45:5
 - occurrence, § 45:9
 - generally, § 45:4 et seq.
 - definition, § 45:4
 - loss of use claims
 - 1973 policy forms, § 45:8
 - generally, § 45:7
 - occurrence
 - 1973 policy forms, § 45:9
 - 1986 policy forms, § 45:9
 - timing issues, § 45:10
 - physical damage requirements, 1973 policy forms, § 45:6

INDEX

CONSTRUCTION INSURANCE

—Cont'd

- Proximate cause, § 45:38
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Reinsurance
 - generally, § 41:1 et seq.
 - see also index heading **reinsurance**
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Right to control litigation and duty to defend, § 4:9
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of treatment, § 45:1
- Settlement of claims against insured
 - generally, § 20:28 et seq.
 - see also index heading **settlement of claims against insured**
- Settlement of coverage disputes
 - generally, § 20:28 et seq.
 - see also index heading **settlement of coverage disputes**
- Sistership exclusions
 - 1973 policy forms, § 45:19
 - generally, § 45:18 et seq.
- Strategic considerations
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Subrogation
 - generally, § 42:1 et seq.
 - see also index heading **subrogation**

CONSTRUCTION INSURANCE

—Cont'd

- Subsurface conditions exclusion, § 45:46
- Sue and labor clauses, § 45:40
- Summary, § 45:50
- Summary of coverage, § 45:2
- Termination of coverage, § 45:41
- Venue
 - generally, § 10:1 et seq.
 - see also index heading **venue**
- Verdicts
 - generally, § 25:1 et seq.
 - see also index heading **verdicts and verdict forms**
- Voir dire
 - generally, § 21:1 et seq.
 - see also index heading **voir dire**
- Work exclusions
 - 1973 policy forms, § 45:15
 - 1986 policy forms, § 45:16
 - generally, § 45:14 et seq.
- Workmanship exclusions, § 45:31

CONSULTANTS

- generally, § 24:33
- Experts. see index heading **expert witnesses**
- Jury consultants. see index heading **voir dire**

CONTACTS, SIGNIFICANT

- Choice of law, § 9:15

CONTRACT LAW

- See also index headings **breach of contract; construction and interpretation**
- Arbitration agreements
 - generally, §§ 11:1 et seq., 11:8 et seq.
 - see also index heading **arbitration**
- choice of law, § 11:11
- procedures, § 11:10
- relevant law, § 11:11

CONTRACT LAW—Cont'd

- Cancellation
 - generally, § 39:1 et seq.
 - see also index heading **cancellation of policies**
- Choice of law
 - generally, § 9:1 et seq.
 - see also index heading **choice of law**
- Duties
 - see index headings **extra-contractual duties; good faith and fair dealing duties**
- Forum selection clauses, § 19:20
- Instructions, stonewall ins. co. v. national gypsum, § 25:103
- Limitations periods
 - generally, § 43:1 et seq.
 - see also index heading **limitation of actions**
- Lost or incomplete policies
 - generally, § 40:1 et seq.
 - see also index heading **lost or incomplete policies**
- Reinsurance, § 41:11 et seq.
- Subrogation
 - generally, § 42:1 et seq.
 - see also index heading **subrogation**

CONTRA PROFERENTUM

- generally, § 1:11
- See also index heading **construction and interpretation**

CONTRIBUTION

- D & o insurance, § 47:43
- Insurer strategies, § 14:9
- Settlement waivers, §§ 31:45, 32:41
- Subrogation distinguished
 - generally, §§ 42:9, 42:10
 - see also index heading **subrogation**

CONTROL OF LITIGATION

- generally, § 4:9
- See also index heading **defend, duty to**
- Conflicts of interest, § 33:19

COOPERATION DUTY

- generally, § 36:1 et seq.
- Asserting the defense, § 36:5
- Attendance at trial, § 36:13
- Bodily injuries
 - generally, § 6:1 et seq.
 - see also index heading **bodily injury coverage**
- Cancellation
 - generally, § 39:1 et seq.
 - see also index heading **cancellation of policies**
- Collusion, § 36:10
- Complaint, § 36:22
- Construction of standard contract language, § 36:2
- Defense duties, noncooperation defense
 - generally, § 4:30
 - form, § 4:38
 - letter, § 4:39
- Defenses to claim of breach, § 36:19
- Defenses to policyholder suits, § 14:17
- Depositions
 - generally, § 18:1 et seq.
 - see also index heading **depositions**
- Discovery, §§ 36:6 et seq., 36:12
- Document production
 - generally, §§ 17:1 et seq., 36:24, 36:25
 - see also index heading **document production**
- D & o insurance
 - generally, § 47:1 et seq.

INDEX

COOPERATION DUTY—Cont'd

D & o insurance—Cont'd

see also index heading
**director's and officer's
insurance**

Estoppel, § 36:18

Evaluation of the defense by the
insurer, § 36:4

Examinations

generally, § 3:1 et seq.
see also index heading **exami-
nation under oath**

False statements, § 36:14

Fraud

generally, § 37:1 et seq.
see also index heading **fraud
and misrepresentation**
false statements, §§ 36:10,
36:14

Information, failure to provide,
§ 36:15

Initial evaluation of the defense by
the insurer, § 36:4

Instructions, § 36:26

Insurer strategic considerations,
§ 14:17

Interpretation of policies
generally, § 1:1 et seq.
see also index heading
**construction and inter-
pretation**

specialized rules, § 1:9

Investigations

generally, § 2:1 et seq.
see also index heading
investigations of claims
failure to provide information,
§ 36:15

Other insurance

generally, § 38:1 et seq.
see also index heading **other
insurance**

Participation in litigation, failure
of, § 36:11

COOPERATION DUTY—Cont'd

Personal injuries

generally, § 6:1 et seq.
see also index heading **personal
injury coverage**

Pleading, § 36:5

Pleadings, refusal to sign, § 36:12

Practice pointers checklist,
§ 36:21

Prejudice, § 36:20

Purpose of requirement, § 36:3

Reasonable expectations of
insured
generally, § 5:1 et seq.
see also index heading **reason-
able expectations**

Scope of treatment, § 36:1

Settlement of claims against
insured
generally, § 20:28 et seq.
see also index heading **settle-
ment of claims against
insured**

Special defense, § 36:23

Standard contract language, § 36:2

Subrogation

generally, §§ 42:1 et seq.,
42:42 et seq.
see also index heading
subrogation

Substantial prejudice, § 36:20

Summary, § 36:21

Trial themes, § 36:9

Waiver, §§ 36:16, 36:17

COPYRIGHTS

See index heading **intellectual
property coverage**

CORPORATIONS

Depositions of, § 18:11

D & o insurance

generally, § 47:1 et seq.
see also index heading
**director's and officer's
insurance**

COSTS

See also index heading **attorney's fees and fee awards**

Co-insurers, allocations, § 4:23

Declaratory judgment actions, § 8:7

Defend, duty to

generally, § 4:19

affirmative claims, allocations, § 4:22

allocatable costs, § 4:21 et seq.

co-insurers, allocations, § 4:23

excess insurers, allocations, § 4:23

noncovered claims, allocations, § 4:21

pre-notice costs, § 4:20

Excess insurers, allocations, § 4:23

Reasonableness of counsel fees, § 8:13

Reservations of rights, § 8:7

COUNTERCLAIMS

Form, § 15:17

Impleader, § 15:17

Subrogation, § 42:34

Third-party practice, § 15:17

COVENANTS NOT TO SUE

See index heading **drafting settlement agreements**

COVERAGE

Additions to coverage, § 17:11

Advertising injury. see index heading **advertising injury coverage**

Asbestos injury. see index heading **asbestos injury coverage**

Bodily injury. see index heading **bodily injury coverage**

Builder's risk. see index heading **builder's risk coverage**

Contesting
generally, § 12:1 et seq.

COVERAGE—Cont'd

Contesting—Cont'd

see also index headings

declaratory judgment actions; intervention

Debatable coverage and bad faith tort actions, § 28:21

Defenses to coverage claims, § 23:27

Deletions from coverage, § 17:11

Environmental. see index heading **environmental coverage**

Fairly debatable coverage and bad faith tort actions, § 28:21

Instructions, insurer perspective, § 25:9

Intellectual property. see index heading **intellectual property coverage**

Litigating. see index heading **litigating coverage**

Modifications of coverage, § 17:11

Personal injury. see index heading **personal injury coverage**

Prima facie case, § 23:16

Products hazards. see index heading **products hazards coverage**

Settlement. see index heading **settlement of coverage disputes**

Term. see index heading **term of coverage**

Termination. see index heading **termination of coverage**

Trigger. see index heading **trigger of coverage**

Verdicts and verdict forms, § 25:9

CROSS-EXAMINATION

generally, § 26:1 et seq.

See also index heading **witnesses**

CUMIS COUNSEL

See index heading **conflicts of interest**

INDEX

DAMAGES

- generally, § 27:1
- Advertising injury coverage requirement, § 7:29
- Agents and brokers, recovery from
 - generally, § 27:14
 - instructions, § 27:28
- Allocations of damages
 - generally, § 27:8
 - covered and noncovered claims, allocations of defense costs between, § 27:9
- Attorney's fees
 - generally, §§ 27:13, 30:1et seq.
 - see also index heading **attorney's fees and fee awards**
- Attorneys' fees
 - arbitration awards, § 11:51
- Attorney's fees
 - instructions, § 27:25
- Bad faith tort actions
 - generally, §§ 28:1 et seq., 28:41et seq., 29:1et seq.
 - see also index heading **bad faith tort actions**
 - attorney's fees, § 28:48
 - compensatory damages, § 29:40
 - consequential damages, § 29:41
 - contract damages, § 28:42
 - economic loss, § 28:44
 - emotional distress damages, § 28:45
 - first-party actions, § 27:3
 - first-party claims, § 28:41 et seq.
 - instructions
 - generally, §§ 27:19, 27:20, 27:24
 - duty to defend
 - generally, § 4:46
 - mitigation, § 4:47
 - punitive damages, § 28:46
 - statutory damages, § 28:47

DAMAGES—Cont'd

- Bad faith tort actions—Cont'd
 - third-party claims, § 29:39 et seq.
 - tort damages, § 28:43 et seq.
- Cancellation of policy wrongful, § 39:32
- Choice of law
 - generally, § 9:1 et seq.
 - see also index heading **choice of law**
- Consequential damages
 - instructions, § 27:18
 - third-party actions, § 27:6
- Contract damages
 - bad faith claims, § 28:42
 - first-party actions, § 27:2
 - third-party actions, § 27:5
- Defense costs
 - exhaustion of policy limits, costs exceeding, § 27:7
 - pretender defense costs, § 27:10
 - third-party actions
 - generally, § 27:6
 - exhaustion of policy limits, costs exceeding, § 27:7
- Defense duty, breach of
 - generally, § 4:46
 - mitigation, § 4:47
- Economic loss, § 28:44
- Emotional distress
 - generally, § 27:11
 - bad faith tort actions, § 28:45
 - epli coverage, § 56:15
 - instructions, § 27:26
- Errors and omissions insurance, §§ 48:22 et seq., 48:35, 48:47et seq.
- Excess judgment costs damages, § 27:23
- Excluded damages. see index heading **punitive damages**
- Exhaustion of policy limits, defense costs exceeding, § 27:7

DAMAGES—Cont'd

Expert witnesses, § 24:14

First-party actions
generally, § 27:2 et seq.
bad faith, § 27:3
consequential damages, § 27:18
contract damages, § 27:2
instructions, § 27:19
prejudgment interest, § 27:4

Forms, sample instructions,
§ 27:16 et seq.

General damage instructions,
§ 27:17

Indemnification duty, § 24:14

Indemnity for claims by others
generally, § 27:8 et seq.
allocations of damages, § 27:8
covered and noncovered claims,
allocations of defense costs
between, § 27:9

Instructions
generally, §§ 25:1 et seq.,
27:16 et seq.
see also index heading **instruc-
tions**
agents and brokers, recovery
from, § 27:28
attorney's fee damages, § 27:25
bad faith damages, §§ 27:19,
27:24
consequential damages, § 27:18
defend, duty to
generally, § 4:46
mitigation, § 4:47
emotional distress, § 27:26
excess judgment costs damages,
§ 27:23
first-party claims
bad faith damages, § 27:19
consequential damages,
§ 27:18
general damage instructions,
§ 27:17

DAMAGES—Cont'd

Instructions—Cont'd
investigation costs damages,
§ 27:21
judgment costs damages,
§ 27:22
mitigation, § 4:47
olds-olympic inc. v. commercial
union ins. co., § 25:84
preliminary instruction, § 27:16
punitive damages, § 27:27
third-party claims
bad faith damages, § 27:20
excess judgment costs dam-
ages, § 27:23
investigation costs damages,
§ 27:21
judgment costs damages,
§ 27:22
weyerhaeuser co. v. commercial
union, inc., § 25:83
williams pipeline v. ina, § 25:85

Intellectual property coverage
requirement, § 7:29

Interest
arbitration awards, § 11:52
motion for award of, § 19:66
post-judgment, § 19:66

Judgment costs damages, instruc-
tions, § 27:22

Mitigation
generally, § 4:47
williams pipeline co. v. ina,
§ 25:105

Personal injuries
generally, § 6:1 et seq.
see also index heading **personal
injury coverage**

Practice pointers checklist,
§ 27:15

Prejudgment interest, first-party
actions, § 27:4

Pretender defense costs, § 27:10

INDEX

DAMAGES—Cont'd

Property

- boeing v. aetna casualty surety co., § 25:89
- olds-olympic inc. v. commercial union ins., § 25:87
- reichhold chemicals v. hartford indemnity, § 25:90
- washington national gas co. v. aetna casualty and surety co., § 25:91
- weyerhaeuser co. v. commercial union, inc., § 25:86
- williams pipe line co. v. ina, § 25:88

Punitives. see index heading **punitive damages**

Reasonable expectations of insured

- generally, § 5:1 et seq.
- see also index heading **reasonable expectations**

Scope of treatment, § 27:1

Statutory damages, bad faith tort actions, § 28:47

Subrogation, §§ 42:19, 42:32

Summary, § 27:15

Third-party actions

- bad faith damages
 - instructions, § 27:20
- consequential damages, § 27:6
- contract damages, § 27:5
- defense costs
 - generally, § 27:6
 - exhaustion of policy limits, costs exceeding, § 27:7
 - indemnity for claims by others, § 27:8 et seq.
 - pretender defense costs, § 27:10
- excess judgment costs damages, § 27:23
- exhaustion of policy limits, costs exceeding, § 27:7

DAMAGES—Cont'd

Third-party actions—Cont'd

- indemnity for claims by others
 - generally, § 27:8 et seq.
 - allocations of damages, § 27:8
 - covered and noncovered claims, allocations of defense costs between, § 27:9

instructions

- bad faith damages, § 27:20
- excess judgment costs damages, § 27:23
- investigation costs damages, § 27:21
- judgment costs damages, § 27:22

investigation costs, § 27:21

judgment costs, § 27:22

pretender defense costs, § 27:10

Tort damages in bad faith tort actions, § 28:43 et seq.

Verdict forms

- generally, § 25:1 et seq.
- see also index heading **verdicts and verdict forms**

Wrongful cancellation, § 39:32

DECEPTIVE TRADE PRACTICES ACT

Violations, insured strategies, § 14:33

DECLARATORY JUDGMENT ACTIONS

generally, § 12:1 et seq.

Admissions

- generally, § 16:1 et seq.
- see also index heading **admissions**

Arbitration awards of declaratory relief, § 11:49

Argument

- generally, § 22:1 et seq.

**DECLARATORY JUDGMENT
ACTIONS—Cont’d**

- Argument—Cont’d
 - see also index heading **argument**
- Bodily injury coverage
 - complaint form, § 6:45
 - insured considerations, § 6:10
 - insurer considerations, § 6:6
- Cancellation of policies
 - complaint, §§ 39:38, 39:39
- Case management
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Case or controversy requirement, § 12:4
- Choice of law
 - generally, § 9:1 et seq.
 - see also index heading **choice of law**
- Complaints
 - generally, § 12:27
 - bad faith tort actions, § 29:48
 - bodily injury coverage, § 6:45
 - cancellation of policies, §§ 39:38, 39:39
 - defend, duty to, §§ 4:34, 14:45
 - interpretation of policy dispute, § 1:20
 - personal injury coverage, § 6:45
- Construction of policy dispute, § 1:20
- Defend, duty to
 - generally, § 12:7 et seq.
 - complaint, §§ 4:34, 14:45
 - conduct of defense, § 12:10
 - existence of duty, § 12:8
 - scope of duty, § 12:9
- Direct action statutes, § 10:23
- D & o insurance
 - generally, § 47:1 et seq.

**DECLARATORY JUDGMENT
ACTIONS—Cont’d**

- D & o insurance—Cont’d
 - see also index heading **director’s and officer’s insurance**
- Errors and omissions insurance, § 48:9 et seq.
- Existence of duty to defend, § 12:8
- Experts
 - generally, § 24:1 et seq.
 - see also index heading **expert witnesses**
- Extra-contractual duties, § 12:14
- Federal courts, case or controversy, § 10:22
- Impleader, § 15:8
- Indemnification duty
 - generally, § 12:11 et seq.
 - existence of duty, § 12:12
 - scope of duty, § 12:13
- Insured strategies, § 14:25
- Insurer strategies, §§ 14:4, 14:8
- Interpleader
 - generally, § 13:1 et seq.
 - see also index heading **interpleader**
- Interpretation of policy dispute, complaint, § 1:20
- Interrogatories
 - generally, § 16:1 et seq.
 - see also index heading **interrogatories**
- Intervention compared, § 12:1
- Joinder of necessary parties, § 12:6
- Jurisdiction
 - generally, §§ 10:1 et seq., 12:5
 - see also index heading **jurisdiction**
 - case or controversy, §§ 10:22, 12:4
- Motion practice
 - generally, § 19:1 et seq.

INDEX

DECLARATORY JUDGMENT ACTIONS—Cont'd

- Motion practice—Cont'd
 - see also index heading **motion practice**
 - insured considerations, § 19:8
 - stay motions, § 19:36
- Opening statements
 - generally, § 22:1 et seq.
 - see also index heading **opening statements**
- Other insurers, actions against, § 14:8
- Personal injury coverage
 - complaint form, § 6:45
 - insured considerations, § 6:10
 - insurer considerations, § 6:6
- Pleadings
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
 - reinsurance dispute, § 41:82
- Practice pointers checklist, § 12:26
- Procedural considerations, § 12:3
- Products liability insurance
 - generally, § 46:1 et seq.
 - see also index heading **products liability insurance**
 - complaint, § 46:33
- Purposes, § 8:6
- Reservations of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
 - costs, § 8:7
 - purposes, § 8:6
 - timing, § 8:8
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of treatment, § 12:1

DECLARATORY JUDGMENT ACTIONS—Cont'd

- Service of process
 - generally, § 10:1 et seq.
 - see also index heading **service of process**
 - Settlement of coverage disputes
 - generally, § 20:28 et seq.
 - see also index heading **settlement of coverage disputes**
 - Stay motions, § 19:36
 - Stay of pending litigation to permit, § 12:20
 - Strategic considerations
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
 - Summary, § 12:26
 - Timing, § 8:8
 - Venue
 - generally, § 10:1 et seq.
 - see also index heading **venue**
- ### DEFEND, DUTY TO
- generally, § 4:1 et seq.
 - Additional insured as defended party, § 4:11
 - Advancement of expenses, d & o insurance, § 47:24
 - Answers to bad faith allegations, § 29:7
 - Appeal, duty defend on, § 4:26
 - Arbitration
 - suit, triggering, § 44:3 et seq.
 - triggering of duty, § 44:3 et seq.
 - Bad faith breach
 - generally, §§ 28:1 et seq., 29:1 et seq.
 - see also index heading **bad faith tort actions**
 - instructions
 - generally, § 4:45 et seq.
 - damages, § 4:46

DEFEND, DUTY TO—Cont'd

Bad faith breach—Cont'd
instructions—Cont'd
mitigation of damages,
§ 4:47

Bodily injury coverage, §§ 6:4,
6:8

Breach of contract complaint,
§ 14:47

Client counseling
generally, § 4:2 et seq.
insured's perspective, § 4:3
insurer's perspective, § 4:4
policy and opinion, § 4:2

Complaints
generally, § 14:45
breach of contract, § 14:47
declaratory relief, § 4:34

Conduct of defense disputes,
declaratory relief, § 12:10

Confidentiality conflicts, § 33:15

Conflicts of interest
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**
confidentiality, § 33:15
defense counsel considerations,
§ 33:10 et seq.
ethical considerations, § 33:10
et seq.
flat fee payment, § 33:17
independent judgment, duty to
exercise, § 33:16
informing client, duty of,
§ 33:18
loyalty duties, § 33:14
settlement issues, § 33:20 et
seq.
who is the client, § 33:11

Contract failure defense, § 4:28

Cooperation and
generally, § 36:1 et seq.
see also index heading **coopera-
tion duty**

DEFEND, DUTY TO—Cont'd

Cooperation and—Cont'd
failure as defense to duty
generally, § 4:30
form, § 4:38
letter, § 4:39

Costs of defense
generally, §§ 4:19, 44:8 et seq.
affirmative claims, allocations,
§ 4:22
allocatable costs, § 4:21 et seq.
co-insurers, allocations, § 4:23
excess insurers, allocations,
§ 4:23
noncovered claims, allocations,
§ 4:21
pre-notice, § 4:20

Coverage
denial of coverage letter, § 4:35
method to determine, § 4:15
no coverage defense, § 4:27

Cumis counsel
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

Declaratory relief
generally, § 12:7 et seq.
complaints, §§ 4:34, 14:45
conduct of defense, § 12:10
existence of duty, § 12:8
scope of duty, § 12:9

Defenses to duty
generally, § 4:27 et seq.
contract failure defense, § 4:28
cooperation failure
generally, § 4:30
form, § 4:38
letter, § 4:39
notice failure defense, § 4:29
policy defenses, §§ 4:29, 4:30
scope-of-coverage defense,
§ 4:27

Denial of coverage letter, § 4:35

INDEX

DEFEND, DUTY TO—Cont'd

D & o insurance

generally, §§ 47:1 et seq.,
47:23 et seq.

see also index heading
**director's and officer's
insurance**

advancement of expenses,
§ 47:24

expenses, advancement of,
§ 47:24

indemnity policies, § 47:23

Environmental coverage

aerojet case, § 44:13

broad interpretation of suit
requirement, § 44:7

costs of defense, § 44:8 et seq.

damages as defense cost,
§ 44:10

fairclough case, § 44:12

functional equivalent of suit,
§ 44:5

functional test of defense costs,
§ 44:11

indemnity presumption, § 44:12

legal obligations as damages,
§ 44:10

qualitative approach to trigger-
ing, § 44:6

suit, triggering, § 44:3 et seq.

traditional approach to trigger-
ing, § 44:4

triggering of duty, § 44:3 et
seq.

Ethical issues, § 33:1 et seq.

Evaluation of suit for defense,
§ 4:14

Excess insurance, § 4:37

Expenses, advancement of,
§ 47:24

Expert witnesses, § 24:10

Extent of duty, § 4:24 et seq.

Flat fee payment, § 33:17

DEFEND, DUTY TO—Cont'd

Forms

cooperation failure as defense to
duty, § 4:38

excess policy duty to defend,
§ 4:37

policy language, § 4:32

Fraud

generally, § 37:1 et seq.

see also index heading **fraud
and misrepresentation**

Functional test of defense costs,
§ 44:11

Good faith and fair dealing
instructions, § 4:42

Hit and run vehicle, § 51:32

Homeowners insurance, §§ 50:20,
50:25

Incontestability

generally, § 37:1 et seq.

see also index heading
**incontestability provi-
sions**

Indemnity obligations compared,
§ 7:14

Indemnity policies, § 47:23

Independent counsel

generally, § 33:1 et seq.

see also index heading **conflicts
of interest**

Independent judgment, duty to
exercise, § 33:16

Informing client, duty of, § 33:18

Instructions

generally, § 4:41 et seq.

bad faith of liability insurer

generally, § 4:45 et seq.

damages, § 4:46

mitigation of damages,
§ 4:47

good faith and fair dealing,
§ 4:42

insureds' duties, § 4:44

insurers' duties, § 4:43

DEFEND, DUTY TO—Cont'd

Instructions—Cont'd
interex v. atlantic mutual ins.
co., § 25:104
Insured as defended party, § 4:10
Insured perspective
client counseling, § 4:3
instructions to jury, § 4:44
strategies, § 14:28
Insurer perspective
client counseling, § 4:4
instructions to jury, § 4:43
Intellectual property coverage,
§ 7:14
Interpleader
generally, § 13:1 et seq.
see also index heading
interpleader
Letters
cooperation failure as defense to
duty, § 4:39
denial of coverage, § 4:35
late notice, refusal to defend
because of, § 4:40
notify, duty to, § 4:36
reservation of rights, § 4:33
Liability insurer, jury instructions
as to bad faith of
generally, § 4:45 et seq.
damages, § 4:46
mitigation of damages, § 4:47
Limitations periods
generally, §§ 43:1 et seq.,
43:16
see also index heading **limita-
tion of actions**
breach of duty claims, § 43:16
Litigation, right to control
generally, § 4:9
conflicts of interest, § 33:19
Lost or incomplete policies,
§ 40:24
Loyalty duties of defense counsel,
§ 33:14

DEFEND, DUTY TO—Cont'd

Method to determine coverage,
§ 4:15
Nature of duty, § 4:6
No coverage defense, § 4:27
No defense obligation determina-
tions, § 29:4
Noncovered claims, costs alloca-
tions, § 4:21
Notice requirements
generally, § 4:16 et seq.
costs, pre-notice, § 4:20
failure of notice as defense to
duty, § 4:29
letter, notify duties, § 4:36
letter, refusal to defend because
of late notice, § 4:40
prejudice, notice-prejudice rule,
§ 4:18
timing of notice, § 4:17
Origin of duty, § 4:5
Other insurance
generally, §§ 38:1 et seq.,
38:20
see also index heading **other
insurance**
Personal injury coverage, §§ 6:4,
6:8
Policy defenses to duty, §§ 4:29,
4:30
Policy language
generally, § 4:32
excess policy duty to defend,
§ 4:37
Policy limits settlement offer,
responding to, § 29:5
Pollution exclusions
generally, § 44:1 et seq.
see also index heading **pollu-
tion exclusions**
Practice pointers checklist, § 4:31
Prejudice, notice-prejudice rule,
§§ 4:18, 4:19
Products liability insurance,
§ 46:10

INDEX

DEFEND, DUTY TO—Cont'd

Professional liability insurance,
§ 49:18

Reasonable expectations of
insured
generally, § 5:1 et seq.
see also index heading **reasonable expectations**

Requirements to activate, § 4:7

Reservation of rights
generally, § 8:1 et seq.
see also index heading **reservation of rights**

letter, § 4:33

Right to control litigation
generally, § 4:9
conflicts of interest, § 33:19

Scope-of-coverage defense, § 4:27

Scope of duty
generally, §§ 4:7, 4:10 et seq.
additional insured as defended
party, § 4:11
coverage, method to determine,
§ 4:15
declaratory relief, § 12:9
evaluation of suit for defense,
§ 4:14
insured as defended party,
§ 4:10
method to determine coverage,
§ 4:15
notice requirements, § 4:16 et
seq.
suits within scope, § 4:13
third parties, § 4:12
what is defended, § 4:14
when does defense start, § 4:16
et seq.
who is defended, § 4:10 et seq.

Scope of treatment, § 4:1

Settlement of claims against
insured
generally, § 20:28 et seq.

DEFEND, DUTY TO—Cont'd

Settlement of claims against
insured—Cont'd
see also index heading **settle-
ment of claims against
insured**
termination of duty by, § 4:25

Settlement of coverage disputes
generally, § 20:28 et seq.
see also index heading **settle-
ment of coverage
disputes**

Set ups, responding to, § 29:6

Staff counsel representation,
§ 33:12

Strategic considerations
generally, § 14:1 et seq.
see also index heading **plead-
ings**

Suit, triggering, § 44:3 et seq.

Suits within scope of duty, § 4:13

Summary, § 4:31

Termination of duty, § 4:24 et
seq.

Third parties, duties to
generally, § 4:12
expert witnesses, § 24:10

Timing of notice, § 4:17

Triggering of duty
generally, §§ 4:8, 44:3 et seq.
see also index heading **trigger
of coverage**

What must be defended, § 4:14

When does defense start, § 4:16 et
seq.

Who is defended, § 4:10 et seq.

DEFENSES

Affirmative defenses
nonpolicy based, § 23:35 et
seq.
policy based, § 23:31 et seq.

Anticipating, § 23:21

DEFENSES—Cont'd

Bad faith tort actions
 comparative bad faith,
 §§ 28:35, 29:38
 first-party claims, § 28:32
 insured's breach, § 28:34
 third-party claims, § 29:29 et
 seq.
 Comparative bad faith, §§ 28:35,
 29:38
 Cooperation
 generally, § 36:1 et seq.
 see also index heading **coopera-
 tion duty**
 Costs, interex v. atlantic mutual
 ins. co., § 25:104
 Coverage claims, defenses to,
 § 23:27
 Employee benefits, erisa, § 57:66
 Errors and omissions insurance
 generally, § 48:35
 preliminary considerations,
 § 48:7
 Excluded peril. see index heading
 exclusions
 First-party claims, bad faith tort
 actions, § 28:32
 Fraud
 generally, § 37:1 et seq.
 see also index heading **fraud
 and misrepresentation**
 Incontestability
 generally, § 37:1 et seq.
 see also index heading
 **incontestability provi-
 sions**
 Insured's breach, bad faith tort
 actions, § 28:34
 Limitations periods
 generally, § 43:1 et seq.
 see also index heading **limita-
 tion of actions**
 Loss claims, defenses against,
 §§ 23:28, 23:30

DEFENSES—Cont'd

Nonpolicy based affirmative
 defenses, § 23:35 et seq.
 Own property exclusion
 generally, § 44:90 et seq.
 see also index heading **exclu-
 sions**
 Pleading. see index heading
 answers
 Policy based affirmative defenses,
 § 23:31 et seq.
 Pollution exclusions
 generally, § 44:1 et seq.
 see also index heading **pollu-
 tion exclusions**
 Products liability insurance,
 § 46:34
 Reverse bad faith, § 28:36 et seq.

DEFINITIONS

Accident, § 34:4
 Accidental, § 44:55
 Accidental, sudden and, § 44:52
 Bodily injury, § 6:12
 Commencement of action, § 43:38
 Contra proferentum, § 1:11
 Escape clause, § 38:7
 Excess insurance, § 38:6
 Garage insurance, § 55:72 et seq.
 Instruction to jury, using policy
 instructions in, § 25:30
 Occurrence, §§ 6:13, 35:33
 Other insurance, § 38:3
 Property insurance, § 45:4
 Pro rata clause, § 38:8
 Reinsurance, § 41:4
 Settlement agreements, drafting
 definitions in, §§ 31:30 et
 seq., 32:28 et seq., 32:52
 Subrogation, § 42:3
 Sudden, § 44:51
 Sudden and accidental, § 44:52
 Suit, § 44:3 et seq.
 Uninsured motor vehicle, § 51:31

INDEX

DEPOSITIONS

- generally, § 18:1 et seq.
- Additional discovery motions, § 19:51
- Admissions
 - generally, § 16:1 et seq.
 - see also index heading **admissions**
- Ambiguity-based challenges, § 19:39
- Apex discovery
 - generally, § 18:32
 - bad faith claims, § 28:3
 - insureds
 - generally, § 18:32
 - bad faith claims, § 28:3
 - insurers, § 18:24
- Attendance at
 - generally, § 18:16
 - expert witnesses, § 24:67
- Bad faith tort actions
 - first-party claims, § 28:3 et seq.
 - third-party claims, § 29:12
- Brokers and agents, § 18:30
- Business record custodians, § 18:31
- Case management
 - generally, § 20:1 et seq.
 - see also index heading **case management**
 - orders, § 18:5
- Claims personnel, § 18:22
- Compel, motions to, § 19:42
- Conduct of depositions
 - attendance at, § 18:16
 - counsel for deponent, conduct of, § 18:18
 - court reports, § 18:15
 - examinations, § 18:17
 - materials reviewed, access to, § 18:19
 - officers, deposition, § 18:15
 - who may attend, § 18:16
- Conferences, § 19:40

DEPOSITIONS—Cont'd

- Confidential exhibits, protection orders, § 18:57
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**
- Corporate depositions, §§ 18:11, 18:54
- Counsel for deponent, conduct of, § 18:18
- Court reports, § 18:15
- Document requests
 - generally, §§ 17:1 et seq., 18:7
 - see also index heading **document production**
 - expert witnesses, § 24:46
 - form of notice, § 18:53
- Documents, using, § 18:40
- Evidentiary use, § 18:47
- Examinations
 - generally, §§ 3:1 et seq., 18:17
 - see also index heading **examination under oath**
 - experts, § 18:44
- Examining witnesses
 - insured witnesses, § 18:39
 - insurer witnesses, § 18:37
- Expert witnesses
 - generally, §§ 24:45 et seq., 24:61 et seq.
 - attendance at, § 24:67
 - document requests, § 24:46
 - examination, § 18:44
 - impeachment, use for, § 24:47
 - investigation, pre-deposition, § 24:60
 - location, § 24:66
 - notice
 - generally, § 24:46
 - forms, § 24:78
 - preparation, §§ 18:43, 24:45 et seq.
 - recordation, § 24:68

DEPOSITIONS—Cont'd

Expert witnesses—Cont'd
 strategy, § 24:61
 use at trial, § 24:47
 Fact witnesses, § 18:28
 Foreign depositions, § 18:46
 Forms
 corporate deposition, § 18:54
 further examination, motion to
 compel, § 18:55
 motion to compel further exam-
 ination, § 18:55
 notice of deposition, § 17:84
 notices, §§ 18:52, 24:78
 Further examination, motion to
 compel, § 18:55
 Identifying witnesses, § 18:20 *et*
 seq.
 Impeachment, use for, § 24:47
 Inconsistency-based challenges,
 § 19:39
 Individuals, depositions of,
 § 18:10
 In-house counsel, insured's
 generally, § 18:27
 privileges, § 18:34
 Insurance manager, insured's,
 § 18:26
 Insured considerations, § 18:3
 Insureds, witnesses affiliated with
 apex discovery
 generally, § 18:32
 bad faith claims, § 28:3
 examining, § 18:39
 preparing witnesses, § 18:38
 Insurer considerations, § 18:2
 Insurers, witnesses affiliated with
 generally, § 18:21 *et seq.*
 apex discovery, § 18:24
 examining, § 18:37
 preparing witnesses, § 18:36
 Interrogatories
 generally, § 16:1 *et seq.*

DEPOSITIONS—Cont'd

Interrogatories—Cont'd
 see also index heading **inter-
 rogatories**
 Investigations
 generally, § 2:1 *et seq.*
 see also index heading
 investigations of claims
 Limitations
 generally, § 18:12 *et seq.*
 number of, § 18:12
 place, § 18:13
 priorities, § 18:14
 sequencing of, § 18:14
 time, § 18:13
 Location, § 24:66
 Loss, witnesses to, § 18:28
 Lost or incomplete policies,
 § 40:31
 Magistrate judges and discovery,
 § 20:15
 Management witnesses
 generally, §§ 18:24, 18:32
 bad faith claims, § 28:3
 Marine insurance, § 54:42
 Materials reviewed, access to,
 § 18:19
 Meet and confer discovery confer-
 ences, § 19:40
 Motion practice
 generally, § 19:1 *et seq.*
 see also index heading **motion
 practice**
 further examination, § 18:55
 quash notice, § 18:56
 testimony designations, § 20:26
 Notices
 generally, § 18:6
 corporate deposition, § 18:54
 expert witnesses
 generally, § 24:46
 forms, § 24:78
 forms, §§ 17:84, 18:52, 24:78
 objection to, § 18:58

INDEX

DEPOSITIONS—Cont'd

- Notices—Cont'd
 - quash motion, § 18:56
- Number of depositions allowed, § 18:12
- Objection to notice, § 18:58
- Officers, deposition, § 18:15
- Persons subject to, §§ 18:10, 18:11
- Phasing discovery, § 20:13
- Place limitations, § 18:13
- Post-deposition procedures, § 18:45
- Practice pointers checklist, § 18:51
- Preliminary considerations
 - insured, § 18:3
 - insurer, § 18:2
- Preparing witnesses
 - experts, §§ 18:43, 24:45et seq.
 - insured witnesses, § 18:38
 - insurer witnesses, § 18:36
- Priorities, § 18:14
- Privileges
 - generally, § 18:34
 - see also index heading **privileges**
 - non-legal functions, § 18:35
- Procedural rules
 - generally, § 18:4
 - case management orders, § 18:5
 - conduct of depositions, above corporations, depositions of, § 18:11
 - counsel for deponent, conduct of, § 18:18
 - document requests
 - generally, § 18:7
 - form of notice, § 18:53
 - individuals, depositions of, § 18:10
 - limitations, above
 - materials reviewed, access to, § 18:19

DEPOSITIONS—Cont'd

- Procedural rules—Cont'd
 - notices, § 18:6
 - persons subject to, §§ 18:10, 18:11
 - rules of civil procedure, § 18:4
 - subpoenas, § 18:8
 - time for, § 18:9
 - when depositions may be taken, § 18:9
 - who may be disposed, §§ 18:10, 18:11
- Protection orders
 - generally, § 18:57
- Protective orders
 - motions for, § 19:41
- Psychological advantage,
 - establishing, § 24:65
- Recordation, § 24:68
- Risk manager, insured's, § 18:26
- Rule 30 notices, § 17:84
- Rules of civil procedure, § 18:4
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of discovery challenges, § 19:39
- Scope of treatment, § 18:1
- Sequencing limitations, § 18:14
- Special masters and discovery, § 20:15
- Strategic considerations, § 18:33
- Streamlining discovery, § 20:12 et seq.
- Subpoenas, § 18:8
- Summary, § 18:50
- Summary judgment motions and requests for additional discovery, § 19:51
- Testimony designations, § 20:26
- Third party witnesses
 - generally, § 18:29
 - brokers and agents, § 18:30

DEPOSITIONS—Cont'd

Third party witnesses—Cont'd
business record custodians,
§ 18:31
Time for, § 18:9
Time limitations, § 18:13
Timing discovery, § 20:13
Underwriters, § 18:23
Use at trial
generally, § 18:47
experts' depositions, § 24:47
Using documents, § 18:40
Videotaping, §§ 18:41, 18:42
When depositions may be taken,
§ 18:9
Who may attend, § 18:16
Who may be disposed, §§ 18:10,
18:11
Witnesses
generally, § 18:20 et seq.
apex discovery
insureds
generally, § 18:32
bad faith claims, § 28:3
insurers, § 18:24
brokers and agents, § 18:30
claims personnel, § 18:22
examinations
experts, § 18:44
examining
insured witnesses, § 18:39
insurer witnesses, § 18:37
executives
insureds
generally, § 18:32
bad faith claims, § 28:3
insurers, § 18:24
fact witnesses, § 18:28
identifying, § 18:20 et seq.
in-house counsel, insured's
generally, § 18:27
privileges, § 18:34
insurance manager, insured's,
§ 18:26

DEPOSITIONS—Cont'd

Witnesses—Cont'd
insureds, witnesses affiliated
with, § 18:25 et seq.
insurers, witnesses affiliated
with, § 18:21 et seq.
interviews, § 18:49
loss, witnesses to, § 18:28
management
insureds
generally, § 18:32
bad faith claims, § 28:3
insurers, § 18:24
preparing witnesses
experts, § 18:43
insured witnesses, § 18:38
insurer witnesses, § 18:36
risk manager, insured's, § 18:26
statements, § 18:49
third party witnesses, above
underwriters, § 18:23
Written questions, § 18:48

DEPOSITS IN COURT

See also index heading
interpleader
Forms, §§ 13:24, 13:25
Motions
depositing proceeds, § 13:24
stay, § 13:26
Order, § 13:25
Rule interpleader, § 13:13
Statutory interpleader, § 13:10
Stay motion, § 13:26

**DIRECT EXAMINATION OF
WITNESSES**

See index heading **witnesses**

**DIRECTORS' AND OFFICERS'
(D & O) INSURANCE**

generally, § 47:1
Additional insureds, duty to
defend, § 4:11

INDEX

DIRECTORS' AND OFFICERS' (D & O) INSURANCE

—Cont'd

Admissions

generally, § 16:1 et seq.

see also index heading **admissions**

Allocations, § 47:44 et seq.

Appeal, duty to defend on, § 4:26

Applications

generally, § 47:3 et seq.

fortuity issues, § 47:6

remedies for misrepresentations, § 47:4 et seq.

rescission for misrepresentations, § 47:5

Arbitration

generally, § 11:1 et seq.

see also index heading **arbitration**

Argument

generally, § 22:1 et seq.

see also index heading **argument**

Attorney's fees

generally, § 30:1 et seq.

see also index heading **attorney's fees and fee awards**

Bad faith

generally, §§ 28:1 et seq., 29:1 et seq.

see also index heading **bad faith tort actions**

Bankruptcy, § 47:50

Bodily injury exclusions, § 47:29

Breach of contract exclusions, § 47:30

Burden of proof for allocation, § 47:48

Cancellation

generally, § 39:1 et seq.

see also index heading **cancellation of policies**

DIRECTORS' AND OFFICERS' (D & O) INSURANCE

—Cont'd

Case management

generally, § 20:1 et seq.

see also index heading **case management**

Causation

generally, § 52:1 et seq.

see also index heading **causation of loss**

Choice of law

generally, § 9:1 et seq.

see also index heading **choice of law**

Claim defined, § 47:12

Claims made policies, § 47:11

Contribution, § 47:43

Cooperation

generally, § 36:1 et seq.

see also index heading **cooperation duty**

Coverage issues, § 47:2

Cross-examination

generally, § 26:1 et seq.

see also index heading **witnesses**

Damages

generally, § 27:1 et seq.

see also index heading **damages**

Defend, duty to

generally, §§ 4:1 et seq., 47:23 et seq.

see also index heading **defend, duty to**

advancement of expenses,

§ 47:24

expenses, advancement of,

§ 47:24

indemnity policies, § 47:23

Defense expenses, allocation,

§ 47:47

Depositions

generally, § 18:1 et seq.

**DIRECTORS' AND OFFICERS'
(D & O) INSURANCE**

—Cont'd

Depositions—Cont'd
see also index heading **depositions**

Discovery, §§ 47:51, 47:52

Dishonesty exclusion, § 47:32

Document production
generally, § 17:1 et seq.
see also index heading **document production**

Emotional distress exclusion,
§ 47:29

Employer torts, general coverage
issues, § 56:11

Employment practice claims,
coverage, § 47:22

Entity coverage, § 47:10

Erisa exclusions, § 47:31

Errors and omissions
generally, § 48:1 et seq.
see also index heading **errors
and omissions insurance**

Evaluation of suit under duty to
defend, § 4:14

Examinations
generally, § 3:1 et seq.
see also index heading **examination under oath**

Exclusions
generally, § 47:28 et seq.
see also index heading **exclusions**

bodily injury, § 47:29

breach of contract, § 47:30

dishonesty, § 47:32

emotional distress exclusion,
§ 47:29

erisa, § 47:31

fraud, § 47:32

insured vs insured, § 47:33

personal profit, § 47:36

pollution, § 47:37

**DIRECTORS' AND OFFICERS'
(D & O) INSURANCE**

—Cont'd

Exclusions—Cont'd
prior acts, § 47:38
prior litigation, § 47:39
regulatory, § 47:40

Expected loss
generally, §§ 34:1 et seq., 47:6
see also index heading **expected
loss**

Experts
generally, § 24:1 et seq.
see also index heading **expert
witnesses**

Fortuity issues
generally, §§ 35:1 et seq., 47:6
see also index heading **fortuity
issues**

Fraud
generally, § 37:1 et seq.
see also index heading **fraud
and misrepresentation**
exclusions, § 47:32

Impleader
generally, § 15:1 et seq.
see also index heading **impleader**

Individuals covered, § 47:8

Instructions
generally, § 25:1 et seq.
see also index heading **instruc-
tions**

Insured vs insured exclusion,
§ 47:33

Intentional acts
generally, § 34:1 et seq.
see also index heading **intentional acts**

Interpleader
generally, § 13:1 et seq.
see also index heading **interpleader**

INDEX

DIRECTORS' AND OFFICERS' (D & O) INSURANCE

—Cont'd

- Interpretation of policies
 - generally, § 1:1 et seq.
 - see also index heading **construction and interpretation**
 - specialized rules, § 1:9
- Interrogatories
 - generally, § 16:1 et seq.
 - see also index heading **interrogatories**
- Investigations
 - generally, § 2:1 et seq.
 - see also index heading **investigations of claims**
- Juries
 - generally, § 21:1 et seq.
 - see also index heading **jurors and jury trials**
- Jurisdiction
 - generally, § 10:1 et seq.
 - see also index heading **jurisdiction**
- Larger settlement rule of allocations, § 47:45
- Limitations periods
 - generally, § 43:1 et seq.
 - see also index heading **limitation of actions**
- Limits, policy, § 47:26
- Litigating coverage
 - generally, § 12:1 et seq.
 - see also index headings **declaratory judgment actions; intervention**
- Litigation, right to control and duty to defend, § 4:9
- Losses, § 47:21
- Motion practice
 - generally, § 19:1 et seq.
 - see also index heading **motion practice**
- Nonrenewal, § 47:49

DIRECTORS' AND OFFICERS' (D & O) INSURANCE

—Cont'd

- Notice of claim, §§ 47:14, 47:15
- Notice-prejudice rule, § 4:18
- Official capacity, acts taken in, § 47:19
- Opening statements
 - generally, § 22:1 et seq.
 - see also index heading **opening statements**
- Other insurance
 - generally, §§ 38:1 et seq., 47:27
 - see also index heading **other insurance**
- Personal profit exclusion, § 47:36
- Persons insured, § 47:18
- Pleadings
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Policies, § 47:7 et seq.
- Policy limits, § 47:26
- Pollution exclusion, § 47:37
- Practice pointers checklist, § 47:53
- Prior acts exclusion, § 47:38
- Prior litigation exclusion, § 47:39
- Public policy, § 47:20
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Regulatory exclusion, § 47:40
- Reimbursement of corporation, § 47:9
- Relative exposure test of allocations, § 47:46
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**

**DIRECTORS' AND OFFICERS'
(D & O) INSURANCE**

—Cont'd

- Retentions, § 47:26
- Right to control litigation and duty to defend, § 4:9
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of coverage, § 47:17 et seq.
- Scope of treatment, § 47:1
- Service of process
 - generally, § 10:1 et seq.
 - see also index heading **service of process**
- Settlement of claims against insured
 - generally, §§ 20:28 et seq., 47:43
 - see also index heading **settlement of claims against insured**
- Settlement of coverage disputes
 - generally, §§ 20:28 et seq., 47:43
 - see also index heading **settlement of coverage disputes**
- Strategic considerations
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Subrogation
 - generally, § 42:1 et seq.
 - see also index heading **subrogation**
- Summary, § 47:53
- Termination, § 47:49
- Triggers of coverage
 - generally, § 47:12 et seq.
 - claim defined, § 47:12
 - discovery period, § 47:16
 - multiple or single claim, § 47:13

**DIRECTORS' AND OFFICERS'
(D & O) INSURANCE**

—Cont'd

- Triggers of coverage—Cont'd
 - notice of claim, §§ 47:14, 47:15
 - related claims, § 47:13
- Venue
 - generally, § 10:1 et seq.
 - see also index heading **venue**
- Verdicts
 - generally, § 25:1 et seq.
 - see also index heading **verdicts and verdict forms**
- Voir dire
 - generally, § 21:1 et seq.
 - see also index heading **voir dire**

DISABILITY INSURANCE

- See index heading **employee benefits**

DISCOVERY

- Additional discovery motions, § 19:51
- Admissions
 - generally, § 16:1 et seq.
 - see also index heading **admissions**
- Advertising injury coverage, § 7:31
- Agents, discovery of, § 54:36
- Ambiguities, creating and avoiding, § 19:10
- Ambiguity-based challenges, § 19:39
- Apex discovery
 - insureds
 - generally, § 18:32
 - bad faith claims, § 28:3
 - insurers, § 18:24
- Arbitrations
 - generally, § 11:40 et seq.
 - see also index heading **arbitration**
- reinsurance, §§ 41:54, 41:73

INDEX

DISCOVERY—Cont'd

- Attorney-client privilege objections, § 17:78
- Automobile insurance, § 51:36
- Bad faith tort actions
 - first-party claims, § 28:12
 - insurer strategy, § 29:10
- Bases of opinions, discovery of, § 24:62
- Case management
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Causation questions
 - generally, §§ 52:1 et seq., 52:41 et seq.
 - see also index heading **causation of loss**
 - investigation coordination, § 52:44
 - underwriting information, § 52:48
- Compel, motions to, § 19:42
- Conferences, § 19:40
- Confidentiality objections, § 17:77
- Construction insurance, § 45:47 et seq.
- Cooperation disputes
 - generally, §§ 36:1 et seq., 36:6 et seq., 36:12
 - see also index heading **cooperation duty**
- Depositions
 - generally, § 18:1 et seq.
 - see also index heading **depositions**
- Document production
 - generally, § 17:1 et seq.
 - see also index heading **document production**
- D & o insurance, §§ 47:51, 47:52
- E-mails, §§ 17:20, 17:48
- Employee benefits, § 57:74
- Enforcement of judgments, § 30:51 et seq.

