

# Index

## ABATEMENT

Lead claims under CGL policies, **25:4**

## ABSENCE

Absolute/total pollution exclusion, absence from list of pollutants, **8:65**

Affirmative evidence, absence of insurance policy, **35:5**

## ABSOLUTE/TOTAL POLLUTION

### EXCLUSION

Generally, **8:1 to 8:176**

Absence from list of pollutants, **8:65**

Absolute pollution exclusion, generally, **8:2**

### Acids

hydrochloric acid, **8:95**

hydrofluoric acid, **8:96**

nitric and sulfuric acid, **8:109**

sulfuric acid, **8:109**

Acrylonitrile, **8:69**

Adhesives, **8:137**

Affirmative defense, pleading exclusion as, **8:172**

Airborne and microbial contaminants, **8:70**

Aluminum scrap metal, **8:71**

Ambiguity, **8:18; 8:19; 8:35; 8:36; 8:44; 8:176**

Ammonia, **8:72; 8:73**

Anhydrous ammonia, **8:73**

Animal feces, **8:93; 8:103**

### Applicability

non-traditional environmental pollution, **8:5; 8:16**

traditional environmental pollution, **8:7; 8:10**

Arising out of, **8:55**

Arsenic damage, **8:167**

Asbestos, **8:74; 26:86**

Asphalt, **8:75**

At or from any site or location, **8:153**

Attorneys, **App 8B**

Automobiles, **8:99**

Bacteria, **8:33; 8:76**

Barring coverage, generally, **8:47; 8:56 to 8:153**

Bat feces and urine, **8:93**

Battery parts, **8:77**

Benzene, **8:78**

Bodily injury coverage, **8:47**

“Bodily injury or property damage” occurring away from premises arising from product, **8:159**

“Bodily injury or property damage” within building due to materials brought into building, **8:157**

## ABSOLUTE/TOTAL POLLUTION

### EXCLUSION—Cont’d

Carbon monoxide, **8:61; 8:79**

Case law, **8:6; 8:7; 8:9; 8:11; 8:12**

Causes of action as determining coverage, **8:26**

Chinese drywall, **8:80**

Chlorine, **8:81**

Clean-up costs, **8:169**

Combined pollutant and non-pollutant, **8:21**

Commercial general liability policies, **2:43**

Commercially valuable materials not identified as pollutants, **8:82**

Confined within building or residence, **8:58**

Consequential damages, **8:46**

Construction debris, **8:83**

Contaminated environment, **8:67**

Contaminated infant formula, **8:84**

Contaminated water

mixing into municipal water supply, **8:50**

TCE, **8:146**

third-party contaminated groundwater, **8:51**

well water, knowing distribution, **8:52**

Copper sulfate, **8:85**

Courts, **App 8B**

Debris, **8:83; 8:91**

Diesel fuel, **8:113; 8:114**

Direct deposit, **8:59**

Dirt, **8:86; 8:132**

Discharge, **8:56 to 8:62**

Dispersal, **8:56 to 8:62**

Drafting of exclusion in disjunctive, **8:20**

Drywall, Chinese, **8:80**

Dust, **8:87; 8:138**

Early case law, **8:6; 8:9**

Elementization, **8:54 et seq.**

### Endorsements

conflicts between exclusions, **8:28**

examples of successful endorsements, **8:31**

Indiana Specific Endorsement, **8:30**

modification of exclusions, **8:29**

nuclear energy liability exclusion, **8:44**

Enforcement of ambiguous exclusion, **8:8**

Environmental insurance litigation, survey for, **App E**

Escape, **8:56 to 8:62**

Estoppel of exclusion, **8:39**

### Evidence

lack of, purported lack of, **8:27**

latent ambiguity and parol, **8:36**

**ABSOLUTE/TOTAL POLLUTION****EXCLUSION—Cont'd**

Examples of successful endorsements, **8:31**  
 Exceptions  
   “bodily injury or property damage” occurring away from premises arising from product, **8:159**  
   “bodily injury or property damage” within building due to materials brought into building, **8:157**  
   gas leak, **8:163**  
   heating equipment, **8:163**  
   hostile fires, **8:158**  
   “liability for damages because of property damage,” **8:156**  
   mud equipment, **8:162**  
   pipeline leak, **8:165**  
   pollution event, **8:160**  
   products-based claims, **8:166**  
   short-term events, **8:164**  
   specified causes of loss, resulting loss due to, **8:161**  
 Expected or intended, **8:37; 8:38; 8:49**  
 Expert testimony, **21:63**  
 Explosion, **8:171**  
 Failure to disclose pollution, **8:25**  
 Fatal ambiguity, **8:44**  
 Federal agency tolerances, emission within, **8:22**  
 Fill material, **8:86**  
 “Finally delivered,” **8:168**  
 Fires, **8:158**  
 Fireworks, **8:88**  
 Floodwater, **8:89**  
 Florida, pro-insured case law, **8:15**  
 Francis, Art, interview with, **App 8B**  
 Fuel, **8:113; 8:114**  
 Fuel station, **8:170**  
 Fumes and odors, **8:90; 8:112; 8:131; 8:142**  
 Fungi/bacteria, **8:33**  
 Garbage and debris, **8:91**  
 Gases, **8:121**  
 Gas leak, **8:163**  
 Gasoline, **8:113 to 8:115**  
 Gasoline station closure, **8:170**  
 Global warming insurance coverage disputes, **27:35**  
 Grease, **8:92**  
 Guano, **8:93**  
 Hard water constituents, **8:94**  
 Harmful, **8:64**  
 Heating equipment, **8:163**  
 History, **8:4 to 8:10**  
 Hostile fires, **8:158**  
 Hydrochloric acid, **8:95**  
 Hydrofluoric acid, **8:96**  
 Hydrogen sulfide, **8:97**

**ABSOLUTE/TOTAL POLLUTION****EXCLUSION—Cont'd**

Illusory nature of policy, **8:40; 8:41**  
 Indiana  
   gasoline, **8:115**  
   Indiana Specific Endorsement, **8:30**  
   Specific Endorsement, **8:30**  
   sufficiency of exclusion, **8:175**  
 Industrial pollution, **8:14**  
 Infant formula, contaminated, **8:84**  
 Ingestion of lead-based paint, **8:61**  
 “Injury or damage” exclusion, not ambiguous, **8:176**  
 Insects, **8:98**  
 Intended or expected pollution, **8:49**  
 “Irritant” and “contaminant,” **8:63**  
 Junk cars, **8:99**  
 Lack of, purported lack of evidence, **8:27**  
 Language predating state’s approval of language, **8:24**  
 Latent ambiguity, **8:36**  
 Lead-based paint, **8:61; 8:117**  
 Lead exclusion, deletion, **8:45**  
 Lead not listed as pollutant, **8:34**  
 “Liability for damages because of property damage,” **8:156**  
 Light and noise, **8:100**  
 Limitations and restrictions, **8:10**  
 Liquid nitrogen, **8:101**  
 Location, **8:154**  
 Lost of income claim, **8:170**  
 Manganese, **8:102**  
 Manufacturing and ongoing pollution, **8:23**  
 Manure, **8:103**  
 Mercury contamination, **8:104**  
 Metal, **8:71**  
 Methylene chloride, **8:105**  
 Microbial contaminants, **8:70**  
 Migration of pollution, **8:17**  
 Mining waste, **8:106**  
 Modification of exclusions, **8:29**  
 Moisture infiltration causing arsenic damage, **8:167**  
 Mold and mold spores, **8:108**  
 Mud equipment, **8:162**  
 Mutually exclusive exclusions, **8:33**  
 Naturally occurring radioactive material (NORM), **8:111**  
 Natural resource damages, **8:173**  
 Negligence by insured, **8:48**  
 Nitric and sulfuric acid, **8:109**  
 Nitrogen, liquid, **8:101**  
 Noise, **8:100**  
 Non-potable water, **8:110**  
 Noxious fumes and odors, **8:112**

**ABSOLUTE/TOTAL POLLUTION****EXCLUSION—Cont'd**

Nuclear energy liability exclusion endorsement, **8:44**  
 Occupied, **8:154**  
 Odors. Fumes and odors, above  
 Oil, **8:113**  
 Ongoing pollution, compliance during manufacturing, **8:23**  
 Paint, **8:116; 8:117**  
 Parol evidence and latent ambiguity, **8:36**  
 PCBs, **8:123**  
 Pepper spray, **8:118**  
 Perchlorate, **8:119**  
 Personal injury coverage, generally, **8:47**  
 Pesticides, **8:120**  
 Petroleum, **8:113**  
 Pharmaceutical purposes, chemicals used for, **8:107**  
 Phenol gas, **8:121**  
 Pipeline leak, **8:165**  
 Place or location, **8:153; 8:154**  
 Pleading exclusion as affirmative defense, **8:172**  
 Pollutants, generally, **8:63 et seq.**  
 Pollution event exception, **8:160**  
 Polychlorinated biphenyls (PCBs), **8:123**  
 Polyurethane foam (SPF), **8:124**  
 Polyvinylchloride, **8:125**  
 Poultry waste, **8:126**  
 Premises, **8:154**  
 Products-based claims, **8:166**  
 Pro-insured case law, **8:11; 8:12; 8:15**  
 Purported lack of evidence, **8:27**  
 Pyrite slag, **8:127**  
 Qualifications of substances, **8:64**  
 Radioactive material, **8:111; 8:128**  
 Rainwater, **8:129**  
 Raw sewage, **8:130**  
 Reasonable expectations, **8:37; 8:38**  
 Reformation to eliminate exclusion, **8:32**  
 Regulatory estoppel, **8:39**  
 Release, generally, **8:56 to 8:62**  
 Remediation and non-remediation damages, **8:42**  
 Restaurant odors, **8:131**  
 Rocks, **8:86; 8:132**  
 Run-off, **8:133**  
 Run-off of surface water, **8:145**  
 Salicylaldehyde, **8:134**  
 Salt water, **8:135**  
 Scrap metal, **8:71**  
 Sealants, **8:137**  
 Section f(2)(b), **8:43**  
 Sediment deposits and sedimentation, **8:133**  
 Septage, **8:136**  
 Sewage, **8:130; 8:148**

**ABSOLUTE/TOTAL POLLUTION****EXCLUSION—Cont'd**

Short-term events, **8:164**  
 Silica and silica dust, **8:138**  
 Sludge, **8:139**  
 Smoke, **8:140; 8:152**  
 Soil, **8:86**  
 Solid waste, **8:141**  
 Solvents (and their fumes), **8:142**  
 Specified causes of loss, resulting loss due to, **8:161**  
 State-by-state survey, **App 8A**  
 State courts, **App 8B**  
 States  
     Florida, pro-insured case law, **8:15**  
     Indiana, **8:30; 8:115; 8:175**  
     tolerances not exceeded, **8:22**  
 Styrene, **8:143**  
 Successful assertion of coverage, generally, **8:13**  
 Sufficiency of exclusion, **8:175**  
 Sugar, **8:144**  
 Sulfuric acid, **8:109**  
 Summary judgment, appropriateness, **8:174**  
 Superfluous exclusions, **8:18**  
 Surface water run-off, **8:145**  
 Survey, **App 8A; App E**  
 Tap water, polluted, **8:122**  
 TCE, **8:146**  
 Thiourea dioxide, **8:147**  
 Tolerances of state or federal agencies, emission within, **8:22**  
 Total pollution exclusion, generally, **8:3**  
 Toxicity, **8:64**  
 Treated sewage, **8:148**  
 Trend toward limiting scope, **8:10**  
 Trichloroethylene, **8:146**  
 Underground storage tank, **8:155**  
 Unidentified substances, **8:149**  
 Waste  
     Generally, **8:150**  
     direct deposit, **8:59**  
     mining waste, **8:106**  
     poultry waste, **8:126**  
     solid waste, **8:141**  
 Water  
     contaminated water, **8:50 to 8:52; 8:146**  
     floodwater, **8:89**  
     hard water constituents, **8:94**  
     non-potable water, **8:110**  
     polluted tap water, **8:122**  
     rainwater, **8:129**  
     salt water, **8:135**  
     surface water run-off, **8:145**  
     TCE, **8:146**  
     third-party contaminated groundwater, **8:51**

- ABSOLUTE/TOTAL POLLUTION EXCLUSION—Cont'd**  
 Water—Cont'd  
   well water, **8:52**  
 Welding slag, **8:151**  
 Wood smoke, **8:152**
- ABSTENTION DOCTRINE**  
 Case law survey, **App E**
- ACCIDENTS**  
 Exclusion. **Sudden and Accidental Pollution Exclusion** (this index)  
 Expert testimony, **21:62**  
 Occurrence requirement, **5:32; 6:47**  
 Pollution exclusion. **Sudden and Accidental Pollution Exclusion** (this index)  
 Standard ISO pollution exclusion clause, **7:16**  
**Sudden and Accidental Pollution Exclusion** (this index)
- ACCOUNTANTS**  
 Discovery, **16:39**
- ACCOUNTING**  
 Expert testimony, **21:54**
- ACCRUAL OF CAUSE OF ACTION**  
 “No action” clause, **11:27**
- ACQUISITIONS**  
 Asbestos, **26:67**  
 Pre-acquired/after acquired liability, **34:1**
- ACRYLONITRILE**  
 Absolute/total pollution exclusion, **8:69**
- ACTION OR INACTION**  
**Conditions** (this index)
- ACTIVE POLLUTER THEORY**  
 Standard ISO pollution exclusion clause, **7:10**
- ACTUALLY DID EXPECT STANDARD**  
 Asbestos, **26:64**
- ADDITIONAL INSUREDS**  
 Case law survey, **App E**  
 Disavowing coverage, **3:5**
- ADHESIVES**  
 Absolute/total pollution exclusion, **8:137**
- ADMINISTRATIVE AGENCY**  
 Damages, **4:5; 4:6; 4:11**
- ADMINISTRATIVE ORDER**  
 Lead claims under CGL policies, **25:18**
- ADMISSIBILITY OF EVIDENCE**  
 Discovery by policyholders, **18:22**  
**Expert Testimony** (this index)  
 Lead claims under CGL policies, **25:22**
- ADMISSIBILITY OF EVIDENCE—Cont'd**  
 Occurrence requirement, **5:21**  
 Settlement of disputes, **22:56**
- ADMISSIONS, REQUESTS FOR**  
 Insurers’ counsel, **16:27**  
 Policyholders, **18:6**
- ADVANCED DEFENSE COSTS**  
 Responses to liability coverage claims, **14:20**
- ADVERTISING AND MARKETING MATERIALS**  
 Discovery by policyholders, **18:28**
- ADVISORS**  
 Modern pollution insurance specialty policies, **29:8**
- AFFILIATES**  
 Asbestos, **26:67**  
 Insured as claimant, **3:4**
- AFFIRMATIVE DEFENSES**  
 Absolute/total pollution exclusion, **8:172**
- AIRBORNE MATERIALS AND PARTICLES**  
 Absolute/total pollution exclusion  
   airborne and microbial contaminants, **8:70**
- A.L. V. CHICAGO PUBLIC SCHOOL DIST. NO. 299**  
 Ethics, copying from other sources, **32:24**
- ALAMO V. COMMONWEALTH OF PUERTO RICO**  
 Ethics, copying from other sources, **32:30**
- “ALIENATED PREMISES” EXCLUSION**  
 Generally, **10:9; 10:10**  
 Case survey, **10:10**  
 Expert testimony, **21:66**  
 Surveys, **10:10**
- ALLEGATIONS**  
 Asbestos, **26:43; 26:49; 26:86**  
 Discovery, **18:14**  
 Lead claims under CGL policies, **25:12**  
 Occurrence requirement, **6:43**
- ALLOCATIONS**  
 Case law survey, **App E**  
 Comprehensive Enforcement Response Compensation and Liability Act of 1980 (CERCLA), **1:50**  
 First-party environmental insurance coverage, **30:12**  
**Insurance Coverage Litigation** (this index)  
 Occurrence requirement, **6:34**  
 Owned property or care, custody, or control exclusion, **10:5**  
**Settlement of Disputes** (this index)

## INDEX

### ALLOCATIONS—Cont'd

- Standard ISO pollution exclusion clause, **7:26**
- Surveys
  - case law survey, **App E**
  - law of allocation, stacking, and exhaustion of long-tail claims, **App 13D**

### ALL-RISK FIRST PARTY PROPERTY INSURANCE POLICY

- Asbestos, **26:88**

### ALLSTATE INSURANCE COMPANY V. DANA CORPORATION

- Allocation issues, stacking, **13:24**

### ALL SUMS ARGUMENT

- Allocation issues, insurance coverage litigation, **13:7; 13:9; 13:12**
- Fronting insurer, right to allocation from, **13:25**

### ALUMINUM SCRAP METAL

- Absolute/total pollution exclusion, **8:71**

### AMBIGUITY

- Absolute/total pollution exclusion, **8:18; 8:19; 8:35; 8:36; 8:44; 8:176**
- “Injury or damage” exclusion, **8:176**
- Lead claims under CGL policies, **25:8**
- Modern pollution insurance specialty policies, **29:16; 29:20**
- Standard ISO pollution exclusion clause, **7:11; 7:12**

### AMMONIA

- Absolute/total pollution exclusion, **8:72; 8:73**

### ANCIENT WARNINGS

- Asbestos, **26:9**

### ANDREW'S

- Legal research and stare decisis, **33:20**

### ANHYDROUS AMMONIA

- Absolute/total pollution exclusion, **8:73**

### ANIMAL FECES

- Absolute/total pollution exclusion, **8:93; 8:103**

### ANOMALY

- Occurrence requirement, **5:12**

### ANSWER

- Responses to liability coverage claims, **14:60**

### ANTICIPATED LITIGATION

- Discovery, **15:9**

### APPEAL AND REVIEW

- Asbestos, **26:48**
- Discovery, **16:26**
- Preliminary responses of policyholders, **17:3**

### APPELLATE COURT

- Legal research and stare decisis, **33:10; 33:11**
- Motion for certification to forum state's highest court, **34:9**

### APPENDIX

- Legal research and stare decisis, **33:17**

### APPOINTMENT

- Expert testimony, **21:50**
- Independent counsel, **14:25**

### ARBITRATION

- Duty to defend, **12:8**
- Responses to liability coverage claims, **14:12**
- Settlement of disputes, **22:59**
- Underlying arbitration, effects on coverage issues, **34:6**

### ARISING OUT OF

- Absolute/total pollution exclusion, **8:78**

### ARSENIC

- Absolute/total pollution exclusion, **8:167**

### ARTICLES

- First-party environmental insurance coverage, **App 30A**

### AS SOON AS PRACTICABLE

- Modern pollution insurance specialty policies, **29:25**

### ASBESTOS

- Generally, **26:1 et seq.**
- Absolute/total pollution exclusion, **8:74; 26:86**
- ACBM, **26:49**
- Accident policy, **26:45**
- Acquisitions, **26:67**
- Actually did expect standard, **26:64**
- Affiliates, **26:67**
- Aggregate value of present and future claims, **26:79**
- Allegations, **26:43; 26:49; 26:86**
- Allocation issues, insurance coverage litigation, **13:45**
- All-risk first party property insurance policy, **26:88**
- Ancient warnings, **26:9**
- Appeal and review, **26:48**
- Asbestosis
  - generally, **26:4**
  - exclusion, **26:83; 26:84**
- Assignment, **26:68**
- Attorneys, **26:87**
- Avoidance or limitation of coverage obligations, **26:47**
- Bankruptcy
  - generally, **26:39**
  - assignment of liability insurance, **26:68**

**ASBESTOS—Cont'd**

Bankruptcy—Cont'd  
 excess insurers, **26:72**  
 harm within coverage of insurance policies at issue, **26:57**  
 litigation, generally, **26:27**  
 Professor Brickman's composite example of asbestos pre-packaged bankruptcy, **26:40**  
 Behavior, **26:84**  
 Brickman, Professor Lester, **26:40**; **App 26A**  
 Business risk exclusions, **26:50**  
 Cancer, **26:6**; **26:7**  
 Commercial general liability (CGL) insurance  
 allegations, **26:43**  
 evidence, **26:75**  
 indemnity, **26:56**  
 material misrepresentation, **26:76**; **26:77**  
 payment of deductible, **26:78**  
 personal injury, **26:54**; **26:59**  
 pre-policy exposure, **26:58**  
 property damage, **26:41**  
 survey of property damage, **26:42**  
 Complaints, **26:87**  
 Complete defense, **26:48**  
 Completed operations, **26:59**; **26:69**  
 Confirmation, **26:72**  
 Construction and interpretation, **26:67**  
 Construction site, **26:66**  
 Contempt of court, **26:48**  
 Continuation, pre-policy exposure to asbestos that manifested or continued during policy period, **26:58**  
 Contractor's work, **26:66**  
 Cover up  
 generally, **26:19 to 26:23**  
 evidence, documents and oral testimony, manufacturers' knowledge of danger, **26:20**  
 manufacturers, **26:22**  
 1930s, insurance industry knowledge, **26:23**  
 Damages  
 generally, **26:84**  
 absolute pollution exclusion clause, **26:86**  
 "intentional acts" exclusion, **26:84**  
 material misrepresentation, **26:76**  
 punitive damages, **26:27**  
 Declaratory relief action, **26:53**  
 Deductibles, **26:78**  
 Defense duty, **26:49**  
 Defenses  
 generally, **26:29**  
 appeal and review for complete defense, **26:48**  
 avoidance or limitation of coverage obligations, **26:47**  
 bankruptcy, **26:72**

**ASBESTOS—Cont'd**

Defenses—Cont'd  
 prejudice required to trigger late notice defense, **26:71**  
 Wellington Agreement, **26:31**  
 Definition, **26:65**; **26:67**  
 Design defect exclusion, **26:52**  
 Direct physical loss to property, **26:88**  
 Disclaimer, **26:8**  
 Disclosure, **26:76**; **26:77**  
 Distribution of products, **26:65**  
 Dust, **26:60**  
 Emotional distress, **26:84**; **26:86**  
 Evidence, **26:20**; **26:61**; **26:75**  
 Exceptions, exclusions, and exemptions  
 generally, **26:81**  
 absolute pollution exclusion clause, **26:86**  
 asbestosis exclusion, **26:82**; **26:83**  
 business risk exclusions, **26:50**  
 case law survey, **App E**  
 design defect exclusion, **26:52**  
 "intentional acts" exclusion, **26:84**  
 pollution exclusion  
 generally, **26:91**  
 attorney malpractice insurance policy, **26:87**  
 barring asbestos claims, **26:85**  
 product recall or sistership exclusion, **26:51**  
 wear-and-tear exclusion, **26:92**  
 Excess insurance, **26:72**; **26:78**; **26:79**  
 Expected or intended  
 accident policy, sudden and unexpected event, **26:45**  
 evidence, **26:61**  
 manufacturer experienced workers' compensation claims, **26:62**  
 manufacturer's executives knew in early sixties that breathing asbestos dust could be dangerous, **26:60**  
 standard, expected, and actually did expect stand, **26:64**  
 Expiration of policy, **26:67**  
 Federal agencies, **26:71**  
 Fines, **26:71**  
 First party property insurance policy, **26:88**  
 Forfeiture, **26:47**  
 Former clients, **26:87**  
 Future claims, **26:47**; **26:72**; **26:79**  
 Harm, **26:57**  
 Historical knowledge of human danger  
 generally, **26:8 to 26:16**  
 ancient warnings, **26:9**  
 disclaimer, **26:8**  
 first modern warnings (after 1880s), **26:10**  
 1930s increased warnings, **26:12**  
 1930 warnings, **26:11**

**ASBESTOS—Cont'd**

Historical knowledge of human danger—Cont'd  
 1940 and 1950s warnings, **26:13**  
 1960s, **26:16**  
   early, **26:14**  
   Selikoff report, **26:15**  
 House, **26:87**  
 Indemnity, **26:53; 26:56**  
 Injurious exposure, **26:65**  
 Inspections, **26:61; 26:87**  
 Installation activity, **26:63**  
 Insulation  
   generally, **26:69**  
   contractor's work, **26:66**  
 Intended. Expected or intended, above  
 "Intentional acts" exclusion, **26:84**  
 Interviews  
   Brickman, Professor Lester, **App 26A**  
   Kazan, Steven, **App 26B**  
   Zanic, Michael, **App 26C**  
 Jury trial, **26:79**  
 Justiciability, **26:74**  
 Kazan, Steven, interview, **App 26B**  
 Late notice defense, **26:71**  
 Lessons learned, **26:18**  
 Limitations and restrictions, **26:47**  
 Litigation  
   generally, **26:24 to 26:29**  
   bankruptcies, **26:27**  
   bodily injury litigation from workers'  
     compensation system, **26:26**  
   defense tactics, **26:29**  
   insurers, generally, **26:28**  
   proceeding clause, **26:90**  
   proposed asbestos litigation reform, **26:35**  
   punitive damages, **26:27**  
   Selikoff report, strict products liability, **26:25**  
 Lloyd's policies, number of occurrences, **13:50**  
 Local government agencies, **26:71**  
 Loss of CGL coverage, **26:74; 26:77**  
 Lung cancer, **26:6**  
 Malpractice, **26:87**  
 Manifestation, **26:58**  
 Manufacturing and manufacturers  
   generally, **26:62; 26:67**  
   cover up, **26:20; 26:22**  
   expected or intended defense, **26:60**  
   injurious exposure, **26:65**  
   third parties injured or exposed, **26:63**  
   Wellington Agreement, **26:73**  
 Material misrepresentation, **26:76; 26:77**  
 Mesothelioma, **26:5**  
 Misrepresentation, **26:76; 26:77**  
 Modern warnings (after 1880s), **26:10**  
 Motions, **26:48**

**ASBESTOS—Cont'd**

Multiple occurrences, **26:66**  
 Named insured, **26:67; 26:76**  
 1930 warnings, **26:11; 26:12**  
 1960s, **26:60**  
 Notice and knowledge  
   cover up, **26:20; 26:23**  
   expected or intended defense, **26:60**  
   historical knowledge of human danger, above  
   prejudice required to trigger late notice  
     defense, **26:71**  
 Occurrence  
   exposure to, **6:45**  
   injurious exposure, **26:65**  
   number of, **26:70**  
   personal injury, **26:55; 26:66**  
   products-completed operations hazard, **26:69**  
 Operations coverage, **26:59**  
 Order, **26:48**  
 Ordinance deficiency clause, **26:89**  
 Payment, **26:73; 26:78**  
 Pending acts and matters, **26:47; 26:48; 26:77**  
 Peripheral/tangential defendants, **26:32**  
 Personal injuries  
   CGL insurance, **26:54; 26:59**  
   excess insurers, **26:80**  
   insulation contractor's work at construction  
     site, **26:66**  
   material misrepresentation, **26:76; 26:77**  
   occurrence, **26:55**  
   products-completed operations hazard, **26:69**  
   workers' compensation, **26:62**  
   workers' compensation system, **26:26**  
 Physical loss, **26:88**  
 Plaintiff's tactics, **26:33**  
 Plant inspections, **26:61**  
 Pleural plaque, **26:3**  
 Policy period, **26:56; 26:58**  
 Pollution exclusion. Exceptions, exclusions, and  
   exemptions, above  
 Pre-packaged bankruptcy, **26:39; 26:40**  
 Pre-policy exposure, **26:58**  
 Present and future claims, **26:72; 26:79**  
 Product recall or sistership exclusion, **26:51**  
 Products-completed operations hazard, **26:69**  
 Products hazard, **26:59**  
 Professor Brickman's composite example of  
   asbestos pre-packaged bankruptcy, **26:40**  
 Property damage  
   allegations, **26:43**  
   business risk exclusions, **26:50**  
   CGL coverage issues, **26:41**  
   defense duty, **26:49**  
   design defect exclusion, **26:52**  
   direct physical loss to property, **26:88**

**ASBESTOS—Cont'd**

- Property damage—Cont'd
  - litigation reform, **26:38**
  - product recall or sistership exclusion, **26:51**
  - surveys, **26:42**
  - trigger of coverage, **26:44**
- Property insurance policy, **26:88**
- Property loss, **26:88**
- Proposed asbestos litigation reform, **26:35**
- Punitive damages, **26:27**
- Recalls, **26:51**
- Reckless behavior, **26:84**
- Records and recording, **26:20**
- Reentrainment, **26:45**
- Reform of litigation, **26:35 to 26:38**
- Reports and reporting, **26:15; 26:25; 26:87**
- Reserved rights, **26:72**
- Scheduling policy, **26:31**
- Selikoff report, **26:15; 26:25**
- Settlements, **26:72; 26:73**
- Should have expected, **26:64**
- Signatories, **26:73**
- Single occurrence, **26:66**
- Sistership exclusion, **26:51**
- Standard ISO pollution exclusion clause, **7:33**
- State agencies, **26:71**
- State laws, **26:71**
- Strict products liability, **26:25**
- Sudden and unexpected event, **26:45**
- Surveys, **26:42**
- Tangential defendants, **26:32**
- Third parties, **26:63**
- Trial court, **26:53**
- Trigger of coverage, **26:44; 26:71; 26:78**
- 2009, prognosis, **26:17**
- Types of asbestos, generally, **26:2 to 26:7**
- Value of present and future claims, **26:79**
- Violations, **26:71**
- Waiver and estoppel, **26:31; 26:47**
- Wanton or reckless, **26:84**
- Warnings
  - ancient warnings, **26:9**
  - modern warnings (after 1880s), **26:10**
  - 1930 warnings, **26:11; 26:12**
- Wear-and-tear exclusion, **26:92**
- Wellington Agreement, **26:30; 26:31; 26:73**
- Witnesses, **26:20**
- Workers' compensation, **26:26; 26:62**
- Zanic, Michael, interview, **App 26C**

**ASBESTOSIS**

- Generally, **26:4**

**ASBESTOSIS EXCLUSION**

- Generally, **26:82**
- Reformation, **26:83**

**ASPHALT**

- Absolute/total pollution exclusion, **8:75**

**ASSIGNMENT**

- Asbestos, **26:68**
- Assignment of insurance policies case law survey, **App E**
- Conditions** (this index)
- Consent to assignment provisions, **11:40; 11:41**

