

Index

30 DAYS

Notice and proof of loss, **81:2**

ABROGATION OF OFFER REQUIREMENT

Underinsured motorist coverage,
38:27

ABSENCE

Accident insurance, **19:10, 21:23,
25:8, 52:3, 74:2, 97:2**

Subrogation actions, **95:2**

ACCEPTANCE

Rejection, **15:1, 19:1, 19:11, 19:13,
38:24, 72:1, 88:2**

Uninsured motorist coverage, **1:3,
7:7, 8:18, 19:1, 19:11, 19:13,
19:25, 23:28, 34:3, 34:19, 36:1,
38:5, 38:24, 72:1, 87:2, 88:2,
97:2**

ACCESS

Underinsured motorist coverage,
**3:19, 19:4, 20:2, 20:10, 20:13,
21:35, 28:2, 29:2, 29:4, 29:6,
30:4, 32:3, 34:44, 34:57, 39:11,
39:12, 41:2, 41:6, 41:7, 42:2,
42:5, 42:7 to 42:10, 42:12,
42:14 to 42:17, 43:13, 43:15,
68:1, 81:2, 88:2, 103:2, 109:2**

ACCIDENT AND LIFE INSURANCE

Disability, **28:4**

Third party, **28:4**

ACCIDENT INSURANCE

Beneficiaries, **27:14**

Burden of proof, **97:2**

Causation, **21:23**

Conveyance, **74:2**

Death, **25:8, 27:14, 39:11, 46:1,
52:3, 74:2, 76:2, 97:2**

Evidence, **21:31, 25:8, 52:3, 74:2,
97:2**

ACCIDENT INSURANCE—Cont'd

Intent, **19:10, 21:23, 21:31, 25:8,
74:2, 76:2**

Negligence, **25:8, 42:11, 46:1, 74:2,
97:2**

Probability, **74:2**

Release, **74:2, 76:2, 97:2**

Renewal, **74:2, 76:2**

Validity, **74:2**

ACCIDENTS

Defense, **1:3, 2:14, 2:18, 3:9, 4:5,
5:5, 5:8, 6:3, 8:6, 14:6, 18:12,
19:7, 19:27, 20:3, 21:33, 23:9,
23:41, 33:2, 37:12, 56:13, 63:3,
63:9, 64:24, 68:2, 70:1, 74:2,
76:2, 81:1, 82:2, 87:2, 95:2,
97:2, 99:2**

Disability insurance, **20:16, 73:2**

Evidence, **1:3, 1:6, 2:15, 2:19, 3:3,
3:9, 5:6, 6:2, 6:12, 8:29, 19:7,
19:11, 20:3, 23:40, 23:41, 24:4,
24:6, 24:7, 24:9, 29:16, 52:9,
56:13, 67:1, 68:2, 70:1 to 72:2,
73:2, 74:2, 76:1, 81:1 to 82:2,
87:2, 88:2, 95:2, 97:2, 103:2,
109:2**

Fire insurance, **2:14, 2:19, 3:9, 6:12,
7:7, 21:33, 29:16, 41:2, 49:23,
64:24**

Witnesses, **24:9, 68:2, 70:2, 88:2**

ACCRUAL

Bad Faith, **14:9, 15:27, 17:3, 17:6,
66:1, 76:2, 97:2**

Uninsured motorist coverage, **17:6,
20:6, 32:2 to 32:4, 32:7, 32:10,
32:11, 66:1, 76:2, 97:2**

ACQUISITION

Newly acquired vehicle coverage, **3:3**

ACTIVATION

Bad Faith, **18:3, 18:7, 18:12, 42:15,
72:1**

ACTIVATION—Cont'd

- No-fault insurance, **59:4, 62:23, 63:5, 64:18**
- Underinsured Motorist Coverage, **20:10, 23:42, 32:10 to 32:12, 38:2, 38:5 to 38:10, 38:14, 38:15, 38:17, 40:1, 40:5, 40:9 to 40:12, 41:1 to 41:13, 42:10, 42:13, 42:15, 72:1, 88:2**
- Uninsured Motorist Coverage, **20:10, 20:16, 23:2, 23:16 to 23:18, 23:24, 23:42, 24:1, 25:2, 25:21, 26:10, 32:10 to 32:12, 38:2, 38:5, 38:7 to 38:10, 38:17, 40:1, 40:5, 40:9, 40:12, 41:1, 41:2, 41:5, 41:9, 41:10, 72:1, 88:2**

ACTUAL CASH VALUE

- Burden of proof, **72:2**
- Evidence, **72:2**

ACTUAL COST

- No-fault insurance, **56:1, 56:16**

ACTUAL DAMAGES

- Underinsured motorist coverage, **27:19, 28:4, 28:6, 28:9, 29:6, 29:10, 29:16, 36:1, 38:5, 38:7, 38:8, 38:13, 38:17, 38:18, 40:1, 40:11, 40:12, 40:16, 40:17, 41:1, 41:5, 42:14, 43:13, 76:1, 81:2, 102:2, 112:2**
- Uninsured motorist coverage, **23:23, 27:19, 28:4, 28:6, 28:9, 28:10, 28:12, 28:13, 29:6, 29:7, 29:9, 29:10, 29:16, 34:55, 34:56, 36:1, 36:4, 38:5, 38:7, 38:8, 38:13, 38:17, 40:1, 40:12, 40:17, 41:1, 41:5, 43:13, 47:4, 76:1, 81:2**

ACTUAL LOSS

- Fraud, **82:2, 95:2, 97:2**
- Subrogation, **18:1, 68:2, 82:2, 88:2, 95:2, 97:2, 103:2, 112:2**

ADJUSTERS

- Attorney-client relationship, **16:1**
- Bad Faith, **10:6, 15:10, 15:11, 16:1, 16:9, 16:24, 37:4**
- Independent adjusters, **15:10, 37:4**

ADJUSTERS—Cont'd

- Subrogation, **64:24**
- Unfair Claims Practices Act, **16:9, 37:4**

ADMISSIONS

- Evidence, **16:8**
- Requests for, **16:8**

ADVANCE PAYMENT

- Uninsured motorist benefits, **28:15, 42:17, 65:1**

ADVERSE TORT

- No-Fault Insurance, **60:18**
- Uninsured motorist coverage, **34:57, 109:2**

AFFIDAVITS

- Summary judgment, **21:8, 29:16, 42:17, 97:2**

AFFIRMATIVE DEFENSE

- Uninsured motorist coverage, **34:22, 36:6, 36:7, 82:2, 97:2**

AGENCY

- Carriers, **1:15, 2:8, 3:9, 3:19, 3:21, 6:16, 15:14, 64:24, 82:2, 95:2**
- Compensation, **1:15, 3:9, 3:19, 19:27, 21:35, 23:40, 38:21, 39:4, 46:1, 70:2, 81:1 to 82:2, 85:2, 87:2, 95:2, 103:2**
- Conflict of interests, **64:24**
- Consent, **1:15, 3:9, 3:18 to 6:20, 8:14, 9:8, 23:40, 42:11, 70:2, 81:1 to 87:2, 95:2, 103:2**
- Consideration, **19:10**
- Damages, **1:1, 1:12, 1:16, 2:8, 3:15, 3:18 to 6:20, 9:2, 9:8, 19:27, 23:40, 26:8, 37:2, 38:10, 38:21, 42:11, 46:1, 55:24, 64:24, 70:2, 81:1 to 82:2, 85:2, 87:2, 95:2, 103:2**
- Defenses, **9:2, 9:8, 81:1**
- Discretion, **55:24, 87:2**
- Dual representation, **15:14**
- Evidence, **3:9, 3:19, 8:14, 9:8, 15:14, 23:40, 34:27, 38:20, 55:24, 70:2, 81:1 to 82:2, 87:2, 95:2, 103:2**

INDEX

AGENCY—Cont'd

Fraud, 2:8, 3:9, 9:8, 15:15, 34:27,
82:2, 87:2, 95:2
Instructions, 8:14
Insurable interest, 3:9
Jurisdiction, 2:8, 70:2
Pleadings, 3:19, 9:2
Possession, 3:9, 6:20, 87:2, 95:2
Renewal, 8:14, 38:20, 70:2, 81:1,
103:2
Skill, 38:21

AGENTS

Underinsured motorist coverage,
1:15, 19:10, 38:21, 38:31, 43:25

AGGREGATION

Underinsured Motorist Coverage,
19:13, 29:2, 29:17, 41:3, 42:11

ALABAMA

No-fault summary, 1:22, 65:1, 65:2

ALASKA

No-fault summary, 1:22, 66:1, 66:2

ALCOHOL

Intoxication, 6:19, 52:8, 60:8
No-fault insurance, 52:1, 52:3, 52:8,
60:8, 72:2
Underinsured motorist coverage,
86:2, 103:2

ALTERCATIONS BETWEEN DRIVERS

Coverage, 5:15

AMBIGUITY

Assignment, 26:7
Defense, 1:3, 3:9, 3:18, 6:1, 6:8,
12:1, 12:9, 15:1, 15:16, 18:12,
21:33, 23:30, 31:3, 40:21, 70:1
Extrinsic evidence, 12:1, 23:24
Notice, 3:7, 3:18, 6:13, 12:1, 15:1,
15:16, 21:4, 24:15, 29:2, 31:3,
40:2, 40:21, 40:23, 67:1, 70:1
Underinsured Motorist Coverage,
1:3, 6:13, 19:14, 21:1, 21:4,
21:5, 21:16, 21:23, 21:33, 22:1,
23:7, 23:10, 23:30, 25:8, 28:2,
28:6, 29:2, 29:4, 29:5, 29:10,
29:16, 29:17, 32:11, 38:10,
38:31, 39:4, 40:1 to 40:3, 40:5,

AMBIGUITY—Cont'd

40:11, 40:16, 40:21, 40:23,
41:1, 41:2, 41:12, 44:2, 67:1,
70:1, 73:1

Uninsured and underinsured motorist
coverage, 41:1, 67:1

Uninsured Motorist Coverage, 1:3,
3:23, 5:2, 6:8, 6:13, 8:8, 19:14,
21:1, 21:4, 21:5, 21:9, 21:16,
21:18, 21:22, 21:23, 21:33,
22:1, 23:7, 23:10, 23:13, 23:20,
23:24, 23:30, 23:33, 24:15,
25:8, 25:9, 25:11, 25:12, 26:7,
26:10, 26:18, 27:1, 27:17, 28:2,
28:6, 29:2 to 29:5, 29:10, 29:11,
29:16 to 29:18, 29:22, 31:3,
32:6, 32:11, 38:10, 39:4, 40:1,
40:2, 40:5, 40:21, 41:1 to 44:2,
67:1, 70:1, 73:1

AMENDMENT

Underinsured Motorist Coverage,
3:19, 19:4, 19:9, 19:11, 19:13,
19:18, 19:27, 20:3, 20:13, 21:5,
25:8, 28:2, 29:2, 29:17, 32:3,
34:40, 35:6, 38:1, 38:2, 38:5,
38:9, 38:11, 38:15, 38:19,
38:20, 38:27, 38:32, 38:33,
38:35, 39:1, 39:4, 39:5, 39:11,
40:1, 40:11, 40:12, 40:23, 41:1,
41:2, 41:9, 42:15, 42:16, 43:11,
43:17, 43:28, 44:1, 45:1, 48:5,
68:1, 70:1, 74:2, 76:1 to 86:2,
88:2, 100:1, 102:2, 103:2, 112:2

AMOUNT

Jury trial, 6:8, 15:28, 23:40, 34:3,
34:40, 34:41, 38:28, 102:2
Loans, 14:11

ANSWERS

Evidence, 8:29, 61:4, 62:9, 102:2
Fraud, 9:9
Statutes, 8:29, 20:1, 102:2

ANTI-STACKING PROVISIONS

No-fault insurance, 63:2
Uninsured motorist coverage, 1:3,
21:29, 25:8, 28:2, 29:2, 29:3,
29:15, 29:16, 29:18, 29:23,
41:2, 67:1, 68:2, 76:1, 86:2

ANTI-SUBROGATION RULE

No-fault insurance, 64:24

ANTI-SUBROGATION RULE

Uninsured motorist coverage, 26:8

APPEAL BOND

Filing, 9:18

APPEARANCE

Uninsured motorist coverage, 20:17,
29:16, 30:9, 31:4, 34:27, 34:41,
97:2

APPLICATIONS

Fraud, 97:2

Offer, 15:25

Uninsured motorist coverage, 23:7,
97:2

APPOINTMENT OF

INDEPENDENT COUNSEL

Reservation of rights and nonwaiver
agreements, 13:12

ARBITRATION

Bad faith, 11:2, 15:16, 15:24, 15:37,
15:44, 17:7, 31:3, 34:44, 34:45,
34:56, 34:60, 36:1, 36:4, 37:1,
37:7, 37:12, 40:21, 42:2, 42:15,
60:16, 65:1, 66:1, 67:1, 68:1,
70:1 to 72:1, 73:1, 74:2, 76:1 to
81:1, 82:2, 86:2, 97:2, 99:2,
100:1, 103:2, 109:2

Guaranty funds, 43:13

Standards, 15:16, 34:27, 36:1, 36:4,
61:3, 70:2, 88:2, 97:2, 112:2

Underinsured Motorist Coverage,
17:7, 23:28, 23:42, 26:13, 28:6,
29:2, 29:10, 30:6, 32:2, 32:3,
32:10, 32:11, 34:3, 34:40,
34:44, 34:57, 34:62, 36:1, 40:9,
40:12, 40:13, 40:17, 40:21,
41:9, 41:13, 42:2, 42:9, 42:10,
42:14 to 42:16, 43:12 to 43:14,
44:1, 65:1, 66:1, 67:1, 68:1,
70:1, 72:1, 73:1 to 74:2, 76:1 to
85:2, 86:2, 88:2, 100:1, 102:2,
103:2, 109:2, 111:2, 112:2

Uninsured Motorist Coverage, 17:7,
20:1, 23:28, 23:29, 23:42,
23:43, 23:45, 24:6, 25:15, 26:9,
26:10, 26:13, 26:19, 28:6, 28:7,

ARBITRATION—Cont'd

28:10, 29:2, 29:10, 30:3, 30:6,
30:12, 31:3, 32:2 to 32:4, 32:6
to 32:11, 34:1 to 34:63, 36:1,
36:4, 37:1, 37:7, 37:12, 40:9,
40:12, 40:17, 40:21, 41:9,
43:12, 43:13, 44:1, 47:4, 52:2,
61:3, 65:1, 66:1, 67:1, 68:1 to
74:2, 76:1 to 82:2, 85:2, 86:2,
87:2, 88:2, 95:2, 97:2, 99:2,
100:1, 103:2, 109:2, 111:2

ARBITRATION AWARDS

Arbitrator, 34:34, 34:40, 34:49,
34:50, 40:21, 61:3

Corruption, 95:2

Court, 34:34, 34:40, 34:49, 34:50,
37:7, 40:21, 61:3, 95:2

Decisions, 34:34, 34:40, 40:21, 61:3,
95:2

Finality, 34:40

Investigation, 37:1, 95:2

Modification, 34:49

No-fault coverage, 57:4, 95:2

Objections, 95:2

Punitive damages, 34:34, 95:2

Reimbursement, 40:21, 95:2

Res judicata, 34:40

Submission, 61:3

Third party, 37:1, 37:7, 95:2

Vacation, 34:40, 34:50, 95:2

Waiver, 34:40

ARIZONA

No-fault summary, 1:22, 67:1, 67:2

ARKANSAS

No-Fault Insurance, 46:1, 46:2,
49:17, 49:22, 52:3, 52:6, 52:10,
55:3, 55:26, 56:1, 56:3, 56:13,
57:1, 58:2, 58:6, 60:1, 60:15,
60:16, 63:10, 64:15

No-fault summary, 1:22, 68:2

AS SOON AS POSSIBLE

Evidence, 2:6

AS SOON AS PRACTICABLE

Automobile liability insurance, 9:6,
72:1, 76:1, 111:2

Evidence, 24:13, 26:13, 72:1, 76:1,
87:2, 95:2

INDEX

AS SOON AS PRACTICABLE

—Cont'd

No-fault insurance, 60:1, 60:4, 87:2
Uninsured/underinsured motorist coverage, 72:1

AS SOON AS PRACTICAL

No-fault insurance, 72:2

ASSAULT AND BATTERY

Liability insurance, 4:2, 4:5

ASSAULT CASES

Coverage, 20:16, 20:17

ASSETS

Bad faith, 12:2, 14:3, 15:17, 15:25, 15:26, 15:43, 16:21, 42:2

ASSIGNMENT

Acceptance, 15:14, 48:4, 87:2, 97:2
Automobile insurance, 2:9, 15:29, 15:43, 34:27, 81:2, 87:2, 95:2
Bad faith, 9:8, 11:1, 14:2 to 14:4, 14:11, 15:14, 15:26, 15:28 to 15:34, 15:36, 15:38, 15:39, 15:43, 18:1, 37:12, 70:2, 74:2, 82:2, 97:2
Cancellation and rescission, 87:2
Change, 26:9, 74:2, 81:2, 87:2
Children, 11:1, 26:7, 70:2, 82:2, 95:2
Common law, 15:30, 26:7, 26:9, 70:2, 82:2, 95:2
Consent, 9:8, 14:1, 14:2, 14:4, 15:29, 15:43, 26:9, 56:10, 64:19, 70:2, 74:2, 81:2, 87:2, 95:2, 108:2
Consideration, 14:4, 15:28, 15:29, 15:33, 15:38, 15:39, 15:43, 59:6
Creditors, 15:26
Defenses, 2:9, 9:8, 14:2, 14:3, 18:1, 64:18, 97:2
Endorsement, 34:27, 73:2, 108:2
Fraud, 2:9, 9:8, 14:1, 14:2, 14:11, 15:28, 15:36, 15:43, 34:27, 74:2, 82:2, 87:2, 95:2, 97:2
Indemnity insurance, 9:16, 41:7
Intent, 15:36, 26:7, 64:18, 70:2, 74:2, 87:2, 95:2
Jury trial, 15:28
Liability insurance, 2:9, 9:16, 37:12, 81:2, 82:2, 87:2, 97:2, 108:2

ASSIGNMENT—Cont'd

Loans, 14:11
Mistake, 87:2
No-fault coverage, 2:9, 48:4, 56:10, 70:2, 73:2, 74:2, 82:2, 87:2, 95:2, 97:2
Notice, 2:9, 9:8, 14:1, 14:2, 37:12, 56:10, 64:14, 64:19, 70:2, 73:2, 74:2, 81:2, 82:2, 87:2, 95:2, 97:2, 108:2
Objections, 95:2
Partnership, 74:2
Payment, 2:9, 9:8, 14:1 to 14:4, 15:14, 15:26, 15:28, 15:33, 15:36, 15:39, 15:43, 18:1, 26:2, 26:7, 26:9, 37:12, 56:10, 59:6, 64:14, 64:18, 70:2, 73:2, 74:2, 81:2, 82:2, 87:2, 95:2, 97:2, 108:2
Priorities, 48:4, 70:2, 73:2, 74:2, 81:2, 82:2, 87:2, 97:2, 108:2
Proceeds, 11:1, 14:2, 15:43, 26:2, 26:7, 26:9, 59:6, 64:14, 64:18, 64:19, 73:2, 81:2, 82:2, 87:2, 97:2
Reformation, 70:2
Statute of limitations, 15:30, 26:7, 37:12, 48:4, 73:2, 74:2, 81:2, 82:2, 87:2, 95:2, 97:2
Third persons, 9:16
Time, 9:16, 14:2, 15:14, 15:26, 15:30, 15:33, 15:43, 34:27, 37:12, 64:14, 64:18, 70:2, 73:2, 74:2, 81:2, 82:2, 87:2, 95:2, 97:2, 108:2
Trustee in bankruptcy, 15:43
Validity, 41:7, 74:2, 95:2

ASSOCIATIONS

Unincorporated associations, 29:23

ATTORNEY-CLIENT PRIVILEGE

Bad faith, 16:1, 16:3, 16:16, 16:22 to 16:29, 16:31, 16:32, 16:34

ATTORNEY-CLIENT RELATIONSHIP

Adjuster, 16:1
Defense, 15:14, 15:15, 16:1, 16:23

ATTORNEYS

Agency, 9:8, 15:14, 15:15, 34:27, 64:24, 70:2, 81:2, 82:2, 87:2

ATTORNEYS—Cont'd

Bad Faith, 9:8, 9:14, 10:6, 12:1,
13:2, 14:3, 14:11, 15:2, 15:12,
15:14, 15:15, 16:1, 16:25,
16:26, 16:34, 17:12, 18:1,
20:13, 36:1, 43:17, 60:15,
60:16, 70:2, 74:2, 76:2, 82:2,
109:2

Conflict of interest, 9:8, 13:2, 13:6,
13:11, 15:2, 15:12, 15:14, 16:1,
34:24, 34:27, 64:24, 88:2

Defense, 9:6, 9:8, 9:13, 9:14, 10:3,
10:6, 12:1, 13:2, 13:6, 13:11,
14:3, 14:11, 15:12, 15:14,
15:15, 16:1, 16:25, 16:26,
16:34, 18:1, 20:13, 34:24, 36:1,
61:4, 64:24, 74:2, 76:2, 82:2,
87:2, 112:2

Discovery, 9:6, 10:3, 12:1, 13:11,
16:1, 16:25, 16:26, 16:34,
34:27, 41:13, 61:4, 82:2, 87:2,
88:2

Examination under oath, 74:2, 76:2,
82:2, 87:2

Expert witnesses, 88:2

Independent counsel, 9:8, 13:2,
15:12, 15:14, 26:12, 36:1

Liability policies, 21:31, 112:2

No-Fault Insurance, 60:14 to 60:16,
61:4, 64:14, 64:24, 70:2, 76:2,
87:2

Notice and proof of loss, 81:2

Reservation of Rights and Nonwaiver
Agreements, 13:2, 13:6, 13:11

Sanctions, 10:3, 87:2

Uninsured Motorist Coverage, 10:6,
16:26, 16:34, 20:13, 21:31,
26:7, 26:12, 34:24, 34:27, 36:1,
70:2, 73:2, 74:2, 76:2, 81:2,
82:2, 87:2, 88:2, 109:2

Witnesses, 9:8, 16:1, 16:34, 70:2,
88:2

AUTOMOBILE INSURANCE

Accident, 1:3, 2:7, 2:9, 2:17, 2:19,
3:9, 3:19, 4:6, 5:2 to 5:5, 5:7,
5:8, 5:12, 5:14 to 5:16, 5:18,
5:19, 5:21, 5:23, 6:6, 6:8, 6:17,
7:2, 8:6, 8:18, 8:22, 8:39, 10:8,
11:4, 15:16, 15:43, 19:6, 19:10,
19:11, 19:23, 19:27, 19:30,

AUTOMOBILE INSURANCE

—Cont'd

20:2, 20:3, 20:6, 20:10, 20:16,
20:17, 20:19, 21:2, 21:4, 21:9,
21:10, 21:16, 21:17, 21:19,
21:21, 21:29, 21:35, 22:2, 23:4,
23:5, 23:12, 23:24, 23:28,
23:30, 23:32, 23:40, 23:42,
23:43, 24:10, 25:8, 25:11,
25:22, 26:18, 27:14, 27:18,
27:26, 28:2, 28:4, 28:6, 28:11,
29:2, 29:3, 29:15, 29:21, 31:3,
33:2, 34:10, 34:27, 34:40, 36:1,
38:1, 38:7, 38:8, 38:28, 39:6,
39:13, 40:4, 40:5, 40:11, 40:12,
40:16, 40:21, 41:1, 41:2, 41:5
to 42:5, 42:9, 42:10, 42:16,
42:17, 44:1, 46:1, 49:22, 52:2,
52:9, 53:3, 55:6, 55:19, 58:2,
59:3, 60:3, 60:5, 60:6, 63:15,
64:24, 65:1, 72:2, 81:2, 85:2,
86:2, 87:2, 88:2, 95:2, 103:2

Additional insureds, 21:4, 65:1

Assault, 5:2, 5:5, 5:12, 5:14 to 5:16,
5:18, 5:19, 20:16, 20:17, 23:12,
52:2

Cancellation, 1:3, 8:6, 8:18, 8:22,
8:29, 8:39, 15:43, 41:1, 72:2,
87:2, 95:2, 103:2

Cargo, 5:21, 24:10, 87:2

Commercial automobile policies,
3:19, 19:6

Compulsory insurance, 1:3, 2:17,
3:9, 3:17, 6:8, 8:18, 19:27,
21:2, 23:42, 25:22, 88:2

Conflict of laws, 41:1, 63:15, 72:2,
85:2, 95:2

Cooperation, 2:7, 2:9, 15:16, 15:29,
26:8, 26:17, 42:16, 87:2

Corporations, 21:4, 42:17, 88:2

Definitions, 2:19, 21:21, 22:2, 23:5,
23:32, 23:38, 23:40, 25:22,
38:1, 42:17, 44:1, 49:22, 87:2,
88:2, 95:2

Demand, 2:7, 3:9, 15:1, 15:16,
20:17, 25:8, 34:10, 34:40, 36:1,
42:9, 60:6, 64:24, 72:2, 81:2,
87:2, 88:2, 95:2

Denial of payment, 86:2

Employment relationship, 34:27

INDEX

AUTOMOBILE INSURANCE

—Cont'd

Endorsements, 5:5, 19:6, 25:11,
26:18, 28:2, 34:10, 34:40,
49:22, 52:2, 87:2

Estoppel, 8:22, 23:28, 31:3, 34:40,
42:5, 42:9, 87:2, 88:2

Evidence, 1:3, 2:7, 2:19, 3:9, 3:19,
5:4, 5:12, 8:29, 15:1, 15:16,
15:29, 16:8, 16:34, 19:11, 20:3,
21:9, 21:10, 23:12, 23:24,
23:40, 23:42, 23:43, 24:10,
25:8, 34:10, 34:27, 36:1, 40:21,
41:1, 42:16, 42:17, 45:1, 52:9,
55:6, 65:1, 72:2, 81:2, 86:2,
87:2, 88:2, 95:2, 103:2

Failures, 15:1

Financial responsibility laws, 1:3,
2:9, 2:17, 6:8, 23:32, 26:18,
38:1

Golf carts, 87:2

Good faith, 2:7, 8:29, 15:1, 15:16,
15:29, 16:34, 34:40, 36:1, 36:5,
42:16, 42:17, 45:1, 87:2, 88:2

Hauling vehicle, 24:10

Jurisdiction, 1:3, 2:7, 8:18, 20:7,
33:2, 34:10, 34:40, 34:53, 36:1,
38:28, 41:5, 65:1, 88:2

Maintenance, 1:3, 3:9, 3:19, 5:2 to
5:5, 5:7, 5:8, 5:12 to 5:16, 5:18,
5:19, 5:21, 5:23, 6:17, 19:11,
20:7, 20:17, 23:24, 25:8, 36:1,
38:7, 49:22, 52:9, 53:3, 63:15,
65:1, 72:2, 81:2, 85:2, 86:2,
87:2, 88:2, 95:2, 103:2

Military, 20:3, 21:9, 87:2, 95:2

Motorcycles, 23:32, 25:22, 41:2,
49:22, 65:1, 81:2, 85:2, 86:2,
87:2, 88:2, 103:2

Multiple policies, 16:34, 29:2, 29:3,
29:21, 40:16, 41:1 to 81:2,
103:2

Named insured, 1:3, 3:9, 3:19, 5:5,
6:6, 6:8, 6:17, 8:6, 8:18, 8:29,
19:6, 19:10, 19:11, 19:23,
19:27, 20:2, 20:6, 21:2, 21:4,
21:9, 21:10, 21:16, 21:19,
21:21, 21:35, 22:2, 23:4, 23:5,
23:42, 24:10, 25:8, 25:11,
25:22, 27:14, 27:26, 29:2, 36:5,
38:28, 39:6, 39:13, 40:16, 41:1,

AUTOMOBILE INSURANCE

—Cont'd

41:2, 52:9, 64:24, 65:1, 72:2,
81:2, 85:2, 86:2, 87:2, 88:2,
95:2, 103:2

Notice, 2:7, 2:9, 3:19, 8:6, 8:18,
8:22, 8:29, 8:39, 15:1, 15:16,
19:11, 19:27, 21:4, 25:22,
28:11, 29:2, 29:21, 31:3, 40:21,
42:17, 60:3, 60:5, 60:6, 65:1,
72:2, 81:2, 85:2, 86:2, 87:2,
88:2, 95:2, 103:2

Omnibus clause, 2:9, 3:9, 3:19,
21:35, 25:8

Operation of vehicle, 3:9

Partnerships, 21:4

Proximate cause, 2:19, 5:2, 5:4, 5:5,
5:12, 5:13, 20:17, 24:10, 103:2

Public policy, 2:9, 3:9, 3:19, 4:6, 6:6,
6:8, 6:17, 8:6, 8:18, 15:43, 20:2
to 21:4, 21:19, 21:35, 23:38,
23:40, 25:8, 25:10, 25:11,
25:22, 26:18, 27:18, 27:26,
28:2, 28:6, 28:11, 29:2, 29:3,
29:21, 34:40, 39:6, 39:13, 40:4,
40:5, 40:11, 40:16, 40:21, 41:1,
41:2, 42:9, 42:10, 42:17, 44:1,
64:24, 65:1, 72:2, 81:2, 87:2,
95:2

Repairs, 3:9

Signaling directions, 3:9

Snowmobile, 23:32, 25:22, 49:22,
103:2

Speed contests, 88:2

Subrogation, 1:3, 2:9, 4:6, 8:18,
15:29, 20:7, 20:19, 23:28,
23:40, 26:8, 28:2, 31:3, 35:2,
38:7, 40:12, 40:21, 42:5, 42:9,
42:10, 42:16, 42:17, 44:1, 56:3,
56:4, 64:24, 65:1, 72:2, 81:2,
85:2, 86:2, 87:2, 88:2, 95:2,
103:2

Tender, 2:7, 15:1, 15:16, 36:1, 86:2

Towing vehicle, 5:5

Traffic laws, 23:38

Trailers, 3:9, 87:2

Unloading, 5:2, 5:5, 5:8, 5:12, 5:13,
5:21, 5:23, 81:2, 87:2, 88:2,
95:2, 103:2

Vicarious liability, 3:9, 4:6, 23:40

**AUTOMOBILE LIABILITY
INSURANCE**

Beneficiary, **9:1, 29:23, 37:3, 56:4, 56:6, 76:1, 112:2**
 Burden of proof, **19:11**
 Compulsory insurance, **3:9, 4:5, 6:7, 6:12, 8:18, 19:27, 25:22**
 Default judgment, **2:8, 9:13, 20:1, 65:1**
 Excess policy, **3:19, 6:12, 7:2, 19:13, 38:5, 39:14, 102:2**
 Exemplary damages, **38:17, 100:1**
 Financial responsibility law, **2:2, 3:9, 3:19, 4:5, 6:12, 8:18, 19:11, 19:27, 40:21, 41:2, 46:1, 70:1, 72:1, 111:2**
 Generally, **8:1**
 Good faith, **1:15, 34:40, 37:3, 70:1, 72:1, 76:1, 100:1, 102:2, 109:2**
 Interest and costs, **34:11**
 Judgment, **1:1, 1:15, 2:1, 2:2, 2:8, 3:9, 3:19, 4:5, 6:12, 9:1, 9:6, 9:13, 9:16, 10:10, 19:1, 19:11, 19:12, 19:20, 20:1, 25:8, 34:40, 35:1, 37:3, 38:5, 38:17, 40:21, 59:2, 65:1, 68:1, 70:1, 72:1, 76:1, 81:1, 102:2, 109:2**
 Limits of liability, **1:1, 2:19, 3:9, 19:11, 19:13, 28:2, 29:2 to 29:4, 29:17, 29:23, 38:5, 38:17, 40:2, 40:5, 40:11, 40:21, 41:2, 65:1, 68:1, 72:1, 81:1, 100:1**
 Medical payments coverage, **46:2, 59:2, 67:1, 100:1**
 Medical services, **56:6, 59:2, 102:2, 108:2**
 Omnibus insured, **1:15, 3:9, 4:2, 6:7**
 Ownership of vehicle, **70:1**
 Permissive users, **3:9, 29:2, 67:1, 81:1, 100:1**
 Personal representative, **108:2**
 Prejudice, **9:6, 26:17, 76:1, 85:2, 100:1**
 Punitive damages, **65:1, 67:1, 72:1, 76:1, 102:2, 109:2**
 Settlement, **1:15, 4:5, 10:10, 25:8, 28:2, 34:40, 37:3, 38:5, 40:2, 40:5, 40:11, 40:21, 41:2, 65:1, 67:1, 68:1, 70:1, 72:1, 76:1, 81:1, 85:2, 102:2, 109:2, 112:2**

**AUTOMOBILE LIABILITY
INSURANCE—Cont'd**

Statutes, **1:1, 2:8, 3:9, 3:14, 3:19, 4:5, 6:12, 8:18, 9:1, 9:6, 9:16, 10:10, 19:1, 19:4, 19:8, 19:11 to 19:13, 19:20, 19:27, 20:1, 21:35, 25:8, 25:22, 28:2, 29:2, 29:3, 29:17, 34:40, 38:5, 38:17, 40:1, 40:5, 40:11, 40:21, 41:2, 62:1, 65:1, 70:1, 100:1, 102:2, 108:2, 112:2**
 Subrogation, **8:18, 28:2, 35:1, 40:21, 56:4, 65:1, 67:1, 68:1, 70:1, 72:1, 76:1, 81:1, 85:2, 100:1, 102:2, 108:2, 109:2, 111:2, 112:2**
 Third-party beneficiary, **9:1**
 Trigger, **19:13, 38:5, 40:21, 72:1**
 Uninsured motorist coverages, **2:19, 8:18, 19:11, 25:8, 29:2 to 29:4, 29:17, 29:23, 40:21, 41:2, 65:1, 85:2, 108:2, 111:2**

AUTOMOBILES

Exclusions, **6:4, 6:11, 6:16, 6:17, 21:5, 21:35, 22:1, 23:33, 23:40, 25:8, 25:9, 25:20, 39:6, 39:13, 50:2, 95:2, 97:2, 102:2, 111:2**
 Liability insurance, **1:6, 3:2, 3:19, 6:4, 6:11, 6:17, 21:5, 21:19, 21:35, 23:33, 23:40, 25:8, 25:9, 38:5, 39:13, 41:1 to 97:2, 102:2, 111:2**
 Limitations, **21:5, 22:1, 25:8, 38:5, 39:6, 41:2, 95:2, 97:2, 102:2, 106:2, 111:2**
 Medical payments, **25:9, 39:13, 97:2**
 Threshold requirements, **95:2**
 Value, **25:8**

BACK INJURIES

Coverage, **5:8, 60:10**

BAD FAITH

Absence of dual relationship, **16:26**
 Accrual, **14:9, 15:27, 17:3, 17:6, 66:1, 76:2, 97:2**
 Activation, **18:3, 18:7, 18:12, 42:15, 72:1**
 Adjusters, **10:6, 15:10, 15:11, 16:1, 16:9, 16:24, 37:4**

INDEX

BAD FAITH—Cont'd

Agreements, 9:1, 9:8, 12:5, 13:1, 13:2, 13:7, 13:13, 15:28, 17:6, 18:4, 40:21, 42:17, 70:1

Appeals, 2:7, 9:4, 9:8, 9:14, 10:1, 10:6, 11:1 to 12:3, 12:9, 13:2, 13:7, 14:2, 14:3, 14:5, 14:6, 14:9, 14:11, 15:1, 15:2, 15:7, 15:12, 15:14, 15:15, 15:17, 15:20, 15:22, 15:24 to 15:27, 15:29, 15:36, 15:37, 15:39, 15:43 to 15:45, 16:1, 16:8, 16:13, 16:14, 16:28, 16:34, 16:35, 17:1, 17:6, 17:7, 17:9, 17:12, 18:2, 27:28, 30:11, 31:3, 33:1, 34:44, 34:45, 36:1, 36:3, 36:5, 37:3, 37:4, 37:8, 37:9, 37:12, 40:3, 40:21, 42:2, 42:15, 42:17, 56:11, 64:2, 65:1, 70:2, 74:2

Assert bad faith claim, 15:44

Asset information, 16:21

Assignment, 9:8, 11:1, 14:2 to 14:4, 14:11, 15:14, 15:26, 15:28 to 15:34, 15:36, 15:38, 15:39, 15:43, 18:1, 37:12, 70:2, 74:2, 82:2, 97:2

Attorneys, 9:8, 9:14, 10:6, 12:1, 13:2, 14:3, 14:11, 15:2, 15:12, 15:14, 15:15, 16:1, 16:25, 16:26, 16:34, 17:12, 18:1, 20:13, 36:1, 43:17, 60:15, 60:16, 70:2, 74:2, 76:2, 82:2, 109:2

Award, 2:7, 4:7, 9:14, 9:18, 10:1, 10:6, 11:1, 12:2 to 14:5, 14:11, 15:1 to 15:3, 15:6, 15:7, 15:16, 15:17, 15:20, 15:21, 15:24, 15:25, 15:35 to 15:37, 15:39, 16:25, 16:26, 17:4 to 17:7, 17:9, 17:12, 18:2 to 18:4, 18:6, 20:13, 28:16, 30:2, 30:11, 31:3, 31:5, 34:44, 34:45, 34:56, 34:60, 36:1, 36:4, 36:6, 37:7, 37:12, 40:21, 45:1, 60:10, 60:15, 60:16, 65:1, 66:1, 67:1, 70:2, 72:1, 74:2, 76:1 to 81:1, 82:2, 86:2, 97:2, 99:2, 103:2, 109:2

Bifurcated proceedings, 17:9

Claims and claimants, 11:1, 11:2

BAD FAITH—Cont'd

Comparative bad faith, 15:40, 36:6, 36:7

Compensatory damages, 15:25, 15:34, 15:36, 17:5, 17:6, 17:8, 17:12, 36:1, 37:12, 42:8, 76:1, 109:2

Compliance costs, 16:38

Computer-assisted evaluators, 16:6

Condition to bad faith claim jurisdiction, 15:21

Contribution, 10:1, 10:6, 12:1, 13:13, 14:5, 15:24, 15:39, 16:25, 16:34, 18:2, 18:5, 18:8, 36:8, 42:17, 64:2, 72:1, 76:2, 97:2

Costs and expenses, 13:13

Coverage, 2:7, 4:7, 9:1, 9:4, 9:8, 9:14, 9:15, 9:18 to 9:20, 10:6, 11:1 to 12:3, 12:5, 12:9, 13:1, 13:2, 13:7, 13:13, 14:2 to 14:7, 14:9, 14:11, 15:2, 15:4, 15:5, 15:7, 15:9 to 15:11, 15:13, 15:14, 15:16 to 15:18, 15:20, 15:22 to 15:24, 15:27 to 15:29, 15:33, 15:36, 15:37, 15:43, 15:44, 16:1, 16:10, 16:13 to 16:15, 16:24, 16:26, 16:34, 17:1, 17:4 to 17:7, 17:11, 18:1 to 18:6, 18:8, 18:12, 20:13, 27:6, 27:12, 27:28, 28:16, 30:2, 30:11, 31:3, 31:5, 33:1, 34:44, 34:45, 34:56, 34:60, 36:1 to 36:9, 37:1 to 37:13, 40:3, 40:21, 42:2, 42:8, 42:15, 42:17, 43:16, 43:17, 43:25, 45:1, 56:11, 60:10, 60:15, 60:16, 61:5, 64:2, 64:10, 65:1, 66:1, 67:1, 68:1, 70:1 to 72:1, 73:1, 74:2, 76:1 to 81:1, 82:2, 86:2, 97:2, 99:2, 100:1, 103:2, 109:2

Damages, 2:7, 4:7, 9:8, 9:14, 9:18, 9:19, 10:1, 10:6, 11:1 to 12:1, 12:3, 12:9, 13:13, 14:2 to 14:5, 14:8, 14:11, 14:12, 14:15, 15:1, 15:3, 15:5 to 15:7, 15:9 to 15:11, 15:16, 15:20 to 15:25, 15:27, 15:28, 15:31 to 15:37, 15:40, 15:44, 16:2, 16:8, 16:13, 16:14, 16:18, 17:1, 17:4 to 17:9, 17:12, 18:1, 18:4, 18:10, 18:12, 20:13, 27:6, 27:12,

BAD FAITH—Cont'd

27:28, 28:16, 30:2, 30:11, 31:3,
34:44, 34:45, 34:56, 36:1, 36:4,
36:6, 36:7, 37:2, 37:4, 37:10,
37:12, 40:3, 40:21, 42:2, 42:8,
42:15, 42:17, 45:1, 56:11,
60:10, 60:15, 61:5, 65:1, 66:1,
67:1, 68:1, 70:1 to 72:1, 73:1,
74:2, 76:1 to 81:1, 82:2, 86:2,
97:2, 99:2, 100:1, 103:2, 109:2

Defenses, 9:4, 9:8, 12:1, 13:2, 13:7,
14:2, 14:3, 14:6, 15:6, 15:16 to
15:19, 16:1, 18:1, 18:7, 20:13,
30:2, 31:3, 31:5, 45:1, 65:1,
81:1, 86:2, 97:2

Delay, 12:1, 13:7, 15:1, 15:5, 15:6,
15:13, 15:14, 15:16, 15:17,
16:1, 16:37, 17:5, 17:12, 36:1,
36:2, 36:4, 37:1, 37:12, 60:15,
60:16, 61:5, 67:1, 70:1, 74:2,
82:2, 97:2

Direct action against insurer, 9:18 to
9:20

Discovery rights, 16:1 to 16:38

Duties, 9:8, 12:1, 13:7, 15:17, 15:28,
18:2, 18:8, 18:11, 37:3, 37:12,
43:16, 43:25

Effect, 9:18, 10:1, 12:2, 12:3, 12:9,
13:1, 13:2, 13:7, 14:2, 14:4,
14:6, 14:11, 15:1, 15:13, 15:28,
15:29, 15:36, 15:42, 15:43,
15:45, 16:2, 16:8, 16:31, 16:34,
16:35, 17:1, 17:3, 17:11, 18:2,
18:4, 18:12, 20:13, 31:3, 34:44,
34:56, 34:60, 36:1 to 36:3,
37:12, 40:21, 42:2, 42:15,
42:17, 60:10, 60:16, 65:1, 70:2,
72:1, 74:2, 76:2, 82:2, 86:2,
97:2, 103:2, 109:2

Emotional distress, 14:8, 15:16,
15:35, 15:36, 27:12, 36:1, 36:4,
65:1, 66:1, 76:1

Evidence, 2:7, 9:8, 9:14, 11:1, 12:1,
12:3, 12:9, 13:1, 13:7, 14:2 to
14:5, 15:1, 15:2, 15:5, 15:6,
15:8, 15:10, 15:12 to 15:14,
15:16 to 15:18, 15:23 to 15:25,
15:29, 15:36, 15:44, 16:1, 16:5,
16:6, 16:8 to 16:10, 16:13,
16:22, 16:28, 16:30, 16:34,
16:35, 18:4, 18:8, 20:13, 27:6,

BAD FAITH—Cont'd

27:12, 30:11, 34:44, 34:56,
36:1, 36:3, 36:4, 36:6, 37:4,
37:8, 40:21, 42:2, 42:17, 45:1,
56:11, 60:10, 65:1, 67:1, 68:1,
70:1 to 72:1, 74:2, 76:1, 81:1,
82:2, 86:2, 97:2, 100:1, 103:2,
109:2

Examination, 2:7, 12:1, 15:13, 15:16,
15:17, 16:2, 16:36, 17:12,
60:10, 60:15, 61:5, 70:2, 74:2,
76:2, 82:2, 86:2, 97:2, 99:2,
103:2

Excess carrier, 9:8, 12:2, 14:5, 15:15,
15:23, 15:24, 15:26, 17:11, 18:1
to 18:12, 64:2, 70:2

Excess judgment, 9:8, 9:18 to 9:20,
10:6, 11:1, 12:2, 12:3, 12:5,
13:2, 14:3 to 14:5, 14:9, 14:12,
15:1, 15:2, 15:17, 15:21 to
15:30, 15:32, 15:33, 15:35,
15:36, 15:42, 15:43, 16:11,
16:23, 17:1 to 17:12, 18:1,
18:4, 36:1, 37:12, 40:3, 45:1,
64:10

Experts, 15:16, 16:36, 36:4

Failure to investigate, 15:6, 15:16,
36:1, 65:1, 68:1

Failure to settle within policy limits,
14:4, 15:2, 15:21, 15:24 to
15:26, 15:28, 15:39, 15:42

Files, 11:2, 13:1, 16:1, 16:2, 16:5,
16:7 to 16:9, 16:15, 16:27,
36:4, 76:1, 81:1

First party actions, 16:13, 36:1

Guaranty Funds, 14:15, 37:6

In-house, 15:12, 16:1 to 16:3, 16:9,
60:10, 74:2

Indemnification for costs of defense,
18:8

Information, 2:7, 9:1, 11:2, 12:1,
14:6, 15:1, 15:2, 15:4, 15:13,
15:14, 15:16, 15:17, 15:19,
16:1, 16:2, 16:6 to 16:10, 16:12
to 16:19, 16:21, 16:23 to 16:25,
16:28, 16:33, 16:34, 18:5, 36:4,
37:4, 37:9, 42:17, 45:1, 60:10,
60:15, 67:1, 70:1 to 74:2, 76:2,
82:2, 97:2

Insolvency, 9:1, 15:29, 15:42, 18:12,
73:1

INDEX

BAD FAITH—Cont'd

Interest, 9:4, 9:8, 12:3, 12:9, 13:2, 14:3, 14:5, 14:11, 15:1, 15:2, 15:11, 15:12, 15:14, 15:24, 15:26, 15:34, 15:38, 15:42, 15:43, 16:1, 16:16, 16:23 to 16:26, 16:35, 16:36, 17:1 to 17:12, 18:4, 18:11, 20:13, 31:3, 36:1, 37:2, 37:3, 37:7, 42:2, 45:1, 60:15, 65:1, 66:1, 68:1, 70:1 to 72:1, 74:2, 76:2, 81:1, 82:2, 86:2, 97:2, 99:2, 103:2, 109:2

Investigation, 2:7, 12:1, 12:2, 13:7, 13:13, 15:1, 15:3, 15:5, 15:6, 15:16, 15:17, 15:20, 15:33, 16:1, 16:2, 16:8, 16:13, 16:18, 16:24, 16:27, 36:3, 36:4, 37:1, 37:3, 37:4, 37:12, 60:10, 70:1, 74:2

Judgments, 9:1, 9:8, 9:14, 9:15, 9:18, 11:2, 12:2, 13:13, 14:2, 15:11, 15:28, 15:43, 16:8, 16:11, 17:4, 17:7, 31:3, 42:8, 42:17, 72:1, 74:2

Jurisdiction, 2:7, 9:4, 9:18, 15:3, 15:21, 15:28, 16:31, 17:4, 30:2, 33:1, 34:44, 34:45, 36:1, 65:1, 70:2, 99:2

Jurors, 16:35

Less than, 10:6, 14:5, 15:1, 15:3, 15:7, 15:16, 15:17, 15:24, 15:36, 15:37, 17:1, 17:6, 18:3 to 31:3, 34:56, 36:1, 37:1, 37:7, 40:3, 40:21, 42:15, 42:17, 65:1, 66:1, 67:1, 68:1, 70:1 to 72:1, 73:1, 74:2, 76:1 to 81:1, 86:2, 97:2, 99:2, 100:1, 103:2

Limitations, 2:7, 9:20, 11:2, 12:5, 14:9, 15:17, 15:27, 15:30, 20:13, 36:1, 36:4, 36:9, 37:2, 37:12, 42:15, 42:17, 65:1, 66:1, 67:1, 68:1, 70:1 to 72:1, 74:2, 76:1 to 81:1, 82:2, 86:2, 97:2, 99:2, 100:1, 103:2

Negligence of defense counsel, 15:14

No-fault insurance, 56:11, 60:10, 60:15, 60:16, 61:5, 64:2, 64:10, 70:2, 76:2, 97:2, 99:2

Non-execution agreement, 15:33

Non-levy agreements, 9:8, 15:28

BAD FAITH—Cont'd

Offer of settlement, 14:5, 15:3, 15:24, 15:26, 18:1, 27:28, 42:17

Partial release agreement, 18:4

Physicians, 16:18, 60:10, 74:2, 86:2, 97:2, 99:2

Policy limits, 9:4, 9:8, 9:14, 9:15, 9:18, 10:6, 11:1 to 12:3, 12:5, 13:1, 14:3 to 14:5, 14:11, 14:12, 15:1 to 15:3, 15:7, 15:9, 15:13 to 15:17, 15:21 to 15:30, 15:33, 15:36 to 15:39, 15:42, 15:43, 16:1, 16:11, 16:21, 16:23, 16:25, 17:1, 17:3, 17:5 to 17:7, 17:9, 18:1, 18:4, 18:7, 18:9, 27:12, 34:44, 34:45, 34:56, 36:1, 36:2, 36:4, 36:8, 37:3, 37:10, 37:12, 40:21, 42:2, 42:8, 42:15, 42:17, 45:1, 64:10, 66:1, 67:1, 68:1, 70:1, 74:2, 76:1, 81:1, 82:2, 97:2, 99:2

Post-judgment interest, 12:9, 15:34, 15:38, 17:1, 17:4 to 17:7, 70:2

Practice of law, 15:11, 15:12

Prejudgment interest, 17:1, 17:6 to 17:9, 17:11 to 20:13, 37:3, 37:7, 66:1, 68:1, 70:1, 72:1, 86:2

Privileges, 16:1, 16:15, 16:16, 16:32, 70:2, 100:1

Production, 16:1, 16:2, 16:8, 16:15, 16:16, 16:28, 16:34, 16:36, 17:1, 74:2

Punitive damages, 4:7, 10:1, 14:12, 15:16, 15:20, 15:25, 15:31, 15:32, 15:34 to 15:37, 16:8, 16:14, 17:8, 36:1, 36:4, 42:2, 45:1, 60:10, 60:15, 61:5, 65:1, 66:1, 67:1, 72:1, 74:2, 76:1, 97:2, 103:2, 109:2

Records, 15:11, 15:16, 16:7 to 16:9, 16:15, 16:19, 16:27, 60:10, 70:2, 74:2, 82:2, 97:2, 99:2

Recovery, 2:7, 9:8, 9:18, 10:1, 10:6, 12:1, 12:5, 14:2, 14:3, 14:5, 14:11, 15:1, 15:7, 15:10, 15:21, 15:24, 15:26, 15:28, 15:34, 15:36, 15:37, 15:42, 15:43, 16:17, 17:6, 17:7, 17:12, 18:1, 18:10, 20:13, 27:6, 27:12, 28:16, 30:2, 34:44, 34:45, 34:56, 36:1, 36:4, 37:2, 37:4,

BAD FAITH—Cont'd

37:12, 40:3, 40:21, 42:2, 42:8,
42:15, 42:17, 45:1, 56:11,
60:15, 60:16, 61:5, 64:10, 65:1,
66:1, 67:1, 68:1, 70:1 to 72:1,
73:1, 74:2, 76:1 to 81:1, 82:2,
86:2, 97:2, 99:2, 100:1, 103:2,
109:2

Refusal, 4:7, 9:8, 9:14, 12:1, 12:3,
12:9, 13:2, 13:7, 13:13, 14:2 to
14:9, 14:11, 14:12, 14:15, 15:1,
15:2, 15:14, 15:16, 15:17,
15:20, 15:24, 15:27, 15:28,
15:35 to 15:37, 15:43, 16:1,
16:8, 16:11, 16:14, 16:20,
16:25, 16:32, 16:34, 16:37,
18:1, 18:2, 18:6, 18:8, 30:2,
31:3, 36:1 to 36:4, 36:6, 36:7,
37:3, 37:7, 42:2, 42:17, 43:17,
43:25, 45:1, 56:11, 60:10,
60:15, 60:16, 61:5, 65:1, 67:1,
70:2, 74:2, 76:2, 81:1, 82:2,
97:2, 99:2, 100:1, 103:2

Reimbursement, 9:18, 12:1, 12:5,
13:13, 14:5, 15:24, 16:38, 18:9,
40:3, 40:21, 42:17, 56:11, 64:2,
64:10, 65:1, 66:1, 67:1, 68:1,
70:1 to 72:1, 73:1, 74:2, 76:1 to
81:1, 82:2, 86:2, 97:2, 99:2,
100:1, 103:2, 109:2

Release, 9:1, 9:8, 9:14, 10:6, 11:2,
12:2 to 14:3, 14:5, 15:11, 15:14,
15:16, 15:17, 15:24, 15:26,
15:28, 15:33, 15:39, 15:43,
16:18, 16:19, 17:1, 17:7, 18:3,
18:4, 28:16, 36:1, 36:4, 37:4,
37:8 to 37:10, 42:2, 42:8,
42:17, 64:2, 65:1, 68:1, 72:1,
74:2, 76:1 to 81:1, 82:2, 97:2,
99:2, 103:2, 109:2

Relevance, 10:1, 15:13, 15:42, 16:1,
16:2, 16:13, 16:19 to 16:21,
16:32 to 16:34

Remedies, 14:9, 15:7, 15:29, 16:37,
18:1 to 18:12, 36:1 to 36:9,
37:1 to 37:13, 70:2, 97:2

Rights, 9:8, 9:14, 10:1, 12:1 to 12:3,
12:5, 13:1, 13:2, 13:7, 13:13,
14:2, 14:4 to 14:6, 14:11, 15:1,
15:14 to 15:17, 15:24, 15:26,
15:28, 15:29, 15:36, 15:40,
15:42 to 15:44, 16:1 to 16:38,

BAD FAITH—Cont'd

18:1, 18:4, 18:8, 18:11, 20:13,
31:3, 36:1, 36:4, 36:5, 37:2,
37:4, 37:9, 37:12, 40:21, 42:2,
42:8, 42:15, 42:17, 56:11, 64:2,
64:10, 65:1, 66:1, 68:1, 70:2,
72:1, 74:2, 76:1, 81:1, 82:2,
86:2, 97:2, 99:2, 100:1, 103:2

Self-insured as primary carrier, 18:2

Settlement, 9:8, 9:14, 9:18, 10:1,
10:6, 11:1 to 12:3, 12:5, 13:1,
13:13, 14:2 to 14:6, 14:11,
14:12, 15:1 to 15:3, 15:6, 15:7,
15:9, 15:10, 15:13 to 15:17,
15:20, 15:22 to 15:26, 15:28,
15:29, 15:33, 15:36, 15:39,
15:42, 15:43, 16:1, 16:6, 16:13,
16:14, 16:18, 16:24, 16:25,
16:34, 17:4, 17:7, 17:11, 17:12,
18:1 to 18:5, 20:13, 27:28,
28:16, 30:2, 30:11, 31:5, 36:1,
36:4, 36:6, 37:1 to 37:8, 37:10,
37:12, 40:21, 42:2, 42:8, 42:15,
42:17, 43:16, 43:17, 45:1,
60:16, 64:10, 65:1, 66:1, 67:1,
68:1, 70:1 to 72:1, 73:1, 74:2,
76:1 to 81:1, 86:2, 97:2, 99:2,
109:2

Statements, 9:8, 15:2, 15:16, 16:9,
16:24, 16:35, 97:2

Statute of limitations, 2:7, 9:20, 11:2,
12:5, 14:9, 15:17, 15:27, 15:30,
20:13, 36:4, 36:9, 37:2, 37:12,
42:15, 42:17, 65:1, 66:1, 67:1,
68:1, 70:1, 72:1, 74:2, 76:1 to
81:1, 82:2, 86:2, 97:2, 99:2,
100:1, 103:2

Supplementary payments provision,
17:1 to 17:7

Taxation of prejudgment interest,
17:12

Tender rejected, 17:2

Third party actions, 16:13, 16:17,
16:23

Underinsured motorist coverage,
15:4, 17:7, 20:13, 34:44, 36:1,
37:8, 40:3, 40:21, 42:2, 42:8,
42:15, 42:17, 43:16, 43:17,
43:25, 45:1, 65:1, 66:1, 67:1,
68:1, 70:1, 72:1, 73:1, 74:2,

INDEX

BAD FAITH—Cont'd

76:1 to 81:1, 86:2, 100:1,
103:2, 109:2

Underwriting intent, 16:7, 16:10

Unfair claims practices, 9:1, 16:9,
37:1 to 37:13

Uninsured Motorist Coverage, 10:6,
15:13, 15:29, 16:26, 16:34, 17:5
to 17:7, 20:13, 27:6, 27:12,
27:28, 28:16, 30:2, 30:11, 31:3,
31:5, 33:1, 34:44, 34:45, 34:56,
34:60, 36:1 to 36:9, 37:1 to
37:13, 40:21, 42:17, 65:1, 66:1,
67:1, 68:1, 70:1 to 72:1, 73:1,
74:2, 76:1 to 81:1, 82:2, 86:2,
97:2, 99:2, 100:1, 103:2, 109:2

Use, 12:2, 12:9, 13:2, 13:7, 13:13,
14:4, 14:6, 15:1, 15:10, 15:12,
15:16, 15:17, 15:28, 16:4, 16:6,
16:9, 16:13, 16:22, 16:24,
16:26, 16:28, 16:32, 16:34 to
16:36, 17:1, 17:6, 17:12, 33:1,
36:1, 37:3, 37:12, 40:3, 40:21,
42:2, 42:8, 42:15, 42:17, 45:1,
60:10, 65:1, 66:1, 67:1, 68:1,
70:1 to 72:1, 73:1, 74:2, 76:1 to
81:1, 82:2, 86:2, 97:2, 99:2,
100:1, 103:2, 109:2

Voluntary assignment refusal, 15:43

Waiver of attorney-client privilege,
16:27

Work product privilege, 16:1, 16:2,
16:24, 16:34

BANKRUPTCY

Drop down, 18:12

Uninsured motorist coverage, 20:12,
23:30, 39:4, 40:21, 65:1

BELIEF

No-fault insurance, 52:4, 52:7, 60:3,
61:1, 64:11, 70:2, 87:2

BENEFICIARIES

Accident insurance, 27:14

Consent, 40:5, 76:1

Defenses, 86:2

Health insurance, 86:2

Intent, 40:11, 86:2

Liability policies, 27:14, 27:26, 76:1

No-fault coverage, 54:3, 58:9, 86:2

BENEFICIARIES—Cont'd

Proceeds, 40:11, 86:2, 102:2

Statutes, 15:37, 27:26, 40:5, 40:11,
102:2

Subrogation, 58:9, 76:1, 86:2, 102:2

Third parties, 27:14, 40:11

BENEFITS

No-Fault Insurance, 46:1 to 47:5,
48:1 to 48:5, 49:2, 49:6 to 49:8,
49:10, 49:14, 49:16 to 49:18,
49:22, 49:24, 50:2, 50:3, 50:5,
50:7, 50:9, 51:1 to 52:9, 52:11,
52:17, 53:1 to 53:3, 54:2, 54:3,
55:1 to 55:26, 56:1 to 56:21,
57:1 to 57:7, 58:1 to 58:10,
59:1 to 59:11, 60:1 to 60:16,
60:18 to 60:24, 60:26, 60:27,
60:29, 60:30, 61:1, 61:3, 61:4,
61:8, 62:4, 62:5, 62:10, 62:11,
62:15 to 62:18, 63:2 to 63:5,
63:8 to 63:12, 63:14, 63:15,
64:3 to 64:6, 64:8, 64:10 to
64:15, 64:17 to 64:19, 64:21,
64:24, 70:2, 72:2, 76:2, 87:2,
97:2, 99:2, 108:2

Social Security Benefits, 55:23, 58:3,
58:4, 70:1, 87:2, 103:2

Underinsured Motorist Coverage,
1:3, 5:10, 5:16, 6:18, 7:7, 8:18,
10:7, 17:7, 19:9, 19:11, 19:13,
19:27, 20:2, 20:3, 20:9, 20:10,
20:13, 21:4, 21:5, 21:23, 21:33,
22:1, 23:7, 23:10, 23:28, 25:8,
26:5, 26:12, 27:2, 28:2, 28:4 to
28:6, 28:9, 29:2, 29:10, 29:16,
30:4, 30:6, 31:8, 32:2, 32:3,
32:10, 32:11, 34:40, 34:57,
34:62, 35:6, 36:1, 37:8, 38:2,
38:5, 38:7, 38:8, 38:10, 38:18,
38:20, 38:30, 38:32, 39:1, 39:6,
39:9, 39:11, 39:13, 40:1, 40:2,
40:4, 40:5, 40:7, 40:11, 40:12,
40:14, 40:16, 40:18, 40:19,
40:21 to 40:23, 41:2, 41:6,
41:7, 41:9, 41:13, 42:2, 42:5,
42:7 to 42:9, 42:12, 42:14 to
42:17, 43:4 to 43:6, 43:8,
43:13, 43:19, 43:21, 44:1 to
45:1, 48:5, 52:17, 54:3, 56:4,
59:8, 63:11, 65:1, 66:1, 67:1,
68:1, 70:1, 72:1, 73:1 to 74:2,

BENEFITS—Cont'd

76:1 to 85:2, 86:2, 88:2, 100:1,
102:2, 103:2, 109:2, 111:2,
112:2

Uninsured Motorist Coverage, 1:3,
5:2, 5:7, 5:12, 5:14 to 5:16,
5:21, 6:6, 7:7, 8:18, 15:13,
16:26, 17:7, 19:9, 19:11, 19:13,
19:27, 19:30, 20:1 to 20:4,
20:7, 20:9, 20:10, 20:13, 20:17,
20:19, 21:4, 21:5, 21:19, 21:23,
21:24, 21:33, 22:1, 22:3, 23:5,
23:7, 23:9 to 23:11, 23:20,
23:22, 23:28, 23:33, 23:38,
23:40, 23:45, 24:8, 24:9, 24:13,
24:15, 25:2, 25:4, 25:8, 25:10,
25:12, 25:14, 25:15, 25:18,
25:22, 26:4 to 26:7, 26:12,
26:15 to 26:17, 26:19, 27:2,
27:8, 27:26, 28:1 to 28:16,
29:2, 29:3, 29:10, 29:16, 29:23,
29:25, 30:1 to 30:4, 30:6, 30:8,
30:10, 30:11, 30:13, 31:3, 31:5,
31:7, 31:8, 32:2 to 32:4, 32:8,
32:10, 32:11, 32:13, 34:5,
34:14, 34:40, 34:43, 34:45,
34:50, 34:53, 34:55 to 34:59,
34:61, 34:62, 35:3 to 35:6, 36:1
to 36:4, 37:2, 37:3, 37:8, 37:9,
37:12, 38:2, 38:5, 38:7, 38:8,
38:10, 38:30, 38:32, 39:1, 39:9,
39:11, 39:13, 40:1, 40:2, 40:4,
40:5, 40:12, 40:21, 41:2, 41:9,
42:5, 42:12, 42:17, 43:13,
43:21, 44:1, 44:2, 47:4, 48:5,
49:6, 49:7, 49:16, 49:22, 52:2,
56:21, 61:3, 62:15, 62:16,
62:18, 63:3, 65:1, 66:1, 67:1,
68:1 to 74:2, 76:1 to 82:2, 85:2,
86:2, 87:2, 88:2, 95:2, 97:2,
99:2, 100:1, 103:2, 108:2,
109:2, 111:2

BICYCLES

Uninsured motorist coverage, 23:38,
49:22, 70:2, 86:2, 87:2

BIFURCATION

Bad faith, 30:11, 37:2, 37:13
Unfair claims practices, 37:2, 37:13

BILLS

No-Fault Insurance, 56:10 to 56:13,
56:21, 59:1, 59:2, 59:9, 60:5,

BILLS—Cont'd

60:6, 60:9, 60:10, 60:12, 60:15,
61:3, 62:6, 62:9, 62:10, 63:4,
64:13, 70:2, 87:2, 97:2

Uninsured motorist coverage, 26:9,
34:43, 40:21, 56:21, 61:3, 68:1
to 70:2, 74:2, 82:2, 85:2, 86:2,
87:2, 88:2, 95:2, 97:2, 109:2

BINDERS

Underinsured motorist coverage,
38:23

BODILY INJURY

Uninsured Motorist Coverage, 1:3,
2:9, 2:19, 3:23, 4:6, 5:2, 5:13,
5:15, 6:6, 6:8, 6:14, 7:7, 17:7,
19:4, 19:9, 19:11, 19:13, 19:18,
19:22, 19:23, 19:25, 19:29,
19:30, 20:2, 20:7, 20:14, 20:15,
21:1, 21:2, 21:4, 21:5, 21:11,
21:34, 21:35, 22:1 to 23:3,
23:5, 23:6, 23:9, 23:10, 23:12,
23:19, 23:20, 23:24, 23:25,
23:28, 24:1, 24:9, 24:10, 25:1,
25:2, 25:8, 25:11, 25:22, 26:2 to
26:4, 26:6, 27:1 to 27:3, 27:5 to
27:7, 27:9 to 27:12, 27:14,
27:15, 27:17 to 27:19, 27:21,
27:26, 28:2, 28:3, 28:5, 28:9,
28:14, 29:2 to 29:4, 29:6, 29:11,
29:15, 29:16, 29:25, 29:26,
31:2, 32:3, 34:1, 34:10, 34:11,
34:41, 34:42, 34:44, 34:47,
35:1, 36:2, 37:8, 38:1, 38:5,
38:7, 38:8, 38:10, 38:11, 38:13,
38:17, 38:19, 38:24, 38:28,
39:1, 39:11, 40:1, 40:2, 40:4,
40:12, 41:1, 41:2, 41:5, 41:9,
42:11, 42:12, 49:22, 52:2, 65:1,
66:1, 67:1, 68:1 to 74:2, 76:1 to
82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 99:2, 100:1, 103:2,
108:2, 109:2, 111:2

BONDS

Unfair Claims Practices Act, 37:5
Uninsured motorist coverage, 19:27,
37:5, 38:5, 38:7, 38:17, 40:2,
40:4, 41:1, 42:11, 65:1, 72:1,
100:1

INDEX

BURDEN OF PROOF

No-fault insurance, 60:14, 62:6,
62:8, 72:2, 97:2

BUSINESS

No-Fault Insurance, 49:10, 49:12,
50:1, 50:2, 52:7, 52:15, 53:2 to
55:4, 55:9, 55:11, 55:24, 56:4,
57:2, 58:7, 60:10, 63:3, 63:10,
63:14, 63:15, 70:2, 72:2, 76:2,
87:2, 97:2, 99:2, 108:2

Ownership, 1:3, 3:9, 5:5, 5:21 to
5:23, 6:18, 12:9, 19:11, 25:8,
25:12, 29:23, 38:5, 39:6, 53:3,
55:24, 57:2, 63:10, 63:15, 66:1,
68:2, 70:1, 72:1 to 74:2, 76:2,
82:2, 85:2, 87:2, 88:2, 95:2,
97:2, 103:2, 108:2

Unfair claims practices, 37:1, 37:2,
37:4, 37:7, 88:2

CALIFORNIA

No-fault summary, 1:22, 69:1, 69:2

Uninsured motorist coverage, 1:15,
3:19, 5:12, 5:15, 5:18, 5:21,
6:6, 6:13, 10:6, 15:13, 15:29,
17:6, 19:4, 19:9 to 19:11, 19:13,
19:14, 19:28, 19:29, 20:10,
20:17, 21:3, 21:4, 21:19, 21:23,
23:4, 23:16, 23:20, 23:42, 24:2,
24:10, 24:11, 25:4, 25:8, 25:9,
25:12, 25:14, 25:15, 25:20,
25:22, 26:15, 26:18, 27:14,
27:17 to 27:19, 27:26, 28:2,
28:4 to 28:7, 29:2, 29:7, 30:10,
30:12, 30:13, 31:1, 31:3, 32:2,
32:4, 32:9, 32:11, 34:3, 34:5,
34:6, 34:11, 34:26, 34:27,
34:39, 34:40, 34:44, 34:45,
34:49, 35:2, 35:4, 36:1, 36:4,
36:6, 37:2 to 37:5, 37:7, 37:12,
38:2, 38:5, 38:13, 38:21, 39:1,
39:3, 39:4, 39:11, 39:14, 40:21,
41:2, 42:11, 42:17

CANCELLATION

Ab initio rescission, 8:18

Coverage, 1:2, 1:3, 1:7, 1:15, 2:3,
2:14, 2:16, 2:18, 2:25, 3:18,
3:21, 7:4, 8:2, 8:4, 8:6 to 8:8,
8:10, 8:11, 8:13, 8:14, 8:18,
8:20 to 8:22, 8:24 to 8:32, 8:35

CANCELLATION—Cont'd

to 8:39, 8:44, 8:46, 8:47, 9:2,
13:7, 15:43, 19:13, 23:44,
38:23, 41:1, 60:17, 68:2, 72:2,
76:2, 87:2, 95:2, 99:2, 103:2

Effect, 1:2, 1:3, 1:7, 1:15, 2:12, 2:16,
3:18, 7:4, 8:2, 8:4, 8:7 to 8:11,
8:14, 8:18, 8:20 to 8:23, 8:26 to
8:28, 8:33, 8:35 to 8:38, 8:40,
8:42 to 8:44, 8:46, 8:47, 9:2,
13:7, 15:43, 19:13, 23:44, 41:1,
60:17, 72:2, 76:2, 87:2, 95:2,
103:2

Errors, 95:2

Excess coverage limits, 8:39

Failure to notify insurance depart-
ment, 8:34

Filing, 1:7, 2:12, 2:14, 2:18, 8:29,
8:40, 8:41, 8:43, 8:44, 8:46,
19:13, 87:2, 95:2

Generally, 8:1

Insurance department, 8:20, 8:34,
8:35, 8:44, 76:2, 87:2, 95:2

Insureds, 1:3, 2:14, 2:18, 8:18, 8:26,
8:41, 13:7, 19:13, 68:2, 76:2,
87:2, 95:2, 103:2

Insurers, 1:7, 1:15, 2:14, 2:18, 3:18,
7:4, 8:7, 8:9, 8:18, 8:19, 8:21,
8:22, 8:26, 8:35, 8:38, 8:46,
9:2, 13:7, 19:13, 41:1, 72:2,
87:2, 95:2, 103:2

Lost policy receipt, 8:3

No-fault insurance, 60:17, 72:2,
76:2, 87:2, 99:2

Non-renewal restrictions, 8:19

Nonpayment of premium, 8:9, 8:11,
8:14, 8:21 to 8:24, 8:26, 8:29,
8:30, 8:40, 68:2

Notice, 1:2, 1:7, 1:15, 2:3, 2:12,
2:14, 2:16, 2:18, 3:18, 3:21,
7:4, 8:1 to 8:7, 8:9 to 8:15, 8:17
to 8:29, 8:34 to 8:47, 9:2, 13:7,
19:13, 23:44, 68:2, 72:2, 76:2,
87:2, 95:2, 103:2

Other insurance, 1:7, 1:15, 2:12,
3:21, 7:4, 8:2, 8:7, 8:36, 8:38,
19:13, 68:2, 87:2

Payment of premium, 8:9, 8:26, 8:28,
8:35, 8:40

Premiums, 8:22, 8:26, 8:39, 19:13,
41:1, 68:2, 72:2, 87:2

CANCELLATION—Cont'd

Renewal, 8:2, 8:4, 8:7, 8:9, 8:11,
8:14, 8:16, 8:19 to 8:25, 8:27,
8:29, 8:46, 8:47, 19:13, 38:23,
68:2, 76:2, 103:2
Rescission ab initio, 8:18, 60:17
Rights, 1:7, 2:18, 7:4, 8:5, 8:13,
8:18, 8:38, 13:7, 15:43, 19:13,
60:17, 68:2, 72:2, 87:2, 95:2,
99:2, 103:2
Short term policies, 8:23
SR-22 filing, 8:41, 8:43, 8:44, 8:46
Statutes, 1:3, 3:18, 3:21, 8:9, 8:18,
8:19, 8:22, 8:23, 8:29, 8:35,
8:41, 9:2, 19:13, 41:1, 60:17,
76:2, 87:2, 95:2

**CANCELLATION AND
RESCISSION**

Consent, 87:2
Death, 87:2
Effective date, 87:2
Evidence, 87:2
Fraud, 87:2
Insolvency, 87:2
Mandatory insurance, 87:2
Mistake, 87:2
Other insurance, 87:2
Parties, 87:2
Premiums, 87:2
Refund, 87:2
Request, 87:2
Time, 87:2
Uninsured motorist coverage, 87:2

CAPACITY

No-fault insurance, 55:2, 55:4, 55:6,
55:7, 55:24, 55:26, 56:20, 58:2,
61:9, 70:2, 87:2

CAPS ON TORT RECOVERIES

Underinsured motorist coverage,
41:5

CAR RENTAL AGENCY

Financial Responsibility Acts, 3:19

CARE

No-Fault Insurance, 47:2, 56:1, 56:2,
56:4 to 56:12, 56:14 to 56:18,
57:1 to 57:3, 57:7, 59:1 to 59:5,

CARE—Cont'd

59:8, 59:11, 60:4, 60:10, 61:8,
61:9, 62:5, 70:2, 72:2, 76:2,
87:2, 97:2, 99:2, 108:2

CARJACKING

Coverage, 5:14, 20:17, 23:41, 23:42,
72:1

CARRIERS

Agency, 1:15, 2:8, 3:9, 3:19, 3:21,
6:16, 15:14, 64:24, 82:2, 95:2
Insurable interest, 3:9

CASH VALUE

Notice, 72:2

CASUALTY INSURANCE

Sales, 3:24

CAUSATION

Accident insurance, 21:23
Defenses, 16:1, 45:1
Fire insurance, 2:19, 5:12
Notice, 15:1, 87:2

CAUSE OF ACTION

Accrual of Cause of Action, 15:27
Bad faith, 9:1, 9:4, 9:8, 12:1, 14:9,
14:12, 15:1, 15:10, 15:14 to
15:16, 15:20, 15:22, 15:24 to
15:28, 15:30 to 15:33, 15:36,
15:39, 15:43, 16:26, 18:1,
30:11, 33:1, 36:1, 36:4 to 36:6,
37:2 to 37:4, 37:12, 37:13,
40:21, 42:15, 43:25, 45:1, 64:2,
65:1, 67:1, 70:1 to 73:1, 74:2,
76:1, 97:2, 103:2, 109:2
Uninsured and underinsured motorist
coverage, 7:7, 20:2, 34:62, 65:1,
67:1, 76:1, 88:2, 103:2, 109:2

CAUSES OF ACTION

Common law, 15:16, 56:21, 62:11,
62:13

CHALLENGES

Uninsured motorist coverage, 27:15,
32:3, 74:2

CHANGE

Amendment, 3:6, 5:22, 15:1, 19:9,
19:11, 19:13, 19:18 to 26:18,
38:15, 38:32, 38:35, 40:23,

INDEX

CHANGE—Cont'd

42:16, 49:22, 60:22, 64:24,
68:1, 70:1, 74:2, 76:1, 87:2,
88:2

CHECKS

Release, 88:2, 109:2

CHILDREN

Beneficiaries, 2:22, 27:14, 27:26,
102:2

Challenge, 82:2, 95:2

Life insurance, 82:2

No-fault coverage, 5:3, 5:7, 21:11,
49:3, 57:3, 58:4, 58:5, 70:2,
82:2, 88:2, 95:2, 103:2

Reimbursement, 25:11, 26:7, 57:3,
65:1, 70:2, 82:2, 88:2, 95:2,
102:2, 103:2

Release, 26:7, 65:1, 82:2, 88:2, 95:2,
103:2

Subrogation, 26:7, 65:1, 70:2, 82:2,
88:2, 95:2, 102:2, 103:2

CHOICE

Defense, 1:3, 1:16, 6:8, 13:12, 33:2,
34:44, 42:16, 55:16, 61:3, 61:4,
65:1, 68:2, 87:2, 95:2, 99:2