DISCOVERY—Cont'd

- Epli litigation, § 56:20
- Erisa litigation, §§ 57:67, 57:74
- Examinations
 - generally, § 3:1 et seq.
 - see also index heading **examination under oath**
- Expert witnesses, § 24:49
- Fraud, § 37:26 et seq.
- Homeowners insurance
 - insured strategies, § 50:15
 - insurer strategies, § 50:11
- Inconsistency-based challenges, § 19:39
- Informal, § 20:11
- Insured, intended acts, § 34:30
- Insurer, intended acts, § 34:29
- Intellectual property coverage, § 7:31
- Intended acts
 - insured, § 34:30
 - insurer, § 34:29
- Interrogatories
 - generally, § 16:1 et seq.
 - see also index heading **interrogatories**
- Investigation coordination, § 52:44
- Investigation files, § 2:4
- Limitation of actions, § 43:44
- Lost or incomplete policies, § 40:29 et seq.
- Magistrate judges, use of, § 20:15
- Marine insurance
 - inland policies, § 54:34 et seq.
 - ocean policies, § 53:24 et seq.
- Meet and confer discovery conferences, § 19:40
- Motion practice
 - generally, §§ 19:1 et seq., 19:38 et seq.
 - see also index heading **motion practice**
 - additional discovery, § 19:51

DISCOVERY—Cont'd

Motion practice—Cont'd
 ambiguity-based challenges,
 § 19:39
 compel orders, § 19:42
 inconsistency-based challenges,
 § 19:39
 meet and confer discovery conferences, § 19:40
 protective orders, § 19:41
 scope challenges, § 19:39
 summary judgment motions and additional discovery,
 § 19:51
 Nonparty interrogatories, § 16:10
 Objections
 attorney-client privilege,
 § 17:78
 confidentiality, § 17:77
 document production
 attorney-client privilege,
 § 17:78
 confidentiality, § 17:77
 privilege, §§ 17:78, 17:79
 relevancy, § 17:76
 work-product privilege,
 § 17:79
 privilege, §§ 17:78, 17:79
 relevancy, § 17:76
 work-product privilege, § 17:79
 Opinions, discovery of, § 24:62
 Phasing, § 20:13
 Planning
 insureds, § 6:39
 insurers, § 6:38
 Privilege objections, §§ 17:78,
 17:79
 Products liability insurance
 generally, § 46:25 et seq.
 insurer, § 46:27
 Professional liability insurance
 insured, § 49:21
 insurer, § 49:20

DISCOVERY—Cont'd

Protective orders, motions for,
 § 19:41
 Reinsurance
 arbitration, §§ 41:54, 41:73
 Relevancy objections, § 17:76
 Requests
 construction dispute, § 1:21
 interpretation dispute, § 1:21
 Sanctions
 admissions, refusal to admit,
 § 16:26
 refusal to admit, § 16:26
 Scheduling
 generally, § 20:1 et seq.
 see also index heading **case management**
 Scope challenges, § 19:39
 Special masters, § 20:15
 Streamlining discovery, § 20:12 et seq.
 Subpoenas, § 43:47
 Subrogation claims, § 42:39
 Summary judgment motions and requests for addition of discovery, § 19:51
 Third-parties
 arbitration proceedings, § 11:42
 marine insurance, § 54:41
 Timing, § 20:13
 Underwriting information
 causation of loss, § 52:48
 insurer considerations, § 52:48
 marine insurance, §§ 54:37,
 54:38
 Work-product privilege objections, § 17:79

DISCOVERY OF LOSS

generally, §§ 43:20, 43:37
 See also index headings **limitation of actions; term of coverage**
 Director's and officer's insurance,
 § 47:16

INDEX

DISCRIMINATION

- Employee benefits, hipaa protections, § 57:45
- Epli, § 56:27
- Intended acts, § 34:18
- Public policy against coverage, § 56:27

DISMISSAL

- See index heading **motion practice**

DOCUMENT PRODUCTION

- 29 u.s.c.a. &s;1132(c) request for documents, § 57:79
- generally, § 17:1 **et seq.**
- Accounting records, loss documentation, § 17:39
- Additional discovery, motion for, § 17:4
- Additional discovery motions, § 19:51
- Additions to coverage requests, insured's documents, § 17:11
- Admissions
 - generally, § 16:1 **et seq.**
 - see also index heading **admissions**
- Ambiguity-based challenges, § 19:39
- Analyses of risk, documents re broker's and agent's documents, § 17:15
- insured's documents, § 17:25 **et seq.**
- Annual reports, loss documentation, § 17:37
- Appeals procedures, claims, § 17:64
- Application materials
 - generally, §§ 17:20, 17:24
 - underwriting files, § 17:44
- Appraisals, loss documentation, § 17:40
- Attorney-client privilege, § 17:78

DOCUMENT PRODUCTION

—Cont'd

- Bid proposals, broker's and agent's documents, § 17:14
- Board of director minutes
 - generally, § 17:22
 - notice, § 17:33
- Broker's and agent's documents
 - generally, § 17:12 **et seq.**
 - analyses, § 17:15
 - bid proposals, § 17:14
 - correspondence, §§ 17:13, 17:17
 - form alternatives, § 17:15
 - guidelines, § 17:16
 - manuals, § 17:16
 - manuscript alternatives, § 17:15
 - memos, § 17:13
 - notes, § 17:13
 - other insurance coverage litigation, § 17:18
 - quotes, § 17:14
 - regulator communications, § 17:17
 - sales information provided to, § 17:56
- Cancellation communications
 - insurer's documents, § 17:57 **et seq.**
 - notices, § 17:59
- Cancellations, prior, § 17:7
- Case management
 - generally, § 20:1 **et seq.**
 - see also index heading **case management**
- Changes in reserves, § 17:72
- Claims, history of, §§ 17:6 **et seq.**, 17:28
- Claims department, communications with, § 17:49
- Claims files
 - generally, §§ 17:62, 54:40
 - bad faith claims, §§ 28:4, 29:11
 - marine insurance, § 54:39

DOCUMENT PRODUCTION

—Cont'd

- Claims files—Cont'd
 - protecting, §§ 28:4, 29:11
- Claims procedures
 - generally, § 17:60
 - appeals procedures, § 17:64
 - coverage documents, § 17:63
 - guidelines, § 17:60
 - manuals, § 17:60
 - memos, § 17:60
 - review procedures, § 17:64
 - training materials, § 17:60
- Compel, motions to, § 19:42
- Complaints to regulators, § 17:66
- Complex litigation, § 17:75
- Conferences, § 19:40
- Confidentiality objections, § 17:77
- Consultant's reports, § 17:27
- Cooperation duty, §§ 36:24, 36:25
- Corporate documents
 - generally, § 17:22
 - notice, § 17:33
- Corporation records, § 17:32
- Correspondence
 - broker's and agent's documents, §§ 17:13, 17:17
 - insured's documents, § 17:9
 - insurer's documents, § 17:59
 - regulator communications, § 17:53
- Coverage, history of, § 17:6 et seq.
- Coverage change requests, § 17:11
- Coverage documents, § 17:63
- Deletions of coverage requests, § 17:11
- Deposition notice documents
 - requests
 - generally, §§ 18:1 et seq., 18:7
 - see also index heading **depositions**
 - form of notice, § 18:53

DOCUMENT PRODUCTION

—Cont'd

- Depreciation records, loss
 - documentation, § 17:39
- Due diligence procedures, § 17:21
- Duty to disclose, § 17:3
- Economic valuations, § 17:40
- E-mails, §§ 17:20, 17:48
- Employee benefits, § 57:79
- Employee communications
 - recording claims, § 17:10
- Enforcement of judgments, § 30:53
- Examinations
 - generally, § 3:1 et seq.
 - see also index heading **examination under oath**
- Financial statements, loss
 - documentation, § 17:37
- Forms
 - generally, § 17:82 et seq.
 - broker's and agent's documents, § 17:15
- Guidelines
 - broker's and agent's documents, § 17:16
 - claims procedures, § 17:60
 - employee guidelines, insured's documents, § 17:10
 - insurer's documents, § 17:60
 - underwriting files, § 17:50
- History of coverage or claims, § 17:6 et seq.
- Incomplete policies
 - generally, § 40:1 et seq.
 - see also index heading **lost or incomplete policies**
- Inconsistency-based challenges, § 19:39
- Inquiries from insurer, § 17:20
- Inspection reports, § 17:47
- Instructions to employees, § 17:10
- Insured's documents
 - generally, § 17:6 et seq.

INDEX

DOCUMENT PRODUCTION

—Cont'd

Insured's documents—Cont'd
accounting records, § 17:39
additions to coverage requests,
§ 17:11
analyses of risk, documents re,
§ 17:25 et seq.
annual reports, § 17:37
application documents, § 17:20
application submittals, § 17:24
appraisals, § 17:40
board of director minutes,
§ 17:22
broker's and agent's documents,
above
cancellations, prior, § 17:7
claims, § 17:28
claims history, § 17:6 et seq.
consultant's reports, § 17:27
corporate documents, § 17:22
correspondence, § 17:9
coverage change requests,
§ 17:11
coverage history, § 17:6 et seq.
deletions of coverage requests,
§ 17:11
depreciation records, § 17:39
documents, § 17:9
due diligence procedures,
§ 17:21
economic valuations, § 17:40
e-mails, § 17:20
employee communications
recording claims, § 17:10
financial statements, § 17:37
form of request, § 17:82
guidelines to employees,
§ 17:10
history of coverage or claims,
§ 17:6 et seq.
inquiries from insurer, § 17:20
instructions to employees,
§ 17:10

DOCUMENT PRODUCTION

—Cont'd

Insured's documents—Cont'd
insurer, communications from,
§ 17:20
litigation on related claims,
§ 17:29
loss documentation, § 17:35 et
seq.
memoranda, § 17:9
memos, §§ 17:20, 17:36
memos to employees, § 17:10
minutes, § 17:22
modification of coverage
requests, § 17:11
monitoring of risk, documents
re, § 17:25 et seq.
non-renewals, prior, § 17:7
notice, §§ 17:31, 17:33
other insurance coverage litigation,
§ 17:18
other insurance coverage litigation
documents, § 17:19
other policies, § 17:8
personnel files, § 17:30
policies, prior, § 17:8
potential claims, § 17:28
replacement and repair bids,
§ 17:42
reports, §§ 17:22, 17:36
risk manager's files, § 17:23
risk monitoring and analyses,
documents re, § 17:25 et
seq.
settlements re related claims,
§ 17:29
suits on related claims, § 17:29
tax returns, § 17:38
warranty claims, § 17:41
Insurer's documents
generally, § 17:43 et seq.
appeals procedures, § 17:64
applications, § 17:44

DOCUMENT PRODUCTION

—Cont'd

Insurer's documents—Cont'd
 brokers and agents, sales information provided to,
 § 17:56
 broker's and agent's documents,
 above
 cancellation communications,
 § 17:57 *et seq.*
 changes in reserves, § 17:72
 claims department, communications with, § 17:49
 claims procedures, § 17:60
 claims procedures, above
 communications from, § 17:20
 complaints to regulators,
 § 17:66
 correspondence, § 17:59
 coverage documents, § 17:63
 form of request, § 17:83
 guidelines, §§ 17:50, 17:58
 inspection reports, § 17:47
 investigations by regulators,
 § 17:65 *et seq.*
 loss control reports, § 17:47
 manuals, § 17:58
 market conduct studies, § 17:67
 memos, § 17:46
 non-renewal communications,
 § 17:57 *et seq.*
 other litigation, § 17:70
 placement communications,
 § 17:48
 quotes, § 17:44
 rating information, § 17:45
 regulator communications,
 § 17:52 *et seq.*
 reinsurance communications,
 § 17:71
 renewal communications,
 §§ 17:48, 17:57 *et seq.*
 reserves, § 17:72
 review procedures, § 17:64
 risk analyses, § 17:46

DOCUMENT PRODUCTION

—Cont'd

Insurer's documents—Cont'd
 sales information provided to
 brokers and agents,
 § 17:56
 sanctions by regulators, § 17:65
 et seq.
 trade and industry guidelines,
 § 17:51
 training materials, § 17:58
 underwriting files, below
 Interrogatories
 generally, § 16:1 *et seq.*
 see also index heading **interrogatories**
 Investigations by regulators,
 § 17:65 *et seq.*
 Investigations of claims, § 17:10
 Limitation of actions, § 43:46
 Litigation on related claims,
 § 17:29
 Loss control reports, underwriting
 files, § 17:47
 Loss documentation
 generally, § 17:35
 accounting records, § 17:39
 annual reports, § 17:37
 appraisals, § 17:40
 depreciation records, § 17:39
 economic valuations, § 17:40
 financial statements, § 17:37
 memos, § 17:36
 replacement and repair bids,
 § 17:42
 reports, § 17:36
 sec documents, § 17:37
 tax returns, § 17:38
 warranty claims, § 17:41
 Lost or incomplete policies
 generally, §§ 40:1 *et seq.*,
 40:30
 see also index heading **lost or incomplete policies**

INDEX

DOCUMENT PRODUCTION

—Cont'd

- Magistrate judges and discovery, § 20:15
- Manuals
 - broker's and agent's documents, § 17:16
 - claims procedures, §§ 17:60, 17:61, 17:62, 54:40
- Manuscript alternatives, broker's and agent's documents, § 17:15
- Marine insurance
 - generally, § 54:42
 - claims files, § 54:39
- Market conduct studies, § 17:67
- Meet and confer discovery conferences, § 19:40
- Memoranda, § 17:9
- Memos
 - broker's and agent's documents, § 17:13
 - claims procedures, § 17:60
 - employees of insured, § 17:10
 - insured's documents, § 17:20
 - loss documentation, § 17:36
 - risk monitoring and analyses, § 17:26
 - underwriting files, § 17:46
- Minutes
 - insured's documents, § 17:22
 - notice, § 17:33
- Modification of coverage requests, § 17:11
- Monitoring of risk, documents re, § 17:25 et seq.
- Motion practice
 - generally, § 19:1 et seq.
 - see also index heading **motion practice**
 - additional discovery, § 17:4
 - reasonable expectations claims, § 5:18

DOCUMENT PRODUCTION

—Cont'd

- Non-renewal communications
 - insurer's documents, § 17:57 et seq.
 - notices, § 17:59
- Non-renewals, prior, § 17:7
- Notes, broker's and agent's documents, § 17:13
- Notices
 - cancellation communications, § 17:59
 - corporate documents, § 17:33
 - non-renewal communications, § 17:59
 - procedures and guidelines relative to, § 17:34
 - renewal communications, § 17:59
 - requests for insured's documents, § 17:31
 - responsibilities for providing, § 17:32
- Objections
 - attorney-client privilege, § 17:78
 - confidentiality, § 17:77
 - privilege, §§ 17:78, 17:79
 - relevancy, § 17:76
 - work-product privilege, § 17:79
- Objectives
 - generally, § 17:2
- Other insurance coverage litigation
 - generally, § 17:70
 - broker's and agent's documents, § 17:18
 - insured's documents, § 17:18
- Other policies, § 17:8
- Personnel files
 - insured's documents, § 17:30
 - notice, § 17:32
 - requests for insured's documents, § 17:32
- Phasing discovery, § 20:13

DOCUMENT PRODUCTION

—Cont'd

Placement communications,
underwriting files, § 17:48
Planning, §§ 17:73, 17:74
Policies, prior, § 17:8
Policyholder. insured's docu-
ments, above
Potential claims, § 17:28
Practice pointers checklist,
§ 17:81
Privilege objections, §§ 17:78,
17:79
Professional liability insurance,
§ 49:26
Protective orders, motions for,
§ 19:41
Publications, regulator com-
munications, § 17:55
Quotes
broker's and agent's documents,
§ 17:14
underwriting files, § 17:44
Rating information, underwriting
files, § 17:45
Reasonable expectations claims,
§§ 5:18, 5:19
Regulator communications
generally, § 17:52 et seq.
broker's and agent's documents,
§ 17:17
complaints, § 17:66
correspondence, § 17:53
hearings, § 17:68
investigations, § 17:65 et seq.
market conduct studies, § 17:67
publications, § 17:55
sanctions, § 17:65 et seq.
testimony, § 17:54
trials, § 17:68
Reinsurance communications,
§ 17:71
Relevancy objections, § 17:76

DOCUMENT PRODUCTION

—Cont'd

Renewal communications
insurer's documents, § 17:57 et
seq.
notices, § 17:59
underwriting files, § 17:48
Replacement and repair bids, loss
documentation, § 17:42
Reports
insured's documents, § 17:22
loss documentation, § 17:36
notice, § 17:33
risk monitoring and analyses,
§ 17:26
Requests
deposition notice documents
requests
generally, § 18:7
form of notice, § 18:53
Reserves
insurer's documents, § 17:72
Review procedures, § 17:64
Risk analyses, underwriting files,
§ 17:46
Risk manager's files, § 17:23
Risk monitoring and analyses,
documents re, § 17:25 et seq.
Sales information provided to
brokers and agents, § 17:56
Sanctions by regulators, § 17:65 et
seq.
Scheduling
generally, § 20:1 et seq.
see also index heading **case
management**
Scope of discovery challenges,
§ 19:39
Scope of treatment, § 17:1
Sec documents, § 17:37
Sequence considerations,
§§ 17:73, 17:74
Settlements of related claims,
documents re, § 17:29

INDEX

DOCUMENT PRODUCTION

—Cont'd

- Special masters and discovery, § 20:15
- Statements, §§ 17:3, 17:4
- Strategic considerations, § 17:74
- Strategy, § 17:2
- Streamlining discovery, § 20:12 *et seq.*
- Subrogation claims, §§ 42:40, 42:58
- Suits on related claims, insured's documents, § 17:29
- Summary, § 17:80
- Summary judgment motions and requests for addition discovery, § 19:51
- Tax returns, loss documentation, § 17:38
- Testimony before regulators, § 17:54
- Timing discovery, §§ 17:73, 20:13
- Trade and industry guidelines, insurer's documents, § 17:51
- Training materials
 - claims procedures, § 17:60
 - insurer's documents, § 17:60
- Underwriting files
 - generally, § 17:43 *et seq.*
 - applications, § 17:44
 - claims department, communications with, § 17:49
 - guidelines, § 17:50
 - inspection reports, § 17:47
 - loss control reports, § 17:47
 - memos, § 17:46
 - placement communications, § 17:48
 - quotes, § 17:44
 - rating information, § 17:45
 - renewal communications, § 17:48
 - risk analyses, § 17:46
- Voluminous documents, § 17:75

DOCUMENT PRODUCTION

—Cont'd

- Warranty claims, loss documentation, § 17:41
- Work-product privilege objections, § 17:79

D & O INSURANCE

- See index heading **directors' and officers' insurance**

DOMICILE

- Choice of law disputes, § 9:13

DRAFTING SETTLEMENT

AGREEMENTS

- generally, §§ 31:28 *et seq.*, 32:27 *et seq.*
- Agreement recitals, § 32:51
- Allocations among multiple policies, insurer perspective, § 32:33
- All risk indemnification, insured perspective, § 31:42
- Alternatives to hold-harmless clauses, insured perspective, § 31:41
- Amendments, § 32:77
- Applicable law, § 32:74
- Authority, § 32:80
- Authorship provision, § 32:75
- Binding effect, §§ 32:54, 32:80
- Choice of law, § 32:74
- Claims handling issues in indemnification clauses, § 31:44
- Claims release, § 32:58
- Claims released, defining, §§ 31:32, 32:30
- Concluding paragraph, § 32:81
- Confidentiality provisions
 - form, § 32:68
 - insured perspective, § 31:46
 - insurer perspective, § 32:42
- Contribution claims
 - insured perspective, § 31:45

**DRAFTING SETTLEMENT
AGREEMENTS—Cont'd**

Contribution claims—Cont'd
insurer perspective, § 32:41

Covenant not to sue
breadth, §§ 31:37, 32:36
insured perspective, § 31:35 et
seq.
insurer perspective, § 32:34 et
seq.
reciprocal releases, §§ 31:38,
32:37
scope, §§ 31:37, 32:36

Defense issues in indemnification
clauses, § 31:44

Definitions
generally, § 31:30 et seq.
see also index heading
**construction and inter-
pretation**
claims released, §§ 31:32,
32:30
insurer perspectives, § 32:28 et
seq.
recitals, § 32:52
scope implications, §§ 31:32,
32:30
settling parties, §§ 31:31, 32:29
subject policies, §§ 31:33,
32:31
unintended consequences,
avoiding, § 31:30

Dismissal of bad faith action,
insurer perspective, § 32:39

Dismissal of coverage action
form, § 32:64
insured perspective, § 31:39
insurer perspective, § 32:38

Dispute recitals, §§ 32:48, 32:50

Dispute resolution, insured
perspective, § 31:47

Effective date
insured perspective, § 31:36
insurer perspective, § 32:35

**DRAFTING SETTLEMENT
AGREEMENTS—Cont'd**

Enforcement, insured perspective,
§ 31:47

Entire agreement clause, § 32:71

Execution, § 32:76

Expediting the process, insured
perspectives, § 31:28

Express limitations in
indemnification clauses
insured perspective, § 31:43

Forms, § 32:46 et seq.

Further protection clause, § 32:66

Headings, § 32:78

Hold harmless provisions
alternatives
insured perspective, § 31:41
form, § 32:65
insured perspective, §§ 31:40,
31:41
insurer perspective, § 32:40
limiting exposure, § 31:40

Indemnification provisions
all risk, § 31:42
claims handling issues, § 31:44
defense issues, § 31:44
express limitations in, § 31:43
form, § 32:65
insured perspective, § 31:40
insurer perspective, § 32:40
limiting exposure, § 31:40
named peril, § 31:42

Insured perspective
generally, § 31:28 et seq.
all risk indemnification, § 31:42
alternatives to hold-harmless
clauses, § 31:41
confidentiality provisions,
§ 31:46
contribution claims, § 31:45
covenant not to sue, § 31:35 et
seq.
definitions, § 31:30

INDEX

DRAFTING SETTLEMENT AGREEMENTS—Cont'd

Insured perspective—Cont'd
dismissal of coverage action,
§ 31:39
dispute resolution, § 31:47
effective date, § 31:36
enforcement, § 31:47
expediting the process, § 31:28
express limitations in
indemnification clauses,
§ 31:43
hold harmless provisions,
§ 31:40
indemnification provisions,
§ 31:40
london market issues, § 31:48
named peril indemnification,
§ 31:42
parties, defining, § 31:31
releases, § 31:35 et seq.
subrogation claims, § 31:45
waivers of contribution and
subrogation claims,
§ 31:45
Insurer perspective
generally, § 32:27 et seq.
allocations among multiple
policies, § 32:33
confidentiality provisions,
§ 32:42
contribution claims, § 32:41
covenant not to sue, § 32:34 et
seq.
definitions, § 32:28 et seq.
dismissal of bad faith action,
§ 32:39
dismissal of coverage action,
§ 32:38
effective date, § 32:35
hold harmless provisions,
§ 32:40
indemnification provisions,
§ 32:40
parties, defining, § 32:29

DRAFTING SETTLEMENT AGREEMENTS—Cont'd

Insurer perspective—Cont'd
recitals, § 32:27
releases, § 32:34 et seq.
subrogation claims, § 32:41
waivers of contribution and
subrogation claims,
§ 32:41
Integration clause, § 32:71
Interpretation of policies
generally, §§ 1:1 et seq., 32:71
see also index heading
**construction and inter-
pretation**
Limiting exposure, indemnifica-
tion provisions, § 31:40
Litigation release, § 32:57
London market issues, § 31:48
Named peril indemnification,
§ 31:42
No admission clause, § 32:69
Notice provisions, § 32:79
Notices, withdrawal of, § 32:62
No volunteers clause, § 32:60
Other assurances, § 32:73
Parties, defining, §§ 31:31, 32:29
Payment provisions, §§ 31:34,
32:32, 32:55
Pending action recitals, § 32:49
Policy buy-back release, § 32:59
Policy recitals, § 32:47
Preamble, § 32:46 et seq.
Reciprocal releases, §§ 31:38,
32:37
Recitals
generally, § 32:47 et seq.
insurer perspectives, § 32:27
Releases
breadth, §§ 31:37, 32:36
claims release, § 32:58
form, § 32:56 et seq.
insured perspective, § 31:35 et
seq.

DRAFTING SETTLEMENT

AGREEMENTS—Cont'd

Releases—Cont'd

insurer perspective, § 32:34 *et seq.*

litigation release, § 32:57

policy buy-back release,
§ 32:59

reciprocal releases, §§ 31:38,
32:37

scope, §§ 31:8, 31:37, 32:36

Representations, § 32:72

Scope implications of definitions,
§§ 31:32, 32:30

Signature page, § 32:82

Subject policies, defining,
§§ 31:33, 32:31

Subrogation claims

insured perspective, § 31:45

insurer perspective, § 32:41

Unintended consequences, avoid-
ing, § 31:30

Use of agreement clause, § 32:70

Waivers

california claims waiver,
§ 32:63

contribution claims

insured perspective, § 31:45

insurer perspective, § 32:41

forms, §§ 32:61, 32:67

subrogation claims

insured perspective, § 31:45

insurer perspective, § 32:41

Warranties, § 32:72

Withdrawal of notices, § 32:62

DUTIES

Contract. see index headings

extra-contractual duties;
good faith and fair dealing
duties

Defend. see index heading **defend,**
duty to

Indemnify. see index heading
indemnification duties

DUTIES—Cont'd

Investigate claim. see index head-
ing **investigation duties**

E-COMMERCE CLAIMS

Intellectual property coverage,
§ 7:30

E-MAIL

Discovery, §§ 17:20, 17:48

EMOTIONAL DISTRESS

See index heading **damages**

EMPLOYEE BENEFITS

29 u.s.c.a. &s;1132(c) request for
documents, § 57:79

generally, § 57:1 *et seq.*

Answer, § 57:78

Attorney-client privileges, erisa
fiduciary conflicts

generally, § 57:32

protecting communications,
§ 57:33

Attorney's fees, § 57:73

Benefit denial claims, § 57:56

Changes in coverage under cobra,
§ 57:38

Cobra

generally, § 57:35 *et seq.*

basic requirements, § 57:36

changes in coverage, § 57:38

continuation of coverage,
§ 57:36 *et seq.*

contributions, § 57:40

elections to continue coverage,
§ 57:37

hipaa, below

length of coverage, § 57:39

notice of rights, § 57:81

notification requirements,
§ 57:41

premiums, § 57:40

rights notices, § 57:81

Complaint, § 57:77

INDEX

EMPLOYEE BENEFITS—Cont'd

- Continuation of coverage under cobra, § 57:36 et seq.
- Coverage issues, § 57:2
- Defenses, § 57:66
- Denials of benefits claims, § 57:56
- Disability insurance
 - ace v. aetna life ins. co., § 25:53
 - verdict forms, § 25:53
- Disclosure duties, erisa, § 57:57
- Discovery, § 57:74
- Discriminatory coverage limitations, § 57:45
- Documentation
 - generally, § 57:17 et seq.
 - basic elements, § 57:19
 - construction questions and standard of review, § 57:71
 - insurance agreements, role of, § 57:20
 - writing requirement, § 57:18
- Document production, § 57:79
- Duties of erisa fiduciaries, § 57:30
- Elections to continue coverage under cobra, § 57:37
- Equitable relief, § 57:59
- Erisa
 - generally, § 57:7
 - administrative remedies, § 57:53
 - attorney-client privileges
 - generally, § 57:32
 - protecting communications, § 57:33
 - attorney's fees, § 57:73
 - beneficiaries, § 57:14
 - benefit denial claims, § 57:56
 - choice of law, § 57:25
 - civil remedies, § 57:55
 - cobra, above
 - complete preemption doctrine, § 57:63
 - conflicts of interest and standard of review, § 57:70

EMPLOYEE BENEFITS—Cont'd

- Erisa—Cont'd
 - construction questions and standard of review, § 57:71
 - coverage, § 57:8 et seq.
 - defenses, § 57:66
 - denials of benefits claims, § 57:56
 - disclosure duties, § 57:57
 - discovery, §§ 57:67, 57:74
 - documentation, above
 - duties of fiduciaries, § 57:30
 - employee parties, § 57:13
 - employer parties, § 57:12
 - equitable relief, § 57:59
 - evidentiary issues, § 57:72
 - excluded plans, § 57:10
 - exhaustion of plan remedies, § 57:54
 - federal common law, § 57:25
 - federal preemption, below, § 57:7
 - fiduciary obligations
 - generally, § 57:27
 - remedies, § 57:58
 - firestone case, §§ 57:68, 57:69
 - hipaa, below
 - injunctive relief, § 57:59
 - interference with protected rights, § 57:60
 - judicial review standards, § 57:68 et seq.
 - jurisdiction, § 57:62
 - jury trials, § 57:65
 - litigation, § 57:53 et seq.
 - mental health parity act, § 57:46 et seq.
 - minimum hospital stays, § 57:50
 - multiple employer benefit arrangements, § 57:16
 - newborns' and mothers' health protections, § 57:49 et seq.
 - nonfiduciary roles, § 57:29

EMPLOYEE BENEFITS—Cont'd

Erisa—Cont'd

- operators, § 57:15
- participants, § 57:14
- parties, § 57:11 *et seq.*
- pre-judicial remedies, § 57:53
- prohibited transactions, § 57:31
- regulation of health benefits, §§ 57:34 *et seq.*, 57:52
- regulatory enforcement, § 57:61
- remedies, § 57:55
- removal
 - generally, § 57:63
 - notice of removal, § 57:80
 - perils of removal, § 57:64
- scope, § 57:8 *et seq.*
- structure, § 57:7
- trial strategies, § 57:75
- venue, § 57:62
- Exclusions, preexisting condition
 - hipaa protection, § 57:43
- Exhaustion of plan remedies, § 57:54
- Federal preemption
 - generally, § 57:21
 - common law, federal, § 57:25
 - complete preemption doctrine, § 57:63
 - deemer clause, § 57:24
 - effect on state law, § 57:23
 - insurance laws, state, § 57:24
- removal
 - generally, § 57:63
 - notice of removal, § 57:80
 - perils of removal, § 57:64
 - saving clause, § 57:24
 - statutory provision, § 57:22
- Fiduciary duties
 - generally, § 57:27
 - conflicts of interest and standard of review, § 57:70
 - remedies, § 57:58
- Forms, § 57:77 *et seq.*
- Health insurance, § 24:4

EMPLOYEE BENEFITS—Cont'd

Hipaa

- generally, § 57:42 *et seq.*
- discriminatory coverage limitations, § 57:45
- late enrollee protections, § 57:44
- limitations on preexisting condition exclusions, § 57:43
- preexisting condition exclusions, § 57:43
- Injunctive relief, § 57:59
- Insurance agreements, role of in documentation, § 57:20
- Insured considerations
 - coverage issues, § 57:4
- Insurer considerations
 - coverage issues, § 57:3
- Interference with protected erisa rights, § 57:60
- Jurisdiction, erisa claims, § 57:62
- Jury trials, erisa, § 57:65
- Litigation, § 57:53 *et seq.*
- Mental health parity act, § 57:46 *et seq.*
- Minimum hospital stays, § 57:50
- Multiple employer benefit arrangements, erisa, § 57:16
- Newborns' and mothers' health protections, § 57:49 *et seq.*
- Practice pointers checklist, § 57:76
- Preexisting condition exclusions, § 57:43
- Prohibited transactions, erisa, § 57:31
- Scope of treatment, § 57:1
- Statutory regulation
 - generally, § 57:5 *et seq.*
 - cobra, above
 - erisa, above
 - hipaa, above
 - legislative background, § 57:6

INDEX

EMPLOYEE BENEFITS—Cont'd

- Statutory regulation—Cont'd
 - mental health parity act, § 57:46 **et seq.**
 - newborns' and mothers' health protections, § 57:49 **et seq.**
- Summary, § 57:76
- Trial strategies, § 57:75
- Venue, erisa claims, § 57:62
- Verdict forms, § 25:53

EMPLOYER TORTS

- generally, § 56:1 **et seq.**
- Bodily injury
 - coverage issues, § 56:5
 - exclusions, § 6:22
 - instructions, § 56:23
- Causation
 - generally, § 52:1 **et seq.**
 - see also index heading **causation of loss**
- Coverage issues
 - generally, § 56:5 **et seq.**
 - see also index heading **employment practices liability insurance**
 - bodily injury, § 56:5
 - business pursuits exclusion, § 56:8
 - occurrences, § 56:7
 - personal injury, § 56:6
 - property damage, § 56:5
 - workers' compensation policies, § 56:10
- Discrimination
 - intended acts, § 34:18
- D & o insurance
 - generally, §§ 47:1 **et seq.**, 47:22, 56:11
 - see also index heading **director's and officer's insurance**
- Emotional distress, epli coverage, § 56:15

EMPLOYER TORTS—Cont'd

- Equitable relief, epli coverage, § 56:16
- Errors and omissions
 - generally, § 48:1 **et seq.**
 - see also index heading **errors and omissions insurance**
- Exclusions
 - bodily injury coverage, § 6:22
 - employment practices, § 56:9
- Harassment, intended acts, § 34:18
- Hiring negligence, intended acts, § 34:23
- Injunctive relief, epli coverage, § 56:16
- Instructions
 - bodily injury, § 56:23
 - intentional acts, § 56:24
 - occurrences, § 56:24
- Intended acts
 - generally, § 34:17 **et seq.**
 - coverage issues, § 56:7
 - discrimination, § 34:18
 - harassment, § 34:18
 - hiring negligence, § 34:23
 - instructions, § 56:24
 - negligent security, § 34:23
 - security negligence, § 34:23
 - supervisory negligence, § 34:23
 - wrongful discharge, § 34:19
- Negligent security and intended acts, § 34:23
- Occurrences
 - coverage issues, § 56:7
 - instructions, § 56:24
- Personal injury coverage issues, § 56:6
- Property damage coverage issues, § 56:5
- Scope of treatment, § 56:1
- Security negligence, intended acts, § 34:23

EMPLOYER TORTS—Cont'd

- Supervisory negligence, intended acts, § 34:23
- Vicarious liability, intended acts, § 34:22
- Workers' compensation policies, § 56:10
- Wrongful discharge, intended acts, § 34:19

**EMPLOYMENT PRACTICES
LIABILITY INSURANCE
(EPLI)**

- generally, § 56:1
- See also index headings **employee benefits; employment torts**
- Additional insureds, duty to defend, § 4:11
- Admissions
 - generally, § 16:1 et seq.
 - see also index heading **admissions**
- Appeal, duty to defend on, § 4:26
- Arbitration
 - generally, § 11:1 et seq.
 - see also index heading **arbitration**
- Argument
 - generally, § 22:1 et seq.
 - see also index heading **argument**
- Attorney's fees
 - generally, § 30:1 et seq.
 - see also index heading **attorney's fees and fee awards**
- Bad faith
 - generally, §§ 28:1 et seq., 29:1 et seq.
 - see also index heading **bad faith tort actions**
- Bodily injuries
 - generally, § 6:1 et seq.
 - see also index heading **bodily injury coverage**

**EMPLOYMENT PRACTICES
LIABILITY INSURANCE
(EPLI)—Cont'd**

- Case management
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Causation
 - generally, § 52:1 et seq.
 - see also index heading **causation of loss**
- Choice of law
 - generally, § 9:1 et seq.
 - see also index heading **choice of law**
- Claims made policies, § 56:18
- Conflicts
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**
- Coverage issues
 - generally, § 56:2 et seq.
 - emotional distress, § 56:15
 - equitable relief, § 56:16
 - injunctive relief, § 56:16
 - insurer considerations, § 56:3
 - intentional acts, § 56:19
 - nonemployment claims, § 56:14
 - punitive damages, § 56:19
 - scope of coverage, § 56:13
- Cross-examination
 - generally, § 26:1 et seq.
 - see also index heading **witnesses**
- Cumis counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Damages
 - generally, § 27:1 et seq.

INDEX

EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI)—Cont'd

Damages—Cont'd
see also index heading **damages**

Defense duty
generally, § 4:1 et seq.
see also index heading **defend, duty to**

Depositions
generally, § 18:1 et seq.
see also index heading **depositions**

Director's and officer's insurance coverage, § 47:22

Discovery, § 56:20

Discrimination claims, § 56:27

Document production
generally, § 17:1 et seq.
see also index heading **document production**

Emotional distress coverage issues, § 56:15

Equitable relief coverage issues, § 56:16

Evaluation of suit under duty to defend, § 4:14

Examinations
generally, § 3:1 et seq.
see also index heading **examination under oath**

Excluded peril. see index heading **exclusions**

Expected loss
generally, § 34:1 et seq.
see also index heading **expected loss**

Experts
generally, § 24:1 et seq.
see also index heading **expert witnesses**

Fortuity issues
generally, § 35:1 et seq.
see also index heading **fortuity issues**

EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI)—Cont'd

Fraud
generally, § 37:1 et seq.
see also index heading **fraud and misrepresentation**

Impleader
generally, § 15:1 et seq.
see also index heading **impleader**

Incontestability, § 37:1 et seq.

Independent counsel
generally, § 33:1 et seq.
see also index heading **conflicts of interest**

Injunctive relief, coverage issues, § 56:16

Instructions
generally, §§ 25:1 et seq., 56:25 et seq.
see also index heading **instructions**

Insured considerations
coverage issues, § 56:4
discovery, § 56:20
trial strategy, § 56:21

Insurer considerations
coverage issues, § 56:3
discovery, § 56:20
trial strategy, § 56:21

Intentional acts
generally, § 34:1 et seq.
see also index heading **intentional acts**
coverage issues, § 56:19

Interpleader
generally, § 13:1 et seq.
see also index heading **interpleader**

Interpretation of policies
generally, § 1:1 et seq.
see also index heading **construction and interpretation**

**EMPLOYMENT PRACTICES
LIABILITY INSURANCE
(EPLI)—Cont'd**

- Interpretation of policies—Cont'd
specialized rules, § 1:9
- Interrogatories
generally, § 16:1 et seq.
see also index heading **inter-
rogatories**
- Investigations
generally, § 2:1 et seq.
see also index heading **investigations of claims**
- Juries
generally, § 21:1 et seq.
see also index heading **jurors
and jury trials**
- Jurisdiction
generally, § 10:1 et seq.
see also index heading **jurisdic-
tion**
- Limitations periods
generally, § 43:1 et seq.
see also index heading **limita-
tion of actions**
- Litigating coverage
generally, § 12:1 et seq.
see also index heading **declara-
tory judgment actions;
intervention**
- Litigation, right to control and
duty to defend, §§ 4:9, 56:17
- Motion practice
generally, § 19:1 et seq.
see also index heading **motion
practice**
- Nonemployment claims, coverage
issues, § 56:14
- Notice-prejudice rule, § 4:18
- Opening statements
generally, § 22:1 et seq.
see also index heading **opening
statements**
- Other insurance
generally, § 38:1 et seq.

**EMPLOYMENT PRACTICES
LIABILITY INSURANCE
(EPLI)—Cont'd**

- Other insurance—Cont'd
see also index heading **other
insurance**
- Personal injuries
generally, § 6:1 et seq.
see also index heading **personal
injury coverage**
- Pleadings
generally, § 14:1 et seq.
see also index heading **plead-
ings**
- Practice pointers checklist,
§ 56:22
- Punitive damages coverage issues,
§ 56:19
- Reasonable expectations of
insured
generally, § 5:1 et seq.
see also index heading **reason-
able expectations**
- Reservation of rights
generally, § 8:1 et seq.
see also index heading **reserva-
tion of rights**
- Right to control litigation and duty
to defend, §§ 4:9, 56:17
- Scheduling
generally, § 20:1 et seq.
see also index heading **case
management**
- Scope of coverage, § 56:13
- Scope of treatment, § 56:1
- Selection of counsel, § 56:17
- Service of process
generally, § 10:1 et seq.
see also index heading **service
of process**
- Settlement of claims against
insured
generally, § 20:28 et seq.

INDEX

EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI)—Cont'd

Settlement of claims against
insured—Cont'd
see also index heading **settle-
ment of claims against
insured**

Settlement of coverage disputes
generally, § 20:28 et seq.
see also index heading **settle-
ment of coverage
disputes**

Strategic considerations
generally, § 14:1 et seq.
see also index heading **plead-
ings**

Summary, § 56:22

Term of coverage, § 56:18

Trial strategy, § 56:21

Venue

generally, § 10:1 et seq.
see also index heading **venue**

Verdicts

generally, § 25:1 et seq.
see also index heading **verdicts
and verdict forms**

Voir dire

generally, § 21:1 et seq.

see also index heading **voir dire**

Workers' compensation exclusiv-
ity, § 56:10

ENFORCEMENT OF JUDGMENTS

generally, § 30:48 et seq.

Admissions, § 30:51

Delay penalty, § 30:49

Discovery, § 30:51 et seq.

Failure, penalty for, § 30:49

Forms, § 30:51 et seq.

Insolvency, § 30:50

Interrogatories, § 30:52

Penalty for delay or failure,
§ 30:49

ENFORCEMENT OF JUDGMENTS—Cont'd

Production of documents, § 30:53

ENGINEERS

See index heading **professional
liability insurance**

ENUMERATED OFFENSE REQUIREMENT

generally, § 7:15 et seq.

See also index heading **intel-
lectual property coverage**

Trademark infringement, § 7:16

ENVIRONMENTAL COVERAGE

generally, § 44:1 et seq.

Absolute pollution exclusions,
§ 44:60 et seq.

Additional insureds, duty to
defend, § 4:11

Allocation issues

generally, § 44:31 et seq.

all sums clauses, § 44:38

appropriateness, § 44:33

arguments against, § 44:35 et
seq.

cercla joint liability, § 44:37

insured arguments against,
§ 44:35 et seq.

inter-policy allocation disputes,
§ 44:34

intra-policy disputes, § 44:43

keene theory, § 44:36

orphan shares, § 44:39 et seq.

own property exclusion,
§ 44:94

pick and choose theory, § 44:36

pollution exclusions, § 44:59

sources, § 44:32

All sums clauses, allocation
issues, § 44:38

Appeal, duty to defend on, § 4:26

Apportionment, allocation issues,
above

**ENVIRONMENTAL
COVERAGE—Cont'd**

- Arbitration
 - generally, § 11:1 et seq.
 - see also index heading **arbitration**
- Asbestos coverage
 - absolute pollution exclusions, § 44:65
 - settlement, § 31:51
 - verdict form, § 25:50
- As damages provisions
 - generally, § 44:14 et seq.
 - clean ups legally obligated, § 44:18
 - construction and interpretation, § 44:14 et seq.
 - excess coverage, § 44:17
 - legally obligated clean ups, § 44:18
 - limitations, § 44:19
- Attorney's fees
 - generally, § 30:1 et seq.
 - see also index heading **attorney's fees and fee awards**
- Bad faith
 - generally, §§ 28:1 et seq., 29:1 et seq.
 - see also index heading **bad faith tort actions**
- Bodily injuries
 - generally, § 6:1 et seq.
 - see also index heading **bodily injury coverage**
- Buy-out agreement, § 31:52
- Cancellation
 - generally, § 39:1 et seq.
 - see also index heading **cancellation of policies**
- Carbon monoxide exposure claims
 - and absolute pollution exclusions, § 44:66
- Causation
 - generally, § 52:1 et seq.

**ENVIRONMENTAL
COVERAGE—Cont'd**

- Causation—Cont'd
 - see also index heading **causation of loss**
- Cercla joint liability allocation
 - issues, § 44:37
- Choice of law
 - generally, § 9:1 et seq.
 - see also index heading **choice of law**
- Clean ups legally obligated and as damages provisions, § 44:18
- Completed operations exception,
 - absolute pollution exclusions, § 44:77 et seq.
- Concurrent causation and absolute pollution exclusions, § 44:75
- Conflicts
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Construction. interpretation of policies, below
- Continuous trigger theory, § 44:23
- Contract-based apportionment of orphan shares, § 44:40
- Contractors' insurance and absolute pollution exclusions, § 44:77 et seq.
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**
- Costs of defense, § 44:8 et seq.
- Cumis counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Damages
 - generally, § 27:1 et seq.
 - see also index heading **damages**
- Defend, duty to
 - generally, § 4:1 et seq.

INDEX

ENVIRONMENTAL

COVERAGE—Cont'd

Defend, duty to—Cont'd

see also index heading **defend, duty to**

aerojet case, § 44:13

broad interpretation of suit requirement, § 44:7

costs of defense, § 44:8 et seq.

damages as defense cost, § 44:10

fairclough case, § 44:12

functional equivalent of suit, § 44:5

functional test of defense costs, § 44:11

indemnity presumption, § 44:12

legal obligations as damages, § 44:10

qualitative approach to triggering, § 44:6

suit, triggering, § 44:3 et seq.

traditional approach to triggering, § 44:4

triggering of duty, § 44:3 et seq.

Discharges and absolute pollution exclusions, § 44:63

Evaluation of suit under duty to defend, § 4:14

Examinations

generally, § 3:1 et seq.

see also index heading **examination under oath**

Excess coverage

generally, § 44:31 et seq.

as damages provisions, § 44:17

Exclusions

see also index heading **exclusions**

see also index heading **pollution exclusions**

Expected loss

generally, § 34:1 et seq.

ENVIRONMENTAL

COVERAGE—Cont'd

Expected loss—Cont'd

see also index heading **expected loss**

Experts

generally, § 24:1 et seq.

see also index heading **expert witnesses**

Exposure theory trigger of coverage, § 44:21

Fortuity issues

generally, § 35:1 et seq.

see also index heading **fortuity issues**

Fraud

generally, § 37:1 et seq.

see also index heading **fraud and misrepresentation**

Gasoline exposure claims and absolute pollution exclusions, § 44:70

Governmental directives and absolute pollution exclusions, § 44:81

Groundwater treatment and own property exclusion, § 44:92

Homeowner's policies occurrence requirements, § 44:108

Hostile fires and absolute pollution exclusions, § 44:87

Identity of claimants and number of occurrences, § 44:101

Incidental releases and absolute pollution exclusions, § 44:74

Incontestability

generally, § 37:1 et seq.

see also index heading **incontestability provisions**

Independent counsel

generally, § 33:1 et seq.

see also index heading **conflicts of interest**

ENVIRONMENTAL

COVERAGE—Cont'd

- Indoor exposure claims and absolute pollution exclusions, § 44:64
- Injury in fact theory trigger of coverage, § 44:24
- Innocent polluters and absolute pollution exclusions, § 44:83
- Intended acts, pollution as, § 34:16
- Intent to injure
 - generally, § 44:46
 - subjective or objective test, § 44:47
- Inter-policy allocation disputes, § 44:34
- Interpretation of policies
 - generally, § 1:1 et seq.
 - see also index heading **construction and interpretation**
 - as damages provisions, § 44:14 et seq.
 - occurrence requirements, § 44:45 et seq.
 - specialized rules, § 1:9
 - sudden, accidental, and the like, § 44:51 et seq.
 - suit triggering duty to defend, § 44:3 et seq.
- Investigations
 - generally, § 2:1 et seq.
 - see also index heading **investigations of claims**
- Keene theory of allocation, § 44:36
- Land use statutes, § 44:2
- Lead exposure claims and absolute pollution exclusions, § 44:67
- Legally obligated clean ups and as damages provisions, § 44:18
- Liability acquisition as trigger of coverage
 - generally, § 44:29

ENVIRONMENTAL

COVERAGE—Cont'd

- Liability acquisition as—Cont'd trigger of coverage—Cont'd after-acquired liabilities, § 44:30
- Limitations periods
 - generally, § 43:1 et seq.
 - see also index heading **limitation of actions**
- Litigating coverage
 - generally, § 12:1 et seq.
 - see also index headings **declaratory judgment actions; intervention**
- Litigation, right to control and duty to defend, § 4:9
- Manifestation theory trigger of coverage, § 44:22
- Measuring number of occurrences, § 44:98
- Motor vehicle insurance claims, § 44:96
- Multiple sites and number of occurrences, §§ 44:100, 44:103 et seq.
- Multi-year theory of trigger of coverage, § 44:26
- Notice-prejudice rule, § 4:18
- Number of occurrences, § 44:97 et seq.
- Number of sites and number of occurrences, §§ 44:100, 44:103 et seq.
- Occurrence requirements
 - generally, § 44:45
 - homeowner's policies, § 44:108
 - identity of claimants and number of occurrences, § 44:101
 - intent to injure
 - generally, § 44:46
 - subjective or objective test, § 44:47

INDEX

ENVIRONMENTAL

COVERAGE—Cont'd

- Occurrence requirements—Cont'd
 - measuring number of occurrences, § 44:98
 - multiple sites and number of occurrences, §§ 44:100, 44:103et seq.
 - number of occurrences, § 44:97 et seq.
 - number of sites and number of occurrences, §§ 44:100, 44:103et seq.
 - pollution types and, § 44:48
 - single site claims and number of occurrences, § 44:102
 - sites and number of occurrences, §§ 44:100, 44:103et seq.
 - sources of contamination and number of occurrences, § 44:99
 - tests of number of occurrences, § 44:98
- Orphan shares
 - generally, § 44:39 et seq.
 - contract-based apportionment, § 44:40
 - different orphan shares, treatment of, § 44:42
 - risk-transfer apportionment, § 44:41
- Other insurance
 - generally, § 38:1 et seq.
 - see also index heading **other insurance**
- Other party conduct triggering coverage, § 44:28
- Owned premises and absolute pollution exclusions, § 44:82
- Own property exclusion
 - generally, § 44:90 et seq.
 - see also index heading **exclusions**

ENVIRONMENTAL

COVERAGE—Cont'd

- Own property exclusion—Cont'd
 - absolute pollution exclusions on owned premises, § 44:82
- Passive polluters and absolute pollution exclusions, § 44:83
- Persistent pollution theory trigger of coverage, § 44:27
- Personal injuries
 - generally, §§ 6:1 et seq., 44:95
 - see also index heading **personal injury coverage**
- Pesticide exposure claims and absolute pollution exclusions, § 44:71
- Petroleum product exposure claims and absolute pollution exclusions, § 44:70
- Pick and choose theory of allocation, § 44:36
- Pollution
 - see also index heading **pollution exclusions**
 - intended acts, § 34:16
 - own property exclusion, § 44:91
 - types and occurrence requirements, § 44:48
- Products claims and absolute pollution exclusions, § 44:76
- Products liability
 - generally, § 46:1 et seq.
 - see also index heading **products liability insurance**
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Reinsurance
 - generally, § 41:1 et seq.
 - see also index heading **reinsurance**

**ENVIRONMENTAL
COVERAGE—Cont'd**

Reservation of rights
generally, § 8:1 et seq.
see also index heading **reservation of rights**

Right to control litigation and duty to defend, § 4:9

Risk-transfer apportionment of orphan shares, § 44:41

Scope issues
generally, § 44:31 et seq.
allocation issues, above
bases for apportionment, § 44:44
intra-policy disputes, § 44:43
orphan shares, § 44:39 et seq.

