

Table of Cases

A

- Abdullah v. AccentCare Long Term Disability Plan, 56 Employee Benefits Cas. (BNA) 1201, 2012 WL 4112291 (N.D. Cal. 2012)—15:11
- Abercrombie v. Pilot Life Ins. Co. of Greensboro, N. C., 214 S.C. 350, 52 S.E.2d 400 (1949)—6:16, 6:18
- Abi-Aad v. Unum Group, 2023 Employee Benefits Cas. (BNA) 118611, 2023 WL 2838357 (D. Mass. 2023)—15:11
- Abrams v. Unum Life Insurance Company of America, 647 F. Supp. 3d 1061 (W.D. Wash. 2022)—15:2
- Acacia Mut. Life Ins. Co. v. Koch, 57 Ohio App. 125, 9 Ohio Op. 76, 24 Ohio L. Abs. 237, 12 N.E.2d 295 (1st Dist. Hamilton County 1937)—6:11
- Acacia Mut. Life Ins. Co. v. Weissman, 164 Ohio St. 82, 57 Ohio Op. 100, 128 N.E.2d 34 (1955)—10:6
- Adair v. El Pueblo Boys & Girls Ranch, Inc. Long Term Disability Plan, 2013 WL 4775927 (D. Colo. 2013)—15:2
- Adair v. General American Life Ins. Co., 124 S.W.2d 657 (Mo. Ct. App. 1939)—16:2
- Adam Miguez Funeral Home, Inc. v. First Nat. Life Ins. Co., 234 So. 2d 496 (La. Ct. App. 3d Cir. 1970)—4:6
- Adamos v. New York Life Ins. Co., 22 F. Supp. 162 (W.D. Pa. 1937)—6:4
- Adams v. Jefferson-Pilot Life Ins. Co., 148 N.C. App. 356, 558 S.E.2d 504 (2002)—11:10
- Adams v. Prudential Ins. Co. of America, 280 F. Supp. 2d 731 (N.D. Ohio 2003)—15:4
- Addison v. Aetna Life Ins. Co., 358 P.2d 948 (Wyo. 1961)—9:15, 10:27
- Adkins v. Aetna Life Ins. Co., 130 W. Va. 362, 43 S.E.2d 372 (1947)—9:15, 10:27
- Adkins v. Reliance Standard Life Ins. Co., 917 F.2d 794 (4th Cir. 1990)—14:6
- Adolf v. Union Nat. Life Ins. Co., 170 Neb. 38, 101 N.W.2d 504 (1960)—5:12, 5:13, 5:19
- Advance Trust & Life Escrow Services, LTA v. Protective Life Insurance Company, 93 F.4th 1315 (11th Cir. 2024)—9:1
- AEI Life LLC v. Lincoln Benefit Life Company, 892 F.3d 126 (2d Cir. 2018)—4:6, 25:7
- AEI Life, LLC v. Lincoln Benefit Life Company, 225 F. Supp. 3d 136 (E.D. N.Y. 2016)—25:1
- Aetna Health Inc. v. Davila, 542 U.S. 200, 124 S. Ct. 2488, 159 L. Ed. 2d 312, 32 Employee Benefits Cas. (BNA) 2569 (2004)—19:1, 26:13, 26:14

LIFE AND HEALTH INSURANCE LAW

- Aetna Life Ins. Co. v. Adams, 447 S.W.2d 453 (Tex. Civ. App. Beaumont 1969)—12:13
- Aetna Life Ins. Co. v. Barnes, 361 F.2d 685 (5th Cir. 1966)—9:15, 10:27, 10:34, 20:13, 23:1, 23:10
- Aetna Life Ins. Co. v. Carroll, 188 Ark. 154, 65 S.W.2d 25 (1933)—10:27
- Aetna Life Ins. Co. v. Catchings, 75 F.2d 628 (C.C.A. 5th Cir. 1935)—8:23
- Aetna Life Ins. Co. v. Daniel, 328 Mo. 876, 42 S.W.2d 584 (1931)—8:14
- Aetna Life Ins. Co. v. Du Barry, 12 F. Supp. 664 (D. Or. 1935)—14:4
- Aetna Life Ins. Co. v. Dunken, 266 U.S. 389, 45 S. Ct. 129, 69 L. Ed. 342 (1924)—8:16, 10:23, 25:8, 25:9
- Aetna Life Ins. Co. v. Eilers, 367 S.W.2d 732 (Tex. Civ. App. Waco 1963)—10:11
- Aetna Life Ins. Co. v. Harris, 578 F.2d 52, 1979 A.M.C. 770 (3d Cir. 1978)—17:16
- Aetna Life Ins. Co. v. Hartley, 24 Ky. L. Rptr. 57, 67 S.W. 19 (Ky. 1902)—9:8
- Aetna Life Ins. Co. v. Hooper, 19 Ohio L. Abs. 123, 1935 WL 3204 (Ct. App. 9th Dist. Summit County 1935)—8:21, 8:23
- Aetna Life Ins. Co. v. J.B. Parker & Co., 96 Tex. 287, 72 S.W. 168 (1903)—18:14
- Aetna Life Ins. Co. v. Johnson, 13 F.2d 824 (C.C.A. 8th Cir. 1926)—5:6
- Aetna Life Ins. Co. v. Kepler, 116 F.2d 1 (C.C.A. 8th Cir. 1941)—9:6
- Aetna Life Ins. Co. v. McLaughlin, 380 S.W.2d 101, 9 A.L.R.3d 1005 (Tex. 1964)—14:8
- Aetna Life Ins. Co. v. McMonies, 161 Or. 183, 88 P.2d 290 (1939)—11:19
- Aetna Life Ins. Co. v. Messier, 173 F. Supp. 90 (M.D. Pa. 1959)—4:3, 9:12, 11:6, 21:3, 23:1, 23:5, 24:5
- Aetna Life Ins. Co. v. Moyer, 113 F.2d 974 (C.C.A. 3d Cir. 1940)—13:9
- Aetna Life Ins. Co. v. Orr, 205 Ark. 566, 169 S.W.2d 651 (1943)—15:4
- Aetna Life Ins. Co. v. Parker, 130 F. Supp. 97 (E.D. Mich. 1955)—11:10
- Aetna Life Ins. Co. v. Reed, 151 Tex. 396, 251 S.W.2d 150 (1952)—7:11
- Aetna Life Ins. Co. v. Roberts, 174 Miss. 278, 164 So. 311 (1935)—13:8
- Aetna Life Ins. Co. v. Robinson, 262 S.W. 118 (Tex. Civ. App. Beaumont 1924)—13:13
- Aetna Life Ins. Co. v. Smith, 37 Ala. App. 543, 71 So. 2d 846 (1954)—22:2, 22:3, 22:5, 22:9
- Aetna Life Ins. Co. v. Sterling, 15 A.D.2d 334, 224 N.Y.S.2d 146 (1st Dep't 1962)—10:32
- Aetna Life Ins. Co. v. Tipps, 98 S.W.2d 375 (Tex. Civ. App. El Paso 1936)—13:9
- Aetna Life Ins. Co. v. Wadsworth, 102 Wash. 2d 652, 689 P.2d 46 (1984)—11:21
- Aetna Life Ins Co v. Willetts, 282 F. 26 (C.C.A. 3d Cir. 1922)—15:8
- Aetna Life Ins. Co. v. Wilson, 1942 OK 59, 190 Okla. 363, 123 P.2d 656 (1942)—21:7
- Aetna Life Ins. Co. v. Woods, 449 S.W.2d 86 (Tex. Civ. App. Fort Worth 1969)—17:14
- Aetna Life Ins. Co., Inc. v. Fruchter, 283 So. 2d 36 (Fla. 1973)—15:11

TABLE OF CASES

- Aetna Life Ins. Co. of Hartford, Conn., v. Wimberly, 102 Tex. 46, 112 S.W. 1038 (1908)—9:1
- Aetna Nat. Bank v. U.S. Life Ins. Co., 24 F. 770 (C.C.S.D. N.Y. 1885)—11:17
- Afro-American Life Ins. Co. v. La Berth, 136 Fla. 37, 186 So. 241 (1939)—10:12
- Agag v. Cigna Health and Life Insurance Company, 2026 WL 1021213 (D. Conn. 2026)—12:15
- A.G. by and Through N.G. v. Community Insurance Company, 363 F. Supp. 3d 834, 2019 Employee Benefits Cas. (BNA) 27136 (S.D. Ohio 2019)—26:26
- Aisenberg v. Reliance Standard Life Insurance Co., 718 F. Supp. 3d 480 (E.D. Va. 2024)—15:2, 15:11
- Aisenberg v. Reliance Standard Life Insurance Company, 2023 Employee Benefits Cas. (BNA) 55022, 2023 WL 2145499 (E.D. Va. 2023)—15:4
- Al-Abbas v. Metropolitan Life Ins. Co., 52 F. Supp. 3d 288 (D. Mass. 2014)—15:11
- Albrecht v. North Am. Life Assur. Co., 27 Ill. App. 3d 839, 327 N.E.2d 317 (2d Dist. 1975)—21:1
- Albrent v. Spencer, 275 Wis. 127, 81 N.W.2d 555 (1957)—11:13
- Alessandro v. Massachusetts Cas. Ins. Co., 232 Cal. App. 2d 203, 42 Cal. Rptr. 630 (5th Dist. 1965)—14:12, 15:2
- Alexandre v. National Union Fire Insurance Company of Pittsburgh, PA, 22 F.4th 261 (1st Cir. 2022)—14:8
- Alfa Life Ins. Corp. v. Reese, 185 So. 3d 1091 (Ala. 2015)—6:16
- Alfama v. Rose, 323 Mass. 643, 83 N.E.2d 868 (1949)—11:10
- Ali v. Midland Nat. Life Ins. Co., 2012 WL 6863193 (D. Or. 2012)—9:11
- Alice F. v. Health Care Service Corporation, 367 F. Supp. 3d 817, 2019 Employee Benefits Cas. (BNA) 90525 (N.D. Ill. 2019)—26:26
- Allemania Fire Ins. Co. v. Peck, 133 Ill. 220, 24 N.E. 538 (1890)—13:14
- Allen v. Aetna Life Ins. Co., 228 Mo. App. 18, 62 S.W.2d 916 (1933)—11:13
- Allen v. Atlantic Richfield Retirement Plan, 480 F. Supp. 848, 1 Employee Benefits Cas. (BNA) 1523 (E.D. Pa. 1979)—26:13
- Allen v. Life Ins. Co. of North America, 267 F.R.D. 407 (N.D. Ga. 2009)—26:15
- Allen v. Metropolitan Life Ins. Co., 44 N.J. 294, 208 A.2d 638 (1965)—5:1, 5:11, 5:13, 5:19
- Allen v. Metropolitan Life Ins. Co., 83 N.J. Super. 223, 199 A.2d 254 (App. Div. 1964)—5:21
- Allen v. National Acc. & Health Ins. Co., 215 N.C. 70, 1 S.E.2d 94 (1939)—13:7
- Allen v. Paul Revere Life Ins. Co., 57 Tenn. App. 650, 423 S.W.2d 504 (1967)—15:2, 15:3
- Allianz Life Insurance Company of North America v. Muse, 2022 WL 3701606 (10th Cir. 2022)—19:2
- Allick v. Columbian Protective Ass'n, 269 A.D. 281, 55 N.Y.S.2d 438 (1st Dep't 1945)—8:3

LIFE AND HEALTH INSURANCE LAW

- Allison v. Aetna Life Ins. Co., 158 So. 389 (La. Ct. App. 2d Cir. 1935)—8:9, 8:21, 22:2
- Allison v. Nationwide Mut. Ins. Co., 964 F.2d 291 (3d Cir. 1992)—14:6
- Allmerica Financial Life Ins. and Annuity Co. v. Llewellyn, 139 F.3d 664, 40 Fed. R. Serv. 3d 59 (9th Cir. 1997)—15:2
- Allstate Ins. Co. v. Lanier, 242 F. Supp. 73 (E.D. N.C. 1965)—26:1, 26:18
- Allstate Ins. Co. v. Mooney, 562 S.W.2d 950 (Tex. Civ. App. Amarillo 1978)—9:6
- Allstate Life Ins. Co. v. Ellett, 2015 WL 500171 (E.D. Va. 2015)—11:24
- Allstate Life Ins. Co. v. Hanson, 200 F. Supp. 2d 1012 (E.D. Wis. 2002)—11:19
- Allstate Life Insurance Company v. Marcelle, 2025 WL 789551 (5th Cir. 2025)—11:10
- All States Life Ins. Co. v. Jaudon, 228 Ala. 672, 154 So. 798, 94 A.L.R. 1128 (1934)—6:14
- All States Life Ins. Co. v. Kelso, 29 Ala. App. 310, 195 So. 460 (1940)—21:3
- All States Life Ins. Co. v. Steward, 242 Ala. 258, 5 So. 2d 784 (1942)—9:12
- Almerico v. RLI Ins. Co., 716 So. 2d 774 (Fla. 1998)—6:15
- Alt v. American Income Life Ins. Co., 337 F.2d 472 (10th Cir. 1964)—5:21
- Altman v. Massachusetts Mutual Life Insurance Company, 2025 WL 1683475 (E.D. Mich. 2025)—15:13
- Altman v. Standard Mut. Life Ins. Co., 204 S.C. 151, 28 S.E.2d 636 (1944)—8:3
- Alvarez v. Insurance Co. of North America, 313 Fed. Appx. 465 (3d Cir. 2008)—19:2
- Alvarez v. John Hancock Mut. Life Ins. Co., 362 So. 2d 360 (Fla. 3d DCA 1978)—21:7
- Amberg v. Bankers Life Co., 3 Cal. 3d 973, 92 Cal. Rptr. 273, 479 P.2d 633 (1971)—24:8
- Ambrose v. Acacia Mut. Life Ins. Co., 190 Va. 189, 56 S.E.2d 372 (1949)—8:18
- Ambrose v. Metropolitan Life Ins. Co., 18 N.J. Misc. 42, 10 A.2d 479 (Sup. Ct. 1939)—22:10, 23:5, 23:8
- American Acc. Co. v. Reigart, 94 Ky. 547, 15 Ky. L. Rptr. 469, 23 S.W. 191 (1893)—14:9
- American Agency Life Ins. Co. v. Russell, 37 Wash. App. 110, 678 P.2d 1303 (Div. 1 1984)—5:17
- American-Amicable Life Ins. Co. v. Lawson, 419 S.W.2d 823 (Tex. 1967)—5:17
- American Bankers Ins. Co. v. Farley, 403 S.W.2d 545 (Tex. Civ. App. Fort Worth 1966)—10:4
- American Ben. Ass'n v. Russell, 278 S.W.2d 316 (Tex. Civ. App. Amarillo 1954)—12:9
- American Cas. & Life Co. v. Gueringer, 205 S.W.2d 423 (Tex. Civ. App. San Antonio 1947)—17:3, 17:7

TABLE OF CASES

- American Cas. Co. v. M. S. L. Industries, Inc., Howard Industries Division, 283 F. Supp. 757 (E.D. Wis. 1968)—11:18
- American Cas. Co. of Reading, Pa. v. Gerald, 369 F.2d 829 (4th Cir. 1966)—14:2
- American Cas. Co. of Reading, Pa. v. Shefferman, 193 A.2d 428 (D.C. 1963)—17:2
- American Cas. Co. of Reading, Pa. v. Simpson, 413 F.2d 1042 (9th Cir. 1969)—22:2, 22:3
- American Chiropractic Ass’n v. Trigon Healthcare, Inc., 367 F.3d 212, R.I.C.O. Bus. Disp. Guide (CCH) ¶ 10666, 2004-1 Trade Cas. (CCH) ¶ 74393 (4th Cir. 2004)—26:24
- American Council of Life Insurers v. Ross, 558 F.3d 600, 46 Employee Benefits Cas. (BNA) 1385 (6th Cir. 2009)—26:15
- American Family Life Assurance Company of Columbus v. Parker, 488 Mass. 801, 178 N.E.3d 859 (2022)—11:19
- American General Life Inc. Co. v. Broughton, 2008 WL 4977402 (D. Idaho 2008)—6:4
- American General Life Ins. Co. v. Jenson, 2012 WL 848158 (D.S.D. 2012)—11:19
- American General Life Ins. Co. v. Salamon, 483 Fed. Appx. 609 (2d Cir. 2012)—6:14
- American General Life Ins. Co. v. Schoenthal Family, LLC, 555 F.3d 1331 (11th Cir. 2009)—6:3
- American General Life Ins. Co. v. Underwood, 85 F. Supp. 3d 944 (E.D. Tenn. 2015)—6:11
- American General Life Insurance Company v. Kleshnina, 640 F. Supp. 3d 1378 (N.D. Ga. 2022)—6:1
- American General Life Insurance Company v. Martin, 2024 WL 4953886 (N.D. Ill. 2024)—11:19
- American General Life Insurance Company v. Nidoh, 2025 WL 2422616 (M.D. Pa. 2025)—2:62
- American General Life Insurance Company v. Whitaker, 416 F. Supp. 3d 608 (E.D. La. 2019)—14:4, 14:8
- American Home Assur. Co. v. Hughes, 209 Va. 514, 165 S.E.2d 411 (1969)—15:3
- American Hospital & Life Ins. Co. v. Pollard, 464 S.W.2d 431 (Tex. Civ. App. Austin 1971)—22:7
- American Hospital & L. Ins. Co. v. Federal Trade Com’n, 243 F.2d 719 (5th Cir. 1957)—26:12
- American Income Ins. Co. v. Kindlesparker, 110 Ind. App. 517, 37 N.E.2d 304 (1941)—13:10
- American Indem. Co. v. Olesijuk, 353 S.W.2d 71 (Tex. Civ. App. San Antonio 1961)—17:19
- American Life & Acc. Ins. Co. v. Clark, 407 S.W.2d 433 (Ky. 1966)—10:4
- American Life Ins. Co. v. Renfroe, 232 Ala. 619, 168 So. 871 (1936)—10:7
- American Life Ins. Co. v. Stewart, 300 U.S. 203, 57 S. Ct. 377, 81 L. Ed. 605, 111 A.L.R. 1268 (1937)—8:13
- American Life Ins. Co. of Birmingham, Ala. v. Stone, 78 Ga. App. 98, 50 S.E.2d 231 (1948)—2:6, 17:3

- American Mayflower Life Ins. Co. of New York v. Moskowitz, 17 A.D.3d 289, 794 N.Y.S.2d 32 (1st Dep't 2005)—8:2, 8:4
- American Nat. Ins. Co. v. Alejandro, 449 S.W.2d 151 (Tex. Civ. App. Fort Worth 1969)—5:11
- American Nat. Ins. Co. v. Brawner, 93 S.W.2d 450 (Tex. Civ. App. Eastland 1936)—8:4
- American Nat. Ins. Co. v. Brown, 58 Ga. App. 70, 197 S.E. 658 (1938)—9:7
- American Nat. Ins. Co. v. Cooper, 169 Colo. 420, 458 P.2d 257 (1969)—10:7
- American Nat. Ins. Co. v. Jackson, 12 Tenn. App. 305, 1930 WL 1700 (1930)—21:7
- American Nat. Ins. Co. v. Lane, 200 Ark. 707, 140 S.W.2d 434 (1940)—13:9
- American Nat. Ins. Co. v. Lawson, 133 Tex. 146, 127 S.W.2d 294 (Comm'n App. 1939)—6:11
- American Nat. Ins. Co. v. McPhetridge, 28 Tenn. App. 145, 187 S.W.2d 640 (1945)—8:15
- American Nat. Ins. Co. v. Yee Lim Shee, 104 F.2d 688 (C.C.A. 9th Cir. 1939)—9:8
- American National Insurance Company v. Arce, 672 S.W.3d 347 (Tex. 2023)—6:8, 8:11
- American Orthopedic & Sports Medicine v. Independence Blue Cross Blue Shield, 890 F.3d 445, 2018 Employee Benefits Cas. (BNA) 173478 (3d Cir. 2018)—18:16
- American Pioneer Life Ins. Co. v. Rogers, 296 Ark. 254, 753 S.W.2d 530 (1988)—18:13
- American Psychiatric Assoc. v. Anthem Health Plans, 50 F. Supp. 3d 157, 60 Employee Benefits Cas. (BNA) 1496 (D. Conn. 2014)—26:26
- American Public Life Ins. Co. v. Wheeler, 477 F.2d 1019 (8th Cir. 1973)—5:26
- American Trust Co. v. Life Ins. Co. of Va., 173 N.C. 558, 92 S.E. 706 (1917)—8:3
- American Trust Life Ins. Co. v. Dominguez, 329 S.W.2d 897 (Tex. Civ. App. San Antonio 1959)—17:13
- American United Life Ins. Co. v. Martinez, 480 F.3d 1043, R.I.C.O. Bus. Disp. Guide (CCH) ¶ 11261 (11th Cir. 2007)—25:3
- America's Health Ins. Plans v. Hudgens, 915 F. Supp. 2d 1340, 54 Employee Benefits Cas. (BNA) 2464 (N.D. Ga. 2012)—26:14
- Amex Life Assurance Co. v. Superior Court, 14 Cal. 4th 1231, 60 Cal. Rptr. 2d 898, 930 P.2d 1264 (1997)—8:4
- Amica Life Ins. Co. v. Barbor, 488 F. Supp. 2d 750 (N.D. Ill. 2007)—8:10
- AMISUB (SFH), Inc. v. Cigna Health and Life Insurance Company, 142 F.4th 403 (6th Cir. 2025)—12:1, 26:36
- Amy Warwick, The, 67 U.S. 635, 17 L. Ed. 459, 1862 WL 6725 (1862)—7:9
- Anderson v. Aetna Life Ins. Co., 193 Iowa 1037, 188 N.W. 883 (1922)—11:13

TABLE OF CASES

- Anderson v. Idaho Mut. Ben. Ass'n, 77 Idaho 373, 292 P.2d 760 (1956)—11:21
- Anderson v. Inter-State Business Men's Acc. Ass'n of Des Moines, Iowa, 354 Ill. 538, 188 N.E. 844 (1933)—13:9
- Anderson v. Knox, 297 F.2d 702 (9th Cir. 1961)—2:53, 6:20
- Anderson v. Liberty Life Ins. Co. of Topeka, 149 Kan. 447, 87 P.2d 499 (1939)—9:8
- Anderson v. Metropolitan Life Ins. Co., 96 S.W.2d 631 (Mo. Ct. App. 1936)—13:10
- Anderson v. Northwestern Mut. Life Ins. Co., 261 N.Y. 450, 185 N.E. 696 (1933)—10:16
- Anderson v. UNUM Provident Corp., 369 F.3d 1257, 32 Employee Benefits Cas. (BNA) 2318, 21 I.E.R. Cas. (BNA) 669 (11th Cir. 2004)—26:13
- Andjeski v. Metropolitan Life Ins. Co., 33 Ohio Op. 126, 17 Ohio Supp. 128, 1946 WL 6030 (C.P. 1946)—9:13
- Andrus v. Preferred Risk Life Ins. Co., 777 S.W.2d 610 (Ky. Ct. App. 1989)—9:6
- Anglin v. Blue Shield of Virginia, 693 F.2d 315, 1982-83 Trade Cas. (CCH) ¶ 65031 (4th Cir. 1982)—26:18
- Annis v. Pilkewitz, 287 Mich. 68, 282 N.W. 905 (1938)—25:1, 25:5
- Anonymous v. Monarch Life Ins. Co., 42 Misc. 2d 308, 247 N.Y.S.2d 894 (Dist. Ct. 1964)—18:7
- Antley v. New York Life Ins. Co., 139 S.C. 23, 137 S.E. 199, 60 A.L.R. 184 (1927)—11:13
- Apolskis v. Concord Life Ins. Co., 445 F.2d 31 (7th Cir. 1971)—6:14
- Appel v. Cooper Ins. Co., 76 Ohio St. 52, 80 N.E. 955 (1907)—13:14
- Appeldorn v. Minnesota Valley Co-Op, 2011 WL 4584639 (D. Minn. 2011)—14:5
- Applebaum v. Empire State Life Assur. Soc., 311 Pa. 221, 166 A. 768 (1933)—6:16
- Appleton v. Alcorn, 291 Ga. 107, 728 S.E.2d 549 (2012)—11:19
- Apter v. Home Life Ins. Co. of New York, 266 N.Y. 333, 194 N.E. 846, 98 A.L.R. 1281 (1935)—8:19
- Archer v. Unum Life Insurance Company of America, 2025 WL 2107491 (W.D. Wash. 2025)—15:13
- Ardery v. Union Underwear Co., 293 Ky. 439, 169 S.W.2d 45 (1943)—9:13, 23:2
- Arendt v. North Am. Life Ins. Co., 107 Neb. 716, 187 N.W. 65 (1922)—7:7
- Arenson v. First Unum Life Insurance Company, 650 F. Supp. 3d 643, 2023 Employee Benefits Cas. (BNA) 12302 (N.D. Ill. 2023)—15:11
- Ariana M. v. Humana Health Plan of Texas, Incorporated, 884 F.3d 246, 63 Employee Benefits Cas. (BNA) 1909 (5th Cir. 2018)—26:15
- Armani v. Northwestern Mutual Life Insurance Company, 840 F.3d 1159, 63 Employee Benefits Cas. (BNA) 1164 (9th Cir. 2016)—15:5, 15:11
- Arment v. Metropolitan Life Ins. Co., 8 N.J. Misc. 100, 149 A. 35 (Sup. Ct. 1930)—22:3, 22:7

- Armstrong v. John Hancock Mut. Life Ins. Co.*, 164 Pa. Super. 507, 66 A.2d 468 (1949)—23:10
- Arnett v. Jackson Nat. Life Ins. Co.*, 2012 WL 314090 (M.D. La. 2012)—14:12
- Arnold v. Life Ins. Co. of Ga.*, 226 S.C. 60, 83 S.E.2d 553 (1954)—6:6, 8:13
- Arnold v. Life Ins. Co. of North America*, 894 F.2d 1566 (11th Cir. 1990)—16:3
- Arredondo v. Hartford Life and Acc. Ins. Co.*, 860 F. Supp. 2d 363 (S.D. Tex. 2012)—14:9
- Arruda v. Zurich American Insurance Company*, 951 F.3d 12, 2020 Employee Benefits Cas. (BNA) 65842 (1st Cir. 2020)—14:6
- Artz v. Hartford Life & Accident Insurance Company*, 100 F.4th 921 (7th Cir. 2024)—15:11, 26:15
- Ashburn v. Sun Life Assur. Co. of Canada*, 197 S.W.2d 694 (Mo. Ct. App. 1946)—9:6, 9:10
- Ashley Sveen v. Kaye Melin*, 584 U.S. 811, 138 S. Ct. 1815, 201 L. Ed. 2d 180, 2018 Employee Benefits Cas. (BNA) 205361 (2018)—11:19
- Asphalt Paving, Inc. v. Ulery*, 149 So. 2d 370 (Fla. 1st DCA 1963)—11:13
- Assaf v. Metropolitan Life Insurance Company*, 2025 WL 2377096 (C.D. Cal. 2025)—14:12
- Associated Hospital Service, Inc. v. Milwaukee Auto. Mut. Ins. Co.*, 33 Wis. 2d 170, 147 N.W.2d 225 (1967)—18:15
- Atkins v. Bert Bell/Pete Rozelle NFL Player Retirement Plan*, 694 F.3d 557, 54 Employee Benefits Cas. (BNA) 1190 (5th Cir. 2012)—26:15
- Atlantic Life Ins. Co. v. Greenfield*, 199 Va. 506, 100 S.E.2d 717 (1957)—13:4
- Atlas Life Ins. Co. v. Zellner*, 1935 OK 551, 173 Okla. 254, 47 P.2d 151 (1935)—17:3
- Atlas Life Ins. Co. of Tulsa v. Miles*, 1945 OK 232, 195 Okla. 645, 161 P.2d 1022 (1945)—10:27
- August v. Provident Life and Acc. Ins. Co.*, 772 F. Supp. 2d 1197 (C.D. Cal. 2011)—15:13
- Augusta v. John Hancock Mut. Life Ins. Co.*, 11 Misc. 2d 111, 170 N.Y.S.2d 908 (Mun. Ct. 1958)—22:4, 22:5, 23:6
- Austin v. Metropolitan Life Ins. Co.*, 142 So. 337 (La. Ct. App. 2d Cir. 1932)—21:7
- Austin v. U.S.*, 125 F.2d 816 (C.C.A. 7th Cir. 1942)—11:25
- Auten v. Auten*, 308 N.Y. 155, 124 N.E.2d 99, 50 A.L.R.2d 246 (1954)—25:7
- Autran v. Procter & Gamble Health and Long-Term Disability Benefit Plan*, 27 F.4th 405 (6th Cir. 2022)—15:11
- Auxo Medical, LLC v. Ohio Nat. Life Assur. Corp.*, 2011 WL 5549052 (E.D. Va. 2011)—9:10
- Avraham Plastic Surgery LLC v. Aetna, Inc.*, 2025 WL 3779084 (E.D. N.Y. 2025)—12:14
- AXA Equitable Life Ins. Co. v. Infinity Financial Group, LLC*, 608 F. Supp. 2d 1349 (S.D. Fla. 2009)—6:6

TABLE OF CASES

- Axelroad v. Metropolitan Life Ins. Co., 267 N.Y. 437, 196 N.E. 388 (1935)—10:6
 Ayers v. Business Men’s Ins. Co., 148 S.C. 355, 146 S.E. 147 (1929)—6:17
 Ayers v. Life Ins. Co. of North America, 869 F. Supp. 2d 1248 (D. Or. 2012)—15:11
 Ayers v. Massachusetts Blue Cross, Inc., 4 Mass. App. Ct. 530, 352 N.E.2d 218 (1976)—6:1
 Ayre v. Brown & Root, Inc., 678 S.W.2d 564 (Tex. App. Houston 14th Dist. 1984)—20:13

B

- Baba v. Mutual Ben. Health & Acc. Ass’n, 280 Mich. 531, 273 N.W. 795 (1937)—13:9
 Badgett v. Oklahoma Life Ins. Co., 1935 OK 1062, 176 Okla. 86, 54 P.2d 1059 (1935)—9:11
 Baglivo v. Mutual of Omaha Insurance Company, 2025 WL 2976657 (D.N.J. 2025)—2:38
 Bahas v. Equitable Life Assur. Soc. of U.S., 331 Pa. 164, 200 A. 91 (1938)—24:5
 Bahas v. Equitable Life Assur. Soc. of U.S., 128 Pa. Super. 167, 193 A. 344 (1937)—13:10
 Bailey v. Life & Cas. Ins. Co. of Tenn., 35 Tenn. App. 574, 250 S.W.2d 99 (1951)—5:9, 5:19
 Bailey v. Sovereign Camp, W.O.W., 116 Tex. 160, 288 S.W. 115, 47 A.L.R. 876 (1926)—9:5
 Bain v. Life & Cas. Ins. Co. of Tenn., 188 La. 290, 176 So. 129 (1937)—13:11
 Baine v. Continental Assur. Co., 21 Cal. 2d 1, 129 P.2d 396, 142 A.L.R. 1253 (1942)—10:24
 Bajwa v. Metropolitan Life Ins. Co., 208 Ill. 2d 414, 281 Ill. Dec. 554, 804 N.E.2d 519 (2004)—4:6
 Bakal v. Paul Revere Life Ins. Co., 576 F. Supp. 2d 889 (N.D. Ill. 2008)—15:7
 Baker v. Big Star Div. of the Grand Union Co., 893 F.2d 288, 11 Employee Benefits Cas. (BNA) 2696 (11th Cir. 1989)—26:15
 Baker v. Equitable Life Assur. Soc., 288 N.Y. 87, 41 N.E.2d 471 (1942)—5:22, 10:12
 Baker v. National Life & Acc. Ins. Co., 201 Tenn. 247, 298 S.W.2d 715 (1956)—14:4
 Baker v. Prudential Ins. Co. of America, 279 Ill. App. 5, 1935 WL 3487 (1st Dist. 1935)—8:23
 Bakkensen v. John Hancock Mut. Life Ins. Co., 222 Or. 484, 353 P.2d 558 (1960)—22:6
 Balcer v. Peters, 37 Mich. App. 492, 195 N.W.2d 83 (1972)—11:13
 Balkin v. Unum Life Insurance Company, 2024 WL 1346789 (D. Md. 2024)—15:11
 Balmert v. Reliance Standard Life Ins. Co., 601 F.3d 497 (6th Cir. 2010)—26:13

LIFE AND HEALTH INSURANCE LAW

- Baltes v. Metropolitan Life Insurance Company, 809 F. Supp. 3d 999 (C.D. Cal. 2025)—15:11
- BancOklahoma Mortg. Corp. v. Capital Title Co., Inc., 194 F.3d 1089, R.I.C.O. Bus. Disp. Guide (CCH) ¶ 9790 (10th Cir. 1999)—26:24
- BankAmerica Pension Plan v. McMath, 206 F.3d 821, 24 Employee Benefits Cas. (BNA) 1686 (9th Cir. 2000)—11:10
- Bankers Life & Cas. Co. v. Arizona Public Service Co., 365 F.2d 697 (9th Cir. 1966)—21:8
- Bankers Life & Cas. Co. v. Leary, 387 F.2d 564 (8th Cir. 1967)—23:4
- Bankers Life and Cas. Co. v. Vadra, 563 So. 2d 200 (Fla. 3d DCA 1990)—10:1
- Bankers Life Co. v. Bowie, 121 F.2d 779 (C.C.A. 10th Cir. 1941)—10:2, 10:3, 10:4
- Bankers Life Co. of Des Moines, Iowa v. Horton, 1941 OK 301, 189 Okla. 591, 118 P.2d 402 (1941)—8:7
- Bankers Sec. Life Ins. Co. v. Townsend, 1956 OK 20, 292 P.2d 421 (Okla. 1956)—13:7
- Bankers Service Life Ins. Co. v. Ritchie, 1960 OK 113, 351 P.2d 1045 (Okla. 1960)—17:7
- Bankers Service Life Ins. Co. v. Self, 237 Miss. 599, 115 So. 2d 692 (1959)—21:3
- Bank of Lyons v. Schultz, 109 Ill. App. 2d 453, 248 N.E.2d 812 (1st Dist. 1969)—9:9, 10:7
- Bank of Palm Beach & Trust Co. v. North American Co. for Life, Acc. and Health Ins., 427 F.2d 28 (5th Cir. 1970)—21:7
- Bank of Southwest Nat. Ass'n v. Jefferson Standard Life Ins. Co., 450 S.W.2d 774 (Tex. Civ. App. Houston 14th Dist. 1970)—10:10
- Bank One Trust Co., N.A. v. Transamerica Life Ins. Corp. of California, 5 Ohio App. 3d 236, 451 N.E.2d 542 (10th Dist. Franklin County 1982)—11:19
- Bank Sav. Life Ins. Co. v. Steiner, 81 S.W.2d 225 (Tex. Civ. App. Dallas 1935)—10:21
- Banner Life Insurance Company v. Moore, 2025 WL 3443152 (N.D. Cal. 2025)—2:62
- Barbin v. Moore, 85 N.H. 362, 159 A. 409, 83 A.L.R. 62 (1932)—11:13, 25:8
- Barbu v. Life Ins. Co. of North America, 987 F. Supp. 2d 281, 57 Employee Benefits Cas. (BNA) 2322 (E.D. N.Y. 2013)—26:15
- Bard v. Boston Shipping Ass'n, 471 F.3d 229, 39 Employee Benefits Cas. (BNA) 2047 (1st Cir. 2006)—26:15
- Bareno v. Employers Life Ins. Co., 7 Cal. 3d 875, 103 Cal. Rptr. 865, 500 P.2d 889 (1972)—20:13
- Barinova v. ING, 363 Fed. Appx. 910 (3d Cir. 2010)—22:5
- Barker v. Metropolitan Life Ins. Co., 188 Mass. 542, 74 N.E. 945 (1905)—6:13
- Barkley v. American Nat. Ins. Co., 36 Ga. App. 447, 136 S.E. 803 (1927)—13:10
- Barmeier v. Oregon Physicians' Service, 194 Or. 659, 243 P.2d 1053 (1952)—18:14

TABLE OF CASES

- Barnes v. American Intern. Life Assur. Co. of New York, 681 F. Supp. 2d 513 (S.D. N.Y. 2010)—14:5
- Barnes v. Prudential Ins. Co., 28 Tenn. App. 109, 186 S.W.2d 918 (1944)—11:10
- Baron v. Prudence Life Ins. Co., 315 Ill. App. 129, 42 N.E.2d 137 (1st Dist. 1942)—13:7
- Barrer v. Metropolitan Life Ins. Co., 151 F. Supp. 2d 617 (E.D. Pa. 2001)—9:11
- Barrett v. Travelers Ins. Co., 52 A.D.2d 897, 383 N.Y.S.2d 371 (2d Dep’t 1976)—6:3
- Barrett v. Union Mut. Fire Ins. Co., 61 Mass. 175, 7 Cush. 175, 1851 WL 4463 (1851)—6:15
- Bartleman v. Humphrey, 441 S.W.2d 335 (Mo. 1969)—5:6
- Bartnett v. Abbott Laboratories, 492 F. Supp. 3d 787, 2020 Employee Benefits Cas. (BNA) 380295 (N.D. Ill. 2020)—26:13
- Barza v. Metropolitan Life Ins. Co., 281 Mich. 532, 275 N.W. 238, 112 A.L.R. 1283 (1937)—13:14
- Basu v. Massachusetts Mutual Life Insurance Company, 2023 WL 1765676 (D. Nev. 2023)—15:13
- Batchelor v. American Health Ins. Co., 234 S.C. 103, 107 S.E.2d 36 (1959)—4:3
- Batchelor v. Life Insurance Company of North America, 504 F. Supp. 3d 607, 2020 Employee Benefits Cas. (BNA) 465558 (S.D. Tex. 2020)—15:11
- Bauer v. Insurance Co. of North America, 351 F. Supp. 873 (E.D. Wis. 1972)—21:5
- Bauer v. Kar Products, Inc., 230 Mont. 422, 749 P.2d 1385 (1988)—16:2
- Baugh v. Metropolitan Life Ins. Co., 173 Tenn. 352, 117 S.W.2d 742 (1938)—8:23, 10:23, 10:33
- Baum v. Massachusetts Mut. Life Ins. Co., 1960 OK 225, 357 P.2d 960 (Okla. 1960)—8:21, 24:9
- Baxter v. Metropolitan Life Ins. Co., 318 Ill. 369, 149 N.E. 243 (1925)—9:1
- Bazzi v. Sentinel Insurance Company, 502 Mich. 390, 919 N.W.2d 20 (2018)—6:17
- Bean v. Travelers’ Ins. Co., 1933 OK 394, 164 Okla. 135, 23 P.2d 216 (1933)—10:27
- Bearup v. Equitable Life Assur. Soc. of U.S., 351 Mo. 326, 172 S.W.2d 942 (1943)—25:3
- Bebbington v. California Western States Life Ins. Co, 171 P.2d 495 (Cal. App. 1st Dist. 1946)—13:3
- Beckham v. Travelers Ins. Co., 424 Pa. 107, 225 A.2d 532 (1967)—14:2, 14:4
- Bedford v. Catholic Order of Foresters, 73 S.D. 511, 44 N.W.2d 781 (1950)—5:26
- Beecey v. Travelers’ Ins. Co., 267 Mass. 135, 166 N.E. 571 (1929)—23:5
- Beggs v. Pacific Mut. Life Ins. Co., 171 Ga. App. 204, 318 S.E.2d 836 (1984)—17:2
- Beister v. John Hancock Mut. Life Ins. Co., 356 F.2d 634 (8th Cir. 1966)—5:22