CLAIMS AND CLAIMANTS

Bad Faith, 11:1, 11:2

Multiple Competing Claims and
Claimants, 11:1 to 11:4

CLASSIFICATIONS

Insureds, 3:19, 21:1, 87:2

COINSURED

Liability insurance, 37:3, 64:24

Subrogation, 64:24

COLLATERAL

Subrogation, 20:20, 27:8, 28:5,
28:13, 28:14, 30:2, 31:3, 34:57,
35:2, 40:19, 40:21, 42:9, 64:1,
64:11, 65:1, 66:1, 68:2, 70:1 to
74:2, 76:2, 81:2, 82:2, 85:2,
86:2, 87:2, 88:2, 95:2, 97:2,
99:2, 102:2, 103:2, 106:2,
108:2, 109:2, 111:2

COLLATERAL BENEFIT SETOFFS

Underinsured motorist coverage,
40:21

COLLATERAL ESTOPPEL

Bad faith, 15:7, 16:31, 30:2, 31:3,
34:56, 34:60, 109:2

No-fault coverage, 56:20, 87:2, 88:2,
109:2

No-fault insurance, 56:20, 60:18,
87:2

Prior judgment, 16:31, 30:2

Uninsured and underinsured motorist
coverage, 88:2, 109:2

COLLATERAL SOURCES

Medical payments, 74:2

Subrogation, 40:19, 74:2, 95:2, 99:2

COLLECTION

Assignment, 15:43, 64:14, 97:2

Subrogation, 1:12, 64:14, 68:2, 97:2

COLLUSION

Cooperation, 9:8, 13:9, 15:28

Defenses, 9:8, 12:1, 13:2, 14:2

Stipulated judgments and non-levy
agreements, 9:8

COLORADO

No-Fault Insurance, 46:1, 47:4,
49:21, 49:22, 51:1, 52:4, 52:6,
55:7, 55:19, 55:26, 56:1, 56:2,
56:6, 57:2, 57:3, 59:1, 60:1,
60:3, 60:14 to 60:16, 61:3,
61:4, 61:8, 61:9, 62:1, 62:2,
62:4, 62:5, 62:15, 63:3, 63:12,
64:8, 64:9, 64:11, 64:18, 70:2

No-fault summary, 1:22, 70:2

COMBINED ACTIONS

Uninsured motorist coverage, 30:11

COMMERCIAL LIABILITY INSURANCE

Defense, 64:24

Property damage, 64:24

COMMERCIAL POLICIES

Uninsured motorist coverage, 3:19

COMMISSION OF FELONY EXCLUSION

No-fault insurance, 52:3

COMMON CARRIERS

Coverage, 2:8

COMMON FUND

Subrogation, 26:12, 65:1, 112:2

COMMON LAW

Assignment, 15:30, 26:7, 26:9, 70:2, 82:2, 95:2

Bad faith, 11:2, 15:1, 15:16, 15:17, 15:30, 16:30, 17:12, 20:13, 34:44, 36:1, 36:4, 37:3, 37:4, 37:9, 43:16, 60:15, 70:1 to 82:2

Breach of contract, 15:1, 15:16, 15:30, 20:13, 36:1, 36:4, 70:1 to 88:2

Burden of proof, 36:1, 62:8

Consumer protection, 15:16, 37:9

First party, 15:16, 21:23, 36:1, 36:4, 37:3, 52:2, 60:17, 70:1, 95:2

Fraud, 8:18, 34:44, 36:1, 37:4, 37:9, 52:2, 60:17, 82:2, 95:2

Good faith, 11:2, 15:1, 15:16, 15:17, 36:1, 36:4, 37:3, 37:4, 37:9, 60:15, 70:1 to 82:2, 88:2, 102:2

Liability, 6:4, 8:18, 10:5, 11:2, 15:1, 15:16, 15:17, 17:12, 20:13, 23:40, 25:14, 26:7, 26:9, 34:11, 34:24, 34:44, 36:1, 36:4, 37:3, 37:4, 37:9, 43:14, 43:16, 43:20, 46:1, 52:2, 56:3, 56:21, 60:17, 61:9, 62:8, 62:11, 64:3, 64:4, 64:24, 70:1 to 82:2, 88:2, 95:2, 102:2

Mitigation of damages, 55:16

Notice, 8:18, 15:1, 15:16, 15:17, 34:44, 36:4, 60:19, 70:1 to 82:2, 88:2, 95:2, 102:2

Payment, 8:18, 10:5, 15:1, 15:16, 17:12, 20:13, 25:14, 26:7, 26:9, 34:10, 34:11, 34:24, 36:1, 36:4, 37:3, 43:20, 55:16, 56:3, 56:21, 60:15, 60:19, 64:24, 70:1 to 82:2, 88:2, 95:2, 102:2

Pleadings, 36:1

Proof, 8:18, 15:16, 26:7, 34:24, 36:1, 37:4, 55:16, 60:15, 62:8, 70:2, 82:2, 88:2, 95:2, 102:2

Punitive damages, 15:16, 36:1, 36:4, 60:15, 62:13, 88:2, 95:2, 102:2

Statutes, 8:18, 10:5, 15:16, 20:13, 23:40, 34:10, 34:44, 36:1, 56:21, 60:17, 64:4, 70:1, 82:2, 88:2, 95:2, 102:2

COMMON LAW—Cont'd

Surety, 34:44

Third party claims, 37:3

Third-party claimants, 37:3

Tortious breach, 36:1

Witnesses, 34:10, 34:11, 70:2, 88:2

COMMUNICATION

Bad faith, 14:6, 15:7, 16:3, 16:18, 16:23 to 16:25, 16:32, 37:3

COMMUNICATIONS

Cooperation, 16:16

COMPARATIVE FAULT

Subrogation, 64:2, 64:14

COMPENSATION

Accident and life insurance, 28:4

Automobile liability insurance, 1:15, 3:9, 3:19, 6:7, 19:27, 21:35, 25:22, 28:2, 29:2, 29:4, 34:11, 35:1, 38:13, 40:1, 40:2, 40:5, 40:21, 41:2, 46:1 to 62:1, 65:1, 67:1, 68:1, 70:1, 72:1, 76:1, 81:1, 85:2, 102:2, 109:2, 111:2, 112:2

Full Compensation, 6:8, 26:7, 26:19, 28:4, 28:6, 29:1, 29:2, 29:4, 29:7, 38:8, 39:13, 40:1 to 40:4, 40:21, 41:2, 41:5, 42:6, 42:9, 42:16, 43:13, 49:19, 64:11, 64:14, 64:18, 70:1, 76:1

Life insurance, 28:4, 52:3, 58:2, 82:2

Marine insurance, 20:2

Underinsured Motorist Coverage, 1:15, 3:19, 6:18, 19:27, 20:2, 20:3, 20:13, 21:35, 23:7, 28:2, 28:4 to 28:6, 29:2, 29:4, 34:44, 35:2, 35:6, 36:1, 37:8, 38:8, 38:9, 38:12, 38:13, 38:21, 39:4, 39:13, 40:1 to 40:5, 40:12, 40:14, 40:16, 40:21, 40:22, 41:2, 41:5, 41:9, 42:2, 42:6, 42:9, 42:12, 42:16, 43:6, 43:13, 43:19, 44:1, 65:1, 66:1, 67:1, 68:1, 70:1, 72:1, 73:1 to 74:2, 76:1 to 85:2, 86:2, 88:2, 102:2, 103:2, 109:2, 111:2, 112:2

Uninsured and underinsured motorist coverage, 20:2, 28:5, 65:1, 66:1,

INDEX

COMPENSATION—Cont'd

67:1, 72:1, 76:1, 81:1, 88:2,
103:2, 109:2

Uninsured Motorist Coverage, 1:15,
2:9, 3:19, 6:6, 6:8, 17:5, 19:7,
19:27, 20:2, 20:3, 20:13, 21:35,
23:7, 23:9, 23:40, 25:10, 25:12,
25:14, 25:22, 26:4, 26:7, 26:19,
27:16, 28:1 to 28:8, 28:14,
29:1, 29:2, 29:4, 29:7, 31:3,
33:1, 34:11, 34:44, 34:45, 35:1,
35:2, 35:6, 36:1, 37:4, 37:8,
38:8, 38:9, 38:12, 38:13, 38:21,
39:4, 39:13, 40:1, 40:2, 40:4,
40:5, 40:12, 40:21, 41:2, 41:5,
41:9, 42:12, 43:13, 44:1, 65:1,
66:1, 67:1, 68:1 to 74:2, 76:1 to
82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 99:2, 103:2, 109:2,
111:2

COMPENSATORY DAMAGES

Bad faith, 15:25, 15:34, 15:36, 17:5,
17:6, 17:8, 17:12, 36:1, 37:12,
42:8, 76:1, 109:2

Uninsured motorist coverage, 4:6,
17:5, 17:6, 21:4, 27:20 to
27:22, 27:24, 27:26, 28:6,
34:34, 36:1, 37:12, 76:1, 95:2,
109:2

COMPETING CLAIMS AND CLAIMANTS

Multiple Competing Claims and
Claimants, 11:1 to 11:4

COMPUTER-ASSISTED EVALUATORS

Bad faith, 16:6

CONDITIONAL SALES

Insurable interest, 8:6
Options, 87:2

CONDITIONS

No-fault insurance, 48:1, 48:2,
49:22, 52:6, 52:8, 54:2, 55:11,
59:2, 59:5, 60:1, 60:3, 60:9,
61:3, 61:4, 61:8, 61:9, 62:2,
62:8, 62:15, 63:12, 70:2, 72:2,
76:2, 87:2, 97:2

Uninsured Motorist Coverage, 1:3,
3:19, 17:6, 19:6, 19:7, 19:11,

CONDITIONS—Cont'd

19:13, 19:18, 20:4, 20:9, 21:31,
23:7, 23:30, 23:40, 24:1, 24:3,
24:8, 24:13, 24:19, 25:2, 26:1
to 26:19, 29:2, 29:22, 32:2,
34:1, 34:8, 34:13, 34:15, 34:19,
34:43, 34:44, 38:7, 38:13,
38:17, 41:1, 41:2, 49:22, 61:3,
62:15, 65:1, 67:1, 70:2, 72:2,
73:1, 74:2, 76:2, 82:2, 87:2,
88:2, 95:2, 97:2, 100:1

CONFESSION OF JUDGMENT

Uninsured motorist coverage, 31:4

CONFIRMATION

Arbitration awards, 34:34, 34:40,
34:49, 34:50

CONFIRMATION OF ARBITRATION AWARDS

Uninsured motorist coverage, 34:50

CONFLICT OF INTERESTS

Attorneys, 13:11, 64:24
Defense, 13:11, 64:24
Policy limits, 13:11, 64:24
Reimbursement, 64:24
Reservation of rights, 13:11

CONFLICTS

Certified and voluntary policies, 7:1
to 7:7
No-Fault Insurance, 50:9, 52:9, 54:3,
60:5, 63:1, 63:11, 64:24, 70:2,
87:2
Reservation of rights and nonwaiver
agreements, 13:9
Underinsured motorist coverage, 7:2,
7:7, 32:2, 32:3, 34:40, 39:1,
40:3, 54:3, 63:11
Uninsured motorist coverage, 7:7,
15:13, 24:15, 30:9, 31:3, 31:7,
32:2, 32:3, 34:27, 34:40, 34:42,
39:1, 70:2, 87:2, 95:2

CONFORMITY

Standard policies, 2:17, 23:21

CONNECTICUT

No-fault insurance, 46:1, 49:22,
50:1, 51:1, 52:2, 58:4, 62:15,
62:16, 63:3

CONNECTICUT—Cont'd

No-fault summary, 1:22, 71:1, 71:2

CONSENT

Cooperation, 3:18, 9:8, 9:12, 15:29, 32:2, 42:16, 87:2

Defense, 1:15, 3:9, 3:18, 9:8, 9:10, 9:12, 9:14, 10:6, 12:1, 12:2, 12:5, 12:7, 13:2, 13:3, 13:5, 13:6, 14:1, 14:2, 14:4 to 14:6, 15:29, 16:18, 20:7, 21:33, 25:4, 26:19, 31:3, 32:2, 33:2, 34:1, 34:44, 34:58, 36:1, 40:17, 42:2, 42:14, 42:16, 42:17, 52:4, 64:19, 64:22, 65:1, 68:2, 74:2, 81:1, 87:2, 95:2, 99:2

Jurisdiction, 7:7, 9:18, 20:7, 30:2, 31:8, 33:2, 34:44, 36:1, 65:1, 70:2, 99:2

Release, 1:17, 9:8, 9:14, 10:6, 10:10, 12:2, 14:2, 14:5, 15:43, 16:18, 17:7, 25:1 to 25:3, 25:7, 26:3 to 26:5, 26:9, 31:8, 34:47, 36:1, 41:8, 42:2, 42:5, 42:7 to 42:10, 42:17, 64:19, 64:21, 64:22, 65:1, 74:2, 76:1, 81:1 to 87:2, 95:2, 99:2, 103:2

Uninsured/underinsured motorist coverage, 74:2, 81:1

CONSEQUENTIAL DAMAGES

Liability limits, 2:19, 27:11, 27:14, 72:1, 76:1

Uninsured motorist coverage, 2:19, 27:6 to 27:18, 36:1, 72:1, 76:1

CONSIDERATION

Defenses, 12:1, 13:7

Pleadings, 12:1

Release, 1:6, 1:17, 9:14, 10:6, 10:9, 15:28, 15:33, 15:39, 15:43, 34:55

Renewal, 6:15, 8:16, 8:21

CONSTRUCTIVE NOTICE

Notice, 13:6

CONSUMER PROTECTION

Common law, 15:16, 37:9

CONTACT

No-Fault Insurance, 49:13, 49:14, 49:16 to 49:18, 49:22, 50:6,

CONTACT—Cont'd

60:21, 63:2, 63:5, 63:7, 63:9, 87:2

Physical Contact Requirement, 24:2, 24:4, 24:6, 24:8 to 24:11

Uninsured motorist coverage, 1:3, 5:2, 5:12, 5:21, 19:22, 19:26, 21:10, 21:16, 21:23, 21:24, 21:26, 21:31, 23:45, 24:1 to 24:11, 29:18, 34:7, 34:24, 34:44, 34:47, 37:12, 38:24, 44:1, 49:16, 49:22, 65:1, 66:1, 67:1, 68:1 to 72:1, 73:1, 74:2, 76:1, 81:1 to 87:2, 95:2

CONTEMPT PROCEEDING

No-fault insurance, 60:13

CONTESTS

Notice, 88:2

Subrogation, 88:2, 99:2

CONTINGENT RELEASE

Uninsured motorist coverage, 25:7

CONTINUATION

Cooperation, 26:17, 70:1, 87:2, 97:2, 112:2

Notice, 8:9, 8:26, 8:38, 13:11, 14:2, 19:13, 68:1, 70:1, 72:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 102:2, 108:2, 112:2

CONTRACTS

Amount of coverage, 3:19, 34:49, 40:2

Arbitration awards, 34:49

Arbitration clause, 34:49, 34:55

Bad faith, 36:9, 42:17, 70:2

Bonds, 40:2

Contribution, 42:17

Defenses, 34:49

ERISA, 59:5

Fraud, 38:13

Health insurance, 70:2

Jurisdiction, 1:3, 7:7, 33:2, 59:5, 70:2

Liability insurance, 1:3, 3:2, 3:19, 7:7, 38:13, 40:2

Notice, 2:18, 3:2, 3:19, 32:2, 34:55, 40:2, 42:17, 59:5, 70:2

Prior judgment, 32:2

INDEX

CONTRACTS—Cont'd

Recoupment, 59:11

Witnesses, 70:2

CONTRIBUTION

Bad Faith, 10:1, 10:6, 12:1, 13:13, 14:5, 15:24, 15:39, 16:25, 16:34, 18:2, 18:5, 18:8, 36:8, 42:17, 64:2, 72:1, 76:2, 97:2

No-fault insurance, 55:24, 58:4, 64:2, 64:3, 64:24, 76:2, 87:2, 97:2

Underinsured Motorist Coverage, 35:2, 40:8, 40:13, 42:5, 42:13, 42:17, 72:1, 73:2, 76:2, 88:2

Uninsured Motorist Coverage, 6:8, 10:6, 16:34, 23:13, 23:24, 29:20, 30:5, 30:9, 34:58, 35:2, 36:8, 42:5, 42:17, 72:1, 73:2, 76:2, 87:2, 88:2, 95:2, 97:2

CONTRIBUTORY NEGLIGENCE

Uninsured motorist coverage, 20:11, 26:7, 88:2

CONTROL

Refusal to defend, 9:8, 12:1, 14:1, 14:3

CONVERSION

Challenge, 82:2

Fraud, 3:9, 52:7, 82:2

CONVEYANCE EXCLUSION

Public or Livery Conveyance Exclusion, 25:11, 39:7

COOKSTOVE EXPLOSION CASES

Coverage, 5:7

COOPERATION

Agent, 1:7, 2:18, 87:2

Apparent authority, 70:1

Assumption, 1:7, 2:7, 9:12, 13:12

Automobile insurance, 2:7, 2:9, 15:16, 15:29, 26:8, 26:17, 42:16, 87:2

Automobile liability insurance, 26:17, 70:1, 112:2

Burden of proof, 2:7, 97:2

Collusion, 9:8, 13:9, 15:28

Condition subsequent, 26:17

Conditions precedent, 32:2

COOPERATION—Cont'd

Conflict of interest, 9:8, 9:12, 13:9, 13:12, 26:8

Consent, 3:18, 9:8, 9:12, 15:29, 32:2, 42:16, 87:2

Corrections, 61:4

Defenses, 1:7, 2:9, 9:8, 15:16, 97:2

Delay, 15:16, 23:26, 36:4, 70:1, 87:2, 97:2

Denial of liability, 23:18, 23:41, 41:7

Disclaimer, 1:7, 23:2, 23:26

Discovery, 13:9, 16:16, 16:27, 61:4, 70:1, 87:2

Employment, 9:8, 13:12, 70:1, 87:2, 97:2

Examination under oath, 26:14, 26:17, 87:2, 97:2

Foreign state, 87:2

Fraud, 1:7, 2:9, 9:8, 14:11, 15:28, 87:2, 97:2

Investigation, 1:7, 2:7, 13:9, 15:16, 16:27, 26:17, 36:4, 60:8, 61:4, 70:1

Judgment, 1:7, 2:7, 2:9, 2:18, 9:8, 9:12, 13:9, 13:12, 14:11, 15:16, 15:28, 15:29, 23:18, 23:26, 32:2, 36:4, 42:16, 70:1, 87:2, 97:2

Mailing, 87:2

Motions, 13:9

Nonwaiver agreement, 23:26

Notice, 1:7, 2:7, 2:9, 2:18, 3:18, 9:8, 13:12, 15:16, 23:18, 23:41, 26:14, 32:2, 36:4, 61:4, 70:1, 87:2, 97:2, 112:2

Oral notice, 97:2

Prejudice, 2:7, 9:8, 9:12, 13:12, 14:11, 26:14, 26:17, 36:4, 61:4, 87:2

Presumption, 1:7, 9:8, 14:11, 15:16, 26:14, 36:4, 87:2, 97:2

Privileged information, 61:4

Reasonable time, 36:4

Rebuttable presumption of prejudice, 26:14

Settlement, 2:18, 9:8, 9:12, 13:12, 14:11, 15:16, 15:28, 15:29, 23:26, 36:4, 42:16, 70:1, 87:2, 97:2, 112:2

COOPERATION—Cont'd

Signature, 15:16, 87:2
 Statutes, 2:7, 3:18, 14:11, 15:16,
 23:26, 32:2, 42:16, 70:1, 87:2,
 112:2
 Stay, 97:2
 Third parties, 61:4
 Timely, 15:16, 26:14, 70:1, 87:2,
 97:2
 Title, 87:2
 Trial, 1:7, 2:7, 2:18, 9:8, 9:12, 13:9,
 13:12, 14:11, 15:16, 15:28,
 15:29, 36:4, 42:16, 61:4, 70:1,
 87:2
 Unavailability, 42:16
 Validity, 23:26, 32:2, 41:7, 61:4
 Withdrawal, 23:26
 Written notice, 15:16, 32:2, 36:4,
 70:1, 87:2

**COORDINATION OF BENEFITS
 PROVISIONS**

No-fault insurance, 56:12, 59:1 to
 59:11, 87:2

CORPORATIONS

Fire insurance, 2:14, 10:10
 Guaranty funds, 43:1
 Liability policies, 21:4, 81:1
 No-fault insurance, 70:2
 Notice, 2:14, 21:4, 42:2, 42:17, 70:2,
 81:1, 88:2
 Uninsured Motorist Coverage, 21:4,
 21:5, 42:17, 70:2, 81:1, 88:2

CORRECTION

Fraud, 19:13

CORRUPTION

Arbitration awards, 95:2

COSTS AND EXPENSES

Allocation, 13:13
 Bad Faith, 13:13
 Defense costs, 13:13

COUNSEL

Attorneys, 9:8, 9:14, 10:3, 12:1,
 13:2, 13:6, 13:11, 14:3, 14:11,
 15:2, 15:12, 15:14, 15:15, 16:1,
 16:25, 16:26, 16:34, 17:12,

COUNSEL—Cont'd

18:1, 26:12, 34:27, 36:1, 61:4,
 64:24, 74:2

COUNTY

Service of process, 30:2

COVENANT NOT TO SUE

Subrogation, 26:5, 42:2, 42:17

COVERAGE

Accessory to crime, 5:18
 Allocation, 2:15, 10:6, 12:5, 13:13,
 26:7, 27:24, 29:20, 34:40,
 39:13, 40:6, 40:11, 47:1, 55:24,
 59:9, 63:5, 64:1, 64:4, 64:24,
 70:2, 99:2
 Altercations between drivers, 5:15
 Applicability, 2:7, 2:9, 2:14, 2:15,
 3:9, 3:17, 3:18, 3:23, 5:9, 5:18,
 5:21, 6:14, 7:7, 8:18, 20:17,
 21:17, 21:33, 22:2, 23:5, 23:24,
 23:42, 25:4, 29:22, 34:41,
 34:42, 34:44, 39:2, 39:6, 40:13,
 40:16, 42:14, 44:1, 47:1, 50:8,
 52:7, 60:21, 64:17, 70:1, 95:2,
 97:2, 99:2
 Assault cases, 20:16, 20:17
 Award of punitive damages, 2:20,
 15:36, 36:1, 72:1
 Back injuries, 5:8, 60:10
 Bad Faith, 2:7, 4:7, 9:1, 9:4, 9:8,
 9:14, 9:15, 9:18 to 9:20, 10:6,
 11:1 to 12:3, 12:5, 12:9, 13:1,
 13:2, 13:7, 13:13, 14:2 to 14:7,
 14:9, 14:11, 15:2, 15:4, 15:5,
 15:7, 15:9 to 15:11, 15:13,
 15:14, 15:16 to 15:18, 15:20,
 15:22 to 15:24, 15:27 to 15:29,
 15:33, 15:36, 15:37, 15:43,
 15:44, 16:1, 16:10, 16:13 to
 16:15, 16:24, 16:26, 16:34,
 17:1, 17:4 to 17:7, 17:11, 18:1
 to 18:6, 18:8, 18:12, 20:13,
 27:6, 27:12, 27:28, 28:16, 30:2,
 30:11, 31:3, 31:5, 33:1, 34:44,
 34:45, 34:56, 34:60, 36:1 to
 36:9, 37:1 to 37:13, 40:3,
 40:21, 42:2, 42:8, 42:15, 42:17,
 43:16, 43:17, 43:25, 45:1,
 56:11, 60:10, 60:15, 60:16,
 61:5, 64:2, 64:10, 65:1, 66:1,

INDEX

COVERAGE—Cont'd

67:1, 68:1, 70:1 to 72:1, 73:1,
74:2, 76:1 to 81:1, 82:2, 86:2,
97:2, 99:2, 100:1, 103:2, 109:2
Cancellation, 1:2, 1:3, 1:7, 1:15, 2:3,
2:14, 2:16, 2:18, 2:25, 3:18,
3:21, 7:4, 8:2, 8:4, 8:6 to 8:8,
8:10, 8:11, 8:13, 8:14, 8:18,
8:20 to 8:22, 8:24 to 8:32, 8:35
to 8:39, 8:44, 8:46, 8:47, 9:2,
13:7, 15:43, 19:13, 23:44,
38:23, 41:1, 60:17, 68:2, 72:2,
76:2, 87:2, 95:2, 99:2, 103:2
Carjacking, 5:14, 20:17, 23:41,
23:42, 72:1
Carriers, 1:3, 1:15, 2:8, 2:9, 2:13 to
2:16, 3:9, 3:19, 3:21, 4:5, 4A:1,
6:14, 6:16, 7:2, 7:4, 8:35, 8:38,
12:2, 15:14, 15:28, 17:11, 18:1,
18:2, 18:8, 18:12, 19:1, 19:30,
21:25, 21:28, 23:26, 23:28,
26:1, 27:24, 27:25, 28:5, 29:7,
29:9, 29:10, 31:5, 31:8, 32:3,
34:12, 35:2, 35:6, 38:2, 40:5,
40:11, 40:12, 40:14, 40:16,
42:7, 42:14, 43:13, 43:16,
43:21, 49:17, 56:3, 56:11, 59:3,
59:10, 59:11, 61:2, 61:4, 63:3,
64:2, 64:6, 64:11, 64:24, 76:2,
82:2, 88:2, 95:2, 97:2
Common carriers, 2:8
Compulsory coverages, 2:10
Concurrent uninsured and underin-
sured motorist coverages, 44:1
to 44:4
Conflicts between certified and vol-
untary policies, 7:1 to 7:5, 7:7
Cookstove explosion cases, 5:7
Defective cancellation, 8:26
Denial of coverage, 5:18, 5:21, 8:18,
9:6, 9:12, 12:1, 13:7, 13:8,
14:1, 14:5 to 15:5, 15:10,
15:16, 15:20, 15:27, 15:28,
16:1, 17:4, 18:6, 19:13, 20:1,
21:13, 23:18, 23:22, 23:25 to
23:30, 23:42, 24:6, 24:13,
24:20, 26:3, 26:14, 31:2, 32:2,
32:8, 32:10, 34:19, 36:1, 36:4,
39:2, 39:13, 41:7, 42:3, 42:9,
55:25, 60:9, 60:10, 61:1
Discounts, 41:2, 74:2, 88:2

COVERAGE—Cont'd

Drive-by shooting cases, 5:12, 20:17
Duty to defend, 2:6, 2:14, 3:10, 3:11,
3:20, 4:3, 6:4, 6:8, 9:10, 9:11,
9:18, 12:1 to 12:6, 12:8, 12:9,
13:1, 13:4, 13:11, 13:12, 14:1 to
14:3, 14:6, 14:9, 14:10, 14:14,
15:24, 16:13, 16:15, 18:6, 18:8,
37:3, 43:16
Enforcement, 2:9, 3:9, 3:17, 3:19,
4:5, 6:6, 6:7, 6:9, 6:10, 6:12,
6:15, 6:19, 6:25, 8:10, 9:1 to
9:22, 10:3, 10:6 to 10:10, 13:4,
14:5, 15:28, 15:33, 15:43, 17:5,
19:28, 20:1, 20:7, 23:7, 23:10,
23:33, 23:41, 24:7, 25:5, 25:8,
25:14, 25:18, 25:22, 26:7, 28:2,
28:4, 28:5, 29:2, 29:4, 29:7,
29:16, 31:2, 32:3, 33:2, 34:8,
34:26, 34:58, 35:6, 37:2, 38:5,
38:32, 39:1, 39:6, 39:12, 40:2,
40:6, 40:17, 41:2, 41:13, 42:17,
43:19, 43:20, 59:6, 63:3, 63:4,
65:1, 66:1, 67:1, 68:1, 70:1,
72:1, 73:1, 76:1 to 82:2, 97:2,
103:2, 108:2, 111:2
Excess coverage, 2:11, 3:9, 3:18,
3:19, 6:8, 6:12, 7:1, 7:3, 8:39,
9:8, 9:14, 10:8, 10:9, 12:2,
14:5, 15:24, 18:1 to 18:5,
18:12, 19:4, 19:13, 24:7, 27:26,
29:2, 29:3, 29:5, 29:6, 29:9 to
29:11, 29:14, 29:17, 29:20,
37:4, 38:5, 38:9, 38:14, 39:4,
40:1, 40:3, 40:16, 41:2, 43:9,
43:10, 43:16, 59:9, 64:2, 64:9,
64:24, 66:1, 68:1, 72:2, 99:2,
100:1, 102:2
Exclusions From Coverage, 2:14,
6:1, 39:6
Family member, 1:3, 3:2, 3:9, 3:18,
5:9, 6:8, 6:10, 6:13, 6:20, 6:25,
8:6, 8:7, 14:2, 20:6, 21:1, 21:4,
21:5, 21:8, 21:9, 21:12, 21:16
to 21:19, 21:32, 23:6, 23:7,
23:41, 23:42, 25:8, 25:18,
25:20, 25:22, 27:14, 27:17,
29:2, 29:4, 29:6, 29:21, 37:3,
38:5, 39:1, 39:6, 39:13, 41:2,
49:2, 52:7, 52:10, 54:1, 57:4,
61:4, 65:1, 66:1, 68:2, 74:2,
76:1 to 85:2, 87:2, 88:2, 95:2,

AUTOMOBILE LIABILITY INSURANCE

COVERAGE—Cont'd

102:2, 103:2, 108:2, 112:2
 Financial Responsibility Acts, 2:9,
 2:11, 2:18, 3:1, 3:19, 6:1, 23:40
 Guaranty funds, 37:6, 43:1, 43:13,
 43:27
 Gunshot cases, 5:12
 Heart attacks, 5:8
 Hit and run, 19:1, 24:1 to 24:20,
 30:2, 32:2, 46:1, 66:1, 72:1,
 76:1, 111:2
 Hunting trips, 5:13
 Increased coverage, 3:21, 19:11 to
 19:13, 19:22, 29:24, 34:44,
 38:19, 38:28, 38:29
 Injuries, 1:3, 1:16, 1:22, 2:14, 2:19,
 2:21, 2:22, 3:2, 3:7, 3:18, 3:19,
 3:23, 4:1 to 4:3, 4:5, 4A:1, 5:1
 to 5:18, 5:21 to 5:23, 6:1 to 6:8,
 6:12, 9:1, 9:2, 10:10, 15:16,
 15:17, 15:24, 15:33, 19:6, 20:2,
 20:4, 20:10, 20:11, 20:16 to
 20:18, 21:4, 21:5, 21:21, 21:23,
 21:25, 21:26, 21:31, 21:33 to
 21:35, 22:1, 22:3, 23:2, 23:3,
 23:5 to 23:7, 23:10, 23:18,
 23:32, 23:33, 23:40, 23:41,
 24:3, 24:6, 24:9, 24:10, 24:12,
 25:4, 25:8, 25:14, 25:18, 25:22,
 26:2, 26:4, 26:9, 27:2, 27:3,
 27:7, 27:11, 27:14 to 27:17,
 27:23, 28:2, 28:4, 28:5, 28:12,
 29:1, 29:3, 29:23, 32:4, 32:13,
 33:1, 34:19, 34:27, 34:43,
 34:62, 35:2, 35:4, 35:6, 36:4,
 37:12, 38:8, 38:11, 38:17,
 38:21, 39:1, 39:6, 39:11, 39:13,
 39:15, 40:1, 40:3, 40:4, 40:11,
 40:14 to 40:16, 40:21, 41:2,
 41:5, 42:6, 42:9, 42:10, 42:12,
 42:14, 42:15, 42:17, 43:5, 47:1,
 48:1, 48:3, 49:4, 49:13, 49:18,
 49:21, 50:9, 52:2, 52:3, 52:8,
 52:9, 52:11, 55:4, 55:6, 55:7,
 55:11, 55:13, 55:16, 55:19,
 55:20, 56:2, 56:3, 56:13, 56:17,
 56:18, 57:1 to 57:3, 57:7, 58:6,
 59:3, 60:10, 60:19, 61:1, 61:3,
 62:1 to 62:3, 62:6, 62:8, 62:9,
 62:11, 62:13, 62:15, 62:16, 63:2
 to 64:3, 64:11, 64:18, 65:1,

COVERAGE—Cont'd

66:1, 67:1, 68:1 to 74:2, 76:1 to
 82:2, 85:2, 86:2, 87:2, 88:2,
 95:2, 97:2, 100:1, 102:2, 103:2,
 109:2, 111:2, 112:2
 Intentional injuries, 4:2, 4:3
 Loading and unloading, 5:2, 5:5, 5:8,
 5:12, 5:21 to 5:23, 76:2, 82:2,
 87:2, 88:2, 95:2, 99:2
 Maintenance requirement, 20:17
 Mandatory coverage, 3:18, 3:23,
 21:19, 25:18, 41:1
 Mental distress claims, 5:9
 Motion of vehicle as causal factor,
 5:6
 Negligent entrustment coverage, 4:8
 No-Fault Insurance, 3:20, 46:1 to
 47:5, 48:1 to 48:5, 49:1 to
 49:24, 50:1 to 50:9, 51:1 to
 52:17, 53:1 to 53:3, 54:1 to
 54:3, 55:1 to 55:26, 56:1 to
 56:21, 57:1 to 57:7, 58:1 to
 58:10, 59:1 to 59:11, 60:1 to
 60:30, 61:1 to 61:10, 62:1 to
 62:23, 63:1 to 63:15, 64:1 to
 64:24, 70:2, 72:2, 76:2, 87:2,
 97:2, 99:2, 108:2
 Non-moving vehicle, 5:3
 Other insurance clauses, 29:5
 Personal vendettas, 5:16
 Police, 3:9, 5:4, 5:11, 5:12, 5:15,
 5:16, 5:21, 5:22, 6:12, 9:1,
 15:17, 19:7, 19:10, 19:27, 20:3,
 21:4, 21:23, 21:31 to 21:33,
 22:2, 23:40, 23:43, 23:45, 24:1,
 24:6, 24:9, 24:12, 24:13, 34:24,
 38:13, 38:32, 40:21, 50:1, 52:3,
 72:1, 76:1, 85:2, 95:2, 97:2
 Punitive damages coverage, 4:6,
 27:19
 Refusal, 1:21, 2:3, 2:8, 4:7, 5:12,
 6:9, 8:22, 8:29, 8:32, 9:8, 9:11,
 9:12, 9:14, 9:17, 10:3, 12:1,
 12:3, 12:9, 13:2, 13:4, 13:7,
 13:12, 13:13, 14:1 to 14:7, 14:9
 to 14:11, 14:13, 14:14, 15:2,
 15:14, 15:16, 15:17, 15:20,
 15:24, 15:27, 15:28, 15:36,
 15:37, 15:43, 16:1, 16:14,
 16:34, 18:1, 18:2, 18:6, 18:8,

INDEX

COVERAGE—Cont'd

19:9, 19:12, 19:19, 23:25,
23:28, 23:30, 25:3, 25:4, 26:17,
27:19, 27:26, 28:7, 28:11, 29:2,
30:2, 31:1, 31:3, 32:2, 32:6,
32:10, 34:10, 34:18, 34:20 to
34:22, 34:24, 34:28, 34:47,
34:49, 34:50, 34:58, 36:1 to
36:4, 36:6, 36:7, 37:3, 37:7,
40:12, 42:2, 42:7, 42:9, 42:12,
42:17, 43:17, 43:25, 45:1, 47:1,
48:5, 56:8, 56:11, 60:8 to 60:10,
60:14 to 60:16, 61:3 to 61:5,
62:8, 64:11, 64:24, 65:1, 67:1,
70:2, 73:2, 74:2, 76:2, 81:1 to
82:2, 87:2, 88:2, 95:2, 97:2,
99:2, 100:1, 102:2, 103:2,
111:2, 112:2

Reservation of rights and nonwaiver
agreements, 12:5, 13:1, 13:2,
13:4 to 13:13

Robbery, 5:2, 5:12, 5:14, 52:3

Scope of coverage, 3:18, 5:9, 6:8,
12:1, 16:13, 19:12, 21:21, 25:8,
26:3, 28:5, 28:14, 29:23, 34:40,
38:31, 40:3, 40:21, 52:9, 65:1,
72:1, 73:1, 76:1, 81:1

Sexual assault, 4:3, 5:2, 5:5, 5:12,
5:18, 5:19

Slip and fall cases, 5:10

Stacking, 1:3, 2:23, 2:24, 6:8, 7:7,
13:7, 19:11, 19:13, 19:22,
21:11, 21:21, 21:29, 25:8,
25:22, 27:2, 27:5, 27:18, 28:2,
28:9, 29:1 to 29:28, 34:44,
34:45, 38:5, 38:7, 38:28, 38:32,
38:35, 39:11, 39:12, 40:2,
40:14, 40:16, 41:1 to 44:2,
49:22, 52:9, 52:17, 63:2, 65:1,
66:1, 67:1, 68:1 to 69:1, 70:1 to
71:1, 72:1 to 73:1, 74:1 to 81:1,
82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 100:1, 102:2, 103:2,
108:2, 109:2, 111:2

Strains, 5:8

Underinsured Motorist Coverage,
1:3, 1:15, 2:4, 3:2, 3:19, 5:1,
5:9, 5:10, 5:16, 6:13, 6:18,
6:24, 7:2, 7:7, 8:7, 8:13, 8:18,
10:7, 15:4, 17:7, 19:4, 19:6,
19:9 to 19:11, 19:13 to 19:15,

COVERAGE—Cont'd

19:18, 19:20, 19:22, 19:23,
19:25, 19:27, 20:2, 20:3, 20:9,
20:10, 20:13, 20:14, 21:1, 21:4,
21:5, 21:8, 21:11, 21:16, 21:21,
21:23, 21:28, 21:30 to 21:33,
21:35, 22:1, 22:2, 23:7, 23:10,
23:28, 23:30, 23:35, 23:42,
24:19, 25:8, 25:19, 26:5, 26:12,
26:13, 27:2, 27:13, 27:19, 28:2,
28:4 to 28:6, 28:9, 29:2, 29:4 to
29:6, 29:10, 29:16, 29:17, 30:4,
30:6, 31:2, 31:8, 32:2, 32:3,
32:10 to 32:12, 34:3, 34:40,
34:44, 34:57, 34:62, 35:2, 35:6,
36:1, 37:8, 38:1 to 38:35, 39:1
to 39:15, 40:1 to 40:23, 41:1 to
41:13, 42:1 to 42:18, 43:1 to
43:29, 44:1 to 44:4, 45:1, 48:5,
52:17, 54:3, 56:4, 59:8, 63:11,
65:1, 66:1, 67:1, 68:1, 70:1,
72:1, 73:1 to 74:2, 76:1 to 85:2,
86:2, 88:2, 100:1, 102:2, 103:2,
109:2, 111:2, 112:2

Unfair claims practices, 9:1, 37:1 to
37:13, 88:2

Uninsured Motorist Coverage, 1:3,
1:4, 1:11, 1:13, 1:15, 1:17, 2:4,
2:9, 2:19, 3:19, 3:22, 3:23, 4:3,
4:5, 4:6, 5:2, 5:7, 5:12 to 5:16,
5:18, 5:21, 6:6, 6:8, 6:13, 6:14,
6:24, 6:25, 7:7, 8:8, 8:18, 8:35,
8:37, 8:38, 10:6, 15:13, 15:29,
16:26, 16:34, 17:5 to 17:7, 19:1
to 19:30, 20:1 to 20:20, 21:1 to
21:35, 22:1 to 22:3, 23:1 to
23:45, 24:1 to 24:20, 25:1 to
25:22, 26:1 to 26:19, 27:1 to
27:28, 28:1 to 28:16, 29:1 to
29:28, 30:1 to 30:13, 31:1 to
31:8, 32:1 to 32:14, 33:1 to
34:63, 35:1 to 35:6, 36:1 to
36:9, 37:1 to 37:13, 38:1, 38:2,
38:5, 38:7 to 38:13, 38:17,
38:19, 38:21, 38:24, 38:28 to
38:30, 38:32, 38:33, 39:1 to
39:4, 39:8 to 39:11, 39:13,
39:14, 40:1, 40:2, 40:4, 40:5,
40:9, 40:12, 40:17, 40:21, 41:1,
41:2, 41:5, 41:9, 41:10, 42:5,
42:11, 42:12, 42:17, 43:3, 43:11
to 43:13, 43:15, 43:21, 44:1 to

COVERAGE—Cont'd

47:4, 48:5, 49:5 to 49:7, 49:16, 49:22, 52:2, 56:21, 60:17, 61:3, 62:15, 62:16, 62:18, 63:3, 65:1, 66:1, 67:1, 68:1 to 71:1, 72:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 103:2, 108:2, 109:2, 111:2

Use, 1:3, 1:7, 2:9, 2:14, 2:15, 2:19, 2:22, 3:1 to 3:3, 3:7, 3:9, 3:10, 3:12, 3:13, 3:15, 3:18, 3:19, 3:22 to 3:24, 4:5, 4:8, 4A:1, 5:1 to 5:23, 6:3, 6:4, 6:8, 6:10, 6:12 to 6:22, 6:24, 8:6, 8:8, 8:11, 8:28, 8:39, 8:46, 9:6, 9:13, 9:16, 10:9, 12:2, 12:9, 13:2, 13:6, 13:7, 13:9, 13:13, 14:1, 14:4, 14:6, 15:10, 15:16, 15:17, 15:28, 16:13, 16:24, 16:26, 16:34, 17:1, 17:6, 19:4, 19:6, 19:8, 19:11, 19:12, 19:14, 19:22, 19:27, 20:2, 20:11, 20:16 to 20:18, 21:2 to 21:5, 21:9, 21:10, 21:18, 21:21 to 21:25, 21:27, 21:30 to 21:33, 21:35, 22:1 to 22:3, 23:4, 23:9, 23:10, 23:13, 23:24, 23:31 to 23:33, 23:35 to 23:37, 23:40 to 23:42, 23:45, 24:13, 24:20, 25:8, 25:9, 25:11 to 25:13, 25:15, 25:19, 25:20, 25:22, 26:7, 26:15, 27:1, 27:14, 27:16, 28:5 to 28:7, 28:9, 29:2, 29:16 to 29:18, 29:21, 29:23, 31:2, 31:8, 33:1, 34:10, 34:19, 34:29, 34:40, 34:47, 34:49, 34:55, 35:1, 36:1, 37:3, 37:12, 38:5, 38:7, 38:9, 38:11, 38:14, 38:17, 38:19 to 38:21, 38:23, 39:1, 39:3, 39:6, 39:7, 39:11 to 39:15, 40:2, 40:3, 40:10, 40:12, 40:21, 41:1 to 42:2, 42:7, 42:8, 42:10, 42:15, 42:17, 43:13, 44:2, 45:1, 46:2, 47:1, 48:2, 49:1, 49:13 to 49:17, 49:21, 49:22, 50:1 to 50:4, 50:6 to 50:9, 52:2 to 52:11, 52:13, 52:15, 52:16, 53:1, 53:3, 54:2, 55:1, 55:7, 55:8, 55:15, 55:24 to 55:26, 56:1, 56:13, 56:17, 57:3, 57:7, 58:7, 59:7 to 59:9, 60:10, 61:1, 61:2, 61:4, 62:5, 62:6, 62:9,

COVERAGE—Cont'd

62:21, 63:10, 63:12, 63:14, 63:15, 64:1, 64:3, 64:24, 65:1, 66:1, 67:1, 68:1 to 74:2, 76:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 102:2, 103:2, 106:2, 108:2, 109:2, 111:2, 112:2

Wrongful refusal to defend, 9:8, 12:1, 12:9, 14:1 to 14:6, 14:10, 14:11, 15:37, 18:8

CREATING UNINSURED MOTORISTS

Exclusions, 6:25, 23:3 to 23:15

CREDIT

Automobile liability insurance, 8:18, 19:27, 28:2, 40:1, 40:11, 40:21, 41:2, 76:1, 108:2

Contribution, 10:3, 10:6, 30:5, 35:2, 42:17, 88:2

Life insurance, 82:2

Subrogation, 8:18, 18:4, 20:20, 25:1, 25:2, 26:5, 26:7, 26:12, 28:2, 28:5, 28:12, 35:2, 38:9, 38:12, 40:12, 40:15, 40:19, 40:21, 42:7, 42:9, 42:10, 42:12, 42:14, 42:17, 43:19, 56:11, 66:1, 68:2, 70:2, 76:1, 82:2, 88:2, 108:2

CREDITORS

Fraud, 43:2

Subrogation, 15:26

CREDITS

Subrogation, 28:2, 28:5, 28:12 to 28:14

Underinsured motorist coverage, 28:2, 28:4 to 28:6, 28:9, 29:4

Uninsured motorist benefits, 28:1 to 28:16

CRIMINAL ACTS

Fraud, 6:12

CROSS-EXAMINATION

Privileged information, 61:4

CURE

Delay, 15:16, 36:4, 70:1, 74:2

Evidence, 15:16, 15:25, 27:6, 36:4, 38:26, 70:1, 74:2, 76:1

INDEX

CURE—Cont'd

- Examination under oath, 74:2
- Judgment, 14:12, 15:16, 15:25, 36:4, 70:1, 74:2, 76:1
- Prejudice, 36:4, 76:1

CUSTODIAL CARE

- No-fault insurance, 56:15

DAMAGES

- Actual Damages, 10:1, 10:9, 14:15, 15:36, 23:23, 27:19, 28:4, 28:6, 28:9, 28:10, 28:12, 28:13, 29:6, 29:7, 29:9, 29:10, 29:16, 34:55, 34:56, 36:1, 36:4, 38:5, 38:7, 38:8, 38:13, 38:17, 38:18, 40:1, 40:11, 40:12, 40:16, 40:17, 41:1, 41:5, 42:14, 43:13, 47:4, 47:5, 64:14, 76:1, 81:2, 102:2, 112:2
- Bad Faith, 2:7, 4:7, 9:8, 9:14, 9:18, 9:19, 10:1, 10:6, 11:1 to 12:1, 12:3, 12:9, 13:13, 14:2 to 14:5, 14:8, 14:11, 14:12, 14:15, 15:1, 15:3, 15:5 to 15:7, 15:9 to 15:11, 15:16, 15:20 to 15:25, 15:27, 15:28, 15:31 to 15:37, 15:40, 15:44, 16:2, 16:8, 16:13, 16:14, 16:18, 17:1, 17:4 to 17:9, 17:12, 18:1, 18:4, 18:10, 18:12, 20:13, 27:6, 27:12, 27:28, 28:16, 30:2, 30:11, 31:3, 34:44, 34:45, 34:56, 36:1, 36:4, 36:6, 36:7, 37:2, 37:4, 37:10, 37:12, 40:3, 40:21, 42:2, 42:8, 42:15, 42:17, 45:1, 56:11, 60:10, 60:15, 61:5, 65:1, 66:1, 67:1, 68:1, 70:1 to 72:1, 73:1, 74:2, 76:1 to 81:1, 82:2, 86:2, 97:2, 99:2, 100:1, 103:2, 109:2
- Burden of proof, 2:7, 10:3, 19:11, 24:4, 36:1, 62:8, 72:2, 97:2
- Compensatory Damages, 2:20, 4:6, 15:25, 15:34, 15:36, 17:5, 17:6, 17:8, 17:12, 21:4, 27:20 to 27:22, 27:24, 27:26, 28:6, 34:34, 36:1, 37:12, 40:6, 40:19, 41:8, 42:8, 60:13, 76:1, 95:2, 109:2
- Expert witnesses, 34:10, 88:2
- Financial Responsibility Acts, 2:9, 2:18, 3:19, 23:40

DAMAGES—Cont'd

- New trial, 2:6, 9:8, 31:3, 34:40, 62:3, 74:2
- No-Fault Insurance, 46:1, 47:1, 47:4, 47:5, 49:17, 49:21, 52:8, 52:9, 55:16, 55:24, 56:11, 56:20, 56:21, 57:6, 58:8, 58:9, 59:2, 60:5, 60:9, 60:10, 60:13, 60:15, 60:18, 60:19, 61:3 to 61:5, 61:8, 62:1, 62:3, 62:8, 62:9, 62:11, 62:13 to 62:16, 62:18, 62:20, 63:2 to 64:4, 64:11 to 64:15, 64:18, 64:21, 64:24, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2
- Punitive Damages, 2:20, 4:6, 4:7, 8:32, 10:1, 13:12, 14:12, 15:16, 15:20, 15:25, 15:31, 15:32, 15:34 to 15:37, 16:8, 16:14, 17:8, 27:19 to 27:25, 34:34, 36:1, 36:4, 40:6, 42:2, 45:1, 60:5, 60:9, 60:10, 60:15, 61:5, 62:13, 62:14, 65:1, 66:1, 67:1, 72:1, 74:2, 76:1, 88:2, 95:2, 97:2, 102:2, 103:2, 109:2
- Recoupment, 2:9, 26:4, 64:3, 64:18, 87:2, 95:2, 97:2
- Stipulated judgments and non-levy agreements, 9:8
- Subrogation, 1:3, 1:12, 1:13, 2:9, 4:6, 8:18, 12:1, 12:3, 18:1, 18:4, 20:7, 20:9, 20:19 to 23:20, 23:28, 23:40, 25:2, 25:14, 25:16, 26:2, 26:4, 26:5, 26:7 to 26:10, 27:8, 28:2, 28:5, 28:12 to 28:14, 30:2, 30:4, 31:3, 31:7, 31:8, 32:2, 32:4, 34:16, 34:57, 35:1, 35:2, 35:4, 35:6, 38:7, 38:9, 38:12, 38:32, 39:9, 40:12, 40:18, 40:19, 40:21, 42:2, 42:8 to 42:10, 42:12, 42:14, 42:16, 42:17, 43:8, 44:1, 56:11, 58:9, 62:11, 63:2, 64:3, 64:4, 64:11 to 64:15, 64:18, 64:21, 64:24, 65:1, 66:1, 67:1, 68:1, 70:1 to 74:2, 76:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 102:2, 103:2, 108:2, 109:2, 111:2, 112:2
- Underinsured Motorist Coverage, 1:3, 3:2, 3:19, 5:9, 7:2, 7:7,

DAMAGES—Cont'd

8:18, 10:7, 17:7, 19:4, 19:11,
19:13, 19:18, 19:23, 19:27,
20:2, 20:3, 20:9, 20:10, 20:13,
20:14, 21:1, 21:4, 21:5, 21:11,
22:1, 22:2, 23:7, 23:28, 23:42,
25:8, 26:5, 27:2, 27:13, 27:19,
28:2, 28:4 to 28:6, 28:9, 29:2,
29:4, 29:6, 29:10, 29:16, 29:17,
30:4, 30:6, 31:8, 32:2, 34:3,
34:40, 34:44, 34:57, 35:2, 35:6,
36:1, 38:1 to 38:3, 38:5 to
38:18, 38:21, 38:28, 38:32, 39:1
to 39:3, 39:9, 39:11, 39:13, 40:1
to 40:7, 40:9 to 40:14, 40:16 to
40:19, 40:21, 40:23, 41:1, 41:2,
41:4, 41:5, 41:8 to 41:11, 41:13,
42:2, 42:8 to 42:12, 42:14 to
42:17, 43:5, 43:8 to 43:10,
43:13 to 43:15, 44:1, 45:1,
65:1, 66:1, 67:1, 68:1, 70:1,
72:1, 73:1 to 74:2, 76:1 to 85:2,
86:2, 88:2, 100:1, 102:2, 103:2,
109:2, 111:2, 112:2

Uninsured Motorist Coverage, 1:3,
1:11, 1:13, 1:17, 2:9, 2:19, 3:19,
3:22, 4:6, 5:15, 6:6, 6:8, 7:7,
8:18, 8:35, 10:6, 17:5 to 17:7,
19:1, 19:4, 19:11, 19:13, 19:18,
19:23, 19:27, 19:28, 20:1 to
20:7, 20:9, 20:10, 20:13, 20:14,
20:17, 20:19, 20:20, 21:1, 21:4,
21:5, 21:11, 21:34, 22:1 to 23:1,
23:5 to 23:7, 23:9, 23:14,
23:16, 23:20, 23:23, 23:24,
23:28, 23:29, 23:31, 23:40,
23:42, 23:45, 24:1, 24:2, 24:4,
24:9, 24:14, 25:2, 25:6, 25:8,
25:14, 25:16, 25:20, 26:2, 26:4,
26:5, 26:7 to 26:10, 26:18, 27:1
to 27:28, 28:2, 28:4 to 28:7,
28:9 to 28:16, 29:1 to 29:4,
29:6, 29:7, 29:9 to 29:11, 29:15
to 29:17, 29:20, 29:25, 30:2 to
30:6, 30:11, 31:3, 31:4, 31:7,
31:8, 32:2, 32:4, 33:2, 34:1 to
34:3, 34:5, 34:10 to 34:12,
34:14, 34:16, 34:26, 34:29,
34:32 to 34:34, 34:40 to 34:45,
34:49, 34:55 to 34:59, 34:61,
35:1, 35:2, 35:4, 35:6, 36:1,
36:4, 36:6, 36:7, 37:2, 37:4,

DAMAGES—Cont'd

37:10, 37:12, 38:1, 38:2, 38:5,
38:7 to 38:13, 38:17, 38:21,
38:28, 38:32, 39:1 to 39:3,
39:9, 39:11, 39:13, 40:1, 40:2,
40:4, 40:5, 40:9, 40:12, 40:17,
40:21, 41:1, 41:2, 41:5, 41:9 to
42:12, 42:17, 43:13, 43:15,
44:1, 47:4, 56:21, 61:3, 62:15,
62:16, 62:18, 63:3, 65:1, 66:1,
67:1, 68:1, 70:1 to 74:2, 76:1 to
82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 99:2, 100:1, 103:2,
108:2, 109:2, 111:2

DE NOVO TRIAL

Uninsured motorist coverage, 34:40,
72:2

DEATH

Accident insurance, 25:8, 27:14,
39:11, 46:1, 52:3, 74:2, 76:2,
97:2
Cause of death, 58:2, 73:2
Disability insurance, 73:2, 112:2
Evidence, 1:3, 2:19, 3:9, 5:12, 9:8,
11:1, 12:1, 15:1, 15:6, 18:4,
19:13, 20:13, 21:11, 22:1,
23:12, 23:41, 23:42, 25:8, 27:6,
32:3, 34:50, 34:55, 37:8, 38:25,
42:2, 42:17, 52:3, 52:9, 57:2,
57:6, 62:2, 62:3, 65:1, 67:1,
68:1 to 73:2, 74:2, 76:1, 81:2,
82:2, 86:2, 87:2, 88:2, 95:2,
97:2, 100:1, 102:2, 103:2,
109:2, 112:2
Health insurance, 70:2, 72:2, 86:2,
87:2, 95:2, 103:2
Liability policies, 1:3, 2:19, 3:9,
3:23, 6:1, 6:5 to 6:8, 6:18,
23:41, 27:3, 27:14, 27:26, 32:3,
38:7, 38:17, 46:1, 58:2, 67:1,
72:1, 76:1, 85:2, 97:2, 99:2,
100:1, 108:2, 112:2
Life insurance, 52:3, 58:2, 58:9,
61:8, 82:2
No-Fault Insurance, 46:1, 47:4,
49:10, 49:14, 49:17, 52:2, 52:3,
52:9, 56:16, 57:2, 57:6, 58:1,
58:2, 58:4, 58:6 to 58:10,
60:19, 60:20, 61:8, 62:2 to
63:3, 70:2, 72:2, 76:2, 87:2,

INDEX

DEATH—Cont'd

97:2, 99:2, 108:2
No-fault insurance, 46:1, 47:4,
49:10, 49:14, 49:17, 52:2, 52:3,
52:9, 56:16, 57:2, 57:6, 58:1,
58:2, 58:4, 58:6 to 58:10,
60:19, 60:20, 61:8, 62:2 to
63:3, 70:2, 72:2, 76:2, 87:2,
97:2, 99:2, 108:2
Notice and proof of loss, 81:2
Recoupment, 87:2, 95:2, 97:2
Release, 1:22, 9:8, 17:7, 18:4, 34:55,
37:8, 42:2, 42:17, 65:1, 68:1,
72:1, 74:2, 76:1 to 81:2, 82:2,
87:2, 88:2, 95:2, 97:2, 99:2,
103:2, 109:2, 112:2
Sales, 70:2, 87:2
Subrogation, 1:3, 12:1, 18:4, 20:7,
20:9, 26:2, 32:2, 32:3, 35:1,
38:7, 42:2, 42:17, 58:9, 65:1,
66:1, 67:1, 68:1 to 73:2, 74:2,
76:1 to 81:2, 82:2, 85:2, 86:2,
87:2, 88:2, 95:2, 97:2, 99:2,
100:1, 102:2, 103:2, 106:2,
108:2, 109:2, 112:2
Trigger, 5:13, 12:1, 19:13, 20:9,
38:5, 72:1, 103:2
Uninsured and underinsured motorist
coverage, 19:13, 20:2, 38:5,
65:1, 66:1, 67:1, 72:1, 76:1,
88:2, 103:2, 109:2
Uninsured motorist coverage, 1:3,
2:19, 3:23, 5:7, 5:12 to 5:16,
5:18, 6:6, 6:8, 17:7, 19:13,
19:23, 19:30, 20:1, 20:2, 20:7,
20:9, 20:13, 20:14, 21:5, 21:11,
21:16, 21:17, 21:25, 21:29,
21:34, 21:35, 22:1, 23:12,
23:41, 23:42, 24:16, 25:8, 26:2,
27:2 to 27:6, 27:11, 27:14,
27:15, 27:17, 27:26, 29:1, 29:3,
29:6, 29:26, 32:2, 32:3, 34:5,
34:38, 34:41, 34:50, 34:55,
35:1, 37:3, 37:8, 38:5, 38:7,
38:17, 38:24, 39:11, 40:5, 41:2,
41:5, 41:9, 42:17, 47:4, 52:2,
63:3, 65:1, 66:1, 67:1, 68:1 to
73:2, 74:2, 76:1 to 81:2, 82:2,
85:2, 86:2, 87:2, 88:2, 95:2,
97:2, 99:2, 100:1, 103:2, 108:2,
109:2

DEATH—Cont'd

Venue, 34:5
Wrongful death, 2:22, 3:9, 5:8, 6:6 to
6:8, 9:8, 11:1, 12:1, 15:6, 18:4,
20:7, 20:9, 20:13, 21:11, 21:17,
21:34, 23:41, 23:42, 24:16, 27:2
to 27:5, 27:11, 27:14, 27:17,
27:26, 32:2, 34:50, 34:55, 37:3,
37:8, 39:11, 40:5, 40:11, 41:2,
41:5, 42:17, 46:1, 57:6, 58:1,
58:2, 58:4, 58:8 to 58:10, 63:3,
65:1, 66:1, 70:1, 72:1, 73:2,
76:1 to 88:2

DECISIONS

No-fault insurance, 47:1, 49:5,
49:14, 49:21, 50:8, 50:9, 52:2,
52:4, 52:9, 52:10, 55:7, 55:16,
56:2, 56:6, 59:9, 60:4, 60:10,
60:15, 60:16, 60:21, 61:3, 61:4,
61:9, 62:2, 62:6, 62:8, 62:9,
62:16, 62:18, 62:22, 62:23,
63:12, 64:14, 64:24, 70:2, 87:2

DECLARATORY JUDGMENT

Wrongful refusal to defend, 9:8,
12:1, 14:2, 14:6, 14:10, 14:11,
18:8

DEDUCTION

No-Fault Insurance, 46:1, 47:1, 47:5,
55:22, 55:24, 58:8, 59:2, 64:11
to 64:13, 70:2, 76:2, 87:2, 97:2,
108:2

DEDUCTIONS

Arbitration, 82:2, 86:2, 88:2, 95:2,
103:2
Arbitration awards, 95:2
Liability insurer, 95:2
Life insurance, 82:2
Subrogation, 82:2, 86:2, 88:2, 95:2,
103:2

DEFAULT

Automobile liability insurance, 2:8,
9:13, 19:13, 20:1, 29:2, 65:1,
70:1, 100:1
Dismissal, 9:8, 20:9, 87:2
Notice, 1:17, 2:6, 2:8, 2:9, 2:14,
8:22, 8:24, 8:27, 9:8 to 9:10,
9:13, 13:2, 14:1, 14:2, 19:13,
20:9, 23:18, 26:16, 29:2, 31:2,

DEFAULT—Cont'd

31:3, 31:7, 34:58, 65:1, 70:1,
87:2, 97:2, 103:2

Sales, 87:2

Subrogation, 2:9, 15:26, 20:9, 25:16,
31:2, 31:3, 31:5, 31:7, 34:57,
64:21, 65:1, 70:1, 87:2, 97:2,
99:2, 100:1, 103:2

DEFAULT JUDGMENT

Stipulated judgments and non-levy
agreements, 9:8

Uninsured motorist coverage, 2:9,
20:1, 20:9, 23:18, 23:43, 25:6,
25:16, 26:16, 30:9, 31:2, 31:3,
31:5, 31:7, 34:1, 34:57, 34:58,
65:1, 97:2, 103:2

**DEFEAT UNDERINSURED
MOTORIST COVERAGE**

Aggregation of liability coverages to,
41:3

DEFEND

Duty to Defend, 2:6, 2:14, 3:10,
3:11, 3:20, 4:3, 6:4, 6:8, 9:10,
9:11, 9:18, 12:1 to 12:9, 13:1,
13:4, 13:11, 13:12, 14:1 to 14:3,
14:6, 14:9, 14:10, 14:14, 14:15,
15:19, 15:24, 16:13, 16:15, 18:6
to 18:10, 37:3, 43:16

Refusal to Defend, 9:8, 9:11, 9:12,
9:14, 12:1, 12:9, 14:1 to 14:15,
15:28, 15:37, 18:8

DEFENSES

Affirmative defenses, 9:4

Agreement, 1:7, 9:4, 9:8, 12:1, 13:2,
13:7, 14:2, 14:3, 14:6, 16:1,
20:1, 20:2, 20:7, 20:9, 20:13,
31:3, 31:5, 34:49, 64:18, 65:1,
81:1, 86:2, 97:2

Allegations, 9:6, 12:1, 13:11, 14:3,
97:2

Appeals, 1:7, 2:9, 9:4, 9:8, 12:1,
13:2, 13:7, 13:11, 14:2, 14:3,
14:6, 15:17, 16:1, 20:1, 20:2,
20:7, 20:9, 26:13, 30:9, 31:3,
34:49, 42:9, 60:9, 64:18, 65:1

Arbitration, 15:16, 20:1, 26:13, 31:3,
34:49, 34:51, 42:9, 64:18, 65:1,
81:1, 86:2, 97:2

DEFENSES—Cont'd

Attorney-client relationship, 16:1

Attorneys, 9:6, 9:8, 12:1, 13:2,
13:11, 14:3, 16:1, 18:1, 20:13

Bad Faith, 9:4, 9:8, 12:1, 13:2, 13:7,
14:2, 14:3, 14:6, 15:6, 15:16 to
15:19, 16:1, 18:1, 18:7, 20:13,
30:2, 31:3, 31:5, 45:1, 65:1,
81:1, 86:2, 97:2

Burden of proof, 13:7, 13:11, 14:6,
97:2

Common law, 15:16, 15:17, 20:13

Conditions precedent, 20:9, 65:1

Consent, 9:8, 12:1, 13:2, 14:2, 14:6,
20:7, 30:2, 31:3, 42:9, 65:1,
81:1

Cooperation, 1:7, 2:9, 9:8, 15:16,
97:2

Denial of liability, 13:7, 13:11, 16:1,
20:7

Disclaimer, 1:7

Employment, 9:8, 15:17, 20:2, 65:1,
86:2, 97:2

Evidence, 1:7, 9:8, 12:1, 13:7, 13:11,
14:2, 14:3, 15:6, 15:16 to
15:18, 16:1, 20:13, 26:13,
34:49, 45:1, 65:1, 81:1, 86:2,
97:2

Extrinsic evidence, 12:1

Final judgment, 9:2, 14:3, 16:1, 45:1,
97:2

Forfeiture, 9:8, 12:1, 13:8, 14:6, 65:1

Fraud, 1:7, 2:9, 9:8, 13:2, 14:2,
34:51, 97:2

Good faith, 9:8, 12:1, 13:7, 14:6,
15:16 to 15:18, 16:1, 18:1,
30:9, 45:1, 97:2

Immunity, 1:7, 2:9, 9:2, 20:2, 20:13,
65:1

Indemnification, 12:1, 13:11, 18:1,
42:9, 97:2

Independent counsel, 9:8, 13:2

Judgment, 1:7, 2:9, 9:2, 9:4, 9:6, 9:8,
12:1, 13:2, 13:7, 13:11, 14:2,
14:3, 14:6, 14:10, 15:6, 15:16,
15:17, 15:19, 16:1, 18:1, 20:1,
20:2, 20:7, 20:9, 20:13, 26:13,
30:2, 30:9, 31:3, 31:5, 42:9,
45:1, 64:1, 64:18, 65:1, 81:1,
86:2, 97:2

INDEX

DEFENSES—Cont'd

Jury trial, 30:2
Knowledge, 1:7, 9:6, 12:1, 13:2,
13:7, 13:8, 15:16, 26:13, 31:3
Life insurance, 16:1
No action clause, 9:2
Noncompliance, 26:13
Nonwaiver agreement, 13:2
Notice, 1:7, 2:9, 9:2, 9:8, 12:1, 13:2,
13:7, 13:11, 14:2, 15:16, 15:17,
20:9, 26:13, 30:2, 31:3, 60:9,
65:1, 81:1, 86:2, 97:2
Occupation, 86:2
Parties, 2:9, 9:6, 9:8, 12:1, 13:7,
13:8, 14:2, 15:16, 20:1, 20:2,
20:13, 31:3, 34:49, 42:9, 64:18,
97:2
Payment, 1:7, 2:9, 9:6, 9:8, 12:1,
14:2, 14:3, 15:16, 18:1, 18:7,
20:2, 20:13, 30:2, 34:49, 42:9,
60:9, 64:1, 64:18, 65:1, 81:1,
86:2, 97:2
Pleadings, 9:2, 9:6, 12:1, 14:2,
14:10, 20:9, 31:3
Prejudice, 9:6, 9:8, 12:1, 13:7, 13:8,
13:11, 14:10, 20:9, 26:13, 30:9,
42:9
Prior judgment, 9:4, 30:2
Refusal to defend, 9:8, 12:1, 14:2,
14:3, 14:6, 14:10
Reimbursement, 2:9, 12:1, 42:9,
64:1, 64:18, 65:1, 81:1, 86:2,
97:2
Release, 9:2, 9:8, 14:2, 14:3, 15:16,
15:17, 42:9, 64:18, 65:1, 81:1,
97:2
Reservation of rights, 1:7, 9:8, 12:1,
13:2, 13:7, 13:8, 13:11, 14:2,
14:6, 15:16, 15:17, 31:3
Self-insurance, 20:2, 97:2
Settlement, 9:2, 9:8, 13:11, 14:2,
14:3, 14:6, 15:6, 15:16, 15:17,
16:1, 18:1, 20:13, 26:13, 30:2,
31:5, 34:49, 42:9, 45:1, 64:1,
64:18, 65:1, 81:1, 86:2, 97:2
Statutes, 9:2, 9:6, 14:2, 15:16, 20:1,
20:2, 20:7, 20:13, 30:2, 30:9,
34:51, 65:1
Summons, 31:3
Timely notice, 13:11, 26:13

DEFENSES—Cont'd

Trial, 1:7, 9:6, 9:8, 12:1, 13:11, 14:3,
14:6, 14:10, 15:16, 15:17, 20:9,
26:13, 30:2, 30:9, 31:3, 34:49,
45:1, 64:18, 65:1
Unconditional defense, 13:7, 13:8,
13:11
Uninsured motorist coverage, 2:9,
20:1, 20:2, 20:7, 20:9, 20:13,
26:13, 30:2, 30:9, 31:3, 31:5,
34:49, 34:51, 62:18, 65:1, 81:1,
86:2, 97:2
Wrongful refusal to defend, 9:8,
12:1, 14:2, 14:3, 14:6, 14:10

DEFINITIONS

Actual damages, 38:5
Application, 2:19, 5:22, 23:9, 23:32,
23:40, 25:22, 42:17, 44:1,
49:22, 87:2, 88:2, 95:2
Available, 22:2, 23:5, 23:9, 23:38,
23:40, 24:1, 25:22, 38:5, 38:9,
42:17, 44:1, 52:13, 87:2, 88:2,
95:2, 100:1
Beneficiary, 88:2
Bodily injury, 2:19, 22:2, 23:5, 23:9,
23:25, 24:1, 25:22, 38:1, 38:5,
49:22, 87:2, 88:2, 95:2, 100:1
Concurrent uninsured and underin-
sured motorist coverages, 44:1
Costs, 25:22, 42:17, 87:2, 88:2, 95:2
Damages, 2:19, 22:2, 23:5, 23:9,
23:40, 24:1, 38:1, 38:5, 38:9,
42:17, 44:1, 49:17, 87:2, 88:2,
95:2, 100:1
Disease, 2:19, 38:5
Evidence, 2:19, 23:40, 42:17, 87:2,
88:2, 95:2, 100:1
Expenses, 42:17, 49:17, 87:2, 88:2,
95:2, 100:1
Fees, 87:2, 88:2, 95:2
Fire insurance, 2:19
Gross income, 88:2
Hit and run automobile, 24:1
Insurance, 2:19, 5:22, 21:21, 22:2,
23:5, 23:9, 23:25, 23:32, 23:37,
23:38, 23:40, 25:22, 38:1, 38:5,
38:9, 42:17, 44:1, 49:17, 49:22,
52:13, 55:10, 58:4, 87:2, 88:2,
95:2, 100:1

DEFINITIONS—Cont'd

Insured, 2:19, 5:22, 21:21, 22:2, 23:5, 23:9, 23:25, 23:32, 23:37, 23:40, 24:1, 25:22, 38:1, 38:5, 38:9, 42:17, 44:1, 49:17, 49:22, 52:13, 55:10, 58:4, 87:2, 88:2, 95:2, 100:1

Insured vehicle, 22:2, 23:5, 23:9, 23:32, 23:40, 25:22, 38:5, 49:17, 49:22, 87:2, 88:2, 95:2, 100:1

Interest, 2:19, 44:1, 87:2, 88:2, 95:2

Intoxication, 95:2

Medical payments, 49:17, 100:1

Misrepresentation, 88:2, 95:2

Occupancy, 5:22, 25:22, 49:17, 49:22

Occupation, 5:22, 87:2, 95:2

Owner, 22:2, 23:5, 23:40, 24:1, 25:22, 38:5, 49:22, 87:2, 88:2, 95:2, 100:1

Practice, 38:9, 87:2, 88:2, 95:2

Premium, 21:21, 22:2, 23:40, 25:22, 38:5, 44:1, 49:22, 87:2, 88:2, 95:2

Property damage, 2:19, 38:5, 87:2, 88:2, 95:2, 100:1

Sanctions, 87:2

Sickness, 2:19, 38:5

Similar coverage, 38:5

Stacking, 21:21, 25:22, 38:5, 44:1, 49:22, 87:2, 88:2, 95:2, 100:1

Subrogation, 23:40, 38:9, 42:17, 44:1, 87:2, 88:2, 95:2, 100:1

Suit, 23:9, 42:17, 95:2, 100:1

Tangible property, 87:2

Testimony, 87:2

Uninsured automobile, 22:2, 23:5, 23:9, 23:25, 23:32, 23:37, 23:38, 23:40, 24:1, 95:2

DELAWARE

No-Fault Insurance, 46:1 to 47:1, 47:4, 49:14, 49:17, 49:22, 51:1, 52:6, 54:1, 55:7, 55:9, 55:22, 55:25, 56:1, 56:6, 57:1, 58:2, 60:19, 61:4, 62:11, 63:2, 63:10, 64:4, 64:9, 72:2

No-fault summary, 1:22, 72:2

DELAY

Arbitration, 15:16, 26:13, 32:3, 32:8, 32:10, 34:16, 34:19, 34:21, 34:22, 34:25, 34:27, 34:40, 36:1, 36:4, 37:1, 37:12, 41:13, 42:9, 60:4, 60:16, 67:1, 70:1, 74:2, 81:2, 82:2, 87:2, 88:2, 97:2

Assignment, 15:14, 34:27, 37:12, 74:2, 81:2, 82:2, 87:2, 97:2

Bad Faith, 12:1, 13:7, 15:1, 15:5, 15:6, 15:13, 15:14, 15:16, 15:17, 16:1, 16:37, 17:5, 17:12, 36:1, 36:2, 36:4, 37:1, 37:12, 60:15, 60:16, 61:5, 67:1, 70:1, 74:2, 82:2, 97:2

Cooperation, 15:16, 23:26, 36:4, 70:1, 87:2, 97:2

Cure, 15:16, 36:4, 70:1, 74:2

Defense, 9:6, 12:1, 13:7, 15:1, 15:13, 15:14, 15:16, 16:1, 23:26, 24:20, 32:3, 32:8, 34:22, 36:1, 36:2, 36:4, 37:12, 60:3, 70:1, 74:2, 82:2, 87:2, 97:2

Disclaimer, 23:26, 32:10

Marine insurance, 15:16

New trial, 34:40, 74:2

No-Fault Insurance, 55:25, 60:3 to 60:5, 60:9, 60:14 to 60:16, 61:5, 87:2, 97:2

Sanctions, 16:37, 87:2

Third-party claims, 67:1

Trial, 9:6, 10:9, 12:1, 15:1, 15:16, 15:17, 16:37, 21:23, 21:31, 26:13, 26:15, 34:16, 34:19, 34:22, 34:25, 34:27, 34:40, 36:1, 36:4, 37:12, 42:12, 60:5, 60:16, 70:1, 74:2, 82:2, 87:2, 88:2

Uninsured motorist coverage, 15:13, 17:5, 21:23, 21:31, 23:26, 24:20, 26:13, 26:15, 30:5, 32:3, 32:8, 32:10, 34:16, 34:19, 34:21, 34:22, 34:25, 34:27, 34:40, 36:1, 36:2, 36:4, 37:1, 37:12, 42:12, 67:1, 70:1, 74:2, 81:2, 82:2, 87:2, 88:2, 97:2

Waiver and estoppel, 13:7, 36:2

DELIVERY

Examination under oath, 87:2

INDEX

DEMAND OR REQUEST

Evidence, 15:1, 100:1

Subrogation, 100:1

DENIAL

Coverage, 1:3, 2:6, 2:9, 5:6, 5:18, 5:21, 8:18, 8:29, 9:6, 9:12, 12:1, 13:1, 13:7 to 13:9, 13:11, 14:1, 14:5 to 15:5, 15:10, 15:16, 15:17, 15:20, 15:23, 15:27, 15:28, 15:37, 16:1, 16:14, 17:4, 18:6, 19:11, 19:13, 20:1, 20:7, 21:13, 21:35, 23:9, 23:10, 23:12, 23:18, 23:22, 23:25 to 23:30, 23:40 to 23:42, 23:45, 24:6, 24:13, 24:20, 26:3, 26:14, 31:2 to 32:2, 32:4, 32:7, 32:8, 32:10, 32:11, 34:5, 34:6, 34:19, 34:26, 34:50, 36:1 to 36:4, 37:1 to 37:13, 38:17, 39:2, 39:6, 39:13, 40:16, 41:7, 42:2, 42:3, 42:9, 42:14, 42:17, 45:1, 48:2, 51:1, 52:2, 52:11, 55:4, 55:6, 55:7, 55:16, 55:25, 58:2, 59:5, 60:5, 60:8 to 60:10, 60:15, 60:16, 60:21, 60:22, 61:1, 61:4, 62:8, 63:2, 70:1, 72:1 to 73:2, 74:2, 76:2, 85:2, 86:2, 88:2, 95:2, 97:2, 102:2, 103:2, 108:2, 112:2