**ASSUMPTION OF LIABILITY**

- Settlement of disputes, **22:31**

**AT OR FROM ANY SITE OR LOCATION**

- Absolute/total pollution exclusion, **8:153**

**AT-ISSUE DOCTRINE**

- Discovery, **16:22**

**ATTORNEYS**

- Absolute/total pollution exclusion, **App 8B**
- Asbestos, **26:87**
- Conflict of interest, case law survey, **App E**
- Coverage counsel, environmental impairment liability (EIL) policies, **28:14**
- Defense Duty** (this index)
- Discovery** (this index)
- Independent counsel, defense duty, **12:37 et seq.**
- Preliminary responses of policyholders, **17:4**
- Responses to Liability Coverage Claims** (this index)
- Settlement of disputes, **22:16; 22:45**

**ATTORNEYS' FEES**

- Case law survey, **App E**
- Defense duty, **12:12**
- Environmental impairment liability (EIL) policy coverage dispute, **28:37**
- Expert testimony, **21:68**
- Fair and reasonable fees, standard, **12:75; 12:76**
- Independent counsel, payment of costs, **12:46**

**AUDITORS**

- Discovery, **16:39**

**AUTHORITY**

- Discovery, **16:9**

**AUTHORIZATION**

- Settlement of disputes, **22:32**

**AUTOMOBILES**

- Liability policies, **34:13**

**AVOIDANCE OF COVERAGE OBLIGATIONS**

- Asbestos, **26:47**

**AWARDS**

- Generally, **23:7**
- Challenge from EIL insurer, **28:38**

## INDEX

### **AYALA V. LOCKHEED MARTIN**

Ethics, copying from other sources, **32:13**

### **BACTERIA**

Absolute/total pollution exclusion, **8:33; 8:76**  
Case law survey, **App E**  
Mold contamination, **24:5**

### **BAD ACTS**

Occurrence requirement, **5:22**

### **BAD FAITH**

**Good Faith** (this index)

### **BANKRUPTCY**

**Asbestos** (this index)  
Coverage obligations, policyholder's bankruptcy  
or dissolution effect on, **20:16**  
Settlement, **22:31**

### **BAT FECES AND URINE**

Absolute/total pollution exclusion, **8:93**

### **BATTERY PARTS**

Absolute/total pollution exclusion  
battery parts, **8:77**  
Remediation of pollution, EIL policies, **28:28**

### **BEHAVIOR**

Asbestos, **26:84**

### **BELIEF**

Conditions, **11:17; 11:18**

### **BENCH TRIAL**

Lost, missing, or destroyed policies, proving  
contents, **35:14**

### **BENZENE**

Absolute/total pollution exclusion, **8:78**

### **BEST COVERAGE**

Lead claims under CGL policies, **25:14**

### **BODILY INJURY**

**Personal Injuries** (this index)

### **BODY OF WATER**

Standard ISO pollution exclusion clause, **7:24**

### **BREATHING**

Asbestos, **26:60**

### **BRICKMAN, PROFESSOR LESTER**

Asbestos interview, **App 26A**  
Asbestos pre-packaged bankruptcy, **26:40**

### **BROKEN FIELD RUNNING**

Occurrence and occurrence requirement, **13:49**

### **BUILDINGS**

Asbestos, **26:49**

### **BURD DOCTRINE**

Generally, **12:3 et seq.**

### **BURDEN OF PROOF**

**Presumptions and Burden of Proof** (this index)

### **BURGHOFFAND IOWA SUPREME COURT DISCIPLINARY BOARD V. CANNON**

Ethics, copying from other sources, **32:22**

### **BUSINESS PURSUITS EXCLUSION**

Case law survey, **App E**

### **BUSINESS RISK EXCLUSIONS**

Asbestos, **26:50**

### **CALIFORNIA**

California Rule, Defense duty, **12:18**  
Global warming insurance coverage disputes,  
**27:12; 27:24**  
Insurance Code Sec. 533, allocation issues in  
insurance coverage litigation, **13:79**  
Legal research and stare decisis, **33:18**  
State of California v. General Motors, **27:24**  
Unpublished authority, citations in, **33:18**

### **CANCER**

Asbestos, **26:6; 26:7**  
Lung cancer, **26:6**  
Toxic tort theories of damages, **1:43**

### **CANCERPHOBIA**

Toxic tort theories of damages, **1:42**

### **CANDOR**

Occurrence requirement, **5:24**

### **CAP-AND-TRADE**

Global warming insurance coverage disputes,  
**27:10**

### **CARBON MONOXIDE**

Absolute/total pollution exclusion, **8:62; 8:79**

### **CARE**

**Owned Property or Care, Custody, or Control  
Exclusion** (this index)

### **CARVE-OUTS IN TERMINOLOGY**

Settlement of disputes, **22:49**

### **CASE LAW**

See lines throughout this index

### **CAUSATION**

Conditions, **11:27**  
Expert testimony, **21:56**  
First-party environmental insurance coverage,  
**30:7; 30:8**  
Responses to liability coverage claims, **14:50**

### **CAUSE OF ACTION**

Absolute/total pollution exclusion, **8:26**

**CERCLA**

**Comprehensive Enforcement Response Compensation and Liability Act of 1980 (CERCLA)** (this index)

**CERTAINTY**

Legal research and stare decisis, **33:5**  
Occurrence requirement, **6:16**

**CERTIFICATES AND CERTIFICATION**

Conditions, **11:27**  
Federal court, granting motion for certification to forum state's highest court, **34:9**  
Lead claims under CGL policies, **25:14**  
Reinsurance considerations in environmental insurance coverage disputes, **31:3; 31:8; 31:9; 31:12**

**CGL**

**Commercial General Liability (CGL) Insurance** (this index)

**CHALLENGES**

**Expert Testimony** (this index)

**CHANGES**

Discovery by policyholders, **18:24**

**CHEMICALS AND CHEMISTRY**

Absolute/total pollution exclusion, acids and bases  
hydrochloric acid, **8:95**  
hydrofluoric acid, **8:96**  
nitric and sulfuric acid, **8:109**  
sulfuric acid, **8:109**  
Acids and bases  
absolute/total pollution exclusion, **8:95; 8:96; 8:109**  
hydrofluoric acid, **8:96**  
nitric and sulfuric acid, **8:109**  
sulfuric acid, **8:109**

**CHILDREN AND MINORS**

Lead claims under CGL policies, **25:22**

**CHINESE DRYWALL**

Absolute/total pollution exclusion, **8:80**  
Case law survey, **App E**

**CHLORINE**

Absolute/total pollution exclusion, **8:81**

**CHOICE OF LAW**

Background, **19:8**  
Case law survey  
generally, **App E**  
environmental coverage disputes, **19:10**  
Commercial general liability (CGL) policies, **2:35; 2:36**  
Cross-references, **19:2**  
Environmental coverage disputes, **19:1 et seq.**

**CHOICE OF LAW—Cont'd**

First-filed doctrine, **19:4**  
Major theories, **19:9**

**CIRCUMSTANCES BEYOND CONTROL**

Conditions, **11:34**

**CITATION**

Legal research and stare decisis  
California, citations of unpublished authority, **33:18**  
federal courts, citation of unpublished authority, **33:16**  
sparingly cite unpublished opinions, **33:19**

**CITY OF EDGERTON V. GENERAL CAS CO.**

Damages, **4:23**

**CLAIMS**

Generally, **1:1 et seq.**  
See also more specific topics in this index

**CLAIMS MADE**

Modern pollution insurance specialty policies, **29:2; 29:3; 29:19; 29:22**

**CLARITY**

Settlement of disputes, **22:49; 22:71**

**CLEAN AIR ACT LITIGATION CASES**

Global warming insurance coverage disputes, **27:17**

**CLEANUP AND CLEANUP COSTS**

Absolute/total pollution exclusion, **8:169**  
Conditions, **11:27**  
**Damages** (this index)  
First-party environmental insurance coverage, **30:10**  
Modern pollution insurance specialty policies, **29:4; 29:18**

**CLOSING ARGUMENTS**

Generally, **23:5**

**COLLATERAL SOURCE RULE**

Damages, **4:22**  
Settlement of disputes, **22:38**

**COLUMBUS BAR ASSN. V. FARMER**

Ethics, copying from other sources, **32:31**

**COMER V. MURPHY OIL**

Global warming insurance coverage disputes, **27:22**

**COMMERCIAL ACTIVITY**

Reinsurance considerations in environmental insurance coverage disputes, **31:10**

**COMMERCIAL GENERAL LIABILITY (CGL) INSURANCE**

Generally, **2:34 to 2:50; App 2A**

- COMMERCIAL GENERAL LIABILITY (CGL) INSURANCE—Cont’d**  
 Absolute or total pollution exclusion, **2:43**  
**Asbestos** (this index)  
 Bodily injury requirement, **2:39**  
 Choice of law, **2:35; 2:36**  
 Conditions, **2:47; 11:27; 11:29**  
 Cooperative clause, **2:49**  
**Damages** (this index)  
 Defense costs and damages, payment of, **12:68**  
 Defense duty, **12:67 et seq.**  
 Environmental impairment liability (EIL) insurance  
   CGL insurer as necessary party, **28:30**  
   double-recovery, burden of proof, **28:41**  
   EIR insurer estopped from differentiating risks covered by CGL and EIL insurance, **28:39**  
   notice of claim, **28:15**  
   one-satisfaction rule, **28:40**  
   priority with respect to, **28:32**  
   reliance on CGL insurer’s demands to participate in trial, **28:35**  
   separate trials regarding CGL and EIL insurance, **28:36**  
   settlement, EIL insurer’s entitlement to setoff, **28:33**  
   settlement with policyholder, effect on, **28:25**  
 Exceptions, exclusions, and exemptions  
   absolute or total pollution exclusion, **2:43**  
   owned property or care, custody, or control exclusion, **2:45**  
   pollution exclusions, **2:42 to 2:44**  
   punitive damages exclusion, **2:46**  
   standard ISO pollution exclusion, **2:42**  
**Global Warming Insurance Coverage Disputes** (this index)  
 Insured, requirement to be, **2:37**  
 Insuring agreement issues, generally, **2:37 to 2:50**  
 Insuring clause issues, generally, **2:37 to 2:50**  
 Insuring grant issues, generally, **2:37 to 2:50**  
**Lead Claims under CGL Policies** (this index)  
 Modern pollution insurance specialty policies, **29:20; 29:21**  
 Mold contamination, **24:7; 24:8**  
 1966 CGL policy, **App C**  
 1973 CGL policy, **App B**  
 1986 CGL policy, **App A**  
 Notice provision, **2:48**  
**Occurrence and Occurrence Requirement** (this index)  
 Owned property or care, custody, or control exclusion, **2:45**  
 Personal injury  
   case law survey, **App E**
- COMMERCIAL GENERAL LIABILITY (CGL) INSURANCE—Cont’d**  
 Personal injury—Cont’d  
   coverage, **2:41**  
 Pollution exclusions, **2:42 to 2:44**  
 Property damage requirement, **2:39**  
 Public policy, **2:50**  
 Punitive damages exclusion, **2:46**  
 Settlement, **22:31**  
 Standard ISO pollution exclusion, **2:42**  
 Survey of environmental insurance coverage cases  
   1966, **App C**  
   1973, **App B**  
   1986, **App A**  
   recent, **App E**
- COMMERCIALLY VALUABLE MATERIALS**  
 Absolute/total pollution exclusion, **8:82**
- COMMERCIAL PROPERTY INSURANCE**  
 Survey of very recent environmental insurance coverage cases, **App D**
- COMMON INTEREST DOCTRINE**  
 Discovery, **16:24**
- COMMON LAW CAUSES OF ACTION**  
 Generally, **1:2 et seq.**  
 Negligence. **Toxic Torts** (this index)  
 Nuisance. **Toxic Torts** (this index)  
 Strict liability. **Toxic Torts** (this index)  
**Toxic Torts** (this index)  
 Trespass. **Toxic Torts** (this index)
- COMMUNICABLE DISEASE EXCLUSION**  
 Case law survey, **App E**
- COMMUTATION**  
 Settlement of disputes, **22:22; 22:24**
- COMPLAINTS**  
 Asbestos, **26:87**  
 Preliminary responses of policyholders, **17:6**  
**Responses to Liability Coverage Claims** (this index)
- COMPLETE DEFENSE**  
 Asbestos, **26:48**
- COMPLETED OPERATIONS**  
 Asbestos, **26:59**
- COMPLETED WORK**  
 Asbestos, **26:69**
- COMPLETE RESPONSE**  
 Modern pollution insurance specialty policies, **29:14**
- COMPLETION**  
 Conditions, **11:27**

**COMPREHENSIVE ENFORCEMENT  
RESPONSE COMPENSATION AND  
LIABILITY ACT OF 1980 (CERCLA)**

Generally, **1:47 to 1:50**  
 Allocations, **1:50**  
 Claims, **1:47 to 1:50**  
 Creation and objectives, **1:47**  
 Damages, **4:8; 4:11**  
 Defenses to CERCLA's claims, **1:49**  
 Environmental impairment liability policies and  
 environmental rights, **28:13**  
 Joint and several liability, allocation issues, **13:8;**  
**13:9**  
 Legislative history, **1:50**  
 Liability, **1:48**  
 Occurrence requirement, **6:33**

**COMPUTER ASSISTED RESEARCH**

Legal research and stare decisis, **33:21; 33:24;**  
**33:30**

**CONCLUSIVENESS**

Expert testimony, **21:16**

**CONDITIONS**

Generally, **2:19; 11:1 et seq.**  
 Accrual of cause of action, **11:27**  
 Action and inaction  
   "no action" clause, below  
   notice provision, **11:19**  
 Agents of insurer, notice sent to, **11:10**  
 Assignment provisions  
   generally, **11:40 to 11:42**  
   consent to assignment provisions, **11:40; 11:41**  
   successor tort liability claims, **11:41**  
   time of assignment, **11:42**  
 Belief, **11:17; 11:18**  
 Burden of proof, **11:12**  
 Case law, **11:25**  
 Cause of action, **11:27**  
 Certificates and certification, **11:27**  
 CGL insurance, **11:27; 11:29**  
 Circumstances beyond policyholder's control,  
 payment/agreement to pay because of, **11:34**  
 Cleanup, **11:27**  
 Commercial general liability (CGL) policies,  
**2:47**  
 Completion, **11:27**  
 Consent to assignment provisions, **11:40; 11:41**  
 Cooperation clause  
   generally, **11:36 to 11:39**  
   environmental coverage action discovery  
   disputes, **11:38**  
   environmental coverage disputes, **11:37**  
   survey of cooperation clause disputes in  
   environmental coverage actions, **11:39**  
 Costs and expenses, **11:33**

**CONDITIONS—Cont'd**

Courts, **11:32; 11:41**  
 Decisions, **11:20**  
 Defense costs, application to, **11:33**  
 Defenses. Late notice, below  
 Discovery, **11:38**  
 Disregard, **11:19**  
 Duty to notify, **11:13; 11:24**  
 Enforcement, **11:30**  
 Environmental agency, **11:27**  
 Excess insurers, **11:13**  
 Impact of insurer's denial of coverage on other  
 grounds, **11:21**  
 Indemnity costs, application to, **11:33**  
 Judgment, **11:30**  
 Judgment creditor, **11:30**  
 Late notice  
   generally, **11:11**  
   claimed prejudice, **11:23**  
   estoppel to deny on basis of, **11:16**  
   lead claims under CGL policies, **25:18 to**  
**25:20**  
   modern environmental liability policies, **11:22**  
   policyholder responses, **11:14 to 11:16**  
   trier of fact decision, **11:20**  
   triggering duty to notify, **11:24**  
   waiver of late notice defense by insurer, **11:15**  
 Modern pollution insurance specialty policies,  
**29:17**  
 "No action" clause  
   generally, **11:26 to 11:30**  
   barring policyholder's lawsuit against insurer,  
**11:28**  
   environmental agency certificate of complete  
   site cleanup, **11:27**  
   judgment creditor, right of underlying plaintiff  
   as, suit to enforce underlying judgment  
   against policyholder, **11:30**  
   refusal to defend, **11:29**  
 Notice provision  
   generally, **11:4 to 11:24**  
   agents of insurer, notice sent to, **11:10**  
   burden of proof, **11:12**  
   denial of coverage, impact on other grounds,  
**11:21**  
   disregard/inaction of insurer on previous simi-  
   lar claims, **11:19**  
   estopped to deny on basis of late notice,  
   insurer, **11:16**  
   excess insurers, **11:13**  
   insurer, notice sent to, generally, **11:10**  
   late notice, above  
   no coverage, policyholder's belief, **11:18**  
   non-liability, policyholder's belief in, **11:17**  
   occurrence, notice of, **11:8**  
   party receiving notice, generally, **11:10**

**CONDITIONS—Cont'd**

- Notice provision—Cont'd
  - party sending notice, generally, **11:9**
  - prejudice, **11:6; 11:12**
  - purpose of requirement, **11:5**
  - receipt of notice, generally, **11:10**
  - state-by-state survey of late notice
    - environmental coverage cases, **11:25**
  - suit, notice of, generally, **11:8**
  - types of notice, generally, **11:7**
  - waiver of late notice defense by insurer, **11:15**
- No voluntary payments clause
  - generally, **11:31 to 11:35**
  - circumstances beyond policyholder's control,
    - payment/agreement to pay because of, **11:34**
  - courts, **11:32**
  - defense costs, application to, **11:33**
  - indemnity costs, application to, **11:33**
  - prejudice, **11:32**
  - trier of fact, voluntariness decision of, **11:35**
- Occurrence, notice of, **11:8**
- Payments. No voluntary payments clause, above
- Preclusion, **11:41**
- Prejudice
  - generally, **11:6**
  - late notice, above
    - no voluntary payments clause, **11:32**
- Previous similar claims, **11:19**
- Receipt of notice, **11:10**
- Reimbursement, **11:27**
- Responses, **11:14 to 11:16**
- Right to sue, **11:30**
- Similar claims, **11:19**
- State-by-state survey of late notice environmental coverage cases, **11:25**
- Successor tort liability claims, **11:41**
- Suit, notice of, generally, **11:8**
- Survey of cooperation clause disputes in environmental coverage actions, **11:39**
- Survey of late notice environmental coverage cases, **11:25**
- Time and date
  - assignment provisions, **11:42**
  - late notice, above
- Tort liability claims, **11:41**
- Trier of fact, **11:20; 11:35**
- Trigger, **11:24**
- Underlying judgment, **11:30**
- Voluntary. No voluntary payments clause, above
- Waiver and estoppel, **11:15; 11:16**

**CONDITIONS EXCLUSION DEFENSES**

- Modern pollution insurance specialty policies, **29:15**

**CONFIDENTIALITY**

- Settlement of disputes, **22:56**

**CONFINED WITHIN BUILDING OR RESIDENCE**

- Absolute/total pollution exclusion, **8:58**

**CONFIRMATION**

- Asbestos, **26:72**
- Settlement of disputes, **22:56**

**CONFLICT OF INTEREST**

- Defense Duty** (this index)
- Responses to Liability Coverage Claims** (this index)

**CONNECTICUT V. AMERICAN ELEC. POWER COMPANY, INC.**

- Global warming insurance coverage disputes, **27:23**

**CONSENT**

- Assignment
  - clauses, case law survey, **App E**
  - provisions, **11:40; 11:41**
- Settlement of disputes, **22:55**

**CONSENT DECREE**

- Damages, **4:8**

**CONSISTENCY**

- Discovery by policyholders, **18:3; 18:27**
- Settlement of disputes, **22:19**

**CONSOLIDATION**

- Responses to liability coverage claims, **14:54**

**CONSTRUCTION AND INTERPRETATION**

- Generally, **2:22; 2:23**
- Asbestos, **26:67**
- Discovery by policyholders, **18:30**
- Legal research and stare decisis, **33:33**
- Modern pollution insurance specialty policies, **29:21**
- Settlement of disputes, **22:50; 22:51**
- Standard ISO pollution exclusion clause, **7:6**
- Standard ISO Pollution Exclusion Clause** (this index)

**CONSTRUCTION SITE AND WORK**

- Absolute/total pollution exclusion, construction debris, **8:83**
- Asbestos, **26:66**

**CONSULTANTS**

- Discovery, **16:33**
  - consultants' drafts, **16:25**
- Expert testimony, selection and use, **21:35**
- Expert Testimony** (this index)
- Occurrence requirement, **5:31**
- Settlement of disputes, **22:5**

**CONSULTING FIRM**

Modern pollution insurance specialty policies, **29:17**

**CONSUMER PRODUCTS**

Toxic torts, **1:33**

**CONSUMER PROTECTION STATUTES**

Case law survey, **App E**

**CONTAMINANTS AND CONTAMINATION**

Absolute/total pollution exclusion, **8:50 to 8:52; 8:67; 8:84; 8:104**

Expert testimony, **21:56 to 21:58**

Mercury contamination, **8:104**

Modern pollution insurance specialty policies, **29:13**

Occurrence requirement, **6:38**

Owned property or care, custody, or control exclusion, **10:7**

**CONTEMPT OF COURT**

Asbestos, **26:48**

**CONTENTION INTERROGATORIES**

Attorneys, **16:19**

**CONTENT OF POLICY**

Lost, missing, or destroyed policies, proving, **35:1 to 35:15**

**CONTINUATION**

Asbestos, **26:58**

**CONTINUING NUISANCE**

Toxic torts, **1:18**

**CONTINUING TRESPASS**

Toxic torts, **1:18**

**CONTINUOUS TRIGGER**

Occurrence requirement, **6:28; 6:31; 6:38**

**CONTRACTORS**

Asbestos, **26:66**

Modern pollution insurance specialty policies, **29:20; 29:21**

**CONTRACTS AND AGREEMENTS**

Insuring agreement, **2:16**

International agreements, global warming insurance coverage disputes, **27:7**

**CONTRA PROFERENTUM**

Damages, **4:10**

**CONTRIBUTION**

Settlement of disputes, **22:40**

**CONTROL**

**Owned Property or Care, Custody, or Control Exclusion** (this index)

**CONTROVERSY LIMITATION**

Responses to liability coverage claims, **14:50**

**CONVERSION**

Legal research and stare decisis, **33:4**

**COOPERATION**

Commercial general liability (CGL) policies, **2:49**

**Conditions** (this index)

Discovery, **16:23**

Duty, case law survey, **App E**

Occurrence requirement, **5:25**

**COPPER AND COPPER COMPOUNDS**

Absolute/total pollution exclusion, copper sulfate, **8:85**

**CORPORATE DESIGNEES**

Discovery, **16:31**

**CORPORATE KNOWLEDGE**

Occurrence requirement, **5:17**

**CORPORATIONS**

Insured as claimant, **3:4**

Suspension of powers, insurance coverage litigation, **20:17**

**COSTS AND EXPENSES**

Case law survey on defense costs vs. indemnity costs, **App E**

Clean up costs, property damage, case law survey, **App E**

**Damages** (this index)

Environmental defense costs. **Insurance Coverage Litigation** (this index)

Facility exclusion, **34:11**

**Indemnity** (this index)

No voluntary payments clause, **11:33**

Responses to liability coverage claims, **14:20; 14:31; 14:32; 14:34**

Site investigation costs, allocation, **13:80**

**COSTS OF ACTION**

Allocation of between covered and non-covered causes of action, **12:63**

Defense costs, generally, **11:33**

Defense duty

generally, **2:30**

duty to defend versus duty to indemnify, **2:30**

prosecution costs and duty to defend, **2:30**

Excess insurance, duty to pay, **12:71**

Expert testimony, **21:60; 21:61**

Insurer's right to recover expenses paid, **12:61**

Lead claims under CGL policies, **25:4**

Modern pollution insurance specialty policies, **29:18**

**Necessary and Reasonable Costs** (this index)

Pre-tender defense costs, **12:64**

**COSTS OF ACTION—Cont'd**

- Prosecution costs and duty to defend, **2:30**
- Reasonableness of defense costs, challenging, **12:74**
- Set-off of settlement funds allocated to defense of underlying action, **12:77**
- Settlement of disputes, **22:20**
- Standard for determination of, **12:60**

**COUNTERCLAIMS**

- Defense duty, **12:66**
- Responses to liability coverage claims, **14:37; 14:61**

**COURT-APPOINTED EXPERTS**

- Expert testimony, **21:50**

**COURT-MANDATED CLEANUPS**

- Damages, **4:5; 4:6**

**COURTS**

- Consent to assignment provisions, **11:41**
- Federal Courts** (this index)
- Payments, no voluntary payments clause, **11:32**
- Standard ISO pollution exclusion clause, court rulings, **7:12**

**CREDENTIALS, LACK OF**

- Expert testimony, **21:23**

**CRIME-FRAUD EXCEPTION**

- Discovery by policyholders, **18:11**

**CROSS-COMPLAINTS**

- Defense duty, **12:66**
- Responses to liability coverage claims, **14:37; 14:61**

**CUSTODY**

- Commercial general liability (CGL) policies, **2:45**
- Owned Property or Care, Custody, or Control Exclusion** (this index)

**DAMAGE-IN-FACT**

- Occurrence requirement, **6:29; 6:31**

**DAMAGES**

- Absolute/Total Pollution Exclusion** (this index)
- Administrative agency, **4:5; 4:6; 4:11**
- Asbestos, **26:27; 26:76; 26:84; 26:86**
- As damages clause, allocation issues, **13:75**
- Burden of proof of policyholder. Government mandated pollution cleanup costs as damages because of property damage, below
- California laws, **4:7**
- Case law
  - California, **4:7**
  - government mandated cleanup costs as damages case survey, **App 4A**
  - Wisconsin policyholders, **4:23**

**DAMAGES—Cont'd**

- CERCLA, **4:8; 4:11**
- City of Edgerton v. General Cas Co., **4:23**
- Cleanup costs. Government mandated pollution cleanup costs as damages because of property damage, below
- Clean up costs, property damage, case law survey, **App E**
- Collateral source rule, **4:22**
- Commercial general liability (CGL) policies generally, **2:38**
- government mandated pollution cleanup costs, **4:9; 4:11; 4:13; 4:15**
- property damage requirement, **2:39**
- punitive damages exclusion, **2:46**
- requirement, **2:38**
- Consent decree, **4:8**
- Contra proferentum, **4:10**
- Court mandated cleanups, coverage of, **4:5; 4:6**
- Diminished value caused by pollution, **4:13**
- Double dipping, **4:22**
- Economic loss, **4:12; 4:16**
- Emissions, **4:15**
- Equitable relief, **4:3**
- First-party environmental insurance coverage, **30:11**
- Fixed damages, **4:17**
- Future cleanup costs, **4:20**
- Future damages, case law survey, **App E**
- Future emissions, **4:15**
- Global warming insurance coverage disputes, **27:29**
- Government mandated equipment, **4:15**
- Government mandated pollution cleanup costs generally, **4:1 et seq.**
- administrative agency mandated cleanups, coverage of, **4:5; 4:6**
- burden of proof of policyholder generally, **4:18 to 4:22**
- collateral source rule, **4:22**
- double dipping, **4:22**
- preventative costs, **4:19**
- purely preventative cost, **4:19**
- reasonableness of future cleanup costs, **4:20**
- reasonableness of past cleanup costs, **4:21**
- California case law, **4:7**
- case law, **4:7; 4:23; App 4A**
- CERCLA/CERCLA counterpart consent decree compliance, costs of, **4:8**
- CGL policy, **4:11; 4:15**
- City of Edgerton v. General Cas Co., **4:23**
- contra proferentum, **4:10**
- court mandated cleanups, coverage of, **4:5; 4:6**
- diminished value caused by pollution, **4:13**
- economic loss, **4:12; 4:16**
- emissions, **4:15**

**DAMAGES—Cont'd**

Government mandated pollution cleanup costs  
—Cont'd  
equipment, installation of, **4:15**  
fixed damages, **4:17**  
future emissions, **4:15**  
installation of government mandated equipment, **4:15**  
Johnson Controls, Inc. v. Employers Ins. of Wausau, **4:23**  
legal damages versus equitable relief, **4:3**  
natural resources, **4:16**  
orders, **4:11**  
past and future agency orders to remediate pollution under CGL policy, **4:11**  
policyholder's own property, **4:4**  
priority damage, **4:12**  
property damages versus economic loss, **4:12; 4:16**  
radioactive particles on property, **4:14**  
settlement costs to remediate polluted property under CGL policy, **4:9**  
state law, California, **4:7**  
trends, **4:2**  
voluntary cleanups, coverage of, **4:5**  
Wisconsin policyholders, case law, **4:23**  
Installation of government mandated equipment, **4:15**  
Johnson Controls, Inc. v. Employers Ins. of Wausau, **4:23**  
Legal damages versus equitable relief, **4:3**  
Measure of damages where defense duty has been breached, **12:73**  
Natural resources, **4:16**  
Obligation, **4:17**  
Occurrence requirement, **5:8; 5:14**  
Orders, **4:11**  
Past cleanup costs, **4:21**  
Payment, **4:17**  
Policyholder's own property, **4:4**  
Pollution cleanup costs. Government mandated pollution cleanup costs as damages because of property damage, above  
Preventative costs, **4:19**  
Priority, **4:12**  
Property damages versus economic loss, **4:12; 4:16**  
Purely preventative costs, coverage, **4:19**  
Radioactive particles on property, **4:14**  
Reasonableness of future cleanup costs, **4:20**  
Reasonableness of past cleanup costs, **4:21**  
Recoverable, case law survey, **App E**  
Remediation, **4:9; 4:11; 8:42**  
Requirement of commercial general liability policies, **2:38**  
Settlement costs, **4:9**

**DAMAGES—Cont'd**

Standard ISO pollution exclusion clause, **7:15**  
Theories. **Toxic Tort Theories of Damages** (this index)  
Third-party CERCLA, **4:11**  
Toxic torts, **1:16**  
Trends, **4:2**  
Value, **4:13**  
Voluntary cleanups, coverage of, **4:5**

**DAUBERT**

**Expert Testimony** (this index)

**DEBRIS**

Absolute/total pollution exclusion, **8:83; 8:91**  
First-party environmental insurance coverage, **30:10**

**DECISION ON POINT**

Federal court, granting motion for certification to forum state's highest court, **34:9**

**DECLARATION**

Expert testimony, **21:18**

**DECLARATION PAGE**

Generally, **2:15**

**DECLARATORY JUDGMENT ACTION**

Case law survey, **App E**  
Insurance coverage litigation, **13:54**  
Intervention in underlying case, **12:25**  
Preliminary responses of policyholders, **17:5**  
**Responses to Liability Coverage Claims** (this index)  
Settlement of disputes, **22:20**  
State's claim limit statute, **34:10**