LIFE AND HEALTH INSURANCE LAW

- Belch v. Gulf Life Ins. Co., 219 Ga. 823, 136 S.E.2d 351 (1964)—14:12
- Beley v. Pennsylvania Mut. Life Ins. Co., 373 Pa. 231, 95 A.2d 202, 36 A.L.R.2d 996 (1953)—7:9
- Bell v. Continental Assur. Co., 123 Ill. App. 2d 274, 260 N.E.2d 114 (1st Dist. 1970)—15:4
- Bell v. New York Life Ins. Co., 134 Ind. App. 614, 190 N.E.2d 432 (1963)—23:1, 23:5
- Bell v. Parker, 563 So. 2d 594 (Miss. 1990)—11:10
- Bellace v. Hartford Life and Accident Insurance Company, 2025 WL 2345157 (N.D. Tex. 2025)—15:11
- Bellamy v. Pacific Mut. Life Ins. Co., 651 S.W.2d 490 (Mo. 1983)—21:2
- Belser v. Mutual Life Ins. Co. of N.Y., 77 F. Supp. 826 (E.D. S.C. 1948)—10:4
- Beltway Paving Company, Inc. v. Pruco Life Insurance Company, 2025 WL 549145 (D. Md. 2025)—11:10, 25:3
- Bench v. Equitable Life Assur. Soc. of U. S., 21 Utah 2d 160, 442 P.2d 924 (1968)—23:9
- Beneficial Life Ins. Co. v. Stoddard, 95 Idaho 628, 516 P.2d 187, 70 A.L.R.3d 344 (1973)—11:19
- Benham v. American Central Life Ins. Co., 140 Ark. 612, 217 S.W. 462 (1919)—7:7
- Bennett v. John Hancock Mut. Life Ins. Co. of Boston, Mass., 155 F. Supp. 1 (S.D. W. Va. 1957)—9:15
- Bennett v. Metropolitan Life Ins. Co., 206 Tenn. 652, 337 S.W.2d 9 (1960)—7:9, 7:12
- Bennett v. Metropolitan Life Ins. Co., 173 Or. 386, 145 P.2d 815 (1944)—13:9, 13:10
- Bennett v. Royal Union Mut. Life Ins. Co., 232 Mo. App. 1027, 112 S.W.2d 134 (1938)—9:1
- Benson v. Bankers Life & Cas. Co., 147 Colo. 175, 362 P.2d 1039 (1961)—6:16
- Benson v. Continental Cas. Co., 275 Minn. 544, 146 N.W.2d 358 (1966)—15:8
- Benson v. Leaders Life Ins. Co., 2012 OK 111, 339 P.3d 843 (Okla. 2012)—6:1
- Bentley v. New York Life Ins. Co., 488 N.W.2d 77 (S.D. 1992)—11:19
- Bentley v. Western & Southern Life Ins. Co. of Cincinnati, Ohio, 268 N.C. 155, 150 S.E.2d 45 (1966)—14:12
- Benton v. Mutual of Omaha Ins. Co., 500 N.W.2d 158 (Minn. Ct. App. 1993)—21:7
- Berenguer v. Lincoln Nat. Life Ins. Co., 2006 WL 3327643 (E.D. Va. 2006)—15:4
- Beresh v. Retail Credit Co., Inc., 358 F. Supp. 260 (C.D. Cal. 1973)—26:22
- Berg v. Lincoln National Life Insurance Company, 2025 WL 252481 (E.D. Wash. 2025)—15:2
- Berg v. New York Life Ins. Co., 88 So. 2d 915 (Fla. 1956)—14:6
- Berg v. New York Life Insurance Company, 831 F.3d 426 (7th Cir. 2016)—15:7

TABLE OF CASES

- Berg v. Unum Life Insurance Company of America, 2023 WL 2619015 (E.D. Mich. 2023)—15:13
- Bergamatto v. Board of Trustees of the NYSA-ILA Pension Fund, 933 F.3d 257, 2019 Employee Benefits Cas. (BNA) 291217 (3d Cir. 2019)—26:13
- Bergeron v. ReliaStar Life Ins. Co., 2015 WL 225229 (E.D. La. 2015)—17:5
- Bernard v. Union Cent. Life Ins. Co., 117 F. Supp. 456 (D. Mass. 1954)—14:2
- Bernier v. Pacific Mut. Life Ins. Co. of Cal., 173 La. 1078, 139 So. 629, 88 A.L.R. 765 (1932)—8:9
- Bernitz v. Usable Life, 149 F.4th 113 (1st Cir. 2025)—26:15
- Bernstein v. New York Life Ins. Co., 1 Misc. 2d 777, 148 N.Y.S.2d 899 (N.Y. City Ct. 1956)—13:10
- Berrien v. New York Life Ins. Co., 132 N.J.L. 159, 39 A.2d 31 (N.J. Ct. Err. & App. 1944)—5:5
- Berry v. Paul Revere Life Ins. Co., 21 So. 3d 385 (La. Ct. App. 1st Cir. 2009)—15:2
- Berry v. Paul Revere Life Ins. Co., 2012-903 La. App. 1 Cir. 9/16/13, 2013 WL 5230701 (La. Ct. App. 1st Cir. 2013)—15:7
- Berry v. Travelers Ins. Co., 64 Ga. App. 727, 14 S.E.2d 196 (1941)—21:7
- Bertelsen v. Hartford Life Ins. Co., 1 F. Supp. 3d 1060 (E.D. Cal. 2014)—15:2, 15:11
- Best v. Equitable Life Assur. Soc. of U. S., 165 Pa. Super. 452, 68 A.2d 400 (1949)—9:13, 23:7, 24:5
- Betancourt v. Logia Suprema De La Alianza Hispana-Americana, 53 Ariz. 151, 86 P.2d 1026 (1939)—6:16
- Bethards, for Use of Draper & Kramer v. Metropolitan Life Ins. Co., 287 Ill. App. 7, 4 N.E.2d 257 (1st Dist. 1936)—11:15
- Betteley v. Equitable Life Assur. Soc., 137 Ohio St. 534, 19 Ohio Op. 188, 30 N.E.2d 1000 (1940)—23:5
- Bey v. Reliance Standard Life Insurance Company, 2017 WL 660866 (E.D. Pa. 2017)—15:2, 15:11
- Bhakta v. Hartford Life and Annuity Insurance Company, 673 Fed. Appx. 762 (9th Cir. 2016)—6:14
- Bible v. John Hancock Mut. Life Ins. Co. of Boston, Mass., 256 N.Y. 458, 176 N.E. 838 (1931)—6:18
- Bickford, Matter of Estate of, 549 N.W.2d 804 (Iowa 1996)—11:19
- Bienhoff v. North Am. Acc. Ins. Co., 153 Minn. 241, 190 N.W. 63 (1922)—13:7
- Bienz v. John Hancock Mut. Life Ins. Co., 195 Kan. 422, 407 P.2d 222 (1965)—17:14
- Bierman v. Mutual Life Ins. Co. of N.Y., 9 Misc. 2d 334, 163 N.Y.S.2d 800 (App. Term 1957)—10:16
- Biggar v. Prudential Insurance Company of America, 274 F. Supp. 3d 954 (N.D. Cal. 2017)—15:11
- Bigjoe v. Pioneer Am. Ins. Co., 446 F.2d 28 (9th Cir. 1971)—9:2
- Bilezikjian v. Unum Life Ins. Co. of America, 692 F. Supp. 2d 1203 (C.D. Cal. 2010)—14:1

- Bilheimer v. Federal Exp. Corp. Long Term Disability Plan*, 605 Fed. Appx. 172, 60 Employee Benefits Cas. (BNA) 1402 (4th Cir. 2015)—15:5, 15:11
- Billings v. UNUM Life Ins. Co. of America*, 459 F.3d 1088, 38 Employee Benefits Cas. (BNA) 1920 (11th Cir. 2006)—2:3, 15:13, 17:21
- Bilsky v. Mutual Benefit Health & Acc. Ass’n*, 49 N.Y.S.2d 149 (N.Y. City Ct. 1944)—13:9
- Bimestefer v. Bimestefer*, 205 Md. 541, 109 A.2d 768 (1954)—2:17, 11:10, 11:13, 11:14, 21:1
- Binder v. Commercial Travelers Mut. Acc. Ass’n of America*, 165 F.2d 896 (C.C.A. 2d Cir. 1947)—13:9
- Binkley v. Manufacturers Life Ins. Co.*, 471 F.2d 889 (10th Cir. 1973)—10:33
- Biro v. Prudential Ins. Co. of America*, 57 N.J. 204, 271 A.2d 1 (1970)—7:5, 14:12
- Black v. Unum Life Insurance Company of America*, 2025 WL 2337091 (N.D. Cal. 2025)—15:9
- Black & Decker Disability Plan v. Nord*, 538 U.S. 822, 123 S. Ct. 1965, 155 L. Ed. 2d 1034, 30 Employee Benefits Cas. (BNA) 1577, 61 Fed. R. Evid. Serv. 1642 (2003)—15:11
- Blackburn v. Home Life Ins. Co. of New York*, 19 Cal. 2d 226, 120 P.2d 31 (1941)—9:19
- Blackwell v. Mutual Reserve Fund Life Ass’n*, 141 N.C. 117, 53 S.E. 833 (1906)—25:2
- Blair v. Metropolitan Life Ins. Co.*, 569 Fed. Appx. 827, 59 Employee Benefits Cas. (BNA) 1668 (11th Cir. 2014)—15:2, 26:15
- Blair v. Metropolitan Life Insurance Company*, 167 F. Supp. 3d 1272 (N.D. Ala. 2016)—26:15
- Blalock v. Pacific Life Insurance Company*, 2024 WL 3345824 (M.D. Ga. 2024)—6:2
- Blalock v. Sutphin*, 275 So. 3d 519 (Ala. 2018)—11:19, 25:3
- Blankenship v. Metropolitan Life Ins. Co.*, 644 F.3d 1350, 51 Employee Benefits Cas. (BNA) 2300 (11th Cir. 2011)—26:15
- Blaustein v. Connecticut General Life Ins. Co.*, 207 F. Supp. 223 (D. D.C. 1962)—15:5
- Bliss v. National Union Fire Ins. Co. of Pittsburgh, Pa.*, 132 F. Supp. 3d 676 (D. Md. 2015)—14:5
- Block v. Doubletree Hotels Corp.*, 5 F. Supp. 2d 321 (E.D. Pa. 1998)—15:10
- Bloodgood v. Massachusetts Ben. Life Ass’n*, 19 Misc. 460, 44 N.Y.S. 563 (Sup 1897)—13:14
- Bloom v. Hartford Life and Acc. Ins. Co.*, 917 F. Supp. 2d 1269 (S.D. Fla. 2013)—15:2, 26:15
- Blos v. Bankers Life Co.*, 133 Cal. App. 2d 147, 283 P.2d 744 (1st Dist. 1955)—21:2, 21:6, 24:4
- Blount v. Bartholomew*, 714 F. Supp. 252 (E.D. Ky. 1988)—11:10, 25:7
- Blount v. United of Omaha Life Insurance Company*, 2016 WL 4191725 (M.D. Tenn. 2016)—15:13
- Blue Cross & Blue Shield of Mississippi, Inc. v. Mosley*, 317 So. 2d 58 (Miss. 1975)—17:9

TABLE OF CASES

- Blue Cross-Blue Shield v. Nelson, 282 Ala. 24, 208 So. 2d 592 (1968)—17:2
- Blue Cross-Blue Shield of Ala. v. Craig, 46 Ala. App. 352, 242 So. 2d 398 (Civ. App. 1970)—13:5
- Blue Cross-Blue Shield of Ala. v. Fowler, 43 Ala. App. 572, 195 So. 2d 910 (1966)—21:1
- Blue Cross-Blue Shield of Ala. v. Jackson, 42 Ala. App. 594, 172 So. 2d 804 (1965)—21:7
- Blue Cross/Blue Shield United of Wisconsin v. Inverrary Hotel Corp., 579 So. 2d 863 (Fla. 4th DCA 1991)—18:15
- Blum v. Prudential Ins. Co. of America, 132 N.J. Super. 204, 333 A.2d 277 (App. Div. 1975)—22:3, 22:5
- Blumberg v. United Ben. Life Ins. Co., 219 Md. 61, 148 A.2d 573 (1959)—10:13
- Blundy v. Aetna Life Ins. Co. of Hartford, Conn., 307 Mich. 332, 11 N.W.2d 908 (1943)—9:13
- Board of Assessors of the Parish of Orleans v. New York Life Ins. Co., 216 U.S. 517, 30 S. Ct. 385, 54 L. Ed. 597 (1910)—10:15
- Board of Trustees v. Moore, 800 F.3d 214, 60 Employee Benefits Cas. (BNA) 1569 (6th Cir. 2015)—26:15
- Board of Trustees of Nat. Elevator Industry Health Ben. Plan v. Montanile, 593 Fed. Appx. 903, 59 Employee Benefits Cas. (BNA) 2559 (11th Cir. 2014)—26:15
- Board of Trustees of Unitarian Church v. Nationwide Life Ins. Co., 88 N.J. Super. 136, 211 A.2d 204, 15 A.L.R.3d 1313 (App. Div. 1965)—9:7, 10:10
- Boatwright v. American Life Ins. Co., 191 Iowa 253, 180 N.W. 321, 11 A.L.R. 1085 (1920)—7:7
- Boatwright v. Hartford Ins. Group, 64 A.D.2d 262, 409 N.Y.S.2d 860 (4th Dep't 1978)—11:24
- Bobbitt v. American Nat. Ins. Co., 419 S.W.2d 919 (Tex. Civ. App. Austin 1967)—5:16
- Bodine v. Federal Kemper Life Assur. Co., 912 F.2d 1373 (11th Cir. 1990)—4:6
- Bogacki v. Great-West Life Assur. Co., 253 Mich. 253, 234 N.W. 865 (1931)—8:12
- Boger v. Prudential Ins. Co. of America, 259 N.C. 125, 130 S.E.2d 64 (1963)—9:12, 9:15, 24:4
- Boggio v. California-Western States Life Ins. Co., 108 Cal. App. 2d 597, 239 P.2d 144 (2d Dist. 1952)—6:16
- Bohannon v. Guardsman Life Ins. Co., 224 Neb. 701, 400 N.W.2d 856 (1987)—9:6
- Bohles v. Prudential Ins. Co. of America, 84 N.J.L. 315, 86 A. 438 (N.J. Ct. Err. & App. 1913)—9:1
- Bohm v. Fidelity & Cas. Co. of New York, 399 S.W.2d 450 (Mo. Ct. App. 1966)—6:10
- Boillot v. Income Guaranty Co., 231 Mo. App. 531, 102 S.W.2d 132 (1937)—13:11
- Boles v. Croom, 55 Tenn. App. 367, 400 S.W.2d 261 (1964)—11:10

- Bolin v. Hartford Life and Acc. Ins. Co.*, 28 F. Supp. 3d 915 (D. Minn. 2014)—14:12
- Bollenback v. Continental Cas. Co.*, 243 Or. 498, 414 P.2d 802, 34 A.L.R.3d 228 (1966)—9:11, 21:6
- Boly v. Paul Revere Life Ins. Co.*, 238 Or. App. 702, 246 P.3d 1 (2010)—14:1
- Bonacci v. Massachusetts Bonding & Ins. Co.*, 58 Cal. App. 2d 657, 137 P.2d 487 (1st Dist. 1943)—13:8
- Bond v. Cerner Corp.*, 309 F.3d 1064 (8th Cir. 2002)—15:13
- Bone v. Charlotte Liberty Mut. Ins. Co.*, 10 N.C. App. 393, 179 S.E.2d 171 (1971)—14:8
- Bonitz v. Travelers Ins. Co.*, 374 Mass. 327, 372 N.E.2d 254 (1978)—8:21
- Bonner v. Metropolitan Life Ins. Co.*, 621 F.3d 530 (6th Cir. 2010)—11:10
- Bonney v. Stephens Memorial Hosp.*, 2011 ME 46, 17 A.3d 123 (Me. 2011)—26:21
- Boone v. United Founders Life Ins. Co.*, 565 S.W.2d 380 (Tex. Civ. App. Fort Worth 1978)—16:3
- Booth v. Wal-Mart Stores, Inc. Associates Health and Welfare Plan*, 201 F.3d 335, 24 Employee Benefits Cas. (BNA) 2324 (4th Cir. 2000)—26:15
- Booton v. Lockheed Medical Ben. Plan*, 110 F.3d 1461, 20 Employee Benefits Cas. (BNA) 2767 (9th Cir. 1997)—26:13
- Borer v. Security Indus. Life Ins. Co.*, 245 So. 2d 5 (La. Ct. App. 1st Cir. 1971)—5:19
- Boring v. Kentucky Home Mut. Life Ins. Co.*, 150 Fla. 365, 7 So. 2d 587 (1942)—10:20
- Boro Precision Products Corp. v. John Hancock Mut. Life Ins. Co.*, 223 F. Supp. 584 (E.D. N.Y. 1963)—20:9
- Boseman v. Connecticut General Life Ins. Co.*, 301 U.S. 196, 57 S. Ct. 686, 81 L. Ed. 1036, 110 A.L.R. 732 (1937)—21:2, 24:3, 25:4
- Bosworth v. Metropolitan Life Ins. Co.*, 114 W. Va. 663, 173 S.E. 780 (1934)—16:3
- Bosworth v. Wolfe*, 146 Wash. 615, 264 P. 413, 56 A.L.R. 1117 (1928)—11:9
- Botts v. Hartford Acc. & Indem. Co.*, 284 Or. 95, 585 P.2d 657 (1978)—14:2, 14:10
- Boucouvalas v. John Hancock Mut. Life Ins. Co.*, 90 N.H. 175, 5 A.2d 721 (1939)—6:16
- Boulogny v. Metropolitan Life Ins. Co.*, 160 S.W.2d 474 (Mo. Ct. App. 1942)—6:14
- Bourban v. AXA Equitable Life Insurance Company*, 2023 WL 2370963 (C.D. Cal. 2023)—15:13
- Boutilier v. Lincoln Benefit Life Ins. Co.*, 268 Neb. 233, 681 N.W.2d 746 (2004)—5:11
- Bouvier v. Craftsman Ins. Co.*, 300 Mass. 5, 13 N.E.2d 619 (1938)—13:9
- Bovedeau v. Boston Casualty Co.*, 273 Mass. 156, 173 N.E. 425 (1930)—17:6

TABLE OF CASES

- Bowen v. New York Life Ins. Co., 117 F.2d 298 (C.C.A. 8th Cir. 1941)—25:3
- Bower v. Roy-Al Corp., 33 Cal. App. 3d 1027, 109 Cal. Rptr. 612 (2d Dist. 1973)—17:5
- Bowery v. Berkshire Life Ins. Co. of America, 2013 WL 1497339 (E.D. Tenn. 2013)—15:4
- Bowie v. Bankers Life Co., 105 F.2d 806 (C.C.A. 10th Cir. 1939)—10:3, 25:2
- Bowles v. Estes Express Lines Corporation, 2024 WL 1142073 (W.D. Tenn. 2024)—26:13
- Bowles v. Mutual Ben. Health & Acc. Ass’n, 99 F.2d 44, 119 A.L.R. 756 (C.C.A. 4th Cir. 1938)—6:14
- Bowling v. Life Ins. Co. of Virginia, 39 Ohio App. 491, 9 Ohio L. Abs. 555, 177 N.E. 531 (6th Dist. Lucas County 1930)—16:2
- Bowser v. Bowser, 1949 OK 200, 202 Okla. 97, 211 P.2d 517 (1949)—11:10
- Box v. Southern Farm Bureau Life Ins. Co., 526 S.W.2d 787 (Tex. Civ. App. Corpus Christi 1975)—11:19
- Boxell v. Plan for Group Ins. of Verizon Communications, Inc., 51 F. Supp. 3d 759 (N.D. Ind. 2014)—15:11
- Boyd v. Metropolitan Life Ins. Co., 636 F.3d 138, 50 Employee Benefits Cas. (BNA) 2317 (4th Cir. 2011)—11:19
- Boyd v. Travelers Ins. Co., 421 S.W.2d 929 (Tex. Civ. App. Houston 14th Dist. 1967)—9:14, 21:2, 21:4, 22:7
- Boyer v. Schneider Electric Holdings, Inc. Life and Accident Plan, 350 F. Supp. 3d 854, 2018 Employee Benefits Cas. (BNA) 373465 (W.D. Mo. 2018)—14:8
- Boyer v. State Farmers’ Mut. Hail Ins. Co., 86 Kan. 442, 121 P. 329 (1912)—5:21
- Boyer v. Travelers Ins. Co., 7 Cal. 2d 615, 61 P.2d 925 (1936)—22:2, 22:3, 22:4, 22:5
- Boykin v. UNUM Life Insurance Company of America, 2025 WL 1696169 (E.D. Cal. 2025)—15:11
- Bozich v. Metropolitan Life Ins. Co., 155 Kan. 573, 127 P.2d 499 (1942)—13:3
- Brachett v. Universal Life Ins. Co., 488 S.W.2d 584 (Tex. Civ. App. Beaumont 1972)—5:19
- Bradley v. Western & Southern Life Ins. Co., 148 So. 2d 559 (Fla. 1st DCA 1963)—5:19
- Bradshaw v. Farmers’ & Bankers’ Life Ins. Co., 107 Kan. 681, 193 P. 332, 11 A.L.R. 1091 (1920)—7:6, 7:7
- Bradshaw v. Reliance Standard Life Insurance Company, 707 Fed. Appx. 599 (11th Cir. 2017)—15:9, 17:10
- Brady v. Northwestern Masonic Aid Ass’n, 190 Pa. 595, 42 A. 962 (1899)—5:8
- Brady K. v. Health Care Service Corporation, 2025 WL 2734542 (N.D. Ill. 2025)—26:26
- Brainbuilders, LLC v. Ocean Healthcare Management Group Benefit Plan, 2021 WL 949321 (D.N.J. 2021)—26:15
- Brake v. Hutchinson Technology Inc. Group Disability Income Ins. Plan,

- 774 F.3d 1193, 59 Employee Benefits Cas. (BNA) 2878 (8th Cir. 2014)—25:1
- Branca v. Liberty Life Assur. Co. of Boston, 2014 WL 1340604 (E.D. Pa. 2014)—15:2
- Brand v. First Unum Life Insurance Company, 2024 WL 3811416 (N.D. Cal. 2024)—15:4
- Brandenburg v. Corning Inc. Pension Plan for Hourly Employees, 243 Fed. Appx. 671 (3d Cir. 2007)—15:2
- Brannen v. Gulf Life Ins. Co., 201 Ga. App. 241, 410 S.E.2d 763 (1991)—5:26
- Bratton v. Metropolitan Life Ins. Co., 439 F. Supp. 2d 1039 (C.D. Cal. 2006)—15:11
- Brauman v. Prudential Ins. Co. of America, 157 N.Y.S.2d 631 (Sup 1956)—6:16
- Braun v. New York Life Ins. Co., 46 Cal. App. 2d 335, 115 P.2d 880 (4th Dist. 1941)—8:20
- Brause v. Royal Maccabees Life Ins. Co., 88 Ohio App. 3d 149, 623 N.E.2d 638 (3d Dist. Crawford County 1993)—22:6
- Bray v. Symetra Life Insurance Company, 2025 WL 1504311 (D. Minn. 2025)—15:2
- Breckline v. Metropolitan Life Ins. Co., 406 Pa. 573, 178 A.2d 748, 2 A.L.R.3d 1135 (1962)—11:10
- Breeding v. Massachusetts Indem. and Life Ins. Co., 633 S.W.2d 717 (Ky. 1982)—25:1
- Breen v. Reliance Standard Life Ins. Co., 2023 WL 6396051 (E.D. Pa. 2023)—15:2, 15:11
- Breland v. United Ins. Co. of America, 346 So. 2d 814 (La. Ct. App. 1st Cir. 1977)—20:14
- Bremmer v. Protected Home Mut. Life Ins. Co., 218 Pa. Super. 364, 280 A.2d 664 (1971)—6:3
- Brenneman v. St. Paul Fire & Marine Ins. Co., 411 Pa. 409, 192 A.2d 745 (1963)—14:6, 14:12
- Brett C. v. BlueCross BlueShield of Louisiana, 2025 WL 2797068 (M.D. La. 2025)—12:8, 13:8
- Brewer v. Lincoln Nat. Life Ins. Co., 921 F.2d 150 (8th Cir. 1990)—2:3, 15:13
- Brewer v. Unum Group Corporation, 622 F. Supp. 3d 1113 (N.D. Ala. 2022)—26:15
- Brewer v. Zawrotny, 978 F.2d 1204 (10th Cir. 1992)—11:19
- Brigham v. Sun Life of Canada, 317 F.3d 72, 29 Employee Benefits Cas. (BNA) 2694 (1st Cir. 2003)—15:13
- Brighthouse Life Insurance Company v. Fenelon, 2025 WL 2336075 (S.D. Fla. 2025)—11:19
- Brigolin v. Blue Cross Blue Shield of Michigan, 516 Fed. Appx. 532, 57 Employee Benefits Cas. (BNA) 2541 (6th Cir. 2013)—19:1
- Brimer v. Life Ins. Co. of North America, 2011 WL 650329 (N.D. Okla. 2011)—14:5, 14:9
- Brinkman v. Mutual of Omaha Ins. Co., 187 N.W.2d 657 (N.D. 1971)—14:12

TABLE OF CASES

- Brister v. Blue Cross and Blue Shield of Florida, Inc., 562 So. 2d 1040 (La. Ct. App. 3d Cir. 1990)—18:15
- Broccolo v. Horace Mann Mut. Cas. Co., 37 Ill. App. 2d 493, 186 N.E.2d 89 (1st Dist. 1962)—17:5, 17:6
- Broidy v. State Mut. Life Assur. Co. of Worcester, Mass., 186 F.2d 490 (2d Cir. 1951)—24:7
- Bromley's Adm'r v. Washington Life Ins. Co., 122 Ky. 402, 28 Ky. L. Rptr. 1300, 92 S.W. 17 (1906)—8:12
- Bronson v. Washington Nat. Ins. Co., 59 Ill. App. 2d 253, 207 N.E.2d 172, 13 A.L.R.3d 1375 (2d Dist. 1965)—13:4
- Brooklyn Life Ins. Co. v. Bledsoe, 52 Ala. 538, 1875 WL 1014 (1875)—11:6
- Brooks v. Northwestern Mut. Life Ins. Co., 193 Ga. 522, 18 S.E.2d 860 (1942)—5:26
- Brose v. International Fidelity Ins. Co., 547 F. Supp. 149 (E.D. Pa. 1982)—2:62
- Brotherhood of Railroad Trainmen v. Drake, 204 Ark. 964, 165 S.W.2d 947 (1942)—13:8, 15:13
- Brotherhood of Railroad Trainmen v. Powers, 260 Ky. 810, 86 S.W.2d 1001 (1935)—16:3
- Brotherhood of Railroad Trainmen v. Woods, 256 Ky. 613, 76 S.W.2d 911 (1934)—13:8, 13:10
- Broughton v. Equitable Life Assur. So. of U.S., 71 F.2d 821 (C.C.A. 5th Cir. 1934)—10:3
- Brown v. Blue Cross and Blue Shield of Alabama, Inc., 898 F.2d 1556, 12 Employee Benefits Cas. (BNA) 1571 (11th Cir. 1990)—26:15
- Brown v. Carnegie-Illinois Steel Corp., 168 Pa. Super. 380, 77 A.2d 655 (1951)—21:2
- Brown v. Continental Cas. Co., 209 Kan. 632, 498 P.2d 26 (1972)—15:4
- Brown v. Covestro LLC Welfare Benefits Plan, 2024 WL 4751199 (3d Cir. 2024)—26:15
- Brown v. Covestro LLC Welfare Benefits Plan, 2023 WL 8481914 (W.D. Pa. 2023)—26:13
- Brown v. Equitable Life Assur. Soc. of U.S., 143 S.W.2d 343 (Mo. Ct. App. 1940)—9:12
- Brown v. Farm Bureau Life Ins. Co., 259 Iowa 235, 144 N.W.2d 110 (1966)—15:12
- Brown v. Hartford Life Ins. Co., 301 Fed. Appx. 772, 45 Employee Benefits Cas. (BNA) 2344 (10th Cir. 2008)—15:2
- Brown v. Jackson Nat. Life Ins. Co., 48 Wash. App. 268, 738 P.2d 701 (Div. 3 1987)—6:16
- Brown v. J.B. Hunt Transport Services, Inc., 586 F.3d 1079, 48 Employee Benefits Cas. (BNA) 1004 (8th Cir. 2009)—26:13
- Brown v. New York Life Ins. Co., 59 F. Supp. 721 (D.N.J. 1943)—10:2
- Brown v. Pilot Life Ins. Co., 185 S.C. 334, 194 S.E. 121 (1937)—9:5
- Brown v. City of Pittsburgh, 409 Pa. 357, 186 A.2d 399 (1962)—18:16
- Brown v. Seitz Foods, Inc., Disability Ben. Plan, 140 F.3d 1198, 28 Employee Benefits Cas. (BNA) 1303 (8th Cir. 1998)—26:15
- Brown v. Stonebridge Life Ins. Co., 2013 IL App (3d) 120295, 371 Ill. Dec. 707, 990 N.E.2d 895 (App. Ct. 3d Dist. 2013)—14:9

- Brubaker v. Beneficial Standard Life Ins. Co., 130 Cal. App. 2d 340, 278 P.2d 966 (2d Dist. 1955)—6:11
- Bruce-Thomas v. Hartford Life and Acc. Ins. Co., 2015 WL 736350 (M.D. Fla. 2015)—14:5
- Bruckert v. National Home Life Assur. Co., 77 Ill. App. 2d 307, 222 N.E.2d 195 (4th Dist. 1966)—8:15
- Bruener v. Paul Revere Life Ins. Co., 133 F.3d 906 (2d Cir. 1998)—15:4
- Bruni v. Prudential Ins. Co. of America, 51 N.J. 408, 241 A.2d 449 (1968)—10:7
- Brunt v. Occidental Life Ins. of Cal., 223 Cal. App. 2d 179, 35 Cal. Rptr. 492 (2d Dist. 1963)—5:13
- Bryant v. Standard Life & Acc. Ins. Co., 348 F.2d 649 (5th Cir. 1965)—6:11
- Bryner v. E.I. DuPont de Nemours & Co., 914 F. Supp. 2d 755, 55 Employee Benefits Cas. (BNA) 1781 (E.D. Va. 2012)—14:4, 14:7
- Buce v. Allianz Life Ins. Co., 247 F.3d 1133, 25 Employee Benefits Cas. (BNA) 2441 (11th Cir. 2001)—25:1
- Buck v. Equitable Life Assur. Soc. of the U.S., 96 Wash. 683, 165 P. 878 (1917)—5:26, 8:15
- Buck v. Gulf Life Ins. Co., 548 So. 2d 715 (Fla. 4th DCA 1989)—14:5
- Buell v. Security General Life Ins. Co., 987 F.2d 1467, 25 Fed. R. Serv. 3d 285 (10th Cir. 1993)—25:4
- Buffo v. Mutual Ben. Health & Acc. Ass'n, 274 Ill. App. 114, 1934 WL 2783 (2d Dist. 1934)—13:8
- Bull v. Sun Life Assur. Co. of Canada, 141 F.2d 456, 155 A.L.R. 1014 (C.C.A. 7th Cir. 1944)—7:12
- Bullock v. Mutual Life Ins. Co. of New York, 166 Mich. 240, 131 N.W. 574 (1911)—6:4
- Bullwinkel v. New England Mut. Life Ins. Co., 18 F.3d 429, 17 Employee Benefits Cas. (BNA) 2375 (7th Cir. 1994)—17:5
- Bunger v. Unum Life Insurance Company of America, 196 F. Supp. 3d 1175 (W.D. Wash. 2016)—15:2
- Bunner v. Dearborn National Life Insurance Company, 37 F.4th 267, 2022 Employee Benefits Cas. (BNA) 208036 (5th Cir. 2022)—26:13
- Burgardt v. Lincoln Nat. Life Ins. Co., 260 Iowa 667, 149 N.W.2d 292 (1967)—10:20
- Burge v. Republic Engineered Products, Inc., 432 Fed. Appx. 539, 51 Employee Benefits Cas. (BNA) 2069 (6th Cir. 2011)—15:11
- Burke v. Blue Cross Blue Shield of Nebraska, 251 Neb. 607, 558 N.W.2d 577 (1997)—22:6
- Burke v. Pitney Bowes Inc. Long-Term Disability Plan, 544 F.3d 1016, 45 Employee Benefits Cas. (BNA) 1140 (9th Cir. 2008)—26:15
- Burkett v. Continental Cas. Co., 271 Cal. App. 2d 360, 76 Cal. Rptr. 476 (1st Dist. 1969)—17:15
- Burks v. Colonial Life & Acc. Ins. Co., 192 F.2d 643 (5th Cir. 1951)—5:9
- Burlew v. Fidelity & Cas. Co. of New York, 276 Ky. 132, 122 S.W.2d 990, 121 A.L.R. 751 (1938)—13:14
- Burne v. Franklin Life Ins. Co., 451 Pa. 218, 301 A.2d 799 (1973)—14:8
- Burnham v. Guardian Life Ins. Co. of America, 873 F.2d 486 (1st Cir. 1989)—22:6

TABLE OF CASES

- Burns v. Aetna Life Ins. Co., 234 Mo. App. 1207, 123 S.W.2d 185 (1939)—25:4
- Burns v. A. G. C., 240 Or. 95, 400 P.2d 2 (1965)—9:13, 22:9, 23:6
- Burns v. Employers' Liability Assur. Corp., Limited, of London, England, 134 Ohio St. 222, 12 Ohio Op. 18, 16 N.E.2d 316, 117 A.L.R. 733 (1938)—14:3
- Burns v. Mutual Ben. Life Ins. Co. of Newark, N.J., 79 F. Supp. 847 (W.D. Mich. 1948)—7:13, 7:14, 8:8, 12:3
- Burns v. Prudence Life Ins. Co., 243 S.C. 515, 134 S.E.2d 769 (1964)—5:8
- Burris v. First Reliance Standard Life Insurance Company, 716 F. Supp. 3d 1010 (D. Nev. 2024)—15:11, 26:13
- Burt v. Prudential Ins. Co. of America, 7 N.C. App. 209, 172 S.E.2d 67 (1970)—12:13
- Burton v. John Hancock Mut. Life Ins. Co., 164 Ga. App. 592, 298 S.E.2d 575, 37 A.L.R.4th 965 (1982)—4:6
- Bushell v. UnitedHealth Group Inc., 2018 WL 1578167 (S.D. N.Y. 2018)—26:26
- Business Men's Acc. Ass'n of America v. Arrington, 7 S.W.2d 157 (Tex. Civ. App. Texarkana 1928)—13:7
- Business Men's Assur. Co. v. Selvidge, 187 Ark. 1040, 63 S.W.2d 640 (1933)—13:8
- Business Men's Assur. Co. of America v. Sainsbury, 110 F.2d 995 (C.C.A. 10th Cir. 1940)—13:11
- Business Men's Assur. Co. of America v. Scott, 17 F.2d 4 (C.C.A. 8th Cir. 1927)—10:4
- Butler v. Equitable Life Assur. Soc. of U.S., 233 Mo. App. 94, 93 S.W.2d 1019 (1936)—21:7
- Butler v. Vulcan Life & Acc. Ins. Co., 179 So. 2d 642 (La. Ct. App. 2d Cir. 1965)—24:7, 24:9
- Butler, Succession of, 147 So. 2d 684 (La. Ct. App. 4th Cir. 1962)—11:25
- Butter v. Hartford Life and Accident Insurance Company, 816 F. Supp. 3d 223 (D. Mass. 2026)—15:2
- Butterworth v. Mississippi Valley Trust Co., 362 Mo. 133, 240 S.W.2d 676, 30 A.L.R.2d 1298 (1951)—4:4
- Bybel v. Metropolitan Life Ins. Co., 2010 WL 4665928 (E.D. Pa. 2010)—15:4
- Byerly v. Standard Insurance Company, 2020 WL 1451543 (E.D. Tex. 2020)—25:5, 25:7
- Byrd v. Mutual Ben. Health & Acc. Ass'n, 73 Cal. App. 2d 457, 166 P.2d 901 (2d Dist. 1946)—6:16

C

- C&C Family Trust 04/04/05 v. AXA Equitable Life Insurance Company, 654 Fed. Appx. 429 (11th Cir. 2016)—5:2
- C & C Family Trust 04/04/05 ex rel. Cox-Ott v. AXA Equitable Life Ins. Co., 44 F. Supp. 3d 1247 (N.D. Ga. 2014)—2:6
- Cady v. Hartford Life & Accidental Ins. Co., 930 F. Supp. 2d 1216, 56