Scope of treatment, § 44:1

Settlement of claims against insured
generally, §§ 20:28 et seq., 31:52
see also index heading **settlement of claims against insured**

Settlement of coverage disputes
generally, §§ 20:28 et seq., 31:52
see also index heading **settlement of coverage disputes**

Sewage exposure claims and absolute pollution exclusions, § 44:72

Sick building claims and absolute pollution exclusions, § 44:69

Single site claims and number of occurrences, § 44:102

Single-year theory trigger of coverage, § 44:26

Sites and number of occurrences, §§ 44:100, 44:103 et seq.

Smoke exposure claims and absolute pollution exclusions, § 44:73

**ENVIRONMENTAL
COVERAGE—Cont'd**

Sources of contamination and number of occurrences, § 44:99

Statutes regulating land use, § 44:2

Subrogation
generally, § 42:1 et seq.
see also index heading **subrogation**

Suit triggering duty to defend, § 44:3 et seq.

Surprise factor and absolute pollution exclusions, § 44:88

Tests of number of occurrences, § 44:98

Third party conduct triggering coverage, § 44:28

Transporting pollutants and absolute pollution exclusions, § 44:79

Trigger of coverage
generally, § 44:20 et seq.
continuous trigger theory, § 44:23
duty to defend and, § 44:3 et seq.
exposure theory, § 44:21
injury in fact theory, § 44:24
liability acquisition as
generally, § 44:29
after-acquired liabilities, § 44:30
manifestation theory, § 44:22
multi-year theory, § 44:26
occurrence requirements, § 44:45 et seq.
other party conduct, § 44:28
persistent pollution theory, § 44:27
pollution claims applications, § 44:25
single-year theory, § 44:26
third party conduct, § 44:28

INDEX

ENVIRONMENTAL COVERAGE—Cont'd

Verdict forms

boeing v. aetna casualty and
surety co., § 25:39

broderick investment co. v.
hartford accident &
indemnity co, § 25:40

canron, inc. v. federal ins. co.,
§ 25:46

interex v. atlantic mutual ins.
co., § 25:42

olds-olympic, inc. v. com-
mercial union ins. co.,
§ 25:44

olin corp. v. insurance co. of
north america, § 25:47

reichhold chemicals, inc. v.
hartford accident and
indemnity co. et al.,
§ 25:48

stonewall ins. co. v. national
gypsum, § 25:50

washington natural gas co. v.
aetna casualty and surety
co., § 25:45

weyerhaeuser co. v. commercial
union inc., § 25:43

williams pipeline co. v. ina,
§ 25:41

EPLI

See index heading **employment
practices liability insurance**

EQUITABLE RELIEF

Epli coverage, § 56:16

ERISA

generally, § 57:7 et seq.

See also index heading **employee
benefits**

ERRORS AND OMISSIONS INSURANCE

generally, § 48:1 et seq.

ERRORS AND OMISSIONS INSURANCE—Cont'd

Additional insureds, duty to
defend, § 4:11

Adequate coverage, duty to
procure, § 48:44

Admissions

generally, § 16:1 et seq.

see also index heading **admis-
sions**

Advertising and standard of care,
§ 48:29

Advise duties, § 48:54

Analysis, § 48:2 et seq.

Answers, § 48:3

Appeal, duty to defend on, § 4:26

Arbitration

generally, § 11:1 et seq.

see also index heading **arbitra-
tion**

Architect's liability policies,
§ 45:44

Argument

generally, § 22:1 et seq.

see also index heading **argu-
ment**

Assumption of duties, § 48:48

Attorney's fees

generally, §§ 30:1 et seq.,
48:24

see also index heading
**attorney's fees and fee
awards**

Bad faith

generally, §§ 28:1 et seq.,
29:1 et seq.

see also index heading **bad
faith tort actions**

Bodily injuries

generally, § 6:1 et seq.

see also index heading **bodily
injury coverage**

Burden of proof

instructions, § 48:78 et seq.

**ERRORS AND OMISSIONS
INSURANCE—Cont'd**

Burden of proof—Cont'd
preliminary considerations,
§ 48:12

Cancellation
generally, § 39:1 et seq.
see also index heading **cancel-
lation of policies**

Case management
generally, § 20:1 et seq.
see also index heading **case
management**

Causation
generally, § 52:1 et seq.
see also index heading **causa-
tion of loss**

Choice of law
generally, § 9:1 et seq.
see also index heading **choice
of law**

Claims made coverage, § 48:62

Client relationships, establishing,
§ 48:36

Comparative and contributory
negligence, § 48:21

Complaints, preliminary
considerations, § 48:2

Concealment, instructions,
§ 48:85

Conflicts
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

Cooperation
generally, § 36:1 et seq.
see also index heading **coopera-
tion duty**

Counseling the insurance agent or
broker, § 48:27 et seq.

Cross-examination
generally, § 26:1 et seq.
see also index heading **wit-
nesses**

**ERRORS AND OMISSIONS
INSURANCE—Cont'd**

Cumis counsel
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

Damages
generally, §§ 27:1 et seq.,
48:22 et seq.
see also index heading **damages**

Damages liabilities, § 48:47 et
seq.

Declaratory judgment actions,
§ 48:9 et seq.

Defense duty
generally, § 4:1 et seq.
see also index heading **defend,
duty to**

Defenses
generally, § 48:35
preliminary considerations,
§ 48:7

Depositions
generally, § 18:1 et seq.
see also index heading **deposi-
tions**

Disclosure duties, § 48:63

Documentation precautions,
§ 48:33

Document production
generally, § 17:1 et seq.
see also index heading **docu-
ment production**

D & o insurance
generally, § 47:1 et seq.
see also index heading **director's and officer's
insurance**

Duties
adequate coverage, duty to
procure, § 48:44
advise duties, § 48:54
agents and broker, § 48:37 et
seq.
assumption of, § 48:48

INDEX

ERRORS AND OMISSIONS INSURANCE—Cont'd

Duties—Cont'd

breach of duty, § 48:76

disclosure, § 48:63

inform duties, § 48:54

maintenance of insurance,

§ 48:53

reasonable diligence duties,

§ 48:46

tail coverage, § 48:61

Engineer's liability policies,

§ 45:44

Evaluation of suit under duty to

defend, § 4:14

Examinations

generally, § 3:1 et seq.

see also index heading **examination under oath**

Excess insurance instructions,

§ 48:73

Excluded peril. see index heading

exclusions

Expected loss

generally, § 34:1 et seq.

see also index heading **expected loss**

Experts

generally, §§ 24:1 et seq.,

48:14

see also index heading **expert witnesses**

preliminary considerations,

§ 48:14

Fortuity doctrine

generally, § 35:1 et seq.

see also index heading **fortuity issues**

instructions, § 48:74

Fraud

generally, §§ 37:1 et seq.,

48:65

see also index heading **fraud and misrepresentation**

instructions, § 48:85

ERRORS AND OMISSIONS INSURANCE—Cont'd

Impleader

generally, § 15:1 et seq.

see also index heading

impleader

Incontestability

generally, § 37:1 et seq.

see also index heading

incontestability provisions

Independent counsel

generally, § 33:1 et seq.

see also index heading **conflicts of interest**

Inform duties, § 48:54

Insolvent carrier, liability for placing insurance with, § 48:41 et seq.

Instructions

generally, §§ 25:1 et seq.,

48:70 et seq.

see also index heading **instructions**

agency, § 48:75

breach of duty, § 48:76

burden of proof, § 48:78 et seq.

concealment, § 48:85

excess insurance, § 48:73

fortuity doctrine, § 48:74

fraud or misrepresentation, § 48:85

known loss, § 48:74

loss in progress, § 48:74

notice, § 48:81 et seq.

standard of care, § 48:77

Intentional acts

generally, § 34:1 et seq.

see also index heading **intentional acts**

Interpleader

generally, § 13:1 et seq.

see also index heading **interpleader**

**ERRORS AND OMISSIONS
INSURANCE—Cont'd**

Interpretation of policies
generally, § 1:1 **et seq.**
see also index heading **construction and interpretation**
specialized rules, § 1:9

Interrogatories
generally, § 16:1 **et seq.**
see also index heading **interrogatories**

Investigations
generally, § 2:1 **et seq.**
see also index heading **investigations of claims**
preliminary considerations,
§ 48:5

Juries
generally, § 21:1 **et seq.**
see also index heading **jurors and jury trials**

Jurisdiction
generally, § 10:1 **et seq.**
see also index heading **jurisdiction**

Jury questionnaires, § 48:69 **et seq.**

Known loss instructions, § 48:74

Legal theories, § 48:35

Limitations of actions
generally, § 43:1 **et seq.**
see also index heading **limitation of actions**
preliminary considerations,
§ 48:4

Litigating coverage
generally, § 12:1 **et seq.**
see also index headings **declaratory judgment actions; intervention**
preliminary considerations,
§ 48:8

Litigation, right to control and
duty to defend, § 4:9

**ERRORS AND OMISSIONS
INSURANCE—Cont'd**

Loss in progress, instructions,
§ 48:74

Lost or incomplete policies
generally, § 40:1 **et seq.**
see also index heading **lost or incomplete policies**

Maintenance of insurance, § 48:53

Malpractice
generally, § 49:1 **et seq.**
see also index heading **professional liability insurance**

Motion practice
generally, § 19:1 **et seq.**
see also index heading **motion practice**

Notice instructions, § 48:81 **et seq.**

Notice-prejudice rule, § 4:18

Obtaining coverage, § 48:6

Obtaining errors and omissions
insurance, § 48:6

Opening statements
generally, § 22:1 **et seq.**
see also index heading **opening statements**

Other insurance
generally, § 38:1 **et seq.**
see also index heading **other insurance**

Personal injuries
generally, § 6:1 **et seq.**
see also index heading **personal injury coverage**

Pleadings
generally, § 14:1 **et seq.**
see also index heading **pleadings**

Practice pointers checklist,
§ 48:68

Preliminary considerations, § 48:2 **et seq.**

Preventive law, § 48:27

Punitive damages, § 48:25

INDEX

ERRORS AND OMISSIONS

INSURANCE—Cont'd

- Reasonable diligence duties,
§ 48:46
- Reasonable expectations of
insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Reinsurance
 - generally, §§ 41:1 et seq.,
41:30
 - see also index heading **reinsurance**
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Responsibilities of agents and broker, § 48:37 et seq.
- Right to control litigation and duty to defend, § 4:9
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of treatment, § 48:1
- Service of process
 - generally, § 10:1 et seq.
 - see also index heading **service of process**
- Settlement of claims against insured
 - generally, § 20:28 et seq.
 - see also index heading **settlement of claims against insured**
- Settlement of coverage disputes
 - generally, § 20:28 et seq.
 - see also index heading **settlement of coverage disputes**
- Standard of care
 - generally, §§ 48:40, 48:44
 - advertising and, § 48:29

ERRORS AND OMISSIONS

INSURANCE—Cont'd

- Standard of care—Cont'd
 - damages for breach, § 48:47 et seq.
 - instructions, § 48:77
 - preliminary considerations,
§ 48:13
- Strategic considerations
 - generally, §§ 14:1 et seq.,
48:2 et seq.
 - see also index heading **pleadings**
- Subrogation
 - generally, § 42:1 et seq.
 - see also index heading **subrogation**
- Summary, § 48:68
- Tail coverage duties, § 48:61
- Third parties, liabilities to, § 48:66
- Tort duties, § 48:39
- Unauthorized carrier, liability for placing insurance with,
§ 48:41 et seq.
- Venue
 - generally, § 10:1 et seq.
 - see also index heading **venue**
- Verdicts
 - generally, § 25:1 et seq.
 - see also index heading **verdicts and verdict forms**
- Voir dire
 - generally, §§ 21:1 et seq.,
48:69 et seq.
 - see also index heading **voir dire**
- Witnesses
 - generally, § 48:15 et seq.
 - agents and brokers as, § 48:15 et seq.

ESCAPE CLAUSES

- generally, § 38:1 et seq.
- See also index heading **other insurance**

ESTOPPEL

- generally, § 8:1 *et seq.*
- Cooperation duty, § 36:18
- Coverage by, § 29:43
- Equitable estoppel and limitation of actions, §§ 43:19, 43:39
- Instructions, § 53:42
- Interpretation disputes, § 1:7
- Limitation of actions
 - equitable estoppel, §§ 43:19, 43:39
 - exceptions to contractual periods, § 43:41
- Marine insurance, § 53:42
- Regulatory estoppel, §§ 1:15, 1:16
- Reinsurance contracts, § 41:51
- Reservations of rights
 - see also index heading **reservation of rights**
 - defenses not raised in letters, § 8:22

ETHICAL ISSUES

- See index heading **conflicts of interest**

EVIDENCE

- See also index heading **presentation of case**
- Admissibility of evidence, weighing, § 23:44
- Affirmative defenses
 - nonpolicy based, § 23:35 *et seq.*
 - policy based, § 23:31 *et seq.*
- After-acquired evidence and reservations of rights, § 8:5
- Agents, insurance, § 48:15 *et seq.*
- Amount of loss
 - defending against loss claims, § 23:30
 - prima facie case, § 23:18
- Anticipatory proof, § 23:42
- Applicability of policy
 - disproving, § 23:25

EVIDENCE—Cont'd

- Applicability of policy—Cont'd
 - prima facie case, § 23:14
- Application of exclusions or limitations, § 23:34
- Arbitration, reinsurance, § 41:74
- Bad faith tort actions, first-party claims, § 28:26 *et seq.*
- Bar motions, § 19:56
- Brokers, § 48:15 *et seq.*
- Burden of proof
 - fortuity issues, § 35:20
 - lost or incomplete policies, §§ 40:9, 40:14, 40:15
- Cancellation notice, § 39:11
- Causation
 - generally, § 52:1 *et seq.*
 - see also index heading **causation of loss**
 - demonstrative evidence, §§ 52:55, 52:59
- Conditions, satisfaction of, prima facie case, § 23:19
- Confusion of issues, § 24:28
- Coverage
 - defenses to coverage claims, § 23:27
 - prima facie case, § 23:16
- Cross examination
 - expert witnesses
 - generally, § 24:74
 - outline for cross-examination, § 24:80
- Cross-examination
 - see also index heading **witnesses**
- Cumulative testimony challenges, § 24:29
- Defendant's obligation to insure, prima facie case, § 23:15
- Delay challenges, expert witnesses, § 24:29
- Demonstrative evidence
 - causation of loss, §§ 52:55, 52:59

INDEX

EVIDENCE—Cont'd

- Demonstrative evidence—Cont'd
 - developing, § 23:51
- Depositions, use of
 - generally, § 18:47
 - expert witnesses, § 24:47
- Diffusing proof, § 23:42
- Direct examination of witnesses.
 - see index heading **witnesses**
- Erisa claims, evidentiary issues,
 - § 57:72
- Examination of witnesses. see index heading **witnesses**
- Exceptions to exclusions, triggering of, § 23:20
- Exclusions, proving existence of, § 23:32
- Exhibits, § 20:25
- Existence of policy, prima facie case, § 23:12
- Experts
 - generally, § 24:1 et seq.
 - see also index heading **expert witnesses**
- Facts, ways of proving, § 23:43
- First-party claims, bad faith tort actions, § 28:26 et seq.
- Graphic evidence, developing, § 23:51
- Grid, evidence, § 23:45
- Impeachment, deposition use, § 24:47
- Incomplete policies
 - generally, § 40:1 et seq.
 - see also index heading **lost or incomplete policies**
 - documentary evidence, sources of, §§ 40:5, 40:6
 - testimonial evidence, sources of, §§ 40:4, 40:6
- In limine motions
 - generally, §§ 19:55, 20:20 et seq.
 - masters, use of, § 20:22
 - subjects of motion, § 20:21

EVIDENCE—Cont'd

- Insurance presence, dealing with on voir dire
 - generally, § 21:9
 - insureds, strategies for, § 21:46
 - juror outbursts, § 21:44
- Insured's case
 - generally, § 23:9 et seq.
 - prima facie case, §§ 23:11 et seq., 23:31 et seq.
- Jury consultants, use of
 - generally, § 21:12 et seq.
 - see also index heading **voir dire**
- Jury vs bench trial
 - generally, § 19:54
 - directed verdict or judgment, § 19:58
- Limitations, proving existence of, § 23:32
- Loss
 - defending against loss claims, §§ 23:28, 23:30
 - prima facie case, §§ 23:16, 23:18
- Lost or incomplete policies
 - generally, § 40:1 et seq.
 - see also index heading **lost or incomplete policies**
 - affidavit of diligent search, § 40:32
 - broader burden, applicability of, § 40:16
 - burden of proof, §§ 40:9, 40:14, 40:15
 - clear and convincing evidence, § 40:18
 - conflicting law within state, quantum proof as to, § 40:20
 - documentary evidence, sources of, §§ 40:5, 40:6
 - existence, proof of, § 40:11
 - good faith, § 40:10
 - liability limits, burden of proof as to, § 40:15

EVIDENCE—Cont'd

Lost or incomplete policies
 —Cont'd
 preponderance of the evidence,
 § 40:19
 quantum of proof, § 40:17 *et seq.*
 standard form policies as evi-
 dence of terms, § 40:13
 terms and conditions, proof of,
 § 40:12
 testimonial evidence, sources
 of, §§ 40:4, 40:6
 undecided issues, quantum
 proof as to, § 40:20
 Maintaining proof in reserve,
 § 23:47
 Methodology of presenting the
 case, § 23:5
 Misleading testimony of expert
 witnesses, § 24:28
 Necessary facts, ways of proving,
 § 23:43
 Nonpolicy based affirmative
 defenses, § 23:35 *et seq.*
 Notice of cancellation, proving,
 § 39:11
 Obligation under policy, prima
 facie case, § 23:15
 Opinions. *see* index heading
 expert witnesses
 Order of proof, § 23:48
 Policy based affirmative defenses,
 § 23:31 *et seq.*
 Pretrial motions
 generally, § 19:53 *et seq.*
 see also index heading **motion**
 practice
 bar motions, § 19:56
 in limine motions, §§ 19:55,
 20:20 *et seq.*
 jury vs bench trial
 generally, § 19:54
 directed verdict or judgment,
 § 19:58

EVIDENCE—Cont'd

Pre-trial orders
 generally, § 20:23 *et seq.*
 exhibits, § 20:25
 witnesses, § 20:24
 Prima facie case
 generally, § 23:11 *et seq.*
 amount of loss
 generally, § 23:18
 defending against loss claims,
 § 23:30
 applicability of policy
 generally, § 23:14
 disproving, § 23:25
 conditions, satisfaction of,
 § 23:19
 coverage
 generally, § 23:16
 defenses to coverage claims,
 § 23:27
 defendant's obligation to insure,
 § 23:15
 exceptions to exclusions, trig-
 gering of, §§ 23:20, 23:23
 existence of policy, § 23:12
 insured's case, § 23:11 *et seq.*
 insurer's case, § 23:31 *et seq.*
 loss
 generally, §§ 23:16, 23:18
 defending against loss claims,
 § 23:30
 defenses against loss claims,
 § 23:28
 obligation under policy, § 23:15
 satisfaction of conditions,
 § 23:19
 terms of policy, § 23:13
 triggering of exceptions to
 exclusions, § 23:20
 unproving the prima facie case,
 § 23:24 *et seq.*
 Probative value vs prejudice,
 § 24:27 *et seq.*

INDEX

EVIDENCE—Cont'd

- Proof in reserve, maintaining,
§ 23:47
- Reinsurance arbitration, § 41:74
- Relevancy, § 24:27 et seq.
- Satisfaction of conditions, prima
facie case, § 23:19
- Sequence of proof, § 23:48
- Simplifying evidence, § 23:47
- Standard form policies as evidence
of terms of missing policies,
§ 40:13
- Strategic considerations, jury vs
bench trial, § 19:54
- Terms of policy, prima facie case,
§ 23:13
- Testimony. *see* index heading **wit-
nesses**
- Triggering of exceptions to exclu-
sions, § 23:20
- Weighing admissibility of evi-
dence, § 23:44

EXAMINATION OF WITNESSES

- See* index heading **witnesses**

EXAMINATION UNDER OATH

- See* also index headings
**discovery; investigations of
claims**
- Abatement of claim, noncompli-
ance as, § 3:38
- Abusive investigation practices,
§ 28:29
- Administration, § 3:16 et seq.
- Admissions
generally, § 16:1 et seq.
see also index heading **admis-
sions**
- Affidavit of claim withdrawal,
§ 3:55
- Attorneys for insureds, presence
of, § 3:19
- Authorization for release of
records
claims records, § 3:49

EXAMINATION UNDER OATH —Cont'd

- Authorization for release of
records—Cont'd
financial records, § 3:48
medical records, § 3:51
- Claim denial letter, § 3:54
- Claims records authorization,
§ 3:49
- Claim withdrawal, affidavit of,
§ 3:55
- Condition precedent to recover,
examination as, § 3:37
- Consequences of failure to comply
generally, § 3:36 et seq.
abatement of claim, § 3:38
condition precedent to recover,
examination as, § 3:37
forfeiture of claim, § 3:38
practice pointers, §§ 3:39, 3:40
- Contents of demand, § 3:26
- Cooperation
generally, § 36:1 et seq.
see also index heading **coopera-
tion duty**
- Default. failure to comply with
policy requirements, *above*
- Defenses of insurer, waiver by
demand
generally, § 3:41 et seq.
avoidance of waiver, § 3:43
practice tips, §§ 3:44, 3:45
- Demand for statement
consequences of failure to
comply, § 3:36 et seq.
contents of demand, § 3:26
examiner, designation of, § 3:28
failure to comply with policy
requirements, *below*
final opportunity demands,
§ 3:12
formal requirements, § 3:25
parties subject to, § 3:11
place of examination, § 3:27

EXAMINATION UNDER OATH

—Cont'd

- Demand for statement—Cont'd
 - preservation of right to demand, § 3:23
 - time of examination, § 3:27
 - waiver of policy defenses by, § 3:41 et seq.
 - waiver of right, § 3:29
- Deposition examinations
 - generally, §§ 18:1 et seq., 18:17
 - see also index heading **depositions**
- Documentation included, §§ 3:13, 3:14
- Document production
 - generally, § 17:1 et seq.
 - see also index heading **document production**
- D & o insurance
 - generally, § 47:1 et seq.
 - see also index heading **director's and officer's insurance**
- Entry upon land, release for, § 3:47
- Errors and omissions
 - generally, § 48:1 et seq.
 - see also index heading **errors and omissions insurance**
- Examiner, designation of, § 3:28
- Excuses for noncompliance, § 3:34
- Expected loss
 - generally, § 34:1 et seq.
 - see also index heading **expected loss**
- Explanation to insured of examination process, § 3:56
- Failure to comply with policy requirements
 - generally, § 3:32 et seq.
 - consequences of failure to comply, § 3:36 et seq.

EXAMINATION UNDER OATH

—Cont'd

- Failure to comply with policy requirements—Cont'd
 - excuses for noncompliance, § 3:34
 - fifth amendment assertions, § 3:35
 - how to comply, § 3:33
 - reasons for noncompliance, § 3:34
 - self-incrimination protections, § 3:35
- Fifth amendment assertions, § 3:35
- Final opportunity demands, § 3:12
- Financial records authorization, § 3:48
- Forfeiture of claim, noncompliance as, § 3:38
- Formal requirements
 - generally, § 3:23 et seq.
 - demand, § 3:25
- Forms
 - affidavit of claim withdrawal, § 3:55
 - claim denial letter, § 3:54
 - claims records authorization, § 3:49
 - examination under oath letter, § 3:52
 - explanation to insured of examination process, § 3:56
 - financial records authorization, § 3:48
 - lack of cooperation letter, § 3:53
 - medical records authorization, § 3:51
 - noncooperation letter, § 3:53
 - permission to investigate, § 3:50
 - release for entry upon land, § 3:47

INDEX

EXAMINATION UNDER OATH

—Cont'd

- Fraud
 - generally, § 37:1 et seq.
 - see also index heading **fraud and misrepresentation**
- Homeowners' policy requirements, § 3:6
- Information included, §§ 3:13, 3:14
- Insured practice tips
 - generally, § 3:4
 - noncompliance, § 3:40
 - policy defense waivers, § 3:45
 - policy requirements, § 3:9
 - preservation of demand rights, § 3:31
 - scope of statement, § 3:22
- Insurer practice tips
 - generally, § 3:3
 - noncompliance, § 3:39
 - policy defense waivers, § 3:44
 - policy requirements, § 3:8
 - preservation of demand rights, § 3:30
 - scope of statement, § 3:21
- Intentional acts
 - generally, § 34:1 et seq.
 - see also index heading **intentional acts**
- Interrogatories
 - generally, § 16:1 et seq.
 - see also index heading **interrogatories**
- Lack of cooperation letter, § 3:53
- Letters
 - claim denial letter, § 3:54
 - examination under oath letter, § 3:52
 - lack of cooperation letter, § 3:53
 - noncooperation letter, § 3:53
- Liability policy requirements, § 3:7

EXAMINATION UNDER OATH

—Cont'd

- Materiality of information requested, § 3:15
- Medical records authorization, § 3:51
- Multiple examinations, § 3:20
- Noncompliance. failure to comply with policy requirements, above
- Noncooperation letter, § 3:53
- Parties present
 - generally, § 3:18
 - attorneys for insureds, § 3:19
- Parties subject to demand for statement, § 3:11
- Permission to investigate, form of, § 3:50
- Place of examination, § 3:27
- Policy requirements
 - generally, § 3:5 et seq.
 - failure to comply with policy requirements, above
 - homeowners' policies, § 3:6
 - liability policies, § 3:7
 - property policies, § 3:6
- Practice tips
 - generally, §§ 3:3, 3:4
 - noncompliance, §§ 3:39, 3:40
 - policy defense waivers, §§ 3:44, 3:45
 - policy requirements, §§ 3:8, 3:9
 - preservation of demand rights, §§ 3:30, 3:31
 - scope of statement, §§ 3:21, 3:22
- Procedural requirements, § 3:23 et seq.
- Products liability
 - generally, § 46:1 et seq.
 - see also index heading **products liability insurance**
- Property policy requirements, § 3:6

EXAMINATION UNDER OATH

—Cont'd

- Reasons for noncompliance,
§ 3:34
- Release for entry upon land,
§ 3:47
- Release of claims records, § 3:49
- Release of financial records,
§ 3:48
- Release of medical records, § 3:51
- Repeat examinations, § 3:20
- Reservation of rights
generally, § 8:1 et seq.
see also index heading **reservation of rights**
- Right to demand, preservation of,
§ 3:23
- Scope of statement
generally, § 3:10 et seq.
administration, § 3:16 et seq.
documentation included,
§§ 3:13, 3:14
final opportunity demands,
§ 3:12
information included, §§ 3:13,
3:14
materiality, § 3:15
parties present, § 3:18
parties subject to demand,
§ 3:11
practice considerations,
§§ 3:21, 3:22
- Scope of treatment, § 3:1
- Self-incrimination protections,
§ 3:35
- Statements under oath, § 3:2
- Time of examination, § 3:27
- Verbal administration, § 3:17
- Waivers
policy defenses, waiver by
demand
generally, § 3:41 et seq.
avoidance of waiver, § 3:43
practice tips, §§ 3:44, 3:45
right to demand, § 3:29

EXAMINATION UNDER OATH

—Cont'd

- Withdrawal of claim, affidavit of,
§ 3:55
- Written administration, § 3:17

EXCEPTIONS

- See also index heading **exclusions**
- Triggering of exceptions to exclusions, § 23:20

EXCESS INSURANCE

- generally, § 38:1 et seq.
- See also index heading **other insurance**
- Allocations
generally, § 47:44
costs of defense, § 4:23
d & o insurance, § 47:44 et seq.
environmental coverage,
§ 44:31 et seq.
products liability insurance,
§§ 46:6, 46:22 et seq.
settlement allocations,
§§ 31:17, 32:16
- As damages provisions, § 44:17
- Bad faith tort actions, § 29:28
- Defend, duty to, § 4:37
- Environmental coverage
generally, § 44:31 et seq.
as damages provisions, § 44:17
- Errors and omissions
generally, §§ 48:1 et seq.,
48:73
see also index heading **errors and omissions insurance**
- Instructions
generally, § 48:73
olds-olympic inc. v. commercial
union co., § 25:101
reichhold chemicals v. hartford
indemnity, § 25:102
- Insureds' claims against, § 14:37
- Intervention in pending litigation
by, § 12:23

INDEX

EXCESS INSURANCE—Cont'd

- Investigation duties, § 2:14
- Pleadings, § 14:37
- Products liability
 - generally, § 46:1 et seq.
 - see also index heading **products liability insurance**
- Reinsurance
 - generally, § 41:1 et seq.
 - see also index heading **reinsurance**
- Relationships, tri-partite and reservations of rights, § 8:19
- Reservations of rights
 - generally, § 8:17
 - relationships, tri-partite, § 8:19
 - responding to notices of claims, § 8:18
 - tenders, valid, § 8:20
- Responding to notices of claims and reservations of rights, § 8:18
- Settlement of claims against insured
 - allocations, §§ 31:17, 32:16
 - bad faith tort actions, § 29:28
 - liability for failure to settle, § 29:28
- Strategic considerations, § 14:37
- Tenders, valid, § 8:20

EXCLUSIONS

- Absolute pollution exclusions, § 44:60 et seq.
- Advertising injury coverage, § 7:25
- Aircraft exclusions in garage insurance, § 55:30
- Allocation issues, own property exclusion, § 44:94
- Application of exclusions or limitations, § 23:34
- Assault and battery, § 6:21

EXCLUSIONS—Cont'd

- Automobile exclusions from bodily injury coverage, § 6:23
- Automobile insurance
 - business exclusions, personal auto coverage, § 51:18
 - commercial auto coverage, § 51:26
 - livery conveyance, § 51:19
 - personal auto coverage, §§ 51:18, 51:19
 - public conveyance, § 51:19
 - use for profit, § 51:18
- Bodily injury coverage
 - generally, § 6:19 et seq.
 - assault and battery, § 6:21
 - automobile exclusions, § 6:23
 - employment-related, § 6:22
 - intentional injury, § 6:20
 - pollution exclusions, § 6:25
 - professional liability insurance, § 49:15
 - professional services exclusions, § 6:24
- Breach of contract, d & o insurance, § 47:30
- Business exclusions, personal auto coverage, § 51:18
- Business pursuits
 - employer torts, § 56:8
 - instructions, § 56:25
- Business risk, products liability insurance
 - generally, § 46:14
 - instructions, § 46:45
- Care, custody and control exclusion
 - construction insurance, § 45:17
 - garage insurance, § 55:24
- Commercial auto coverage, § 51:26
- Completed operations exception to absolute pollution exclusions, § 44:77 et seq.

EXCLUSIONS—Cont'd

Construction insurance
generally, § 45:11 *et seq.*
see also index heading
construction insurance

Construction of provisions
generally, § 45:31
see also index heading
construction and interpretation

Contract liability exclusions,
construction insurance,
§ 45:12

Contractual exclusions, garage
insurance, § 55:20

Defective design, § 45:32

Defective products exclusions,
garage insurance, § 55:31

Defenses to policyholder suits,
§ 14:22

Dishonesty, d & o insurance,
§ 47:32

D & o insurance
generally, § 47:28 *et seq.*
bodily injury, § 47:29
breach of contract, § 47:30
dishonesty, § 47:32
emotional distress exclusion,
§ 47:29
erisa, § 47:31
fraud, § 47:32
insured vs insured, § 47:33
personal profit, § 47:36
pollution, § 47:37
prior acts, § 47:38
prior litigation, § 47:39
regulatory, § 47:40

Earth movement, § 45:33

Emotional distress exclusion, d &
o insurance, § 47:29

Employee theft, garage insurance,
§ 55:47

Employer's liability exclusion,
garage insurance, § 55:22

EXCLUSIONS—Cont'd

Employer torts
business pursuits, § 56:8
employment practices, § 56:9

Employment practices
generally, § 56:9
see also index heading **employ-
ment practices liability
insurance**
bodily injury coverage, § 6:22

Erisa, d & o insurance, § 47:31

Exceptions within
construction insurance, § 45:35
innocent insured, § 49:13

Expected loss
generally, § 34:1 *et seq.*
see also index heading **expected
loss**

Faulty work exclusions, garage
insurance, § 55:48

Fellow employee exclusion,
garage insurance, § 55:23

First publication exclusions,
personal injury coverage,
§ 6:37

Fortuity issues
generally, § 35:1 *et seq.*
see also index heading **fortuity
issues**

Fraud
generally, § 37:1 *et seq.*
see also index heading **fraud
and misrepresentation**
d & o insurance, § 47:32

Future harm prevention and own
property exclusion, § 44:93

Garage insurance
aircraft exclusions, § 55:30
care, custody and control exclu-
sion, § 55:24
contractual exclusions, § 55:20
defective parts, § 55:48
defective products exclusions,
§ 55:31

INDEX

EXCLUSIONS—Cont'd

Garage insurance—Cont'd

electronics exclusions, § 55:49

employee theft, § 55:47

employer's liability exclusion,
§ 55:22

faulty work exclusions, § 55:48

fellow employee exclusion,
§ 55:23

indemnification, employee,
§ 55:22

leased auto exclusion, § 55:25

liability coverage, § 55:19 *et seq.*

liquor liability exclusion,
§ 55:35

loss of use exclusion, § 55:33

products recall exclusion,
§ 55:34

property coverage, § 55:46 *et seq.*

racing exclusion, § 55:29

theft by insured, § 55:47

watercraft exclusions, § 55:30

workers' compensation, § 55:21

work you performed exclusions,
§ 55:32

Groundwater treatment and own
property exclusion, § 44:92

Hidden exclusions and reasonable
expectations, § 5:10

Homeowners insurance

first-party claims, § 50:3

third-party claims, § 50:8

Incontestability

generally, § 37:1 *et seq.*

see also index heading
incontestability provisions

Indemnification, employee, garage
insurance, § 55:22

Inherent vice, § 45:34

Innocent insured, § 49:13

Instructions

business pursuits, § 56:25

EXCLUSIONS—Cont'd

Instructions—Cont'd

marine insurance, § 53:43

products liability insurance,
§ 46:43

Insured strategic considerations,
§ 14:23

Insured vs insured, d & o insur-
ance, § 47:33

Insurer strategic considerations,
§ 14:22

Intentional acts

generally, § 34:1 *et seq.*

see also index heading
intentional acts

Joint venture exclusion, construc-
tion insurance, § 45:21

Latent defect, § 45:34

Limitations periods

generally, § 43:1 *et seq.*

see also index heading **limita-
tion of actions**

Liquor liability exclusion, garage
insurance, § 55:35

Livery conveyance, automobile
insurance, § 51:19

Loss of use exclusion, garage
insurance, § 55:33

Marine insurance

instructions, § 53:43

protection and indemnity poli-
cies, § 53:15

Owned enterprise, professional
liability insurance, § 49:14

Own property exclusion

generally, § 44:90 *et seq.*

absolute pollution exclusions on
owned premises, § 44:82

allocation issues, § 44:94

future harm prevention, § 44:93

groundwater treatment, § 44:92

pollution liabilities, § 44:91

Penal statute violations, § 6:36

Personal injury coverage

generally, § 6:35 *et seq.*

EXCLUSIONS—Cont'd

Personal injury coverage—Cont'd
 first publication exclusions,
 § 6:37
 intentional acts, § 6:35
 penal statute violation exclu-
 sions, § 6:36
 violation of penal statute exclu-
 sions, § 6:36
 Personal profit, d & o insurance,
 § 47:36
 Pollution. *see* index heading **pol-
 lution exclusions**
 Preexisting conditions, hipaa
 protection, § 57:43
 Prior acts
 d & o insurance, § 47:38
 professional liability insurance,
 § 49:16
 Prior litigation, d & o insurance,
 § 47:39
 Product exclusions
 generally, § 45:13
 construction insurance, § 45:13
 Products liability insurance
 generally, § 46:13 *et seq.*
 business risk
 generally, § 46:14
 instructions, § 46:45
 instructions, § 46:43
 pollution exclusion, § 46:16
 product injuries, § 46:13
 recall, § 46:15
 work injuries
 generally, § 46:13
 instructions, § 46:44
 Professional liability insurance
 generally, § 49:13 *et seq.*
 bodily injury, § 49:15
 owned enterprise, § 49:14
 prior acts, § 49:16
 property damage, § 49:15

EXCLUSIONS—Cont'd

Professional services exclusions,
 bodily injury coverage,
 § 6:24
 Property damage, professional
 liability insurance, § 49:15
 Proving existence of, § 23:32
 Proving meaning of, § 23:33
 Public conveyance, automobile
 insurance, § 51:19
 Racing, garage insurance, § 55:29
 Reasonable expectations and hid-
 den exclusions, § 5:10
 Recall
 garage insurance, § 55:34
 products liability insurance,
 § 46:15
 Regulatory, d & o insurance,
 § 47:40
 Reinsurance contracts, § 41:14
 Sistership, construction insurance,
 § 45:18 *et seq.*
 Theft by insured, garage insur-
 ance, § 55:47
 Triggering of exceptions to exclu-
 sions, § 23:20
 Use for profit, automobile insur-
 ance, § 51:18
 Watercraft exclusions, garage
 insurance, § 55:30
 Workers' compensation, garage
 insurance, § 55:21
 Work exclusions, construction
 insurance, § 45:14 *et seq.*
 Workmanship exclusions, § 45:31
 Work you performed exclusions,
 garage insurance, § 55:32

EXPECTED LOSS

generally, §§ 34:1 *et seq.*, 34:20
See also index heading
 intentional acts
 Accident defined, § 34:4
 Defenses to policyholder suits,
 § 14:21

INDEX

EXPECTED LOSS—Cont'd

Director's and officer's insurance
generally, § 47:6

D & o insurance
generally, § 47:1 et seq.
see also index heading

**director's and officer's
insurance**

Environmental coverage
generally, § 44:1 et seq.
see also index heading

environmental coverage

Errors and omissions
generally, § 48:1 et seq.
see also index heading **errors
and omissions insurance**

Examinations
generally, § 3:1 et seq.
see also index heading **exami-
nation under oath**

Fortuity issues
generally, § 35:1 et seq.
see also index heading **fortuity
issues**

expected/intended issue,
§ 35:12 et seq.

Garage insurance, § 55:19

Instructions

boeing v. aetna casualty and
surety co., § 25:70

broderick investment co. v.
hartford accident &
indemnity co., § 25:69

canron, inc. v. federal ins. co.,
§ 25:66

interex v. atlantic mutual ins.
co., § 25:65

olds-olympic inc. v. commercial
union, ins. co., § 25:68

olin corp. v. ina, § 25:71

stonewall ins. co. v. national
gypsum, § 25:64

washington natural gas co. v.
aetna casualty and surety
co., § 25:72

EXPECTED LOSS—Cont'd

Instructions—Cont'd

weyerhaeuser co. v. commercial
union, inc., § 25:63

williams pipeline co. v. ina,
§ 25:67

Insurer strategic considerations,
§ 14:21

Interpretation of policies

generally, § 1:1 et seq.

see also index heading
**construction and inter-
pretation**

specialized rules, § 1:9

Investigations

generally, § 2:1 et seq.

see also index heading
investigations of claims

Litigating coverage

generally, § 12:1 et seq.

see also index headings
**declaratory judgment
actions; intervention**

Products liability

generally, § 46:1 et seq.

see also index heading
**products liability insur-
ance**

Reasonable expectations of
insured

generally, § 5:1 et seq.

see also index heading **reason-
able expectations**

Reservation of rights

generally, § 8:1 et seq.

see also index heading **reserva-
tion of rights**

Scope of treatment, § 34:1

EXPERT WITNESSES

generally, § 24:1 et seq.

Agency/broker issues, § 24:6

Appellate review of challenges,
§ 24:75

EXPERT WITNESSES—Cont'd

Assist trier of fact as standard,
 § 24:20
 Automobile insurance coverage,
 § 24:5
 Bad faith tort actions
 first-party claims, §§ 24:7,
 28:10
 insured strategy, § 28:14
 Bases of opinions
 attacking, § 24:58
 discovery of, § 24:62
 Bias, § 24:56
 Causation of loss
 generally, §§ 52:1 et seq.,
 52:56
 see also index heading **causa-
 tion of loss**
 insured considerations, § 52:27
 insurer considerations, § 52:16
 Challenges
 pre-trial, § 24:59 et seq.
 trial, § 24:72 et seq.
 Checklist for selecting an expert,
 § 24:77
 Collateral attacks, § 24:55 et seq.
 Conflicts, considering, third-party
 disputes, § 24:15
 Confusion of issues, § 24:28
 Consultants, § 24:33
 Court-appointed experts, § 24:36
 Credentials, attacking, § 24:57
 Cross examination
 generally, § 24:74
 outline for cross-examination,
 § 24:80
 Cross-examination
 generally, § 26:1 et seq.
 see also index heading **wit-
 nesses**
 Cumulative testimony challenges,
 § 24:29
 Damages issues, evaluating
 indemnification duty, § 24:14

EXPERT WITNESSES—Cont'd

Damages issues, evaluating
 —Cont'd
 third-party disputes, § 24:14
 Daubert hearings, § 24:71
 Defend, duty to, third-party
 disputes, § 24:10
 Delay challenges, § 24:29
 Depositions
 generally, §§ 18:1 et seq.,
 24:45 et seq., 24:61 et seq.
 see also index heading **deposi-
 tions**
 attendance at, § 24:67
 document requests, § 24:46
 examination, § 18:44
 impeachment, use for, § 24:47
 in limine motions
 generally, § 24:70
 developing, § 24:64
 investigation, pre-deposition,
 § 24:60
 location, § 24:66
 neutralizing, § 24:63
 notice
 generally, § 24:46
 forms, § 24:78
 opinions, discovery of, § 24:62
 preparation, §§ 18:43, 24:45 et
 seq.
 psychological advantage,
 establishing, § 24:65
 recording, § 24:68
 strategy, § 24:61
 use at trial, § 24:47
 Disclosed experts, § 24:34
 Discovery of, § 24:49
 Document production
 generally, § 17:1 et seq.
 see also index heading **docu-
 ment production**
 Documents for the expert, § 24:38
 et seq.
 Education, § 24:21

INDEX

EXPERT WITNESSES—Cont'd

- Effects of, § 24:18
- Errors and omissions insurance, § 48:14
- Examinations
 - generally, § 3:1 et seq.
 - see also index heading **examination under oath**
- Excluding opinions, §§ 24:64, 24:70, 24:79
- Experience, § 24:23
- Extra contractual duties
 - first-party disputes, § 24:8
 - punitive damages, § 24:8
- Fee awards, § 24:44
- Files, § 24:44
- First-party disputes
 - generally, § 24:2 et seq.
 - agency/broker issues, § 24:6
 - automobile insurance coverage, § 24:5
 - bad faith, § 24:7
 - bad faith tort actions, § 28:10
 - contract underlying dispute, § 24:2
 - extra contractual duties, § 24:8
 - health insurance coverage, § 24:4
 - life insurance coverage, § 24:4
 - property insurance coverage, § 24:3
 - punitive damages, § 24:8
 - qualifications, below
- Forms, § 24:77 et seq.
- Health insurance, § 24:4
- Health insurance coverage, § 24:4
- Hearings on admissibility, § 24:71
- How are experts found, § 24:31
- Identifying opposition experts, § 24:49
- Impact of, § 24:18
- Indemnification duty
 - generally, § 24:12 et seq.
 - conflicts, considering, § 24:15

EXPERT WITNESSES—Cont'd

- Indemnification duty—Cont'd
 - damages issues, evaluating, § 24:14
 - liability issues, evaluating, § 24:13
 - settlement, § 24:16
 - third-party disputes, § 24:12 et seq.
- In limine motions
 - generally, §§ 19:55, 20:20 et seq., 24:70
 - developing, § 24:64
 - outline of motion, § 24:79
- Interpretation of policies
 - generally, § 1:1 et seq.
 - see also index heading **construction and interpretation**
 - specialized rules, § 1:9
- Investigation, pre-deposition, § 24:60
- Investigation duty, § 24:11
- Investigations
 - generally, § 2:1 et seq.
 - see also index heading **investigations of claims**
- Juries and, § 24:32
- Legal conclusions, § 24:25
- Liability issues, evaluating
 - indemnification duty, § 24:13
 - third-party disputes, § 24:13
- Licensing, § 24:22
- Life insurance coverage, § 24:4
- Limiting opinions, §§ 24:64, 24:70, 24:79
- Misleading testimony, § 24:28
- Motion practice
 - hearings on admissibility, § 24:71
 - pre-trial challenges, § 24:59 et seq.
- Neutralizing the opposition expert, § 24:63
- Non-retained experts, § 24:35

EXPERT WITNESSES—Cont'd

- Opinions, discovery of, § 24:62
- Opposition experts, identifying, § 24:49
- Other cases, developing record for, § 24:69
- Personal opinions, § 24:26
- Post-trial motions, § 24:75
- Preparing experts for testifying, § 24:34 et seq.
- Pre-trial challenges, § 24:59 et seq.
- Pre-trial orders, § 20:24
- Probative value vs prejudice, § 24:27 et seq.
- Property insurance coverage, § 24:3
- Psychological advantage, establishing, § 24:65
- Punitive damages
 - extra contractual duties, § 24:8
 - first-party disputes, § 24:8
- Qualifications
 - generally, § 24:19 et seq.
 - assist trier of fact as standard, § 24:20
 - bias, § 24:56
 - collateral attacks, § 24:55 et seq.
 - credentials, attacking, § 24:57
 - education, § 24:21
 - experience, § 24:23
 - knowledge, § 24:20
 - legal conclusions, § 24:25
 - licensing, § 24:22
 - personal opinions, § 24:26
 - reliability, § 24:24
 - specialized knowledge, § 24:20
 - speculation, § 24:26
 - training, § 24:21
- Qualities of good experts, § 24:32
- Relevancy, § 24:27 et seq.
- Reliability, § 24:24
- Reports of, § 24:43

EXPERT WITNESSES—Cont'd

- Resources for the expert, § 24:41
- Scope of treatment, § 24:1
- Selecting experts
 - generally, § 24:30 et seq.
 - checklist, § 24:77
- Settlement, third-party disputes, § 24:16
- Specialized knowledge, § 24:20
- Speculation, § 24:26
- Subrogation, § 42:28
- Suing experts, §§ 24:76, 24:77
- Suppressing opinions, §§ 24:64, 24:70, 24:79
- Third-party disputes
 - generally, § 24:9 et seq.
 - conflicts, considering, § 24:15
 - damages issues, evaluating, § 24:14
 - defend, duty to, § 24:10
 - indemnification duty, § 24:12 et seq.
 - investigation duty, § 24:11
 - liability issues, evaluating, § 24:13
 - qualifications, above settlement, § 24:16
 - subject areas, § 24:17
- Training, § 24:21
- Trial preparation, § 24:50 et seq.
- Voir dire in aid of objections, § 24:72 et seq.
- When is expert needed, § 24:30
- Where are experts found, § 24:31
- Witness cross-examination, § 26:20

EXTRA-CONTRACTUAL DUTIES

- Cancellation
 - generally, § 39:1 et seq.
 - see also index heading **cancellation of policies**
- Conflicts
 - generally, § 33:1 et seq.