**DECLARATORY RELIEF ACTION**

Asbestos, **26:53**

**DEDUCTIBLES**

Asbestos, **26:78**

**DEEMER CLAUSES**

Allocation issues, insurance coverage litigation, **13:41**

**DEFAULT JUDGMENTS**

Intervention to prevent, insurance coverage litigation, **20:13**

**DEFECTIVE PRODUCTS**

Toxic torts, **1:9**

**DEFEND, DUTY TO**

**Defense Duty** (this index)

**DEFENSE COSTS**

Conditions, **11:33**  
Excess insurer's duty to pay, **12:71**  
Expert testimony, **21:61**

**DEFENSE COSTS—Cont'd**

Responses to liability coverage claims, **14:20**;  
**14:31**; **14:32**; **14:34**

**DEFENSE COUNSEL**

Discovery, **15:5**; **16:37**

**DEFENSE DUTY**

Generally, **12:1 et seq.**

Adjudication of coverage before resolution of  
underlying action, **12:26**

Allocation, expenses between covered and non-  
covered causes of action, **12:63**

Appeals regarding orders to provide defense,  
**12:69**

Arbitrations, **12:8**

Asbestos, **26:49**

Attorneys. Conflict of interest between  
policyholder and insurers, below

Attorneys' fees, **12:12**; **12:75**; **12:76**

Bad faith, evidence of, **12:48**

Breach of duty to defend, **12:73**

Burd Doctrine

application to environmental liability claims,  
**12:5**

carve-outs to, **12:6**

consequences, **12:4**

exceptions to, **12:6**

future, **12:7**

New Jersey anomaly, **12:3 et seq.**

Burden of proof in summary judgment, **12:17**

California Rule, **12:18**

Case law survey, **App E**

Commercial general liability insurers' duty to  
defend, **12:67**

Conflict of interest between policyholder and  
insurers

generally, **12:37 et seq.**

attorneys. Independent counsel, bases for,  
below this group

independent counsel

bases for, **12:38**; **12:39**

communication, **12:42**

liabilities, **12:45**

litigation management, **12:43**

payment of costs, **12:46**

qualifications, **12:40**

relationship with other parties, **12:41**

settlement, **12:44**

Costs. **Defense Costs** (this index)

Coverage denial, attorneys' fees after, **12:12**

Coverage dispute, **12:48**

Coverage obligations, avoiding or limiting, **12:56**

Declaratory judgment action, necessity of  
intervention in underlying case, **12:25**

**Defense Costs** (this index)

**DEFENSE DUTY—Cont'd**

Denial of coverage

estoppel due to payment of previous claim,  
**12:58**

timing of determination, **12:57**

waiver due to payment of previous claim,  
**12:59**

Dispute over the meaning of "suit," **12:33**

Environmental claims, insurer's response to ten-  
der, **12:9**

**Exceptions, Exclusions, and Exemptions** (this  
index)

Excess insurer

consent to defense, **12:15**

duty to defend where primary insurance avail-  
able, **12:72**; **12:79**

duty to pay upfront, **12:13**

obligation if primary insurance exhausted,  
**12:14**

other insurance provision, **12:79**

Excess liability policies, **12:78**

Failure to reimburse policyholder, **12:47**

Fair and reasonable attorneys' fees, standard,  
**12:75**; **12:76**

Foster-Gardner, facts and history, **12:36**

Indemnification after coverage denial, **12:11**

Insurers response to tender of environmental  
claims, **12:9**

Insurer's right to recover expenses paid, **12:61**

Legal fees and costs, standard, **12:60**

New Jersey anomaly: Burd Doctrine, **12:3**

Occurrence requirement, **6:35**

Other insurance provision, excess insurer, **12:79**

Preliminary injunctions regarding defense,  
indemnification and settlement provision,  
**12:70**

Pre-tender defense costs, **12:64**

Primary insurers, extent of duty, **12:20**

**PRP Letters.** (this index)

Reimbursement, **12:62**

Rejection of tender, consequences of, **12:10**

Reservation of rights

accepting tender without, **12:50**

contents, **12:55**

denial of coverage, relationship to, **12:51**

factors to consider, **12:53**

letters, **12:49 et seq.**

timing, **12:54**

waiver or estoppel, relationship to, **12:52**

**Responses to Liability Coverage Claims** (this  
index)

Set-off of settlement funds allocated to defense of  
underlying action, **12:77**

Settlement, **12:44**

Standard ISO pollution exclusion clause, **7:28**

Sudden and accidental pollution exclusion, **12:16**

**DEFENSE DUTY—Cont'd**

- Summary judgment, burden of proof in, **12:17**
- Tender
  - environmental claims, insurer's response, **12:9**
  - rejection of environmental claims, consequences of, **12:10**
- Termination of, judicial determination of no coverage, **12:24**
- Trigger of coverage
  - case law survey, **App E**
  - mere possibility of coverage, **12:2**
- Withdrawal of defense
  - elimination of covered underlying claims, **12:23**
  - exhaustion in dispute, **12:22**

**DEFENSES**

- Asbestos** (this index)
- Comprehensive Enforcement Response Compensation and Liability Act of 1980 (CERCLA), **1:49**
- Conditions** (this index)
- Costs of defense vs. indemnity costs, case law survey, **App E**
- Coverage defenses, failure of, **13:2**
- Declining, consequences of to insurer, **20:14**
- Discovery, **16:11**
- Double recovery, case law survey, **App E**
- Estoppel to raised coverage, case law survey, **App E**
- Expected or Intended Defense** (this index)
- Fortuity doctrine. **Occurrence and Occurrence Requirement** (this index)
- Global warming insurance coverage disputes, **27:36**
- Joint defense efforts. **Discovery** (this index)
- Lead claims under CGL policies, **25:6**
- Modern pollution insurance specialty policies, **29:15; 29:24**
- Occurrence and Occurrence Requirement** (this index)
- Reinsurance, **31:12**
- Responses to Liability Coverage Claims** (this index)
- Settlement of disputes, **22:42**
- Toxic Torts** (this index)
- Voluntary payments, survey of case law, **App E**

**DEFENSIVE LAWSUITS**

- Defense duty, **12:66**
- Responses to liability coverage claims, **14:37**

**DEFINITIONS**

- Accident, **5:32**
- Accidental, **7:15**
- Dictionary definition argument, **7:9**
- Discovery by policyholders, **18:16**
- Enforcement of temporal, **7:20**

**DEFINITIONS—Cont'd**

- Expected, **5:15**
- Global warming, **27:2**
- Insurance, **2:3; 2:17**
- Lloyd's general pollution exclusion, **App 9A**
- Mold, **24:1**
- Named insured manufacturer, **26:67**
- Occurrence, **6:39; 26:65**
- Sudden and accidental as undefined and ambiguous, **7:11**
- Trigger, **6:24**
- Trigger of coverage, **6:21; 6:23**

**DELAY**

- Laches and Delay** (this index)

**DEMURRER**

- Responses to liability coverage claims, **14:58**

**DENTON V. RIEVLEY**

- Ethics, copying from other sources, **32:25**

**DEPOSITIONS**

- Generally, **18:32; 18:33**
- Daubert challenges and hearings, **21:21**
- Discovery, **16:38**
- Expert testimony, **21:21; 21:41; 21:43**
- Formal discovery for insurers' counsel, **16:28**

**DEPOSITION SUBPOENAS**

- Nonparties' records, insurance brokers, accountants, auditors, **16:39**

**DEPOSITORIES**

- Discovery, **16:26**

**DESCRIPTION**

- Identification and Description** (this index)

**DESIGN DEFECT EXCLUSION**

- Asbestos, **26:52**

**DICTIONARY DEFINITION ARGUMENT**

- Standard ISO pollution exclusion clause, **7:9**

**DIESEL FUEL AND ENGINES**

- Absolute/total pollution exclusion, **8:113; 8:114**

**DIMINISHED VALUE**

- Government mandated pollution cleanup costs, **4:13**

**DIRECT ACTION STATUTES**

- New developments and miscellaneous issues, **34:4**

**DIRECTORS AND OFFICERS LIABILITY INSURANCE**

- Global warming insurance coverage disputes, **27:40**

**DIRECT PHYSICAL LOSS TO PROPERTY**

- Asbestos, **26:88**

**DIRT**

Absolute/total pollution exclusion, **8:86; 8:132**

**DISASTER AND/OR CASUALTY**

Reinsurance, **31:10**

**DISAVOWING COVERAGE**

Insurer later discovers purported insured neither named nor additional insured, **3:5**

**DISCLAIMER**

Asbestos, **26:8**

Letters, case law survey, **App E**

**DISCLOSURE**

Asbestos, **26:76; 26:77**

Expert testimony, **21:29; 21:40; 21:44**

Formal discovery for insurers' counsel, **16:14**

**DISCOVERY**

Accountants, **16:39**

Admissibility, loss policies, **18:22**

Admissions, requests for, **16:27; 18:6**

Advertising and marketing materials, **18:28**

Allegations, **18:14**

Anticipated litigation, **15:9**

Appeal and review, **16:26**

At-issue doctrine, **16:22**

Attorneys, **15:5; 16:37; 18:12; 18:33**

Auditors, **16:39**

Authority for joint defense privilege, **16:9**

Case law survey, **App E**

Case survey, **16:10; 16:11**

Changes, **18:24**

Claims and underwriting manuals, **18:8**

Claims files. Document requests, below

Common interest doctrine, **16:24**

Communications, **18:29**

Conditions, **11:38**

Consistency, insurer inconsistent positions, **18:3**

Construction and interpretation, **18:30**

Consultants

generally, **16:33**

drafts of consultants, **16:25**

Contention interrogatories, **16:19**

Cooperation clause, **16:23**

Corporate designees, **16:31**

Courts, rejection of regulatory estoppel by state courts, **18:26**

Crime-fraud exception, document requests, claims files, **18:11**

Defense counsel, **15:5; 16:37**

Definition, document requests, loss reserves, **18:16**

Depositions

generally, **16:28; 16:38; 18:32; 18:33**

subpoenas, **16:39**

Depositories, **16:26**

**DISCOVERY—Cont'd**

Description, document requests, loss reserves, **18:16**

Disclosure requirements, **16:14**

Document production requests. Formal discovery for insurers' counsel, below

Document requests

generally, **18:7 to 18:24**

admissibility, loss policies, **18:22**

changes, insurer's failure to provide proper notice of policy changes for policyholders, **18:24**

claims and underwriting manuals, **18:8**

claims files

generally, **18:9 to 18:18**

allegations, privileged portions of claims files not discoverable absent bad faith allegation, **18:14**

attorneys, no protection afforded to documents to or from claims adjusters who also are attorneys, **18:12**

claims adjusters, no protection afforded to documents to or from claims adjusters who also are attorneys, **18:12**

crime-fraud exception, **18:11**

good faith

bad faith exception, **18:13**

privileged portions of claims files not discoverable absent bad faith allegation, **18:14**

no protection afforded to documents to or from claims adjusters who also are attorneys, **18:12**

opinion of claims personnel, **18:10**

practice tips, **18:15**

privileged portions of claims files not discoverable absent bad faith allegation, **18:14**

loss reserves

generally, **18:16 to 18:20**

definition, **18:16**

description, **18:16**

good faith, request for reserve information in bad faith cases, **18:20**

setting reserves, methods of, **18:17**

State ex rel Erie Ins. Prop. & Cas. Co. v. Mazzone, **18:19**

reserves. Loss reserves, above this group underwriting files, **18:21**

Drafting history, **18:31**

Employment

generally, **16:30; App 15A**

document requests, claims files, opinion of claims personnel, **18:10**

Estoppel

judicial estoppel, **18:25**

regulatory estoppel, **18:25; 18:26**

**DISCOVERY—Cont'd**

Exception, document requests, claims files  
 crime-fraud exception, **18:11**  
 good faith, bad faith exception, **18:13**  
**Expert Testimony** (this index)  
 Federal courts, **16:13**  
 Federal joint defense privilege case survey, **16:10**  
 Formal discovery by policyholders, **18:4**  
 Formal discovery for insurers' counsel  
 generally, **16:1 et seq.**  
 admissions, requests for, **16:27**  
 article, **App 16A**  
 courts, federal and state, comparison of  
 discovery between, **16:13**  
 defense, Joint defense efforts, below this group  
 depositions, **16:28; 16:38**  
 deposition subpoenas, **16:39**  
 disclosure requirements, **16:14**  
 document production requests  
 generally, **16:20 to 16:26**  
 at-issue doctrine, **16:22**  
 common interest doctrine, **16:24**  
 consultants' drafts, **16:25**  
 cooperation clause, **16:23**  
 non-named site discovery, **16:21**  
 reviews and depositories of documents,  
**16:26**  
 federal and state courts, comparison of  
 discovery between, **16:13**  
 goals, **16:5; 16:6**  
 informal discovery, relationship to, **16:3**  
 insurer goals, **16:6**  
 insurer's discovery article, **App 18A**  
 interrogatories  
 generally, **16:15 to 16:19**  
 basic information, **16:15**  
 contention interrogatories, **16:19**  
 limited in number, **16:16**  
 service, **16:17**  
 subparts, **16:18**  
 joint defense efforts  
 generally, **16:8 to 16:12**  
 authority for joint defense privilege, **16:9**  
 federal joint defense privilege case survey,  
**16:10**  
 state joint defense privilege case survey,  
**16:11**  
 steering committees, **16:12**  
 necessity, intensity, and extensiveness, **16:1**  
 plan, **16:2**  
 response to policyholder discovery, **16:40**  
 scope, **16:4**  
 state, federal and state courts, comparison of  
 discovery between, **16:13**  
 suddenly solitary defendant insurer, **16:7**

**DISCOVERY—Cont'd**

Formal discovery for insurers' counsel—Cont'd  
 underlying defense counsel, **16:37**  
 witnesses  
 generally, **16:29 to 16:36**  
 brokers and risk managers, **16:35**  
 consultants, remediation, **16:33**  
 corporate designees, **16:31**  
 government remediation specialists and  
 investigators, **16:34**  
 insured's experts, **16:36**  
 low level former employees, **16:30**  
 managers, **16:32**  
 remediation consultants, **16:33**  
 Former employees, **16:30; App 15A**  
 Fraud, document requests, claims files, crime-  
 fraud exception, **18:11**  
 General interpretive materials, **18:30**  
 Good faith  
 bad faith exception, document requests, claims  
 files, **18:13**  
 privileged portions of claims files not discover-  
 able absent bad faith allegation, **18:14**  
 request for reserve information in bad faith  
 cases, **18:20**  
 Government agencies, **15:6**  
 Government remediation specialists and  
 investigators, **16:34**  
 Inconsistent positions, membership of Insurer  
 Trade Association, **18:27**  
 Informal discovery, **18:2**  
 Informal discovery for insurers  
 generally, **15:1 et seq.; 16:3**  
 advantages, **15:2**  
 critical to litigation, **15:3**  
 government agencies, **15:6**  
 initial steps, **15:5**  
 internet search, **15:7**  
 limitations and restrictions, **15:2**  
 local newspapers and broadcast media, **15:8**  
 notice to former employees, **App 15A**  
 parties in actual or anticipated litigation against  
 insured, **15:9**  
 perform Internet search, **15:7**  
 Shell case, **15:4**  
 Insurance brokers, **16:35; 16:39**  
 Insurance claims adjusters, **18:12**  
 Insured's experts, **16:36**  
 Insurer inconsistent positions, **18:3**  
 Insurer Trade Association, **18:27**  
 Internet search, **15:7**  
 Interrogatories, **18:5**  
 Interviewing policyholder's employees  
 generally, **15:10 to 15:16**  
 checklist for ex parte interviews, **15:14**  
 ex-employees, **15:15; 15:16**

**DISCOVERY—Cont'd**

- Interviewing policyholder's employees—Cont'd
  - ex parte contact rule, **15:10**
  - Upjohn precedent, **15:11**
- Investigation, **16:34**
- Joint defense efforts. Formal discovery for insurers' counsel, above
- Judicial estoppel, **18:25**
- Legal research and stare decisis, **33:8**
- Limitations and restrictions, **15:2; 16:16**
- Local newspapers and broadcast media, **15:8**
- Loss reserves. Document requests, above
- Low level former employees, **16:30**
- Managers, **16:32; 16:35**
- Manuals, **18:8**
- Marketing materials, **18:28**
- Media, **15:8**
- Membership, **18:27**
- Notice and knowledge, **18:24; App 15A**
- Opinion of claims personnel, **18:10**
- Pending acts and matters, **15:9**
- Policyholders' discovery, generally, **18:1 et seq.**
- Preclusion sanctions for failure to answer interrogatories, EIL policies, **28:31**
- Privileged portions of claims files, **18:14**
- Privileges, **16:9 to 16:11**
- Records and recording, **16:39; 18:14**
- Regulatory estoppel, **18:25; 18:26**
- Reinsurance, **18:29; 31:13**
- Remediation, **16:33; 16:34**
- Reserves. Document requests, above
- Response to policyholder discovery, **16:40**
- Reviews and depositories of documents, **16:26**
- Risk managers, **16:35**
- Service of process, **16:17**
- Setting reserves, methods of, **18:17**
- Settlement of disputes, **22:3; 22:4; 22:56**
- Shell case, **15:4**
- State courts, **16:13; 18:26**
- State ex rel Erie Ins. Prop. & Cas. Co. v. Mazzone, **18:19**
- State joint defense privilege case survey, **16:11**
- Steering committees, **16:12**
- Subpoenas, **16:39**
- Suddenly solitary defendant insurer, **16:7**
- Surveys, **16:10; 16:11; App E**
- Time and date, interrogatories, **16:17**
- Underlying defense counsel, **15:5; 16:37**
- Underlying plaintiff's counsel, **15:5**
- Underwriting files, **18:21**
- Underwriting manuals, **18:8**
- Witnesses

**DISMISSAL**

- Motion to dismiss, responses to liability coverage claims, **14:51; 14:58; 14:59**

**DISMISSAL—Cont'd**

- Settlement of disputes, **22:13 to 22:15**
- State's claim limit statute, **34:10**

**DISPERSION**

- Absolute/total pollution exclusion, **8:56 to 8:62**

**DISSOLVED CORPORATION**

- State's claim limit statute, **34:10**

**DISTRIBUTION OF PRODUCTS**

- Asbestos, **26:65**

**DIVERSITY JURISDICTION**

- Responses to liability coverage claims, **14:48**

**DOCUMENT PRODUCTION REQUESTS**

- Discovery (this index)

**D&O POLICIES**

- Pollution and pollution-type exclusions, **9:3**

**DOUBLE DIPPING**

- Damages, **4:22**
- Settlement of disputes, **22:38**

**DOUBLE-RECOVERY**

- Burden of proof, **28:41**
- One-satisfaction rule, EIL and CGL policies, **28:40**
- Settlement of disputes, **22:39**

**DOUBTFUL COVERAGE**

- Responses to liability coverage claims, **14:9**

**DRAFTING**

- Absolute/total pollution exclusion, disjunctive drafting of exclusion, **8:20**
- History, discovery by policyholders, **18:31**
- Settlement of Disputes (this index)

**DRINKING WATER WELLS**

- Toxic torts, **1:28**

**DRYWALL, CHINESE**

- Absolute/total pollution exclusion, **8:80**
- Case law survey, **App E**

**DUST**

- Absolute/total pollution exclusion, **8:87; 8:138**
- Asbestos, **26:60**
- Lead claims under CGL policies, **25:11; 25:12; 25:15**

**DUTY TO DEFEND**

- Defense Duty (this index)

**DUTY TO INDEMNIFY**

- Indemnity (this index)

**DUTY TO NOTIFY**

- Notice and Knowledge (this index)

**DUTY TO PAY**

Payments, **14:37; 26:73**

**ECONOMIC INJURIES**

Toxic torts, **1:34**

**ECONOMIC LOSS**

Damages, **4:12; 4:16**

**EIGHT CORNERS TEST**

Responses to liability coverage claims, **14:6**

**ELEMENTIZATION**

Absolute/total pollution exclusion, **8:54 et seq.**

**EMISSIONS**

Damages, **4:15**

**Global Warming Insurance Coverage Disputes**  
(this index)

**EMOTIONAL DISTRESS**

Asbestos, **26:84; 26:86**

Claims, generally, **34:14**

Lead claims under CGL policies, **25:12**

Toxic tort theories of damages, **1:42**

**EMPLOYMENT**

Discovery, **16:30; 18:10; App 15A**

Exclusion, case law summary, **App E**

Expert testimony, **21:47**

Occurrence requirement, **5:26**

**ENDORSEMENTS**

Absolute/total pollution exclusion, **8:28 to 8:31**

Insurance, **2:20**

Mold, **24:5**

**ENFORCEMENT**

Conditions, **11:30**

Exclusions, case law survey, **App E**

Modern pollution insurance specialty policies,  
**29:17**

**Standard ISO Pollution Exclusion Clause** (this  
index)

**ENJOYMENT OF LAND**

Lead claims under CGL policies, **25:10**

**ENVIRONMENTAL AGENCIES**

Conditions, **11:27**

Occurrence requirement, **5:24; 5:29**

**ENVIRONMENTAL BUY OUTS**

Settlement of disputes, **22:23; 22:24**

**ENVIRONMENTAL IMPAIRMENT  
LIABILITY (EIL) POLICIES**

Generally, **28:1 et seq.**

Allocation of settlement to coverage gaps, impact  
on non-settling insurer, **28:34**

Attorney's fees in coverage dispute, **28:37**

**ENVIRONMENTAL IMPAIRMENT****LIABILITY (EIL) POLICIES—Cont'd**

Award, EIL insurer cannot challenge award if it  
failed to defend policyholder, **28:38**

Battery waste, remediation of pollution, **28:28**

Case law survey, **App E**

Case survey, generally, **28:7 et seq.**

Claims, notice regarding, **28:8 et seq.**

Common provisions, **28:4**

Conditions

generally, **28:21 et seq.**

admissions, offers, promises and payments,  
**28:21**

breach of condition by policyholder, **28:22**

tolling agreement, **28:22; 28:23**

waiver or estoppel of, **28:23**

Coverage and exclusions, an example, **28:6**

Demands by CGL insurer to participate in trial,  
**28:35**

Discovery, **28:31**

Double recovery

burden of proof, **28:41**

one-satisfaction rule, **28:40**

Early EIL insurance, **28:3**

Environmental right, **28:13**

Excess insurance, EIL policy as, **28:26**

Ex-coverage counsel, **28:14**

Exhaustion, prima facie case against excess  
insurer, **28:19**

Expected/intended standard in coverage disputes,  
**28:10**

Extrinsic evidence to intent of parties to insur-  
ance policy, **28:29**

Form of claim, plain and conspicuous, **28:12**

Governmental action, defined, **28:18**

Insurance against, nature of, **28:2**

Intentional acts, coverage, **28:11**

Letter from a private party as claim, **28:9**

National Priorities List, **28:8**

Necessary parties, CGL insurers, **28:30**

Notification of claim to commercial general  
liability insurer, **28:15**

One-satisfaction rule, **28:40**

Onset of, burden of proof, **28:17**

Plain and conspicuous claims, **28:12**

Preclusion sanctions for failure to answer inter-  
rogatories, **28:31**

Priority of EIL and commercial general liability  
policies, **28:5**

Priority with respect to CGL policies, **28:23**

Rescind the policy, insurer's ability to, **28:20**

Right, environmental, **28:13**

Separate trials regarding CGL and EIL insurance,  
**28:36**

Setoff from settlement between CGL insurer and  
policyholder, **28:33**

**ENVIRONMENTAL IMPAIRMENT****LIABILITY (EIL) POLICIES—Cont'd**

- Settlement issues
  - generally, **28:33; 28:34**
  - between policyholder and CGL insurer, **28:25**
- Testimony regarding coverage, **28:14**
- Trials, **28:35; 28:36**
- Validity of primary insurer's payments, **28:16**
- Waste disposal site, exclusions, **28:27**

**ENVIRONMENTAL INDEMNITY****AGREEMENT**

- Occurrence requirement, **6:43**

**ENVIRONMENTAL INJURY CLAIMS**

- Reinsurance considerations in environmental insurance coverage disputes, **31:10**

**EPA**

- Global warming insurance coverage disputes, **27:25**

**EQUIPMENT**

- Machinery and Equipment** (this index)

**EQUITABLE RELIEF**

- Damages, **4:3**

**ERIE DOCTRINE**

- Legal Research and Stare Decisis for Environmental Insurance Coverage Litigators** (this index)

**ERRORS**

- Mistakes, Errors, and Omissions** (this index)

**ESTOPPEL**

- Waiver and Estoppel** (this index)

**ETHICS**

- Copying from other sources
  - Generally, **32:1 to 32:43**
  - A.L. v. Chicago Public School Dist. No. 299, **32:24**
  - Alamo v. Commonwealth of Puerto Rico, **32:30**
  - attorney competence, **32:4**
  - Ayala v. Lockheed Martin, **32:13**
  - candor toward tribunal, **32:7**
  - case survey
    - Generally, **32:11 to 32:39**
    - A.L. v. Chicago Public School Dist. No. 299, **32:24**
    - Alamo v. Commonwealth of Puerto Rico, **32:30**
    - Ayala v. Lockheed Martin, **32:13**
    - Columbus Bar Assn. v. Farmer, **32:31**
    - Denton v. Rievley, **32:25**
    - Frith v. State, **32:39**
    - In re Ayeni, **32:33**

**ETHICS—Cont'd**

- Copying from other sources—Cont'd
  - case survey—Cont'd
    - In re Burghoffand Iowa Supreme Court Disciplinary Board v. Cannon, **32:22**
    - In re Muncie, **32:20**
    - In re White, **32:32**
  - Iowa Supreme Court Board of Professional Ethics & Conduct v. Lane, **32:35**
  - Kilburn v. Republic of Iran, **32:27**
  - Kim v. Westmoore Partners, **32:16**
  - Lohan v. Perez, **32:17**
  - Pagan Velez v. Alvarado, **32:36**
  - Pick v. Remsen, **32:15**
  - Premier Ins. Co. v. Commonwealth Dept. of Labor, **32:18**
  - Rossello v. Avon Products, **32:14**
  - Schultz v. Wilson, **32:26**
  - State Farm v. Harris, **32:19**
  - Threadgill v. Board of Professional Responsibility of Supreme Court and Kingvision PPV v. Wilson, **32:37**
  - United States v. Bowen, **32:28**
  - United States v. Flynn, **32:12**
  - United States v. Jackson, **32:38**
  - United States v. Lavanture, **32:34**
  - United States v. Sypher, **32:21**
  - Vasquez v. City of Jersey City, **32:29**
  - Venesevich v. Leonard, **32:23**
- Columbus Bar Assn. v. Farmer, **32:31**
- contentions-advocate, **32:6**
- Denton v. Rievley, **32:25**
- diligence, **32:5**
- Frith v. State, **32:39**
- In re Ayeni, **32:33**
- In re Burghoffand Iowa Supreme Court Disciplinary Board v. Cannon, **32:22**
- In re Muncie, **32:20**
- In re White, **32:32**
- Iowa Supreme Court Board of Professional Ethics & Conduct v. Lane, **32:35**
- Kilburn v. Republic of Iran, **32:27**
- Lohan v. Perez, **32:17**
- meritorious claims, **32:6**
- motions, **32:40 to 32:42**
- MRPC
  - Generally, **32:3 to 32:10**
  - candor toward tribunal, **32:7**
  - competence, **32:4**
  - contentions-advocate, **32:6**
  - court procedural rules, **32:10**
  - diligence, **32:5**
  - meritorious claims, **32:6**
  - misconduct, maintaining the integrity of the profession, **32:8**
  - originality requirement, **32:9**

**ETHICS—Cont'd**

- Copying from other sources—Cont'd
  - MRPC—Cont'd
    - Rule 1.1, **32:4**
    - Rule 1.3, **32:5**
    - Rule 3.1, **32:6**
    - Rule 3.3(a)(1), **32:7**
    - Rule 8.4(c), **32:8**
  - originality requirement, **32:9**
  - Pagan Velez v. Alvarado, **32:36**
  - Pick v. Remsen, **32:15**
  - pleadings, **32:40 to 32:42**
  - Premier Ins. Co. v. Commonwealth Dept. of Labor, **32:18**
  - Rossello v. Avon Products, **32:14**
  - Rule 1.1, **32:4**
  - Rule 1.3, **32:5**
  - Rule 3.1, **32:6**
  - Rule 3.3(a)(1), **32:7**
  - Rule 8.4(c), **32:8**
  - Schultz v. Wilson, **32:26**
  - State Farm v. Harris, **32:19**
  - Threadgill v. Board of Professional Responsibility of Supreme Court and Kingvision PPV v. Wilson, **32:37**
  - transactional documents, **32:43**
  - United States v. Bowen, **32:28**
  - United States v. Jackson, **32:38**
  - United States v. Lavanture, **32:34**
  - United State v. Sypher, **32:21**
  - Vasquez v. City of Jersey City, **32:29**
  - Venesevich v. Leonard, **32:23**
  - Settlement of disputes, **22:16**

**ETHICS, COPYING FROM OTHER SOURCES**

- A.L. v. Chicago Public School Dist. No. 299, **32:24**

**EVIDENCE**

- Absolute/total pollution exclusion, **8:27; 8:36**
- Asbestos, **26:20; 26:61; 26:75**
- Conditions, **11:12**
- Expert Testimony** (this index)
- First-party environmental insurance coverage, **30:14**
- Intent of parties to insurance policy, extrinsic evidence, **28:29**
- Lack of, purported lack of, not relevant, **8:27**
- Lost or missing policies, **34:2**
- Modern pollution insurance specialty policies, **29:15**
- Occurrence and Occurrence Requirement** (this index)
- Settlement of disputes, **22:56**
- Testimony. **Expert Testimony** (this index)
- Witnesses. **Expert Testimony** (this index)