No-fault insurance, 48:2, 51:1, 52:2, 52:11, 55:4, 55:6, 55:7, 55:16, 55:25, 58:2, 59:5, 60:5, 60:8 to 60:10, 60:15, 60:16, 60:21, 60:22, 61:1, 61:4, 62:8, 63:2, 72:2, 76:2, 97:2, 108:2

Uninsured Motorist Coverage, 1:3, 2:9, 5:18, 5:21, 8:18, 19:11, 19:13, 20:1, 20:7, 21:13, 21:35, 23:9, 23:10, 23:12, 23:18, 23:22, 23:25 to 23:30, 23:40 to 23:42, 23:45, 24:6, 24:13, 24:20, 26:3, 26:14, 31:2 to 32:2, 32:4, 32:7, 32:8, 32:10, 32:11, 34:5, 34:6, 34:19, 34:26, 34:50, 36:1 to 36:4, 37:1 to 37:13, 38:17, 39:2, 39:13, 42:17, 52:2, 70:1, 72:1 to 73:2, 74:2, 76:2, 85:2, 86:2, 88:2, 95:2, 97:2, 103:2, 108:2

DEPENDENTS

Proof of, 87:2, 88:2, 99:2

DEPENDENTS—Cont'd

Reimbursement, 25:14, 28:4, 57:2, 87:2, 88:2, 99:2

DEPOSITIONS

Cooperation, 13:9

Costs, 42:17

Discovery, 9:6, 13:9, 34:31, 62:9

No-fault insurance, 62:9

Uninsured motorist coverage, 34:31, 34:36, 42:17

DESIGNATION

Underinsured motorist coverage, 19:9, 19:13, 21:4, 41:2, 76:2

DETERMINATIONS

Bad faith, 70:1, 97:2

No-Fault Insurance, 97:2

Underinsured motorist coverage, 70:1

DIRECT ACTION

Attachment, 9:4, 95:2

Bad Faith, 9:1, 9:4, 9:8, 9:14, 9:15, 9:18 to 9:20, 14:2, 15:26, 15:28, 15:43, 30:2, 33:1, 70:2, 81:1, 82:2

Costs, 9:16, 9:21, 9:22, 20:2, 70:2, 88:2, 95:2

Generally, 63:1

Insured, 2:8, 2:14, 4A:1, 9:1 to 9:6, 9:8 to 9:14, 9:16 to 9:20, 9:22, 10:9, 14:2, 15:26, 15:28, 15:43, 20:2 to 20:4, 30:1 to 30:4, 31:8, 32:6, 33:1, 34:19, 42:9, 63:1, 63:9, 64:3, 64:18, 68:2, 70:2, 81:1 to 82:2, 88:2, 95:2

Judgment against insured, 9:16

Right of direct action, 2:8, 2:14, 9:1, 9:6, 9:16 to 9:22, 15:26, 15:43, 64:3, 70:2, 82:2

Statute of limitations, 9:20, 30:4, 32:6, 42:9, 68:2, 81:1 to 82:2, 88:2, 95:2

Statutes, 2:8, 9:1, 9:2, 9:6, 9:7, 9:16, 10:9, 14:2, 15:26, 20:2 to 30:3, 63:1, 81:2, 82:2, 88:2, 95:2

Stay of judgment, 9:18

Supersedeas, 9:18, 9:19, 9:21

Tort theories, 9:5

DIRECT ACTION—Cont'd

Turnover order, 9:21
 Uninsured motorist coverage, 20:2 to
 20:4, 30:1 to 30:4, 30:13, 31:8,
 32:6, 33:1, 34:19, 68:2, 70:2,
 81:1 to 82:2, 88:2, 95:2

DIRECT ACTIONS

Defenses, 30:2
 Notice, 30:2
 Subrogation, 30:2, 30:4

DIRECTED VERDICT

Accident, 15:17, 36:1
 Appeals, 15:17, 16:1, 36:1
 Conclusions, 16:1
 Fraud, 36:1
 Motion, 15:17, 36:1

DIRT BIKES

No-fault insurance, 50:6

DISABILITY

No-fault insurance, 46:1, 55:3 to
 55:7, 55:11 to 55:13, 55:16 to
 55:22, 55:24 to 55:26, 56:1,
 56:3, 56:15, 57:5, 58:2, 59:2,
 60:10, 60:15, 60:18, 60:19,
 60:22, 61:3, 61:9, 62:2, 62:3,
 64:13, 70:2, 72:2, 76:2, 87:2,
 97:2, 99:2
 Underinsured motorist coverage,
 20:9, 26:5, 27:2, 28:2, 28:4 to
 28:6, 40:16, 40:21, 40:22, 43:4,
 68:1, 70:1, 73:2, 74:2, 76:2,
 81:2, 85:2, 86:2, 88:2, 102:2,
 109:2, 111:2, 112:2
 Uninsured motorist coverage, 20:9,
 20:16, 25:14, 26:5, 27:2, 28:2
 to 28:7, 28:14, 34:27, 40:21,
 61:3, 68:1 to 72:2, 73:2, 74:2,
 76:2, 81:2, 82:2, 85:2, 86:2,
 87:2, 88:2, 95:2, 97:2, 99:2,
 109:2, 111:2

DISABILITY INSURANCE

Accident, 20:16, 73:2, 112:2
 Assignment, 73:2
 Attorney, 73:2, 112:2
 Death, 73:2, 112:2
 ERISA, 73:2
 Evidence, 73:2, 112:2

DISABILITY INSURANCE—Cont'd

Exclusions, 73:2, 112:2
 Income, 73:2, 112:2
 Interest, 73:2, 112:2
 Limitations, 73:2, 112:2
 Medical treatment, 73:2
 Notice, 73:2, 112:2
 Occupation, 112:2
 Premiums, 73:2, 112:2
 Rehabilitation benefits, 73:2
 Restrictions, 73:2, 112:2
 Statutes, 112:2
 Time, 73:2, 112:2
 Treatment, 73:2

DISCLAIMER

Automobile liability insurance, 3:19
 Defense, 1:7, 14:4, 14:14, 15:23,
 23:26, 95:2
 Financial Responsibility Acts, 3:19
 Refusal to defend, 14:4, 14:14

DISCLOSURE

Agents, 15:7
 Cooperation, 2:7, 61:4, 87:2
 Fraud, 15:7, 16:25, 34:27, 74:2, 87:2
 No-fault insurance, 61:4, 61:8,
 61:10, 70:2, 87:2
 Privileged information, 15:14, 16:34,
 61:4

DISCOUNT

Reimbursement, 27:8, 40:21, 68:2,
 74:2

DISCOVERY

Bad faith, 12:1, 15:8, 15:13, 16:1 to
 16:38, 18:5, 30:11, 31:3, 37:2,
 37:12, 37:13, 45:1, 70:1, 82:2
 Claims file, 16:1
 Depositions, 9:6, 13:9, 34:31, 62:9
 Federal Rules of Civil Procedure, 9:6
 Guidelines, 61:4, 88:2
 Inspection, 16:27, 16:29
 Loss reserves, 16:13
 Manuals, 16:7 to 16:9
 New trial, 2:6, 16:26, 16:28, 31:3
 Privileged information, 16:34, 61:4
 Reinsurance, 16:27
 Third parties, 12:1, 61:4, 82:2, 95:2

INDEX

DISCOVERY—Cont'd

Trial, 2:6, 9:6, 10:3, 10:9, 12:1, 13:9, 13:11, 16:4, 16:8, 16:9, 16:13, 16:14, 16:20, 16:24, 16:26, 16:28, 16:29, 16:34, 16:35, 16:37, 16:38, 23:28, 26:13, 26:15, 30:11, 31:3, 32:14, 34:16, 34:19, 34:22, 34:25, 34:27, 34:41, 37:12, 37:13, 45:1, 60:5, 61:3, 61:4, 62:9, 70:1, 82:2, 87:2, 88:2, 95:2

Uninsured motorist coverage, 15:13, 16:26, 16:34, 23:28, 26:13, 26:15, 30:11, 31:3, 32:10, 32:14, 34:16, 34:19, 34:22, 34:25, 34:27, 34:29, 34:31, 34:41, 37:2, 37:12, 37:13, 43:11, 61:3, 70:1, 82:2, 87:2, 88:2, 95:2

Waiver, 2:6, 12:1, 13:9, 13:11, 16:1, 16:2, 16:9, 16:16, 16:18, 16:25, 16:27, 16:32 to 16:34, 16:36, 31:3, 34:16, 34:19, 34:22, 34:27, 61:4, 82:2, 87:2, 88:2

DISCRETION

Reimbursement, 15:24, 59:1, 87:2, 88:2

Sanctions, 10:3, 31:3, 87:2

Torts, 15:36

Verdicts, 10:3

DISFIGUREMENT

No-fault insurance, 62:2, 62:3, 62:9, 70:2, 76:2, 87:2, 99:2

DISMISSAL

Discovery, 10:3, 37:12, 62:9, 87:2

Judgment, 4A:1, 9:8, 10:3, 10:6, 15:1, 15:16, 15:43, 20:9, 24:13, 26:6, 31:6, 32:2, 36:1, 37:3, 37:12, 62:9, 64:24, 76:2, 87:2, 102:2

No-fault insurance, 58:2, 62:9, 62:10, 62:23, 64:23, 64:24, 76:2, 87:2

Pleadings, 20:9, 24:13, 36:1

Prejudice, 9:8, 10:3, 10:6, 15:43, 20:9, 24:13, 26:6, 26:17, 64:24, 76:2, 87:2

Prior judgment, 32:2

Sanctions, 10:3, 87:2

DISMISSAL—Cont'd

Statutes, 10:6, 15:16, 24:13, 32:2, 36:1, 37:12, 58:2, 62:10, 76:2, 87:2, 102:2

Time of, 4A:1, 15:16, 36:1, 58:2, 76:2, 87:2, 102:2

Uninsured motorist coverage, 10:6, 20:9, 24:13, 26:6, 26:17, 31:6, 32:2, 36:1, 37:3, 37:12, 76:2, 87:2

Voluntary dismissal, 64:23

Waiver, 32:2, 76:2, 87:2

DISPUTES

Uninsured Motorist Coverage, 2:9, 2:19, 7:7, 29:6, 30:11, 34:2, 34:3, 34:6, 34:10, 34:19, 34:40, 34:43, 34:44, 34:49, 35:4, 36:1, 37:8, 44:1, 61:3, 67:1, 68:1, 70:1 to 73:1, 74:2, 81:1, 85:2, 97:2

DISQUALIFICATION

Arbitrator, 34:27, 34:28

No-Fault Insurance, 48:1, 58:5, 87:2, 99:2

Underinsured motorist coverage, 44:4

DISTRESS

Emotional Distress, 2:19, 2:21, 5:9, 14:8, 15:16, 15:35, 15:36, 27:11, 27:12, 27:14, 27:18, 36:1, 36:4, 65:1, 66:1, 76:1, 87:2

Mental distress claims, 5:9

DISTRIBUTION

Automobile liability insurance, 29:4, 40:21

Judgments, 27:1

DISTRIBUTION OF TORTFEASOR RECOVERY

Underinsured motorist coverage, 40:7

DISTRICT OF COLUMBIA

No-Fault Insurance, 46:1, 46:2, 52:9, 52:15, 60:14, 60:25, 61:1, 62:1, 62:2, 62:4, 62:9, 62:22, 63:3, 64:4

AUTOMOBILE LIABILITY INSURANCE

DOCK

Marine insurance, 5:5

DOCTORS

Physicians, 60:10, 61:1

DOCUMENTARY EVIDENCE

Tax returns, 55:9

DOUBLE DIP

Underinsured motorist coverage,
39:11 to 39:13

DOUBLE PAYMENT

Subrogation, 59:1, 64:11

DOUBLE RECOVERY

No-fault insurance, 47:4, 49:17,
56:12, 59:1, 63:4, 63:5, 64:3,
64:4, 64:10, 64:11, 64:14,
64:18, 64:24, 97:2, 99:2, 108:2

DRIVE-BY SHOOTING CASES

Coverage, 5:12, 20:17

DROP DOWN

Bad faith, 18:6, 18:12
Insolvency, 18:12

DUNE BUGGY

No-fault insurance, 50:7

DURATION

No-Fault Insurance, 49:3, 87:2

DUTIES

Bad Faith, 9:8, 12:1, 13:7, 15:17,
15:28, 18:2, 18:8, 18:11, 37:3,
37:12, 43:16, 43:25

No-Fault Insurance, 55:11, 61:1,
61:3, 64:24

Refusal to defend, 9:8, 12:1, 15:28,
18:8

Underinsured Motorist Coverage,
1:15, 7:7, 19:22, 20:3, 21:23,
21:31, 43:16, 43:21, 43:25,
88:2, 111:2, 112:2

Uninsured Motorist Coverage, 1:15,
5:15, 7:7, 19:22, 20:3, 21:23,
21:31, 25:12, 25:22, 37:3,
37:12, 43:21, 61:3, 88:2, 111:2

DUTY TO DEFEND

Costs, 3:10, 12:1, 12:2, 12:5, 12:8,
13:4, 14:3, 14:14, 16:13, 18:8
to 18:10

Covered and noncovered claims,
12:5, 13:4, 14:6

Mishandled defense, 12:4

Policy, 2:6, 2:14, 3:10, 3:11, 3:20,
4:3, 6:4, 6:8, 9:10, 9:11, 9:18,
12:1 to 12:3, 12:5, 12:6, 12:8,
12:9, 13:1, 13:4, 13:11, 13:12,
14:1 to 14:3, 14:6, 14:9, 14:10,
14:14, 14:15, 15:19, 15:24,
16:13, 18:6 to 18:10, 37:3

Release, 12:2 to 14:3, 15:24

EARNINGS

No-Fault Insurance, 55:1 to 55:26,
58:2, 58:8, 60:7, 60:19, 62:11,
64:13, 70:2, 72:2, 76:2, 87:2,
97:2, 99:2, 108:2

ECONOMIC LOSS

No-fault coverage, 1:3, 46:1, 53:3,
55:14, 56:20, 57:5, 57:6, 58:1,
58:4, 58:7, 58:8, 59:1, 59:9,
62:17, 63:3, 63:15, 64:3, 70:2,
73:2, 74:2, 82:2, 85:2, 86:2,
87:2, 88:2, 95:2, 97:2, 99:2,
109:2

No-fault insurance, 46:1, 47:1, 47:4,
47:5, 53:2, 53:3, 55:14, 56:20,
57:5, 57:6, 58:1, 58:4, 58:7,
58:8, 59:1, 59:9, 60:1, 60:9,
60:18, 62:1, 62:15, 62:17, 63:3,
63:14, 63:15, 64:3, 64:13, 70:2,
87:2, 97:2, 99:2

Subrogation, 1:3, 59:1, 64:3, 64:13,
70:2, 73:2, 74:2, 81:2, 82:2,
85:2, 86:2, 87:2, 88:2, 95:2,
97:2, 99:2, 102:2, 109:2

EFFECTIVE DATE

Cancellation by insured, 8:5

ELECTION

No-Fault Insurance, 47:1, 59:6,
62:15, 64:18, 87:2

ELIMINATION CLAUSE

Uninsured motorist coverage, 28:10,
28:12

INDEX

EMOTIONAL DISTRESS

- Bad faith, 14:8, 15:16, 15:35, 15:36, 27:12, 36:1, 36:4, 65:1, 66:1, 76:1
- Uninsured and underinsured motorist coverage, 65:1, 66:1, 76:1
- Uninsured motorist coverage, 2:19, 27:11, 27:12, 27:14, 27:18, 36:1, 36:4, 65:1, 66:1, 76:1, 87:2

EMPLOYMENT

- Exclusions From Coverage, 2:14, 6:1
- No-Fault Insurance, 55:2 to 55:8, 55:11, 55:13, 55:15 to 55:17, 55:21, 55:24, 55:25, 58:2, 60:6, 60:7, 60:10, 60:14, 61:9, 62:9, 70:2, 72:2, 87:2, 97:2, 99:2, 108:2
- Uninsured Motorist Coverage, 6:6, 19:6, 19:10, 20:2, 21:4, 21:5, 21:9, 21:23, 21:30, 21:35, 22:1, 23:9, 23:24, 25:12, 25:22, 28:8, 34:27, 39:1, 65:1, 70:1 to 76:1, 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 103:2, 108:2, 111:2

EMPLOYMENT RELATIONSHIP

- Automobile insurance, 34:27

ENDORSEMENTS

- Automobile insurance, 5:5, 19:6, 25:11, 26:18, 28:2, 34:10, 34:40, 49:22, 52:2, 87:2
- No-fault insurance, 47:1, 49:17, 49:22, 52:2, 52:15, 60:1, 87:2

ENFORCEMENT

- Coverage, 2:9, 3:9, 3:17, 3:19, 4:5, 6:6, 6:7, 6:9, 6:10, 6:12, 6:15, 6:19, 6:25, 8:10, 9:1 to 9:22, 10:3, 10:6 to 10:10, 13:4, 14:5, 15:28, 15:33, 15:43, 17:5, 19:28, 20:1, 20:7, 23:7, 23:10, 23:33, 23:41, 24:7, 25:5, 25:8, 25:14, 25:18, 25:22, 26:7, 28:2, 28:4, 28:5, 29:2, 29:4, 29:7, 29:16, 31:2, 32:3, 33:2, 34:8, 34:26, 34:58, 35:6, 37:2, 38:5, 38:32, 39:1, 39:6, 39:12, 40:2, 40:6, 40:17, 41:2, 41:13, 42:17,

ENFORCEMENT—Cont'd

- 43:19, 43:20, 59:6, 63:3, 63:4, 65:1, 66:1, 67:1, 68:1, 70:1, 72:1, 73:1, 76:1 to 82:2, 97:2, 103:2, 108:2, 111:2
- Multiple tortfeasors and multiple insurers, 10:1 to 10:10
- Stipulated judgments and non-levy agreements, 9:8
- Underinsured Motorist Coverage, 3:19, 10:7, 23:7, 23:10, 25:8, 28:2, 28:4, 28:5, 29:2, 29:4, 29:16, 31:2, 32:3, 35:6, 38:5, 38:32, 39:1, 39:6, 39:12, 40:2, 40:6, 40:17, 41:2, 41:13, 42:17, 43:19, 43:20, 65:1, 66:1, 67:1, 68:1, 70:1, 72:1, 73:1, 76:1 to 103:2, 111:2
- Uninsured Motorist Coverage, 2:9, 3:19, 4:5, 6:6, 6:25, 10:6, 17:5, 19:28, 20:1, 20:7, 23:7, 23:10, 23:33, 23:41, 24:7, 25:5, 25:8, 25:14, 25:18, 25:22, 26:7, 28:2, 28:4, 28:5, 29:2, 29:4, 29:7, 29:16, 31:2, 32:3, 33:2, 34:8, 34:26, 34:58, 35:6, 37:2, 38:5, 38:32, 39:1, 40:2, 40:17, 41:2, 42:17, 63:3, 65:1, 66:1, 67:1, 68:1, 70:1, 72:1, 73:1, 76:1 to 82:2, 97:2, 103:2, 108:2, 111:2

EQUIPMENT RENTAL EARNINGS

- No-fault insurance, 55:15

EQUITABLE ALLOCATION

- Subrogation, 63:5, 99:2

EQUITABLE CONTRIBUTION

- Subrogation, 12:1, 64:2, 87:2

EQUITABLE RELIEF

- Contracts, 59:5
- Direct action, 9:10
- Judgment, 9:10
- Order, 9:10
- Payments, 59:5
- Statutes, 59:5

EQUITABLE RIGHTS

- Subrogation, 42:7

EQUITABLE SUBROGATION

- No-fault insurance, 56:3, 56:11, 64:16, 64:17, 64:24, 87:2, 97:2

EQUITY

Subrogation, 40:21

ERISA

Discovery, 37:2, 87:2, 95:2

Evidence, 40:21, 73:2, 87:2, 95:2, 103:2

Health insurance, 40:21, 87:2, 95:2, 103:2

Notice, 40:21, 59:5, 73:2, 87:2, 95:2, 103:2

Prejudice, 59:5, 87:2

Reimbursement, 40:21, 59:4 to 59:6, 73:2, 87:2, 95:2, 103:2

Subrogation, 40:21, 59:5, 59:6, 73:2, 87:2, 95:2, 103:2

ERROR

Fraud, 9:14, 24:9, 34:27, 37:4, 97:2

ESCAPE

Uninsured/underinsured motorist coverage, 112:2

ESSENTIAL SERVICE BENEFITS

No-fault insurance, 57:1 to 57:7

ESTOPPEL

Collateral Estoppel, 2:8, 4:3, 15:7, 16:31, 30:2, 30:6, 31:3, 31:6, 34:55 to 34:58, 34:60, 34:61, 42:9, 56:20, 60:18, 87:2, 88:2, 109:2

No-fault insurance, 52:3, 56:20, 60:18, 87:2, 97:2

Reservation of rights and nonwaiver agreements, 13:1, 13:2, 13:4, 13:7 to 13:9, 13:11

Underinsured motorist coverage, 23:28, 30:6, 34:3, 34:40, 34:57, 38:21, 42:5, 42:9, 88:2, 109:2

Uninsured motorist coverage, 4:3, 23:28, 27:16, 30:2, 30:6, 31:3, 31:6, 32:8, 34:3, 34:18 to 34:23, 34:40, 34:55 to 34:58, 34:60, 34:61, 36:2, 38:21, 42:5, 87:2, 88:2, 97:2, 109:2

Wrongful refusal to defend, 12:1, 14:1, 14:3, 14:10

EVIDENCE

Actual cash value, 72:2

EVIDENCE—Cont'd

Answers, 8:29, 61:4, 62:9, 102:2

Bad Faith, 2:7, 9:8, 9:14, 11:1, 12:1, 12:3, 12:9, 13:1, 13:7, 14:2 to 14:5, 15:1, 15:2, 15:5, 15:6, 15:8, 15:10, 15:12 to 15:14, 15:16 to 15:18, 15:23 to 15:25, 15:29, 15:36, 15:44, 16:1, 16:5, 16:6, 16:8 to 16:10, 16:13, 16:22, 16:28, 16:30, 16:34, 16:35, 18:4, 18:8, 20:13, 27:6, 27:12, 30:11, 34:44, 34:56, 36:1, 36:3, 36:4, 36:6, 37:4, 37:8, 40:21, 42:2, 42:17, 45:1, 56:11, 60:10, 65:1, 67:1, 68:1, 70:1 to 72:1, 74:2, 76:1, 81:1, 82:2, 86:2, 97:2, 100:1, 103:2, 109:2

Circumstantial evidence, 3:9, 16:13

Condition precedent, 12:1, 20:13, 21:8, 24:6, 24:9, 24:12 to 26:13, 30:4, 36:4, 42:17, 61:3, 65:1, 68:1, 70:2, 74:2, 95:2, 102:2

Cooperation, 1:7, 2:7, 9:8, 13:9, 15:16, 15:29, 23:26, 23:41, 36:4, 42:16, 61:4, 70:1, 87:2, 97:2, 112:2

Cure, 15:16, 15:25, 27:6, 36:4, 38:26, 70:1, 74:2, 76:1

Defenses, 1:7, 9:8, 12:1, 13:7, 13:11, 14:2, 14:3, 15:6, 15:16 to 15:18, 16:1, 20:13, 26:13, 34:49, 45:1, 65:1, 81:1, 86:2, 97:2

Definition, 2:19, 3:7, 3:9, 4:2, 5:4, 6:12, 10:3, 19:13, 20:3, 21:8 to 21:12, 21:15, 21:31, 22:1, 23:24, 23:40 to 23:42, 24:2, 24:4, 24:6, 24:9, 24:10, 24:12, 24:13, 25:8, 38:20, 40:21, 41:1, 52:9, 55:16, 56:13, 65:1, 67:1, 68:1 to 74:2, 76:1, 81:1, 82:2, 86:2, 87:2, 88:2, 95:2, 100:1, 102:2, 103:2

Direct actions, 30:4

Directed verdicts, 19:12

Discovery, 2:6, 10:3, 12:1, 13:9, 13:11, 15:8, 15:13, 16:1, 16:5, 16:6, 16:8 to 16:10, 16:13, 16:22, 16:28, 16:30, 16:34,

INDEX

EVIDENCE—Cont'd

16:35, 26:13, 30:11, 32:14,
34:16, 34:22, 34:27, 34:29,
34:31, 45:1, 61:3, 61:4, 62:9,
70:1, 82:2, 87:2, 88:2, 95:2

Federal Rules of Evidence, 16:30

Fraud, 1:7, 2:6, 3:9, 6:2, 6:12, 9:8,
9:14, 14:1, 14:2, 14:5, 15:36,
16:5, 18:4, 19:13, 24:4, 24:6,
24:7, 24:9, 24:10, 24:13, 27:12,
34:27, 34:44, 34:47, 36:1, 37:4,
74:2, 82:2, 87:2, 95:2, 97:2

Habit, 19:11, 19:13

Health insurance, 40:21, 70:2, 72:2,
86:2, 87:2, 95:2, 103:2

Insurable interest, 3:9, 19:11, 22:1,
42:2

Jury trial, 23:40, 24:4, 102:2

Liability insurance, 1:3, 1:6, 2:15,
2:19, 3:9, 3:19, 4:2, 6:12, 10:3,
12:1, 12:9, 14:5, 15:23, 15:24,
19:11 to 19:13, 20:3, 23:24,
23:40, 23:42, 23:44, 24:4, 25:8,
26:13, 34:11, 36:1, 38:19,
40:21, 41:1, 42:2, 62:11, 65:1,
67:1, 68:1 to 70:1, 72:1 to 76:1,
81:1 to 82:2, 86:2, 87:2, 88:2,
97:2, 100:1, 102:2, 109:2, 112:2

Life insurance, 16:1, 52:3, 82:2

Limitations, 2:7, 6:12, 15:17, 19:7,
20:13, 22:1, 25:8, 26:13, 30:4,
30:13, 32:3, 32:14, 34:16,
34:47, 34:50, 34:57, 36:1, 36:4,
42:17, 48:3, 60:21, 65:1, 67:1,
68:1 to 73:2, 74:2, 76:1, 81:1 to
82:2, 86:2, 87:2, 88:2, 95:2,
97:2, 100:1, 102:2, 103:2, 112:2

Modification, 19:13, 34:11, 34:49

New trial, 2:6, 9:8, 14:1, 16:28, 62:3,
74:2

No-Fault Insurance, 47:1, 48:2 to
52:3, 52:9, 55:4, 55:6, 55:7,
55:9, 55:16, 55:24, 56:11,
56:13, 56:15, 57:2, 57:6, 59:1,
60:10, 60:21, 61:3, 61:4, 62:2,
62:3, 62:6, 62:8 to 62:11, 63:4,
64:9, 64:13, 70:2, 72:2, 87:2,
97:2

No-fault insurance, 47:1, 48:2 to
52:3, 52:9, 55:4, 55:6, 55:7,
55:9, 55:16, 55:24, 56:11,

EVIDENCE—Cont'd

56:13, 56:15, 57:2, 57:6, 59:1,
60:10, 60:21, 61:3, 61:4, 62:2,
62:3, 62:6, 62:8 to 62:11, 63:4,
64:9, 64:13, 70:2, 72:2, 87:2,
97:2

Notice, 1:6 to 1:8, 2:6 to 3:7, 3:19,
8:3, 8:9, 8:14, 8:29, 9:8, 9:10,
12:1, 13:1, 13:7, 13:11, 14:1 to
15:1, 15:16, 15:17, 15:25,
19:11, 19:13, 23:41, 23:44,
24:13, 26:13, 27:6, 30:13, 31:1,
31:7, 32:3, 34:44, 34:47, 34:55,
36:4, 38:19 to 40:21, 42:2,
42:17, 59:1, 60:21, 61:4, 62:2,
65:1, 67:1, 68:1 to 73:2, 74:2,
76:1, 81:1 to 82:2, 86:2, 87:2,
88:2, 95:2, 97:2, 102:2, 103:2,
109:2, 112:2

Pleadings, 3:19, 4:3, 12:1, 14:1,
14:2, 24:13, 30:4, 36:1, 74:2

Prejudice, 1:19, 2:6, 2:7, 8:9, 9:8,
10:3, 10:7, 12:1, 13:7, 13:11,
14:1, 15:12, 15:13, 15:24, 16:8,
16:13, 24:13, 26:13, 30:13,
32:3, 34:16, 34:27, 34:55, 36:4,
40:13, 42:2, 42:17, 55:16,
60:21, 61:4, 76:1, 87:2, 88:2,
100:1

Privileged information, 15:14, 16:34,
61:4

Recoupment, 87:2, 95:2, 97:2

Release, 1:6, 1:8, 8:3, 9:8, 9:14,
12:3, 14:2, 14:3, 14:5, 15:14,
15:16, 15:17, 15:24, 18:4, 29:9,
34:47, 34:55, 36:1, 36:4, 37:4,
37:8, 42:2, 42:17, 64:9, 65:1,
68:1, 72:1, 74:2, 76:1, 81:1 to
82:2, 87:2, 88:2, 95:2, 97:2,
103:2, 109:2, 112:2

Renewal, 8:9, 8:14, 8:29, 14:5, 15:1,
19:11, 19:13, 19:18, 38:20,
38:26, 65:1, 68:1 to 72:1, 74:2,
76:1, 81:1, 88:2, 103:2, 112:2

Service of process, 30:4

Subrogation, 1:3, 12:1, 12:3, 15:14,
15:29, 18:4, 23:26, 23:40, 30:4,
31:7, 32:3, 34:16, 34:57, 40:21,
42:2, 42:16, 42:17, 56:11, 59:1,
60:21, 62:11, 63:4, 64:9, 64:13,
65:1, 67:1, 68:1 to 73:2, 74:2,

EVIDENCE—Cont'd

76:1, 81:1 to 82:2, 86:2, 87:2,
88:2, 95:2, 97:2, 100:1, 102:2,
103:2, 109:2, 112:2

Summary judgment, 2:15, 5:4, 5:12,
6:12, 9:14, 10:3, 13:9, 15:16,
15:17, 15:24, 19:11, 19:12,
21:8, 21:31, 23:12, 23:40,
24:10, 24:13, 25:8, 29:16,
34:16, 34:55, 34:56, 36:1, 36:4,
38:25, 40:21, 42:2, 42:17, 48:2,
52:3, 55:4, 60:10, 60:21, 62:2,
62:9, 65:1, 82:2, 87:2, 97:2,
103:2

Uninsured Motorist Coverage, 1:3,
2:19, 3:19, 4:3, 5:12, 15:13,
15:29, 16:34, 19:7, 19:11 to
19:13, 19:18, 19:21, 20:3,
20:13, 21:8 to 21:12, 21:15,
21:31, 22:1, 23:12, 23:24,
23:26, 23:40 to 23:45, 24:2,
24:4, 24:6, 24:7, 24:9, 24:10,
24:12, 24:13, 25:8, 26:13, 27:6,
27:12, 29:9, 29:16, 30:4, 30:11,
30:13, 31:1, 31:7, 32:3, 32:14,
34:10, 34:11, 34:16, 34:22,
34:27, 34:29, 34:31, 34:37,
34:43, 34:44, 34:47, 34:49,
34:50, 34:55 to 34:57, 36:1,
36:3, 36:4, 36:6, 37:4, 37:8,
38:19, 40:21, 41:1, 42:17, 61:3,
65:1, 67:1, 68:1 to 73:2, 74:2,
76:1, 81:1 to 82:2, 86:2, 87:2,
88:2, 95:2, 97:2, 100:1, 103:2,
109:2

Use, 1:3, 1:6, 1:7, 2:15, 2:19, 3:3,
3:7, 3:9, 3:19, 5:4, 5:6, 5:12,
6:12, 8:9, 12:9, 13:7, 13:9,
14:1, 14:4, 15:1, 15:10, 15:12,
15:16, 15:17, 16:6, 16:9, 16:13,
16:22, 16:28, 16:34, 16:35,
19:11, 19:12, 21:9, 21:10,
21:31, 22:1, 23:24, 23:40 to
23:42, 23:45, 24:13, 25:8,
29:16, 34:10, 34:29, 34:47,
34:49, 34:55, 36:1, 38:19,
38:20, 39:15, 40:21, 41:1, 42:2,
42:17, 45:1, 47:1, 48:2, 52:3,
52:9, 55:7, 55:24, 56:13, 60:10,
61:4, 62:6, 62:9, 65:1, 67:1,
68:1 to 73:2, 74:2, 76:1, 81:1 to
82:2, 86:2, 87:2, 88:2, 95:2,

EVIDENCE—Cont'd

97:2, 100:1, 102:2, 103:2,
109:2, 112:2

Validity, 1:6, 8:29, 10:3, 19:11,
19:12, 23:26, 24:4, 32:3, 34:11,
34:16, 34:44, 37:4, 47:1, 61:3,
61:4, 68:2, 74:2, 95:2

Value, 1:9, 4:3, 14:2, 15:1, 15:13,
15:16, 16:6, 16:13, 19:13, 25:8,
36:1, 36:4, 38:19, 40:21, 42:17,
55:7, 55:24, 56:11, 56:13, 57:2,
57:6, 62:10, 64:13, 70:2, 72:2,
74:2, 81:2, 82:2, 87:2, 88:2,
109:2, 112:2

Witnesses, 2:7, 9:8, 16:1, 16:28,
16:34, 23:45, 24:9, 26:13,
34:10, 34:11, 34:29, 34:31,
68:2, 70:2, 88:2

EXAMINATION

Breach, 2:7, 3:9, 12:1, 15:16, 23:30,
26:14, 26:17, 32:8, 32:11,
60:10, 61:1, 61:3, 70:2, 76:2,
86:2, 87:2, 88:2, 97:2, 103:2,
112:2

Defenses, 12:1, 15:16, 15:17, 86:2,
97:2

Noncompliance, 26:14, 26:17, 70:2,
73:2, 74:2, 87:2, 88:2, 103:2

Reasonableness, 12:1, 15:16, 26:17,
42:14, 60:15, 61:3, 74:2, 88:2

Reasonably prompt, 15:17

EXAMINATION UNDER OATH

Attorney, 60:5, 74:2, 76:2, 82:2,
87:2, 97:2

Condition precedent, 26:17, 60:5,
74:2

Cure, 74:2

Discovery, 34:31, 60:5, 82:2, 87:2

Intent, 34:31, 74:2, 76:2, 87:2

Organization, 87:2

**EXCEEDING TORTFEASOR
LIMITS**

Underinsured motorist coverage,
38:17

EXCESS

Definitions, 21:21, 25:22, 38:1, 38:5,
38:9, 44:1, 87:2, 88:2, 95:2,
100:1

INDEX

EXCESS—Cont'd

Release, 9:8, 9:14, 10:6, 10:9, 10:10, 11:2 to 14:3, 14:5, 15:14, 15:16, 15:17, 15:24, 15:26, 15:28, 15:33, 15:43, 17:1, 17:7, 18:3, 18:4, 23:28, 26:7, 28:5, 29:9, 29:10, 34:55, 36:1, 36:4, 37:4, 37:10, 40:12, 42:5, 42:7, 42:9, 42:10, 63:2, 64:2, 64:9, 64:14, 65:1, 68:1, 72:1, 74:2, 76:2, 81:1 to 82:2, 87:2, 88:2, 95:2, 97:2, 99:2, 103:2, 109:2

Subrogation, 8:18, 12:3, 15:14, 15:15, 15:26, 15:29, 18:1, 18:4, 18:11, 23:28, 26:7, 28:2, 28:5, 28:12, 31:2, 31:3, 31:5, 35:2, 35:3, 38:9, 38:12, 39:9, 40:12, 40:21, 42:5, 42:7, 42:9, 42:10, 42:12, 42:14, 42:16, 43:21, 44:1, 59:1, 62:19, 63:2, 64:2, 64:6, 64:8 to 64:10, 64:14, 64:24, 65:1, 66:1, 67:1, 68:1 to 73:2, 74:2, 76:2, 81:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 102:2, 103:2, 106:2, 108:2, 109:2, 111:2

EXCESS INSURANCE

Automobile liability insurance, 3:19, 10:10, 28:2, 29:2, 38:5, 41:2

Common law, 64:24

Contribution, 7:5, 18:2, 64:24

Defense, 12:8, 64:24

Defense costs, 12:8

Insolvency, 43:9

Notice, 3:19, 29:2

Prejudice, 64:24

Subrogation, 28:2, 64:24

Uninsured and underinsured motorist coverage, 38:5

EXCESS LIABILITY

Release, 9:8, 10:10, 12:2, 12:3, 15:24, 15:26, 18:4, 82:2

EXCLUSIONS FROM COVERAGE

Injuries, 2:14, 6:1, 39:6

Severability clause, 6:1

Underinsured Motorist Coverage, 39:6

Uninsured, 39:6

EXCLUSIONS FROM COVERAGE

—Cont'd

Use, 2:14, 39:6

EXEMPLARY DAMAGES

Automobile liability insurance, 38:17, 100:1

EXEMPTIONS

Exclusions and Exemptions, 68:2

EXHAUSTION

Uninsured Motorist Coverage, 3:19, 19:4, 19:27, 23:22, 25:4, 27:1, 27:16, 29:9, 29:27, 30:4, 30:5, 32:2, 32:3, 32:6, 32:10, 32:11, 34:13, 34:44, 34:56, 38:1, 38:11, 40:5, 41:1, 41:2, 42:5, 42:11, 42:12, 42:17, 43:3, 43:11, 43:13, 43:15, 44:3, 65:1, 67:1, 68:1, 70:1, 86:2, 97:2, 99:2

EXHAUSTION OF LIMITS

Duty to defend, 12:2

Underinsured motorist coverage, 32:2, 32:10, 34:44, 42:10, 42:12, 42:16

Uninsured motorist coverage, 29:27, 32:2, 32:10, 34:44, 42:12

EXPECTATIONS

Uninsured motorist coverage, 3:19, 3:23, 6:8, 7:7, 21:4, 21:7, 21:32, 23:24, 26:18, 27:18, 29:10, 29:16, 29:18, 29:21, 34:40, 35:4, 38:1, 38:5, 38:13, 38:28, 39:1, 39:11, 41:1, 41:2, 41:5, 66:1

EXPENSES

Costs and Expenses, 9:22, 13:13

EXPERIENCE

Jury trial, 6:8

EXPERT TESTIMONY

Common law, 61:9

Damages, 28:7, 38:21

Facts, 61:9

EXPIRATION

Recoupment, 95:2, 97:2

EXPLOSIONS

Automobile insurance, 3:9

EXTENSION

No-Fault Insurance, 49:13, 49:14, 50:9, 54:2, 58:2, 63:2, 63:12, 70:2, 97:2

Uninsured Motorist Coverage, 1:3, 6:13, 21:4, 21:19, 21:22, 22:1, 23:38, 24:2, 24:3, 24:10, 25:9, 27:19, 32:5, 38:28, 42:12, 70:1 to 73:2, 97:2

EXTRA-SYSTEM ACCIDENTS

No-fault insurance, 64:3

EXTRINSIC EVIDENCE

Ambiguity, 12:1, 23:24

Defense, 12:1

FAILURE TO EXHAUST

**UNINSURED/UNDERINSURED
MOTORIST COVERAGE**

Guaranty funds, 43:13

FAILURE TO INTERVENE

Uninsured motorist coverage, 31:3, 31:6, 31:7

FAILURE TO NOTIFY

INSURANCE DEPARTMENT

Cancellation, 8:34

FAILURE TO PAY

Nonpayment, 1:1, 8:14, 8:22, 8:26, 8:35

FAILURE TO PROVIDE

INSURANCE COVERAGE

Uninsured motorist coverage, 27:12

FAILURE TO SETTLE WITHIN

POLICY LIMITS

Bad faith, 14:4, 15:2, 15:21, 15:24 to 15:26, 15:28, 15:39, 15:42

FAULT

Financial Responsibility Acts, 2:9, 3:19, 23:40

No-Fault Insurance, 3:20, 46:1 to 47:5, 48:1 to 48:5, 49:1 to 49:24, 50:1 to 50:9, 51:1 to 52:17, 53:1 to 53:3, 54:1 to 54:3, 55:1 to 55:26, 56:1 to

FAULT—Cont'd

56:21, 57:1 to 57:7, 58:1 to 58:10, 59:1 to 59:11, 60:1 to 60:30, 61:1 to 61:10, 62:1 to 62:23, 63:1 to 63:15, 64:1 to 64:24, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

Uninsured Motorist Coverage, 1:3, 2:9, 3:19, 4:5, 5:7, 5:12, 5:14 to 5:16, 6:6, 6:8, 7:7, 8:18, 10:6, 19:14, 19:22, 19:25, 19:27, 20:2 to 20:4, 20:7, 20:9, 20:10, 20:12, 20:13, 20:16, 20:19, 21:11, 21:21, 21:23, 21:24, 21:27, 21:29, 23:2, 23:8, 23:9, 23:16, 23:36, 23:40, 23:42, 24:8, 24:10, 24:12, 25:8, 25:9, 25:18, 26:7, 26:12, 26:17, 26:19, 27:8, 28:5, 28:6, 29:11, 30:4 to 30:6, 31:3, 31:8, 34:33, 34:37, 34:39, 34:40, 34:50, 34:53, 34:55, 34:57, 34:58, 34:60, 35:4, 35:6, 36:1, 36:4, 36:6, 37:12, 40:12, 40:21, 41:1, 41:5, 41:9, 42:11, 42:17, 43:21, 47:4, 48:5, 49:5 to 49:7, 49:16, 49:22, 52:2, 56:21, 60:17, 61:3, 62:15, 62:16, 62:18, 63:3, 65:1, 66:1, 67:1, 68:1 to 71:1, 72:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 103:2, 108:2, 109:2, 111:2

**FAVORABLE ALLOCATION OF
LOSSES**

No-fault insurance, 59:9

FEAR

Notice, 2:5, 15:1, 16:18, 34:44, 61:4

FEDERAL COURTS

Jurisdiction, 9:4, 17:4, 34:25, 59:5

FEDERAL GOVERNMENT

Appeals, 4A:1, 23:40, 59:2, 87:2

Property insurance, 72:2

Subrogation, 23:40, 72:2, 82:2, 87:2, 109:2

**FEDERAL RULES OF CIVIL
PROCEDURE**

Discovery, 9:6

INDEX

FEES

- Recoupment, 87:2, 95:2, 97:2
- Reimbursement, 9:18, 12:1, 25:11, 26:7, 26:12, 40:3, 59:2, 64:14, 65:1, 66:1, 68:2, 70:1 to 73:2, 74:2, 76:2, 81:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 102:2, 103:2, 109:2, 112:2
- Subrogation, 12:1, 18:1, 26:7, 26:12, 43:21, 48:5, 64:14, 65:1, 66:1, 68:2, 70:1 to 73:2, 74:2, 76:2, 81:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 102:2, 103:2, 108:2, 109:2, 112:2
- Uninsured Motorist Coverage, 17:7, 20:13, 25:11, 26:7, 26:12, 27:28, 34:10 to 34:12, 34:39, 34:41, 36:1, 36:4, 37:4, 43:21, 48:5, 65:1, 66:1, 68:2, 70:1 to 73:2, 74:2, 76:2, 81:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 103:2, 108:2, 109:2

FELONIES

- Exclusions, 6:12, 52:3

FIDUCIARIES

- Notice, 2:14
- Reimbursement, 2:14, 59:6

FILES

- Bad faith, 11:2, 13:1, 16:1, 16:2, 16:5, 16:7 to 16:9, 16:15, 16:27, 36:4, 76:1, 81:1

FILING

- Bad faith, 9:18, 12:1, 12:9, 14:11, 15:11, 15:13, 15:16, 15:23 to 15:25, 15:28, 15:29, 16:2, 16:5, 20:13, 31:3, 34:44, 36:1, 36:4, 37:3, 42:15, 42:17, 65:1, 74:2, 82:2, 97:2
- Cancellation, 1:7, 2:12, 2:14, 2:18, 8:29, 8:40, 8:41, 8:43, 8:44, 8:46, 19:13, 87:2, 95:2
- Financial Responsibility Acts, 2:18, 23:40
- No-fault insurance, 47:1, 48:5, 59:4, 60:4 to 60:8, 60:12, 60:14, 60:21, 60:22, 62:17, 62:23, 87:2, 97:2, 108:2

FILING—Cont'd

- SR-22 Filing, 3:5, 3:6, 8:41, 8:43, 8:44, 8:46
- Wrongful refusal to defend, 12:1, 12:9, 14:1, 14:10, 14:11

FINAL JUDGMENT

- Appeals, 2:13 to 2:15, 3:9, 10:10, 14:3, 14:9, 15:27, 15:29, 16:1, 17:7, 32:4, 34:55, 37:12
- Recoupment, 97:2

FINANCIAL RESPONSIBILITY ACT

- Automobile liability insurance, 1:1, 1:15, 2:1, 2:2, 2:8, 2:19, 3:9, 3:14, 3:19, 4:2, 4:5, 5:8, 6:7, 6:11, 6:12, 7:2, 8:1, 8:7, 8:18, 9:1, 9:3, 9:6, 9:13, 9:16, 10:10, 19:1, 67:1
- No-fault insurance, 3:20, 87:2
- Third-party claims, 3:5, 67:1

FINANCIAL RESPONSIBILITY ACTS

- Amount, 2:18, 3:19, 23:40
- Application, 2:11, 3:19, 6:1, 23:40
- Car rental agency, 3:19
- Coverage, 2:9, 2:11, 2:18, 3:1, 3:19, 6:1, 23:40
- Deposits, 3:19
- Disclaimer, 3:19
- Effect, 2:9, 2:11, 3:19, 6:1, 8:42, 23:40
- Insurance companies, 2:9
- Judgment, 2:9, 2:18, 3:19, 6:1, 23:40
- Limits, 2:9, 2:11, 3:19, 6:1, 23:40
- Recovery of damages, 2:9
- Security, 2:9, 3:19
- Self-insurance, 3:19
- Uninsured motorist coverage, 2:9, 3:19, 23:40

FINDINGS

- Verdicts, 70:2

FIRE

- Explosions, 3:9
- Marine insurance, 5:5, 12:9, 14:6, 15:16, 20:2, 21:4, 34:13, 64:6

FIRE—Cont'd

Notice, 1:7, 2:7, 2:9, 2:14, 3:2, 3:6, 7:4, 8:24, 8:36, 8:44, 8:45, 12:1, 13:2, 13:7, 15:16, 19:9, 19:11, 21:4, 26:14, 29:21, 34:44, 39:9, 40:2, 40:21, 42:15, 42:17, 97:2
 Subrogation, 1:3, 2:9, 4:6, 12:1, 15:29, 23:28, 23:40, 26:9, 39:9, 40:21, 42:17, 64:6, 64:18, 64:24, 97:2
 Witnesses, 2:7, 16:1

FIRE INSURANCE

Burden of proof, 36:1, 60:14
 Circumstantial evidence, 3:9
 Corporate insured, 22:1
 Definitions, 2:19
 Fraud, 1:7, 3:9, 4:6, 6:12, 13:2, 14:5, 16:25, 36:1
 Intent, 3:2, 3:9, 6:12, 12:1, 19:15, 21:31, 22:1, 29:16, 40:21, 41:2, 58:2, 64:24
 Negligence, 2:14, 3:9, 5:21, 7:7, 12:1, 13:2, 20:1, 40:21, 41:2
 Pleadings, 12:1, 36:1
 Public policy, 1:7, 3:9, 4:6, 6:12, 7:7, 21:31, 22:1, 29:16, 40:21, 41:2, 64:24
 Spouse, 3:9, 22:1, 29:16, 41:2
 Theft, 3:9, 22:1

FIRST PARTY

Actions, 16:1, 16:2, 16:8, 16:13, 16:16, 16:25, 16:26, 36:1, 37:12, 37:13, 60:29, 62:17, 70:1, 74:2, 76:2, 87:2, 95:2, 97:2, 103:2, 109:2
 Claims, 1:3, 2:13, 15:6, 15:16, 15:28, 16:1, 16:2, 16:8, 16:13, 16:25, 36:1, 36:2, 36:4, 37:3, 37:12, 37:13, 38:5, 39:6, 43:7, 48:5, 60:17, 60:29, 70:1, 74:2, 76:2, 81:1, 87:2, 95:2, 97:2, 103:2

FLOATING LAYER OF COVERAGE

Underinsured motorist coverage, 38:9

FLORIDA

Bad faith, 9:1, 9:14, 9:15, 9:18, 10:1, 10:6, 11:2, 12:1 to 13:1, 14:2, 14:3, 14:5, 14:6, 14:11, 14:15, 15:1, 15:3, 15:7, 15:13, 15:17, 15:20, 15:23 to 15:26, 15:28 to 15:30, 15:35, 16:1, 16:2, 16:18, 16:23, 16:32, 17:7, 27:6, 28:16, 31:3, 34:44, 36:1, 36:4, 36:6, 37:3, 37:12, 40:21, 42:2, 42:15, 42:17, 43:25, 45:1, 60:16, 74:2
 Multiple claimant good faith settlement process, 11:2
 No-Fault Insurance, 3:20, 46:1 to 47:2, 47:4, 49:13, 49:14, 49:16 to 49:18, 49:21, 49:22, 50:1, 50:3, 50:8, 50:9, 51:1 to 52:3, 52:6, 52:10, 52:14, 53:1, 54:1, 56:1, 56:2, 56:13, 56:17, 57:1, 57:5, 58:2, 59:9, 60:1, 60:5, 60:6, 60:14, 60:16, 60:30, 61:1, 61:3, 61:4, 62:1 to 62:3, 62:8, 62:13 to 62:15, 62:18, 62:20, 62:22, 63:1, 63:3, 63:4, 63:10, 63:13, 63:14, 64:4, 64:11, 64:12
 No-fault summary, 1:22, 74:1, 74:2

FOOD

No-fault insurance, 56:17, 57:7, 87:2

FORCE

Accident insurance, 25:8

FOREIGN INSURERS

No-fault insurance, 53:3

FOREIGN STATES

No-Fault Insurance, 70:2
 Uninsured motorist coverage, 24:8, 70:2

FOSTER CHILDREN

Uninsured motorist coverage, 21:16, 65:1

FRACTURES

No-fault insurance, 62:2

FRAUD

Bad faith, 9:8, 9:14, 10:1, 13:2, 14:2, 14:5, 14:11, 15:7, 15:11, 15:15, 15:28, 15:36, 15:43, 16:3, 16:5, 16:14, 16:25, 16:32, 18:4,

INDEX

FRAUD—Cont'd

27:12, 34:44, 36:1, 36:7, 37:4,
37:9, 74:2, 82:2, 97:2

Stipulated judgments and non-levy
agreements, 9:8

FRAUD AND DECEIT

Agents, 15:7

Disclosure, 15:7

Policy limits, 15:7

Reliance, 15:7

Settlement, 15:7

FREIGHT

Automobile insurance, 87:2

FULL COMPENSATION

Underinsured motorist coverage,
28:4, 28:6, 29:2, 29:4, 38:8,
39:13, 40:1 to 40:4, 40:21,
41:2, 41:5, 42:6, 42:9, 42:16,
43:13, 70:1, 76:1

Uninsured motorist coverage, 6:8,
26:7, 26:19, 28:4, 28:6, 29:1,
29:2, 29:4, 29:7, 38:8, 39:13,
40:1, 40:2, 40:4, 40:21, 41:2,
41:5, 43:13, 70:1, 76:1

FUNDS

Bad faith, 14:5, 14:15, 15:24, 16:9,
16:13, 17:3, 37:6, 43:16, 74:2

Guaranty Funds, 14:15, 37:6, 43:1,
43:13, 43:27

GAP COVERAGE

Underinsured motorist coverage,
38:9, 41:2, 42:16

GARNISHMENT

Attachment, 9:4

GENERAL RELEASE

Subrogation, 12:3, 23:28, 25:1, 26:5,
26:9, 26:10, 42:2, 42:7 to 42:9,
42:17, 63:2, 64:3, 64:9, 64:14,
64:18, 64:19, 81:2, 97:2, 99:2,
109:2, 112:2

GEORGIA

No-fault summary, 1:22, 75:2

GOLF CARTS

Automobile insurance, 87:2

GOOD FAITH

Adequacy of coverage, 38:21

Agents, 1:15, 12:1, 15:13, 37:4,
38:21

Arbitration, 10:3, 11:2, 15:16, 15:24,
15:44, 17:7, 32:3, 34:23, 34:40,
34:45, 36:1, 36:4, 37:12, 42:16,
43:13, 61:3, 70:1 to 72:1, 76:1
to 82:2, 87:2, 88:2, 97:2, 100:1,
102:2, 109:2

Automobile liability insurance, 1:15,
34:40, 37:3, 70:1, 72:1, 76:1,
100:1, 102:2, 109:2

Bad faith, 2:7, 9:8, 9:18, 10:1, 10:6,
11:2, 12:1 to 12:3, 13:1, 13:7,
14:4 to 14:6, 14:12, 15:1, 15:2,
15:4, 15:10, 15:13, 15:14, 15:16
to 15:18, 15:20, 15:23, 15:24,
15:26, 15:28, 15:29, 15:33,
15:35, 15:36, 15:40, 15:44,
16:1, 16:13, 16:14, 16:29,
16:34, 17:7, 18:1, 18:4, 34:45,
36:1, 36:3 to 36:7, 37:3, 37:4,
37:8, 37:9, 37:12, 42:17, 45:1,
60:15, 70:1 to 72:1, 76:1 to
82:2, 97:2, 100:1, 109:2

Burden of proof, 2:7, 10:3, 13:7,
14:6, 36:1, 60:14, 97:2

Common law, 11:2, 15:1, 15:16,
15:17, 36:1, 36:4, 37:3, 37:4,
37:9, 60:15, 70:1 to 82:2, 88:2,
102:2

Contracts, 2:18, 42:17, 70:2

Contribution, 10:1, 10:3, 10:6, 12:1,
14:5, 15:24, 16:34, 30:9, 42:17,
72:1, 76:2, 87:2, 88:2, 97:2

Defenses, 9:8, 12:1, 13:7, 14:6,
15:16 to 15:18, 16:1, 18:1,
30:9, 45:1, 97:2

Defined, 15:36, 21:30, 37:4, 42:16,
43:13, 70:1 to 72:1, 76:1 to
82:2, 87:2, 88:2, 97:2, 102:2

Disclaiming coverage, 13:1, 97:2

Discovery, 10:3, 10:9, 12:1, 13:9,
15:13, 16:1, 16:13, 16:14,
16:29, 16:34, 37:12, 45:1, 61:3,
70:1, 82:2, 87:2, 88:2

Expert witnesses, 88:2

Fraud, 9:8, 10:1, 14:1, 14:5, 15:28,
15:36, 16:14, 18:4, 36:1, 36:7,

GOOD FAITH—Cont'd

37:4, 37:9, 82:2, 87:2, 97:2
 Independent tort, 15:20, 15:40, 36:1,
 36:7, 60:15, 88:2
 Interpleader, 11:2, 12:2, 15:23, 36:4
 Jurisdiction, 2:7, 9:18, 10:3, 15:28,
 34:40, 34:45, 36:1, 70:2, 88:2,
 102:2
 Jury trial, 15:28, 34:40, 102:2
 No-fault insurance, 52:4, 56:2,
 56:13, 60:14, 60:15, 61:3, 70:2,
 76:2, 87:2, 97:2
 Nonwaiver agreement, 13:1, 15:1
 Notice, 1:15, 2:7, 2:18, 8:29, 9:8,
 9:10, 12:1, 13:1, 13:7, 13:12,
 14:1, 15:1, 15:16, 15:17, 32:3,
 36:4, 37:12, 42:17, 70:1 to
 72:1, 76:1 to 82:2, 87:2, 88:2,
 97:2, 102:2, 109:2
 Prejudice, 2:7, 9:8, 10:3, 10:6, 12:1,
 13:7, 13:12, 14:1, 15:13, 15:24,
 16:13, 30:9, 32:3, 36:4, 42:17,
 76:1 to 87:2, 88:2, 100:1
 Prior judgment, 15:29
 Public policy, 2:18, 10:3, 13:12,
 15:28, 15:36, 30:9, 32:3, 34:40,
 42:17, 76:1 to 87:2, 100:1,
 102:2
 Reasonableness, 9:8, 12:1 to 12:3,
 14:4 to 14:6, 15:16, 15:28,
 16:34, 36:1, 42:16, 60:15, 61:3,
 70:1, 76:1, 88:2
 Statutes, 2:7, 8:29, 10:1, 10:6, 10:9,
 15:16, 15:26, 17:7, 30:9, 32:3,
 34:40, 36:1, 37:8, 37:12, 42:16,
 42:17, 43:13, 70:1, 76:2, 82:2,
 87:2, 88:2, 100:1, 102:2
 Subrogation, 12:1, 12:3, 15:14,
 15:26, 15:29, 18:1, 18:4, 32:3,
 42:16, 42:17, 43:21, 70:1 to
 72:1, 76:1 to 82:2, 87:2, 88:2,
 97:2, 100:1, 102:2, 109:2
 Third parties, 12:1, 15:1, 38:21, 82:2
 Torts, 15:36
 Trigger, 12:1, 16:14, 72:1
 Waiver and estoppel, 13:7

GOOD SAMARITANS

Uninsured motorist coverage, 21:23

GOVERNING LAW

Conflict of laws, 24:8

GUARANTY FUNDS

Arbitration, 43:13
 Background, 43:1
 Bad faith, 14:15, 37:6
 Corporations, 43:1
 Coverage, 37:6, 43:1, 43:13, 43:27
 Effect, 43:13
 Exhaustion, 43:13
 Failure to exhaust uninsured/
 underinsured motorist coverage,
 43:13
 Foreign state guaranty funds, 43:27
 Forum state jurisdiction over foreign
 state guaranty funds, 43:27
 Insolvent liability carrier, 43:1,
 43:13, 43:27
 Recovery, 43:13
 Rights, 43:13, 43:27
 Settlements, 43:13
 Statutes, 43:13
 Third party claims, 14:15
 Unfair Claims Practices Act, 37:6

GUEST PASSENGER

Uninsured Motorist Coverage, 5:21,
 20:6, 21:28, 23:5, 29:1, 29:2,
 29:23, 41:2, 74:2, 82:2

GUNSHOT CASES

Coverage, 5:12

HAULING VEHICLE

Automobile insurance, 24:10

HAWAII

No-Fault Insurance, 46:1 to 47:1,
 48:5, 49:2, 49:17, 49:22, 51:1,
 52:3, 52:4, 52:9, 54:1, 55:6,
 55:19, 56:6, 57:5, 58:2, 60:1,
 60:9, 60:14, 60:16, 60:19, 62:1,
 62:2, 62:4, 62:5, 62:8, 62:9,
 62:14, 63:1, 63:3, 63:10, 64:14,
 76:2
 No-fault summary, 1:22, 76:2

HEALTH

Proof of, 1:6, 70:2, 72:2, 74:2, 76:2,
 82:2, 85:2, 86:2, 87:2, 88:2,
 97:2, 99:2, 103:2, 108:2, 111:2

INDEX

HEALTH—Cont'd

Property insurance, 72:2

HEALTH CARE

Reimbursement, 40:21, 56:2, 56:4, 56:11, 56:12, 59:1, 59:2, 59:4 to 62:5, 70:2, 72:2, 74:2, 76:2, 86:2, 87:2, 88:2, 95:2, 97:2
Statutes, 16:18, 28:2, 38:9, 40:21, 59:1, 59:5, 74:2, 76:2, 87:2, 88:2, 95:2, 108:2

HEALTH CARE PROVIDER

Health insurance, 59:2, 70:2, 87:2, 95:2
Subrogation, 56:11, 59:1, 70:2, 76:2, 87:2, 88:2, 95:2, 97:2

HEALTH INSURANCE

Accident, 35:4, 40:21, 59:2 to 70:2, 72:2, 86:2, 87:2, 95:2, 103:2
Beneficiaries, 86:2
Cancellation and rescission, 87:2
Death, 70:2, 72:2, 86:2, 87:2, 95:2, 103:2
ERISA, 40:21, 87:2, 95:2, 103:2
Fraud, 87:2, 95:2
Health care provider, 59:2, 70:2, 87:2, 95:2
Jurisdiction, 70:2
Medical payments, 35:4, 59:2, 70:2, 72:2, 86:2
No-fault insurance, 59:2, 59:3, 59:8, 70:2, 72:2, 87:2
Notice, 40:21, 70:2, 72:2, 86:2, 87:2, 95:2, 103:2
Reimbursement, 40:21, 59:2, 70:2, 72:2, 86:2, 87:2, 95:2, 103:2
Renewal, 70:2, 103:2
Subrogation, 35:4, 40:21, 70:2, 72:2, 86:2, 87:2, 95:2, 103:2
Third-party beneficiary, 70:2

HEART ATTACKS

Coverage, 5:8

HEIRS

Liability insurance, 38:11, 38:17, 40:10, 109:2
Life insurance, 28:4

HIGHEST LIMITS

Underinsured motorist coverage, 29:2, 29:6, 29:10, 38:8, 39:1, 39:6, 41:1, 41:2, 41:9, 41:12, 42:17, 81:1, 81:2

HIGHWAYS

No-fault insurance, 50:1, 50:3, 50:4, 50:6, 50:7, 63:13, 70:2, 87:2, 97:2

HIT AND RUN

Coverage, 19:1, 24:1 to 24:20, 30:2, 32:2, 46:1, 66:1, 72:1, 76:1, 111:2

HOSPITALS

Liens, 14:5, 15:24
No-fault insurance, 56:16, 59:2, 87:2
Notice, 87:2

HOUSEHOLD

Exclusion, 1:3, 1:7, 2:17, 3:9, 3:14, 3:18, 6:7 to 6:9, 6:13, 6:15, 6:25, 19:13, 20:4, 21:2, 21:4, 21:5, 21:16 to 21:19, 21:21, 22:2, 23:4, 23:6, 23:7, 23:10, 23:18, 25:18, 25:20, 25:22, 29:2, 34:58, 37:3, 39:1, 39:2, 39:11, 39:13, 41:2, 47:1, 49:2, 52:9, 65:1, 68:2, 70:1 to 73:2, 74:2, 76:2, 82:2, 85:2, 87:2, 88:2, 95:2, 97:2, 102:2, 103:2, 108:2
Uninsured Motorist Coverage, 1:3, 5:21, 6:8, 6:13, 6:25, 19:9, 19:13, 20:4, 21:2, 21:4, 21:5, 21:8, 21:9, 21:11 to 21:13, 21:15 to 21:19, 21:21, 22:2, 23:4, 23:6, 23:7, 23:10, 23:18, 25:18, 25:20, 25:22, 29:2, 29:6, 29:23, 29:26, 34:58, 37:3, 38:11, 39:1, 39:2, 39:11, 39:13, 41:1 to 65:1, 68:2, 70:1 to 73:2, 74:2, 76:2, 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 103:2, 108:2, 109:2, 111:2

HUNTING TRIPS

Coverage, 5:13

HUSBAND AND WIFE

Bad faith, 12:3, 17:12, 37:3

HUSBAND AND WIFE—Cont'd

Beneficiaries, 27:14, 40:11
 Contribution, 58:4
 Fire insurance, 41:2
 Fraud, 24:9
 No-fault coverage, 21:11, 58:4
 Release, 12:3
 Spouses, 21:12, 58:4
 Witnesses, 24:9

IDAHO

No-fault summary, 1:22, 77:2

IGNORANCE

Defense, 65:1
 Release, 65:1

ILLEGITIMATE CHILDREN

Uninsured motorist coverage, 21:16

ILLINOIS

No-fault summary, 1:22, 78:2

ILLNESS

Proof of, 97:2, 103:2

ILLUSORY COVERAGE

Underinsured motorist coverage,
 38:5, 38:13, 40:2, 41:1, 44:2

IMMUNITY

Uninsured Motorist Coverage, 2:9,
 6:6, 6:8, 20:2 to 20:6, 20:11,
 20:13, 23:9, 23:40, 25:22, 28:8,
 34:28.10, 41:5, 62:16, 63:3,
 65:1, 66:1, 70:1, 74:2, 87:2,
 88:2, 95:2, 100:1, 103:2, 109:2

IMPACT

Underinsured motorist coverage, 1:3,
 6:24, 32:3, 38:5, 39:14, 41:1,
 42:15, 44:1, 67:1, 74:2, 76:2,
 81:1, 81:2

**IMPAIRMENT OF EARNING
 CAPACITY**

No-fault insurance, 55:2

IN VEHICLE

Medical payments, 5:5

IN-HOUSE

Bad Faith, 15:12, 16:1 to 16:3, 16:9,
 60:10, 74:2

INCARCERATION

No-fault insurance, 55:20

INCOME

Life insurance, 58:2, 82:2
 Loss, 1:21, 17:12, 27:10, 40:21,
 43:24, 47:2, 55:1 to 55:26,
 56:20, 57:1 to 58:4, 58:8, 60:5,
 60:7, 61:3, 68:2, 70:2, 72:2,
 73:2, 74:2, 81:2, 82:2, 85:2,
 86:2, 87:2, 88:2, 95:2, 97:2,
 99:2, 102:2, 103:2, 108:2,
 109:2, 111:2, 112:2

No-Fault Insurance, 47:2, 55:1 to
 55:26, 56:20, 57:1 to 58:4,
 58:8, 60:5, 60:7, 61:3, 61:10,
 70:2, 72:2, 87:2, 97:2, 99:2,
 108:2

Proof of, 1:21, 55:4, 55:7, 55:9,
 55:24, 60:5, 68:2, 70:2, 72:2,
 73:2, 74:2, 81:2, 82:2, 85:2,
 86:2, 87:2, 88:2, 97:2, 99:2,
 102:2, 103:2, 108:2, 111:2,
 112:2

Property insurance, 72:2

Uninsured and underinsured motorist
 coverage, 88:2, 103:2, 109:2

INCURRED EXPENSE

No-Fault Insurance, 56:2

INDEMNITY

Assignment, 9:16, 14:1, 14:2, 14:11,
 15:39, 15:43, 26:7, 41:7, 48:4,
 64:14, 64:18, 64:19, 74:2, 82:2,
 97:2

Bad faith, 9:1, 10:6, 12:1, 14:2, 14:6,
 14:11, 15:4, 15:39, 15:43,
 16:13, 16:25, 16:34, 20:13,
 31:3, 36:1, 42:15, 42:17, 60:10,
 64:2, 64:10, 74:2, 82:2, 97:2

Defense, 1:15, 2:6, 2:14, 2:18, 3:5,
 3:9, 3:18, 4A:1, 5:5, 6:3, 9:1,
 9:10, 9:16, 10:6, 12:1, 12:8,
 14:1, 14:2, 14:6, 14:11, 14:14,
 16:13, 16:25, 16:34, 20:13,
 23:9, 30:9, 31:3, 31:7, 34:49,
 35:2, 36:1, 38:25, 42:17, 55:16,
 64:2, 64:11, 64:19, 64:22,
 64:24, 74:2, 82:2, 97:2

Evidence, 2:6, 3:9, 3:19, 5:12, 6:12,
 9:10, 12:1, 14:1, 14:2, 16:13,

INDEX

INDEMNITY—Cont'd

16:34, 20:13, 21:31, 22:1,
23:40, 31:7, 34:49, 36:1, 38:25,
42:17, 55:4, 55:16, 60:10, 64:9,
64:13, 74:2, 82:2, 88:2, 97:2
Fraud, 2:6, 3:9, 6:12, 6:25, 14:1,
14:2, 14:11, 15:43, 16:25, 36:1,
74:2, 82:2, 97:2
Marine insurance, 5:5, 14:6, 21:4,
64:6
No-Fault Insurance, 48:4, 49:17,
49:22, 53:3, 55:4, 55:16, 58:2,
58:6, 58:9, 60:10, 60:29, 63:2,
63:15, 64:1 to 64:24, 97:2
Payment, 2:14, 2:18, 2:20, 3:9, 4A:1,
5:5, 6:5, 6:15, 7:3, 7:4, 10:6,
12:1, 14:1, 14:2, 15:39, 15:43,
16:13, 16:25, 20:13, 26:6 to
28:6, 34:49, 35:2, 36:1, 38:32,
40:16, 41:2, 42:15, 42:17, 43:9,
55:4, 55:16, 58:2, 60:10, 63:2,
64:1, 64:6, 64:9 to 64:11, 64:14,
64:16, 64:18, 64:22 to 64:24,
74:2, 82:2, 88:2, 97:2
Refusal to defend, 12:1, 14:1, 14:2,
14:6, 14:11, 14:14
Release, 9:1, 10:6, 14:2, 15:39,
15:43, 26:7, 36:1, 42:17, 48:4,
63:2, 64:2, 64:3, 64:9, 64:14,
64:18 to 64:23, 74:2, 82:2,
88:2, 97:2
Subrogation, 12:1, 23:40, 26:6, 26:7,
31:3, 31:7, 35:2, 35:3, 38:32,
41:7, 42:17, 48:4, 58:9, 60:29,
63:2, 64:1 to 64:24, 74:2, 82:2,
88:2, 97:2, 106:2
Uninsured Motorist Coverage, 1:15,
3:19, 5:12, 5:15, 5:18, 6:25,
10:6, 16:34, 19:6, 19:15, 20:13,
21:4, 21:19, 21:28, 21:31, 22:1,
23:9, 23:40, 25:6, 26:6, 26:7,
27:17, 28:6, 30:9, 31:3, 31:7,
34:49, 34:59, 35:2, 35:3, 36:1,
38:32, 38:33, 39:3, 39:13, 41:2,
42:17, 49:22, 74:2, 82:2, 88:2,
97:2

INDEPENDENT COUNSEL

Conflict of interest, 9:8, 9:12, 13:2,
13:12, 15:12, 15:14

INDIANA

No-fault summary, 1:22, 79:2

INDIRECT CONTACT

Uninsured motorist coverage, 24:10

INFORMATION

Bad Faith, 2:7, 9:1, 11:2, 12:1, 14:6,
15:1, 15:2, 15:4, 15:13, 15:14,
15:16, 15:17, 15:19, 16:1, 16:2,
16:6 to 16:10, 16:12 to 16:19,
16:21, 16:23 to 16:25, 16:28,
16:33, 16:34, 18:5, 36:4, 37:4,
37:9, 42:17, 45:1, 60:10, 60:15,
67:1, 70:1 to 74:2, 76:2, 82:2,
97:2
No-fault insurance, 49:14, 52:8,
60:2, 60:3, 60:5 to 60:8, 60:10,
60:14, 60:15, 60:21, 61:1, 61:3,
61:4, 61:8, 61:10, 64:24, 70:2,
76:2, 87:2, 97:2
Uninsured Motorist Coverage, 8:18,
15:13, 16:34, 19:2, 19:8, 19:11,
19:12, 19:19, 19:22, 19:24,
21:3, 21:4, 21:23, 21:31, 23:43,
23:44, 24:1, 24:6, 24:13, 24:17,
24:20, 26:8, 26:13, 26:17, 31:2,
31:7, 34:3, 34:13, 34:27, 34:49,
36:4, 37:4, 37:9, 38:21, 38:24,
42:17, 61:3, 67:1, 70:1 to 74:2,
76:2, 82:2, 87:2, 88:2, 95:2,
97:2

INSOLVENCY

Bad Faith, 9:1, 15:29, 15:42, 18:12,
73:1
Bankruptcy, 1:20, 9:1, 9:2, 9:16,
15:42, 18:12, 23:30
Cancellation and rescission, 87:2
Claims, 9:1, 15:29, 15:42, 18:12,
19:4, 23:30, 26:7, 26:13, 32:2,
41:5, 42:16, 43:2, 43:8, 43:9,
43:18, 43:20, 43:22, 43:24,
44:1, 73:1, 85:2, 87:2
Contracts, 32:2
Contractual liability, 19:4
Cooperation, 13:9, 15:29, 23:2, 32:2,
42:16, 87:2
Excess insurers, 15:29
Insurance Companies, 23:30, 32:3,
43:9
Limitations, 23:30, 26:7, 26:13, 32:2,
32:3, 32:10, 38:30, 41:5, 43:12,
85:2, 87:2

INSOLVENCY—Cont'd

- Premiums, 26:7, 41:5, 44:1, 56:3, 87:2
- Recoupment, 87:2
- Sales, 87:2
- Subrogation, 15:29, 25:4, 26:7, 32:2, 32:3, 42:16, 43:8, 43:20, 43:21, 44:1, 56:3, 56:4, 73:1, 85:2, 87:2
- Time, 9:16, 15:42, 23:2, 23:30, 26:13, 32:2, 32:3, 32:10, 38:30, 42:16, 43:21, 43:22, 44:1, 85:2, 87:2
- Uninsured and underinsured motorist coverage, 19:4

INSPECTION

- Discovery, 16:27, 16:29

INSURABLE INTEREST

- Burden of proof, 19:11
- Carriers, 3:9
- Definition, 3:9, 8:8, 22:1
- Evidence, 3:9, 19:11, 22:1, 42:2
- Liability insurance, 3:9, 19:11, 42:2

INSURANCE COMPANIES

- Bad Faith, 11:1, 13:7, 18:2, 37:4, 45:1, 74:2, 97:2
- Cancellation, 2:25, 13:7, 38:23, 95:2
- Coverage, 2:9, 2:25, 11:1, 13:7, 18:2, 21:11, 21:19, 23:30, 27:18, 29:21, 30:5, 32:3, 34:3, 34:5, 34:27, 37:4, 38:5, 38:23, 38:31, 40:11, 41:2, 41:9, 42:11, 43:9, 43:27, 45:1, 52:9, 59:2, 59:5, 64:18, 64:24, 74:2, 88:2, 95:2, 97:2
- Direct Action, 64:18, 88:2, 95:2
- Financial Responsibility Acts, 2:9
- Guaranty Funds, 43:27
- Insolvency, 23:30, 32:3, 43:9
- Multiple Competing Claims and Claimants, 11:1
- No-Fault Insurance, 52:9, 59:2, 59:5, 64:18, 64:24, 97:2
- Primary carriers, 18:2, 95:2
- Reimbursement, 2:9, 43:9, 59:2, 59:5, 64:18, 64:24, 74:2, 88:2, 95:2, 97:2

INSURANCE COMPANIES

—Cont'd

- Reservation of Rights and Nonwaiver Agreements, 13:7
- Underinsured Motorist Coverage, 21:11, 23:30, 32:3, 34:3, 38:5, 38:23, 38:31, 40:11, 41:2, 41:9, 42:11, 43:9, 43:27, 45:1, 74:2, 88:2
- Unfair Claims Practices, 37:4, 88:2
- Uninsured Motorist Coverage, 2:9, 21:11, 21:19, 23:30, 27:18, 29:21, 30:5, 32:3, 34:3, 34:5, 34:27, 37:4, 38:5, 41:2, 41:9, 42:11, 74:2, 88:2, 95:2, 97:2