INDEX

EXTRA-CONTRACTUAL DUTIES—Cont'd

Conflicts—Cont'd
see also index heading **conflicts
of interest**

Contract duty analysis of bad faith
claims, §§ 28:16, 28:23

Cooperation
generally, § 36:1 et seq.
see also index heading **coopera-
tion duty**

Cumis counsel
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

Declaratory relief, § 12:14

Ethical issues, § 33:1 et seq.

Expert witnesses
first-party disputes, § 24:8
punitive damages, § 24:8

First-party disputes
expert witnesses, § 24:8

Fortuity issues
generally, § 35:1 et seq.
see also index heading **fortuity
issues**

Fraud
generally, § 37:1 et seq.
see also index heading **fraud
and misrepresentation**

Good faith
generally, §§ 28:1 et seq.,
29:1 et seq.
see also index heading **bad
faith tort actions; good
faith and fair dealing
duties**

contract duty analyses,
§§ 28:16, 28:23

Incontestability
generally, § 37:1 et seq.
see also index heading **incontestability provi-
sions**

EXTRA-CONTRACTUAL DUTIES—Cont'd

Independent counsel
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

Loyalty duties of defense counsel,
§ 33:14

Punitive damages, § 24:8

Statutory duty analysis of bad
faith claims, §§ 28:16, 28:25

Tort duty analysis of bad faith
claims, § 28:16 et seq.

Wrongful cancellation
generally, § 39:28 et seq.
see also index heading **cancel-
lation of policies**

FAIR CLAIMS HANDLING ACT

Violations, insured strategies,
§ 14:32

FEDERAL COURTS

See also index heading **jurisdic-
tion**

Abstention doctrine restraints on
federal jurisdiction, § 10:21

Avoiding diversity jurisdiction,
§§ 10:11, 10:15

Case or controversy, § 10:22

Case or controversy restraints on
federal jurisdiction, § 10:20

Choice of law, § 9:21

Declaratory judgment actions,
§ 10:22

Diversity jurisdiction
joinder to avoid, §§ 10:11,
10:15

realignment to avoid
generally, § 10:13
foreign insurers, § 10:14
form, § 10:33

Federal question jurisdiction,
§ 10:12

Foreign insurers and diversity
jurisdiction, § 10:14

FEDERAL COURTS—Cont'd

- Form, realignment, § 10:33
- Joinder to avoid diversity jurisdiction, §§ 10:11, 10:15
- Notice of removal, § 10:30
- Preemption. see index heading **jurisdiction**
- Realignment to avoid diversity jurisdiction
 - generally, § 10:13
 - foreign insurers, § 10:14
 - form, § 10:33
- Remand from federal court, § 10:19
- Removal to federal court
 - generally, § 10:19
 - notice, § 10:30
- Restraints on federal jurisdiction, §§ 10:20, 10:21

FEES

- See index heading **attorney's fees and fee awards**

FIRE INSURANCE

- See index headings **homeowners insurance; property insurance**

FLOATER POLICIES

- Coverage issues, § 54:8
- Household, § 54:29
- Litigation, § 54:28 et seq.
- Particular risks, § 54:30
- Scheduled items, § 54:30

FOREIGN DEPOSITIONS

- generally, § 18:46

FOREIGN INSURERS

- Bond demand of, § 19:29
- Diversity jurisdiction, realignment to avoid
 - generally, § 10:14
 - form, § 10:33
- International insurance arbitration, § 11:64 et seq.

FOREIGN INSURERS—Cont'd

- Service of process, § 10:17

FOREIGN LAW

- See also index heading **choice of law**
- Motion pertaining to, § 9:32

FORMAL DEMAND

- See index heading **examination under oath**

FORTUITY ISSUES

- generally, § 35:1 et seq.
- Actual knowledge, § 35:10
- Additional insureds, duty to defend, § 4:11
- Advertising injury coverage, § 7:28
- Affirmative defenses, § 35:28
- All risk policies, § 45:29
- Analysis, § 35:6
- Appeal, duty to defend on, § 4:26
- Attorney's fees
 - generally, § 30:1 et seq.
 - see also index heading **attorney's fees and fee awards**
- Bad faith
 - generally, §§ 28:1 et seq., 29:1 et seq.
 - see also index heading **bad faith tort actions**
- Burden of proof
 - generally, § 35:20
 - instructions, § 35:34
- Cancellation
 - generally, § 39:1 et seq.
 - see also index heading **cancellation of policies**
- Defense duty
 - generally, § 4:1 et seq.
 - see also index heading **defend, duty to**
- Defenses, § 35:28

INDEX

FORTUITY ISSUES—Cont'd

- Director's and officer's insurance,
§ 47:6
- D & o insurance
 - generally, § 47:1 et seq.
 - see also index heading
director's and officer's insurance
- Environmental coverage
 - generally, § 44:1 et seq.
 - see also index heading
environmental coverage
- Errors and omissions
 - generally, § 48:1 et seq.
 - see also index heading **errors and omissions insurance**
 - instructions, § 48:74
- Evaluation of suit under duty to defend, § 4:14
- Expected fortuity, § 35:2 et seq.
- Expected/intended issue and fortuity doctrine, § 35:12 et seq.
- Expected loss
 - generally, § 34:1 et seq.
 - see also index heading **expected loss**
 - expected/intended issue,
§ 35:12
- Fraud
 - generally, § 37:1 et seq.
 - see also index heading **fraud and misrepresentation**
- Hybrid standard, § 35:25
- Illustrative affirmative defenses,
§ 35:28
- Incontestability
 - generally, § 37:1 et seq.
 - see also index heading
incontestability provisions
- Inferred intent, § 35:26
- Inherent fortuity, § 35:2 et seq.
- Instructions
 - generally, § 35:29 et seq.
 - burden of proof, § 35:34

FORTUITY ISSUES—Cont'd

- Instructions—Cont'd
 - errors and omissions insurance,
§ 48:74
 - known loss, §§ 35:30, 48:74
 - known risk, §§ 35:30, 48:74
 - legal liability, knowledge of,
§ 35:32
 - liability, knowledge of, § 35:32
 - loss in progress, §§ 35:30, 48:74
 - magnitude of damage or injury,
§ 35:35
 - objective standard, § 35:36
 - occurrence defined, § 35:33
 - subjective standard, § 35:36
 - type of damage or injury,
§ 35:35
- Intellectual property coverage,
§ 7:28
- Intended fortuity, § 35:2 et seq.
- Intentional acts
 - generally, § 34:1 et seq.
 - see also index heading
intentional acts
 - expected/intended issue,
§ 35:12 et seq.
- Known loss
 - generally, §§ 35:7, 35:17
 - instructions, §§ 35:30, 48:74
- Known risk
 - generally, §§ 35:7, 35:16
 - instructions, §§ 35:30, 48:74
- Legal liability, knowledge of
 - generally, § 35:11
 - instruction, § 35:32
- Litigating coverage
 - generally, § 12:1 et seq.
 - see also index headings
declaratory judgment actions; intervention
- Litigation, right to control and duty to defend, § 4:9

FORTUITY ISSUES—Cont'd

- Loss in progress
 - generally, §§ 35:7, 35:16
 - instructions, §§ 35:30, 48:74
- Magnitude of damage or injury
 - generally, § 35:21
 - instruction, § 35:35
- Notice-prejudice rule, § 4:18
- Notion of the risk, § 35:8
- Objectives, § 35:6
- Objective standard
 - generally, § 35:22 et seq.
 - instruction, § 35:36
- Occurrence defined, § 35:33
- Pleadings
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Pollution exclusions
 - generally, § 44:1 et seq.
 - see also index heading **pollution exclusions**
- Practice pointers checklist, § 35:27
- Preliminary considerations, § 35:6
- Presumed intent, § 35:26
- Probability of loss, § 35:9
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Right to control litigation and duty to defend, § 4:9
- Scope of treatment, § 35:1
- Should have known, § 35:9
- Strategy, § 35:6
- Subjective standard
 - generally, § 35:22 et seq.
 - instruction, § 35:36
- Substantial probability of loss, § 35:9
- Summary, § 35:27

FORTUITY ISSUES—Cont'd

- Type of damage or injury
 - generally, § 35:21
 - instruction, § 35:35

FORUM SELECTION

- See also index heading **venue**
- Advertising injury coverage
 - generally, § 7:6 et seq.
 - choice of law factors, § 7:10
 - comfort factors, § 7:7
 - competency of forum, § 7:8
 - efficiency factors, § 7:9
- Choice of law factors, § 7:10
- Comfort factors, § 7:7
- Competency of forum, § 7:8
- Efficiency factors, § 7:9
- Intellectual property coverage
 - generally, § 7:6 et seq.
 - choice of law factors, § 7:10
 - comfort factors, § 7:7
 - competency of forum, § 7:8
 - efficiency factors, § 7:9
- Policy clauses, § 19:20
- Threshold issues, §§ 20:2, 20:3

FRAUD AND MISREPRESENTATION

- generally, § 37:1 et seq.
- Applications
 - generally, § 37:13 et seq.
 - rescission, § 37:19
 - supplementing, § 37:24
- Attorney-client privilege, civil fraud exception, § 28:6
- Bad faith
 - generally, §§ 28:1 et seq., 29:1 et seq.
 - see also index heading **bad faith tort actions**
- Cancellation
 - generally, § 39:1 et seq.
 - see also index heading **cancellation of policies**

INDEX

FRAUD AND MISREPRESENTATION

—Cont'd

- Civil fraud exception to attorney-client privilege, § 28:6
- Conflicts
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**
 - false statements, §§ 36:10, 36:14
- Discovery, § 37:26 et seq.
- D & o insurance
 - generally, § 47:1 et seq.
 - see also index heading **director's and officer's insurance**
- Errors and omissions insurance
 - generally, §§ 48:1 et seq., 48:65
 - see also index heading **errors and omissions insurance**
 - instructions, § 48:85
- Examinations
 - generally, § 3:1 et seq.
 - see also index heading **examination under oath**
- Expected loss
 - generally, § 34:1 et seq.
 - see also index heading **expected loss**
- Fact specific discovery, § 37:27
- False statements, cooperation duty, § 36:14
- Family history information
 - misrepresentations in applications, § 37:15
- Garage insurance, § 55:67
- Governing principles, overview, § 37:2 et seq.

FRAUD AND MISREPRESENTATION

—Cont'd

- Habit information misrepresentations in applications, § 37:15
- Healthy misrepresentations in applications, § 37:18
- Incontestability provisions, exceptions to, § 37:21
- Incorrect or inaccurate information, § 37:3
- Instructions
 - generally, § 37:32 et seq.
 - errors and omissions insurance, § 48:85
 - intentional misrepresentation, § 37:33
 - nondisclosure of known facts, § 37:34
- Insured considerations
 - generally, § 37:21
 - discovery planning, § 37:26 et seq.
 - trial strategy, § 37:30
- Insurer considerations
 - generally, § 37:13 et seq.
 - discovery planning, § 37:26 et seq.
 - strategies, § 14:5
 - trial strategy, § 37:29
- Intentional acts
 - generally, § 34:1 et seq.
 - see also index heading **intentional acts**
 - misrepresentation as intentional, § 37:33
- Investigations of claims
 - generally, §§ 2:1 et seq., 2:15
 - see also index heading **investigations of claims**
 - first-party policies, § 2:17
 - strategic objectives, § 2:7
 - third-party policies, § 2:16
- Knowledge, § 37:6
- Materiality, § 37:4

**FRAUD AND
MISREPRESENTATION
—Cont'd**

- Medical misrepresentations in applications, § 37:18
- Name misrepresentations in applications, § 37:14
- Nondisclosure of known facts, § 37:34
- Notice to insured, effect of, § 37:23
- Occupation misrepresentations in applications, § 37:15
- Personal information misrepresentations in applications, § 37:14
- Practice pointers checklist, § 37:31
- Prior applications, misrepresentations re in applications, § 37:16
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Reliance, § 37:5
- Rescission based on misrepresentations in applications, § 37:19
- Residence misrepresentations in applications, § 37:14
- Risk affecting misrepresentations in applications, § 37:17
- Scope of treatment, § 37:1
- State of mind, § 37:6
- Summary, § 37:31
- Trial strategy
 - insured, § 37:30
 - insurer, § 37:29

GARAGE INSURANCE

- generally, § 55:1 et seq.
- Absolute pollution exclusions, § 44:70
- Accident defined, § 55:73

GARAGE INSURANCE—Cont'd

- Accidents, duties of insured, § 55:62
- Additional insureds, duty to defend, § 4:11
- Admissions
 - generally, § 16:1 et seq.
 - see also index heading **admissions**
- After-acquired autos, § 55:11
- Aircraft exclusions, § 55:30
- Appeal, duty to defend on, § 4:26
- Appraisals of losses
 - physical damage coverage, § 55:61
- Arbitration
 - generally, § 11:1 et seq.
 - see also index heading **arbitration**
- Argument
 - generally, § 22:1 et seq.
 - see also index heading **argument**
- Attorney's fees
 - generally, § 30:1 et seq.
 - see also index heading **attorney's fees and fee awards**
- Auto dealer policies
 - deductibles, § 55:59
 - exclusions, § 55:57
- Auto defined, § 55:74
- Bad faith
 - generally, §§ 28:1 et seq., 29:1 et seq.
 - see also index heading **bad faith tort actions**
- Bird or animal, coverage for hitting, § 55:53
- Bodily injuries
 - generally, § 6:1 et seq.
 - see also index heading **bodily injury coverage**
 - definition, § 55:75

INDEX

GARAGE INSURANCE—Cont'd

- Cancellation
 - generally, § 39:1 et seq.
 - see also index heading **cancellation of policies**
- Care, custody and control exclusion, § 55:24
- Case analyses, §§ 55:5, 55:8
- Case management
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Categories of covered autos, § 55:10
- Causation
 - generally, § 52:1 et seq.
 - see also index heading **causation of loss**
- Choice of law
 - generally, § 9:1 et seq.
 - see also index heading **choice of law**
- Claims, duties of insured, § 55:62
- Collision coverage, § 55:44
- Comprehensive coverage, § 55:44
- Concealment, § 55:67
- Conflicts
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Contractual exclusions, § 55:20
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**
- Coverage issues
 - generally, § 55:2 et seq.
 - insured considerations, § 55:7 et seq.
 - insurer considerations, § 55:3 et seq.
- Covered autos
 - generally, § 55:9 et seq.
 - after-acquired, § 55:11

GARAGE INSURANCE—Cont'd

- Covered autos—Cont'd
 - categories, § 55:10
 - liability coverage, § 55:15
 - liability limits, § 55:37
 - temporary substitute autos, § 55:12
 - trailers, § 55:12
- Covered pollution cost defined, § 55:76
- Cross-examination
 - generally, § 26:1 et seq.
 - see also index heading **witnesses**
- Cumis counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Damages
 - generally, § 27:1 et seq.
 - see also index heading **damages**
- Declarations, property coverage, § 55:43
- Deductibles
 - auto dealer policies, § 55:59
 - liability coverage, § 55:39
 - non dealer policies, § 55:60
 - physical damage coverage, §§ 55:59, 55:60
 - property insurance, § 55:50
- Defective parts exclusions, § 55:48
- Defective products exclusions, § 55:31
- Defense duty
 - generally, § 4:1 et seq.
 - see also index heading **defend, duty to**
- Definitions, § 55:72 et seq.
- Designated autos, property coverage, § 55:43
- Discovery
 - see also index heading **discovery**

GARAGE INSURANCE—Cont'd

Discovery—Cont'd
 insured considerations, § 55:89
 insurer considerations, § 55:88
 Duties of insured, § 55:62
 Electronics exclusions, § 55:49
 Employee theft exclusions,
 § 55:47
 Employer's liability exclusion,
 § 55:22
 Evaluation of suit under duty to
 defend, § 4:14
 Examinations
 generally, § 3:1 *et seq.*
 see also index heading **exami-
 nation under oath**
 Exclusions
 generally, § 55:46 *et seq.*
 see also index heading **exclu-
 sions**
 aircraft exclusions, § 55:30
 auto dealer policies, § 55:57
 care, custody and control exclu-
 sion, § 55:24
 contractual exclusions, § 55:20
 defective parts, § 55:48
 defective products exclusions,
 § 55:31
 electronics exclusions, § 55:49
 employee theft, § 55:47
 employer's liability exclusion,
 § 55:22
 expected injury, § 55:19
 false pretenses, § 55:56
 faulty work exclusions, § 55:48
 fellow employee exclusion,
 § 55:23
 indemnification, employee,
 § 55:22
 intended injury, § 55:19
 leased auto exclusion, § 55:25
 liability coverage
 generally, § 55:19 *et seq.*

GARAGE INSURANCE—Cont'd

Exclusions—Cont'd
 liability coverage—Cont'd
 employer's liability exclu-
 sion, § 55:22
 fellow employee exclusion,
 § 55:23
 pollution exclusion, § 55:26
 et seq.
 workers' compensation,
 § 55:21
 liquor liability exclusion,
 § 55:35
 loss of use exclusion, § 55:33
 physical damage coverage,
 § 55:55 *et seq.*
 products recall exclusion,
 § 55:34
 property coverage, § 55:46 *et
 seq.*
 racing exclusion, § 55:29
 theft by insured, § 55:47
 watercraft exclusions, § 55:30
 workers' compensation, § 55:21
 work you performed exclusions,
 § 55:32
 Expected injury, § 55:19
 Expected loss
 generally, § 34:1 *et seq.*
 see also index heading **expected
 loss**
 Expenses covered, § 55:17
 Experts
 generally, § 24:1 *et seq.*
 see also index heading **expert
 witnesses**
 Extensions of coverage
 liability coverage, § 55:17
 physical damage, § 55:54
 Falling object coverage, § 55:53
 False pretenses exclusions,
 § 55:56
 Faulty work exclusions, § 55:48
 Fellow employee exclusion,
 § 55:23

INDEX

GARAGE INSURANCE—Cont'd

Fortuity issues

generally, § 35:1 et seq.

see also index heading **fortuity issues**

Garage operations defined,
§ 55:78

Glass breakage, coverage, § 55:53

Impleader

generally, § 15:1 et seq.

see also index heading
impleader

Incontestability

generally, § 37:1 et seq.

see also index heading
incontestability provisions

Indemnification, employee,
§ 55:22

Independent counsel

generally, § 33:1 et seq.

see also index heading **conflicts of interest**

Information, necessary

insurer considerations, §§ 55:3,
55:6

Instructions

generally, §§ 25:1 et seq.,
55:96

see also index heading **instructions**

Insured considerations

case analyses, § 55:8

coverage issues, §§ 55:6, 55:7 et
seq.

discovery, § 55:89

trial strategy, § 55:91

Insured contract defined, § 55:80

Insured defined, § 55:79

Insurer considerations

case analyses, § 55:5

coverage issues, § 55:3 et seq.

discovery, § 55:88

GARAGE INSURANCE—Cont'd

Insurer considerations—Cont'd

information, necessary, §§ 55:3,
55:6

issues to raise, § 55:4

trial strategy, § 55:90

Intentional acts

generally, §§ 34:1 et seq.,
55:19

see also index heading
intentional acts

Interpleader

generally, § 13:1 et seq.

see also index heading
interpleader

Interpretation of policies

generally, § 1:1 et seq.

see also index heading
construction and interpretation

specialized rules, § 1:9

Investigations

generally, § 2:1 et seq.

see also index heading
investigations of claims

Issues to raise

case analyses, §§ 55:5, 55:8

insurer considerations, § 55:4

Juries

generally, § 21:1 et seq.

see also index heading **jurors and jury trials**

Jurisdiction

generally, § 10:1 et seq.

see also index heading **jurisdiction**

Leased auto exclusion, § 55:25

Legal actions against insurer,
§ 55:63

Liability coverage

generally, § 55:13 et seq.

aircraft exclusions, § 55:30

care, custody and control exclusion, § 55:24

GARAGE INSURANCE—Cont'd

Liability coverage—Cont'd

contractual exclusions, § 55:20

covered auto clauses, § 55:15

covered auto limits, § 55:37

deductibles, § 55:39

defective products exclusions,
§ 55:31

employer's liability exclusion,
§ 55:22

exclusions

generally, § 55:19 et seq.

defective products exclu-
sions, § 55:31

expected injury, § 55:19

expenses covered, § 55:17

extensions of coverage, § 55:17

fellow employee exclusion,
§ 55:23

indemnification, employee,
exclusion, § 55:22

intended injury, § 55:19

leased auto exclusion, § 55:25

limits, § 55:36 et seq.

liquor liability exclusion,
§ 55:35

loss of use exclusion, § 55:33

nature of coverage, § 55:13

operations covered, § 55:14

other insurance, § 55:38

out-of-state coverage, § 55:18

payments for expenses, § 55:17

pollution exclusion, § 55:26 et
seq.

products recall exclusion,
§ 55:34

racing exclusion, § 55:29

watercraft exclusions, § 55:30

who is insured, § 55:16

workers' compensation, § 55:21

work you performed exclusions,
§ 55:32

Limitations periods

generally, § 43:1 et seq.

GARAGE INSURANCE—Cont'd

Limitations periods—Cont'd

see also index heading **limita-
tion of actions**

Limits of coverage

coordination with other cover-
ages, § 55:38

covered auto, § 55:37

deductibles, § 55:39

liability, § 55:36 et seq.

other insurance, § 55:38

property insurance, § 55:50

Liquor liability exclusion, § 55:35

Litigating coverage

generally, § 12:1 et seq.

see also index headings
**declaratory judgment
actions; intervention**

Litigation, right to control and
duty to defend, § 4:9

Loss appraisals, § 55:61

Loss conditions

generally, § 55:61 et seq.

concealment, § 55:67

duties of insured, § 55:62

fraud, § 55:67

legal actions against insurer,
§ 55:63

misrepresentation, § 55:67

no benefit to bailee provisions,
§ 55:68

physical damage coverage,
§ 55:61 et seq.

physical damage coverage pay-
ments, § 55:65

subrogation, § 55:66

Loss defined, § 55:81

Loss of use exclusion, § 55:33

Misrepresentation, § 55:67

Missiles, physical damage cover-
age, § 55:53

Motion practice

generally, § 19:1 et seq.

INDEX

GARAGE INSURANCE—Cont'd

- Motion practice—Cont'd
 - see also index heading **motion practice**
- Multiple policies, § 55:71
- Nature of coverage
 - physical damage coverage, § 55:51
 - property coverage, § 55:41 et seq.
- No benefit to bailee provisions, § 55:68
- Non dealer policy deductibles, § 55:60
- Notice-prejudice rule, § 4:18
- Opening statements
 - generally, § 22:1 et seq.
 - see also index heading **opening statements**
- Other conditions, § 55:69
- Other insurance
 - generally, § 38:1 et seq.
 - see also index heading **other insurance**
 - liability coverage, § 55:38
 - limits of coverage, § 55:38
 - property coverage, § 55:42
- Out-of-state coverage, liability coverage, § 55:18
- Payments for expenses, liability coverage, § 55:17
- Personal injuries
 - generally, § 6:1 et seq.
 - see also index heading **personal injury coverage**
- Physical damage coverage
 - generally, § 55:51 et seq.
 - appraisals of losses, § 55:61
 - bird or animal, hitting, § 55:53
 - dealers, § 55:59
 - exclusions, § 55:55 et seq.
 - extensions, § 55:54
 - falling object, § 55:53
 - glass breakage, § 55:53

GARAGE INSURANCE—Cont'd

- Physical damage coverage
 - Cont'd
 - loss appraisals, § 55:61
 - loss conditions, §§ 55:61 et seq., 55:65
 - losses excluded, § 55:55 et seq.
 - missiles, § 55:53
 - nature of coverage, § 55:51
 - non dealers, § 55:60
 - payments, § 55:65
 - subrogation, § 55:66
 - towing coverage, § 55:52
- Pleadings
 - generally, §§ 14:1 et seq., 55:93 et seq.
 - see also index heading **pleadings**
- Pollutant defined, § 55:82
- Pollution exclusions
 - generally, §§ 44:1 et seq., 44:70, 55:26 et seq.
 - see also index heading **pollution exclusions**
- Practice pointers checklist, § 55:92
- Products defined, § 55:83
- Products recall exclusion, § 55:34
- Property coverage
 - generally, § 55:40 et seq.
 - collision coverage, § 55:44
 - comprehensive coverage, § 55:44
 - declarations, § 55:43
 - designated autos, § 55:43
 - exclusions, § 55:46 et seq.
 - nature of coverage, § 55:41 et seq.
 - other insurance, § 55:42
 - scope of coverage, § 55:41
 - specified causes, § 55:44
 - who is insured, § 55:45
- Property damage defined, § 55:84

GARAGE INSURANCE—Cont'd

- Property insurance
 - deductibles, § 55:50
 - limits of coverage, § 55:50
 - physical damage coverage, above
- Racing exclusion, § 55:29
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Reinsurance
 - generally, § 41:1 et seq.
 - see also index heading **reinsurance**
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Right to control litigation and duty to defend, § 4:9
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of coverage
 - generally, § 55:70
 - property coverage, § 55:41
- Scope of treatment, § 55:1
- Service of process
 - generally, § 10:1 et seq.
 - see also index heading **service of process**
- Settlement of claims against insured
 - generally, § 20:28 et seq.
 - see also index heading **settlement of claims against insured**
- Settlement of coverage disputes
 - generally, § 20:28 et seq.
 - see also index heading **settlement of coverage disputes**

GARAGE INSURANCE—Cont'd

- Specified causes property coverage, § 55:44
- Strategic considerations
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Subrogation
 - generally, §§ 42:1 et seq., 55:66
 - see also index heading **subrogation**
- Suit defined, § 55:85
- Summary, § 55:92
- Temporary substitute autos as covered autos, § 55:12
- Term of policy, § 55:70
- Territory of coverage, § 55:70
- Theft exclusions, § 55:47
- Towing coverage, § 55:52
- Trailer defined, § 55:86
- Trailers as covered autos, § 55:12
- Trial strategy
 - insured considerations, § 55:91
 - insurer considerations, § 55:90
- Venue
 - generally, § 10:1 et seq.
 - see also index heading **venue**
- Verdicts
 - generally, § 25:1 et seq.
 - see also index heading **verdicts and verdict forms**
- Voir dire
 - generally, § 21:1 et seq.
 - see also index heading **voir dire**
- Workers' compensation, § 55:21
- Work you performed
 - definitions, § 55:87
 - exclusions, § 55:32

GASOLINE

- Absolute pollution exclusions, § 44:70

INDEX

GOOD FAITH AND FAIR DEALING DUTIES

generally, §§ 28:15, 28:15et seq.
See also index headings **bad faith
tort actions; extra-
contractual duties**

Cancellation
generally, § 39:1 et seq.
see also index heading **cancel-
lation of policies**

Comparative bad faith of insured,
§§ 28:35, 29:38

Complaint, § 14:48

Conflicts
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

Contract duty analysis of bad faith
claims, §§ 28:16, 28:23

Cooperation
generally, § 36:1 et seq.
see also index heading **coopera-
tion duty**

Cumis counsel
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

Defend, duty to, § 4:42

Expected loss
generally, § 34:1 et seq.
see also index heading **expected
loss**

First-party policies, investigations
of claims, § 2:10

Fraud
generally, § 37:1 et seq.
see also index heading **fraud
and misrepresentation**

Incontestability
generally, § 37:1 et seq.
see also index heading
**incontestability provi-
sions**

Independent counsel
generally, § 33:1 et seq.

GOOD FAITH AND FAIR DEALING DUTIES—Cont'd

Independent counsel—Cont'd
see also index heading **conflicts
of interest**

Instructions
bad faith of liability insurer
generally, § 4:45 et seq.
damages, § 4:46
mitigation of damages,
§ 4:47
defend, duty to, § 4:42
insured's good faith, § 53:39
insurer bad faith, marine insur-
ance, § 53:46

Insured's duties, § 28:36 et seq.

Insured's good faith, § 53:39

Insured strategies, § 14:31

Intentional acts
generally, § 34:1 et seq.
see also index heading
intentional acts

Investigations of claims
first-party policies, § 2:10
third-party policies, § 2:13

Liability insurer, jury instructions
re bad faith of
generally, § 4:45 et seq.
damages, § 4:46
mitigation of damages, § 4:47

Marine insurance bad faith, inland
policies, § 54:14

Reinsurance arrangements,
§ 41:44

Reverse bad faith of insured,
§ 28:36 et seq.

Statutory duty analysis of bad
faith claims, §§ 28:16, 28:25

Subrogation, § 42:47

Third-party policies, investiga-
tions of claims, § 2:13

Tort duty analysis of bad faith
claims, § 28:16 et seq.

**GOOD FAITH AND FAIR
DEALING DUTIES—Cont'd**

Wrongful cancellation
generally, § 39:28 et seq.
see also index heading **cancel-
lation of policies**

GUARANTY ASSOCIATIONS

See index heading **insolvency,
insurer**

HEALTH INSURANCE

See index heading **employee
benefits**

HIPAA

generally, § 57:42 et seq.
See also index heading **employee
benefits**

**HOLD HARMLESS
AGREEMENTS**

See index heading **drafting settle-
ment agreements**

HOMEOWNERS INSURANCE

generally, § 50:1 et seq.
Additional insureds, duty to
defend, § 4:11
Admissions
generally, § 16:1 et seq.
see also index heading **admis-
sions**
Appeal, duty to defend on, § 4:26
Arbitration
generally, § 11:1 et seq.
see also index heading **arbitra-
tion**
Argument
generally, § 22:1 et seq.
see also index heading **argu-
ment**
Attorney's fees
generally, § 30:1 et seq.
see also index heading **attorney's fees and fee
awards**

**HOMEOWNERS INSURANCE
—Cont'd**

Bad faith
generally, §§ 28:1 et seq.,
29:1 et seq.
see also index heading **bad
faith tort actions**
Bodily injuries
generally, § 6:1 et seq.
see also index heading **bodily
injury coverage**
Causation
generally, § 52:1 et seq.
see also index heading **causa-
tion of loss**
Choice of law
generally, § 9:1 et seq.
see also index heading **choice
of law**
Construction insurance
generally, § 45:1 et seq.
see also index heading **construction insurance**
Cooperation
generally, § 36:1 et seq.
see also index heading **coopera-
tion duty**
Coverage issues
liability coverage, § 50:6 et seq.
property coverage, § 50:2 et
seq.
Cross-examination
generally, § 26:1 et seq.
see also index heading **wit-
nesses**
Cumis counsel
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**
Damages
generally, § 27:1 et seq.
see also index heading **damages**
Defend, duty to
generally, §§ 4:1 et seq., 50:20,
50:25

INDEX

HOMEOWNERS INSURANCE

—Cont'd

- Defend, duty to—Cont'd
 - see also index heading **defend, duty to**
- Depositions
 - generally, § 18:1 et seq.
 - see also index heading **depositions**
- Discovery
 - insured strategies, § 50:15
 - insurer strategies, § 50:11
- Document production
 - generally, § 17:1 et seq.
 - see also index heading **document production**
- Environmental coverage
 - generally, § 44:1 et seq.
 - see also index heading **environmental coverage**
 - occurrence requirements, § 44:108
- Evaluation of suit under duty to defend, § 4:14
- Examinations
 - generally, § 3:1 et seq.
 - see also index heading **examination under oath**
 - policy requirements, § 3:6
- Exclusions
 - see also index heading **exclusions**
 - first-party claims, § 50:3
 - third-party claims, § 50:8
- Expected loss
 - generally, § 34:1 et seq.
 - see also index heading **expected loss**
- Experts
 - generally, § 24:1 et seq.
 - see also index heading **expert witnesses**
- First-party claims
 - generally, § 50:2 et seq.

HOMEOWNERS INSURANCE

—Cont'd

- First-party claims—Cont'd
 - insurer strategies, § 50:18
- Fortuity issues
 - generally, § 35:1 et seq.
 - see also index heading **fortuity issues**
- Fraud
 - generally, § 37:1 et seq.
 - see also index heading **fraud and misrepresentation**
- Impleader
 - generally, § 15:1 et seq.
 - see also index heading **impleader**
- Incontestability
 - generally, § 37:1 et seq.
 - see also index heading **incontestability provisions**
- Indemnification duties, §§ 50:21, 50:26
- Independent counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Initiating action
 - insured strategies, § 50:14
 - insurer strategies, § 50:10
- Instructions
 - generally, § 25:1 et seq.
 - see also index heading **instructions**
- Insured strategies, § 50:13 et seq.
- Insurer strategies, §§ 50:9, 50:17
- Intentional acts
 - generally, § 34:1 et seq.
 - see also index heading **intentional acts**
- Interpleader
 - generally, § 13:1 et seq.
 - see also index heading **interpleader**

HOMEOWNERS INSURANCE

—Cont'd

- Interpretation of policies
 - generally, § 1:1 et seq.
 - see also index heading **construction and interpretation**
 - specialized rules, § 1:9
- Interrogatories
 - generally, § 16:1 et seq.
 - see also index heading **interrogatories**
- Investigations
 - generally, § 2:1 et seq.
 - see also index heading **investigations of claims**
- Juries
 - generally, § 21:1 et seq.
 - see also index heading **jurors and jury trials**
- Jurisdiction
 - generally, § 10:1 et seq.
 - see also index heading **jurisdiction**
- Liability claims
 - coverage issues, § 50:6 et seq.
 - insurer strategies, § 50:19
- Limitations periods
 - generally, § 43:1 et seq.
 - see also index heading **limitation of actions**
- Litigating coverage
 - generally, § 12:1 et seq.
 - see also index headings **declaratory judgment actions; intervention**
- Litigation, right to control and duty to defend, § 4:9
- Loss settlement issues, § 50:4
- Lost or incomplete policies
 - generally, § 40:1 et seq.
 - see also index heading **lost or incomplete policies**
- Misrepresentations, § 50:5

HOMEOWNERS INSURANCE

—Cont'd

- Motion practice
 - generally, § 19:1 et seq.
 - see also index heading **motion practice**
- Notice-prejudice rule, § 4:18
- Opening statements
 - generally, § 22:1 et seq.
 - see also index heading **opening statements**
- Other insurance
 - generally, § 38:1 et seq.
 - see also index heading **other insurance**
- Own property exclusion
 - generally, § 44:90 et seq.
 - see also index heading **exclusions**
- Personal injuries
 - generally, § 6:1 et seq.
 - see also index heading **personal injury coverage**
- Pleadings
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Pollution exclusions
 - generally, § 44:1 et seq.
 - see also index heading **pollution exclusions**
- Practice pointers checklist, § 50:27
- Products liability
 - generally, § 46:1 et seq.
 - see also index heading **products liability insurance**
- Property claims, insurer strategies, § 50:18
- Property coverage issues, § 50:2 et seq.
- Reasonable expectations of insured
 - generally, § 5:1 et seq.

INDEX

HOMEOWNERS INSURANCE

—Cont'd

- Reasonable expectations of insured—Cont'd
 - see also index heading **reasonable expectations**
- Reinsurance
 - generally, § 41:1 et seq.
 - see also index heading **reinsurance**
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Right to control litigation and duty to defend, § 4:9
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of treatment, § 50:1
- Service of process
 - generally, § 10:1 et seq.
 - see also index heading **service of process**
- Settlement of claims against insured
 - generally, § 20:28 et seq.
 - see also index heading **settlement of claims against insured**
- Settlement of coverage disputes
 - generally, § 20:28 et seq.
 - see also index heading **settlement of coverage disputes**
- Strategic considerations
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- insurer, § 50:9 et seq.
- Subrogation
 - generally, § 42:1 et seq.
 - see also index heading **subrogation**

HOMEOWNERS INSURANCE

—Cont'd

- Summary, § 50:27
- Third-party claims
 - generally, § 50:6 et seq.
 - exclusions, § 50:8
 - insurer strategies, § 50:19
- Trial
 - insured strategies, § 50:16
 - insurer strategies, § 50:12
- Venue
 - generally, § 10:1 et seq.
 - see also index heading **venue**
- Verdicts
 - generally, § 25:1 et seq.
 - see also index heading **verdicts and verdict forms**
- Voir dire
 - generally, § 21:1 et seq.
 - see also index heading **voir dire**

HOSPITAL INSURANCE

- See index heading **employee benefits**

IMPLEADER

- generally, § 15:1 et seq.
- See also index heading **interpleader**
- Answer, § 15:17
- Case management
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Complaint, § 15:15
- Counterclaim, § 15:17
- Declaratory judgment actions, § 15:8
- Disclaiming insurer, § 15:7
- Discretion of court, § 15:4
- Forms, § 15:14 et seq.
- Insured impleader
 - generally, §§ 15:6, 15:7
- Insurer impleader
 - generally, § 15:9 et seq.

IMPLEADER—Cont'd

- Insurer impleader—Cont'd
 - direct insurers, § 15:10
 - other direct insurers, § 15:10
 - reinsurers, § 15:11
 - subrogation claims, § 15:12
- Interrogatories
 - generally, § 16:1 et seq.
 - see also index heading **interrogatories**
- Motion practice
 - generally, § 19:1 et seq.
 - see also index heading **motion practice**
 - motion to dismiss, § 15:16
- Other insurance
 - generally, § 38:1 et seq.
 - see also index heading **other insurance**
 - direct insurers, impleader of, § 15:10
- Practice pointers checklist, § 15:13
- Products liability
 - generally, § 46:1 et seq.
 - see also index heading **products liability insurance**
- Reinsurers, impleader of, § 15:11
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of treatment, § 15:1
- Strategic considerations, §§ 15:2, 15:3 et seq.
- Subrogation
 - generally, §§ 15:12, 42:1 et seq.
 - see also index heading **subrogation**
- Summary, § 15:13

INCOMPLETE POLICIES

- See index heading **lost or incomplete policies**

INCONTESTABILITY PROVISIONS

- generally, § 37:7 et seq.
- Calculation period, § 37:10
- Cancellation
 - generally, § 39:1 et seq.
 - see also index heading **cancellation of policies**
- Commencement of contest, § 37:12
- Commencement of period, § 37:11
- Contest, commencement of, § 37:12
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**
- Exceptions to, §§ 37:20, 37:21
- Expected loss
 - generally, § 34:1 et seq.
 - see also index heading **expected loss**
- Fortuity issues
 - generally, § 35:1 et seq.
 - see also index heading **fortuity issues**
- Fraud exception
 - generally, §§ 37:1 et seq., 37:21
 - see also index heading **fraud and misrepresentation**
- Intentional acts
 - generally, § 34:1 et seq.
 - see also index heading **intentional acts**
- Interpretation of policies
 - generally, §§ 1:1 et seq., 37:25
 - see also index heading **construction and interpretation**
 - specialized rules, § 1:9
- Misrepresentation exception, § 37:21

INDEX

INCONTESTABILITY

PROVISIONS—Cont'd

- Period
 - calculation, § 37:10
 - commencement of, § 37:11
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Scope of treatment, § 37:1
- Standard provisions, § 37:9
- Typical provisions, § 37:9
- Validity, § 37:8

INDEMNIFICATION DUTIES

- Bodily injury coverage, §§ 6:4, 6:8
- Conflicts, considering, expert witnesses, § 24:15
- Damages
 - generally, § 27:8 et seq.
 - allocations of damages, § 27:8
 - covered and noncovered claims, allocations of defense costs between, § 27:9
 - evaluating, § 24:14
 - pretender defense costs, § 27:10
- Declaratory relief
 - generally, § 12:11 et seq.
 - existence of duty, § 12:12
 - scope of duty, § 12:13
- Defense obligations compared, § 7:14
- Evaluation of duty, § 6:4
- Existence of duty, § 12:12
- Expert witnesses
 - generally, § 24:12 et seq.
 - conflicts, considering, § 24:15
 - damages issues, evaluating, § 24:14
 - liability issues, evaluating, § 24:13
 - settlement, § 24:16

INDEMNIFICATION DUTIES

—Cont'd

- Expert witnesses—Cont'd
 - third-party disputes, § 24:12 et seq.
- Homeowners insurance, §§ 50:21, 50:26
- Insured strategies, §§ 14:29, 14:30
- Intellectual property coverage, § 7:14
- Liability issues, evaluating, § 24:13
- Limitation of actions, accrual determinations, § 43:14
- Personal injury coverage, §§ 6:4, 6:8
- Pretender defense costs, § 27:10
- Scope of duty, declaratory relief, § 12:13
- Settlement, § 24:16
- Subrogation distinguished
 - generally, §§ 42:9, 42:10
 - see also index heading **subrogation**
- Third-party disputes, § 24:12 et seq.

INDEPENDENT COUNSEL

- See index heading **conflicts of interest**

INFORMING CLIENT, DUTY OF

- generally, § 33:18

INJUNCTIVE RELIEF

- Epli coverage, § 56:16

IN LIMINE MOTIONS

- generally, §§ 19:55, 20:20 et seq.
- Expert opinions, suppressing, §§ 24:64, 24:70
- Masters, use of, § 20:22
- Outline of motion, § 24:79
- Subjects of motion, § 20:21

INNOCENT INSURED

Exclusion exceptions, § 49:13

INSOLVENCY, INSURER

generally, § 58:1 et seq.

Agent/broker liability for placing insurance with insolvent insurer, § 48:41 et seq.

Claims covered by guaranty funds, § 58:19

Claims of guaranty funds, § 58:14

Disputed claims, § 58:13

Distribution priorities, § 58:15

Enforcement of judgments against insolvent insurers, § 30:50

Federal law, role of, § 58:3

Filing of claims, § 58:10

Guaranty associations, subrogation, § 42:38

Guaranty funds

generally, § 58:18 et seq.

aggregate limitations, § 58:22

claim procedure, § 58:25

claims covered, § 58:19

claims of funds, § 58:14

exhaustion requirement, § 58:23

filing claims, § 58:25

limitations

aggregate, § 58:22

exhaustion requirement, § 58:23

nonduplication requirement, § 58:24

per-claim, § 58:21

per-insured, § 58:22

statutory, § 58:20 et seq.

nonduplication requirement, § 58:24

per-claim limitations, § 58:21

per-insured limitations, § 58:22

persons covered, § 58:19

receivership, fund claims in, § 58:14

statutory limitations, § 58:20 et seq.

INSOLVENCY, INSURER

—Cont'd

Liability for placing insurance with insolvent insurer, § 48:41 et seq.

Liquidation

generally, § 58:2 et seq.

claims of guaranty funds, § 58:14

disputed claims, § 58:13

distribution priorities, § 58:15

federal law, role of, § 58:3

filing of claims, § 58:10

guaranty funds, above

notice of claims, § 58:10

practical advice, § 58:17

priorities of distribution, § 58:15

receivership liquidation, § 58:8

receivership proceedings, § 58:6 et seq.

rights of guaranty funds, § 58:14

secured claims, § 58:11

seizure orders, § 58:5

special deposit claims, § 58:12

state laws, application of, § 58:2

suits by receivers, § 58:9

summary proceedings, § 58:4 et seq.

supervision proceedings, § 58:4

unclaimed funds, § 58:16

Notice of claims, § 58:10

Persons covered by guaranty funds, § 58:19

Practice pointers checklist, § 58:27

Priorities of distribution, § 58:15

Receivership proceedings

generally, §§ 58:6, 58:6et seq.

claims of guaranty funds, § 58:14

disputed claims, § 58:13

INDEX

INSOLVENCY, INSURER

—Cont'd

Receivership proceedings

—Cont'd

distribution priorities, § 58:15

filing of claims, § 58:10

liquidation, § 58:8

notice of claims, § 58:10

priorities of distribution,
§ 58:15

rehabilitation, § 58:7

rights of guaranty funds,
§ 58:14

secured claims, § 58:11

special deposit claims, § 58:12

suits by receivers, § 58:9

unclaimed funds, § 58:16

Rehabilitation

generally, § 58:2 et seq.

disputed claims, § 58:13

federal law, role of, § 58:3

filing of claims, § 58:10

guaranty funds, above

notice of claims, § 58:10

practical advice, § 58:17

receivership proceedings,
§ 58:6 et seq.

receivership rehabilitation,
§ 58:7

secured claims, § 58:11

seizure orders, § 58:5

special deposit claims, § 58:12

state laws, application of,
§ 58:2

suits by receivers, § 58:9

summary proceedings, § 58:4 et
seq.

supervision proceedings, § 58:4

Reinsurance, §§ 41:38, 58:26

Scope of treatment, § 58:1

Secured claims, § 58:11

Seizure orders, § 58:5

Special deposit claims, § 58:12

State laws, application of, § 58:2

INSOLVENCY, INSURER

—Cont'd

Suits by receivers, § 58:9

Summary, § 58:27

Summary proceedings, § 58:4 et
seq.

Supervision proceedings, § 58:4

Unclaimed funds, § 58:16

INSTRUCTIONS

Agents and brokers

damages liabilities, § 27:28

errors and omissions insurance,
§ 48:75

Anti-insurance disposition,

maximizing, § 25:20

Appellate review considerations,
§ 25:33

Attorney's fee damages, § 27:25

Automobile insurance, § 51:42 et
seq.

Bad faith

damages

generally, §§ 27:19, 27:24

third-party claims, § 27:20

duty to defend

generally, § 4:45 et seq.

damages, § 4:46

mitigation of damages,
§ 4:47

marine insurance, § 53:46

Bodily injury

comprehensive general liability
(cgl) insurance, § 56:23

employer torts, § 56:23

epli, § 56:26

Break down questions, § 25:13

Builder's risk coverage, § 45:52

Burden of proof

errors and omissions insurance,
§ 48:78 et seq.

fortuity issues, § 35:34

Business pursuits exclusions,
§ 56:25

Business risk exclusion, § 46:45

LAW AND PRACTICE OF INSURANCE COVERAGE

INSTRUCTIONS—Cont'd

Case law preparation, § 25:10
Causation of loss
 concurrent causation, § 52:65
 efficient proximate causation,
 § 52:64
Cgl policies
 bodily injury, § 56:23
 intentional acts, § 56:24
 occurrences, § 56:24
Choice of law, §§ 9:33, 9:34
Complex issues, § 25:13
Comprehensibility, § 25:14
Concealment, errors and omissions insurance, § 48:85
Concurrent causation, § 52:65
Consequential damages, § 27:18
Construction insurance, §§ 45:51, 45:52
Construction question, § 1:22
Contractual alteration of duty, § 53:38
Cooperation duty, § 36:26
Copies, provision to jurors, § 25:36
Coverage defenses, insurer perspective, § 25:9
Damages
 generally, § 27:16 *et seq.*
 agents and brokers, recovery from, § 27:28
 attorney's fee damages, § 27:25
 bad faith damages
 generally, §§ 27:19, 27:24
 third-party claims, § 27:20
 consequential damages, § 27:18
 emotional distress, § 27:26
 excess judgment costs damages, § 27:23
 first-party claims
 bad faith damages, § 27:19
 consequential damages, § 27:18

INSTRUCTIONS—Cont'd

Damages—Cont'd
 general damage instructions, § 27:17
 investigation costs damages, § 27:21
 preliminary instruction, § 27:16
 punitive damages, § 27:27
 settlement costs damages, § 27:22
 third-party claims
 bad faith damages, § 27:20
 excess judgment costs damages, § 27:23
 investigation costs damages, § 27:21
 settlement costs damages, § 27:22
Defend, duty to
 generally, § 4:41 *et seq.*
 bad faith
 generally, § 4:45 *et seq.*
 damages, § 4:46
 mitigation of damages, § 4:47
 good faith and fair dealing, § 4:42
 insureds' duties, § 4:44
 insurers' duties, § 4:43
Definitions, policy, inclusion in instructions, § 25:30
Disclosure duties, § 53:37
Duty, contractual alteration, § 53:38
Efficient proximate causation, § 52:64
Emotional distress damages, § 27:26
Employer torts
 bodily injury, § 56:23
 intentional acts, § 56:24
 occurrences, § 56:24
Epli
 generally, § 56:25 *et seq.*
 bodily injury, § 56:26

INDEX

INSTRUCTIONS—Cont'd

Epli—Cont'd

discrimination claims, § 56:27

Errors and omissions insurance

generally, § 48:70 et seq.

agency, § 48:75

burden of proof, § 48:78 et seq.

concealment, § 48:85

excess insurance, § 48:73

fortuity doctrine, § 48:74

fraud or misrepresentation,
§ 48:85

notice, § 48:81 et seq.