- Employee Benefits Cas. (BNA) 1277 (D. Idaho 2013)—14:5, 14:9, 26:13
- Caesar v. Hartford Life and Acc. Ins. Co., 464 Fed. Appx. 431 (6th Cir. 2012)—15:11
- Caine v. John Hancock Mut. Life Ins. Co., 313 F.2d 297 (6th Cir. 1963)—10:26
- Caldwell v. American Nat. Ins. Co., 456 F.2d 1268 (8th Cir. 1972)—5:19
- Caldwell v. Life & Cas. Ins. Co. of Tennessee, 38 Ga. App. 589, 144 S.E. 678 (1928)—13:9
- Caldwell v. UNUM Life Insurance Company of America, 786 Fed. Appx. 816, 2019 Employee Benefits Cas. (BNA) 350130 (10th Cir. 2019)—14:8
- Caldwell v. Unum Life Insurance Company of America, 271 F. Supp. 3d 1252 (D. Wyo. 2017)—14:8
- Calhoun v. Washington Investors Plans, Inc., 281 F. Supp. 714 (D.S.C. 1967)—8:21, 8:23, 21:3
- California Ins. Co. v. Gracey, 15 Colo. 70, 24 P. 577 (1890)—13:14
- California State Auto. Ass'n Inter-Ins. Bureau v. Maloney, 341 U.S. 105, 71 S. Ct. 601, 95 L. Ed. 788, 1951 A.M.C. 1902 (1951)—26:1
- California-Western States Life Ins. Co. v. Kester, 129 Cal. App. 2d 476, 277 P.2d 70 (2d Dist. 1954)—11:3, 11:28
- California-Western States Life Ins. Co. v. Sanford, 515 F. Supp. 524 (E.D. La. 1981)—11:24, 11:26
- Calio v. Equitable Life Assur. Soc. of U. S., 169 So. 2d 502 (Fla. 3d DCA 1964)—23:1, 23:6
- Callahan v. John Hancock Mut. Life Ins. Co., 331 Mass. 552, 120 N.E.2d 640, 45 A.L.R.2d 1262 (1954)—9:1
- Callen v. Massachusetts Protective Ass'n, 24 F.2d 694 (C.C.A. 8th Cir. 1928)—13:10
- Callison v. Continental Cas. Co., 221 Cal. App. 2d 363, 34 Cal. Rptr. 444 (1st Dist. 1963)—12:12
- Calvert v. Firststar Finance, Inc., 409 F.3d 286, 34 Employee Benefits Cas. (BNA) 2907, 2005 Fed. App. 0219P (6th Cir. 2005)—15:2, 15:11
- Cameron v. Sun Life Assurance Company of Canada, 2023 WL 8714906 (9th Cir. 2023)—15:11
- Campbell v. Prudential Ins. Co. of America, 15 Ill. 2d 308, 155 N.E.2d 9 (1958)—6:10
- Cancienne v. Metropolitan Life Ins. Co., 2011 WL 121910 (E.D. La. 2011)—14:6
- Cannon ex rel. Cannon v. PNC Financial Services Group, 645 Fed. Appx. 344, 61 Employee Benefits Cas. (BNA) 2952 (6th Cir. 2016)—26:13
- Canu v. National Life Ins. Co., 2013 WL 1883534 (E.D. Mich. 2013)—15:4
- Capers v. White, 195 Va. 1123, 81 S.E.2d 597 (1954)—25:4
- Capitol Life Ins. Co. v. Di Iullo, 98 Colo. 116, 53 P.2d 1183 (1935)—7:3
- Caplin v. Penn Mut. Life Ins. Co., 182 A.D. 269, 169 N.Y.S. 756 (2d Dep't 1918)—10:16, 10:21
- Caraba v. Paul Revere Life Insurance Company, 2024 WL 3823151 (N.D. Ill. 2024)—15:5

TABLE OF CASES

- Cardamone v. Allstate Ins. Co., 49 Ill. App. 3d 435, 7 Ill. Dec. 299, 364 N.E.2d 460 (1st Dist. 1977)—17:5
- Cardenas v. United of Omaha Life Ins. Co., 731 F.3d 496 (5th Cir. 2013)—8:17, 8:18
- Cardoza v. United of Omaha Life Ins. Co., 708 F.3d 1196, 57 Employee Benefits Cas. (BNA) 1186 (10th Cir. 2013)—26:15
- Carland v. Metropolitan Life Ins. Co., 935 F.2d 1114, 13 Employee Benefits Cas. (BNA) 2350, 116 A.L.R. Fed. 807 (10th Cir. 1991)—11:19
- Carlile v. Reliance Standard Life Insurance Company, 988 F.3d 1217, 2021 Employee Benefits Cas. (BNA) 60707 (10th Cir. 2021)—22:3, 23:6
- Carlson v. New York Life Ins. Co., 76 Ill. App. 2d 187, 222 N.E.2d 363 (2d Dist. 1966)—8:19, 14:6
- Carlson v. Travelers Ins. Co., 35 A.D.2d 351, 316 N.Y.S.2d 398 (2d Dep’t 1970)—14:8
- Carmona v. Carmona, 603 F.3d 1041 (9th Cir. 2010)—11:19
- Carnathan v. Ohio Nat. Life Ins. Co., 2008 WL 2578919 (M.D. Pa. 2008)—9:11
- Carothers v. Atlanta Life Ins. Co., 178 Tenn. 485, 159 S.W.2d 830 (1942)—8:7
- Carparts Distribution Center, Inc. v. Automotive Wholesaler’s Ass’n of New England, Inc., 37 F.3d 12, 7 A.D.D. 114, 3 A.D. Cas. (BNA) 1237, 131 A.L.R. Fed. 637 (1st Cir. 1994)—26:23
- Carpenter v. Metropolitan Life Ins. Co., 159 So. 467 (La. Ct. App., Orleans 1935)—9:15, 21:7
- Carroll v. Jackson Nat. Life Ins. Co., 307 S.C. 267, 414 S.E.2d 777 (1992)—6:3
- Carroll v. Union Labor Life Ins. Co., 65 Wash. 2d 513, 398 P.2d 164 (1965)—17:13, 17:17
- Carruth v. Aetna Life Ins. Co., 157 Ga. 608, 122 S.E. 226 (1924)—21:2
- Carruthers v. \$21,000 (Formerly New York Life Ins. Co.), 290 Pa. Super. 54, 434 A.2d 125 (1981)—11:11
- Carson v. Metropolitan Life Ins. Co., 165 Ohio St. 238, 59 Ohio Op. 310, 135 N.E.2d 259 (1956)—14:12
- Carter v. Benevolent Life Ins. Co., Inc., 300 So. 2d 623 (La. Ct. App. 3d Cir. 1974)—9:6
- Carter v. Carter, 202 Va. 892, 121 S.E.2d 482 (1961)—11:12
- Carter v. Continental Life Ins. Co., 115 F.2d 947 (App. D.C. 1940)—8:12
- Carter v. General Am. Life Ins. Co., 452 S.W.2d 253 (Mo. Ct. App. 1970)—10:34
- Carter v. Guardian Life Ins. Co. of America, 54 Employee Benefits Cas. (BNA) 2383, 2012 WL 4793690 (E.D. Ky. 2012)—15:10
- Carter v. Manhattan Life Ins. Co., 11 Haw. 69, 1897 WL 1660 (Rep. 1897)—5:21
- Carter v. Metropolitan Life Ins. Co., 264 Pa. 505, 107 A. 847 (1919)—10:20
- Carter v. Union Bankers Ins. Co., 461 S.W.2d 445 (Tex. Civ. App. Waco 1970)—5:17

- Carton v. B & B Equities Group, LLC, 827 F. Supp. 2d 1235, 91 A.L.R.6th 665 (D. Nev. 2011)—4:4
- Carucci v. John Hancock Mutl. Life Ins. Co., 15 Ohio App. 2d 1, 44 Ohio Op. 2d 37, 238 N.E.2d 572 (1st Dist. Hamilton County 1968)—10:30
- Cary v. Cary, 675 S.W.2d 491 (Tenn. Ct. App. 1984)—11:19
- Casden v. Monarch Life Ins. Co., 48 Misc. 2d 56, 264 N.Y.S.2d 151 (County Ct. 1965)—18:2
- Casey By and Through Casey v. Old Line Life Ins. Co. of America, 996 F. Supp. 939 (N.D. Cal. 1998)—6:12
- Cash v. American Health Ins. Corp., 203 Va. 719, 127 S.E.2d 119 (1962)—17:15
- Cash v. AXA Equitable Life Insurance Company, 229 F. Supp. 3d 542 (W.D. Tex. 2017)—9:10, 10:7
- Cason v. Aetna Life Ins. Co., 91 Ga. App. 323, 85 S.E.2d 568 (1954)—9:14, 22:2, 22:5, 22:7, 24:9
- Catalogue Direct Sales, Inc. v. U.S. Fire Ins. Co., 163 F. Supp. 308 (E.D. Mo. 1958)—25:9
- Cato v. Aetna Life Ins. Co., 164 Ga. 392, 138 S.E. 787 (1927)—15:2
- Cauman v. American Credit Indemnity Co. of New York, 229 Mass. 278, 118 N.E. 259 (1918)—13:3
- Cauthen v. Metropolitan Life Ins. Co., 189 S.C. 356, 1 S.E.2d 147 (1939)—6:17
- Cauthen v. National Bankers Life Ins. Co., 228 Miss. 411, 88 So. 2d 103 (1956)—17:7
- Caywood v. Supreme Lodge of Knights & Ladies of Honor, 171 Ind. 410, 86 N.E. 482 (1908)—13:14
- C.C. v. Baylor Scott & White Health, 502 F. Supp. 3d 1146, 2020 Employee Benefits Cas. (BNA) 456185 (E.D. Tex. 2020)—26:26
- Cell Science Systems Corporation v. Louisiana Health Service, 804 Fed. Appx. 260, 2020 Employee Benefits Cas. (BNA) 98002 (5th Cir. 2020)—26:13
- Chabner v. United of Omaha Life Ins. Co., 225 F.3d 1042, 10 A.D. Cas. (BNA) 1705 (9th Cir. 2000)—26:23
- Chadwick v. Colonial Life & Acc. Ins. Co., 271 Ala. 457, 124 So. 2d 660 (1960)—9:1
- Chamberlain v. Metropolitan Life Ins. Co., 2020 Employee Benefits Cas. (BNA) 290465, 2020 WL 4436735 (E.D. Wis. 2020)—14:12
- Chambers v. Family Health Plan Corp., 100 F.3d 818, 28 Employee Benefits Cas. (BNA) 1369, 36 Fed. R. Serv. 3d 715 (10th Cir. 1996)—26:15
- Chambers v. Kansas City Life Ins. Co., 156 Cal. App. 2d 265, 319 P.2d 387 (4th Dist. 1957)—7:12, 7:15
- Chambers v. Massachusetts Mut. Life Ins. Co., 1 A.D.2d 105, 147 N.Y.S.2d 326 (4th Dep't 1955)—10:19
- Chambers v. Metropolitan Life Ins. Co., 235 Mo. App. 884, 138 S.W.2d 29 (1940)—10:2
- Champion v. Life & Cas. Ins. Co. of Tennessee, 25 Ala. App. 101, 141 So. 363 (1932)—6:19

TABLE OF CASES

- Chandler v. American Cent. Life Ins. Co., 27 Ga. App. 810, 109 S.E. 919 (1921)—9:1, 9:2
- Chandler v. Underwriters Laboratories, Inc., 850 F. Supp. 728 (N.D. Ill. 1994)—15:4
- Chanthavong v. Union Sec. Ins. Co., 65 F. Supp. 3d 398, 59 Employee Benefits Cas. (BNA) 1298 (M.D. Pa. 2014)—14:6
- Chapman v. Lipscomb-Ellis Co., 194 Ga. 640, 22 S.E.2d 393, 143 A.L.R. 286 (1942)—4:5
- Charbonnier v. Chicago Nat. Life Ins. Co., 266 Ill. App. 412, 1932 WL 2831 (1st Dist. 1932)—8:12
- Chastang v. Mutual Life Ins. Co. of N. Y., 159 Ohio St. 167, 50 Ohio Op. 141, 111 N.E.2d 395 (1953)—10:9
- Chastang v. Mutual Life Ins. Co. of N.Y., 147 Ohio St. 341, 34 Ohio Op. 257, 71 N.E.2d 270 (1947)—9:19
- Chawla v. Transamerica Occidental Life Ins. Co., 440 F.3d 639 (4th Cir. 2006)—6:14
- Cheek v. Commonwealth Life Ins. Co., 277 Ky. 677, 126 S.W.2d 1084 (1939)—9:8
- Cheeves v. Anders, 87 Tex. 287, 28 S.W. 274 (1894)—11:6
- Cherokee Credit Life Ins. Co. v. Baker, 119 Ga. App. 579, 168 S.E.2d 171 (1969)—21:2
- Child v. Unum Life Insurance Company of America, 735 F. Supp. 3d 1061 (N.D. Iowa 2024)—19:2, 24:4
- Childress v. Fraternal Union of America, 113 Tenn. 252, 82 S.W. 832 (1904)—8:7
- Chilimidos v. Metropolitan Life Ins. Co., 93 F. Supp. 50 (D. Mass. 1950)—10:13, 10:15
- China v. Northeastern Life Ins. Co. of New York, 53 Misc. 2d 437, 278 N.Y.S.2d 560 (Sup 1966)—23:3
- Chism v. Protective Life Ins. Co., 290 Kan. 645, 234 P.3d 780 (2010)—6:16
- Chorney v. Metropolitan Life Ins. Co., 54 R.I. 261, 172 A. 392 (1934)—6:10, 6:13
- Christensen v. Sabad, 773 P.2d 538 (Colo. 1989)—11:19
- Christofferson v. General Motors Corp., 322 Ill. App. 702, 54 N.E.2d 642 (1st Dist. 1944)—10:27
- Christopher v. U.S. Life Ins. Co. in City of New York, 145 W. Va. 707, 116 S.E.2d 864 (1960)—17:9
- Chrosniak v. Metropolitan Life Ins. Co., 121 Misc. 453, 201 N.Y.S. 211 (Sup 1923)—23:8
- Chrysler Corp. v. Hardwick, 299 Mich. 696, 1 N.W.2d 43 (1941)—11:6, 21:2
- Chu v. UNUM Life Insurance Company of America, 2025 WL 2369238 (C.D. Cal. 2025)—15:7
- Church's Estate, In re, 141 F. Supp. 703 (D. D.C. 1956)—11:9
- Ciccel v. New York Life Insurance and Annuity Corp., 2025 WL 2300172 (C.D. Cal. 2025)—9:10
- Cich v. National Life Ins. Co., 748 F.3d 807 (8th Cir. 2014)—15:4
- CIGNA Corp. v. Amara, 563 U.S. 421, 131 S. Ct. 1866, 179 L. Ed. 2d

- 843, 50 Employee Benefits Cas. (BNA) 2569, 161 Lab. Cas. (CCH) ¶ 10380 (2011)—26:13, 26:15
- Cini v. Paul Revere Life Ins. Co., 50 F. Supp. 2d 419 (E.D. Pa. 1999)—15:13
- Cipa v. Metropolitan Life Ins. Co., 352 Pa. 298, 42 A.2d 539 (1945)—23:2, 23:8
- Civil action for damages under 18 U.S.C.A. sec. 1964(c) of the Racketeer Influenced and Corrupt Organizations Act (RICO, 18 U.S.C.A. secs. 1961 et seq.) for injuries sustained by reason of racketeering activity, 70 A.L.R. Fed. 538—26:24
- Clairelaine Garden Apartments, Inc. v. Occidental Life Ins. Co. of Cal., 290 F.2d 456 (5th Cir. 1961)—10:10
- Clapp v. Sun Life Assur. Co. of Canada, 204 Ark. 672, 163 S.W.2d 537 (1942)—9:13, 21:1
- Clapper v. Aetna Life Ins. Co., 157 F.2d 76 (App. D.C. 1946)—7:11
- Clark v. First Colony Life Ins. Co., 12 Ark. App. 34, 670 S.W.2d 470 (1984)—5:5
- Clark v. Life Ins. Co. of North America, 950 F. Supp. 2d 1348 (N.D. Ga. 2013)—14:4
- Clark v. Lone Star Life Ins. Co., 347 S.W.2d 290 (Tex. Civ. App. Waco 1961)—7:13
- Clark v. Massachusetts Mut. Life Ins. Co., 749 F.2d 504 (8th Cir. 1984)—15:10
- Clark v. Mutual Ben. Health & Acc. Ass'n, 146 So. 497 (La. Ct. App. 1st Cir. 1933)—13:7
- Clark v. Prudential Ins. Co. of America, 219 Wis. 422, 263 N.W. 364 (1935)—6:13
- Clark, State ex rel. v. Becker, 335 Mo. 785, 73 S.W.2d 769 (1934)—10:8
- Clarke v. Edwards, 261 Ala. 544, 74 So. 2d 912 (1954)—11:14
- Clauson v. Prudential Ins. Co. of America, 195 F. Supp. 72 (D. Mass. 1961)—24:9
- Clay v. Aetna Life Ins. Co., 53 F.2d 689 (D. Minn. 1931)—13:13
- Claybrook v. Central United Life Ins. Co., 387 F. Supp. 2d 1199 (M.D. Ala. 2005)—12:10
- Clayton v. National Elec. Products Corp., 421 Pa. 375, 219 A.2d 595 (1966)—21:7, 24:1
- Cleaver v. Central States Life Ins. Co., 346 Mo. 548, 142 S.W.2d 474, 129 A.L.R. 1094 (1940)—9:7
- Clements v. Southern National Life Insurance Co. Inc., 636 F. Supp. 3d 697 (W.D. La. 2022)—14:9
- Clements v. Terrell, 167 Ga. 237, 145 S.E. 78, 60 A.L.R. 969 (1928)—11:6
- CMFG Life Insurance Company v. Nance, 819 F. Supp. 3d 420 (D. Md. 2026)—2:50, 4:3
- Coastal States Life Ins. Co. v. Vickers, 97 Ga. App. 646, 104 S.E.2d 140 (1958)—5:14
- Coburn v. Metropolitan Life Ins. Co., 230 Mo. App. 1140, 91 S.W.2d 157 (1936)—13:14
- Cochran v. Metropolitan Life Ins. Co., 472 F. Supp. 827 (N.D. Ga. 1979)—26:22

TABLE OF CASES

- Cochran v. Mississippi Hospital and Medical Service, 254 Miss. 739, 182 So. 2d 597 (1966)—17:15
- Coconino County v. Fund Administrators Ass’n, Inc., 149 Ariz. 427, 719 P.2d 693, 32 Ed. Law Rep. 1115 (Ct. App. Div. 1 1986)—17:19
- Cody v. Metropolitan Life Ins. Co., 334 Pa. 137, 5 A.2d 887 (1939)—11:10
- Coffman v. Metropolitan Life Ins. Co., 77 Fed. Appx. 174 (4th Cir. 2003)—15:11
- Cogdell v. Reliance Standard Life Insurance Company, 169 F.4th 238 (4th Cir. 2026)—26:13, 26:15
- Cogdell v. Reliance Standard Life Insurance Company, 748 F. Supp. 3d 391 (E.D. Va. 2024)—15:11
- Cogsdill v. Metropolitan Life Ins. Co., 158 S.C. 371, 155 S.E. 747 (1930)—23:5
- Cohen v. Metropolitan Life Ins. Co., 2014 WL 5314979 (E.D. Pa. 2014)—15:13
- Cohen v. Monumental Life Ins. Co., 17 N.C. App. 584, 194 S.E.2d 867 (1973)—7:9
- Cohen v. Penn Mut. Life Ins. Co., 48 Cal. 2d 720, 312 P.2d 241 (1957)—6:14
- Cohen v. Prudential Ins. Co. of America, 58 N.J. Super. 37, 155 A.2d 304 (Ch. Div. 1959)—9:18
- Coit v. Jefferson Standard Life Ins. Co., 28 Cal. 2d 1, 168 P.2d 163, 168 A.L.R. 673 (1946)—7:7
- Colaluca v. Monarch Life Ins. Co., 101 R.I. 636, 226 A.2d 405 (1967)—15:2, 15:4
- Colantonio v. Equitable Life Assur. Soc. of the U. S., 64 Ohio L. Abs. 490, 100 N.E.2d 716 (C.P. 1951)—22:2, 22:3, 22:5, 24:1
- Colby v. Union Sec. Ins. Co. & Management Co. for Merrimack Anesthesia Associates Long Term Disability Plan, 705 F.3d 58, 56 Employee Benefits Cas. (BNA) 1469 (1st Cir. 2013)—15:2
- Cole v. U.S. Capital, 389 F.3d 719 (7th Cir. 2004)—26:22
- Coleman v. Aetna Life Ins. Co., 261 F.2d 296, 72 A.L.R.2d 688 (7th Cir. 1958)—6:8, 20:8, 25:4
- Coleman v. Occidental Life Ins. Co. of North Carolina, 418 So. 2d 645 (La. 1982)—6:1
- Colford v. Chubb Life Ins. Co. of America, 687 A.2d 609 (Me. 1996)—5:12
- Colky v. Metropolitan Life Ins. Co., 320 Ill. App. 120, 49 N.E.2d 830 (1st Dist. 1943)—6:16
- Collier v. Lincoln Life Assurance Company of Boston, 53 F.4th 1180 (9th Cir. 2022)—26:15
- Collier v. Metropolitan Life Ins. Co., 82 F. Supp. 529 (D. D.C. 1949)—21:2
- Collins v. Metropolitan Life Ins. Co., 163 Va. 833, 178 S.E. 40 (1935)—9:12
- Collins v. Metropolitan Life Ins. Co., 27 Pa. Super. 353, 1905 WL 3601 (1905)—8:12
- Collins v. Metropolitan Life Insurance Company, 117 F.4th 1010 (8th Cir. 2024)—19:2

- Collins v. Nationwide Life Ins. Co., 409 Mich. 271, 294 N.W.2d 194 (1980)—14:4
- Collins v. Unum Life Insurance Company of America, 700 Fed. Appx. 205 (4th Cir. 2017)—26:15
- Collister v. Nationwide Life Ins. Co., 479 Pa. 579, 388 A.2d 1346 (1978)—5:1, 5:13
- Colonial Life & Acc. Ins. Co. v. Wilson, 246 F.2d 922 (5th Cir. 1957)—9:5
- Colonial Life Ins. Co. of America v. Mazur, 25 N.J. Super. 254, 96 A.2d 95 (Ch. Div. 1953)—5:14
- Colter v. Travelers' Ins. Co., 270 Mass. 424, 170 N.E. 407 (1930)—23:5
- Columbia Nat. Life Ins. Co. v. Withers, 121 N.J.L. 54, 1 A.2d 436 (N.J. Ct. Err. & App. 1938)—25:8
- Columbian Mut. Life Assur. Soc. v. Whitehead, 193 Ark. 598, 101 S.W.2d 455 (1937)—10:21
- Columbian Mut. Life Ins. Co. v. Martin, 175 Tenn. 517, 136 S.W.2d 52 (1940)—8:12
- Columbian Mut. Life Ins. Co. v. Vasser, 230 Ala. 284, 160 So. 696 (1935)—10:11
- Columbian Nat. Life Ins. Co. v. Black, 35 F.2d 571, 71 A.L.R. 128 (C.C.A. 10th Cir. 1929)—5:26, 8:15
- Columbian Nat. Life Ins. Co. v. Lanigan, 154 Fla. 760, 19 So. 2d 67 (1944)—6:16
- Columbian Nat. Life Ins. Co. v. Mulkey, 146 Ga. 267, 91 S.E. 106 (1916)—2:61, 6:14
- Columbus Life Insurance Company v. Wells Fargo Bank, N.A., 2021 NCBC 52, 2021 WL 4024568 (N.C. Super. Ct. 2021)—8:6
- Columbus Life Insurance Company v. Wilmington Trust, N.A., 255 Ariz. 382, 532 P.3d 757 (2023)—8:6
- Columbus Mut. Life Ins. Co. v. Hines, 129 Ohio St. 472, 2 Ohio Op. 477, 196 N.E. 158 (1935)—10:20
- Colvin v. Louisiana Hospital Service, Inc., 321 So. 2d 416 (La. Ct. App. 2d Cir. 1975)—21:3
- Combined Ins. Co. of America v. Salisbury, 101 R.I. 448, 224 A.2d 383 (1966)—11:7
- Combs v. Koch Industries, Inc., 785 F. Supp. 1374 (W.D. Mo. 1992)—11:6
- Comegys v. National Union Assur. Soc., 3 Cal. App. 2d 637, 39 P.2d 861 (1st Dist. 1935)—11:16
- Comer v. World Ins. Co., 212 Or. 105, 318 P.2d 916 (1957)—6:16
- Comer v. World Ins. Co., 212 Or. 98, 318 P.2d 913 (1957)—6:16
- Com. Life Ins. Co. v. Bruner, 299 Ky. 335, 185 S.W.2d 408 (1945)—13:3
- Com. Life Ins. Co. v. George, 248 Ala. 649, 28 So. 2d 910, 170 A.L.R. 1032 (1947)—8:12
- Commercial Cas. Ins. Co. v. Schmidt, 166 Md. 562, 171 A. 725 (1934)—6:16
- Commercial Cas. Ins. Co. v. Stinson, 111 F.2d 63 (C.C.A. 6th Cir. 1940)—13:9
- Commercial Cas. Ins. Co. v. Wheatman, 33 Ohio App. 401, 7 Ohio L. Abs. 668, 169 N.E. 712 (8th Dist. Cuyahoga County 1929)—17:7

TABLE OF CASES

- Commercial Ins. Co. of Newark v. Burnquist, 105 F. Supp. 920 (N.D. Iowa 1952)—21:2, 22:2, 22:3, 22:4, 22:7
- Commercial Travelers Mut. Acc. Ass'n v. Witte, 406 S.W.2d 145, 27 A.L.R.3d 784 (Ky. 1966)—11:24
- Commercial Union Assur. Co. v. Hocking, 115 Pa. 407, 8 A. 589 (1887)—13:14
- Commercial Union Ins. Co. v. Blue Cross and Blue Shield of Alabama, 540 So. 2d 1368 (Ala. 1989)—18:15
- Commonwealth Life Ins. Co. v. Anglin, 16 Tenn. App. 530, 65 S.W.2d 239 (1933)—6:11
- Commonwealth Life Ins. Co. v. Gault's Adm'rs, 256 Ky. 625, 76 S.W.2d 618 (1934)—9:11, 10:11
- Commonwealth Life Ins. Co. v. Goodknight's Adm'r, 212 Ky. 763, 280 S.W. 123 (1926)—6:3
- Commonwealth Life Ins. Co. v. Jackson, 432 N.E.2d 1382 (Ind. Ct. App. 1982)—8:16
- Commonwealth Life Ins. Co. v. Stanley, 253 Ky. 213, 69 S.W.2d 369 (1934)—10:19
- Condon v. New York Life Ins. Co. of New York, 183 Iowa 658, 166 N.W. 452, 19 A.L.R. 649 (1918)—11:2
- Confederation Life Ass'n v. Allinson, 95 R.I. 402, 187 A.2d 528 (1963)—11:10
- Confederation Life Ass'n v. Vega Y Arminan, 207 So. 2d 33 (Fla. 3d DCA 1968)—25:8
- Conger v. Travelers Ins. Co., 266 N.C. 496, 146 S.E.2d 462 (1966)—9:13, 10:28, 21:8, 23:1, 23:3
- Conkright v. Frommert, 559 U.S. 506, 130 S. Ct. 1640, 176 L. Ed. 2d 469, 48 Employee Benefits Cas. (BNA) 2569 (2010)—26:15
- Connecticut General Life Ins. Co. v. Boseman, 84 F.2d 701 (C.C.A. 5th Cir. 1936)—13:8
- Connecticut General Life Ins. Co. v. Carter, 46 Ala. App. 222, 239 So. 2d 895 (Civ. App. 1970)—21:2
- Connecticut General Life Ins. Co. v. Dent, 84 S.W.2d 250 (Tex. Civ. App. Beaumont 1935)—21:2
- Connecticut General Life Ins. Co. v. Horner, 21 S.W.2d 45 (Tex. Civ. App. Amarillo 1929)—9:15, 11:10
- Connecticut General Life Ins. Co. v. Moore, 75 S.W.2d 329 (Tex. Civ. App. Beaumont 1934)—21:2
- Connecticut General Life Ins. Co. v. Superintendent of Ins., 10 N.Y.2d 42, 217 N.Y.S.2d 39, 176 N.E.2d 63 (1961)—26:11
- Connecticut General Life Ins. Co. v. Williams, 87 S.W.2d 807 (Tex. Civ. App. Beaumont 1935)—13:9
- Connecticut General Life Ins. Co. of Hartford, Conn., v. McClellan, 94 F.2d 445 (C.C.A. 6th Cir. 1938)—8:20
- Connecticut Mut Life Ins Co v. Akens, 150 U.S. 468, 14 S. Ct. 155, 37 L. Ed. 1148 (1893)—7:4
- Connecticut Mut. Life Ins. Co. v. Schaefer, 94 U.S. 457, 24 L. Ed. 251, 1876 WL 19550 (1876)—4:1, 4:3, 11:6
- Connolly v. Prudential Ins. Co. of America, 289 Ky. 413, 158 S.W.2d 973 (1942)—9:13, 9:15, 21:7

- Connelly v. Reliance Standard Life Ins. Co., 58 Employee Benefits Cas. (BNA) 1980, 2014 WL 2452217 (E.D. Pa. 2014)—15:11
- Conner v. United of Omaha Life Insurance Company, 2025 WL 4101102 (D. Minn. 2025)—15:11
- Connolly v. John Hancock Mut. Life Ins. Co., 322 Mass. 678, 79 N.E.2d 189 (1948)—6:11
- Connors v. American Cas. Co., 330 F.2d 505 (6th Cir. 1964)—13:8, 16:4
- Constance v. Equitable Life Assur. Soc. of U.S., 1988 WL 79820 (E.D. Pa. 1988)—2:6
- Construction and Application of Long-Term Care Insurance Policies, 30 A.L.R.6th 395—19:2
- Consumers Life Ins. Co. v. Smith, 86 Md. App. 570, 587 A.2d 1119 (1991)—14:4
- Continental Am. Life Ins. Co. v. McCain, 416 S.W.2d 796 (Tex. 1967)—15:12
- Continental Am. Life Ins. Co. v. McCain, 412 S.W.2d 666 (Tex. Civ. App. Beaumont 1967)—15:10
- Continental Assur. Co. v. Carroll, 485 So. 2d 406 (Fla. 1986)—6:1
- Continental Assur. Co. v. Conroy, 209 F.2d 539 (3d Cir. 1954)—11:13
- Continental Assur. Co. v. Henson, 297 Ky. 764, 181 S.W.2d 431 (1944)—20:7, 21:1, 25:4
- Continental Assur. Co. v. Supreme Const. Corp., 375 F.2d 378 (5th Cir. 1967)—10:11
- Continental Cas. Co. v. Beelar, 405 F.2d 377 (D.C. Cir. 1968)—22:3
- Continental Cas. Co. v. Gold, 194 So. 2d 272 (Fla. 1967)—17:6, 17:10
- Continental Cas. Co. v. Pfeifer, 246 Md. 628, 229 A.2d 422 (1967)—15:13, 22:3
- Continental Cas. Co. v. Rose, 405 F.2d 1195 (10th Cir. 1969)—16:3
- Continental Cas. Co. v. Street, 379 S.W.2d 648 (Tex. 1964)—12:10, 15:7
- Continental Cas. Co. v. Suggs, 231 So. 2d 530 (Fla. 3d DCA 1970)—2:55, 17:10
- Continental Cas. Co. v. Thompson, 369 F.2d 157 (9th Cir. 1966)—14:10
- Continental Cas. Co. v. Vaughn, 407 S.W.2d 818 (Tex. Civ. App. Houston 1966)—15:12
- Continental Ins. Co. v. Madonia, 205 La. 828, 18 So. 2d 310 (1944)—11:3, 11:6
- Continental Life Ins. Co. v. Newman, 219 Ala. 311, 123 So. 93 (1929)—12:3
- Conway v. Minnesota Mut. Life Ins. Co., 62 Wash. 49, 112 P. 1106 (1911)—10:3
- Conway v. Paul Revere Life Ins. Co., 30 Employee Benefits Cas. (BNA) 1115, 2002 WL 31770489 (W.D. N.C. 2002)—15:4
- Cook v. Cook, 17 Cal. 2d 639, 111 P.2d 322 (1941)—11:11
- Cook v. Liberty Life Assur. Co. of Boston, 320 F.3d 11 (1st Cir. 2003)—15:11
- Cook v. Metropolitan Life Ins. Co., 742 F.2d 110 (4th Cir. 1984)—11:18
- Cooke v. Jackson National Life Insurance Company, 243 F. Supp. 3d 987 (N.D. Ill. 2017)—9:10
- Coolspring Stone Supply, Inc. v. American States Life Ins. Co., 10 F.3d 144 (3d Cir. 1993)—8:1

TABLE OF CASES

- Coons v. Home Life Ins. Co. of New York, 368 Ill. 231, 13 N.E.2d 482 (1938)—10:20
- Cooper v. Foresters Underwriters, 2 Utah 2d 373, 275 P.2d 675 (1954)—13:7
- Cooper v. Hewlett-Packard Co., 592 F.3d 645, 48 Employee Benefits Cas. (BNA) 1418 (5th Cir. 2009)—15:2, 15:13
- Cooper v. John Hancock Mut. Life Ins. Co., 248 S.C. 534, 151 S.E.2d 668 (1966)—17:13
- Cooper v. Massachusetts Mut. Life Ins. Co., 102 Mass. 227, 1869 WL 5719 (1869)—7:4
- Cooper v. Melvin, 223 Ga. 239, 154 S.E.2d 373 (1967)—11:6
- Cordell v. Brotherhood of Locomotive Firemen and Enginemen, 208 N.C. 632, 182 S.E. 141 (1935)—25:2
- Corkin v. U.S. Life Ins. Co., 260 F. Supp. 205 (D. Mass. 1966)—22:2, 22:6
- Corman v. Nationwide Life Insurance Company, R.I.C.O. Bus. Disp. Guide (CCH) P 13654, 2022 WL 2952219 (E.D. Pa. 2022)—26:13
- Corn v. United Am. Life Ins. Co., 104 F. Supp. 612 (D. Colo. 1952)—5:16
- Cornellier v. American Cas. Co., 389 F.2d 641 (2d Cir. 1968)—16:4
- Cornish v. U.S. Life Ins. Co. of City of New York, 2009 WL 3231351 (W.D. Ky. 2009)—14:12
- Correa v. New England Life Insurance Company, 751 F. Supp. 3d 218 (E.D. N.Y. 2024)—9:10
- Corrigan v. Fireman's Fund Ins. Co., 180 Neb. 13, 141 N.W.2d 170 (1966)—6:16
- Cors v. State Mut. Life Assur. Co., 196 F.2d 625 (6th Cir. 1952)—11:9
- Cory v. Massachusetts Mut. Life Ins. Co., 54 R.I. 144, 170 A. 494 (1934)—10:17
- Cosey v. Prudential Ins. Co. of America, 735 F.3d 161, 56 Employee Benefits Cas. (BNA) 2997 (4th Cir. 2013)—15:11
- Costelle v. Metropolitan Life Ins. Co., 164 S.W.2d 75 (Mo. Ct. App. 1942)—23:2
- Cottingim v. ReliaStar Life Insurance Company, 723 F. Supp. 3d 1174 (M.D. Fla. 2024)—15:7
- Cotton v. Cotton, 166 Tenn. 420, 61 S.W.2d 655, 88 A.L.R. 622 (1933)—11:6
- Couch v. Connecticut General Life Ins. Co., 216 So. 2d 72 (Fla. 2d DCA 1968)—9:12, 21:7, 23:5, 24:6
- Couch v. Mutual of Omaha Insurance Company, 2023 WL 7131039 (M.D. Tenn. 2023)—14:12
- Couey v. National Benefit Life Ins. Co., 1967-NMSC-044, 77 N.M. 512, 424 P.2d 793 (1967)—14:7
- Coughlin v. Reliance Life Ins. Co., 161 Minn. 446, 201 N.W. 920 (1925)—10:2
- Country Life Ins. Co. v. Marks, 592 F.3d 896 (8th Cir. 2010)—4:2
- Court of Honor v. Hutchens, 79 N.E. 409 (Ind. Ct. App. 1906)—8:7
- Cox v. Allin Corporation Plan, 70 F. Supp. 3d 1040 (N.D. Cal. 2014)—15:11

- Cox v. Brookings Intern. Life Ins. Co., 331 N.W.2d 299 (S.D. 1983)—9:11
- Cox v. Felice Perri and Sons, 412 Pa. 415, 195 A.2d 79 (1963)—24:5
- Cozzie v. Metropolitan Life Ins. Co., 140 F.3d 1104, 28 Employee Benefits Cas. (BNA) 1283 (7th Cir. 1998)—14:4
- Cragun v. Bankers Life Co., 28 Utah 2d 19, 497 P.2d 641 (1972)—8:21
- Craig v. Central Nat. Life Ins. Co., 16 Ill. App. 2d 344, 148 N.E.2d 31 (3d Dist. 1958)—17:6
- Cranfill v. Aetna Life Ins. Co., 2002 OK 26, 49 P.3d 703 (Okla. 2002)—14:4
- Crawford v. Equitable Life Assur. Society of U. S., 56 Ill. 2d 41, 305 N.E.2d 144 (1973)—8:21
- Crawford v. Lloyds London, 275 Cal. App. 2d 524, 80 Cal. Rptr. 70 (3d Dist. 1969)—16:2
- Crawford v. Metropolitan Life Ins. Co., 167 S.W.2d 915 (Mo. Ct. App. 1943)—13:9, 23:5
- Creech v. Sun Life Assur. Co. of Canada, 224 N.C. 144, 29 S.E.2d 348 (1944)—5:8
- Creelman v. Carpenters Pension & Annuity Fund of Philadelphia & Vicinity, 945 F. Supp. 2d 592, 56 Employee Benefits Cas. (BNA) 1940 (E.D. Pa. 2013)—15:5
- Creno v. Metropolitan Life Ins. Co., 2014 WL 4053410 (D. Ariz. 2014)—2:3, 14:6
- Crim v. National Life and Acc. Ins. Co., 605 S.W.2d 73 (Mo. 1980)—16:3
- Cristantielli v. Kaiser Foundation Health Plan of Texas, 113 F. Supp. 2d 1055 (N.D. Tex. 2000)—26:13
- Crosby v. Louisiana Health Service and Indem. Co., 629 F.3d 457, 50 Employee Benefits Cas. (BNA) 1686 (5th Cir. 2010)—26:15
- Cross v. Mutual Benefit Life Ins. Co., 173 Cal. App. 3d 821, 219 Cal. Rptr. 305 (4th Dist. 1985)—25:4
- Crossley v. Travelers Ins. Co., 314 So. 2d 607 (Fla. 4th DCA 1975)—11:18
- Crosswell v. Connecticut Indem. Ass'n, 51 S.C. 103, 28 S.E. 200 (1897)—4:6
- Crowder v. Delta Air Lines, Inc., 963 F.3d 1197, 2020 Employee Benefits Cas. (BNA) 237930, 126 A.F.T.R.2d 2020-5013 (11th Cir. 2020)—11:19
- Crowe v. Metropolitan Life Ins. Co., 5 Sch. Reg. 47 (Pa. C.P. 1938)—13:9
- Crowley v. Travelers Ins. Co., 196 F.2d 315 (5th Cir. 1952)—5:22
- Crum v. Jackson National Life Insurance Company, 315 Ga. 67, 880 S.E.2d 205 (2022)—4:4, 8:6
- Crum v. Prudential Ins. Co. of America, 356 F. Supp. 1054 (N.D. Miss. 1973)—9:6
- Cruse v. Aetna Life Ins. Co., 369 So. 2d 762 (Miss. 1979)—22:9
- Cruz-Baca v. Edison International Long Term Disability Plan, 708 Fed. Appx. 313 (9th Cir. 2017)—15:11
- Culbreth v. Prudence Life Ins. Co., 241 S.C. 46, 127 S.E.2d 132 (1962)—13:4