**EXCEPTIONS, EXCLUSIONS, AND EXEMPTIONS**

- Absolute or total pollution exclusion, **12:18**
  - Absolute/Total Pollution Exclusion** (this index)
  - “Alienated Premises” Exclusion** (this index)
  - Allocation issues, **13:76**
  - Asbestos** (this index)
  - Bad faith exception, **18:13**
  - Burd doctrine, exceptions and carve-outs, **12:6**
  - Care, custody, or control and duty to defend, **12:19**
  - Commercial General Liability (CGL) Policies** (this index)
  - Crime-fraud exception, **18:11**
  - Defense Duty** (this index)
  - Environmental Impairment Liability (EIL) Policies** (this index)
  - Exclusion defenses, **29:15**
  - Exclusions, generally, **2:18**
  - Expert Testimony** (this index)
  - Facility exclusion, **34:11**
  - First-party environmental insurance coverage, **30:9**
  - Global warming insurance coverage disputes, **27:33 to 27:35**
  - Insurance, generally, **2:18**
  - Lead Claims under CGL Policies** (this index)
  - Legal research and stare decisis, **33:8**
  - Modern pollution insurance specialty policies, **29:15 to 29:18**
  - Mold Contamination** (this index)
  - Occurrence requirement, **6:19**
  - Owned, rented or occupied and duty to defend, **12:19**
  - Owned Property or Care, Custody, or Control Exclusion** (this index)
  - Owned/rented or occupied care, custody or control, allocation issues, **13:77**
  - Responses to liability coverage claims, **14:13**
  - Settlement of disputes, **22:25; 22:37**
  - Standard ISO Pollution Exclusion Clause** (this index)
  - Subsidiary, exclusion of, **3:3**
  - Sudden and Accidental pollution exclusion, **12:16**
  - Sudden and Accidental Pollution Exclusion** (this index)
  - Survey of Cases** (this index)
  - Waste disposal site, definition for EIL policies, **28:27**
- EXCESS INSURANCE**
- Generally, **2:11**
  - Asbestos, **26:72; 26:78; 26:79**
  - Burden of proof, primary insurer's payments, **28:16**
  - Case law survey, **App E**
  - Conditions, **11:13**

**EXCESS INSURANCE—Cont'd**

- Consent to defense, **12:14**
- Costs of defense, duty to pay, **12:72**
- Defense duty, **12:13 to 12:15**
- Discovery of terms of primary insurer's settlement, **20:18**
- Duty to pay upfront, **12:13**
- Environmental impairment liability (EIL) policies
  - CGL insurer as necessary party, **28:30**
  - language regarding excess, **28:26**
- Exhaustion
  - primary insurer's limits, **13:28**
  - underlying policy, **28:19**
- Long tail claim, **12:14**
- Other insurance provision, **12:79**
- Ozone Level Insurers and Excess Carriers** (this index)
- Primary insurance, trigger of liability for excess insurance, **12:72**
- Reimbursement, **12:13**
- Sabotage of settlement of primary insurer, **20:19**
- Settlement of Disputes** (this index)
- Standard ISO pollution exclusion clause, **7:29**

**EXCLUSIONS**

- Exceptions, Exclusions, and Exemptions** (this index)

**EXEMPTIONS**

- Exceptions, Exclusions, and Exemptions** (this index)

**EXHAUSTION**

- Case law survey, **13:27; App E**
- Excess insurer's limits, necessity of proving primary insurer's exhaustion, **13:28**
- Horizontal and vertical exhaustion, **13:26; 13:69**
- Prima facie case against excess insurer, **28:19**
- Stacking liabilities, exhaustion's effect on order, **13:20**
- State-by-state survey, **13:51**
- Vertical and horizontal exhaustion, **13:26; 13:69**
- Withdrawal of defense, **12:22**

**EX PARTE CONTACT**

- Checklist for ex parte interviews, **15:14**
- Interviewing policyholder's employees, **15:10**

**EXPECTED OR INTENDED**

- Absolute/total pollution exclusion, **8:37; 8:38; 8:49**
- Allocation issues, insurance coverage litigation, **13:78**
- Asbestos** (this index)
- Case law survey, **App E**
- Coverage under environmental impairment liability (EIL) policies, **28:11**

**EXPECTED OR INTENDED—Cont'd**

- Environmental impairment liability (EIL) policies, **28:10; 28:11**
- Expert testimony, **21:59**
- Lead claims under CGL policies, **25:6**
- Occurrence and Occurrence Requirement** (this index)
- Standard ISO pollution exclusion clause, **7:15**

**EXPENSES**

- Costs and Expenses** (this index)

**EXPERT EMPLOYEES**

- Discovery, protection from, **21:47**

**EXPERT TESTIMONY**

- Generally, **21:1 et seq.**
- Absolute/total pollution exclusion, **21:63**
- Accounting evidence, **21:54**
- Admissibility
  - generally, **21:2 to 21:15**
  - Daubert case, **21:12 to 21:15**
  - fact, opinion based on, **21:6**
  - Frye case, **21:11**
  - issues of law, **21:8**
  - materiality, relevance and, **21:7**
  - necessity, requirement of, **21:4**
  - opinion based on fact, **21:6**
  - preliminary findings by trial judge, **21:3**
  - qualifications requirements, **21:5**
  - relevance and materiality, **21:7**
  - scientific evidence, **21:10 to 21:15**
  - ultimate legal issue, **21:9**
- Alienation exclusion, **21:66**
- Appointment, **21:50**
- Attorneys' fees, **21:68**
- Basis of motion, **21:23**
- Case law survey, **App E**
- Cause of contamination, **21:56**
- Challenges. Daubert challenges and hearings, below
- Claims handling, **21:55**
- Conclusiveness, **21:16**
- Consultants. Non-testimonial expert consultants, below
- Contamination litigation, **21:56 to 21:58**
- Costs of action, **21:60; 21:61**
- Court appointed experts, **21:50**
- Credentials, lack of, **21:23**
- Daubert challenges and hearings
  - generally, **21:19 to 21:26**
  - admissibility of expert testimony, **21:12 to 21:15**
  - basis of motion, **21:23**
  - credentials, lack of, **21:23**
  - deposition preparation, **21:21**
  - discovery rules, **21:20**

**EXPERT TESTIMONY—Cont'd**

Daubert challenges and hearings—Cont'd  
 methodology, poor, **21:23**  
 motion, **21:22; 21:23; 21:25; 21:26**  
 objection to scientific expert opinion testimony, **21:26**  
 reliability, **21:24**  
 selection and use of expert, generally, **21:36**  
 submission of motion, **21:22**

Declaration preparation for summary judgment motions, **21:18**

Defense or indemnity costs, **21:61**

Deposition, **21:21; 21:41; 21:43**

Disclosure, **21:29; 21:40; 21:44**

Discovery  
 generally, **16:36**  
 Daubert challenges and hearings, **21:20**  
 expert employees, protection from discovery, **21:47**  
 formal discovery for insurers' counsel, **16:36**  
 non-testimonial expert consultants, **21:46**  
 non-testimonial outside consultants, **21:47**  
 pre-trial discovery of expert, **21:38**  
 selection and use of expert, generally, **21:33**  
 supplement discovery responses, duty to, **21:39**

Employment, expert employee, **21:47**

Exclusion  
 absolute/total pollution exclusion, **21:63**  
 owned property exclusion, **21:65**  
 premises alienated exclusion, **21:66**  
 sudden and accidental pollution exclusion, **21:62**

Expected or intended events, **21:59**

Expert employees, protection from discovery, **21:47**

Extent of contamination during policy years in issue, **21:58**

Fact, opinion based on, **21:6**

Fees, **21:68**

Findings of fact and conclusions of law, **21:3**

Frye case, **21:11**

Gatekeeper, role of, **21:27**

Hearings. Daubert challenges and hearings, above

Identification of precise issues, **21:30**

Indemnity costs, **21:61**

Industry custom and practice, **21:53**

Initial telephone conference with potential expert witness, **21:37**

Intent, **21:52; 21:59**

Issues of law, **21:8**

Judges, **21:3; 21:27**

Lay witnesses, **21:28**

Lead claims under CGL policies, **25:22**

Legal research and stare decisis, **33:35**

**EXPERT TESTIMONY—Cont'd**

Litigation  
 generally, **21:51 to 21:68**  
 absolute/total pollution exclusion, **21:63**  
 accounting evidence, **21:54**  
 cause of contamination, **21:56**  
 claims handling, **21:55**  
 date and duration of contamination, **21:57**  
 defense or indemnity costs, **21:61**  
 expected or intended events, **21:59**  
 extent of contamination during policy years in issue, **21:58**  
 industry custom and practice, **21:53**  
 intended events, **21:59**  
 intent of contracting parties, **21:52**  
 lost policies, **21:67**  
 necessary and reasonable attorneys' fees, **21:68**  
 necessary and reasonable costs, **21:60**  
 occurrences, number of, **21:64**  
 owned property exclusion, **21:65**  
 premises alienated exclusion, **21:66**  
 sudden and accidental pollution exclusion, **21:62**

Lost policies, **21:67**

Materiality, **21:7**

Methodology, poor, **21:23**

Motions  
 Daubert, **21:22; 21:23; 21:25; 21:26**  
 summary judgment motions, **21:17; 21:18**

Multiple issues, same expert for, **21:34**

Necessary and reasonable attorneys' fees, **21:68**

Necessary and reasonable costs, **21:60**

Necessity, requirement of, **21:4**

Non-testimonial expert consultants  
 designation as expert, **21:48**  
 discovery, protection from, **21:46**  
 necessity of, **21:45**  
 pre-selection factors, **21:49**  
 settlement of disputes, litigation strategy, **22:5**

Non-testimonial outside consultants, **21:47**

Objection to scientific expert opinion testimony, **21:26**

Occurrences, number of, **21:64**

Opinion, **21:6; 21:29**

Owned property exclusion, **21:65**

Policy period, **21:58**

Preliminary findings by trial judge, **21:3**

Premises alienated exclusion, **21:66**

Pre-trial discovery of expert, **21:38**

Qualifications, **21:5; 21:28; 21:31**

Questioning opposing expert, **21:42**

Reasonable attorney's fees, **21:68**

Reasonable costs, **21:60**

Relevance and materiality, **21:7**

Reliability, **21:24**

**EXPERT TESTIMONY—Cont'd**

- Reports and reporting, **21:40**
- Responses, **14:28; 21:39**
- Sanctions for failing to disclose expert witness/  
expert witness reports, **21:40**
- Scientific evidence
  - admissibility of expert testimony, above
  - Daubert hearing, **21:26**
- Selection and use of expert, generally
  - generally, **21:32 to 21:37**
  - Daubert challenges, **21:36**
  - initial telephone conference with potential  
expert witness, **21:37**
  - multiple issues, same expert for, **21:34**
  - subsequent use of non-testimonial expert con-  
sultant as expert witness, **21:35**
  - withdrawing expert, discovery, **21:33**
- Settlement of disputes, **22:9**
- Standard ISO pollution exclusion clause, **7:36**
- Submission of motion, **21:22**
- Subsequent use of non-testimonial expert consul-  
tant as expert witness, **21:35**
- Sudden and accidental pollution exclusion, **21:62**
- Summary judgment motions, **21:17; 21:18**
- Supplement discovery responses, duty to, **21:39**
- Survey, case law survey, **App E**
- Telephone, **21:37**
- Time and date, **21:57; 21:58**
- Title and ownership, **21:65**
- Trial
  - generally, **21:43**
  - court refusal to qualify party's proposed expert  
witness, **21:28**
  - judges, **21:3; 21:27**
- Ultimate legal issue, **21:9**
- Withdrawing expert, discovery, **21:33**

**EXPIRATION OF POLICY**

- Asbestos, **26:67**
- Occurrence requirement, **6:33; 6:41**
- Triggers, **6:33; 6:41**

**EXPLOSIONS**

- Absolute/total pollution exclusion, **8:171**

**EXTRINSIC EVIDENCE**

- Intent of parties to insurance policy, **28:29**

**FACILITY EXCLUSION**

- Remediation expenses, public waters, **34:11**

**FACTS AND FACTUAL ISSUES**

- Expert testimony, **21:6**
- Legal research and stare decisis for  
environmental insurance coverage litigators,  
**33:32**

**FECES**

- Absolute/total pollution exclusion, **8:93; 8:103**

**FEDERAL AGENCIES**

- Asbestos, **26:71**
- Discovery, **15:6**
- Occurrence requirement, **5:29**

**FEDERAL APPENDIX**

- Legal research and stare decisis, **33:17**

**FEDERAL COURTS**

- Discovery, **16:13**
  - formal discovery for insurers' counsel, federal  
and state courts, comparison of discovery  
between, **16:13**
- Discovery by policyholders, state courts, rejec-  
tion of regulatory estoppel, **18:26**
- Jurisdiction, case law survey, **App E**
- Legal research and stare decisis, **33:12; 33:16**
- Modern Pollution Insurance Specialty Policies**  
(this index)
- Motion for certification, **34:9**
- Occurrence requirement, Fortuity Doctrine  
courts, level of certainty required to trigger  
doctrine, **6:16**
  - highest courts of forum states, adoption of ver-  
sion of known loss doctrine by, **6:11**
- PRP letters, courts, receipt by policyholders  
constituting known loss, **6:17**
- Responses to liability coverage claims, **14:44;**  
**14:50**
  - declaratory judgment actions, deciding  
between federal court and state court,  
**14:44**
  - jurisdictional challenges to insured's com-  
plaint, cause or controversy limitation and  
lack of justiciability, factors in federal and  
state courts, **14:50**
  - procedural challenges to complaint, pending  
state court action, effect of, **14:55**
- Settlement of disputes, consent from court for  
settlement agreement, good faith settlement  
determination, **22:55**
- Standard ISO pollution exclusion clause, second  
wave issues concerning pre-1986 standard  
pollution exclusion of property damage,  
enforcement, court allocations between  
covered and non-covered discharges, **7:26**

**FEDERAL JOINT DEFENSE PRIVILEGE  
CASE SURVEY**

- Discovery, **16:10**

**FEDERAL LAWS**

- Global warming insurance coverage disputes,  
**27:9**
- Legal research and stare decisis, **33:4**

**FEES**

- Expert testimony, **21:68**

**FILL MATERIALS**

Absolute/total pollution exclusion, **8:86**

**“FINALLY DELIVERED”**

Absolute/total pollution exclusion, **8:168**

**FINANCIAL INSTITUTIONS**

Modern pollution insurance specialty policies,  
environmental insurance for lenders, **29:6**

**FINDINGS OF FACT AND CONCLUSIONS OF LAW**

Expert testimony, **21:3**

**FINES AND PENALTIES**

Asbestos, **26:71**

**FIRE AND FIRE-RELATED INCIDENTS**

Absolute/total pollution exclusion, **8:158**

**FIRE COVERAGE**

Standard ISO pollution exclusion clause, **7:22**

**FIREWORKS**

Absolute/total pollution exclusion, **8:88**

**FIRST-PARTY INSURANCE**

Generally, **2:8; 30:1 et seq.**

Allocations, **30:12**

Articles, **App 30A**

Asbestos, **26:88**

Case law survey, **App E**

Cases, **30:15**

Causation, **30:7; 30:8**

Circumstances for coverage, **30:2**

Clean-up, **30:10**

Common policies, **30:4**

Concepts of coverage, **30:6 to 30:8**

Damages, **30:11**

Debris removal, **30:10**

Evidence, **30:14**

Exclusions, **30:9**

Global warming insurance coverage disputes,  
**27:41**

Insurer potential conflicts, **30:13**

Lead claims under CGL policies, **25:2**

Loss or damage covered, **30:11**

Modern pollution insurance specialty policies,  
**29:24**

Mold contamination, **24:4; 24:6**

Occurrence requirement, **6:9**

Potential arguments, **30:3**

Property insurance

see lines throughout this index topic

Remediation as debris removal, **30:10**

Third-party insurance

allocation, **30:12**

combined, **2:8**

distinguished, **2:6; 2:7**

**FIRST-PARTY INSURANCE—Cont'd**

Typical coverage provisions, **30:5**

**FIXED DAMAGES**

Government mandated pollution cleanup costs as  
damages because of property damage, **4:17**

**FLOODS AND FLOOD WATERS**

Absolute/total pollution exclusion, **8:89**

**FOLLOW FORTUNES**

Settlement of disputes, **22:18; 22:19**

**FORFEITURES**

Asbestos, **26:47**

**FORMAL DISCOVERY FOR INSURERS**

Discovery (this index)

**FORMER CLIENTS**

Asbestos, **26:87**

**FORMER EMPLOYEES**

Discovery, **16:30; App 15A**

**FORMER OWNERS**

Toxic torts, **1:35**

**FORMS**

Following issues, case law survey, **App E**

Jury instructions and verdict forms, **23:6**

Responses to liability coverage claims, **14:3**

**FORTUITY, LACK OF**

Insurance, **2:9**

**FORTUITY DOCTRINE**

Occurrence and Occurrence Requirement (this  
index)

**FORUM NON CONVENIENS**

Generally, **19:3 et seq.**

Case law survey, **App E**

Case survey on Section 1404(a), **19:7**

Cross-references, **19:2**

Environmental coverage disputes, **19:1 et seq.**

First-filed doctrine, **19:4**

Motions to transfer, **19:5 et seq.**

Responses to liability coverage claims, **14:51;**  
**14:53**

Section 1404(a), **19:6; 19:7**

**FORUM SELECTION**

Clauses, case law survey, **App E**

**FOUR CORNERS TEST**

Responses to liability coverage claims, **14:6**

**FRANCIS, ART**

Absolute/total pollution exclusion, **App 8B**

**FRAUD AND DECEIT**

Case law survey, **App E**

Discovery by policyholders, **18:11**

**FRAUD AND DECEIT—Cont'd**

Toxic torts, **1:36**

**FRITH V. STATE**

Ethics, copying from other sources, **32:39**

**FRYE**

Expert testimony, **21:11**

**FUEL AND FUEL PRODUCTS**

Absolute/total pollution exclusion, **8:113; 8:114; 8:170**

**FUMES AND ODORS**

Absolute/total pollution exclusion, **8:90; 8:131; 8:142**

Noxious fumes and odors, **8:112**

Restaurant odors, **8:131**

**FUNDS AND FUNDING**

Toxic tort theories of damages, **1:41**

**FUNGI**

Absolute/total pollution exclusion, fungi/bacteria exclusion, **8:33**

Case law survey, **App E**

Mold contamination, **24:5**

**FUNGICIDES AND BACTERICIDES**

Absolute/total pollution exclusion, **8:33**

**FUTURE CLAIMS**

Asbestos, **26:47; 26:72; 26:79**

**FUTURE CLEANUP COSTS**

Damages, **4:20**

**FUTURE EMISSIONS**

Damages, **4:15**

**FUTURE OF TORT SUITS**

Global warming insurance coverage disputes, **27:26**

**GARBAGE**

Absolute/total pollution exclusion, **8:91**

**GARVEY CASE**

Generally, **2:7**

**GASES AND VAPORS**

Absolute/total pollution exclusion, **8:121**

**GASOLINE STATIONS**

Absolute/total pollution exclusion, **8:170**

**GASOLINE SUPPLIERS**

Toxic torts, **1:29**

**GENERAL INTERPRETIVE MATERIALS**

Discovery by policyholders, **18:30**

**GENERAL MOTORS**

Global warming insurance coverage disputes, **27:24**

**GHG EMISSIONS**

**Greenhouse Gas (GHG) Emissions** (this index)

**GLOBAL AND NON-GLOBAL (INDIVIDUAL)**

Settlement of disputes, **22:28**

**GLOBAL WARMING INSURANCE**

**COVERAGE DISPUTES**

Generally, **27:1 et seq.**

Absolute/total pollution exclusion, **27:35**

Bodily injury under CGL policy, constituting, **27:30**

California

regulations, **27:12**

State of California v. General Motors, **27:24**

Cap-and-trade, **27:10**

Case law survey, **App E**

CGL insuring grant issues, generally, **27:28**

CGL policy

absolute/total pollution exclusion, **27:35**

bodily injury under CGL policy, constituting, **27:30**

exclusions, **27:33 to 27:35**

late notice defense, **27:36**

occurrence under CGL policy, constituting, **27:31**

personal injury under CGL policy, constituting, **27:32**

property damage under CGL policy, constituting, **27:30**

sudden and accidental pollution exclusion, **27:34**

Claims, generally, **27:1; 27:27**

Clean Air Act litigation cases, **27:17**

Combating, **27:5**

Comer v. Murphy Oil, **27:22**

Connecticut v. American Elec. Power Company, Inc., **27:23**

Damages, **27:29**

Debates, **27:6**

Defenses, **27:36**

Definition of global warming, **27:2**

Directors and officers liability policies, **27:40**

EPA, Korinsky v., **27:25**

Exclusions, **27:33 to 27:35**

Federal regulation of GHG emissions, **27:9**

First party property policies, **27:41**

Future of tort suits, **27:26**

General Motors, State of California v., **27:24**

GHG emissions, **27:9**

Impact of, **27:4**

International agreements, **27:7**

Interview with Dr. Phillip Norton, **App 27A**

Interview with Mary McCutcheon, **App 27B**

Korinsky v. EPA, **27:25**

Late notice defense, **27:36**

Liability policies, **27:40**

**GLOBAL WARMING INSURANCE****COVERAGE DISPUTES—Cont'd**

- Litigation, generally, **27:16**
- Local efforts to reduce GHG emissions, **27:15**
- Machinery and equipment, **27:29**
- McCutcheon, Mary, interview with, **App 27B**
- NEPA cases, **27:18**
- Norton, Dr. Phillip, interview with, **App 27A**
- Notice, **27:36**
- Occurrence under CGL policy, constituting, **27:31**
- Personal injury under CGL policy, constituting, **27:32**
- Pollution exclusion, **27:34; 27:35**
- Preemption cases, **27:19**
- Property damages, **27:29; 27:30**
- Property policies, **27:41**
- Regional GHG reduction initiatives, **27:14**
- Regulations
  - California regulations, **27:12**
  - federal regulation of GHG emissions, **27:9**
  - state regulations of GHG emissions, **27:11**
  - states, regulations, **27:13**
- State of California v. General Motors, **27:24**
- State regulations, **27:11 to 27:13**
- Statutes, Clean Air Act, **27:17**
- Sudden and accidental pollution exclusion, **27:34**
- Time and date, **27:3**
- Tort litigation, generally, **27:20; 27:21**
- U. S. policy, **27:8**
- Underlying lawsuits requiring upgrades of machinery to decrease GHG emission constituting claims for damages because of property damage, **27:29**
- Upgrades, **27:29**

**GOOD FAITH**

- Generally, **2:32; 2:33**
- Case law survey, **App E**
- Coverage dispute, **12:48**
- Discovery by policyholders, **18:13; 18:14; 18:20**
- Responses to liability coverage claims, **14:22; 14:33; App 14A**
- Settlement of disputes, **22:19; 22:55**
- Standard ISO pollution exclusion clause, insurer's reliance on exclusion and possible bad faith exposure, **7:31**

**GOVERNMENT AGENCIES**

- Discovery, **15:6**

**GOVERNMENTAL ACTION**

- Environmental impairment liability (EIL) policies, **28:18**

**GOVERNMENT AS PLAINTIFF**

- Occurrence requirement, **5:19**

**GOVERNMENT EFFORTS**

- Mold contamination, **24:3**

**GOVERNMENT MANDATES**

- Damages (this index)
- Pollution cleanup costs, **App 4A**

**GOVERNMENT REMEDIATION****SPECIALISTS AND INVESTIGATORS**

- Discovery, **16:34**

**GRADUAL EVENTS**

- Occurrence requirement, **5:9**

**GRANTS**

- Insuring, case law survey, **App E**

**GRAY V. ZURICH**

- Defense duty, **2:25**

**GREASE**

- Absolute/total pollution exclusion, **8:92**

**GREENHOUSE GAS (GHG) EMISSIONS**

- Global Warming Insurance Coverage Disputes (this index)

**GROUNDWATER**

- Absolute/total pollution exclusion, **8:51**
- Occurrence requirement
  - evidentiary issues concerning expected or intended, generally, **5:27 to 5:31**
  - triggers, **6:37**
- Owned property or care, custody, or control exclusion, **10:4; 10:7**
- Standard ISO pollution exclusion clause, **7:24**

**GUANO**

- Absolute/total pollution exclusion, **8:93**

**GUARANTY ASSOCIATION**

- Claims against insurance guaranty associations, **34:12**

**GUILTY PLEAS**

- Occurrence requirement, **5:26**

**HARD WATER CONSTITUENTS**

- Absolute/total pollution exclusion, **8:94**

**HARM**

- Absolute/total pollution exclusion, **8:64**
- Asbestos, **26:57**
- Settlement of disputes, **22:26**

**HARTFORD V. WAUSAU**

- Preliminary outline of phase I issues in Hartford v. Wausau (Syntex Coverage Litigation), **App 23A**

**HAZARDOUS SUBSTANCE REMEDIAL ACTION EXCLUSION**

- Case law survey, **App E**

**HEALTH HAZARD EXCLUSION**

Case law survey, **App E**  
Lead claims under CGL policies, **25:8**

**HEARINGS**

**Expert Testimony** (this index)

**HEATERS AND HEATING EQUIPMENT**

Absolute/total pollution exclusion, heating equipment, **8:163**

**HIGH LEVEL EXCESS INSURERS**

Settlement of disputes, **22:14; 22:15**

**HIGH LEVEL OZONE LEVEL INSURERS**

Settlement of disputes, **22:13 to 22:15**

**HOLD HARMLESS**

Settlement of disputes, **22:26**

**HOME OR RESIDENCE**

Asbestos, **26:87**  
Toxic torts, **1:28**

**HOME-OWNERS INSURANCE**

Mold contamination, **24:5**

**HORIZONTAL LAYERS**

Settlement of disputes, **22:41**

**HOSTILE FIRES**

Absolute/total pollution exclusion, **8:158**

**HURRICANE COVERAGE**

Case law survey, **App E**

**HYDROCHLORIC ACID**

Absolute/total pollution exclusion, **8:95**

**HYDROFLUORIC ACID**

Absolute/total pollution exclusion, **8:96**

**HYDROGEN SULFIDE**

Absolute/total pollution exclusion, **8:97**

**IDENTIFICATION AND DESCRIPTION**

Discovery by policyholders, **18:16**  
Expert testimony, **21:30**

**ILLUSION OF COVERAGE**

Absolute/total pollution exclusion, **8:40; 8:41**

**IMPAIRMENT LIABILITY INSURANCE**

**Environmental Impairment Liability (EIL) Policies** (this index)

**INDEMNITY**

Allocation of  
generally, **Settlement of Disputes** (this index)  
costs, **13:66**  
Asbestos, **26:53; 26:56**  
Case law survey  
costs of defense vs. indemnity costs, **App E**  
duty, **App E**

**INDEMNITY—Cont'd**

Conditions, **11:33**  
Costs of defense vs. indemnity costs, case law survey, **App E**  
Coverage denial, indemnification after, **12:11**  
Covered and non-covered underlying claims, allocation of costs, **13:74**  
Duty, case law survey, **App E**  
Environmental defense costs, comparison to, **13:64**  
Expert testimony, **21:61**  
Fairness of pro rata allocation, **13:71**  
Occurrence requirement, **6:43**  
Policy period and relevancy to duty to indemnify, **13:81**  
Preliminary injunction by policyholder seeking indemnification, **12:70**  
**Settlement of Disputes** (this index)  
Site investigation costs, **13:80**

**INDEPENDENT COUNSEL**

**Responses to Liability Coverage Claims** (this index)

**INDIANA**

Gasoline, **8:115**  
Specific Endorsement, **8:30**  
Sufficiency of exclusion, **8:175**

**INDICTMENTS**

Occurrence requirement, **5:26**

**INDISPENSABLE AND NECESSARY PARTIES**

Responses to liability coverage claims, **14:59**

**INDUSTRIAL FACILITIES**

Absolute/total pollution exclusion, **8:14**

**INDUSTRY CUSTOM AND PRACTICE**

Expert testimony, **21:53**

**INFANT FORMULA, CONTAMINATED**

Absolute/total pollution exclusion, **8:84**

**INFORMAL DISCOVERY FOR INSURERS**

**Discovery** (this index)

**INFORMATION ON INSURERS**

Legal research and stare decisis, **33:28**

**INFORMATION ON POLICYHOLDERS**

Legal research and stare decisis, **33:27**

**INGESTION**

Absolute/total pollution exclusion, lead-based paint, **8:61**

**INHERENTLY INJURIOUS STANDARD**

Occurrence requirement, **5:5**

**INITIAL PURCHASE OF INSURANCE POLICY**

Modern pollution insurance specialty policies, **29:23**

**INITIAL TELEPHONE CONFERENCE**

Expert testimony, **21:37**

**INITIAL TRIGGER**

Occurrence requirement, **6:38**

**INJURY-IN-FACT**

Occurrence requirement, **6:29; 6:31**

**IN RE AYENI**

Ethics, copying from other sources, **32:33**

**IN RE BURGHOFFAND IOWA SUPREME COURT DISCIPLINARY BOARD V. CANNON**

Ethics, copying from other sources, **32:22**

**IN RE MUNCIE**

Ethics, copying from other sources, **32:20**

**IN RE WHITE**

Ethics, copying from other sources, **32:32**

**INSECTS**

Absolute/total pollution exclusion, **8:98**

**INSPECTIONS**

Asbestos, **26:61; 26:87**

**INSPECTORS**

Occurrence requirement, **5:28; 5:29**

**INSTALLATION**

Asbestos, **26:63**

Damages, **4:15**

**INSTRUCTIONS TO JURY**

Generally, **23:6**

**INSULATION**

Asbestos, **26:66; 26:69**

**INSURANCE**

Generally, **2:1 et seq.**

Agents and brokers, difference between, case law survey, **App E**

Brokers and agents, difference between, case law survey, **App E**

Case law survey  
agents and brokers, difference between, **App E**  
fronting policies, **App E**  
grant, **App E**  
insured requirement, **App E**

Categories of policies, generally, **2:4 et seq.**

Choice of law, commercial general liability policies, **2:35; 2:36**

Combination of first and third party insurance, **2:8**

**INSURANCE—Cont'd**

Commencement of duty to defend, **2:27**

Commercial property insurance policy, **App D**

Components, generally, **2:14 to 2:21**

Construction and interpretation, **2:22; 2:23**

Declaration page, **2:15**

**Defenses** (this index)

Definitions, **2:3; 2:17**

Duty to defend versus duty to indemnify  
generally, **2:24 to 2:31**

commencement of duty to defend, **2:27**

Gray v. Zurich, **2:25**

monetary limits on duty to defend, **2:28**

no duty to defend, **2:31**

notice, **2:27**

one percent rule, **2:26**

prosecution costs and duty to defend, **2:30**

Endorsements, **2:20**

Excess insurers, **2:11**

First party insurance, **2:6 to 2:8**

Fortuity, **2:9**

Fronting policies, case law survey, **App E**

Garvey case, **2:7**

Good faith and bad faith, **2:32; 2:33**

Grant, case law survey, **App E**

Gray v. Zurich, duty to defend versus duty to indemnify, **2:25**

Insurance law resources, **App 2B**

Insured as claimant

generally, **3:1 to 3:5**

corporate parents and affiliated corporations, **3:4**

disavowing coverage, insurer later discovers  
purported insured neither named nor  
additional insured, **3:5**

exclusion of policyholder's subsidiary, scope  
of policy provision, **3:3**

policyholder's subsidiary sold to another  
company, **3:2**

Insured requirement, case law survey, **App E**

Insuring agreement, **2:16**

Layers, **2:10**

Reinsurance, **2:13**

Remedies for insurer bad faith, **2:33**

Subsidiary, insured as claimant

exclusion of policyholder's subsidiary, scope  
of policy provision, **3:3**

policyholder's subsidiary sold to another  
company, **3:2**

Summary judgment, absolute/total pollution  
exclusion, **8:174**

Third party insurance

combined, **2:8**

distinguished, **2:6; 2:7**

Types of policies, generally, **2:4 et seq.**

Umbrella insurance, **2:12**

**INSURANCE AGENTS**

- Case law survey, **App E**
- Conditions, **11:10**
- Lead claims under CGL policies, **25:14**