Estoppel, § 53:42

Excess insurance, § 48:73

Excess judgment costs damages,
§ 27:23

Exclusions

business pursuits, § 56:25

products liability insurance,
§ 46:43

First-party claims

bad faith damages, § 27:19

consequential damages, § 27:18

Fortuity issues

generally, § 35:29 et seq.

burden of proof, § 35:34

errors and omissions insurance,
§ 48:74

known loss, §§ 35:30, 48:74

known risk, §§ 35:30, 48:74

legal liability, knowledge of,
§ 35:32

liability, knowledge of, § 35:32

loss in progress, §§ 35:30,
48:74

magnitude of damage or injury,
§ 35:35

objective standard, § 35:36

occurrence defined, § 35:33

subjective standard, § 35:36

type of damage or injury,
§ 35:35

INSTRUCTIONS—Cont'd

Fraud

generally, § 37:32 et seq.

errors and omissions insurance,
§ 48:85

intentional misrepresentation,
§ 37:33

nondisclosure of known facts,
§ 37:34

Garage insurance, § 55:96

Good faith duties

defend, duty to, § 4:42

insured good faith, § 53:39

insurer bad faith, § 53:46

Held covered clause, § 53:44

Incomplete insurance policy,
§ 40:33

Insurable interest, § 53:45

Insurance presence in litigation,
recognizing, § 25:20

Insured perspective

generally, §§ 25:18 et seq.,
25:27

anti-insurance disposition,
maximizing, § 25:20

broad-issues strategy, § 25:20

judicial attitude, researching,
§ 25:26

objectives, § 25:19

practice pointers, § 25:28 et
seq.

preparation, § 25:24 et seq.

promises of insurer, emphasis-
ing, § 25:21

pro-policyholder statutes, effect
of, § 25:23

strategy, § 25:19

Insured's good faith, § 53:39

Insurer perspective

generally, § 25:4 et seq.

break down questions, § 25:13

case law preparation, § 25:10

checklist of defenses, § 25:7

client input, § 25:16

LAW AND PRACTICE OF INSURANCE COVERAGE

INSTRUCTIONS—Cont'd

Insurer perspective—Cont'd
complex issues, § 25:13
comprehensibility, § 25:14
coverage defenses, § 25:9
fact issues memo, § 25:12
non-winnable issues, eliminat-
ing, § 25:8
objectives, § 25:5
other insurers, views of, § 25:17
preparation, § 25:6 et seq.
strategy, § 25:5
timing of requests, § 25:15
understandability, § 25:14
Intentional acts
generally, § 34:35 et seq.
comprehensive general liability
(cgl) insurance, § 56:24
employer torts, § 56:24
mental capacity, § 34:37
self-defense exception, § 34:36
Intentional misrepresentation,
§ 37:33
Interpretation question, § 1:22
Investigation costs damages,
§ 27:21
Judge's attitude, consideration of
insured perspective, § 25:26
insurer perspective, § 25:15
Judge's perspective, § 25:3
Judicial perspective of function,
§ 25:2
Limitation of actions
generally, § 43:55
contractual limitation period,
§ 43:56
Lost insurance policy, § 40:33
Marine insurance
generally, § 53:36 et seq.
bad faith of insurer, § 53:46
contractual alteration of duty,
§ 53:38
disclosure duties, § 53:37

INSTRUCTIONS—Cont'd

Marine insurance—Cont'd
duty, contractual alteration,
§ 53:38
estoppel, § 53:42
exclusions, § 53:43
good faith of insured, § 53:39
held covered clause, § 53:44
inland policies, § 54:52
insurable interest, § 53:45
insured's good faith, § 53:39
insurer bad faith, § 53:46
notice of claim, § 53:40
waiver, § 53:42
warranties, § 53:41
Motion practice
generally, § 20:27
preserving record, § 25:34
Nondisclosure of known facts,
§ 37:34
Non-winnable issues, eliminating,
§ 25:8
Notice of claim
errors and omissions insurance,
§ 48:81 et seq.
marine insurance, § 53:40
Objectives, insurer perspective,
§ 25:5
Occurrence defined, § 35:33
Occurrences
comprehensive general liability
(cgl) insurance, § 56:24
employer torts, § 56:24
Policy definitions, inclusion in,
§ 25:30
Practice pointers, § 25:28 et seq.
Practice pointers checklist,
§ 25:37
Preliminary instructions
generally, § 25:31
damages, § 27:16
Preparation, § 25:24 et seq.
Preserving record, § 25:34
Pre-trial orders, § 20:27

INDEX

INSTRUCTIONS—Cont'd

Products liability insurance
generally, § 46:35 et seq.
business risk exclusion, § 46:45
continuous trigger of coverage,
§ 46:41
exclusions, § 46:43
exposure trigger of coverage,
§ 46:38
injury-in-fact trigger of cover-
age, § 46:40
manifestation trigger of cover-
age, § 46:39
multiple trigger of coverage,
§ 46:41
trigger of coverage, § 46:36 et
seq.
work injury exclusions, § 46:44
Professional liability insurance,
§ 49:28
Pro-policyholder statutes, effect
of, § 25:23
Punitive damages, § 27:27
Sample forms
generally, § 25:56 et seq.
accident cause, § 25:73 et seq.
boeing v. aetna casualty and
surety co., §§ 25:60,
25:70, 25:73, 25:89
broderick investment co. v.
hartford accident &
indemnity co., §§ 25:59,
25:69, 25:95, 25:98
canron inc. v. federal ins. co.,
§§ 25:57, 25:66, 25:78,
25:107
construction and interpretation,
§ 25:99 et seq.
damages
generally, § 25:83 et seq.
mitigation, § 25:105
defend, duty to, § 25:104
defense costs, § 25:104
excess coverage, § 25:101

INSTRUCTIONS—Cont'd

Sample forms—Cont'd
existence of policy, § 25:99 et
seq.
expected or intended, § 25:63 et
seq.
intended injury, § 25:63 et seq.
interex v. atlantic mutual ins.
co., §§ 25:61, 25:65,
25:104
notice disputes, § 25:76 et seq.
olds-olympic inc. v. commercial
union co., §§ 25:68, 25:77,
25:84, 25:87, 25:94,
25:99, 25:101
olin corp. v. ina, §§ 25:62,
25:71, 25:74, 25:97
owned property exclusion,
§ 25:92 et seq.
policy period, loss during,
§ 25:96
pollution exclusion, § 25:56 et
seq.
property damages, § 25:86 et
seq.
reasonableness of settlement,
§§ 25:106, 25:107
reichhold chemicals v. hartford
indemnity, §§ 25:80 et
seq., 25:90, 25:102
safeco v. great american,
§ 25:100
stonewall ins. co. v. national
gypsum, §§ 25:64, 25:75,
25:96, 25:103, 25:106
terms of policy, § 25:99 et seq.
washington natural gas co. v.
aetna casualty and surety
co., §§ 25:72, 25:91
weyerhaeuser co. v. commercial
union, inc., §§ 25:56,
25:63, 25:76, 25:83,
25:86, 25:92
williams pipeline co. v. ina,
§§ 25:58, 25:67, 25:85,
25:88, 25:93, 25:105

INSTRUCTIONS—Cont'd

- Sample forms—Cont'd
 - williams pipeline co. v. ina, § 25:79
- Scope of treatment, § 25:1
- Settlement costs damages, § 27:22
- Strategy, insurer perspective, § 25:5
- Summary, § 25:37
- Third-party claims
 - bad faith damages, § 27:20
 - damages
 - excess judgment costs damages, § 27:23
 - investigation costs damages, § 27:21
 - settlement costs damages, § 27:22
 - excess judgment costs damages, § 27:23
 - investigation costs damages, § 27:21
 - settlement costs damages, § 27:22
- Timing of requests
 - insurer perspective, § 25:15
- Trigger of coverage, § 46:36 et seq.
- Understandability, § 25:14
- Unwilling or unprepared judges, dealing with, § 25:32
- Verdict forms and, roles compared, § 25:3
- Voir dire, anticipating in, § 21:11
- Waiver, § 53:42
- Warranties, § 53:41

INSURANCE PRESENCE, EFFECT IN JURY TRIALS

- Instructions, preparation of
 - generally, § 25:20
 - pro-policyholder statutes, effect of, § 25:23
- Promises of insurer, emphasizing in instructions and verdict forms, § 25:21

INSURANCE PRESENCE, EFFECT IN JURY TRIALS —Cont'd

- Statutes, § 25:23
- Verdict forms, preparation of
 - generally, § 25:20
 - pro-policyholder statutes, effect of, § 25:23
- Voir dire problems
 - generally, § 21:9
 - insureds, strategies for, § 21:46
 - juror outbursts, § 21:44

INTELLECTUAL PROPERTY COVERAGE

- generally, §§ 7:1 et seq., 7:34et seq.
- Appeal, duty to defend on, § 4:26
- Attorney's fees
 - generally, § 30:1 et seq.
 - see also index heading **attorney's fees and fee awards**
- Bad faith
 - generally, §§ 28:1 et seq., 29:1et seq.
 - see also index heading **bad faith tort actions**
- Causal connections
 - generally, § 7:20 et seq.
 - copyright infringement, § 7:23
 - patent infringement, § 7:21
 - trademark infringement, § 7:22
- Causation
 - generally, § 52:1 et seq.
 - see also index heading **causation of loss**
- Conflicts
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**

INDEX

INTELLECTUAL PROPERTY COVERAGE—Cont'd

- Copyright infringement
 - causal connections, § 7:23
 - enumerated offense requirement, § 7:17
- Coverage issues, §§ 7:4, 7:13
- Cumis counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Damages
 - generally, § 27:1 et seq.
 - see also index heading **damages**
 - requirement of, § 7:29
- Defend, duty to
 - generally, §§ 4:1 et seq., 7:14
 - see also index heading **defend, duty to**
- Defenses
 - generally, § 7:26 et seq.
 - insureds', § 7:38
 - insurers', § 7:37
- Discovery planning, § 7:31
- D & o insurance
 - generally, § 47:1 et seq.
 - see also index heading **director's and officer's insurance**
- E-commerce claims, § 7:30
- Enumerated offense requirement
 - generally, § 7:15 et seq.
 - copyright infringement, § 7:17
 - patent infringement, § 7:15
 - trademark infringement, § 7:16
- Errors and omissions
 - generally, § 48:1 et seq.
 - see also index heading **errors and omissions insurance**
- Evaluation of suit under duty to defend, § 4:14
- Excluded peril. see index heading **exclusions**

INTELLECTUAL PROPERTY COVERAGE—Cont'd

- Expected loss
 - generally, § 34:1 et seq.
 - see also index heading **expected loss**
- Experts
 - generally, § 24:1 et seq.
 - see also index heading **expert witnesses**
- Fortuity doctrine, § 7:28
- Fortuity issues
 - generally, § 35:1 et seq.
 - see also index heading **fortuity issues**
- Forum selection
 - generally, § 7:6 et seq.
 - choice of law factors, § 7:10
 - comfort factors, § 7:7
 - competency of forum, § 7:8
 - efficiency factors, § 7:9
 - insureds' strategy, § 7:12
 - patent infringement, § 7:12
- Fraud
 - generally, § 37:1 et seq.
 - see also index heading **fraud and misrepresentation**
- Indemnity obligations, § 7:14
- Independent counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Instructions
 - generally, §§ 7:3, 25:1 et seq.
 - see also index heading **instructions**
- Insureds' defenses, § 7:38
- Insurers' defenses, § 7:37
- Intentional acts
 - generally, § 34:1 et seq.
 - see also index heading **intentional acts**
- Interpretation of policies
 - generally, § 1:1 et seq.

**INTELLECTUAL PROPERTY
COVERAGE—Cont'd**

Interpretation of policies—Cont'd
 see also index heading **construction and interpretation**
 specialized rules, § 1:9

Investigations
 generally, § 2:1 et seq.
 see also index heading **investigations of claims**

Known loss defense, § 7:28

Litigating coverage
 generally, § 12:1 et seq.
 see also index headings **declaratory judgment actions; intervention**

Litigation, right to control and duty to defend, § 4:9

Loss-in-progress defense, § 7:28

Malpractice
 generally, § 49:1 et seq.
 see also index heading **professional liability insurance**

Notice of claim
 generally, § 7:11
 response, § 7:5

Notice-prejudice rule, § 4:18

Other insurance
 generally, § 38:1 et seq.
 see also index heading **other insurance**

Patent infringement
 causal connections, § 7:21
 enumerated offense requirement, § 7:15
 forum selection, § 7:12

Pleadings
 generally, § 14:1 et seq.
 see also index heading **pleadings**

Practice pointers checklist, § 7:33

Public policy limitations on coverage, § 7:27

**INTELLECTUAL PROPERTY
COVERAGE—Cont'd**

Reasonable expectations of insured
 generally, § 5:1 et seq.
 see also index heading **reasonable expectations**

Right to control litigation and duty to defend, § 4:9

Scope of treatment, § 7:1

Settlement of claims against insured
 generally, § 20:28 et seq.
 see also index heading **settlement of claims against insured**

Settlement of coverage disputes
 generally, § 20:28 et seq.
 see also index heading **settlement of coverage disputes**

Strategic considerations
 generally, § 14:1 et seq.
 see also index heading **pleadings**

Subrogation
 generally, § 42:1 et seq.
 see also index heading **subrogation**

Summary, § 7:33

Summary of issues, § 7:2

Trademark infringement, causal connections, § 7:22

Underlying claims, § 7:2

Verdicts
 generally, § 25:1 et seq.
 see also index heading **verdicts and verdict forms**

INTENTIONAL ACTS

generally, § 34:1 et seq.
 See also index heading **expected loss**

Accident defined, § 34:4

INDEX

INTENTIONAL ACTS—Cont'd

Act vs injury intended, § 34:5 et seq.

Allegations, § 34:33

Arson, § 34:14

Assaults, § 34:11

Bodily injuries

generally, § 6:1 et seq.

see also index heading **bodily injury coverage**

exclusions, § 6:20

Cancellation

generally, § 39:1 et seq.

see also index heading **cancellation of policies**

Capacity

generally, § 34:25

instruction, § 34:37

Cgl coverage, § 56:24

Complaint, § 34:34

Criminal conduct, § 34:13

Defenses to policyholder suits, § 14:21

Definitions, § 34:4

Discovery

insured, § 34:30

insurer, § 34:29

Discrimination in employment torts, § 34:18

D & o insurance

generally, § 47:1 et seq.

see also index heading **director's and officer's insurance**

Emergency, § 34:28

Employer torts

generally, § 34:17 et seq.

coverage issues, § 56:7

discrimination, § 34:18

harassment, § 34:18

instructions, § 56:24

negligent security, § 34:23

wrongful discharge, § 34:19

INTENTIONAL ACTS—Cont'd

Environmental coverage

generally, § 44:1 et seq.

see also index heading

environmental coverage

Epli coverage issues, § 56:19

Errors and omissions

generally, § 48:1 et seq.

see also index heading **errors and omissions insurance**

Examinations

generally, § 3:1 et seq.

see also index heading **examination under oath**

Exceptions from exclusions, § 34:24 et seq.

Expected/intended issue and fortuity doctrine, § 35:12 et seq.

Fact, mistake of, § 34:27

Fights, § 34:11

Fire, inferred intent, § 34:14

Forms, § 34:33

Fortuity issues

generally, § 35:1 et seq.

see also index heading **fortuity issues**

expected/intended issue, § 35:12 et seq.

Garage insurance, § 55:19

Guns, assaults with, § 34:12

Harassment, employment torts, § 34:18

Hiring negligence, employment torts, § 34:23

Inferred intent

generally, § 34:9 et seq.

fires, § 34:14

fortuity issues, § 35:26

Injury intended vs act intended, § 34:5 et seq.

Innocent insured, § 49:13

Instructions

generally, § 34:35 et seq.

INTENTIONAL ACTS—Cont'd

Instructions—Cont'd

boeing v. aetna casualty and
surety co., § 25:70

broderick investment co. v.
hartford accident &
indemnity co., § 25:69

canon, inc. v. federal ins. co.,
§ 25:66

comprehensive general liability
(cgl) insurance, § 56:24

employer torts, § 56:24

intex v. atlantic mutual ins.
co., § 25:65

mental capacity, § 34:37

olds-olympic inc. v. commercial
union, ins. co., § 25:68

olin corp. v. ina, § 25:71

self-defense exception, § 34:36

stonewall ins. co. v. national
gypsum, § 25:64

washington natural gas co. v.
aetna casualty and surety
co., § 25:72

weyerhaeuser co. v. commercial
union, inc., § 25:63

williams pipeline co. v. ina,
§ 25:67

Insured considerations, § 34:3

Insurer considerations, § 34:2

Insurer strategic considerations,
§ 14:21

Interpretation of policies

generally, § 1:1 et seq.

see also index heading

**construction and inter-
pretation**

Intoxication, § 34:26

Investigations

generally, § 2:1 et seq.

see also index heading

investigations of claims

Law, mistake of, § 34:27

Litigating coverage

generally, § 12:1 et seq.

INTENTIONAL ACTS—Cont'd

Litigating coverage—Cont'd

see also index headings

**declaratory judgment
actions; intervention**

Mental capacity

generally, § 34:25

instruction, § 34:37

Mistake of fact or law, § 34:27

Molestation, § 34:10

Negligent security, § 34:23

Objective test of intent, § 34:6

Other persons's acts, § 34:21 et
seq.

Personal injuries

generally, § 6:1 et seq.

see also index heading **personal
injury coverage**

exclusions, § 6:35

Pollution, § 34:16

Practice pointers checklist,
§ 34:32

Presumed intent, fortuity issues,
§ 35:26

Products liability

generally, § 46:1 et seq.

see also index heading

**products liability insur-
ance**

Reasonable expectations of
insured

generally, § 5:1 et seq.

see also index heading **reason-
able expectations**

Reservation of rights

generally, § 8:1 et seq.

see also index heading **reserva-
tion of rights**

Results vs acts, bodily injury,
§ 6:16

Scope of treatment, § 34:1

Security negligence, § 34:23

Self-defense exception

generally, § 34:24

instruction, § 34:36

INDEX

INTENTIONAL ACTS—Cont'd

- Sexual molestation, § 34:10
- Specific injury, intention to inflict, § 34:8
- Subjective test of intent, § 34:6
- Summary, § 34:32
- Summary judgment motion practice, § 19:71
- Supervisory negligence, employment torts, § 34:23
- Third party acts, § 34:21 et seq.
- Trial strategy, § 34:31
- Vicarious liability, § 34:22
- Voluntary intoxication, § 34:26
- Weapons, assaults with, § 34:12
- Wrongful discharge, employment torts, § 34:19

INTEREST

- See index heading **damages**

INTERNATIONAL INSURANCE ARBITRATION

- generally, § 11:64 et seq.

INTERPLEADER

- See also index heading **impleader**
- Additional insureds, duty to defend, § 4:11
- Admissions
 - generally, § 16:1 et seq.
 - see also index heading **admissions**
- Ancillary jurisdiction, § 13:15
- Answers
 - generally, § 13:14
 - form, § 13:23
- Appeal, duty to defend on, § 4:26
- Attorney's fees, § 13:18
- Cancellation of policies, complaint, § 39:38
- Case management
 - generally, § 20:1 et seq.
 - see also index heading **case management**

INTERPLEADER—Cont'd

- Choice of law
 - generally, § 9:1 et seq.
 - see also index heading **choice of law**
- Complaints
 - cancellation of policy, § 39:38
 - forms, § 13:20 et seq.
 - rule complaint, § 13:22
 - statutory complaint, § 13:21
- Counterclaims
 - generally, § 13:14
 - form, § 13:23
- Cross-claims, § 13:15
- Defense duty
 - generally, § 4:1 et seq.
 - see also index heading **defend, duty to**
- Depositing proceeds
 - forms, §§ 13:24, 13:25
 - motion, § 13:24
 - order, § 13:25
 - rule interpleader, § 13:13
 - statutory interpleader, § 13:10
- Discharge from case
 - generally, § 13:14 et seq.
 - ancillary jurisdiction, § 13:15
 - answers, § 13:14
 - counterclaims, § 13:14
 - cross-claims, § 13:15
 - dismissal, § 13:16 et seq.
 - motions
 - generally, § 13:14
 - form, §§ 13:27, 13:28
- Dismissal
 - generally, § 13:16 et seq.
 - attorney's fees
 - generally, § 13:18
 - form, § 13:27
 - forms, §§ 13:16, 13:27
 - motion, § 13:27
 - order, § 13:28
 - timing, § 13:17

INTERPLEADER—Cont'd

- D & o insurance
 - generally, § 47:1 et seq.
 - see also index heading **director's and officer's insurance**
- Evaluation of suit under duty to defend, § 4:14
- Filing
 - rule interpleader, § 13:11 et seq.
 - statutory interpleader, § 13:6 et seq.
- Forms
 - generally, § 13:20 et seq.
 - answers, § 13:23
 - complaint, § 13:20 et seq.
 - counterclaims, § 13:23
 - dismissal, § 13:16
 - frcp form 18, § 13:20
 - rule complaint, § 13:22
 - statutory complaint, § 13:21
- Frcp form 18, § 13:20
- Insured strategies
 - objectives, § 13:4
 - pre-filing negotiations, § 13:5
- Insurer strategies
 - objectives, § 13:2
 - pre-filing negotiations, § 13:3
- Interrogatories
 - generally, § 16:1 et seq.
 - see also index heading **interrogatories**
- Jurisdiction
 - generally, § 10:1 et seq.
 - see also index heading **jurisdiction**
 - ancillary jurisdiction, § 13:15
 - rule interpleader, § 13:11
 - statutory interpleader, § 13:7
- Litigating coverage
 - generally, § 12:1 et seq.

INTERPLEADER—Cont'd

- Litigating coverage—Cont'd
 - see also index headings **declaratory judgment actions; intervention**
- Litigation, right to control and duty to defend, § 4:9
- Motion practice
 - generally, §§ 13:14, 19:1 et seq.
 - see also index heading **motion practice**
 - dismissal, § 13:27
 - form, §§ 13:27, 13:28
- Notice-prejudice rule, § 4:18
- Objectives
 - insured strategies, § 13:4
 - insurer strategies, § 13:2
- Other insurance
 - generally, § 38:1 et seq.
 - see also index heading **other insurance**
- Pleadings
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
 - answers
 - generally, § 13:14
 - form, § 13:23
 - counterclaims
 - generally, § 13:14
 - form, § 13:23
 - cross-claims, § 13:15
 - statutory interpleader, § 13:9
- Practice pointers checklist, § 13:19
- Pre-filing negotiations
 - insured strategies, § 13:5
 - insurer strategies, § 13:3
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Right to control litigation and duty to defend, § 4:9

INDEX

INTERPLEADER—Cont'd

- Rule interpleader
 - generally, § 13:11 et seq.
 - complaint, § 13:22
 - depositing proceeds, § 13:13
 - jurisdiction, § 13:11
 - service of process, § 13:12
 - venue, § 13:12
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of treatment, § 13:1
- Service of process
 - generally, § 10:1 et seq.
 - see also index heading **service of process**
- Statutory interpleader
 - generally, § 13:6 et seq.
 - complaint, § 13:21
 - depositing proceeds, § 13:10
 - jurisdiction, § 13:7
 - pleadings, § 13:9
 - venue, § 13:8
- Strategic considerations
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Subrogation
 - generally, § 42:1 et seq.
 - see also index heading **subrogation**
- Summary, § 13:19
- Timing of dismissal, § 13:17
- Venue
 - generally, § 10:1 et seq.
 - see also index heading **venue**
 - rule interpleader, § 13:12
 - statutory interpleader, § 13:8

INTERPRETATION OF POLICIES

- See index heading **construction and interpretation**

INTERROGATORIES

- generally, § 16:1 et seq.
- See also index heading **admissions**
- Additional discovery motions, § 19:51
- Admissions compared, § 16:1
- Ambiguity-based challenges, § 19:39
- Answers
 - generally, § 16:12 et seq.
 - due inquiry duties, § 16:13
 - objection to interrogatories, § 16:14
 - possession of information, § 16:13
 - scope, § 16:13
 - supplementing, § 16:15
 - use of, § 16:16
- Case management
 - generally, § 20:1 et seq.
 - see also index heading **case management**
 - orders and timing, § 16:9
- Compel, motions to, § 19:42
- Conferences, § 19:40
- Construction insurance, §§ 45:48, 45:49
- Coverage litigation, § 16:8
- Depositions
 - generally, § 18:1 et seq.
 - see also index heading **depositions**
 - written, § 18:48
- Due inquiry duties, § 16:13
- Enforcement of judgments, § 30:52
- Examinations
 - generally, § 3:1 et seq.
 - see also index heading **examination under oath**
- Format, § 16:11
- Forms
 - insured, demand on, § 16:30

INTERROGATORIES—Cont'd

Forms—Cont'd
 insured, request to, § 17:82
 insurer, demand on, § 16:31
 insurer, request to, § 17:83
 Inconsistency-based challenges, § 19:39
 Insured
 form of demand on, § 16:30
 request to, § 17:82
 strategies, § 16:2
 Insurer
 form of demand on, § 16:31
 request to, § 17:83
 strategies, § 16:4
 Investigations
 generally, § 2:1 et seq.
 see also index heading **investigations of claims**
 Limitation of actions, § 43:48
 Lost or incomplete policies, § 40:29
 Magistrate judges and discovery, § 20:15
 Meet and confer discovery conferences, § 19:40
 Motion practice
 generally, § 19:1 et seq.
 see also index heading **motion practice**
 Nonparties, § 16:10
 Objections, § 16:14
 Phasing discovery, § 20:13
 Possession of information
 requested, § 16:13
 Practice pointers checklist, § 16:29
 Protective orders, motions for, § 19:41
 Requests
 generally, § 16:11
 forms, §§ 16:30, 16:31
 Rule 26, § 16:7
 Rule 33, § 16:6

INTERROGATORIES—Cont'd

Scheduling
 generally, § 20:1 et seq.
 see also index heading **case management**
 Scope of discovery
 generally, § 16:13
 challenges, § 19:39
 Scope of treatment, § 16:1
 Special masters and discovery, § 20:15
 Streamlining discovery, § 20:12 et seq.
 Subrogation, § 42:57
 Summary judgment motions and requests for addition
 discovery, § 19:51
 Supplementing answers, § 16:15
 Timing, §§ 16:9, 20:13
 Use of answers, § 16:16
 Who may be served, § 16:10
 Written depositions, § 18:48

INTERROGATORIES, SPECIAL

generally, § 25:28
 See also index heading **verdicts and verdict forms**

INTERVENTION

generally, § 12:15 et seq.
 Additional insureds, duty to defend, § 4:11
 Allocation of coverage, intervention to determine, § 12:22
 Appeal, duty to defend on, § 4:26
 Appropriateness, § 12:19
 Case management
 generally, § 20:1 et seq.
 see also index heading **case management**
 Choice of law
 generally, § 9:1 et seq.
 see also index heading **choice of law**

INDEX

INTERVENTION—Cont'd

- Circumstances warranting,
§ 12:19
- Claimant in coverage litigation,
intervention by, § 12:25
- Complaint, § 12:27
- Conflicts
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**
- Coverage, intervention to
determine allocation of,
§ 12:22
- Declaratory relief compared,
§ 12:1
- Defense duty
generally, § 4:1 et seq.
see also index heading **defend,
duty to**
- Discretionary intervention,
§ 12:18
- D & o insurance
generally, § 47:1 et seq.
see also index heading
**director's and officer's
insurance**
- Evaluation of suit under duty to
defend, § 4:14
- Excess insurer, § 12:23
- Independent counsel
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**
- Interpleader
generally, § 13:1 et seq.
see also index heading
interpleader
- Jurisdiction
generally, § 10:1 et seq.
see also index heading **jurisdic-
tion**
- Litigation, right to control and
duty to defend, § 4:9
- Motion practice
generally, § 19:1 et seq.

INTERVENTION—Cont'd

- Motion practice—Cont'd
see also index heading **motion
practice**
- Notice-prejudice rule, § 4:18
- Other insurance
generally, § 38:1 et seq.
see also index heading **other
insurance**
- Permissive intervention, § 12:18
- Pleadings
generally, § 14:1 et seq.
see also index heading **plead-
ings**
- Practice pointers checklist,
§ 12:26
- Procedural considerations, § 12:16
et seq.
- Reservation of rights
generally, § 8:1 et seq.
see also index heading **reserva-
tion of rights**
- Right of intervention, § 12:17
- Right to control litigation and duty
to defend, § 4:9
- Scheduling
generally, § 20:1 et seq.
see also index heading **case
management**
- Scope of treatment, § 12:1
- Service of process
generally, § 10:1 et seq.
see also index heading **service
of process**
- Stay requests, § 12:20
- Strategic considerations
generally, § 14:1 et seq.
see also index heading **plead-
ings**
- Subrogation, insurer intervention,
§ 42:15
- Summary, § 12:26
- Uninsured motorist carrier,
§ 12:24

INTERVENTION—Cont'd

Venue

generally, § 10:1 et seq.
see also index heading **venue**

Voir dire

generally, § 21:1 et seq.
see also index heading **voir dire**

INTERVIEWS

See index headings **examination under oath; investigations of claims**

INVESTIGATION DUTIES

Bad faith tort actions, § 28:28
Expert witnesses, § 24:11
First-party policies, § 2:8 et seq.
Inadequate investigation, § 28:28
Third-party policies, §§ 2:11, 24:11

INVESTIGATION OF CLAIMS

generally, § 2:1 et seq.
See also index heading **examination under oath**
Abusive practices, § 28:29
Agent interviews, § 2:22
Automobile insurance
insured considerations, § 51:11
insurer considerations, § 51:8
Bad faith
generally, §§ 28:1 et seq., 28:27 et seq., 29:1 et seq.
see also index heading **bad faith tort actions**
first-party claims, § 28:27 et seq.
inadequate investigation, § 28:28
intrusive investigation, § 28:29
Causation
generally, § 52:1 et seq.
see also index heading **causation of loss**
discovery coordination, § 52:44
insured considerations, § 52:26

INVESTIGATION OF CLAIMS—Cont'd

Causation—Cont'd

insurer considerations, § 52:15
joint investigations, § 52:19
liability insurance, § 52:18
property insurance, § 52:18

Checklist, § 2:27

Claims files, document production, §§ 17:62, 17:63, 54:40

Concealment investigations

generally, § 2:15
first-party policies, § 2:17
strategic objectives, § 2:7
third-party policies, § 2:16

Conducting the investigation, § 2:18 et seq.

Cooperation

generally, § 36:1 et seq.
see also index heading **cooperation duty**
failure to provide information, § 36:15

Depositions

generally, § 18:1 et seq.
see also index heading **depositions**

Discovery

generally, §§ 17:10, 17:60
coordination, § 52:44
investigation files, § 2:4

Document production

generally, §§ 17:1 et seq., 17:10, 17:60, 17:62, 54:40
see also index heading **document production**

D & o insurance

generally, § 47:1 et seq.
see also index heading **director's and officer's insurance**

Duty of insurer to investigate. see index heading **investigation duties**

INDEX

INVESTIGATION OF CLAIMS

—Cont'd

- Errors and omissions insurance
 - generally, § 48:1 et seq.
 - see also index heading **errors and omissions insurance**
- preliminary considerations, § 48:5
- Excess carriers, duties re, § 2:14
- Expected loss
 - generally, § 34:1 et seq.
 - see also index heading **expected loss**
- Experts
 - generally, § 24:1 et seq.
 - see also index heading **expert witnesses**
- Expert witnesses, opposition, § 24:60
- Files, discovery of, § 2:4
- First-party policies
 - concealment investigations, § 2:17
 - duty to investigate, § 2:8
 - fraud investigations, § 2:17
 - good faith duties, § 2:10
 - misrepresentation investigations, § 2:17
 - statutory requirements, § 2:9
- Form, permission to investigate, § 3:50
- Fraud investigations
 - generally, §§ 2:15, 37:1 et seq.
 - see also index heading **fraud and misrepresentation**
 - first-party policies, § 2:17
 - strategic objectives, § 2:7
 - third-party policies, § 2:16
- Good faith duties
 - first-party policies, § 2:10
 - third-party policies, § 2:13
- Incomplete policies
 - generally, § 40:1 et seq.

INVESTIGATION OF CLAIMS

—Cont'd

- Incomplete policies—Cont'd
 - see also index heading **lost or incomplete policies**
- Insured's statement
 - generally, § 2:19
 - form, § 2:28
- Insurer's duty to investigate. see index heading **investigation duties**
- Intentional acts
 - generally, § 34:1 et seq.
 - see also index heading **intentional acts**
- Interviews
 - see also index heading **examination under oath**
 - agent, § 2:22
 - form, § 2:28
 - insured, §§ 2:19, 2:28
 - witnesses, § 2:21
- Intrusive investigation, bad faith tort actions, § 28:29
- Joint investigations, § 52:19
- Letter, proof request, § 2:26
- Letter request for proof of loss, § 2:26
- Limitations periods
 - generally, § 43:1 et seq.
 - see also index heading **limitation of actions**
- Litigating coverage
 - generally, § 12:1 et seq.
 - see also index headings **declaratory judgment actions; intervention**
- Loss history investigations, § 2:23
- Lost or incomplete policies
 - generally, § 40:1 et seq.
 - see also index heading **lost or incomplete policies**
- Manuals, production, §§ 17:62, 54:40

INVESTIGATION OF CLAIMS

—Cont'd

- Misrepresentation investigations
 - generally, § 2:15
 - first-party policies, § 2:17
 - strategic objectives, § 2:7
 - third-party policies, § 2:16
- Notices, § 2:6
- Objectives of insurer, § 2:2 et seq.
- Other insurance
 - generally, § 38:1 et seq.
 - see also index heading **other insurance**
- Permission to investigate, form of, § 3:50
- Practice pointers checklist, § 2:25
- Preliminary considerations, § 2:2 et seq.
- Primary vs excess carriers, § 2:14
- Products liability
 - generally, § 46:1 et seq.
 - see also index heading **products liability insurance**
- Professional investigators, § 2:3
- Proof request letter, § 2:26
- Public records, § 2:20
- Records, discovery of, § 2:4
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Scope of treatment, § 2:1
- Statutory requirements
 - first-party policies, § 2:9
 - third-party policies, § 2:12
- Strategic considerations, § 2:2 et seq.
- Summary, § 2:25
- Third-party policies
 - concealment investigations, § 2:16
 - duty to investigate, § 2:11
 - fraud investigations, § 2:16

INVESTIGATION OF CLAIMS

—Cont'd

- Third-party policies—Cont'd
 - good faith duties, § 2:13
 - misrepresentation investigations, § 2:16
 - primary vs excess carriers, § 2:14
 - statutory requirements, § 2:12
 - Witness interviews, § 2:21
- ## JEWELRY POLICIES
- Block insurance, § 54:33
 - Coverage issues, § 54:8
 - Household, § 54:29
 - Litigation, § 54:28 et seq.
 - Particular risks, § 54:30
 - Scheduled items, § 54:30
- ## JOINDER
- See also index heading **parties**
 - Avoidance of diversity jurisdiction, § 10:15
 - Declaratory relief, necessary parties, § 12:6
 - Defective, § 19:28
 - Diversity jurisdiction
 - generally, § 10:11 et seq.
 - see also index heading **jurisdiction**
 - Foreign insurers, § 10:14
 - Mandatory, § 10:16
 - Motion practice, § 19:28
 - Necessary parties
 - generally, § 10:11
 - declaratory relief, § 12:6
 - Nondiverse parties, § 10:15
 - Realignment
 - generally, § 10:14
 - form, § 10:33
- ## JUDGES
- Experts, court-appointed, § 24:36
 - Instructions, consideration of
 - attitudes towards
 - insured perspective, § 25:26

INDEX

JUDGES—Cont'd

- Instructions, consideration of attitudes towards—Cont'd insurer perspective, § 25:15
- Instructions, judicial perspective, § 25:2
- Magistrate judges, use in discovery, § 20:15
- Masters. *see* index heading **special masters**
- Unwilling or unprepared judges, dealing with, § 25:32
- Verdict forms, judicial perspective, § 25:2
- Verdicts and verdict forms, consideration of attitudes towards
 - insured perspective, § 25:26
 - insurer perspective, § 25:15
- Voir dire introduction, § 21:38
- Voir dire participation, § 21:5

JUDGMENT ON PLEADINGS

- See* index headings **motion practice; summary judgment**

JUDGMENTS

- Enforcement of judgments, § 30:48
- Interest, post-judgment, § 19:66
- Matter of law, motion for judgment as, § 19:62
- Motion for directed verdict or judgment
 - generally, § 19:57 *et seq.*
 - jury or bench trial, § 19:58
 - summary judgment, § 19:59
- New trial, motion for, § 19:63
- Nov judgment, motion for, § 19:62
- Post-judgment interest, § 19:66
- Post-trial motions
 - generally, § 19:60 *et seq.*

JUDGMENTS—Cont'd

- Post-trial motions—Cont'd
 - adverse findings and rulings, motions challenging, § 19:61
 - attorney's fees, § 19:65
 - challenging adverse findings and rulings, § 19:61
 - findings, challenging, § 19:61 *et seq.*
 - judgment as matter of law, motion for, § 19:62
 - judgment nov, motion for, § 19:62
 - new trial, motion for, § 19:63
 - post-judgment interest, § 19:66
 - renewal of motion for judgment nov, § 19:62
 - rulings, challenging, § 19:61 *et seq.*
- Summary. *see* index heading **summary judgment**

JUDICIAL NOTICE

- Notice of intent to request, § 9:31

JURISDICTION

- generally, § 10:1 *et seq.*
- Abstention, federal
 - generally, § 10:21
 - choice of law, § 9:20
 - restraints on federal jurisdiction, § 10:21
- Ancillary jurisdiction, interpleader, § 13:15
- Arbitration
 - agreement enforcement, § 11:16
 - jurisdictional challenges to awards, § 11:60
- Avoiding diversity jurisdiction, §§ 10:11, 10:15
- Bad faith tort actions
 - bifurcation, § 29:9
 - removal, § 29:8
- Case or controversy
 - generally, § 10:22

JURISDICTION—Cont'd

Case or controversy—Cont'd
 declaratory relief, § 12:4
 motion practice
 generally, § 19:16
 form, § 19:69
 restraints on federal jurisdiction,
 § 10:20
 Choice of law
 generally, § 9:1 *et seq.*
 see also index heading **choice
 of law**
 Consolidation to enforce arbitra-
 tion agreement, § 11:17
 Declaratory judgment actions
 case or controversy, § 10:22
 Declaratory relief
 generally, § 12:5
 case or controversy require-
 ment, § 12:4
 Direct action statutes, § 10:23
 Diversity jurisdiction
 joinder to avoid, §§ 10:11,
 10:15
 realignment to avoid
 generally, § 10:13
 foreign insurers, § 10:14
 form, § 10:33
 Employee benefits, § 57:62
 Erisa claims, § 57:62
 Erisa removal
 generally, § 57:63
 notice of removal, § 57:80
 perils of removal, § 57:64
 Federal. see index heading **federal
 courts**
 Federal preemption
 employee benefit plans, § 57:21
 et seq.
 insurance laws, state, § 57:24
 removal
 generally, § 57:63
 notice of removal, § 57:80
 perils of removal, § 57:64

JURISDICTION—Cont'd

Federal question jurisdiction,
 § 10:12
 Foreign insurers
 diversity jurisdiction, realign-
 ment to avoid, § 10:14
 service of process, § 10:17
 Forms
 generally, § 10:31 *et seq.*
 diversity jurisdiction, realign-
 ment to avoid, § 10:33
 Interpleader
 ancillary jurisdiction, § 13:15
 rule interpleader, § 13:11
 statutory interpleader, § 13:7
 Joinder
 avoidance of diversity jurisdic-
 tion, §§ 10:11, 10:15
 avoiding diversity jurisdiction,
 § 10:15
 declaratory relief, § 12:6
 mandatory, § 10:16
 necessary parties, § 12:6
 realignment, § 10:14
 realignment form, § 10:33
 Justiciable controversy
 motion practice
 generally, § 19:16
 form, §§ 19:69, 19:72
 summary judgment, motion for,
 § 19:72
 Limitations periods
 generally, § 43:1 *et seq.*
 see also index heading **limita-
 tion of actions**
 Mandatory joinder, § 10:16
 Motion practice
 generally, §§ 19:1 *et seq.*,
 19:12*et seq.*
 see also index heading **motion
 practice**
 case or controversy
 generally, § 19:16
 form, § 19:69

INDEX

JURISDICTION—Cont'd

- Motion practice—Cont'd
 - justiciable controversy
 - generally, § 19:16
 - form, §§ 19:69, 19:72
 - pendency of underlying action, § 19:15
 - personal jurisdiction, § 19:13
 - service of process, § 19:13
 - subject matter jurisdiction, § 19:14
- Motion to dismiss, § 10:31
- Notice of removal, § 10:30
- Pendency of underlying action, motion practice, § 19:15
- Personal jurisdiction
 - generally, §§ 10:9, 10:10
 - motion practice, § 19:13
 - motion to dismiss, § 10:31
- Practice pointers checklist, § 10:27
- Realignment to avoid diversity jurisdiction
 - generally, § 10:13
 - foreign insurers, § 10:14
 - form, § 10:33
- Remand from federal court, § 10:19
- Removal to federal court
 - generally, §§ 10:19, 57:63
 - bad faith tort actions, § 29:8
 - notice, § 10:30
 - notice of removal, § 57:80
 - perils of removal, § 57:64
- Restraints on federal jurisdiction, §§ 10:20, 10:21
- Ripeness, threshold interests, § 20:2
- Strategic considerations
 - insured, §§ 10:5, 10:6
 - insurer, § 10:2
- Subject matter jurisdiction
 - generally, §§ 10:9, 10:18
 - motion practice, § 19:14

JURISDICTION—Cont'd

- Summary, § 10:27
- Summary judgment, motion for, justiciable controversy, § 19:72

JURORS AND JURY TRIALS

- generally, § 21:1 et seq.
- See index heading **voir dire**
- Adverse findings and rulings, motions challenging, § 19:61
- Argument
 - generally, § 22:1 et seq.
 - see also index heading **argument**
- Bench trial, motion for
 - generally, § 19:54
 - directed verdict or judgment, § 19:58
- Causation of loss, fact and law questions, §§ 52:30, 52:54
- Challenging adverse findings and rulings, § 19:61
- Communicating with
 - generally, § 21:1 et seq.
 - see also index heading **argument**
 - see also index heading **opening statements**
 - see also index heading **voir dire**
- Consultants, jury
 - generally, § 21:12 et seq.
 - see also index heading **voir dire**
- Empathizing with jurors, § 21:3
- Erisa claims, § 57:65
- Evaluation of suit under duty to defend, § 4:14
- Expert witnesses, juries and, § 24:32
- Findings
 - challenging, § 19:61 et seq.
 - verdict form, ensuring sufficiency of, § 25:22
- Instructions
 - generally, § 25:1 et seq.

JURORS AND JURY TRIALS

—Cont'd

- Instructions—Cont'd
 - see also index heading **instructions**
- Insurance effect. see index heading **insurance presence, effect in jury trials**
- Interrogatories, special
 - generally, § 25:1 et seq.
 - see also index heading **verdicts and verdict forms**
- Learning from voir dire, § 21:52 et seq.
- Lost or incomplete policies, § 40:22
- Motion for directed verdict or judgment
 - generally, § 19:57 et seq.
 - jury or bench trial, § 19:58
 - summary judgment, § 19:59
- Motion for jury vs bench trial
 - generally, § 19:54
 - directed verdict or judgment, § 19:58
- Opening statements
 - generally, § 22:1 et seq.
 - see also index heading **opening statements**
- Physical layout of courtroom, § 21:33
- Planning, § 21:2 et seq.
- Preliminary considerations, § 21:2 et seq.
- Qualifications, § 21:30
- Questionnaires
 - generally, § 21:24 et seq.
 - see also index heading **voir dire**
- Rulings, challenging, § 19:61 et seq.
- Statutory qualifications, § 21:30
- Strategic considerations, jury vs bench trial, § 19:54
- Verdict forms
 - generally, § 25:1 et seq.

JURORS AND JURY TRIALS

—Cont'd

- Verdict forms—Cont'd
 - see also index heading **verdicts and verdict forms**
- Voir dire
 - see also index heading **voir dire**
 - learning from, § 21:52 et seq.
- JURY CONSULTANTS**
 - See index heading **voir dire**
- JUSTICIABLE CONTROVERSY**
 - See index heading **jurisdiction**
- KNOWN RISK**
 - generally, §§ 35:7, 35:16
 - See also index heading **fortuity issues**
- LEAD EXPOSURE CLAIMS**
 - Absolute pollution exclusions, § 44:67
- LIABILITY INSURANCE**
 - Automobile insurance. see index heading **automobile insurance**
 - Construction. see index heading **construction insurance**
 - Cumis counsel. see index heading **conflicts of interest**
 - Defense duty. see index heading **defend, duty to**
 - Employers' liabilities. see index heading **employment practices liability insurance**
 - Environmental coverage. see index heading **environmental coverage**
 - Errors and omissions. see index heading **errors and omissions insurance**
 - Garage insurance. see index heading **garage insurance**
 - Homeowners insurance. see index heading **homeowners insurance**

INDEX

LIABILITY INSURANCE

—Cont'd

- Independent counsel. see index heading **conflicts of interest**
- Intentional acts. see index heading **intentional acts**
- Malpractice. see index heading **professional liability insurance**
- Marine insurance. see index heading **marine insurance**
- Personal injury. see index heading **personal injury coverage**
- Products liability. see index heading **products liability insurance**
- Property and liability insurance distinguished, § 52:32
- Reservation of rights. see index heading **reservation of rights**
- Settlement of claims. see index heading **settlement of claims against insured**
- Subrogation. see index heading **subrogation**

LIFE INSURANCE

- Bad faith tort actions, § 28:49
- Expert witnesses, § 24:4

LIMITATION OF ACTIONS

- generally, § 43:1
- Accrual determinations
 - generally, §§ 43:12 et seq., 43:35 et seq.
 - contractual periods, § 43:35 et seq.
 - defend, breach of duty to, § 43:16
 - discovery rule, §§ 43:20, 43:37
 - equitable estoppel, §§ 43:19, 43:39
 - equitable tolling, § 43:18
 - exceptions to accrual rules, § 43:17 et seq.