TABLE OF CASES

- Culley v. New York Life Ins. Co., 27 Cal. 2d 187, 163 P.2d 698 (1945)—13:9
- Cultrona v. Nationwide Life Ins. Co., 748 F.3d 698, 57 Employee Benefits Cas. (BNA) 2549 (6th Cir. 2014)—14:12
- Cummings by Techmeier v. Briggs & Stratton Retirement Plan, 797 F.2d 383, 7 Employee Benefits Cas. (BNA) 1958 (7th Cir. 1986)—26:13
- Cundiff v. Cain, 707 So. 2d 187 (Miss. 1998)—4:5
- Cunniffe v. American Sec. Life Ins. Co., 165 So. 2d 39 (La. Ct. App. 4th Cir. 1964)—17:10
- Cunningham v. Metropolitan Life Ins. Co., 121 Wis. 2d 437, 360 N.W.2d 33 (1985)—18:14
- Cunningham v. Metropolitan Life Ins. Co., 294 F. Supp. 1054 (S.D. W. Va. 1969)—23:9
- Cunningham v. Equitable Life Assur. Soc. of U.S., 652 F.2d 306 (2d Cir. 1981)—16:2
- Curcio v. John Hancock Mut. Life Ins. Co., 33 F.3d 226, 18 Employee Benefits Cas. (BNA) 1822 (3d Cir. 1994)—21:8
- Curd v. Travelers Ins. Co., 51 Ga. App. 306, 180 S.E. 249 (1935)—9:12, 9:15, 21:7, 23:5
- Curley v. Sedgwick Claims Management Services Inc., 507 Fed. Appx. 354, 57 Employee Benefits Cas. (BNA) 1054 (5th Cir. 2013)—15:2
- Curran v. United of Omaha Life Insurance Company, 697 Fed. Appx. 558 (9th Cir. 2017)—15:13
- Curry v. Eaton Corp., 400 Fed. Appx. 51 (6th Cir. 2010)—15:11
- Curry v. Trustmark Ins. Co., 2013 WL 3716413 (D. Md. 2013)—15:10
- Curry v. Universal Life Ins. Co., 150 So. 408 (La. Ct. App. 2d Cir. 1933)—13:10
- Curtis v. Hartford Life and Accident Insurance Company, 64 F. Supp. 3d 1198 (N.D. Ill. 2014)—15:5
- Cury v. Colonial Life Ins. Co. of America, 737 F. Supp. 847 (E.D. Pa. 1990)—17:5
- Custer v. Metropolitan Life Ins. Co., 55 Misc. 2d 634, 286 N.Y.S.2d 416 (Sup 1968)—11:10
- Cutler v. Hartford Life Ins. Co., 22 N.Y.2d 245, 292 N.Y.S.2d 430, 239 N.E.2d 361 (1968)—6:7
- Cyr v. Reliance Standard Life Ins. Co., 642 F.3d 1202, 51 Employee Benefits Cas. (BNA) 1618 (9th Cir. 2011)—26:13

D

- D & H Therapy Associates, LLC v. Boston Mut. Life Ins. Co., 640 F.3d 27, 50 Employee Benefits Cas. (BNA) 2505 (1st Cir. 2011)—26:15
- Dabrowski v. Metropolitan Life Ins. Co., 113 A.D.3d 808, 979 N.Y.S.2d 630 (2d Dep't 2014)—10:35
- D'Agosto, In re Estate of, 134 Wash. App. 390, 139 P.3d 1125 (Div. 1 2006)—4:5
- Dahleh v. Minnesota Life Insurance Company, 164 F.4th 946 (7th Cir. 2026)—9:10
- Daic v. Hawaii Pacific Health Group Plan for Employees of Hawaii Pacific Health, 291 Fed. Appx. 19 (9th Cir. 2008)—15:2

- Daino v. Atlantic Refining Co., 399 Pa. 606, 161 A.2d 42 (1960)—2:17, 11:10, 11:13, 11:14
- Dallas v. American General Life and Acc. Ins. Co., 709 F.3d 734 (8th Cir. 2013)—5:6
- Daly v. Daly, 138 Md. 155, 113 A. 643 (1921)—11:10
- D'Ambrosio v. Pennsylvania Nat. Mut. Cas. Ins. Co., 494 Pa. 501, 431 A.2d 966 (1981)—2:4
- Dameware Development, L.L.C. v. American General Life Ins. Co., 688 F.3d 203 (5th Cir. 2012)—6:20
- Dang v. Northwestern Mut. Life Ins. Co., 960 F. Supp. 215 (D. Neb. 1997)—15:2
- Dang v. UNUM Life Ins. Co. of America, 175 F.3d 1186, 23 Employee Benefits Cas. (BNA) 2384 (10th Cir. 1999)—25:5
- Daniels v. Equitable Life Assurance Society, 123 Cal. App. 3d 467, 176 Cal. Rptr. 670, 32 A.L.R.4th 1028 (2d Dist. 1981)—10:29
- Daniels v. National Home Life Assur. Co., 103 Nev. 674, 747 P.2d 897 (1987)—25:1
- Danouvong ex rel. Estate of Danouvong v. Life Ins. Co. of North America, 659 F. Supp. 2d 318 (D. Conn. 2009)—2:3, 14:4
- Dargan v. Federated Life Insurance Company, 2022 WL 9510979 (S.D. Fla. 2022)—11:19
- Darvell v. Life Ins. Co. of North America, 597 F.3d 929 (8th Cir. 2010)—15:4
- Daste v. First Nat. Life, Health & Acc. Ins. Co., 14 La. App. 565, 130 So. 572 (Orleans 1930)—13:13
- Datesman v. Federal Life Ins. Co., 35 Pa. D. & C. 251, 1939 WL 2609 (C.P. 1939)—10:4
- David v. Metropolitan Life Ins. Co., 135 N.J.L. 106, 50 A.2d 651 (N.J. Sup. Ct. 1947)—10:16
- David P. Eastman, Inc. v. Northwestern Mut. Life Ins. Co., 169 Wash. 125, 13 P.2d 488 (1932)—9:1
- Davies v. First Reliance Standard Life Insurance Company, 2017 WL 930604 (M.D. Pa. 2017)—15:13
- Davino v. John Hancock Mut. Life Ins. Co., 108 Ohio App. 59, 9 Ohio Op. 2d 119, 79 Ohio L. Abs. 546, 154 N.E.2d 765 (8th Dist. Cuyahoga County 1958)—23:10
- Davis v. Acacia Mut. Life Ins. Co., 177 S.C. 321, 181 S.E. 12 (1935)—10:16
- Davis v. Aetna Life Insurance Company, 699 Fed. Appx. 287 (5th Cir. 2017)—15:11
- Davis v. Combes, 294 F.3d 931, 28 Employee Benefits Cas. (BNA) 1385 (7th Cir. 2002)—11:10
- Davis v. First Union Corp. Long Term Disability Plan, 213 F. Supp. 2d 29, 29 Employee Benefits Cas. (BNA) 1263 (D. Mass. 2002)—22:6
- Davis v. John Hancock Mut. Life Ins. Co., 202 Ga. App. 3, 413 S.E.2d 224 (1991)—6:1, 6:10
- Davis v. Kaiser Foundation Health Plan of Georgia, Inc., 271 Ga. 508, 521 S.E.2d 815 (1999)—18:15
- Davis v. Life Ins. Co. of North America, 379 Fed. Appx. 393 (5th Cir. 2010)—26:15

TABLE OF CASES

- Davis v. Massachusetts Mutual Life Insurance Company, 2023 WL 2692305 (S.D. Ohio 2023)—15:11
- Davis v. Metropolitan Life Ins. Co., 161 Tenn. 655, 32 S.W.2d 1034 (1930)—9:15, 21:1, 21:6, 21:7, 21:8, 24:6
- Davis v. Modern Industrial Bank, 279 N.Y. 405, 18 N.E.2d 639, 135 A.L.R. 1035 (1939)—11:13
- Davis v. Southern Life Ins. Co., 249 S.C. 194, 153 S.E.2d 399 (1967)—4:3
- Davis v. Supreme Council Royal Arcanum, 195 Mass. 402, 81 N.E. 294 (1907)—7:3
- Davis v. Travelers Ins. Co., 196 N.W.2d 526 (Iowa 1972)—11:28
- Dawes Min. Co., Inc. v. Callahan, 246 Ga. 531, 272 S.E.2d 267 (1980)—21:8, 24:1
- Dawson v. Cigna Corporation, 261 F. Supp. 3d 1275 (S.D. Fla. 2017)—15:11
- Dawson-Murdock v. National Counseling Group, Inc., 931 F.3d 269 (4th Cir. 2019)—26:13
- Deal v. Hainley, 135 Mo. App. 507, 116 S.W. 1 (1909)—4:3
- Dean v. Johnson, 881 F.2d 948 (10th Cir. 1989)—11:19
- Dean v. Zurich American Insurance Company, 2017 WL 870409 (S.D. W. Va. 2017)—14:9
- De Bellis v. United Ben. Life Ins. Co., 372 Pa. 207, 93 A.2d 429 (1953)—6:2, 6:3
- De Bonville v. Travelers Ins. Co., 7 Wis. 2d 255, 96 N.W.2d 509 (1959)—10:30, 20:13
- Decker v. New York Life Ins. Co., 328 F.2d 650 (5th Cir. 1964)—14:6
- Decker v. New York Life Ins. Co., 94 Utah 166, 76 P.2d 568, 115 A.L.R. 1377 (1938)—10:16
- Deese v. Travelers' Ins. Co. of Hartford, Conn., 204 N.C. 214, 167 S.E. 797 (1933)—9:15
- De Ford v. National Life & Acc. Ins. Co., 182 Tenn. 255, 185 S.W.2d 617 (1945)—6:17
- Degelman v. Lincoln National Life Insurance Company, 2016 WL 3456920 (D.N.J. 2016)—11:19
- Degnan v. Metropolitan Life Ins. Co., 178 Misc. 312, 34 N.Y.S.2d 238 (App. Term 1942)—9:13
- Degruipe v. Sprint Corp., 279 F.3d 333, 27 Employee Benefits Cas. (BNA) 1505 (5th Cir. 2002)—23:5, 26:16
- Delaney v. United Services Life Ins. Co., 201 F. Supp. 25 (W.D. Tex. 1961)—7:13
- Del Rio v. Prudential Ins. Co. of America, 269 N.Y. 135, 199 N.E. 32 (1935)—10:15
- Demer v. IBM Corporation LTD Plan, 835 F.3d 893, 62 Employee Benefits Cas. (BNA) 1776 (9th Cir. 2016)—15:11
- Demirovic v. Building Service 32 B-J Pension Fund, 467 F.3d 208, 39 Employee Benefits Cas. (BNA) 2175 (2d Cir. 2006)—15:5
- Demmery v. National Union Fire Ins. Co., 210 Pa. Super. 193, 232 A.2d 21 (1967)—18:14, 18:15
- Denley v. Mutual of Omaha, 251 Or. 333, 445 P.2d 505 (1968)—15:8

- Denmark v. Liberty Life Assur. Co. of Boston, 566 F.3d 1, 46 Employee Benefits Cas. (BNA) 2270 (1st Cir. 2009)—26:15
- Dennison v. MONY Life Retirement Income Sec. Plan for Employees, 710 F.3d 741, 55 Employee Benefits Cas. (BNA) 1321 (7th Cir. 2013)—26:15
- Denton v. Provident Life & Acc. Ins. Co., 238 Ky. 26, 36 S.W.2d 657 (1931)—13:7
- De Pauw v. Aetna Life Ins. Co., 268 S.W.2d 734 (Tex. Civ. App. Texarkana 1954)—9:13, 23:7
- DeSilva v. Guardian Life Insurance Company of America, 2025 WL 999920 (D. Mass. 2025)—15:4
- DeSilva v. Guardian Life Insurance Company of America, 2025 WL 1380158 (D. Mass. 2025)—15:4
- Desruisseaux v. Anthem Life Ins. Co., 782 F. Supp. 97 (D. Nev. 1991)—16:2
- Detroit Greyhound Emp. Federal Credit Union v. Aetna Life Ins. Co., 7 Mich. App. 430, 151 N.W.2d 852 (1967)—25:8
- De Valpine v. New York Life Ins. Co., 105 S.W.2d 977 (Mo. Ct. App. 1937)—10:6
- DeVane v. Travelers Ins. Co., 8 N.C. App. 247, 174 S.E.2d 146 (1970)—11:19
- De Ville v. Continental Assur. Co., 10 A.D.2d 386, 199 N.Y.S.2d 876 (4th Dep't 1960)—10:29
- Dewease v. Travelers' Ins. Co., 208 N.C. 732, 182 S.E. 447 (1935)—13:8
- Dharmasena v. Metropolitan Life Insurance Company, 785 F. Supp. 3d 614 (C.D. Cal. 2025)—15:2, 15:11
- Dialysis Newco, Inc. v. Community Health Systems Group Health Plan, 938 F.3d 246, 2019 Employee Benefits Cas. (BNA) 341054 (5th Cir. 2019)—2:45, 26:13
- Dias v. Farm Bureau Mut. Fire Ins. Co. of Columbus, Ohio, 155 F.2d 788 (C.C.A. 4th Cir. 1946)—9:8
- Diaz v. Metropolitan Life Insurance Company, 649 F. Supp. 3d 832, 2023 Employee Benefits Cas. (BNA) 2702 (D. Minn. 2023)—15:13
- Diaz v. Prudential Ins. Co. of America, 424 F.3d 635, 36 Employee Benefits Cas. (BNA) 1249 (7th Cir. 2005)—26:15
- Dick v. John Hancock Mut. Life Ins. Co., 434 F.2d 808 (6th Cir. 1970)—6:4
- Dickert v. Aetna Life Ins. Co., 176 S.C. 476, 180 S.E. 462 (1935)—5:24
- Dignity Viatical Settlement Partners v. Cedalion Systems, Inc., 4 F. Supp. 2d 466 (W.D. N.C. 1998)—8:22
- Dime v. Metropolitan Life Insurance Company, 764 F. Supp. 3d 1060 (W.D. Wash. 2025)—15:5
- diMonda v. Lincoln National Corp., 2025 VT 45, 350 A.3d 344 (Vt. 2025)—11:19
- DiPasqua v. California Western States Life Ins. Co., 106 Cal. App. 2d 281, 235 P.2d 64 (1st Dist. 1951)—6:5
- Directors Guild of America-Producer Pension Benefits Plans, Trustees of v. Tise, 234 F.3d 415, 25 Employee Benefits Cas. (BNA) 2683 (9th Cir. 2000)—2:62

TABLE OF CASES

- Dirgo v. Associated Hospitals Service, Inc., 210 N.W.2d 647 (Iowa 1973)—17:5
- Disposable Services, Inc. v. ITT Life Ins. Co. of New York, 453 F.2d 218 (5th Cir. 1971)—6:12
- Distassio v. American United Life Ins. Co., 238 Mo. App. 279, 179 S.W.2d 610 (1944)—13:3
- Dittmar v. Continental Cas. Co., 29 N.J. 532, 150 A.2d 666 (1959)—15:5
- Divita v. New York Life Ins. Co., 244 A.D. 498, 279 N.Y.S. 900 (4th Dep’t 1935)—8:4
- Dixon v. Life Ins. Co. Of North America, 389 F.3d 1179, 33 Employee Benefits Cas. (BNA) 2937 (11th Cir. 2004)—14:6
- Dixon v. Mid-South Ins. Co., 37 N.C. App. 595, 246 S.E.2d 561 (1978)—14:5
- Dixon v. Pacific Mutual Life Insurance Company, 268 F.2d 812 (2d Cir. 1959)—15:4
- Dixon v. State Mut. Ins. Co., 1912 OK 594, 34 Okla. 624, 126 P. 794 (1912)—13:14
- D. K. v. United Behavioral Health, 67 F.4th 1224, 115 Fed. R. Serv. 3d 1185 (10th Cir. 2023)—26:13
- Dodd v. Aetna Life Ins. Co., 35 F.2d 673 (C.C.A. 6th Cir. 1929)—5:6
- Doe v. Deloitte LLP Group Insurance Plan, 767 F. Supp. 3d 106, 121 Fed. R. Serv. 3d 56 (S.D. N.Y. 2025)—26:13
- Doe v. Great-West Life & Annuity Ins. Co., 208 F.3d 213 (6th Cir. 2000)—15:2
- Doe v. Harvard Pilgrim Health Care, Inc., 974 F.3d 69, 2020 Employee Benefits Cas. (BNA) 343897 (1st Cir. 2020)—12:8, 26:15
- Doe v. Norwest Bank Minnesota, N.A., 107 F.3d 1297, R.I.C.O. Bus. Disp. Guide (CCH) ¶ 9218 (8th Cir. 1997)—26:24
- Doe v. Standard Insurance Company, 852 F.3d 118 (1st Cir. 2017)—15:4
- Doe v. United Behavioral Health, 523 F. Supp. 3d 1119, 2021 Employee Benefits Cas. (BNA) 81602 (N.D. Cal. 2021)—26:13, 26:26
- Doe v. Unum Life Ins. Co. of America, 35 F. Supp. 3d 182 (D. Mass. 2014)—15:11
- Dohnalik v. Somner, 467 F.3d 488, 38 Employee Benefits Cas. (BNA) 2862 (5th Cir. 2006)—11:19
- Dolan v. Guarantee Trust Life Ins. Co., 485 F. Supp. 2d 1046 (S.D. Iowa 2007)—9:6
- Doles v. Metropolitan Life Ins. Co., 214 Ark. 215, 216 S.W.2d 382 (1948)—23:7
- Donahey v. Sweigart, 336 Ill. App. 366, 84 N.E.2d 170 (4th Dist. 1949)—11:10
- Donaho v. FMC Corp., 74 F.3d 894, 19 Employee Benefits Cas. (BNA) 2537 (8th Cir. 1996)—15:2
- Donaldson v. National Life & Acc. Ins. Co., 53 S.W.2d 136 (Tex. Civ. App. Galveston 1932)—13:7
- Don-Ray Tool & Die, Inc. v. John Hancock Mut. Life Ins. Co., 381 Mich. 416, 163 N.W.2d 225 (1968)—21:7
- Don-Ray Tool & Die, Inc. v. John Hancock Mut. Life Ins. Co., 5 Mich. App. 263, 146 N.W.2d 139 (1966)—21:6

- Doran v. Mutual Benefit Life Ins. Co., 106 A.D.2d 540, 483 N.Y.S.2d 66 (2d Dep't 1984)—5:1
- Dorris v. Unum Life Insurance Company of America, 949 F.3d 297, 2020 Employee Benefits Cas. (BNA) 35789 (7th Cir. 2020)—15:11, 26:15
- Dougherty v. Mutual Life Ins. Co. of New York, 226 Mo. App. 570, 44 S.W.2d 206 (1931)—9:11
- Dowdall v. Commercial Travelers Mut. Acc. Ass'n of America, 344 Mass. 71, 181 N.E.2d 594 (1962)—17:5
- Dowdle v. National Life Ins. Co., 407 F.3d 967 (8th Cir. 2005)—15:4
- Dowdy v. Lincoln Nat. Life Ins. Co., 384 S.W.2d 282 (Mo. Ct. App. 1964)—10:29, 21:8
- Dowdy v. Metropolitan Life Insurance Company, 890 F.3d 802, 2018 Employee Benefits Cas. (BNA) 173555 (9th Cir. 2018)—15:9, 15:11
- Downs v. National Cas. Co., 146 Conn. 490, 152 A.2d 316 (1959)—7:14
- Downs v. River City Group, LLC, 2013 WL 4506141 (D. Nev. 2013)—6:4
- Downs v. Unum Life Insurance Company of America, 745 F. Supp. 3d 967 (N.D. Cal. 2024)—15:2
- Doyle v. Liberty Life Assur. Co. of Boston, 542 F.3d 1352, 44 Employee Benefits Cas. (BNA) 2551 (11th Cir. 2008)—15:11, 26:15
- Dragus v. Reliance Standard Life Insurance Company, 882 F.3d 667, 63 Employee Benefits Cas. (BNA) 1737 (7th Cir. 2018)—26:15
- Draper v. Aetna Life Insurance Company, 2019 Employee Benefits Cas. (BNA) 57895, 2019 WL 764754 (N.D. Ohio 2019)—15:11
- Drennan v. Sun Indem. Co. of New York, 244 A.D. 571, 280 N.Y.S. 723 (1st Dep't 1935)—13:3
- Drilling v. New York Life Ins. Co., 234 N.Y. 234, 137 N.E. 314 (1922)—5:6
- Drogula v. Federal Life Ins. Co., 248 Mich. 645, 227 N.W. 692 (1929)—5:26
- Droz v. Paul Revere Life Ins. Co., 1 Ariz. App. 581, 405 P.2d 833 (1965)—10:34, 20:13
- Drummonds v. Equitable Life Assur. Soc. of U. S., 241 N.C. 379, 85 S.E.2d 338 (1955)—23:9
- Dryman v. Liberty Life Ins. Co., 216 S.C. 177, 57 S.E.2d 163, 14 A.L.R.2d 371 (1950)—5:25, 11:9
- Ducros v. C.I.R., 272 F.2d 49, 11 Ohio Op. 2d 356, 84 Ohio L. Abs. 278, 59-2 U.S. Tax Cas. (CCH) ¶ 9785, 4 A.F.T.R.2d 5856 (6th Cir. 1959)—4:5
- Duda v. Standard Ins. Co., 649 Fed. Appx. 230, 61 Employee Benefits Cas. (BNA) 2945 (3d Cir. 2016)—15:4
- Dugas v. Travelers Ins. Co., 785 F.2d 550 (5th Cir. 1986)—14:8
- Duggan v. Massachusetts Mut. Life Ins. Co., 736 F. Supp. 1072 (D. Kan. 1990)—25:3
- Dukes Bridge, LLC v. Security Life of Denver Insurance Company, 2020 WL 1908557 (E.D. N.Y. 2020)—2:61, 6:3
- Dulberg v. Equitable Life Assur. Soc. of U.S., 277 N.Y. 17, 12 N.E.2d 554 (1938)—9:2, 9:3
- Dumoulin, Estate of v. CUNA Mut. Group, 150 Idaho 517, 248 P.3d 1252 (2011)—14:5

TABLE OF CASES

- Duncan v. Cuna Mut. Ins. Society, 171 N.C. App. 403, 614 S.E.2d 592 (2005)—14:12
- Duncan v. Minnesota Life Insurance Company, 845 Fed. Appx. 392 (6th Cir. 2021)—14:6
- Duncan v. Primerica Life Insurance Company, 2023 WL 1972230 (E.D. Cal. 2023)—9:10
- Dunham-Zemberi v. Lincoln Life Assurance Company of Boston, 2026 WL 1031851 (11th Cir. 2026)—15:11
- Dunham-Zemberi v. Lincoln Life Assurance Company of Boston, 629 F. Supp. 3d 1220 (S.D. Fla. 2022)—15:11
- Dunken v. Aetna Life Ins. Co., 221 S.W. 691 (Tex. Civ. App. Austin 1920)—5:8
- Dunn v. GE Group Life Assur. Co., 289 Fed. Appx. 778, 44 Employee Benefits Cas. (BNA) 2896 (5th Cir. 2008)—26:15
- Dunn v. Travelers Indem. Co., 123 F.2d 710 (C.C.A. 5th Cir. 1941)—13:8
- DuPerry v. Life Ins. Co. of North America, 632 F.3d 860, 50 Employee Benefits Cas. (BNA) 1972 (4th Cir. 2011)—15:11
- Durakovic v. Building Service 32 BJ Pension Fund, 609 F.3d 133, 49 Employee Benefits Cas. (BNA) 1594, 188 L.R.R.M. (BNA) 2971 (2d Cir. 2010)—26:15
- Durham v. Prudential Ins. Co. of America, 890 F. Supp. 2d 390 (S.D. N.Y. 2012)—26:15
- Dutkewych v. Standard Ins. Co., 781 F.3d 623, 60 Employee Benefits Cas. (BNA) 1742 (1st Cir. 2015)—15:13, 26:15
- Duval v. Metropolitan Life Ins. Co., 82 N.H. 543, 136 A. 400, 50 A.L.R. 1276 (1927)—10:27, 21:1, 24:2, 24:3
- Dwelling-House Ins. Co. v. Brodie, 52 Ark. 11, 11 S.W. 1016 (1889)—13:14
- Dwinnell v. Acacia Mut. Life Ins. Co., 155 Kan. 464, 126 P.2d 221 (1942)—5:5
- Dwyer v. United Healthcare Insurance Company, 115 F.4th 640, 125 Fed. R. Evid. Serv. 2078 (5th Cir. 2024)—26:13
- Dwyer v. Unum Life Insurance Company of America, 548 F. Supp. 3d 468, 2021 Employee Benefits Cas. (BNA) 256295 (E.D. Pa. 2021)—15:11
- Dyer v. Occidental Life Ins. Co. of Cal., 182 F.2d 127, 17 A.L.R.2d 923 (9th Cir. 1950)—11:12, 21:1
- Dyess v. Connecticut General Life Ins. Co., 463 S.W.2d 724 (Tex. 1971)—14:12
- Dym v. Provident Life and Acc. Ins. Co., 19 F. Supp. 2d 1147 (S.D. Cal. 1998)—15:4

E

- Eason v. Aetna Life Ins. Co., 212 Cal. App. 2d 607, 28 Cal. Rptr. 291 (2d Dist. 1963)—24:5
- Easter v. Hartford Life and Accident Insurance Company, 2023 WL 3994383 (10th Cir. 2023)—15:11, 26:15
- Eaton v. New York Life Ins. Co. of New York, 315 Pa. 68, 172 A. 121, 95 A.L.R. 462 (1934)—5:5

- Eckelberry v. Reliastar Life Ins. Co., 469 F.3d 340, 39 Employee Benefits Cas. (BNA) 1513 (4th Cir. 2006)—14:4
- Eddins v. National Life & Acc. Ins. Co., 173 La. 644, 138 So. 430 (1931)—10:6
- Edmonson v. Lincoln Nat. Life Ins. Co., 725 F.3d 406, 57 Employee Benefits Cas. (BNA) 1874 (3d Cir. 2013)—26:13
- Edwards v. Briggs & Stratton Retirement Plan, 639 F.3d 355, 51 Employee Benefits Cas. (BNA) 1626 (7th Cir. 2011)—26:13, 26:15
- Edwards v. Equitable Life Assur. Soc. of U.S., 296 Ky. 448, 177 S.W.2d 574 (1944)—23:5, 23:8
- Edwards v. Guardian Life Insurance of America, 140 F.4th 729 (5th Cir. 2025)—9:14, 21:7
- Edwards v. Monumental Life Ins. Co., 812 F. Supp. 2d 1263 (D. Kan. 2011)—14:6, 14:9
- Edwards v. U.S., 140 F.2d 526 (C.C.A. 6th Cir. 1944)—6:11
- Egelhoff v. Egelhoff ex rel. Breiner, 532 U.S. 141, 121 S. Ct. 1322, 149 L. Ed. 2d 264, 25 Employee Benefits Cas. (BNA) 2089 (2001)—11:19
- Eggleston v. Unum Life Insurance Company of America, 2025 WL 3472834 (11th Cir. 2025)—15:11
- Ehlmann v. Kaiser Foundation Health Plan of Texas, 198 F.3d 552, 23 Employee Benefits Cas. (BNA) 2401 (5th Cir. 2000)—19:1, 26:13
- Ehrlich v. Hartford Life and Accident Insurance Company, 2024 WL 3745008 (N.D. Cal. 2024)—15:11
- Eichacker v. Paul Revere Life Ins. Co., 354 F.3d 1142 (9th Cir. 2004)—15:7
- Eide v. Southern Sur. Co., 55 S.D. 405, 226 N.W. 555 (1929)—13:9
- Eisner v. Prudential Insurance Company of America, 2013 WL 3946003 (N.D. Cal. 2013)—15:11
- Eisner v. The Prudential Insurance Company of America, 10 F. Supp. 3d 1104 (N.D. Cal. 2014)—15:11
- Elam v. First Unum Life Ins. Co., 346 Ark. 291, 57 S.W.3d 165 (2001)—17:21
- Elfstrom v. New York Life Ins. Co., 67 Cal. 2d 503, 63 Cal. Rptr. 35, 432 P.2d 731 (1967)—21:1, 24:2, 24:4, 24:5, 24:9
- Elgutter v. Mutual Reserve Fund Life Ass'n, 52 La. Ann. 1733, 28 So. 289 (1900)—9:1
- Elhouty v. Lincoln Ben. Life Co., 121 F. Supp. 3d 989 (E.D. Cal. 2015)—9:11
- Elizabeth Boey Chau, M.D. v. Hartford Life Insurance Company, 2016 WL 7238956 (S.D. N.Y. 2016)—26:15
- Elledge v. Aetna Life Ins. Co., 241 Ark. 106, 406 S.W.2d 374 (1966)—10:18
- Eller v. Paul Revere Life Ins. Co., 228 Iowa 1247, 291 N.W. 866 (1940)—13:13
- Ellerbeck v. Continental Casualty Co., 63 Utah 530, 227 P. 805 (1924)—13:7
- Ellington v. Metropolitan Life Ins. Co., 217 F.2d 609 (5th Cir. 1954)—11:10
- Elliott v. Knights of the Modern Maccabees, 46 Wash. 320, 89 P. 929 (1907)—2:61, 6:14

TABLE OF CASES

- Elliott v. Occidental Life Ins. Co. of Cal.*, 272 Cal. App. 2d 373, 77 Cal. Rptr. 453 (1st Dist. 1969)—9:13
- Elliott v. Sara Lee Corp.*, 190 F.3d 601, 23 Employee Benefits Cas. (BNA) 1957 (4th Cir. 1999)—15:11
- Ellis v. Liberty Life Assurance Company of Boston*, 958 F.3d 1271, 2020 Employee Benefits Cas. (BNA) 181989 (10th Cir. 2020)—25:1, 26:15
- Ellis v. Mutual Life Ins. Co. of New York*, 237 Ala. 492, 187 So. 434 (1939)—9:19
- Ellis v. USAble Life*, 2017 WL 4293146 (E.D. N.C. 2017)—14:9
- Ellison v. Independent Life & Acc. Ins. Co.*, 216 S.C. 475, 58 S.E.2d 890 (1950)—6:18
- Ellzey v. Hardware Mut. Ins. Co. of Minn.*, 40 So. 2d 24 (La. Ct. App. 1st Cir. 1949)—9:6
- Elmhorst v. Prudential Ins. Co. of America*, 48 Haw. 121, 48 Haw. 148, 395 P.2d 683 (1964)—23:5
- Elsev v. Prudential Ins. Co. of America*, 262 F.2d 432 (10th Cir. 1958)—22:2, 22:3, 22:5
- Elwood v. New England Mut. Life Ins. Co.*, 305 Pa. 505, 158 A. 257 (1931)—8:12
- Emerick v. Connecticut General Life Ins. Co.*, 120 Conn. 60, 179 A. 335, 105 A.L.R. 413 (1935)—21:1, 23:5, 24:1
- Emery v. National Life & Acc. Ins. Co.*, 614 F. Supp. 167 (S.D. Ill. 1985)—11:10
- Empire Life Ins. Co. v. Johnson*, 142 Ga. 330, 82 S.E. 893 (1914)—14:4
- Employers Cas. Co. v. Patterson*, 344 S.W.2d 199 (Tex. Civ. App. Amarillo 1961)—17:15
- Employers' Nat. Life Ins. Co. of Dallas, Tex. v. Willits*, 436 S.W.2d 918 (Tex. Civ. App. Amarillo 1968)—9:5
- Enciso v. Jackson National Life Insurance Company*, 715 F. Supp. 3d 1286 (C.D. Cal. 2024)—10:36
- Engels v. DiNapoli*, 237 A.D.3d 1337, 232 N.Y.S.3d 643 (3d Dep't 2025)—14:12
- Enright v. Standard Life & Acc. Ins. Co.*, 91 Mich. 238, 51 N.W. 928 (1892)—20:1, 21:2
- Entwistle v. Travelers' Ins. Co.*, 202 Pa. 141, 51 A. 759 (1902)—10:16
- Eonda v. Affinito*, 427 Pa. Super. 317, 629 A.2d 119 (1993)—11:19
- Eppley v. Provident Life and Acc. Ins. Co.*, 789 F. Supp. 2d 546, 51 Employee Benefits Cas. (BNA) 2227 (E.D. Pa. 2011)—15:11
- Epstein v. National Cas. Co.*, 1 N.J. 409, 64 A.2d 67 (1949)—17:6
- Equitable Life Assurance Co. of U.S. v. Odle*, 547 S.W.2d 939 (Tenn. 1977)—20:13
- Equitable Life Assur. Soc. v. Dorriety*, 229 Ala. 352, 157 So. 59 (1934)—13:9
- Equitable Life Assur. Soc. v. Florence*, 47 Ga. App. 711, 171 S.E. 317 (1933)—8:21, 24:9
- Equitable Life Assur. Soc. v. King*, 178 Ark. 293, 10 S.W.2d 891 (1928)—10:4
- Equitable Life Assur. Society of U.S. v. Brown*, 213 U.S. 25, 29 S. Ct. 404, 53 L. Ed. 682 (1909)—9:19

- Equitable Life Assur. Society of U. S. v. Wagoner, 269 So. 2d 747, 66 A.L.R.3d 1169 (Fla. 4th DCA 1972)—21:1, 21:2
- Equitable Life Assur. Soc. of U.S. v. Aaron, 108 F.2d 777 (C.C.A. 6th Cir. 1940)—5:26, 25:3
- Equitable Life Assur. Soc. of U. S. v. Ashby, 215 N.C. 280, 1 S.E.2d 830 (1939)—6:16
- Equitable Life Assur. Soc. of U.S. v. Bachrach, 265 Minn. 83, 120 N.W.2d 327 (1963)—17:16
- Equitable Life Assur. Soc. of U.S. v. Brandt, 240 Ala. 260, 198 So. 595, 134 A.L.R. 555 (1940)—10:19
- Equitable Life Assur. Soc. of U. S. v. Crowe, 170 Ind. App. 677, 354 N.E.2d 772 (1976)—23:5
- Equitable Life Assur. Soc. of U.S. v. Deem, 91 F.2d 569 (C.C.A. 4th Cir. 1937)—8:7, 8:20
- Equitable Life Assur. Soc. of U.S. v. Felton, 189 Ark. 318, 71 S.W.2d 1049 (1934)—13:10
- Equitable Life Assur. Soc. of U. S. v. First Nat. Bank of Birmingham, 113 F.2d 272, 135 A.L.R. 439 (C.C.A. 5th Cir. 1940)—8:10
- Equitable Life Assur. Soc. of U.S. v. Hall, 253 Ky. 450, 69 S.W.2d 977 (1934)—21:1, 21:6, 24:9
- Equitable Life Assur. Soc. of U. S. v. Hollingsworth, 103 Ga. App. 505, 119 S.E.2d 725 (1961)—13:10, 15:10
- Equitable Life Assur. Soc. of U. S. v. Hoover, 1940 OK 65, 187 Okla. 134, 101 P.2d 632 (1940)—10:27
- Equitable Life Assur. Soc. of U.S. v. Hughes, 308 Mich. 594, 14 N.W.2d 508 (1944)—11:6
- Equitable Life Assur. Soc. of U.S. v. Joiner, 222 Neb. 504, 384 N.W.2d 636 (1986)—6:16
- Equitable Life Assur Soc of U S v. Larocco, 68 F.2d 451 (C.C.A. 3d Cir. 1933)—21:6
- Equitable Life Assur. Soc. of U.S. v. McCausland, 331 Pa. 107, 200 A. 85 (1938)—6:16
- Equitable Life Assur. Soc. of U.S. v. Nelson, 396 S.W.2d 517 (Tex. Civ. App. Fort Worth 1965)—21:5, 23:9
- Equitable Life Assur. Soc. of U.S. v. Nixon, 81 F. 796 (C.C.A. 9th Cir. 1897)—25:3
- Equitable Life Assur. Soc. of U.S. v. Pettid, 40 Ariz. 239, 11 P.2d 833 (1932)—10:2
- Equitable Life Assur. Soc. of U.S. v. Rose, 248 F. Supp. 937 (D. Colo. 1965)—11:18
- Equitable Life Assur. Soc. of U.S. v. Rothstein, 122 N.J. Eq. 606, 195 A. 723 (Ch. 1937)—8:10, 8:15
- Equitable Life Assur. Soc. of U.S. v. Trimble, 83 F. 85 (C.C.A. 9th Cir. 1897)—25:3
- Equitable Life Assur. Soc. of U. S. v. Walkenhorst, 20 Utah 2d 124, 434 P.2d 304 (1967)—10:16
- Equitable Life Assur. Soc. of U.S. v. Worthman, 67 F.2d 721 (C.C.A. 7th Cir. 1933)—22:2, 22:4, 22:5
- Equitable Life Assur. Soc. of U.S. v. Yates, 288 Ky. 309, 156 S.W.2d 128 (1941)—23:3