**INSURANCE BROKERS**

- Case law survey, **App E**
- Discovery, **16:35; 16:39**

**INSURANCE CLAIMS ADJUSTERS**

- Discovery by policyholders, **18:12**

**INSURANCE COMPANY OF NORTH AMERICA V. FORTY-EIGHT INSULATIONS**

- Allocation issues, insurance coverage litigation, **13:14**

**INSURANCE COVERAGE LITIGATION**

- Allocation issues
  - generally, **13:1 et seq.**
  - Allstate Insurance Company v. Dana Corporation, **13:24**
  - all sums argument, **13:7; 13:9; 13:12**
  - As damages clause, **13:75**
  - based on covered and non-covered underlying claims, **13:73; 13:74**
  - basic concepts, **13:5**
  - California Insurance Code Sec. 533, **13:79**
  - canceled policy and proration of policy limits, **13:82**
  - cases favoring pro rata allocation, **13:13 et seq.**
  - cause test and long-tail claims, **13:38**
  - costs. Environmental Defense Costs, below coverage defenses, failure of, **13:2**
  - declaring an occurrence during each policy for stacking, **13:23**
  - deductibles and SIRs impact on long-tail claims, **13:21**
  - Deemer clauses, **13:41**
  - determination on stacking, importance of, **13:19**
  - divisible injury allocation method, **13:11**
  - divisible injury pro rata allocation, case law, **13:16**
  - early decisions, **13:3**
  - effects test and long-tail claims, **13:38**
  - escape clause as non-cumulation clauses, **13:36**
  - excess insurer's limits, necessity of proving primary insurer's exhaustion, **13:28**
  - exhaustion, case law on, **13:27**
  - exhaustion of policy, consequences for stacking, **13:20**
  - expected or intended requirement, **13:78**
  - exposure, estimating, **13:2**

**INSURANCE COVERAGE LITIGATION****—Cont'd**

- Allocation issues—Cont'd
  - Extension of policy period, effect on policy limits, **13:83**
  - fairness of allocation, **13:70; 13:71**
  - flexible time-on-the-risk allocation, case law, **13:15**
  - fronting insurer, right to allocation from, **13:25**
  - horizontal or vertical exhaustion, effects of, **13:26**
  - Insurance Company of North America v. Forty-Eight Insulations, **13:14**
  - insurer's duties, **13:5**
  - insurer's position, pro rata allocation, **13:10 et seq.**
  - inter-insurer issues, **13:55 et seq.**
  - intra-policy allocation, **13:72**
  - joint and several liability, **13:6; 13:8; 13:9**
  - justiciability, **13:52**
  - long-tail claims, **13:22; 13:38**
  - non-cumulation clauses, **13:32 to 13:37**
  - Northern States Power Co. v. Fidelity & Casualty, **13:15**
- Occurrence and Occurrence Requirements** (this index)
  - other provisions, **13:30; 13:31**
  - Owens-Illinois allocation method, **13:11**
  - owned/rented or occupied care, custody or control exclusion, **13:77**
  - partial summary judgment as improper advisory opinion, **13:4**
  - policyholder's arguments, **13:7 to 13:9; 13:12**
  - policy period and duty to indemnify, **13:81**
  - pollution exclusion, **13:76**
  - possible scenarios, **13:29**
  - prior insurance clauses, **13:32; 13:34**
  - pro rata allocation
    - allocation issues, **13:10 et seq.**
    - insurer's position, **13:10 et seq.**
  - pro rata by limits, **App 13B**
  - pro rata by time x total limits, **App 13C**
  - pro rata by years on risk, **App 13A**
  - reasonable expectation of policyholders and non-cumulation clauses, **13:35**
  - reverse chronological order theory, **13:33; 13:34**
  - site investigation costs, **13:80**
  - stacking, **13:18 et seq.**
  - Stub policy's aggregate limit, **13:84**
  - time-on-the-risk allocation, case law, **13:14; 13:15; 13:17**
  - years on the risk allocation method, **13:11**
- All sums argument, allocation issues, **13:7; 13:9; 13:12**

**INSURANCE COVERAGE LITIGATION****—Cont'd**

- Asbestos cases and the cause test, occurrence, **13:45**
- Bankruptcy of policyholder, effect on coverage obligations, **20:16**
- Case survey of choice of law, **19:10**
- Choice of law and forum non conveniens, **19:1 et seq.**
- Corporate policyholder, powers suspended, **20:17**
- Deceased policyholder, third party suit, **20:15**
- Declaratory judgment actions, **13:54**
- Declining defense, consequences of, **20:14**
- Deductibles and SIRs impact on long-tail claims, allocation issues, **13:21**
- Default judgments, intervention to prevent, **20:13**
- Dissolution of policyholder, effect on coverage obligations, **20:16**
- Environmental defense costs
  - generally, **13:56 et seq.**
  - applicable pollution exclusions, **13:68**
  - compromised solutions, **13:61; 13:62**
  - early year and late year insurers, **13:67**
  - indemnity costs, comparison to, **13:64**
  - limit pro rata allocation, **13:59**
  - merged insurers, different policies, **13:63**
  - per capita allocation, **13:57**
  - recovery of costs from other liable insurers, **13:65**
  - time-on-the-risk pro rata allocation, **13:58**
  - time on years multiplied by total limits, pro rata allocation, **13:60**
- Excess insurance, discovery of terms of primary insurer's settlement, **20:18**
- Forum non conveniens, generally, **19:3 et seq.**
- Intervention of injured claimants, **20:4**
- Intervention to prevent default judgments, **20:13**
- Justiciability, **13:52**
- Long-tail claims, stacking, **13:22**
- Methods of pro rata allocation, **13:11**
- Multiple polluted sites, occurrence requirement, **13:47**
- Non-admitted insurers, standing to sue or be sued, **20:12**
- Occurrence and Occurrence Requirements** (this index)
- Pre-trial procedural issues, **20:1 et seq.**
- Procedural issues, **20:1 et seq.**
- Pro rata allocation, allocation issues, **13:10 et seq.**
- Relief from judgment, **20:14**
- Sabotage of settlements by excess insurers, **20:19**
- Standing issues of third parties, **20:2; 20:3**
- State-by-state survey on allocation, stacking and exhaustion of long-tail claims, **13:51**
- State Insurance Guaranty Associations, **20:20**

**INSURANCE COVERAGE LITIGATION****—Cont'd**

- Suspended powers of corporate policyholder, **20:17**
- Third Parties** (this index)
- INSURANCE LAW RESOURCES**
  - Insurance, **App 2B**
- INSURANCE STRATEGY**
  - Settlement of disputes, **22:11**
- INSURER TRADE ASSOCIATION**
  - Discovery by policyholders, **18:27**
- INSURING AGREEMENT**
  - Generally, **2:16**
- INTENDED RESULTS**
  - Occurrence requirement, **5:13**
- INTENT**
  - Expected or Intended** (this index)
  - Expert testimony, **21:52; 21:59**
  - Facility exclusion, barring coverage for remediation expenses when primary intent of required remediation included public waters, **34:11**
  - Occurrence and Occurrence Requirement** (this index)
  - Standard ISO pollution exclusion clause, **7:15; 7:27**
- “INTENTIONAL ACTS” EXCLUSION**
  - Asbestos, **26:84**
- INTEREST ON MONEY**
  - Pre-judgment interest, **34:8; App E**
- INTERIM SETTLEMENT AGREEMENT**
  - Generally, **22:29**
- INTERMEDIATE STATE APPELLATE COURT**
  - Legal research and stare decisis, **33:10; 33:11**
  - Motion for certification to forum state's highest court, **34:9**
- INTERNATIONAL AGREEMENTS**
  - Global warming insurance coverage disputes, **27:7**
- INTERNET**
  - Discovery, **15:7**
  - Legal research and stare decisis, **33:29**
- INTERPLEADER**
  - Case law survey, **App E**
- INTERROGATORIES**
  - Discovery** (this index)
- INTERVENTION**
  - Declaratory judgment action, necessity for, **12:25**

**INTERVIEWS**

- Asbestos
  - Brickman, Professor Lester, **App 26A**
  - Kazan, Steven, **App 26B**
  - Zanic, Michael, **App 26C**
- Global warming insurance coverage disputes
  - McCutcheon, Mary, **App 27B**
  - Norton, Dr. Phillip, **App 27A**
- Mold contamination, interview with Charles LiMandri, **App 24A**
- Preliminary responses of policyholders, Sheila Mulrennan, **App 17A**
- Reinsurance considerations in environmental insurance coverage disputes, Eugene Wolan, **App 31A**
- Responses to liability coverage claims, bad faith attorneys, **App 14A**

**INVESTIGATION**

- Discovery, **16:34**
- Pre-PRP letter EPA investigation, **12:30**
- Site investigation costs, allocation of, **13:80**

**IOWA SUPREME COURT BOARD OF PROFESSIONAL ETHICS & CONDUCT V. LANE**

- Ethics, copying from other sources, **32:35**

**“IRRITANT” AND “CONTAMINANT”**

- Absolute/total pollution exclusion, **8:63**

**ISO**

- Standard ISO Pollution Exclusion** (this index)

**ISOLATED INCIDENT**

- Standard ISO pollution exclusion clause, **7:27**

**ISSUE-BY-ISSUE SURVEY**

- Mold contamination, **24:6; 24:8**

**ISSUES OF LAW**

- Expert testimony, **21:8**

**JOHNSON CONTROLS, INC. V. EMPLOYERS INS. OF WAUSAU**

- Damages, **4:23**

**JOINT AND SEVERAL LIABILITY**

- Allocation issues, insurance coverage litigation, **13:6; 13:8; 13:9**

**JOINT DEFENSE EFFORTS**

- Discovery** (this index)

**JUDGES**

- Expert testimony, **21:3; 21:27**

**JUDGMENT CREDITOR**

- Conditions, **11:30**

**JUDGMENTS AND DECREES**

- Conditions, **11:30**

**JUDGMENTS AND DECREES—Cont’d**

- Declaratory Judgment Actions** (this index)
- Pre-judgment interest, **34:8**
- Relief from after declining defense, **20:14**
- Settlement of Disputes** (this index)

**JUDICIAL ESTOPPEL**

- Discovery by policyholders, **18:25**

**JUNK CARS**

- Absolute/total pollution exclusion, **8:99**

**JURISDICTION**

- Case law survey, **App E**
- Lost, missing, or destroyed policies, split on standard of proof, **35:8**

**JURISDICTIONAL CHALLENGES**

- Responses to Liability Coverage Claims** (this index)

**JURY AND JURY TRIAL**

- Asbestos, **26:79**
- Lost, missing, or destroyed policies, proving contents, **35:14**
- Settlement of disputes, **22:62**

**JURY INSTRUCTIONS**

- Trial and verdict forms, **23:6**

**JUSTICIABILITY**

- Allocation issues, **13:52**
- Asbestos, **26:74**
- Case law survey, **App E**
- Responses to liability coverage claims, **14:50**

**KAZAN, STEVEN**

- Asbestos, interview, **App 26B**

**KILBURN V. REPUBLIC OF IRAN**

- Ethics, copying from other sources, **32:27**

**KNOWLEDGE**

- Notice and Knowledge** (this index)

**KNOWN CONDITIONS EXCLUSION DEFENSES**

- Modern pollution insurance specialty policies, **29:15**

**KNOWN LOSS DOCTRINE**

- Case law survey, **App E**
- Lead claims under CGL policies, **25:7**

**KNOWN RISK DOCTRINE**

- Modern pollution insurance specialty policies, **29:23**

**KORINSKY V. EPA**

- Global warming insurance coverage disputes, **27:25**

**LACHES AND DELAY**

- Case law survey, **App E**
- Late Notice** (this index)
- Lead claims under CGL policies, **25:19**
- Modern pollution insurance specialty policies, **29:25**

**LANDFILL**

- Occurrence requirement, **6:38**

**LATE NOTICE**

- Asbestos, **26:71**
- Case law survey, **App E**
- Conditions** (this index)
- Global warming insurance coverage disputes, **27:36**
- Lead claims under CGL policies, **25:18 to 25:20**
- Modern pollution insurance specialty policies, **29:24**

**LATENT AMBIGUITY**

- Absolute/total pollution exclusion, **8:36**

**LAYERS**

- Insurance, **2:10**

**LAY WITNESSES**

- Expert testimony, **21:28**

**LEAD AND LEAD-BASED PAINT**

- Absolute/total pollution exclusion, **8:34; 8:61; 8:117**
- Case law survey, **App E**
- Occurrence requirement, **6:46**
- Standard ISO pollution exclusion clause, **7:35**

**LEAD CLAIMS UNDER CGL POLICIES**

- Generally, **25:1 et seq.**
- Abatement costs, **25:4**
- Administrative order, **25:18**
- Admissibility of medical expert's opinion, **25:22**
- Agents, estoppel from asserting exclusion by certificate of insurance, **25:14**
- Allegations, **25:12**
- Ambiguity, **25:8**
- Assertions, **25:14**
- Best coverage, **25:14**
- Case survey, **25:3**
- Certificate of insurance, **25:14**
- CGL insurer, **25:18**
- Children, **25:22**
- Conditions, **25:18 to 25:20**
- Costs, abatement, **25:4**
- Court admission of medical expert's opinion, **25:22**
- Defenses, **25:6**
- Delay, **25:19**
- Dust, **25:11; 25:12; 25:15**
- Emotional distress claims, **25:12**

**LEAD CLAIMS UNDER CGL POLICIES****—Cont'd**

- Enjoyment of land, **25:10**
- Estoppel from asserting lead paint exclusion, **25:14**
- Exclusions
  - generally, **25:8 to 25:17**
  - best coverage available, agent's representation of, **25:14**
  - dust, tenant's exposure to, **25:15**
  - emotional distress claims, **25:12**
  - estoppel from asserting lead paint exclusion by certificate of insurance, **25:14**
  - health hazard exclusion, ambiguity, **25:8**
  - insertion of lead paint exclusion to policyholder's attention, **25:13**
  - leases, tenant's exposure to lead dust, **25:15**
  - list of exclusions, **25:14**
  - personal injuries, **25:11**
  - pollution exclusions, barring claims, generally, **25:17**
  - promotion brochure, failure to include lead paint in list of policy exclusions, **25:14**
  - property damage claims and loss of use or enjoyment of land claims, **25:10**
  - tenant's exposure to lead dust, **25:15**
  - unfit for human habitation claims, **25:16**
- Expected or intended defense, **25:6**
- Expert witness testimony, **25:22**
- First-party property cases, **25:2**
- Health hazard exclusion, ambiguity, **25:8**
- Insertion of lead paint exclusion to policyholder's attention, **25:13**
- Insuring grant issues, generally, **25:4 to 25:7**
- Intended, expected or, defense, **25:6**
- Known loss doctrine, **25:7**
- Late notice, **25:18 to 25:20**
- Leases, **25:15; 25:18; 25:22**
- Limitations and restrictions, **25:21**
- List of exclusions, **25:14**
- Medical expert, **25:22**
- Multiple CGL policies, **25:21**
- Negligence, **25:11; 25:12**
- Notice, **25:18 to 25:20**
- Occurrence, **25:18**
- Opinion, **25:22**
- Painting, **25:11; 25:12**
- Personal injuries, **25:11; 25:22**
- Policy period, **25:5; 25:21**
- Pollution exclusions, barring claims, generally, **25:17**
- Prejudice, **25:19**
- Promotion brochure, **25:14**
- Property damage, **25:4; 25:10**
- Published research, **25:22**
- Repeated exposure, **25:5; 25:21**

**LEAD CLAIMS UNDER CGL POLICIES****—Cont'd**

- Repudiation of coverage, **25:20**
- Stacking, **25:21**
- Survey, case, **25:3**
- Tenant's exposure to lead dust, **25:15**
- Timeliness of lead paint claims, delay constituting prejudice, **25:19**
- Toxic fumes, **25:11; 25:12**
- Trigger of coverage for cases of repeated exposure, **25:5**
- Underlying lead-based paint claims, **25:1**
- Underlying plaintiffs, **25:12**
- Unfit for human habitation claims, **25:16**
- Use of land, **25:10**
- Waiver, **25:20**
- Witnesses, expert, **25:22**

**LEAKS**

- Occurrence requirement, **5:7**

**LEASES**

- Commercial general liability (CGL) policies, **2:45**
- Lead claims under CGL policies, **25:15; 25:18; 25:22**
- Owning property or care, custody, or control exclusion, **2:45**
- Toxic torts, **1:8**

**LEGAL DAMAGES**

- Equitable relief compared, **4:3**

**LEGALESE**

- Settlement of disputes, **22:69**

**LEGAL RESEARCH AND STARE DECISIS**

- Generally, **33:1 et seq.**
- Andrew's, **33:20**
- Appellate courts, state intermediate, **33:10; 33:11**
- Appendix, federal, **33:17**
- California, citation of unpublished authority, **33:18**
- Certainty, **33:5**
- Citation of unpublished authority or opinion, **33:16; 33:18; 33:19**
- Computer assisted research, **33:21; 33:24; 33:30**
- Construction and interpretation of policy, research on Westlaw, **33:33**
- Conversion, **33:4**
- Devising queries for Westlaw online research, **33:25**
- Discovery, **33:8**
- Erie doctrine, generally, **33:3**
- Erie predictions, **33:6; 33:7**
- Exceptions, **33:8**
- Expert testimony, **33:35**
- Factual issues, **33:32**

**LEGAL RESEARCH AND STARE DECISIS****—Cont'd**

- Federal Appendix, **33:17**
  - Federal courts, **33:12; 33:16**
  - Federal law, **33:4**
  - Information on insurers, **33:28**
  - Information on policyholders, **33:27**
  - Internet, **33:29**
  - Legal uncertainty principle, **33:5**
  - List of specific insurance law resources, **33:23**
  - Manual research, **33:21; 33:22; 33:31**
  - Mealey's and Andrew's, **33:20**
  - Online research, **33:25**
  - Opinions, **33:15; 33:19**
  - Overruling, **33:13**
  - Policyholders' information, **33:27**
  - Precedent, court overruling own, **33:13**
  - Proposed expert testimony, **33:35**
  - Publishing, **33:15; 33:16; 33:18; 33:19**
  - Queries, **33:25**
  - Reports and reporting, use of unreported cases, **33:14 to 33:16**
  - Resources, **33:23**
  - Stare decisis, generally, **33:2**
  - State law controlling federal environmental insurance coverage disputes generally, **33:4 to 33:12**
  - discovery, federal law governing discovery disputes in federal coverage litigation, exceptions, **33:8**
  - Erie predictions, **33:6; 33:7; 33:12**
  - exceptions, federal law governing discovery disputes in federal coverage litigation, exceptions, **33:8**
  - federal court's Erie prediction, binding affect on state courts, **33:12**
  - federal laws, **33:4; 33:8**
  - legal uncertainty principle, **33:5**
  - stare decisis in state courts, **33:9; 33:10**
  - state trial courts, choosing among conflicting intermediate appellate courts, **33:11**
  - State trial courts, **33:11**
  - Topical coverage issues research on Westlaw, **33:34**
  - Trial courts, **33:11**
  - Underlying law and issues, **33:4; 33:30; 33:31**
  - Unpublished authority or opinion, **33:15; 33:16; 33:18; 33:19**
  - Unreported cases, use of, **33:14 to 33:16**
  - Westlaw, **33:25; 33:26; 33:33; 33:34**
- LEGAL UNCERTAINTY PRINCIPLE**
- Legal research and stare decisis, **33:5**
- LETTERS**
- Disclaimers, case law survey, **App E**
  - Reservation of rights, case law survey, **App E**

**LIABILITY**

Generally, **1:1 et seq.**

**LIGHT**

Absolute/total pollution exclusion, **8:100**

**LIMANDRI, CHARLES**

Mold interview, **App 24A**

**LIMITATIONS AND RESTRICTIONS**

Absolute/total pollution exclusion, **8:10**

Asbestos, **26:47**

Case law survey, **App E**

Defense duty, **2:28**

Discovery, **15:2; 16:16**

Duty to defend versus duty to indemnify, **2:28**

Lead claims under CGL policies, **25:21**

Mold contamination, **24:5**

Monetary limits on duty to defend, **2:28**

Responses to liability coverage claims, **14:50**

Settlement of disputes, **22:40**

State's claim limit statute, **34:10**

**LIQUID NITROGEN**

Absolute/total pollution exclusion, **8:101**

**LLOYD'S GENERAL POLLUTION EXCLUSION**

Definition, **App 9A**

**LLOYD'S OCCURRENCE-BASED POLICY**

Occurrence requirement, **6:40**

**LOCAL EFFORTS**

Global warming insurance coverage disputes, **27:15**

**LOCAL GOVERNMENT AGENCIES**

Asbestos, **26:71**

**LOCAL NEWSPAPERS AND BROADCAST MEDIA**

Discovery, **15:8**

**LOCATION**

**Place or Location** (this index)

**LOHAN V. PEREZ**

Ethics, copying from other sources, **32:17**

**LONDON MARKET POLLUTION EXCLUSION**

Pollution and pollution-type exclusions, **9:2**

**LONG-TAIL CLAIMS**

Cause test, **13:38**

Deductibles and SIRs impact on, **13:21**

Effects test, **13:38**

Occurrence requirement, **5:4; 13:46; App 5A**

Occurrences as applied to, **13:38**

Priority between EIL and CGL policies, **28:32**

Stacking, allocation issues, **13:22**

**LONG-TAIL CLAIMS—Cont'd**

State-by-state survey, **13:51**

Survey on allocation, stacking, and exhaustion of long-tail claims, **App 13D**

Trigger of coverage, survey, **App 6A**

**LOSS-IN-PROGRESS DOCTRINE**

Modern pollution insurance specialty policies, **29:23**

**LOSS INSPECTORS**

Occurrence requirement, **5:28**

**LOSS RESERVES**

**Discovery by Policyholders** (this index)

**LOST, MISSING, OR DESTROYED POLICIES**

Generally, **35:1 to 35:15**

Affirmative evidence as to absence of policy, **35:5**

Asbestos, **26:74**

Bench trial or jury trial, **35:14**

Burden of proof

different standards, **35:7**

jurisdictions split on standard of proof to apply, **35:8**

meaning of burden of proof, **35:6**

misstatements, **35:15**

standards, **35:7 to 35:13**

Case law

clear and convincing evidence standard, **35:11**

preponderance of evidence standard, **35:10**

Remington Arms Co. v. Liberty Mutual Insurance Co. case, **35:9**

summary judgments for defendants, **35:12**

survey, **App E**

Clear and convincing evidence standard

illustrative cases (strong majority rule), **35:11**

practical difference in standards, **35:12**

Expert testimony, **21:67**

Jurisdiction split on standard of proof to apply, **35:8**

Jury trial or bench trial, **35:14**

Material terms, **35:4**

Meaning of burden of proof, **35:6**

Misstatements about burden of proof, **35:15**

Oral testimony, **35:3**

Preponderance of evidence standard

illustrative cases (strong majority rule), **35:10**

practical difference in standards, **35:12**

pro-insured "preponderance of evidence" standard, generally, **35:9**

Remington Arms Co. v. Liberty Mutual Insurance Co. case, **35:9**

Prerequisites, **35:2**

Pro-insured "preponderance of evidence" standard, generally, **35:9**

Proving contents of policies, **35:1 to 35:15**

## INDEX

### **LOST, MISSING, OR DESTROYED POLICIES** —Cont'd

- Remington Arms Co. v. Liberty Mutual Insurance Co. case, **35:9**
- Secondary evidence, **35:3**
- Standards of burden of proof to apply, **35:7 to 35:13**
- Summary judgments, illustrative cases, **35:12**
- Trial, bench or jury, **35:14**

### **LUNG CANCER**

- Asbestos, **26:6**

### **MACHINERY AND EQUIPMENT**

- Global warming insurance coverage disputes, **27:29**

### **MALPRACTICE**

- Asbestos, **26:87**

### **MANAGERS**

- Discovery, **16:32; 16:35**

### **MANGANESE**

- Absolute/total pollution exclusion, **8:102**

### **MANIFESTATION**

- Asbestos, **26:58**
- Occurrence requirement, **6:27; 6:31; 6:39**

### **MANUAL RESEARCH**

- Legal research and stare decisis, **33:21; 33:31**

### **MANUALS**

- Discovery by policyholders, **18:8**

### **MANUAL SEARCH**

- Legal research and stare decisis, **33:22**

### **MANUFACTURING AND MANUFACTURERS**

- Asbestos (this index)

### **MANURE**

- Absolute/total pollution exclusion, **8:103**

### **MARINE INSURANCE POLICIES**

- Case law survey, **App E**

### **MARKETING**

- Discovery by policyholders, **18:28**

### **MATERIALITY**

- Expert testimony, **21:7**

### **MATERIAL MISREPRESENTATION**

- Asbestos, **26:76; 26:77**

### **MATERIAL TERMS**

- Lost, missing, or destroyed policies, **35:4**

### **MCCUTCHEON, MARY**

- Global warming insurance coverage disputes, interview, **App 27B**

### **MEALEY'S AND ANDREW'S**

- Legal research and stare decisis, **33:20**

### **MEDIA**

- Discovery, **15:8**

### **MEDIATION**

- Generally, **22:60**

### **MEDICAL EXPERT**

- Lead claims under CGL policies, **25:22**

### **MEDICAL MONITORING**

- Toxic tort theories of damages, **1:39 to 1:41**

### **MEMBERSHIP**

- Discovery by policyholders, **18:27**

### **MERCURY**

- Absolute/total pollution exclusion, **8:104**

### **MERCURY WASTE**

- Toxic torts, **1:30**

### **MESOTHELIOMA**

- Asbestos, **26:5**

### **METALS AND METAL WASTES**

- Absolute/total pollution exclusion, **8:71**

### **METHYLENE CHLORIDE**

- Absolute/total pollution exclusion, **8:105**

### **MICROBIAL CONTAMINANTS**

- Absolute/total pollution exclusion, **8:70**

### **MIGRATION**

- Occurrence requirement, **6:47**

### **MINING WASTES**

- Absolute/total pollution exclusion, **8:106**

### **MINI-TRIALS**

- Settlement of disputes, **22:61**

### **MISREPRESENTATION**

- Asbestos, **26:76; 26:77**
- Case law survey, **App E**
- Environmental impairment liability (EIL) policy, rescinding, **28:20**
- Modern pollution insurance specialty policies, **29:14; 29:15**
- Toxic torts, **1:36**

### **MISSING POLICIES**

- Evidence, contents of missing policies, **34:2**

### **MISSTATEMENTS**

- Lost, missing, or destroyed policies, contents, **35:15**

### **MISTAKES, ERRORS, AND OMISSIONS**

- Standard ISO pollution exclusion clause, **7:37**

**MOCK TRIALS**Settlement of disputes, **22:62****MODEL RULES OF PROFESSIONAL CONDUCT (MRPC)**

Ethics, copying from other sources

Generally, **32:3 to 32:10**candor toward tribunal, **32:7**competence, **32:4**contentions-advocate, **32:6**court procedural rules, **32:10**diligence, **32:5**meritorious claims, **32:6**misconduct, maintaining the integrity of the profession, **32:8**originality requirement, **32:9**Rule 1.1, **32:4**Rule 1.3, **32:5**Rule 3.1, **32:6**Rule 3.3(a)(1), **32:7**Rule 8.4(c), **32:8****MODERN POLLUTION INSURANCE SPECIALTY POLICIES**Generally, **29:1 et seq.**Advisors, **29:8**Ambiguity, **29:16; 29:20**As soon as practicable, **29:25**Case law survey, **App E**CGL policy, **29:20; 29:21**Claims made, **29:2; 29:3; 29:19; 29:22**Cleanup cap insurance, **29:4**Clean-up costs, **29:18**Complete response, **29:14**Conditions, **29:15; 29:17**Construction and interpretation, **29:21**Consulting firm, **29:17**Contamination, **29:13**Contractors, **29:20; 29:21**Control, **29:18**Costs and expenses, **29:18**Court opinions, generally, **29:11 to 29:26**Coverage litigation, **29:13**Defenses, **29:15; 29:24**Deficiencies in policies, generally, **29:9**Delay, **29:25**Documents, **29:17**Enforcement, **29:17**Environmental insurance market as of June, 2009, **29:10**Evidence, **29:15**Exceptions, exclusions, and exemptions, **29:15 to 29:18**First party property cases, **29:24**Initial purchase of insurance policy, **29:23**Known conditions exclusion defenses, **29:15****MODERN POLLUTION INSURANCE****SPECIALTY POLICIES—Cont'd**Known risk doctrine, **29:23**Late notice, **29:24**Lenders, environmental insurance for, **29:6**Liability insurance, generally, **29:5**Litigation, **29:13**Loss-in-progress doctrine, **29:23**Misrepresentation, **29:14; 29:15**Motion, **29:26**Notice and knowledge, **29:3; 29:23; 29:25**Occurrence, **29:2; 29:22**Oil, **29:18**Opinions of court, generally, **29:11 to 29:26**Petroleum and petroleum products, **29:18; 29:25**Phase I report, referring to, **29:14**Pollution liability insurance, **29:5; 29:20 to 29:22; 29:26**Prejudice, **29:24**Property cases, **29:24**PVC pipe, **29:12**Qualified insurance advisors, **29:8**Reimbursement, **29:18**Reinstatement of insurance policy, **29:23**Release of gasoline, **29:25**Reports and reporting, **29:14; 29:19**Responses, **29:14**Schedule facility, **29:12**Self-insured retention (SIR), **29:21**Site development exclusion, ambiguity of, **29:16**Sources of contamination, underlying litigation, **29:13**Speculation, **29:26**Storage tank pollution liability policy, **29:12; 29:26**Summary judgment motion, **29:26**Third-party claims, **29:12**Third party liability cases, **29:24**Underlying litigation, **29:13**UST system, **29:26**Validity, **29:17**Voluntary clean-up costs reimbursement provision, **29:18**Water, **29:18**Wells, **29:18****MOLD CONTAMINATION**Absolute/total pollution exclusion, **8:108**Case law survey, **App E**CGL insurance, **24:7; 24:8**Definition of mold, **24:1**Endorsement, **24:5**Exceptions, exclusions, and exemptions, new homeowners mold exclusion and limitation endorsement for fungi and bacteria coverage, **24:5**