INSURANCE COMPANY

- Generally, 63:1
- Jury trial, 6:8, 23:40, 34:3, 34:40, 38:28

INSURANCE DEPARTMENT

- Cancellation, 8:20, 8:34, 8:35, 8:44, 76:2, 87:2, 95:2

INSURED

- Generally, 8:1, 49:1, 63:1

INSURED INJURY EXCLUSION

- Liability policies, 6:7

INSURED VEHICLE

- Underinsured Motorist Coverage, 1:3, 3:2, 5:16, 6:13, 6:18, 6:24, 8:7, 19:9, 19:11, 19:13, 19:27, 21:1, 21:4, 21:5, 21:23, 21:30 to 21:33, 21:35, 22:1, 22:2, 23:42, 25:8, 25:19, 27:2, 29:2, 29:4, 29:16, 29:17, 34:44, 38:5, 39:1, 39:3, 39:4, 39:6, 39:7, 39:11, 39:13, 41:1, 41:2, 41:6, 65:1, 66:1, 67:1, 70:1, 74:2, 76:1 to 85:2, 86:2, 88:2, 100:1, 102:2, 103:2, 109:2, 111:2
- Uninsured Motorist Coverage, 1:3, 5:2, 5:7, 5:12, 5:14 to 5:16, 5:21, 6:8, 6:13, 6:14, 6:24, 8:8, 8:35, 19:9, 19:11, 19:13, 19:26, 19:27, 20:17, 21:1 to 21:5, 21:12, 21:22, 21:23, 21:30 to 21:33, 21:35, 22:1 to 22:3, 23:4 to 23:6, 23:8, 23:9, 23:14, 23:19, 23:24, 23:32, 23:40 to

INDEX

INSURED VEHICLE—Cont'd

23:42, 23:44, 24:3, 24:6, 24:9,
24:10, 24:12, 25:8, 25:10 to
25:12, 25:17 to 25:20, 25:22,
26:18, 27:2, 27:18, 29:2, 29:4,
29:11, 29:16, 29:17, 29:22 to
29:24, 29:27, 34:44, 37:3, 38:5,
39:1, 39:3, 39:4, 39:11, 39:13,
41:1, 41:2, 49:22, 63:3, 65:1,
66:1, 67:1, 68:2, 70:1 to 71:1,
72:2, 74:2, 76:1 to 82:2, 85:2,
86:2, 87:2, 88:2, 95:2, 97:2,
99:2, 100:1, 103:2, 108:2,
109:2, 111:2

INSUREDS

Cancellation, 1:3, 2:14, 2:18, 8:18,
8:26, 8:41, 13:7, 19:13, 68:2,
76:2, 87:2, 95:2, 103:2

Definition of insured, 3:9, 21:1 to
21:6, 21:9, 21:13, 21:16, 21:17,
21:19, 21:23, 21:29, 21:31,
21:32, 21:35, 39:3, 65:1, 67:1

Named Insured(s), 7:3, 8:26, 19:9,
21:2, 21:4, 21:6, 21:13, 21:29,
25:20, 29:2, 29:17, 34:5, 37:3,
39:6, 41:2, 49:2, 52:9, 65:1,
66:1, 68:2, 70:1, 85:2, 103:2

No-fault insurance, 47:1 to 47:4,
49:1, 49:2, 49:12, 49:16, 49:21,
52:9, 52:16, 54:3, 55:4, 55:6,
56:2, 59:7, 59:11, 60:5, 60:10,
61:3, 61:5, 62:1, 62:11, 63:9,
63:11, 63:12, 64:24, 70:2, 76:2,
87:2, 97:2

Reservation of Rights and Nonwaiver
Agreements, 13:7

Underinsured Motorist Coverage,
1:3, 3:2, 3:19, 6:13, 7:7, 8:18,
17:7, 19:4, 19:6, 19:9, 19:11,
19:13 to 19:15, 19:18, 19:22,
19:23, 20:2, 20:3, 21:1, 21:4,
21:5, 21:16, 21:23, 21:31,
21:32, 21:35, 22:2, 23:10,
23:28, 23:30, 25:8, 25:19, 29:2,
29:16, 29:17, 32:3, 34:40,
34:57, 36:1, 38:5, 38:7, 38:10,
38:15, 38:17 to 38:21, 38:24,
38:25, 38:32, 38:33, 39:1, 39:3,
39:6, 39:13, 40:3, 40:10, 40:11,
40:15, 40:16, 41:2, 42:9, 42:12,
42:17, 43:27, 54:3, 63:11, 65:1,

INSUREDS—Cont'd

66:1, 67:1, 68:1, 70:1, 72:1,
73:1, 74:2, 76:1 to 85:2, 88:2,
100:1, 102:2, 103:2, 109:2,
111:2, 112:2

Uninsured Motorist Coverage, 1:3,
2:9, 2:19, 3:19, 5:7, 5:12, 5:18,
6:8, 6:13, 7:7, 8:18, 15:29,
16:34, 17:6, 17:7, 19:4, 19:6,
19:8, 19:9, 19:11 to 19:15,
19:18, 19:22, 19:23, 19:30,
20:2, 20:3, 21:1 to 21:6, 21:9,
21:13, 21:16, 21:17, 21:19,
21:23, 21:29, 21:31, 21:32,
21:35, 22:2, 23:10, 23:26,
23:28, 23:30, 23:39, 23:41,
24:4, 24:17, 25:4, 25:8, 25:9,
25:11, 25:19, 25:20, 26:3, 26:8,
26:19, 27:1, 27:24, 27:26, 29:2,
29:9, 29:15 to 29:17, 29:23,
29:26, 29:27, 32:3, 33:2, 34:5,
34:6, 34:27, 34:40, 34:55,
34:57, 35:4, 36:1, 36:4, 36:5,
36:7, 37:3, 37:4, 37:7, 37:12,
38:5, 38:7, 38:10, 38:17, 38:19,
38:21, 38:24, 38:32, 38:33,
39:1, 39:3, 39:13, 41:2, 42:12,
42:17, 47:4, 49:16, 61:3, 65:1,
66:1, 67:1, 68:1 to 72:1, 73:1,
74:2, 76:1 to 85:2, 87:2, 88:2,
95:2, 97:2, 100:1, 103:2, 109:2,
111:2

INSURERS

Insurance Companies, 2:9, 11:1,
13:7, 18:2, 21:19, 29:21, 32:3,
34:27, 37:4, 38:5, 41:2, 52:9,
64:18, 64:24, 74:2, 88:2, 95:2,
97:2

INTENT

Bad faith, 10:6, 12:1, 12:2, 13:7,
15:16, 15:36, 16:7, 16:10, 17:4,
17:6, 31:3, 34:44, 37:2, 37:4,
40:21, 42:2, 42:17, 65:1, 70:2,
74:2, 76:2, 81:1, 86:2, 103:2

INTENTIONAL ACTS

Assault and battery, 4:2, 4:3, 4:5
Indemnity, 4A:1, 5:19
Intentional tort, 4:3, 6:2
Judgment, 4:3, 4:5, 4A:1, 6:2, 23:12

INTENTIONAL ACTS—Cont'd

Public policy, 4:5, 6:13, 100:1

INTENTIONAL INJURY

Coverage, 3:18, 4:3 to 4:5, 20:16, 23:12, 48:1, 52:1 to 73:2, 82:2, 87:2, 88:2, 99:2, 103:2

Exclusion, 3:18, 4:3 to 4:5, 20:16, 23:12, 52:2, 73:2, 82:2, 87:2, 88:2, 103:2

Uninsured Motorist Coverage, 4:3, 4:5, 20:16, 23:12, 52:2, 73:2, 82:2, 87:2, 88:2, 99:2, 103:2

INTERESTS

Reservation of rights and nonwaiver agreements, 13:2, 13:5, 13:9, 13:11, 13:12

Uninsured motorist coverage, 1:3, 6:8, 16:26, 17:7, 19:12, 21:35, 23:30, 26:12, 30:9, 31:2, 31:3, 31:5, 31:7, 32:3, 32:10, 34:16, 34:22, 34:27, 34:58, 35:4, 36:1, 36:4, 37:12, 42:17, 65:1, 67:1, 76:2, 81:1, 81:2

INTERPRETATION OF COVERAGE

Bad faith, 36:2

INTERVENTION

Dismissal, 64:24, 87:2

Fire insurance, 21:31, 64:24

Fraud, 8:18, 87:2

Ownership, 21:31, 87:2

Subrogation, 8:18, 26:2, 26:12, 31:3, 42:2, 60:28, 64:14, 64:24, 70:2, 81:2, 87:2

Uninsured motorist coverage, 8:18, 21:31, 26:2, 26:12, 30:12, 31:3, 34:15, 34:58, 38:33, 70:2, 81:2, 87:2

INTERVIEWS

Bad faith, 16:18

INTOXICATION

No-fault insurance, 52:8, 60:8, 97:2

INVESTIGATION

Bad Faith, 2:7, 12:1, 12:2, 13:7, 13:13, 15:1, 15:3, 15:5, 15:6, 15:16, 15:17, 15:20, 15:33,

INVESTIGATION—Cont'd

16:1, 16:2, 16:8, 16:13, 16:18, 16:24, 16:27, 36:3, 36:4, 37:1, 37:3, 37:4, 37:12, 60:10, 70:1, 74:2

INVESTIGATIONS

Cooperation, 112:2

Liability insurance, 37:3, 112:2

Notice, 13:6, 112:2

INVOLVEMENT

Coverage, 1:1, 3:4, 5:5, 5:11, 5:12, 5:21, 16:24, 18:8, 21:31, 23:29, 24:9, 24:13, 25:8, 29:5, 29:15, 31:8, 39:11, 40:2, 42:18, 44:4, 49:13, 50:4, 50:9, 62:21, 63:5, 64:3, 65:1, 68:1, 87:2, 106:2, 111:2

No-fault insurance, 49:13, 50:4, 50:9, 62:21, 63:5, 64:3, 87:2

Uninsured motorist coverage, 5:12, 5:21, 21:31, 23:29, 24:9, 24:13, 25:8, 29:5, 29:15, 31:8, 39:11, 40:2, 44:4, 65:1, 68:1, 87:2, 111:2

IOWA

No-fault summary, 1:22, 80:2

ITEMIZATION

Subrogation, 88:2

JOB LOSS

No-fault insurance, 55:16

JOINT AND SEVERAL LIABILITY

Multiple tortfeasors and multiple insurers, 10:1, 10:4, 10:6

JOINT TORTFEASORS

Multiple Tortfeasors and Multiple Insurers, 10:2, 10:3, 10:5 to 10:7

Release, 10:2, 10:5, 10:6, 15:26, 15:39, 40:12, 42:17, 64:3, 64:18, 72:1, 76:1

Subrogation, 15:26, 28:2, 38:7, 40:12, 40:21, 42:6, 42:14, 42:17, 44:1, 64:3, 64:18, 72:1, 76:1

INDEX

JOINTLY LIABLE TORTFEASORS

Underinsured motorist coverage,
41:9

Uninsured motorist coverage, 20:19,
20:20, 41:9

JUDGMENTS

Bad Faith, 9:1, 9:8, 9:14, 9:15, 9:18,
11:2, 12:2, 13:13, 14:2, 15:11,
15:28, 15:43, 16:8, 16:11, 17:4,
17:7, 31:3, 42:8, 42:17, 72:1,
74:2

Common law, 11:2

Contribution, 13:13, 42:17, 72:1

Cooperation, 1:7, 9:8, 9:12, 15:28,
32:2

Cure, 74:2

Default Judgment, 2:14, 9:8 to 9:10,
9:13 to 9:15, 14:1, 14:2, 25:6,
31:3, 31:7

Defense, 1:7, 2:14, 4A:1, 9:1, 9:8 to
9:10, 9:12 to 9:14, 12:2, 13:6,
13:13, 14:1, 14:2, 15:11, 15:28,
19:27, 31:3, 31:7, 32:2, 42:17,
74:2

Dismissal, 4A:1, 9:8, 15:43, 32:2

Enforcement, 9:1, 9:8 to 9:15, 9:18,
15:28, 15:43, 40:2, 42:17, 72:1

Excess judgment, 9:8, 9:10, 9:18,
12:2, 15:28, 15:43, 16:11, 17:4,
17:7

Liability insurer, 12:2, 42:12, 42:17

Motion, 4A:1, 9:18, 14:1, 31:3,
42:17, 74:2

No-Fault Insurance, 60:13, 60:14,
72:2

Prejudgment Interest, 17:7, 72:1

Property insurance, 72:2

Refusal to Defend, 9:8, 9:11, 9:12,
9:14, 14:1, 14:2, 15:28

Reimbursement, 2:13, 2:14, 9:18,
13:6, 13:13, 42:17, 72:1 to 74:2

Stipulated Judgments and Non-Levy
Agreements, 9:8

Underinsured Motorist Coverage,
17:7, 19:27, 32:2, 38:7, 40:2,
40:4, 42:8, 42:10, 42:12, 42:17,
43:24, 72:1, 74:2

Uninsured Motorist Coverage, 17:7,
19:27, 25:6, 27:1, 27:15, 31:1,

JUDGMENTS—Cont'd

31:3, 31:7, 32:2, 38:7, 40:2,
40:4, 42:12, 42:17, 72:1 to 74:2

JUDICIAL REVIEW

Arbitration awards, 34:50

Defense, 34:44

Evidence, 1:6, 34:43, 34:44, 34:50

Findings, 34:44

Jurisdiction, 34:43, 34:44, 34:53,
34:54

Parties, 1:6, 34:43, 34:44, 34:52

Reformation, 34:44

Remand, 34:50

Time, 34:51

United States Supreme Court, 1:6

JURISDICTION

Acceptance, 1:3, 7:7, 8:18, 36:1,
88:2

Accounting, 36:1

Appeals, 1:3, 2:7, 2:15, 7:7, 8:18,
9:4, 10:3, 19:4, 20:7, 26:7,
31:6, 31:8, 33:1, 33:2, 34:5,
34:11, 34:40, 34:44, 34:45,
36:1, 38:28, 41:5, 59:5, 63:3,
63:9, 65:1, 70:2, 88:2

Automobile insurance, 1:3, 2:7, 8:18,
20:7, 33:2, 34:10, 34:40, 34:53,
36:1, 38:28, 41:5, 65:1, 88:2

Bad faith, 2:7, 9:4, 9:18, 15:3, 15:21,
15:28, 16:31, 17:4, 30:2, 33:1,
34:44, 34:45, 36:1, 65:1, 70:2,
99:2

Burden of proof, 2:7, 9:17, 10:3,
36:1

Consent, 7:7, 9:18, 20:7, 30:2, 31:8,
33:2, 34:44, 36:1, 65:1, 70:2,
99:2

Definitions, 88:2

Exceptions, 63:3, 88:2

Good faith, 2:7, 9:18, 10:3, 15:28,
34:40, 34:45, 36:1, 70:2, 88:2,
102:2

Health insurance, 70:2

Minimum contacts, 33:2, 63:9

Necessity, 9:4, 9:9, 9:18, 17:4,
34:25, 88:2, 99:2, 102:2

No-fault insurance, 48:1, 59:5,
60:12, 63:3, 63:9, 70:2, 99:2

JURISDICTION—Cont'd

Parties, 1:3, 2:8, 7:7, 8:18, 10:3,
15:21, 31:8, 34:5, 34:10, 34:11,
34:25, 34:40, 34:42 to 34:45,
36:1, 63:3, 70:2, 88:2, 102:2

Payments, 2:7, 7:7, 8:18, 9:18, 17:4,
26:7, 48:1, 59:5, 60:12, 63:9,
70:2, 88:2, 99:2, 102:2

Penalties, 65:1, 70:2, 88:2, 99:2

Personal jurisdiction, 9:4, 9:17, 31:6,
33:2, 43:27, 88:2

Prior judgment, 9:4, 16:31, 30:2

Property damage, 1:3, 19:4, 41:5,
70:2, 88:2, 99:2, 102:2

Reinstatement, 8:18

Renewal, 9:17, 33:2, 65:1, 70:2, 88:2

Selection, 7:7, 9:17, 33:2, 38:28,
65:1, 70:2

Statutes, 1:3, 2:7, 2:8, 2:15, 8:18,
19:4, 20:7, 30:2, 34:10, 34:40,
34:43, 34:44, 36:1, 38:28, 41:5,
59:5, 63:3, 65:1, 88:2, 102:2

Subrogation claim, 26:7, 70:2, 88:2,
99:2

Uninsured Motorist Coverage, 1:3,
7:7, 8:18, 19:4, 20:7, 26:7,
30:2, 31:6, 31:8, 33:1, 33:2,
34:5, 34:7, 34:8, 34:10, 34:11,
34:22, 34:25, 34:40, 34:42 to
34:45, 34:53, 34:54, 36:1,
38:28, 41:5, 63:3, 65:1, 70:2,
88:2, 99:2

KANSAS

No-Fault Insurance, 46:1, 46:2,
49:13, 51:1, 52:4, 52:6, 52:9,
54:1, 55:6, 55:8, 55:26, 56:6,
57:1, 58:8, 60:1, 60:4, 60:5,
60:14, 60:19, 60:25, 61:1, 61:9,
62:1 to 62:5, 62:9, 63:2, 64:8,
64:14, 64:18, 64:19

No-fault summary, 1:22, 81:1, 81:2

KENTUCKY

No-Fault Insurance, 46:1 to 47:1,
47:4, 48:3, 49:2, 49:14, 49:16,
49:17, 49:24, 50:8, 51:1, 52:2,
52:4, 53:3, 54:1, 55:6, 55:7,
55:9, 56:6, 57:1, 57:2, 57:6,
58:4, 58:8 to 59:9, 60:5, 60:9,
60:14, 60:15, 60:19, 60:20,

KENTUCKY—Cont'd

61:1, 62:1 to 62:5, 62:9, 62:10,
62:16, 62:22, 63:2 to 63:4,
63:8, 63:10, 63:15, 64:4, 64:6,
64:8, 64:9, 64:11, 64:13, 64:14,
64:18

No-fault summary, 1:22, 82:2

LANGUAGE AMBIGUITY

Underinsured motorist coverage,
38:10

LAPSE

Disability insurance, 112:2

Fraud, 19:13, 97:2

Witnesses, 88:2

LAWS

Statutes, 1:1, 1:3, 1:5, 1:20, 3:9,
3:18, 3:21, 3:23, 4:5, 6:12,
6:20, 8:18, 17:7, 19:1, 19:4,
19:11, 19:27, 20:3, 21:2, 21:35,
23:4, 23:20, 23:32, 23:36,
23:38, 25:8, 25:19, 25:22,
26:18, 28:2, 28:4, 28:5, 29:2,
30:2, 37:12, 38:5, 38:17, 40:21,
41:1, 41:2, 55:7, 58:1, 59:5,
63:1 to 63:3, 76:2, 81:2, 87:2,
95:2, 102:2

LAWYERS

Attorneys, 10:3, 15:14, 34:27, 61:4

LEAVE

No-fault insurance, 55:14, 55:23,
59:2, 60:20

LEGAL ADVICE

Attorney-client relationship, 16:1

LEGAL DETERMINATION

Subrogation, 42:9

LEGAL MALPRACTICE

Subrogation, 15:14, 15:15

LESS THAN

Bad Faith, 10:6, 14:5, 15:1, 15:3,
15:7, 15:16, 15:17, 15:24,
15:36, 15:37, 17:1, 17:6, 18:3
to 31:3, 34:56, 36:1, 37:1, 37:7,
40:3, 40:21, 42:15, 42:17, 65:1,
66:1, 67:1, 68:1, 70:1 to 72:1,
73:1, 74:2, 76:1 to 81:1, 86:2,

INDEX

LESS THAN—Cont'd

97:2, 99:2, 100:1, 103:2
Uninsured Motorist Coverage, 1:3,
3:22, 5:12, 10:6, 17:6, 19:4,
19:11, 19:13, 19:22, 21:9,
21:16, 21:25, 23:2, 23:14,
23:19, 23:21, 23:23, 25:6, 26:7,
27:15, 28:2, 28:5, 28:6, 28:11,
28:12, 29:1, 29:9, 29:16, 30:10,
31:3, 32:3, 32:6, 34:40, 34:55
to 34:57, 34:61, 35:6, 36:1,
37:1, 37:7, 38:1, 38:2, 38:5,
38:7 to 38:13, 38:17, 38:24,
38:28, 38:32, 39:1, 39:10,
39:11, 39:13, 40:1, 40:2, 40:5,
40:12, 40:17, 40:21, 41:1, 41:5,
41:9, 42:11, 42:12, 42:17,
43:13, 44:1, 47:4, 65:1, 66:1,
67:1, 68:1, 70:1 to 71:1, 72:1 to
74:2, 76:1 to 81:1, 86:2, 87:2,
88:2, 95:2, 97:2, 99:2, 100:1,
103:2, 108:2

LESSEE

No-fault insurance, 49:11, 50:8, 51:1,
70:2, 87:2

LETTERS

Underinsured motorist coverage,
38:5, 40:23

LIABILITY INSURANCE

Accident insurance, 19:10, 25:8,
39:11, 46:1, 97:2
Arbitration, 10:3, 15:24, 20:1, 23:42,
26:13, 28:6, 29:2, 30:6, 34:11,
34:40, 36:1, 37:12, 40:12,
40:21, 42:2, 42:9, 42:10, 52:2,
64:11, 65:1, 66:1, 67:1, 68:1 to
70:1, 72:1 to 73:1, 76:1, 81:1 to
82:2, 85:2, 86:2, 87:2, 88:2,
97:2, 99:2, 100:1, 102:2, 109:2,
111:2, 112:2
Assault and battery, 4:2, 4:5
Assignment, 2:9, 9:16, 37:12, 81:2,
82:2, 87:2, 97:2, 108:2
Attachment, 3:18
Beneficiaries, 40:5, 40:11, 76:1,
86:2, 102:2
Construction, 2:19, 4:2, 14:6, 25:8,
25:9, 38:5, 40:2, 40:11, 41:5,
64:24, 82:2, 87:2, 100:1

LIABILITY INSURANCE—Cont'd

Corporation, 3:9, 3:19, 8:7, 19:1,
19:10, 21:5, 29:2, 41:2, 70:1,
81:1, 85:2, 87:2, 88:2, 97:2,
99:2, 108:2
Death, 1:1, 1:3, 1:22, 2:19, 2:20, 3:9,
5:8, 6:6, 6:7, 12:1, 19:13,
19:23, 20:1, 21:5, 21:35, 23:42,
25:8, 27:11, 29:3, 29:6, 35:1,
37:3, 38:5, 38:7, 38:17, 39:11,
40:5, 40:11, 40:16, 41:2, 41:5,
41:6, 42:2, 46:1, 52:2, 65:1,
66:1, 67:1, 68:1 to 70:1, 72:1 to
76:1, 81:2, 82:2, 85:2, 86:2,
87:2, 88:2, 97:2, 99:2, 100:1,
102:2, 108:2, 109:2, 112:2
Deductibles, 46:1, 82:2, 85:2, 86:2,
87:2, 102:2, 109:2
Defenses, 2:9, 9:6, 12:1, 14:6, 20:1,
26:13, 42:9, 65:1, 81:1, 86:2,
97:2
Due diligence, 87:2
Employment, 2:14, 3:9, 6:4, 6:6,
6:12, 19:10, 21:5, 21:35, 23:24,
25:22, 38:14, 39:1, 65:1, 70:1,
72:1 to 76:1, 82:2, 85:2, 86:2,
87:2, 88:2, 97:2, 99:2, 108:2,
111:2
Exclusions, 1:3, 2:2, 2:14, 3:9, 3:17,
3:18, 4:5, 6:4, 6:6, 6:7, 6:11 to
6:13, 6:17, 6:22, 6:23, 12:1,
12:9, 17:6, 19:1, 19:9, 19:13,
21:5, 21:35, 23:5, 23:10, 23:33,
23:40, 25:8, 25:9, 25:14, 25:18,
25:22, 38:13, 39:1, 39:11,
39:13, 39:14, 42:9, 52:2, 52:11,
52:17, 65:1, 66:1, 67:1, 68:1 to
70:1, 72:1 to 73:1, 76:1, 81:1 to
82:2, 85:2, 86:2, 87:2, 88:2,
97:2, 99:2, 100:1, 102:2, 108:2,
109:2, 111:2, 112:2
Generally, 8:1, 63:1
Injured party, 1:6, 1:15, 2:1, 2:8, 2:9,
3:2, 3:12, 3:19, 6:4, 6:7, 9:1,
9:3, 9:6, 9:13, 14:5, 15:24,
19:27, 20:10, 23:24, 23:40,
24:4, 25:9, 25:14, 38:5, 38:7,
38:17, 40:10, 40:11, 41:1, 41:2,
41:5, 42:10, 46:1, 62:11, 65:1,
81:2, 82:2, 86:2, 88:2, 97:2,
99:2, 109:2

AUTOMOBILE LIABILITY INSURANCE

LIABILITY INSURANCE—Cont'd

Insurable interest, 3:9, 19:11, 42:2
 Leases, 19:10, 87:2
 Malice, 36:1
 Marine insurance, 12:9, 14:6
 Motor vehicles, 1:15, 2:15, 3:2, 3:9, 3:14, 19:1, 19:11, 19:27, 20:19, 21:19, 23:24, 23:32, 23:33, 23:40, 23:42, 25:8, 25:9, 25:18, 26:13, 28:2, 38:5, 38:17, 38:19, 39:1, 39:13, 40:1, 44:2, 64:24, 65:1, 66:1, 67:1, 72:2, 73:1, 76:1, 81:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 97:2, 99:2, 100:1, 102:2, 108:2, 109:2, 111:2
 Multiple insurers, 10:3, 10:10, 29:2, 42:10, 85:2
 Named insured, 1:3, 2:14, 2:15, 3:2, 3:9, 3:18, 3:19, 4:2, 6:4, 6:6, 6:7, 6:12, 6:13, 6:17, 6:22, 8:7, 8:18, 10:10, 19:4, 19:9 to 19:11, 19:13, 19:23, 19:27, 21:1, 21:5, 21:19, 21:35, 23:5, 23:10, 23:42, 25:8, 25:9, 25:18, 25:22, 29:2, 29:4, 29:6, 29:17, 29:23, 37:3, 38:5, 38:19, 39:1, 39:11, 39:13, 40:10, 40:16, 41:1 to 59:2, 64:24, 65:1, 66:1, 67:1, 68:1 to 70:1, 72:1 to 73:1, 76:1, 81:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 97:2, 99:2, 100:1, 102:2, 108:2, 109:2, 111:2, 112:2
 Notice and proof of loss, 81:2
 Omnibus insured, 1:15, 3:9, 3:18, 4:2, 6:4, 6:7, 19:9
 Organization, 28:2, 38:5, 38:7, 38:17, 40:16, 41:2, 59:2, 87:2
 Premises, 9:6, 23:32, 29:4, 81:2, 82:2, 88:2, 97:2, 99:2
 Promise, 36:1, 40:2
 Property insurance, 72:2
 Reimbursement, 1:15, 2:9, 2:14, 3:9, 4:5, 6:13, 12:1, 14:5, 15:24, 25:14, 39:13, 40:21, 42:9, 56:4, 56:6, 59:2, 63:9, 64:11, 64:24, 65:1, 66:1, 67:1, 68:1 to 70:1, 72:1 to 73:1, 76:1, 81:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 97:2, 99:2, 100:1, 102:2, 109:2, 112:2
 Roads, 23:32, 23:33, 25:8, 25:9, 87:2, 100:1, 111:2

LIABILITY INSURANCE—Cont'd

Settlements, 1:15, 10:3, 10:10, 14:5, 14:6, 15:24, 34:40, 38:7, 38:11, 40:2, 40:5, 40:11, 40:16, 42:10, 72:2
 Statutes, 1:1, 1:3, 1:6, 2:8, 2:15, 2:20, 3:9, 3:12, 3:14, 3:18 to 3:21, 4:5, 6:12, 8:18, 9:1, 9:6, 9:16, 10:10, 17:6, 19:1, 19:4, 19:8, 19:9, 19:11 to 19:13, 19:20, 19:27, 20:1, 20:3, 20:10, 20:19, 21:19, 21:35, 23:5, 23:24, 23:32, 23:40, 25:8, 25:9, 25:22, 28:2, 29:2, 29:3, 29:17, 34:40, 36:1, 37:12, 38:2, 38:5, 38:7, 38:11, 38:17, 39:1, 39:11, 40:1, 40:5, 40:10, 40:11, 40:21, 41:1 to 41:3, 41:5, 60:17, 62:1, 63:1, 64:11, 65:1, 70:1, 81:2, 82:2, 87:2, 88:2, 100:1, 102:2, 108:2, 112:2
 Streets, 7:2, 38:19, 65:1
 Subrogation, 1:3, 2:9, 8:18, 12:1, 20:19, 23:40, 25:14, 28:2, 35:1, 38:7, 40:12, 40:21, 42:2, 42:9, 42:10, 56:4, 62:11, 64:11, 64:24, 65:1, 66:1, 67:1, 68:1 to 70:1, 72:1 to 73:1, 76:1, 81:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 97:2, 99:2, 100:1, 102:2, 108:2, 109:2, 111:2, 112:2
 Third-party beneficiary, 9:1
 Time, 1:1, 1:3, 2:2, 2:14, 2:15, 2:19, 3:2, 3:9, 3:12, 3:18, 3:19, 3:21, 5:8, 5:21, 6:4, 6:6, 6:11 to 6:13, 7:7, 8:18, 9:6, 9:13, 9:16, 10:3, 10:10, 12:1, 12:9, 14:6, 15:24, 17:6, 19:10, 19:11, 19:13, 19:23, 20:3, 20:17, 21:5, 21:19, 21:35, 23:5, 23:24, 23:33, 23:42, 23:44, 24:4, 25:8, 25:9, 25:18, 25:22, 26:13, 28:6, 29:2, 29:3, 29:6, 29:23, 34:40, 36:1, 37:12, 38:2, 38:5, 38:7, 38:11, 38:14, 38:17, 38:19, 39:1, 40:2, 40:10, 40:21, 41:1 to 42:2, 42:9, 46:1, 53:3, 63:1, 63:15, 64:11, 65:1, 68:1 to 70:1, 72:1 to 76:1, 81:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 97:2, 99:2, 100:1, 102:2, 108:2, 109:2, 112:2

INDEX

LIABILITY INSURANCE—Cont'd

- Trigger, 2:14, 12:1, 19:13, 38:5, 40:21, 72:1
- Uninsured motorist insurance, 21:35, 38:7, 41:2
- Vehicles, 1:1, 1:3, 1:15, 2:8, 2:14, 2:15, 2:19, 3:1, 3:2, 3:9, 3:12, 3:14, 3:19, 3:21, 5:8, 5:21, 6:11, 6:17, 7:2, 7:7, 19:1, 19:8 to 19:11, 19:13, 19:27, 20:3, 20:17, 20:19, 21:5, 21:19, 23:10, 23:24, 23:32, 23:33, 23:40, 23:42, 24:4, 25:8, 25:9, 25:18, 25:22, 26:13, 28:2, 29:2, 29:17, 29:23, 38:5, 38:17, 38:19, 39:1, 39:13, 40:1, 40:21, 41:1 to 44:2, 52:11, 53:3, 63:15, 64:24, 65:1, 66:1, 67:1, 68:1 to 70:1, 72:1 to 73:1, 76:1, 81:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 97:2, 99:2, 100:1, 102:2, 108:2, 109:2, 111:2
- Wrongful death, 3:9, 5:8, 6:6, 6:7, 12:1, 23:42, 27:11, 37:3, 39:11, 40:5, 40:11, 41:2, 41:5, 46:1, 65:1, 66:1, 70:1, 72:1, 76:1, 88:2

LIENS

- No-fault insurance, 56:21, 70:2
- Uninsured motorist coverage, 56:21, 70:2

LIFE INSURANCE

- Accident insurance, 52:3
- Assignment, 82:2
- Beneficiaries, 58:9
- Challenge, 82:2
- Children, 82:2
- Death, 52:3, 58:2, 58:9, 61:8, 82:2
- Deductions, 82:2
- Defenses, 16:1
- Employment, 58:2, 82:2
- Fraud, 16:25, 82:2
- Heirs, 28:4
- Income, 58:2, 82:2
- Interest, 16:1, 16:25, 82:2
- Payment, 16:25, 28:4, 58:2, 82:2
- Personal representative, 58:2
- Time, 16:1, 52:3, 58:2, 82:2

LIFE INSURANCE—Cont'd

- Wages, 28:4, 58:2, 82:2

LIMITATIONS

- Arbitration awards, 34:50, 95:2
- Burden of proof, 2:7, 36:1, 72:2, 97:2
- Disability insurance, 73:2, 112:2
- Fire insurance, 6:12, 7:7, 20:1, 22:1, 36:1, 41:2
- Medical payments, 28:1, 28:10, 28:11, 56:1, 66:1, 67:1, 68:2, 70:2, 72:2, 74:2, 86:2, 97:2, 100:1, 112:2
- Recoupment, 12:5, 59:11, 87:2, 95:2, 97:2
- Reinsurance, 39:1
- Sanctions, 87:2
- Service of process, 30:4
- Theft, 22:1, 95:2
- Trial, 2:7, 12:5, 15:17, 20:9, 26:7, 26:13, 26:15, 27:1, 27:17, 28:11, 30:13, 32:6, 32:13, 32:14, 34:3, 34:16, 34:47, 34:50, 36:1, 36:4, 37:12, 38:5, 39:6, 42:15, 42:17, 60:20, 60:21, 62:7, 62:23, 63:3, 64:11, 65:1, 70:1 to 74:2, 82:2, 87:2, 88:2, 95:2, 100:1, 102:2
- Value, 25:8, 26:7, 36:1, 36:4, 37:12, 42:17, 43:13, 62:7, 64:11, 66:1, 70:2, 72:2, 74:2, 76:2, 81:2, 82:2, 85:2, 87:2, 88:2, 99:2, 112:2
- Verdicts, 70:2

LIMITATIONS OR RESTRICTIONS

- Underinsured Motorist Coverage, 19:9
- Uninsured Motorist Coverage, 19:9

LISTED DRIVERS

- Uninsured motorist coverage, 21:3, 21:4, 85:2

LIVERY CONVEYANCE EXCLUSION

- Public or Livery Conveyance Exclusion, 25:11, 39:7

LOADING AND UNLOADING

Coverage, 5:2, 5:5, 5:8, 5:12, 5:21 to 5:23, 76:2, 82:2, 87:2, 88:2, 95:2, 99:2

LOUISIANA

No-fault summary, 1:22, 76:2, 83:2
Uninsured motorist coverage, 1:15, 2:9, 3:19, 5:21, 6:8, 6:13, 6:14, 7:7, 17:6, 19:4, 19:6, 19:9 to 19:11, 19:13, 19:15, 19:18, 19:19, 19:27, 19:29, 20:19, 20:20, 21:3, 21:4, 21:11, 21:16, 21:25, 21:31 to 21:33, 21:35, 22:1, 22:2, 23:4, 23:5, 23:9, 23:14, 23:45, 24:9, 24:10, 24:12, 25:8, 25:11, 25:12, 25:14, 25:18 to 25:20, 27:14, 27:19, 27:26, 28:5, 28:6, 28:11, 29:2, 29:7, 29:9, 32:2, 32:13, 32:14, 34:3, 34:49, 35:1, 35:2, 35:6, 36:1, 36:6, 37:3, 38:2, 38:19, 38:21, 38:24, 38:32, 39:1, 39:3, 39:11, 40:21, 42:5, 43:11, 43:13, 61:3, 76:2

LOWEST LIMITS

Underinsured motorist coverage, 40:13

LOYALTY

Reservation of rights and nonwaiver agreements, 13:2, 13:9

MAINE

No-fault summary, 1:22, 84:2

MAINTENANCE REQUIREMENT

Coverage, 20:17
Uninsured motorist coverage, 20:17

MALICE

Liability insurance, 36:1

MALPRACTICE

Bad faith, 15:1, 15:14, 15:15, 16:36, 18:1, 99:2
No-fault insurance, 61:9, 64:3, 99:2
Physicians, 99:2
Subrogation, 15:14, 15:15, 18:1, 64:3, 99:2

MANDATORY ARBITRATION

No-fault coverage, 34:39, 70:2, 88:2, 97:2

MARINE INSURANCE

Burden of proof, 14:6
Delay, 15:16
Dock, 5:5
Employees, 12:9, 20:2, 21:4
Evidence, 12:9, 15:16
Fire, 5:5, 12:9, 14:6, 15:16, 20:2, 21:4, 34:13, 64:6
Liability insurance, 12:9, 14:6
Location, 5:5
Multiple insurers, 34:13
Notice, 15:16, 21:4
Parties, 5:5, 15:16, 20:2, 21:4, 34:13
Payments, 5:5, 12:9, 15:16, 64:6
Release, 15:16
Repair, 5:5
Safety, 5:5
Time, 5:5, 12:9, 14:6, 15:16, 21:4
Towing, 5:5
Unreasonable delay, 15:16

MARYLAND

No-Fault Insurance, 46:1 to 49:2, 49:14, 49:17, 49:21, 51:1, 52:2, 52:3, 52:5, 52:9, 52:16, 54:1, 55:3, 56:1, 56:12, 57:1, 57:5, 58:2, 60:4, 60:6, 61:3, 62:11, 62:22, 63:3, 63:10, 64:2, 72:2
No-fault summary, 1:22, 72:2, 85:2

MASSACHUSETTS

No-Fault Insurance, 46:1 to 47:1, 49:14, 52:2, 52:3, 52:6, 52:8, 54:1, 54:2, 55:6, 55:7, 56:1, 57:1, 57:3, 57:4, 58:2, 58:4, 60:4, 60:6, 61:1, 62:1, 62:2, 62:4 to 62:6, 62:9, 62:15, 62:16, 62:22, 63:3, 63:10, 63:12, 64:4
No-fault summary, 1:22, 86:2

MEASURE OF DAMAGES

Evidence, 40:21
Statutes, 40:21, 58:8

MEDIATION

Subrogation, 64:22, 87:2

INDEX

MEDICAID

Uninsured motorist benefits, 35:5,
40:21, 74:2, 87:2, 95:2

MEDICAL EXAMINATION

Independent medical examination,
15:13, 60:10, 61:1 to 61:10,
72:2, 76:2, 82:2, 97:2

Psychological testing, 61:8

MEDICAL EXPENSES

No-Fault Insurance, 46:1, 47:2,
49:17, 52:9, 56:1, 56:2, 56:6,
56:10 to 56:13, 56:20, 57:5,
59:1, 59:2, 59:4, 59:6, 59:9,
60:6, 60:9, 60:13, 60:15, 60:19,
60:21, 60:22, 61:3, 62:3, 62:5,
62:6, 62:8, 62:10, 62:11, 63:2,
64:3, 64:12 to 64:14, 64:16,
64:24, 70:2, 72:2, 76:2, 87:2,
97:2, 99:2, 108:2

Subrogation, 25:14, 26:5, 26:9, 27:8,
28:5, 28:12, 28:13, 35:4, 40:21,
42:17, 56:11, 59:1, 59:6, 60:21,
62:11, 63:2, 64:3, 64:12 to
64:14, 64:16, 64:24, 67:1, 68:2,
70:2, 72:2, 74:2, 76:2, 82:2,
85:2, 86:2, 87:2, 88:2, 95:2,
97:2, 99:2, 100:1, 102:2, 103:2,
106:2, 108:2, 109:2, 112:2

Uninsured and underinsured motorist
coverage, 28:5, 67:1, 88:2,
103:2, 109:2

Uninsured motorist coverage, 20:10,
21:34, 25:14, 26:5, 26:9, 27:8,
27:14, 28:4 to 28:6, 28:10 to
28:13, 35:4, 37:8, 37:9, 37:12,
40:21, 42:17, 61:3, 67:1, 68:2,
70:2, 72:2, 74:2, 76:2, 82:2,
85:2, 86:2, 87:2, 88:2, 95:2,
97:2, 99:2, 100:1, 103:2, 108:2,
109:2

MEDICAL MALPRACTICE

Subrogation, 64:3, 99:2

MEDICAL PAYMENTS

Automobile insurance, 5:5, 5:23,
15:16, 19:6, 25:11, 28:11,
39:13, 64:24, 72:2, 86:2

Automobile liability insurance,
19:13, 46:2, 59:2, 67:1, 100:1,
112:2

MEDICAL PAYMENTS—Cont'd

Definitions, 49:17, 100:1

Exclusions, 5:23, 6:18, 19:6, 19:13,
25:9, 25:11, 25:18, 39:13,
52:15, 66:1, 67:1, 68:2, 70:2,
72:2, 74:2, 86:2, 97:2, 100:1,
112:2

Funeral expenses, 68:2, 72:2

Furnished for regular use, 67:1

Household, 19:13, 25:18, 39:13,
68:2, 70:2, 72:2, 74:2, 86:2,
97:2

In vehicle, 5:5

Liability insurance, 1:22, 19:13,
25:9, 25:18, 39:13, 42:2, 46:2,
59:2, 64:24, 66:1, 67:1, 68:2,
72:2, 86:2, 97:2, 100:1, 112:2

Limitations, 28:1, 28:10, 28:11, 56:1,
66:1, 67:1, 68:2, 70:2, 72:2,
74:2, 86:2, 97:2, 100:1, 112:2

Mandatory coverage, 25:18

Necessary expenses, 70:2, 72:2, 97:2

No-fault insurance, 46:2, 49:13,
49:17, 52:15, 56:1, 56:12, 59:2,
59:5, 59:9, 64:7, 64:24, 70:2,
72:2, 97:2

Offsets, 28:1, 28:5, 28:9 to 28:13

Pedestrians, 70:2, 86:2, 97:2

Premises, 5:5, 5:23, 97:2

Reimbursement, 25:11, 28:5, 35:5,
39:13, 56:1, 56:12, 59:2, 59:5,
64:7, 64:24, 66:1, 67:1, 68:2,
70:2, 72:2, 74:2, 86:2, 97:2,
100:1, 112:2

Relatives, 25:9, 67:1, 70:2, 74:2

Services, 5:5, 6:18, 21:31, 25:11,
28:10, 28:12, 35:4, 35:5, 39:13,
56:1, 56:12, 59:2, 59:5, 68:2,
70:2, 72:2, 74:2, 86:2, 97:2,
112:2

Statutes, 6:18, 15:16, 19:6, 19:13,
21:31, 25:9, 25:11, 28:5, 35:5,
49:17, 52:15, 56:1, 59:5, 74:2,
100:1, 112:2

Subrogation, 28:5, 28:12, 28:13,
35:4, 35:5, 42:2, 59:5, 64:7,
64:24, 66:1, 67:1, 68:2, 70:2,
72:2, 74:2, 86:2, 97:2, 100:1,
112:2

MEDICAL TREATMENT

No-Fault Insurance, 55:25, 56:1,
56:2, 56:5, 56:12, 56:13, 56:15,
56:17, 56:19, 59:8, 60:5, 62:10,
64:18, 76:2, 97:2

MEDICARE

Medical payments, 56:12, 59:2, 70:2,
74:2, 97:2, 112:2

No-Fault Insurance, 56:3, 56:4,
56:10 to 56:12, 59:1, 59:2,
59:4, 70:2, 87:2, 97:2, 108:2

Subrogation, 27:8, 28:2, 38:9, 38:12,
56:3, 56:4, 56:11, 59:1, 70:2,
74:2, 82:2, 87:2, 95:2, 97:2,
103:2, 108:2, 112:2

MEMBERS

Religious orders, 21:7, 49:8
Unions, 21:18

MENTAL CONDITION

Witnesses, 70:2

MENTAL DISTRESS

Uninsured and underinsured motorist
coverage, 88:2

MENTAL DISTRESS CLAIMS

Coverage, 5:9

MICHIGAN

No-Fault Insurance, 46:1 to 47:1,
47:4, 48:3, 48:5, 49:13, 49:14,
49:22, 50:5, 50:6, 50:9, 51:1,
52:2, 52:6, 52:7, 52:9 to 52:11,
52:13, 53:1, 53:3, 54:1, 55:4,
55:6 to 55:8.10, 55:11, 55:14,
55:16, 55:17, 55:19, 55:20,
55:22, 55:26, 56:1, 56:3, 56:6,
56:11, 56:13, 56:17, 57:1, 57:3,
57:4, 57:6, 57:7, 58:2, 58:4,
58:5, 58:8, 59:1 to 59:8, 59:10,
60:1, 60:9, 60:10, 60:14, 60:18,
60:19, 60:21, 60:22, 60:25,
60:30, 61:1, 61:3, 62:1 to 62:3,
62:9, 62:13, 62:15, 62:16,
62:18, 62:21 to 62:23, 63:3,
63:8, 63:10, 63:13 to 63:15,
64:3, 64:4, 64:14, 87:2

No-fault summary, 1:22, 87:2

MINIMUM LIMITS COVERAGES

Underinsured motorist coverage,
38:13

MINNESOTA

No-Fault Insurance, 46:1, 46:2, 47:4,
48:2 to 49:2, 49:8, 49:10,
49:13, 49:14, 49:22, 50:5, 50:6,
50:8, 51:1, 52:2 to 52:4, 52:9,
53:1, 53:3, 54:1, 55:4, 55:7,
55:8, 55:16, 55:19, 56:1, 56:3,
56:12, 57:2 to 58:6, 58:8, 59:2,
60:1, 60:4, 60:9, 60:10, 60:14,
60:16, 61:3, 61:4, 62:1 to 62:5,
62:8, 62:9, 62:18, 63:5, 63:9,
63:10, 63:15, 64:3, 64:4, 64:11
to 64:14, 64:24

No-fault summary, 1:22, 88:2

MISMATCHED LIMITS

Underinsured motorist coverage,
38:11

MISSISSIPPI

No-fault summary, 1:22, 89:2

MISSOURI

No-fault summary, 1:22, 90:2

MISTAKES

Arbitration awards, 95:2
Fraud, 95:2
Release, 95:2
Subrogation, 95:2

MITIGATION OF DAMAGES

Common law, 55:16
No-fault insurance, 55:16

MODELS

Underinsured motorist coverage,
28:2, 38:3, 38:9

MODIFICATION

Amendment, 19:13, 38:35

MONEY

No-fault insurance, 56:13, 59:3,
60:13, 60:14, 61:5

MONTANA

No-fault summary, 1:22, 91:2, 102:2

INDEX

MOPEDS

- No-fault insurance, **50:2, 87:2**
- Uninsured motorist coverage, **23:32, 23:38, 82:2, 85:2, 87:2**

MOTION OF VEHICLE AS CAUSAL FACTOR

- Coverage, **5:6**

MOTIONS

- Summary judgment, **13:9, 21:31**

MOTOR CARRIERS

- Coverage, **1:3, 2:13 to 2:16, 3:9, 3:21, 8:35, 8:38**

MOTORCYCLE EXCLUSION

- No-fault insurance, **52:11**

MOTORCYCLES

- Automobile insurance, **23:32, 25:22, 41:2, 49:22, 65:1, 81:2, 85:2, 86:2, 87:2, 88:2, 103:2**
- Non-owned vehicle, **22:1, 25:22, 41:2, 81:1, 87:2**
- Uninsured and underinsured motorist coverage, **39:1, 65:1, 76:1, 81:1, 88:2, 103:2**

MULTIPLE CLAIMANTS

- Automobile liability insurance, **29:4, 38:5, 38:19, 40:5, 40:11, 67:1, 81:1**
- Uninsured and underinsured motorist coverage, **38:5, 67:1, 81:1, 103:2**

MULTIPLE COMPETING CLAIMS AND CLAIMANTS

- First come, **11:1**
- Florida multiple claimant good faith settlement process, **11:2**

MULTIPLE COVERAGES

- Fraud, **2:6, 95:2**
- Notice, **2:6, 29:2, 40:2, 73:2, 76:2, 88:2, 95:2, 108:2**
- Uninsured and underinsured motorist coverage, **39:1, 88:2**

MULTIPLE INSURANCE

- Subrogation, **64:2**

MULTIPLE INSURERS

- Liability insurance, **10:3, 10:10, 29:2, 42:10, 85:2**
- Marine insurance, **34:13**
- Subrogation, **42:10, 73:2, 85:2**

MULTIPLE TORTFEASORS AND MULTIPLE INSURERS

- Admissibility of settlement with joint tortfeasors, **10:7**
- Agreements, **10:3, 10:4**
- Covenants not to sue, **10:4**
- Enforcement, **10:1 to 10:10**
- Joint and several liability, **10:1, 10:4, 10:6**
- Loan receipt agreements, **10:4**
- Mary Carter agreements, **10:3**
- Selective enforcement and settlement tactics, **10:1 to 10:10**
- Settlements, **10:1 to 10:10**
- Single tortfeasor, **10:1**
- Underinsured Motorist Coverage, **10:7**
- Uninsured Motorist Coverage, **10:6**

MUTUAL MISTAKE

- Release, **23:28, 42:2**

MUTUALLY EXCLUSIVE

- Subrogation, **44:1, 72:1**

MUTUALLY REPUGNANT EXCESS COVERAGE CLAUSES

- Uninsured motorist coverage, **29:20**

NAMED DRIVER EXCLUSION

- Liability policies, **3:9, 3:10, 6:13, 72:1, 100:1, 108:2**
- No-fault insurance, **52:10, 87:2, 108:2**
- Uninsured motorist coverage, **6:13, 19:11, 19:14, 21:35, 25:18 to 25:20, 34:42, 65:1, 68:2, 70:1, 72:1, 82:2, 87:2, 100:1, 103:2, 108:2**

NAMED INSURED(S)

- No-fault insurance, **49:2, 52:9**
- Uninsured Motorist Coverage, **19:9, 21:2, 21:4, 21:6, 21:13, 21:29, 25:20, 29:2, 29:17, 34:5, 37:3,**

NAMED INSURED(S)—Cont'd

41:2, 65:1, 66:1, 68:2, 70:1,
85:2, 103:2

NEBRASKA

No-fault summary, 1:22, 92:2

NECESSITY

No-Fault Insurance, 48:2, 52:4, 55:4,
56:1, 56:5, 56:9, 56:13, 57:6,
60:14, 60:16, 61:1, 61:4, 62:6,
62:8, 62:10, 62:18, 64:4, 72:2,
97:2, 99:2, 108:2

Uninsured Motorist Coverage, 15:29,
19:1, 19:13, 19:18, 20:3, 23:25,
23:40, 24:2, 24:6, 24:9, 25:2,
25:3, 25:9, 30:6, 31:2, 34:25,
41:2, 42:12, 62:18, 72:2, 74:2,
82:2, 88:2, 97:2, 99:2, 103:2,
108:2

NEGLIGENCE

Accident insurance, 25:8, 42:11,
46:1, 74:2, 97:2

Assault and battery, 2:18, 4:3

Automobile insurance, 1:3, 3:9, 3:19,
5:21, 6:8, 11:4, 15:1, 15:16,
20:2, 20:3, 20:10, 20:11, 20:17,
20:19, 23:24, 23:40, 24:10,
25:8, 28:2, 28:6, 29:3, 31:3,
35:2, 39:13, 40:12, 40:21, 41:2,
41:6, 42:5, 44:1, 46:1, 52:2,
65:1, 81:2, 86:2, 88:2

Bad faith, 9:4, 9:14, 9:15, 10:1, 10:6,
11:2, 12:1 to 13:2, 14:4, 15:1,
15:2, 15:10, 15:14 to 15:17,
15:21, 15:24, 16:13, 18:11,
30:11, 31:3, 33:1, 36:4, 37:3,
37:4, 37:12, 40:21, 42:2, 64:2,
65:1, 68:1, 70:1 to 74:2, 76:1,
82:2, 86:2, 97:2, 100:1

Coverage, 1:1, 1:3, 1:15, 2:6, 2:8,
2:13 to 2:15, 2:18, 2:23, 3:9,
3:15, 3:19, 4:3, 4:8, 4A:1, 5:21,
6:8, 6:13, 6:20, 6:23, 7:3, 7:7,
8:35, 9:2, 9:4, 9:6, 9:9, 9:10,
9:14, 9:15, 10:3, 10:6, 10:9,
11:2, 11:4, 12:1, 12:2, 12:4,
13:2, 14:1, 14:4, 15:2, 15:10,
15:14, 15:16, 15:17, 15:24,
16:13, 20:1 to 20:4, 20:9 to
20:11, 20:17, 20:19, 21:25,

NEGLIGENCE—Cont'd

23:9, 23:24, 23:33, 23:40, 24:2,
24:4, 24:9, 24:10, 24:12, 24:19,
25:8, 25:20, 26:2, 26:7, 26:9,
26:12, 28:2, 28:6, 29:3, 30:9,
30:11, 30:13, 31:3, 31:7, 32:14,
33:1, 34:43, 34:55, 34:57,
34:58, 35:1, 35:2, 36:4, 37:3,
37:4, 37:12, 38:2, 38:19, 38:21,
38:30, 38:31, 39:3, 39:13,
40:12, 40:13, 40:21, 41:2, 41:6,
41:9, 42:2, 42:5, 42:11, 43:21,
44:1, 46:1, 47:1, 51:1, 52:2,
56:20, 60:19, 61:8, 61:9, 62:13,
62:15, 63:1, 63:5, 64:2, 64:3,
64:13, 65:1, 68:1, 70:1 to 73:2,
74:2, 76:1, 81:2, 82:2, 86:2,
88:2, 97:2, 100:1

Fire insurance, 2:14, 3:9, 5:21, 7:7,
12:1, 13:2, 20:1, 40:21, 41:2

Indemnity, 1:15, 2:6, 2:14, 2:18, 3:9,
3:19, 4A:1, 6:20, 7:3, 9:10,
10:6, 12:1, 14:1, 16:13, 23:9,
23:40, 26:7, 28:6, 30:9, 31:3,
31:7, 35:2, 39:3, 39:13, 41:2,
64:2, 64:3, 64:13, 74:2, 82:2,
88:2, 97:2

Insurance agents, 38:21

Intentional tort, 4:3, 64:3, 70:2, 88:2

Judgment, 1:1, 1:15, 2:6, 2:8, 2:13 to
2:15, 2:18, 3:9, 3:15, 3:19, 4:3,
4A:1, 5:21, 9:2, 9:4, 9:6, 9:9,
9:10, 9:14, 9:15, 10:1, 10:3,
10:5, 10:6, 10:9, 12:1 to 13:2,
14:1, 14:4, 15:1, 15:2, 15:10,
15:15 to 15:17, 15:21, 15:24,
20:1 to 20:3, 20:9, 20:19,
21:25, 23:9, 23:24, 23:33,
23:40, 24:10, 25:8, 26:2, 26:7,
26:9, 26:12, 30:9, 30:13, 31:3,
31:7, 33:1, 34:55, 34:57, 34:58,
35:1, 35:2, 36:4, 37:3, 37:12,
38:2, 38:21, 38:30, 39:3, 40:12,
40:21, 41:6, 41:9, 42:2, 42:5,
43:21, 52:2, 61:9, 64:3, 64:13,
65:1, 68:1, 70:1 to 74:2, 76:1,
81:2, 82:2, 86:2, 88:2, 97:2

Marine insurance, 15:16, 20:2

No-Fault Insurance, 46:1, 47:1, 51:1,
52:2, 56:20, 60:19, 61:8, 61:9,
62:13, 62:15, 63:1, 63:5, 64:2,

INDEX

NEGLIGENCE—Cont'd

64:3, 64:13, 70:2, 97:2

Notice and proof of loss, 81:2

Public policy, 2:15, 2:18, 3:9, 3:19, 6:8, 6:13, 6:20, 7:7, 10:3, 20:2, 20:3, 23:33, 23:40, 24:4, 24:9, 25:8, 26:7, 26:9, 28:2, 28:6, 29:3, 30:9, 31:7, 34:58, 39:13, 40:21, 41:2, 44:1, 63:1, 65:1, 68:1, 74:2, 76:1, 81:2, 100:1

Recoupment, 64:3, 97:2

Subrogation, 1:3, 2:13, 12:1, 15:14, 15:15, 18:11, 20:9, 20:19, 23:40, 26:2, 26:7, 26:9, 26:12, 28:2, 31:3, 31:7, 34:57, 35:1, 35:2, 40:12, 40:21, 42:2, 42:5, 43:21, 44:1, 63:5, 64:2, 64:3, 64:13, 65:1, 68:1, 70:1 to 73:2, 74:2, 76:1, 81:2, 82:2, 86:2, 88:2, 97:2, 100:1

Threshold requirements, 62:13, 70:2, 73:2, 82:2, 88:2

Uninsured Motorist Coverage, 1:3, 1:15, 3:19, 4:3, 5:21, 6:8, 6:13, 7:7, 8:35, 10:6, 20:1 to 20:4, 20:9 to 20:11, 20:17, 20:19, 21:25, 23:9, 23:24, 23:33, 23:40, 24:2, 24:4, 24:9, 24:10, 24:12, 24:19, 25:8, 25:20, 26:2, 26:7, 26:9, 26:12, 28:2, 28:6, 29:3, 30:9, 30:11, 30:13, 31:3, 31:7, 32:14, 33:1, 34:43, 34:55, 34:57, 34:58, 35:1, 35:2, 36:4, 37:3, 37:4, 37:12, 38:2, 38:19, 38:21, 38:30, 39:3, 39:13, 40:12, 40:21, 41:2, 41:9, 42:5, 42:11, 43:21, 44:1, 52:2, 62:15, 65:1, 68:1, 70:1 to 73:2, 74:2, 76:1, 81:2, 82:2, 86:2, 88:2, 97:2, 100:1

Uninsured/underinsured motorist coverage, 25:8, 38:19, 74:2, 100:1

NEVADA

No-fault summary, 1:22, 88:2, 93:2

NEW HAMPSHIRE

No-fault summary, 1:22, 94:2

NEW JERSEY

No-Fault Insurance, 46:1 to 49:2, 49:4, 49:14, 49:16, 49:17,

NEW JERSEY—Cont'd

49:21, 49:23, 50:1, 50:2, 50:7, 50:9, 51:1, 52:2, 52:3, 52:6, 52:8, 52:9, 54:3, 55:3 to 55:5, 55:7, 55:8, 55:10, 56:1, 56:6, 56:13, 56:16, 57:1, 57:6, 59:5, 60:1, 60:14, 60:17, 60:19, 60:22, 60:25, 61:1, 61:4, 61:8, 62:1 to 62:3, 62:8, 62:9, 63:1 to 63:4, 63:7, 63:10, 63:11, 64:9, 97:2

No-fault summary, 1:22, 95:2, 97:2, 103:2

NEW MEXICO

No-fault summary, 1:22, 96:2

NEW TRIAL

Damages, 2:6, 9:8, 31:3, 34:40, 62:3, 74:2

Delay, 34:40, 74:2

Discovery, 2:6, 16:26, 16:28, 31:3

Evidence, 2:6, 9:8, 14:1, 16:28, 62:3, 74:2

Waiver, 2:6, 14:1, 31:3, 34:40, 74:2

NEW YORK

No-Fault Insurance, 46:1 to 47:1, 47:4, 49:14, 49:22, 51:1, 52:2, 52:3, 52:5, 52:8, 53:2, 54:1, 55:4, 55:7, 55:14, 55:16, 55:26, 56:1, 56:6, 57:4, 57:5, 59:1, 60:1, 60:4, 60:7 to 60:9, 60:14, 60:16, 60:17, 60:23, 60:29, 61:4, 62:1 to 62:3, 62:8, 62:9, 62:13, 62:15, 62:17, 62:18, 63:1 to 63:4, 63:7, 63:10, 63:12, 63:14, 64:3, 64:4, 64:8, 64:11, 64:13, 64:15, 64:19, 64:24, 97:2

No-fault summary, 1:22, 95:2, 97:2

NO ACTION CLAUSE

Defense, 9:1 to 34:1

NO CAUSE OF ACTION

Subrogation, 12:1, 15:26, 32:4, 60:26, 64:24, 65:1

NO COVERAGE

Third-party claims, 67:1

NO PAY

Uninsured motorist coverage, 19:29

NO-FAULT INSURANCE

Accidents, 46:1, 48:1, 49:1, 49:2, 49:22, 49:23, 50:6, 50:9, 52:2, 52:9, 52:11, 53:1, 53:3, 54:1 to 54:3, 55:19, 56:13, 60:24, 62:1, 62:15, 62:22, 63:1, 63:3, 63:9 to 63:12, 63:15, 64:3, 64:4, 64:7, 64:8, 64:18, 64:24, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

Actual cost, 56:1, 56:16

Actual loss of income, 55:6, 55:7

Admission into evidence, 55:9, 62:6, 62:10

Adverse tort, 60:18

Allocation of losses, 59:9

Anti-stacking provisions, 63:2

Anti-subrogation rule, 64:24

Arbitration, 47:4, 48:4, 52:2, 52:8, 55:4, 55:14, 57:4, 60:4, 60:8, 60:12, 60:16, 60:29, 61:3, 63:5, 64:4, 64:8, 64:11, 64:18, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2

Arkansas, 46:1, 46:2, 49:17, 49:22, 52:3, 52:6, 52:10, 55:3, 55:26, 56:1, 56:3, 56:13, 57:1, 58:2, 58:6, 60:1, 60:15, 60:16, 63:10, 64:15

Assignments, 56:10, 87:2

Attorneys, 60:14 to 60:16, 61:4, 64:14, 64:24, 70:2, 76:2, 87:2

Automobile liability insurance, 46:1, 46:2, 52:17, 56:4, 56:6, 59:2, 62:1, 108:2

Bad faith, 56:11, 60:10, 60:15, 60:16, 61:5, 64:2, 64:10, 70:2, 76:2, 97:2, 99:2

Basic indemnification obligations, 55:1

Benefits, 46:1 to 47:5, 48:1 to 48:5, 49:2, 49:6 to 49:8, 49:10, 49:14, 49:16 to 49:18, 49:22, 49:24, 50:2, 50:3, 50:5, 50:7, 50:9, 51:1 to 52:9, 52:11, 52:17, 53:1 to 53:3, 54:2, 54:3, 55:1 to 55:26, 56:1 to 56:21, 57:1 to 57:7, 58:1 to 58:10, 59:1 to 59:11, 60:1 to 60:16, 60:18 to 60:24, 60:26, 60:27, 60:29, 60:30, 61:1, 61:3, 61:4, 61:8,

NO-FAULT INSURANCE—Cont'd

62:4, 62:5, 62:10, 62:11, 62:15 to 62:18, 63:2 to 63:5, 63:8 to 63:12, 63:14, 63:15, 64:3 to 64:6, 64:8, 64:10 to 64:15, 64:17 to 64:19, 64:21, 64:24, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

Bills, 56:10 to 56:13, 56:21, 59:1, 59:2, 59:9, 60:5, 60:6, 60:9, 60:10, 60:12, 60:15, 61:3, 62:6, 62:9, 62:10, 63:4, 64:13, 70:2, 87:2, 97:2

Burden of proof, 60:14, 62:6, 62:8, 72:2, 97:2

Business, 49:10, 49:12, 50:1, 50:2, 52:7, 52:15, 53:2 to 55:4, 55:9, 55:11, 55:24, 56:4, 57:2, 58:7, 60:10, 63:3, 63:10, 63:14, 63:15, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

Care, 47:2, 56:1, 56:2, 56:4 to 56:12, 56:14 to 56:18, 57:1 to 57:3, 57:7, 59:1 to 59:5, 59:8, 59:11, 60:4, 60:10, 61:8, 61:9, 62:5, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

Children, 48:3, 49:3, 49:5, 57:3, 58:4, 58:5, 70:2

Claims, 47:1, 47:2, 47:4, 48:1 to 48:5, 49:21, 49:24, 50:2, 51:1, 52:3, 52:9, 52:11, 53:3, 55:6, 56:9, 57:6, 58:2, 58:4, 58:5, 59:2, 59:5, 60:1 to 60:30, 61:1, 61:3, 61:9, 62:5, 62:8, 62:13, 62:14, 62:16, 62:18, 63:2, 63:3, 63:15, 64:2, 64:9, 64:14, 64:18, 64:20, 64:21, 64:24, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

Collateral estoppel, 56:20, 60:18, 87:2

Colorado, 46:1, 47:4, 49:21, 49:22, 51:1, 52:4, 52:6, 55:7, 55:19, 55:26, 56:1, 56:2, 56:6, 57:2, 57:3, 59:1, 60:1, 60:3, 60:14 to 60:16, 61:3, 61:4, 61:8, 61:9, 62:1, 62:2, 62:4, 62:5, 62:15, 63:3, 63:12, 64:8, 64:9, 64:11, 64:18, 70:2

Commission of felony exclusion, 52:3

INDEX

NO-FAULT INSURANCE—Cont'd

Conditions precedent, 60:3
Conflicts, 50:9, 52:9, 54:3, 60:5,
63:1, 63:11, 64:24, 70:2, 87:2
Connecticut, 46:1, 49:22, 50:1, 51:1,
52:2, 58:4, 62:15, 62:16, 63:3
Constitutional problems, 63:14
Contribution, 55:24, 58:4, 64:2, 64:3,
64:24, 76:2, 87:2, 97:2
Coordination of benefits provisions,
56:12, 59:1 to 59:11, 87:2
Corporations, 70:2
Coverage, 3:20, 46:1 to 47:5, 48:1 to
48:5, 49:1 to 49:24, 50:1 to
50:9, 51:1 to 52:17, 53:1 to
53:3, 54:1 to 54:3, 55:1 to
55:26, 56:1 to 56:21, 57:1 to
57:7, 58:1 to 58:10, 59:1 to
59:11, 60:1 to 60:30, 61:1 to
61:10, 62:1 to 62:23, 63:1 to
63:15, 64:1 to 64:24, 70:2,
72:2, 76:2, 87:2, 97:2, 99:2,
108:2
Custodial care, 56:15
Damages, 46:1, 47:1, 47:4, 47:5,
49:17, 49:21, 52:8, 52:9, 55:16,
55:24, 56:11, 56:20, 56:21,
57:6, 58:8, 58:9, 59:2, 60:5,
60:9, 60:10, 60:13, 60:15,
60:18, 60:19, 61:3 to 61:5,
61:8, 62:1, 62:3, 62:8, 62:9,
62:11, 62:13 to 62:16, 62:18,
62:20, 63:2 to 64:4, 64:11 to
64:15, 64:18, 64:21, 64:24,
70:2, 72:2, 76:2, 87:2, 97:2,
99:2, 108:2
Death, 46:1, 47:4, 49:10, 49:14,
49:17, 52:2, 52:3, 52:9, 56:16,
57:2, 57:6, 58:1, 58:2, 58:4,
58:6 to 58:10, 60:19, 60:20,
61:8, 62:2 to 63:3, 70:2, 72:2,
76:2, 87:2, 97:2, 99:2, 108:2
Deduction, 46:1, 47:1, 47:5, 55:22,
55:24, 58:8, 59:2, 64:11 to
64:13, 70:2, 76:2, 87:2, 97:2,
108:2
Definitions, 49:17, 49:22, 52:13,
55:10, 58:4, 87:2
Delaware, 46:1 to 47:1, 47:4, 49:14,
49:17, 49:22, 51:1, 52:6, 54:1,
55:7, 55:9, 55:22, 55:25, 56:1,

NO-FAULT INSURANCE—Cont'd

56:6, 57:1, 58:2, 60:19, 61:4,
62:11, 63:2, 63:10, 64:4, 64:9,
72:2
Delay, 55:25, 60:3 to 60:5, 60:9,
60:14 to 60:16, 61:5, 87:2, 97:2
Denial notice requirements, 60:9
Derivative claims, 62:13, 62:14
Determinations, 97:2
Dirt bikes, 50:6
Disability, 46:1, 55:3 to 55:7, 55:11
to 55:13, 55:16 to 55:22, 55:24
to 55:26, 56:1, 56:3, 56:15,
57:5, 58:2, 59:2, 60:10, 60:15,
60:18, 60:19, 60:22, 61:3, 61:9,
62:2, 62:3, 64:13, 70:2, 72:2,
76:2, 87:2, 97:2, 99:2
Disclosure of physician bias, 61:10
Disfigurement, 62:2, 62:3, 62:9,
70:2, 76:2, 87:2, 99:2
Disqualification, 48:1, 58:5, 87:2,
99:2
Distinctions, 54:3, 63:11
District of Columbia, 46:1, 46:2,
52:9, 52:15, 60:14, 60:25, 61:1,
62:1, 62:2, 62:4, 62:9, 62:22,
63:3, 64:4
Doctors, 60:5, 60:10, 61:1
Double recovery, 47:4, 49:17, 56:12,
59:1, 63:4, 63:5, 64:3, 64:4,
64:10, 64:11, 64:14, 64:18,
64:24, 97:2, 99:2, 108:2
Drivers, 46:1, 49:1 to 51:1, 52:7,
52:15, 59:7, 63:5, 64:24, 87:2,
97:2
Drug and alcohol exclusion, 52:8
Dune buggy, 50:7
Duration, 49:3, 87:2
Duties, 55:11, 61:1, 61:3, 64:24
Earnings, 55:1 to 55:26, 58:2, 58:8,
60:7, 60:19, 62:11, 64:13, 70:2,
72:2, 76:2, 87:2, 97:2, 99:2,
108:2
Economic loss, 46:1, 47:1, 47:4,
47:5, 53:2, 53:3, 55:14, 56:20,
57:5, 57:6, 58:1, 58:4, 58:7,
58:8, 59:1, 59:9, 60:1, 60:9,
60:18, 62:1, 62:15, 62:17, 63:3,
63:14, 63:15, 64:3, 64:13, 70:2,
87:2, 97:2, 99:2

AUTOMOBILE LIABILITY INSURANCE

NO-FAULT INSURANCE—Cont'd

Effect, 46:2, 47:1, 49:14, 49:21, 49:22, 50:1, 50:9, 51:2, 52:2, 52:4, 52:6 to 52:9, 52:13, 53:1, 53:3, 54:2, 54:3, 55:5, 55:10, 55:11, 55:16, 55:24, 56:19, 56:20, 57:6, 58:2, 59:1, 59:4, 59:5, 60:2, 60:6, 60:9 to 60:11, 60:14, 60:16 to 60:18, 60:21, 60:22, 61:2 to 61:4, 61:10, 62:1, 62:3, 62:5, 62:6, 62:8, 62:9, 62:13, 62:15 to 62:17, 63:1 to 63:4, 63:10 to 63:13, 63:15, 64:11, 64:18, 64:21, 64:23, 64:24, 70:2, 72:2, 76:2, 87:2, 97:2

Election, 47:1, 59:6, 62:15, 64:18, 87:2

Employment, 55:2 to 55:8, 55:11, 55:13, 55:15 to 55:17, 55:21, 55:24, 55:25, 58:2, 60:6, 60:7, 60:10, 60:14, 61:9, 62:9, 70:2, 72:2, 87:2, 97:2, 99:2, 108:2

Endorsements, 47:1, 49:17, 49:22, 52:2, 52:15, 60:1, 87:2

Enforcing no-fault and PIP claims, 60:1 to 60:30

Equipment rental earnings, 55:15

Equitable subrogation, 56:3, 56:11, 64:16, 64:17, 64:24, 87:2, 97:2

Essential service benefits, 57:1 to 57:7

Estoppel, 52:3, 56:20, 60:18, 87:2, 97:2

Evidence, 47:1, 48:2 to 52:3, 52:9, 55:4, 55:6, 55:7, 55:9, 55:16, 55:24, 56:11, 56:13, 56:15, 57:2, 57:6, 59:1, 60:10, 60:21, 61:3, 61:4, 62:2, 62:3, 62:6, 62:8 to 62:11, 63:4, 64:9, 64:13, 70:2, 72:2, 87:2, 97:2

Exemptions, 46:1, 50:2, 51:1, 62:1 to 62:23

Expenses, 46:1 to 48:3, 49:17, 52:9, 55:2, 55:8, 55:10, 55:24, 56:1 to 56:3, 56:6, 56:9 to 56:13, 56:16, 56:20, 57:2 to 57:7, 58:2, 58:8, 58:9, 59:1, 59:2, 59:4, 59:6, 59:9, 60:6, 60:9, 60:13, 60:15, 60:18 to 60:22, 60:30, 61:3, 61:5, 62:3, 62:5,

NO-FAULT INSURANCE—Cont'd

62:6, 62:8, 62:10, 62:11, 63:2, 64:3, 64:12 to 64:14, 64:16, 64:18, 64:24, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

Expert testimony, 61:9, 61:10

Extra-system accidents, 64:3

Favorable allocation of losses, 59:9

Florida, 3:20, 46:1 to 47:2, 47:4, 49:13, 49:14, 49:16 to 49:18, 49:21, 49:22, 50:1, 50:3, 50:8, 50:9, 51:1 to 52:3, 52:6, 52:10, 52:14, 53:1, 54:1, 56:1, 56:2, 56:13, 56:17, 57:1, 57:5, 58:2, 59:9, 60:1, 60:5, 60:6, 60:14, 60:16, 60:30, 61:1, 61:3, 61:4, 62:1 to 62:3, 62:8, 62:13 to 62:15, 62:18, 62:20, 62:22, 63:1, 63:3, 63:4, 63:10, 63:13, 63:14, 64:4, 64:11, 64:12

Food, 56:17, 57:7, 87:2

Form of action against insurer, 60:12

Fractures, 62:2

Generally, 49:1, 52:1, 63:1

Good faith belief, 52:4, 70:2

Hawaii, 46:1 to 47:1, 48:5, 49:2, 49:17, 49:22, 51:1, 52:3, 52:4, 52:9, 54:1, 55:6, 55:19, 56:6, 57:5, 58:2, 60:1, 60:9, 60:14, 60:16, 60:19, 62:1, 62:2, 62:4, 62:5, 62:8, 62:9, 62:14, 63:1, 63:3, 63:10, 64:14, 76:2

Health care providers, 56:2, 59:1, 59:11

Health plans, 59:2, 59:5

Hospitals, 56:16, 59:2, 87:2

Incarceration, 55:20

Income, 47:2, 55:1 to 55:26, 56:20, 57:1 to 58:4, 58:8, 60:5, 60:7, 61:3, 61:10, 70:2, 72:2, 87:2, 97:2, 99:2, 108:2

Incurred expense, 56:2

Information, 49:14, 52:8, 60:2, 60:3, 60:5 to 60:8, 60:10, 60:14, 60:15, 60:21, 61:1, 61:3, 61:4, 61:8, 61:10, 64:24, 70:2, 76:2, 87:2, 97:2

Insureds, 47:1 to 47:4, 49:1, 49:2, 49:12, 49:16, 49:21, 52:9, 52:16, 54:3, 55:4, 55:6, 56:2,

INDEX

NO-FAULT INSURANCE—Cont'd

59:7, 59:11, 60:5, 60:10, 61:3,
61:5, 62:1, 62:11, 63:9, 63:11,
63:12, 64:24, 70:2, 76:2, 87:2,
97:2
Intentional injury exclusion, 52:2
Inter-insurer claims, 64:2
Intoxication test results, 60:8
Involvement of unregistered or
exempted motor vehicle, 50:9
Job loss, 55:16
Joint no-fault and liability coverages,
46:2
Judgments, 60:13, 60:14, 72:2
Kansas, 46:1, 46:2, 49:13, 51:1,
52:4, 52:6, 52:9, 54:1, 55:6,
55:8, 55:26, 56:6, 57:1, 58:8,
60:1, 60:4, 60:5, 60:14, 60:19,
60:25, 61:1, 61:9, 62:1 to 62:5,
62:9, 63:2, 64:8, 64:14, 64:18,
64:19
Kentucky, 46:1 to 47:1, 47:4, 48:3,
49:2, 49:14, 49:16, 49:17,
49:24, 50:8, 51:1, 52:2, 52:4,
53:3, 54:1, 55:6, 55:7, 55:9,
56:6, 57:1, 57:2, 57:6, 58:4,
58:8 to 59:9, 60:5, 60:9, 60:14,
60:15, 60:19, 60:20, 61:1, 62:1
to 62:5, 62:9, 62:10, 62:16,
62:22, 63:2 to 63:4, 63:8,
63:10, 63:15, 64:4, 64:6, 64:8,
64:9, 64:11, 64:13, 64:14, 64:18
Lessee, 49:11, 50:8, 51:1, 70:2, 87:2
Malpractice, 61:9, 64:3, 99:2
Maryland, 46:1 to 49:2, 49:14,
49:17, 49:21, 51:1, 52:2, 52:3,
52:5, 52:9, 52:16, 54:1, 55:3,
56:1, 56:12, 57:1, 57:5, 58:2,
60:4, 60:6, 61:3, 62:11, 62:22,
63:3, 63:10, 64:2, 72:2
Massachusetts, 46:1 to 47:1, 49:14,
52:2, 52:3, 52:6, 52:8, 54:1,
54:2, 55:6, 55:7, 56:1, 57:1,
57:3, 57:4, 58:2, 58:4, 60:4,
60:6, 61:1, 62:1, 62:2, 62:4 to
62:6, 62:9, 62:15, 62:16, 62:22,
63:3, 63:10, 63:12, 64:4
Medical expenses, 46:1, 47:2, 49:17,
52:9, 56:1, 56:2, 56:6, 56:10 to
56:13, 56:20, 57:5, 59:1, 59:2,