TABLE OF CASES

- Equitable Life Ins. Co. of Iowa v. Germantown Trust Co., 94 F.2d 898 (C.C.A. 3d Cir. 1938)—10:10, 10:12
- Equitable Life Ins. Soc. of U.S. v. Kellemen, 224 Ind. 526, 69 N.E.2d 244 (1946)—13:9
- Erath v. Prudential Ins. Co. of America, 25 A.D.2d 707, 268 N.Y.S.2d 235 (3d Dep't 1966)—5:12, 5:16
- Erban v. Tufts Medical Center Physicians Organization, Inc., 795 F. Supp. 3d 176 (D. Mass. 2025)—26:13
- Erbe v. Connecticut General Life Ins. Co., 695 F. Supp. 2d 232 (W.D. Pa. 2010)—14:11
- Ercole v. Metropolitan Life Ins. Co., 155 Pa. Super. 549, 39 A.2d 293 (1944)—21:3
- Erdman v. Great Northern Life Ins. Co., 253 Mich. 579, 235 N.W. 260 (1931)—15:7
- Erickson v. Sentry Life Ins. Co., 43 Wash. App. 651, 719 P.2d 160 (Div. 3 1986)—25:7
- Erickson v. Sun Life and Health Insurance Company, 2024 WL 1307167 (D. Utah 2024)—15:4
- Erie R. Co. v. Tompkins, 304 U.S. 64, 58 S. Ct. 817, 82 L. Ed. 1188, 114 A.L.R. 1487 (1938)—25:4, 25:10
- Erion v. Travelers Ins. Co., 128 So. 2d 38 (La. Ct. App. 3d Cir. 1961)—10:32
- Erreca v. Western States Life Ins. Co., 19 Cal. 2d 388, 121 P.2d 689, 141 A.L.R. 68 (1942)—13:13
- Ervin v. National Union Fire Ins. Co. of Pittsburgh, Pa., 132 F. Supp. 3d 698 (D. Md. 2015)—14:6, 14:12
- Erwood v. Life Insurance Company of North America, 63 Employee Benefits Cas. (BNA) 1492, 2017 WL 1383922 (W.D. Pa. 2017)—10:29, 26:13
- Eschweiler v. General Acc. Fire & Life Assur. Corp., Limited of Perth, Scotland, 136 F. Supp. 717 (E.D. Wis. 1955)—7:15
- Eskew v. Life Ins. Co. of Virginia, 190 S.C. 515, 3 S.E.2d 251 (1939)—6:16, 6:17
- Etenburn v. Metropolitan Life Ins. Co., 1926 OK 240, 118 Okla. 55, 246 P. 383 (1926)—5:6
- Ettelson v. Metropolitan Life Ins. Co., 164 F.2d 660 (C.C.A. 3d Cir. 1947)—6:2
- Eugene S. v. Horizon Blue Cross Blue Shield of New Jersey, 663 F.3d 1124, 52 Employee Benefits Cas. (BNA) 2432 (10th Cir. 2011)—26:15
- Evans v. Continental Life & Acc. Co., 88 Idaho 254, 398 P.2d 646 (1965)—14:12
- Evans v. Eaton Corp. Long Term Disability Plan, 514 F.3d 315, 42 Employee Benefits Cas. (BNA) 2204 (4th Cir. 2008)—26:15
- Evans v. Transportation Ins. Co., 269 N.C. 271, 152 S.E.2d 82 (1967)—15:8
- Evers v. Brotherhood of R.R. Trainmen, 172 S.W.2d 899 (Mo. Ct. App. 1943)—5:26
- E.W. v. Health Net Life Insurance Company, 86 F.4th 1265 (10th Cir. 2023)—26:26

- Exchange Trust Co. v. Capitol Life Ins. Co. of Colo., 40 F.2d 687 (N.D. Okla. 1930)—10:3
- Exstrum v. Union Cas. & Life Ins. Co., 167 Neb. 150, 91 N.W.2d 632, 35 Lab. Cas. (CCH) ¶ 71734 (1958)—21:2, 22:3, 22:10, 25:4
- Exstrum v. Union Cas. & Life Ins. Co., 165 Neb. 554, 86 N.W.2d 568 (1957)—24:9

F

- Faamai v. Metropolitan Life Ins. Co., 490 Fed. Appx. 69 (9th Cir. 2013)—14:5
- Faber v. Metropolitan Life Ins. Co., 648 F.3d 98, 51 Employee Benefits Cas. (BNA) 2948 (2d Cir. 2011)—26:13
- Faciane v. Sun Life Assurance Company of Canada, 931 F.3d 412, 2019 Employee Benefits Cas. (BNA) 275746 (5th Cir. 2019)—26:13
- Fagan v. Chaisson, 179 S.W.3d 35 (Tex. App. San Antonio 2005)—11:19
- Fagan v. John Hancock Mut. Life Ins. Co., 200 F. Supp. 142 (D. Kan. 1961)—21:7, 25:4
- Fahy v. Security Mut. Life Ins. Co., 74 A.D.2d 984, 426 N.Y.S.2d 184 (3d Dep't 1980)—5:26
- Fakhoury v. American General Life Ins. Co., 2012 WL 628546 (E.D. Mich. 2012)—10:7
- Fannick v. Metropolitan Life Ins. Co., 34 N.J. Super. 556, 113 A.2d 28 (App. Div. 1955)—23:9, 23:10
- Fanti v. Travelers Ins. Co., 264 A.D. 724, 34 N.Y.S.2d 34 (2d Dep't 1942)—8:11
- Farm Bureau Life Ins. Co. v. Luebbe, 218 Neb. 694, 358 N.W.2d 754 (1984)—6:1
- Farmer v. Prudential Ins. Co. of America, 167 So. 234 (La. Ct. App. 2d Cir. 1936)—10:16
- Farmers & Bankers Life Ins. Co. v. Baxley, 1949 OK 178, 202 Okla. 531, 215 P.2d 941 (1949)—6:16
- Farmers' & Mechanics' Benev. Fire Ins. Ass'n of Roanoke and Botetourt Counties v. Horton, 157 Va. 114, 160 S.E. 315 (1931)—9:6
- Farmers' & Merchants' Ins. Co. v. Chesnut, 50 Ill. 111, 1869 WL 5184 (1869)—13:3
- Farmers' Nat. Life Ins. Co. of America v. Carman, 76 Ind. App. 700, 132 N.E. 697 (1921)—7:7
- Farmers New World Life Insurance Company v. Advanced Surgical Care, LLC, 2026 WL 183838 (D. Or. 2026)—2:62
- Farnum v. Phenix Ins. Co., 83 Cal. 246, 23 P. 869 (1890)—13:3
- Farr v. Hartford Life and Acc. Ins. Co., 564 F. Supp. 2d 1255 (D. Kan. 2008)—26:15
- Farrell v. National Acc. & Health Ins. Co. of Philadelphia, 134 N.J.L. 254, 47 A.2d 1, 167 A.L.R. 329 (N.J. Ct. Err. & App. 1946)—13:7
- Farrell v. Travelers Ins. Co., 62 Ohio App. 319, 16 Ohio Op. 24, 30 Ohio L. Abs. 6, 23 N.E.2d 952 (1st Dist. Hamilton County 1939)—9:13
- Fassio v. Montana Physicians' Service, 170 Mont. 320, 553 P.2d 998 (1976)—21:7
- Faulks v. Unity Life & Acc. Ins. Ass'n of Syracuse, N. Y., 346 Pa. 346, 30 A.2d 121 (1943)—13:14

TABLE OF CASES

- Fawcett v. Sun Life Assur. Co. of Canada, 135 F.2d 544, 153 A.L.R. 533 (C.C.A. 10th Cir. 1943)—6:20
- Fayman v. Franklin Life Ins. Co., 386 S.W.2d 52 (Mo. 1965)—10:8, 10:9, 10:13
- Fearon v. Metropolitan Life Ins. Co., 138 Misc. 710, 246 N.Y.S. 701 (Mun. Ct. 1930)—10:27
- Feaster v. Old Sec. Life Ins. Co., 87 N.J. Super. 339, 209 A.2d 354 (Law Div. 1965)—18:13
- Federated Mut. Implement & Hardware Ins. Co. v. Barker, 123 Ga. App. 259, 180 S.E.2d 559 (1971)—21:2, 21:6
- Feick v. Prudential Ins. Co. of America, 1 N.J. Super. 88, 62 A.2d 485 (App. Div. 1948)—7:7
- Feinstein v. Nettleship Co. of Los Angeles, 714 F.2d 928, 1983-2 Trade Cas. (CCH) ¶ 65590 (9th Cir. 1983)—26:18
- Feis v. U.S. Ins. Co., 112 Neb. 777, 201 N.W. 558, 39 A.L.R. 1008 (1924)—14:3
- Feld v. Continental Cas. Co., 19 Cal. 2d 614, 122 P.2d 513 (1942)—9:11
- Feldman v. Massachusetts Mutual Life Insurance Company, 2023 WL 2799740 (C.D. Cal. 2023)—15:13
- Ferguson v. Metlife Investors USA Insurance Company, 775 F. Supp. 3d 1018 (E.D. Mich. 2025)—6:3, 6:17
- Ferguson v. United of Omaha Life Ins. Co., 3 F. Supp. 3d 474, 57 Employee Benefits Cas. (BNA) 2669 (D. Md. 2014)—14:6
- Ferrand v. New York Life Ins. Co., 69 F.2d 159 (C.C.A. 8th Cir. 1934)—8:7
- Fessenden v. Reliance Standard Life Ins. Co., 927 F.3d 998, 2019 Employee Benefits Cas. (BNA) 233793 (7th Cir. 2019)—26:15
- Fessenden v. Reliance Standard Life Insurance Company, 2016 WL 7239917 (N.D. Ind. 2016)—26:15
- Fichtl v. First Unum Life Insurance Company, 2024 WL 1300268 (S.D. N.Y. 2024)—15:11
- Ficke v. Prudential Ins. Co. of America, 305 Ky. 172, 202 S.W.2d 429, 175 A.L.R. 1215 (1947)—4:3, 4:5
- Fidelity & Cas. Co. of New York v. Metropolitan Life Ins. Co., 42 Misc. 2d 616, 248 N.Y.S.2d 559 (Sup 1963)—9:21, 24:1
- Fidelity & Guar. Life Ins. Co. v. Thomas, 559 Fed. Appx. 803 (11th Cir. 2014)—2:6
- Fidelity Bankers Life Ins. Co. v. Krinsky, 224 So. 2d 736 (Fla. 3d DCA 1969)—23:10
- Fidelity Mut. Ins. Co. v. Preuser, 195 Ky. 271, 242 S.W. 608 (1922)—6:9
- Fidelity Mut. Life Ins. Co. v. Heltsley, 254 Ky. 453, 71 S.W.2d 1017 (1934)—10:10
- Fidelity Mut. Life Ins. Co. v. Miazza, 93 Miss. 18, 46 So. 817 (1908)—25:2
- Fidelity Nat. Title Ins. Co. v. Regent Abstract Services, Ltd., 70 A.D.3d 447, 895 N.Y.S.2d 359 (1st Dep't 2010)—10:4
- Fidelity Union Trust Co. v. Field, 311 U.S. 169, 61 S. Ct. 176, 85 L. Ed. 109 (1940)—25:10
- Fiel v. Hoffman, 169 So. 3d 1274 (Fla. 4th DCA 2015)—11:24

- Fields v. Farmers Ins. Co., Inc., 18 F.3d 831 (10th Cir. 1994)—18:15
- Fier v. Unum Life Ins. Co. of America, 629 F.3d 1095, 50 Employee Benefits Cas. (BNA) 2163 (9th Cir. 2011)—16:2
- Filthaut v. AT&T Midwest Disability Benefit Plan, 710 Fed. Appx. 676 (6th Cir. 2017)—15:11
- Finch v. Hughes Aircraft Co., 57 Md. App. 190, 469 A.2d 867 (1984)—6:14
- Finch v. Monumental Life Ins. Co., 820 F.2d 1426, 23 Fed. R. Evid. Serv. 243 (6th Cir. 1987)—9:11
- Finegan v. Prudential Ins. Co. of America, 300 Mass. 147, 14 N.E.2d 172, 116 A.L.R. 535 (1938)—10:18
- Finkelstein v. Prudential Insurance Company of America, 709 F. Supp. 3d 828 (D. Ariz. 2024)—19:2
- Finley v. Special Agents Mut. Ben. Ass'n, Inc., 957 F.2d 617, 28 Employee Benefits Cas. (BNA) 1289 (8th Cir. 1992)—26:15
- Finney v. Metropolitan Life Insurance Company, 164 F.4th 1362 (11th Cir. 2026)—14:6
- Finnie v. Walker, 257 F. 698, 5 A.L.R. 831 (C.C.A. 2d Cir. 1919)—4:4
- Fioretti v. Massachusetts General Life Ins. Co., 53 F.3d 1228 (11th Cir. 1995)—8:2, 25:3, 25:7
- Fireman's Fund Ins. Co. v. Haley, 129 Miss. 525, 92 So. 635, 23 A.L.R. 1470 (1922)—13:14
- Firestone Tire and Rubber Co. v. Bruch, 489 U.S. 101, 109 S. Ct. 948, 103 L. Ed. 2d 80, 10 Employee Benefits Cas. (BNA) 1873 (1989)—26:15
- Firman v. Life Ins. Co. of North America, 684 F.3d 533 (5th Cir. 2012)—14:4
- First Capital Life Ins. Co., In re, 34 Cal. App. 4th 1283, 40 Cal. Rptr. 2d 816 (2d Dist. 1995)—9:11
- First Colony Life Ins. Co. v. Sanford, 480 F. Supp. 2d 870 (S.D. Miss. 2007)—4:2
- First Nat. Bank v. New York Life Ins. Co., 192 Minn. 609, 255 N.W. 831 (1934)—5:22
- First Nat. Bank & Trust Co. of Mountain Home v. Stonebridge Life Ins. Co., 619 F.3d 951, 49 Employee Benefits Cas. (BNA) 2270 (8th Cir. 2010)—11:24
- First Nat. Bank of Manhattan, Kan. v. Modern Woodmen of America, 486 F.2d 10 (10th Cir. 1973)—6:5
- First Nat. Bank of McKeesport, Pa. v. Gable, 98 F. Supp. 632 (W.D. Pa. 1951)—25:4
- First Nat. Ben. Soc. v. Fiske, 55 Ariz. 290, 101 P.2d 205 (1940)—6:2
- First Pennsylvania Banking & Trust Co. v. U. S. Life Ins. Co. in City of New York, 421 F.2d 959 (3d Cir. 1969)—8:21, 8:23, 25:4
- First Pyramid Life Ins. Co. of America v. Thornton, 250 Ark. 727, 467 S.W.2d 381 (1971)—17:14
- First United Life Ins. Co. v. Northern Indiana Bank & Trust Co., 444 N.E.2d 1241 (Ind. Ct. App. 1983)—10:20
- Fishel v. Union Central Life Ins. Co., 151 Misc. 153, 270 N.Y.S. 734 (N.Y. City Ct. 1933)—8:19

TABLE OF CASES

- Fisher v. Aetna Life Insurance Company, 32 F.4th 124 (2d Cir. 2022)—26:34
- Fisher v. Prudential Ins. Co. of America, 107 N.H. 101, 218 A.2d 62, 26 A.L.R.3d 625 (1966)—8:21
- Fisher v. U.S. Life Ins. Co. in City of New York, 249 F.2d 879, 33 Lab. Cas. (CCH) ¶ 71092 (4th Cir. 1957)—8:21, 21:2, 21:4, 22:7, 22:8
- Fister ex rel. Estate of Fister v. Allstate Life Ins. Co., 366 Md. 201, 783 A.2d 194 (2001)—7:5
- Fittro v. Lincoln Nat. Life Ins. Co., 111 Wash. 2d 46, 757 P.2d 1374 (1988)—21:2, 21:3
- Fitts v. Unum Life Ins. Co. of America, 37 Employee Benefits Cas. (BNA) 2308, 2006 WL 449299 (D.D.C. 2006)—17:21
- Fitzpatrick v. Bayer Corp., 2008 WL 169318 (S.D. N.Y. 2008)—15:11
- Flaaen v. Principal Life Insurance Company, 2017 Employee Benefits Cas. (BNA) 342933, 2017 WL 4286358 (W.D. Wash. 2017)—15:5
- Flanagan v. Equitable Life Assur. Soc. of U.S., 14 N.J. 309, 102 A.2d 35 (1954)—7:5
- Flax v. Prudential Life Ins. Co. of America, 148 F. Supp. 720 (S.D. Cal. 1957)—5:26
- Fleet Messenger Service, Inc. v. Life Ins. Co. of North America, 315 F.2d 593 (2d Cir. 1963)—25:7
- Fleisher v. Standard Ins. Co., 679 F.3d 116, 53 Employee Benefits Cas. (BNA) 1225 (3d Cir. 2012)—2:3, 3:2
- Fletcher v. Wypiski, 120 Ind. App. 622, 94 N.E.2d 916 (1950)—11:3, 11:10
- Flint v. Prudential Ins. Co. of America, 70 So. 2d 161 (La. Ct. App. 1st Cir. 1954)—6:10
- Flittner v. Equitable Life Assur. Soc. of U.S., 30 Cal. App. 209, 157 P. 630 (1st Dist. 1916)—5:24
- Florence v. Travelers Ins. Co., 59 Ill. App. 2d 470, 208 N.E.2d 95 (1st Dist. 1965)—2:53, 23:9
- Flores v. Monumental Life Ins. Co., 620 F.3d 1248 (10th Cir. 2010)—14:6, 14:9
- FMC Corp. v. Holliday, 498 U.S. 52, 111 S. Ct. 403, 112 L. Ed. 2d 356, 12 Employee Benefits Cas. (BNA) 2689 (1990)—19:1, 26:14
- Foley v. New World Life Ins. Co., 185 Wash. 89, 52 P.2d 1264, 105 A.L.R. 473 (1936)—10:3, 10:5
- Follenfant v. Rogers, 359 F.2d 30, 10 Fed. R. Serv. 2d 1 (5th Cir. 1966)—11:9
- Fontaine v. Metropolitan Life Ins. Co., 800 F.3d 883, 60 Employee Benefits Cas. (BNA) 2017 (7th Cir. 2015)—26:15
- Ford v. Lamar Life Ins. Co., 513 So. 2d 880 (Miss. 1987)—5:14
- Ford v. United Life & Acc. Ins. Co., 107 N.H. 114, 218 A.2d 67 (1966)—20:10
- Fore v. New York Life Ins. Co., 180 Ark. 536, 22 S.W.2d 401, 67 A.L.R. 1358 (1929)—8:7
- Foreman v. Great United Mut. Ben. Ass’n, 302 Ill. App. 276, 23 N.E.2d 813 (4th Dist. 1939)—8:3
- Forman v. First Unum Life Insurance Company, 469 F. Supp. 3d 367 (E.D. Pa. 2020)—26:15

- Fortier v. Hartford Life and Accident Insurance Company, 916 F.3d 74, 2019 Employee Benefits Cas. (BNA) 55547 (1st Cir. 2019)—26:13
- Fortin v. New York Life Ins. Co., 185 Minn. 523, 241 N.W. 673 (1932)—5:19
- Forwood v. Prudential Ins. Co. of America, 117 Md. 254, 83 A. 169 (1912)—6:16
- Foster v. Principal Life Insurance Company, 920 F.3d 298, 2019 Employee Benefits Cas. (BNA) 120451 (5th Cir. 2019)—15:11
- Foster v. Sedgwick Claims Management Services, Inc., 842 F.3d 721, 62 Employee Benefits Cas. (BNA) 2791 (D.C. Cir. 2016)—26:15
- Foster v. United Ins. Co. of America, 250 S.C. 423, 158 S.E.2d 201 (1967)—4:1, 4:3
- Fought v. UNUM Life Ins. Co. Of America, 379 F.3d 997, 33 Employee Benefits Cas. (BNA) 1651 (10th Cir. 2004)—15:9, 26:15
- Founders Life Assur. Co. of Florida v. Poe, 242 Ga. 748, 251 S.E.2d 247 (1978)—8:16
- Fountain v. Unum Life Ins. Co. of America, 297 Ga. App. 458, 677 S.E.2d 334 (2009)—15:2
- Fountain & Herrington v. Mutual Life Ins. Co. of New York, 55 F.2d 120 (C.C.A. 4th Cir. 1932)—6:17
- Fowler v. Fowler, 861 So. 2d 181 (La. 2003)—11:21
- Fowler v. Liberty Nat. Life Ins. Co., 73 Ga. App. 765, 38 S.E.2d 60 (1946)—6:11, 13:3
- Fox v. Hawkins, 140 Colo. 438, 344 P.2d 973 (1959)—11:10
- Fox v. Lincoln Financial Group, 439 N.J. Super. 380, 109 A.3d 221 (App. Div. 2015)—11:3
- Fox v. Volunteer State Life Ins. Co., 185 N.C. 121, 116 S.E. 266 (1923)—5:21
- Franceschi v. American Motorists Ins. Co., 852 F.2d 1217 (9th Cir. 1988)—17:2
- Francis v. Francis, 89 Wash. 2d 511, 573 P.2d 369 (1978)—11:21
- Frank v. Reassure Life Ins. Co., 548 Fed. Appx. 706 (2d Cir. 2013)—15:13
- Frank v. Reassure Life Ins. Co., 2012 WL 5465027 (S.D. N.Y. 2012)—25:1
- Frank v. Sentry Life Ins. Co., 1974 OK 108, 526 P.2d 1146 (Okla. 1974)—10:29
- Frankel v. Reliance Mut. Life Ins. Co. of Ill., 199 Pa. Super. 295, 184 A.2d 305 (1962)—24:5
- Franklin v. John Hancock Mut. Life Ins. Co., 298 N.Y. 81, 80 N.E.2d 746 (1948)—7:4
- Franklin Life Ins. Co. v. Bieniek, 312 F.2d 365, 6 Fed. R. Serv. 2d 261, 95 A.L.R.2d 407 (3d Cir. 1962)—8:7, 25:3
- Franklin Life Ins. Co. v. Mast, 290 F. Supp. 671 (D. Ariz. 1968)—11:11
- Franklin Life Ins. Co. v. Tharpe, 130 Fla. 546, 178 So. 300 (1938)—13:9
- Frazier v. Life Ins. Co. of North America, 725 F.3d 560, 56 Employee Benefits Cas. (BNA) 1914 (6th Cir. 2013)—15:11, 26:13
- Frazier v. Royal Life & Casualty Ass'n, 158 Kan. 533, 148 P.2d 503 (1944)—9:6

TABLE OF CASES

- Freed v. Bankers Life Ins. Co. of Nebraska, 216 N.W.2d 357 (Iowa 1974)—8:21
- Freedman v. Mutual Ben. Health & Acc. Ass’n, 119 S.W.2d 1017 (Mo. Ct. App. 1938)—13:7
- Freeland v. Unum Life Ins. Co. of America, 57 Employee Benefits Cas. (BNA) 2505, 2013 WL 4482995 (W.D. Wis. 2013)—15:2
- Freeman v. Massachusetts Mut. Life Ins. Co., 27 Mich. App. 572, 183 N.W.2d 832 (1970)—21:3
- Freeman v. Securian Life Insurance Company, 778 Fed. Appx. 323 (5th Cir. 2019)—7:5
- Freeman v. Securian Life Insurance Company, 2019 WL 2482175 (W.D. Tex. 2019)—7:5
- French v. Columbia Life & Trust Co., 80 Or. 412, 156 P. 1042 (1916)—10:2
- Frenzer v. Mutual Ben. Health & Acc. Ass’n, 27 Cal. App. 2d 406, 81 P.2d 197 (3d Dist. 1938)—7:10
- Freund v. Freund, 218 Ill. 189, 75 N.E. 925 (1905)—11:9
- Frey v. Feller, 127 N.Y.S.2d 302 (Sup 1953)—11:28
- Friedman v. Group Hospitalization, 220 F.2d 827, 53 A.L.R.2d 873 (D.C. Cir. 1955)—9:1
- Friedman v. John Hancock Mut. Life Ins. Co., 168 S.W.2d 956 (Mo. Ct. App. 1943)—6:16
- Fries v. John Hancock Mut. Life Ins. Co. of Boston, Mass., 227 Or. 139, 360 P.2d 774 (1961)—14:11
- Fritz v. Metropolitan Life Ins. Co., 50 Cal. App. 2d 570, 123 P.2d 622 (2d Dist. 1942)—25:4
- Fritz v. Standard Sec. Life Ins. Co. of New York, 676 F.2d 1356 (11th Cir. 1982)—15:7
- Froehler v. North American Life Ins. Co. of Chicago, 374 Ill. 17, 27 N.E.2d 833 (1940)—10:5
- Froehler v. North Am. Life Ins. Co. of Chicago, 289 Ill. App. 402, 7 N.E.2d 456 (1st Dist. 1937)—10:4
- Frohn v. Globe Life and Accident Insurance Company, 99 F.4th 882 (6th Cir. 2024)—6:4, 6:10
- Frost v. Porter Leasing Corp., 386 Mass. 425, 436 N.E.2d 387 (1982)—18:13
- Frost v. Provident Life and Accident Insurance Company, 2021 WL 3051906 (E.D. Pa. 2021)—15:5
- Frush v. Ohio State Life Ins. Co., 22 Ohio N.P. (n.s.) 428, 31 Ohio Dec. 49, 1920 WL 755 (C.P. 1920)—7:7
- Fryer v. Kaiser Foundation Health Plan, Inc., 221 Cal. App. 2d 674, 34 Cal. Rptr. 688 (2d Dist. 1963)—11:3, 21:2, 21:3
- Fryer v. Trustees of Procter & Gamble Long Term Disability Allowance Policy, 2013 WL 5406435 (M.D. Ga. 2013)—15:11
- Fryman for Fryman v. Pilot Life Ins. Co., 704 S.W.2d 205 (Ky. 1986)—14:4
- F.T.C. v. Travelers Health Association, 362 U.S. 293, 80 S. Ct. 717, 4 L. Ed. 2d 724 (1960)—26:12
- Fuhrer v. Hartford Life & Accident Insurance Company, 2022 WL 1172971 (E.D. Pa. 2022)—26:13

- Fulkerson v. Unum Life Insurance Company of America, 36 F.4th 678, 2022 Employee Benefits Cas. (BNA) 192325 (6th Cir. 2022)—14:8
- Fulkroad v. Ofak, 317 Pa. Super. 200, 463 A.2d 1155 (1983)—2:9
- Fuller v. Aetna Life Ins. Co., 259 F.2d 402 (5th Cir. 1958)—17:6, 17:7
- Fuller v. Fireman's Fund Am. Life Ins. Co., 10 Wash. App. 824, 520 P.2d 642 (Div. 1 1974)—9:6
- Fuller v. J.P. Morgan Chase & Co., 423 F.3d 104, 17 A.D. Cas. (BNA) 141, 35 Employee Benefits Cas. (BNA) 2230 (2d Cir. 2005)—15:13
- Fulton v. Metropolitan Life Ins. Co., 210 N.C. 394, 186 S.E. 486 (1936)—13:10
- Funderburk v. Metropolitan Life Ins. Co., 146 So. 2d 710 (La. Ct. App. 3d Cir. 1962)—23:3, 23:7

G

- Gaddy v. Hartford Life Ins. Co., 218 F. Supp. 2d 1123 (E.D. Mo. 2002)—14:4
- Gagliano v. Reliance Standard Life Ins. Co., 547 F.3d 230, 45 Employee Benefits Cas. (BNA) 1583 (4th Cir. 2008)—26:13
- Gagne v. Massachusetts Bonding & Ins. Co., 78 N.H. 439, 101 A. 212 (1917)—13:7
- Gallagher v. Empire HealthChoice Assurance, Inc., 339 F. Supp. 3d 248, 2018 Employee Benefits Cas. (BNA) 326841 (S.D. N.Y. 2018)—26:26
- Gallagher v. New England Mut. Life Ins. Co. of Boston, 19 N.J. 14, 114 A.2d 857 (1955)—6:3, 6:5
- Gallagher v. Reliance Standard Life Ins. Co., 305 F.3d 264, 29 Employee Benefits Cas. (BNA) 1963 (4th Cir. 2002)—15:2, 15:4, 15:11
- Gallegos v. Mount Sinai Medical Center, 210 F.3d 803, 24 Employee Benefits Cas. (BNA) 1677 (7th Cir. 2000)—26:13
- Gallegos v. Prudential Insurance Company of America, 62 Employee Benefits Cas. (BNA) 2380, 2017 WL 35517 (N.D. Cal. 2017)—26:15
- Galloway v. Prudential Ins. Co. of America, 112 Kan. 720, 212 P. 887 (1923)—18:4
- Galuszka v. Reliance Standard Life Insurance Company, 2017 WL 78889 (D. Vt. 2017)—15:11
- Gamino v. General American Life Ins. Co., 288 N.J. Super. 125, 671 A.2d 1108 (App. Div. 1996)—20:13
- Gannaway v. Standard Acc. Ins. Co. of Detroit, Mich., 85 F.2d 144 (C.C.A. 10th Cir. 1936)—13:3
- Gannon v. Aetna Life Ins. Co., 2007 WL 2844869 (S.D. N.Y. 2007)—15:11
- Gans v. Aetna Life Ins. Co. of Hartford, Conn., 214 N.Y. 326, 108 N.E. 443 (1915)—8:16, 10:23, 20:7
- Garcia v. American United Life Ins. Co., 422 Fed. Appx. 306, 51 Employee Benefits Cas. (BNA) 1457 (5th Cir. 2011)—6:3
- Garden v. New England Mut. Life Ins. Co. of Boston, Mass., 218 Iowa 1094, 254 N.W. 287 (1934)—13:9
- Gardner v. Minnesota Life Ins. Co., 2014 WL 1277246 (N.D. Miss. 2014)—14:4

TABLE OF CASES

- Gardner v. National Life Ins. Co., 201 N.C. 716, 161 S.E. 308 (1931)—9:8
- Gardner v. North State Mut. Life Ins. Co., 163 N.C. 367, 79 S.E. 806 (1913)—6:17, 6:18
- Gareis v. Benefit Ass’n of Ry. Emp. Ins. Co., 284 Minn. 262, 169 N.W.2d 730 (1969)—17:21
- Garrett v. Pilot Life Ins. Co., 241 S.C. 299, 128 S.E.2d 171 (1962)—14:12
- Garwood v. Sun Life Assurance Company of Canada, 2024 WL 1285731 (D. Minn. 2024)—14:8
- Gary v. USAA Life Insurance Co., 229 F. Supp. 3d 365 (D. Md. 2017)—6:10
- Gates v. New York Life Ins. Co., 21 Mich. App. 21, 174 N.W.2d 862 (1969)—14:4
- Gates v. Phoenix Mut. Life Ins. Co., 40 Misc. 2d 879, 244 N.Y.S.2d 371 (N.Y. City Civ. Ct. 1963)—20:7
- Gates v. Prudential Ins. Co. of America, 240 A.D. 444, 270 N.Y.S. 282 (4th Dep’t 1934)—15:2
- Gatti v. Reliance Standard Life Ins. Co., 415 F.3d 978 (9th Cir. 2005)—26:15
- Gatzweiler v. Milwaukee Elec. Railway & Light Co., 136 Wis. 34, 116 N.W. 633 (1908)—18:14
- Gaudet v. Metropolitan Life Insurance Company, 825 F. Supp. 3d 1137 (N.D. Cal. 2026)—19:2
- Gaudet v. Metropolitan Life Insurance Company, 796 F. Supp. 3d 604, 128 Fed. R. Evid. Serv. 2766 (N.D. Cal. 2025)—19:2
- Gaulden v. Pilot Life Ins. Co., 246 N.C. 378, 98 S.E.2d 355 (1957)—22:5, 22:10, 23:3
- Gaunt v. John Hancock Mut. Life Ins. Co., 160 F.2d 599 (C.C.A. 2d Cir. 1947)—2:5, 5:13
- Gay v. Pacific Mut. Life Ins. Co., 237 F.2d 448 (5th Cir. 1956)—14:2
- Geddes v. United Staffing Alliance Employee Medical Plan, 469 F.3d 919, 39 Employee Benefits Cas. (BNA) 1758 (10th Cir. 2006)—26:15
- Gediman v. Anheuser Busch, Inc., 299 F.2d 537, 51 L.R.R.M. (BNA) 2008, 44 Lab. Cas. (CCH) ¶ 17414 (2d Cir. 1962)—2:53, 6:20
- Geiger v. Aetna Life Insurance Company, 845 F.3d 357 (7th Cir. 2017)—15:5, 15:11, 26:15
- Geiger v. Zurich American Insurance Company, 72 F.4th 32 (4th Cir. 2023)—15:11
- Geise v. Nationwide Life and Annuity Co. of America, 2007 PA Super 388, 939 A.2d 409 (2007)—9:10
- Geisenhoff v. John Hancock Mut. Life Ins. Co., 209 Minn. 223, 296 N.W. 4 (1941)—23:3, 23:5
- Geissal v. Moore Medical Corp., 524 U.S. 74, 118 S. Ct. 1869, 141 L. Ed. 2d 64, 22 Employee Benefits Cas. (BNA) 1161 (1998)—26:16
- Geist v. National Bellas Hess, Inc., 241 F. Supp. 209 (E.D. N.Y. 1965)—23:3, 23:5
- Gelman v. State Farm Mut. Auto. Ins. Co., 583 F.3d 187 (3d Cir. 2009)—26:22

- Genal v. Prudential Ins. Co. of America, 53 Employee Benefits Cas. (BNA) 2967, 2012 WL 2871777 (D.S.C. 2012)—14:7
- General Acc. Ins. Co. v. Mortara, 314 Conn. 339, 101 A.3d 942 (2014)—25:7
- General American Life Ins. Co. v. Brown, 1936 OK 325, 176 Okla. 500, 56 P.2d 809 (1936)—10:20
- General American Life Ins. Co. v. Carter, 52 N.E.2d 509 (Ind. Ct. App. 1944)—20:7
- General American Life Ins. Co. v. Gant, 119 S.W.2d 693 (Tex. Civ. App. Austin 1938)—21:8
- General American Life Ins. Co. v. Yarbrough, 360 F.2d 562 (8th Cir. 1966)—21:5, 23:9, 25:4
- General Am. Life Ins. Co. v. Frauenthal & Schwarz, 193 Ark. 663, 101 S.W.2d 953 (1937)—9:7
- General Am. Life Ins. Co. v. Martinez, 149 S.W.2d 637 (Tex. Civ. App. El Paso 1941)—20:7
- General Am. Life Ins. Co. v. Rios, 139 Tex. 554, 164 S.W.2d 521 (Comm'n App. 1942)—9:13
- General Am. Life Ins. Co. v. Wojciechowski, 314 Mich. 275, 22 N.W.2d 371 (1946)—6:4, 20:7
- General Fidelity Life Ins. Co. v. Bank of Callao, 206 Va. 582, 145 S.E.2d 212 (1965)—21:3
- General Life Ins. Co. v. Mathes, 100 S.W.2d 1044 (Tex. Civ. App. Eastland 1936)—6:16
- Genovese, Estate of v. AAA Life Ins. Co., 2011 WL 5835097 (M.D. Pa. 2011)—5:8
- Genworth Life and Annuity Insurance Company v. Leonelli-Elmer, 478 F. Supp. 3d 103 (D. Mass. 2020)—11:19
- Genworth Life Insurance Company v. Zimmerman, 2025 WL 1601261 (N.J. Super. Ct. App. Div. 2025)—19:2
- George v. Reliance Standard Life Ins. Co., 776 F.3d 349, 59 Employee Benefits Cas. (BNA) 2036 (5th Cir. 2015)—15:13
- George Washington Life Ins. Co. v. Morgan, 118 A.2d 685 (Mun. Ct. App. D.C. 1955)—13:7
- Georgia Intern. Life Ins. Co. v. King, 120 Ga. App. 682, 172 S.E.2d 167 (1969)—6:9
- Georgia Life & Health Ins. Co. v. Gammage, 91 Ga. App. 125, 85 S.E.2d 85 (1954)—17:3
- Geraghty v. Continental Western Life Ins. Co., 281 Ill. App. 3d 669, 217 Ill. Dec. 421, 667 N.E.2d 510 (1st Dist. 1996)—5:17, 5:21
- Gerber Life Ins. Co. v. Wallace, 839 F. Supp. 2d 998 (E.D. Tenn. 2012)—11:24
- Gerdes v. John Hancock Mut. Life Ins. Co., 199 F. Supp. 2d 861 (C.D. Ill. 2001)—14:8
- Gerhardt v. Liberty Life Assur. Co. of Boston, 736 F.3d 777, 57 Employee Benefits Cas. (BNA) 1129 (8th Cir. 2013)—15:5
- Germano v. Home Life Ins. Co. of America, 135 Pa. Super. 208, 5 A.2d 449 (1939)—6:12
- Geronta Funding v. Brighthouse Life Insurance Company, 284 A.3d 47 (Del. 2022)—4:5