LIMITATION OF ACTIONS

—Cont'd

- Accrual determinations—Cont'd
 - first-party claims, § 43:13
 - indemnification duties, § 43:14
 - settlement duty, breach of, § 43:15
 - statutory periods, § 43:12 et seq.
 - third-party claims, § 43:14 et seq.
- Additional insureds, duty to defend, § 4:11
- Admissions, request for, § 43:45
- Appeal, duty to defend on, § 4:26
- Bad faith tort actions
 - first-party claims, § 28:33
 - statutory periods, § 43:9
 - third-party claims, § 29:33
- Breach of contract, § 43:8
- Choice of law
 - generally, § 9:1 et seq.
 - see also index heading **choice of law**
- Claims subject to contractual periods, § 43:26
- Commencement of action, § 43:38
- Continuous losses, when period begins to run on, § 43:36
- Contractual periods
 - generally, § 43:21 et seq.
 - accrual determinations, § 43:35 et seq.
 - claims subject to, § 43:26
 - commencement of action, § 43:38
 - continuous losses, when period begins to run on, § 43:36
 - discovery, § 43:37
 - enforceability, § 43:22 et seq.
 - equitable estoppel, § 43:39
 - exceptions to contractual periods, below
 - excuse of, § 43:42

LIMITATION OF ACTIONS

—Cont'd

Contractual periods—Cont'd
 governmental entities subject to,
 §§ 43:31, 43:32
 heirs subject to, § 43:32
 instructions, § 43:56
 insurers subject to, § 43:34
 limitations on enforceability,
 § 43:25
 loss payees subject to, § 43:33
 mortgagees subject to, § 43:30
 nonpayment claims, § 43:27
 notice to insured, § 43:43
 parties subject to, § 43:30 *et seq.*
 payment failure claims, § 43:27
 progressive losses, when period
 begins to run on, § 43:36
 scope of limitation, § 43:30 *et seq.*
 statutory claims, § 43:29
 statutory period longer, § 43:23
 statutory period shorter, § 43:24
 tort claims, §§ 43:27, 43:28
 validity, § 43:22 *et seq.*
 Defend, breach of duty to
 generally, § 4:1 *et seq.*
 see also index heading **defend,**
 duty to
 accrual determinations, § 43:16
 Direct actions, statutory, § 43:11
 Discovery, pretrial, § 43:44
 Discovery rule, §§ 43:20, 43:37
 Document production, § 43:46
 Enforceability of contractual
 periods, § 43:22 *et seq.*
 Equitable estoppel
 contractual periods, § 43:39
 statutory periods, § 43:19
 Equitable tolling, § 43:18
 Errors and omissions insurance,
 § 48:4
 Estoppel, § 43:41

LIMITATION OF ACTIONS

—Cont'd

Evaluation of suit under duty to
 defend, § 4:14
 Exceptions to accrual rules,
 § 43:17 *et seq.*
 Exceptions to contractual periods
 generally, § 43:40 *et seq.*
 estoppel, § 43:41
 excuse, § 43:42
 insurer contract breaches,
 § 43:40
 notice to insured, § 43:43
 waiver, § 43:41
 Excuse of contractual periods,
 § 43:42
 First-party claims
 accrual determinations, § 43:13
 bad faith tort actions, § 28:33
 Forms, § 43:52
 Fraud
 generally, § 37:1 *et seq.*
 see also index heading **fraud**
 and misrepresentation
 Governmental entities and
 contractual periods, §§ 43:31,
 43:32
 Heirs and contractual periods,
 § 43:32
 Impleader
 generally, § 15:1 *et seq.*
 see also index heading
 impleader
 Indemnification duties, accrual
 determinations, § 43:14
 Instructions
 generally, § 43:55
 contractual limitation period,
 § 43:56
 Insurer claims and contractual
 periods, § 43:34
 Insurer considerations, §§ 43:2 *et seq.*, 43:5
 Insurer contract breaches and
 exceptions to contractual

INDEX

LIMITATION OF ACTIONS

—Cont'd

- periods, § 43:40
- Interpleader
 - generally, § 13:1 et seq.
 - see also index heading **interpleader**
- Interpretation of policies
 - generally, § 1:1 et seq.
 - see also index heading **construction and interpretation**
- Interrogatories, § 43:48
- Investigations
 - generally, § 2:1 et seq.
 - see also index heading **investigations of claims**
- Litigation, right to control and duty to defend, § 4:9
- Loss payees and contractual periods, § 43:33
- Mortgagees and contractual periods, § 43:30
- Motion practice, § 43:4
- Nonpayment claims, contractual periods, § 43:27
- Notice-prejudice rule, § 4:18
- Notice to insured of contractual periods, § 43:43
- Payment failure claims, contractual periods, § 43:27
- Planning discovery, § 43:49
- Pleadings
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
 - insurer considerations, §§ 43:3, 43:6
- Practice pointers checklist, § 43:51
- Progressive losses, when period begins to run on, § 43:36
- Reasonable expectations of insured
 - generally, § 5:1 et seq.

LIMITATION OF ACTIONS

—Cont'd

- Reasonable expectations of insured—Cont'd
 - see also index heading **reasonable expectations**
- Reinsurance arbitration, § 41:60
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Right to control litigation and duty to defend, § 4:9
- Scope of treatment, § 43:1
- Settlement, breach of
 - generally, § 20:28 et seq.
 - see also index heading **settlement of claims against insured**
 - accrual determinations, § 43:15
- Statutory claims
 - contractual periods, § 43:29
 - statutory periods, § 43:10
- Statutory periods
 - generally, § 43:7
 - bad faith tort claims, § 43:9
 - breach of contract, § 43:8
 - contractual period longer, § 43:24
 - contractual period shorter, § 43:23
 - direct actions, § 43:11
 - equitable estoppel, § 43:19
 - good faith and fair dealing breaches, § 43:9
 - statutory claims, § 43:10
- Subpoenas, discovery, § 43:47
- Subrogation
 - generally, §§ 42:1 et seq., 42:20
 - see also index heading **subrogation**
- Summary, § 43:51

LIMITATION OF ACTIONS

—**Cont'd**

- Third-party claims
 - accrual determinations, § 43:14 et seq.
 - bad faith tort actions, § 29:33
- Tort claims, §§ 43:27, 43:28
- Trial strategy, § 43:50
- Validity of contractual periods, § 43:22 et seq.
- Waivers of exceptions to contractual periods, § 43:41
- When period begins to run.
 - accrual determinations, above

LIMITATIONS IN POLICIES

- See also index heading **exclusions**
- Application of exclusions or limitations, § 23:34
- Proving existence of, § 23:32
- Proving meaning of, § 23:33

LITIGATING COVERAGE

- generally, § 12:1 et seq.
- See also index headings **declaratory judgment actions**; **intervention**
- Discovery of litigation documents, § 17:29
- Excluded peril. see index heading **exclusions**
- Limitations periods
 - generally, § 43:1 et seq.
 - see also index heading **limitation of actions**
- Motion practice
 - generally, § 19:1 et seq.
 - see also index heading **motion practice**
- Pleadings
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Strategic considerations
 - generally, § 14:1 et seq.

LITIGATING COVERAGE

—**Cont'd**

- Strategic considerations—Cont'd
 - see also index heading **pleadings**

LOSS

- Amount of, jury instructions, § 25:86 et seq.
- Cause of. see index heading **causation of loss**
- Defending against loss claims, § 23:30
- Defenses against loss claims, § 23:28
- Director's and officer's insurance, § 47:21
- Discovery of. see index heading **discovery of loss**
- Documentation, discovery of documents re, § 17:35
- During policy period, § 25:96
- Expected. see index heading **expected loss**
- Fortuity issues
 - generally, § 35:1 et seq.
 - see also index heading **fortuity issues**
- Instructions, § 25:86 et seq.
- Known loss
 - generally, §§ 35:7, 35:17
 - see also index heading **fortuity issues**
- Letter request for proof of loss, § 2:26
- Notice of. see index heading **notice of claim or loss**
- Occurrence
 - generally, § 44:45 et seq.
 - see also index heading **environmental coverage**
- Policy period, loss during. see index heading **term of coverage**
- Prima facie case, §§ 23:16, 23:18

INDEX

LOSS HISTORY

INVESTIGATIONS

generally, § 2:23

See also index heading **investigations of claims**

LOSS IN PROGRESS

generally, §§ 35:7, 35:18

See also index heading **fortuity issues**

LOST OR INCOMPLETE

POLICIES

generally, § 40:1 et seq.

Affidavit of diligent search,
§ 40:32

Bad faith

generally, §§ 28:1 et seq.,
29:1 et seq., 40:25

see also index heading **bad faith tort actions**

avoiding bad faith liability,
§ 40:26

proving good faith, § 40:10
proving nonexistence of,
§ 40:10

Burden of proof

generally, § 40:9

good faith, § 40:10

shifting of burden, §§ 40:14,
40:15

Cancellation

generally, § 39:1 et seq.

see also index heading **cancellation of policies**

Choice of law, § 40:21

Conflicting law within state,
quantum proof as to, § 40:20

Defend, duty to, § 40:24

Depositions, § 40:31

Diligent search

generally, § 40:2

affidavit of diligent search,
§ 40:32

Discovery, § 40:29 et seq.

LOST OR INCOMPLETE

POLICIES—Cont'd

Document production, § 40:30

Evidence

affidavit of diligent search,
§ 40:32

broader burden, applicability of,
§ 40:16

burden of proof, above
clear and convincing evidence,
§ 40:18

conflicting law within state,
quantum proof as to,
§ 40:20

documentary evidence, sources
of, §§ 40:5, 40:6

existence, proof of, § 40:11

good faith, § 40:10

liability limits, burden of proof
as to, § 40:15

preponderance of the evidence,
§ 40:19

quantum of proof, § 40:17 et
seq.

standard form policies as evi-
dence of terms, § 40:13

terms and conditions, proof of,
§ 40:12

testimonial evidence, sources
of, §§ 40:4, 40:6

undecided issues, quantum
proof as to, § 40:20

Existence, proof of, § 40:11

Forms, § 40:28 et seq.

Fraud

generally, § 37:1 et seq.

see also index heading **fraud and misrepresentation**

Instructions, § 40:33

Interpretation of policies

generally, § 1:1 et seq.

see also index heading
**construction and inter-
pretation**

Interrogatories, § 40:29

LOST OR INCOMPLETE

POLICIES—Cont'd

Jury trial right, § 40:22

Late notice and, § 40:23

Litigating coverage

generally, § 12:1 et seq.

see also index headings

**declaratory judgment
actions; intervention**

Motion practice, § 40:8

Practice pointers checklist,
§ 40:27

Presuit considerations, § 40:7

Procedural issues, § 40:23 et seq.

Reasonable expectations of
insured

generally, § 5:1 et seq.

see also index heading **reason-
able expectations**

Reservation of rights

generally, § 8:1 et seq.

see also index heading **reserva-
tion of rights**

Rulings, when to seek, § 40:8

Safeco v. great american, § 25:55

Scope of treatment, § 40:1

Search for policy-related informa-
tion

generally, § 40:2

affidavit of diligent search,
§ 40:32

Standard form policies as evidence
of terms, § 40:13

Summary, § 40:27

Terms and conditions, proof of,
§ 40:12

Undecided issues, quantum proof
as to, § 40:20

Verdict forms, § 25:55

LOYALTY DUTIES

Defense counsel, § 33:14

MAGISTRATE JUDGES

Discovery, § 20:15

MALPRACTICE

See index heading **professional
liability insurance**

MANAGING CASES

See index heading **case manage-
ment**

MARINE INSURANCE

generally, § 53:1 et seq.

Additional insureds, duty to
defend, § 4:11

Admissions

generally, § 16:1 et seq.

see also index heading **admis-
sions**

Agents, discovery of, § 54:36

Answers

inland policies, § 54:51

ocean policies, § 53:32

Appeal, duty to defend on, § 4:26

Arbitration

generally, § 11:1 et seq.

see also index heading **arbitra-
tion**

Argument

generally, § 22:1 et seq.

see also index heading **argu-
ment**

Attorney's fees

generally, § 30:1 et seq.

see also index heading
**attorney's fees and fee
awards**

Bad faith

generally, §§ 28:1 et seq.,
29:1 et seq.

see also index heading **bad
faith tort actions**

instructions, § 53:46

Bodily injuries

generally, § 6:1 et seq.

see also index heading **bodily
injury coverage**

INDEX

MARINE INSURANCE—Cont'd

- Cancellation
 - generally, § 39:1 et seq.
 - see also index heading **cancellation of policies**
- Cargo policies
 - generally, § 53:17 et seq.
 - coverage issues, §§ 53:5, 53:17
 - covered risk, § 53:19
 - general average, §§ 53:20, 53:22
 - indemnity, § 53:20 et seq.
 - insurable interest, § 53:18
 - ocean policies, § 53:17 et seq.
 - particular average, §§ 53:20, 53:21
 - warranty of seaworthiness, § 53:23
- Case management
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Causation
 - generally, §§ 52:1 et seq., 54:7
 - see also index heading **causation of loss**
 - litigation, § 54:27
- Choice of law, § 54:10
- Claims files, document production, § 54:39
- Claims manuals, discovery, § 54:40
- Collision
 - coverage issues, § 54:5
 - litigation, § 54:25
- Commencement of transit, § 54:22
- Complaints
 - inland policies, § 54:50
 - ocean policies, §§ 53:31, 53:33
- Conflicts
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**

MARINE INSURANCE—Cont'd

- Contractual alteration of duty, § 53:38
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**
- Coverage issues
 - cargo policies, §§ 53:5, 53:17
 - causation of loss, §§ 54:7, 54:27
 - collision, § 54:5
 - custody at time of loss, § 54:3
 - external cause, § 54:7
 - floater policies, § 54:8
 - hull policies, §§ 53:3, 53:8
 - inland policies
 - generally, §§ 54:2 et seq., 54:16
 - custody at time of loss, § 54:3
 - in transit requirement, §§ 54:4, 54:21 et seq.
 - jewelry policies, § 54:8
 - ocean policies
 - generally, § 53:2 et seq.
 - hull policies, § 53:3
 - overturn, § 54:6
 - personal property policies, § 54:8
 - protection and indemnity policies, §§ 53:4, 53:12
- Covered risk, cargo policies, § 53:19
- Cross-examination
 - generally, § 26:1 et seq.
 - see also index heading **witnesses**
- Custody at time of loss
 - generally, § 54:3
 - inland policies, § 54:3
 - litigation practice, § 54:20
- Damages
 - generally, § 27:1 et seq.

MARINE INSURANCE—Cont'd

- Damages—Cont'd
 - see also index heading **damages**
 - hull policies, §§ 53:10, 53:11
- Defense duty
 - generally, § 4:1 et seq.
 - see also index heading **defend, duty to**
- Depositions
 - generally, §§ 18:1 et seq., 54:42
 - see also index heading **depositions**
- Disclosure duties, § 53:37
- Discovery
 - generally, § 53:24 et seq.
 - agents, § 54:36
 - inland policies, § 54:34 et seq.
 - insurer considerations, §§ 53:25, 53:26
 - ocean policies, § 53:24 et seq.
 - underwriting information, §§ 54:37, 54:38
- Document production
 - generally, §§ 17:1 et seq., 54:42
 - see also index heading **document production**
 - claims files, § 54:39
- Duty, contractual alteration, § 53:38
- Estoppel instructions, § 53:42
- Evaluation of suit under duty to defend, § 4:14
- Exclusions
 - see also index heading **exclusions**
 - instructions, § 53:43
 - ocean policies, § 53:15
 - protection and indemnity policies, § 53:15
- Exoneration, complaint for, § 53:34
- Expected loss
 - generally, § 34:1 et seq.

MARINE INSURANCE—Cont'd

- Expected loss—Cont'd
 - see also index heading **expected loss**
- Experts
 - generally, § 24:1 et seq.
 - see also index heading **expert witnesses**
- Extended coverage, protection and indemnity policies, § 53:16
- External cause, § 54:7
- Floater policies
 - household, § 54:29
 - litigation, § 54:28 et seq.
 - particular risks, § 54:30
 - scheduled items, § 54:30
- Forms
 - inland policies, § 54:49 et seq.
 - ocean policies, § 53:30 et seq.
- Fortuity issues
 - generally, § 35:1 et seq.
 - see also index heading **fortuity issues**
- Fraud
 - generally, § 37:1 et seq.
 - see also index heading **fraud and misrepresentation**
- General average, §§ 53:20, 53:22
- Good faith of insured, § 53:39
- Held covered clause, § 53:44
- Hull policies
 - generally, § 53:8 et seq.
 - coverage issues, §§ 53:3, 53:8
 - damages, §§ 53:10, 53:11
 - warranties, § 53:9
- Impleader
 - generally, § 15:1 et seq.
 - see also index heading **impleader**
- Indemnity, cargo policies, § 53:20 et seq.
- Independent counsel
 - generally, § 33:1 et seq.

INDEX

MARINE INSURANCE—Cont'd

Independent counsel—Cont'd
see also index heading **conflicts of interest**

Inland policies

generally, § 54:1 et seq.

answer, § 54:51

bad faith, § 54:14

causation of loss

generally, § 54:7

litigation, § 54:27

choice of law, § 54:10

claims manuals, § 54:40

collision, §§ 54:5, 54:25

complaint, § 54:50

coverage issues, §§ 54:2 et seq.,
54:16

custody at time of loss, § 54:3

discovery, § 54:34 et seq.

external cause

generally, § 54:7

litigation, § 54:27

floaters policies, §§ 54:8,
54:28 et seq.

forms, § 54:49 et seq.

instructions, § 54:52

in transit requirement, §§ 54:4,
54:21 et seq.

jeweler's block insurance,
§ 54:33

jewelry policies, §§ 54:8,
54:28 et seq.

litigation issues, § 54:9 et seq.

litigation practice, § 54:19 et
seq.

other insurance, § 54:18

overturn, §§ 54:6, 54:26

personal property policies,
§§ 54:8, 54:28 et seq.

pleadings, § 54:49 et seq.

policy forms, § 54:13

practice pointers checklist,
§ 54:48

procedural issues, § 54:12

MARINE INSURANCE—Cont'd

Inland policies—Cont'd

reasonable expectations doc-
trine, § 54:17

scope of treatment, § 54:1

tourist property, § 54:31

traveling salesperson's sample
insurance, § 54:32

trial strategies, §§ 54:46, 54:47

underwriting information,
§§ 54:37, 54:38

upset, § 54:26

venue, § 54:11

Instructions

generally, § 25:1 et seq.

see also index heading **instruc-
tions**

bad faith of insurer, § 53:46

contractual alteration of duty,
§ 53:38

disclosure duties, § 53:37

duty, contractual alteration,
§ 53:38

estoppel, § 53:42

exclusions, § 53:43

good faith of insured, § 53:39

held covered clause, § 53:44

inland policies, § 54:52

insurable interest, § 53:45

insured's good faith, § 53:39

insurer bad faith, § 53:46

notice of claim, § 53:40

ocean policies

generally, § 53:36 et seq.

bad faith of insurer, § 53:46
contractual alteration of duty,
§ 53:38

disclosure duties, § 53:37
duty, contractual alteration,
§ 53:38

estoppel, § 53:42

exclusions, § 53:43

good faith of insured, § 53:39

held covered clause, § 53:44

MARINE INSURANCE—Cont'd

Instructions—Cont'd
 ocean policies—Cont'd
 insurable interest, § 53:45
 insured's good faith, § 53:39
 insurer bad faith, § 53:46
 notice of claim, § 53:40
 waiver, § 53:42
 warranties, § 53:41
 waiver, § 53:42
 warranties, § 53:41
 Insurable interest
 cargo policies, § 53:18
 Insured considerations
 coverage issues, § 54:16
 depositions, § 54:42
 discovery, § 54:34 et seq.
 document production, § 54:42
 inland policies, § 54:17
 litigation issues, § 54:15 et seq.
 ocean policies, § 53:7
 reasonable expectations doctrine, § 54:17
 trial strategies, §§ 53:27, 54:46
 Insured's good faith, § 53:39
 Insurer bad faith, § 53:46
 Insurer considerations
 bad faith, § 54:14
 choice of law, § 54:10
 depositions, § 54:43
 discovery, § 54:34 et seq.
 discovery planning, §§ 53:25, 53:26
 document production, § 54:43
 litigation issues
 generally, § 54:9 et seq.
 bad faith, § 54:14
 other insurance, § 54:18
 procedural issues, § 54:12
 venue, § 54:11
 ocean policies, § 53:6
 other insurance, § 54:18
 policy forms, § 54:13
 procedural issues, § 54:12

MARINE INSURANCE—Cont'd

Insurer considerations—Cont'd
 trial strategies, §§ 53:28, 54:47
 venue, § 54:11
 Intentional acts
 generally, § 34:1 et seq.
 see also index heading **intentional acts**
 Interpleader
 generally, § 13:1 et seq.
 see also index heading **interpleader**
 Interpretation of policies
 generally, § 1:1 et seq.
 see also index heading **construction and interpretation**
 specialized rules, § 1:9
 Interrogatories
 generally, § 16:1 et seq.
 see also index heading **interrogatories**
 Interruption of transit, § 54:23
 In transit requirement
 generally, §§ 54:4, 54:21 et seq.
 commencement of transit, § 54:22
 inland policies, §§ 54:4, 54:21 et seq.
 interruption of transit, § 54:23
 litigation, § 54:21
 termination of transit, § 54:24
 Investigations
 generally, § 2:1 et seq.
 see also index heading **investigations of claims**
 Jewelry policies
 block insurance, § 54:33
 coverage issues, § 54:8
 household, § 54:29
 litigation, § 54:28 et seq.
 particular risks, § 54:30
 scheduled items, § 54:30

INDEX

MARINE INSURANCE—Cont'd

- Limitation of liability
 - complaint, § 53:34
 - stipulation, § 53:35
- Limitations, protection and indemnity policies, § 53:15
- Limitations periods
 - generally, § 43:1 et seq.
 - see also index heading **limitation of actions**
- Litigating coverage
 - generally, § 12:1 et seq.
 - see also index headings
 - declaratory judgment actions; intervention**
 - bad faith, § 54:14
 - choice of law, § 54:10
 - custody at time of loss, § 54:20
 - external cause, § 54:27
 - inland policies, §§ 54:9 et seq., 54:19 et seq.
 - insured considerations, § 54:15 et seq.
 - insurer considerations, § 54:9 et seq.
 - jeweler's block insurance, § 54:33
 - other insurance, § 54:18
 - policy forms, § 54:13
 - procedural issues, § 54:12
 - reasonable expectations doctrine, § 54:17
 - tourist property, § 54:31
 - traveling salesperson's sample insurance, § 54:32
 - venue, § 54:11
- Litigation, right to control and duty to defend, § 4:9
- Motion practice
 - generally, § 19:1 et seq.
 - see also index heading **motion practice**
- Notice of claim instructions, § 53:40
- Notice-prejudice rule, § 4:18

MARINE INSURANCE—Cont'd

- Ocean policies
 - generally, § 53:1 et seq.
 - answers, § 53:32
 - cargo policies, §§ 53:5, 53:17 et seq.
 - complaint, § 53:31
 - coverage issues, § 53:2 et seq.
 - discovery planning, § 53:24 et seq.
 - exclusions, § 53:15
 - exoneration, complaint for, § 53:34
 - extended coverage, § 53:16
 - failure to pay benefits, complaint, § 53:33
 - forms, § 53:30 et seq.
 - hull policies, § 53:8 et seq.
 - indemnity, cargo policies, § 53:20 et seq.
- instructions
 - generally, § 53:36 et seq.
 - bad faith of insurer, § 53:46
 - contractual alteration of duty, § 53:38
 - disclosure duties, § 53:37
 - duty, contractual alteration, § 53:38
 - estoppel, § 53:42
 - exclusions, § 53:43
 - good faith of insured, § 53:39
 - held covered clause, § 53:44
 - insurable interest, § 53:45
 - insured's good faith, § 53:39
 - insurer bad faith, § 53:46
 - notice of claim, § 53:40
 - waiver, § 53:42
 - warranties, § 53:41
- insured considerations, § 53:7
- insurer considerations, § 53:6
- limitation of liability, complaint for, § 53:34
- pleadings, § 53:30 et seq.

MARINE INSURANCE—Cont'd

- Ocean policies—Cont'd
 - practice pointers checklist, § 53:29
 - protection and indemnity policies, §§ 53:4, 53:12
 - scope of treatment, § 53:1
 - specific coverage, § 53:16
 - strategies, §§ 53:6, 53:7
 - summary, § 53:29
 - trial strategies, §§ 53:27, 53:28
 - warranty of seaworthiness, § 53:23
- Opening statements
 - generally, § 22:1 et seq.
 - see also index heading **opening statements**
- Other insurance
 - generally, §§ 38:1 et seq., 54:18
 - see also index heading **other insurance**
- Overtum
 - coverage issues, § 54:6
 - litigation, § 54:26
- Particular average, cargo policies, §§ 53:20, 53:21
- Personal injuries
 - generally, § 6:1 et seq.
 - see also index heading **personal injury coverage**
- Personal property policies
 - coverage issues, § 54:8
 - household, § 54:29
 - litigation, § 54:28 et seq.
 - particular risks, § 54:30
 - scheduled items, § 54:30
- Pleadings
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
 - inland policies, § 54:49 et seq.
 - ocean policies, § 53:30 et seq.

MARINE INSURANCE—Cont'd

- Pollution exclusions
 - generally, § 44:1 et seq.
 - see also index heading **pollution exclusions**
- Practice pointers checklist
 - inland policies, § 54:48
 - ocean policies, § 53:29
- Procedural issues, § 54:12
- Protection and indemnity policies
 - generally, § 53:12 et seq.
 - conditions, § 53:13
 - coverage issues, §§ 53:4, 53:12
 - extended coverage, § 53:16
 - limitations, § 53:15
 - representations, § 53:14
 - specific coverage, § 53:16
 - warranties, § 53:14
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Reinsurance
 - generally, § 41:1 et seq.
 - see also index heading **reinsurance**
- Representations, protection and indemnity policies, § 53:14
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Right to control litigation and duty to defend, § 4:9
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of treatment
 - inland policies, § 54:1
 - ocean policies, § 53:1
- Seaworthiness, cargo policies, § 53:23

INDEX

MARINE INSURANCE—Cont'd

- Settlement of claims against insured
 - generally, § 20:28 et seq.
 - see also index heading **settlement of claims against insured**
- Settlement of coverage disputes
 - generally, § 20:28 et seq.
 - see also index heading **settlement of coverage disputes**
- Stipulation, limitation of liability, § 53:35
- Strategic considerations
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
 - ocean policies, §§ 53:6, 53:7
- Subrogation
 - generally, § 42:1 et seq.
 - see also index heading **subrogation**
- Summary, § 53:29
- Termination of transit, § 54:24
- Third-party discovery, § 54:41
- Tourist property, § 54:31
- Traveling salesperson's sample insurance, § 54:32
- Trial strategies
 - inland policies, §§ 54:46, 54:47
 - insured considerations, §§ 53:27, 54:46
 - insurer considerations, §§ 53:28, 54:47
 - ocean policies, §§ 53:27, 53:28
- Underwriting information
 - discovery, §§ 54:37, 54:38
- Upset, § 54:26
- Verdicts
 - generally, § 25:1 et seq.
 - see also index heading **verdicts and verdict forms**
- Waiver, instructions, § 53:42

MARINE INSURANCE—Cont'd

- Warranties
 - instructions, § 53:41
 - protection and indemnity policies, § 53:14
 - seaworthiness, § 53:23

MASTERS

- See index heading **special masters**

MATERIALITY

- Examinations under oath, scope limitations, § 3:15
- Fraudulent statement, § 37:4

MEDIATION

- Reinsurance arrangements, §§ 41:62, 41:66et seq.

MEDICAL INSURANCE

- See index heading **employee benefits**

MEDICAL MALPRACTICE

- See index heading **professional liability insurance**

MISREPRESENTATION

- See index heading **fraud and misrepresentation**

MISSING POLICIES

- See index heading **lost or incomplete policies**

MOTION PRACTICE

- generally, § 19:1 et seq.
- Admissions
 - generally, § 16:1 et seq.
 - see also index heading **admissions**
- Adverse findings and rulings, motions challenging, § 19:61
- Ambiguities
 - insured considerations, § 19:10
 - insurer considerations, § 19:4

MOTION PRACTICE—Cont'd

- Ambiguity-based challenges,
§ 19:39
- Arbitration
 - agreement, stay or dismissal to
enforce, § 11:15
 - orders, appeals of, § 11:62
 - procedural considerations
involving, § 20:28 et seq.
- Attorney's fee awards, §§ 19:65,
30:47
- Bar motions, § 19:56
- Bodily injury coverage, resolution
of coverage issues, § 6:40
- Bond demand of foreign insurer,
§ 19:29
- Case management
 - generally, § 20:1 et seq.
 - see also index heading **case
management**
 - orders, § 20:7 et seq.
 - tools, substantive motion
practice, § 20:17
- Causation of loss
 - fact and law questions, § 52:30
 - summary judgment motions,
§ 52:46
- Challenging adverse findings and
rulings, § 19:61
- Choice of law
 - generally, §§ 9:1 et seq.,
19:21 et seq.
 - see also index heading **choice
of law**
 - conflict of laws determinations,
§ 19:23
 - how to raise issue, § 19:24
 - insurer considerations, § 19:5
 - threshold issues, § 20:5
 - venue and, § 19:18
 - when to raise issue, § 19:24
 - which state's rules apply,
§ 19:22
- Claim, failure to state, pleadings
challenges, § 19:27

MOTION PRACTICE—Cont'd

- Compel, motions to, § 19:42
- Conferences, § 19:40
- Corporate insureds'
 - considerations, § 19:11
- Coverage issues
 - bodily injury coverage, § 6:40
 - personal injury coverage, § 6:40
- Declaratory relief, insured
considerations, § 19:8
- Denied allegations, overcoming,
§ 19:32
- Depositions
 - generally, § 18:1 et seq.
 - see also index heading **deposi-
tions**
 - further examination, motion to
compel, § 18:55
 - motion to quash notice, § 18:56
 - protection orders, § 18:57
 - testimony designations, § 20:26
- Deposits in court
 - see also index heading
interpleader
 - form, § 13:24
- Directed verdict or judgment
 - generally, § 19:57 et seq.
 - jury or bench trial, § 19:58
 - summary judgment, § 19:59
- Discovery motions
 - generally, § 19:38 et seq.
 - additional discovery, § 19:51
 - ambiguity-based challenges,
§ 19:39
 - compel orders, § 19:42
 - inconsistency-based challenges,
§ 19:39
 - meet and confer discovery con-
ferences, § 19:40
 - protective orders, § 19:41
 - scope challenges, § 19:39
 - summary judgment motions and
additional discovery,
§ 19:51

INDEX

MOTION PRACTICE—Cont'd

Dismissal

- arbitration agreement, enforcement, § 11:15
- forum non conveniens, § 10:25
- impleader, § 15:16
- interpleader dismissal
 - generally, § 13:27
 - order, § 13:28
- jurisdictional failure, § 10:31
- third-party practice, § 15:16

Document production

- generally, § 17:1 et seq.
- see also index heading **document production**

Evidentiary orders

- generally, §§ 19:53 et seq., 20:23 et seq.
- exhibits, § 20:25
- witnesses, § 20:24

Exhibits to be offered in evidence, § 20:25

Expert witnesses

- hearings on admissibility, § 24:71
- post-trial motions, § 24:75
- pre-trial challenges, § 24:59 et seq.

Facts, failure to plead, § 19:26

Findings, challenging, § 19:61 et seq.

Foreign insurer, bond demand of, § 19:29

Foreign law, motion pertaining to, § 9:32

Forms

- generally, § 19:68 et seq.
- order, § 20:33
- transfer venue, § 10:32

Forum issues, §§ 20:2, 20:3

Forum non conveniens, motion to dismiss, § 10:25

Frcp 44.1 motion, § 9:32

MOTION PRACTICE—Cont'd

Further examination, motion to compel, § 18:55

Impleader

- generally, § 15:1 et seq.
- see also index heading **impleader**

dismissal motion, § 15:16

Inconsistency-based challenges, § 19:39

Individual insureds'

- considerations, § 19:11

In limine motions

- generally, §§ 19:55, 20:20 et seq.

- masters, use of, § 20:22

- subjects of motion, § 20:21

Instructions

- generally, §§ 20:27, 25:1 et seq.
- see also index heading **instructions**

preserving record, § 25:34

Insured considerations

- generally, § 19:7 et seq.
- ambiguity, discovering, § 19:10
- corporate insureds, § 19:11
- declaratory relief, § 19:8
- individual insureds, § 19:11
- jurisdiction questions, § 19:12 et seq.

jury vs bench trial, § 19:54

summary judgment strategy and tactics, § 19:44

timing, § 19:9

venue, § 19:19

Insurer considerations

- generally, § 19:2 et seq.
- ambiguity, avoiding, § 19:4
- applicable law, § 19:5
- choice of law, § 19:5
- jurisdiction questions, § 19:12 et seq.

jury vs bench trial, § 19:54

MOTION PRACTICE—Cont’d

Insurer considerations—Cont’d
 local counsel, association of, § 19:3
 making the record, § 19:6
 record, preserving, § 19:6
 summary judgment strategy and tactics, § 19:44
 venue, § 19:19
 Interest, post-judgment, § 19:66
 Interpleader
 generally, § 13:1 et seq.
 see also index heading **interpleader**
 Interrogatories
 generally, § 16:1 et seq.
 see also index heading **interrogatories**
 Joinder
 defect, § 19:28
 threshold issues, § 20:2
 Judgment, motion for, § 19:57 et seq.
 Judgment nov, motion for, § 19:62
 Judgment on pleadings, motion for
 generally, § 19:30 et seq.
 denied allegations, overcoming, § 19:32
 form, § 19:70
 responding, § 19:33
 summary judgment considerations, § 19:31
 Judicial notice, notice of intent to request, § 9:31
 Jurisdiction questions
 generally, §§ 10:1 et seq., 19:12 et seq.
 see also index heading **jurisdiction**
 case or controversy
 generally, § 19:16
 form, § 19:69
 justiciable controversy
 generally, § 19:16

MOTION PRACTICE—Cont’d

Jurisdiction questions—Cont’d
 justiciable controversy—Cont’d
 form, §§ 19:69, 19:72
 pendency of underlying action, § 19:15
 personal jurisdiction, § 19:13
 ripeness, threshold interests, § 20:2
 service of process, § 19:13
 subject matter jurisdiction, § 19:14
 Jury questionnaires, approval, § 21:25
 Jury vs bench trial
 generally, § 19:54
 directed verdict or judgment, § 19:58
 Justiciable controversy
 generally, § 19:16
 form, §§ 19:69, 19:72
 Limitation of actions, § 43:4
 Local counsel, association of, § 19:3
 Lost or incomplete policies, § 40:8
 Making the record, § 19:6
 Meet and confer discovery conferences, § 19:40
 New trial, motion for, § 19:63
 Orders
 generally, §§ 20:1 et seq., 20:23 et seq.
 deposition testimony designations, § 20:26
 exhibits, § 20:25
 form, § 20:33
 instructions, § 20:27
 jury instructions, § 20:27
 practice pointers checklist, § 20:31
 scope of treatment, § 20:1
 summary, § 20:31
 witnesses, § 20:24
 Other courts, review by, § 20:18

INDEX

MOTION PRACTICE—Cont'd

- Pendency of underlying action, § 19:15
- Personal injury coverage, resolution of coverage issues, § 6:40
- Personal jurisdiction, § 19:13
- Pleadings challenges
 - generally, § 19:25 et seq.
 - claim, failure to state, § 19:27
 - denied allegations, overcoming, § 19:32
 - facts, failure to plead, § 19:26
 - joinder defect, § 19:28
 - judgment on pleadings
 - generally, § 19:30 et seq.
 - form, § 19:70
 - responding to motion for judgment on pleadings, § 19:33
 - sufficient facts, failure to plead, § 19:26
- Post-judgment interest, § 19:66
- Post-trial motions
 - generally, § 19:60 et seq.
 - adverse findings and rulings, motions challenging, § 19:61
 - attorney's fees, § 19:65
 - challenging adverse findings and rulings, § 19:61
 - expert witnesses, § 24:75
 - findings, challenging, § 19:61 et seq.
 - interest, post-judgment, § 19:66
 - judgment as matter of law, motion for, § 19:62
 - judgment nov, motion for, § 19:62
 - new trial, motion for, § 19:63
 - post-judgment interest, § 19:66
 - renewal of motion for judgment nov, § 19:62
 - rulings, challenging, § 19:61 et seq.

MOTION PRACTICE—Cont'd

- Post-trial motions—Cont'd
 - winners' motions, § 19:64 et seq.
- Practice pointers checklist, § 19:67
- Preserving record, § 25:34
- Pretrial evidentiary rulings
 - generally, § 19:53 et seq.
 - bar motions, § 19:56
 - in limine motions, §§ 19:55, 20:20 et seq.
 - jury vs bench trial, §§ 19:54, 19:58
- Pre-trial motions, § 19:1 et seq.
- Protective orders
 - depositions, § 18:57
 - motions for, § 19:41
- Record, preserving, § 19:6
- Renewal of motion for judgment nov, § 19:62
- Resisting motions, § 19:37
- Review by other courts, § 20:18
- Ripeness, threshold interests, § 20:2
- Rulings, challenging, § 19:61 et seq.
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope challenges, § 19:39
- Scope of treatment, § 19:1
- Service of process challenges, §§ 10:1 et seq., 19:13
- Settlement, procedural considerations involving, § 20:28 et seq.
- Staying litigation to enforce arbitration agreement, § 11:15
- Stay motions
 - generally, §§ 19:34, 19:34 et seq.

MOTION PRACTICE—Cont'd

Stay motions—Cont'd
 declaratory judgment action is premature, § 19:36
 fact issues, underlying lawsuit resolves, § 19:35
 premature declaratory judgment action, § 19:36
 resisting motions, § 19:37
 Strategic considerations
 generally, § 14:1 et seq.
 see also index heading **pleadings**
 Streamlining, § 20:19
 Subject matter jurisdiction, § 19:14
 Substantive motion practice
 generally, § 20:16
 case management tool, use as, § 20:17
 other courts, review by, § 20:18
 review by other courts, § 20:18
 streamlining, § 20:19
 Sufficient facts, failure to plead, § 19:26
 Summary judgment
 generally, § 19:43 et seq.
 see also index heading **summary judgment**
 additional discovery, requests for, § 19:51
 affidavits, § 19:48
 causation of loss, § 52:46
 cross-motions, § 19:52
 directed verdict or judgment, § 19:59
 fact issues, dealing with, §§ 19:46, 19:50
 form, § 19:71
 intentional act exclusion, § 19:71
 judgment on pleadings motions, § 19:31
 justiciable controversy, lack of, § 19:72

MOTION PRACTICE—Cont'd

Summary judgment—Cont'd
 responding to the motion, § 19:49
 standard for, § 19:45
 strategy and tactics, § 19:44
 supporting papers, § 19:48
 when to file, § 19:47
 Summary of chapter, § 19:67
 Third-party practice, dismissal motion, § 15:16
 Threshold issues, § 20:2
 Timing, § 19:9
 Venue
 generally, §§ 10:1 et seq., 19:17 et seq.
 see also index heading **venue**
 choice of law issues, § 19:18
 forum issues, §§ 20:2, 20:3
 forum non conveniens, motion to dismiss, § 10:25
 forum selection clauses, § 19:20
 motions to transfer
 generally, § 10:24
 form, § 10:32
 threshold issues, §§ 20:2, 20:3
 transfer motions, § 19:19
 Verdict motions
 generally, §§ 19:57 et seq., 25:1 et seq.
 see also index heading **verdicts and verdict forms**
 preserving record, § 25:34
 Voir dire
 generally, § 21:1 et seq.
 see also index heading **voir dire**
 questionnaires, approval, § 21:25
 Winners' motions, § 19:64 et seq.
 Witness matters, § 20:24

NAMED PERIL POLICIES

generally, § 45:27
 See also index heading **construction insurance**

INDEX

NEGOTIATION

See index heading **settlement of coverage disputes**

NEW TRIAL

Motion for, § 19:63

NO-FAULT AUTOMOBILE INSURANCE

generally, § 51:48

NONRENEWALS OF POLICIES

Documents re, production, § 17:7

D & o insurance, § 47:49

NOTICE OF CANCELLATION

generally, § 39:5 et seq.

See also index heading **cancellation of policies**

NOTICE OF CLAIM OR LOSS

Defenses to policyholder suits, § 14:18

Delay as prejudicial, § 46:42

Director's and officer's insurance, §§ 47:14, 47:15

Duty to defend and generally, § 4:1 et seq.
see also index heading **defend, duty to**

Errors and omissions insurance, § 48:81 et seq.

Evidence, § 39:11

Instructions

canon inc. v. federal ins. co., § 25:78

delay as prejudicial, § 46:42

errors and omissions insurance, § 48:81 et seq.

marine insurance, § 53:40

olds-olympic inc. v. commercial union ins. co., § 25:77

products liability insurance, § 46:42

reichhold chemicals v. hartford indemnity, § 25:80 et seq.

NOTICE OF CLAIM OR LOSS

—Cont'd

Instructions—Cont'd

weyerhaeuser co. v. commercial union, inc., § 25:76

williams pipeline v. ina, § 25:79

Insurer strategic considerations, § 14:18

Late notice defense waiver, § 8:24

Lost or incomplete policies and late notice, § 40:23

Marine insurance, § 53:40

Products liability insurance, § 46:42

Professional liability insurance, § 49:17

Reinsurance

generally, § 41:26 et seq.

see also index heading **reinsurance**

Waiver of late notice defense, § 8:24

NOTICE-PREJUDICE RULE

generally, § 4:18

See also index heading **defend, duty to**

OATHS

See index headings **depositions; examination under oath**

OCCURRENCES

Accident and, § 6:14

Bodily injury coverage, § 6:13 et seq.

Cgl policy instructions, §§ 46:36, 56:24

Choice of law and place of, § 9:11

Claims made vs occurrence coverages, § 14:38

Definition, § 35:33

Employer torts

coverage issues, § 56:7

instructions, § 56:24

Foreseeability of accident, § 6:15

OCCURRENCES—Cont'd

- Fortuity issues, § 35:33
- Instructions
 - cgl policies, § 46:36
 - comprehensive general liability (cgl) insurance, § 56:24
 - employer torts, § 56:24
- Insured strategies, § 14:38
- Intended acts and results, § 6:16
- Number of occurrences, bodily injury coverage, § 6:18
- Pleadings, § 14:38
- Results vs acts, bodily injury, § 6:16
- Unintended acts and results, § 6:16

OMISSIONS

- See index heading **errors and omissions insurance**

OPENING STATEMENTS

- generally, § 22:1 et seq.
- See also index heading **argument**
- Advocacy skills, § 22:8 et seq.
- Goals, §§ 22:3, 22:4
- Ground rules, § 22:2
- Insured openings, § 22:4
- Insurer openings, § 22:3
- Jury instructions, preliminary, § 25:31
- Practice-pointers checklist, § 22:11
- Preliminary jury instructions, § 25:31
- Psychology and advocacy, § 22:10
- Scope of treatment, § 22:1
- Strategies, §§ 22:3, 22:4
- Summary, § 22:11

ORDERS

- generally, § 20:1 et seq.
- See also index heading **motion practice**

OTHER INSURANCE

- generally, § 38:1 et seq.
- Additional insureds, duty to defend, § 4:11
- Appeal, duty to defend on, § 4:26
- Co-insurers
 - cost allocations, § 4:23
 - defend, duty to, § 4:23
- Conflicting other insurance clauses, § 38:10
- Conflicts
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Construction and interpretation
 - see also index heading **construction and interpretation**
 - conflicting other insurance clauses, § 38:10
 - dissimilar clauses, conflicting, § 38:14 et seq.
 - escape clause, § 38:12
 - excess clause, § 38:11
 - pro rata clauses, § 38:13
 - secondary policies, conflicts in, § 38:19
 - similar clauses, conflicting, § 38:11 et seq.
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**
- Coverage litigation document production, § 17:18
- Custom tailored clauses, § 38:9
- Defend, duty to
 - generally, §§ 4:1 et seq., 38:20
 - see also index heading **defend, duty to**
 - co-insurers, § 4:23
- Definition, § 38:3
- Discovery of coverage litigation, § 17:18

INDEX

OTHER INSURANCE—Cont'd

- Dissimilar clauses, conflicting
 - generally, § 38:14 et seq.
 - escape clauses, §§ 38:17, 38:18
 - excess clauses, § 38:16
 - minnesota rule, § 38:15
 - pro rata clauses, §§ 38:16, 38:18
- D & o insurance
 - generally, § 47:1 et seq.
 - see also index heading **director's and officer's insurance**
- D & o policies
 - generally, § 47:27
- Escape clauses
 - generally, § 38:7
 - construction and interpretation, § 38:12
 - dissimilar clause conflicts, §§ 38:17, 38:18
- Evaluation of suit under duty to defend, § 4:14
- Excess clauses
 - generally, § 38:6
 - construction and interpretation, § 38:11
 - dissimilar clause conflicts, § 38:16
- Garage insurance
 - liability coverage, § 55:38
 - limits of coverage, § 55:38
 - property coverage, § 55:42
- Impleader
 - generally, § 15:1 et seq.
 - see also index heading **impleader**
- Interpleader
 - generally, § 13:1 et seq.
 - see also index heading **interpleader**
- Interpretation of policies
 - generally, § 1:1 et seq.

OTHER INSURANCE—Cont'd

- Interpretation of policies—Cont'd
 - see also index heading **construction and interpretation**
 - specialized rules, § 1:9
- Litigating coverage
 - generally, § 12:1 et seq.
 - see also index headings **declaratory judgment actions; intervention**
- Litigation, right to control and duty to defend, § 4:9
- Marine insurance, § 54:18
- Minnesota rule, § 38:15
- Notice-prejudice rule, § 4:18
- Practice pointers checklist, § 38:21
- Products liability
 - generally, § 46:1 et seq.
 - see also index heading **products liability insurance**
- Pro rata clauses
 - generally, §§ 38:8, 38:13
 - dissimilar clause conflicts, §§ 38:16, 38:18
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Reinsurance
 - generally, § 41:1 et seq.
 - see also index heading **reinsurance**
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Right to control litigation and duty to defend, § 4:9
- Scope note, § 38:1
- Secondary policies, conflicts in, § 38:19

OTHER INSURANCE—Cont'd

Self-insurance as other insurance,
§ 38:4

Similar clauses, conflicting,
§ 38:11 et seq.

Subrogation
generally, § 42:1 et seq.
see also index heading
subrogation

Summary, § 38:21

Tailored clauses, § 38:9

Types of clauses, § 38:5

OWNED PROPERTY

EXCLUSION

generally, § 44:90 et seq.

See also index heading **exclusions**

Jury instructions

broderick investment co. v.
hartford accident &
indemnity co., § 25:95

olds-olympic inc. v. commercial
union ins. co., § 25:94

weyerhaeuser co. v. commercial
union, inc., § 25:92

williams pipeline co. v. ina,
§ 25:93

PARTIES

Choice of law

generally, § 9:1 et seq.
see also index heading **choice
of law**

Impleader

generally, § 15:1 et seq.
see also index heading
impleader

Insurer interests in litigation, deal-
ing with on voir dire

generally, § 21:9
insureds, strategies for, § 21:46
juror outbursts, § 21:44

Interpleader

generally, § 13:1 et seq.
see also index heading
interpleader

PARTIES—Cont'd

Joinder

generally, § 10:11
see also index heading **joinder**

Jurisdiction

generally, § 10:1 et seq.
see also index heading **jurisdic-
tion**

Pleadings

generally, § 14:1 et seq.
see also index heading **plead-
ings**

Products liability insurance, suc-
cessor corporations, § 46:9

Service of process

generally, § 10:1 et seq.
see also index heading **service
of process**

Strategic considerations

generally, § 14:1 et seq.
see also index heading **plead-
ings**

Subrogation

generally, §§ 42:1 et seq.,
42:13, 42:14, 42:17
see also index heading
subrogation

Threshold issues, § 20:4

Venue

generally, § 10:1 et seq.
see also index heading **venue**

PATENTS

See index heading **intellectual
property coverage**

PENDENT LITIGATION

Insured strategies, § 14:40

Litigating coverage during

generally, § 12:1 et seq.
see also index headings
**declaratory judgment
actions; intervention**

Motion practice, § 19:15

Stays of, § 12:20

INDEX

PERSONAL FILES

Discovery, § 17:30

PERSONAL INJURY COVERAGE

generally, § 6:1 et seq.

See also index heading **bodily
injury coverage**

Absolute pollution exclusions,
§ 44:86

Accident cause instructions,
§ 25:73 et seq.

Arson, § 34:14

Assaults, § 34:11

Attorney's fees
generally, § 30:1 et seq.
see also index heading
**attorney's fees and fee
awards**

Bad faith
generally, §§ 28:1 et seq.,
29:1 et seq.
see also index heading **bad
faith tort actions**

Causation
generally, § 52:1 et seq.
see also index heading **causa-
tion of loss**

Complaints
breach of contract, § 6:46
declaratory judgment actions,
§ 6:45

Conflicts
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

Construction insurance
generally, § 45:1 et seq.
see also index heading
construction insurance

Cooperation
generally, § 36:1 et seq.
see also index heading **coopera-
tion duty**

Criminal conduct, § 34:13

PERSONAL INJURY

COVERAGE—Cont'd

Cumis counsel
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

Damages
generally, § 27:1 et seq.
see also index heading **damages**

Declaratory judgment actions
complaint form, § 6:45
insured considerations, § 6:10
insurer considerations, § 6:6
Declination of coverage letter,
§ 6:44

Declining coverage, § 6:5

Defend, duty to, §§ 6:4, 6:8

Development of coverage, § 6:26

Discovery planing
insureds, § 6:39
insurers, § 6:38

Disparagement, § 6:32

Employer tort coverage issues,
§ 56:6

Enumerated offenses, § 6:28 et
seq.