NO-FAULT INSURANCE—Cont'd

59:4, 59:6, 59:9, 60:6, 60:9,
60:13, 60:15, 60:19, 60:21,
60:22, 61:3, 62:3, 62:5, 62:6,
62:8, 62:10, 62:11, 63:2, 64:3,
64:12 to 64:14, 64:16, 64:24,
70:2, 72:2, 76:2, 87:2, 97:2,
99:2, 108:2
Medical payments, 46:2, 49:13,
49:17, 52:15, 56:1, 56:12, 59:2,
59:5, 59:9, 64:7, 64:24, 70:2,
72:2, 97:2
Medicare, 56:3, 56:4, 56:10 to 56:12,
59:1, 59:2, 59:4, 70:2, 87:2,
97:2, 108:2
Members of religious orders, 49:8
Michigan, 46:1 to 47:1, 47:4, 48:3,
48:5, 49:13, 49:14, 49:22, 50:5,
50:6, 50:9, 51:1, 52:2, 52:6,
52:7, 52:9 to 52:11, 52:13, 53:1,
53:3, 54:1, 55:4, 55:6 to
55:8.10, 55:11, 55:14, 55:16,
55:17, 55:19, 55:20, 55:22,
55:26, 56:1, 56:3, 56:6, 56:11,
56:13, 56:17, 57:1, 57:3, 57:4,
57:6, 57:7, 58:2, 58:4, 58:5,
58:8, 59:1 to 59:8, 59:10, 60:1,
60:9, 60:10, 60:14, 60:18,
60:19, 60:21, 60:22, 60:25,
60:30, 61:1, 61:3, 62:1 to 62:3,
62:9, 62:13, 62:15, 62:16,
62:18, 62:21 to 62:23, 63:3,
63:8, 63:10, 63:13 to 63:15,
64:3, 64:4, 64:14, 87:2
Minnesota, 46:1, 46:2, 47:4, 48:2 to
49:2, 49:8, 49:10, 49:13, 49:14,
49:22, 50:5, 50:6, 50:8, 51:1,
52:2 to 52:4, 52:9, 53:1, 53:3,
54:1, 55:4, 55:7, 55:8, 55:16,
55:19, 56:1, 56:3, 56:12, 57:2
to 58:6, 58:8, 59:2, 60:1, 60:4,
60:9, 60:10, 60:14, 60:16, 61:3,
61:4, 62:1 to 62:5, 62:8, 62:9,
62:18, 63:5, 63:9, 63:10, 63:15,
64:3, 64:4, 64:11 to 64:14,
64:24
Motorcycle exclusion, 52:11
Motorcyclists, 47:1
Named driver exclusion, 52:10, 87:2,
108:2

AUTOMOBILE LIABILITY INSURANCE

NO-FAULT INSURANCE—Cont'd

Named insured, 47:1, 49:1 to 49:8,
49:10 to 49:14, 49:16, 50:3,
50:9, 52:4, 52:6, 52:9, 54:1,
54:3, 59:1, 59:2, 59:7, 63:10,
63:11, 64:24, 70:2, 72:2, 76:2,
87:2, 97:2, 99:2, 108:2

Necessity, 48:2, 52:4, 55:4, 56:1,
56:5, 56:9, 56:13, 57:6, 60:14,
60:16, 61:1, 61:4, 62:6, 62:8,
62:10, 62:18, 64:4, 72:2, 97:2,
99:2, 108:2

Negligence, 46:1, 47:1, 51:1, 52:2,
56:20, 60:19, 61:8, 61:9, 62:13,
62:15, 63:1, 63:5, 64:2, 64:3,
64:13, 70:2, 97:2

New Jersey, 46:1 to 49:2, 49:4,
49:14, 49:16, 49:17, 49:21,
49:23, 50:1, 50:2, 50:7, 50:9,
51:1, 52:2, 52:3, 52:6, 52:8,
52:9, 54:3, 55:3 to 55:5, 55:7,
55:8, 55:10, 56:1, 56:6, 56:13,
56:16, 57:1, 57:6, 59:5, 60:1,
60:14, 60:17, 60:19, 60:22,
60:25, 61:1, 61:4, 61:8, 62:1 to
62:3, 62:8, 62:9, 63:1 to 63:4,
63:7, 63:10, 63:11, 64:9, 97:2

New York, 46:1 to 47:1, 47:4, 49:14,
49:22, 51:1, 52:2, 52:3, 52:5,
52:8, 53:2, 54:1, 55:4, 55:7,
55:14, 55:16, 55:26, 56:1, 56:6,
57:4, 57:5, 59:1, 60:1, 60:4,
60:7 to 60:9, 60:14, 60:16,
60:17, 60:23, 60:29, 61:4, 62:1
to 62:3, 62:8, 62:9, 62:13,
62:15, 62:17, 62:18, 63:1 to
63:4, 63:7, 63:10, 63:12, 63:14,
64:3, 64:4, 64:8, 64:11, 64:13,
64:15, 64:19, 64:24, 97:2

Non-economic loss, 62:15, 97:2

Nonmotorist tortfeasor, 62:21

Nonoccupants, 49:1, 49:2, 49:17,
49:21, 108:2

Nonowned vehicle, 108:2

Nonresidents, 53:1, 53:3, 62:22,
63:3, 63:13, 63:15, 87:2

North Dakota, 46:1, 46:2, 49:13,
49:14, 49:21, 50:6, 51:1, 52:2,
52:6, 54:1, 55:3, 55:7, 55:19,
56:6, 57:3, 59:1, 59:9, 60:1,
60:14, 60:19, 61:1, 62:1, 62:4

NO-FAULT INSURANCE—Cont'd

to 62:6, 62:8, 63:5, 63:10, 64:4,
64:9, 64:19, 99:2

Notice, 56:10, 59:1, 59:5, 60:1 to
60:6, 60:9, 60:19, 60:21, 60:29,
61:4, 62:2, 64:14, 64:19, 70:2,
72:2, 76:2, 87:2, 97:2, 108:2

Occurrence of death, 58:6

Ongoing medical expense, 56:19

Oregon, 46:1 to 47:1, 47:4, 49:14,
49:17, 49:22, 50:6, 52:7, 54:1,
55:3, 55:26, 56:1 to 57:1, 58:2,
60:1, 60:9, 61:4, 63:10, 64:4,
64:7

Owner, 46:1 to 47:1, 48:1 to 48:3,
48:5, 49:22, 50:2, 50:3, 50:8,
51:1, 51:2, 52:6, 52:7, 52:9,
52:11, 53:3, 55:8.10, 57:2, 58:5,
59:3, 59:7, 62:1, 62:11, 62:15 to
62:17, 62:20, 63:10, 63:15,
64:4, 64:5, 64:23, 64:24, 70:2,
72:2, 76:2, 87:2, 97:2, 99:2,
108:2

Pain and suffering, 46:1, 62:10,
62:16, 63:3, 64:13, 64:15, 70:2,
97:2

Palliative treatments, 56:15

Parents, 48:3, 49:3, 49:5, 52:11,
57:6, 58:5, 58:10, 60:21, 87:2

Partial disability, 55:12

Passenger, 48:1, 48:2, 48:5, 49:13,
49:14, 49:16, 49:22, 50:1 to
50:3, 50:7, 50:9, 51:2, 52:3,
52:4, 52:6, 52:9, 52:14, 53:3,
59:1, 62:15, 62:16, 63:2, 63:3,
63:10, 63:15, 64:4, 64:5, 64:8,
70:2, 76:2, 87:2, 108:2

Passengers, 49:14, 49:22, 52:11,
63:3, 63:9, 70:2, 72:2, 87:2

Payment, 46:2, 48:5, 49:19, 50:5,
50:9, 51:2, 52:4, 52:8, 52:9,
53:1, 55:2 to 55:4, 55:8, 55:16,
55:22, 55:23, 55:26, 56:1 to
56:4, 56:6, 56:8 to 56:12,
56:19, 56:21, 57:4, 57:6, 58:1
to 59:4, 59:6, 59:9, 60:5 to
60:7, 60:9 to 60:16, 60:19 to
60:24, 60:26, 61:3, 61:5, 62:5,
62:16, 62:17, 63:2, 63:14, 64:1,
64:6, 64:9 to 64:11, 64:14,
64:16, 64:18, 64:22 to 64:24,

INDEX

NO-FAULT INSURANCE—Cont'd

70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

Payments, 46:2, 47:4, 47:5, 48:1, 48:4, 49:13, 49:17, 51:1, 51:2, 52:15, 55:4, 55:6, 55:11, 55:22, 56:1, 56:3, 56:10, 56:12, 57:2, 59:2 to 59:5, 59:9, 59:10, 60:5 to 60:7, 60:10, 60:12, 60:14 to 60:16, 60:18, 61:3, 62:5, 62:10, 62:11, 62:19, 63:5, 63:9, 64:3, 64:4, 64:6, 64:7, 64:10, 64:11, 64:14, 64:15, 64:18, 64:19, 64:21, 64:24, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

Pedestrians, 49:1, 49:20 to 49:22, 54:1, 63:10, 70:2, 97:2, 99:2

Penalties, 48:5, 51:1, 51:2, 52:9, 53:2, 60:5, 60:9, 60:14 to 63:14, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

Pennsylvania, 46:1 to 47:1, 47:4, 48:2, 48:4, 48:5, 49:14, 49:22, 50:2, 50:6, 50:7, 51:1, 52:2, 52:3, 52:9, 52:11, 54:1, 54:3, 55:6, 55:7, 55:11, 55:23, 55:24, 56:1, 56:6, 57:1 to 58:3, 58:6, 59:2, 59:4, 59:7, 59:8, 60:10, 60:12, 60:14, 60:17, 60:19, 60:24, 61:1, 61:3, 61:4, 61:10, 62:1, 62:2, 62:9, 62:10, 63:2 to 63:4, 63:6, 63:9 to 63:11, 64:3, 64:4, 64:8, 64:21, 64:24, 70:2, 72:2

Permanent injury, 46:1, 62:2, 62:3, 62:9, 76:2

Plans, 48:1 to 48:5, 52:11, 59:2, 59:3, 59:5, 59:6

Policies, 3:20, 46:1 to 47:2, 49:5, 49:14, 50:6, 50:8, 52:1 to 52:4, 52:9, 52:10, 53:2 to 56:3, 56:11, 56:13, 56:21, 58:2, 59:1, 59:3, 59:9, 59:10, 60:2 to 60:5, 60:17, 60:19, 61:3, 62:1, 63:1, 63:2, 63:12, 63:14, 63:15, 64:2, 64:24, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

Policy limits, 47:1, 47:4, 49:17, 52:9, 55:19, 57:5, 59:3, 62:18, 64:9, 64:10, 64:14, 64:19, 64:24, 72:2, 87:2, 97:2, 99:2, 108:2

NO-FAULT INSURANCE—Cont'd

Prejudice, 55:16, 59:5, 60:1, 60:3, 60:4, 60:21, 61:4, 64:14, 64:19, 64:24, 76:2, 87:2

Presence, 49:14, 49:17, 53:3, 60:14, 61:4, 63:15

Priority, 49:24, 59:4, 59:5, 59:9, 59:10, 60:14, 64:9, 64:10, 87:2, 97:2

Punitive damages, 60:5, 60:9, 60:10, 60:15, 61:5, 62:13, 62:14, 97:2

Qualification, 49:6, 49:21, 50:6, 50:7, 50:9, 52:2, 55:7, 55:18, 56:13, 60:25, 62:3, 62:5, 62:7 to 62:9, 62:13, 62:14, 62:18, 62:23, 64:4, 87:2, 97:2

Questions, 56:5, 60:10, 61:3, 61:4, 61:10, 63:2 to 63:6, 64:2

Records, 55:7, 55:9 to 56:10, 56:13, 60:6 to 60:8, 60:10, 61:3, 61:10, 70:2, 87:2, 97:2, 99:2

Recovery, 46:1, 47:1, 47:4, 47:5, 48:3, 48:4, 49:6, 49:17 to 49:19, 51:1, 52:2, 52:9, 52:11, 55:4 to 55:7, 55:9, 55:14, 55:18, 55:24, 56:1 to 56:13, 56:17, 56:18, 56:20, 56:21, 57:3, 57:5 to 57:7, 58:1, 58:2, 58:5 to 58:7, 58:9, 59:1 to 59:6, 59:9, 59:11, 60:3, 60:15, 60:16, 60:18 to 60:23, 60:29, 61:3 to 61:5, 61:9, 62:1 to 62:23, 63:2 to 63:5, 64:1, 64:3, 64:4, 64:6 to 64:15, 64:18, 64:19, 64:24, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

Rehabilitation, 46:1, 56:1, 56:17, 56:18, 57:7, 70:2, 76:2, 87:2, 99:2

Rehabilitative occupational training, 70:2

Reimbursement, 47:2, 56:1 to 56:4, 56:6, 56:7, 56:9 to 56:13, 56:15, 57:2, 57:3, 57:6, 59:1, 59:2, 59:4 to 59:6, 60:12, 60:19, 60:27, 60:28, 62:5, 62:19, 63:9, 64:1 to 64:24, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2

Release, 48:4, 56:4, 56:20, 60:6, 60:30, 63:2, 64:2, 64:3, 64:9,

NO-FAULT INSURANCE—Cont'd

64:14, 64:18 to 64:23, 76:2,
87:2, 97:2, 99:2
Replacement, 46:1, 55:7, 56:1, 57:1
to 57:3, 57:6, 58:1, 58:8, 58:10,
70:2, 87:2, 99:2
Replacement services, 46:1, 56:1,
57:2, 57:6, 58:1, 58:8, 58:10,
87:2, 99:2
Res judicata, 60:18, 63:8, 76:2
Rescission of policy, 60:17
Retirement, 55:14, 55:18, 59:5, 97:2
Rights, 46:1, 48:4, 48:5, 52:11,
55:17, 55:19, 56:4, 56:6, 56:7,
56:9 to 56:11, 58:5, 59:6, 60:3,
60:4, 60:17, 60:19, 60:21, 61:4,
62:15, 62:16, 62:18, 62:19, 63:1
to 63:3, 63:5, 64:2, 64:4, 64:9,
64:10, 64:14, 64:18 to 64:20,
64:23, 64:24, 70:2, 72:2, 87:2,
97:2, 99:2
Sale, 48:2, 50:8, 58:7
Self-employment, 60:7
Service provider, 97:2
Setoff, 47:4, 60:20, 64:11 to 64:13,
87:2, 97:2
Settlement, 49:19, 56:3, 56:20, 57:6,
60:14, 60:16, 64:1, 64:3, 64:9
to 64:11, 64:14, 64:15, 64:18 to
64:20, 64:22, 70:2, 72:2, 76:2,
87:2, 97:2, 99:2
Snowmobiles, 49:22, 50:6, 50:7,
70:2
Social security benefits, 55:23, 58:3,
58:4, 87:2
South Carolina, 46:1, 52:9, 58:2
Spouses, 58:4
Statute of limitations, 48:4, 56:19,
59:11, 60:9, 60:19 to 60:24,
60:26 to 60:29, 62:7, 62:12,
62:23, 63:6, 64:11, 64:17, 72:2,
76:2, 87:2, 97:2, 99:2
Statutes, 3:20, 47:1, 47:4, 49:14,
49:17, 50:1 to 50:3, 51:1, 52:7,
52:15, 55:3, 55:7, 56:1, 56:21,
58:1, 58:2, 58:8, 59:1, 59:5,
60:6, 60:17, 61:2, 62:1, 62:10,
63:1 to 63:3, 64:4, 64:11, 64:17,
76:2, 87:2, 108:2
Stolen vehicle, 52:6

NO-FAULT INSURANCE—Cont'd

Strike during disability, 55:11
Subrogation, 48:4, 48:5, 49:19, 56:3
to 56:5, 56:7, 56:11, 58:9, 59:1,
59:5, 59:6, 59:11, 60:21, 60:26
to 60:29, 62:11, 62:19, 63:2,
63:4, 63:5, 64:1 to 64:24, 70:2,
72:2, 76:2, 87:2, 97:2, 99:2,
108:2
Substitute employment, 55:11, 55:16,
55:25, 99:2
Suitable medical treatment, 55:25
Summary judgment, 48:2, 52:2 to
55:4, 59:2, 59:4, 60:5, 60:10,
60:21, 60:22, 61:1, 61:9, 62:2,
62:9, 63:3, 63:10, 64:24, 87:2,
97:2
Survivors, 52:2, 55:1, 55:5 to 57:6,
58:1, 58:2, 58:4 to 58:6, 58:8,
58:9, 60:19, 60:20, 72:2, 76:2,
87:2, 99:2
Temporary, 49:16, 50:3, 52:9, 55:8,
63:10, 87:2, 99:2
Termination of benefits, 60:10, 60:11,
61:3, 61:4
Tests, 55:6, 56:13, 61:4, 61:9
Texas, 46:1, 46:2, 47:4, 49:2, 49:14,
52:2, 52:3, 52:9, 54:1, 55:3,
56:1, 56:21, 57:1, 57:5, 60:4,
60:15, 60:16, 63:10, 108:2
Thresholds, 62:1 to 62:23
Torts, 64:1
Trade names, 49:12
Trail bikes, 50:6
Trusts, 49:9
Umbrella carriers, 64:6
Unauthorized, 49:15, 52:4 to 52:7,
52:9, 64:12, 64:13, 70:2, 76:2
Unborn child, 49:4
Unemployment, 55:4, 55:5, 55:8,
55:21, 97:2
Uninsured, 46:1, 47:1, 47:4, 48:1 to
48:5, 49:3, 49:5 to 49:7, 49:10,
49:14, 49:16, 49:22, 49:24,
50:2, 50:3, 50:8, 51:1, 52:2,
52:9, 52:11, 52:16, 52:17, 53:1,
53:3, 54:3, 55:24, 56:4, 56:21,
59:5, 60:2, 60:17, 60:21, 61:3,
62:10, 62:15 to 62:18, 63:1,
63:3, 63:11, 63:12, 63:14,

INDEX

NO-FAULT INSURANCE—Cont'd

63:15, 64:3, 64:5, 70:2, 72:2,
76:2, 87:2, 97:2, 99:2, 108:2

Uninsured and underinsured motorist
coverage, 52:17

Uninsured motorist coverage, 47:4,
48:5, 49:5 to 49:7, 49:16,
49:22, 52:2, 56:21, 60:17, 61:3,
62:15, 62:16, 62:18, 63:3, 70:2,
72:2, 76:2, 87:2, 97:2, 99:2,
108:2

Use, 46:2, 47:1, 48:2, 49:1, 49:13 to
49:17, 49:21, 49:22, 50:1 to
50:4, 50:6 to 50:9, 52:2 to
52:11, 52:13, 52:15, 52:16,
53:1, 53:3, 54:2, 55:1, 55:7,
55:8, 55:15, 55:24 to 55:26,
56:1, 56:13, 56:17, 57:3, 57:7,
58:7, 59:7 to 59:9, 60:10, 61:1,
61:2, 61:4, 62:5, 62:6, 62:9,
62:21, 63:10, 63:12, 63:14,
63:15, 64:1, 64:3, 64:24, 70:2,
72:2, 76:2, 87:2, 97:2, 99:2,
108:2

Utah, 46:1, 46:2, 49:14, 49:22, 51:1,
52:3, 52:6, 52:10, 53:1, 54:1,
55:26, 57:3, 57:5, 60:1, 60:14,
60:16, 60:18, 60:30, 62:1 to
62:5, 63:10, 63:14, 64:4, 64:11,
64:18

Vacation loss, 55:14

Validity, 47:1, 52:4, 53:1, 60:22,
61:3, 61:4, 63:2, 63:12, 63:13

Verdict, 55:9, 55:25, 56:20, 57:2,
60:10, 60:16, 62:3, 62:12, 63:4,
64:3, 64:12 to 64:14, 97:2

Virginia, 46:1, 46:2, 49:14, 54:1,
55:26, 56:1, 60:1, 63:10, 64:24

Wage loss benefits, 55:6, 55:7, 55:11,
55:14, 55:16, 59:2, 60:10,
60:18, 60:21, 64:13, 70:2, 72:2,
76:2, 87:2

Washington, 46:2, 47:4, 49:17,
56:13, 57:1, 58:2, 60:1, 60:3,
61:4, 64:24

Witnesses, 70:2

NON-ECONOMIC LOSS

No-fault insurance, 62:15, 97:2

NON-LEVY AGREEMENTS

Stipulated Judgments and Non-Levy
Agreements, 9:8

NON-MOVING VEHICLE

Coverage, 5:3

NON-OWNED VEHICLE

Business use, 39:6, 87:2

Construction, 87:2

NON-OWNED VEHICLE

Exclusions, 3:9, 6:10, 21:35, 22:1,
22:2, 25:22, 39:6, 39:11, 66:1,
81:1, 87:2

NON-OWNED VEHICLE

Express permission, 3:9

Implied permission, 3:9

NON-OWNED VEHICLE

Motorcycles, 22:1, 25:22, 41:2, 81:1,
87:2

NON-OWNED VEHICLE

Omnibus coverage, 3:9

Regular use, 6:10, 21:35, 22:1, 22:2,
25:22, 29:2, 39:6, 39:11, 81:1,
87:2

Statutes, 2:15, 3:9, 21:35, 22:1,
25:22, 29:2, 29:17, 39:6, 39:11,
41:2, 87:2

Third-party, 7:2, 87:2

NON-OWNED VEHICLE

Validity, 22:2, 29:2, 29:6, 39:6

NON-PARTY TO POLICY

Uninsured motorist coverage, 34:5

NON-PERMISSIVE USE

Uninsured Motorist Coverage, 5:14,
6:13, 22:3, 23:42, 25:13

NONBINDING

Uninsured Motorist Coverage, 34:40,
34:58

NONMOTORIST

Setoffs, 28:2, 40:4

Tortfeasor, 25:2, 28:2, 40:4, 62:21

NONOCCUPANTS

No-fault insurance, 49:1, 49:2,
49:17, 49:21, 108:2

NONOWNED VEHICLE

Coverage, 1:15, 3:2, 3:9, 3:12, 3:13,
3:15, 3:19, 6:10, 6:24, 7:1,

NONOWNED VEHICLE—Cont'd
 10:10, 19:4, 19:6, 21:2, 21:30,
 22:3, 25:10, 26:18, 29:6, 39:13,
 41:2, 41:6, 68:1, 81:1, 108:2

NONOWNED VEHICLE
 Exclusions, 3:9, 6:10, 6:24, 19:6,
 25:10, 26:18, 39:13, 68:1, 81:1,
 108:2

NONOWNED VEHICLE
 Insured vehicle, 3:2, 3:9, 6:24, 21:2,
 21:30, 22:3, 25:10, 26:18,
 39:13, 41:2, 41:6, 81:1, 108:2

NONOWNED VEHICLE
 No-fault insurance, 108:2

NONOWNED VEHICLE
 Uninsured vehicle, 3:2, 6:10, 6:24,
 21:30, 41:2, 68:1, 81:1

NONPAYMENT
 Premium, 2:18, 8:9, 8:11, 8:14, 8:21
 to 8:24, 8:26, 8:27, 8:29, 8:30,
 8:35, 8:40, 41:1, 68:2, 74:2

NONRESIDENTS
 No-Fault Insurance, 53:1, 53:3,
 62:22, 63:3, 63:13, 63:15, 87:2
 Uninsured motorist coverage, 1:3,
 63:3, 74:2, 81:2, 87:2, 88:2

NONWAIVER AGREEMENTS
 Reservation of Rights and Nonwaiver
 Agreements, 12:5, 13:1 to 13:13

NORTH CAROLINA
 No-fault summary, 1:22, 98:2

NORTH DAKOTA
 No-Fault Insurance, 46:1, 46:2,
 49:13, 49:14, 49:21, 50:6, 51:1,
 52:2, 52:6, 54:1, 55:3, 55:7,
 55:19, 56:6, 57:3, 59:1, 59:9,
 60:1, 60:14, 60:19, 61:1, 62:1,
 62:4 to 62:6, 62:8, 63:5, 63:10,
 64:4, 64:9, 64:19, 99:2
 No-fault summary, 1:22, 88:2, 99:2

NOTICE
 Cancellation, 1:2, 1:7, 1:15, 2:3,
 2:12, 2:14, 2:16, 2:18, 3:18,
 3:21, 7:4, 8:1 to 8:7, 8:9 to

NOTICE—Cont'd
 8:15, 8:17 to 8:29, 8:34 to 8:47,
 9:2, 13:7, 19:13, 23:44, 68:2,
 72:2, 76:2, 87:2, 95:2, 103:2

No-fault insurance, 56:10, 59:1,
 59:5, 60:1 to 60:6, 60:9, 60:19,
 60:21, 60:29, 61:4, 62:2, 64:14,
 64:19, 70:2, 72:2, 76:2, 87:2,
 97:2, 108:2

Reservation of rights and nonwaiver
 agreements, 13:1 to 13:4, 13:6,
 13:7, 13:11 to 13:13

Uninsured Motorist Coverage, 1:15,
 1:17, 2:9, 3:19, 6:13, 8:18,
 8:35, 8:37, 8:38, 17:6, 19:9,
 19:11, 19:13, 19:19, 19:22,
 19:26, 19:27, 20:9, 21:4, 23:18,
 23:41, 23:44, 24:13, 24:15,
 24:16, 24:18 to 24:20, 25:15,
 25:19, 25:20, 25:22, 26:13 to
 26:16, 27:6, 27:19, 28:11, 29:2,
 29:21, 30:2, 30:6, 30:10, 30:13,
 31:1 to 31:4, 31:6 to 31:8, 32:2,
 32:3, 32:13, 34:19, 34:44,
 34:47, 34:55, 34:58, 36:4,
 37:12, 38:19, 38:24, 38:30,
 39:9, 40:2, 40:21, 42:17, 65:1,
 67:1, 68:1 to 73:2, 74:2, 76:1 to
 82:2, 85:2, 86:2, 87:2, 88:2,
 95:2, 97:2, 103:2, 108:2, 109:2,
 111:2

NOTICE AND PROOF OF LOSS
 30 days, 81:2
 Delay, 81:2
 Hospital, 81:2
 Liability insurance, 81:2
 Physician, 81:2
 Reasonable proof, 81:2
 Relative, 81:2
 Statute of limitations, 81:2
 Statutes, 81:2
 Time, 81:2
 Unreasonable, 81:2
 Written notice, 81:2

OATH
 Fraud, 74:2, 82:2, 87:2, 97:2
 Notice, 24:20, 26:14, 60:1, 60:5,
 74:2, 76:2, 82:2, 87:2, 97:2

INDEX

OBJECTIONS

- Appeals, 9:4, 13:2, 16:1, 16:14, 21:31, 31:7, 34:5, 35:6, 61:4, 64:24
- Privileged information, 61:4
- Subrogation, 31:7, 35:6, 64:24, 95:2
- Venue, 34:5
- Waiver, 9:4, 13:2, 16:1, 25:5, 61:4

OCCASIONAL USE

- Motor vehicles, 39:6

OCCUPATION

- Defenses, 86:2
- Fraud, 87:2, 95:2
- Military service, 55:5
- No-fault insurance, 50:1, 52:4, 52:5, 55:3, 55:5, 55:7, 58:2, 70:2, 87:2, 99:2
- Reformation, 70:2
- Unemployment, 55:5

OCCURRENCE

- Burden of proof, 97:2
- Per occurrence limits, 3:9, 38:8

OCCURRENCE OF DEATH

- No-fault insurance, 58:6

OFFER

- Automobile liability insurance, 3:9, 3:19, 19:1, 19:4, 19:8, 19:11 to 19:13, 21:5, 29:2 to 29:4, 37:3, 38:13, 38:19, 40:5, 41:2, 46:1 to 59:2, 65:1, 67:1, 68:1, 70:1, 72:1, 76:1, 85:2, 100:1, 102:2, 108:2, 112:2
- Bad faith, 2:7, 9:8, 11:1, 12:2, 12:3, 12:5, 13:1 to 14:5, 14:12, 15:1 to 15:3, 15:7, 15:9, 15:14 to 15:16, 15:24 to 15:26, 15:29, 15:33, 15:39, 16:28, 17:1, 17:6, 17:7, 18:1, 18:2, 20:13, 27:28, 36:1, 37:3, 42:2, 42:8, 42:17, 45:1, 65:1, 66:1, 67:1, 68:1, 70:1 to 72:1, 74:2, 76:1 to 82:2, 100:1, 103:2
- Contribution, 2:6, 10:3, 14:5, 15:24, 15:39, 18:2, 40:13, 42:17, 72:1, 73:2, 76:2, 87:2
- Renewal, 8:4, 8:14, 8:22, 8:24, 14:5, 15:1, 19:8, 19:11, 19:13, 19:18,

OFFER—Cont'd

- 19:22, 38:20, 38:23, 38:24, 38:26, 38:27, 38:32 to 38:34, 65:1, 66:1, 68:1 to 72:1, 74:2, 76:1 to 103:2, 112:2
- Third-party claims, 67:1
- Underinsured motorist coverage, 3:19, 6:13, 8:13, 17:7, 19:4, 19:6, 19:9 to 19:11, 19:13, 19:15, 19:18, 19:22, 19:23, 19:25, 20:13, 21:5, 23:28, 23:30, 23:42, 28:5, 29:2, 29:4, 31:8, 32:10, 32:12, 36:1, 38:1, 38:13, 38:18 to 38:34, 39:1, 40:5, 40:13, 41:1 to 42:2, 42:8, 42:10, 42:12, 42:14, 42:16, 42:17, 43:20, 43:21, 45:1, 65:1, 66:1, 67:1, 68:1, 70:1, 72:1, 73:2, 74:2, 76:1 to 85:2, 100:1, 102:2, 103:2, 112:2
- Uninsured motorist coverage, 3:19, 3:23, 6:13, 15:29, 17:6, 17:7, 19:1, 19:4, 19:6, 19:8 to 19:13, 19:15, 19:18, 19:22 to 19:25, 20:13, 21:5, 23:28, 23:30, 23:32, 23:42, 25:18, 27:26, 27:28, 28:5, 29:2 to 29:4, 29:7, 29:21, 31:8, 32:10, 32:12, 34:49, 36:1, 37:3, 38:1, 38:13, 38:19, 38:21, 38:24, 38:28 to 38:30, 38:32, 38:33, 39:1, 40:5, 41:1, 41:2, 42:12, 42:17, 43:21, 65:1, 66:1, 67:1, 68:1 to 72:1, 73:2, 74:2, 76:1 to 82:2, 85:2, 87:2, 100:1, 103:2, 108:2

OFFSET

- Setoff, 10:3, 10:6, 20:20, 25:10, 28:2, 28:4, 28:5, 28:10, 28:12, 34:33, 35:2, 38:5, 38:13, 39:11, 40:1 to 40:3, 40:5, 40:8, 40:11, 40:12, 40:14, 40:16, 40:19 to 40:21, 41:9, 42:16, 43:2 to 43:4, 43:8, 43:9, 43:13, 47:4, 64:13, 65:1, 70:1, 74:2, 76:1, 81:1, 82:2, 87:2, 88:2, 95:2, 97:2, 102:2, 112:2

OHIO

- No-fault summary, 1:22, 87:2, 100:1, 100:2

OKLAHOMA

- No-fault summary, 1:22, 101:2

OMNIBUS COVERAGE

Automobile liability coverage, **3:9**
 Automobile liability insurance, **1:15, 3:9, 6:11, 19:27**
 Cooperation, **3:18**
 Liability insurance, **1:15, 3:9, 3:12, 3:18, 6:11, 6:13, 6:17, 6:22, 19:27**
 Self-insurance, **1:15, 3:9, 19:27**

ONGOING MEDICAL EXPENSE

No-fault insurance, **56:19**

ORDERS

Appeals, **16:28, 61:4, 73:2, 87:2**
 Arbitration awards, **95:2**
 Defense, **16:9, 61:4, 87:2, 95:2**
 Uninsured Motorist Coverage, **21:7, 73:2, 87:2, 95:2**

OREGON

No-Fault Insurance, **46:1 to 47:1, 47:4, 49:14, 49:17, 49:22, 50:6, 52:7, 54:1, 55:3, 55:26, 56:1 to 57:1, 58:2, 60:1, 60:9, 61:4, 63:10, 64:4, 64:7**
 No-fault summary, **1:22, 102:2**

ORGANIZATION

Automobile liability coverage, **38:17**
 Examination under oath, **87:2**
 Liability insurance, **28:2, 38:5, 38:7, 38:17, 40:16, 41:2, 59:2, 87:2**

OTHER CLAIMS

Notice, **37:12, 88:2**
 Release, **88:2**

OTHER INSURANCE

Cancellation, **1:7, 1:15, 2:12, 3:21, 7:4, 8:2, 8:7, 8:36, 8:38, 19:13, 68:2, 87:2**
 Cancellation and rescission, **87:2**
 Clauses, **1:7, 1:15, 3:9, 3:19, 7:2, 7:3, 19:13, 29:2 to 29:6, 34:44, 39:11, 40:2, 40:3, 40:5, 40:16, 41:2, 42:12, 59:4, 72:1, 81:1**
 Compulsory insurance, **3:9, 19:27, 88:2**
 Cooperation, **1:7, 87:2**
 Escape clauses, **3:19, 29:4**
 Excess clause, **29:3, 29:5, 29:6, 41:2**

OTHER INSURANCE—Cont'd

Excess policy, **3:19, 7:2, 19:13, 29:6, 29:9, 40:16**
 Financial responsibility bond, **19:27**
 Financial responsibility laws, **2:12, 8:36**
 Fraud, **1:7, 3:9, 19:13, 34:44, 74:2, 87:2**
 Intent, **3:9, 3:19, 6:10, 8:7, 8:36, 12:1, 19:13, 23:5, 29:3, 29:16, 34:44, 40:2, 40:16, 41:2, 42:12, 43:13, 52:9, 74:2, 81:1, 87:2**
 Limitations, **6:10, 15:17, 41:2, 43:13, 68:1 to 72:1, 74:2, 76:1, 81:1, 87:2, 88:2**
 Mandatory, **1:15, 3:9, 3:19, 3:21, 8:2, 19:13, 19:27, 21:35, 29:2, 34:44, 44:1, 52:9, 68:2, 72:1, 74:2, 81:1, 87:2, 88:2**
 Maximum, **2:23, 19:27, 29:2, 29:3, 29:5, 29:16, 38:11, 40:2, 40:5, 40:16, 41:2, 44:1, 59:2, 68:2, 74:2, 76:1, 87:2, 88:2**
 Omnibus coverage, **1:15, 2:23, 3:9, 19:27**
 Primary insurance, **7:2, 7:3, 12:8, 41:2, 87:2**
 Pro rata clause, **41:2**
 Reformation, **3:21, 19:13, 34:44**
 Self-insurance, **1:15, 2:12, 3:9, 3:19, 19:27, 76:1, 88:2**
 Statutes, **3:9, 3:19, 3:21, 19:13, 19:27, 21:35, 23:5, 29:2, 29:3, 29:16, 34:44, 38:11, 39:11, 40:5, 41:2, 42:12, 43:13, 44:1, 74:2, 87:2, 88:2**
 Subrogation, **2:13, 12:1, 35:2, 35:3, 42:12, 44:1, 68:1 to 72:1, 74:2, 76:1, 81:1, 87:2, 88:2**
 Super escape, **3:19**
 Trigger, **12:1, 19:13, 34:44, 72:1**
 Uninsured/underinsured motorist coverage, **7:2, 19:13, 43:13, 72:1, 74:2, 81:1**
 Validity, **23:5, 29:2, 29:3, 29:6, 34:44, 35:3, 42:12, 68:2, 74:2**
 Value, **19:13, 43:13, 59:2, 74:2, 87:2, 88:2**

OTHER INSURED

Subrogation, **106:2**

INDEX

OWNED VEHICLE EXCLUSION

Uninsured motorist coverage, 23:40

OWNERSHIP

Notice, 3:2, 3:4, 8:2, 8:3, 8:6, 19:11, 42:8, 65:1, 67:1, 68:1 to 70:1, 72:1 to 74:2, 76:1 to 81:1, 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 102:2, 103:2, 108:2, 111:2

Proof of, 1:3, 3:2, 3:9, 3:14, 6:10, 12:9, 50:8, 55:24, 66:1, 68:2, 72:2, 74:2, 76:2, 82:2, 85:2, 86:2, 87:2, 88:2, 97:2, 102:2, 103:2, 108:2, 111:2

PAIN AND SUFFERING

No-fault insurance, 46:1, 62:10, 62:16, 63:3, 64:13, 64:15, 70:2, 97:2

PALLIATIVE TREATMENTS

No-fault insurance, 56:15

PARENTS

No-Fault Insurance, 48:3, 49:3, 49:5, 52:11, 57:6, 58:5, 58:10, 60:21, 87:2

Uninsured Motorist Coverage, 20:14, 21:8 to 21:12, 21:16, 21:17, 21:25, 21:34, 23:12, 23:42, 25:8, 25:20, 27:2, 27:4, 27:5, 27:14, 27:18, 39:13, 41:2, 49:5, 87:2

PAROL EVIDENCE

Waiver, 19:11

PARTIAL PAYMENT

Release, 12:2, 18:4, 36:4

Subrogation, 18:4, 56:11

PARTIES

Appeals, 1:3, 1:6, 2:6, 2:9, 2:14, 2:18, 2:22, 3:2, 3:9, 3:19, 4A:1, 5:5, 5:12, 6:8, 6:12, 7:7, 8:6, 8:8, 8:18, 8:35, 9:8, 9:14, 10:3, 10:6, 10:8, 10:9, 11:2, 12:1, 12:2, 13:7, 14:2, 15:1, 15:37, 16:14, 16:35, 17:6, 17:7, 17:12, 19:10, 19:11, 19:13, 19:15, 19:27, 20:1, 20:2, 20:17, 20:19, 21:4, 21:8, 21:23, 21:25, 21:31, 23:12, 23:28, 23:33, 23:42, 24:9

PARTIES—Cont'd

to 25:9, 26:5, 27:8, 27:14, 27:26, 28:2, 28:6, 29:16, 31:3, 31:8, 34:3, 34:5, 34:11, 34:16, 34:27, 34:40, 34:41, 34:44, 34:45, 34:49, 34:57, 34:58, 35:6, 36:1, 37:4, 37:12, 38:5, 38:11, 38:13, 38:21, 38:25, 39:14, 40:4, 40:11, 40:14, 41:1, 41:2, 41:9, 42:2, 42:9, 42:11, 42:12, 42:14, 42:16, 42:17, 47:4, 49:22, 52:8, 52:9, 60:17, 61:4, 62:15, 63:2, 63:3, 64:18, 64:24, 70:2, 71:1, 74:2, 87:2, 88:2

Bad faith, 9:8, 9:14, 10:6, 11:2, 12:1, 12:2, 13:7, 14:2, 15:1, 15:16, 15:21, 15:37, 16:14, 16:25, 16:35, 17:6, 17:7, 17:12, 20:13, 31:3, 34:44, 34:45, 34:60, 36:1, 36:4, 37:4, 37:7, 37:12, 42:2, 42:17, 66:1, 70:2, 72:1, 74:2, 76:2, 82:2, 97:2, 100:1

Beneficial interest, 26:9

Beneficiaries, 2:22, 15:37, 27:14, 27:26, 40:11, 102:2

Consent to, 3:9, 7:7, 8:8, 28:2, 31:8, 34:44, 36:1, 42:2, 42:5, 42:12, 42:17, 52:8

Cure, 15:16, 36:4, 74:2

First Party, 1:3, 5:5, 6:12, 15:16, 15:37, 16:25, 17:6, 19:13, 21:23, 36:1, 36:4, 37:12, 38:5, 60:17, 74:2, 76:2, 87:2, 95:2, 97:2

Generally, 63:1

Joint tortfeasors, 10:3, 10:5, 10:6, 28:2, 38:5, 41:9, 42:11, 42:14, 42:17, 64:18, 72:1

Judicial review, 1:6, 34:43, 34:44, 34:52

Jurisdiction, 1:3, 2:8, 7:7, 8:18, 10:3, 15:21, 31:8, 34:5, 34:10, 34:11, 34:25, 34:40, 34:42 to 34:45, 36:1, 63:3, 70:2, 88:2, 102:2

Marine insurance, 5:5, 15:16, 20:2, 21:4, 34:13

Omnibus insured, 2:18, 3:9, 6:8, 36:4

Partial subrogation, 88:2

Passengers, 1:3, 3:9, 5:5, 5:12, 19:27, 21:23, 25:18, 29:16,

PARTIES—Cont'd

31:8, 36:1, 38:11, 38:17, 38:21,
41:2, 42:14, 49:22, 63:3, 70:2,
74:2, 82:2, 87:2, 95:2, 102:2

Payments, 2:18, 3:9, 5:5, 6:23, 7:7,
8:18, 8:28, 8:35, 12:1, 12:2,
15:16, 17:6, 17:7, 17:12, 19:11,
19:13, 21:31, 25:9, 25:18, 27:8,
27:14, 28:2, 29:2, 35:5 to 38:5,
38:17, 40:4, 40:11, 41:2, 41:9,
42:2, 42:5, 42:9, 42:12, 42:16,
47:4, 56:10, 59:3, 63:5, 64:18,
64:24, 66:1, 70:2, 72:1, 74:2,
76:2, 82:2, 87:2, 88:2, 95:2,
97:2, 100:1, 102:2

Real party in interest, 2:9, 9:8, 31:8,
76:2, 82:2

Receipts, 82:2

Recoupment, 2:9, 64:18, 87:2, 95:2,
97:2

Right to sue, 37:12, 38:21, 42:17,
56:10, 63:3

Sanctions, 10:3, 31:3, 52:9, 87:2

Standing, 5:5, 5:12, 6:12, 9:8, 12:2,
16:25, 19:10, 21:23, 21:31,
31:3, 34:27, 34:39, 36:1, 38:21,
41:1, 42:2, 42:11, 64:24, 70:2,
76:2, 88:2, 97:2, 102:2

Statutes, 1:3, 1:6, 2:8, 3:9, 3:19,
6:12, 8:18, 8:35, 8:41, 9:6,
10:5, 10:6, 10:9, 14:2, 15:16,
15:37, 17:6, 17:7, 19:11, 19:13,
19:27, 20:1, 20:2, 20:13, 20:19,
21:31, 23:12, 23:26, 24:9 to
25:9, 26:2, 27:26, 28:2, 29:2,
29:16, 34:3, 34:10, 34:29,
34:40, 34:43, 34:44, 34:52,
35:5, 35:6, 36:1, 37:12, 38:5,
38:11, 38:17, 40:11, 41:1, 41:2,
42:12, 42:16, 42:17, 47:4,
60:17, 63:1 to 63:3, 74:2, 76:2,
82:2, 87:2, 88:2, 95:2, 100:1,
102:2

Third Parties, 2:8, 2:10, 2:11, 2:19,
3:9, 3:17, 3:22, 6:12, 7:2, 8:18,
8:35, 8:37, 8:41, 12:1, 15:1,
17:6, 19:11, 19:13, 24:9, 25:18,
27:14, 28:2, 35:5, 35:6, 38:21,
38:25, 39:14, 40:4, 40:11,
60:17, 61:4, 64:24, 82:2, 95:2

Vendor, 3:9, 8:6

PARTIES—Cont'd

Victim, 2:8, 2:9, 5:5, 5:12, 6:12,
20:19, 21:23, 21:31, 23:12,
24:10, 27:14, 38:11, 38:21,
41:2, 42:9, 42:12, 63:2, 63:3,
64:18, 82:2, 88:2

PARTNERSHIP

Automobile insurance, 21:4, 85:2
Notice, 16:18, 21:4, 74:2, 85:2

PARTNERSHIPS

Uninsured motorist coverage, 21:4,
21:18

PASSENGERS

Accident insurance, 21:23, 74:2

Bad faith, 36:1, 67:1, 68:1, 70:1 to
74:2, 76:1, 82:2, 86:2, 103:2

Health insurance, 70:2, 72:2, 86:2,
87:2, 95:2, 103:2

Life insurance, 82:2

Medical payments, 5:5, 6:18, 25:11,
25:18, 39:13, 67:1, 68:2, 70:2,
72:2, 74:2, 86:2

No-Fault Insurance, 49:14, 49:22,
52:11, 63:3, 63:9, 70:2, 72:2,
87:2

No-fault coverage, 1:3, 3:9, 5:5,
5:17, 21:23, 25:18, 49:22, 63:3,
63:9, 68:2, 70:2, 72:2, 74:2,
82:2, 86:2, 87:2, 95:2, 103:2

Notice, 9:2, 19:27, 31:8, 42:14, 67:1,
68:1 to 72:2, 74:2, 76:1, 82:2,
86:2, 87:2, 95:2, 102:2, 103:2

Underinsured motorist coverage, 1:3,
6:18, 19:27, 21:23, 21:28,
21:35, 22:1, 29:16, 31:8, 36:1,
38:11, 38:17, 38:21, 39:2, 39:3,
39:13, 40:10, 41:2, 42:14, 67:1,
68:1, 70:1, 74:2, 76:1, 86:2,
102:2, 103:2

Uninsured Motorist Coverage, 1:3,
5:12, 19:5, 19:27, 21:23, 21:28,
21:35, 22:1, 23:5, 23:13, 24:12,
25:11, 25:18, 29:7, 29:16,
29:23, 29:26, 29:27, 31:8, 36:1,
38:11, 38:17, 38:21, 39:2, 39:3,
39:13, 41:2, 49:22, 63:3, 67:1,
68:1 to 72:2, 74:2, 76:1, 82:2,
86:2, 87:2, 95:2, 103:2

INDEX

PAYMENT

Accident and life insurance, 28:4
Arbitration, 10:3, 15:16, 15:24,
15:44, 17:7, 23:28, 26:9, 26:10,
28:6, 28:10, 29:2, 29:10, 32:2,
32:4, 32:10, 32:11, 34:1, 34:10,
34:11, 34:14, 34:24, 34:32,
34:33, 34:42, 34:43, 34:49,
34:53, 36:1, 36:4, 37:1, 37:7,
37:12, 40:12, 40:17, 40:21,
41:9, 42:2, 42:9, 42:10, 42:14
to 42:16, 43:13, 44:1, 52:8,
55:4, 57:4, 60:12, 60:16, 61:3,
64:11, 64:18, 65:1, 66:1, 67:1,
68:1 to 74:2, 76:1 to 82:2, 85:2,
86:2, 87:2, 88:2, 95:2, 97:2,
99:2, 100:1, 102:2, 103:2,
109:2, 111:2, 112:2
Automobile liability coverage, 3:9,
19:13, 38:17
Common law, 8:18, 10:5, 15:1,
15:16, 17:12, 20:13, 25:14,
26:7, 26:9, 34:10, 34:11, 34:24,
36:1, 36:4, 37:3, 43:20, 55:16,
56:3, 56:21, 60:15, 60:19,
64:24, 70:1 to 82:2, 88:2, 95:2,
102:2
Defense, 1:3, 1:7, 2:8, 2:14, 2:18,
3:9, 4:5, 4A:1, 5:5, 5:8, 8:6,
8:18, 9:6, 9:8, 9:12 to 9:14,
9:17, 10:3, 10:6, 12:1 to 12:3,
12:5, 12:7, 14:1 to 14:5, 15:1,
15:13, 15:14, 15:16, 15:23,
15:24, 15:28, 15:33, 15:42,
16:2, 16:9, 16:13, 16:25, 16:32,
18:1, 18:4, 18:7, 18:8, 18:12,
19:27, 20:3, 20:4, 20:13, 23:18,
23:26, 23:30, 25:4, 25:14,
27:16, 32:2, 34:1, 34:24, 34:49,
35:2, 36:1, 36:2, 36:4, 37:12,
40:17, 40:21, 42:2, 42:14,
42:16, 42:17, 43:13, 43:21,
52:4, 55:16, 60:21, 61:3, 64:11,
64:22, 64:24, 65:1, 68:2, 70:1,
74:2, 76:2, 81:1, 82:2, 87:2,
95:2, 97:2, 99:2, 112:2
Disability insurance, 73:2, 112:2
Health insurance, 35:4, 40:21, 59:2
to 70:2, 72:2, 86:2, 87:2, 95:2,
103:2
Indemnity insurance, 41:2, 43:9

PAYMENT—Cont'd

Judgments, 1:7, 1:22, 2:13, 2:14,
4A:1, 9:8, 9:12 to 9:14, 9:18,
12:2, 14:1, 14:2, 15:28, 15:43,
17:7, 19:27, 27:15, 32:2, 38:7,
40:4, 42:8, 42:10, 42:12, 42:17,
43:24, 60:13, 60:14, 72:1 to
74:2
Jurisdiction, 1:3, 2:8, 2:15, 7:7, 8:18,
9:17, 9:18, 10:3, 15:28, 19:4,
26:7, 30:2, 31:8, 33:1, 34:10,
34:11, 34:42, 34:43, 34:53,
36:1, 41:5, 60:12, 65:1, 70:2,
88:2, 99:2, 102:2
Life insurance, 16:25, 28:4, 58:2,
82:2
Marine insurance, 5:5, 15:16, 20:2,
64:6
No-fault insurance, 46:2, 48:5,
49:19, 50:5, 50:9, 51:2, 52:4,
52:8, 52:9, 53:1, 55:2 to 55:4,
55:8, 55:16, 55:22, 55:23,
55:26, 56:1 to 56:4, 56:6, 56:8
to 56:12, 56:19, 56:21, 57:4,
57:6, 58:1 to 59:4, 59:6, 59:9,
60:5 to 60:7, 60:9 to 60:16,
60:19 to 60:24, 60:26, 61:3,
61:5, 62:5, 62:16, 62:17, 63:2,
63:14, 64:1, 64:6, 64:9 to 64:11,
64:14, 64:16, 64:18, 64:22 to
64:24, 70:2, 72:2, 76:2, 87:2,
97:2, 99:2, 108:2
Notice, 1:6, 1:7, 1:17, 2:8, 2:9, 2:14,
2:18, 6:13, 7:4, 8:6, 8:9, 8:11,
8:14, 8:18, 8:21, 8:22, 8:24,
8:26 to 8:29, 8:35, 8:40, 8:42,
9:8, 9:13, 9:21, 12:1, 14:1 to
15:1, 15:16, 15:25, 17:6, 19:9,
19:11, 19:13, 19:27, 23:18,
25:22, 27:19, 28:11, 29:2, 30:2,
31:2, 31:8, 32:2, 32:13, 36:4,
37:12, 40:21, 42:2, 42:7, 42:8,
42:14, 42:15, 42:17, 56:10,
59:1, 60:5, 60:6, 60:9, 60:19,
60:21, 64:14, 65:1, 67:1, 68:1
to 73:2, 74:2, 76:1 to 82:2,
85:2, 86:2, 87:2, 88:2, 95:2,
97:2, 102:2, 103:2, 108:2,
109:2, 111:2, 112:2
Prior judgment, 30:2, 32:2
Property insurance, 72:2

AUTOMOBILE LIABILITY INSURANCE

PAYMENT—Cont'd

Release, 1:6, 1:17, 1:22, 2:8, 9:8,
9:14, 10:5, 10:6, 10:9, 12:2 to
14:3, 14:5, 15:14, 15:16, 15:24,
15:26, 15:28, 15:33, 15:39,
15:43, 17:1, 17:7, 18:4, 23:28,
25:7, 26:3 to 26:5, 26:7, 26:9,
26:10, 28:5, 28:16, 29:9, 29:10,
31:8, 32:13, 34:14, 36:1, 36:4,
37:8, 40:12, 42:2, 42:5, 42:7 to
42:10, 42:17, 56:4, 60:6, 63:2,
64:9, 64:14, 64:18, 64:22,
64:23, 65:1, 68:1, 72:1, 74:2,
76:1 to 82:2, 87:2, 88:2, 95:2,
97:2, 99:2, 103:2, 109:2, 112:2
Service of process, 30:2
Third-party claims, 67:1
Witnesses, 9:8, 27:18, 34:10, 34:11,
68:2, 70:2, 88:2

PEDESTRIAN

Medical payments, 5:5, 19:13, 21:31,
49:13, 49:17, 66:1, 67:1, 68:2,
70:2, 72:2, 74:2, 86:2, 97:2,
112:2

PEDESTRIANS

No-fault insurance, 49:1, 49:20 to
49:22, 54:1, 63:10, 70:2, 97:2,
99:2
Uninsured, 5:12, 21:22, 21:29,
23:42, 49:22, 70:2, 86:2, 95:2,
97:2, 99:2, 102:2
Uninsured Motorist Coverage, 5:12,
21:22, 21:29, 23:42, 49:22,
70:2, 86:2, 95:2, 97:2, 99:2

PEER REVIEW

No-fault coverage, 97:2, 103:2

PENALTIES

No-Fault Insurance, 48:5, 51:1, 51:2,
52:9, 53:2, 60:5, 60:9, 60:14 to
63:14, 70:2, 72:2, 76:2, 87:2,
97:2, 99:2, 108:2

PENNSYLVANIA

No-Fault Insurance, 46:1 to 47:1,
47:4, 48:2, 48:4, 48:5, 49:14,
49:22, 50:2, 50:6, 50:7, 51:1,
52:2, 52:3, 52:9, 52:11, 54:1,
54:3, 55:6, 55:7, 55:11, 55:23,
55:24, 56:1, 56:6, 57:1 to 58:3,

PENNSYLVANIA—Cont'd

58:6, 59:2, 59:4, 59:7, 59:8,
60:10, 60:12, 60:14, 60:17,
60:19, 60:24, 61:1, 61:3, 61:4,
61:10, 62:1, 62:2, 62:9, 62:10,
63:2 to 63:4, 63:6, 63:9 to
63:11, 64:3, 64:4, 64:8, 64:21,
64:24, 70:2, 72:2

No-fault summary, 1:22, 70:2, 72:2,
103:2

PER ACCIDENT LIMITS

Uninsured motorist coverage, 27:1,
27:15, 27:17, 38:5, 38:10,
38:11, 40:2, 67:1, 72:1

PER PERSON LIMITS

Uninsured motorist coverage, 27:1,
27:11, 27:14, 27:15, 27:17,
37:8, 38:5, 38:7, 38:11, 38:24,
44:1

PERMANENT INJURY

No-fault insurance, 46:1, 62:2, 62:3,
62:9, 76:2

PERMISSIVE USERS

Automobile liability insurance, 3:9,
29:2, 67:1, 81:1, 100:1

PERSONAL INJURY

PROTECTION

Burden of proof, 60:14, 62:6, 62:8,
97:2
Medical payments, 39:13, 46:2,
49:13, 49:17, 52:15, 56:1,
56:12, 59:2, 59:5, 59:9, 64:7,
64:24, 70:2, 74:2, 97:2, 112:2

PERSONAL INSURANCE

Subrogation, 72:1, 87:2

PERSONAL JURISDICTION

Federal courts, 9:4

PERSONAL VENDETTAS

Coverage, 5:16

PHANTOM VEHICLES

Uninsured motorist coverage, 24:1 to
24:20

PHYSICAL CONDITION

Recoupment, 87:2

INDEX

PHYSICAL CONTACT

Uninsured and underinsured motorist coverage, 65:1, 66:1, 67:1, 72:1, 76:1, 81:1

PHYSICAL CONTACT REQUIREMENT

Uninsured motorist coverage, 24:2, 24:4, 24:6, 24:8 to 24:11

PHYSICAL PRESENCE REQUIREMENT

No-fault insurance, 53:3, 63:15

PHYSICIANS

Bad faith, 16:18, 60:10, 74:2, 86:2, 97:2, 99:2

Disability insurance, 73:2

Fraud, 74:2, 87:2, 95:2, 97:2

No-Fault Insurance, 55:7, 59:2, 59:3, 60:6, 60:10, 61:1 to 61:4, 87:2, 97:2, 99:2

PIERRINGER

Recovery, 10:4, 10:6, 10:9, 10:10, 20:19, 25:2, 26:5, 40:9, 42:17

Releases, 10:6, 10:9, 10:10, 20:19, 26:5

PIZZA DELIVERY CASES

Uninsured motorist coverage, 23:13

PLANS

No-Fault Insurance, 48:1 to 48:5, 52:11, 59:2, 59:3, 59:5, 59:6

PLEADINGS

Common law, 36:1

Defenses, 9:2, 9:6, 12:1, 14:2, 14:10, 20:9, 31:3

Fire insurance, 12:1, 36:1

Inferences, 12:1

Notice, 3:19, 9:2, 12:1, 14:1, 14:2, 20:9, 24:13, 26:16, 31:2 to 74:2

Service of process, 30:4

POLICE

Coverage, 3:9, 5:4, 5:11, 5:12, 5:15, 5:16, 5:21, 5:22, 6:12, 9:1, 15:17, 19:7, 19:10, 19:27, 20:3, 21:4, 21:23, 21:31 to 21:33, 22:2, 23:40, 23:43, 23:45, 24:1, 24:6, 24:9, 24:12, 24:13, 34:24,

POLICE—Cont'd

38:13, 38:32, 40:21, 50:1, 52:3, 72:1, 76:1, 85:2, 95:2, 97:2

Uninsured motorist coverage, 5:12, 5:15, 5:16, 5:21, 19:7, 19:10, 19:27, 20:3, 21:4, 21:23, 21:31 to 21:33, 22:2, 23:40, 23:43, 23:45, 24:1, 24:6, 24:9, 24:12, 24:13, 34:24, 38:13, 38:32, 40:21, 72:1, 76:1, 85:2, 95:2, 97:2

POSSESSION

Insurable interest, 3:9, 19:11, 22:1

Marine insurance, 15:16

POST-AMENDMENT

MODIFICATIONS TO POLICY

Underinsured motorist coverage, 38:35

POST-JUDGMENT INTEREST

Bad Faith, 12:9, 15:34, 15:38, 17:1, 17:4 to 17:7, 70:2

PRACTICE OF LAW

Bad faith, 15:11, 15:12

PRECLUSION

Fraud, 2:8, 9:14, 87:2

Prior judgment, 32:2

Subrogation, 28:2, 31:3, 31:8, 32:2, 34:57, 72:2, 73:1, 87:2

PRECONDITION

Payment, 20:3, 42:10, 42:12, 42:16, 70:1, 88:2

PREEMPTION

Subrogation, 59:5, 95:2

Uninsured motorist coverage, 34:8, 37:2, 95:2

PREJUDGMENT INTEREST

Bad faith, 17:1, 17:6 to 17:9, 17:11 to 20:13, 37:3, 37:7, 66:1, 68:1, 70:1, 72:1, 86:2

Underinsured motorist coverage, 17:7, 20:13, 41:4, 66:1, 68:1, 70:1, 72:1, 86:2, 88:2

Uninsured motorist coverage, 17:6, 17:7, 20:13, 34:11, 34:12, 34:32, 34:54, 37:3, 37:7, 66:1,

PREJUDGMENT INTEREST

—Cont'd

68:1, 70:1, 72:1, 86:2, 88:2

PREJUDICE

Uninsured Motorist Coverage, 10:6,
15:13, 20:9, 21:13, 24:13,
24:20, 25:4, 25:15, 25:16, 26:2,
26:3, 26:6, 26:13 to 26:15,
26:17, 30:9, 30:13, 31:2, 31:8,
32:3, 32:4, 32:6, 34:16, 34:27,
34:55, 35:4, 36:4, 39:9, 42:12,
42:17, 66:1, 73:1, 76:1 to 85:2,
87:2, 88:2, 100:1

PREMISES

Liability insurance, 9:6, 23:32, 29:4,
81:2, 82:2, 88:2, 97:2, 99:2

PREMIUMS

Cancellation, 8:22, 8:26, 8:39, 19:13,
41:1, 68:2, 72:2, 87:2

PRESENCE

No-Fault Insurance, 49:14, 49:17,
53:3, 60:14, 61:4, 63:15

PRIOR JUDGMENT

Accrual, 32:2
Appeal, 15:29
Arbitration, 30:3, 32:2
Bad faith, 9:4, 15:29, 16:31, 30:2
Collateral estoppel, 16:31, 30:2
Defenses, 9:4, 30:2
Excess insurer, 15:29
Preclusion, 32:2
Settlements, 32:2
Uninsured motorist insurer, 15:29,
32:2

PRIVILEGES AND IMMUNITIES

Discovery, 95:2
Objections, 95:2
Statutes, 95:2
Subrogation, 95:2
Time, 95:2

PRIVITY

Notice, 31:3, 31:6, 34:58, 39:9

PRO RATA

Automobile liability insurance, 3:19,
7:2, 29:4, 41:2, 112:2

PRO RATA—Cont'd

Contribution, 73:2

Subrogation, 66:1, 73:2, 112:2

PROCEEDS

Subrogation, 1:13, 12:3, 20:19,
23:28, 25:14, 26:2, 26:4, 26:6,
26:7, 26:9, 26:11, 26:12, 26:19,
28:2, 28:5, 35:6, 38:7, 40:12,
40:18, 42:2, 42:17, 43:26,
49:19, 59:6, 64:1, 64:3, 64:4,
64:7, 64:11, 64:14, 64:18,
64:19, 64:24, 68:2, 73:2, 81:2,
82:2, 85:2, 86:2, 87:2, 88:2,
97:2, 102:2, 112:2

Uninsured motorist coverage, 1:13,
20:19, 23:28, 25:14, 26:2, 26:4,
26:6, 26:7, 26:9, 26:11, 26:12,
26:19, 27:1 to 27:3, 28:2, 28:4
to 29:4, 34:6, 35:6, 36:4, 38:7,
40:1, 40:12, 42:17, 44:3, 68:2,
73:2, 81:2, 82:2, 85:2, 86:2,
87:2, 88:2, 97:2

PRODUCTION

Bad faith, 16:1, 16:2, 16:8, 16:15,
16:16, 16:28, 16:34, 16:36,
17:1, 74:2

PROMISE

Liability policies, 6:19, 40:2

PROMPTNESS

Marine insurance, 14:6

PROOF

Evidence, 1:3, 1:6, 1:7, 1:19, 2:7,
3:9, 8:9, 8:29, 9:14, 10:3, 12:9,
13:7, 13:11, 14:1, 14:5, 15:16,
15:24, 15:36, 19:11, 23:43 to
23:45, 24:2, 24:4, 24:7, 24:10,
27:12, 29:16, 31:1, 32:3, 34:29,
36:1, 37:4, 42:2, 47:1, 52:3,
55:4, 55:7, 55:9, 55:16, 55:24,
62:6, 62:8, 62:9, 68:2, 70:2,
72:2, 73:2, 74:2, 81:2, 82:2,
86:2, 87:2, 88:2, 95:2, 97:2,
102:2, 103:2, 109:2, 112:2

PROPERTY

Recoupment, 2:9, 64:18, 87:2, 95:2,
97:2

INDEX

PROPERTY—Cont'd

Subrogation, 1:3, 1:12, 2:9, 2:13, 4:6, 12:1, 12:3, 15:26, 25:14, 26:8, 28:2, 28:5, 28:14, 35:3, 35:6, 38:7, 38:32, 40:21, 43:7, 62:11, 64:18, 64:24, 66:1, 67:1, 68:1 to 74:2, 76:2, 81:2, 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 102:2, 103:2, 106:2, 108:2, 109:2, 111:2, 112:2

PROPERTY DAMAGE

Jurisdiction, 1:3, 19:4, 41:5, 70:2, 88:2, 99:2, 102:2

Subrogation, 1:3, 1:12, 2:9, 2:13, 4:6, 12:1, 26:8, 28:5, 28:14, 38:7, 40:21, 43:7, 62:11, 64:18, 64:24, 66:1, 67:1, 68:1 to 74:2, 76:2, 81:2, 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 102:2, 103:2, 106:2, 108:2, 109:2, 111:2, 112:2

Witnesses, 68:2, 70:2, 88:2

PROPERTY INSURANCE

Automobile, 72:2

Bodily injury, 72:2

Burden of proof, 72:2

Cash, 72:2

Collision, 72:2

Contract, 72:2

Employee, 72:2

Evidence, 72:2

Liability insurance, 72:2

Limitations, 72:2

Multiple coverage, 72:2

Named insured, 72:2

Ownership, 72:2

Payments, 72:2

Personal representative, 72:2

Surgery, 72:2

Time, 72:2

PROPORTION

Subrogation, 87:2

PROPOSITION 213

Uninsured motorist coverage, 19:28, 19:29

PROPRIETY

Summary judgment, 29:16

Trial, 14:5, 29:16, 61:4, 74:2

PRORATION CLAUSE

Uninsured motorist coverage, 29:6, 41:2

PROTECTION

Bad faith, 9:8, 9:18, 12:2, 12:9, 14:5, 14:11, 15:10, 15:16, 16:1, 16:2, 16:13, 16:16, 16:24, 16:28, 16:29, 17:7, 31:5, 36:5, 37:2, 37:7, 37:9, 37:12, 40:21, 56:11, 60:10, 60:15, 60:16, 61:5, 64:2, 64:10, 67:1, 70:1 to 72:1, 73:1, 74:2, 76:1 to 81:1, 82:2, 97:2, 103:2

Financial Responsibility Acts, 2:9, 2:18, 3:19

PROXIMATE CAUSE

Automobile insurance, 2:19, 5:2, 5:4, 5:5, 5:12, 5:13, 20:17, 24:10, 103:2

PUBLIC OR LIVERY

CONVEYANCE EXCLUSION

Underinsured motorist coverage, 39:7

Uninsured motorist coverage, 25:11

PUBLIC POLICY

Arbitration awards, 34:40, 34:50, 40:21, 95:2

Fire insurance, 1:7, 3:9, 4:6, 6:12, 7:7, 21:31, 22:1, 29:16, 40:21, 41:2, 64:24

Governing law, 24:8

Subrogation, 2:9, 4:6, 8:18, 23:40, 25:4, 25:15, 26:7, 26:9, 28:2, 28:5, 31:7, 32:3, 34:16, 35:6, 40:21, 42:6, 42:9, 42:10, 42:12, 42:17, 44:1, 59:1, 64:7, 64:24, 65:1, 67:1, 68:1 to 72:2, 74:2, 76:1 to 81:2, 87:2, 95:2, 100:1, 102:2, 111:2

Uninsured/underinsured motorist coverage, 21:4, 25:8, 28:5, 32:3, 34:3, 74:2, 76:2, 100:1

PUBLICATION

Service of process, 30:4

PUNITIVE DAMAGES

- Arbitration awards, 34:34, 95:2
- Automobile liability insurance, 65:1, 67:1, 72:1, 76:1, 102:2, 109:2
- Bad Faith, 4:7, 10:1, 14:12, 15:16, 15:20, 15:25, 15:31, 15:32, 15:34 to 15:37, 16:8, 16:14, 17:8, 36:1, 36:4, 42:2, 45:1, 60:10, 60:15, 61:5, 65:1, 66:1, 67:1, 72:1, 74:2, 76:1, 97:2, 103:2, 109:2
- Common law, 15:16, 36:1, 36:4, 60:15, 62:13, 88:2, 95:2, 102:2
- Coverage, 2:20, 4:6, 4:7, 8:32, 13:12, 15:16, 15:20, 15:36, 15:37, 16:14, 27:19 to 27:25, 34:34, 36:1, 36:4, 40:6, 42:2, 45:1, 60:5, 60:9, 60:10, 60:15, 61:5, 62:13, 62:14, 65:1, 66:1, 67:1, 72:1, 74:2, 76:1, 88:2, 95:2, 97:2, 102:2, 103:2, 109:2
- Liability limits, 15:16, 27:21, 27:24, 36:4, 65:1, 66:1, 67:1, 72:1, 74:2, 76:1, 88:2, 95:2, 97:2, 102:2, 103:2
- No-Fault Insurance, 60:5, 60:9, 60:10, 60:15, 61:5, 62:13, 62:14, 97:2
- Subrogation, 4:6, 42:2, 65:1, 66:1, 67:1, 72:1, 74:2, 76:1, 88:2, 95:2, 97:2, 102:2, 103:2, 109:2
- Third-party claims, 67:1
- Uninsured and underinsured motorist coverage, 65:1, 66:1, 67:1, 72:1, 76:1, 88:2, 103:2, 109:2
- Uninsured Motorist Coverage, 4:6, 27:19 to 27:25, 34:34, 36:1, 36:4, 65:1, 66:1, 67:1, 72:1, 74:2, 76:1, 88:2, 95:2, 97:2, 103:2, 109:2

QUALIFICATION

- Disqualification, 34:28, 87:2, 95:2
- No-Fault Insurance, 49:6, 49:21, 50:6, 50:7, 50:9, 52:2, 55:7, 55:18, 56:13, 60:25, 62:3, 62:5, 62:7 to 62:9, 62:13, 62:14, 62:18, 62:23, 64:4, 87:2, 97:2

QUESTIONS

- No-Fault Insurance, 56:5, 60:10, 61:3, 61:4, 61:10, 63:2 to 63:6, 64:2

REAL PARTY IN INTEREST

- Assignment, 2:9, 9:8, 82:2
- Subrogation, 2:9, 31:8, 32:2, 76:2, 82:2

REASONABLENESS

- Accident insurance, 74:2
- Contribution, 12:1, 14:5, 16:34, 88:2
- Cooperation, 9:8, 15:16, 15:28, 26:17, 42:16, 70:1
- Defense, 9:8, 9:14, 12:1 to 12:3, 14:2, 14:4 to 14:6, 15:16, 15:28, 16:34, 36:1, 42:2, 42:14, 42:16, 60:3, 61:3, 70:1, 74:2
- Good faith, 9:8, 12:1 to 12:3, 14:4 to 14:6, 15:16, 15:28, 16:34, 36:1, 42:16, 60:15, 61:3, 70:1, 76:1, 88:2
- Marine insurance, 14:6, 15:16
- No-fault insurance, 60:3, 60:15, 60:16, 61:3, 62:6, 64:9
- Reimbursement, 12:1, 14:5, 42:9, 64:9, 70:1, 74:2, 76:1, 88:2

REBUTTABLE PRESUMPTION OF PREJUDICE

- Cooperation, 26:14

RECEIPTS

- Notice, 8:3, 82:2

RECEIVERSHIP

- Collection, 15:43

RECONSIDERATION

- Uninsured motorist coverage, 34:36, 34:52, 103:2

RECORDS

- Bad faith, 15:11, 15:16, 16:7 to 16:9, 16:15, 16:19, 16:27, 60:10, 70:2, 74:2, 82:2, 97:2, 99:2
- No-Fault Insurance, 55:7, 55:9 to 56:10, 56:13, 60:6 to 60:8, 60:10, 61:3, 61:10, 70:2, 87:2, 97:2, 99:2
- Uninsured motorist coverage, 6:13, 19:14, 23:43, 23:45, 29:16, 34:3, 34:21, 34:25, 34:29, 34:36, 61:3, 70:2, 73:2, 74:2, 82:2, 87:2, 88:2, 97:2, 99:2

INDEX

RECOUPMENT

Creditor, 95:2
Death, 87:2, 95:2, 97:2
Defenses, 2:9, 64:1, 64:18, 97:2
Disability, 87:2, 95:2, 97:2
Estoppel, 87:2, 97:2
Fees, 87:2, 95:2, 97:2
Fraud, 2:9, 87:2, 95:2, 97:2
Investigation, 95:2
Judgment, 2:9, 12:5, 26:6, 64:1,
64:3, 64:18, 87:2, 95:2, 97:2
Penalty, 87:2, 95:2, 97:2
Physical condition, 87:2
Procurement, 87:2
Release, 26:4, 64:3, 64:18, 87:2,
95:2, 97:2
Statutes, 26:4, 87:2, 95:2
Subrogation, 2:9, 26:4, 26:6, 26:11,
59:11, 64:1, 64:3, 64:18, 87:2,
95:2, 97:2
Third party, 2:9, 12:5, 26:6, 64:1,
87:2, 95:2, 97:2
Waiver, 87:2

RECOVERY

Bad Faith, 2:7, 9:8, 9:18, 10:1, 10:6,
12:1, 12:5, 14:2, 14:3, 14:5,
14:11, 15:1, 15:7, 15:10, 15:21,
15:24, 15:26, 15:28, 15:34,
15:36, 15:37, 15:42, 15:43,
16:17, 17:6, 17:7, 17:12, 18:1,
18:10, 20:13, 27:6, 27:12,
28:16, 30:2, 34:44, 34:45,
34:56, 36:1, 36:4, 37:2, 37:4,
37:12, 40:3, 40:21, 42:2, 42:8,
42:15, 42:17, 45:1, 56:11,
60:15, 60:16, 61:5, 64:10, 65:1,
66:1, 67:1, 68:1, 70:1 to 72:1,
73:1, 74:2, 76:1 to 81:1, 82:2,
86:2, 97:2, 99:2, 100:1, 103:2,
109:2
Financial Responsibility Acts, 2:9,
2:18, 23:40
Guaranty funds, 43:13
No-Fault Insurance, 46:1, 47:1, 47:4,
47:5, 48:3, 48:4, 49:6, 49:17 to
49:19, 51:1, 52:2, 52:9, 52:11,
55:4 to 55:7, 55:9, 55:14,
55:18, 55:24, 56:1 to 56:13,
56:17, 56:18, 56:20, 56:21,

RECOVERY—Cont'd

57:3, 57:5 to 57:7, 58:1, 58:2,
58:5 to 58:7, 58:9, 59:1 to 59:6,
59:9, 59:11, 60:3, 60:15, 60:16,
60:18 to 60:23, 60:29, 61:3 to
61:5, 61:9, 62:1 to 62:23, 63:2
to 63:5, 64:1, 64:3, 64:4, 64:6
to 64:15, 64:18, 64:19, 64:24,
70:2, 72:2, 76:2, 87:2, 97:2,
99:2, 108:2
Underinsured Motorist Coverage,
1:3, 7:7, 10:7, 17:7, 19:4,
19:13, 19:27, 20:2, 20:3, 20:9,
20:10, 20:13, 20:14, 21:5,
21:21, 21:23, 21:31, 21:33,
23:10, 23:28, 23:30, 23:42,
25:8, 26:5, 26:12, 26:13, 27:2,
27:13, 27:19, 28:2, 28:4 to
28:6, 28:9, 29:2, 29:4, 29:5,
29:10, 30:4, 30:6, 31:8, 32:2,
32:3, 32:11, 34:40, 34:44, 35:2,
35:6, 36:1, 38:2, 38:5, 38:7 to
38:9, 38:11 to 38:14, 38:17 to
38:19, 38:21, 39:1 to 39:3,
39:6, 39:11 to 39:13, 39:15,
40:1 to 40:12, 40:14 to 40:21,
40:23, 41:1 to 41:3, 41:5, 41:9,
41:10, 42:1, 42:2, 42:5, 42:7 to
42:12, 42:14 to 42:17, 43:2,
43:4 to 43:11, 43:13 to 43:15,
43:20, 43:21, 43:26, 44:1 to
44:3, 45:1, 56:4, 65:1, 66:1,
67:1, 68:1, 70:1, 72:1, 73:1 to
74:2, 76:1 to 85:2, 86:2, 88:2,
100:1, 102:2, 103:2, 109:2,
111:2, 112:2
Uninsured Motorist Coverage, 1:3,
2:9, 2:19, 4:3, 4:6, 5:12, 6:6,
6:8, 7:7, 10:6, 17:6, 17:7, 19:1,
19:4, 19:13, 19:27 to 19:29,
20:1 to 20:4, 20:7, 20:9, 20:10,
20:13, 20:14, 20:17, 20:19,
20:20, 21:5, 21:17, 21:21,
21:23, 21:31, 21:33, 21:34,
23:1, 23:5, 23:9, 23:10, 23:12,
23:20, 23:24 to 23:26, 23:28,
23:30, 23:33, 23:40, 23:42,
23:45, 24:4, 24:6, 24:7, 24:9,
24:10, 24:13, 24:14, 24:17,
24:18, 25:1 to 25:3, 25:8,
25:10, 25:14, 25:18, 25:22,
26:2, 26:4 to 26:13, 26:15 to