TABLE OF CASES

- Gerson v. Industrial Acc. Commission, 188 Cal. App. 2d 735, 11 Cal. Rptr. 1, 26 Cal. Comp. Cas. (MB) 33 (2d Dist. 1961)—17:16
- Gettins v. U.S. Life Ins. Co., 221 F.2d 782, 57 Ohio Op. 270, 73 Ohio L. Abs. 137 (6th Cir. 1955)—25:3
- Ghiorso v. American General Life Insurance Company, 218 F. Supp. 3d 1116 (D. Mont. 2016)—14:12
- Giammares v. Allemania Fire Ins. Co., of Pittsburgh, Pa., 89 N.J. Eq. 460, 105 A. 611 (Ch. 1918)—6:16
- Giberson v. Unum Life Insurance Company of America, 2022 Employee Benefits Cas. (BNA) 365885, 2022 WL 7139763 (S.D. W. Va. 2022)—15:11
- Gibraltar Fire & Marine Ins. Co. v. Lanier, 64 Ga. App. 269, 13 S.E.2d 27 (1941)—13:14
- Gibson v. Combined Ins. Co. of America, 171 So. 2d 727 (La. Ct. App. 3d Cir. 1965)—16:3
- Gibson v. Equitable Life Assur. Soc. of U.S., 84 Utah 452, 36 P.2d 105 (1934)—13:10
- Gibson v. Metropolitan Life Ins. Co., 213 Kan. 764, 518 P.2d 422 (1974)—18:11
- Giddens v. Equitable Life Assur. Soc. of U.S., 445 F.3d 1286 (11th Cir. 2006)—15:4
- Gielissen v. Reliance Standard Life Insurance Company, 2022 WL 5303482 (10th Cir. 2022)—15:11
- Gifford, Estate of v. Operating Engineers 139 Health Benefit Fund, 126 F.4th 509 (7th Cir. 2025)—12:8, 12:10
- Gilbertson v. Allied Signal, Inc., 328 F.3d 625, 30 Employee Benefits Cas. (BNA) 1449 (10th Cir. 2003)—26:13
- Gilby v. Travelers Ins. Co., 248 F.2d 794 (8th Cir. 1957)—23:8
- Giles v. Wiggins, 442 S.W.2d 839 (Tex. Civ. App. Fort Worth 1969)—11:24
- Gill v. General Am. Life Ins. Co., 434 F.2d 1057 (8th Cir. 1970)—8:21, 21:4, 22:2
- Gill v. Mutual Life Ins. Co. of New York, 63 F.2d 967 (C.C.A. 8th Cir. 1933)—13:3
- Gillan v. Equitable Life Assur. Soc., 143 Neb. 647, 10 N.W.2d 693, 148 A.L.R. 496 (1943)—6:16
- Gillar v. Blue Cross/Blue Shield of South Carolina, 413 F. Supp. 3d 376 (M.D. Pa. 2019)—17:20
- Gillespie v. Liberty Life Assur. Co. of Boston, 567 Fed. Appx. 350, 58 Employee Benefits Cas. (BNA) 1553 (6th Cir. 2014)—15:11
- Gillooly v. General Elec. Capital Assur. Co., 430 F.3d 1284, 30 A.L.R.6th 713 (10th Cir. 2005)—19:2
- Gin v. Pennsylvania Life Ins. Co., 134 Cal. App. 4th 939, 36 Cal. Rptr. 3d 571 (1st Dist. 2005)—14:1
- Ginsberg v. Eastern Life Ins. Co. of New York, 118 N.J. Eq. 223, 178 A. 378 (Ch. 1935)—10:2
- Ginsberg v. Union Central Life Ins. Co., 240 Ala. 299, 198 So. 855 (1940)—5:26
- Gipson v. First Nat. Life Ins. Co., 25 So. 2d 844 (La. Ct. App. 2d Cir. 1946)—7:7

- Girardeau v. Guardian Life Ins. Co., 160 Ga. App. 327, 287 S.E.2d 324 (1981)—15:2
- Giustra v. Unum Life Ins. Co. of America, 2003 ME 8, 815 A.2d 811 (Me. 2003)—15:4
- Givens v. Aetna Life Ins. Co. of Hartford, Conn., 59 S.W.2d 761 (Mo. Ct. App. 1933)—10:8
- Gladys Ching Pang v. Sun Life Assur. Co. of Canada, 37 Haw. 208, 1945 WL 5596 (1945)—7:9
- Glass v. Harvest Life Ins. Co., 168 Mich. App. 667, 425 N.W.2d 107 (1988)—9:6
- Glass v. United of Omaha Life Ins. Co., 33 F.3d 1341, 18 Employee Benefits Cas. (BNA) 2002 (11th Cir. 1994)—26:13
- Glazer v. Reliance Standard Life Ins. Co., 524 F.3d 1241, 44 Employee Benefits Cas. (BNA) 1392 (11th Cir. 2008)—26:13
- Gleason v. Massachusetts Mut. Life Ins. Co., 43 F. Supp. 824, 23 Ohio Op. 313 (N.D. Ohio 1942)—9:10
- Gleed v. Lincoln Nat. Life Ins. Co., 65 Cal. App. 2d 213, 150 P.2d 484 (1st Dist. 1944)—9:1
- Glenn v. American United Life Ins. Co., 604 Fed. Appx. 893, 60 Employee Benefits Cas. (BNA) 2396 (11th Cir. 2015)—15:11
- Glens Falls Indem. Co. v. Harris, 168 Va. 438, 191 S.E. 644 (1937)—13:8
- Glezerman v. Columbian Mut. Life Ins. Co., 944 F.2d 146 (3d Cir. 1991)—10:7
- Glickman v. Lumbermens Mutual Casualty Company of Illinois, 253 F.2d 488 (2d Cir. 1958)—17:1
- Glover v. Metropolitan Life Ins. Co., 664 F.2d 1101 (8th Cir. 1981)—11:19
- Glover v. Rowan Mut. Fire Ins. Co., 228 N.C. 195, 45 S.E.2d 45 (1947)—7:10
- Gobeille v. Liberty Mut. Ins. Co., 577 U.S. 312, 136 S. Ct. 936, 194 L. Ed. 2d 20, 61 Employee Benefits Cas. (BNA) 2269 (2016)—26:14
- Godwin v. American Cas. Co., 105 Ga. App. 43, 123 S.E.2d 407 (1961)—13:7
- Goeringer v. Sun Life Assur. Co. of Canada, 2012 WL 393618 (W.D. Okla. 2012)—14:4, 14:9
- Goetz v. Life Insurance Company of North America, 272 F. Supp. 3d 1225, 2017 Employee Benefits Cas. (BNA) 334520 (E.D. Wash. 2017)—14:5, 14:6
- Goforth v. Franklin Life Ins. Co., 202 Kan. 413, 449 P.2d 477 (1969)—7:9, 7:12
- Golas v. Metropolitan Life Ins. Co., 258 A.D. 309, 16 N.Y.S.2d 343 (4th Dep't 1939)—6:17
- Golden Rule Ins. Co. v. Schwartz, 203 Ill. 2d 456, 272 Ill. Dec. 176, 786 N.E.2d 1010 (2003)—6:1
- Goldfarb v. Reliance Standard Life Insurance Company, 106 F.4th 1100 (11th Cir. 2024)—14:4
- Goldstein v. Metropolitan Cas. Ins. Co. of N. Y., 10 N.J. Super. 291, 77 A.2d 51 (Law Div. 1950)—22:2, 22:7

TABLE OF CASES

- Goldstein v. New York Life Ins. Co., 133 Misc. 106, 231 N.Y.S. 161 (Sup 1928)—8:12
- Golt v. Aetna Life Ins. Co., 2000 MT 155, 300 Mont. 142, 2 P.3d 841 (2000)—20:13
- Gonzalez v. Independent Order of Foresters, 2024 WL 517950 (S.D. Fla. 2024)—2:6
- Gooch v. Metropolitan Life Ins. Co., 333 Mo. 191, 61 S.W.2d 704 (1933)—10:8, 10:11
- Goodrich v. Equitable Life Assur. Soc. of the U.S., 111 Neb. 616, 197 N.W. 380 (1924)—24:6
- Goodrich v. John Hancock Mut. Life Ins. Co. of Boston, Mass., 17 A.D.2d 271, 234 N.Y.S.2d 587 (3d Dep't 1962)—7:7, 7:9
- Goodwin v. Northwestern Mut. Life Ins. Co., 196 Wash. 391, 83 P.2d 231 (1938)—10:17
- Goodwin v. Provident Sav. Life Assur. Soc. of New York, 97 Iowa 226, 66 N.W. 157 (1896)—8:7, 10:6
- Goodwin v. Unum Life Insurance Company of America, 137 F.4th 582 (6th Cir. 2025)—15:11, 26:15
- Gorder v. Lincoln Nat. Life Ins. Co., 46 N.D. 192, 180 N.W. 514, 11 A.L.R. 1080 (1920)—7:7
- Gordon v. Metropolitan Life Ins. Co., 256 Md. 320, 260 A.2d 338, 41 A.L.R.3d 648 (1970)—14:2, 14:9
- Gordon v. Metropolitan Life Insurance Company, 747 Fed. Appx. 594, 2019 Employee Benefits Cas. (BNA) 2999 (9th Cir. 2019)—26:15
- Gordon v. New York Life Ins. Co., 187 Ark. 515, 60 S.W.2d 907 (1933)—9:1
- Gordon v. Old Republic Life Ins. Co., 354 So. 2d 13 (Ala. Civ. App. 1977)—17:11
- Gordon v. Portland Trust Bank, 201 Or. 648, 271 P.2d 653, 53 A.L.R.2d 1106 (1954)—11:1
- Gordon v. Thor Power Tool Co., 55 Ill. App. 2d 389, 205 N.E.2d 55, 59 L.R.R.M. (BNA) 2180, 51 Lab. Cas. (CCH) ¶ 19597 (2d Dist. 1965)—9:22
- Gorham v. Peerless Life Ins. Co., 368 Mich. 335, 118 N.W.2d 306 (1962)—5:21
- Goros v. Sun Life Assurance Company of Canada, 2017 WL 3705836 (M.D. Fla. 2017)—15:11
- Goshorn v. Hospital Care Corp., 46 Ohio App. 3d 47, 545 N.E.2d 930 (5th Dist. Tuscarawas County 1989)—17:3
- Gosselin v. Sheet Metal Workers' National Pension Fund, 2017 WL 3382070 (E.D. N.Y. 2017)—26:15
- Gothard v. Metropolitan Life Ins. Co., 491 F.3d 246, 41 Employee Benefits Cas. (BNA) 1439 (5th Cir. 2007)—15:11
- Gottfried v. Prudential Ins. Co. of America, 82 N.J. 478, 414 A.2d 544 (1980)—14:10
- Gottfried v. Prudential Insurance Co. of America, 173 N.J. Super. 381, 414 A.2d 551 (App. Div. 1979)—14:10
- Gottlieb v. New York Life Ins. Co., 136 Misc. 194, 240 N.Y.S. 568 (App. Term 1930)—13:10

- Gould v. Travelers Ins. Co., 270 N.Y. 584, 1 N.E.2d 341 (1936)—13:13
- Gower v. AIG Claim Services, Inc., 501 F. Supp. 2d 762, 41 Employee Benefits Cas. (BNA) 2678 (N.D. W. Va. 2007)—14:8
- Graeber v. Hewlett Packard Co. Employee Benefits Organization Income Protection Plan, 421 F. Supp. 2d 1246 (N.D. Cal. 2006)—15:13
- Graff v. Brighthouse Life Insurance Company, 109 F.4th 1118 (8th Cir. 2024)—2:4
- Graham v. Reserve Life Ins. Co., 274 N.C. 115, 161 S.E.2d 485 (1968)—17:19
- Grand Lodge of Illinois, Independent Order of Mutual Aid, v. Wieting, 168 Ill. 408, 48 N.E. 59 (1897)—7:3
- Grant v. Equitable Life Assur. Soc. of U.S., 585 F. Supp. 767 (N.D. Ala. 1984)—23:2
- Grantham v. Woodmen of the World Life Ins. Soc., 128 So. 2d 54 (La. Ct. App. 1st Cir. 1961)—9:6
- Granville v. Aetna Life Insurance Co., 2015 WL 9026025 (M.D. Pa. 2015)—15:11
- Gravatt v. Regence Blueshield of Idaho, 136 Idaho 899, 42 P.3d 692 (2002)—17:5
- Gray v. Aetna Life Ins. Co., 178 Tenn. 88, 156 S.W.2d 391 (1941)—10:17, 25:8
- Gray v. Barton, 55 N.Y. 68, 1873 WL 10538 (1873)—11:13
- Gray v. Penn Mut. Life Ins. Co. of Philadelphia, 5 Ill. App. 2d 541, 126 N.E.2d 409 (1st Dist. 1955)—4:4, 25:3, 25:8
- Gray v. United of Omaha Life Insurance Company, 2024 WL 324899 (C.D. Cal. 2024)—15:11
- Grayboyes v. General American Life Ins. Co., 1995 WL 156040 (E.D. Pa. 1995)—15:2
- Grayson v. Gilley, 443 S.W.2d 240 (Ky. 1969)—11:10
- Graziano v. First Unum Life Insurance Company, 2023 WL 4530274 (S.D. N.Y. 2023)—15:5
- Great Am. Acc. Ins. Co. v. Roggen, 144 S.W.2d 1115 (Tex. Civ. App. Galveston 1940)—13:7
- Great Am. Reserve Ins. Co. v. Fry, 418 S.W.2d 716 (Tex. Civ. App. Austin 1967)—8:21
- Great Am. Reserve Ins. Co. v. Laney, 498 S.W.2d 674 (Tex. 1973)—15:8
- Great Am. Reserve Ins. Co. v. Mitchell, 335 S.W.2d 707 (Tex. Civ. App. San Antonio 1960)—9:14, 24:9
- Great Am. Reserve Ins. Co. of Dallas v. Strain, 1962 OK 241, 377 P.2d 583 (Okla. 1962)—22:2, 22:4, 22:7
- Great Lakes Auto Ins. Group of Chicago, Ill. v. Shepherd, 95 F. Supp. 1 (W.D. Ark. 1951)—11:5
- Great Nat. Life Ins. Co. v. Hulme, 134 Tex. 539, 136 S.W.2d 602 (Comm'n App. 1940)—6:11, 6:18
- Great Southern Life Ins. Co. v. Brooks, 1933 OK 575, 166 Okla. 123, 26 P.2d 430 (1933)—9:1
- Great Southern Life Ins. Co. v. Burwell, 12 F.2d 244 (C.C.A. 5th Cir. 1926)—25:1
- Great Southern Life Ins. Co. v. Doyle, 136 Tex. 377, 151 S.W.2d 197 (Comm'n App. 1941)—10:4

TABLE OF CASES

- Great Southern Life Ins. Co. v. Peddy, 139 Tex. 245, 162 S.W.2d 652 (1942)—9:6
- Great-West Life & Annuity Ins. Co. v. Information Systems & Networks Corp., 523 F.3d 266, 44 Employee Benefits Cas. (BNA) 1194 (4th Cir. 2008)—26:14
- Great-West Life Assur. Co. v. Levy, 382 F.2d 357, 11 Fed. R. Serv. 2d 1160 (10th Cir. 1967)—22:2, 22:5
- Greber v. Equitable Life Assur. Soc. of U.S., 43 Ariz. 1, 28 P.2d 817 (1934)—6:14, 6:16
- Greeff v. Equitable Life Assur. Soc. of United States, 160 N.Y. 19, 54 N.E. 712 (1899)—9:19
- Greeley v. Aetna Life Ins. Co., 150 Wash. 611, 274 P. 106 (1929)—23:5, 23:8
- Green v. American Nat. Ins. Co., 452 S.W.2d 1 (Tex. Civ. App. San Antonio 1970)—10:10
- Green v. Green, 13 Mass. App. Ct. 340, 433 N.E.2d 92 (1982)—11:19
- Green v. Life & Health of America, 704 So. 2d 1386 (Fla. 1998)—6:1
- Green v. Mutual Ben. Life Ins. Co., 144 F.2d 55 (C.C.A. 1st Cir. 1944)—7:12, 8:8
- Green v. Peoples Benev. Indus. Life Ins. Co. of Louisiana, 5 So. 2d 916 (La. Ct. App. 2d Cir. 1941)—13:14
- Green v. Union Sec. Ins. Co., 646 F.3d 1042, 51 Employee Benefits Cas. (BNA) 2175 (8th Cir. 2011)—15:2, 15:11
- Green v. William Penn Life Ins. Co. of New York, 12 N.Y.3d 342, 879 N.Y.S.2d 822, 907 N.E.2d 700 (2009)—7:5
- Green, Estate of v. Hartford Life & Accident Insurance Co., 810 F. Supp. 3d 625 (D. Md. 2025)—10:34, 26:13
- Greenberg v. Continental Cas. Co., 24 Cal. App. 2d 506, 75 P.2d 644 (2d Dist. 1938)—10:2
- Greene v. Durham Life Ins. Co., 287 S.C. 197, 336 S.E.2d 478 (1985)—9:6
- Greene v. U.S. Life Ins. Co. in the City of New York, 2010 WL 3834984 (D. Md. 2010)—9:2
- Greenwaldt v. United States Health & Accident Ins. Co., 52 Misc. 353, 102 N.Y.S. 157 (Sup 1906)—13:7
- Greer v. Equitable Life Assur. Soc. of U. S., 180 S.C. 162, 185 S.E. 68 (1936)—24:4
- Greils v. Lincoln National Life Insurance Company, 2022 WL 3357449 (E.D. Pa. 2022)—26:13
- Grenall v. United of Omaha Life Ins. Co., 165 Cal. App. 4th 188, 80 Cal. Rptr. 3d 609 (1st Dist. 2008)—5:26, 6:20
- Gressler v. New York Life Ins. Co., 108 Utah 182, 163 P.2d 324, 164 A.L.R. 1047 (1945)—10:5
- Gressler v. New York Life Ins. Co., 108 Utah 173, 156 P.2d 212 (1945)—10:2
- Griego v. New York Life Ins. Co., 1940-NMSC-029, 44 N.M. 330, 102 P.2d 31 (1940)—6:16
- Griffin v. Aetna Life Ins. Co., 487 F. Supp. 755 (D.N.D. 1979)—9:1
- Griffin v. Hartford Life & Accident Insurance Company, 898 F.3d 371, 2018 Employee Benefits Cas. (BNA) 271530 (4th Cir. 2018)—15:11

- Griffin v. McCoach, 313 U.S. 498, 61 S. Ct. 1023, 85 L. Ed. 1481, 134 A.L.R. 1462 (1941)—25:2, 25:8
- Griffin v. New York State Nurses Ass'n Pension Plan and Benefits Fund, 757 F. Supp. 2d 199 (E.D. N.Y. 2010)—26:15
- Griffin v. Travelers Ins. Co., 122 F.2d 395, 137 A.L.R. 829 (C.C.A. 9th Cir. 1941)—9:9
- Grigsby v. Russell, 222 U.S. 149, 32 S. Ct. 58, 56 L. Ed. 133 (1911)—4:4, 11:13
- Grimes v. New York Life Ins. Co., 84 F. Supp. 989 (E.D. Pa. 1949)—7:13
- Gritzer v. CBS, Inc., 275 F.3d 291, 27 Employee Benefits Cas. (BNA) 1271 (3d Cir. 2002)—26:15
- Groll v. Safeco Life Ins. Co., 388 Pa. Super. 556, 566 A.2d 269 (1989)—8:21
- Grose v. Sun Life Assur. Co. of Canada, 568 F. Supp. 2d 652 (W.D. Va. 2008)—14:4
- Gross v. Sun Life Assurance Company of Canada, 880 F.3d 1, 63 Employee Benefits Cas. (BNA) 1623 (1st Cir. 2018)—15:11
- Gross v. Sun Life Assur. Co. of Canada, 734 F.3d 1, 57 Employee Benefits Cas. (BNA) 1966 (1st Cir. 2013)—15:11, 26:15
- Gross v. UnumProvident Life Ins. Co., 319 F. Supp. 2d 1129 (C.D. Cal. 2004)—15:4
- Grosso v. Unum Life Insurance Company of America, 2025 WL 903800 (D. Md. 2025)—26:13
- Group Hospitalization, Inc. v. Foley, 255 A.2d 499 (D.C. 1969)—17:9
- Group Life & Health Ins. Co. v. Royal Drug Co., 440 U.S. 205, 99 S. Ct. 1067, 59 L. Ed. 2d 261, 1979-1 Trade Cas. (CCH) ¶ 62479 (1979)—26:18
- Grove v. Equitable Life Assur. Soc. of U. S., 336 Pa. 519, 9 A.2d 723 (1939)—23:2, 23:5
- Guarantee Trust Life Ins. Co. v. Patterson, 56 Tenn. App. 301, 406 S.W.2d 338 (1966)—15:8
- Guaranty Bank & Trust Co. of Alexandria v. National Life Ins. Co., 324 So. 2d 908 (La. Ct. App. 3d Cir. 1975)—14:9
- Guaranty Trust Co. of N.Y. v. York, 326 U.S. 99, 65 S. Ct. 1464, 89 L. Ed. 2079, 160 A.L.R. 1231 (1945)—25:10
- Guardian Flight LLC v. Aetna Life Insurance Company, 789 F. Supp. 3d 214 (D. Conn. 2025)—12:15
- Guardian Flight, L.L.C. v. Health Care Service Corporation, 140 F.4th 271 (5th Cir. 2025)—12:15
- Guardian Life Ins. Co. v. Dixon, 152 Ark. 597, 240 S.W. 25 (1922)—25:9
- Guardian Life Ins. Co. of America v. Barry, 213 Ind. 56, 10 N.E.2d 614 (1937)—8:20
- Guardian Life Ins. Co. of America v. Insurance Com'r of State of Md., 293 Md. 629, 446 A.2d 1140 (1982)—25:4
- Guardian Life Ins. Co. of America v. Zerance, 505 Pa. 345, 479 A.2d 949 (1984)—21:7
- Guardian Nat. Life Ins. Co. v. Eddens, 144 Neb. 339, 13 N.W.2d 418 (1944)—4:3
- Guerin v. California Western States Life Ins. Co., 229 Cal. App. 2d 325, 40 Cal. Rptr. 344 (2d Dist. 1964)—5:3, 9:6

TABLE OF CASES

- Guerin v. New York Life Ins. Co., 271 A.D. 110, 62 N.Y.S.2d 805 (1st Dep't 1946)—10:17
- Guest-Marcotte v. Life Insurance Company of North America, 730 Fed. Appx. 292, 2018 Employee Benefits Cas. (BNA) 112458 (6th Cir. 2018)—15:11, 26:15
- Guidry v. Northwestern Mut. Life Ins. Co., 88 Fed. Appx. 12 (5th Cir. 2004)—15:4
- Gulf Life Ins. Co. v. Bohannon, 101 Ga. App. 58, 112 S.E.2d 801 (1960)—5:5
- Gulf Life Ins. Co. v. Braswell, 101 Ga. App. 133, 112 S.E.2d 804 (1960)—14:6
- Gulf Life Ins. Co. v. Howard, 110 Ga. App. 76, 137 S.E.2d 749 (1964)—16:3
- Gulledge v. World Ins. Co. of Omaha, Neb., 199 F.2d 158, 35 A.L.R.2d 791 (8th Cir. 1952)—21:6
- Gunn v. Reliance Standard Life Ins. Co., 399 Fed. Appx. 147 (9th Cir. 2010)—15:13
- Gustin v. Sun Life Assur. Co. of Canada, 152 F.2d 447, 33 Ohio Op. 149 (C.C.A. 6th Cir. 1945)—10:17
- Gutowitz v. Transamerica Life Insurance Company, 126 F. Supp. 3d 1128 (C.D. Cal. 2015)—19:2
- Guy v. Reliance Standard Life Insurance Company, 2026 WL 539534 (D. Ariz. 2026)—15:2, 15:11

H

- Haag v. Northwestern Mut. Life Ins. Co., 297 Ky. 132, 179 S.W.2d 215 (1944)—10:20
- Haan v. Palladium Nat. Life Ins. Co., 201 Minn. 135, 275 N.W. 689 (1937)—6:13
- Hack v. Metz, 173 S.C. 413, 176 S.E. 314, 95 A.L.R. 196 (1934)—4:4, 4:6
- Hadd v. Aetna Life Insurance Company, 2019 WL 4752041 (D. Kan. 2019)—26:13
- Haddad v. SMG Long Term Disability Plan, 2023 WL 1879464 (9th Cir. 2023)—15:13
- Hagen v. Aetna Ins. Co., 808 F.3d 1022, 60 Employee Benefits Cas. (BNA) 2825 (5th Cir. 2015)—14:6, 14:12
- Hagman v. Equitable Life Assur. Soc. of U.S., 214 Ky. 56, 282 S.W. 1112 (1926)—13:8
- Hake v. Massachusetts Mut. Life Ins. Co., 2011 WL 3444176 (D. Nev. 2011)—15:4
- Halberstam as Trustee of Zupnick Family Trust 2008 B v. Allianz Life Insurance Company of North America, 349 F. Supp. 3d 164 (E.D. N.Y. 2018)—9:10
- Haldi v. Foundation Life Ins. Co., 253 Ga. 725, 324 S.E.2d 189 (1985)—6:5
- Hall v. Metropolitan Life Ins. Co., 750 F.3d 995, 58 Employee Benefits Cas. (BNA) 1213 (8th Cir. 2014)—11:10
- Hall v. Metropolitan Life Ins. Co., 274 Mich. 196, 264 N.W. 340 (1936)—13:14

LIFE AND HEALTH INSURANCE LAW

- Hall v. Missouri Ins. Co., 208 S.W.2d 830 (Mo. Ct. App. 1948)—8:10
- Hall v. Mutual Life Ins. Co. of N.Y., 282 A.D. 203, 122 N.Y.S.2d 239 (1st Dep't 1953)—11:7
- Hall v. Mutual Reserve Fund Life Ass'n, 19 Pa. Super. 31, 1902 WL 3584 (1902)—8:7
- Hall v. Reliance Standard Insurance Company, 2025 WL 1233203 (D.N.J. 2025)—15:13
- Hall v. UNUM Life Insurance Company of America, 705 S.W.3d 686 (Mo. Ct. App. S.D. 2024)—15:4
- Hallbauer v. Minnesota Life Ins. Co., 55 Employee Benefits Cas. (BNA) 1701, 2013 WL 237436 (N.D. Ohio 2013)—14:6
- Halleron v. Reliance Standard Life Insurance Company, 2024 WL 3585139 (W.D. Ky. 2024)—15:11, 26:13
- Hallett v. Ponder, 376 S.W.2d 797 (Tex. Civ. App. Austin 1964)—11:10
- Halley v. Aetna Life Insurance Co., 141 F. Supp. 3d 855 (N.D. Ill. 2015)—15:2, 15:11
- Halley v. Mutual Ben. Health & Acc. Ass'n, 215 Ark. 907, 223 S.W.2d 759 (1949)—13:7
- Halliday v. Equitable Life Assur. Soc., 54 N.D. 466, 209 N.W. 965, 47 A.L.R. 446 (1926)—9:8
- Hally v. Standard Life Ins. Co., 38 Ga. App. 623, 144 S.E. 674 (1928)—10:21
- Halo v. Yale Health Plan, Director of Benefits & Records Yale University, 819 F.3d 42, 61 Employee Benefits Cas. (BNA) 2257 (2d Cir. 2016)—26:15
- Halpin v. W.W. Grainger, Inc., 962 F.2d 685, 15 Employee Benefits Cas. (BNA) 1500 (7th Cir. 1992)—26:15
- Halstead Consultants, Inc. v. Continental Cas. Co., 181 Ariz. 459, 891 P.2d 926 (Ct. App. Div. 1 1994)—8:21
- Haman v. Prudential Ins. Co. of America, 91 Idaho 19, 415 P.2d 305 (1966)—14:11
- Hamburg v. Continental Cas. Co., 185 Misc. 159, 57 N.Y.S.2d 772 (Sup 1945)—9:11
- Hamid v. Metropolitan Life Insurance Company, 517 F. Supp. 3d 903 (N.D. Cal. 2021)—15:11
- Hamilton v. Liberty Nat. Life Ins. Co., 207 So. 2d 472 (Fla. 2d DCA 1968)—11:26
- Hammer v. American United Life Ins. Co., 24 Tenn. App. 119, 141 S.W.2d 501 (1940)—5:5
- Hammond v. American Mut. Life Ins. Co., 76 Mass. 306, 10 Gray 306, 1858 WL 6313 (1858)—9:1
- Hammond v. National Life & Acc. Ins. Co., 243 So. 2d 902 (La. Ct. App. 3d Cir. 1971)—7:9
- Hammond v. Prudential Ins. Co. of America, 75 Ill. App. 2d 15, 220 N.E.2d 26 (3d Dist. 1966)—17:16
- Hammond v. Volunteer State Life Ins. Co., 47 Ga. App. 472, 170 S.E. 681 (1933)—8:5
- Hampton v. Metropolitan Ins. Co., 528 S.W.2d 17 (Mo. Ct. App. 1975)—9:12

TABLE OF CASES

- Hampton v. Reliance Standard Life Ins. Co., 769 F.3d 597, 59 Employee Benefits Cas. (BNA) 1149 (8th Cir. 2014)—15:2
- Hamrick v. Life & Cas. Ins. Co. of Tenn., 252 S.C. 108, 165 S.E.2d 567 (1969)—5:14, 10:2
- Hanaieff v. Equitable Life Assur. Soc. of U.S., 371 Pa. 560, 92 A.2d 202 (1952)—9:13, 21:8, 23:7, 24:5
- Haneline v. Turner White Casket Co., 238 N.C. 127, 76 S.E.2d 372 (1953)—9:13, 23:7
- Hanley v. Unum Life Insurance Company of America, 2023 WL 8803034 (E.D. Mo. 2023)—14:9
- Hanlon v. Aetna Life Ins. Co., 497 S.W.2d 722 (Ky. 1973)—23:3
- Hanna v. Mt. Vernon Life Ins. Co. of N.Y., 260 F.2d 244, 35 Lab. Cas. (CCH) ¶ 71924 (8th Cir. 1958)—9:12, 9:13, 9:15, 21:4, 23:7, 24:4
- Hannagan v. Piedmont Airlines, Inc., 2010 WL 1235395 (N.D. N.Y. 2010)—15:2
- Hannum v. General Life and Acc. Ins. Co., 745 S.W.2d 500 (Tex. App. Corpus Christi 1988)—17:5
- Hans v. Unum Life Insurance Company of America, 817 F. Supp. 3d 238 (E.D. Pa. 2026)—15:11
- Hansen v. Continental Cas. Co., 156 Wash. 691, 287 P. 894 (1930)—5:5
- Hansen v. Northwestern Mut. Life Ins. Co., 2015 WL 4611950 (Minn. Ct. App. 2015)—15:4
- Hanson v. Cincinnati Life Insurance Co., 1997 ND 230, 571 N.W.2d 363 (N.D. 1997)—9:6
- Harden v. American Express Financial Corp., 384 F.3d 498, 33 Employee Benefits Cas. (BNA) 1941 (8th Cir. 2004)—26:15
- Harding v. Mutual Ben. Health & Accident Ass'n, 55 Idaho 131, 39 P.2d 306 (1934)—13:14
- Harding v. Pennsylvania Mut. Life Ins. Co., 373 Pa. 270, 95 A.2d 221 (1953)—7:9
- Harding v. Provident Life and Acc. Ins. Co., 809 F. Supp. 2d 403 (W.D. Pa. 2011)—26:13
- Hardt v. Reliance Standard Life Ins. Co., 560 U.S. 242, 130 S. Ct. 2149, 176 L. Ed. 2d 998, 49 Employee Benefits Cas. (BNA) 1001 (2010)—2:59
- Hardy v. Prudential Ins. Co. of America, 763 P.2d 761 (Utah 1988)—6:1, 6:4, 6:5, 6:10, 6:16
- Hare v. Illinois Bankers Life Assur. Co., 199 Ark. 27, 132 S.W.2d 824 (1939)—9:1, 9:2, 9:5
- Hargraves v. Continental Assur. Co., 247 Ark. 965, 448 S.W.2d 942, 41 A.L.R.3d 1411 (1970)—22:1, 22:2, 22:7
- Harker v. Paul Revere Life Ins. Co., 28 Wis. 2d 537, 137 N.W.2d 395 (1965)—15:5
- Harlan v. Washington Nat. Ins. Co., 388 Pa. 88, 130 A.2d 140 (1957)—23:6
- Harleysville Mut. Ins. Co. v. Lea, 2 Ariz. App. 538, 410 P.2d 495 (1966)—18:15
- Harlick v. Blue Shield of California, 686 F.3d 699, 53 Employee Benefits Cas. (BNA) 2203 (9th Cir. 2012)—26:13

- Harmon v. Apfel, 168 F.3d 289, 60 Soc. Sec. Rep. Serv. 267, Unempl. Ins. Rep. (CCH) ¶ 16121B, 1999 Fed. App. 0062P (6th Cir. 1999)—15:4
- Harmon v. Unum Life Insurance Company of America, 2024 WL 1075068 (6th Cir. 2024)—15:11, 26:15
- Harms v. John Hancock Mut. Life Ins. Co. of Boston, Mass., 253 Wis. 448, 34 N.W.2d 687 (1948)—10:7
- Harn v. Missouri State Life Ins. Co., 1918 OK 272, 70 Okla. 120, 173 P. 214 (1918)—10:21
- Harnischfeger Sales Corp. v. National Life Ins. Co., 195 Minn. 31, 261 N.W. 580 (1935)—6:2, 6:4
- Harp v. Valley Forge Life Ins. Co., 577 S.W.2d 746 (Tex. Civ. App. San Antonio 1979)—5:16
- Harper v. Fidelity and Guar. Life Ins. Co., 2010 WY 89, 234 P.3d 1211 (Wyo. 2010)—6:1, 6:5
- Harper v. Kansas City Life Ins. Co., 240 Ala. 472, 199 So. 699 (1940)—5:26
- Harrell v. American Life Ins. Co. of New York, 394 F.2d 670 (2d Cir. 1968)—7:15
- Harrell v. Metropolitan Life Ins. Co., 401 F. Supp. 2d 802, 37 Employee Benefits Cas. (BNA) 1550 (E.D. Mich. 2005)—14:4
- Harrell v. Minnesota Mut. Life Ins. Co., 937 S.W.2d 809 (Tenn. 1996)—14:2, 14:4
- Harrington v. Mutual Life Ins. Co. of New York, 21 N.D. 447, 131 N.W. 246 (1911)—7:3
- Harris v. Copeland, 337 Mich. 30, 59 N.W.2d 70 (1953)—11:9
- Harris v. Harvard Pilgrim Health Care, Inc., 208 F.3d 274, 24 Employee Benefits Cas. (BNA) 1432 (1st Cir. 2000)—18:15
- Harris v. Life Insurance Company of North America, 419 F. Supp. 3d 1169 (N.D. Cal. 2019)—22:7
- Harris v. Lincoln National Life Insurance Company, 42 F.4th 1292 (11th Cir. 2022)—26:15
- Harris v. Metropolitan Life Ins. Co., 330 Mich. 24, 46 N.W.2d 448 (1951)—11:10
- Harris v. Pacific Mut Life Ins Co of Cal, 137 F.2d 272 (C.C.A. 10th Cir. 1943)—13:10
- Harris v. St. Christopher's Hospital for Children, 291 Pa. Super. 451, 436 A.2d 203 (1981)—10:29
- Harris v. Travelers Ins. Co., 80 F.2d 127 (C.C.A. 5th Cir. 1935)—8:4
- Harrison v. Insurance Co. of North America, 294 Ala. 387, 318 So. 2d 253 (1975)—21:1, 21:7
- Harrison v. Wells Fargo Bank, N.A., 773 F.3d 15, 59 Employee Benefits Cas. (BNA) 1507 (4th Cir. 2014)—26:13
- Harrow v. Prudential Ins. Co. of America, 279 F.3d 244, 27 Employee Benefits Cas. (BNA) 1481 (3d Cir. 2002)—26:13
- Harry L. Sheinman & Sons v. Scranton Life Ins. Co., 125 F.2d 442 (C.C.A. 3d Cir. 1942)—25:3
- Hartford Acc. & Indem. Co. v. Douglass, 215 F.2d 201 (5th Cir. 1954)—14:2
- Hartford Accident & Indemnity Co. v. Delta & Pine Land Co., 292 U.S. 143, 54 S. Ct. 634, 78 L. Ed. 1178, 92 A.L.R. 928 (1934)—25:2

TABLE OF CASES

- Hartford Life and Acc. Ins. Co. v. Hayes, 2014 WL 4916200 (M.D. Pa. 2014)—11:10
- Hartley v. California-Western States Life Ins. Co., 230 Ark. 911, 327 S.W.2d 556 (1959)—21:4
- Harvey v. United Ins. Co., 173 Kan. 227, 245 P.2d 1185 (1952)—5:21
- Harvey A. Kalan, M.D., Inc. v. Lincoln National Life Insurance Company, 2022 WL 3350358 (E.D. Pa. 2022)—26:13
- Haselden v. Standard Mut. Life Ass’n, 190 S.C. 1, 1 S.E.2d 924 (1939)—10:3
- Hasselbach v. Mt. Sinai Hospital, 173 A.D. 89, 159 N.Y.S. 376 (1st Dep’t 1916)—13:13
- Hassing v. Mutual Life Ins. Co. of N.Y., 108 Utah 198, 159 P.2d 117 (1945)—14:12
- Hasten v. Prudential Insurance Company of America, 470 F. Supp. 3d 1076 (N.D. Cal. 2020)—26:13
- Hastings v. Modern Woodman of America, 2012 WL 28700 (Ky. Ct. App. 2012)—14:9
- Hatchett v. Cosmopolitan Life, Health & Acc. Ins. Co., 241 Mo. App. 1098, 247 S.W.2d 348 (1952)—10:4, 10:6
- Havens v. Continental Cas. Co., 186 Fed. Appx. 207 (3d Cir. 2006)—15:11
- Hawkins v. Cuna Mutual Group, 2023 WL 185102 (W.D. Okla. 2023)—14:5
- Hawkins v. First Union Corporation Long-Term Disability Plan, 326 F.3d 914, 30 Employee Benefits Cas. (BNA) 2374 (7th Cir. 2003)—15:6
- Hawkins v. Globe Life Ins. Co., 105 F. Supp. 3d 430 (D.N.J. 2015)—5:1
- Hawkins v. New York Life Ins. Co. of New York, N. Y., 176 Kan. 24, 269 P.2d 389 (1954)—6:10
- Hawks v. PNC Financial Services Group Inc., 2024 WL 3664599 (3d Cir. 2024)—15:2, 15:4, 15:5, 15:11
- Hawthorne v. Metropolitan Life Ins. Co., 285 Mich. 329, 280 N.W. 777 (1938)—21:2
- Hayes v. Automobile Ins. Exchange, 129 Wash. 202, 224 P. 594 (1924)—6:16
- Hayes v. Equitable Life Assur. Soc. of U.S., 235 Mo. App. 1261, 150 S.W.2d 1113 (1941)—21:7
- Hayes v. Prudential Insurance Company of America, 60 F.4th 848, 115 Fed. R. Serv. 3d 262 (4th Cir. 2023)—9:1, 10:28
- Hayes Truck Lines, Inc. v. Investors Ins. Corp., 269 Or. 565, 525 P.2d 1289 (1974)—6:5, 6:11, 21:3
- Haynes v. Felder, 239 F.2d 868 (5th Cir. 1957)—11:5
- Haynes v. Masonic Ben. Ass’n, 98 Ark. 421, 136 S.W. 187 (1911)—9:11
- Hayworth v. Philadelphia Life Ins. Co., 190 N.C. 757, 130 S.E. 612 (1925)—9:2
- Hazle v. Liberty Life Ins. Co., 257 S.C. 456, 186 S.E.2d 245 (1972)—7:7
- Hazouri v. Travelers Ins. Co., 192 So. 2d 296 (Fla. 3d DCA 1966)—23:1, 23:9, 23:10
- Head v. Central Reserve Life of North America Ins. Co., 256 Mont. 188, 845 P.2d 735, 16 Employee Benefits Cas. (BNA) 2434 (1993)—17:2