**MOLD CONTAMINATION—Cont’d**

- First-party property mold cases, **24:6**
- First-party property policies, **24:4**
- Government efforts to regulate insurance for mold, **24:3**
- Interview with Charles LiMandri, **App 24A**
- Issue-by-issue surveys
  - CGL mold cases, **24:8**
  - first-party property mold cases, **24:6**
- LiMandri, Charles, interview with, **App 24A**
- Limitations and restrictions, **24:5**
- Mold coverage disputes
  - generally, **24:1 et seq.**
  - CGL policies, mold claims under, **24:7**
  - definition of mold, **24:1**
  - first-party property policies, coverage issues under, **24:4**
  - government efforts to regulate insurance for mold, **24:3**
  - issue-by-issue survey for first-party property mold cases, **24:6**
  - issue-by-issue survey of CGL mold cases, **24:8**
  - new homeowners mold exclusion and limitation endorsement for fungi and bacteria coverage, **24:5**
  - underlying mold litigation, **24:2**
- New homeowners mold exclusion and limitation endorsement for fungi and bacteria coverage, **24:5**
- Occurrence requirement, **6:44**
- Standard ISO pollution exclusion clause, **7:34**
- Survey, **24:6; 24:8**
- Title and ownership, **24:5**
- Underlying mold litigation, **24:2**

**MONETARY LIMITS**

- Defense duty versus duty to indemnify, **2:28**

**MONITORING**

- Toxic tort theories of damages, **1:39 to 1:41**

**MOTION**

- Asbestos, **26:48**
- Ethics, copying from other sources, **32:40 to 32:42**
- Expert Testimony** (this index)
- Responses to liability coverage claims, **14:52**
- Transfer, forum non conveniens, **19:5 et seq.**

**MOTION FOR CERTIFICATION TO FORUM**

- Federal court, **34:9**

**MOTION FOR FORUM NON CONVENIENS**

- Responses to liability coverage claims, forum non conveniens and § 1404(a) motions in multi-insurer cases, **14:53**

**MOTION FOR SUMMARY JUDGMENT**

- Absolute/total pollution exclusion, **8:174**

**MOTION FOR SUMMARY JUDGMENT**

**—Cont’d**

- Allocation, partial summary judgment, **13:4**
- Defense duty and burden of proof, **12:17**
- Expert testimony, **21:17; 21:18**
- Lost, missing, or destroyed policies, illustrative cases, **35:12**
- Modern pollution insurance specialty policies, **29:26**
- Settlement of disputes, **22:13 to 22:15**
- Standard ISO pollution exclusion clause, **7:30**

**MOTION IN LIMINE**

- Generally, **23:10**

**MOTION TO CONSOLIDATE**

- Responses to liability coverage claims, **14:54**

**MOTION TO DISMISS**

- Responses to liability coverage claims, **14:51; 14:58; 14:59**

**MOTION TO SEVER**

- Responses to liability coverage claims, **14:57**

**MOTOR VEHICLES**

- Absolute/total pollution exclusion, **8:99**
- Junk cars, absolute/total pollution exclusion, **8:99**

**MUD EQUIPMENT**

- Absolute/total pollution exclusion, **8:162**

**MULRENNAN**

- Preliminary responses of policyholders, **App 17A**

**MULTI-INSURER CASES**

- Responses to liability coverage claims, **14:53**

**MULTIPLE COMMERCIAL GENERAL LIABILITY (CGL) INSURANCE**

- Lead claims under CGL policies, **25:21**

**MULTIPLE INSURERS, REPRESENTATION OF**

- Settlement of disputes, **22:16**

**MULTIPLE ISSUES**

- Expert testimony, **21:34**

**MULTIPLE OCCURRENCES**

- Asbestos, **26:66**

**MULTIPLE POLICY PERIODS**

- Lead claims under CGL policies, **25:21**

**MULTIPLE SITES**

- Occurrence requirement, allocation issues, **13:47**
- Reinsurance considerations in environmental insurance coverage disputes, **31:10**

**MULTI-YEAR POLICIES**

- Case law survey, **App E**

**NAMED INSURED OR NAMED INSURER**

- Asbestos, **26:67; 26:76**
- Disavowing coverage, insurer later discovers purported insured neither named nor additional insured, **3:5**
- Settlement of disputes, **22:31**

**NATIONAL PRIORITIES LIST**

- Environmental impairment liability (EIL) policies, **28:8**

**NATURALLY OCCURRING**

- Absolute/total pollution exclusion, naturally occurring radioactive material (NORM), **8:111**

**NATURAL RESOURCES**

- Damages, **4:16; 8:173**

**NECESSARY AND REASONABLE COSTS**

- Damages
  - government mandated pollution cleanup costs as damages because of property damage, **4:20; 4:21**
- Expert testimony, **21:60; 21:68**
- Settlement of disputes, **22:19**

**NECESSITY**

- Expert testimony, **21:4**
- Standard ISO pollution exclusion clause, **7:27**

**NEGLIGENCE**

- Absolute/total pollution exclusion, **8:48**
- Lead claims under CGL policies, **25:11; 25:12**
- Toxic Torts** (this index)

**NEGLIGENCE PER SE**

- Toxic torts, **1:22 to 1:24**

**NEGLIGENT MISREPRESENTATION**

- Toxic torts, **1:36**

**NEGOTIATIONS**

- Motions to dismiss and motions for summary judgment by high level ozone level insurers, **22:13**
- Timing, **22:48**
- Unassisted, **22:64**

**NEPA CASES**

- Global warming insurance coverage disputes, **27:18**

**NEW DEVELOPMENTS AND MISCELLANEOUS ISSUES**

- Generally, **34:1 et seq.**

**NEW HOMEOWNERS**

- Mold contamination, **24:5**

**NEW JERSEY**

- Trial, **23:8**

**1930 WARNINGS**

- Asbestos, **26:11; 26:12**

**1960S**

- Asbestos, **26:60**

**NITRIC AND SULFURIC ACID**

- Absolute/total pollution exclusion, **8:109**

**NITROGEN, LIQUID**

- Absolute/total pollution exclusion, **8:101**

**“NO ACTION” CLAUSE**

- Conditions** (this index)

**NOISE**

- Absolute/total pollution exclusion, **8:100**

**NON-CUMULATION**

- Allocation issues, insurance coverage litigation, **13:32**
- Case law survey, **App E**
- Escape clause, support for, **13:36**
- Occurrence definition and invalidation, **13:37**
- Reasonable expectation of policyholders, **13:35**
- Reverse chronological order theory, **13:33; 13:34**

**NON-POTABLE WATER**

- Absolute/total pollution exclusion, **8:110**

**NON-TESTIMONIAL EXPERT CONSULTANTS**

- Expert Testimony** (this index)

**NORTHERN STATES POWER CO. V. FIDELITY & CASUALTY**

- Allocation issues, insurance coverage litigation, **13:15**

**NORTON, DR. PHILLIP**

- Global warming insurance coverage disputes, interview, **App 27A**

**NOTICE AND KNOWLEDGE**

- Asbestos** (this index)
- Commercial general liability (CGL) policies, **2:48**
- Conditions** (this index)
- Defense duty versus duty to indemnify, **2:27**
- Discovery, **18:24; App 15A**
- Duty to defend versus duty to indemnify, **2:27**
- Duty to notify
  - excess insurers, **11:13**
  - late notice defense, **11:24**
- Excess insurers, **11:13**
- Global warming insurance coverage disputes, **27:36**
- Known conditions exclusion defenses, **29:15**
- Known loss doctrine, **25:7**
- Known risk doctrine, **29:23**
- Late, case law survey, **App E**

**NOTICE AND KNOWLEDGE—Cont'd**

- Late Notice** (this index)
- Lead claims under CGL policies, **25:18 to 25:20**
- Modern pollution insurance specialty policies, **29:3; 29:23; 29:25**
- Occurrence and Occurrence Requirement** (this index)
- Preliminary responses of policyholders, **17:2**
- Responses to liability coverage claims, **14:56**
- Timeliness, case law survey, **App E**

**NOXIOUS FUMES AND ODORS**

- Fumes and Odors** (this index)

**NUISANCE**

- Toxic Torts** (this index)

**OBJECTIONS**

- Expert testimony, **21:26**

**OBLIGATION**

- Damages, **4:17**

**OCCUPANCY**

- Commercial general liability (CGL) policies, **2:45**
- Toxic torts, **1:15; 1:31**

**OCCUPIED**

- Absolute/total pollution exclusion, **8:154**

**OCCUPIED EXCLUSION**

- Case law survey, **App E**

**OCCUPIES**

- Absolute/total pollution exclusion, **8:155**

**OCCURRENCE AND OCCURRENCE REQUIREMENT**

- Generally, **5:1 et seq.; 6:1 et seq.**
- Accident, **5:32; 6:47**
- Accident-based liability policies, generally, **5:3 to 5:7**
- Admissibility, **5:21**
- After-acquisition environmental liability coverage, **5:19**
- After policy period, **5:19**
- Allegations, **6:43**
- Allocations, **6:34**
- Anomaly, **5:12**
- Asbestos and railway hearing loss coverage disputes, **13:50**
- Asbestos cases and the cause test, **13:45**
- Asbestos** (this index)
- Bad acts, **5:22**
- Broken field running, **13:49**
- Burden of proof, **5:16; 13:48**
- Candor, **5:24**
- Case law survey, **App E**
- CERCLA, **6:33**

**OCCURRENCE AND OCCURRENCE REQUIREMENT—Cont'd**

- Certainty, **6:16**
- Circumstantial evidence, groundwater pollution generally, **5:27**
- expected or intended, generally, **5:27 to 5:31**
- government environmental agency inspectors, visits by, **5:29**
- insurance company loss inspectors, visits by, **5:28**
- reaction to know problems, **5:30**
- remediation consultant's testimony, **5:31**
- Commercial general liability (CGL) insurance
- Fortuity doctrine, **6:19**
- occurrence requirement, **2:40**
- policy period, coverage when damage occurred within, but insured bought property after, **5:19**
- triggers, **6:41**
- Conditions, **11:8**
- Consultants, **5:31**
- Contamination, **6:38**
- Continuous trigger, **6:28; 6:31; 6:38**
- Cooperation, **5:25**
- Corporate knowledge and expected or intended, **5:17**
- Damage-in-fact, **6:29; 6:31**
- Defense duty, **6:35**
- Defenses, generally, **6:1 et seq.**
- Definition and non-cumulation clause, allocation issues, **13:37**
- Definitions
- accident, **5:32**
- expected, **5:15**
- occurrence, **6:39**
- trigger, **6:21; 6:23; 6:24**
- Employment, **5:26**
- Environmental agencies, **5:24**
- Environmental agency inspectors, **5:29**
- Environmental indemnity agreement, **6:43**
- Evidence
- circumstantial evidence, above
- expected or intended
- generally, **5:20 to 5:31**
- bad acts evidence, **5:22**
- candor, lack of, with environmental agencies, **5:24**
- circumstantial evidence, above
- government environmental agency inspectors, visits by, **5:29**
- groundwater. Circumstantial evidence, above
- indictments and guilty pleas, **5:26**
- insurance company loss inspectors, visits by, **5:28**

**OCCURRENCE AND OCCURRENCE  
REQUIREMENT—Cont'd**

Evidence—Cont'd  
 expected or intended—Cont'd  
   insured's pollution knowledge at non-trial sites, admissibility, **5:21**  
   reaction to known problems, **5:30**  
   regulatory officials, failure to cooperate with, **5:25**  
   remediation consultant's testimony, scope of, **5:31**  
   toxic waste, knowledge of instances of mismanagement of, after policy period in issue, **5:23**

Exclusion, **6:19**

Expected or intended  
   generally, **5:11**  
   accident-based liability policies, **5:3**  
   article, **App 5B**  
   bodily injury/property damages expected or intended when insured expected or intended other damage, **5:14**  
   burden of proof on expected or intended, **5:16**  
   circumstantial evidence, above  
   corporate knowledge and expected or intended, **5:17**  
   definition of expected, **5:15**  
   evidence, above  
   Fortuity doctrine, **6:8**  
   results, generally, **5:11**  
   subjective standard to determine, **5:13**  
   survey on expected or intended requirement in long-tail claims, **App 5A**

Expert testimony, **21:64**

Expiration of policy, **6:33; 6:41**

Exposure, **6:26**

First party claim, **6:9**

Fortuity doctrine  
   generally, **6:1 et seq.**  
   all related loss, knowledge of one loss does not necessarily constitute knowledge of, **6:15**  
   applicability to all types of insurance, **6:10**  
   courts, level of certainty required to trigger doctrine, **6:16**  
   current standard ISO CGL policy explicitly excludes known losses, **6:19**  
   defenses, generally, **6:1 et seq.**  
   future loss, policyholder's knowledge of, no knowledge that would occur during policy period, no basis for known loss defense, **6:13**  
   general (non-environmental coverage)  
     examples of known loss doctrine, **6:12**  
   highest courts of forum states, adoption of version of known loss doctrine by, **6:11**  
   known loss, generally, **6:1 et seq.**

**OCCURRENCE AND OCCURRENCE  
REQUIREMENT—Cont'd**

Fortuity doctrine—Cont'd  
   legal argument against recognizing known loss doctrine, **6:5**  
   loss-in-progress, generally, **6:1 et seq.**  
   objectivity of known loss, **6:6**  
   other events constituting known environmental losses, **6:18**  
   PRP letters, courts, receipt by policyholders constituting known loss, **6:17**  
   standards to be applied for known loss determination can vary depending on whether it is a first or third party claim, **6:9**  
   state-by-state survey on known loss, **6:20**  
   subjectivity of known loss, **6:6**  
   time and date, **6:15; 6:24**  
   trigger, **6:21 to 6:24**

Global warming insurance coverage disputes, **27:31**

Government agency inspectors, **5:29**

Gradual events, **5:9**

Groundwater pollution. Circumstantial evidence, above

Guilty pleas, **5:26**

Inception of policy, **6:15**

Indemnity, **6:43**

Indictment, **5:26**

Inherently injurious standard, **5:5**

Initial trigger, **6:38**

Injury-in-fact, **6:29; 6:31**

Inspectors, **5:28; 5:29**

Intended. Expected or intended, above

Known Loss Doctrine. Fortuity Doctrine, above

Landfill contaminations, constitution of initial trigger under continuous trigger theory, **6:38**

Lead, **6:46; 25:18**

Leaks, **5:7**

Lloyd's occurrence-based policy, trigger under, **6:40**

Lloyd's policies, asbestos and railway hearing loss coverage disputes, **13:50**

Long-tail claims, **5:4; App 5A**  
   allocation issues, **13:38**

Long-tail coverage litigation, **13:46**

Loss-in-Progress Doctrine. Fortuity Doctrine, above

Loss inspectors, **5:28**

Manifestation, **6:27; 6:31; 6:39**

Migration, **6:47**

Modern environmental coverage/other long-tail claim cases, **5:4**

Modern pollution insurance specialty policies, **29:2; 29:22**

Mold, exposure to, **6:44**

## OCCURRENCE AND OCCURRENCE REQUIREMENT—Cont'd

- Multiple polluted sites, number of occurrences, **13:47**
- Notice and knowledge
  - corporate knowledge and expected or intended, **5:17**
  - evidentiary issues concerning expected or intended, **5:21; 5:23; 5:30**
- Fortuity doctrine, above
- Number of, allocation issues, **13:39; 13:40; 13:42**
- One occurrence per site per year, allocation issues, **13:42**
- Other events constituting known environmental losses, **6:18**
- Other views, allocation issues, **13:43**
- Passive-contamination migration, **6:47**
- Personal injury, **5:14; 6:36; 6:39; 6:42**
- Policyholder's standpoint or underlying claimant's standpoint, accident determination from, **5:6**
- Policy period
  - CGL policy, **5:19; 6:41**
  - evidentiary issues concerning expected or intended, **5:23**
  - Fortuity doctrine, **6:13**
  - triggers, **6:36; 6:41; 6:42**
- Policy period, occurrence of accident or resulting damage during, **5:8**
- Pollution
  - accident-based liability policies, **5:9**
  - circumstantial evidence, above
- Private party, **5:19**
- Property damage
  - expected or intended when insured expected or intended other damage, **5:14**
  - policy period
    - damage occurred within, but insured bought property after policy period, **5:19**
    - triggers, **6:41**
  - triggers
    - before policy period, **6:36**
    - continues after policy period as long as it occurred during policy period, **6:42**
    - first groundwater contamination, date of, should be date of first property damage, **6:37**
    - manifestation of bodily injury or property damage under policy defining occurrence as date on which property damage first manifests itself, **6:39**
    - policy period, **6:41**
- Property owner's CGL policy, **5:19**
- PRP letters, courts, receipt by policyholders constituting known loss, **6:17**
- Railway hearing loss coverage disputes, **13:50**

## OCCURRENCE AND OCCURRENCE REQUIREMENT—Cont'd

- Regulatory officials, **5:25**
- Related losses, **6:15**
- Remediation consultant's testimony, scope of, **5:31**
- Results, **5:11**
- Routine leaks and spills as accidents, **5:7**
- Shell case, **5:12**
- Spills, **5:7**
- Standard ISO CGL policy, **6:19**
- State-by-state survey on known loss, **6:20**
- Subjective standard to determine expected or intended, **5:13**
- Sudden, occurrence as, **5:18**
- Surveys, **6:20; App 5A; App E**
- Temporal requirement barring pollution claims by gradual events, **5:9**
- Third party claim, **6:9**
- Time and date
  - accident-based liability policies, **5:8**
  - Fortuity doctrine, **6:15; 6:24**
  - policy period, above
  - triggers, **6:24; 6:37; 6:39**
- Title and ownership, **6:41**
- Toxic waste, **5:23**
- Triggers
  - alleged breach of environmental indemnity agreement as occurrence, **6:43**
  - allocation and, **6:34**
  - before policy period, **6:36**
  - case law survey, **App E**
  - CERCLA, expiration of policy before CERCLA enactment as defense, **6:33**
  - continues after policy period, **6:42**
  - continuous trigger, **6:31**
  - defense duty and, **6:35**
  - expiration, **6:41**
  - first groundwater contamination, date of, should be date of first property damage, **6:37**
  - Fortuity doctrine, **6:16; 6:21 to 6:24**
  - groundwater contamination, **6:37**
  - landfill contaminations, constitution of initial trigger under continuous trigger theory, **6:38**
  - Lloyd's occurrence-based policy, trigger under, **6:40**
  - manifestation of bodily injury or property damage, **6:39**
  - manifestation or injury-in-fact/damage-in-fact trigger, **6:31**
  - pre-manifestation property damage occurring during policy period, **6:41**
  - property damage, above
  - survey, **App 6A**

**OCCURRENCE AND OCCURRENCE****REQUIREMENT—Cont'd**

- Trigger theories
  - generally, **6:25 to 6:30**
  - continuous trigger, **6:28**
  - damage-in-fact, **6:29**
  - differences in, **6:32**
  - exposure, **6:26**
  - injury-in-fact, **6:29**
  - manifestation, **6:27**
  - using/reading trigger lingo, **6:30**
- Unintended results of intended acts as accidents, **5:3**
- Witnesses, **5:31**

**ODORS**

- Fumes and Odors** (this index)

**OFFERS OF JUDGMENT**

- Settlement of disputes, **22:12**

**OIL AND GAS**

- Absolute/total pollution exclusion, **8:113**
- Modern pollution insurance specialty policies, **29:18**

**OMISSIONS**

- Mistakes, Errors, and Omissions** (this index)
- Standard ISO pollution exclusion clause, **7:37**

**ONE PERCENT RULE**

- Defense duty versus duty to indemnify, **2:26**

**ONE-SATISFACTION RULE**

- Double recovery from EIL and CGL policies, **28:40**

**ONLINE RESEARCH**

- Legal Research and Stare Decisis** (this index)

**ONSET OF POLLUTION**

- Standard ISO pollution exclusion clause, **7:20**

**OPENING STATEMENTS**

- Trial, **23:4**

**OPERATIONS COVERAGE**

- Asbestos, **26:59**

**OPINION**

- Discovery by policyholders, **18:10**
- Expert testimony, **21:6; 21:29**
- Lead claims under CGL policies, **25:22**
- Legal research and stare decisis, **33:15; 33:19**
- Modern Pollution Insurance Specialty Policies** (this index)

**ORAL TESTIMONY**

- Lost, missing, or destroyed policies, **35:3**

**ORDER**

- Asbestos, **26:48**

**ORDER—Cont'd**

- Damages, **4:11**
- Settlement of disputes, **22:10**

**ORDINANCE DEFICIENCY CLAUSE**

- Asbestos, **26:89**

**ORIGINAL INSURED**

- Reinsurance considerations in environmental insurance coverage disputes, **31:4**

**OVERRULING**

- Legal research and stare decisis, **33:13**

**OWNED PROPERTY OR CARE, CUSTODY, OR CONTROL EXCLUSION**

- Generally, **10:1 et seq.**
- Allocation, **10:5**
- Case law, **10:8**
- Case law survey, **App E**
- Commercial general liability (CGL) policies, **2:45**
- Contamination, **10:7**
- Contemplation of ownership period, **10:6**
- Expert testimony, **21:65**
- Groundwater, **10:4; 10:7**
- Modern pollution insurance specialty policies, **29:18**
- Preclusion, **10:7**
- Property damage, **10:3**
- State-by-state case survey, **10:8**
- Surveys, **10:8; App E**
- Third-party property damage, **10:3**
- Third-party property or groundwater contamination, preclusion of applicability, **10:7**
- Time and date, **10:6**

**OZONE LEVEL INSURERS AND EXCESS CARRIERS**

- Settlement of disputes
  - excess carriers
    - generally, **22:7 to 22:10**
    - goals, **22:11**
    - statutory offers of judgment, **22:12**
  - motions to dismiss and motions for summary judgment by high level ozone level insurers, **22:13 to 22:15**

**PAGAN VELEZ V. ALVARADO, 32:36**

- Ethics, copying from other sources, **32:36**

**PAINT AND PAINTING**

- Absolute/total pollution exclusion, **8:116; 8:117**
- Lead and Lead-Based Paints** (this index)
- Lead Claims under CGL Policies** (this index)

**PAROL EVIDENCE**

- Absolute/total pollution exclusion, **8:36**

**PASSIVE-CONTAMINATION MIGRATION**

Occurrence requirement, **6:47**

**PAST**

Damages, **4:21**

**PATHOGENIC ORGANISMS EXCLUSION**

Case law survey, **App E**

Pollution and pollution-type exclusions, **9:5**

**PATTERN**

Standard ISO pollution exclusion clause, **7:18**

**PAYMENTS**

Asbestos, **26:73; 26:78**

**Conditions** (this index)

Damages, **4:17**

Duty to pay, **14:37; 26:73**

Environmental impairment liability (EIL) policies, conditions of, **28:21**

Reinsurance, **31:8; 31:9**

Responses to liability coverage claims, **14:31; 14:37**

Settlement of disputes, **22:20**

Voluntary payments, **34:3**

**PENDING ACTS AND MATTERS**

Asbestos, **26:47; 26:48; 26:77**

Discovery, **15:9**

Responses to liability coverage claims, **14:38; 14:55**

**PEPPER SPRAY**

Absolute/total pollution exclusion, **8:118**

**PERCHLORATE**

Absolute/total pollution exclusion, **8:119**

**PERFORMANCE OF DEFENSE**

Responses to liability coverage claims, **14:36**

**PERIPHERAL/TANGENTIAL DEFENDANTS**

Asbestos, **26:32**

**PERMANENT NUISANCE**

Toxic torts, **1:18**

**PERMANENT TRESPASS**

Toxic torts, **1:18**

**PERSONAL INJURIES**

**Asbestos** (this index)

Case law survey, **App E**

Commercial general liability (CGL) policies, **2:39; 2:41**

Global warming insurance coverage disputes, **27:30; 27:32**

Lead claims under CGL policies, **25:11; 25:22**

Occurrence requirement, **5:14; 6:36; 6:39; 6:42**

Standard ISO pollution exclusion clause, **7:14; 7:33 to 7:35**

Toxic tort theories of damages, **1:38**

**PERSONAL JURISDICTION**

Responses to liability coverage claims, **14:47**

**PESTICIDES AND PESTICIDE LITIGATION**

Absolute/total pollution exclusion, **8:120**

**PETROLEUM AND PETROLEUM PRODUCTS**

Absolute/total pollution exclusion, **8:113; 8:114**

Modern pollution insurance specialty policies, **29:25**

**PHARMACEUTICAL PURPOSES, CHEMICALS USED FOR**

Absolute/total pollution exclusion, **8:107**

**PHASE I REPORT**

Modern pollution insurance specialty policies, **29:14**

**PHASES OF TRIAL**

Generally, **23:9**

Preliminary outline of phase I issues in *Hartford v. Wausau* (Syntex Coverage Litigation), **App 23A**

**PHENOL GAS**

Absolute/total pollution exclusion, **8:121**

**PHYSICAL LOSS**

Asbestos, **26:88**

**PICK V. REMSEN**

Ethics, copying from other sources, **32:15**

**PIPELINES**

Absolute/total pollution exclusion, **8:165**

**PLANT**

Asbestos, **26:61**

**PLEADINGS**

Ethics, copying from other sources, **32:40 to 32:42**

**PLEURAL PLAQUE**

Asbestos, **26:3**

**POLICYHOLDER'S SUBSIDIARY**

Insured as claimant, **3:3**

**POLICY PERIOD**

Allocation of insurer's duty to indemnify, **13:81**

Asbestos, **26:56; 26:58**

Cancellation of policy and allocation of costs, **13:82**

Expert testimony, **21:58**

Extension, effect of on policy limits, **13:83**

Lead claims under CGL policies, **25:5; 25:21**

Multi-year policies, case law survey, **App E**

**Occurrence and Occurrence Requirement** (this index)

Stub policy aggregate limit, **13:84**

**POLLUTANTS**

**Absolute/Total Pollution Exclusion** (this index)

**POLLUTION AND POLLUTION-TYPE EXCLUSIONS**

Generally, **9:1 et seq.**

**Absolute/Total Pollution Exclusion** (this index)

**Asbestos** (this index)

Commercial general liability (CGL) policies, **2:42 to 2:44**

Definition of Lloyd's general pollution exclusion, **App 9A**

D&O policies, **9:3**

Global warming insurance coverage disputes, **27:34; 27:35**

Lead claims under CGL policies, **25:17**

Lloyd's general pollution exclusion, **App 9A**

London market pollution exclusion, **9:2**

**Modern Pollution Insurance Specialty Policies** (this index)

Occurrence requirement, **5:9; 5:27 to 5:29**

Pathogenic organisms exclusion, **9:5**

**Standard ISO Pollution Exclusion Clause** (this index)

Travelers pollution exclusion, **9:1**

Waste products exclusion, **9:4**

**POLLUTION CLEANUP COSTS**

**Damages** (this index)

**POLLUTION LIABILITY INSURANCE**

Modern pollution insurance specialty policies, **29:5; 29:20 to 29:22; 29:26; App E**

**POLYCHLORINATED BIPHENYLS (PCBs)**

Absolute/total pollution exclusion, **8:123**

**POLYURETHANE FOAM (SPF)**

Absolute/total pollution exclusion, **8:124**

**POLYVINYLCHLORIDE**

Absolute/total pollution exclusion, **8:125**

**POSSIBILITY OF COVERAGE**

Responses to liability coverage claims, **14:7**

**POULTRY WASTE**

Absolute/total pollution exclusion, **8:126**

**PRE-ACQUIRED/AFTER ACQUIRED LIABILITY**

Generally, **34:1**

**PRECEDENCE**

Legal research and stare decisis, **33:13**

**PRECLUSION**

Conditions, **11:41**

Owned property or care, custody, or control exclusion, **10:7**

**PRECLUSION—Cont'd**

Sanctions for failure to answer interrogatories, EIL policies, **28:31**

Settlement of disputes, **22:31**

**PREDECESSORS**

Coverage, case law survey, **App E**

**PREEMPTION CASES**

Global warming insurance coverage disputes, **27:19**

**PRE-JUDGMENT INTEREST**

Case law survey, **App E**

New developments and miscellaneous issues, **34:8**

**PREJUDICE**

**Conditions** (this index)

Late notice, **Conditions** (this index)