RECOVERY—Cont'd

26:17, 26:19, 27:1 to 27:6,
27:11 to 27:15, 27:17 to 27:20,
27:23, 27:26, 28:2, 28:4 to
28:13, 28:16, 29:1 to 29:5, 29:7
to 29:11, 29:15, 29:21, 29:26,
30:2 to 30:6, 30:13, 31:8, 32:2,
32:3, 32:11, 34:12, 34:16,
34:33, 34:34, 34:40, 34:41,
34:44, 34:45, 34:49, 34:55,
34:56, 34:58, 34:61, 35:1 to
35:6, 36:1, 36:4, 37:2, 37:4,
37:12, 38:2, 38:5, 38:7 to 38:9,
38:11 to 38:13, 38:17, 38:19,
38:21, 39:1 to 39:3, 39:11,
39:13, 40:1, 40:2, 40:4, 40:5,
40:9, 40:12, 40:17, 40:21, 41:1,
41:2, 41:5, 41:9, 41:10, 42:5,
42:11, 42:12, 42:17, 43:11,
43:13, 43:15, 43:21, 44:1 to
44:3, 47:4, 49:6, 52:2, 56:21,
61:3, 62:15, 62:16, 62:18, 63:3,
65:1, 66:1, 67:1, 68:1 to 71:1,
72:1 to 74:2, 76:1 to 82:2, 85:2,
86:2, 87:2, 88:2, 95:2, 97:2,
99:2, 100:1, 103:2, 108:2,
109:2, 111:2

Wrongful refusal to defend, 9:8,
12:1, 14:1 to 14:3, 14:5, 14:11,
15:37

REDUCTION

No-fault coverage, 1:3, 55:19, 58:4,
59:1, 59:2, 59:5, 68:2, 70:2,
72:2, 74:2, 76:2, 82:2, 85:2,
86:2, 87:2, 88:2, 97:2, 99:2,
111:2

Subrogation, 1:3, 1:13, 26:5, 26:7,
26:10, 28:2, 28:5, 28:12, 28:14,
38:9, 38:12, 40:12, 40:15,
40:18, 40:19, 40:21, 42:12,
59:1, 59:5, 59:6, 67:1, 68:2,
70:2, 72:2, 74:2, 76:2, 81:2,
82:2, 85:2, 86:2, 87:2, 88:2,
97:2, 99:2, 102:2, 106:2, 108:2,
111:2, 112:2

REFORMATION

Arbitration proceedings, 70:2
Assignment, 70:2
Burden of proof, 19:11
Evidence, 19:11, 19:13, 34:44, 70:2

REFORMATION—Cont'd

Excess coverage, 19:13
Fraud, 19:13, 34:44, 38:13
Identification, 70:2
Intent, 19:10, 19:11, 19:13, 19:19,
34:44, 38:28, 70:2
Judgments, 2:14
Justification, 2:14, 70:2
Limitations, 38:13, 70:2
Negligence, 2:14, 70:2
Parties, 2:14, 19:10, 19:11, 19:13,
34:44, 38:13, 70:2
Time, 2:14, 3:21, 19:10, 19:11,
19:13, 38:28, 70:2

REFUSAL

Bad Faith, 4:7, 9:8, 9:14, 12:1, 12:3,
12:9, 13:2, 13:7, 13:13, 14:2 to
14:9, 14:11, 14:12, 14:15, 15:1,
15:2, 15:14, 15:16, 15:17,
15:20, 15:24, 15:27, 15:28,
15:35 to 15:37, 15:43, 16:1,
16:8, 16:11, 16:14, 16:20,
16:25, 16:32, 16:34, 16:37,
18:1, 18:2, 18:6, 18:8, 30:2,
31:3, 36:1 to 36:4, 36:6, 36:7,
37:3, 37:7, 42:2, 42:17, 43:17,
43:25, 45:1, 56:11, 60:10,
60:15, 60:16, 61:5, 65:1, 67:1,
70:2, 74:2, 76:2, 81:1, 82:2,
97:2, 99:2, 100:1, 103:2

Coverage, 1:21, 2:3, 2:8, 4:7, 5:12,
6:9, 8:22, 8:29, 8:32, 9:8, 9:11,
9:12, 9:14, 9:17, 10:3, 12:1,
12:3, 12:9, 13:2, 13:4, 13:7,
13:12, 13:13, 14:1 to 14:7, 14:9
to 14:11, 14:13, 14:14, 15:2,
15:14, 15:16, 15:17, 15:20,
15:24, 15:27, 15:28, 15:36,
15:37, 15:43, 16:1, 16:14,
16:34, 18:1, 18:2, 18:6, 18:8,
19:9, 19:12, 19:19, 23:25,
23:28, 23:30, 25:3, 25:4, 26:17,
27:19, 27:26, 28:7, 28:11, 29:2,
30:2, 31:1, 31:3, 32:2, 32:6,
32:10, 34:10, 34:18, 34:20 to
34:22, 34:24, 34:28, 34:47,
34:49, 34:50, 34:58, 36:1 to
36:4, 36:6, 36:7, 37:3, 37:7,
40:12, 42:2, 42:7, 42:9, 42:12,
42:17, 43:17, 43:25, 45:1, 47:1,

INDEX

REFUSAL—Cont'd

48:5, 56:8, 56:11, 60:8 to 60:10,
60:14 to 60:16, 61:3 to 61:5,
62:8, 64:11, 64:24, 65:1, 67:1,
70:2, 73:2, 74:2, 76:2, 81:1 to
82:2, 87:2, 88:2, 95:2, 97:2,
99:2, 100:1, 102:2, 103:2,
111:2, 112:2

Uninsured Motorist Coverage, 5:12,
16:34, 19:9, 19:12, 19:19,
23:25, 23:28, 23:30, 25:3, 25:4,
26:17, 27:19, 27:26, 28:7,
28:11, 29:2, 30:2, 31:1, 31:3,
32:2, 32:6, 32:10, 34:10, 34:18,
34:20 to 34:22, 34:24, 34:28,
34:47, 34:49, 34:50, 34:58, 36:1
to 36:4, 36:6, 36:7, 37:3, 37:7,
40:12, 42:12, 42:17, 48:5, 61:3,
65:1, 67:1, 70:2, 73:2, 74:2,
76:2, 81:1 to 82:2, 87:2, 88:2,
95:2, 97:2, 99:2, 100:1, 103:2,
111:2

REFUSAL TO DEFEND

Coverage, 9:8, 9:11, 9:12, 9:14, 12:1,
12:9, 14:1 to 14:7, 14:9 to
14:11, 14:13, 14:14, 15:28,
15:37, 18:8

Declaratory judgment, 9:8, 12:1,
14:2, 14:6, 14:10, 14:11, 15:28,
18:8

Defenses, 9:8, 12:1, 14:2, 14:3, 14:6,
14:10

Disclaimer of indemnity obligation as
refusal to defend, 14:14

Emotional distress, 14:8

Estoppel, 12:1, 14:1, 14:3, 14:7,
14:10

Excess judgment liability, 14:4, 14:5

Independent counsel fees, 14:12,
15:37

Judgments, 9:8, 9:11, 9:12, 9:14,
14:1, 14:2, 15:28

Lack of coverage, 12:1, 14:3, 14:6,
14:7, 14:10

Policy, 9:8, 9:11, 9:12, 9:14, 12:1,
12:9, 14:1 to 14:6, 14:9 to
14:15, 15:28, 15:37, 18:8

Refusal to settle, 9:14, 14:4, 14:5,
14:11, 14:15, 15:28

REFUSAL TO DEFEND—Cont'd

Rights, 9:8, 9:14, 12:1, 14:1, 14:2,
14:4 to 14:6, 14:11, 15:28, 18:8

Settle, 9:8, 9:14, 12:9, 14:1, 14:3 to
14:6, 14:11, 14:12, 14:15,
15:28, 15:37

Statute of limitations, 14:9

Within-limits judgment, 14:2

Wrongful refusal, 9:8, 12:1, 12:9,
14:1 to 14:12, 15:37, 18:8

REGULAR USE

Furnished for regular use exclusion,
22:2

REIMBURSEMENT

Arbitration awards, 40:21, 95:2

Bad faith, 9:18, 12:1, 12:5, 13:13,
14:5, 15:24, 16:38, 18:9, 40:3,
40:21, 42:17, 56:11, 64:2,
64:10, 65:1, 66:1, 67:1, 68:1,
70:1 to 72:1, 73:1, 74:2, 76:1 to
81:1, 82:2, 86:2, 97:2, 99:2,
100:1, 103:2, 109:2

Burden of proof, 72:2, 97:2

Conflict of interest, 13:6, 26:8,
64:24, 88:2

Defense costs, 12:1, 12:5, 13:4, 13:6,
13:13, 18:9

Defenses, 2:9, 12:1, 42:9, 64:1,
64:18, 65:1, 81:1, 86:2, 97:2

Discretion, 15:24, 59:1, 87:2, 88:2

Endorsement, 2:13, 2:14, 3:9, 6:13,
8:36, 12:1, 25:14, 42:7, 65:1,
68:1, 70:1, 72:1, 73:1 to 100:1,
102:2, 112:2

ERISA, 40:21, 59:4 to 59:6, 73:2,
87:2, 95:2, 103:2

Health care, 40:21, 56:2, 56:4, 56:11,
56:12, 59:1, 59:2, 59:4 to 62:5,
70:2, 72:2, 74:2, 76:2, 86:2,
87:2, 88:2, 95:2, 97:2

Health insurance, 40:21, 59:2, 70:2,
72:2, 86:2, 87:2, 95:2, 103:2

Judgments, 2:13, 2:14, 9:18, 13:6,
13:13, 42:17, 72:1 to 74:2

Liability insurance, 1:15, 2:9, 2:14,
3:9, 4:5, 6:13, 12:1, 14:5,
15:24, 25:14, 39:13, 40:21,
42:9, 56:4, 56:6, 59:2, 63:9,
64:11, 64:24, 65:1, 66:1, 67:1,

REIMBURSEMENT—Cont'd

68:1 to 70:1, 72:1 to 73:1, 76:1, 81:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 97:2, 99:2, 100:1, 102:2, 109:2, 112:2

Liens, 14:5, 15:24, 43:19, 70:2

Medical payments, 25:11, 28:5, 35:5, 39:13, 56:1, 56:12, 59:2, 59:5, 64:7, 64:24, 66:1, 67:1, 68:2, 70:2, 72:2, 74:2, 86:2, 97:2, 100:1, 112:2

No-Fault Insurance, 47:2, 56:1 to 56:4, 56:6, 56:7, 56:9 to 56:13, 56:15, 57:2, 57:3, 57:6, 59:1, 59:2, 59:4 to 59:6, 60:12, 60:19, 60:27, 60:28, 62:5, 62:19, 63:9, 64:1 to 64:24, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2

Question of fact, 2:14, 12:1, 65:1, 67:1, 82:2, 87:2

Reasonable charges, 56:12, 56:15, 59:2, 73:2, 87:2

Reservation of rights and nonwaiver agreements, 12:5, 13:4, 13:6, 13:13

Self-insurance, 1:15, 2:14, 3:9, 70:2, 73:1, 76:1, 81:2, 88:2, 97:2

Settlement, 1:15, 2:18, 4:5, 9:18, 12:5, 13:6, 13:13, 14:5, 15:24, 23:26, 23:28, 25:4, 26:2 to 26:7, 26:12, 27:8, 28:4, 35:6, 40:21, 42:7, 42:9, 42:17, 56:3, 57:6, 64:1, 64:3, 64:9 to 64:11, 64:14, 64:15, 64:18 to 64:20, 64:22, 65:1, 66:1, 67:1, 68:1 to 74:2, 76:1 to 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 102:2, 109:2, 112:2

Statutes, 3:9, 4:5, 8:35, 23:26, 25:11, 26:1, 26:2, 26:4, 28:4 to 35:6, 40:21, 42:7, 42:17, 56:1, 59:1, 59:5, 64:4, 64:11, 64:17, 65:1, 70:1, 74:2, 76:2, 81:2, 82:2, 87:2, 88:2, 95:2, 100:1, 102:2, 112:2

Third-party claims, 67:1

Uninsured and underinsured motorist coverage, 28:5, 65:1, 66:1, 67:1, 72:1, 76:1, 81:1, 88:2, 103:2, 109:2

REIMBURSEMENT—Cont'd

Uninsured motorist coverage, 1:15, 2:9, 4:5, 6:13, 8:35, 21:33, 23:13, 23:26, 23:28, 25:4, 25:11, 25:14, 26:1 to 26:8, 26:12, 27:7, 27:8, 28:4, 28:5, 34:33, 35:3, 35:5, 35:6, 39:13, 40:21, 42:17, 65:1, 66:1, 67:1, 68:1 to 74:2, 76:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 103:2, 109:2

Validity, 23:26, 34:33, 35:3, 68:2, 74:2, 95:2

REINSURANCE

Costs, 16:27

Discovery, 16:27

Limits of liability, 38:2

Subrogation, 15:15

REISSUED POLICIES

Uninsured motorist coverage, 19:26

REJECTION

Acceptance, 15:1, 19:1, 19:11, 19:13, 38:24, 72:1, 88:2

Bad faith, 14:4, 15:1, 15:24, 17:5, 17:7, 18:2, 36:5, 36:6, 60:10, 65:1, 66:1, 67:1, 68:1, 70:1, 72:1, 73:1, 74:2, 76:1 to 81:1, 82:2, 100:1

Underinsured motorist coverage, 3:19, 8:7, 17:7, 19:9 to 19:11, 19:13 to 19:15, 19:18, 19:22, 19:23, 19:27, 21:5, 25:8, 29:2, 32:10, 34:40, 38:13, 38:19, 38:20, 38:24, 38:25, 38:28, 38:33, 39:6, 41:1, 65:1, 66:1, 67:1, 68:1, 70:1, 72:1, 73:1, 74:2, 76:1 to 85:2, 88:2, 100:1, 111:2, 112:2

Uninsured motorist coverage, 3:19, 17:5, 17:7, 19:1, 19:8 to 19:16, 19:18, 19:22, 19:23, 19:26, 19:27, 21:5, 23:8, 25:8, 25:18, 28:10, 29:2, 32:10, 34:40, 36:5, 36:6, 38:13, 38:19, 38:24, 38:28, 38:33, 41:1, 65:1, 66:1, 67:1, 68:1 to 70:1, 72:1, 73:1, 74:1 to 82:2, 85:2, 88:2, 100:1, 108:2, 111:2

INDEX

RELEASE OR DISCHARGE

Consideration, 10:6
Contribution, 10:6
Indemnity, 10:6
Joint tortfeasors, 10:6
Statutes, 10:6
Tortfeasor, 10:6

RELEVANCE

Bad faith, 10:1, 15:13, 15:42, 16:1,
16:2, 16:13, 16:19 to 16:21,
16:32 to 16:34

RELIEF

Remedies, 15:29, 18:8, 36:1, 36:5

RELIGIOUS ORDERS

No-fault insurance, 49:8
Uninsured motorist coverage, 21:7

REMAND

Appeals, 9:4, 17:1, 23:33, 43:10,
47:1

REMEDIES

Bad Faith, 14:9, 15:7, 15:29, 16:37,
18:1 to 18:12, 36:1 to 36:9,
37:1 to 37:13, 70:2, 97:2
Damages, 1:19, 13:9, 13:12, 15:7,
18:1, 18:4, 18:10, 18:12, 23:9,
24:9, 30:5, 34:3, 34:16, 36:1,
36:4, 36:6, 36:7, 37:2, 37:4,
37:10, 37:12, 38:21, 39:9, 42:9,
64:3, 64:18, 70:2, 73:2, 97:2
Uninsured Motorist Coverage, 15:29,
23:2, 23:9, 24:9, 30:5, 34:3,
34:16, 36:1 to 36:9, 37:1 to
37:13, 38:21, 39:9, 60:17, 70:2,
73:2, 97:2

REMOVAL TO FEDERAL COURT

Uninsured motorist insurers, 33:1

RENEWAL

Acceptance, 8:25, 8:27, 15:1, 19:11,
19:13, 38:24, 38:34, 72:1, 88:2
Accident insurance, 74:2, 76:2
Burden of proof, 9:17, 19:11
Cancellation, 8:2, 8:4, 8:7, 8:9, 8:11,
8:14, 8:16, 8:19 to 8:25, 8:27,
8:29, 8:46, 8:47, 19:13, 38:23,
68:2, 76:2, 103:2
Consideration, 6:15, 8:16, 8:21

RENEWAL—Cont'd

Continuation, 8:9, 14:5, 19:13,
19:18, 68:1, 70:1, 88:2, 112:2
Definition, 6:15, 8:7, 8:22, 19:13,
38:20, 38:32, 65:1, 66:1, 68:1
to 72:1, 74:2, 76:1 to 81:1,
88:2, 103:2
Evidence, 8:9, 8:14, 8:29, 14:5, 15:1,
19:11, 19:13, 19:18, 38:20,
38:26, 65:1, 68:1 to 72:1, 74:2,
76:1, 81:1, 88:2, 103:2, 112:2
Fraud, 14:5, 19:13, 74:2
Health insurance, 70:2, 103:2
Jurisdiction, 9:17, 33:2, 65:1, 70:2,
88:2
Notice, 3:4, 8:2, 8:4, 8:7, 8:9, 8:11,
8:14, 8:19 to 8:25, 8:27, 8:29,
8:46, 8:47, 15:1, 19:11, 19:13,
19:22, 38:20, 38:24, 65:1, 68:1
to 72:1, 74:2, 76:1 to 81:1,
88:2, 103:2, 112:2
Uninsured motorist coverage, 6:8,
19:8, 19:11, 19:13, 19:18,
19:22, 33:2, 38:24, 38:32,
38:33, 65:1, 66:1, 68:1 to 72:1,
74:2, 76:1 to 81:1, 88:2, 103:2

RENTAL

Car Rental Agency, 1:15, 1:16, 2:8,
3:9, 3:19, 6:16, 6:20, 6:22,
6:23, 19:10, 19:27, 39:4, 70:2,
81:2, 87:2
Vehicles, 1:15, 2:8, 3:9, 3:19, 6:11,
6:20, 19:6, 19:10, 19:27, 22:1,
23:14, 23:42, 39:4, 39:6, 40:21,
50:2, 64:24, 67:1, 70:1 to 74:2,
76:2, 81:1 to 87:2, 88:2, 97:2

REPAIRS

Automobile insurance, 3:9
Subrogation, 74:2
Time limitations, 74:2

REPEAL OF STATUTE

Underinsured motorist coverage,
38:34

REPLACEMENT

Cancellation, 7:4, 8:5 to 8:7, 8:32,
8:35, 8:38, 8:46, 19:13, 68:2,
87:2, 99:2
Guaranty funds, 43:1, 43:13, 43:27

REPLACEMENT—Cont'd

No-Fault Insurance, 46:1, 55:7, 56:1, 57:1 to 57:3, 57:6, 58:1, 58:8, 58:10, 70:2, 87:2, 99:2

REPLACEMENT SERVICES

No-fault insurance, 46:1, 56:1, 57:2, 57:6, 58:1, 58:8, 58:10, 87:2, 99:2

REPORTS

No-fault insurance, 56:13, 60:5, 60:6, 60:10, 61:1, 61:3, 61:10, 62:9, 70:2, 72:2, 97:2
 Property insurance, 72:2
 Uninsured motorist coverage, 23:45, 37:1, 61:3, 70:2, 72:2, 73:2, 88:2, 97:2

REPRESENTATIVES

Unfair Claims Practices Act, 37:4

REQUESTS

Uninsured motorist coverage, 19:11, 19:13, 19:24, 19:26, 25:7, 25:11, 26:17, 26:19, 29:2, 34:19, 34:20, 34:27, 38:21, 38:33, 61:3, 65:1, 66:1, 67:1, 68:1, 70:2, 71:1, 72:1, 74:2, 95:2, 97:2

RES JUDICATA

Arbitration awards, 34:40
 Defenses, 9:2, 20:9, 31:3
 No-Fault Insurance, 60:18, 63:8, 76:2
 Uninsured Motorist Coverage, 20:9, 31:3, 31:6, 34:16, 34:40, 34:55 to 34:60, 43:21, 76:2

RESCISSION

No-fault insurance, 60:17, 87:2

RESCUERS

Uninsured motorist coverage, 5:18, 21:27

RESERVATION OF RIGHTS AND NONWAIVER AGREEMENTS

Appointment of independent counsel, 13:12
 Conflict of interest, 13:2, 13:6, 13:9 to 13:12

RESERVATION OF RIGHTS AND NONWAIVER AGREEMENTS

—Cont'd

Consent, 12:5, 13:2, 13:3, 13:5, 13:6
 Counsel, 13:1 to 13:3, 13:5, 13:6, 13:9, 13:11 to 13:13
 Coverage denial, 13:7, 13:9
 Denial of coverage, 13:7, 13:8
 Estoppel, 13:1, 13:2, 13:4, 13:7 to 13:9, 13:11
 Unconditional defense, 13:4, 13:7 to 13:9, 13:11, 13:12
 Withdraw from defense, 13:11

RESERVES

Discovery, 16:9, 16:13, 70:1

RESIDENT RELATIVES

Uninsured motorist coverage, 7:7, 19:9, 20:4, 21:2, 21:4 to 21:6, 21:8, 21:16, 21:19, 21:21, 21:35, 22:1, 23:4, 23:7, 25:8, 25:9, 25:22, 27:26, 29:2, 39:3, 49:5, 65:1, 67:1, 70:2, 72:1, 74:2, 76:1 to 82:2, 85:2, 87:2, 88:2, 95:2

RESPONSE

Discovery, 12:1, 16:2, 31:3, 60:5
 Sanctions, 31:3

RESPONSIBILITIES

Duties, 37:12

RESTITUTION

Subrogation, 88:2

RESTRICTIONS

Limitations or Restrictions, 19:9

RETENTION

Uninsured motorist coverage, 19:27, 23:14, 31:1, 34:8, 34:9, 42:17

RETIREMENT

No-Fault Insurance, 55:14, 55:18, 59:5, 97:2

RHODE ISLAND

No-fault summary, 1:22, 104:2

RIGHTS

Bad Faith, 9:8, 9:14, 10:1, 12:1 to 12:3, 12:5, 13:1, 13:2, 13:7,

INDEX

RIGHTS—Cont'd

- 13:13, 14:2, 14:4 to 14:6, 14:11, 15:1, 15:14 to 15:17, 15:24, 15:26, 15:28, 15:29, 15:36, 15:40, 15:42 to 15:44, 16:1 to 16:38, 18:1, 18:4, 18:8, 18:11, 20:13, 31:3, 36:1, 36:4, 36:5, 37:2, 37:4, 37:9, 37:12, 40:21, 42:2, 42:8, 42:15, 42:17, 56:11, 64:2, 64:10, 65:1, 66:1, 68:1, 70:2, 72:1, 74:2, 76:1, 81:1, 82:2, 86:2, 97:2, 99:2, 100:1, 103:2
- Cancellation, 1:7, 2:18, 7:4, 8:5, 8:13, 8:18, 8:38, 13:7, 15:43, 19:13, 60:17, 68:2, 72:2, 87:2, 95:2, 99:2, 103:2
- Direct action, 2:8, 4A:1, 9:3, 9:8, 9:10, 9:14, 9:16, 10:9, 14:2, 15:26, 15:28, 15:43, 30:3, 30:4, 31:8, 42:9, 63:1, 64:18, 68:2, 70:2, 81:1 to 82:2, 88:2, 95:2
- Guaranty funds, 43:13, 43:27
- No-Fault Insurance, 46:1, 48:4, 48:5, 52:11, 55:17, 55:19, 56:4, 56:6, 56:7, 56:9 to 56:11, 58:5, 59:6, 60:3, 60:4, 60:17, 60:19, 60:21, 61:4, 62:15, 62:16, 62:18, 62:19, 63:1 to 63:3, 63:5, 64:2, 64:4, 64:9, 64:10, 64:14, 64:18 to 64:20, 64:23, 64:24, 70:2, 72:2, 87:2, 97:2, 99:2
- Refusal to Defend, 9:8, 9:14, 12:1, 14:1, 14:2, 14:4 to 14:6, 14:11, 15:28, 18:8
- Reimbursement, 2:9, 2:18, 12:1, 12:5, 13:4, 13:6, 13:13, 14:5, 15:24, 16:38, 23:26, 23:28, 25:4, 25:14, 26:1 to 26:8, 26:12, 28:5, 35:3, 35:6, 40:21, 42:7, 42:9, 42:17, 56:4, 56:6, 56:7, 56:9 to 56:11, 59:6, 60:19, 62:19, 64:2, 64:4, 64:9, 64:10, 64:14, 64:18 to 64:20, 64:23, 64:24, 65:1, 66:1, 68:1 to 70:2, 72:1 to 73:2, 74:2, 76:1, 81:1 to 82:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 102:2, 103:2, 112:2
- Reservation of Rights and Nonwaiver Agreements, 12:5, 13:1 to 13:13

RIGHTS—Cont'd

- Stipulated judgments and non-levy agreements, 9:8
- Third Parties, 2:8, 2:10, 2:11, 7:2, 8:18, 12:1, 15:1, 19:13, 28:2, 35:6, 38:21, 60:17, 61:4, 64:24, 82:2, 95:2
- Underinsured Motorist Coverage, 3:19, 7:2, 7:7, 8:13, 8:18, 19:9, 19:13, 19:18, 19:27, 20:13, 21:11, 21:30, 23:28, 23:30, 26:5, 26:12, 28:2, 28:5, 30:4, 31:8, 32:2, 32:3, 32:12, 34:57, 35:2, 35:6, 36:1, 38:15, 38:20, 38:21, 38:32, 38:35, 39:9, 39:10, 40:21, 41:7, 42:1, 42:2, 42:5, 42:7 to 42:10, 42:14 to 42:18, 43:2, 43:7, 43:8, 43:10, 43:11, 43:13, 43:21, 43:22, 43:27, 44:1, 48:5, 56:4, 65:1, 66:1, 68:1, 72:1, 73:2, 74:2, 76:1, 81:1 to 86:2, 88:2, 100:1, 102:2, 103:2, 112:2
- Unfair claims practices, 16:9, 37:2, 37:4, 37:9, 37:12, 88:2
- Uninsured Motorist Coverage, 2:9, 3:19, 4:3, 4:6, 6:8, 7:7, 8:18, 8:38, 15:29, 16:26, 16:34, 19:9, 19:13, 19:18, 19:27, 19:28, 20:7, 20:13, 20:20, 21:11, 21:30, 23:26, 23:28, 23:30, 24:11, 24:18, 25:1 to 25:4, 25:14, 25:15, 26:1 to 26:10, 26:12, 26:15, 26:19, 27:4, 28:2, 28:5, 28:7, 29:9, 29:28, 30:3, 30:4, 30:8, 30:10, 31:3, 31:8, 32:2 to 32:5, 32:8, 32:9, 32:12, 32:13, 34:5, 34:27, 34:41, 34:43, 34:55, 34:57, 34:58, 34:63, 35:2 to 35:4, 35:6, 36:1, 36:4, 36:5, 37:2, 37:4, 37:9, 37:12, 38:21, 38:32, 39:9, 39:10, 40:21, 42:5, 42:17, 43:11, 43:13, 43:21, 44:1, 48:5, 60:17, 62:15, 62:16, 62:18, 63:3, 65:1, 66:1, 68:1 to 70:2, 72:1 to 73:2, 74:2, 76:1, 81:1 to 82:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 103:2

RISK

Assigned risk, 2:25, 4:5, 8:21, 8:22,
8:29, 38:22, 60:19, 63:9, 68:2,
82:2, 87:2, 88:2, 97:2, 103:2,
108:2

RISKS

Contracts, 1:3, 1:16
Terminology, 21:35

ROADS

Highways, 8:22, 23:33, 23:36, 87:2

ROBBERY

Coverage, 5:2, 5:12, 5:14, 52:3

ROOMMATES

Uninsured motorist coverage, 21:18

SAFETY

Marine insurance, 5:5

SALES

Casualty insurance, 3:24
Death, 70:2, 87:2
Default, 87:2
Divorce, 87:2
Insolvency, 87:2
Insurable interest, 8:6
No-Fault Insurance, 55:24, 70:2,
87:2
Options, 70:2, 87:2
Possession, 87:2
Subrogation, 70:2, 87:2
Time, 3:24, 8:6, 25:12, 55:24, 70:2,
87:2

SANCTIONS

Penalties, 51:1, 52:9, 87:2

SCHEDULES

No-fault insurance, 56:11, 63:2, 76:2,
87:2

SCOPE

Arbitration, 28:6, 34:24, 34:33,
34:39 to 34:48, 34:53, 34:60,
40:21, 44:1, 61:3, 65:1, 66:1,
70:2, 72:1, 73:1, 76:1, 81:1,
87:2, 95:2, 97:2, 99:2
Coverage, 2:14, 2:15, 3:9, 3:18, 4:3,
4:5, 5:2, 5:4, 5:5, 5:9, 5:19, 6:4,
6:6, 6:8, 6:10, 6:18, 6:22, 12:1,

SCOPE—Cont'd

15:13, 15:17, 16:13, 16:14,
19:6, 19:8, 19:9, 19:12, 19:27,
20:2, 21:5, 21:21, 21:23, 21:33,
21:35, 22:1, 23:9, 23:40, 25:8,
25:12, 25:18, 25:22, 26:3,
27:26, 28:5, 28:6, 28:11, 28:12,
28:14, 29:23, 34:24, 34:33,
34:39 to 34:48, 34:53, 34:60,
35:3, 35:6, 37:4, 38:1, 38:14,
38:21, 38:23, 38:31, 39:6, 40:1,
40:3, 40:21, 40:22, 41:5, 43:17,
44:1, 49:2, 52:7, 52:9, 53:3,
59:7, 60:21, 61:3, 61:4, 62:16,
63:15, 64:17, 65:1, 66:1, 70:2,
72:1, 73:1, 76:1, 81:1, 87:2,
95:2, 97:2, 99:2

SECOND POLICY

Contribution, 88:2, 95:2

SECONDARY LIABILITY

Automobile insurance, 40:16

SECURITY

Financial Responsibility Acts, 2:9,
3:19
Subrogation, 1:3, 1:12, 1:13, 2:9,
23:20, 26:11, 28:5, 28:14, 38:7,
40:21, 56:3, 59:5, 64:13, 70:1,
74:2, 76:2, 81:2, 82:2, 87:2,
88:2, 97:2, 99:2, 103:2, 109:2

SELF-EMPLOYMENT

No-fault insurance, 60:7

SELF-INSURANCE

Omnibus coverage, 1:15, 3:9, 19:27
Other insurance, 1:15, 2:12, 3:9,
3:19, 19:27, 76:1, 88:2
Subrogation, 70:2, 73:1, 76:1, 81:2,
88:2, 97:2

SELF-INSURED

Financial Responsibility Acts, 3:19
Underinsured motorist coverage,
1:15, 3:19, 6:24, 19:27, 20:2,
21:31, 39:4, 40:16, 65:1, 73:2,
81:1, 88:2, 100:1, 103:2
Uninsured Motorist Coverage, 1:15,
3:19, 6:24, 19:27, 20:2, 21:31,
23:14, 23:27, 23:31, 25:17,
28:8, 39:4, 65:1, 70:2, 72:2,

INDEX

SELF-INSURED—Cont'd

73:2, 81:1, 87:2, 88:2, 97:2,
100:1, 103:2

SEPARATION CLAUSE

Uninsured motorist coverage, 29:16,
29:22

SERVICE PROVIDER

Jurisdiction, 88:2
No-fault coverage, 74:2, 88:2, 97:2

SERVICES

Liability limits, 1:3, 6:18, 11:1, 20:3,
27:14, 29:15, 34:40, 36:4,
39:13, 40:21, 42:9, 42:16, 70:2,
72:2, 73:2, 74:2, 76:2, 82:2,
85:2, 86:2, 87:2, 88:2, 95:2,
97:2, 99:2, 102:2, 103:2, 112:2

No-fault insurance, 46:1, 47:2, 55:1,
55:2, 55:24, 56:1, 56:2, 56:6,
56:9 to 56:12, 56:15, 56:17,
56:18, 57:1 to 57:7, 58:1, 58:8,
58:10, 59:2, 59:5, 60:6, 60:9,
60:10, 60:14, 60:16, 62:5, 62:6,
62:10, 62:13, 64:18, 70:2, 72:2,
76:2, 87:2, 97:2, 99:2, 108:2

Uninsured motorist coverage, 1:3,
2:9, 20:3, 21:4, 21:23, 21:31,
21:33, 21:34, 23:13, 25:11,
25:12, 26:7, 26:18, 27:6, 27:8,
27:9, 27:14, 27:17, 28:7, 28:10,
28:12, 29:15, 29:23, 33:1,
34:10, 34:11, 34:13, 34:27,
34:40, 34:44, 35:4 to 36:4,
39:13, 40:21, 68:2, 70:2, 72:2,
73:2, 74:2, 76:2, 81:2, 82:2,
85:2, 86:2, 87:2, 88:2, 95:2,
97:2, 99:2, 103:2, 108:2, 109:2

SETOFF

Guaranty funds, 43:13
No-Fault Insurance, 47:4, 60:20,
64:11 to 64:13, 87:2, 97:2
Underinsured motorist coverage, 7:7,
27:19, 28:2, 28:4, 28:5, 35:2,
38:5, 38:9, 38:13, 39:11, 40:1 to
40:5, 40:8, 40:11, 40:12, 40:14,
40:16, 40:18 to 40:21, 40:23,
41:2, 41:9, 42:11, 42:16, 43:2 to
43:4, 43:8, 43:9, 43:13, 43:15,
65:1, 67:1, 70:1, 72:1, 74:2,

SETOFF—Cont'd

76:1, 81:1, 85:2, 88:2, 102:2,
111:2, 112:2

Uninsured Motorist Coverage, 7:7,
10:6, 20:20, 23:24, 25:10, 27:8,
27:19, 27:25, 28:2, 28:4, 28:5,
28:10, 28:12, 28:14, 28:16,
34:33, 35:2, 38:5, 38:9, 38:13,
39:11, 40:1, 40:2, 40:4, 40:5,
40:12, 40:21, 41:2, 41:9, 42:11,
43:3, 43:13, 43:15, 47:4, 65:1,
67:1, 68:2, 70:1, 72:1, 74:2,
76:1, 81:1, 82:2, 85:2, 87:2,
88:2, 95:2, 97:2, 111:2

SETTING ASIDE

Subrogation, 42:16

SETTLEMENT

Bad Faith, 9:8, 9:14, 9:18, 10:1,
10:6, 11:1 to 12:3, 12:5, 13:1,
13:13, 14:2 to 14:6, 14:11,
14:12, 15:1 to 15:3, 15:6, 15:7,
15:9, 15:10, 15:13 to 15:17,
15:20, 15:22 to 15:26, 15:28,
15:29, 15:33, 15:36, 15:39,
15:42, 15:43, 16:1, 16:6, 16:13,
16:14, 16:18, 16:24, 16:25,
16:34, 17:4, 17:7, 17:11, 17:12,
18:1 to 18:5, 20:13, 27:28,
28:16, 30:2, 30:11, 31:5, 36:1,
36:4, 36:6, 37:1 to 37:8, 37:10,
37:12, 40:21, 42:2, 42:8, 42:15,
42:17, 43:16, 43:17, 45:1,
60:16, 64:10, 65:1, 66:1, 67:1,
68:1, 70:1 to 72:1, 73:1, 74:2,
76:1 to 81:1, 86:2, 97:2, 99:2,
109:2

Guaranty funds, 37:6, 43:13

Multiple competing claims and
claimants, 11:1, 11:2

Multiple tortfeasors and multiple
insurers, 10:1 to 10:10

No-Fault Insurance, 49:19, 56:3,
56:20, 57:6, 60:14, 60:16, 64:1,
64:3, 64:9 to 64:11, 64:14,
64:15, 64:18 to 64:20, 64:22,
70:2, 72:2, 76:2, 87:2, 97:2,
99:2

Reservation of rights and nonwaiver
agreements, 12:5, 13:1, 13:3,
13:5, 13:6, 13:11 to 13:13

SETTLEMENT—Cont'd

Underinsured Motorist Coverage,
 1:15, 6:24, 10:7, 17:7, 20:13,
 23:28, 25:8, 26:5, 26:12, 26:13,
 28:2, 28:4, 31:8, 32:3, 32:10 to
 32:12, 34:40, 34:62, 35:6, 36:1,
 37:8, 38:5, 38:7 to 38:9, 38:11,
 38:14, 38:21, 38:30, 40:2, 40:5
 to 40:7, 40:9 to 40:13, 40:16,
 40:19 to 40:21, 41:2, 41:5,
 41:8, 41:9, 42:1 to 42:10, 42:12
 to 42:18, 43:2, 43:11, 43:13,
 43:16, 43:17, 43:20, 43:21,
 44:1, 45:1, 65:1, 66:1, 67:1,
 68:1, 70:1, 72:1, 73:1 to 74:2,
 76:1 to 85:2, 86:2, 88:2, 102:2,
 109:2, 112:2

Uninsured Motorist Coverage, 1:15,
 1:17, 4:5, 6:24, 10:6, 15:13,
 15:29, 16:34, 17:7, 20:13,
 20:19, 23:9, 23:26, 23:28,
 23:29, 24:9, 25:1 to 25:8, 26:2
 to 26:7, 26:9, 26:11 to 26:13,
 27:1, 27:3, 27:8, 27:25, 27:28,
 28:2, 28:4, 28:16, 29:7, 29:9,
 29:27, 30:2, 30:10, 30:11, 31:5,
 31:8, 32:3, 32:4, 32:6 to 32:8,
 32:10 to 32:12, 34:9, 34:14,
 34:19, 34:21, 34:22, 34:27,
 34:40, 34:47, 34:49, 34:62,
 34:63, 35:6, 36:1, 36:4, 36:6,
 37:1 to 37:8, 37:10, 37:12,
 38:5, 38:7 to 38:9, 38:11, 38:21,
 38:30, 40:2, 40:5, 40:9, 40:12,
 40:21, 41:2, 41:5, 41:9, 42:5,
 42:12, 42:17, 43:11, 43:13,
 43:21, 44:1, 65:1, 66:1, 67:1,
 68:1 to 74:2, 76:1 to 85:2, 86:2,
 87:2, 88:2, 95:2, 97:2, 99:2,
 109:2

SEVERANCE

Uninsured motorist coverage, 30:11,
 31:3

SEXUAL ASSAULT

Automobile insurance, 5:2, 5:5, 5:12,
 5:18, 5:19
 Coverage, 4:3, 5:2, 5:5, 5:12, 5:18,
 5:19

SHORT TERM POLICIES

Cancellation, 8:23

SIGNALING DIRECTIONS

Automobile insurance, 3:9

SIGNATURE

Cooperation, 15:16, 87:2
 Electronic, 19:11, 65:1, 68:2, 87:2
 Notice, 6:13, 8:9, 15:16, 19:9, 19:11,
 19:13, 65:1, 68:2, 74:2, 76:1,
 87:2

SIMILAR COVERAGE

Uninsured motorist coverage, 28:4,
 29:4, 38:5, 41:2, 68:2, 72:2

**SINGLE LIMIT TORTFEASOR
 POLICIES**

Underinsured motorist coverage,
 40:15

SINGLE POLICY

Subrogation, 64:24, 67:1, 68:1, 70:1,
 72:1, 100:1, 102:2

SLIP AND FALL CASES

Coverage, 5:10

SNOWMOBILE

Automobile insurance, 23:32, 25:22,
 49:22, 103:2

SNOWMOBILES

No-fault insurance, 49:22, 50:6,
 50:7, 70:2
 Underinsured motorist coverage,
 39:8, 103:2
 Uninsured motorist coverage, 23:36,
 25:22, 39:8, 49:22, 70:2, 103:2

SOCIAL SECURITY

No-fault insurance, 46:1, 55:18,
 55:23, 56:3, 58:3, 58:4, 59:2,
 64:13, 76:2, 87:2, 97:2
 Uninsured and underinsured motorist
 coverage, 28:5, 103:2

SOCIAL SECURITY BENEFITS

No-Fault Insurance, 55:23, 58:3,
 58:4, 87:2
 Reduction, 58:4, 87:2
 Underinsured motorist coverage,
 70:1, 103:2

INDEX

SOLE TEST OF LEGAL LIABILITY

Uninsured motorist coverage, **20:13**

SOUTH CAROLINA

No-fault summary, **1:22, 105:2**

SOUTH DAKOTA

No-fault summary, **1:22, 106:2**

SPEED CONTESTS

Automobile insurance, **88:2**

SPLITTING CAUSES OF ACTION

Uninsured and underinsured motorist coverage, **34:62**

SPOUSES

No-Fault Insurance, **58:4**

Uninsured Motorist Coverage, **21:4, 21:10, 21:12, 21:18, 29:2, 38:5, 88:2**

SR-22 FILING

Failure to cancel, **8:46**

STACKING

Other insurance clauses, **29:5**

Underinsured motorist coverages, **19:11, 19:13, 27:5, 28:2, 28:9, 29:2, 29:3, 29:9, 29:17, 38:7, 39:11, 40:2, 40:14, 40:16, 41:1 to 67:1, 68:1, 69:1, 70:1, 71:1, 72:1, 73:1, 76:1 to 82:2, 87:2, 88:2, 100:1, 102:2, 103:2**

Uninsured Motorist Coverage, **1:3, 6:8, 7:7, 19:11, 19:13, 19:22, 21:11, 21:21, 21:29, 25:8, 25:22, 27:2, 27:5, 27:18, 28:2, 28:9, 29:1 to 29:28, 34:44, 34:45, 38:5, 38:7, 38:28, 38:32, 39:11, 40:2, 41:1 to 44:2, 49:22, 65:1, 66:1, 67:1, 68:1 to 71:1, 72:1 to 73:1, 74:1 to 81:1, 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 100:1, 103:2, 108:2, 109:2, 111:2**

STANDARDS

Uninsured motorist coverage, **19:12, 24:19, 34:27, 36:1 to 61:3, 70:2, 88:2, 97:2**

STANDING

Bad faith, **9:8, 12:2, 15:15, 15:20, 15:25, 15:28, 16:16, 16:25, 18:11, 31:3, 31:5, 36:1, 36:5, 37:3, 42:2, 64:2, 70:2, 76:2, 97:2, 103:2**

Real party in interest, **9:8, 76:2**

STATE

Actions against insurers, **15:41**

Colorado, **1:6, 1:20, 1:22, 2:9, 2:17, 3:9, 3:19, 5:2, 5:3, 5:5, 5:12, 5:15, 5:18, 5:21, 6:4, 6:7, 6:8, 6:13, 6:20, 8:29, 14:12, 15:13, 15:16, 16:13, 17:6, 19:4, 19:18, 19:27, 20:3, 20:10, 21:4, 21:10, 21:29, 21:35, 23:4, 23:9, 23:12, 23:42, 25:9, 25:18, 26:5, 26:7, 26:14, 27:17, 27:26, 28:4, 28:5, 28:14, 29:10, 31:3, 32:2, 34:3, 34:40, 34:49, 34:56, 36:1, 37:4, 38:2, 39:6, 40:5, 40:11, 40:21, 41:1 to 41:3, 42:16, 44:1, 46:1, 47:4, 49:22, 55:19, 56:1, 56:2, 56:6, 60:3, 60:14, 60:16, 61:3, 61:4, 62:2, 62:4, 62:15, 63:3, 63:12, 70:1, 70:2**

Florida, **1:1, 1:3, 1:7, 1:16, 1:22, 2:9, 2:14, 2:17, 3:7, 3:19, 5:3, 5:5, 5:12 to 5:16, 5:21, 6:7, 6:8, 6:20, 6:23, 7:7, 8:2, 8:4, 8:8, 8:22, 8:29, 8:38, 9:2 to 10:3, 10:6, 10:9, 13:12, 14:5, 15:1, 15:13, 15:17, 15:20, 15:24, 15:26, 15:28, 15:29, 16:18, 17:7, 19:4, 19:6, 19:9, 19:11, 19:13, 19:18 to 19:20, 19:27, 20:4, 20:10, 20:19, 21:2, 21:23, 21:35, 23:4, 23:5, 23:9, 23:14, 23:24, 23:30, 23:32, 23:33, 25:8, 25:9, 25:22, 26:17, 27:6, 27:14, 27:26, 28:4 to 28:6, 29:2, 29:17, 29:21, 31:3, 32:2, 33:2, 34:40, 34:44, 34:49, 36:1, 36:4, 37:3, 37:12, 38:2, 38:19, 38:20, 38:28, 38:32, 39:4, 39:6, 40:1, 40:11, 40:13, 40:16, 40:21, 42:2, 42:12, 42:14, 42:15, 42:17, 45:1, 46:1, 47:4, 49:22, 50:1, 50:8, 52:10, 53:1, 54:1, 56:1 to 58:2, 60:5, 60:6, 60:14, 60:16, 61:3, 61:4, 62:2,**

STATE—Cont'd

62:15, 62:18, 63:1, 63:3, 63:10,
63:13, 63:14, 74:1, 74:2
Foreign States, 24:8, 70:2
Guaranty funds, 37:6, 43:27
No-Fault Insurance, 46:1, 47:4, 48:1
to 49:2, 49:22, 50:1, 50:4, 50:5,
50:8, 52:2, 52:9, 52:10, 53:1 to
53:3, 54:1 to 54:3, 55:3, 55:4,
55:6, 55:19, 55:24, 56:1 to
56:4, 56:6, 57:6, 58:1, 58:2,
58:4, 58:5, 59:3, 59:5, 60:3,
60:5, 60:6, 60:8 to 60:10,
60:14, 60:16, 60:19, 60:21,
61:3, 61:4, 62:2, 62:4, 62:11,
62:15, 62:17, 62:18, 63:1 to
63:3, 63:5, 63:7, 63:9 to 63:15,
64:3, 64:6, 64:24, 70:2, 72:2,
76:2, 87:2, 97:2, 99:2, 108:2
Sanctions, 10:3, 31:3, 52:9, 53:1,
61:3, 63:13, 87:2
Service of process, 30:2, 30:4
Subrogation, 1:3, 2:9, 8:18, 15:15,
15:26, 15:29, 20:7, 20:19,
23:20, 23:26, 23:28, 23:40,
25:3, 25:14, 26:4, 26:5, 26:7,
26:8, 28:2, 28:5, 28:14, 30:2,
30:4, 31:3, 32:2, 32:3, 38:7,
38:32, 39:9, 40:12, 40:21, 42:2,
42:5, 42:9, 42:10, 42:12, 42:14,
42:16, 42:17, 43:21, 44:1, 56:3
to 59:5, 60:21, 62:11, 63:2,
63:5, 64:3, 64:6, 64:24, 65:1,
66:1, 67:1, 68:1 to 74:2, 76:1 to
82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 99:2, 100:1, 102:2,
103:2, 106:2, 108:2, 109:2,
111:2, 112:2
Uninsured Motorist Coverage, 1:3,
1:4, 1:15, 2:9, 2:19, 3:19, 3:22,
4:5, 5:2, 5:7, 5:12 to 5:16, 5:18,
5:21, 6:6, 6:8, 6:13, 6:14, 7:7,
8:8, 8:18, 8:35, 8:38, 10:6,
15:13, 15:29, 16:34, 17:6, 17:7,
19:1 to 19:4, 19:6, 19:7, 19:9,
19:11, 19:13, 19:15, 19:18 to
19:20, 19:23, 19:25, 19:27,
19:28, 19:30, 20:1 to 20:7,
20:10, 20:13, 20:16, 20:17,
20:19, 21:2, 21:4, 21:9, 21:10,
21:13, 21:16, 21:17, 21:21,

STATE—Cont'd

21:23, 21:29, 21:30, 21:33,
21:35, 22:1 to 23:2, 23:4 to
23:6, 23:9, 23:12, 23:14, 23:19
to 23:21, 23:23 to 23:26, 23:28,
23:30, 23:32, 23:33, 23:36 to
23:38, 23:40, 23:42, 23:43,
23:45, 24:2, 24:8 to 24:10,
24:15, 25:3, 25:8 to 25:10,
25:14, 25:18, 25:20, 25:22,
26:4, 26:5, 26:7, 26:8, 26:14,
26:17, 26:18, 27:1, 27:6, 27:14,
27:15, 27:17 to 27:19, 27:25,
27:26, 28:2, 28:4 to 28:6, 28:8,
28:11, 28:14, 29:1 to 29:3, 29:5,
29:10, 29:14 to 29:17, 29:21,
29:23, 30:1, 30:2, 30:4, 30:9,
31:3, 32:2, 32:3, 32:6, 33:1 to
34:3, 34:7, 34:8, 34:10, 34:19,
34:27, 34:28, 34:34, 34:40,
34:44, 34:49, 34:50, 34:53,
34:55, 34:56, 36:1, 36:4, 36:5,
37:1 to 37:4, 37:6 to 37:8,
37:12, 38:1, 38:2, 38:7, 38:8,
38:13, 38:19, 38:28, 38:30,
38:32, 39:4, 39:9, 39:13, 40:1,
40:2, 40:4, 40:5, 40:12, 40:21,
41:1, 41:2, 41:5, 42:5, 42:11,
42:12, 42:17, 43:12, 43:15,
43:21, 44:1, 47:4, 49:22, 52:2,
61:3, 62:15, 62:18, 63:3, 65:1,
66:1, 67:1, 68:1 to 71:1, 72:1 to
82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 99:2, 100:1, 103:2,
108:2, 109:2, 111:2

STATEMENTS

Bad faith, 9:8, 15:2, 15:16, 16:9,
16:24, 16:35, 97:2

Uninsured motorist coverage, 19:13,
19:22, 23:44, 24:9, 34:31, 97:2

STATUS

No-fault insurance, 3:20, 48:3, 48:5,
49:2, 49:6, 49:10, 49:14, 49:17,
49:21, 49:22, 50:2, 53:3, 55:3
to 55:7, 56:10, 58:4, 59:2, 59:5,
59:6, 60:22, 60:25, 61:3, 62:3,
62:16, 63:15, 64:11, 64:18,
76:2, 99:2, 108:2

Uninsured Motorist Coverage, 1:4,
1:17, 3:19, 6:8, 6:13, 8:18,

INDEX

STATUS—Cont'd

19:4, 19:9, 19:10, 19:13, 19:27,
20:3, 20:6, 20:13, 21:1, 21:2,
21:5, 21:9, 21:11 to 21:14,
21:18, 21:19, 21:21, 21:23,
21:30, 21:33 to 21:35, 22:1,
22:2, 23:4 to 23:6, 23:9, 23:10,
23:16, 23:24, 23:30, 23:36,
23:40 to 23:45, 24:3, 24:9,
24:10, 24:12, 25:8, 26:13,
26:15, 27:2, 27:28, 28:8, 29:2,
29:5, 29:7, 29:23, 30:4, 30:11,
32:2, 32:3, 32:7, 32:10, 32:13,
34:14, 34:16, 34:24, 34:27,
34:44, 34:57, 35:2, 36:5, 37:3,
38:1, 38:8, 38:30, 39:3, 39:4,
39:8, 39:11, 40:5, 40:21, 41:1,
41:2, 42:11, 44:1, 48:5, 49:6,
49:22, 61:3, 62:16, 65:1, 70:1,
72:1, 74:2, 76:1 to 81:1, 82:2,
85:2, 86:2, 88:2, 99:2, 108:2

STATUTE OF LIMITATIONS

Bad Faith, 2:7, 9:20, 11:2, 12:5,
14:9, 15:17, 15:27, 15:30,
20:13, 36:4, 36:9, 37:2, 37:12,
42:15, 42:17, 65:1, 66:1, 67:1,
68:1, 70:1, 72:1, 74:2, 76:1 to
81:1, 82:2, 86:2, 97:2, 99:2,
100:1, 103:2

No-Fault Insurance, 48:4, 56:19,
59:11, 60:9, 60:19 to 60:24,
60:26 to 60:29, 62:7, 62:12,
62:23, 63:6, 64:11, 64:17, 72:2,
76:2, 87:2, 97:2, 99:2

Underinsured Motorist Coverage,
7:7, 20:9, 20:13, 26:12, 30:4,
32:2, 32:3, 32:10 to 32:12,
34:3, 34:57, 38:30, 39:10, 42:9,
42:15, 42:17, 43:12, 43:13,
65:1, 66:1, 67:1, 68:1, 70:1,
72:1, 73:2, 74:2, 76:1 to 85:2,
86:2, 88:2, 100:1, 102:2, 103:2,
112:2

Uninsured Motorist Coverage, 7:7,
20:1, 20:5, 20:7, 20:9, 20:13,
23:17, 25:16, 26:7, 26:12,
26:15, 30:4, 32:1 to 32:4, 32:6
to 32:8, 32:10 to 32:12, 32:14,
34:3, 34:16, 34:47, 34:50,
34:57, 36:4, 36:9, 37:2, 37:12,
38:30, 39:10, 42:17, 43:12,

STATUTE OF LIMITATIONS

—Cont'd

43:13, 65:1, 66:1, 67:1, 68:1 to
70:1, 72:1 to 73:2, 74:2, 76:1 to
82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 99:2, 100:1, 103:2

STATUTES

Cancellation, 1:3, 3:18, 3:21, 8:9,
8:18, 8:19, 8:22, 8:23, 8:29,
8:35, 8:41, 9:2, 19:13, 41:1,
60:17, 76:2, 87:2, 95:2

Direct action, 2:8, 9:1, 9:2, 9:6, 9:7,
9:16, 10:9, 14:2, 15:26, 20:2 to
30:3, 63:1, 81:2, 82:2, 88:2,
95:2

Financial Responsibility Acts, 3:19,
23:40

Guaranty Funds, 43:13

Multiple tortfeasors and multiple
insurers, 10:1, 10:5, 10:6, 10:9,
10:10

No-Fault Insurance, 3:20, 47:1, 47:4,
49:14, 49:17, 50:1 to 50:3,
51:1, 52:7, 52:15, 55:3, 55:7,
56:1, 56:21, 58:1, 58:2, 58:8,
59:1, 59:5, 60:6, 60:17, 61:2,
62:1, 62:10, 63:1 to 63:3, 64:4,
64:11, 64:17, 76:2, 87:2, 108:2

Underinsured motorist coverage, 1:3,
3:19, 6:18, 8:18, 17:7, 19:4,
19:6, 19:9, 19:11, 19:13, 19:18,
19:20, 19:27, 20:2, 20:3, 20:10,
20:13, 20:14, 21:31, 21:35,
22:1, 23:30, 25:8, 25:19, 27:2,
28:2, 28:4, 28:5, 29:2, 29:16,
29:17, 31:2, 32:2 to 34:3,
34:40, 34:44, 35:6, 36:1, 37:8,
38:2, 38:3, 38:5, 38:7, 38:9,
38:11, 38:16 to 38:18, 38:24,
38:28, 38:31, 38:32, 39:1, 39:3,
39:4, 39:6, 39:11, 40:1, 40:5,
40:10, 40:11, 40:13, 40:21, 41:1
to 41:3, 41:5, 42:7, 42:8, 42:12,
42:16, 42:17, 43:2, 43:5, 43:6,
43:8, 43:10, 43:11, 43:13,
43:18, 43:24, 43:25, 44:1, 65:1,
70:1, 74:2, 76:2, 81:2, 88:2,
100:1, 102:2, 112:2

Unfair claims practices, 9:1, 37:8,
37:12, 88:2

STATUTES—Cont'd

Uninsured Motorist Coverage, 1:3, 3:19, 3:23, 4:5, 8:18, 8:35, 10:6, 17:6, 17:7, 19:1, 19:4, 19:6, 19:8, 19:9, 19:11 to 19:13, 19:17, 19:18, 19:20, 19:27, 20:1 to 20:3, 20:6, 20:7, 20:10, 20:13, 20:14, 20:19, 21:2, 21:12, 21:19, 21:20, 21:31, 21:34, 21:35, 22:1, 23:4, 23:5, 23:8, 23:12, 23:14, 23:20, 23:24, 23:26, 23:30 to 23:32, 23:36, 23:38, 23:40, 23:45, 24:2, 24:5 to 24:7, 24:9, 24:10, 24:12, 24:13, 25:8, 25:9, 25:11, 25:19, 25:22, 26:1, 26:2, 26:4, 26:16, 26:18, 27:2 to 27:4, 27:15, 27:26, 28:2, 28:4, 28:5, 28:7, 28:15, 29:2, 29:3, 29:7, 29:15 to 29:17, 30:2, 30:3, 30:9, 31:2, 32:1 to 34:3, 34:10, 34:26, 34:29, 34:40, 34:43, 34:44, 34:51, 34:52, 35:5, 35:6, 36:1, 37:8, 37:12, 38:2, 38:5, 38:7, 38:9, 38:11, 38:17, 38:24, 38:28, 38:32, 39:1, 39:3, 39:4, 39:11, 40:1, 40:5, 40:21, 41:1, 41:2, 41:5, 42:12, 42:17, 43:11, 43:13, 44:1, 47:4, 56:21, 60:17, 63:3, 65:1, 70:1, 74:2, 76:2, 81:2, 82:2, 87:2, 88:2, 95:2, 100:1, 108:2

STAYS

Uninsured motorist coverage, 34:24, 97:2

STEPCHILDREN

Uninsured motorist coverage, 21:16, 49:5

STIPULATED JUDGMENTS AND NON-LEVY AGREEMENTS

Collusion, 9:8
Default judgment, 9:8
Fraud, 9:8

STIPULATIONS

Arbitration, 10:3, 47:4

STOLEN VEHICLE

No-Fault Insurance, 52:6

STORAGE

Uninsured and underinsured motorist coverage, 88:2

STRAINS

Coverage, 5:8

STRICT LIABILITY

Uninsured and underinsured motorist coverage, 88:2

STRIKE DURING DISABILITY

No-fault insurance, 55:11

SUBROGATION

Acceptance, 1:3, 8:18, 12:3, 15:14, 23:28, 48:4, 64:22, 72:1, 87:2, 88:2, 97:2
Additional insureds, 65:1
Anti-Subrogation Rule, 26:8, 64:24
Arbitration, 23:28, 25:15, 26:9, 26:10, 26:19, 31:3, 32:2 to 32:4, 34:16, 34:57, 40:12, 40:21, 42:2, 42:9, 42:10, 42:14, 42:16, 44:1, 48:4, 60:29, 63:5, 64:4, 64:8, 64:11, 64:18, 65:1, 66:1, 67:1, 68:1 to 74:2, 76:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 102:2, 103:2, 109:2, 111:2, 112:2
Assault, 72:1
Assignment, 2:9, 15:14, 15:26, 15:29, 18:1, 26:2, 26:7, 26:9, 41:7, 48:4, 59:6, 64:14, 64:18, 64:19, 70:2, 73:2, 74:2, 81:2, 82:2, 87:2, 95:2, 97:2, 108:2
Automobile insurance, 1:3, 2:9, 4:6, 8:18, 15:29, 20:7, 20:19, 23:28, 23:40, 26:8, 28:2, 31:3, 35:2, 38:7, 40:12, 40:21, 42:5, 42:9, 42:10, 42:16, 42:17, 44:1, 56:3, 56:4, 64:24, 65:1, 72:2, 81:2, 85:2, 86:2, 87:2, 88:2, 95:2, 103:2
Automobile liability insurance, 8:18, 28:2, 35:1, 40:21, 56:4, 65:1, 67:1, 68:1, 70:1, 72:1, 76:1, 81:1, 85:2, 100:1, 102:2, 108:2, 109:2, 111:2, 112:2
Bad faith, 12:1, 12:3, 15:14, 15:15, 15:26, 15:29, 18:1, 18:4, 18:11, 30:2, 31:3, 31:5, 40:21, 42:2,

INDEX

SUBROGATION—Cont'd

42:8, 42:17, 56:11, 64:2, 64:10,
65:1, 66:1, 67:1, 68:1, 70:1 to
72:1, 73:1, 74:2, 76:1 to 81:1,
82:2, 86:2, 97:2, 99:2, 100:1,
103:2, 109:2
Bankruptcy, 15:14, 40:21, 65:1
Carrier, 1:3, 1:12, 1:13, 2:9, 2:13,
4:6, 8:18, 12:1, 12:3, 15:15,
15:26, 15:29, 18:1, 18:4, 18:11,
20:7, 20:9, 20:19 to 23:20,
23:26, 23:28, 25:2, 25:4, 25:14,
25:16, 26:2, 26:3, 26:5 to 26:7,
26:9, 26:12, 26:15, 28:2, 28:5,
28:14, 30:2, 30:4, 30:7, 30:10,
31:2, 31:3, 31:5, 31:7, 31:8,
32:2 to 32:4, 32:12, 35:1 to
35:4, 35:6, 38:7, 38:9, 38:12,
39:9, 39:10, 40:12, 40:15,
40:18, 40:19, 40:21, 41:7, 42:2,
42:5 to 42:10, 42:12, 42:14,
42:16 to 42:18, 43:7, 43:8,
43:19 to 43:21, 43:26, 44:1,
48:4, 48:5, 56:3, 56:11, 59:1,
59:5, 59:6, 60:21, 60:27, 60:29,
63:2, 63:4, 63:5, 64:2 to 64:4,
64:6, 64:9 to 64:12, 64:14,
64:17 to 64:19, 64:21, 64:24,
65:1, 68:1 to 73:1, 74:2, 76:1 to
82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 99:2, 102:2, 103:2,
108:2, 109:2, 111:2, 112:2
Cause of action, 12:1, 15:14, 15:15,
15:26, 18:1, 20:7, 25:3, 26:2,
26:7, 26:9, 32:2 to 32:4, 34:57,
38:32, 40:21, 56:7, 58:9, 59:5,
60:21, 60:26, 60:28, 60:29,
62:11, 64:1 to 64:3, 64:11,
64:18, 64:19, 64:23, 64:24,
65:1, 67:1, 70:1 to 73:1, 74:2,
76:1, 81:2, 87:2, 88:2, 95:2,
97:2, 102:2, 103:2, 109:2
Coinsurance, 76:2
Common fund, 26:12, 65:1, 112:2
Comparative fault, 64:2, 64:14
Conflict, 12:1, 15:14, 18:11, 20:20,
26:8, 30:2, 31:3, 31:5, 31:7,
32:2, 32:3, 34:57, 59:5, 63:2,
63:4, 63:5, 64:24, 68:2, 72:2,
74:2, 76:2, 85:2, 88:2, 95:2,
97:2, 99:2, 103:2

SUBROGATION—Cont'd

Consent, 12:1, 15:29, 20:7, 23:40,
25:1 to 25:4, 25:15, 25:16, 26:3
to 26:6, 26:9, 26:11, 26:19,
28:2, 30:2, 31:2, 31:3, 31:8,
32:2, 34:16, 39:9, 39:10, 42:1,
42:2, 42:5 to 42:10, 42:12,
42:14, 42:16 to 42:18, 64:19,
64:21, 64:22, 65:1, 68:2, 70:2,
74:2, 76:1, 81:1 to 87:2, 95:2,
99:2, 103:2, 108:2
Contest, 12:1, 23:26, 31:3, 74:2,
86:2, 95:2, 97:2, 99:2, 102:2,
112:2
Contractors, 70:1
Contractual rights, 38:32, 42:17
Contractual subrogation, 42:6, 42:7,
42:17
Conventional subrogation, 42:5,
42:17
Covenant not to sue, 26:5, 42:2,
42:17
Creditors, 15:26
Credits, 28:2, 28:5, 28:12 to 28:14
Damages, 1:3, 1:12, 1:13, 2:9, 4:6,
8:18, 12:1, 12:3, 18:1, 18:4,
20:7, 20:9, 20:19 to 23:20,
23:28, 23:40, 25:2, 25:14,
25:16, 26:2, 26:4, 26:5, 26:7 to
26:10, 27:8, 28:2, 28:5, 28:12
to 28:14, 30:2, 30:4, 31:3, 31:7,
31:8, 32:2, 32:4, 34:16, 34:57,
35:1, 35:2, 35:4, 35:6, 38:7,
38:9, 38:12, 38:32, 39:9, 40:12,
40:18, 40:19, 40:21, 42:2, 42:8
to 42:10, 42:12, 42:14, 42:16,
42:17, 43:8, 44:1, 56:11, 58:9,
62:11, 63:2, 64:3, 64:4, 64:11 to
64:15, 64:18, 64:21, 64:24,
65:1, 66:1, 67:1, 68:1, 70:1 to
74:2, 76:1 to 82:2, 85:2, 86:2,
87:2, 88:2, 95:2, 97:2, 99:2,
100:1, 102:2, 103:2, 108:2,
109:2, 111:2, 112:2
Death, 1:3, 12:1, 18:4, 20:7, 20:9,
26:2, 32:2, 32:3, 35:1, 38:7,
42:2, 42:17, 58:9, 65:1, 66:1,
67:1, 68:1 to 73:2, 74:2, 76:1 to
81:2, 82:2, 85:2, 86:2, 87:2,
88:2, 95:2, 97:2, 99:2, 100:1,

SUBROGATION—Cont'd

102:2, 103:2, 106:2, 108:2,
109:2, 112:2

Deductible amounts, 86:2

Default, 2:9, 15:26, 20:9, 25:16,
31:2, 31:3, 31:5, 31:7, 34:57,
64:21, 65:1, 70:1, 87:2, 97:2,
99:2, 100:1, 103:2

Defenses, 2:9, 12:1, 18:1, 20:7, 20:9,
30:2, 31:3, 31:5, 42:9, 64:1,
64:18, 65:1, 81:1, 86:2, 97:2

Definition, 23:28, 23:40, 35:4, 35:5,
38:7, 38:32, 39:10, 40:21,
43:20, 44:1, 65:1, 66:1, 67:1,
68:1 to 74:2, 76:1 to 81:1, 82:2,
85:2, 86:2, 87:2, 88:2, 95:2,
99:2, 100:1, 102:2, 103:2, 111:2

Direct conflict, 12:1

Double payment, 59:1, 64:11

Endorsement, 2:13, 12:1, 20:7,
23:40, 25:1, 25:14, 28:2, 28:12,
32:2, 42:7, 42:10, 42:14, 65:1,
68:1, 70:1, 72:1, 73:1 to 100:1,
102:2, 108:2, 112:2

Enforcement, 2:9, 20:7, 25:14, 26:7,
28:2, 28:5, 31:2, 32:3, 35:6,
38:32, 42:17, 43:19, 43:20,
59:6, 63:4, 65:1, 66:1, 67:1,
68:1, 70:1, 72:1, 73:1, 76:1 to
82:2, 97:2, 103:2, 108:2, 111:2

Equitable allocation, 63:5, 99:2

Equitable contribution, 12:1, 64:2,
87:2

Equitable rights, 42:7

Equitable subrogation, 12:1, 15:14,
15:15, 15:26, 18:1, 18:11, 26:7,
31:5, 35:3, 42:17, 56:3, 56:11,
64:16, 64:17, 64:24, 87:2, 97:2

ERISA, 40:21, 59:5, 59:6, 73:2,
87:2, 95:2, 103:2

Evidence, 1:3, 12:1, 12:3, 15:14,
15:29, 18:4, 23:26, 23:40, 30:4,
31:7, 32:3, 34:16, 34:57, 40:21,
42:2, 42:16, 42:17, 56:11, 59:1,
60:21, 62:11, 63:4, 64:9, 64:13,
65:1, 67:1, 68:1 to 73:2, 74:2,
76:1, 81:1 to 82:2, 86:2, 87:2,
88:2, 95:2, 97:2, 100:1, 102:2,
103:2, 109:2, 112:2

SUBROGATION—Cont'd

Exceptions, 2:9, 15:26, 15:29, 34:57,
38:9, 38:32, 72:2, 76:2, 87:2,
88:2, 103:2

Excess insurance, 28:2, 64:24

Exclusion, 1:3, 2:9, 4:6, 12:1, 23:40,
25:1 to 25:4, 25:14 to 25:16,
26:3 to 26:6, 26:11, 28:2, 28:5,
32:2, 35:3, 39:9, 40:21, 42:1,
42:2, 42:5 to 42:7, 42:9, 42:12,
42:17, 44:1, 56:4, 59:5, 64:18,
65:1, 66:1, 67:1, 68:1 to 74:2,
76:1 to 81:1, 82:2, 85:2, 87:2,
88:2, 95:2, 97:2, 100:1, 102:2,
103:2, 108:2, 112:2

Expenses, 12:1, 18:1, 25:14, 26:5,
26:7, 26:9, 27:8, 28:5, 28:12,
28:13, 31:3, 35:4, 40:21, 42:14,
42:17, 56:3, 56:11, 58:9, 59:1,
59:6, 60:21, 62:11, 63:2, 64:3,
64:12 to 64:14, 64:16, 64:18,
64:24, 66:1, 67:1, 68:2, 70:2,
72:1 to 73:2, 74:2, 76:2, 81:2,
82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 99:2, 100:1, 102:2,
103:2, 106:2, 108:2, 109:2,
111:2, 112:2

Fault, 1:3, 2:9, 2:13, 8:18, 20:7,
20:9, 20:19, 23:40, 26:7, 26:12,
26:19, 27:8, 28:5, 30:4, 31:3,
31:8, 34:57, 35:4, 35:6, 40:12,
40:19, 40:21, 42:9, 42:16,
42:17, 43:21, 48:4, 48:5, 49:19,
56:3 to 56:5, 56:7, 56:11, 58:9,
59:1, 59:5, 59:6, 59:11, 60:21,
60:26 to 60:29, 62:11, 62:19,
63:2, 63:4, 63:5, 64:1 to 64:24,
65:1, 66:1, 67:1, 68:1 to 74:2,
76:1 to 82:2, 85:2, 86:2, 87:2,
88:2, 95:2, 97:2, 99:2, 100:1,
102:2, 103:2, 106:2, 108:2,
109:2, 111:2, 112:2

Federal government, 23:40, 72:2,
82:2, 87:2, 109:2

Fees, 12:1, 18:1, 26:7, 26:12, 43:21,
48:5, 64:14, 65:1, 66:1, 68:2,
70:1 to 73:2, 74:2, 76:2, 81:1 to
82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 102:2, 103:2, 108:2,
109:2, 112:2

Fire, 1:3, 2:9, 4:6, 12:1, 15:29,
23:28, 23:40, 26:9, 39:9, 40:21,

INDEX

SUBROGATION—Cont'd

42:17, 64:6, 64:18, 64:24, 97:2
 Fraud, 2:9, 4:6, 8:18, 15:15, 18:4,
 74:2, 82:2, 87:2, 95:2, 97:2
 Future benefits, 40:21, 64:12, 73:2,
 74:2, 87:2, 88:2
 General release, 12:3, 23:28, 25:1,
 26:5, 26:9, 26:10, 42:2, 42:7 to
 42:9, 42:17, 63:2, 64:3, 64:9,
 64:14, 64:18, 64:19, 81:2, 97:2,
 99:2, 109:2, 112:2
 Good faith, 12:1, 12:3, 15:14, 15:26,
 15:29, 18:1, 18:4, 32:3, 42:16,
 42:17, 43:21, 70:1 to 72:1, 76:1
 to 82:2, 87:2, 88:2, 97:2, 100:1,
 102:2, 109:2
 Health care providers, 40:21, 59:1,
 59:11, 95:2
 Health insurance, 35:4, 40:21, 70:2,
 72:2, 86:2, 87:2, 95:2, 103:2
 Immunity, 2:9, 23:40, 65:1, 66:1,
 70:1, 74:2, 87:2, 88:2, 95:2,
 100:1, 103:2, 109:2
 Impleader, 15:15
 Indemnity, 12:1, 23:40, 26:6, 26:7,
 31:3, 31:7, 35:2, 35:3, 38:32,
 41:7, 42:17, 48:4, 58:9, 60:29,
 63:2, 64:1 to 64:24, 74:2, 82:2,
 88:2, 97:2, 106:2
 Insolvency, 15:29, 25:4, 26:7, 32:2,
 32:3, 42:16, 43:8, 43:20, 43:21,
 44:1, 56:3, 56:4, 73:1, 85:2,
 87:2
 Intent, 1:3, 8:18, 12:1, 23:40, 26:4,
 26:7, 27:8, 28:2, 28:5, 28:14,
 31:3, 31:8, 32:4, 35:1, 38:32,
 40:12, 40:21, 42:2, 42:6, 42:9,
 42:10, 42:12, 42:17, 56:3,
 60:21, 62:11, 64:3, 64:18,
 64:24, 65:1, 70:2, 74:2, 76:2,
 81:1, 86:2, 87:2, 95:2, 103:2,
 111:2
 Intervention, 8:18, 26:2, 26:12, 31:3,
 42:2, 60:28, 64:14, 64:24, 70:2,
 81:2, 87:2
 Joint tortfeasors, 15:26, 28:2, 38:7,
 40:12, 40:21, 42:6, 42:14,
 42:17, 44:1, 64:3, 64:18, 72:1,
 76:1
 Judgment, 1:12, 1:13, 2:9, 2:13,
 12:1, 12:3, 15:15, 15:26, 15:29,

SUBROGATION—Cont'd

18:1, 18:4, 20:7, 20:9, 20:19,
 23:26, 23:28, 23:40, 25:4,
 25:15, 25:16, 26:2, 26:5 to
 26:7, 26:9, 26:12, 30:2, 30:10,
 31:2, 31:3, 31:5, 31:7, 31:8,
 32:2, 32:4, 34:16, 34:57, 35:1
 to 35:3, 39:9, 40:12, 40:19,
 40:21, 42:2, 42:5, 42:8 to
 42:10, 42:12, 42:14, 42:16,
 42:17, 43:21, 60:21, 60:29,
 64:1, 64:3, 64:4, 64:9, 64:10,
 64:13, 64:14, 64:18, 64:19,
 64:21, 64:22, 64:24, 65:1, 68:1
 to 72:1, 73:1, 74:2, 76:1 to
 82:2, 86:2, 87:2, 88:2, 95:2,
 97:2, 99:2, 102:2, 103:2, 109:2
 Jurisdiction, 1:3, 8:18, 20:7, 26:7,
 30:2, 31:8, 59:5, 65:1, 70:2,
 88:2, 99:2, 102:2
 Knowledge, 8:18, 12:1, 31:3, 39:9,
 42:6, 42:17, 67:1, 68:2, 70:2,
 85:2, 87:2, 88:2, 95:2, 103:2,
 109:2
 Legal determination, 42:9
 Legal malpractice, 15:14, 15:15
 Liability insurance, 1:3, 2:9, 8:18,
 12:1, 20:19, 23:40, 25:14, 28:2,
 35:1, 38:7, 40:12, 40:21, 42:2,
 42:9, 42:10, 56:4, 62:11, 64:11,
 64:24, 65:1, 66:1, 67:1, 68:1 to
 70:1, 72:1 to 73:1, 76:1, 81:1 to
 82:2, 85:2, 86:2, 87:2, 88:2,
 97:2, 99:2, 100:1, 102:2, 108:2,
 109:2, 111:2, 112:2
 Malpractice, 15:14, 15:15, 18:1,
 64:3, 99:2
 Marine insurance, 64:6
 Medical expense benefits, 56:3 to
 56:5, 56:7, 56:11, 64:24, 68:2,
 70:2, 72:2, 74:2, 76:2, 81:2,
 82:2, 85:2, 86:2, 87:2, 88:2,
 95:2, 97:2, 99:2, 102:2, 106:2,
 108:2, 109:2, 111:2
 Medical malpractice, 64:3, 99:2
 Medical payment, 1:3, 28:12, 40:21,
 88:2, 97:2
 Minors, 76:1
 Mistake, 23:28, 42:2, 64:22, 87:2
 Multiple insurers, 42:10, 73:2, 85:2