- Head v. New York Life Ins. Co., 43 F.2d 517 (C.C.A. 10th Cir. 1930)—8:8
- HealthSouth Rehabilitation Hosp. v. American Nat. Red Cross, 101 F.3d 1005, 20 Employee Benefits Cas. (BNA) 2230 (4th Cir. 1996)—26:13
- Healy v. Minnesota Life Ins. Co., 53 Employee Benefits Cas. (BNA) 1494, 2012 WL 566759 (W.D. Mo. 2012)—26:13
- Hearin v. Standard Life Ins. Co., 8 F.2d 202 (E.D. Ark. 1925)—8:7
- Hearing v. Minnesota Life Ins. Co., 793 F.3d 888, 92 Fed. R. Serv. 3d 95 (8th Cir. 2015)—11:10
- Hearing v. Minnesota Life Ins. Co., 33 F. Supp. 3d 1035, 89 Fed. R. Serv. 3d 257 (N.D. Iowa 2014)—2:62, 11:10
- Hebert v. Pace, 351 So. 2d 529 (Miss. 1977)—11:13
- Hebert v. Tennessee Life Ins. Co., 224 So. 2d 79 (La. Ct. App. 3d Cir. 1969)—23:2
- Hebert v. Woodruff's Ins. Co., 19 So. 2d 290 (La. Ct. App. 1st Cir. 1944)—9:11
- Hefner v. Metropolitan Life Ins. Co., 329 F. Supp. 356 (E.D. Tex. 1971)—20:13
- Hegger v. Unum Life Ins. Co. of America, 56 Employee Benefits Cas. (BNA) 2689, 2013 WL 785523 (N.D. Cal. 2013)—15:11
- Heilig v. Aetna Life Ins. Co., 152 N.C. 358, 67 S.E. 927 (1910)—13:14
- Heim v. Life Ins. Co. of North America, 2012 WL 947137 (E.D. Pa. 2012)—15:11
- Heimeshoff v. Hartford Life & Acc. Ins. Co., 571 U.S. 99, 134 S. Ct. 604, 187 L. Ed. 2d 529, 57 Employee Benefits Cas. (BNA) 1265 (2013)—26:13
- Held v. RiverSource Life Ins. Co., 2013 WL 4543891 (D. Ariz. 2013)—15:4
- Helfman v. GE Group Life Assur. Co., 573 F.3d 383, 47 Employee Benefits Cas. (BNA) 1533 (6th Cir. 2009)—15:11
- Heller v. Equitable Life Assur. Soc. of U.S., 833 F.2d 1253 (7th Cir. 1987)—15:7
- Helton v. AT & T Inc., 709 F.3d 343, 56 Employee Benefits Cas. (BNA) 1399 (4th Cir. 2013)—26:15
- Hemming v. Manhattan Life Ins. Co. of New York, 427 F.2d 340 (5th Cir. 1970)—22:7
- Henar v. First Unum Life Ins. Co., 2002 WL 31098495 (S.D. N.Y. 2002)—15:2
- Henderson v. Adams, 308 Mass. 333, 32 N.E.2d 295 (1941)—11:10
- Henderson v. Life Ins. Co. of Va., 176 S.C. 100, 179 S.E. 680 (1935)—8:12
- Henderson v. Prudential Ins. Co. of America, 238 F. Supp. 862 (E.D. Mich. 1965)—10:27, 10:30, 23:10
- Hendricks v. National Life & Acc. Ins. Co., 240 Mo. App. 557, 210 S.W.2d 706 (1948)—6:13
- Henkin v. Northrop Corp., 921 F.2d 864, 13 Employee Benefits Cas. (BNA) 1409 (9th Cir. 1990)—20:13
- Hennen v. Metropolitan Life Insurance Company, 904 F.3d 532 (7th Cir. 2018)—15:11

TABLE OF CASES

- Henns v. Mony Life Ins. Co. of America, 2011 WL 6010416 (M.D. Fla. 2011)—6:9
- Henricks v. Metropolitan Life Ins. Co., 7 Cal. 2d 619, 61 P.2d 1162 (1936)—10:11
- Henrikson v. Choice Products USA, LLC, 2017 WL 449591 (D. Minn. 2017)—2:3
- Henry v. Lincoln Income Life Ins. Co., 405 S.W.2d 167 (Tex. Civ. App. Fort Worth 1966)—4:3, 4:5
- Henson v. Celtic Life Ins. Co., 621 So. 2d 1268 (Ala. 1993)—9:6
- Heritagemark, LLC v. UNUM Life Insurance Company of America, 2025 WL 2775626 (S.D. Tex. 2025)—9:1
- Hermann Hosp. v. MEBA Medical and Benefits Plan, 959 F.2d 569, 15 Employee Benefits Cas. (BNA) 1241 (5th Cir. 1992)—18:16
- Hermitage Health & Life Ins. Co. v. Baggs, 115 Ga. App. 138, 154 S.E.2d 270 (1967)—17:4
- Hermitage Health & Life Ins. Co. v. Buchignani, 49 Tenn. App. 223, 354 S.W.2d 94 (1961)—6:16
- Hernandez v. Hartford Life & Acc. Ins. Co., 462 Fed. Appx. 583 (6th Cir. 2012)—14:5, 14:6
- Herrick v. City of New York Ins. Co., 50 Ohio App. 355, 4 Ohio Op. 106, 20 Ohio L. Abs. 28, 198 N.E. 280 (6th Dist. Huron County 1935)—13:3
- Herring v. American Bankers Ins. Co., 216 So. 2d 137 (La. Ct. App. 2d Cir. 1968)—12:13
- Hershberger v. Liberty Life Assur. of Boston, 2015 WL 1945022 (M.D. Pa. 2015)—15:2
- Hershman v. Unumprovident Corp., 660 F. Supp. 2d 527 (S.D. N.Y. 2009)—15:4
- Hertske v. Snyder, 2017 UT 4, 390 P.3d 307 (Utah 2017)—11:19
- Hertz v. v. Hartford Life and Acc. Ins. Co., 991 F. Supp. 2d 1121 (D. Nev. 2014)—15:2, 15:11
- Hesselberg v. Aetna Life Ins. Co., 75 F.2d 490 (C.C.A. 8th Cir. 1935)—6:10, 6:14
- Hester v. Ford, 221 Ala. 592, 130 So. 203 (1930)—14:5
- Hetchler v. American Life Ins. Co., 266 Mich. 608, 254 N.W. 221 (1934)—10:13
- Hightshue v. AIG Life Ins. Co., 135 F.3d 1144, 28 Employee Benefits Cas. (BNA) 1273 (7th Cir. 1998)—2:3
- Hilderbrand v. National Electrical Benefit Fund, 77 F. Supp. 3d 800 (C.D. Ill. 2014)—15:11
- Hill v. Metropolitan Life Ins. Co., 259 A.D. 278, 18 N.Y.S.2d 753 (2d Dep’t 1940)—6:14
- Hillebrandt v. Unum Life Insurance Co. of America, 2019 WL 1576879 (W.D. La. 2019)—14:6
- Hilliard v. Jacobs, 874 N.E.2d 1060 (Ind. Ct. App. 2007)—4:5
- Hillman v. Maretta, 569 U.S. 483, 133 S. Ct. 1943, 186 L. Ed. 2d 43 (2013)—11:19
- Hills v. Savings Bank Life Ins. Co. of Massachusetts, 22 Mass. L. Rptr. 672, 2007 WL 2091226 (Mass. Super. Ct. 2007)—6:12

- Hilton v. New York Life Ins. Co., 113 Misc. 74, 184 N.Y.S. 2 (Sup 1920)—10:18
- Hilton v. UNUM Life Ins. Co. of America, 967 F. Supp. 2d 1114 (E.D. Va. 2013)—15:11
- Himes v. Provident Life and Accident Insurance Company, 2022 WL 2046513 (6th Cir. 2022)—15:7
- Hincher v. Hospital Care Ass'n, Inc., 248 N.C. 397, 103 S.E.2d 457 (1958)—17:6
- Hinckley v. Bechtel Corp., 41 Cal. App. 3d 206, 116 Cal. Rptr. 33 (1st Dist. 1974)—23:5
- Hinds v. John Hancock Mut. Life Ins. Co., 155 Me. 349, 155 A.2d 721, 85 A.L.R.2d 703 (1959)—14:8
- Hinkler v. Equitable Life Assur. Soc. of U.S., 61 Ohio App. 140, 14 Ohio Op. 182, 28 Ohio L. Abs. 435, 22 N.E.2d 451 (1st Dist. Hamilton County 1938)—9:15, 21:7
- Hinnenkamp v. Metropolitan Life Ins. Co., 134 Neb. 846, 279 N.W. 784 (1938)—6:11
- Hintz v. Hintz, 78 F.2d 432 (C.C.A. 7th Cir. 1935)—4:3
- Hite v. American Family Mut. Ins. Co., 815 S.W.2d 19 (Mo. Ct. App. W.D. 1991)—6:1
- Hitner v. Penn Mut. Life Ins. Co., 350 Pa. 326, 38 A.2d 914 (1944)—10:11
- Hobbs v. Franklin Life Ins. Co., 253 F.2d 591 (5th Cir. 1958)—7:15
- Hobson v. Metropolitan Life Ins. Co., 574 F.3d 75 (2d Cir. 2009)—15:2, 15:11
- Hocheiser v. Liberty Mutual Insurance Company, 2023 WL 1267070 (3d Cir. 2023)—15:11
- Hodges v. American Nat. Ins. Co., 6 S.W.2d 72 (Mo. Ct. App. 1928)—6:13
- Hoeke v. Companion Life Ins. Co., 2012 WL 726479 (W.D. Pa. 2012)—26:13
- Hoess v. Continental Assur. Co., 130 Ind. App. 562, 164 N.E.2d 125 (1960)—11:19, 11:27, 11:28
- Hofeld v. Nationwide Life Ins. Co., 59 Ill. 2d 522, 322 N.E.2d 454 (1975)—25:1
- Hoffman v. Aetna Life Ins. Co., 60 Ohio App. 497, 14 Ohio Op. 542, 22 N.E.2d 88 (9th Dist. Summit County 1938)—9:15
- Hoffman v. Employer's Liability Assur. Corp., 146 Or. 66, 29 P.2d 557 (1934)—13:8
- Hoffman v. Reliance Standard Life Ins. Co., 2012 WL 4498528 (E.D. Ky. 2012)—15:11
- Hogan v. Jackson Nat. Life Ins. Co., 142 F. Supp. 3d 220 (D.R.I. 2015)—2:62
- Hogan v. John Hancock Mut. Life Ins. Co., 195 F.2d 834 (3d Cir. 1952)—10:3, 10:4
- Hogue v. Supreme Liberty Life Ins. Co., 59 Ohio App. 409, 13 Ohio Op. 191, 27 Ohio L. Abs. 2, 18 N.E.2d 503 (7th Dist. Mahoning County 1937)—10:1, 10:3, 10:4
- Hohn v. Nationwide Ins. Companies, 311 Pa. Super. 227, 457 A.2d 858 (1982)—16:3

TABLE OF CASES

- Holden v. Metropolitan Life Ins. Co., 188 Mass. 212, 74 N.E. 337 (1905)—10:6
- Holden v. Unum Life Insurance Company of America, 2021 Employee Benefits Cas. (BNA) 255596, 2021 WL 2836624 (6th Cir. 2021)—15:11
- Hollinger v. Mutual Ben. Life Ins. Co., 192 Colo. 377, 560 P.2d 824 (1977)—6:1
- Hollister v. Government Employees Ins. Co., 192 Neb. 687, 224 N.W.2d 164 (1974)—17:19
- Holloman v. Jefferson Standard Life Ins. Co., 188 So. 500 (La. Ct. App. 2d Cir. 1939)—9:6
- Holman v. Life Insurance Company of North America, 533 F. Supp. 3d 502 (S.D. Tex. 2021)—14:6
- Holmgren v. Sun Life and Health Insurance Company, 354 F. Supp. 3d 1018, 2018 Employee Benefits Cas. (BNA) 448882 (N.D. Cal. 2018)—15:11
- Holmstrom v. Metropolitan Life Ins. Co., 615 F.3d 758, 49 Employee Benefits Cas. (BNA) 1954 (7th Cir. 2010)—15:11, 26:15
- Holt v. CMFG Life Insurance Company, 478 F. Supp. 3d 1211 (D. Utah 2020)—14:3
- Holt v. George Washington Life Ins. Co., 123 A.2d 619 (Mun. Ct. App. D.C. 1956)—13:7
- Home Ben. Ass'n v. Sargent, 142 U.S. 691, 12 S. Ct. 332, 35 L. Ed. 1160 (1892)—7:5
- Home Ins. Co. v. Wheatley, 6 Tenn. App. 580, 1926 WL 2151 (1926)—13:10
- Home Life Ins. Co. v. Ward, 189 Ark. 793, 75 S.W.2d 379 (1934)—13:10
- Home Life Ins. Co. of New York v. Masterson, 180 Ark. 170, 21 S.W.2d 414 (1929)—8:12
- Home Owners' Loan Corp. v. Thornburgh, 1940 OK 424, 187 Okla. 699, 106 P.2d 511 (1940)—13:3
- Hopkins v. Ameritas Life Insurance Corp., 2016 WL 3748518 (W.D. Ky. 2016)—15:5
- Hopkins v. Equitable Life Assur. Soc. of U. S., 107 R.I. 679, 270 A.2d 915 (1970)—11:28
- Hopkins v. Hopkins, 328 Md. 263, 614 A.2d 96 (1992)—4:6
- Hopkins v. Northwestern Life Assur Co, 94 F. 729 (C.C.E.D. Pa. 1899)—7:3
- Hornaday v. Sun Life Ins. Co. of America, 597 F.2d 90 (7th Cir. 1979)—5:17
- Horowitz v. Federal Kemper Life Assur. Co., 57 F.3d 300 (3d Cir. 1995)—2:4, 6:9
- Horton v. Hartford Life Ins. Co., 570 F. Supp. 1120 (N.D. Miss. 1983)—15:2
- Horton v. Life Ins. Co. of North America, 60 Employee Benefits Cas. (BNA) 1589, 2015 WL 1469196 (D. Md. 2015)—14:4, 14:12
- Horton v. Reliance Standard Life Ins. Co., 141 F.3d 1038, 22 Employee Benefits Cas. (BNA) 1467 (11th Cir. 1998)—14:8
- Horvath v. Keystone Health Plan East, Inc., 333 F.3d 450, 30 Employee

- Benefits Cas. (BNA) 1929, R.I.C.O. Bus. Disp. Guide (CCH) ¶ 10512 (3d Cir. 2003)—19:1, 26:13
- Horwitz v. New York Life Ins. Co., 80 F.2d 295 (C.C.A. 9th Cir. 1935)—13:11
- Hospital Service Corp. of R. I. v. Pennsylvania Ins. Co., 101 R.I. 708, 227 A.2d 105 (1967)—18:15
- Houghton v. New Jersey Mfrs. Ins. Co., 795 F.2d 1144 (3d Cir. 1986)—26:22
- House v. American United Life Ins. Co., 499 F.3d 443, 41 Employee Benefits Cas. (BNA) 1816 (5th Cir. 2007)—15:4
- House v. Life Ins. Co. of North America, 399 F. Supp. 2d 1254 (N.D. Ala. 2005)—14:6
- Hovater v. Equifax, Inc., 823 F.2d 413 (11th Cir. 1987)—26:22
- Hovis v. Industrial Hospital Ass'n, 71 Wash. 2d 169, 426 P.2d 976 (1967)—17:3, 17:8
- Howard v. Aid Ass'n for Lutherans, 272 N.W.2d 910 (Minn. 1978)—6:10
- Howard v. Hartford Life & Acc. Ins. Co., 929 F. Supp. 2d 1264 (M.D. Fla. 2013)—15:10, 15:11
- Howard v. Hartford Life and Acc. Ins. Co., 563 Fed. Appx. 658, 58 Employee Benefits Cas. (BNA) 3011 (11th Cir. 2014)—15:11
- Howard v. Life & Acc. Ins. Co. of Ala., 270 Ala. 590, 120 So. 2d 912 (1960)—13:2, 13:17
- Howard v. Missouri State Life Ins. Co., 289 S.W. 114 (Tex. Civ. App. San Antonio 1926)—8:7
- Howard v. Sovereign Camp, W.O.W., 190 Ark. 610, 79 S.W.2d 1000 (1935)—10:10
- Howe v. New York Life Ins. Co., 2 F. Supp. 242 (S.D. Cal. 1931)—8:7
- Howell v. John Hancock Mut. Life Ins. Co., 107 A.D. 200, 95 N.Y.S. 87 (4th Dep't 1905)—9:10
- Howley v. Mellon Financial Corp., 625 F.3d 788, 49 Employee Benefits Cas. (BNA) 2249 (3d Cir. 2010)—26:15
- Hrybar v. Metropolitan Life Ins. Co., 140 Ohio St. 437, 24 Ohio Op. 437, 45 N.E.2d 114 (1942)—14:12
- Hubbard v. Equitable Life Assur. Soc., 81 W. Va. 663, 95 S.E. 811, 4 A.L.R. 886 (1918)—10:21
- Huber v. New York Life Ins. Co., 18 Cal. App. 2d 269, 63 P.2d 318 (2d Dist. 1936)—9:1
- Huber v. Western & Southern Life Ins. Co. of Cincinnati, Ohio, 341 S.W.2d 297 (Mo. Ct. App. 1960)—23:10
- Hubert v. National Cas. Co., 154 Me. 94, 144 A.2d 119 (1958)—13:14, 13:16
- Hudson v. Travelers Ins. Co., 128 So. 2d 35 (La. Ct. App. 3d Cir. 1961)—10:32
- Huff v. Standard Life Ins. Co., 897 F.2d 1072 (11th Cir. 1990)—5:21
- Huff v. Union Fidelity Life Ins. Co., 14 Ohio App. 3d 135, 470 N.E.2d 236 (8th Dist. Cuyahoga County 1984)—11:24
- Huff v. Vulcan Life & Acc. Ins. Co., 281 Ala. 615, 206 So. 2d 861, 39 A.L.R.3d 1303 (1968)—16:2, 16:4
- Huffaker v. Metropolitan Life Ins. Co., 271 Fed. Appx. 493, 43 Employee Benefits Cas. (BNA) 2805 (6th Cir. 2008)—15:11

TABLE OF CASES

- Huffman v. Occidental Life Ins. Co. of Raleigh, 264 N.C. 335, 141 S.E.2d 496 (1965)—16:4
- Huffman v. Prudential Insurance Company of America, 2017 WL 6055225 (E.D. Pa. 2017)—26:13
- Hufford v. Harris Corp., 322 F. Supp. 2d 1345 (M.D. Fla. 2004)—15:11
- Hughes v. Aetna Life Ins. Co., 222 S.C. 284, 72 S.E.2d 645 (1952)—23:9
- Hughes v. Boston Mut. Life Ins. Co., 26 F.3d 264, 18 Employee Benefits Cas. (BNA) 1789 (1st Cir. 1994)—17:6
- Hull ex rel. Senne v. Ability Ins. Co., 2012 WL 6083614 (D. Mont. 2012)—2:59
- Humana Inc. v. Forsyth, 525 U.S. 299, 119 S. Ct. 710, 142 L. Ed. 2d 753, 22 Employee Benefits Cas. (BNA) 2201 (1999)—26:24
- Humana, Inc. v. King, 359 So. 2d 237 (La. Ct. App. 2d Cir. 1978)—21:7
- Hume v. Standard Life & Acc. Ins. Co., 1961 OK 228, 365 P.2d 387 (Okla. 1961)—14:6, 14:7, 14:12
- Humfeld v. Pyramid Life Ins. Co., 187 Kan. 231, 356 P.2d 668 (1960)—13:7
- Humphrey v. Commonwealth Life Ins. Co. of Louisville, Ky., 145 Ind. App. 341, 251 N.E.2d 45 (1969)—11:10
- Humphrey v. Equitable Life Assur. Soc. of America, 67 Cal. 2d 527, 63 Cal. Rptr. 50, 432 P.2d 746 (1967)—10:30, 10:31, 21:2, 21:3, 23:10
- Hundertmark v. Hundertmark, 372 Pa. 138, 93 A.2d 856 (1952)—11:9
- Hunley v. Garber, 254 S.W.2d 813 (Tex. Civ. App. Amarillo 1952)—5:5
- Hunt v. Metropolitan Life Ins. Co., 587 Fed. Appx. 860, 59 Employee Benefits Cas. (BNA) 1722 (6th Cir. 2014)—15:11
- Hunter v. Life Ins. Co. of North America, 437 Fed. Appx. 372, 52 Employee Benefits Cas. (BNA) 1291 (6th Cir. 2011)—15:2, 15:11
- Hunter v. Travelers Ins. Co., 131 So. 2d 209 (Fla. 2d DCA 1961)—5:25, 11:7, 11:9
- Hurley v. Metropolitan Life Ins. Co., 296 Mass. 130, 5 N.E.2d 16 (1936)—13:13
- Hurt v. New York Life Ins. Co., 51 F.2d 936 (C.C.A. 10th Cir. 1931)—6:10
- Hurt v. New York Life Ins. Co., 41 F.2d 392 (D. Kan. 1930)—6:10
- Hussey v. Fidelity and Guar. Life Ins. Co., 560 F. Supp. 2d 493 (S.D. Miss. 2008)—6:11
- Huston v. Travelers Ins. Co., 79 Ohio App. 177, 34 Ohio Op. 524, 47 Ohio L. Abs. 433, 70 N.E.2d 672 (2d Dist. Franklin County 1946)—23:5
- Hutchinson v. Liberty Life Ins. Co., 404 S.C. 20, 743 S.E.2d 827 (2013)—14:9
- Hyfer v. Metropolitan Life Ins. Co., 318 Mass. 175, 61 N.E.2d 3 (1945)—25:3
- Hygrade Envelope Corp., In re, 393 F.2d 60 (2d Cir. 1968)—11:17

I

- Ianniello v. Hartford Life and Acc. Ins. Co., 508 Fed. Appx. 17, 54 Employee Benefits Cas. (BNA) 2200 (2d Cir. 2013)—15:11
- Illinois Bankers' Life Ass'n v. Byassee, 169 Ark. 230, 275 S.W. 519, 41 A.L.R. 379 (1925)—8:11

- Illinois Bankers' Life Ass'n of Monmouth, Ill. v. Jackson, 1922 OK 332, 88 Okla. 133, 211 P. 508 (1922)—7:7
- Illinois Bankers Life Ass'n of Monmouth, Ill. v. Palmer, 1935 OK 1159, 176 Okla. 514, 56 P.2d 370 (1935)—10:2, 10:3
- Illinois Bankers Life Assur. Co. v. Payne, 93 S.W.2d 576 (Tex. Civ. App. Dallas 1936)—10:2
- Illinois State Trust Co. v. Employees Life Co., 8 Ill. App. 2d 455, 131 N.E.2d 789 (4th Dist. 1956)—7:14
- Independent Life Ins. Co. v. Carroll, 222 Ala. 34, 130 So. 402 (1930)—8:3
- Independent Life Ins. Co. of America v. Rider, 150 Ky. 505, 150 S.W. 649 (1912)—8:3
- Independent Order of Foresters v. Cunningham, 127 Tenn. 521, 156 S.W. 192, 5 A.L.R. 1569 (1913)—13:3
- Industrial Life Ins. Co. v. First Nat. Bank of Perryton, 449 S.W.2d 129 (Tex. Civ. App. Tyler 1969)—6:9
- Ingorvaia v. Reliastar Life Ins. Co., 944 F. Supp. 2d 964 (S.D. Cal. 2013)—26:15
- Ingram v. Continental Cas. Co., 248 Ark. 276, 451 S.W.2d 177 (1970)—7:7, 14:8
- Ingravallo v. Hartford Life and Acc. Ins. Co., 563 Fed. Appx. 796, 58 Employee Benefits Cas. (BNA) 1508 (2d Cir. 2014)—15:2
- Inman v. Sovereign Camp, W. O. W., 211 N.C. 179, 189 S.E. 496 (1937)—6:16
- Inola Mach. & Fabricating Co. v. Farmers New World Life Ins. Co., 631 F.2d 712 (10th Cir. 1980)—5:16
- Insurance Com'rs v. Mutual Medical Ins., Inc., 251 Ind. 296, 241 N.E.2d 56 (1968)—18:2, 18:3
- Insurance Co. of North America v. Bechtel, 36 Cal. App. 3d 310, 111 Cal. Rptr. 507 (2d Dist. 1973)—21:1
- Insurance Co. of North America v. Lemon, 252 Ark. 34, 477 S.W.2d 187 (1972)—22:9
- Intel Corporation Investment Policy Committee v. Sulyma, 589 U.S. 178, 140 S. Ct. 768, 206 L. Ed. 2d 103, 2020 Employee Benefits Cas. (BNA) 69188 (2020)—26:13
- Interiano v. Colonial Life and Accident Insurance Company, 460 F. Supp. 3d 945 (C.D. Cal. 2020)—14:5
- Inter-Modal Rail Employees Ass'n v. Atchison, Topeka and Santa Fe Ry. Co., 520 U.S. 510, 117 S. Ct. 1513, 137 L. Ed. 2d 763, 20 Employee Benefits Cas. (BNA) 2825, 150 A.L.R. Fed. 725 (1997)—26:13
- International Broth. of Boiler Makers v. Rodriguez, 193 S.W.2d 835 (Tex. Civ. App. El Paso 1945)—17:1
- International Life Ins. Co. v. Mowbray, 22 F.2d 952 (C.C.A. 7th Cir. 1927)—10:3
- International Sec. Life Ins. Co. v. Bryant, 453 S.W.2d 869 (Tex. Civ. App. Amarillo 1970)—17:10
- International Sec. Life Ins. Co. v. Kamp, 462 S.W.2d 63 (Tex. Civ. App. Beaumont 1970)—17:4, 17:9
- International Shoe Co. v. State of Wash., Office of Unemployment

TABLE OF CASES

- Compensation and Placement, 326 U.S. 310, 66 S. Ct. 154, 90 L. Ed. 95, 161 A.L.R. 1057 (1945)—26:8
- International Surplus Lines Ins. Co. v. Pioneer Life Ins. Co. of Illinois, 209 Ill. App. 3d 144, 154 Ill. Dec. 9, 568 N.E.2d 9 (1st Dist. 1990)—25:1
- International Travelers Ass'n v. Marshall, 94 S.W.2d 558 (Tex. Civ. App. Dallas 1936)—13:9
- Inter-Ocean Cas. Co. v. Brockman, 123 F.2d 1006 (C.C.A. 5th Cir. 1941)—13:9
- Inter-Ocean Ins. Co. v. Banks, 268 Ala. 25, 104 So. 2d 836 (1958)—9:6, 13:7
- Interstate Life & Acc. Co. v. Hunt, 171 Tenn. 119, 100 S.W.2d 987 (1937)—13:14
- Interstate Life & Acc. Co. v. Waters, 213 Miss. 265, 56 So. 2d 493 (1952)—16:4
- Interstate Life & Acc. Ins. Co. v. Flanagan, 284 So. 2d 33 (Miss. 1973)—10:24
- Interstate Life & Acc. Ins. Co. v. Hulsey, 94 Ga. App. 98, 94 S.E.2d 34 (1956)—7:13
- Investors Syndicate Life Ins. & Annuity Co. v. Slayton, 429 S.W.2d 368 (Ky. 1968)—5:12, 5:14
- Iowa State Travelers Mut. Ass'n v. Cadwell, 113 Ga. App. 128, 147 S.E.2d 461 (1966)—9:1
- Iravani v. Unum Life Insurance Company of America, 692 F. Supp. 3d 904 (N.D. Cal. 2023)—15:7, 15:11
- Irgon v. Lincoln National Corporation, 2014 WL 12718984 (D.N.J. 2014)—15:2, 15:11
- Isbell v. Unum Life Insurance Company of America, 2025 WL 40379 (10th Cir. 2025)—15:11
- ITT Life Ins. Corp. v. Farley, 783 F.2d 978 (10th Cir. 1986)—5:26, 8:15
- Iverson v. Scholl Inc., 136 Ill. App. 3d 962, 91 Ill. Dec. 407, 483 N.E.2d 893 (1st Dist. 1985)—11:18
- Ivey v. Wood, 1963 OK 281, 387 P.2d 621 (Okla. 1963)—11:9

J

- Jabara v. Equitable Life Assur. Soc. of U.S., 280 Ill. App. 147, 1935 WL 3577 (1st Dist. 1935)—13:10
- Jackman Financial Corp. v. Humana Ins. Co., 641 F.3d 860, 51 Employee Benefits Cas. (BNA) 1033 (7th Cir. 2011)—11:18
- Jackson v. Continental Cas. Co., 412 So. 2d 1364 (La. 1982)—8:21
- Jackson v. Farmers New World Life Ins. Co., 2010 WL 1253523 (E.D. Okla. 2010)—6:1
- Jackson v. Metropolitan Life Ins. Co., 303 F.3d 884, 29 Employee Benefits Cas. (BNA) 1788 (8th Cir. 2002)—15:11
- Jackson v. Metropolitan Life Ins. Co., 34 Ohio St. 2d 138, 63 Ohio Op. 2d 232, 296 N.E.2d 679 (1973)—22:5
- Jackson v. National Life & Acc. Ins. Co., 161 S.W.2d 536 (Tex. Civ. App. Dallas 1942)—6:3
- Jackson v. National Life & Acc. Ins. Co., 150 Kan. 86, 90 P.2d 1097 (1939)—18:4

- Jackson v. North America Assur. Soc. of Va., Inc., 212 Va. 177, 183 S.E.2d 160 (1971)—7:9
- Jackson v. Pacific Mut. Life Ins. Co., 308 S.W.2d 291 (Mo. Ct. App. 1957)—17:6
- Jackson v. Security Ben. Ass'n, 235 Mo. App. 368, 139 S.W.2d 1014 (1939)—13:10
- Jackson National Life Insurance Company v. Crum, 2023 WL 6442932 (N.D. Ga. 2023)—10:36
- Jacobs v. Metropolitan Life Ins. Co., 39 So. 2d 346 (La. Ct. App., Orleans 1949)—6:17
- Jacobs v. National Acc. & Health Ins. Co., 103 Vt. 5, 151 A. 565 (1930)—13:8
- Jacobs v. Northwestern Mut. Life Ins. Co., 103 A.D.3d 78, 957 N.Y.S.2d 347 (2d Dep't 2012)—15:2, 15:6
- Jacobson v. SLM Corp. Welfare Ben. Plan, 2009 WL 2841086 (S.D. Ind. 2009)—15:11
- Jacoby v. Jacoby, 69 S.D. 432, 11 N.W.2d 135 (1943)—11:19
- Jahn-Derian v. Metropolitan Life Ins. Co., 2015 WL 900717 (C.D. Cal. 2015)—26:15
- James v. Life Ins. Co. of North America, 2015 WL 4126580 (S.D. Tex. 2015)—14:4
- James v. Metropolitan Life Ins. Co., 155 Kan. 377, 125 P.2d 369 (1942)—23:2
- James v. Mounts, 2023 Ark. 53, 660 S.W.3d 801 (2023)—11:10
- James v. Prudential Ins. Co. of America, 131 Mont. 473, 312 P.2d 125 (1957)—23:10
- James-Smith v. Total Affiliates Accidental Death and Dismemberment Ins. Plan, 2011 WL 4899992 (N.D. Ohio 2011)—14:4, 14:12
- Janco v. John Hancock Mut. Life Ins. Co., 164 Pa. Super. 128, 63 A.2d 138 (1949)—7:7
- Jannenga v. Nationwide Life Ins. Co., 288 F.2d 169 (D.C. Cir. 1961)—6:6
- Jarmon v. American Heritage Life Ins. Co., 267 A.2d 601 (Del. Super. Ct. 1970)—10:33
- Jaudon v. Prudential Ins. Co. of America, 279 F.2d 730 (6th Cir. 1960)—11:10
- J.C. Penney Life Ins. Co. v. Moser, 490 So. 2d 1275 (Fla. 5th DCA 1986)—14:8
- J.C. Penney Life Ins. Co. v. Pilosi, 393 F.3d 356 (3d Cir. 2004)—2:23
- Jean Baptiste v. Securian Financial Group, Inc., 557 F. Supp. 3d 1271 (S.D. Fla. 2021)—14:8, 14:9
- Jeczala v. Lincoln Nat. Life Ins. Co., 146 Ill. App. 3d 1043, 100 Ill. Dec. 536, 497 N.E.2d 514 (2d Dist. 1986)—17:18
- Jefferson-Pilot Life Ins. Co. v. Marietta Campbell Ins. Group, LLC, 2008 WL 3582751 (D. Minn. 2008)—6:3
- Jefferson Standard Life Ins. Co. v. Clemmer, 79 F.2d 724, 103 A.L.R. 171 (C.C.A. 4th Cir. 1935)—6:3
- Jefferson Standard Life Ins. Co. v. O'Bryan, 192 So. 2d 263 (Miss. 1966)—8:19

TABLE OF CASES

- Jefferson Standard Life Ins. Co. v. Omohundro, 30 Tenn. App. 151, 204 S.W.2d 185 (1947)—13:9
- Jefferson Standard Life Ins. Co. v. Webb, 56 Tenn. App. 314, 406 S.W.2d 738 (1966)—6:6
- Jeffrey Farkas, M.D., LLC v. Horizon Blue Cross Blue Shield of New Jersey, 790 F. Supp. 3d 129 (E.D. N.Y. 2025)—12:15
- Jeffrey Lynn Filek, Estate of v. National Union Fire Insurance Company of Pittsburgh, PA, 2016 WL 5477222 (E.D. Mich. 2016)—14:5, 14:11
- Jeffries v. Pat A. Madison, Inc., 269 S.W.3d 689 (Tex. App. Eastland 2008)—2:5
- Jenkins v. Lovelady, 290 Ala. 25, 273 So. 2d 189 (1973)—11:18
- Jenkins v. New York Life Ins. Co., 122 W. Va. 73, 7 S.E.2d 343 (1940)—15:10
- Jenness v. Fidelity Union Fire Ins. Co., 175 La. 923, 144 So. 716 (1932)—13:9
- Jennings v. Life Ins. Co. of Georgia, 212 Ga. App. 140, 441 S.E.2d 479 (1994)—6:16
- Jennings v. Provident Life & Acc. Ins. Co., 246 Ala. 689, 22 So. 2d 319 (1945)—11:13
- Jensen v. John Hancock Mut. Life Ins. Co., 266 Wis. 595, 64 N.W.2d 183 (1954)—9:13, 23:7, 23:9
- Jensen v. Life Insurance Company of North America, 2025 WL 1013456 (10th Cir. 2025)—14:5, 14:9
- Jensen v. Life Insurance Company of North America, 2024 WL 54433 (D. Utah 2024)—14:9
- Jensen v. New York Life Ins. Co., 59 F.2d 957 (C.C.A. 8th Cir. 1932)—6:18
- Jeske v. Metropolitan Life Ins. Co., 113 Pa. Super. 118, 172 A. 172 (1934)—10:11
- Jessen v. CIGNA Group Ins., 812 F. Supp. 2d 805 (E.D. Mich. 2011)—14:4, 14:8
- Jessica L. v. Unum Life Insurance Company of America, 2025 WL 1739595 (N.D. Cal. 2025)—15:11
- Jette v. United of Omaha Life Insurance Company, 18 F.4th 18 (1st Cir. 2021)—26:13
- Jewell v. Life Ins. Co. of North America, 508 F.3d 1303 (10th Cir. 2007)—26:15
- J.H. v. United Behavioral Health, 2025 WL 1684350 (D. Utah 2025)—26:13
- Jimenez v. Protective Life Ins. Co., 8 Cal. App. 4th 528, 10 Cal. Rptr. 2d 326 (4th Dist. 1992)—4:2
- J.J.H. v. Unum Life Insurance Company of America, 2025 WL 1896456 (D. Colo. 2025)—15:6
- John Alden Life Ins. Co. v. Meade, 190 Ga. App. 490, 379 S.E.2d 181 (1989)—22:5
- John Hancock Mut. Life Ins. Co. v. Luzio, 123 Ohio St. 616, 9 Ohio L. Abs. 702, 176 N.E. 446 (1931)—6:17
- John Hancock Mut. Life Ins. Co. v. Mann, 86 F.2d 783, 109 A.L.R. 775 (C.C.A. 7th Cir. 1936)—9:2