Environmental coverage
generally, §§ 44:1 et seq.,
44:95
see also index heading
environmental coverage

Errors and omissions
generally, § 48:1 et seq.
see also index heading **errors
and omissions insurance**

Eviction, § 6:31

Exclusions
generally, § 6:35 et seq.
see also index heading **exclu-
sions**

Expected loss
generally, § 34:1 et seq.
see also index heading **expected
loss**

PERSONAL INJURY

COVERAGE—Cont'd

False arrest, detention or imprisonment, § 6:29
 False material, publication of, § 6:34
 Fights, § 34:11
 Fire, inferred intent, § 34:14
 First publication exclusions, § 6:37
 Forms, § 6:43 et seq.
 Fortuity issues
 generally, § 35:1 et seq.
 see also index heading **fortuity issues**
 Fraud
 generally, § 37:1 et seq.
 see also index heading **fraud and misrepresentation**
 Guns, assaults with, § 34:12
 Indemnification duty, §§ 6:4, 6:8
 Independent counsel
 generally, § 33:1 et seq.
 see also index heading **conflicts of interest**
 Instructions
 generally, § 25:1 et seq.
 see also index heading **instructions**
 caused by accident, § 25:73
 Intended acts
 generally, § 34:1 et seq.
 see also index heading **intentional acts**
 act vs injury intended, § 34:5 et seq.
 inferred intent, § 34:9 et seq.
 injury vs act intended, § 34:5 et seq.
 weapons, assaults with, § 34:12
 Invasion of privacy, § 6:33
 Invasion of private occupancy, § 6:31

PERSONAL INJURY

COVERAGE—Cont'd

Letters
 declination of coverage, § 6:44
 reservation of rights, § 6:43
 Libel, § 6:32
 Litigating coverage
 generally, § 12:1 et seq.
 see also index headings
 declaratory judgment actions; intervention
 Malicious prosecution, § 6:30
 Motion practice resolution of coverage issues, § 6:40
 Other insurance
 generally, § 38:1 et seq.
 see also index heading **other insurance**
 Own property exclusion
 generally, § 44:90 et seq.
 see also index heading **exclusions**
 Penal statute violation exclusions, § 6:36
 Pleadings
 generally, § 14:1 et seq.
 see also index heading **pleadings**
 Pollution exclusions
 generally, § 44:1 et seq.
 see also index heading **pollution exclusions**
 Post-complaint developments, § 6:9
 Practice pointers checklist, § 6:42
 Privacy, invasion of, § 6:33
 Private occupancy, invasion of, § 6:31
 Products liability
 generally, § 46:1 et seq.
 see also index heading **products liability insurance**
 Publication of false material, § 6:34

INDEX

PERSONAL INJURY

COVERAGE—Cont'd

Reservation of rights letter, § 6:43

Reserving rights, § 6:5

Resolution of coverage issues by motion, § 6:40

Scope of treatment, § 6:1

Settlement of claims against insured

generally, §§ 6:7, 20:28 et seq.

see also index heading **settlement of claims against insured**

Settlement of coverage disputes

generally, § 20:28 et seq.

see also index heading **settlement of coverage disputes**

Sexual molestation, § 34:10

Slander, § 6:32

Specific injury, intention to inflict, § 34:8

Strategic considerations

generally, § 14:1 et seq.

see also index heading **pleadings**

Subrogation

generally, § 42:1 et seq.

see also index heading **subrogation**

Subsequent injury, § 6:9

Summary, §§ 6:3, 6:42

Tort law and enumerated offenses, § 6:28

Trial strategy, § 6:41

Trigger of coverage, § 6:27

Verdicts

generally, § 25:1 et seq.

see also index heading **verdicts and verdict forms**

Violation of penal statute exclusions, § 6:36

Wrongful entry, § 6:31

PERSONAL PROPERTY INSURANCE

Coverage issues, § 54:8

Household, § 54:29

Litigation, § 54:28 et seq.

Particular risks, § 54:30

Scheduled items, § 54:30

Tourist property, § 54:31

Traveling salesperson's sample insurance, § 54:32

PESTICIDES

Absolute pollution exclusions, § 44:71

PETROLEUM PRODUCTS

Absolute pollution exclusions, § 44:70

PLEADINGS

generally, § 14:1 et seq.

Alternative dispute resolution

insured strategies, § 14:42

insurer strategies, § 14:14

Answers. see index heading **answers**

Attorney's fees, § 30:30

Bad faith

allegations, answering, § 29:7

reinsurance dispute, § 41:82

Breach of contract, insured strategies, § 14:26

Case management

generally, § 20:1 et seq.

see also index heading **case management**

Causation of loss, § 52:62 et seq.

Causes of action, insured strategies, § 14:27 et seq.

Challenging form and adequacy

generally, § 19:25 et seq.

see also index heading **motion practice**

Choice of law, § 9:29

Claim, failure to state, § 19:27

PLEADINGS—Cont'd

- Claims-made coverage claims, insured strategies, § 14:38
- Complaints. *see* index heading **complaints**
- Cooperation duty, § 36:5
- Cooperation failures, defenses to policyholder suits, § 14:17
- Cross-claims, interpleader, § 13:15
- Deceptive trade practices act violations, § 14:33
- Declaratory relief
 - insured strategies, § 14:25
 - insurer strategies, § 14:4
 - other insurers, claims against, § 14:8
- Defend, duty to, insured strategies, § 14:28
- Defenses to policyholder suits
 - generally, § 14:15 *et seq.*
 - cooperation failures, § 14:17
 - exclusions, § 14:22
 - expected loss, § 14:21
 - intended injury, § 14:21
 - notice, § 14:18
 - premium payment, § 14:16
 - tender, § 14:19
 - trigger, § 14:20
- Denied allegations, overcoming, § 19:32
- Excess insurers, claims against, § 14:37
- Exclusions, defenses to policyholder suits, § 14:22
- Expected loss, defenses to policyholder suits, § 14:21
- Facts, failure to plead, motion practice, § 19:26
- Fair claims handling act violations, insured strategies, § 14:32
- Forms, § 14:44 *et seq.*
- Fraud claims, insurer strategies, § 14:5

PLEADINGS—Cont'd

- Garage insurance, § 55:93 *et seq.*
- Good faith and fair dealing, insured strategies, § 14:31
- Indemnification, insured strategies, §§ 14:29, 14:30
- Insured's refusal to sign, § 36:12
- Insured strategies
 - alternative dispute resolution, § 14:42
 - breach of contract, § 14:26
 - causes of action, § 14:27 *et seq.*
 - claims-made coverage claims, § 14:38
 - deceptive trade practices act violations, § 14:33
 - declaratory relief, § 14:25
 - defend, duty to, § 14:28
 - excess insurers, claims against, § 14:37
 - fair claims handling act violations, § 14:32
 - good faith and fair dealing, § 14:31
 - indemnification, §§ 14:29, 14:30
 - occurrence coverage claims, § 14:38
 - other insurers, claims against, § 14:35 *et seq.*
 - other potential claims, § 14:39
 - pending claims, § 14:40
 - primary insurers, claims against, § 14:36
 - reformation, § 14:34
 - unknown losses, § 14:41
 - when to sue, § 14:24
- Insurer strategies
 - generally, § 14:2 *et seq.*
 - alternative dispute resolution, § 14:14
 - contribution claims, § 14:9
 - declaratory relief
 - generally, § 14:4

INDEX

PLEADINGS—Cont'd

- Insurer strategies—Cont'd
 - declaratory relief—Cont'd
 - other insurers, claims against, § 14:8
 - defenses to policyholder suits, § 14:15 et seq.
 - fraud claims, § 14:5
 - other insurers, claims against
 - generally, § 14:7 et seq.
 - contribution claims, § 14:9
 - declaratory relief, § 14:8
 - reformation, § 14:6
 - test cases, § 14:10 et seq.
 - when to sue policyholder, § 14:3
- Intended injury, defenses to policyholder suits, § 14:21
- Interpleader
 - answers
 - generally, § 13:14
 - form, § 13:23
 - counterclaims
 - generally, § 13:14
 - form, § 13:23
 - cross-claims, § 13:15
 - statutory interpleader, § 13:9
- Joinder defect, motion practice, § 19:28
- Judgment on pleadings
 - denied allegations, overcoming, § 19:32
 - summary judgment, § 19:31
- Limitation of actions
 - generally, § 43:1 et seq.
 - see also index heading **limitation of actions**
 - insurer considerations, §§ 43:3, 43:6
- Marine insurance, § 53:30 et seq.
- Motion practice
 - generally, §§ 19:1 et seq., 19:25 et seq.

PLEADINGS—Cont'd

- Motion practice—Cont'd
 - see also index heading **motion practice**
 - claim, failure to state, § 19:27
 - denied allegations, overcoming, § 19:32
 - facts, failure to plead, § 19:26
 - joinder defect, § 19:28
 - judgment on pleadings
 - generally, § 19:30 et seq.
 - form, § 19:70
 - sufficient facts, failure to plead, § 19:26
- Notice, defenses to policyholder suits, § 14:18
- Occurrence coverage claims, § 14:38
- Other insurers, claims against, §§ 14:7 et seq., 14:35 et seq.
- Other potential claims, § 14:39
- Pending claims, insured strategies, § 14:40
- Practice pointers checklist, § 14:43
- Premium payment, defenses to policyholder suits, § 14:16
- Primary insurers, claims against, § 14:36
- Professional liability insurance, § 49:25 et seq.
- Reformation
 - complaint, § 14:49
 - insured strategies, § 14:34
 - insurer strategies, § 14:6
- Refusal to sign, § 36:12
- Reinsurance, § 41:82
- Scheduling
 - generally, § 20:1 et seq.
 - see also index heading **case management**
- Scope of treatment, § 14:1
- Subrogation, §§ 42:25, 42:30
- Sufficient facts, failure to plead, § 19:26

PLEADINGS—Cont'd

- Summary, § 14:43
- Summary judgment strategy and tactics, § 19:44
- Tender, defenses to policyholder suits, § 14:19
- Test cases
 - generally, § 14:10
 - choice of law
 - settled law states, § 14:11
 - unsettled law states, § 14:12
 - emotional issues, § 14:13
- Trigger, defenses to policyholder suits, § 14:20
- Unknown losses, insured strategies, § 14:41
- When to sue
 - insured strategies, § 14:24
 - insurer strategies, § 14:3

POLICY PERIOD

- Loss during. see index heading **term of coverage**

POLLUTION EXCLUSIONS

- generally, §§ 44:1, 44:49et seq., 45:22
- See also index heading **environmental coverage**
- Absolute pollution exclusions
 - generally, § 44:60 et seq.
 - asbestos exposure claims, § 44:65
 - carbon monoxide exposure claims, § 44:66
 - completed operations exception, § 44:77 et seq.
 - concurrent causation, § 44:75
 - contractors' insurance, § 44:77 et seq.
 - discharge, § 44:63
 - drafting history challenges, § 44:85
 - gasoline exposure claims, § 44:70

POLLUTION EXCLUSIONS

—Cont'd

- Absolute pollution exclusions
 - Cont'd
 - governmental directives, § 44:81
 - hostile fires, § 44:87
 - incidental releases, § 44:74
 - indoor exposure claims, § 44:64
 - innocent polluters, § 44:83
 - lead exposure claims, § 44:67
 - miscellaneous fumes, § 44:68
 - new forms of clause, § 44:89
 - owned premises, § 44:82
 - passive polluters, § 44:83
 - personal injury claims, § 44:86
 - pesticide exposure claims, § 44:71
 - petroleum product exposure claims, § 44:70
 - products claims, § 44:76
 - regulatory scrutiny, § 44:84
 - scope, § 44:61
 - sewage exposure claims, § 44:72
 - sick building claims, § 44:69
 - smoke exposure claims, § 44:73
 - surprise factor, § 44:88
 - transporting pollutants, § 44:79
 - what is a pollutant, § 44:62
- Accidental discharges
 - generally, § 44:55 et seq.
 - pattern of conduct, § 44:57
 - secondary discharges, § 44:58
 - subjective vs objective criteria, § 44:56
- Allocation issues, § 44:59
- Asbestos exposure claims and absolute pollution exclusions, § 44:65
- Bodily injury coverage, § 6:25
- Carbon monoxide exposure claims and absolute pollution exclusions, § 44:66

INDEX

POLLUTION EXCLUSIONS

—Cont'd

- Completed operations exception,
§ 44:77 et seq.
- Concurrent causation and absolute
pollution exclusions, § 44:75
- Construction insurance, § 45:22
- Contractors' insurance and
absolute pollution exclusions,
§ 44:77 et seq.
- Discharges
 - generally, § 44:63
 - accidental discharges, above
- D & o insurance, § 47:37
- Drafting history
 - generally, § 44:50
 - challenges to absolute pollution
exclusions, § 44:85
- Duration as sudden, § 44:54
- Garage insurance, § 55:26 et seq.
- Gasoline exposure claims and
absolute pollution exclusions,
§ 44:70
- Governmental directives and
absolute pollution exclusions,
§ 44:81
- Hostile fires and absolute pollution
exclusions, § 44:87
- Incidental releases and absolute
pollution exclusions, § 44:74
- Indoor exposure claims and
absolute pollution exclusions,
§ 44:64
- Innocent polluters and absolute
pollution exclusions, § 44:83
- Instructions
 - boeing v. aetna casualty and
surety co., § 25:60
 - broderick investment co. v.
hartford accident &
indemnity co., § 25:59
 - canron inc. v. federal ins. co.,
§ 25:57
 - interex v. atlantic mutual ins.
co., § 25:61

POLLUTION EXCLUSIONS

—Cont'd

- Instructions—Cont'd
 - olin corp. v. ina, § 25:62
 - weyerhaeuser co. v. commercial
union, inc., § 25:56
 - williams pipeline co. v. ina,
§ 25:58
- Intended acts, § 34:16
- Lead exposure claims and absolute
pollution exclusions, § 44:67
- Microanalysis of sudden require-
ment, § 44:53
- Onset as sudden, § 44:54
- Own property exclusions
 - generally, § 44:90 et seq.
 - see also index heading **exclu-
sions**
 - absolute pollution exclusions,
§ 44:82
 - pollution liabilities and, § 44:91
- Passive polluters and absolute
pollution exclusions, § 44:83
- Pattern of conduct as accidental,
§ 44:57
- Persistent pollution as trigger of
environmental coverage
claims, § 44:27
- Personal injury claims and
absolute pollution exclusions,
§ 44:86
- Pesticide exposure claims and
absolute pollution exclusions,
§ 44:71
- Petroleum product exposure
claims and absolute pollution
exclusions, § 44:70
- Products claims and absolute pol-
lution exclusions, § 44:76
- Products liability
 - generally, §§ 46:1 et seq.,
46:16
 - see also index heading
**products liability insur-
ance**

POLLUTION EXCLUSIONS

—Cont'd

- Regulatory scrutiny and absolute pollution exclusions, § 44:84
- Scope of treatment, § 44:1
- Secondary discharges as accidental, § 44:58
- Sewage exposure claims and absolute pollution exclusions, § 44:72
- Sick building claims and absolute pollution exclusions, § 44:69
- Smoke exposure claims and absolute pollution exclusions, § 44:73
- Sudden, § 44:51
- Sudden and accidental, § 44:52
- Surprise factor and absolute pollution exclusions, § 44:88
- Transporting pollutants and absolute pollution exclusions, § 44:79
- Triggers of environmental coverage claims
 - generally, § 44:25
 - persistent pollution as, § 44:27

PRECLUSION

- Arbitration, § 11:47

PRESENTATION OF CASE

- 15-step approach, §§ 23:8, 23:37 et seq.
- generally, § 23:1 et seq.
- Admissibility of evidence, weighing, § 23:44
- Affirmative defenses
 - nonpolicy based, § 23:35 et seq.
 - policy based, § 23:31 et seq.
- Anticipating defenses, § 23:21
- Anticipatory proof, § 23:42
- Application of exclusions or limitations, § 23:34
- Availability of all witnesses, § 23:46

PRESENTATION OF CASE

—Cont'd

- Cross-examination, planning, § 23:50
- Defenses, anticipating, § 23:21
- Demonstrative evidence, developing, § 23:51
- Diffusing proof, § 23:42
- Direct examination, preparing, § 23:49
- Evidence grid, § 23:45
- Evidentiary perspective, § 23:5
- Exclusions, proving existence of, § 23:32
- Facts, ways of proving, § 23:43
- Graphic evidence, developing, § 23:51
- Hypothetical cases, § 23:37 et seq.
- Insured's case
 - generally, § 23:9 et seq.
 - amount of loss
 - generally, § 23:18
 - defending against loss claims, § 23:30
 - anticipating defenses, § 23:21
 - applicability of policy
 - generally, § 23:14
 - disproving, § 23:25
 - conditions, satisfaction of, § 23:19
 - coverage
 - generally, § 23:16
 - defenses to coverage claims, § 23:27
 - defendant's obligation, § 23:15
 - defenses, anticipating, § 23:21
 - exceptions to exclusions, triggering of, § 23:20
 - existence of policy, § 23:12
 - loss
 - generally, §§ 23:16, 23:18
 - defending against loss claims, § 23:30

INDEX

PRESENTATION OF CASE

—Cont'd

- Insured's case—Cont'd
 - loss—Cont'd
 - defenses against loss claims, § 23:28
 - prima facie case, § 23:11 et seq.
 - satisfaction of conditions, § 23:19
 - terms of policy, § 23:13
 - triggering of exceptions to exclusions, § 23:20
- Insurer's case
 - generally, § 23:22 et seq.
 - affirmative defenses
 - nonpolicy based, § 23:35 et seq.
 - policy based, § 23:31 et seq.
 - application of exclusions or limitations, § 23:34
 - construction and interpretation questions, § 23:33
 - coverage defenses, § 23:27
 - exclusions, proving existence of, § 23:32
 - interpretation defenses, § 23:26
 - limitations, proving existence of, § 23:32
 - loss defenses, § 23:28
 - nonpolicy based affirmative defenses, § 23:35 et seq.
 - policy based affirmative defenses, § 23:31 et seq.
 - prima facie case, § 23:31 et seq.
 - unproving the prima facie case, § 23:24 et seq.
- Knowledge about jurors, using, § 21:54
- Learning from voir dire, § 21:52 et seq.
- Limitations, proving existence of, § 23:32
- Maintaining proof in reserve, § 23:47
- Methodology, § 23:2 et seq.

PRESENTATION OF CASE

—Cont'd

- Necessary facts, ways of proving, § 23:43
- Nonpolicy based affirmative defenses, § 23:35 et seq.
- Order of proof, § 23:48
- Policy based affirmative defenses, § 23:31 et seq.
- Practice pointers checklist, § 23:53
- Prima facie case
 - insured's case, § 23:11 et seq.
 - insurer's case, § 23:31 et seq.
- Procedural perspective, § 23:6
- Proof in reserve, maintaining, § 23:47
- Scope of treatment, § 23:1
- Sequence of proof, § 23:48
- Simplifying evidence, § 23:47
- Strategic perspective, § 23:7
- Summary, § 23:53
- Technical perspective, § 23:4
- Voir dire
 - learning from, § 21:52 et seq.
 - shaping presentation of case on, § 21:53
- Weighing admissibility of evidence, § 23:44
- Witnesses, availability of all, § 23:46

PRETRIAL CONFERENCES

- Arbitration, initial conferences, § 11:39

PRIMA FACIE CASE

- See index headings **evidence**; **presentation of case**

PRIOR CLAIMS

- Documents re, production, § 17:10

PRIOR POLICIES

- Documents re, production, § 17:8

PRIVILEGES

- Arbitration discovery, § 11:43
- Attorney-client
 - bad faith tort actions
 - generally, § 28:5
 - civil fraud exception, § 28:6
 - waiver, § 28:7
 - conflicts, reservation of rights, § 8:14
 - depositions of counsel, § 18:34
 - discovery objections, § 17:78
 - erisa fiduciary conflicts
 - generally, § 57:32
 - protecting communications, § 57:33
 - reservation of rights, § 8:14
- Bad faith tort actions
 - attorney-client privilege
 - generally, § 28:5
 - civil fraud exception, § 28:6
 - waiver, § 28:7
 - work product doctrine, § 28:8
- Discovery
 - attorney-client privilege objections, § 17:78
 - work-product privilege objections, § 17:79
- Erisa fiduciary conflicts with attorney-client privileges
 - generally, § 57:32
 - protecting communications, § 57:33
- Reinsurance arrangements, §§ 41:45, 41:46
- Reservation of rights, § 8:14
- Work-product
 - bad faith tort actions, § 28:8
 - depositions of counsel, §§ 18:34, 18:35
 - discovery objections, § 17:79

PROCESS

- See index heading **service of process**

PRODUCTION OF DOCUMENTS

- See index heading **document production**

PRODUCTS HAZARDS COVERAGE

- 1986 policy forms, § 45:24
- generally, § 45:23 et seq.
- See also index heading **construction insurance**

PRODUCTS LIABILITY INSURANCE

- generally, § 46:1 et seq.
- Absolute pollution exclusions and products claims, § 44:76
- Additional insureds, duty to defend, § 4:11
- Affirmative coverage issues, § 46:3
- Affirmative defenses, § 46:34
- Allocations
 - generally, §§ 46:6, 46:22 et seq.
 - joint and several, § 46:23
 - pro rata, § 46:24
- Answer, § 46:34
- Appeal, duty to defend on, § 4:26
- Arbitration
 - generally, § 11:1 et seq.
 - see also index heading **arbitration**
- Attorney's fees
 - generally, § 30:1 et seq.
 - see also index heading **attorney's fees and fee awards**
- Bad faith
 - generally, §§ 28:1 et seq., 29:1 et seq.
 - see also index heading **bad faith tort actions**
- Bodily injuries
 - generally, § 6:1 et seq.

INDEX

PRODUCTS LIABILITY

INSURANCE—Cont'd

- Bodily injuries—Cont'd
 - see also index heading **bodily injury coverage**
- Business risk exclusion
 - generally, § 46:14
 - instructions, § 46:45
- Causation
 - generally, § 52:1 et seq.
 - see also index heading **causation of loss**
- Choice of law
 - generally, § 9:1 et seq.
 - see also index heading **choice of law**
- Complaint, § 46:33
- Conflicts
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Construction insurance
 - generally, § 45:1 et seq.
 - see also index heading **construction insurance**
- Continuous trigger of coverage
 - generally, § 46:21
 - instructions, § 46:41
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**
- Coverage issues, §§ 46:2 et seq., 46:12
- Cum is counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Damages
 - generally, § 27:1 et seq.
 - see also index heading **damages**
- Declaratory judgment action complaint, § 46:33

PRODUCTS LIABILITY

INSURANCE—Cont'd

- Defend, duty to
 - generally, §§ 4:1 et seq., 46:10
 - see also index heading **defend, duty to**
- Defenses, § 46:34
- Discovery
 - generally, § 46:25 et seq.
 - insured, § 46:26
 - insurer, § 46:27
- Environmental coverage
 - generally, § 44:1 et seq.
 - see also index heading **environmental coverage**
- Errors and omissions
 - generally, § 48:1 et seq.
 - see also index heading **errors and omissions insurance**
- Evaluation of suit under duty to defend, § 4:14
- Exclusions
 - generally, §§ 46:4, 46:13 et seq.
 - see also index heading **exclusions**
 - business risk
 - generally, § 46:14
 - instructions, § 46:45
 - instructions, § 46:43
 - pollution exclusion, § 46:16
 - product injuries, § 46:13
 - recall, § 46:15
 - work injuries
 - generally, § 46:13
 - instructions, § 46:44
- Expected loss
 - generally, § 34:1 et seq.
 - see also index heading **expected loss**
- Experts
 - generally, § 24:1 et seq.
 - see also index heading **expert witnesses**

**PRODUCTS LIABILITY
INSURANCE—Cont'd**

Exposure trigger of coverage
generally, § 46:18
instructions, § 46:38

Forms, § 46:33 et seq.

Fortuity issues
generally, § 35:1 et seq.
see also index heading **fortuity issues**

Fraud
generally, § 37:1 et seq.
see also index heading **fraud and misrepresentation**

Impleader
generally, § 15:1 et seq.
see also index heading **impleader**

Independent counsel
generally, § 33:1 et seq.
see also index heading **conflicts of interest**

Injury-in-fact trigger of coverage
generally, § 46:20
instructions, § 46:40

Instructions
generally, § 46:35 et seq.
business risk exclusion, § 46:45
continuous trigger of coverage, § 46:41
exclusions, § 46:43
exposure trigger of coverage, § 46:38
injury-in-fact trigger of coverage, § 46:40
manifestation trigger of coverage, § 46:39
multiple trigger of coverage, § 46:41
notice, § 46:42
trigger of coverage, § 46:36 et seq.
work injury exclusions, § 46:44

**PRODUCTS LIABILITY
INSURANCE—Cont'd**

Insured
discovery, § 46:26
preliminary considerations, § 46:7 et seq.

Insurer
preliminary considerations, § 46:11 et seq.
trial strategy, § 46:31

Interpleader
generally, § 13:1 et seq.
see also index heading **interpleader**

Interpretation of policies
generally, § 1:1 et seq.
see also index heading **construction and interpretation**
specialized rules, § 1:9

Investigations
generally, § 2:1 et seq.
see also index heading **investigations of claims**

Joint and several allocations, § 46:23

Jury or bench trial, § 46:29

Limitations periods
generally, § 43:1 et seq.
see also index heading **limitation of actions**

Litigating coverage
generally, § 12:1 et seq.
see also index headings **declaratory judgment actions; intervention**

Litigation, right to control and duty to defend, § 4:9

Manifestation trigger of coverage
generally, § 46:19
instructions, § 46:39

Merger considerations, § 46:9

Multiple trigger of coverage
generally, § 46:41

INDEX

PRODUCTS LIABILITY

INSURANCE—Cont'd

- Multiple trigger of coverage
 - Cont'd
 - instructions, § 46:41
- Notice, § 46:42
- Notice-prejudice rule, § 4:18
- Other insurance
 - generally, § 38:1 et seq.
 - see also index heading **other insurance**
- Own property exclusion
 - generally, § 44:90 et seq.
 - see also index heading **exclusions**
- Parties, successor corporations, § 46:9
- Personal injuries
 - generally, § 6:1 et seq.
 - see also index heading **personal injury coverage**
- Pleadings
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Policy choices, §§ 46:8, 46:12
- Pollution exclusions
 - generally, §§ 44:1 et seq., 46:16
 - see also index heading **pollution exclusions**
- Practice pointers checklist, § 46:32
- Preliminary considerations
 - insured, § 46:7 et seq.
 - insurer, § 46:11 et seq.
- Premium bargain trial strategy theme, § 46:31
- Product injury exclusions, § 46:13
- Pro rata allocations, § 46:24
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**

PRODUCTS LIABILITY

INSURANCE—Cont'd

- Reason for purchase trial strategy theme, § 46:30
- Recall exclusion, § 46:15
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Right to control litigation and duty to defend, § 4:9
- Scope of treatment, § 46:1
- Settlement of claims against insured
 - generally, § 20:28 et seq.
 - see also index heading **settlement of claims against insured**
- Settlement of coverage disputes
 - generally, § 20:28 et seq.
 - see also index heading **settlement of coverage disputes**
- Subrogation
 - generally, § 42:1 et seq.
 - see also index heading **subrogation**
- Successor corporations, § 46:9
- Summary, § 46:32
- Trial strategy
 - generally, § 46:28 et seq.
 - insured, § 46:30
 - insurer, § 46:31
- Trigger of coverage
 - generally, §§ 46:5, 46:17 et seq.
 - continuous trigger
 - generally, § 46:21
 - instructions, § 46:41
 - exposure
 - generally, § 46:18
 - instructions, § 46:38
 - injury-in-fact
 - generally, § 46:20
 - instructions, § 46:40

**PRODUCTS LIABILITY
INSURANCE—Cont'd**

Trigger of coverage—Cont'd
instructions, § 46:36 et seq.
manifestation
generally, § 46:19
instructions, § 46:39
multiple trigger, § 46:41
Work injury exclusions
generally, § 46:13
instructions, § 46:44

**PROFESSIONAL
INVESTIGATORS**

See index heading **investigations
of claims**

**PROFESSIONAL LIABILITY
INSURANCE**

generally, § 49:1 et seq.
Acts covered, § 49:5
Additional insureds, duty to
defend, § 4:11
Admissions
generally, §§ 16:1 et seq.,
49:27
see also index heading **admis-
sions**
Amount of coverage, § 49:12
Appeal, duty to defend on, § 4:26
Arbitration
generally, § 11:1 et seq.
see also index heading **arbitra-
tion**
Architect's liability policies
generally, § 45:42
construction insurance policies,
§ 45:43 et seq.
cost estimate exclusions,
§ 45:45
errors and omissions coverage,
§ 45:44
subsurface conditions exclu-
sion, § 45:46

**PROFESSIONAL LIABILITY
INSURANCE—Cont'd**

Argument
generally, § 22:1 et seq.
see also index heading **argu-
ment**
Attorney's fees
generally, § 30:1 et seq.
see also index heading
**attorney's fees and fee
awards**
Bad faith
generally, §§ 28:1 et seq.,
29:1 et seq.
see also index heading **bad
faith tort actions**
Bodily injuries
generally, § 6:1 et seq.
see also index heading **bodily
injury coverage**
exclusion, § 49:15
Cancellation
generally, § 39:1 et seq.
see also index heading **cancel-
lation of policies**
Case management
generally, § 20:1 et seq.
see also index heading **case
management**
Causation
generally, § 52:1 et seq.
see also index heading **causa-
tion of loss**
Choice of law
generally, § 9:1 et seq.
see also index heading **choice
of law**
Claims made and reported cover-
age, § 49:9
Complaints, § 49:25
Conflicts
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**

INDEX

PROFESSIONAL LIABILITY INSURANCE—Cont'd

- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**
- Coverage issues, § 49:2 et seq.
- Cross-examination
 - generally, § 26:1 et seq.
 - see also index heading **witnesses**
- Cumis counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Damages
 - generally, § 27:1 et seq.
 - see also index heading **damages**
- Defend, duty to
 - generally, §§ 4:1 et seq., 49:18
 - see also index heading **defend, duty to**
- Depositions
 - generally, § 18:1 et seq.
 - see also index heading **depositions**
- Discovery
 - insured, § 49:21
 - insurer, § 49:20
- Dishonesty, § 49:13
- Document production
 - generally, §§ 17:1 et seq., 49:26
 - see also index heading **document production**
- D & o insurance
 - generally, § 47:1 et seq.
 - see also index heading **director's and officer's insurance**
- Employee claims, § 49:6
- Engineer's liability policies
 - generally, § 45:42

PROFESSIONAL LIABILITY INSURANCE—Cont'd

- Engineer's liability policies
 - Cont'd
 - construction insurance policies, § 45:43 et seq.
 - cost estimate exclusions, § 45:45
 - errors and omissions coverage, § 45:44
 - subsurface conditions exclusion, § 45:46
- Errors and omissions
 - generally, § 48:1 et seq.
 - see also index heading **errors and omissions insurance**
- Evaluation of suit under duty to defend, § 4:14
- Examinations
 - generally, § 3:1 et seq.
 - see also index heading **examination under oath**
- Exclusions
 - generally, § 49:13 et seq.
 - see also index heading **exclusions**
 - bodily injury, § 49:15
 - owned enterprise, § 49:14
 - prior acts, § 49:16
 - property damage, § 49:15
- Expected loss
 - generally, § 34:1 et seq.
 - see also index heading **expected loss**
- Experts
 - generally, § 24:1 et seq.
 - see also index heading **expert witnesses**
- Fees and fines as covered damages, § 49:8
- Former partner claims, § 49:6
- Forms, §§ 49:25, 49:25et seq.
- Fortuity issues
 - generally, § 35:1 et seq.

**PROFESSIONAL LIABILITY
INSURANCE—Cont'd**

- Fortuity issues—Cont'd
 - see also index heading **fortuity issues**
- Fraud
 - generally, § 37:1 et seq.
 - see also index heading **fraud and misrepresentation**
- Impleader
 - generally, § 15:1 et seq.
 - see also index heading **impleader**
- Incontestability
 - generally, § 37:1 et seq.
 - see also index heading **incontestability provisions**
- Independent counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Innocent insureds and intentional acts, § 49:13
- Instructions
 - generally, §§ 25:1 et seq., 49:28
 - see also index heading **instructions**
- Intentional acts
 - generally, §§ 34:1 et seq., 49:13
 - see also index heading **intentional acts**
- Interpleader
 - generally, § 13:1 et seq.
 - see also index heading **interpleader**
- Interpretation of policies
 - generally, § 1:1 et seq.
 - see also index heading **construction and interpretation**
 - specialized rules, § 1:9

**PROFESSIONAL LIABILITY
INSURANCE—Cont'd**

- Interrogatories
 - generally, § 16:1 et seq.
 - see also index heading **interrogatories**
- Investigations
 - generally, § 2:1 et seq.
 - see also index heading **investigations of claims**
- Juries
 - generally, § 21:1 et seq.
 - see also index heading **jurors and jury trials**
- Jurisdiction
 - generally, § 10:1 et seq.
 - see also index heading **jurisdiction**
- Limitations periods
 - generally, § 43:1 et seq.
 - see also index heading **limitation of actions**
- Litigating coverage
 - generally, §§ 12:1 et seq., 49:4 et seq.
 - see also index headings **declaratory judgment actions; intervention**
- Litigation, right to control and duty to defend, § 4:9
- Lost or incomplete policies
 - generally, § 40:1 et seq.
 - see also index heading **lost or incomplete policies**
- Motion practice
 - generally, § 19:1 et seq.
 - see also index heading **motion practice**
- Notice of claim, § 49:17
- Notice-prejudice rule, § 4:18
- Opening statements
 - generally, § 22:1 et seq.
 - see also index heading **opening statements**

INDEX

PROFESSIONAL LIABILITY INSURANCE—Cont'd

Other insurance
generally, § 38:1 et seq.
see also index heading **other insurance**

Owned enterprise exclusion,
§ 49:14

Penalties as covered damages,
§ 49:7

Personal injuries
generally, § 6:1 et seq.
see also index heading **personal injury coverage**

Persons covered, § 49:4

Pleadings
generally, §§ 14:1 et seq.,
49:25 et seq.
see also index heading **pleadings**

Practice pointers, §§ 49:23, 49:24

Prior acts exclusion, § 49:16

Property damage exclusion,
§ 49:15

Punitives as covered damages,
§ 49:7

Reasonable expectations of
insured
generally, § 5:1 et seq.
see also index heading **reasonable expectations**

Rescission of policy, § 49:19

Reservation of rights
generally, § 8:1 et seq.
see also index heading **reservation of rights**

Right to control litigation and duty
to defend, § 4:9

Sanctions as covered damages,
§ 49:7

Scheduling
generally, § 20:1 et seq.
see also index heading **case management**

Scope of policies, § 49:4 et seq.

PROFESSIONAL LIABILITY INSURANCE—Cont'd

Scope of treatment, § 49:1

Service of process
generally, § 10:1 et seq.
see also index heading **service of process**

Settlement of claims against
insured
generally, § 20:28 et seq.
see also index heading **settlement of claims against insured**

Settlement of coverage disputes
generally, § 20:28 et seq.
see also index heading **settlement of coverage disputes**

Shareholders claims, § 49:6

Strategic considerations
generally, § 14:1 et seq.
see also index heading **pleadings**

Subrogation
generally, § 42:1 et seq.
see also index heading **subrogation**

Summary, § 49:24

Term of coverage
generally, § 49:9 et seq.
claims made and reported,
§ 49:9
extended reporting period,
§ 49:10
retroactive coverage, § 49:11

Trial strategy, § 49:22

Venue
generally, § 10:1 et seq.
see also index heading **venue**

Verdicts
generally, § 25:1 et seq.
see also index heading **verdicts and verdict forms**

dow corning corp., § 25:49

**PROFESSIONAL LIABILITY
INSURANCE—Cont'd**

Voir dire
generally, § 21:1 et seq.
see also index heading **voir dire**

PROPERTY INSURANCE

1986 policy forms
sistership exclusions, § 45:20
Absolute pollution exclusions
owned premises, § 44:82
Bad faith
generally, §§ 28:1 et seq.,
29:1 et seq.
see also index heading **bad
faith tort actions**
Construction policies
1973 policy forms
loss of use claims, § 45:8
occurrence, § 45:9
physical damage require-
ments, § 45:6
1986 policy forms
generally, § 45:5
occurrence, § 45:9
generally, § 45:4 et seq.
loss of use claims
1973 policy forms, § 45:8
generally, § 45:7
occurrence
1973 policy forms, § 45:9
1986 policy forms, § 45:9
timing issues, § 45:10
physical damage requirements,
§ 45:6
property damage defined, § 45:4
Definition, § 45:4
Employer tort coverage issues,
§ 56:5
Environmental coverage
generally, § 44:1 et seq.
see also index heading
environmental coverage
Examinations under oath, § 3:6

**PROPERTY INSURANCE
—Cont'd**

Expected loss
generally, § 34:1 et seq.
see also index heading **expected
loss**
Expert witnesses, § 24:3
Fortuity issues
generally, § 35:1 et seq.
see also index heading **fortuity
issues**
Garage insurance
generally, § 55:1 et seq.
see also index heading **garage
insurance**
Homeowners insurance
generally, § 50:1 et seq.
see also index heading **home-
owners insurance**
Hostile fires and absolute pollution
exclusions, § 44:87
Independent counsel
generally, § 33:1 et seq.
see also index heading **conflicts
of interest**
Intentional acts
generally, § 34:1 et seq.
see also index heading
intentional acts
Investigation. see index heading
investigations of claims
Liability and property insurance
distinguished, § 52:32
Limitations periods
generally, § 43:1 et seq.
see also index heading **limita-
tion of actions**
Litigating coverage
generally, § 12:1 et seq.
see also index headings
**declaratory judgment
actions; intervention**
Marine insurance
generally, § 53:1 et seq.

INDEX

PROPERTY INSURANCE

—Cont'd

- Marine insurance—Cont'd
 - see also index heading **marine insurance**
- Owned premises and absolute pollution exclusions, § 44:82
- Own property exclusion
 - generally, § 44:90 et seq.
 - see also index heading **exclusions**
- Personal property. see index heading **personal property insurance**
- Pollution exclusions
 - generally, § 44:1 et seq.
 - see also index heading **pollution exclusions**
- Products liability
 - generally, § 46:1 et seq.
 - see also index heading **products liability insurance**
- Settlement of claims against insured
 - generally, § 20:28 et seq.
 - see also index heading **settlement of claims against insured**
- Settlement of coverage disputes
 - generally, § 20:28 et seq.
 - see also index heading **settlement of coverage disputes**
- Sistership exclusions, § 45:20
- Subrogation
 - generally, § 42:1 et seq.
 - see also index heading **subrogation**

PRO RATA CLAUSES

- generally, § 38:1 et seq.
- See also index heading **other insurance**

PROVING THE CASE

- See index headings **evidence**; **presentation of case**

PROXIMATE CAUSE

- generally, § 52:34 et seq.
- See also index heading **causation of loss**

PUBLIC POLICY

- Advertising injury coverage limitations, § 7:27
- Arbitration, § 11:7
- Director's and officer's insurance, § 47:20
- Discrimination claims. insurance coverage, § 56:27
- Intellectual property coverage limitations, § 7:27
- Reasonable expectations doctrine, § 5:13

PUBLIC RECORDS

- Investigations of claims, § 2:20

PUNITIVE DAMAGES

- generally, § 27:12
- Arbitration, § 11:50
- Bad faith tort actions
 - generally, § 28:46
 - third-party claims, § 29:44
- Epli coverage issues, § 56:19
- Errors and omissions insurance, § 48:25
- Expert witnesses
 - extra contractual duties, § 24:8
 - first-party disputes, § 24:8
- Extra contractual duties, expert witnesses, § 24:8
- First-party disputes, expert witnesses, § 24:8
- Instructions, § 27:27

REASONABLE EXPECTATIONS

- generally, § 5:1 et seq.

REASONABLE

EXPECTATIONS—Cont'd

See also index heading **construction and interpretation**

Ambiguity, § 5:9

Arbitration

generally, § 11:1 et seq.

see also index heading **arbitration**

Automobile insurance, insured considerations, § 51:10

Bad faith

generally, §§ 28:1 et seq., 29:1 et seq.

see also index heading **bad faith tort actions**

Cancellation

generally, § 39:1 et seq.

see also index heading **cancellation of policies**

Case law, § 5:8 et seq.

Construction of policies generally, § 1:13

Development of doctrine, § 5:6

Document discovery, §§ 5:18, 5:19

D & o insurance

generally, § 47:1 et seq.

see also index heading **director's and officer's insurance**

Expected loss

generally, § 34:1 et seq.

see also index heading **expected loss**

Forms, §§ 5:18, 5:19

Fortuity issues

generally, § 35:1 et seq.

see also index heading **fortuity issues**

Hidden exclusions, § 5:10

Intentional acts

generally, § 34:1 et seq.

see also index heading **intentional acts**

REASONABLE

EXPECTATIONS—Cont'd

Interpretation of policies generally, § 1:13

Limitations periods

generally, § 43:1 et seq.

see also index heading **limitation of actions**

Modern application of doctrine, § 5:7

Physical appearance of policy, § 5:12

Pollution exclusions

generally, § 44:1 et seq.

see also index heading **pollution exclusions**

Practice pointer checklist, § 5:17

Products liability

generally, § 46:1 et seq.

see also index heading **products liability insurance**

Public policy considerations, § 5:13

Restatement of contracts, § 1:14

Scope of treatment, § 5:1

Strategic considerations, § 5:2 et seq.

Summary, § 5:17

Technical language, § 5:10

Unconscionable conduct, § 5:11

Unfair results, § 5:11

Wrongful cancellation

generally, § 39:28 et seq.

see also index heading **cancellation of policies**

RECEIVERS AND

RECEIVERSHIP

generally, § 58:6 et seq.

See also index heading **insolvency, insurer**

RECORDS AND REPORTS

See also index headings **document production investigation**

INDEX

RECORDS AND REPORTS

—Cont'd

tions of claims

Corporation records, discovery,
§ 17:22

Motion practice, § 19:6

Preserving, § 19:6

REFORMATION

Complaint, § 14:49

Insured strategies, § 14:34

Insurer strategies, § 14:6

Interpretation disputes, § 1:7

Reinsurance contracts, § 41:50

REGULATORS

See also index heading

insolvency, insurer

Communications with

generally, § 17:17

see also index heading **document production**

Estoppel, regulatory

generally, §§ 1:15, 1:16

REIMBURSEMENT

Director's and officer's insurance,
§ 47:9

Subrogation distinguished

generally, § 42:11

see also index heading
subrogation

REINSURANCE

generally, § 41:1 et seq.

Access to records clauses, § 41:31
et seq.

Account, reinsurer's, status of,
§ 41:33

Arbitration

generally, §§ 11:1 et seq., 11:3

see also index heading **arbitration**

appeals from awards, § 41:76

appointing arbitrators and
umpires, § 41:40

REINSURANCE—Cont'd

Arbitration—Cont'd

appointment of arbitrator,
§ 41:64

awards, § 41:75

bias, § 41:41

ceding of premiums, § 41:58

conditions precedent, § 41:35

contract provisions, § 41:39

demand, §§ 41:63, 41:81

eco payments, § 41:61

enforcement of awards, § 41:76

e & o payments, § 41:61

evidence, § 41:74

impartiality, § 41:41

inspection as condition precedent,
§ 41:35

limitation of actions, § 41:60

litigation compared, § 41:67 et
seq.

mediation vs, §§ 41:62, 41:66 et
seq.

prearbitration matters, § 41:53
et seq.

precedential value of awards,
§ 41:77

selecting the arbitration panel,
§ 41:65

split baby awards, § 41:75

xpl payments, § 41:61

Bad faith pleadings, § 41:82

Breach of contract pleadings,
§ 41:82

Businesses covered by agreements,
§ 41:13

Ceding of premiums, § 41:58

Commencement of contract,
§ 41:15

Commutation clauses, § 41:29

Confidentiality, §§ 41:45, 41:46

Contracts, § 41:11 et seq.

Currency clauses, § 41:22

Declaratory relief, pleadings,
§ 41:82

REINSURANCE—Cont'd

- Definitions, §§ 41:4, 41:19
- Eco payments, § 41:61
- E & o payments, § 41:61
- Errors and omissions, § 41:30
- Estoppel, § 41:51
- Excess of loss reinsurance, § 41:10
- Exclusions, § 41:14
- Ex-gratia payments, § 41:28
- Facultative reinsurance, § 41:7
- Follow the fortunes notice, § 41:27
- Forms, § 41:81
- Good faith, § 41:44
- Impleader, § 15:11
- Insolvency, § 41:38
- Insolvency, insurer, § 58:26
- Inspection of records clauses, § 41:31 et seq.
- Intermediary clauses, § 41:42
- Limitation of actions, arbitration, § 41:60
- Litigation, § 41:67 et seq.
- Loss funding clauses, § 41:23
- Net retained lines clauses, § 41:17
- Nonproportional reinsurance, §§ 41:8, 41:10
- Notice of loss
 - generally, § 41:26 et seq.
 - ex-gratia payments, § 41:28
 - follow the fortunes notice, § 41:27
 - settlement notice, § 41:27
 - timely notice, § 41:26
- Offset clauses, § 41:37
- Participation clauses, § 41:43
- Parties to contract, § 41:12
- Pleadings, § 41:82
- Practice pointers checklist, § 41:80
- Pre-answer security, § 41:52
- Prearbitration matters, § 41:53 et seq.

REINSURANCE—Cont'd

- Preliminary considerations, §§ 41:2, 41:3
- Premium clauses, § 41:21
- Privileges, §§ 41:45, 41:46
- Proportional reinsurance, §§ 41:8, 41:9
- Purposes, § 41:5
- Reinsurer's account, status of, § 41:33
- Remedies, § 41:47 et seq.
- Reports clauses, § 41:25
- Rescission, § 41:49
- Scope of agreements, § 41:13
- Scope of treatment, § 41:1
- Service of process clauses, § 41:36
- Settlement notice, § 41:27
- Specific performance, § 41:48
- Status of reinsurer's account, § 41:33
- Strategies, §§ 41:2, 41:3
- Subrogation
 - generally, § 42:1 et seq.
 - see also index heading **subrogation**
- Summary, § 41:80
- Tax clauses, § 41:24
- Termination of contract, § 41:15
- Territory clauses, § 41:16
- Treaty reinsurance, § 41:7
- Types, § 41:6
- Ultimate net loss clauses, § 41:18
- Waiver, § 41:51
- Warranties clauses, § 41:20
- Xpl payments, § 41:61

RELEASES

See index heading **drafting settlement agreements**

REMOVAL

See also index headings **jurisdiction; employee benefits**

INDEX

RESCISSION OF POLICY

- generally, § 37:19
- Professional liability insurance, § 49:19
- Reinsurance contracts, § 41:49

RESERVATION OF RIGHTS

- generally, § 8:1 et seq.
- Accommodation answers to complaints, § 8:25
- Additional insureds, duty to defend, § 4:11
- After-discovered defenses, § 8:5
- Appeal, duty to defend on, § 4:26
- Bad faith
 - generally, §§ 28:1 et seq., 29:1 et seq.
 - see also index heading **bad faith tort actions**
- Bodily injury coverage, § 6:43
- Cancellation
 - generally, § 39:1 et seq.
 - see also index heading **cancellation of policies**
- Complaints, accommodation answers, § 8:25
- Conflicts of interest
 - generally, §§ 8:12, 33:1 et seq.
 - see also index heading **conflicts of interest**
 - cum is counsel, §§ 8:15, 8:16
 - privileges, attorney-client, § 8:14
 - reasonableness of counsel fees, § 8:13
- Declaratory judgment actions
 - costs, § 8:7
 - purposes, § 8:6 et seq.
 - timing, § 8:8
- Defense duty
 - generally, §§ 4:1 et seq., 4:33
 - see also index heading **defend, duty to**
- Defenses newly discovered, § 8:5

RESERVATION OF RIGHTS

—Cont'd

- Defenses not raised in letters
 - generally, § 8:21 et seq.
 - estoppel, § 8:22
 - waiver
 - generally, § 8:23
 - late notice defense, § 8:24
- D & o insurance
 - generally, § 47:1 et seq.
 - see also index heading **director's and officer's insurance**
- Estoppel where defenses not raised, § 8:22
- Evaluation of suit under duty to defend, § 4:14
- Excess carriers
 - generally, § 8:17
 - relationships, tri-partite, § 8:19
 - responding to notices of claims, § 8:18
 - tenders, valid, § 8:20
- Independent counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Interpleader
 - generally, § 13:1 et seq.
 - see also index heading **interpleader**
- Interpretation of policies
 - generally, § 1:1 et seq.
 - see also index heading **construction and interpretation**
- Letter assertions
 - generally, § 4:33
 - bodily injury coverage, § 6:43
 - contents, § 8:9 et seq.
 - defenses not raised
 - generally, § 8:21 et seq.
 - estoppel, § 8:22

RESERVATION OF RIGHTS

—Cont'd

- Letter assertions—Cont'd
 - defenses not raised—Cont'd
 - waiver
 - generally, § 8:23
 - late notice defense, § 8:24
 - drafting considerations, § 8:9
 - estoppel where defenses not raised, § 8:22
 - personal injury coverage, § 6:43
 - purpose of, § 8:2 et seq.
 - sample, §§ 8:10, 8:28
 - timing, § 8:11
- Litigating coverage
 - generally, § 12:1 et seq.
 - see also index headings
 - declaratory judgment actions; intervention**
- Litigation, right to control and duty to defend, § 4:9
- Multiple claims, § 8:3
- Newly discovered defenses, § 8:5
- Notice-prejudice rule, § 4:18
- Personal injury coverage, § 6:43
- Pleadings
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Practice pointers checklist, § 8:27
- Products liability
 - generally, § 46:1 et seq.
 - see also index heading **products liability insurance**
- Purposes
 - generally, § 8:2 et seq.
 - declaratory judgment actions, § 8:6 et seq.
 - defenses, newly discovered, § 8:5
 - multiple claims, § 8:3
 - newly discovered defenses, § 8:5

RESERVATION OF RIGHTS

—Cont'd

- Purposes—Cont'd
 - reimbursements of uncovered claims, § 8:4
 - uncovered claims, reimbursements of, § 8:4
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Reasonableness of counsel fees, § 8:13
- Responding to notices of claims, excess carriers, § 8:18
- Right to control litigation and duty to defend, § 4:9
- Scope of treatment, § 8:1
- Strategic considerations
 - generally, § 14:1 et seq.
 - see also index heading **pleadings**
- Summary, § 8:27
- Tenders, valid, § 8:20
- Timing
 - declaratory judgment actions, § 8:8
 - letters, § 8:11
- Trial considerations, § 8:26
- Waiver
 - generally, § 8:23
 - late notice defense, § 8:24

RESIDENCE

- Choice of law, § 9:12

RESTITUTION

- Subrogation, § 42:51 et seq.