SUBROGATION—Cont'd

Multiple policies, 67:1, 81:2, 102:2, 103:2

Negligence, 1:3, 2:13, 12:1, 15:14, 15:15, 18:11, 20:9, 20:19, 23:40, 26:2, 26:7, 26:9, 26:12, 28:2, 31:3, 31:7, 34:57, 35:1, 35:2, 40:12, 40:21, 42:2, 42:5, 43:21, 44:1, 63:5, 64:2, 64:3, 64:13, 65:1, 68:1, 70:1 to 73:2, 74:2, 76:1, 81:2, 82:2, 86:2, 88:2, 97:2, 100:1

No cause of action, 12:1, 15:26, 32:4, 60:26, 64:24, 65:1

No-Fault Insurance, 48:4, 48:5, 49:19, 56:3 to 56:5, 56:7, 56:11, 58:9, 59:1, 59:5, 59:6, 59:11, 60:21, 60:26 to 60:29, 62:11, 62:19, 63:2, 63:4, 63:5, 64:1 to 64:24, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

No-fault benefits, 1:3, 43:21, 48:4, 56:3, 59:1, 59:11, 60:21, 62:11, 63:2, 63:5, 64:14, 64:18, 64:19, 64:21, 68:2, 70:2, 72:2, 73:2, 74:2, 76:1 to 81:2, 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 102:2, 103:2, 112:2

Nonmotorist tortfeasor, 28:2

Notice, 2:9, 8:18, 12:1, 20:9, 25:15, 26:15, 30:2, 30:10, 31:2, 31:3, 31:7, 31:8, 32:2, 32:3, 39:9, 40:21, 42:2, 42:7, 42:8, 42:14, 42:17, 59:1, 59:5, 60:21, 60:29, 64:14, 64:19, 65:1, 67:1, 68:1 to 73:2, 74:2, 76:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 102:2, 103:2, 108:2, 109:2, 111:2, 112:2

Objection, 23:40, 32:2 to 88:2

Offset, 20:19, 20:20, 26:6, 26:10, 28:2, 28:5, 28:12, 28:13, 31:3, 35:2, 40:12, 40:15, 40:19, 40:21, 42:16, 42:17, 43:7, 43:8, 56:3, 59:1, 64:10, 64:13, 65:1, 66:1, 68:1, 70:1, 72:2, 73:2, 74:2, 76:1, 81:1 to 82:2, 86:2, 87:2, 88:2, 95:2, 97:2, 102:2, 103:2, 108:2, 109:2, 112:2

Other insurer, 2:13, 12:1, 73:2, 87:2, 95:2

SUBROGATION—Cont'd

Other liability insurance, 28:2, 42:10

Ownership, 1:3, 35:1, 38:7, 38:9, 42:8, 65:1, 66:1, 67:1, 68:1 to 70:1, 72:1 to 73:1, 74:2, 76:1 to 81:1, 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 100:1, 102:2, 103:2, 108:2, 111:2

Partial payment, 18:4, 56:11

Partial subrogation, 88:2

Payment, 1:3, 1:12, 2:9, 2:13, 4:6, 8:18, 12:1, 12:3, 15:14, 15:26, 18:1, 18:4, 20:20, 23:26, 23:28, 25:4, 25:14, 26:2 to 26:12, 28:2, 28:5, 28:12, 28:14, 30:2, 31:2, 31:8, 32:2, 32:4, 32:12, 35:2, 35:4, 35:6, 38:7, 38:9, 38:12, 38:32, 40:12, 40:15, 40:18, 40:19, 40:21, 42:1, 42:2, 42:5, 42:7 to 42:10, 42:12, 42:14, 42:16 to 42:18, 43:7, 43:8, 43:20, 43:21, 44:1, 48:5, 49:19, 56:3, 56:4, 56:11, 59:1, 59:6, 60:21, 60:26, 63:2, 64:1, 64:6, 64:9 to 64:11, 64:14, 64:16, 64:18, 64:22 to 64:24, 65:1, 66:1, 67:1, 68:1 to 74:2, 76:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 102:2, 103:2, 108:2, 109:2, 111:2, 112:2

Penalties, 4:6, 48:5, 65:1, 66:1, 67:1, 68:1 to 74:2, 76:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 108:2, 109:2, 111:2

Personal injury claims, 63:2, 64:20

Personal insurance, 72:1, 87:2

Preclusion, 28:2, 31:3, 31:8, 32:2, 34:57, 72:2, 73:1, 87:2

Premiums, 23:40, 26:7, 28:5, 28:12, 35:6, 38:32, 43:26, 44:1, 56:3, 64:24, 66:1, 67:1, 68:1 to 70:2, 72:2, 73:2, 76:1, 81:1, 82:2, 87:2, 102:2, 112:2

Previous accident, 1:3

Priority, 1:13, 26:7, 35:6, 42:17, 59:5, 64:9, 64:10, 66:1, 68:1, 73:2, 82:2, 86:2, 87:2, 88:2, 95:2, 97:2, 103:2

Proceeds, 1:13, 12:3, 20:19, 23:28, 25:14, 26:2, 26:4, 26:6, 26:7,

INDEX

SUBROGATION—Cont'd

26:9, 26:11, 26:12, 26:19, 28:2, 28:5, 35:6, 38:7, 40:12, 40:18, 42:2, 42:17, 43:26, 49:19, 59:6, 64:1, 64:3, 64:4, 64:7, 64:11, 64:14, 64:18, 64:19, 64:24, 68:2, 73:2, 81:2, 82:2, 85:2, 86:2, 87:2, 88:2, 97:2, 102:2, 112:2

Procurement, 8:18, 87:2

Public policy, 2:9, 4:6, 8:18, 23:40, 25:4, 25:15, 26:7, 26:9, 28:2, 28:5, 31:7, 32:3, 34:16, 35:6, 40:21, 42:6, 42:9, 42:10, 42:12, 42:17, 44:1, 59:1, 64:7, 64:24, 65:1, 67:1, 68:1 to 72:2, 74:2, 76:1 to 81:2, 87:2, 95:2, 100:1, 102:2, 111:2

Punitive damages, 4:6, 42:2, 65:1, 66:1, 67:1, 72:1, 74:2, 76:1, 88:2, 95:2, 97:2, 102:2, 103:2, 109:2

Question of fact, 12:1, 15:14, 65:1, 67:1, 82:2, 87:2

Real party in interest, 2:9, 31:8, 32:2, 76:2, 82:2

Recoupment, 2:9, 26:4, 26:6, 26:11, 59:11, 64:1, 64:3, 64:18, 87:2, 95:2, 97:2

Reduction, 1:3, 1:13, 26:5, 26:7, 26:10, 28:2, 28:5, 28:12, 28:14, 38:9, 38:12, 40:12, 40:15, 40:18, 40:19, 40:21, 42:12, 59:1, 59:5, 59:6, 67:1, 68:2, 70:2, 72:2, 74:2, 76:2, 81:2, 82:2, 85:2, 86:2, 87:2, 88:2, 97:2, 99:2, 102:2, 106:2, 108:2, 111:2, 112:2

Reimbursement, 2:9, 2:13, 12:1, 23:26, 23:28, 25:4, 25:14, 26:1 to 26:8, 26:12, 27:8, 28:5, 35:3, 35:5, 35:6, 40:18, 40:21, 42:7, 42:9, 42:17, 43:19, 56:3, 56:4, 56:7, 56:11, 59:1, 59:5, 59:6, 60:27, 60:28, 62:19, 64:1 to 64:24, 65:1, 66:1, 67:1, 68:1 to 74:2, 76:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 102:2, 103:2, 109:2, 112:2

Reinsurance, 15:15

SUBROGATION—Cont'd

Rental, 26:7, 26:8, 40:21, 59:1, 64:24, 67:1, 70:1 to 74:2, 76:2, 81:1 to 87:2, 88:2, 97:2

Reparations benefits, 42:17, 82:2

Reservation of rights, 12:1, 23:28, 26:5, 31:3

Response, 12:1, 31:3, 32:3, 34:57, 42:2, 42:14, 42:17, 64:2, 74:2, 76:2

Restitution, 88:2

Retroactivity, 38:32

Sanctions, 31:3, 87:2

Self-insurance, 70:2, 73:1, 76:1, 81:2, 88:2, 97:2

Setoff, 20:20, 27:8, 28:2, 28:5, 28:12, 28:14, 35:2, 38:9, 40:12, 40:18, 40:19, 40:21, 42:16, 43:8, 64:11 to 64:13, 65:1, 67:1, 68:2, 70:1, 72:1, 74:2, 76:1, 81:1, 82:2, 85:2, 87:2, 88:2, 95:2, 97:2, 102:2, 111:2, 112:2

Settlement, 12:3, 15:14, 15:15, 15:26, 15:29, 18:1, 18:4, 20:19, 23:26, 23:28, 25:1 to 25:4, 26:2 to 26:7, 26:9, 26:11, 26:12, 27:8, 28:2, 30:2, 30:10, 31:5, 31:8, 32:3, 32:4, 32:12, 35:6, 38:7, 38:9, 40:12, 40:19, 40:21, 42:1, 42:2, 42:5 to 42:10, 42:12, 42:14, 42:16 to 42:18, 43:20, 43:21, 44:1, 49:19, 56:3, 64:1, 64:3, 64:9 to 64:11, 64:14, 64:15, 64:18 to 64:20, 64:22, 65:1, 66:1, 67:1, 68:1 to 74:2, 76:1 to 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 102:2, 109:2, 112:2

Single policy, 64:24, 67:1, 68:1, 70:1, 72:1, 100:1, 102:2

State law, 56:4, 59:5, 87:2

Statutes, 1:3, 8:18, 15:26, 20:7, 20:19, 23:20, 23:26, 23:40, 26:1, 26:2, 26:4, 28:2, 28:5, 30:2, 31:2, 32:2 to 32:4, 35:5 to 38:7, 38:9, 38:32, 40:21, 42:7, 42:8, 42:12, 42:16, 42:17, 43:8, 44:1, 59:1, 59:5, 63:2, 64:4, 64:11, 64:17, 65:1, 70:1, 74:2, 76:2, 81:2, 82:2, 87:2, 88:2, 95:2, 100:1, 102:2, 108:2, 112:2

SUBROGATION—Cont'd

Subrogation agreement, 26:7, 86:2
 Terminology, 28:2
 Third persons, 8:18
 Third-party claim, 26:11, 67:1
 Time, 1:3, 8:18, 12:1, 15:14, 15:26,
 20:7, 23:20, 23:28, 26:15, 30:4,
 31:3, 32:2 to 32:4, 32:12,
 34:16, 38:7, 38:32, 39:9, 40:21,
 42:2, 42:7 to 42:9, 42:14,
 42:16, 42:17, 43:21, 44:1, 48:5,
 60:21, 60:26 to 60:29, 64:1,
 64:11, 64:14, 64:18, 65:1, 68:1
 to 73:2, 74:2, 76:1 to 82:2,
 85:2, 86:2, 87:2, 88:2, 95:2,
 97:2, 99:2, 100:1, 102:2, 103:2,
 106:2, 108:2, 109:2, 112:2
 Timely payment, 70:2
 Tort claims, 23:40, 42:12, 43:7, 64:9,
 82:2, 95:2
 Transfer, 26:9, 64:24
 Treble damages, 70:2
 Trust agreement, 26:2, 26:4, 26:6,
 26:7, 26:9 to 26:12, 65:1
 Uninsured and underinsured motorist
 coverage, 8:18, 28:5, 65:1, 66:1,
 67:1, 72:1, 76:1, 81:1, 88:2,
 103:2, 109:2
 Uninsured Motorist Coverage, 1:3,
 1:13, 2:9, 4:6, 8:18, 15:29,
 20:7, 20:9, 20:19 to 23:20,
 23:26, 23:28, 23:40, 25:1 to
 25:4, 25:14 to 25:16, 26:1 to
 26:12, 26:15, 26:19, 27:8, 28:2,
 28:5, 28:12 to 28:14, 30:2,
 30:4, 30:7, 30:10, 31:2, 31:3,
 31:5, 31:7, 31:8, 32:2 to 32:5,
 32:12, 34:16, 34:57, 35:1 to
 38:7, 38:9, 38:12, 38:32, 39:9,
 39:10, 40:12, 40:21, 42:5,
 42:12, 42:17, 43:21, 44:1, 48:5,
 65:1, 66:1, 67:1, 68:1 to 74:2,
 76:1 to 82:2, 85:2, 86:2, 87:2,
 88:2, 95:2, 97:2, 99:2, 100:1,
 103:2, 108:2, 109:2, 111:2
 Validity, 23:26, 25:16, 28:12, 32:2,
 32:3, 34:16, 35:3, 41:7, 42:12,
 63:2, 68:2, 74:2, 95:2, 111:2
 Void, 1:3, 1:13, 8:18, 23:40, 25:4,
 25:16, 26:3 to 28:5, 28:12,
 28:14, 32:3, 38:32, 40:21, 42:9,

SUBROGATION—Cont'd

42:10, 42:12, 42:17, 44:1, 59:6,
 65:1, 67:1, 68:1 to 81:1, 87:2,
 95:2, 97:2, 111:2
 Voluntary, 2:9, 8:18, 12:1, 23:28,
 42:2, 56:3, 64:22, 64:23, 70:2,
 74:2, 86:2, 88:2, 95:2, 97:2

SUBSTITUTION

Fraud, 19:13

SUICIDE

Attempts, 52:2

**SUITABLE MEDICAL
TREATMENT**

No-fault insurance, 55:25

SUMMARY JUDGMENT

Burden of proof, 10:3, 19:11, 36:1,
 97:2

Improper, 13:9, 15:16, 36:1, 60:5,
 60:10, 62:9, 97:2

No-fault insurance, 48:2, 52:2 to
 55:4, 59:2, 59:4, 60:5, 60:10,
 60:21, 60:22, 61:1, 61:9, 62:2,
 62:9, 63:3, 63:10, 64:24, 87:2,
 97:2

Propriety, 29:16

**SUPPLEMENTARY PAYMENTS
PROVISION**

Bad faith, 17:1 to 17:7

SURETIES

Unfair Claims Practices Act, 37:5

SURVIVORS

No-Fault Insurance, 52:2, 55:1, 55:5
 to 57:6, 58:1, 58:2, 58:4 to
 58:6, 58:8, 58:9, 60:19, 60:20,
 72:2, 76:2, 87:2, 99:2

**SWORN STATEMENT
REQUIREMENT**

Uninsured motorist coverage, 24:14

TANGIBLE PROPERTY

Definition, 87:2

TAX RETURN

No-fault insurance, 55:9, 55:10,
 55:24, 57:2, 60:7

INDEX

TAXATION OF PREJUDGMENT INTEREST

Bad faith, 17:12

TENDER

Bad faith, 2:7, 11:1 to 12:2, 14:11, 14:12, 15:1, 15:3, 15:16, 15:17, 15:24, 16:25, 17:1 to 36:1, 36:4, 37:12, 42:8, 86:2

Contribution, 2:6, 10:3, 12:1, 15:24, 16:25

Duty to defend, 2:6, 12:1, 12:2, 13:11, 15:24

Life insurance, 16:25

TENNESSEE

No-fault summary, 1:22, 107:2

TERMINATION

Benefits, 12:3, 23:28, 55:5, 55:16, 60:10, 60:11, 61:1, 61:3, 61:4, 72:2, 88:2, 97:2

Burden of proof, 72:2, 97:2

Duty to defend, 12:2, 12:3, 14:9

Property insurance, 72:2

Sale of insured vehicle, 8:8

Subrogation, 12:3, 23:28, 72:2, 88:2, 97:2

TESTIMONY

Witnesses, 2:7, 9:8, 9:9, 16:1, 16:34, 24:9, 34:29

TESTS

No-Fault Insurance, 55:6, 56:13, 61:4, 61:9

TEXAS

No-Fault Insurance, 46:1, 46:2, 47:4, 49:2, 49:14, 52:2, 52:3, 52:9, 54:1, 55:3, 56:1, 56:21, 57:1, 57:5, 60:4, 60:15, 60:16, 63:10, 108:2

No-fault summary, 1:22, 108:2

THEFT

Cooperation, 23:41

Fire insurance, 3:9, 22:1

THIRD PARTIES

Actions, 2:10, 2:19, 27:14, 82:2, 95:2

Consent, 3:9, 12:1, 17:6, 28:2, 95:2

THIRD PARTIES—Cont'd

Rights, 2:8, 2:10, 2:11, 7:2, 8:18, 12:1, 15:1, 19:13, 28:2, 35:6, 38:21, 60:17, 61:4, 64:24, 82:2, 95:2

THIRD PERSONS

Cooperation, 61:4

Discovery, 61:4

Fraud, 8:18

Intervention, 8:18

No-fault coverage, 8:18

Privileged information, 61:4

Uninsured and underinsured motorist coverage, 8:18

THIRD-PARTY CLAIMS

Bad faith, 67:1

Decision, 67:1

Delay, 67:1

Evidence, 67:1

Financial responsibility act, 3:5, 67:1

Harm, 3:5

Liability policies, 3:5, 67:1

No coverage, 67:1

Notice, 3:5, 67:1

Offer, 67:1

Payments, 67:1

Penalties, 67:1

Policy limits, 67:1

Prejudice, 3:5

Punitive damages, 67:1

Refusal, 67:1

Setoff, 67:1

Settlement, 67:1

Subrogation, 67:1

THRESHOLDS

No-Fault Insurance, 62:1 to 62:23

Uninsured Motorist Coverage, 62:15, 62:16, 62:18, 88:2

TIME

Accident insurance, 19:10, 21:23, 21:31, 25:8, 27:14, 42:11, 46:1, 52:3, 61:10, 74:2, 76:2, 97:2

Actual cash value, 72:2

Arbitration awards, 34:40, 34:49, 37:1, 37:7, 40:21, 61:3, 95:2

TIME—Cont'd

Automobile liability insurance, 1:1, 2:2, 2:19, 3:9, 3:19, 5:8, 6:11, 6:12, 8:18, 9:6, 9:13, 9:16, 10:10, 19:11, 19:13, 21:5, 21:35, 25:8, 25:22, 29:2, 29:3, 29:23, 34:40, 38:5, 38:17, 38:19, 40:2, 40:21, 41:2, 46:1, 65:1, 68:1, 70:1, 72:1, 76:1, 81:1, 85:2, 100:1, 102:2, 108:2, 109:2, 112:2

Cooperation, 1:7, 2:18, 3:18, 15:16, 23:2, 23:18, 32:2, 36:4, 42:16, 60:8, 61:4, 70:1, 87:2, 97:2, 112:2

Defense, 1:3, 1:7, 2:6, 2:14, 2:18, 3:9, 3:10, 3:18, 4A:1, 5:5, 5:8, 6:8, 6:14, 8:6, 8:17, 8:18, 9:6, 9:10, 9:13, 9:14, 9:16, 10:3, 12:1, 12:2, 12:9, 13:2, 13:4, 13:7, 13:11, 14:2, 14:6, 14:10, 14:14, 15:1, 15:13, 15:14, 15:16, 15:24, 15:27, 15:33, 15:42, 16:1, 16:18, 18:8, 20:3, 20:7, 21:33, 23:9, 23:18, 23:30, 23:39, 23:42, 24:13, 24:20, 31:3, 32:2, 32:3, 32:8, 34:22, 34:24, 34:49, 34:55, 36:1, 36:4, 37:12, 38:19, 38:25, 40:17, 40:21, 42:2, 42:14, 42:16, 42:17, 43:21, 60:8, 60:21, 61:3, 61:4, 61:10, 64:11, 65:1, 68:2, 70:1, 74:2, 76:2, 81:1, 82:2, 87:2, 95:2, 97:2, 99:2, 112:2

Fire insurance, 1:7, 2:14, 2:19, 3:2, 3:9, 5:12, 5:21, 6:12, 7:7, 10:10, 12:1, 13:2, 21:31, 21:33, 22:1, 23:28, 36:1, 39:15, 40:21, 41:2, 49:23, 57:3, 58:2, 60:14

Good-faith, 36:4

Release, 1:17, 9:14, 10:9, 10:10, 12:2, 14:2, 15:14, 15:16, 15:24, 15:26, 15:33, 15:43, 16:18, 17:1, 18:3, 23:28, 32:13, 34:14, 34:55, 36:1, 36:4, 37:4, 41:8, 42:2, 42:7 to 42:9, 42:17, 64:14, 64:18, 65:1, 68:1, 72:1, 74:2, 76:1 to 82:2, 87:2, 88:2, 95:2, 97:2, 99:2, 103:2, 109:2, 112:2

Service of process, 30:4

TIME—Cont'd

Subrogation, 1:3, 8:18, 12:1, 15:14, 15:26, 20:7, 23:20, 23:28, 26:15, 30:4, 31:3, 32:2 to 32:4, 32:12, 34:16, 38:7, 38:32, 39:9, 40:21, 42:2, 42:7 to 42:9, 42:14, 42:16, 42:17, 43:21, 44:1, 48:5, 60:21, 60:26 to 60:29, 64:1, 64:11, 64:14, 64:18, 65:1, 68:1 to 73:2, 74:2, 76:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 102:2, 103:2, 106:2, 108:2, 109:2, 112:2

Threshold requirements, 70:2, 73:2, 76:2, 82:2, 87:2, 88:2, 95:2, 109:2

Trigger, 2:14, 12:1, 16:14, 19:13, 23:3, 23:25, 32:11, 38:5, 40:21, 72:1, 103:2

Uninsured and underinsured motorist coverage, 7:7, 8:18, 19:10, 19:13, 38:5, 39:1, 41:1, 65:1, 72:1, 76:1, 81:1, 88:2, 103:2, 109:2

Waiver and estoppel, 13:7

TORTS

Automobile liability insurance, 4:5
No-fault insurance, 64:1

**TOTAL LIMITS EXHAUSTION
MANDATED**

Underinsured motorist coverage, 42:10

TOTAL LOSS

Arbitration, 34:56

TOWING VEHICLE

Automobile insurance, 5:5

TRADE NAMES

No-fault insurance, 49:12

TRAIL BIKES

No-fault insurance, 50:6

TRAINING

No-fault insurance, 55:16, 56:1, 62:3, 70:2, 87:2

TRANSPORTATION

Insurable interest, 3:9

INDEX

TRANSPORTATION—Cont'd

No-fault insurance, 49:17, 50:7,
52:15, 56:1, 56:17, 57:1, 57:7,
62:16, 70:2, 76:2, 87:2, 97:2,
108:2

TRAVEL

Automobile liability insurance, 5:8,
65:1, 67:1

Subrogation, 1:3, 65:1, 67:1, 87:2,
88:2, 95:2

TREATMENT

Medical Treatment, 15:16, 36:1,
37:12, 55:25, 56:1, 56:2, 56:5,
56:12, 56:13, 56:15, 56:17,
56:19, 59:8, 60:5, 62:10, 64:18,
73:2, 74:2, 76:2, 81:2, 85:2,
86:2, 88:2, 95:2, 97:2, 103:2

TREBLE DAMAGES

Subrogation, 70:2

TRIAL

Cooperation, 1:7, 2:7, 2:18, 9:8,
9:12, 13:9, 13:12, 14:11, 15:16,
15:28, 15:29, 36:4, 42:16, 61:4,
70:1, 87:2

Cure, 14:12, 15:16, 36:4, 70:1, 74:2

Defense, 1:3, 1:7, 2:6 to 2:8, 2:14,
2:18, 4A:1, 5:5, 6:1, 6:8, 9:1,
9:6, 9:8, 9:9, 9:12, 9:14, 9:16,
10:3, 10:6, 12:1, 12:3, 12:5,
13:3, 13:6, 13:9, 13:11, 13:12,
14:1, 14:3 to 14:6, 14:10, 14:11,
15:1, 15:16, 15:24, 15:28,
15:29, 16:9, 16:13, 16:26,
16:34, 20:9, 27:16, 30:9, 30:13,
31:3, 31:7, 34:22, 34:44, 34:46,
34:49, 34:55, 34:58, 35:2, 36:1,
36:4, 37:12, 42:14, 42:16,
42:17, 52:4, 56:13, 60:21, 61:3,
61:4, 62:8, 63:3, 64:11, 64:24,
65:1, 70:1, 74:2, 82:2, 87:2,
95:2

Limitations, 2:7, 12:5, 15:17, 20:9,
26:7, 26:13, 26:15, 27:1, 27:17,
28:11, 30:13, 32:6, 32:13,
32:14, 34:3, 34:16, 34:47,
34:50, 36:1, 36:4, 37:12, 38:5,
39:6, 42:15, 42:17, 60:20,
60:21, 62:7, 62:23, 63:3, 64:11,
65:1, 70:1 to 74:2, 82:2, 87:2,

TRIAL—Cont'd

88:2, 95:2, 100:1, 102:2

No-fault insurance, 47:1, 48:2, 49:8,
49:14, 49:17, 49:22, 50:9, 51:2,
52:4, 53:1, 55:6, 55:7, 55:9,
55:14, 55:24, 56:3, 56:13,
56:14, 57:2, 58:2, 59:1, 60:5,
60:7, 60:10, 60:16, 60:18,
60:20, 60:21, 61:3, 61:4, 61:6,
61:9, 62:2, 62:3, 62:6 to 62:9,
62:11, 62:23, 63:3, 63:13, 64:11
to 64:14, 64:18, 64:24, 70:2,
72:2, 87:2

Stipulated judgments and non-levy
agreements, 9:8

Time limits, 15:1, 32:6, 34:38, 70:2,
87:2

Uninsured Motorist Coverage, 1:3,
2:19, 3:19, 3:23, 5:2, 5:15,
5:18, 5:21, 6:8, 10:6, 15:29,
16:26, 16:34, 17:7, 19:19,
19:22, 19:23, 20:9, 20:19, 21:8,
21:10, 21:16, 21:23, 21:25,
21:31, 23:5, 23:12, 23:28,
23:40, 23:44, 24:4, 24:9, 24:10,
25:3, 25:12, 25:15, 25:20, 26:6,
26:7, 26:9, 26:13, 26:15, 27:1,
27:8, 27:16, 27:17, 27:23, 28:2,
28:7, 28:11, 29:3, 29:5, 29:9,
29:10, 29:16, 30:2, 30:9 to
30:13, 31:3, 31:7, 31:8, 32:6,
32:13, 32:14, 34:3, 34:6, 34:11,
34:13, 34:15, 34:16, 34:19,
34:22, 34:25 to 34:27, 34:32,
34:34, 34:38, 34:40, 34:41,
34:44, 34:46 to 34:50, 34:53,
34:55, 34:58, 35:2, 36:1, 36:4,
37:3, 37:4, 37:7, 37:12, 37:13,
38:1, 38:5, 38:28, 39:9, 40:12,
41:9, 42:12, 42:17, 44:1, 49:22,
61:3, 63:3, 65:1, 70:1 to 74:2,
82:2, 87:2, 88:2, 95:2, 100:1,
109:2

TRUCK

Contribution, 12:1, 72:1, 87:2, 95:2

TRUST AGREEMENT

Subrogation, 26:2, 26:4, 26:6, 26:7,
26:9 to 26:12, 65:1

TRUSTS

No-fault insurance, 49:9

TRUSTS—Cont'd

Uninsured Motorist Coverage, 21:7,
34:27

UIM COVERAGE

Underinsured Motorist Coverage,
1:3, 6:18, 7:7, 19:4, 19:6, 19:9,
19:11, 19:13, 19:15, 19:18,
19:25, 19:27, 20:3, 20:9, 20:13,
20:14, 21:4, 21:5, 21:8, 21:21,
21:23, 21:31, 21:35, 22:1, 23:7,
25:19, 27:19, 28:2, 28:4, 29:2,
29:5, 31:8, 32:3, 34:44, 38:2,
38:5, 38:7 to 38:13, 38:17 to
38:20, 38:28, 38:31, 38:32,
39:1, 39:6, 39:11, 39:14, 39:15,
40:1, 40:4, 40:5, 40:10, 40:11,
40:14, 40:21, 41:1 to 41:3,
41:5, 41:9, 41:13, 42:2, 42:5,
42:7 to 42:10, 42:17, 65:1,
66:1, 67:1, 68:1, 70:1, 72:1,
73:1, 76:1, 81:1, 88:2, 100:1,
102:2, 103:2

UM COVERAGE

Uninsured Motorist Coverage, 5:2,
5:12 to 5:15, 7:7, 19:6, 19:7,
19:9, 19:11, 19:13 to 19:15,
19:18, 19:19, 19:23, 20:2, 20:3,
20:7, 20:13, 20:17, 21:4, 21:5,
21:19, 21:23, 21:29, 21:31,
21:32, 22:1, 23:7 to 23:9,
23:25, 23:33, 23:40, 23:41,
24:3, 24:4, 24:6, 25:8, 25:18,
25:22, 27:2, 28:4, 28:11, 29:2,
29:6, 30:5, 32:2, 36:1, 38:2,
38:8, 38:19, 39:3, 39:4, 41:2,
65:1, 66:1, 67:1, 68:1, 71:1,
72:1, 73:1, 74:1 to 76:1, 81:1,
100:1, 108:2

UMBRELLA

Carriers, 3:19, 7:2, 18:12, 28:5, 29:9,
40:16, 56:3, 64:6

Policies, 3:19, 3:23, 6:7, 6:8, 6:18,
7:2, 8:14, 18:3, 18:12, 19:4,
19:6, 19:11, 19:13, 21:35,
25:22, 28:5, 38:5, 38:21, 38:26,
39:14, 40:16, 56:3, 65:1, 66:1,
67:1, 68:1, 70:1, 72:1, 81:1,
112:2

UMBRELLA POLICIES

Notice, 8:14, 19:13, 25:22, 68:1,
70:1, 72:1, 112:2

UNBORN CHILD

No-fault insurance, 49:4

UNCONDITIONAL DEFENSE

Reservation of rights, 13:4, 13:7 to
13:9, 13:11, 13:12
Reservation of rights and nonwaiver
agreements, 13:4, 13:7 to 13:9,
13:11, 13:12

**UNDERINSURED MOTORIST
COVERAGE**

Access to underinsured motorist
coverage prior to limits exhaus-
tion, 30:4

Actual damages, 27:19, 28:4, 28:6,
28:9, 29:6, 29:10, 29:16, 36:1,
38:5, 38:7, 38:8, 38:13, 38:17,
38:18, 40:1, 40:11, 40:12,
40:16, 40:17, 41:1, 41:5, 42:14,
43:13, 76:1, 81:2, 102:2, 112:2

Additional insured, 6:13, 19:9,
19:13, 19:23, 21:1, 22:1, 25:8,
26:13, 42:6, 70:1, 74:2, 88:2

Aggregation, 19:13, 29:2, 29:17,
41:3, 42:11

Allocation of tort settlement dam-
ages, 40:6

Ambiguity, 1:3, 6:13, 19:14, 21:1,
21:4, 21:5, 21:16, 21:23, 21:33,
22:1, 23:7, 23:10, 23:30, 25:8,
28:2, 28:6, 29:2, 29:4, 29:5,
29:10, 29:16, 29:17, 32:11,
38:10, 38:31, 39:4, 40:1 to
40:3, 40:5, 40:11, 40:16, 40:21,
40:23, 41:1, 41:2, 41:12, 44:2,
67:1, 70:1, 73:1

Arbitration, 17:7, 23:28, 23:42,
26:13, 28:6, 29:2, 29:10, 30:6,
32:2, 32:3, 32:10, 32:11, 34:3,
34:40, 34:44, 34:57, 34:62,
36:1, 40:9, 40:12, 40:13, 40:17,
40:21, 41:9, 41:13, 42:2, 42:9,
42:10, 42:14 to 42:16, 43:12 to
43:14, 44:1, 65:1, 66:1, 67:1,
68:1, 70:1, 72:1, 73:1 to 74:2,
76:1 to 85:2, 86:2, 88:2, 100:1,

INDEX

UNDERINSURED MOTORIST COVERAGE—Cont'd

102:2, 103:2, 109:2, 111:2,
112:2
Background, 19:9, 38:1, 40:1, 43:1
Benefits, 1:3, 5:10, 5:16, 6:18, 7:7,
8:18, 10:7, 17:7, 19:9, 19:11,
19:13, 19:27, 20:2, 20:3, 20:9,
20:10, 20:13, 21:4, 21:5, 21:23,
21:33, 22:1, 23:7, 23:10, 23:28,
25:8, 26:5, 26:12, 27:2, 28:2,
28:4 to 28:6, 28:9, 29:2, 29:10,
29:16, 30:4, 30:6, 31:8, 32:2,
32:3, 32:10, 32:11, 34:40,
34:57, 34:62, 35:6, 36:1, 37:8,
38:2, 38:5, 38:7, 38:8, 38:10,
38:18, 38:20, 38:30, 38:32,
39:1, 39:6, 39:9, 39:11, 39:13,
40:1, 40:2, 40:4, 40:5, 40:7,
40:11, 40:12, 40:14, 40:16,
40:18, 40:19, 40:21 to 40:23,
41:2, 41:6, 41:7, 41:9, 41:13,
42:2, 42:5, 42:7 to 42:9, 42:12,
42:14 to 42:17, 43:4 to 43:6,
43:8, 43:13, 43:19, 43:21, 44:1
to 45:1, 48:5, 52:17, 54:3, 56:4,
59:8, 63:11, 65:1, 66:1, 67:1,
68:1, 70:1, 72:1, 73:1 to 74:2,
76:1 to 85:2, 86:2, 88:2, 100:1,
102:2, 103:2, 109:2, 111:2,
112:2
Binders, 38:23
Caps on tort recoveries, 41:5
Claims, 1:3, 1:15, 3:19, 5:9, 17:7,
19:4, 19:9, 19:27, 20:2, 20:3,
23:28, 23:30, 26:5, 26:13,
27:19, 28:2, 28:5, 29:2, 29:4,
29:10, 29:16, 31:8, 32:2, 34:40,
34:44, 35:6, 36:1, 37:8, 38:1,
38:2, 38:5, 38:7, 38:9, 38:11 to
38:13, 38:15, 38:18, 38:21,
38:25, 38:32, 39:6, 39:11,
39:14, 40:1, 40:7, 40:10 to
40:13, 40:15, 40:16, 41:1, 41:2,
41:5, 41:8, 41:9, 42:2, 42:5,
42:6, 42:8, 42:10, 42:12, 42:15
to 42:17, 43:2, 43:4, 43:6 to
43:9, 43:11, 43:13, 43:16 to
43:18, 43:20, 43:22, 43:24,
43:25, 44:1, 45:1, 48:5, 66:1,
67:1, 70:1, 72:1, 73:1 to 74:2,
76:1 to 85:2, 86:2, 88:2, 100:1,

UNDERINSURED MOTORIST COVERAGE—Cont'd

102:2, 103:2, 111:2, 112:2
Collateral benefit setoffs, 40:21
Comparison of limits approach, 38:4,
38:9
Compensation, 1:15, 3:19, 6:18,
19:27, 20:2, 20:3, 20:13, 21:35,
23:7, 28:2, 28:4 to 28:6, 29:2,
29:4, 34:44, 35:2, 35:6, 36:1,
37:8, 38:8, 38:9, 38:12, 38:13,
38:21, 39:4, 39:13, 40:1 to
40:5, 40:12, 40:14, 40:16,
40:21, 40:22, 41:2, 41:5, 41:9,
42:2, 42:6, 42:9, 42:12, 42:16,
43:6, 43:13, 43:19, 44:1, 65:1,
66:1, 67:1, 68:1, 70:1, 72:1,
73:1 to 74:2, 76:1 to 85:2, 86:2,
88:2, 102:2, 103:2, 109:2,
111:2, 112:2
Conclusive determination of dam-
ages, 42:14
Concurrent uninsured and underin-
sured motorist coverages, 44:1
to 44:4
Consent, 1:15, 3:19, 6:24, 7:7, 8:7,
17:7, 21:5, 21:31, 21:33, 22:1,
26:5, 28:2, 29:4, 31:2, 31:8,
32:2, 34:44, 36:1, 39:9 to 39:11,
40:5, 40:17, 41:8, 41:11, 42:1 to
42:18, 65:1, 74:2, 76:1, 81:1 to
103:2
Contribution, 35:2, 40:8, 40:13, 42:5,
42:13, 42:17, 72:1, 73:2, 76:2,
88:2
Damages, 1:3, 3:2, 3:19, 5:9, 7:2,
7:7, 8:18, 10:7, 17:7, 19:4,
19:11, 19:13, 19:18, 19:23,
19:27, 20:2, 20:3, 20:9, 20:10,
20:13, 20:14, 21:1, 21:4, 21:5,
21:11, 22:1, 22:2, 23:7, 23:28,
23:42, 25:8, 26:5, 27:2, 27:13,
27:19, 28:2, 28:4 to 28:6, 28:9,
29:2, 29:4, 29:6, 29:10, 29:16,
29:17, 30:4, 30:6, 31:8, 32:2,
34:3, 34:40, 34:44, 34:57, 35:2,
35:6, 36:1, 38:1 to 38:3, 38:5 to
38:18, 38:21, 38:28, 38:32, 39:1
to 39:3, 39:9, 39:11, 39:13, 40:1
to 40:7, 40:9 to 40:14, 40:16 to
40:19, 40:21, 40:23, 41:1, 41:2,

**UNDERINSURED MOTORIST
COVERAGE—Cont'd**

- 41:4, 41:5, 41:8 to 41:11, 41:13,
42:2, 42:8 to 42:12, 42:14 to
42:17, 43:5, 43:8 to 43:10,
43:13 to 43:15, 44:1, 45:1,
65:1, 66:1, 67:1, 68:1, 70:1,
72:1, 73:1 to 74:2, 76:1 to 85:2,
86:2, 88:2, 100:1, 102:2, 103:2,
109:2, 111:2, 112:2
- Defeat underinsured motorist cover-
age, 1:3, 41:3
- Denial of coverage, 8:18, 19:13,
23:28, 23:30, 23:42, 31:2, 32:2,
32:10, 36:1, 39:2, 39:13, 41:7,
42:3, 42:9
- Distribution of tortfeasor recovery,
40:7
- Double dip, 39:11 to 39:13
- Duties, 1:15, 7:7, 19:22, 20:3, 21:23,
21:31, 43:16, 43:21, 43:25,
88:2, 111:2, 112:2
- Effect, 1:3, 1:15, 3:2, 3:19, 6:13, 7:7,
8:7, 8:18, 19:9, 19:11, 19:13,
19:18, 19:20, 19:23, 19:25,
20:2, 20:9, 20:10, 20:13, 21:21,
21:23, 21:30, 21:31, 21:33,
21:35, 22:1, 22:2, 23:10, 23:28,
23:30, 23:42, 25:8, 26:5, 26:13,
27:2, 27:19, 28:2, 28:4 to 28:6,
29:2, 29:6, 29:16, 29:17, 30:6,
31:8, 32:2, 32:3, 34:40, 34:44,
34:57, 35:2, 35:6, 36:1, 38:1,
38:2, 38:5, 38:15, 38:17, 38:25,
38:28, 38:31 to 38:35, 39:1,
39:4, 39:6, 39:9, 39:10, 39:13,
40:1, 40:2, 40:6, 40:9 to 40:13,
40:17, 40:21, 41:1, 41:2, 41:5
to 41:11, 42:1, 42:2, 42:5, 42:6,
42:12, 42:14 to 42:17, 43:8,
43:13, 43:18, 43:21, 44:1, 44:3,
54:3, 63:11, 65:1, 72:1, 74:2,
76:2, 81:2, 86:2, 88:2, 102:2,
103:2, 109:2
- Enforcement, 3:19, 10:7, 23:7,
23:10, 25:8, 28:2, 28:4, 28:5,
29:2, 29:4, 29:16, 31:2, 32:3,
35:6, 38:5, 38:32, 39:1, 39:6,
39:12, 40:2, 40:6, 40:17, 41:2,
41:13, 42:17, 43:19, 43:20,
65:1, 66:1, 67:1, 68:1, 70:1,

**UNDERINSURED MOTORIST
COVERAGE—Cont'd**

- 72:1, 73:1, 76:1 to 103:2, 111:2
- Estoppel, 23:28, 30:6, 34:3, 34:40,
34:57, 38:21, 42:5, 42:9, 88:2,
109:2
- Exceeding tortfeasor limits, 38:17
- Excess coverage, 3:19, 19:4, 19:13,
29:2, 29:5, 29:6, 29:10, 29:17,
38:5, 38:9, 38:14, 39:4, 40:1,
40:3, 40:16, 41:2, 43:9, 43:10,
43:16, 66:1, 68:1, 100:1, 102:2
- Excess judgment, 17:7, 35:2, 36:1,
40:3, 45:1
- Exclusions, 1:3, 2:4, 6:13, 6:18,
6:24, 19:6, 19:9, 19:13, 19:14,
21:5, 21:35, 22:1, 22:2, 23:7,
23:10, 25:8, 25:19, 38:13, 39:1
to 39:15, 42:9, 52:17, 65:1,
66:1, 67:1, 68:1, 70:1, 72:1,
73:1 to 74:2, 76:1 to 85:2, 86:2,
88:2, 100:1, 102:2, 103:2,
109:2, 111:2, 112:2
- Exhaustion of limits requirements,
32:2
- Floating layer of coverage, 38:9
- Full compensation approach, 40:3,
40:4
- Furnished for regular use exclusion,
22:2
- Gap coverage, 38:9, 41:2, 42:16
- Guaranty funds, 43:1, 43:13, 43:27
- Highest limits, 29:2, 29:6, 29:10,
38:8, 39:1, 39:6, 41:1, 41:2,
41:9, 41:12, 42:17, 81:1, 81:2
- Illusory coverage, 38:5, 38:13, 40:2,
41:1, 44:2
- Insured vehicle, 1:3, 3:2, 5:16, 6:13,
6:18, 6:24, 8:7, 19:9, 19:11,
19:13, 19:27, 21:1, 21:4, 21:5,
21:23, 21:30 to 21:33, 21:35,
22:1, 22:2, 23:42, 25:8, 25:19,
27:2, 29:2, 29:4, 29:16, 29:17,
34:44, 38:5, 39:1, 39:3, 39:4,
39:6, 39:7, 39:11, 39:13, 41:1,
41:2, 41:6, 65:1, 66:1, 67:1,
70:1, 74:2, 76:1 to 85:2, 86:2,
88:2, 100:1, 102:2, 103:2,
109:2, 111:2
- Insureds, 1:3, 3:2, 3:19, 6:13, 7:7,
8:18, 17:7, 19:4, 19:6, 19:9,

INDEX

UNDERINSURED MOTORIST COVERAGE—Cont'd

19:11, 19:13 to 19:15, 19:18,
19:22, 19:23, 20:2, 20:3, 21:1,
21:4, 21:5, 21:16, 21:23, 21:31,
21:32, 21:35, 22:2, 23:10,
23:28, 23:30, 25:8, 25:19, 29:2,
29:16, 29:17, 32:3, 34:40,
34:57, 36:1, 38:5, 38:7, 38:10,
38:15, 38:17 to 38:21, 38:24,
38:25, 38:32, 38:33, 39:1, 39:3,
39:6, 39:13, 40:3, 40:10, 40:11,
40:15, 40:16, 41:2, 42:9, 42:12,
42:17, 43:27, 54:3, 63:11, 65:1,
66:1, 67:1, 68:1, 70:1, 72:1,
73:1, 74:2, 76:1 to 85:2, 88:2,
100:1, 102:2, 103:2, 109:2,
111:2, 112:2

Jointly liable tortfeasors, 41:9

Judgments, 17:7, 19:27, 32:2, 38:7,
40:2, 40:4, 42:8, 42:10, 42:12,
42:17, 43:24, 72:1, 74:2

Language ambiguity, 38:10

Limits, 1:3, 1:15, 3:19, 6:13, 6:18,
7:7, 8:7, 8:13, 8:18, 10:7, 17:7,
19:4, 19:6, 19:9 to 19:11, 19:13,
19:15, 19:18, 19:20, 19:22,
19:23, 19:25, 19:27, 20:3,
21:30, 21:35, 22:1, 23:7, 23:28,
25:8, 25:19, 26:5, 26:13, 27:2,
27:19, 28:2, 28:4 to 28:6, 28:9,
29:2, 29:4 to 29:6, 29:10,
29:16, 29:17, 30:4, 30:6, 31:8,
32:2, 32:3, 32:10, 32:11, 34:3,
34:40, 34:44, 36:1, 37:8, 38:1
to 38:21, 38:24 to 38:33, 38:35,
39:1 to 39:6, 39:9 to 39:13,
39:15, 40:1 to 40:8, 40:10 to
40:17, 40:19, 40:21, 40:23, 41:1
to 41:10, 41:12, 41:13, 42:1 to
42:18, 43:8 to 43:10, 43:13 to
43:15, 43:20, 43:21, 44:1 to
44:4, 45:1, 48:5, 52:17, 65:1,
66:1, 67:1, 68:1, 70:1, 72:1,
73:1 to 74:2, 76:1 to 85:2, 86:2,
88:2, 100:1, 102:2, 103:2,
109:2, 111:2, 112:2

Livery conveyance exclusion, 39:7

Lowest limits, 40:13

Minimum limits coverages, 38:13

Mismatched limits, 38:11

UNDERINSURED MOTORIST COVERAGE—Cont'd

Models, 28:2, 38:3, 38:9

Offer, 3:19, 6:13, 8:13, 17:7, 19:4,
19:6, 19:9 to 19:11, 19:13,
19:15, 19:18, 19:22, 19:23,
19:25, 20:13, 21:5, 23:28,
23:30, 23:42, 28:5, 29:2, 29:4,
31:8, 32:10, 32:12, 36:1, 38:1,
38:13, 38:18 to 38:34, 39:1,
40:5, 40:13, 41:1 to 42:2, 42:8,
42:10, 42:12, 42:14, 42:16,
42:17, 43:20, 43:21, 45:1, 65:1,
66:1, 67:1, 68:1, 70:1, 72:1,
73:2, 74:2, 76:1 to 85:2, 100:1,
102:2, 103:2, 112:2

Optional coverage, 3:19, 19:11,
19:18, 19:20, 19:22, 19:23,
19:25, 25:8, 38:20, 38:21,
38:28, 70:1, 72:1, 73:1, 76:1,
76:2

Pierringer recovery, 26:5, 40:9

Policy or policies, 38:7

Post-amendment modifications to
policy, 38:35

Primary and excess carriers, 40:16

Recovery, 1:3, 7:7, 10:7, 17:7, 19:4,
19:13, 19:27, 20:2, 20:3, 20:9,
20:10, 20:13, 20:14, 21:5,
21:21, 21:23, 21:31, 21:33,
23:10, 23:28, 23:30, 23:42,
25:8, 26:5, 26:12, 26:13, 27:2,
27:13, 27:19, 28:2, 28:4 to
28:6, 28:9, 29:2, 29:4, 29:5,
29:10, 30:4, 30:6, 31:8, 32:2,
32:3, 32:11, 34:40, 34:44, 35:2,
35:6, 36:1, 38:2, 38:5, 38:7 to
38:9, 38:11 to 38:14, 38:17 to
38:19, 38:21, 39:1 to 39:3,
39:6, 39:11 to 39:13, 39:15,
40:1 to 40:12, 40:14 to 40:21,
40:23, 41:1 to 41:3, 41:5, 41:9,
41:10, 42:1, 42:2, 42:5, 42:7 to
42:12, 42:14 to 42:17, 43:2,
43:4 to 43:11, 43:13 to 43:15,
43:20, 43:21, 43:26, 44:1 to
44:3, 45:1, 56:4, 65:1, 66:1,
67:1, 68:1, 70:1, 72:1, 73:1 to
74:2, 76:1 to 85:2, 86:2, 88:2,
100:1, 102:2, 103:2, 109:2,
111:2, 112:2

**UNDERINSURED MOTORIST
COVERAGE—Cont'd**

Reduction, 1:3, 19:9, 19:11, 19:13,
19:14, 23:7, 26:5, 28:2, 28:4 to
28:6, 28:9, 29:2, 29:16, 36:1,
38:2, 38:5, 38:9, 38:12, 38:13,
38:21, 39:11 to 39:13, 40:1 to
40:23, 41:10, 42:12, 43:2,
43:12, 43:13, 67:1, 74:2, 76:2,
81:2, 85:2, 86:2, 88:2, 102:2,
111:2, 112:2

Release of tortfeasor, 41:8

Repeal of statute, 38:34

Request for coverage, 8:13

Retroactivity of amendments to
underinsured motorist legisla-
tion, 38:32

Rights, 3:19, 7:2, 7:7, 8:13, 8:18,
19:9, 19:13, 19:18, 19:27,
20:13, 21:11, 21:30, 23:28,
23:30, 26:5, 26:12, 28:2, 28:5,
30:4, 31:8, 32:2, 32:3, 32:12,
34:57, 35:2, 35:6, 36:1, 38:15,
38:20, 38:21, 38:32, 38:35,
39:9, 39:10, 40:21, 41:7, 42:1,
42:2, 42:5, 42:7 to 42:10, 42:14
to 42:18, 43:2, 43:7, 43:8,
43:10, 43:11, 43:13, 43:21,
43:22, 43:27, 44:1, 48:5, 56:4,
65:1, 66:1, 68:1, 72:1, 73:2,
74:2, 76:1, 81:1 to 86:2, 88:2,
100:1, 102:2, 103:2, 112:2

Same policy liability and underin-
sured motorist recovery, 39:13

Setoffs, 7:7, 28:2, 28:5, 34:3, 34:44,
40:4, 40:5, 40:16, 40:21, 40:22,
65:1, 66:1, 67:1, 68:1, 70:1,
72:1, 73:1, 76:1, 81:1, 100:1

Settlement, 1:15, 6:24, 10:7, 17:7,
20:13, 23:28, 25:8, 26:5, 26:12,
26:13, 28:2, 28:4, 31:8, 32:3,
32:10 to 32:12, 34:40, 34:62,
35:6, 36:1, 37:8, 38:5, 38:7 to
38:9, 38:11, 38:14, 38:21,
38:30, 40:2, 40:5 to 40:7, 40:9
to 40:13, 40:16, 40:19 to 40:21,
41:2, 41:5, 41:8, 41:9, 42:1 to
42:10, 42:12 to 42:18, 43:2,
43:11, 43:13, 43:16, 43:17,
43:20, 43:21, 44:1, 45:1, 65:1,
66:1, 67:1, 68:1, 70:1, 72:1,

**UNDERINSURED MOTORIST
COVERAGE—Cont'd**

73:1 to 74:2, 76:1 to 85:2, 86:2,
88:2, 102:2, 109:2, 112:2

Single limit tortfeasor policies, 40:15

Snowmobile exclusion, 39:8

Social security disability benefit
setoffs, 40:22

Stacking of underinsured motorist
coverages, 29:2, 41:1, 41:2

Statute of limitations, 7:7, 20:9,
20:13, 26:12, 30:4, 32:2, 32:3,
32:10 to 32:12, 34:3, 34:57,
38:30, 39:10, 42:9, 42:15,
42:17, 43:12, 43:13, 65:1, 66:1,
67:1, 68:1, 70:1, 72:1, 73:2,
74:2, 76:1 to 85:2, 86:2, 88:2,
100:1, 102:2, 103:2, 112:2

Statutes, 1:3, 3:19, 6:18, 8:18, 17:7,
19:4, 19:6, 19:9, 19:11, 19:13,
19:18, 19:20, 19:27, 20:2, 20:3,
20:10, 20:13, 20:14, 21:31,
21:35, 22:1, 23:30, 25:8, 25:19,
27:2, 28:2, 28:4, 28:5, 29:2,
29:16, 29:17, 31:2, 32:2 to
34:3, 34:40, 34:44, 35:6, 36:1,
37:8, 38:2, 38:3, 38:5, 38:7,
38:9, 38:11, 38:16 to 38:18,
38:24, 38:28, 38:31, 38:32,
39:1, 39:3, 39:4, 39:6, 39:11,
40:1, 40:5, 40:10, 40:11, 40:13,
40:21, 41:1 to 41:3, 41:5, 42:7,
42:8, 42:12, 42:16, 42:17, 43:2,
43:5, 43:6, 43:8, 43:10, 43:11,
43:13, 43:18, 43:24, 43:25,
44:1, 65:1, 70:1, 74:2, 76:2,
81:2, 88:2, 100:1, 102:2, 112:2

Substitute payment procedure, 42:7,
42:9, 42:17

Third party contribution to settle-
ment, 42:13

Time, 1:3, 3:2, 3:19, 6:13, 6:18, 7:7,
8:13, 8:18, 19:10, 19:11, 19:13,
19:18, 19:23, 20:3, 21:4, 21:5,
21:8, 21:11, 21:16, 21:23, 21:31
to 21:33, 21:35, 22:1, 23:28,
23:30, 23:42, 25:8, 26:13, 28:6,
29:2, 29:6, 30:4, 32:2, 32:3,
32:10 to 32:12, 34:3, 34:40,
36:1, 38:1, 38:2, 38:5 to 38:7,
38:11, 38:14, 38:15, 38:17,

INDEX

UNDERINSURED MOTORIST COVERAGE—Cont'd

38:19 to 38:21, 38:25 to 38:28,
38:30, 38:32, 39:1, 39:6, 39:9,
39:15, 40:2, 40:10, 40:17,
40:21, 41:1, 41:2, 41:8, 42:2,
42:7 to 42:9, 42:11, 42:14 to
42:17, 43:21, 43:22, 44:1, 45:1,
48:5, 65:1, 68:1, 70:1, 72:1,
73:2, 74:2, 76:1 to 85:2, 86:2,
88:2, 100:1, 102:2, 103:2,
109:2, 112:2

Total limits exhaustion mandated,
42:10

Types of reduction clauses, 40:2

Umbrella policies, 19:4, 19:13, 38:5,
38:26, 39:14, 68:1, 70:1, 72:1,
112:2

Uncompensated, 20:3, 21:5, 28:2,
28:4 to 28:6, 38:3, 38:5, 38:9,
38:16 to 38:18, 38:28, 39:1,
40:1 to 40:3, 40:5, 40:10,
40:12, 41:2, 41:5, 42:12, 43:9,
43:13, 44:1

Uninsured, 1:3, 1:15, 2:4, 3:2, 3:19,
5:1, 5:16, 6:13, 6:24, 7:2, 7:7,
8:7, 8:13, 8:18, 15:4, 17:7,
19:4, 19:6, 19:9 to 19:11, 19:13
to 19:15, 19:18, 19:20, 19:22,
19:23, 19:25, 19:27, 20:2, 20:3,
20:9, 20:10, 20:13, 20:14, 21:1,
21:4, 21:5, 21:8, 21:11, 21:16,
21:21, 21:23, 21:28, 21:30 to
21:33, 21:35, 22:1, 22:2, 23:7,
23:10, 23:28, 23:30, 23:35,
23:42, 24:19, 25:8, 25:19, 26:5,
26:12, 26:13, 27:2, 27:13,
27:19, 28:2, 28:4 to 28:6, 28:9,
29:2, 29:4 to 29:6, 29:10,
29:16, 29:17, 30:4, 30:6, 31:2,
31:8, 32:2, 32:3, 32:10 to
32:12, 34:3, 34:40, 34:44,
34:57, 34:62, 35:2, 35:6, 36:1,
37:8, 38:1, 38:2, 38:4 to 38:14,
38:17 to 38:21, 38:24, 38:27 to
38:33, 38:35, 39:1 to 39:6, 39:8
to 39:15, 40:1 to 40:5, 40:9 to
40:14, 40:16, 40:17, 40:21, 41:1
to 41:3, 41:5 to 41:7, 41:9,
41:10, 42:1, 42:2, 42:5, 42:9,
42:11, 42:12, 42:14 to 42:17,
43:2, 43:3, 43:7 to 43:9, 43:11

UNDERINSURED MOTORIST COVERAGE—Cont'd

to 43:15, 43:20, 43:21, 44:1 to
48:5, 52:17, 54:3, 56:4, 63:11,
65:1, 66:1, 67:1, 68:1, 70:1,
72:1, 73:1 to 74:2, 76:1 to 85:2,
86:2, 88:2, 100:1, 102:2, 103:2,
109:2, 111:2, 112:2

Uninsured motorist coverage, 1:3,
1:15, 2:4, 3:19, 5:16, 6:13,
6:24, 7:7, 8:18, 17:7, 19:4,
19:6, 19:9 to 19:11, 19:13 to
19:15, 19:18, 19:20, 19:22,
19:23, 19:25, 19:27, 20:2, 20:3,
20:9, 20:10, 20:13, 20:14, 21:1,
21:4, 21:5, 21:8, 21:11, 21:16,
21:21, 21:23, 21:28, 21:30 to
21:33, 21:35, 22:1, 22:2, 23:7,
23:10, 23:28, 23:30, 23:35,
23:42, 24:19, 25:8, 25:19, 26:5,
26:12, 26:13, 27:2, 27:13,
27:19, 28:2, 28:4 to 28:6, 28:9,
29:2, 29:4 to 29:6, 29:10,
29:16, 29:17, 30:4, 30:6, 31:2,
31:8, 32:2, 32:3, 32:10 to
32:12, 34:3, 34:40, 34:44,
34:57, 34:62, 35:2, 35:6, 36:1,
37:8, 38:1, 38:2, 38:5, 38:7 to
38:13, 38:17, 38:19, 38:21,
38:24, 38:28 to 38:30, 38:32,
38:33, 39:1 to 39:4, 39:8 to
39:11, 39:13, 39:14, 40:1, 40:2,
40:4, 40:5, 40:9, 40:12, 40:17,
40:21, 41:1, 41:2, 41:5, 41:9,
41:10, 42:5, 42:11, 42:12,
42:17, 43:3, 43:11 to 43:13,
43:15, 43:21, 44:1 to 48:5,
65:1, 66:1, 67:1, 68:1, 70:1,
72:1, 73:1 to 74:2, 76:1 to 85:2,
86:2, 88:2, 100:1, 103:2, 109:2,
111:2

Waiver, 3:19, 19:6, 19:9 to 19:11,
19:13, 19:15, 21:1, 25:8, 27:19,
28:5, 29:2, 29:17, 31:2, 32:2 to
34:3, 34:40, 34:44, 34:57,
38:20, 38:25, 40:18, 40:19,
41:2, 41:5, 42:2 to 42:4, 42:7,
42:10, 42:17, 43:18, 66:1, 74:2,
76:2, 81:1, 85:2, 88:2

Written offer and rejection require-
ments, 38:25

UNDERWRITING INTENT

Bad faith, 16:7, 16:10

UNEMPLOYMENT

No-Fault Insurance, 55:4, 55:5, 55:8, 55:21, 97:2

UNFAIR CLAIMS PRACTICES

Adjusters, 16:9, 37:4

Bad faith claim denial, 37:1 to 37:13

Bifurcation requirement, 37:13

Bond sureties, 37:5

Coverage, 9:1, 37:1 to 37:13, 88:2

Failure to disclose coverage information, 37:9

Guaranty funds, 37:6

Prohibitions, 37:1, 37:2

Release, 9:1, 37:4, 37:8 to 37:10, 88:2

Statutes, 9:1, 37:8, 37:12, 88:2

Unreasonable release demand, 37:10

UNINSURED

Exclusions From Coverage, 39:6

No-Fault Insurance, 46:1, 47:1, 47:4, 48:1 to 48:5, 49:3, 49:5 to 49:7, 49:10, 49:14, 49:16, 49:22, 49:24, 50:2, 50:3, 50:8, 51:1, 52:2, 52:9, 52:11, 52:16, 52:17, 53:1, 53:3, 54:3, 55:24, 56:4, 56:21, 59:5, 60:2, 60:17, 60:21, 61:3, 62:10, 62:15 to 62:18, 63:1, 63:3, 63:11, 63:12, 63:14, 63:15, 64:3, 64:5, 70:2, 72:2, 76:2, 87:2, 97:2, 99:2, 108:2

Underinsured Motorist Coverage, 1:3, 1:15, 2:4, 3:2, 3:19, 5:1, 5:16, 6:13, 6:24, 7:2, 7:7, 8:7, 8:13, 8:18, 15:4, 17:7, 19:4, 19:6, 19:9 to 19:11, 19:13 to 19:15, 19:18, 19:20, 19:22, 19:23, 19:25, 19:27, 20:2, 20:3, 20:9, 20:10, 20:13, 20:14, 21:1, 21:4, 21:5, 21:8, 21:11, 21:16, 21:21, 21:23, 21:28, 21:30 to 21:33, 21:35, 22:1, 22:2, 23:7, 23:10, 23:28, 23:30, 23:35, 23:42, 24:19, 25:8, 25:19, 26:5, 26:12, 26:13, 27:2, 27:13, 27:19, 28:2, 28:4 to 28:6, 28:9, 29:2, 29:4 to 29:6, 29:10,

UNINSURED—Cont'd

29:16, 29:17, 30:4, 30:6, 31:2, 31:8, 32:2, 32:3, 32:10 to 32:12, 34:3, 34:40, 34:44, 34:57, 34:62, 35:2, 35:6, 36:1, 37:8, 38:1, 38:2, 38:4 to 38:14, 38:17 to 38:21, 38:24, 38:27 to 38:33, 38:35, 39:1 to 39:6, 39:8 to 39:15, 40:1 to 40:5, 40:9 to 40:14, 40:16, 40:17, 40:21, 41:1 to 41:3, 41:5 to 41:7, 41:9, 41:10, 42:1, 42:2, 42:5, 42:9, 42:11, 42:12, 42:14 to 42:17, 43:2, 43:3, 43:7 to 43:9, 43:11 to 43:15, 43:20, 43:21, 44:1 to 48:5, 52:17, 54:3, 56:4, 63:11, 65:1, 66:1, 67:1, 68:1, 70:1, 72:1, 73:1 to 74:2, 76:1 to 85:2, 86:2, 88:2, 100:1, 102:2, 103:2, 109:2, 111:2, 112:2

UNINSURED AND UNDERINSURED MOTORIST COVERAGE

Ambiguities, 19:9, 38:5

Arbitration, 34:62, 65:1, 66:1, 67:1, 72:1, 76:1, 81:1, 88:2, 103:2, 109:2

Automobile liability insurance, 8:18, 19:4, 19:13, 38:5, 52:17, 65:1, 67:1, 72:1, 76:1, 81:1, 109:2

Bad faith, 65:1, 66:1, 67:1, 72:1, 76:1, 81:1, 103:2, 109:2

Collateral estoppel, 88:2, 109:2

Conflict of laws, 7:7, 41:1

Contributory negligence, 88:2

Death, 19:13, 20:2, 38:5, 65:1, 66:1, 67:1, 72:1, 76:1, 88:2, 103:2, 109:2

Disability benefits, 28:5, 88:2

Emotional distress, 65:1, 66:1, 76:1

Joint tortfeasors, 38:5, 72:1, 76:1

Limits of liability, 7:7, 19:9, 19:13, 38:5, 41:1, 65:1, 66:1, 72:1, 81:1

Medical expenses, 28:5, 67:1, 88:2, 103:2, 109:2

Motorcycles, 39:1, 65:1, 76:1, 81:1, 88:2, 103:2

Multiple claimants, 38:5, 67:1, 81:1, 103:2

INDEX

UNINSURED AND

UNDERINSURED MOTORIST COVERAGE—Cont'd

Multiple policies, 19:13, 41:1, 67:1, 103:2
Negligence, 7:7, 20:2, 65:1, 76:1, 88:2
No-fault insurance, 52:17
Passengers, 67:1, 76:1, 103:2
Personal representative, 103:2
Procurement, 8:18, 19:13
Property damage, 19:4, 19:6, 19:13, 28:5, 34:62, 38:5, 39:1, 66:1, 67:1, 72:1, 88:2, 103:2, 109:2
Public policy, 7:7, 8:18, 19:9, 20:2, 28:5, 39:1, 41:1, 65:1, 67:1, 76:1
Punitive damages, 65:1, 66:1, 67:1, 72:1, 76:1, 88:2, 103:2, 109:2
Reimbursement, 28:5, 65:1, 66:1, 67:1, 72:1, 76:1, 81:1, 88:2, 103:2, 109:2
Rejection of coverage, 19:9, 19:10, 19:15
Release, 28:5, 65:1, 72:1, 76:1, 81:1, 88:2, 103:2, 109:2
Self-insurance, 20:2, 76:1, 88:2
Settlement, 34:62, 38:5, 65:1, 66:1, 67:1, 72:1, 76:1, 81:1, 88:2, 109:2
Social security benefits, 103:2
Statutes, 8:18, 19:4, 19:6, 19:9, 19:13, 20:2, 28:5, 38:5, 39:1, 41:1, 65:1, 88:2
Strict liability, 88:2
Trigger, 19:13, 38:5, 72:1, 103:2
Vehicles covered, 41:1, 65:1, 66:1, 67:1, 72:1, 76:1, 81:1, 88:2, 103:2, 109:2
Witnesses, 88:2
Wrongful death, 65:1, 66:1, 72:1, 76:1, 88:2

UNINSURED MOTORIST COVERAGE

Absence, 1:3, 1:15, 1:17, 2:4, 2:9, 2:19, 3:19, 4:5, 4:6, 5:2, 5:12, 5:16, 6:8, 7:7, 8:18, 10:6, 15:29, 16:26, 17:5 to 19:7, 19:9 to 19:14, 19:19, 19:27, 20:2,

UNINSURED MOTORIST COVERAGE—Cont'd

20:6, 20:13, 21:4, 21:8, 21:9, 21:13, 21:14, 21:16, 21:18, 21:19, 21:23, 21:29, 21:32, 22:1, 23:2, 23:4, 23:5, 23:7, 23:9, 23:20, 23:24, 23:30, 23:40 to 23:44, 24:4, 24:6, 24:7, 24:9, 24:10, 24:20, 25:8, 25:12, 25:15, 25:18, 25:22, 26:7, 26:9, 26:14, 27:1, 27:4, 27:24, 28:2, 28:4, 28:9, 28:11, 28:12, 29:2, 29:23, 29:26, 30:1 to 30:3, 30:9, 31:2, 32:2, 32:3, 32:10, 34:1, 34:3, 34:8, 34:14, 34:16, 34:27, 34:28, 34:40, 34:41, 34:43, 34:47, 34:53, 34:54, 34:57, 34:58, 35:6, 36:1, 36:2, 36:4, 36:5, 37:2 to 37:4, 37:12, 38:21, 38:24, 38:28, 38:32, 39:1, 40:12, 40:21, 41:1 to 44:2, 62:16, 65:1, 67:1, 68:1 to 70:2, 72:2, 73:1, 74:2, 82:2, 87:2, 88:2, 95:2, 97:2, 108:2, 109:2, 111:2
Acceptance of offer, 19:25
Accrual date, 32:7, 97:2
Activation, 20:10, 20:16, 23:2, 23:16 to 23:18, 23:24, 23:42, 24:1, 25:2, 25:21, 26:10, 32:10 to 32:12, 38:2, 38:5, 38:7 to 38:10, 38:17, 40:1, 40:5, 40:9, 40:12, 41:1, 41:2, 41:5, 41:9, 41:10, 72:1, 88:2
Actual damages, 23:23, 27:19, 28:4, 28:6, 28:9, 28:10, 28:12, 28:13, 29:6, 29:7, 29:9, 29:10, 29:16, 34:55, 34:56, 36:1, 36:4, 38:5, 38:7, 38:8, 38:13, 38:17, 40:1, 40:12, 40:17, 41:1, 41:5, 43:13, 47:4, 76:1, 81:2
Additional insurer, 30:8
Admissibility of policy limits, 30:13
Advance payments, 28:15
Adverse tort result, 34:57
Affirmative defense, 34:22, 36:6, 36:7, 82:2, 97:2
Ambiguity, 1:3, 3:23, 5:2, 6:8, 6:13, 8:8, 19:14, 21:1, 21:4, 21:5, 21:9, 21:16, 21:18, 21:22, 21:23, 21:33, 22:1, 23:7, 23:10,

**UNINSURED MOTORIST
COVERAGE—Cont'd**

23:13, 23:20, 23:24, 23:30,
23:33, 24:15, 25:8, 25:9, 25:11,
25:12, 26:7, 26:10, 26:18, 27:1,
27:17, 28:2, 28:6, 29:2 to 29:5,
29:10, 29:11, 29:16 to 29:18,
29:22, 31:3, 32:6, 32:11, 38:10,
39:4, 40:1, 40:2, 40:5, 40:21,
41:1 to 44:2, 67:1, 70:1, 73:1

Anti-stacking provisions, 1:3, 21:29,
25:8, 28:2, 29:2, 29:3, 29:15,
29:16, 29:18, 29:23, 41:2, 67:1,
68:2, 76:1, 86:2

Anti-subrogation rule, 26:8

Appearance, 20:17, 29:16, 30:9,
31:4, 34:27, 34:41, 97:2

Arbitration, 17:7, 20:1, 23:28, 23:29,
23:42, 23:43, 23:45, 24:6,
25:15, 26:9, 26:10, 26:13,
26:19, 28:6, 28:7, 28:10, 29:2,
29:10, 30:3, 30:6, 30:12, 31:3,
32:2 to 32:4, 32:6 to 32:11,
34:1 to 34:63, 36:1, 36:4, 37:1,
37:7, 37:12, 40:9, 40:12, 40:17,
40:21, 41:9, 43:12, 43:13, 44:1,
47:4, 52:2, 61:3, 65:1, 66:1,
67:1, 68:1 to 74:2, 76:1 to 82:2,
85:2, 86:2, 87:2, 88:2, 95:2,
97:2, 99:2, 100:1, 103:2, 109:2,
111:2

Attorneys, 10:6, 16:26, 16:34, 20:13,
21:31, 26:7, 26:12, 34:24,
34:27, 36:1, 70:2, 73:2, 74:2,
76:2, 81:2, 82:2, 87:2, 88:2,
109:2

Background, 19:1, 19:9, 34:1, 38:1,
40:1

Bad faith, 10:6, 15:13, 15:29, 16:26,
16:34, 17:5 to 17:7, 20:13,
27:6, 27:12, 27:28, 28:16, 30:2,
30:11, 31:3, 31:5, 33:1, 34:44,
34:45, 34:56, 34:60, 36:1 to
36:9, 37:1 to 37:13, 40:21,
42:17, 65:1, 66:1, 67:1, 68:1,
70:1 to 72:1, 73:1, 74:2, 76:1 to
81:1, 82:2, 86:2, 97:2, 99:2,
100:1, 103:2, 109:2

Benefits, 1:3, 5:2, 5:7, 5:12, 5:14 to
5:16, 5:21, 6:6, 7:7, 8:18,
15:13, 16:26, 17:7, 19:9, 19:11,

**UNINSURED MOTORIST
COVERAGE—Cont'd**

19:13, 19:27, 19:30, 20:1 to
20:4, 20:7, 20:9, 20:10, 20:13,
20:17, 20:19, 21:4, 21:5, 21:19,
21:23, 21:24, 21:33, 22:1, 22:3,
23:5, 23:7, 23:9 to 23:11, 23:20,
23:22, 23:28, 23:33, 23:38,
23:40, 23:45, 24:8, 24:9, 24:13,
24:15, 25:2, 25:4, 25:8, 25:10,
25:12, 25:14, 25:15, 25:18,
25:22, 26:4 to 26:7, 26:12,
26:15 to 26:17, 26:19, 27:2,
27:8, 27:26, 28:1 to 28:16,
29:2, 29:3, 29:10, 29:16, 29:23,
29:25, 30:1 to 30:4, 30:6, 30:8,
30:10, 30:11, 30:13, 31:3, 31:5,
31:7, 31:8, 32:2 to 32:4, 32:8,
32:10, 32:11, 32:13, 34:5,
34:14, 34:40, 34:43, 34:45,
34:50, 34:53, 34:55 to 34:59,
34:61, 34:62, 35:3 to 35:6, 36:1
to 36:4, 37:2, 37:3, 37:8, 37:9,
37:12, 38:2, 38:5, 38:7, 38:8,
38:10, 38:30, 38:32, 39:1, 39:9,
39:11, 39:13, 40:1, 40:2, 40:4,
40:5, 40:12, 40:21, 41:2, 41:9,
42:5, 42:12, 42:17, 43:13,
43:21, 44:1, 44:2, 47:4, 48:5,
49:6, 49:7, 49:16, 49:22, 52:2,
56:21, 61:3, 62:15, 62:16,
62:18, 63:3, 65:1, 66:1, 67:1,
68:1 to 74:2, 76:1 to 82:2, 85:2,
86:2, 87:2, 88:2, 95:2, 97:2,
99:2, 100:1, 103:2, 108:2,
109:2, 111:2

Bicycles, 23:38, 49:22, 70:2, 86:2,
87:2

Binding, 1:3, 19:9 to 19:11, 19:23,
20:4, 20:8, 20:9, 25:6, 25:16,
26:16, 29:2, 30:2, 30:6, 31:1,
31:3, 31:4, 31:8, 32:11, 34:3,
34:5, 34:9, 34:10, 34:12, 34:40,
34:41, 34:43, 34:44, 34:47,
34:49, 34:55, 34:57 to 34:59,
36:1, 36:4, 42:17, 43:21, 65:1,
67:1, 68:1, 70:2, 72:1, 73:1,
74:2, 76:2, 81:1, 88:2, 95:2,
99:2, 109:2

Bodily injury, 1:3, 2:9, 2:19, 3:23,
4:6, 5:2, 5:13, 5:15, 6:6, 6:8,
6:14, 7:7, 17:7, 19:4, 19:9,

INDEX

UNINSURED MOTORIST COVERAGE—Cont'd

19:11, 19:13, 19:18, 19:22,
19:23, 19:25, 19:29, 19:30,
20:2, 20:7, 20:14, 20:15, 21:1,
21:2, 21:4, 21:5, 21:11, 21:34,
21:35, 22:1 to 23:3, 23:5, 23:6,
23:9, 23:10, 23:12, 23:19,
23:20, 23:24, 23:25, 23:28,
24:1, 24:9, 24:10, 25:1, 25:2,
25:8, 25:11, 25:22, 26:2 to 26:4,
26:6, 27:1 to 27:3, 27:5 to 27:7,
27:9 to 27:12, 27:14, 27:15,
27:17 to 27:19, 27:21, 27:26,
28:2, 28:3, 28:5, 28:9, 28:14,
29:2 to 29:4, 29:6, 29:11, 29:15,
29:16, 29:25, 29:26, 31:2, 32:3,
34:1, 34:10, 34:11, 34:41,
34:42, 34:44, 34:47, 35:1, 36:2,
37:8, 38:1, 38:5, 38:7, 38:8,
38:10, 38:11, 38:13, 38:17,
38:19, 38:24, 38:28, 39:1,
39:11, 40:1, 40:2, 40:4, 40:12,
41:1, 41:2, 41:5, 41:9, 42:11,
42:12, 49:22, 52:2, 65:1, 66:1,
67:1, 68:1 to 74:2, 76:1 to 82:2,
85:2, 86:2, 87:2, 88:2, 95:2,
97:2, 99:2, 100:1, 103:2, 108:2,
109:2, 111:2