Lead claims under CGL policies, **25:19**

Modern pollution insurance specialty policies, **29:24**

**PRELIMINARY FINDINGS BY TRIAL JUDGE**

Expert testimony, admissibility, **21:3**

**PRELIMINARY OUTLINE OF PHASE I ISSUES**

Hartford v. Wausau (syntax coverage litigation), **App 23A**

**PRELIMINARY RESPONSES OF POLICYHOLDERS**

Generally, **17:1 et seq.**

Appeal and review, **17:3**

Attorneys, selecting, **17:4**

Complaint, **17:6**

Deciding whether to file declaratory judgment action, **17:5**

Declaratory judgment action, **17:5**

Declaratory judgment actions, **14:42**

Filing, **17:5**

Gathering and reviewing insurance policies, **17:3**

Interview with Sheila Mulrennan, **App 17A**

Issues, generally, **17:7**

Mulrennan, Sheila, interview with, **App 17A**

Notification to insurers, **17:2**

Reviewing insurance policies, **17:3**

Selecting counsel, **17:4**

**PREMIER INS. CO. V. COMMONWEALTH DEPT. OF LABOR**

Ethics, copying from other sources, **32:18**

**PREMISES**

Absolute/total pollution exclusion, **8:154**

**"Alienated Premises" Exclusion** (this index)

Asbestos, **26:71**

**PREMISES ALIENATED EXCLUSION**

Expert testimony, **21:66**

**PREMISES COVERAGE**

Asbestos, **26:59**

**PRE-PACKAGED BANKRUPTCY**

Asbestos, **26:39; 26:40**

**PRE-POLICY EXPOSURE**

Asbestos, **26:58**

**PRESUMPTIONS AND BURDEN OF PROOF**

Conditions, **11:12**

**Damages** (this index)

Defense duty and summary judgment for declaratory relief, **12:17**

Double-recovery, policyholder or insurer, **28:41**

Environmental impairment, onset of, **28:17**

Occurrence and occurrence requirement, **13:48**

Occurrence requirement, **5:16**

Standard ISO pollution exclusion clause, **7:23; 7:25**

Validity of primary insurer's payments, **28:16**

**PRE-TENDER DEFENSE COSTS**

Responses to liability coverage claims, **14:34**

**PRE-TRIAL DISCOVERY**

Expert testimony, **21:38**

**PRE-TRIAL ORDER**

Settlement of disputes, **22:10**

**PREVENTATIVE COSTS**

Damages, **4:19**

**PREVIOUS OCCUPANT**

Toxic torts, **1:31**

**PREVIOUS OWNER**

Toxic torts, **1:31**

**PREVIOUS SIMILAR CLAIMS**

Conditions, **11:19**

**PRIMARY INSURANCE**

Generally, **2:11**

Defense duty, **12:20**

Settlement of disputes, **22:3; 22:40; 22:51**

**PRIMARY INTENT**

Facility exclusion, **34:11**

**PRINCIPAL TO PRINCIPAL NEGOTIATION**

Settlement of disputes, **22:65**

**PRIOR ACTS AND MATTERS**

Settlement of disputes, **22:31**

**PRIOR INSURANCE CLAUSES**

Allocation issues, insurance coverage litigation, **13:32**

**PRIOR INSURANCE CLAUSES—Cont'd**

Reverse chronological order theory, **13:34**

**PRIORITY**

Damages, **4:12**

Environmental impairment liability (EIL) and commercial general liability (CGL) policies, **28:5; 28:32**

**PRIVATE NUISANCE**

Toxic torts, **1:6**

**PRIVATE PARTY**

Occurrence requirement, **5:19**

**PRIVILEGE**

Discovery, **16:9 to 16:11**

**PRIVILEGED PORTIONS OF CLAIMS**

Discovery by policyholders, **18:14**

**PROCEDURAL CHALLENGES TO COMPLAINT**

**Responses to Liability Coverage Claims** (this index)

**PROCEDURE**

Case law survey, **App E**

Environmental insurance coverage litigation, **20:1 et seq.**

**PRODUCT RECALL**

Asbestos, **26:51**

**PRODUCT SALES ACTIVITY GIVING RISE TO LIABILITY EXPOSURE**

Absolute/total pollution exclusion, products-based claims, **8:166**

**PRODUCTS-COMPLETED OPERATIONS HAZARD**

Asbestos, **26:69**

Case law survey, **App E**

**PRODUCTS HAZARD**

Asbestos, **26:59**

**PROFESSOR BRICKMAN**

Asbestos, **26:40**

**PROFIT AND LOSS**

Absolute/total pollution exclusion, loss of income, **8:170**

**PROMOTION BROCHURE**

Lead claims under CGL policies, **25:14**

**PROPERTY DAMAGE**

See also **Damages** (this index)

**Asbestos** (this index)

Clean up costs, case law surveys, **App E**

Commercial general liability (CGL) policies, **2:39**

**PROPERTY DAMAGE—Cont'd**

- Economic loss compared, **4:12; 4:16**
- Global warming insurance coverage disputes, **27:29; 27:30**
- Lead claims under CGL policies, **25:4; 25:10**
- Occurrence and Occurrence Requirement** (this index)
- Owned property or care, custody, or control exclusion, **10:3**
- Standard ISO pollution exclusion clause, **7:33 to 7:35**
- Toxic tort theories of damages, **1:44**

**PROPERTY INSURANCE**

- Asbestos, **26:88**
- Global warming insurance coverage disputes, **27:41**
- Modern pollution insurance specialty policies, **29:24**
- Survey of very recent environmental insurance coverage cases, **App D**

**PROPOSED ASBESTOS LITIGATION REFORM**

- Generally, **26:35**

**PROPOSED EXPERT TESTIMONY**

- Legal research and stare decisis, **33:35**

**PRO RATA**

- Allocation, **13:10 et seq.**
- Cases favoring pro rata allocation, **13:13 et seq.**
- Divisible injury allocation, case law, **13:16**
- Fairness of time-on-the-risk formula, **13:70; 13:71**
- Flexible time-on-the-risk allocation, case law, **13:15**
- Fronting insurer, right to allocation from, **13:25**
- Limits
  - environmental defense costs allocation, **13:59**
  - pro rata by limits, **App 13B**
- Methods of allocation, **13:11**
- Time-on-the-risk allocation
  - case law, **13:14; 13:15; 13:17; 13:58**
  - pro rata by years on risk, **App 13A**
- Time on years multiplied by total limits
  - environmental defense costs allocation, **13:60**
  - pro rata by time x total limits, **App 13C**

**PROSECUTION COSTS**

- Duty to defend versus duty to indemnify, **2:30**

**PROXIMITY**

- Toxic torts, **1:28**

**PRP LETTERS**

- Defense duty, **12:27 et seq.**
- General notice letter, typical PRP letter, **12:28**

**PRP LETTERS—Cont'd**

- Information request letters, differences between, **12:29**
- Insurers and policyholders, **12:32**
- Occurrence requirement, **6:17**
- Pre-PRP letter investigation, **12:30**
- Purpose of, **12:31**
- Suit, defined, **12:33 to 12:35**
- Trigger for defense duty, **12:34**

**PUBLIC NUISANCE**

- Toxic torts, **1:4**

**PUBLIC POLICY**

- Generally, **2:21; 11:43**
- Commercial general liability policies, **2:50**

**PUBLIC WATERS**

- Facility exclusion, **34:11**

**PUBLISHING**

- Lead claims under CGL policies, **25:22**
- Legal research and stare decisis, **33:15; 33:16; 33:18; 33:19**

**PUNITIVE DAMAGES**

- Asbestos, **26:27**

**PUNITIVE DAMAGES EXCLUSION**

- Commercial general liability (CGL) policies, **2:46**

**PURELY PREVENTATIVE COSTS**

- Damages, **4:19**

**PVC PIPE**

- Modern pollution insurance specialty policies, **29:12**

**PYRITE SLAG**

- Absolute/total pollution exclusion, **8:127**

**QUALIFICATIONS**

- Absolute/total pollution exclusion, **8:64**
- Expert testimony, **21:5; 21:28; 21:31**
- Independent counsel, **12:40**
- Lost, missing, or destroyed policies, prerequisites to proving-up, **35:2**
- Modern pollution insurance specialty policies, qualified insurance advisors, **29:8**
- Responses to liability coverage claims, independent counsel, **14:26**

**QUANTIFIABILITY**

- Settlement of disputes, **22:47**

**QUERIES**

- Legal research and stare decisis, **33:25**

**RADIATION AND RADIOACTIVE MATERIALS**

- Absolute/total pollution exclusion, **8:111; 8:128**

**RADIATION AND RADIOACTIVE****MATERIALS—Cont'd**Damages, **4:14**Toxic torts, **1:30****RAIN AND RAINWATER**Absolute/total pollution exclusion, **8:129****RAW SEWAGE**Absolute/total pollution exclusion, **8:130****REASONABLE COSTS****Necessary and Reasonable Costs** (this index)**REASONABLE EXPECTATION**Absolute/total pollution exclusion, **8:37; 8:38****RECALLS**Asbestos, **26:51****RECKLESS**Asbestos, **26:84****RECORDS AND RECORDING**Asbestos, **26:20****Discovery** (this index)Modern pollution insurance specialty policies, **29:17**Preliminary responses of policyholders, **17:5**Responses to liability coverage claims, **14:39; 14:41****REENTRAINMENT**Asbestos, **26:45****REFORMATION**Absolute/total pollution exclusion, **8:32****REGIONAL GHG REDUCTION INITIATIVES**Global warming insurance coverage disputes, **27:14****REGULATIONS****Global Warming Insurance Coverage Disputes** (this index)**REGULATORY ESTOPPEL**Discovery by policyholders, **18:25; 18:26****REGULATORY OFFICIALS**Occurrence requirement, **5:25****REIMBURSEMENT**Case law survey, **App E**Conditions, **11:27**Defense cost reimbursement to insurer, **12:62**Failure to, defense duty implications, **12:47**Modern pollution insurance specialty policies, **29:18**Responses to liability coverage claims, **14:32****REINSTATEMENT**Modern pollution insurance specialty policies, **29:23****REINSURANCE**Generally, **2:13; 31:1 et seq.**Applying for reinsurance, duties in, **31:6**Case law survey, **App E**

Certificates

defenses to coverage under, **31:12**parties to contracts and types of reinsurance, generally, **31:3**payment under, **31:8; 31:9**Commercial activities at numerous individual waste disposal sites as single “disaster and/or casualty” under reinsurance treaties, **31:10**Common provisions in reinsurance certificates, **31:3**Coverage disputes between insurers and reinsurers, **31:14**Defenses to coverage under reinsurance certificates, **31:12**Disaster and/or casualty, **31:10**Discovery, **18:29; 31:13**Disputes affecting and involving, generally, **31:11 to 31:14**Environmental injury claims, **31:10**Interview with Eugene Wollan, **App 31A**Litigation, payment affected by issues determined in coverage litigation, **31:9**Multiple sites, **31:10**Original insured, rights of, **31:4**Parties to contracts and types of reinsurance generally, **31:2 to 31:7**applying for reinsurance, duties in, **31:6**common provisions in reinsurance certificates, **31:3**contract, rights of parties to reinsurance contract, **31:7**original insured, rights of, **31:4**retrocession, **31:5**Payment under reinsurance certificates, **31:8; 31:9**Retrocession, **31:5****Settlement of Disputes** (this index)Time and date, **31:10**Treaties, **31:10**Waste disposal sites, **31:10**Wollan, Eugene, interview, **App 31A****RELATED CASES**Responses to liability coverage claims, **14:56****RELATED LOSSES**Occurrence requirement, **6:15**

**RELEASES**

- Absolute/Total Pollution Exclusion** (this index)
- Asbestos, **26:45**
- Modern pollution insurance specialty policies, **29:25**
- Settlements, **22:30 to 22:32**
- Standard ISO pollution exclusion clause, **7:25; 7:27**
- Toxic torts, **1:29**

**RELEVANCE AND MATERIALITY**

- Expert testimony, **21:7**
- Responses to liability coverage claims, **14:4**
- Standard ISO pollution exclusion clause, **7:20**

**RELIABILITY**

- Expert testimony, **21:24**

**REMEDIATION**

- Damages, **4:9; 4:11**
- Discovery, **16:34**
- Facility exclusion, **34:11**
- First-party environmental insurance coverage, **30:10**

**REMEDIATION CONSULTANTS**

- Discovery, **16:33**
- Occurrence requirement, **5:31**

**REMINGTON ARMS CO. v. LIBERTY MUTUAL INSURANCE CO. DECISION**

- Lost, missing, or destroyed policies, **35:9**

**REMOVAL JURISDICTION**

- Responses to liability coverage claims, **14:49**

**RENTED EXCLUSION**

- Case law survey, **App E**

**REPEATED EXPOSURE**

- Lead claims under CGL policies, **25:5; 25:21**

**REPORTS AND REPORTING**

- Asbestos, **26:15; 26:25; 26:87**
- Expert testimony, **21:40**
- Legal research and stare decisis, **33:14 to 33:16**
- Modern pollution insurance specialty policies, **29:14; 29:19**

**REPUDIATION OF COVERAGE**

- Lead claims under CGL policies, **25:20**

**RESEARCH**

- Lead claims under CGL policies, **25:22**
- Legal Research and Stare Decisis** (this index)

**RESERVATION OF RIGHTS**

- Asbestos, **26:72**
- Defense Duty** (this index)
- Letters, case law survey, **App E**
- Responses to Liability Coverage Claims** (this index)

**RESERVES**

- Discovery** (this index)

**RES JUDICATA**

- Generally, **34:5**

**RESOURCE CONSERVATION AND RECOVERY ACT (RCRA)**

- Claims, **1:46**

**RESOURCES**

- Legal research and stare decisis, **33:23**

**RESPONSES**

- Conditions, **11:14 to 11:16**
- Discovery, **16:40**
- Expert testimony, **21:39**
- Liability coverage claims. **Responses to Liability Coverage Claims** (this index)
- Modern pollution insurance specialty policies, **29:14**
- Preliminary Responses of Policyholders** (this index)

**RESPONSES TO LIABILITY COVERAGE CLAIMS**

- Generally, **14:1 et seq.**
- Acceptance, **14:15; 14:16**
- Advanced defense costs, insurer's right to recover in event coverage found not to exist, theory and practice
- Answer, **14:60**
- Appointment of independent counsel, **14:25**
- Arbitration, **14:12**
- Attorneys
  - conflicts of interest between policyholder and insurers
  - appointment of independent counsel, **14:25**
  - communications between and among independent counsel, policyholder, and insurer, **14:27**
  - liabilities of independent counsel to insurers, **14:30**
  - payment of independent counsel's defense costs, **14:31**
  - qualifications of independent counsel, **14:26**
  - declaratory judgment actions, **14:45; 14:46**
  - independent counsel, generally, **14:21**
  - interviews with bad faith attorneys, **App 14A**
- Cause or controversy limitation and lack of justiciability, **14:50**
- Cessation of duty to defend, **14:35**
- Complaints
  - conflicts of interest between policyholder and insurers, **14:37**
  - declaratory judgment actions, **14:42**
  - jurisdictional challenges to insured's complaint, below
  - procedural challenges to complaint, below

**RESPONSES TO LIABILITY COVERAGE****CLAIMS—Cont'd**

- Complaints—Cont'd
  - substantive challenges to insured's complaint, below
- Conflicts of interest between policyholder and insurers
  - appeals regarding orders to provide defense, **12:69**
  - attorneys, above
  - cessation of duty to defend, **14:35**
  - commercial general liability insurers' duty to defend, **12:67**
  - counterclaims, **12:66**
  - cross-complaints, **12:66**
  - damages definition under policy, **12:68**
  - defensive lawsuit, cross-complaints, and counterclaims, insurer's duty to pay, **14:37**
  - defensive lawsuits, **12:66**
  - duties of insurers, generally, **14:24 to 14:37**
  - experts, communication from, **14:28**
  - fundamental duties and rights of insurers, generally, **14:24 to 14:37**
  - good faith, dispute regarding existence of coverage, **14:33**
  - litigation management, **14:29**
  - pre-tender defense costs, **14:34**
  - procedures for resolving disputes, **12:65**
  - reimburse policyholder for defense costs, failure to, **14:32**
  - resolution of disputes regarding performance of defense issues, **14:36**
  - rights of insurers, generally, **14:24 to 14:37**
- Consolidation, **14:54**
- Controversy limitation, **14:50**
- Costs of action, **14:20; 14:31; 14:32; 14:34**
- Counterclaims, **14:37; 14:61**
- Courts, **14:44; 14:50; 14:55**
- Cross-complaints, **14:37; 14:61**
- Declaratory judgment actions
  - generally, **14:38 to 14:46**
  - attorneys, concerns for dealing with own coverage counsel, **14:46**
  - consideration before filing, **14:39**
  - federal court and state court, deciding between, **14:44**
  - general litigation strategy after being sued by policyholder, determination of, **14:43**
  - preliminary responses to receipt of insured's complaint for declaratory relief, **14:42**
  - preliminary steps after deciding to file, **14:41**
  - selecting litigators, **14:45**
  - underlying action pending, deciding coverage issues while, **14:38**

**RESPONSES TO LIABILITY COVERAGE****CLAIMS—Cont'd**

- Defense
  - generally, **14:36**
  - consequences of accepting under reservation of rights, **14:16**
  - outright or under reservation of rights, **14:11**
- Defense costs, **14:20; 14:31; 14:32; 14:34**
- Defense duty
  - generally, **14:35**
  - arbitration claims, **14:12**
  - facts determining, **14:5**
  - good faith, bad faith exposure and duty to defend insurance claim, **14:22**
  - insurance exclusion's application to, **14:13**
  - standards to determine, **14:8**
- Defensive lawsuit, cross-complaints, and counterclaims, insurer's duty to pay, **14:37**
- Demurrer, **14:58**
- Dismiss, motion to, **14:51; 14:58; 14:59**
- Diversity jurisdiction, **14:48**
- Doubtful coverage, insurers' rights, **14:9**
- Eight corners test, **14:6**
- Estoppel and waiver, **14:18**
- Exclusion, **14:13**
- Experts, communication from, **14:28**
- Facts determining, **14:5**
- Federal court, **14:44; 14:50**
- Forms, gathering, **14:3**
- Forum non conveniens, **14:51; 14:53**
- Four corners test, **14:6**
- Good faith, **14:22; 14:33; App 14A**
- Independent counsel. Attorneys, above
- Interviews with bad faith attorneys, **App 14A**
- Issuance, **14:14; 14:17**
- Jurisdictional challenges to insured's complaint
  - generally, **14:47 to 14:50**
  - cause or controversy limitation and lack of justiciability, factors in federal and state courts, **14:50**
  - diversity jurisdiction, **14:48**
  - personal jurisdiction, **14:47**
  - removal jurisdiction, **14:49**
  - subject matter jurisdiction, **14:48**
- Justiciability, lack of, **14:50**
- Limitations and restrictions, **14:50**
- Litigation management, **14:29**
- Litigation strategy, **14:43**
- Motions
  - consolidation, procedural challenges to complaint, **14:54**
  - dismiss, **14:51; 14:58; 14:59**
  - forum non conveniens and § 1404(a) motions in multi-insurer cases, **14:53**
  - sever, procedural challenges to complaint, **14:57**

**RESPONSES TO LIABILITY COVERAGE****CLAIMS—Cont'd**

- Motions—Cont'd
  - transfer, procedural challenges to complaint, **14:52**
- Multi-insurer cases, **14:53**
- Necessary parties, lack of, **14:59**
- Notice of related cases, **14:56**
- Pay, duty to, **14:37**
- Payment of independent counsel's defense costs, **14:31**
- Pending acts and matters, **14:38; 14:55**
- Performance of defense, **14:36**
- Personal jurisdiction, **14:47**
- Possibility of coverage, **14:7**
- Preliminary responses to receipt of insured's complaint for declaratory relief, **14:42**
- Preliminary steps after deciding to file, **14:41**
- Pre-tender defense costs, **14:34**
- Procedural challenges to complaint
  - generally, **14:51 to 14:57**
  - consolidate, motions to, **14:54**
  - dismiss based on forum non conveniens, motion to, **14:51**
  - forum non conveniens and § 1404(a) motions in multi-insurer cases, **14:53**
  - jurisdictional challenges to insured's complaint, above
  - notice of related cases, **14:56**
  - pending state court action, effect of, **14:55**
  - sever, motions to, **14:57**
  - transfer, motions to, **14:52**
- Qualifications of independent counsel, **14:26**
- Records and recording, **14:39; 14:41**
- Reimburse policyholder for defense costs, failure to, **14:32**
- Related cases, **14:56**
- Relevant facts, gathering, **14:4**
- Removal jurisdiction, **14:49**
- Reservation of rights
  - defend outright or under reservation of rights, **14:11**
  - defense, consequences of accepting under reservation of rights, **14:16**
  - issuance of reservation of rights letter as denial of coverage, **14:17**
  - letter
    - contents of, **14:19**
    - time of issuance, **14:14**
  - tender, acceptance without reservation of rights, **14:15**
- Resolution of disputes regarding performance of defense issues, **14:36**
- Section 1404(a), **14:53**
- Selecting litigators, **14:45**
- Settlement, **14:23**

**RESPONSES TO LIABILITY COVERAGE****CLAIMS—Cont'd**

- Sever, motion to, **14:57**
- State court, **14:44; 14:50; 14:55**
- State regulations on insurer responses to tenders, **14:2**
- State valid claim, failure to, **14:58**
- Subject matter jurisdiction, **14:48**
- Substantive challenges to insured's complaint
  - generally, **14:58 to 14:61**
  - answer, **14:60**
  - cross-complaints, counterclaims, and third-party claims, **14:61**
  - motions to dismiss, **14:58; 14:59**
- Tender, **14:2; 14:15; 14:34**
- Tests and testing, **14:6**
- Third-party claims, **14:61**
- Time of issuance, **14:14**
- Transfer, motions to, **14:52**
- Underlying action, **14:38**
- Validity, **14:58**

**RETROCESSION**

- Reinsurance considerations in environmental insurance coverage disputes, **31:5**

**RIGHT TO SUE**

- "No action" clause, **11:30**

**RISK MANAGERS**

- Discovery, **16:35**

**ROCKS**

- Absolute/total pollution exclusion, **8:86; 8:132**

**ROSSELLO V. AVON PRODUCTS**

- Ethics, copying from other sources, **32:14**

**ROUTINE LEAKS AND SPILLS**

- Occurrence requirement, **5:7**

**RUN-OFF**

- Absolute/total pollution exclusion, **8:133**

**SALES**

- Subsidiary sold to another company, **3:2**

**SALICYLALDEHYDE**

- Absolute/total pollution exclusion, **8:134**

**SALT WATER**

- Absolute/total pollution exclusion, **8:135**

**SANCTIONS**

- Expert testimony, **21:40**

**SCHEDULE FACILITY**

- Modern pollution insurance specialty policies, **29:12**

**SCHEDULING POLICY**

- Asbestos, **26:31**

**SCHULTZ V. WILSON**

Ethics, copying from other sources, **32:26**

**SCIENTIFIC EVIDENCE**

**Expert Testimony** (this index)

**SCRAP METAL**

Absolute/total pollution exclusion, **8:71**

**SEALANTS**

Absolute/total pollution exclusion, **8:137**

**SECONDARY EVIDENCE**

Lost, missing, or destroyed policies, **35:3**

**SECTION 1404(A) MOTIONS**

Responses to liability coverage claims, **14:53**

**SEDIMENTS AND SEDIMENTATION**

Absolute/total pollution exclusion, sediment deposits and sedimentation, **8:133**

**SEEPAGE EXCLUSION**

Case law survey, **App E**

**SELF-INSURED RETENTION (SIR)**

Case law survey, **App E**

Modern pollution insurance specialty policies, **29:21**

**SELIKOFF REPORT**

Asbestos, **26:15; 26:25**

**SEPTAGE**

Absolute/total pollution exclusion, **8:136**

**SERVICE OF PROCESS**

Discovery, interrogatories, **16:17**

**SERVICE OF SUIT CLAUSE**

Generally, **34:7**

**SETOFF**

CGL insurer and policyholder, EIL insurer's entitlement to setoff, **28:33**

Settlement of disputes, **22:40**

**SETTLEMENT OF DISPUTES**

Generally, **22:1 et seq.**

Admissibility of settlement communications, **22:56**

Agreements, types of, generally, **22:21 to 22:28**

Allocation issues during settlement

generally, **22:33 to 22:43**

coverage chart, prepare and evaluate, analysis of allocation, **22:6**

defense issues, **22:42**

indemnity, allocation of

generally, **22:34 to 22:41**

double dipping and collateral source rule, **22:38**

double-recovery, previous settlements resulting in, **22:39**

**SETTLEMENT OF DISPUTES—Cont'd**

Allocation issues during settlement—Cont'd

indemnity, allocation of—Cont'd

early versus later year insurers, **22:36**

excess insurer, **22:40**

exclusions, **22:37**

limitations and restrictions, **22:40**

vertical years versus horizontal layers, **22:41**

vulnerable years, **22:35**

policy provisions that impact, **22:43**

reinsurance, **22:19**

Allocation to coverage gaps, impact on non-settling insurer's liability, **28:34**

Arbitration, **22:59**

Asbestos, **26:72; 26:73**

Assertions, **22:31**

Assumption of liability, **22:31**

Attorneys, **22:16; 22:45**

Authority and authorization, **22:32**

Bankruptcy, **22:31**

Carve-outs and clarity in terminology, **22:49**

Case law survey, **App E**

CGL insurer, **22:31**

Clarity, **22:49; 22:71**

Client, consulting, **22:70**

Collateral source rule, **22:38**

Communications, **22:56**

Commutation, **22:22; 22:24**

Confidentiality, **22:56**

Confirmation, **22:56**

Consent from court, **22:55**

Consistency, **22:19**

Construction and interpretation, **22:50; 22:51**

Consultants, **22:5**

Consulting client, drafting settlement agreement, **22:70**

Contribution, **22:40**

Costs of action, **22:20**

Coverage chart, **22:6**

Coverage in place, **22:27**

Damages, **4:9**

Declaratory judgment actions, **22:20**

Defense duty, **12:44**

Defense issues, **22:42**

Discovery, **22:3; 22:4; 22:56**

Dismissal, **22:13 to 22:15**

Double dipping and collateral source rule, **22:38**

Double-recovery, previous settlements resulting in, **22:39**

Drafting settlement agreement, **22:66 to 22:72**

Environmental buy outs, **22:23; 22:24**

Ethics, **22:16**

Evidence, **22:56**

Excess insurance

generally, **22:40**

**SETTLEMENT OF DISPUTES—Cont'd**

Excess insurance—Cont'd  
 construction and interpretation, **22:50**  
 litigation strategy, coordination between settlement and  
 high level excess insurers  
 dismissed from action for, **22:15**  
 staying in action for, **22:14**  
 non-ozone level excess carriers, **22:7 to 22:10**  
 primary and low level excess carriers,  
 discovery plan, **22:3**  
 non-ozone level excess carriers, **22:7 to 22:10**  
 ozone level excess carriers, **22:11; 22:12**  
 Excess insurers discovery of terms of primary insurer's settlement, **20:18**  
 Exclusions, **22:25; 22:37**  
 Expert witness designation, non-ozone level excess carriers, **22:9**  
 Follow fortunes doctrine, **22:18; 22:19**  
 Global and non-global (individual), **22:28**  
 Good faith, **22:19; 22:55**  
 Harm, **22:26**  
 High level ozone level insurers  
 generally, **22:13 to 22:15**  
 excess insurers, **22:14; 22:15**  
 Hold harmless, request for, **22:26**  
 Horizontal layers, **22:41**  
 Indemnity  
 allocation issues during settlement, above request for, **22:26**  
 Insurance strategy, coordination between settlement and  
 generally, **22:11; 22:12**  
 ozone level excess carriers  
 goals, **22:11**  
 statutory offers of judgment, **22:12**  
 Insurer's strategy, generally, **22:2 to 22:45**  
 Interim settlement agreement, **22:29**  
 Judgment, **22:12**  
 Jury trial, **22:62**  
 Key provisions, **22:72**  
 Legalese, drafting settlement agreement, **22:69**  
 Limitations and restrictions, **22:40**  
 Litigation buy outs, **22:25**  
 Litigation strategy, coordination between settlement and  
 generally, **22:2 to 22:10**  
 coverage chart, prepare and evaluate, analysis of allocation, **22:6**  
 discovery goals, **22:4**  
 expert witness designation, non-ozone level excess carriers, **22:9**  
 high level excess insurers  
 dismissed from action for, **22:15**  
 staying in action for, **22:14**

**SETTLEMENT OF DISPUTES—Cont'd**

Litigation strategy, coordination between settlement and—Cont'd  
 motions to dismiss and motions for summary judgment by high level ozone level insurers, **22:13 to 22:15**  
 negotiations, impact of motions to dismiss and motions for summary judgment by high level ozone level insurers, **22:13**  
 non-ozone level excess carriers, **22:7 to 22:10**  
 non-testimonial consultants, **22:5**  
 pre-trial order, non-ozone level excess carriers, **22:10**  
 primary and low level excess carriers,  
 discovery plan, **22:3**  
 solitary defendant, non-ozone level excess carriers, **22:8**  
 Mediation, **22:60**  
 Mini-trials, **22:61**  
 Mock trials, **22:62**  
 Motions, **22:13 to 22:15**  
 Multiple insurers, representation of, **22:16**  
 Negotiations, **22:13; 22:48; 22:64**  
 Neutral evaluation, **22:63**  
 Neutrals, retaining, **22:57**  
 Non-settling insurers, **22:52**  
 Non-testimonial consultants, **22:5**  
 Offers of judgment, **22:12**  
 Orders, **22:10**  
 Outline of drafting settlement agreement, **22:68**  
**Ozone Level Insurers and Excess Carriers**  
 (this index)  
 Parties, generally, **22:54**  
 Payment, **22:20**  
 Policyholder considerations, generally, **22:46 to 22:53**  
 Preclusion from later assertion of claim, **22:31**  
 Preliminary injunction seeking settlement determination services, **12:70**  
 Pre-trial order, non-ozone level excess carriers, **22:10**  
 Primary insurers, **22:3; 22:40; 22:51**  
 Principal to principal negotiation, **22:65**  
 Principles, involvement in settlement discussions, **22:54**  
 Prior acts and matters, **22:31**  
 Procedural considerations, generally, **22:54 to 22:72**  
 Proposal to policyholders, choices for, **22:21**  
 Quantifiability, **22:47**  
 Reasonableness, **22:19**  
 Reinsurance  
 generally, **22:17 to 22:20**  
 costs of action, **22:20**  
 follow fortunes doctrine, **22:19**  
 follow fortunes provisions, **22:18**

**SETTLEMENT OF DISPUTES—Cont'd**

- Responses to liability coverage claims, **14:23**
- Sabotage of primary insurer's settlement by excess insurer, **20:19**
- Set-off claims, **22:40**
- Site buy outs, **22:25**
- Solitary defendant, **22:8**
- Standard ISO pollution exclusion clause, **7:32**
- Statutory offers of judgment, **22:12**
- Summary judgment, **22:13 to 22:15**
- Summary jury trial, mock trials, **22:62**
- Tax consequences of recoveries, **22:53**
- Terminology, **22:49**
- Time and date
  - allocation issues during settlement, **22:35; 22:36; 22:41**
  - best time, **22:44**
  - indemnity, allocation of, **22:35; 22:36; 22:41**
  - negotiations, timing of, **22:48**
- Total policy buy back (commutation), **22:22; 22:24**
- Types of agreements, generally, **22:21 to 22:28**
- Unassisted negotiation, **22:64**
- Unnamed insurer, **22:31**
- Unusual issues concerning scope of releases, **22:30 to 22:32**
- Vertical years versus horizontal layers, **22:41**
- Vulnerable years, **22:35**
- Written confirmation, **22:56**