RISK

- All risk. see index heading **all risk policies**
- Builder's risks. see index heading **builder's risk coverage**

INDEX

RISK—Cont'd

- Cancellation of policy based on increase in, § 39:19
- Document production, risk analyses documents, § 17:25 **et seq.**
- Fortuity
 - generally, § 35:1 **et seq.**
 - see also index heading **fortuity issues**
- Known risk, §§ 35:7, 35:16
- Settlement indemnification clauses, all risk, § 31:42

SCHEDULING

- generally, § 20:1 **et seq.**
- See also index heading **case management**

SELECTING THE JURY

- See index heading **voir dire**

SERVICE OF PROCESS

- generally, §§ 10:1, 10:26
- Choice of law
 - generally, § 9:1 **et seq.**
 - see also index heading **choice of law**
- Deposition subpoenas, § 18:8
- Foreign insurers, § 10:17
- Form of waiver of service, § 10:29
- Motion practice
 - generally, §§ 19:1 **et seq.**, 19:13
 - see also index heading **motion practice**
- Notice of lawsuit and request for waiver, § 10:28
- Practice pointers checklist, § 10:27
- Reinsurance contract requirements, § 41:36
- Strategic considerations
 - insured, §§ 10:5, 10:8
 - insurer, § 10:4
- Summary, § 10:27

SERVICE OF PROCESS—Cont'd

- Waiver of service
 - form, § 10:29
 - notice, § 10:28

SERVICE STATIONS

- See index heading **garage insurance**

SETTLEMENT OF CLAIMS

AGAINST INSURED

- See also index heading **settlement of coverage disputes**
- Additional insureds, duty to defend, § 4:11
- Appeal, duty to defend on, § 4:26
- Arbitration
 - generally, § 11:1 **et seq.**
 - see also index heading **arbitration**
- Attorney's fee awards, prevailing party determinations, § 30:17
- Bad faith tort actions
 - excess insurers, duty to, § 29:28
 - policy limits settlement offer, responding to, § 29:5
 - third-party claims, § 29:22 **et seq.**
- Bodily injuries
 - generally, § 6:1 **et seq.**
 - see also index heading **bodily injury coverage**
 - coverage claims, § 6:7
- Breach of duty claims, limitation of actions, § 43:15
- Conflicts
 - generally, §§ 33:1 **et seq.**, 33:20 **et seq.**
 - see also index heading **conflicts of interest**
- Cooperation
 - generally, § 36:1 **et seq.**
 - see also index heading **cooperation duty**
- Costs as damages, § 27:22

**SETTLEMENT OF CLAIMS
AGAINST INSURED**

—Cont'd

- Cumis counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Damages
 - generally, §§ 27:1 et seq., 27:22
 - see also index heading **damages**
- Defend, duty to
 - generally, § 4:1 et seq.
 - see also index heading **defend, duty to**
 - conflicts of interest, § 33:20 et seq.
 - termination by, § 4:25
 - termination of duty by settlement, § 4:25
- Discovery of settlement documents, § 17:29
- D & o insurance, § 47:43
- Duty to settle
 - generally, § 29:24
 - see also index heading **bad faith tort actions**
- Evaluation of suit under duty to defend, § 4:14
- Examinations
 - generally, § 3:1 et seq.
 - see also index heading **examination under oath**
- Excess insurer, liability for failure to settle, § 29:28
- Expert witnesses
 - indemnification duty, § 24:16
 - third-party disputes, § 24:16
- Failure to settle
 - generally, § 29:24 et seq.
 - third-party claims, § 29:22 et seq.
- Fraud
 - generally, § 37:1 et seq.

**SETTLEMENT OF CLAIMS
AGAINST INSURED**

—Cont'd

- Fraud—Cont'd
 - see also index heading **fraud and misrepresentation**
- Indemnification duty, § 24:16
- Independent counsel
 - generally, § 33:1 et seq.
 - see also index heading **conflicts of interest**
- Instructions, costs damages, § 27:22
- Insured perspective
 - integrating coverage and claims strategies, § 31:4
 - payment provisions, § 31:34
- Insurer perspective
 - payment provisions, § 32:32
- Integrating coverage and claims strategies
 - insured perspective, § 31:4
- Interpleader
 - generally, § 13:1 et seq.
 - see also index heading **interpleader**
- Investigations
 - generally, § 2:1 et seq.
 - see also index heading **investigations of claims**
- Judgment costs as damages, § 27:22
- Limitation of actions
 - generally, § 43:1 et seq.
 - see also index heading **limitation of actions**
 - breach of duty claims, § 43:15
- Litigation, right to control and duty to defend, § 4:9
- Notice-prejudice rule, § 4:18
- Other insurance
 - generally, § 38:1 et seq.
 - see also index heading **other insurance**

INDEX

SETTLEMENT OF CLAIMS AGAINST INSURED

—Cont'd

- Payment provisions
 - insured perspective, § 31:34
 - insurer perspective, § 32:32
- Personal injuries
 - generally, § 6:1 et seq.
 - see also index heading **personal injury coverage**
- Personal injury coverage claims, § 6:7
- Policy limits settlement offer, responding to, § 29:5
- Prevailing party determinations, attorney's fees and fee awards, § 30:17
- Procedural considerations involving
 - generally, § 20:28 et seq.
 - planning for, § 20:29
 - reorganizing litigation following partial resolution, § 20:30
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Reasonableness jury instructions
 - canon inc. v. federal ins. co., § 25:107
 - stonewall ins. co. v. national gypsum, § 25:106
- Reinsurance notices, § 41:27
- Reorganizing litigation following partial resolution, § 20:30
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Right to control litigation and duty to defend, § 4:9
- Subrogation
 - generally, §§ 42:1 et seq., 42:37

SETTLEMENT OF CLAIMS AGAINST INSURED

—Cont'd

- Subrogation—Cont'd
 - see also index heading **subrogation**
 - Termination of duty to defend, § 4:25
- ### SETTLEMENT OF COVERAGE DISPUTES
- generally, §§ 31:1 et seq., 32:1 et seq.
 - See also index heading **settlement of claims against insured**
 - Additional insureds, duty to defend, § 4:11
 - Allocations among multiple policies
 - insured perspective, § 31:17
 - insurer perspective, § 32:16
 - All risk indemnification, insured perspective, § 31:42
 - Alternatives to hold-harmless clauses, § 31:41
 - Appeal, duty to defend on, § 4:26
 - Asbestos coverage, § 31:51
 - Attitude in negotiation, insured perspective, § 31:25
 - Bad faith
 - generally, § 29:1 et seq.
 - dismissal, § 32:39
 - excess insurers, duty to, § 29:28
 - Bodily injuries
 - generally, § 6:1 et seq.
 - see also index heading **bodily injury coverage**
 - Buy-out vs coverage-in-place evaluation, § 31:7
 - Cancellation
 - generally, § 39:1 et seq.
 - see also index heading **cancellation of policies**
 - Claims handling issues in indemnification clauses, § 31:44

**SETTLEMENT OF COVERAGE
DISPUTES—Cont'd**

Claims process, settlement as part of, § 32:4

Closing the deal
insured perspective, § 31:26 et seq.
insurer perspective, § 32:26 et seq.

Confidentiality provisions
form, § 32:68
insured perspective, § 31:46
insurer perspective, § 32:42

Contribution claims
insured perspective, § 31:45
insurer perspective, § 32:41

Corporate financial planning, § 31:3

Covenant not to sue
breadth, §§ 31:37, 32:36
insured perspective, § 31:35 et seq.
insurer perspective, § 32:34 et seq.
reciprocal releases, §§ 31:38, 32:37
scope, §§ 31:37, 32:36

Creative negotiations
insured perspective, § 31:24
insurer perspective, § 32:25

Deadlines and closing, insured perspective, § 31:27

Defense duty
generally, § 4:1 et seq.
see also index heading **defend, duty to**

Defense issues in indemnification clauses, § 31:44

Defense vs indemnity costs, quantifying
insured perspective, § 31:11
insurer perspective, § 32:9

Demeanor in negotiation, insured perspective, § 31:25

**SETTLEMENT OF COVERAGE
DISPUTES—Cont'd**

Developing the settlement strategy
insured perspective, § 31:20
insurer perspective, § 32:19

Dismissal of bad faith action, insurer perspective, § 32:39

Dismissal of coverage action
form, § 32:64
insured perspective, § 31:39
insurer perspective, § 32:38

Dispute resolution, insured perspective, § 31:47

D & o insurance
generally, § 47:1 et seq.
see also index heading **director's and officer's insurance**

Drafting considerations
see also index heading **drafting settlement agreements**
insured perspective, § 31:28 et seq.
insurer perspective, § 32:27 et seq.

Enforcement, insured perspective, § 31:47

Environmental buy-out agreement, § 31:52

Evaluating exposure, insurer perspective, § 32:8 et seq.

Evaluation of suit under duty to defend, § 4:14

Examinations
generally, § 3:1 et seq.
see also index heading **examination under oath**

Expected loss
generally, § 34:1 et seq.
see also index heading **expected loss**

Express limitations in indemnification clauses, § 31:43

INDEX

SETTLEMENT OF COVERAGE DISPUTES—Cont'd

- Financial disclosure issues,
consideration of, § 31:13
- Financial planning, insured
perspective, § 31:3
- Flexible negotiations
insured perspective, § 31:24
insurer perspective, § 32:25
- Forms, §§ 31:51, 32:45 *et seq.*
generally, § 32:46 *et seq.*
see also index heading **drafting
settlement agreements**
- Future loss, quantifying
insured perspective, § 31:12
insurer perspective, § 32:11
- Global negotiations
insured perspective, § 31:22
insurer perspective, § 32:23
- Hold harmless provisions
alternatives, insured perspec-
tive, § 31:41
form, § 32:65
insured perspective, § 31:40
insurer perspective, § 32:40
- Impasse in negotiation
insured perspective, § 31:24
insurer perspective, § 32:25
- Implicated policies, identifying,
insurer perspective, § 32:15
- Incontestability
generally, § 37:1 *et seq.*
see also index heading
**incontestability provi-
sions**
- Indemnification clauses
all risk, § 31:42
claims handling issues, § 31:44
defense issues, § 31:44
express limitations in, § 31:43
form, § 32:65
insured perspective, § 31:40
insurer perspective, § 32:40
named peril, § 31:42

SETTLEMENT OF COVERAGE DISPUTES—Cont'd

- Indemnity costs, quantifying
insured perspective, § 31:11
insurer perspective, § 32:9
- Insured perspective
generally, § 31:1 *et seq.*
allocations among multiple
policies, § 31:17
all risk indemnification, § 31:42
alternatives to hold-harmless
clauses, § 31:41
attitude in negotiation, § 31:25
buy-out vs coverage-in-place
evaluation, § 31:7
closing the deal, § 31:26 *et seq.*
confidentiality provisions,
§ 31:46
contribution claims, § 31:45
corporate financial planning,
§ 31:3
covenant not to sue, § 31:35 *et
seq.*
creative negotiations, § 31:24
deadlines and closing, § 31:27
defense vs indemnity costs,
quantifying, § 31:11
demeanor in negotiation,
§ 31:25
developing the settlement strat-
egy, § 31:20
dismissal of coverage action,
§ 31:39
dispute resolution, § 31:47
drafting considerations,
§§ 31:28 *et seq.*, 31:50
enforcement, § 31:47
express limitations in
indemnification clauses,
§ 31:43
financial disclosure issues,
consideration of, § 31:13
financial planning, § 31:3
flexible negotiations, § 31:24
future loss, quantifying, § 31:12

**SETTLEMENT OF COVERAGE
DISPUTES—Cont'd**

Insured perspective—Cont'd
 global negotiations, § 31:22
 hold harmless provisions,
 § 31:40
 impasse in negotiation, § 31:24
 indemnification provisions,
 § 31:40
 indemnity costs, quantifying,
 § 31:11
 insurer concerns, understanding
 in negotiations, § 31:23
 integrating coverage and claims
 strategies, § 31:4
 integrating litigation strategy,
 § 31:5
 legal analysis of coverage,
 § 31:15
 limiting exposure, § 31:40
 london market issues, § 31:48
 multiple policies covering loss,
 consideration of, § 31:17
 named peril indemnification,
 § 31:42
 negotiation, §§ 31:21 et seq.,
 32:20 et seq.
 objectives, §§ 31:2 et seq., 31:7
 one-on-one negotiations,
 § 31:22
 peace, valuation of, §§ 31:18,
 32:17
 policy inventory, § 31:14
 preliminary considerations,
 § 31:2 et seq.
 premium, settlement, §§ 31:18,
 32:17
 prenegotiation tasks, § 31:6 et
 seq.
 quantifying loss, § 31:10 et seq.
 reciprocal releases, § 31:38
 refining the settlement strategy,
 § 31:20
 releases, § 31:35 et seq.

**SETTLEMENT OF COVERAGE
DISPUTES—Cont'd**

Insured perspective—Cont'd
 reserves, consideration of,
 § 31:13
 resources, § 31:9
 scope of release, § 31:8
 scope of treatment, § 31:1
 settlement discount, determin-
 ing, §§ 31:18, 32:17
 strategy, § 31:2 et seq.
 subrogation claims, § 31:45
 tools, § 31:9
 triggered policies, identifying,
 § 31:16
 waivers of contribution and
 subrogation claims,
 § 31:45
 Insurer concerns, understanding in
 negotiations, §§ 31:23, 32:24
 Insurer perspective
 generally, § 32:1 et seq.
 allocations among multiple
 policies, § 32:16
 claims process, settlement as
 part of, § 32:4
 closing the deal, § 32:26 et seq.
 confidentiality provisions,
 § 32:42
 contribution claims, § 32:41
 covenant not to sue, § 32:34 et
 seq.
 creative negotiations, § 32:25
 defense vs indemnity costs,
 quantifying, § 32:9
 developing the settlement strat-
 egy, § 32:19
 dismissal of bad faith action,
 § 32:39
 dismissal of coverage action,
 § 32:38
 drafting considerations, § 32:27
 et seq.
 evaluating exposure, § 32:8 et
 seq.

INDEX

SETTLEMENT OF COVERAGE DISPUTES—Cont'd

Insurer perspective—Cont'd
flexible negotiations, § 32:25
forms, § 32:45 *et seq.*
future loss, quantifying, § 32:11
global negotiations, § 32:23
hold harmless provisions,
§ 32:40
impasse in negotiation, § 32:25
implicated policies, identifying,
§ 32:15
indemnification provisions,
§ 32:40
indemnity costs, quantifying,
§ 32:9
insurer concerns, understanding
in negotiations, § 32:24
legal analysis of coverage,
§ 32:14
meetings to negotiate, schedul-
ing, § 32:21
multiple policies covering loss,
consideration of, § 32:16
objectives, §§ 32:2 *et seq.*, 32:6
one-on-one negotiations,
§ 32:23
past loss, quantifying, § 32:10
peace, valuation of, §§ 31:19,
32:18
policy inventory considerations,
§ 32:13
practice pointers checklist,
§ 32:44
preliminary considerations,
§ 32:2 *et seq.*
premium, settlement, §§ 31:19,
32:18
prenegotiation tasks, § 32:8 *et
seq.*
quantifying loss, § 32:8 *et seq.*
reciprocal releases, § 32:37
refining the settlement strategy,
§ 32:19
releases, § 32:34 *et seq.*

SETTLEMENT OF COVERAGE DISPUTES—Cont'd

Insurer perspective—Cont'd
release scope, § 32:7
scope of release, negotiate,
scheduling, § 32:22
scope of settlement, § 32:5
scope of treatment, § 32:1
settlement discount, determin-
ing, §§ 31:19, 32:18
strategy, § 32:2 *et seq.*
subrogation claims, § 32:41
summary, § 32:44
understanding the process,
§ 32:3
waivers of contribution and
subrogation claims,
§ 32:41
Integrating coverage and claims
strategies, insured perspec-
tive, § 31:4
Integrating litigation strategy,
insured perspective, § 31:5
Investigations
generally, § 2:1 *et seq.*
see also index heading
investigations of claims
Legal analysis of coverage
insured perspective, § 31:15
insurer perspective, § 32:14
Limiting exposure, insured
perspective, § 31:40
Litigation, right to control and
duty to defend, § 4:9
London market issues, insured
perspective, § 31:48
Meetings to negotiate, scheduling,
insurer perspective, § 32:21
Multiple policies covering loss,
consideration of
insured perspective, § 31:17
insurer perspective, § 32:16
Named peril indemnification,
insured perspective, § 31:42

**SETTLEMENT OF COVERAGE
DISPUTES—Cont'd**

- Negotiation
 - insured perspective, §§ 31:21 et seq., 32:20 et seq.
- Notice-prejudice rule, § 4:18
- Objectives
 - insured perspective, §§ 31:2 et seq., 31:7
 - insurer perspective, §§ 32:2 et seq., 32:6
- One-on-one negotiations
 - insured perspective, § 31:22
 - insurer perspective, § 32:23
- Other insurance
 - generally, § 38:1 et seq.
 - see also index heading **other insurance**
- Past loss, quantifying, § 32:10
- Payment provisions, §§ 31:34, 32:32
- Peace, valuation of
 - insured perspective, §§ 31:18, 32:17
 - insurer perspective, §§ 31:19, 32:18
- Personal injuries
 - generally, § 6:1 et seq.
 - see also index heading **personal injury coverage**
- Policy inventory
 - insured perspective, § 31:14
- Policy inventory considerations, § 32:13
- Practice pointers checklist, § 32:44
- Preliminary considerations
 - insured perspective, § 31:2 et seq.
 - insurer perspective, § 32:2 et seq.
- Premium, settlement
 - insured perspective, §§ 31:18, 32:17

**SETTLEMENT OF COVERAGE
DISPUTES—Cont'd**

- Premium, settlement—Cont'd
 - insurer perspective, §§ 31:19, 32:18
- Prenegotiation tasks
 - insured perspective, § 31:6 et seq.
 - insurer perspective, § 32:8 et seq.
- Quantifying loss
 - insured perspective, § 31:10 et seq.
 - insurer perspective, § 32:8 et seq.
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Reciprocal releases
 - generally, §§ 31:38, 32:37
 - insured perspective, § 31:38
 - insurer perspective, § 32:37
- Refining the settlement strategy
 - insured perspective, § 31:20
 - insurer perspective, § 32:19
- Releases
 - breadth, §§ 31:37, 32:36
 - insured perspective, § 31:35 et seq.
 - insurer perspective, § 32:34 et seq.
 - reciprocal releases, §§ 31:38, 32:37
 - scope
 - generally, §§ 31:37, 32:36
 - insurer perspective, § 32:7
 - negotiating, § 32:22
- Reservation of rights
 - generally, § 8:1 et seq.
 - see also index heading **reservation of rights**
- Reserves, consideration of, § 31:13

INDEX

SETTLEMENT OF COVERAGE DISPUTES—Cont'd

- Resources, insured perspective,
§ 31:9
- Right to control litigation and duty
to defend, § 4:9
- Scope of release
 - insured perspective, § 31:8
 - insurer perspective, §§ 32:5,
32:22
- Scope of treatment
 - insured perspective, § 31:1
 - insurer perspective, § 32:1
- Settlement discount, determining
 - insured perspective, §§ 31:18,
32:17
 - insurer perspective, §§ 31:19,
32:18
- Strategy
 - insured perspective, § 31:2 et
seq.
 - insurer perspective, § 32:2 et
seq.
- Subrogation claims
 - insured perspective, § 31:45
 - insurer perspective, § 32:41
- Summary, § 32:44
- Tools, § 31:9
- Triggered policies, identifying,
§ 31:16
- Understanding the process, § 32:3
- Waivers
 - california claims waiver,
§ 32:63
 - contribution claims, §§ 31:45,
32:41
 - form, §§ 32:61, 32:67
 - subrogation claims, §§ 31:45,
32:41

SEWAGE

- Absolute pollution exclusions,
§ 44:72

SICK BUILDING CLAIMS

- Absolute pollution exclusions,
§ 44:69

SIGNIFICANT CONTACTS

- Choice of law determinants,
§ 9:15

SMOKE

- Absolute pollution exclusions,
§ 44:73

SPECIAL INTERROGATORIES

- generally, § 25:28
- See also index heading **verdicts
and verdict forms**

SPECIAL MASTERS

- Discovery, § 20:15
- In limine motions, § 20:22

SPECIAL VERDICTS

- See index heading **verdicts and
verdict forms**

SPECIFIC PERFORMANCE

- Reinsurance contracts, § 41:48

STATEMENTS

- Depositions. see index heading
depositions
- Examinations. see index heading
examination under oath
- Investigations. see index heading
investigations of claims
- Trial. see index heading **opening
statements**

STATUTES OF LIMITATION

- See index heading **limitation of
actions**

STAYS OF LITIGATION

- Arbitration agreement, staying
litigation to enforce, § 11:15
- Declaratory judgment action,
§ 19:36
- Fact issues, underlying lawsuit
resolves, § 19:35

STAYS OF LITIGATION

—**Cont'd**

- Intervention to stay
 - generally, § 12:20
 - see also index heading **intervention**
 - forms, § 13:26
- Motion practice
 - generally, § 19:34 et seq.
 - see also index heading **motion practice**
 - fact issues, underlying lawsuit resolved, § 19:35
- Premature declaratory judgment action, motion to stay, § 19:36
- Resisting motions to stay, § 19:37

STRATEGIC ISSUES

- Interpretation of policy provisions, § 1:2

SUBPOENAS

- See also index heading **service of process**
- Depositions, § 18:8
- Discovery, § 43:47

SUBROGATION

- generally, § 42:1
- Additional insureds, duty to defend, § 4:11
- Answer, § 42:56
- Appeal, duty to defend on, § 4:26
- Arbitration, §§ 42:29, 42:35
- Assignment distinguished, §§ 42:7, 42:8
- Attorney's fees
 - generally, § 30:1 et seq.
 - see also index heading **attorney's fees and fee awards**
- Complaint, § 42:55
- Conflicts
 - generally, §§ 33:1 et seq., 42:23

SUBROGATION—Cont'd

- Conflicts—Cont'd
 - see also index heading **conflicts of interest**
- Construction and interpretation, § 42:18
- Contract considerations, § 42:33
- Contribution distinguished, §§ 42:9, 42:10
- Conventional subrogation, § 42:4
- Cooperation
 - generally, §§ 36:1 et seq., 42:42 et seq.
 - see also index heading **cooperation duty**
- Counterclaims, § 42:34
- Criminal restitution, § 42:52
- Damages, §§ 42:19, 42:32
- Deductibles, § 42:26
- Defendant considerations, § 42:30 et seq.
- Defense duty
 - generally, § 4:1 et seq.
 - see also index heading **defend, duty to**
- Definitions, § 42:3
- Discovery, § 42:39
- Document production, §§ 42:40, 42:58
- D & o insurance
 - generally, § 47:1 et seq.
 - see also index heading **director's and officer's insurance**
- Duties
 - generally, § 42:44 et seq.
 - insured, § 42:44 et seq.
 - insurer, § 42:48 et seq.
- Elements of action, § 42:12
- Erisa, § 42:21
- Evaluation of suit under duty to defend, § 4:14
- Evidence, § 42:27
- Expert testimony, § 42:28

INDEX

SUBROGATION—Cont'd

- Forms, § 42:55 et seq.
- Garage insurance, § 55:66
- Good faith duties, § 42:47
- Impleader
 - generally, §§ 15:1 et seq., 15:12
 - see also index heading **impleader**
- Indemnity distinguished, §§ 42:9, 42:10
- Insurance guaranty associations, § 42:38
- Insurance subrogation generally, § 42:16 et seq.
- Interpleader
 - generally, § 13:1 et seq.
 - see also index heading **interpleader**
- Interpretation of policies
 - generally, § 1:1 et seq.
 - see also index heading **construction and interpretation**
 - specialized rules, § 1:9
- Interrogatories, § 42:57
- Intervention, insurer, § 42:15
- Investigations
 - generally, § 2:1 et seq.
 - see also index heading **investigations of claims**
- Joint representation, § 42:23
- Legal subrogation, § 42:4
- Liens, § 42:22
- Limitation of actions, § 42:20
- Litigation, right to control and duty to defend, § 4:9
- Negligence of subrogor, § 42:31
- Notice-prejudice rule, § 4:18
- Other insurance
 - generally, § 38:1 et seq.
 - see also index heading **other insurance**
- Parties, §§ 42:13, 42:14, 42:17

SUBROGATION—Cont'd

- Payment, basis for, § 42:41
- Payment duties, § 42:49
- Personal injuries
 - generally, § 6:1 et seq.
 - see also index heading **personal injury coverage**
- Plaintiff considerations, § 42:24 et seq.
- Pleading, §§ 42:25, 42:30
- Practice considerations, § 42:36
- Practice pointers checklist, § 42:54
- Products liability
 - generally, § 46:1 et seq.
 - see also index heading **products liability insurance**
- Reasonable expectations of insured
 - generally, § 5:1 et seq.
 - see also index heading **reasonable expectations**
- Reimbursement distinguished, § 42:11
- Restitution duties, § 42:51 et seq.
- Right to control litigation and duty to defend, § 4:9
- Scope of treatment, §§ 42:1, 42:2
- Settlement of claims against insured
 - generally, §§ 20:28 et seq., 42:37
 - see also index heading **settlement of claims against insured**
 - waivers, §§ 31:45, 32:41
- Settlement of coverage disputes
 - generally, § 20:28 et seq.
 - see also index heading **settlement of coverage disputes**
- Summary, § 42:54
- Third-party practice, § 42:34

SUE AND LABOR CLAUSES

- generally, § 45:40
- Construction insurance, § 45:40

SUMMARY JUDGMENT

- Additional discovery, requests for, § 19:51
- Affidavits, § 19:48
- Cross-motions for, § 19:52
- Directed verdict or judgment, § 19:59
- Fact issues, dealing with, §§ 19:46, 19:50
- Form, § 19:71
- Intentional act exclusion, motion for summary judgment based on, § 19:71
- Judgment on pleadings, § 19:31
- Justiciable controversy, lack of form, § 19:72
- Motion practice
 - generally, § 19:43 et seq.
 - see also index heading **motion practice**
 - additional discovery, requests for, § 19:51
 - affidavits, § 19:48
 - cross-motions, § 19:52
 - form, § 19:71
 - intentional act exclusion, § 19:71
 - judgment on pleadings, § 19:31
 - responding to the motion, § 19:49
 - supporting papers, § 19:48
 - when to file, § 19:47
- Standard for, § 19:45
- Strategy and tactics, § 19:44
- Supporting papers, § 19:48
- When to file, § 19:47

SURRENDER OF POLICY

- generally, § 39:25
- Cancellation of policies, § 39:25

TAX RETURNS

- Discovery of documents, § 17:38

TENDER

- Defenses to policyholder suits, § 14:19
- Insurer strategic considerations, § 14:19

TENDER OF DEFENSE

- generally, § 8:20
- See also index heading **reservation of rights**

TERMINATION OF COVERAGE

- Construction insurance, § 45:41
- Defend, duty to, termination of, § 4:24 et seq.
- D & o insurance, § 47:49
- Reinsurance obligations, § 41:15
- Settlement duty, termination of, § 4:25

TERM OF COVERAGE

- See also index heading **trigger of coverage**
- Claims made and reported, professional liability, § 49:9
- Epli policies, § 56:18
- Extended reporting period, professional liability, § 49:10
- Garage insurance, § 55:70
- Instructions, § 25:96
- Loss during policy period
 - generally, § 25:96
 - jury instructions, § 25:96
- Professional liability
 - generally, § 49:9 et seq.
 - claims made and reported, § 49:9
 - extended reporting period, § 49:10
 - retroactive coverage, § 49:11
- Retroactive coverage, professional liability, § 49:11

INDEX

TERM OF COVERAGE—Cont'd

Stonewall ins. co. v. national
gypsum, § 25:96

TERM OF LOSS

Jury instructions
broderick investment v. hartford
accident & indemnity co.,
§ 25:98
olin corp. v. ina, § 25:97

TEST CASES

Choice of law
settled law states, § 14:11
unsettled law states, § 14:12
Insurer strategies, § 14:10

TESTIMONY

See index heading **witnesses**

TOXIC TORTS

Absolute pollution exclusions
generally, § 44:60 et seq.
pollution exclusions, § 44:60 et
seq.

TRADEMARKS AND TRADE NAMES

See index heading **intellectual
property coverage**

TRIGGER OF COVERAGE

See also index headings **defend,
duty to; term of coverage**
After-acquired liabilities as trig-
gers of environmental cover-
age, § 44:30
Bodily injury coverage, § 6:17
Cgl policy instructions, § 46:36
Continuous trigger theory
environmental coverage,
§ 44:23
products liability insurance
generally, § 46:21
instructions, § 46:41
Defenses to policyholder suits,
§ 14:20

TRIGGER OF COVERAGE —Cont'd

Director's and officer's insurance
generally, § 47:12 et seq.
claim defined, § 47:12
discovery period, § 47:16
multiple or single claim,
§ 47:13
notice of claim, §§ 47:14, 47:15
related claims, § 47:13
Discovery period, director's and
officer's insurance, § 47:16
Duty to defend trigger, §§ 4:8,
44:3et seq.
Environmental coverage
generally, §§ 44:3 et seq.,
44:20et seq.
see also index heading
environmental coverage
occurrence requirements,
§ 44:45 et seq.
Exceptions to exclusions, trigger-
ing of, § 23:20
Exposure theory
environmental coverage,
§ 44:21
products liability insurance
generally, § 46:18
instructions, § 46:38
Injury-in-fact theory
environmental coverage,
§ 44:24
products liability insurance
generally, § 46:20
instructions, § 46:40
Instructions
cgl policies, § 46:36
products liability insurance,
§ 46:36 et seq.
Insurer strategic considerations,
§ 14:20
Liability acquisition as trigger of
environmental coverage
generally, § 44:29

TRIGGER OF COVERAGE

—**Cont'd**

Liability acquisition as trigger of environmental coverage

—**Cont'd**

after-acquired liabilities,
§ 44:30

Manifestation theory
environmental coverage,
§ 44:22

products liability coverage
generally, § 46:19
instructions, § 46:39

Multiple or single claim, director's
and officer's insurance,
§ 47:13

Multiple trigger, products liability
insurance, § 46:41

Notice of claim, director's and
officer's insurance, §§ 47:14,
47:15

Occurrence requirements, § 44:45
et seq.

Other party conduct,
environmental coverage,
§ 44:28

Personal injury coverage, § 6:27

Pollution claims applications
generally, § 44:25
see also index heading **pollu-
tion exclusions**

Products liability insurance
generally, §§ 46:5, 46:17**et seq.**
continuous trigger

generally, § 46:21
instructions, § 46:41

exposure
generally, § 46:18
instructions, § 46:38

injury-in-fact
generally, § 46:20
instructions, § 46:40
instructions, § 46:36 **et seq.**

manifestation
generally, § 46:19

TRIGGER OF COVERAGE

—**Cont'd**

Products liability insurance
—**Cont'd**

manifestation—**Cont'd**

instructions, § 46:39

multiple trigger, § 46:41

Related claims, director's and
officer's insurance, § 47:13

Suit as trigger, environmental
coverage, § 44:3 **et seq.**

Third party conduct,
environmental coverage,
§ 44:28

UNCONSCIONABLE CONDUCT

Reasonable expectations doctrine,
§ 5:11

UNDERWRITERS

Depositions, § 18:23

Files, discovery
generally, § 17:43 **et seq.**
see also index heading **docu-
ment production**

UNFAIR COMPETITION

See also index heading **advertis-
ing injury coverage**

Enumerated offense requirement,
§ 7:18

**UNINSURED MOTORIST
COVERAGE**

See index heading **automobile
insurance**

UNKNOWN LOSSES

Insured strategies, § 14:41

VENUE

generally, § 10:1

Choice of law

generally, § 9:1 **et seq.**

see also index heading **choice
of law**

motion practice, § 19:18

INDEX

VENUE—Cont'd

- Employee benefits, erisa claims,
§ 57:62
- Erisa claims, § 57:62
- Forum non conveniens, motion to
dismiss, § 10:25
- Forum selection clauses, § 19:20
- Interpleader
 - rule interpleader, § 13:12
 - statutory interpleader, § 13:8
- Marine insurance, § 54:11
- Motion practice
 - generally, §§ 19:1 et seq.,
19:17et seq.
 - see also index heading **motion
practice**
 - choice of law issues, § 19:18
 - forum selection clauses, § 19:20
- Motions to transfer
 - generally, § 10:24
 - form, § 10:32
- Practice pointers checklist,
§ 10:27
- Strategic considerations
 - insured, §§ 10:5, 10:7
 - insurer, § 10:3
- Summary, § 10:27
- Transfer motions, § 19:19

VERDICTS AND VERDICT FORMS

- Alternative forms of questions,
considering, § 25:33
- Anti-insurance disposition,
maximizing, § 25:20
- Appellate review considerations,
§ 25:33
- Break down questions, § 25:13
- Case law preparation, insurer
perspective, § 25:10
- Complex issues, § 25:13
- Coverage defenses, insurer
perspective, § 25:9
- Findings, ensuring sufficiency of,
§ 25:22

VERDICTS AND VERDICT FORMS—Cont'd

- Forms, § 21:11
 - generally, § 25:39 et seq.
- ace v. aetna life ins. co., § 25:53
- asbestos injury coverage,
§ 25:50
- bad faith, § 25:51 et seq.
- boeing v. aetna casualty and
surety co., § 25:39
- breast implant coverage,
§ 25:49
- broderick investment co. v.
hartford accident &
indemnity co, § 25:40
- canron, inc. v. federal ins. co.,
§ 25:46
- contract law, § 25:103
- damages, § 25:83 et seq.
- defense costs, § 25:104
- dow corning corp., § 25:49
- environmental coverage,
§ 25:39 et seq.
- excess coverage, § 25:101
- interex v. atlantic mutual ins.
co., § 25:42
- loss during policy period,
§ 25:96
- lost policy litigation, § 25:55
- medical malpractice coverage,
§ 25:49
- mitigation of damages,
§ 25:105
- mosten management co. inc. v.
zurich-american ins. group,
§ 25:52
- northrop corp. v. american
motorists ins. co., § 25:51
- notice disputes, § 25:76 et seq.
- olds-olympic, inc. v. com-
mercial union ins. co.,
§ 25:44
- olin corp. v. insurance co. of
north america, § 25:47

**VERDICTS AND VERDICT
FORMS—Cont'd**

Forms—Cont'd

owned property exclusion,
§ 25:92 et seq.
pollution exclusion, § 25:56 et
seq.
property damage, § 25:86 et
seq.
reasonableness of settlement,
§§ 25:106, 25:107
reichhold chemicals, inc. v.
hartford accident and
indemnity co. et al.,
§ 25:48
safeco v. great american,
§ 25:55
stonewall ins. co. v. national
gypsum, § 25:50
thompson v. western and
southern life ins. co.,
§ 25:54
washington natural gas co. v.
aetna casualty and surety
co., § 25:45
weyerhaeuser co. v. commercial
union inc., § 25:43
williams pipeline co. v. ina,
§ 25:41
Instructions and verdict forms,
roles compared, § 25:3
Insurance presence in litigation,
recognizing, § 25:20
Insured perspective
generally, §§ 25:18 et seq.,
25:27
anti-insurance disposition,
maximizing, § 25:20
broad-issues strategy, § 25:20
findings, ensuring sufficiency of,
§ 25:22
judicial attitude, researching,
§ 25:26
objectives, § 25:19
practice pointers, § 25:28 et
seq.

**VERDICTS AND VERDICT
FORMS—Cont'd**

Insured perspective—Cont'd

preparation, § 25:24 et seq.
promises of insurer, emphasiz-
ing, § 25:21
pro-policyholder statutes, effect
of, § 25:23
strategy, § 25:19

Insurer perspective

generally, § 25:4 et seq.
break down questions, § 25:13
case law preparation, § 25:10
checklist of defenses, § 25:7
client input, § 25:16
complex issues, § 25:13
coverage defenses, § 25:9
fact issues memo, § 25:12
non-winnable issues, eliminat-
ing, § 25:8
objectives, § 25:5
other insurers, views of, § 25:17
preparation, § 25:6 et seq.
strategy, § 25:5
timing of requests, § 25:15

Judges attitude, consideration of
insured perspective, § 25:26
insurer perspective, § 25:15

Judicial perspective of function,
§§ 25:2, 25:3

Memorandum urging use of
special verdict form, § 25:38

Motion for directed verdict or
judgment

generally, § 19:57 et seq.
jury or bench trial, § 19:58
preserving record, § 25:34
summary judgment, § 19:59

New trial, motion for, § 19:63

Non-winnable issues, eliminating,
§ 25:8

Objectives, insurer perspective,
§ 25:5

INDEX

VERDICTS AND VERDICT FORMS—Cont'd

Post-trial motions
generally, § 19:60 et seq.
adverse findings and rulings,
motions challenging,
§ 19:61
attorney's fees, § 19:65
challenging adverse findings
and rulings, § 19:61
findings, challenging, § 19:61 et
seq.
interest, post-judgment, § 19:66
judgment as matter of law,
motion for, § 19:62
judgment nov, motion for,
§ 19:62
new trial, motion for, § 19:63
post-judgment interest, § 19:66
renewal of motion for judgment
nov, § 19:62
rulings, challenging, § 19:61 et
seq.
Practice pointers, §§ 25:28 et seq.,
25:37
Preparation, § 25:24 et seq.
Preserving record, § 25:34
Pro-policyholder statutes, effect
of, § 25:23
Scope of treatment, § 25:1
Strategy, insurer perspective,
§ 25:5
Summary, § 25:37
Timing of requests, § 25:15
Unwilling or unprepared judges,
dealing with, § 25:32
Voir dire, anticipating in, § 21:11

VOIR DIRE

generally, § 21:1 et seq.
Additional insureds, duty to
defend, § 4:11
Argumentative
generally, § 21:7

VOIR DIRE—Cont'd

Argumentative—Cont'd
insurance education by insured,
§ 21:46
Attitude information, developing,
§ 21:24
Attitudes, eliciting, § 21:41
Bias, revealing, § 21:43
Case nature of, § 21:8
Cause challenges
researching, § 21:28
timing, § 21:32
Characteristics of panelists,
identifying, § 21:23
Checklist of questions, § 21:35
Client representatives, § 21:37
Comfort level of panelists, § 21:40
Conducting
generally, § 21:39 et seq.
attitudes, eliciting, § 21:41
comfort level of panelists,
§ 21:40
insulating panelists against
insurers' attacks, § 21:47
insurance bias, revealing,
§ 21:43
insured techniques, § 21:45 et
seq.
insurer techniques, § 21:42 et
seq.
open answers, eliciting, § 21:41
outbursts by jurors, dealing
with, § 21:44
Consultants, use of
generally, § 21:12 et seq.
cause challenges, researching,
§ 21:28
cost/benefits, § 21:17
expectations, § 21:14
how to use, § 21:15
insureds, use by, § 21:16
roles of, § 21:13
services, § 21:13

VOIR DIRE—Cont’d

Consultants, use of—Cont’d
when to begin working with,
§ 21:18 et seq.
when to use, § 21:17
Coverage claim, consideration of,
§ 21:10
Customs applicable, § 21:30
Defense duty
generally, § 4:1 et seq.
see also index heading **defend,**
duty to
Demographic profiling, § 21:49
Developing questions, § 21:35
Empathizing with jurors, § 21:3
Errors and omissions insurance,
§ 48:69 et seq.
Evaluation of suit under duty to
defend, § 4:14
Favorable jurors, identifying,
§ 21:50
Final preparation, § 21:29 et seq.
Group questioning, § 21:6
Hard choices, § 21:51
Hardship excuses, timing, § 21:32
Individual questioning, § 21:6
Instructions, anticipating, § 21:11
Insulating panelists against insurers’ attacks, § 21:47
Insurance bias, revealing, § 21:43
Insurance presence, dealing with
generally, § 21:9
insureds, strategies for, § 21:46
juror outbursts, § 21:44
Insured goals
conducting voir dire, § 21:45 et
seq.
consultants, use of, § 21:16
insulating panelists against
insurers’ attacks, § 21:47
insurance education, § 21:46
preparation, §§ 21:21, 21:22
rehabilitation of favorable
jurors, § 21:48

VOIR DIRE—Cont’d

Insurer goals
conducting voir dire, insurer
techniques, § 21:42 et seq.
insurance bias, revealing,
§ 21:43
outbursts by jurors, dealing
with, § 21:44
preparation, §§ 21:20, 21:22
Judge introducing, § 21:38
Judge vs counsel questioning,
§ 21:5
Jurors and jury trials, § 21:1
Knowledge about jurors, using,
§ 21:54
Learning from, § 21:52 et seq.
Litigation, right to control and
duty to defend, § 4:9
Logistics, § 21:29 et seq.
Motion practice, § 21:25
Nature of, § 21:4 et seq.
Nonverbal team member observa-
tions, § 21:9(b)(1)
Observations, recording, § 21:36
Open answers, eliciting, § 21:41
Outbursts by jurors, dealing with,
§ 21:44
Panel information, studying,
§ 21:34
Peremptory challenges
see also index heading **voir dire**
demographic profiling, § 21:49
favorable jurors, identifying,
§ 21:50
hard choices, § 21:51
profiling, § 21:49
timing, § 21:32
unfavorable jurors, identifying,
§ 21:50
Physical layout of courtroom,
§ 21:33
Planning, § 21:2 et seq.
Policyholder, consideration of,
§ 21:10

INDEX

VOIR DIRE—Cont'd

- Practice pointers checklist,
§ 21:55
- Preliminary considerations, § 21:2
et seq.
- Preparation
 - generally, § 21:19 et seq.
 - characteristics of panelists,
identifying, § 21:23
 - final preparation, § 21:29 et
seq.
 - insured goals, §§ 21:21, 21:22
 - insurer goals, §§ 21:20, 21:22
 - logistics, § 21:29 et seq.
 - profiling potential jurors,
§ 21:23
 - questionnaires, § 21:24 et seq.
- Profiling, § 21:49
- Profiling potential jurors, § 21:23
- Qualifications, § 21:30
- Questionnaires
 - generally, § 21:24 et seq.
 - attitude information, develop-
ing, § 21:24
 - basic elements, § 21:26
 - court approval, § 21:25
 - elements, § 21:26
 - errors and omissions insurance,
§ 48:69 et seq.
 - form, §§ 21:27, 21:56
 - purpose, § 21:24
 - sample questions, § 21:27
- Questions
 - checklist of, § 21:35
 - developing, § 21:35
- Recording observations, § 21:36
- Rehabilitation of favorable jurors,
§ 21:48
- Researching cause challenges,
§ 21:28
- Right to control litigation and duty
to defend, § 4:9
- Rules applicable, § 21:30
- Scope of treatment, § 21:1

VOIR DIRE—Cont'd

- Shaping presentation of case on,
§ 21:53
- Statutory qualifications, § 21:30
- Summary, § 21:55
- Team member observations,
§§ 21:9(b)(1), 21:58
- Timing challenges, § 21:32
- Unfavorable jurors, identifying,
§ 21:50
- Verbal team member observations,
§ 21:58
- Verdict form, anticipating, § 21:11

WAIVER

- generally, § 8:1 et seq.
- California claims waiver, § 32:63
- Contribution claims, waivers in
settlements, §§ 31:45, 32:41
- Cooperation duty, §§ 36:16, 36:17
- Examinations under oath
 - policy defenses waived by
generally, § 3:41 et seq.
 - avoidance of waiver, § 3:43
 - practice tips, §§ 3:44, 3:45
 - right to demand, waiver of,
§ 3:29
- Forms, §§ 32:61, 32:67
- Instructions, § 53:42
- Interpretation disputes, § 1:7
- Late notice defense, § 8:24
- Limitation of actions, exceptions
to contractual periods,
§ 43:41
- Marine insurance, § 53:42
- Reinsurance contracts, § 41:51
- Reservations of rights, § 8:23
- Settlements, waivers in, §§ 31:45,
32:41

WARRANTIES

- Reinsurance, § 41:20

WITNESSES

- See also index heading **presenta-
tion of case**

WITNESSES—Cont'd

- Advocacy skills, § 26:7 et seq.
- Agents, insurance, § 48:15 et seq.
- Availability plan, § 23:46
- Bar motions, § 19:56
- Bias, § 26:15
- Brokers, § 48:15 et seq.
- Causation of loss, insured considerations, § 52:60
- Competency, § 26:14
- Contradiction, § 26:16
- Cooperation
 - generally, § 36:1 et seq.
 - see also index heading **cooperation duty**
- Coverage litigation, cross-examination, § 26:3
- Credibility questioning, § 26:13
- Cross-examination
 - generally, § 26:1 et seq.
 - advocacy skills, § 26:7 et seq.
 - bias, § 26:15
 - competency, § 26:14
 - contradiction, § 26:16
 - coverage litigation, § 26:3
 - credibility questioning, § 26:13
 - demeanor as advocacy skill, § 26:22
 - experts
 - generally, §§ 24:1 et seq., 24:74, 26:20
 - outline for cross-examination, § 24:80
 - factual issues, § 26:5
 - favorable testimony, eliciting, § 26:12
 - focusing, § 26:21
 - hostility, avoiding, § 26:23
 - impeachment, § 26:13 et seq.
 - insurer concerns, § 26:2
 - leading questions, § 26:24
 - liability issues, § 26:4
 - limitations, § 26:10
 - limiting, § 26:21

WITNESSES—Cont'd

- Cross-examination—Cont'd
 - listening to answers, § 26:27
 - organizing notes, § 26:28
 - outline for cross-examination, § 24:80
 - planning, § 23:50
 - policy issues, § 26:6
 - practice pointers checklist, § 26:30
 - preliminary considerations, § 26:8
 - prior bad acts, § 26:17
 - prior convictions, § 26:19
 - prior inconsistent statements, § 26:18
 - purpose, § 26:7
 - recross-examination, § 26:11
 - scope, § 26:9
 - scope of treatment, § 26:1
 - shifting topics, § 26:26
 - short, simple questioning, § 26:25
 - strategy, § 26:2 et seq.
 - summary, § 26:30
 - theme development, §§ 26:7 et seq., 26:29
- Demeanor as advocacy skill, § 26:22
- Depositions of
 - generally, § 18:20 et seq.
 - see also index heading **depositions**
- Direct examination, preparing, § 23:49
- Errors and omissions insurance, § 48:15 et seq.
- Experts
 - generally, § 24:1 et seq.
 - see also index heading **expert witnesses**
 - cross-examination, § 26:20
- Factual issues, cross-examination on, § 26:5

INDEX

WITNESSES—Cont'd

- Favorable testimony, eliciting on cross, § 26:12
- Impeachment
 - generally, § 26:13 et seq.
 - bias, § 26:15
 - competency, § 26:14
 - contradiction, § 26:16
 - credibility questioning, § 26:13
 - deposition use, § 24:47
 - prior bad acts, § 26:17
 - prior convictions, § 26:19
 - prior inconsistent statements, § 26:18
- In limine motions, §§ 19:55, 20:20 et seq.
- Insurer concerns, § 26:2 et seq.
- Interviews, § 18:49
- Liability issues, cross-examination on, § 26:4
- Objectives, § 26:2 et seq.
- Opinions. see index heading **expert witnesses**
- Preliminary considerations, § 26:2 et seq.

WITNESSES—Cont'd

- Pretrial bar motions, § 19:56
 - Pre-trial orders, § 20:24
 - Prior bad acts, § 26:17
 - Prior convictions, § 26:19
 - Recross-examination, § 26:11
 - Scope of treatment, § 26:1
 - Statements, § 18:49
 - Strategy
 - generally, § 26:2 et seq.
 - coverage litigation, § 26:3
 - factual issues, § 26:5
 - liability issues, § 26:4
 - policy issues, § 26:6
 - Theme development, § 26:7 et seq.
- ### WORKERS' COMPENSATION POLICIES
- See also index heading **employment practices liability insurance**
 - Exclusivity, § 56:10
- ### WORK PRODUCT PRIVILEGE
- See index heading **privileges**