California Personal Responsibility
Act of 1996, 19:28

Carriers, 1:3, 1:15, 2:9, 3:19, 4:5,
6:14, 8:35, 8:38, 19:1, 19:30,
21:25, 21:28, 23:26, 23:28,
26:1, 27:24, 27:25, 28:5, 29:7,
29:9, 29:10, 31:5, 31:8, 32:3,
34:12, 35:2, 35:6, 38:2, 40:5,
40:12, 43:13, 43:21, 63:3, 76:2,
82:2, 88:2, 95:2, 97:2

Collision carrier, 35:1, 35:3

Combined actions, 30:11

Commercial policies, 3:19

Compelling arbitration, 34:10, 34:22,
34:24, 34:26, 34:44

Compensation, 1:15, 2:9, 3:19, 6:6,
6:8, 17:5, 19:7, 19:27, 20:2,
20:3, 20:13, 21:35, 23:7, 23:9,
23:40, 25:10, 25:12, 25:14,
25:22, 26:4, 26:7, 26:19, 27:16,
28:1 to 28:8, 28:14, 29:1, 29:2,
29:4, 29:7, 31:3, 33:1, 34:11,

UNINSURED MOTORIST COVERAGE—Cont'd

34:44, 34:45, 35:1, 35:2, 35:6,
36:1, 37:4, 37:8, 38:8, 38:9,
38:12, 38:13, 38:21, 39:4,
39:13, 40:1, 40:2, 40:4, 40:5,
40:12, 40:21, 41:2, 41:5, 41:9,
42:12, 43:13, 44:1, 65:1, 66:1,
67:1, 68:1 to 74:2, 76:1 to 82:2,
85:2, 86:2, 87:2, 88:2, 95:2,
97:2, 99:2, 103:2, 109:2, 111:2

Compensatory damages, 4:6, 17:5,
17:6, 21:4, 27:20 to 27:22,
27:24, 27:26, 28:6, 34:34, 36:1,
37:12, 76:1, 95:2, 109:2

Conclusiveness, 19:11, 31:3, 31:6,
31:7

Concurrent uninsured and underin-
sured motorist coverages, 44:1
to 44:4

Conditions, 1:3, 3:19, 17:6, 19:6,
19:7, 19:11, 19:13, 19:18, 20:4,
20:9, 21:31, 23:7, 23:30, 23:40,
24:1, 24:3, 24:8, 24:13, 24:19,
25:2, 26:1 to 26:19, 29:2,
29:22, 32:2, 34:1, 34:8, 34:13,
34:15, 34:19, 34:43, 34:44,
38:7, 38:13, 38:17, 41:1, 41:2,
49:22, 61:3, 62:15, 65:1, 67:1,
70:2, 72:2, 73:1, 74:2, 76:2,
82:2, 87:2, 88:2, 95:2, 97:2,
100:1

Confession of judgment, 31:4

Confirmation of arbitration awards,
34:50

Conflict of laws, 7:7, 24:8, 30:1 to
41:1, 63:3, 68:2, 72:2, 76:2,
85:2, 95:2, 99:2

Consequential damages, 2:19, 27:6
to 27:18, 36:1, 72:1, 76:1

Consolidation of arbitration and tort
actions, 30:12

Constitutionality, 24:11, 88:2

Contact, 1:3, 5:2, 5:12, 5:21, 19:22,
19:26, 21:10, 21:16, 21:23,
21:24, 21:26, 21:31, 23:45, 24:1
to 24:11, 29:18, 34:7, 34:24,
34:44, 34:47, 37:12, 38:24,
44:1, 49:16, 49:22, 65:1, 66:1,
67:1, 68:1 to 72:1, 73:1, 74:2,
76:1, 81:1 to 87:2, 95:2

**UNINSURED MOTORIST
COVERAGE—Cont'd**

Contingent release, 25:7
 Contribution, 6:8, 10:6, 16:34, 23:13,
 23:24, 29:20, 30:5, 30:9, 34:58,
 35:2, 36:8, 42:5, 42:17, 72:1,
 73:2, 76:2, 87:2, 88:2, 95:2,
 97:2
 Contributory negligence, 20:11, 26:7,
 88:2
 Corporations, 21:4, 21:5, 42:17,
 70:2, 81:1, 88:2
 Creating uninsured motorists, 6:25,
 23:3 to 23:15
 Cross-employee exclusion, 6:6
 Damages, 1:3, 1:11, 1:13, 1:17, 2:9,
 2:19, 3:19, 3:22, 4:6, 5:15, 6:6,
 6:8, 7:7, 8:18, 8:35, 10:6, 17:5
 to 17:7, 19:1, 19:4, 19:11,
 19:13, 19:18, 19:23, 19:27,
 19:28, 20:1 to 20:7, 20:9,
 20:10, 20:13, 20:14, 20:17,
 20:19, 20:20, 21:1, 21:4, 21:5,
 21:11, 21:34, 22:1 to 23:1, 23:5
 to 23:7, 23:9, 23:14, 23:16,
 23:20, 23:23, 23:24, 23:28,
 23:29, 23:31, 23:40, 23:42,
 23:45, 24:1, 24:2, 24:4, 24:9,
 24:14, 25:2, 25:6, 25:8, 25:14,
 25:16, 25:20, 26:2, 26:4, 26:5,
 26:7 to 26:10, 26:18, 27:1 to
 27:28, 28:2, 28:4 to 28:7, 28:9
 to 28:16, 29:1 to 29:4, 29:6,
 29:7, 29:9 to 29:11, 29:15 to
 29:17, 29:20, 29:25, 30:2 to
 30:6, 30:11, 31:3, 31:4, 31:7,
 31:8, 32:2, 32:4, 33:2, 34:1 to
 34:3, 34:5, 34:10 to 34:12,
 34:14, 34:16, 34:26, 34:29,
 34:32 to 34:34, 34:40 to 34:45,
 34:49, 34:55 to 34:59, 34:61,
 35:1, 35:2, 35:4, 35:6, 36:1,
 36:4, 36:6, 36:7, 37:2, 37:4,
 37:10, 37:12, 38:1, 38:2, 38:5,
 38:7 to 38:13, 38:17, 38:21,
 38:28, 38:32, 39:1 to 39:3,
 39:9, 39:11, 39:13, 40:1, 40:2,
 40:4, 40:5, 40:9, 40:12, 40:17,
 40:21, 41:1, 41:2, 41:5, 41:9 to
 42:12, 42:17, 43:13, 43:15,
 44:1, 47:4, 56:21, 61:3, 62:15,
 62:16, 62:18, 63:3, 65:1, 66:1,

**UNINSURED MOTORIST
COVERAGE—Cont'd**

67:1, 68:1, 70:1 to 74:2, 76:1 to
 82:2, 85:2, 86:2, 87:2, 88:2,
 95:2, 97:2, 99:2, 100:1, 103:2,
 108:2, 109:2, 111:2
 De novo trial, 34:40, 72:2
 Death, 1:3, 2:19, 3:23, 5:7, 5:12 to
 5:16, 5:18, 6:6, 6:8, 17:7,
 19:13, 19:23, 19:30, 20:1, 20:2,
 20:7, 20:9, 20:13, 20:14, 21:5,
 21:11, 21:16, 21:17, 21:25,
 21:29, 21:34, 21:35, 22:1,
 23:12, 23:41, 23:42, 24:16,
 25:8, 26:2, 27:2 to 27:6, 27:11,
 27:14, 27:15, 27:17, 27:26,
 29:1, 29:3, 29:6, 29:26, 32:2,
 32:3, 34:5, 34:38, 34:41, 34:50,
 34:55, 35:1, 37:3, 37:8, 38:5,
 38:7, 38:17, 38:24, 39:11, 40:5,
 41:2, 41:5, 41:9, 42:17, 47:4,
 52:2, 63:3, 65:1, 66:1, 67:1,
 68:1 to 73:2, 74:2, 76:1 to 81:2,
 82:2, 85:2, 86:2, 87:2, 88:2,
 95:2, 97:2, 99:2, 100:1, 103:2,
 108:2, 109:2
 Decisional authority, 20:11, 23:4,
 23:5, 25:22, 26:7, 36:1
 Default judgment, 2:9, 20:1, 20:9,
 23:18, 23:43, 25:6, 25:16,
 26:16, 30:9, 31:2, 31:3, 31:5,
 31:7, 34:1, 34:57, 34:58, 65:1,
 97:2, 103:2
 Defenses, 2:9, 20:1, 20:2, 20:7, 20:9,
 20:13, 26:13, 30:2, 30:9, 31:3,
 31:5, 34:49, 34:51, 62:18, 65:1,
 81:1, 86:2, 97:2
 Definitions, 2:19, 21:21, 22:2, 23:5,
 23:9, 23:25, 23:32, 23:37,
 23:38, 23:40, 24:1, 25:22, 38:1,
 38:5, 38:9, 42:17, 44:1, 49:22,
 87:2, 88:2, 95:2, 100:1
 Demand, 10:6, 17:6, 20:17, 24:4,
 25:8, 27:28, 32:2, 32:3, 32:6 to
 32:8, 32:10, 34:1, 34:10, 34:13
 to 34:16, 34:18 to 34:22, 34:24,
 34:40, 34:42, 34:44, 36:1, 36:4,
 37:3, 37:10, 37:13, 38:10,
 38:29, 42:11 to 43:12, 47:4,
 68:1, 72:2, 73:2, 74:2, 76:2,
 81:2, 87:2, 88:2, 95:2, 100:1

INDEX

UNINSURED MOTORIST COVERAGE—Cont'd

Denial, 1:3, 2:9, 5:18, 5:21, 8:18,
19:11, 19:13, 20:1, 20:7, 21:13,
21:35, 23:9, 23:10, 23:12,
23:18, 23:22, 23:25 to 23:30,
23:40 to 23:42, 23:45, 24:6,
24:13, 24:20, 26:3, 26:14, 31:2
to 32:2, 32:4, 32:7, 32:8, 32:10,
32:11, 34:5, 34:6, 34:19, 34:26,
34:50, 36:1 to 36:4, 37:1 to
37:13, 38:17, 39:2, 39:13,
42:17, 52:2, 70:1, 72:1 to 73:2,
74:2, 76:2, 85:2, 86:2, 88:2,
95:2, 97:2, 103:2, 108:2

Depositions, 34:31, 34:36, 42:17

Derivative, 2:19, 6:6, 6:8, 20:3, 20:7,
21:34, 25:14, 27:5, 27:14 to
27:18, 27:26, 36:4, 67:1, 72:1,
76:1, 87:2, 88:2, 97:2, 109:2

Direct actions for benefits, 30:1

Discovery, 15:13, 16:26, 16:34,
23:28, 26:13, 26:15, 30:11,
31:3, 32:10, 32:14, 34:16,
34:19, 34:22, 34:25, 34:27,
34:29, 34:31, 34:41, 37:2,
37:12, 37:13, 43:11, 61:3, 70:1,
82:2, 87:2, 88:2, 95:2

Disputes, 2:9, 2:19, 7:7, 29:6, 30:11,
34:2, 34:3, 34:6, 34:10, 34:19,
34:40, 34:43, 34:44, 34:49,
35:4, 36:1, 37:8, 44:1, 61:3,
67:1, 68:1, 70:1 to 73:1, 74:2,
81:1, 85:2, 97:2

Disqualification of arbitrator, 34:27

Duties, 1:15, 5:15, 7:7, 19:22, 20:3,
21:23, 21:31, 25:12, 25:22,
37:3, 37:12, 43:21, 61:3, 88:2,
111:2

Effect, 1:3, 1:15, 1:17, 2:9, 3:19,
3:23, 4:3, 4:6, 5:14, 5:18, 6:8,
6:13, 6:25, 7:7, 8:8, 8:18, 8:35,
8:37, 8:38, 15:13, 15:29, 16:34,
19:1, 19:2, 19:8, 19:9, 19:11 to
19:13, 19:18, 19:20, 19:23 to
19:25, 20:2, 20:9 to 20:13,
20:16, 20:19 to 21:19, 21:21,
21:23, 21:25, 21:30, 21:31,
21:33, 21:35, 22:1, 22:2, 23:4,
23:5, 23:10, 23:16 to 23:18,
23:20, 23:24, 23:28, 23:30,

UNINSURED MOTORIST COVERAGE—Cont'd

23:40, 23:42, 23:44, 23:45, 24:8
to 24:10, 24:14, 24:18, 25:3,
25:5, 25:8 to 25:10, 25:14 to
25:16, 25:18, 25:20, 25:21, 26:2
to 26:5, 26:7, 26:9, 26:10,
26:13, 26:18, 27:2, 27:11,
27:14, 27:15, 27:17, 27:19,
28:2, 28:4 to 28:7, 28:10, 29:2,
29:6 to 29:9, 29:11, 29:15 to
29:18, 29:22, 29:23, 29:28,
30:3, 30:6, 30:12, 31:3, 31:7,
31:8, 32:2 to 32:4, 32:13, 33:2,
34:16, 34:17, 34:19, 34:28,
34:40, 34:44, 34:50, 34:55 to
34:60, 35:2, 35:6, 36:1 to 36:3,
37:12, 38:1, 38:2, 38:5, 38:17,
38:28, 38:32, 38:33, 39:1, 39:4,
39:9, 39:10, 39:13, 40:1, 40:2,
40:9, 40:12, 40:17, 40:21, 41:1,
41:2, 41:5, 41:9, 41:10, 42:5,
42:12, 42:17, 43:13, 43:21,
44:1, 44:3, 49:22, 52:2, 60:17,
61:3, 62:15, 62:16, 63:3, 65:1,
70:2, 72:1 to 74:2, 76:2, 81:2,
82:2, 86:2, 87:2, 88:2, 95:2,
97:2, 103:2, 109:2

Elimination clause, 28:10, 28:12

Emotional distress, 2:19, 27:11,
27:12, 27:14, 27:18, 36:1, 36:4,
65:1, 66:1, 76:1, 87:2

Employment, 6:6, 19:6, 19:10, 20:2,
21:4, 21:5, 21:9, 21:23, 21:30,
21:35, 22:1, 23:9, 23:24, 25:12,
25:22, 28:8, 34:27, 39:1, 65:1,
70:1 to 76:1, 82:2, 85:2, 86:2,
87:2, 88:2, 95:2, 97:2, 99:2,
103:2, 108:2, 111:2

Enforcement, 2:9, 3:19, 4:5, 6:6,
6:25, 10:6, 17:5, 19:28, 20:1,
20:7, 23:7, 23:10, 23:33, 23:41,
24:7, 25:5, 25:8, 25:14, 25:18,
25:22, 26:7, 28:2, 28:4, 28:5,
29:2, 29:4, 29:7, 29:16, 31:2,
32:3, 33:2, 34:8, 34:26, 34:58,
35:6, 37:2, 38:5, 38:32, 39:1,
40:2, 40:17, 41:2, 42:17, 63:3,
65:1, 66:1, 67:1, 68:1, 70:1,
72:1, 73:1, 76:1 to 82:2, 97:2,
103:2, 108:2, 111:2

**UNINSURED MOTORIST
COVERAGE—Cont'd**

Estoppel, 4:3, 23:28, 27:16, 30:2,
30:6, 31:3, 31:6, 32:8, 34:3,
34:18 to 34:23, 34:40, 34:55 to
34:58, 34:60, 34:61, 36:2,
38:21, 42:5, 87:2, 88:2, 97:2,
109:2

Evidence, 1:3, 2:19, 3:19, 4:3, 5:12,
15:13, 15:29, 16:34, 19:7, 19:11
to 19:13, 19:18, 19:21, 20:3,
20:13, 21:8 to 21:12, 21:15,
21:31, 22:1, 23:12, 23:24,
23:26, 23:40 to 23:45, 24:2,
24:4, 24:6, 24:7, 24:9, 24:10,
24:12, 24:13, 25:8, 26:13, 27:6,
27:12, 29:9, 29:16, 30:4, 30:11,
30:13, 31:1, 31:7, 32:3, 32:14,
34:10, 34:11, 34:16, 34:22,
34:27, 34:29, 34:31, 34:37,
34:43, 34:44, 34:47, 34:49,
34:50, 34:55 to 34:57, 36:1,
36:3, 36:4, 36:6, 37:4, 37:8,
38:19, 40:21, 41:1, 42:17, 61:3,
65:1, 67:1, 68:1 to 73:2, 74:2,
76:1, 81:1 to 82:2, 86:2, 87:2,
88:2, 95:2, 97:2, 100:1, 103:2,
109:2

Exhaustion, 3:19, 19:4, 19:27, 23:22,
25:4, 27:1, 27:16, 29:9, 29:27,
30:4, 30:5, 32:2, 32:3, 32:6,
32:10, 32:11, 34:13, 34:44,
34:56, 38:1, 38:11, 40:5, 41:1,
41:2, 42:5, 42:11, 42:12, 42:17,
43:3, 43:11, 43:13, 43:15, 44:3,
65:1, 67:1, 68:1, 70:1, 86:2,
97:2, 99:2

Extension, 1:3, 6:13, 21:4, 21:19,
21:22, 22:1, 23:38, 24:2, 24:3,
24:10, 25:9, 27:19, 32:5, 38:28,
42:12, 70:1 to 73:2, 97:2

Failure to intervene, 31:3, 31:6, 31:7

Failure to provide insurance cover-
age, 27:12

Fault, 1:3, 2:9, 3:19, 4:5, 5:7, 5:12,
5:14 to 5:16, 6:6, 6:8, 7:7, 8:18,
10:6, 19:14, 19:22, 19:25,
19:27, 20:2 to 20:4, 20:7, 20:9,
20:10, 20:12, 20:13, 20:16,
20:19, 21:11, 21:21, 21:23,
21:24, 21:27, 21:29, 23:2, 23:8,
23:9, 23:16, 23:36, 23:40,

**UNINSURED MOTORIST
COVERAGE—Cont'd**

23:42, 24:8, 24:10, 24:12, 25:8,
25:9, 25:18, 26:7, 26:12, 26:17,
26:19, 27:8, 28:5, 28:6, 29:11,
30:4 to 30:6, 31:3, 31:8, 34:33,
34:37, 34:39, 34:40, 34:50,
34:53, 34:55, 34:57, 34:58,
34:60, 35:4, 35:6, 36:1, 36:4,
36:6, 37:12, 40:12, 40:21, 41:1,
41:5, 41:9, 42:11, 42:17, 43:21,
47:4, 48:5, 49:5 to 49:7, 49:16,
49:22, 52:2, 56:21, 60:17, 61:3,
62:15, 62:16, 62:18, 63:3, 65:1,
66:1, 67:1, 68:1 to 71:1, 72:1 to
82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 99:2, 100:1, 103:2,
108:2, 109:2, 111:2

Fees, 17:7, 20:13, 25:11, 26:7, 26:12,
27:28, 34:10 to 34:12, 34:39,
34:41, 36:1, 36:4, 37:4, 43:21,
48:5, 65:1, 66:1, 68:2, 70:1 to
73:2, 74:2, 76:2, 81:1 to 82:2,
85:2, 86:2, 87:2, 88:2, 95:2,
97:2, 103:2, 108:2, 109:2

Financial Responsibility Acts, 2:9,
3:19, 23:40

First party claims, 36:2, 48:5, 103:2

Foreign state liability limits, 23:21

Foster children, 21:16, 65:1

Full compensation, 6:8, 26:7, 26:19,
28:4, 28:6, 29:1, 29:2, 29:4,
29:7, 38:8, 39:13, 40:1, 40:2,
40:4, 40:21, 41:2, 41:5, 43:13,
70:1, 76:1

Furnished for regular use exclusion,
22:2

Future benefits, 40:21, 73:2, 74:2,
87:2, 88:2

Good Samaritans, 21:23

Guaranty funds, 37:6, 43:13

Guest passenger, 5:21, 20:6, 21:28,
23:5, 29:1, 29:2, 29:23, 41:2,
74:2, 82:2

Health carrier, 35:4, 72:2, 76:2, 86:2,
87:2

Household, 1:3, 5:21, 6:8, 6:13,
6:25, 19:9, 19:13, 20:4, 21:2,
21:4, 21:5, 21:8, 21:9, 21:11 to
21:13, 21:15 to 21:19, 21:21,
22:2, 23:4, 23:6, 23:7, 23:10,

INDEX

UNINSURED MOTORIST
COVERAGE—Cont'd

23:18, 25:18, 25:20, 25:22,
29:2, 29:6, 29:23, 29:26, 34:58,
37:3, 38:11, 39:1, 39:2, 39:11,
39:13, 41:1 to 65:1, 68:2, 70:1
to 73:2, 74:2, 76:2, 82:2, 85:2,
86:2, 87:2, 88:2, 95:2, 97:2,
99:2, 103:2, 108:2, 109:2, 111:2

Illegitimate children, 21:16

Immunity, 2:9, 6:6, 6:8, 20:2 to 20:6,
20:11, 20:13, 23:9, 23:40,
25:22, 28:8, 34:28.10, 41:5,
62:16, 63:3, 65:1, 66:1, 70:1,
74:2, 87:2, 88:2, 95:2, 100:1,
103:2, 109:2

Income loss, 61:3, 68:2, 70:2, 85:2,
87:2, 88:2, 97:2, 99:2, 103:2,
111:2

Independent tort, 36:1, 36:7, 88:2

Indirect contact, 24:10

Information, 8:18, 15:13, 16:34,
19:2, 19:8, 19:11, 19:12, 19:19,
19:22, 19:24, 21:3, 21:4, 21:23,
21:31, 23:43, 23:44, 24:1, 24:6,
24:13, 24:17, 24:20, 26:8,
26:13, 26:17, 31:2, 31:7, 34:3,
34:13, 34:27, 34:49, 36:4, 37:4,
37:9, 38:21, 38:24, 42:17, 61:3,
67:1, 70:1 to 74:2, 76:2, 82:2,
87:2, 88:2, 95:2, 97:2

Insured vehicle, 1:3, 5:2, 5:7, 5:12,
5:14 to 5:16, 5:21, 6:8, 6:13,
6:14, 6:24, 8:8, 8:35, 19:9,
19:11, 19:13, 19:26, 19:27,
20:17, 21:1 to 21:5, 21:12,
21:22, 21:23, 21:30 to 21:33,
21:35, 22:1 to 22:3, 23:4 to
23:6, 23:8, 23:9, 23:14, 23:19,
23:24, 23:32, 23:40 to 23:42,
23:44, 24:3, 24:6, 24:9, 24:10,
24:12, 25:8, 25:10 to 25:12,
25:17 to 25:20, 25:22, 26:18,
27:2, 27:18, 29:2, 29:4, 29:11,
29:16, 29:17, 29:22 to 29:24,
29:27, 34:44, 37:3, 38:5, 39:1,
39:3, 39:4, 39:11, 39:13, 41:1,
41:2, 49:22, 63:3, 65:1, 66:1,
67:1, 68:2, 70:1 to 71:1, 72:2,
74:2, 76:1 to 82:2, 85:2, 86:2,
87:2, 88:2, 95:2, 97:2, 99:2,

UNINSURED MOTORIST
COVERAGE—Cont'd

100:1, 103:2, 108:2, 109:2,
111:2

Insureds, 1:3, 2:9, 2:19, 3:19, 5:7,
5:12, 5:18, 6:8, 6:13, 7:7, 8:18,
15:29, 16:34, 17:6, 17:7, 19:4,
19:6, 19:8, 19:9, 19:11 to 19:15,
19:18, 19:22, 19:23, 19:30,
20:2, 20:3, 21:1 to 21:6, 21:9,
21:13, 21:16, 21:17, 21:19,
21:23, 21:29, 21:31, 21:32,
21:35, 22:2, 23:10, 23:26,
23:28, 23:30, 23:39, 23:41,
24:4, 24:17, 25:4, 25:8, 25:9,
25:11, 25:19, 25:20, 26:3, 26:8,
26:19, 27:1, 27:24, 27:26, 29:2,
29:9, 29:15 to 29:17, 29:23,
29:26, 29:27, 32:3, 33:2, 34:5,
34:6, 34:27, 34:40, 34:55,
34:57, 35:4, 36:1, 36:4, 36:5,
36:7, 37:3, 37:4, 37:7, 37:12,
38:5, 38:7, 38:10, 38:17, 38:19,
38:21, 38:24, 38:32, 38:33,
39:1, 39:3, 39:13, 41:2, 42:12,
42:17, 47:4, 49:16, 61:3, 65:1,
66:1, 67:1, 68:1 to 72:1, 73:1,
74:2, 76:1 to 85:2, 87:2, 88:2,
95:2, 97:2, 100:1, 103:2, 109:2,
111:2

Intentional injury, 4:3, 4:5, 20:16,
23:12, 52:2, 73:2, 82:2, 87:2,
88:2, 99:2, 103:2

Interest, 2:9, 2:19, 4:3, 4:5, 6:13,
7:7, 8:8, 16:26, 17:5 to 17:7,
19:10, 19:11, 19:20, 19:24,
20:12, 20:13, 22:1, 23:24,
23:44, 25:1, 26:7 to 26:12,
27:1, 27:16, 29:21, 29:25, 30:9,
31:1, 31:3, 31:7, 31:8, 32:2,
34:11, 34:12, 34:24, 34:27 to
34:28.10, 34:32, 34:54, 34:57,
36:1, 37:2, 37:3, 37:7, 38:7,
38:8, 38:10, 38:11, 39:2, 39:9,
40:2, 41:1, 44:1, 48:5, 61:3,
62:15, 63:3, 65:1, 66:1, 68:1 to
72:1, 73:2, 74:2, 76:2, 81:1 to
82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 99:2, 103:2, 108:2,
109:2

Intervention, 8:18, 21:31, 26:2,
26:12, 30:12, 31:3, 34:15,

**UNINSURED MOTORIST
COVERAGE—Cont'd**

34:58, 38:33, 70:2, 81:2, 87:2
 Involvement, 5:12, 5:21, 21:31,
 23:29, 24:9, 24:13, 25:8, 29:5,
 29:15, 31:8, 39:11, 40:2, 44:4,
 65:1, 68:1, 87:2, 111:2
 Jointly liable tortfeasors, 20:19,
 20:20, 41:9
 Judgments, 17:7, 19:27, 25:6, 27:1,
 27:15, 31:1, 31:3, 31:7, 32:2,
 38:7, 40:2, 40:4, 42:12, 42:17,
 72:1 to 74:2
 Jurisdiction, 1:3, 7:7, 8:18, 19:4,
 20:7, 26:7, 30:2, 31:6, 31:8,
 33:1, 33:2, 34:5, 34:7, 34:8,
 34:10, 34:11, 34:22, 34:25,
 34:40, 34:42 to 34:45, 34:53,
 34:54, 36:1, 38:28, 41:5, 63:3,
 65:1, 70:2, 88:2, 99:2
 Less than, 1:3, 3:22, 5:12, 10:6,
 17:6, 19:4, 19:11, 19:13, 19:22,
 21:9, 21:16, 21:25, 23:2, 23:14,
 23:19, 23:21, 23:23, 25:6, 26:7,
 27:15, 28:2, 28:5, 28:6, 28:11,
 28:12, 29:1, 29:9, 29:16, 30:10,
 31:3, 32:3, 32:6, 34:40, 34:55
 to 34:57, 34:61, 35:6, 36:1,
 37:1, 37:7, 38:1, 38:2, 38:5,
 38:7 to 38:13, 38:17, 38:24,
 38:28, 38:32, 39:1, 39:10,
 39:11, 39:13, 40:1, 40:2, 40:5,
 40:12, 40:17, 40:21, 41:1, 41:5,
 41:9, 42:11, 42:12, 42:17,
 43:13, 44:1, 47:4, 65:1, 66:1,
 67:1, 68:1, 70:1 to 71:1, 72:1 to
 74:2, 76:1 to 81:1, 86:2, 87:2,
 88:2, 95:2, 97:2, 99:2, 100:1,
 103:2, 108:2
 Limitations or restrictions, 19:9
 Listed drivers, 21:3, 21:4, 85:2
 Livery conveyance exclusion, 25:11
 Loss, 1:3, 1:13, 2:19, 3:19, 3:22,
 3:23, 4:5, 5:7, 5:16, 6:8, 8:18,
 8:38, 10:6, 16:26, 17:7, 19:4,
 19:6, 19:11, 19:13, 19:22,
 19:27, 20:2, 20:10, 20:18, 21:3,
 21:8, 21:9, 21:23, 21:31, 21:34,
 23:23, 23:25, 23:34, 25:2, 25:9,
 25:15, 25:18, 25:22, 26:2, 26:5,
 26:7 to 26:9, 26:12, 26:13,

**UNINSURED MOTORIST
COVERAGE—Cont'd**

26:18, 27:2, 27:3, 27:6, 27:7,
 27:9, 27:10, 27:14 to 27:18,
 27:21, 27:26, 28:2, 28:4 to
 28:6, 28:11, 28:16, 29:3, 29:11,
 29:12, 29:14, 29:16, 29:20,
 30:11, 31:1 to 32:3, 32:7, 34:16
 to 34:23, 34:45, 34:50, 34:55,
 34:56, 35:1 to 35:4, 35:6, 36:1,
 36:4, 37:1, 37:8, 38:5, 38:8,
 38:13, 38:28, 39:1, 39:10,
 39:11, 40:2, 40:17, 40:21, 41:1,
 41:2, 41:5, 42:12, 42:17, 43:13,
 43:21, 47:4, 49:22, 52:2, 60:17,
 61:3, 62:15, 62:18, 63:3, 65:1,
 66:1, 67:1, 68:1 to 74:2, 76:1 to
 82:2, 85:2, 86:2, 87:2, 88:2,
 95:2, 97:2, 99:2, 100:1, 103:2,
 108:2, 109:2, 111:2
 Mandatory coverage, 3:23, 21:19,
 25:18, 41:1
 Medicaid, 27:8, 35:5, 40:21, 74:2,
 82:2, 87:2, 95:2, 97:2
 Miscellaneous exclusions, 25:22
 Mopeds, 23:32, 23:38, 82:2, 85:2,
 87:2
 Mutually repugnant excess coverage
 clauses, 29:20
 Named driver exclusion, 6:13, 19:11,
 19:14, 21:35, 25:18 to 25:20,
 34:42, 65:1, 68:2, 70:1, 72:1,
 82:2, 87:2, 100:1, 103:2, 108:2
 Named insured(s), 19:9, 21:2, 21:4,
 21:6, 21:13, 21:29, 25:20, 29:2,
 29:17, 34:5, 37:3, 41:2, 65:1,
 66:1, 68:2, 70:1, 85:2, 103:2
 Necessity, 15:29, 19:1, 19:13, 19:18,
 20:3, 23:25, 23:40, 24:2, 24:6,
 24:9, 25:2, 25:3, 25:9, 30:6,
 31:2, 34:25, 41:2, 42:12, 62:18,
 72:2, 74:2, 82:2, 88:2, 97:2,
 99:2, 103:2, 108:2
 Negligence, 1:3, 1:15, 3:19, 4:3,
 5:21, 6:8, 6:13, 7:7, 8:35, 10:6,
 20:1 to 20:4, 20:9 to 20:11,
 20:17, 20:19, 21:25, 23:9,
 23:24, 23:33, 23:40, 24:2, 24:4,
 24:9, 24:10, 24:12, 24:19, 25:8,
 25:20, 26:2, 26:7, 26:9, 26:12,
 28:2, 28:6, 29:3, 30:9, 30:11,

INDEX

UNINSURED MOTORIST COVERAGE—Cont'd

30:13, 31:3, 31:7, 32:14, 33:1,
34:43, 34:55, 34:57, 34:58,
35:1, 35:2, 36:4, 37:3, 37:4,
37:12, 38:2, 38:19, 38:21,
38:30, 39:3, 39:13, 40:12,
40:21, 41:2, 41:9, 42:5, 42:11,
43:21, 44:1, 52:2, 62:15, 65:1,
68:1, 70:1 to 73:2, 74:2, 76:1,
81:2, 82:2, 86:2, 88:2, 97:2,
100:1
No pay, 19:29
No-Fault Insurance, 47:4, 48:5, 49:5
to 49:7, 49:16, 49:22, 52:2,
56:21, 60:17, 61:3, 62:15,
62:16, 62:18, 63:3, 70:2, 72:2,
76:2, 87:2, 97:2, 99:2, 108:2
Non-party to policy, 34:5
Non-permissive use, 5:14, 6:13,
22:3, 23:42, 25:13
Nonbinding, 34:40, 34:58
Notice, 1:15, 1:17, 2:9, 3:19, 6:13,
8:18, 8:35, 8:37, 8:38, 17:6,
19:9, 19:11, 19:13, 19:19,
19:22, 19:26, 19:27, 20:9, 21:4,
23:18, 23:41, 23:44, 24:13,
24:15, 24:16, 24:18 to 24:20,
25:15, 25:19, 25:20, 25:22,
26:13 to 26:16, 27:6, 27:19,
28:11, 29:2, 29:21, 30:2, 30:6,
30:10, 30:13, 31:1 to 31:4, 31:6
to 31:8, 32:2, 32:3, 32:13,
34:19, 34:44, 34:47, 34:55,
34:58, 36:4, 37:12, 38:19,
38:24, 38:30, 39:9, 40:2, 40:21,
42:17, 65:1, 67:1, 68:1 to 73:2,
74:2, 76:1 to 82:2, 85:2, 86:2,
87:2, 88:2, 95:2, 97:2, 103:2,
108:2, 109:2, 111:2
Occupant, 5:21, 19:9, 21:2, 21:4,
21:5, 21:22 to 21:32, 21:34,
21:35, 22:2 to 23:3, 23:5,
23:42, 24:6, 24:10, 25:8 to
25:10, 25:22, 27:2, 27:27, 28:2,
28:9, 29:1, 29:2, 29:6, 29:16,
29:17, 29:20, 29:21, 29:23 to
29:27, 34:5, 34:47, 37:3, 38:5,
38:8, 38:28, 39:1 to 39:3, 41:2,
49:16, 49:22, 65:1, 68:2, 70:1
to 73:2, 74:2, 76:2, 81:1 to

UNINSURED MOTORIST COVERAGE—Cont'd

82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 99:2, 103:2, 109:2,
111:2
Offer, 3:19, 3:23, 6:13, 15:29, 17:6,
17:7, 19:1, 19:4, 19:6, 19:8 to
19:13, 19:15, 19:18, 19:22 to
19:25, 20:13, 21:5, 23:28,
23:30, 23:32, 23:42, 25:18,
27:26, 27:28, 28:5, 29:2 to
29:4, 29:7, 29:21, 31:8, 32:10,
32:12, 34:49, 36:1, 37:3, 38:1,
38:13, 38:19, 38:21, 38:24,
38:28 to 38:30, 38:32, 38:33,
39:1, 40:5, 41:1, 41:2, 42:12,
42:17, 43:21, 65:1, 66:1, 67:1,
68:1 to 72:1, 73:2, 74:2, 76:1 to
82:2, 85:2, 87:2, 100:1, 103:2,
108:2
Optional coverage, 3:19, 6:8, 19:11,
19:18 to 19:26, 25:8, 38:21,
38:28, 70:1 to 72:1, 73:1, 76:1,
76:2
Orders, 21:7, 73:2, 87:2, 95:2
Other insurance clause, 29:2, 29:5,
40:2
Own insured, 25:18, 26:8, 28:12,
31:3, 31:7, 34:21, 35:2, 36:1,
38:5, 38:17, 88:2
Parents, 20:14, 21:8 to 21:12, 21:16,
21:17, 21:25, 21:34, 23:12,
23:42, 25:8, 25:20, 27:2, 27:4,
27:5, 27:14, 27:18, 39:13, 41:2,
49:5, 87:2
Partnerships, 21:4, 21:18
Passengers, 1:3, 5:12, 19:5, 19:27,
21:23, 21:28, 21:35, 22:1, 23:5,
23:13, 24:12, 25:11, 25:18,
29:7, 29:16, 29:23, 29:26,
29:27, 31:8, 36:1, 38:11, 38:17,
38:21, 39:2, 39:3, 39:13, 41:2,
49:22, 63:3, 67:1, 68:1 to 72:2,
74:2, 76:1, 82:2, 86:2, 87:2,
95:2, 103:2
Pedestrians, 5:12, 21:22, 21:29,
23:42, 49:22, 70:2, 86:2, 95:2,
97:2, 99:2
Per accident limits, 27:1, 27:15,
27:17, 38:5, 38:10, 38:11, 40:2,
67:1, 72:1

**UNINSURED MOTORIST
COVERAGE—Cont'd**

Per person limits, 27:1, 27:11, 27:14,
27:15, 27:17, 37:8, 38:5, 38:7,
38:11, 38:24, 44:1

Phantom vehicles, 24:1 to 24:20

Physical contact requirement, 24:2,
24:4, 24:6, 24:8 to 24:11

Pizza delivery cases, 23:13

Police report requirement, 24:13

Preemption, 34:8, 37:2, 95:2

Prejudgment interest, 17:6, 17:7,
20:13, 34:11, 34:12, 34:32,
34:54, 37:3, 37:7, 66:1, 68:1,
70:1, 72:1, 86:2, 88:2

Prejudice, 10:6, 15:13, 20:9, 21:13,
24:13, 24:20, 25:4, 25:15,
25:16, 26:2, 26:3, 26:6, 26:13
to 26:15, 26:17, 30:9, 30:13,
31:2, 31:8, 32:3, 32:4, 32:6,
34:16, 34:27, 34:55, 35:4, 36:4,
39:9, 42:12, 42:17, 66:1, 73:1,
76:1 to 85:2, 87:2, 88:2, 100:1

Primary limits, 29:9, 29:12, 34:55

Priority, 1:13, 3:19, 19:13, 19:27,
26:7, 29:2, 29:3, 29:6, 29:9,
29:11, 29:26, 35:6, 41:2, 42:17,
66:1, 68:1, 73:2, 82:2, 86:2,
87:2, 88:2, 95:2, 97:2, 103:2

Proposition 213, 19:28, 19:29

Proration clause, 29:6, 41:2

Punitive damages, 4:6, 27:19 to
27:25, 34:34, 36:1, 36:4, 65:1,
66:1, 67:1, 72:1, 74:2, 76:1,
88:2, 95:2, 97:2, 103:2, 109:2

Reconsideration, 34:36, 34:52, 103:2

Record, 3:19, 5:7, 16:34, 19:11,
21:23, 21:31, 21:32, 23:44,
25:20, 26:13, 34:10, 34:16,
34:27, 34:36, 34:43, 34:50,
34:56, 61:3, 68:2, 74:2, 88:2

Recovery, 1:3, 2:9, 2:19, 4:3, 4:6,
5:12, 6:6, 6:8, 7:7, 10:6, 17:6,
17:7, 19:1, 19:4, 19:13, 19:27
to 19:29, 20:1 to 20:4, 20:7,
20:9, 20:10, 20:13, 20:14,
20:17, 20:19, 20:20, 21:5,
21:17, 21:21, 21:23, 21:31,
21:33, 21:34, 23:1, 23:5, 23:9,
23:10, 23:12, 23:20, 23:24 to

**UNINSURED MOTORIST
COVERAGE—Cont'd**

23:26, 23:28, 23:30, 23:33,
23:40, 23:42, 23:45, 24:4, 24:6,
24:7, 24:9, 24:10, 24:13, 24:14,
24:17, 24:18, 25:1 to 25:3,
25:8, 25:10, 25:14, 25:18,
25:22, 26:2, 26:4 to 26:13,
26:15 to 26:17, 26:19, 27:1 to
27:6, 27:11 to 27:15, 27:17 to
27:20, 27:23, 27:26, 28:2, 28:4
to 28:13, 28:16, 29:1 to 29:5,
29:7 to 29:11, 29:15, 29:21,
29:26, 30:2 to 30:6, 30:13,
31:8, 32:2, 32:3, 32:11, 34:12,
34:16, 34:33, 34:34, 34:40,
34:41, 34:44, 34:45, 34:49,
34:55, 34:56, 34:58, 34:61, 35:1
to 35:6, 36:1, 36:4, 37:2, 37:4,
37:12, 38:2, 38:5, 38:7 to 38:9,
38:11 to 38:13, 38:17, 38:19,
38:21, 39:1 to 39:3, 39:11,
39:13, 40:1, 40:2, 40:4, 40:5,
40:9, 40:12, 40:17, 40:21, 41:1,
41:2, 41:5, 41:9, 41:10, 42:5,
42:11, 42:12, 42:17, 43:11,
43:13, 43:15, 43:21, 44:1 to
44:3, 47:4, 49:6, 52:2, 56:21,
61:3, 62:15, 62:16, 62:18, 63:3,
65:1, 66:1, 67:1, 68:1 to 71:1,
72:1 to 74:2, 76:1 to 82:2, 85:2,
86:2, 87:2, 88:2, 95:2, 97:2,
99:2, 100:1, 103:2, 108:2,
109:2, 111:2

Refusal, 5:12, 16:34, 19:9, 19:12,
19:19, 23:25, 23:28, 23:30,
25:3, 25:4, 26:17, 27:19, 27:26,
28:7, 28:11, 29:2, 30:2, 31:1,
31:3, 32:2, 32:6, 32:10, 34:10,
34:18, 34:20 to 34:22, 34:24,
34:28, 34:47, 34:49, 34:50,
34:58, 36:1 to 36:4, 36:6, 36:7,
37:3, 37:7, 40:12, 42:12, 42:17,
48:5, 61:3, 65:1, 67:1, 70:2,
73:2, 74:2, 76:2, 81:1 to 82:2,
87:2, 88:2, 95:2, 97:2, 99:2,
100:1, 103:2, 111:2

Reimbursement rights, 26:1, 26:3,
26:6, 28:5, 87:2, 99:2

Reissued policies, 19:26

Releases, 1:17, 10:6, 20:19, 25:7,
26:5, 37:12, 42:5

INDEX

UNINSURED MOTORIST COVERAGE—Cont'd

Religious orders, 21:7
Remedies, 15:29, 23:2, 23:9, 24:9,
30:5, 34:3, 34:16, 36:1 to 36:9,
37:1 to 37:13, 38:21, 39:9,
60:17, 70:2, 73:2, 97:2
Removal to federal court, 33:1, 37:4
Renewal policies, 38:32
Rental vehicles, 19:6, 67:1, 88:2
Requests, 19:11, 19:13, 19:24, 19:26,
25:7, 25:11, 26:17, 26:19, 29:2,
34:19, 34:20, 34:27, 38:21,
38:33, 61:3, 65:1, 66:1, 67:1,
68:1, 70:2, 71:1, 72:1, 74:2,
95:2, 97:2
Res judicata, 20:9, 31:3, 31:6, 34:16,
34:40, 34:55 to 34:60, 43:21,
76:2
Rescuers, 5:18, 21:27
Resident relatives, 7:7, 19:9, 20:4,
21:2, 21:4 to 21:6, 21:8, 21:16,
21:19, 21:21, 21:35, 22:1, 23:4,
23:7, 25:8, 25:9, 25:22, 27:26,
29:2, 39:3, 49:5, 65:1, 67:1,
70:2, 72:1, 74:2, 76:1 to 82:2,
85:2, 87:2, 88:2, 95:2
Retained limits, 1:15, 23:14, 29:14
Rights, 2:9, 3:19, 4:3, 4:6, 6:8, 7:7,
8:18, 8:38, 15:29, 16:26, 16:34,
19:9, 19:13, 19:18, 19:27,
19:28, 20:7, 20:13, 20:20,
21:11, 21:30, 23:26, 23:28,
23:30, 24:11, 24:18, 25:1 to
25:4, 25:14, 25:15, 26:1 to
26:10, 26:12, 26:15, 26:19,
27:4, 28:2, 28:5, 28:7, 29:9,
29:28, 30:3, 30:4, 30:8, 30:10,
31:3, 31:8, 32:2 to 32:5, 32:8,
32:9, 32:12, 32:13, 34:5, 34:27,
34:41, 34:43, 34:55, 34:57,
34:58, 34:63, 35:2 to 35:4,
35:6, 36:1, 36:4, 36:5, 37:2,
37:4, 37:9, 37:12, 38:21, 38:32,
39:9, 39:10, 40:21, 42:5, 42:17,
43:11, 43:13, 43:21, 44:1, 48:5,
60:17, 62:15, 62:16, 62:18,
63:3, 65:1, 66:1, 68:1 to 70:2,
72:1 to 73:2, 74:2, 76:1, 81:1 to
82:2, 86:2, 87:2, 88:2, 95:2,
97:2, 99:2, 100:1, 103:2

UNINSURED MOTORIST COVERAGE—Cont'd

Roommates, 21:18
Scope of arbitration, 34:42 to 34:44,
34:48, 34:60
Self-insured, 1:15, 3:19, 6:24, 19:27,
20:2, 21:31, 23:14, 23:27,
23:31, 25:17, 28:8, 39:4, 65:1,
70:2, 72:2, 73:2, 81:1, 87:2,
88:2, 97:2, 100:1, 103:2
Separation clause, 29:16, 29:22
Services loss, 73:2, 82:2, 88:2, 99:2
Setoff, 7:7, 10:6, 20:20, 23:24,
25:10, 27:8, 27:19, 27:25, 28:2,
28:4, 28:5, 28:10, 28:12, 28:14,
28:16, 34:33, 35:2, 38:5, 38:9,
38:13, 39:11, 40:1, 40:2, 40:4,
40:5, 40:12, 40:21, 41:2, 41:9,
42:11, 43:3, 43:13, 43:15, 47:4,
65:1, 67:1, 68:2, 70:1, 72:1,
74:2, 76:1, 81:1, 82:2, 85:2,
87:2, 88:2, 95:2, 97:2, 111:2
Settlement, 1:15, 1:17, 4:5, 6:24,
10:6, 15:13, 15:29, 16:34, 17:7,
20:13, 20:19, 23:9, 23:26,
23:28, 23:29, 24:9, 25:1 to
25:8, 26:2 to 26:7, 26:9, 26:11
to 26:13, 27:1, 27:3, 27:8,
27:25, 27:28, 28:2, 28:4, 28:16,
29:7, 29:9, 29:27, 30:2, 30:10,
30:11, 31:5, 31:8, 32:3, 32:4,
32:6 to 32:8, 32:10 to 32:12,
34:9, 34:14, 34:19, 34:21,
34:22, 34:27, 34:40, 34:47,
34:49, 34:62, 34:63, 35:6, 36:1,
36:4, 36:6, 37:1 to 37:8, 37:10,
37:12, 38:5, 38:7 to 38:9, 38:11,
38:21, 38:30, 40:2, 40:5, 40:9,
40:12, 40:21, 41:2, 41:5, 41:9,
42:5, 42:12, 42:17, 43:11,
43:13, 43:21, 44:1, 65:1, 66:1,
67:1, 68:1 to 74:2, 76:1 to 85:2,
86:2, 87:2, 88:2, 95:2, 97:2,
99:2, 109:2
Severance, 30:11, 31:3
Similar coverage, 28:4, 29:4, 38:5,
41:2, 68:2, 72:2
Snowmobiles, 23:36, 25:22, 39:8,
49:22, 70:2, 103:2
Sole test of legal liability, 20:13

**UNINSURED MOTORIST
COVERAGE—Cont'd**

Splitting causes of action between uninsured and underinsured motorist coverage in benefits actions, 34:62

Spouses, 21:4, 21:10, 21:12, 21:18, 29:2, 38:5, 88:2

Stacking, 1:3, 6:8, 7:7, 19:11, 19:13, 19:22, 21:11, 21:21, 21:29, 25:8, 25:22, 27:2, 27:5, 27:18, 28:2, 28:9, 29:1 to 29:28, 34:44, 34:45, 38:5, 38:7, 38:28, 38:32, 39:11, 40:2, 41:1 to 44:2, 49:22, 65:1, 66:1, 67:1, 68:1 to 71:1, 72:1 to 73:1, 74:1 to 81:1, 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 100:1, 103:2, 108:2, 109:2, 111:2

Standards, 19:12, 24:19, 34:27, 36:1 to 61:3, 70:2, 88:2, 97:2

State, 1:3, 1:4, 1:15, 2:9, 2:19, 3:19, 3:22, 4:5, 5:2, 5:7, 5:12 to 5:16, 5:18, 5:21, 6:6, 6:8, 6:13, 6:14, 7:7, 8:8, 8:18, 8:35, 8:38, 10:6, 15:13, 15:29, 16:34, 17:6, 17:7, 19:1 to 19:4, 19:6, 19:7, 19:9, 19:11, 19:13, 19:15, 19:18 to 19:20, 19:23, 19:25, 19:27, 19:28, 19:30, 20:1 to 20:7, 20:10, 20:13, 20:16, 20:17, 20:19, 21:2, 21:4, 21:9, 21:10, 21:13, 21:16, 21:17, 21:21, 21:23, 21:29, 21:30, 21:33, 21:35, 22:1 to 23:2, 23:4 to 23:6, 23:9, 23:12, 23:14, 23:19 to 23:21, 23:23 to 23:26, 23:28, 23:30, 23:32, 23:33, 23:36 to 23:38, 23:40, 23:42, 23:43, 23:45, 24:2, 24:8 to 24:10, 24:15, 25:3, 25:8 to 25:10, 25:14, 25:18, 25:20, 25:22, 26:4, 26:5, 26:7, 26:8, 26:14, 26:17, 26:18, 27:1, 27:6, 27:14, 27:15, 27:17 to 27:19, 27:25, 27:26, 28:2, 28:4 to 28:6, 28:8, 28:11, 28:14, 29:1 to 29:3, 29:5, 29:10, 29:14 to 29:17, 29:21, 29:23, 30:1, 30:2, 30:4, 30:9, 31:3, 32:2, 32:3, 32:6, 33:1 to 34:3, 34:7, 34:8, 34:10, 34:19, 34:27, 34:28, 34:34, 34:40,

**UNINSURED MOTORIST
COVERAGE—Cont'd**

34:44, 34:49, 34:50, 34:53, 34:55, 34:56, 36:1, 36:4, 36:5, 37:1 to 37:4, 37:6 to 37:8, 37:12, 38:1, 38:2, 38:7, 38:8, 38:13, 38:19, 38:28, 38:30, 38:32, 39:4, 39:9, 39:13, 40:1, 40:2, 40:4, 40:5, 40:12, 40:21, 41:1, 41:2, 41:5, 42:5, 42:11, 42:12, 42:17, 43:12, 43:15, 43:21, 44:1, 47:4, 49:22, 52:2, 61:3, 62:15, 62:18, 63:3, 65:1, 66:1, 67:1, 68:1 to 71:1, 72:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 103:2, 108:2, 109:2, 111:2

Status, 1:4, 1:17, 3:19, 6:8, 6:13, 8:18, 19:4, 19:9, 19:10, 19:13, 19:27, 20:3, 20:6, 20:13, 21:1, 21:2, 21:5, 21:9, 21:11 to 21:14, 21:18, 21:19, 21:21, 21:23, 21:30, 21:33 to 21:35, 22:1, 22:2, 23:4 to 23:6, 23:9, 23:10, 23:16, 23:24, 23:30, 23:36, 23:40 to 23:45, 24:3, 24:9, 24:10, 24:12, 25:8, 26:13, 26:15, 27:2, 27:28, 28:8, 29:2, 29:5, 29:7, 29:23, 30:4, 30:11, 32:2, 32:3, 32:7, 32:10, 32:13, 34:14, 34:16, 34:24, 34:27, 34:44, 34:57, 35:2, 36:5, 37:3, 38:1, 38:8, 38:30, 39:3, 39:4, 39:8, 39:11, 40:5, 40:21, 41:1, 41:2, 42:11, 44:1, 48:5, 49:6, 49:22, 61:3, 62:16, 65:1, 70:1, 72:1, 74:2, 76:1 to 81:1, 82:2, 85:2, 86:2, 88:2, 99:2, 108:2

Statute of limitations, 7:7, 20:1, 20:5, 20:7, 20:9, 20:13, 23:17, 25:16, 26:7, 26:12, 26:15, 30:4, 32:1 to 32:4, 32:6 to 32:8, 32:10 to 32:12, 32:14, 34:3, 34:16, 34:47, 34:50, 34:57, 36:4, 36:9, 37:2, 37:12, 38:30, 39:10, 42:17, 43:12, 43:13, 65:1, 66:1, 67:1, 68:1 to 70:1, 72:1 to 73:2, 74:2, 76:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 103:2

Statutes, 1:3, 3:19, 3:23, 4:5, 8:18, 8:35, 10:6, 17:6, 17:7, 19:1,

INDEX

UNINSURED MOTORIST COVERAGE—Cont'd

19:4, 19:6, 19:8, 19:9, 19:11 to 19:13, 19:17, 19:18, 19:20, 19:27, 20:1 to 20:3, 20:6, 20:7, 20:10, 20:13, 20:14, 20:19, 21:2, 21:12, 21:19, 21:20, 21:31, 21:34, 21:35, 22:1, 23:4, 23:5, 23:8, 23:12, 23:14, 23:20, 23:24, 23:26, 23:30 to 23:32, 23:36, 23:38, 23:40, 23:45, 24:2, 24:5 to 24:7, 24:9, 24:10, 24:12, 24:13, 25:8, 25:9, 25:11, 25:19, 25:22, 26:1, 26:2, 26:4, 26:16, 26:18, 27:2 to 27:4, 27:15, 27:26, 28:2, 28:4, 28:5, 28:7, 28:15, 29:2, 29:3, 29:7, 29:15 to 29:17, 30:2, 30:3, 30:9, 31:2, 32:1 to 34:3, 34:10, 34:26, 34:29, 34:40, 34:43, 34:44, 34:51, 34:52, 35:5, 35:6, 36:1, 37:8, 37:12, 38:2, 38:5, 38:7, 38:9, 38:11, 38:17, 38:24, 38:28, 38:32, 39:1, 39:3, 39:4, 39:11, 40:1, 40:5, 40:21, 41:1, 41:2, 41:5, 42:12, 42:17, 43:11, 43:13, 44:1, 47:4, 56:21, 60:17, 63:3, 65:1, 70:1, 74:2, 76:2, 81:2, 82:2, 87:2, 88:2, 95:2, 100:1, 108:2

Stays, 34:24, 97:2

Stepchildren, 21:16, 49:5

Stipulation to arbitrate, 34:9

Subrogation, 1:3, 1:13, 2:9, 4:6, 8:18, 15:29, 20:7, 20:9, 20:19 to 23:20, 23:26, 23:28, 23:40, 25:1 to 25:4, 25:14 to 25:16, 26:1 to 26:12, 26:15, 26:19, 27:8, 28:2, 28:5, 28:12 to 28:14, 30:2, 30:4, 30:7, 30:10, 31:2, 31:3, 31:5, 31:7, 31:8, 32:2 to 32:5, 32:12, 34:16, 34:57, 35:1 to 38:7, 38:9, 38:12, 38:32, 39:9, 39:10, 40:12, 40:21, 42:5, 42:12, 42:17, 43:21, 44:1, 48:5, 65:1, 66:1, 67:1, 68:1 to 74:2, 76:1 to 82:2, 85:2, 86:2, 87:2, 88:2, 95:2, 97:2, 99:2, 100:1, 103:2, 108:2, 109:2, 111:2

Substitute policies, 19:8, 19:13

Sworn statement requirement, 24:14

UNINSURED MOTORIST COVERAGE—Cont'd

Territorial coverage restrictions, 26:18

Third party rights, 36:5

Thresholds, 62:15, 62:16, 62:18, 88:2

Trade name, 21:4, 21:6, 66:1

Trial, 1:3, 2:19, 3:19, 3:23, 5:2, 5:15, 5:18, 5:21, 6:8, 10:6, 15:29, 16:26, 16:34, 17:7, 19:19, 19:22, 19:23, 20:9, 20:19, 21:8, 21:10, 21:16, 21:23, 21:25, 21:31, 23:5, 23:12, 23:28, 23:40, 23:44, 24:4, 24:9, 24:10, 25:3, 25:12, 25:15, 25:20, 26:6, 26:7, 26:9, 26:13, 26:15, 27:1, 27:8, 27:16, 27:17, 27:23, 28:2, 28:7, 28:11, 29:3, 29:5, 29:9, 29:10, 29:16, 30:2, 30:9 to 30:13, 31:3, 31:7, 31:8, 32:6, 32:13, 32:14, 34:3, 34:6, 34:11, 34:13, 34:15, 34:16, 34:19, 34:22, 34:25 to 34:27, 34:32, 34:34, 34:38, 34:40, 34:41, 34:44, 34:46 to 34:50, 34:53, 34:55, 34:58, 35:2, 36:1, 36:4, 37:3, 37:4, 37:7, 37:12, 37:13, 38:1, 38:5, 38:28, 39:9, 40:12, 41:9, 42:12, 42:17, 44:1, 49:22, 61:3, 63:3, 65:1, 70:1 to 74:2, 82:2, 87:2, 88:2, 95:2, 100:1, 109:2

Trust, 21:7, 23:28, 26:2, 26:4, 26:6, 26:7, 26:9 to 26:12, 28:2, 65:1

Umbrella policies, 3:23, 6:8, 19:4, 19:13, 25:22, 38:5, 39:14, 68:1, 70:1, 72:1

Underinsured Motorist Coverage, 1:3, 1:15, 2:4, 3:19, 5:16, 6:13, 6:24, 7:7, 8:18, 17:7, 19:4, 19:6, 19:9 to 19:11, 19:13 to 19:15, 19:18, 19:20, 19:22, 19:23, 19:25, 19:27, 20:2, 20:3, 20:9, 20:10, 20:13, 20:14, 21:1, 21:4, 21:5, 21:8, 21:11, 21:16, 21:21, 21:23, 21:28, 21:30 to 21:33, 21:35, 22:1, 22:2, 23:7, 23:10, 23:28, 23:30, 23:35, 23:42, 24:19, 25:8, 25:19, 26:5, 26:12, 26:13, 27:2, 27:13,

**UNINSURED MOTORIST
COVERAGE—Cont'd**

27:19, 28:2, 28:4 to 28:6, 28:9,
29:2, 29:4 to 29:6, 29:10,
29:16, 29:17, 30:4, 30:6, 31:2,
31:8, 32:2, 32:3, 32:10 to
32:12, 34:3, 34:40, 34:44,
34:57, 34:62, 35:2, 35:6, 36:1,
37:8, 38:1, 38:2, 38:5, 38:7 to
38:13, 38:17, 38:19, 38:21,
38:24, 38:28 to 38:30, 38:32,
38:33, 39:1 to 39:4, 39:8 to
39:11, 39:13, 39:14, 40:1, 40:2,
40:4, 40:5, 40:9, 40:12, 40:17,
40:21, 41:1, 41:2, 41:5, 41:9,
41:10, 42:5, 42:11, 42:12,
42:17, 43:3, 43:11 to 43:13,
43:15, 43:21, 44:1 to 48:5,
65:1, 66:1, 67:1, 68:1, 70:1,
72:1, 73:1 to 74:2, 76:1 to 85:2,
86:2, 88:2, 100:1, 103:2, 109:2,
111:2

Uninsured automobile defined, 6:24
Union members, 21:7
Unlicensed driver exclusion, 6:14,
23:11, 25:22, 103:2

Use, 1:3, 2:9, 2:19, 3:19, 3:22, 3:23,
4:5, 5:2, 5:7, 5:12 to 5:16, 5:18,
5:21, 6:8, 6:13, 6:14, 6:24, 8:8,
16:26, 16:34, 17:6, 19:4, 19:6,
19:8, 19:11, 19:12, 19:14,
19:22, 19:27, 20:2, 20:11, 20:16
to 20:18, 21:2 to 21:5, 21:9,
21:10, 21:18, 21:21 to 21:25,
21:27, 21:30 to 21:33, 21:35,
22:1 to 22:3, 23:4, 23:9, 23:10,
23:13, 23:24, 23:31 to 23:33,
23:35 to 23:37, 23:40 to 23:42,
23:45, 24:13, 24:20, 25:8, 25:9,
25:11 to 25:13, 25:15, 25:19,
25:20, 25:22, 26:7, 26:15, 27:1,
27:14, 27:16, 28:5 to 28:7,
28:9, 29:2, 29:16 to 29:18,
29:21, 29:23, 31:2, 31:8, 33:1,
34:10, 34:19, 34:29, 34:40,
34:47, 34:49, 34:55, 35:1, 36:1,
37:3, 37:12, 38:5, 38:7, 38:9,
38:11, 38:17, 38:19, 38:21,
39:1, 39:3, 39:11, 39:13, 39:14,
40:2, 40:12, 40:21, 41:1, 41:2,
42:17, 43:13, 44:2, 49:16,
49:22, 52:2, 65:1, 66:1, 67:1,

**UNINSURED MOTORIST
COVERAGE—Cont'd**

68:1 to 74:2, 76:1 to 82:2, 85:2,
86:2, 87:2, 88:2, 95:2, 97:2,
99:2, 100:1, 103:2, 108:2,
109:2, 111:2

Validity, 6:14, 19:11, 19:12, 21:2,
21:13, 22:2, 23:5, 23:8, 23:26,
24:4, 24:5, 25:9, 25:16 to
25:18, 26:18, 27:26, 28:10 to
28:12, 29:2, 29:3, 29:6, 29:11,
32:2, 32:3, 34:11, 34:16, 34:33,
34:40, 34:44, 35:3, 37:4, 39:2,
42:12, 61:3, 68:2, 74:2, 95:2,
111:2

Voluntary submission of matters not
within scope of arbitration,
34:60

Waiver, 3:19, 16:34, 19:6, 19:9 to
19:11, 19:13, 19:15, 19:24,
21:1, 23:40, 25:5, 25:8, 25:11,
25:15, 25:18, 27:19, 28:5,
28:10, 29:2, 29:3, 29:17, 29:18,
30:2, 31:1 to 31:3, 32:2, 32:3,
32:8, 34:3, 34:16 to 34:23,
34:27, 34:38, 34:40, 34:44,
34:46, 34:57, 34:58, 36:2, 41:2,
41:5, 42:17, 66:1, 70:2, 74:2,
76:2, 81:1, 82:2, 85:2, 87:2,
88:2

Wards, 21:4, 21:16

Wrongful death damages, 27:2, 27:5,
27:14, 41:5, 65:1

UNIONS

Uninsured motorist coverage, 21:18

UNLOADING AND LOADING

Coverage, 5:8

UNMARRIED COUPLES

Uninsured motorist coverage, 21:14

USE

Bad Faith, 12:2, 12:9, 13:2, 13:7,
13:13, 14:4, 14:6, 15:1, 15:10,
15:12, 15:16, 15:17, 15:28,
16:4, 16:6, 16:9, 16:13, 16:22,
16:24, 16:26, 16:28, 16:32,
16:34 to 16:36, 17:1, 17:6,
17:12, 33:1, 36:1, 37:3, 37:12,
40:3, 40:21, 42:2, 42:8, 42:15,

INDEX

USE—Cont'd

42:17, 45:1, 60:10, 65:1, 66:1,
67:1, 68:1, 70:1 to 72:1, 73:1,
74:2, 76:1 to 81:1, 82:2, 86:2,
97:2, 99:2, 100:1, 103:2, 109:2

Coverage, 1:3, 1:7, 2:9, 2:14, 2:15,
2:19, 2:22, 3:1 to 3:3, 3:7, 3:9,
3:10, 3:12, 3:13, 3:15, 3:18,
3:19, 3:22 to 3:24, 4:5, 4:8,
4A:1, 5:1 to 5:23, 6:3, 6:4, 6:8,
6:10, 6:12 to 6:22, 6:24, 8:6,
8:8, 8:11, 8:28, 8:39, 8:46, 9:6,
9:13, 9:16, 10:9, 12:2, 12:9,
13:2, 13:6, 13:7, 13:9, 13:13,
14:1, 14:4, 14:6, 15:10, 15:16,
15:17, 15:28, 16:13, 16:24,
16:26, 16:34, 17:1, 17:6, 19:4,
19:6, 19:8, 19:11, 19:12, 19:14,
19:22, 19:27, 20:2, 20:11, 20:16
to 20:18, 21:2 to 21:5, 21:9,
21:10, 21:18, 21:21 to 21:25,
21:27, 21:30 to 21:33, 21:35,
22:1 to 22:3, 23:4, 23:9, 23:10,
23:13, 23:24, 23:31 to 23:33,
23:35 to 23:37, 23:40 to 23:42,
23:45, 24:13, 24:20, 25:8, 25:9,
25:11 to 25:13, 25:15, 25:19,
25:20, 25:22, 26:7, 26:15, 27:1,
27:14, 27:16, 28:5 to 28:7,
28:9, 29:2, 29:16 to 29:18,
29:21, 29:23, 31:2, 31:8, 33:1,
34:10, 34:19, 34:29, 34:40,
34:47, 34:49, 34:55, 35:1, 36:1,
37:3, 37:12, 38:5, 38:7, 38:9,
38:11, 38:14, 38:17, 38:19 to
38:21, 38:23, 39:1, 39:3, 39:6,
39:7, 39:11 to 39:15, 40:2, 40:3,
40:10, 40:12, 40:21, 41:1 to
42:2, 42:7, 42:8, 42:10, 42:15,
42:17, 43:13, 44:2, 45:1, 46:2,
47:1, 48:2, 49:1, 49:13 to
49:17, 49:21, 49:22, 50:1 to
50:4, 50:6 to 50:9, 52:2 to
52:11, 52:13, 52:15, 52:16,
53:1, 53:3, 54:2, 55:1, 55:7,
55:8, 55:15, 55:24 to 55:26,
56:1, 56:13, 56:17, 57:3, 57:7,
58:7, 59:7 to 59:9, 60:10, 61:1,
61:2, 61:4, 62:5, 62:6, 62:9,
62:21, 63:10, 63:12, 63:14,
63:15, 64:1, 64:3, 64:24, 65:1,
66:1, 67:1, 68:1 to 74:2, 76:1 to

USE—Cont'd

82:2, 85:2, 86:2, 87:2, 88:2,
95:2, 97:2, 99:2, 100:1, 102:2,
103:2, 106:2, 108:2, 109:2,
111:2, 112:2

Exclusions From Coverage, 2:14,
39:6

No-Fault Insurance, 46:2, 47:1, 48:2,
49:1, 49:13 to 49:17, 49:21,
49:22, 50:1 to 50:4, 50:6 to
50:9, 52:2 to 52:11, 52:13,
52:15, 52:16, 53:1, 53:3, 54:2,
55:1, 55:7, 55:8, 55:15, 55:24
to 55:26, 56:1, 56:13, 56:17,
57:3, 57:7, 58:7, 59:7 to 59:9,
60:10, 61:1, 61:2, 61:4, 62:5,
62:6, 62:9, 62:21, 63:10, 63:12,
63:14, 63:15, 64:1, 64:3, 64:24,
70:2, 72:2, 76:2, 87:2, 97:2,
99:2, 108:2

Uninsured Motorist Coverage, 1:3,
2:9, 2:19, 3:19, 3:22, 3:23, 4:5,
5:2, 5:7, 5:12 to 5:16, 5:18,
5:21, 6:8, 6:13, 6:14, 6:24, 8:8,
16:26, 16:34, 17:6, 19:4, 19:6,
19:8, 19:11, 19:12, 19:14,
19:22, 19:27, 20:2, 20:11, 20:16
to 20:18, 21:2 to 21:5, 21:9,
21:10, 21:18, 21:21 to 21:25,
21:27, 21:30 to 21:33, 21:35,
22:1 to 22:3, 23:4, 23:9, 23:10,
23:13, 23:24, 23:31 to 23:33,
23:35 to 23:37, 23:40 to 23:42,
23:45, 24:13, 24:20, 25:8, 25:9,
25:11 to 25:13, 25:15, 25:19,
25:20, 25:22, 26:7, 26:15, 27:1,
27:14, 27:16, 28:5 to 28:7,
28:9, 29:2, 29:16 to 29:18,
29:21, 29:23, 31:2, 31:8, 33:1,
34:10, 34:19, 34:29, 34:40,
34:47, 34:49, 34:55, 35:1, 36:1,
37:3, 37:12, 38:5, 38:7, 38:9,
38:11, 38:17, 38:19, 38:21,
39:1, 39:3, 39:11, 39:13, 39:14,
40:2, 40:12, 40:21, 41:1, 41:2,
42:17, 43:13, 44:2, 49:16,
49:22, 52:2, 65:1, 66:1, 67:1,
68:1 to 74:2, 76:1 to 82:2, 85:2,
86:2, 87:2, 88:2, 95:2, 97:2,
99:2, 100:1, 103:2, 108:2,
109:2, 111:2

UTAH

No-Fault Insurance, 46:1, 46:2,
49:14, 49:22, 51:1, 52:3, 52:6,
52:10, 53:1, 54:1, 55:26, 57:3,
57:5, 60:1, 60:14, 60:16, 60:18,
60:30, 62:1 to 62:5, 63:10,
63:14, 64:4, 64:11, 64:18
No-fault summary, 1:22, 109:2

VACATION

Arbitration awards, 34:40, 34:50,
95:2
Judgments, 9:10, 9:15, 31:3
Uninsured and underinsured motorist
coverage, 88:2

VACATION LOSS

No-fault insurance, 55:14

VALIDITY

Accident insurance, 74:2
Answers, 8:29, 9:9, 61:4
Contribution, 10:3, 95:2
Cooperation, 23:26, 32:2, 41:7, 61:4
Defense, 2:3, 6:14, 8:6, 9:9, 10:3,
23:26, 32:2, 32:3, 34:44, 52:4,
61:3, 61:4, 68:2, 74:2, 95:2
Evidence, 1:6, 8:29, 10:3, 19:11,
19:12, 23:26, 24:4, 32:3, 34:11,
34:16, 34:44, 37:4, 47:1, 61:3,
61:4, 68:2, 74:2, 95:2
Fraud, 2:3, 9:9, 24:4, 34:44, 37:4,
43:2, 74:2, 95:2
No-fault coverage, 23:8, 25:18, 52:4,
63:2, 68:2, 74:2, 95:2, 111:2
Notice, 1:6, 2:3, 8:6, 8:29, 9:9,
19:11, 28:11, 29:2, 32:2, 32:3,
34:44, 61:4, 68:2, 74:2, 95:2,
111:2
Reimbursement, 23:26, 34:33, 35:3,
68:2, 74:2, 95:2
Threshold requirements, 95:2
Uninsured Motorist Coverage, 6:14,
19:11, 19:12, 21:2, 21:13, 22:2,
23:5, 23:8, 23:26, 24:4, 24:5,
25:9, 25:16 to 25:18, 26:18,
27:26, 28:10 to 28:12, 29:2,
29:3, 29:6, 29:11, 32:2, 32:3,
34:11, 34:16, 34:33, 34:40,
34:44, 35:3, 37:4, 39:2, 42:12,
61:3, 68:2, 74:2, 95:2, 111:2

VENUE

Arbitration, 34:5
Fidelity, 34:5

VERDICT

Cure, 14:12, 15:3, 15:16, 15:25,
36:4, 70:1
Defense, 10:3, 10:6, 14:1, 15:1,
15:14, 15:16, 15:24, 16:1,
16:25, 20:9, 27:16, 30:9, 34:49,
36:1, 36:4, 37:12, 40:17, 42:14,
42:17, 70:1, 97:2
Findings, 15:14, 88:2, 97:2
Modification, 34:49
No-Fault Insurance, 55:9, 55:25,
56:20, 57:2, 60:10, 60:16, 62:3,
62:12, 63:4, 64:3, 64:12 to
64:14, 97:2
No-fault insurance, 55:9, 55:25,
56:20, 57:2, 60:10, 60:16, 62:3,
62:12, 63:4, 64:3, 64:12 to
64:14, 97:2

VERMONT

No-fault summary, 1:22, 110:2

VICARIOUS LIABILITY

Automobile insurance, 3:9, 4:6,
23:40

VICTIM

Bad faith, 15:17, 37:8, 40:3, 45:1,
60:10, 82:2, 103:2

VIRGINIA

No-Fault Insurance, 46:1, 46:2,
49:14, 54:1, 55:26, 56:1, 60:1,
63:10, 64:24
No-fault summary, 1:22, 111:2, 113:2

WAGE LOSS BENEFITS

No-fault insurance, 55:6, 55:7, 55:11,
55:14, 55:16, 59:2, 60:10,
60:18, 60:21, 64:13, 70:2, 72:2,
76:2, 87:2

WAIVER

Underinsured Motorist Coverage,
3:19, 19:6, 19:9 to 19:11, 19:13,
19:15, 21:1, 25:8, 27:19, 28:5,
29:2, 29:17, 31:2, 32:2 to 34:3,
34:40, 34:44, 34:57, 38:20,
38:25, 40:18, 40:19, 41:2, 41:5,

INDEX

WAIVER—Cont'd

42:2 to 42:4, 42:7, 42:10,
42:17, 43:18, 66:1, 74:2, 76:2,
81:1, 85:2, 88:2

Uninsured Motorist Coverage, 3:19,
16:34, 19:6, 19:9 to 19:11,
19:13, 19:15, 19:24, 21:1,
23:40, 25:5, 25:8, 25:11, 25:15,
25:18, 27:19, 28:5, 28:10, 29:2,
29:3, 29:17, 29:18, 30:2, 31:1
to 31:3, 32:2, 32:3, 32:8, 34:3,
34:16 to 34:23, 34:27, 34:38,
34:40, 34:44, 34:46, 34:57,
34:58, 36:2, 41:2, 41:5, 42:17,
66:1, 70:2, 74:2, 76:2, 81:1,
82:2, 85:2, 87:2, 88:2

WARDS

Uninsured motorist coverage, 21:4,
21:16

WASHINGTON

No-Fault Insurance, 46:2, 47:4,
49:17, 56:13, 57:1, 58:2, 60:1,
60:3, 61:4, 64:24

No-fault summary, 1:22, 112:2

WEST VIRGINIA

No-fault summary, 1:22, 113:2

WISCONSIN

No-fault summary, 1:22

WITHDRAWAL

Reservation of rights and nonwaiver
agreements, 13:11

Uninsured motorist coverage, 4:3,
20:16, 21:35, 23:26, 23:28,
34:39, 42:17, 52:2, 74:2

WITNESSES

Accident, 2:7, 9:8, 9:9, 23:45, 24:9,
26:13, 27:18, 34:10, 34:11,
68:2, 70:2, 88:2

Attorney-client relationship, 16:1
Attorneys, 9:8, 16:1, 16:34, 70:2,
88:2

Beneficiary, 70:2, 88:2

Cancellation, 68:2

Conditions, 9:8, 16:1, 26:13, 70:2,
88:2

Disability, 68:2, 70:2, 88:2

Family, 34:10, 68:2, 70:2, 88:2

Lapse, 88:2

No-Fault Insurance, 70:2

Ownership, 68:2, 88:2

Premium payment, 27:18

Relatives, 70:2, 88:2

Relevant time, 88:2

Spouse, 27:18, 70:2, 88:2

Waiver, 16:1, 16:34, 16:36, 70:2,
88:2

WORK PRODUCT PRIVILEGE

Bad faith, 16:1, 16:2, 16:24, 16:34

WRONGFUL DEATH

Liability policies, 3:9, 6:6 to 6:8,
23:41, 27:3, 27:14, 27:26, 46:1,
58:2, 72:1, 76:1

Subrogation, 12:1, 18:4, 20:7, 20:9,
32:2, 42:17, 58:9, 65:1, 66:1,
70:1, 72:1, 73:2, 76:1 to 88:2

Uninsured and underinsured motorist
coverage, 65:1, 66:1, 72:1, 76:1,
88:2

WYOMING

No-fault summary, 1:22, 115:2