**SEVERANCE**

- Responses to liability coverage claims, **14:57**

**SEWERS AND SEWAGE**

- Absolute/total pollution exclusion, sewage, **8:130; 8:148**

**SHELL CASE**

- Discovery, **15:4**
- Occurrence requirement, **5:12**

**SHORT-TERM EVENTS**

- Absolute/total pollution exclusion, **8:164**

**SHOULD HAVE EXPECTED**

- Asbestos, **26:64**

**SIGNATORIES**

- Asbestos, **26:73**

**SILICA AND SILICA DUST**

- Absolute/total pollution exclusion, **8:138**
- Case law survey, **App E**

**SIMILAR CLAIMS**

- Notice provision, **11:19**

**SINGLE OCCURRENCE**

- Asbestos, **26:66**

**SIRS**

- Modern pollution insurance specialty policies, **29:21**

**SISTERSHIP EXCLUSION**

- Asbestos, **26:51**

**SITE BUY OUTS**

- Settlement of disputes, **22:25**

**SITE DEVELOPMENT EXCLUSION**

- Modern pollution insurance specialty policies, **29:16**

**SITE INVESTIGATION**

- Costs allocation, **13:80**

**SITE OR LOCATION**

- Absolute/total pollution exclusion, **8:153; 8:154**

**SLUDGE**

- Absolute/total pollution exclusion, **8:139**

**SMOKE**

- Absolute/total pollution exclusion, **8:140; 8:152**

**SOIL AND GROUNDWATER**

- Absolute/total pollution exclusion, soil, **8:86**

**SOLID WASTE**

- Absolute/total pollution exclusion, **8:141**

**SOLITARY DEFENDANT**

- Settlement of disputes, **22:8**

**SOLVENTS**

- Absolute/total pollution exclusion, solvents (and their fumes), **8:142**

**SOURCES OF CONTAMINATION**

- Modern pollution insurance specialty policies, **29:13**

**SPECIALTY POLICIES**

- Modern Pollution Insurance Specialty Policies**  
(this index)

**SPECIFIED CAUSES OF LOSS**

- Absolute/total pollution exclusion, resulting loss due to, **8:161**

**SPILLS**

- Occurrence requirement, **5:7**

**STACKING**

- Allocation of insurers' liability, **13:18 et seq.**
- Allstate Insurance Company v. Dana Corporation, **13:24**
- Determinations regarding, **13:19**
- Exhaustion of policy, effects on, **13:20**
- Lead claims under CGL policies, **25:21**
- Long-tail claims, **13:21; 13:22**
- Occurrence, declaring one during each policy, **13:23**

**STACKING—Cont'd**State-by-state survey, **13:51****STANDARD ISO COMMERCIAL GENERAL LIABILITY (CGL) POLICY**Occurrence requirement, **6:19****STANDARD ISO POLLUTION EXCLUSION CLAUSE**Generally, **7:1 et seq.**

Accidental. Sudden and accidental, below

Active polluter theory, **7:10**Allocations, **7:26**Ambiguous, **7:11; 7:12**Asbestos, **7:33**Body of water, **7:24**Burden of proof, **7:23; 7:25**Commercial general liability policies, **2:42**

Construction and interpretation

accidental meaning unexpected/unintended damage, not unexpected/unintended discharges, **7:15**active polluter theory, **7:10**dictionary definition argument, **7:9**drafting history debate, **7:13**personal injuries, **7:14**policyholders on pre-1986 standard pollution exclusion, generally, **7:8 to 7:18**policyholder's standpoint, **7:16**pre-1986 standard pollution exclusion, **7:6**second discharge relevant for purposes of both prongs to exception, **7:17**specific discharges of pollutants, **7:18**sudden and accidental as undefined and ambiguous, **7:11**sudden rules by courts as ambiguous, **7:12**Court allocations, **7:26**Court rulings, **7:12**Damage, **7:15**Decision on pre-1986 standard pollution exclusion, **7:7**Defense duty, **7:28**

Definitions

accidental meaning unexpected/unintended damage, not unexpected/unintended discharges, **7:15**dictionary definition argument, **7:9**enforcement of temporal meaning of sudden, relevancy of onset of pollution and duration of pollution, **7:20**sudden and accidental as undefined and ambiguous, **7:11**Dictionary definition argument, **7:9**Enforcement, generally, **7:2**Excess insurance, **7:29**Experts, **7:36**Fire coverage and pollution exclusion, **7:22****STANDARD ISO POLLUTION EXCLUSION CLAUSE—Cont'd**First wave of pre-1986 standard pollution exclusion, **7:5**Good and bad faith, **7:31**Gradual/intentional pollution necessitated cleanup, **7:27**Groundwater, **7:24**Isolated incident, **7:27**Lead paint, **7:35**Mistakes, errors, and omissions, **7:37**Mold, **7:34**Motions for summary judgment, **7:30**Necessity, **7:27**Onset of pollution, **7:20**Pattern, construction and interpretation of policyholders on pre-1986 standard pollution exclusion, **7:18**Personal injuries, **7:14; 7:33 to 7:35**Popular names of exclusion, **7:4**

Pre-1986 standard pollution exclusion

generally, **7:3**asbestos, **7:33**defense duty, **7:28**enforcement, **7:29**generally, **7:32 to 7:36; App 7A**experts, **7:36**good and bad faith, **7:31**lead paint, **7:35**mistakes, errors, and omissions, **7:37**mold, **7:34**motions for summary judgment, **7:30**personal injuries, **7:33 to 7:35**property damage, **7:33 to 7:35**settlement, **7:32**state-by-state case survey, **App 7A**summary judgment, motion for, **7:30**temporal element, **App 7A**Property damage, **7:33 to 7:35**Releases, **7:25; 7:27**Relevancy, second wave issues concerning pre-1986 standard pollution exclusion of property damage, **7:20**

Second wave issues

generally, **7:5; 7:19 to 7:27**body of water, **7:24**burden of proof, **7:23; 7:25**definitions, **7:20**enforcement, generally, **7:21**fire coverage and pollution exclusion, **7:22**gradual/intentional pollution necessitated cleanup, **7:27**groundwater, **7:24**isolated incident, **7:27**necessity, **7:27**onset of pollution, **7:20**

- STANDARD ISO POLLUTION EXCLUSION CLAUSE—Cont’d**  
 Second wave issues—Cont’d  
   pre-1986 standard pollution exclusion of property damage, generally, **7:19 to 7:27**  
   relevancy, **7:20**  
   temporal meaning, **7:20**  
   toxins, **7:21**  
   traditional pollutants, **7:21**  
   water course, **7:24**  
 Settlement, **7:32**  
 State-by-state case survey, **App 7A**  
 Sudden and accidental  
   construction and interpretation, generally, **7:11 et seq.**  
   pre-1986 standard pollution exclusion, **App 7A**  
   second wave issues, generally, **7:20 et seq.**  
 Summary judgment, **7:30**  
 Surveys, **App 7A**  
 Temporal, **7:20; App 7A**  
 Third party, **7:16**  
 Toxins, **7:21**  
 Traditional pollutants, **7:21**  
 Water course, **7:24**
- STARE DECISIS**  
 Legal Research and Stare Decisis (this index)
- STATE ACTS AND MATTERS**  
 Global warming insurance coverage disputes, **27:12**  
 Legal research and stare decisis, **33:18**  
 Modern pollution insurance specialty policies, **29:24**  
 Trial, **23:8**
- STATE AGENCIES**  
 Asbestos, **26:71**
- STATE APPELLATE COURT**  
 Federal court, granting motion for certification to forum state’s highest court, **34:9**
- STATE-BY-STATE CASE SURVEY**  
 Absolute/total pollution exclusion, **App 8A**  
 Late notice, **11:25**  
 Occurrence requirement, **6:20**  
 Owned property or care, custody, or control exclusion, **10:8**  
 Standard ISO pollution exclusion clause, **App 7A**
- STATE COURTS**  
 Absolute/total pollution exclusion, **App 8B**  
 Discovery, **16:13; 18:26**  
 Legal research and stare decisis, **33:11**  
 Motion for certification to forum state’s highest court, **34:9**  
 Responses to liability coverage claims, **14:44; 14:50; 14:55**
- STATE EX REL ERIE INS. PROP. & CAS. CO. V. MAZZONE**  
 Discovery by policyholders, **18:19**
- STATE FARM V. HARRIS**  
 Ethics, copying from other sources, **32:19**
- STATE INSURANCE GUARANTY ASSOCIATIONS**  
 Insurance coverage litigation, **20:20**
- STATE JOINT DEFENSE PRIVILEGE CASE SURVEY**  
 Discovery, **16:11**
- STATE LAWS**  
 Asbestos, **26:71**  
 Damages, **4:7**  
 Global warming insurance coverage disputes, **27:11; 27:13**  
 Legal research and stare decisis, **33:4**  
 New developments and miscellaneous issues, **34:10**  
 Responses to liability coverage claims, **14:2**  
 Superfunds and other environmental statutes, **1:51**
- STATE OF CALIFORNIA V. GENERAL MOTORS**  
 Global warming insurance coverage disputes, **27:24**
- STATE VALID CLAIM,**  
 Responses to liability coverage claims, **14:58**
- STATUTE OF LIMITATIONS DEFENSE**  
 Case law survey, **App E**
- STATUTES**  
 Clean Air Act litigation cases, **27:17**  
 Direct action statutes, **34:4**  
 State’s claim limit statute, **34:10**
- STATUTORY OFFERS OF JUDGMENT**  
 Settlement of disputes, **22:12**
- STAY OF PROCEEDINGS**  
 Case law survey, **App E**
- STEERING COMMITTEES**  
 Discovery, **16:12**
- STRICT LIABILITY**  
 Toxic Torts (this index)
- STUB POLICY**  
 Aggregate limit and allocation issues, **13:84**  
 Case law survey, **App E**
- STYRENE**  
 Absolute/total pollution exclusion, **8:143**

**SUBJECTIVE STANDARD**Occurrence requirement, **5:13****SUBJECT MATTER JURISDICTION**Responses to liability coverage claims, **14:48****SUBMISSION OF MOTION**Expert testimony, **21:22****SUBPOENAS**Deposition subpoenas for nonparties' records, insurance brokers, accountants, auditors, **16:39****SUBSEQUENT OCCUPANTS AND LANDOWNERS**Toxic torts, **1:31****SUBSEQUENT USE**Expert testimony, **21:35****SUBSIDIARY**Exclusion of policyholder's subsidiary, scope of policy provision, **3:3**  
Policyholder's subsidiary sold to another company, **3:2****SUCCESSORS**Coverage, case law survey, **App E**  
Tort liability claims, **11:41****SUDDEN AND ACCIDENTAL POLLUTION EXCLUSION**Case law survey, **App E**  
Exclusion to defense duty, **12:16**  
Expert testimony, **21:62**  
Global warming insurance coverage disputes, **27:34**  
Standard ISO pollution exclusion clause, **App 7A**  
**Standard ISO Pollution Exclusion Clause** (this index), **7:11****SUDDEN AND UNEXPECTED EVENTS**Asbestos, **26:45**  
Occurrence requirement, **5:18****SUDDENLY SOLITARY DEFENDANT INSURER**Discovery, **16:7****SUFFICIENCY**Exclusion, Indiana law, **8:175****SUGAR**Absolute/total pollution exclusion, **8:144****SULFURIC ACID**Absolute/total pollution exclusion, **8:109****SUMMARY JUDGMENT MOTIONS****Motion for Summary Judgment** (this index)**SUMMARY JURY TRIAL**Settlement of disputes, mock trials, **22:62****SUPERFUNDS**State superfunds and other environmental statutes, **1:51****SUPERVISED FUNDS**Toxic tort theories of damages, **1:41****SUPPLEMENT DISCOVERY RESPONSES**Expert testimony, **21:39****SURFACE WATERS**Absolute/total pollution exclusion, surface water run-off, **8:145****SURVEYS****Absolute/Total Pollution Exclusion** (this index)  
"Alienated premises" exclusion, **10:10**  
Allocation, stacking, and exhaustion of long-tail claims, **App 13D**  
Asbestos, **26:42**  
Commercial general liability (CGL) insurance policies  
case law survey, **App E**  
1966, **App C**  
1973, **App B**  
1986, **App A**  
Commercial property insurance policy, **App D**  
Conditions, **11:25**  
Cooperation clause, **11:39**  
**Defense Duty** (this index)  
**Discovery** (this index)  
Exceptions, exclusions, and exemptions. **Sudden and Accidental Pollution Exclusion** (this index)  
Fortuity Doctrine, state-by-state survey on known loss, **6:20**  
Forum non conveniens and Section 1404(a), **19:7**  
Lead claims under CGL policies, **25:3**  
Long-tail claims, trigger of coverage, **App 6A**  
**Mold Contamination** (this index)  
Notice and knowledge, **11:25**  
Occurrence requirement, **6:20; App 5A**  
Owned property or care, custody, or control exclusion, **10:8**  
Property insurance, **App D**  
Recent case law, **App 8A**  
Recent environmental insurance coverage cases, **35:1 et seq.**  
Standard ISO pollution exclusion clause, **App 7A**  
State-by-state survey, **10:8; 11:25; App 8A**  
**Sudden and Accidental Pollution Exclusion** (this index)  
Survey on expected or intended requirement in long-tail claims, **App 5A**

**SYNTEX COVERAGE LITIGATION**

Preliminary outline of phase I issues in Hartford v. Wausau, **App 23A**

**TANGENTIAL DEFENDANTS**

Asbestos, **26:32**

**TANKS**

**Underground Storage Tanks (USTs)** (this index)

**TAP WATER, POLLUTED**

Absolute/total pollution exclusion, **8:122**

**TAX CONSEQUENCES OF RECOVERIES**

Settlement of disputes, **22:53**

**TELEPHONE**

Expert testimony, **21:37**

**TEMPORAL ELEMENT**

Standard ISO pollution exclusion clause, **App 7A**

**TEMPORAL MEANING**

Standard ISO pollution exclusion clause, **7:20**

**TEMPORAL REQUIREMENT**

Occurrence requirement, accident-based liability policies, **5:9**

**TENDER**

Rejection, consequences of, **12:10**  
Responses to liability coverage claims, **12:9; 14:2; 14:15; 14:34**

**TERMINATION**

Defense duty, **12:24**

**TERMINOLOGY**

Settlement of disputes, **22:49**

**TESTIMONY**

Lost, missing, or destroyed policies, oral testimony, **35:3**

**TESTS AND TESTING**

Responses to liability coverage claims, **14:6**

**THIOUREA DIOXIDE**

Absolute/total pollution exclusion, **8:147**

**THIRD PARTIES**

Asbestos, **26:63**  
Deceased policyholder, suit against liability insurer, **20:15**  
Insurance coverage litigation, ability to sue as co-defendant, **20:9**  
assignment of rights, **20:11**  
contractual tort claims, assignment, **20:5**  
declaratory relief, **20:8**  
independent tort claims, **20:7**  
judgment creditors, **20:6**  
standing issues, **20:2; 20:3**

**THIRD PARTIES—Cont'd**

Insurance coverage litigation, ability to sue—Cont'd  
survival of claims, **20:10**  
Intervention of claimant in insurance coverage litigation, **20:4**  
Settlement of disputes, **22:32**  
Standard ISO pollution exclusion clause, **7:16**  
Standing against insurers, **20:2; 20:3**

**THIRD-PARTY CERCLA**

Damages, **4:11**

**THIRD-PARTY CLAIMS**

Modern pollution insurance specialty policies, **29:12**  
Occurrence requirement, **6:9**  
Responses to liability coverage claims, **14:61**

**THIRD-PARTY INSURANCE**

Generally, **2:6 to 2:8**  
**First-Party Insurance** (this index)

**THIRD PARTY LIABILITY CASES**

Modern pollution insurance specialty policies, **29:24**

**THIRD-PARTY PROPERTY DAMAGE**

Owned property or care, custody, or control exclusion, **10:3**

**THIRD-PARTY PROPERTY OR GROUNDWATER CONTAMINATION**

Owned property or care, custody, or control exclusion, **10:7**

**THREADGILL V. BOARD OF PROFESSIONAL RESPONSIBILITY OF SUPREME COURT AND KINGVISION PPV V. WILSON**

Ethics, copying from other sources, **32:37**

**TIME AND DATE**

**Conditions** (this index)  
**Discovery** (this index)  
Expert testimony, **21:57; 21:58**  
Global warming insurance coverage disputes, **27:3**  
Lead claims under CGL policies, **25:19**  
Notice, case law survey, **App E**  
**Occurrence and Occurrence Requirement** (this index)  
Owned property or care, custody, or control exclusion, **10:6**  
Pre-acquired/after acquired liability, **34:1**  
Reinsurance considerations in environmental insurance coverage disputes, **31:10**  
Responses to liability coverage claims, **14:14**  
**Settlement of Disputes** (this index)

**TITLE AND OWNERSHIP**

- Expert testimony, **21:65**
- Mold contamination, **24:5**
- Occurrence requirement, **6:41**
- Owned Property or Care, Custody, or Control Exclusion** (this index)
- Toxic torts, **1:15; 1:35**

**TORTS**

- Conditions, **11:41**
- Global Warming Insurance Coverage Disputes** (this index)
- Toxic Torts** (this index)

**TOTAL POLICY BUY BACK (COMMUTATION)**

- Settlement of disputes, **22:22; 22:24**

**TOTAL POLLUTION EXCLUSIONS**

- Absolute/Total Pollution Exclusion** (this index)

**TOXIC FUMES**

- Lead claims under CGL policies, **25:11; 25:12**

**TOXICITY AND TOXIC SUBSTANCES OR CHEMICALS**

- Absolute/total pollution exclusion, toxicity, **8:64**

**TOXIC TORTS**

- Generally, **1:2 et seq.**
- Common law actions, generally, **1:2 et seq.**
- Consumer products, **1:33**
- Continuing nuisance, **1:18**
- Continuing trespass, **1:18**
- Damages
  - measure of, **1:16**
  - theories. **Toxic Tort Theories of Damages** (this index)
- Defective products, **1:9**
- Defenses
  - negligence, **1:20; 1:26**
  - negligence per se, **1:23**
  - nuisance, **1:10**
  - strict liability, **1:26**
  - trespass, **1:14**
- Drinking water wells, **1:28**
- Economic injuries, **1:34**
- Former owners, **1:35**
- Fraud and negligent misrepresentation, **1:36**
- Gasoline suppliers and UST releases, **1:29**
- Landowners, **1:31**
- Leases, **1:8**
- Mercury waste, release of, **1:30**
- Misrepresentation, **1:36**
- Negligence
  - generally, **1:19 et seq.**
  - defenses, **1:20; 1:26**
  - defenses to negligence per se, **1:23**

**TOXIC TORTS—Cont'd**

- Negligence—Cont'd
  - illustrative cases, **1:21**
  - illustrative cases for negligence per se, **1:23**
  - negligence per se, **1:22 to 1:24**
  - strict liability
    - generally, **1:25 to 1:35**
    - consumer products, **1:33**
    - defenses, **1:26**
    - gasoline suppliers and UST releases, **1:29**
    - issues, generally, **1:27 to 1:35**
    - mercury waste, release of, **1:30**
    - mere economic injuries, **1:34**
    - present owners and ex-owners, **1:35**
    - radiation, release of, **1:30**
    - release from underground gasoline tanks in close proximity to residences and drinking water wells, **1:28**
    - subsequent occupants and landowners of property contaminated by previous owners and occupants, **1:31**
    - waste disposal sites, releases from, **1:32**
- Negligence per se, **1:22 to 1:24**
- Negligent misrepresentation, **1:36**
- Nuisance
  - generally, **1:3 et seq.**
  - continuing nuisance, **1:18**
  - defective products, **1:9**
  - defenses, **1:10**
  - illustrative cases, **1:5; 1:7**
  - landowners' liability, **1:8**
  - permanent nuisance, **1:18**
  - private nuisance, **1:6**
  - public nuisance, **1:4**
  - trespass, similarity, **1:17**
- Occupancy, **1:15; 1:31**
- Permanent nuisance, **1:18**
- Permanent trespass, **1:18**
- Present owners and ex-owners, **1:35**
- Previous owners and occupants, **1:31**
- Private nuisance, **1:6**
- Proximity, **1:28**
- Public nuisance, **1:4**
- Radiation, release of, **1:30**
- Releases, **1:29**
- Residences, **1:28**
- Strict liability. Negligence, above
- Subsequent occupants and landowners, **1:31**
- Theories. **Toxic Tort Theories of Damages** (this index)
- Title and ownership, **1:15; 1:35**
- Trespass
  - generally, **1:11 et seq.**
  - continuing trespass, **1:18**
  - damages, measure of, **1:16**

**TOXIC TORTS—Cont'd**

- Trespass—Cont'd
  - defenses, **1:14**
  - former owners and occupiers, **1:15**
  - illustrative cases, **1:12**
  - nuisance, similarity, **1:17**
  - permanent trespass, **1:18**
  - visibility, **1:13**
- Underground storage tanks (USTs), **1:28; 1:29**
- Visibility, **1:13**
- Waste
  - generally, **1:30; 1:37**
  - disposal sites, releases from, **1:32**
- Water wells, **1:28**
- Wells, **1:28**

**TOXIC TORT THEORIES OF DAMAGES**

- Generally, **1:38 to 1:44**
- Cancer, increased risk of, **1:43**
- Cancerphobia, **1:42**
- Court option for medical monitoring, supervised funds, **1:41**
- Defenses to medical monitoring claims, **1:40**
- Emotional distress, **1:42**
- Funds and funding, **1:41**
- Medical monitoring, **1:39 to 1:41**
- Monitoring, medical, **1:39 to 1:41**
- Personal injury cases, **1:38**
- Property damage cases, **1:44**
- Supervised funds, **1:41**

**TOXIC WASTE**

- Occurrence requirement, **5:23**

**TOXINS**

- Standard ISO pollution exclusion clause, **7:21**

**TRADITIONAL POLLUTANTS**

- Standard ISO pollution exclusion clause, **7:21**

**TRANSACTIONAL DOCUMENTS**

- Ethics, copying from other sources, **32:43**

**TRANSFER, MOTION TO**

- Responses to liability coverage claims, **14:52**

**TRAVELERS POLLUTION EXCLUSION**

- Generally, **9:1**
- Case law survey, **App E**

**TREATED SEWAGE**

- Absolute/total pollution exclusion, **8:148**

**TREATIES**

- Reinsurance, **31:10**

**TRENDS**

- Absolute/total pollution exclusion, **8:10**
- Damages, **4:2**

**TRESPASS**

- Toxic Torts** (this index)

**TRIAL**

- Generally, **23:1 et seq.**
- Asbestos, **26:53**
- Awards, **23:7**
- Case law survey, **App E**
- Closing arguments, **23:5**
- Coordination of trial, **23:2**
- Environmental impairment liability (EIL) policies, **28:35; 28:36**
- Expert testimony, **21:28; 21:43**
- Forms, verdict, **23:6**
- Hartford v. Wausau, **App 23A**
- Instructions to jury, **23:6**
- Insurers' unity, **23:3**
- Jury instructions and verdict forms, **23:6**
- Legal research and stare decisis, **33:11**
- Lost, missing, or destroyed policies, proving-up, **35:14**
- Motions in limine, **23:10**
- New Jersey, **23:8**
- Opening statements, **23:4**
- Phases of trial, **App 23A**
- Phasing of trial, **23:9**
- Preliminary outline of phase I issues in Hartford v. Wausau (Syntex Coverage Litigation), **App 23A**
- Settlement of disputes, **22:61; 22:62**
- States, New Jersey, **23:8**
- Syntex coverage litigation, **App 23A**
- Verdict forms, **23:6**

**TRIAL COURT JUDGE**

- Expert testimony, **21:3; 21:27**

**TRICHLOROETHYLENE (TCE)**

- Absolute/total pollution exclusion, **8:146**

**TRIER OF FACT**

- Conditions, **11:20; 11:35**

**TRIGGER OF COVERAGE**

- Asbestos, **26:44; 26:71; 26:78**
- Case law survey, **App E**
- Conditions, **11:24**
- Defense Duty** (this index)
- Lead claims under CGL policies, **25:5**
- Occurrence and Occurrence Requirement** (this index)
- PRP letters and duty to defend, **12:34**

**UMBRELLA INSURANCE**

- Generally, **2:12**
- Case law survey, **App E**

**UNDERGROUND STORAGE TANK FACILITY OR SYSTEM**

- Absolute/total pollution exclusion, **8:155**
- Modern pollution insurance specialty policies, **29:26**
- Toxic torts, underground storage tanks (USTS), **1:28; 1:29**
- Underground Storage Tanks (USTs)** (this index)

**UNDERGROUND STORAGE TANK (UST) POLLUTION LIABILITY POLICY**

- Modern pollution insurance specialty policies, **29:12; 29:26**

**UNDERWRITING**

- Discovery by policyholders, **18:8; 18:21**

**UNFIT FOR HUMAN HABITATION CLAIMS**

- Lead claims under CGL policies, **25:16**

**UNITED STATES**

- Global warming insurance coverage disputes, **27:8**

**UNITED STATES V. BOWEN**

- Ethics, copying from other sources, **32:28**

**UNITED STATES V. FLYNN**

- Ethics, copying from other sources, **32:12**

**UNITED STATES V. JACKSON**

- Ethics, copying from other sources, **32:38**

**UNITED STATES V. LAVANTURE**

- Ethics, copying from other sources, **32:34**

**UNITED STATE V. SYPHER**

- Ethics, copying from other sources, **32:21**

**UPGRADES**

- Global warming insurance coverage disputes, **27:29**

**USE OF LAND**

- Lead claims under CGL policies, **25:10**

**VALIDITY**

- Modern pollution insurance specialty policies, **29:17**
- Responses to liability coverage claims, **14:58**

**VALUE AND VALUATION**

- Asbestos, **26:79**
- Property damage under CGL policy, **4:13**

**VASQUEZ V. CITY OF JERSEY CITY**

- Ethics, copying from other sources, **32:29**

**VENESEVICH V. LEONARD**

- Ethics, copying from other sources, **32:23**

**VERDICTS**

- Forms, **23:6**

**VERTICAL YEARS**

- Settlement of disputes, **22:41**

**VISIBILITY**

- Toxic torts, **1:13**

**VISITS AND VISITATION**

- Occurrence requirement, **5:28; 5:29**

**VOLUNTARY ACTS AND MATTERS**

- Cleanups, coverage of, **4:5**
- Conditions** (this index)
- Modern pollution insurance specialty policies, **29:18**
- Payments
  - generally, **34:3**
  - defense, survey of case law, **App E**

**VULNERABLE YEARS**

- Settlement of disputes, **22:35**

**WAIVER AND ESTOPPEL**

- Absolute/total pollution exclusion, **8:39**
- Asbestos, **26:31; 26:47**
- Coverage obligations, avoiding or limiting, **12:56**
- Defense duty, **12:56 et seq.**
- Denial of coverage, timing of determination, **12:57**
- Discovery by policyholders, **18:25; 18:26**
- Insurer's silence after breach of policy condition, **28:24**
- Judicial estoppel of EIR insurer from claiming EIL and CGL insurers cover different risks, **28:39**
- Late notice defense, **11:15; 11:16**
- Lead claims under CGL policies, **25:14; 25:20**
- Payment of previous claim
  - effect on estoppel, **12:58**
  - effect on waiver, **12:59**
- Raised coverage defenses, case law survey, **App E**
- Reasonableness of defense costs, challenging, **12:74**
- Responses to liability coverage claims, **14:18**

**WANTON CONDUCT**

- Asbestos, **26:84**

**WARNINGS**

- Asbestos** (this index)

**WASHINGTON**

- Pro rata allocation in insurance coverage cases, **13:16**

**WASTE DISPOSAL SITES**

- Environmental impairment liability (EIL) policies, **28:27**
- Reinsurance, **31:10**
- Toxic torts, **1:32**

## INDEX

### WASTE MANAGEMENT AND DISPOSAL

- Battery waste, remediation of pollution, **28:28**
- Direct deposit of waste, absolute/total pollution exclusion, **8:59**
- Mining waste, absolute/total pollution exclusion, **8:106**
- Poultry waste, absolute/total pollution exclusion, **8:126**
- Solid waste, absolute/total pollution exclusion, **8:141**
- Toxic torts, **1:30; 1:37**

### WASTE PRODUCTS EXCLUSION

- Case law survey, **App E**
- Pollution and pollution-type exclusions, **9:4**

### WATER AND WATER POLLUTION

- Absolute/total pollution exclusion
  - contaminated water, **8:50 to 8:52; 8:146**
  - floodwater, **8:89**
  - hard water constituents, **8:94**
  - non-potable water, **8:110**
  - polluted tap water, **8:122**
  - rainwater, **8:129**
  - salt water, **8:135**
  - surface water run-off, **8:145**
  - TCE, **8:146**
  - third-party contaminated groundwater, **8:51**
  - well water, **8:52**
- Facility exclusion, **34:11**
- Modern pollution insurance specialty policies, **29:18**
- Standard ISO pollution exclusion clause, **7:24**
- Toxic torts, **1:28**

### WEAR-AND-TEAR EXCLUSION

- Asbestos, **26:92**

### WELDING SLAG

- Absolute/total pollution exclusion, **8:151**

### WELLINGTON AGREEMENT

- Asbestos, **26:30; 26:31; 26:73**

### WELLS

- Absolute/total pollution exclusion, well water, **8:52**
- Modern pollution insurance specialty policies, **29:18**
- Toxic torts, **1:28**

### WESTLAW

- Legal research and stare decisis for environmental insurance coverage litigators, **33:25; 33:26; 33:33; 33:34**

### WITHDRAWAL

- Expert testimony, **21:33**

### WITNESSES

- Asbestos, **26:20**
- Discovery** (this index)
- Expert Testimony** (this index)
- Lead claims under CGL policies, **25:22**
- Occurrence requirement, **5:31**

### WOLLAN

- Reinsurance considerations in environmental insurance coverage disputes, **App 31A**

### WOOD SMOKE

- Absolute/total pollution exclusion, **8:152**

### WORKERS' COMPENSATION

- Asbestos, **26:26; 26:62**

### WRITTEN ACTS AND MATTERS

- Settlement of disputes, **22:56**

### ZANIC, MICHAEL

- Asbestos, **App 26C**