- John Hancock Mut. Life Ins. Co. v. Pappageorgu, 107 Ind. App. 327, 24 N.E.2d 428 (1940)—23:2, 23:5
- John Hancock Mut. Life Ins. Co. v. Schroder, 349 F.2d 406 (5th Cir. 1965)—23:5, 25:4
- John Hancock Mut. Life Ins. Co. v. Schroder, 235 Ala. 655, 180 So. 327 (1938)—16:1
- John Hancock Mut. Life Ins. Co. v. Schwarzer, 354 Mass. 327, 237 N.E.2d 50, 26 A.L.R.3d 1 (1968)—6:16
- John Hancock Mut. Life Ins. Co. v. Shoun, 28 Tenn. App. 425, 191 S.W.2d 186 (1945)—23:3, 24:6
- John Hancock Mut. Life Ins. Co. v. Welsh, 267 F.2d 152 (5th Cir. 1959)—22:3
- John Hancock Mut. Life Ins. Co. of Boston, Mass. v. Bennett, 255 F.2d 745 (4th Cir. 1958)—23:6, 23:10
- John Hancock Mut. Life Ins. Co. of Boston, Mass. v. Cooper, 239 S.W.2d 989 (Ky. 1951)—23:7
- John Hancock Mut. Life Ins. Co. of Boston, Mass. v. Cronin, 139 N.J. Eq. 392, 51 A.2d 2, 169 A.L.R. 355 (Ct. Err. & App. 1947)—6:5
- John Hancock Mut. Life Ins. Co. of Boston, Mass., v. Dorman, 108 F.2d 220 (C.C.A. 9th Cir. 1939)—8:21, 24:9, 25:4
- Johnson v. Aetna Life Ins. Co., 221 Cal. App. 2d 247, 34 Cal. Rptr. 484 (4th Dist. 1963)—14:6
- Johnson v. American United Life Ins. Co., 716 F.3d 813, 56 Employee Benefits Cas. (BNA) 2515 (4th Cir. 2013)—14:4
- Johnson v. Calvert Fire Ins. Co., 298 Ky. 669, 183 S.W.2d 941 (1944)—13:14
- Johnson v. Connecticut General Life Ins. Co., 324 Fed. Appx. 459, 46 Employee Benefits Cas. (BNA) 2126 (6th Cir. 2009)—26:15
- Johnson v. Consolidated Am. Life Ins. Co., 244 So. 2d 400 (Miss. 1971)—5:26
- Johnson v. Farmers New World Life Insurance Company, 2024 WL 4157896 (10th Cir. 2024)—14:9
- Johnson v. Federal Life Ins. Co., 224 Iowa 797, 276 N.W. 595 (1937)—8:7, 10:4
- Johnson v. Household Life Ins. Co., 2012 WL 5336959 (E.D. N.C. 2012)—6:3
- Johnson v. Inter-Ocean Cas. Co., 112 W. Va. 396, 164 S.E. 411 (1932)—21:7
- Johnson v. Johnson, 139 F.2d 930, 151 A.L.R. 268 (C.C.A. 5th Cir. 1943)—11:10
- Johnson v. Life Ins. Co. of Ga., 52 So. 2d 813 (Fla. 1951)—6:14
- Johnson v. Metropolitan Life Ins. Co., 437 F.3d 809 (8th Cir. 2006)—15:11
- Johnson v. Metropolitan Life Ins. Co., 404 F.2d 1202 (3d Cir. 1968)—7:4
- Johnson v. Metropolitan Life Ins. Co., 206 S.C. 415, 34 S.E.2d 757 (1945)—23:8
- Johnson v. Metropolitan Life Ins. Co., 52 Ga. App. 759, 184 S.E. 392 (1936)—21:7
- Johnson v. Metropolitan Life Insurance Company, 732 F. Supp. 3d 829 (N.D. Ill. 2024)—11:19

TABLE OF CASES

- Johnson v. Mutual Ben. Health and Acc. Assn. of Omaha, Nebraska, 5 N.Y.2d 1031, 185 N.Y.S.2d 552, 158 N.E.2d 251 (1959)—16:3
- Johnson v. Mutual Life Ins. Co. of N.Y., 154 Ga. 653, 115 S.E. 14 (1922)—7:7
- Johnson v. National Life & Acc. Ins. Co., 92 Ga. App. 818, 90 S.E.2d 36 (1955)—14:2
- Johnson v. Nationwide Life Ins. Co., 7 Mich. App. 441, 151 N.W.2d 840 (1967)—17:16
- Johnson v. New York Life Ins. Co., 56 Colo. 178, 138 P. 414 (1913)—11:13
- Johnson v. Northern Assur. Co. of America, 193 So. 2d 920 (La. Ct. App. 3d Cir. 1967)—17:13
- Johnson v. Northwestern Mut. Life Ins. Co., 56 Minn. 365, 57 N.W. 934 (1894)—5:24
- Johnson v. Occidental Life Ins. Co. of California, 368 So. 2d 1032 (La. 1979)—6:9
- Johnson v. Ohio Natl. Life Assur. Co., 2014-Ohio-152, 2014 WL 201691 (Ohio Ct. App. 6th Dist. Wood County 2014)—15:4
- Johnson v. Penn Mut. Life Ins. Co., 31 F. Supp. 394 (N.D. Ohio 1938)—10:16
- Johnson v. Prudential Ins. Co. of America, 589 F. Supp. 30 (D.D.C. 1983)—6:10
- Johnson v. Prudential Ins. Co. of America, 519 S.W.2d 111 (Tex. 1975)—6:9, 20:8
- Johnson v. Reliance Standard Life Insurance Company, 159 F.4th 1304 (11th Cir. 2025)—17:6
- Johnson v. Travelers Ins. Co., 239 Mo. App. 599, 194 S.W.2d 938 (1946)—23:3
- Johnson v. Trustmark Ins. Co., 771 So. 2d 307 (La. Ct. App. 2d Cir. 2000)—15:4
- Johnson v. United Investors Life Ins. Co., 263 N.W.2d 770 (Iowa 1978)—5:26
- Johnson v. U. S. Life Ins. Co. in City of New York, 74 N.J. Super. 343, 181 A.2d 380 (App. Div. 1962)—17:15
- Johnson v. Van Epps, 14 Ill. App. 201, 1883 WL 10605 (2d Dist. 1884)—4:3
- Johnson v. Wabash Life Ins. Co., 244 S.C. 95, 135 S.E.2d 620 (1964)—13:4
- Johnston v. Aetna Life Insurance Company, 2018 WL 2021335 (S.D. Fla. 2018)—15:11, 26:13
- Johnston v. Commerce Bancshares, Inc., 2016 WL 4083492 (W.D. Mo. 2016)—26:15
- Johnston v. Commercial Travelers Mut. Acc. Ass'n of America, 242 S.C. 387, 131 S.E.2d 91 (1963)—25:7
- Johnston v. Kearns, 107 Cal. App. 557, 290 P. 640 (4th Dist. 1930)—11:10
- Jones v. Allen, 2014 WL 1155347 (S.D. Ohio 2014)—26:15
- Jones v. Allen, 2013 WL 5728344 (S.D. Ohio 2013)—26:15
- Jones v. Federal Insurance Company, 2015 WL 4187864 (N.D. Cal. 2015)—14:2, 14:11

- Jones v. Georgia Pacific Corp., 90 F.3d 114 (5th Cir. 1996)—9:1, 20:13
- Jones v. Home Sec. Life Ins. Co., 254 N.C. 407, 119 S.E.2d 215 (1961)—6:16
- Jones v. John Hancock Mut. Life Ins. Co., 416 F.2d 829 (6th Cir. 1969)—5:17, 5:18
- Jones v. Life Insurance Company of North America, 2017 WL 6190512 (M.D. Fla. 2017)—14:5
- Jones v. Metropolitan Life Ins. Co., 156 Pa. Super. 156, 39 A.2d 721 (1944)—9:13, 23:3, 23:5
- Jones v. Metropolitan Life Ins. Co., 109 Pa. Super. 506, 167 A. 485 (1933)—10:6
- Jones v. New York Life Ins. Co., 69 Utah 172, 253 P. 200 (1926)—13:3
- Jones v. North Carolina Mut. Life Ins. Co., 122 Ga. App. 383, 177 S.E.2d 199 (1970)—5:20
- Jones v. Northwestern Mut. Life Ins. Co., 10 Ohio Dec. Rep. 631, 22 W.L.B. 318, 1889 WL 1025 (Ohio C.P. 1889)—9:19
- Jones v. Preferred Acc. Ins. Co. of New York, 232 Wis. 102, 286 N.W. 598 (1939)—13:7
- Jones v. Unum Life Insurance Company of America, 2026 WL 96985 (N.D. Ill. 2026)—15:7
- Jones, In re Estate of, 2015 WL 5052476 (N.J. Super. Ct. App. Div. 2015)—11:19
- Jordon v. Western States Life Ins. Co., 78 N.D. 902, 53 N.W.2d 860 (1952)—7:2, 7:10, 8:8
- Josef K. v. California Physicians' Service, 2019 Employee Benefits Cas. (BNA) 203496, 2019 WL 2342245 (N.D. Cal. 2019)—26:13
- Joseph v. Northwestern Mut. Life Ins. Co., 2015 WL 1309648 (M.D. Ga. 2015)—15:10
- Joseph F. v. Sinclair Services Company, 158 F. Supp. 3d 1239, 62 Employee Benefits Cas. (BNA) 1388 (D. Utah 2016)—26:26
- Joseph K. v. Foley Industries Employee Benefit Plan - Plan Number 501, 717 F. Supp. 3d 1049 (D. Kan. 2024)—15:6
- Jost v. Equitable Life Assur. Soc. of U. S., 271 S.C. 492, 248 S.E.2d 778 (1978)—20:13
- Joyce v. United Ins. Co. of America, 202 Cal. App. 2d 654, 21 Cal. Rptr. 361, 17 A.L.R.3d 517 (1st Dist. 1962)—13:8
- Judge v. Metropolitan Life Ins. Co., 710 F.3d 651, 55 Employee Benefits Cas. (BNA) 1513 (6th Cir. 2013)—15:11, 26:15
- Judicial Review of Denial of Health Care Benefits Under Employee Benefit Plan Governed by Employee Retirement Income Security Act (ERISA) (29 U.S.C.A. sec. 1132(a)(1)(B))—post-Firestone cases, 128 A.L.R. Fed. 1—26:15
- Juhl v. John Hancock Mut. Life Ins. Co., 107 Cal. App. 2d 188, 236 P.2d 628 (2d Dist. 1951)—21:2
- Juhlin v. Life Ins. Co. of North America, 301 N.W.2d 59 (Minn. 1980)—16:2
- Julius v. Metropolitan Life Ins. Co., 299 Ill. 343, 132 N.E. 435, 17 A.L.R. 956 (1921)—7:2

TABLE OF CASES

K

- Kaczmarek v. Provident Life and Acc. Ins. Co., 747 F. Supp. 516 (E.D. Ark. 1990)—17:13
- Kadan v. Commercial Ins. Co., 800 F. Supp. 1392 (E.D. La. 1992)—25:2
- Kahn v. Continental Cas. Co., 325 Ill. App. 1, 59 N.E.2d 524 (1st Dist. 1945)—10:2, 10:3, 10:4
- Kaiser v. Prudential Ins. Co. of America, 272 Wis. 527, 76 N.W.2d 311 (1956)—24:6
- Kalahan v. Prudential Ins. Co. of America, 194 Misc. 87, 84 N.Y.S.2d 433 (Sup 1948)—14:2
- Kallman v. Equitable Life Assur. Soc. of U.S., 248 A.D. 146, 288 N.Y.S. 1032 (1st Dep't 1936)—10:2
- Kamerer v. Unum Life Insurance Company of America, 334 F. Supp. 3d 411, 2018 Employee Benefits Cas. (BNA) 342642 (D. Mass. 2018)—15:11
- Kaminski v. UNUM Life Insurance Company of America, 517 F. Supp. 3d 825 (D. Minn. 2021)—15:11
- Kampf v. Franklin Life Ins. Co., 33 N.J. 36, 161 A.2d 717 (1960)—9:1
- Kansas City Life Ins. Co. v. Cox, 104 F.2d 321 (C.C.A. 6th Cir. 1939)—5:26
- Kansas City Life Ins. Co. v. Elmore, 226 S.W. 709 (Tex. Civ. App. Amarillo 1920)—9:1
- Kansas City Life Ins. Co. v. Johnson, 480 P.2d 122 (Colo. App. 1970)—9:6
- Kansas City Life Ins. Co. v. Phillips, 31 Ariz. 122, 250 P. 882 (1926)—10:4
- Kaplan v. Equitable Life Assur. Soc. of U.S., 177 Misc. 792, 31 N.Y.S.2d 972 (Sup 1940)—9:10
- Kaplan v. Northwestern Mut. Life Ins. Co., 100 Wash. App. 571, 990 P.2d 991 (Div. 1 2000)—15:10
- Kariotis v. Navistar Intern. Transp. Corp., 131 F.3d 672, 7 A.D. Cas. (BNA) 1313, 21 Employee Benefits Cas. (BNA) 2188, 4 Wage & Hour Cas. 2d (BNA) 1168, 72 Empl. Prac. Dec. (CCH) ¶ 45115 (7th Cir. 1997)—23:1, 26:16
- Karl v. New York Life Ins. Co., 154 N.J. Super. 182, 381 A.2d 62 (App. Div. 1977)—14:8
- Karlin v. Paul Revere Life Ins. Co., 742 F. Supp. 2d 1253 (D. Kan. 2010)—15:4
- Kater v. United Ins. Co. of America, 25 Ill. App. 2d 22, 165 N.E.2d 74 (3d Dist. 1960)—14:6
- Kaufman v. National Cas. Co., 342 Mass. 412, 174 N.E.2d 35 (1961)—13:13
- Kavanay v. Liberty Life Assur. Co. of Boston, 914 F. Supp. 2d 832, 56 Employee Benefits Cas. (BNA) 2993 (S.D. Miss. 2012)—15:4
- Kaviani v. Reliance Standard Life Insurance Company, 799 Fed. Appx. 753 (11th Cir. 2020)—15:6
- Kay-Woods v. Minnesota Life Ins. Co., 622 F. Supp. 2d 704 (S.D. Ill. 2009)—14:8
- Kazanteno v. California-Western States Life Ins. Co., 137 Cal. App. 2d 361, 290 P.2d 332 (2d Dist. 1955)—6:16

- K.D. v. Anthem Blue Cross and Blue Shield, 2023 WL 6147729 (D. Utah 2023)—26:26
- Keahy v. Federated Life Insurance Company, 2021 WL 4526164 (E.D. Pa. 2021)—15:10
- Keane v. Aetna Life Ins. Co. of Hartford, Conn., 22 N.J. Super. 296, 91 A.2d 875 (App. Div. 1952)—9:13, 23:7, 24:2, 24:5
- Keane v. Lincoln Nat. Life Ins. Co., 54 Employee Benefits Cas. (BNA) 1199, 2012 WL 4127827 (W.D. Mich. 2012)—14:7
- Keckley v. Coshocton Glass Co., 86 Ohio St. 213, 99 N.E. 299 (1912)—4:5
- Kecso v. Meredith Corp., 480 F.3d 849 (8th Cir. 2007)—15:11
- Keegan v. Bloomingdale's, Inc., 992 F. Supp. 974 (N.D. Ill. 1998)—23:5, 26:16
- Keeling v. Travelers Ins. Co., Hartford, Conn., 1937 OK 208, 180 Okla. 99, 67 P.2d 944 (1937)—10:20
- Keenan v. John Hancock Mut. Life Ins. Co. of Boston, Mass., 50 R.I. 158, 146 A. 401 (1929)—25:3
- Keffer v. Prudential Ins. Co. of America, 153 W. Va. 813, 172 S.E.2d 714 (1970)—17:13
- Keller v. North Am. Life Ins. Co., 301 Ill. 198, 133 N.E. 726 (1921)—10:2
- Keller v. Orion Ins. Co., 422 F.2d 1152 (8th Cir. 1970)—17:4, 17:10
- Keller-Smith v. Reliance Standard Life Insurance Company, 2018 Employee Benefits Cas. (BNA) 305374, 2018 WL 4046511 (E.D. Pa. 2018)—26:13
- Kellogg v. Metropolitan Life Ins. Co., 549 F.3d 818, 45 Employee Benefits Cas. (BNA) 2132 (10th Cir. 2008)—14:6
- Kellogg v. United Ben. Life Ins., 516 S.W.2d 45 (Mo. Ct. App. 1974)—17:13
- Kelly v. Fidelity Mut. Life Ins. Co. of Philadelphia, 169 Wis. 274, 172 N.W. 152, 4 A.L.R. 845 (1919)—7:6, 7:7
- Kelly v. John Hancock Mut Life Ins Co, 136 F. Supp. 539 (S.D. N.Y. 1955)—9:8
- Kelly v. John Hancock Mut. Life Ins. Co., 131 Conn. 106, 38 A.2d 176 (1944)—6:11
- Kelly v. Layton, 309 F.2d 611 (8th Cir. 1962)—11:1
- Kelly v. Madison Nat. Life Ins. Co., 37 Wis. 2d 152, 154 N.W.2d 334 (1967)—6:13
- Kelly v. Montour R. Co., 195 Pa. Super. 587, 171 A.2d 632 (1961)—23:2
- Kemp v. Mutual of Omaha Ins. Co., 375 Mich. 359, 134 N.W.2d 696 (1965)—13:8
- Kendel v. Zurich American Ins. Co., 2009 WL 3063363 (E.D. Ark. 2009)—14:7
- Kennard v. Means Industries, Inc., 555 Fed. Appx. 555, 57 Employee Benefits Cas. (BNA) 2563 (6th Cir. 2014)—15:5, 15:11
- Kennard v. Means Industries, Inc., 2012 WL 3156529 (E.D. Mich. 2012)—26:15
- Kennedy v. Occidental Life Ins. Co., 18 Cal. 2d 627, 117 P.2d 3 (1941)—10:3, 10:4

TABLE OF CASES

- Kennedy v. Pilot Life Ins. Co., 4 N.C. App. 77, 165 S.E.2d 676 (1969)—22:9, 23:4
- Kennedy v. Plan Adm’r for DuPont Sav. and Inv. Plan, 555 U.S. 285, 129 S. Ct. 865, 172 L. Ed. 2d 662, 45 Employee Benefits Cas. (BNA) 2249, 2009-1 U.S. Tax Cas. (CCH) ¶ 50383 (2009)—11:19
- Kentucky Ass’n of Health Plans, Inc. v. Miller, 538 U.S. 329, 123 S. Ct. 1471, 155 L. Ed. 2d 468, 30 Employee Benefits Cas. (BNA) 1129 (2003)—19:1, 26:14
- Kentucky Cent. Life Ins. Co. v. McNabb, 825 F. Supp. 269 (D. Kan. 1993)—4:1, 8:12
- Kentucky Central Life & Acc. Ins. Co. v. White, 106 Ind. App. 530, 19 N.E.2d 872 (1939)—6:18, 6:19
- Kentucky Home Life Ins. Co. v. Kittinger, 262 Ky. 525, 90 S.W.2d 673, 103 A.L.R. 1361 (1935)—10:13
- Kentucky Home Mut. Life Ins. Co. v. Marshall, 291 Ky. 120, 163 S.W.2d 45 (1942)—5:26, 20:7
- Kentucky Home Mut. Life Ins. Co. v. Rogers, 196 Tenn. 641, 270 S.W.2d 188 (1954)—21:7
- Kerlin v. Metropolitan Life Ins. Co., 141 So. 2d 895 (La. Ct. App. 2d Cir. 1962)—23:7
- Kern v. John Hancock Mut. Life Ins. Co., 8 A.D.2d 256, 186 N.Y.S.2d 992 (1st Dep’t 1959)—9:19, 9:20
- Kern v. Prudential Ins. Co. of America, 293 F.2d 251 (8th Cir. 1961)—10:9
- Kernodle v. Peerless Life Ins. Co., 213 Tenn. 631, 378 S.W.2d 744 (1964)—14:12
- Kerns v. Benefit Trust Life Ins. Co., 992 F.2d 214, 16 Employee Benefits Cas. (BNA) 2569 (8th Cir. 1993)—26:13
- Kerr v. Minnesota Mut. Ben. Ass’n, 39 Minn. 174, 39 N.W. 312 (1888)—7:3
- Kersh v. Life & Cas. Ins. Co. of Tenn., 109 Ga. App. 793, 137 S.E.2d 493 (1964)—5:8
- Kerstetter, In re, 399 Pa. Super. 632, 582 A.2d 1122 (1990)—2:31
- Kessler v. Lincoln Nat. Life Ins. Co., 620 F. Supp. 282 (D.D.C. 1985)—11:18
- Kettlegardes v. Prudential Ins. Co. of America, 175 S.W.2d 917 (Mo. Ct. App. 1943)—6:16
- Key Life Ins. Co. v. Hodges, 106 Ga. App. 735, 128 S.E.2d 367 (1962)—9:12
- Kidd v. Pritzel, 821 S.W.2d 566 (Mo. Ct. App. W.D. 1991)—11:19
- Kidd v. Prudential Ins. Co. of America, 2008 WL 163055 (M.D. Pa. 2008)—2:6, 10:7
- Kievit v. Loyal Protective Life Ins. Co., 34 N.J. 475, 170 A.2d 22 (1961)—14:6, 25:7
- Killian v. Hartford Life and Accident Insurance Company, 2017 WL 429905 (E.D. Pa. 2017)—15:11
- Kim v. Guardian Life Insurance Company of America, 2024 WL 2106240 (C.D. Cal. 2024)—15:9, 17:10
- Kimball v. New York Life Ins. Co., 98 Vt. 192, 126 A. 553 (1924)—10:21

- Kimbro v. New York Life Ins. Co., 134 Iowa 84, 108 N.W. 1025 (1906)—13:3
- Kimmel v. Western Reserve Life Assur. Co. of Ohio, 678 F. Supp. 2d 783 (N.D. Ind. 2010)—5:21
- Kinard v. Mutual Ben. Health & Acc. Ass'n of Omaha, Neb., 108 F. Supp. 780 (W.D. Ark. 1952)—7:13
- King v. Hartford Life and Acc. Ins. Co., 414 F.3d 994, 35 Employee Benefits Cas. (BNA) 1518 (8th Cir. 2005)—26:15
- King v. Health Care Service Corp., 2024 WL 4802753 (D. Mont. 2024)—12:10
- King v. Order of United Commercial Travelers of America, 333 U.S. 153, 68 S. Ct. 488, 92 L. Ed. 608 (1948)—7:12, 25:10
- King v. Pennsylvania Life Ins. Co., 470 Fed. Appx. 439 (6th Cir. 2012)—14:3
- King v. Sperry Gyroscope Co., 57 N.Y.S.2d 684 (Sup 1945)—21:2, 22:2, 22:3, 22:7
- King v. Unum Life Ins. Co. of America, 913 F. Supp. 2d 290, 54 Employee Benefits Cas. (BNA) 2044 (W.D. La. 2012)—15:11
- Kingsland v. Missouri State Life Ins. Co., 228 Mo. App. 198, 66 S.W.2d 959 (1933)—21:1, 21:6
- Kinsler v. Lincoln Nat. Life Ins. Co., 660 F. Supp. 2d 830 (M.D. Tenn. 2009)—26:15
- Kinstler v. First Reliance Standard Life Ins. Co., 181 F.3d 243, 23 Employee Benefits Cas. (BNA) 1581 (2d Cir. 1999)—15:4
- Kirby v. Prudential Ins. Co. of America, 239 Mo. App. 476, 191 S.W.2d 379, 162 A.L.R. 660 (1945)—10:2
- Kirk v. Metropolitan Life Ins. Co., 336 Mo. 765, 81 S.W.2d 333 (1935)—6:13
- Kirkland v. Prudence Mut. Cas. Co., 186 So. 2d 485 (Miss. 1966)—6:16
- Kirschner v. Equitable Life Assur. Soc. of U.S., 157 Misc. 635, 284 N.Y.S. 506 (Mun. Ct. 1935)—14:5
- Kirtley v. Holmes, 107 F. 1 (C.C.A. 6th Cir. 1901)—19:1
- Kirwan v. Marriott Corp., 10 F.3d 784, 17 Employee Benefits Cas. (BNA) 1894 (11th Cir. 1994)—26:15
- Kisting-Leung v. Cigna Corporation, 780 F. Supp. 3d 985 (E.D. Cal. 2025)—26:14
- Klanian v. New York Life Ins. Co., 68 R.I. 126, 26 A.2d 608, 152 A.L.R. 87 (1942)—8:20
- Klapholtz v. New York Life Ins. Co., 218 A.D. 695, 219 N.Y.S. 64 (1st Dep't 1926)—6:3
- Klass v. Reliance Standard Life Insurance Company, 2017 WL 3741005 (D.N.J. 2017)—15:11
- Klat v. Chrysler Corp., 285 Mich. 241, 280 N.W. 747 (1938)—23:5
- Klaxon Co. v. Stentor Electric Mfg. Co., 313 U.S. 487, 61 S. Ct. 1020, 85 L. Ed. 1477, 49 U.S.P.Q. 515 (1941)—25:4, 25:10
- Klay v. AXA Equitable Life Ins. Co., 2010 WL 3885117 (W.D. Pa. 2010)—15:4
- Kleinstein v. Metropolitan Life Insurance Company, 2025 WL 2403123 (D. Minn. 2025)—14:5

TABLE OF CASES

- Kloepfer v. Continental Assur. Co., 23 Utah 2d 178, 460 P.2d 339 (1969)—22:9
- Kloidt v. Metropolitan Life Ins. Co., 18 N.J. Misc. 661, 16 A.2d 274 (Sup. Ct. 1939)—21:7
- Klopik v. General American Life Ins. Co., 155 Pa. Super. 659, 39 A.2d 281 (1944)—9:1
- Kluge v. Benefit Ass’n of Ry. Emp., 276 Minn. 263, 149 N.W.2d 681 (1967)—15:8
- Knight v. Metropolitan Life Ins. Co., 103 Ariz. 100, 437 P.2d 416 (1968)—14:4
- Knoepfler v. Guardian Life Ins. Co. of America, 438 F.3d 287 (3d Cir. 2006)—15:10
- Knoppe v. Lincoln National Life Insurance Company, 2024 WL 2983537 (Ky. Ct. App. 2024)—2:4
- Knott v. State ex rel. Hanks, 140 Fla. 713, 192 So. 472 (1939)—2:52
- Knowles v. Metropolitan Life Ins. Co., 514 F. Supp. 515 (N.D. Ga. 1981)—11:19
- Kocak v. Metropolitan Life Ins. Co., 237 A.D. 780, 263 N.Y.S. 283 (3d Dep’t 1933)—7:10
- Koch v. Aetna Life Ins. Co. of Hartford, Conn., 165 Wash. 329, 5 P.2d 313 (1931)—21:2
- Koehnke v. Unum Life Insurance Company of America, 2025 WL 2682390 (D. Or. 2025)—15:11
- Koffman v. Unum Life Ins. Co. of America, 2013 WL 3242350 (E.D. Va. 2013)—14:9, 17:20, 17:21
- Kolich v. Travelers Ins. Co., 154 Kan. 458, 119 P.2d 498 (1941)—21:1
- Kolligian v. Prudential Ins. Co. of America, 353 Mass. 322, 231 N.E.2d 381 (1967)—22:2, 22:4
- Kolodziej v. Metropolitan Life Ins. Co., 307 Ill. App. 657, 30 N.E.2d 916 (1st Dist. 1940)—23:2, 23:5, 24:5
- Koo v. Unum Group, 813 F. Supp. 3d 1062 (C.D. Cal. 2025)—26:13
- Koorstad v. Washington Nat. Ins. Co., 257 Cal. App. 2d 399, 64 Cal. Rptr. 882 (2d Dist. 1967)—5:13, 5:17
- Kopicko v. Anthem Life Insurance Company, 565 F. Supp. 3d 1197 (S.D. Cal. 2021)—15:11
- Kopke v. John Hancock Mut. Life Ins. Co., 176 Kan. 451, 271 P.2d 279 (1954)—23:9
- Koral Industries v. Security-Connecticut Life Ins. Co., 802 S.W.2d 650 (Tex. 1990)—6:5
- Korn v. Paul Revere Life Ins. Co., 382 Fed. Appx. 443 (6th Cir. 2010)—15:10
- Korzinek v. Postal Life Ins. Co., 224 F. Supp. 1001 (S.D. N.Y. 1964)—9:13
- Kosiba v. Merck & Co., 384 F.3d 58, 33 Employee Benefits Cas. (BNA) 2397 (3d Cir. 2004)—26:15
- Kotch v. Kotch, 151 Tex. 471, 251 S.W.2d 520 (1952)—11:10
- Kothe v. Phoenix Mut. Life Ins. Co., 269 Mass. 148, 168 N.E. 737 (1929)—10:18
- Kott v. Agilent Technologies, Inc., 2017 WL 2903174 (N.D. Cal. 2017)—15:13, 26:15

- Kovach v. Zurich American Ins. Co., 587 F.3d 323, 48 Employee Benefits Cas. (BNA) 1146 (6th Cir. 2009)—14:4
- Kovacs v. John Hancock Mut. Life Ins. Co. of Boston, Mass., 15 N.J. Misc. 616, 193 A. 529 (Sup. Ct. 1937)—10:12
- Kozak v. Vanesko Enterprises, Inc., 2016 WL 6892454 (M.D. Pa. 2016)—26:16
- Kramer v. Phoenix Life Ins. Co., 15 N.Y.3d 539, 914 N.Y.S.2d 709, 940 N.E.2d 535 (2010)—4:4
- Krasny v. Metropolitan Life Ins. Co., 143 Ohio St. 284, 28 Ohio Op. 199, 54 N.E.2d 952 (1944)—13:8
- Krause v. Pacific Mut. Life Ins. Co. of California, 141 Neb. 844, 5 N.W.2d 229 (1942)—7:13, 12:3
- Krause v. Washington Nat. Ins. Co., 255 Or. 446, 468 P.2d 513 (1970)—5:4, 9:14
- Krauss v. Manhattan Life Ins. Co. of New York, 643 F.2d 98 (2d Cir. 1981)—25:7
- Kreinowitz v. New York Life Ins. Co., 2 N.Y.S.2d 826 (App. Term 1938)—8:11, 8:13
- Kris B. v. Life Insurance Company of North America, 748 F. Supp. 3d 806 (N.D. Cal. 2024)—15:11
- Krohn v. Steinlauf, 22 Misc. 2d 365, 193 N.Y.S.2d 731 (Sup 1959)—9:15, 21:7
- Kroon v. Travelers Ins. Co., 290 Ill. App. 35, 7 N.E.2d 935 (2d Dist. 1937)—6:11
- Krueger v. Reliance Standard Life Insurance Company, 772 F. Supp. 3d 893 (N.D. Ill. 2025)—15:11
- Kubacki v. Metropolitan Life Ins. Co., 193 Pa. Super. 138, 164 A.2d 48 (1960)—14:10
- Kuhn v. Prudential Ins. Co. of America, 551 F. Supp. 2d 413 (E.D. Pa. 2008)—15:11
- Kuhn v. Wolf, 59 Ohio App. 15, 12 Ohio Op. 339, 16 N.E.2d 1017 (6th Dist. Sandusky County 1938)—11:15
- Kukuruza v. John Hancock Mut. Life Ins. Co., 276 Mass. 146, 176 N.E. 788 (1931)—9:11
- Kulmacz v. New York Life Ins. Co., 39 Conn. Supp. 470, 466 A.2d 808 (Super. Ct. Appellate Sess. 1983)—11:19
- Kunin v. Benefit Trust Life Ins. Co., 910 F.2d 534, 12 Employee Benefits Cas. (BNA) 1221, 19 A.L.R.5th 1017 (9th Cir. 1990)—15:13
- Kunstlinger as Trustee of Pinchas Stolper Ins Trust 3/06/08 v. Lincoln Benefit Life Company, 2025 WL 252432 (D.N.J. 2025)—9:10
- Kuntz v. Aetna Inc., 57 Employee Benefits Cas. (BNA) 1028, 2013 WL 2147945 (E.D. Pa. 2013)—15:11
- Kurgan v. Prudential Ins. Co. of America, 340 Ill. App. 178, 91 N.E.2d 620 (1st Dist. 1950)—11:9
- Kurz v. New York Life Ins. Co., 168 So. 2d 564 (Fla. 1st DCA 1964)—11:10, 24:6
- Kutten v. Sun Life Assur. Co. of Canada, 759 F.3d 942, 58 Employee Benefits Cas. (BNA) 2938 (8th Cir. 2014)—17:5

TABLE OF CASES

L

- Laake v. Benefits Committee, Western & Southern Financial Group Company Flexible Benefits Plan, 68 F.4th 984 (6th Cir. 2023)—15:5, 15:11, 15:13, 26:13
- LaAsmar v. Phelps Dodge Corp. Life, Accidental Death & Dismemberment and Dependent Life Ins. Plan, 605 F.3d 789, 49 Employee Benefits Cas. (BNA) 1438 (10th Cir. 2010)—14:4
- Labella v. PNC Bank Corp. and Affiliates Long Term Disability Plan, 2014 WL 727029 (E.D. Pa. 2014)—15:11
- Lachs v. Fidelity & Cas. Co. of New York, 306 N.Y. 357, 118 N.E.2d 555 (1954)—7:14, 12:3
- Lacko v. United of Omaha Life Insurance Company, 926 F.3d 432, 2019 Employee Benefits Cas. (BNA) 215886 (7th Cir. 2019)—15:2
- Ladley v. Saint Paul Fire & Marine Ins. Co., 73 Wash. 2d 928, 442 P.2d 983 (1968)—15:6
- LaFavor v. American Nat. Ins. Co., 279 Minn. 5, 155 N.W.2d 286 (1967)—5:21
- Lafferty v. Unum Life Ins. Co. of America, 2012 WL 667811 (M.D. Pa. 2012)—17:10
- Lafleur v. Louisiana Health Service and Indem. Co., 563 F.3d 148, 46 Employee Benefits Cas. (BNA) 1593 (5th Cir. 2009)—26:13
- Lain v. Metropolitan Life Ins. Co., 388 Ill. 576, 58 N.E.2d 587 (1944)—11:18
- Lake v. New York Life Ins. Co., 218 F.2d 394 (4th Cir. 1955)—11:17
- Lalonde v. Metropolitan Life Insurance Company, 2025 WL 1324139 (C.D. Cal. 2025)—15:11
- Lamarque v. Massachusetts Indem. & Life Ins. Co., 794 F.2d 194 (5th Cir. 1986)—5:21
- Lamb v. New York Life Ins. Co., 377 S.W.2d 148 (Mo. Ct. App. 1964)—10:16
- Lampke v. Metropolitan Life Ins. Co., 279 N.Y. 157, 18 N.E.2d 14 (1938)—6:17, 6:18
- Lancaster v. Travelers Ins. Co., 54 Ga. App. 718, 189 S.E. 79 (1936)—21:7
- Lance v. Prudential Ins. Co., 19 N.J. Misc. 551, 22 A.2d 3 (C.P. 1941)—8:13
- Land v. Continental Cas. Co., 284 Minn. 453, 170 N.W.2d 568 (1969)—17:15
- Land v. West Coast Life Ins. Co., 201 Or. 397, 270 P.2d 154 (1954)—21:1
- Landau v. Pacific Mut. Life Ins. Co., 305 Mo. 542, 267 S.W. 370 (1924)—7:5
- Landis v. American Potash & Chemical Corp., 78 Nev. 424, 375 P.2d 402, 51 L.R.R.M. (BNA) 2602, 46 Lab. Cas. (CCH) ¶ 50657 (1962)—23:8
- Landress v. Phoenix Mut. Life Ins. Co., 291 U.S. 491, 54 S. Ct. 461, 78 L. Ed. 934, 90 A.L.R. 1382 (1934)—14:2
- Landrum v. Consec Life Ins. Co., 2013 WL 6019303 (S.D. Miss. 2013)—2:62

- Landrum v. Landrum's Adm'x, 186 Ky. 775, 218 S.W. 274 (1920)—11:3
- Lane v. American General Life and Acc. Ins. Co., 252 S.W.3d 289 (Tenn. Ct. App. 2007)—6:1
- Lane v. New York Life Ins. Co., 147 S.C. 333, 145 S.E. 196 (1928)—9:11, 10:3
- Lane v. Williamson, 307 S.C. 230, 414 S.E.2d 177 (Ct. App. 1992)—11:19
- Lang v. Long-Term Disability Plan of Sponsor Applied Remote Technology, Inc., 125 F.3d 794, 21 Employee Benefits Cas. (BNA) 1867 (9th Cir. 1997)—15:13
- Langan v. U.S. Life Ins. Co., 344 Mo. 989, 130 S.W.2d 479, 123 A.L.R. 1409 (1939)—8:10
- Lange v. Metropolitan Life Ins. Co., 252 A.D. 696, 1 N.Y.S.2d 821 (3d Dep't 1937)—10:12
- Langley v. Durham Life Ins. Co. of Raleigh, N. C., 261 N.C. 459, 135 S.E.2d 38 (1964)—14:2
- La Rocca v. John Hancock Mut. Life Ins. Co., 286 N.Y. 233, 36 N.E.2d 126 (1941)—6:14
- Larr v. Minnesota Mut. Life Ins. Co., 924 F.2d 65 (5th Cir. 1991)—9:14
- Larson v. Northwestern Mut. Life Ins. Co., 2013 WL 6050356 (Minn. Ct. App. 2013)—6:10
- Larson v. Union Central Life Ins. Co., 272 Minn. 177, 137 N.W.2d 327 (1965)—6:7, 9:13
- Larson v. Wycoff Co., 624 P.2d 1151 (Utah 1981)—23:5
- LaSorsa by LaSorsa v. UNUM Life Ins. Co. of America, 955 F.2d 140, 72 Ed. Law Rep. 756 (1st Cir. 1992)—22:9
- Lasser v. Reliance Standard Life Ins. Co., 344 F.3d 381, 31 Employee Benefits Cas. (BNA) 3014 (3d Cir. 2003)—15:2, 15:4
- Lauze v. New York Life Ins. Co., 74 N.H. 334, 68 A. 31 (1907)—9:1
- Law v. Ernst & Young, 956 F.2d 364, 14 Employee Benefits Cas. (BNA) 2710 (1st Cir. 1992)—26:13
- Law v. Hawaiian Life Ins. Co., 51 Haw. 288, 459 P.2d 195 (1969)—5:18
- Lawson ex rel. Lawson v. Fortis Ins. Co., 301 F.3d 159 (3d Cir. 2002)—17:6
- Layman v. Continental Assur. Co., 430 Pa. 134, 242 A.2d 256 (1968)—6:9
- Layman v. Continental Assur. Co., 416 Pa. 155, 205 A.2d 93 (1964)—6:7, 6:8, 6:9, 24:5
- Lazovick v. Sun Life Ins. Co. of America, 586 F. Supp. 918 (E.D. Pa. 1984)—8:16, 10:23
- L.B. v. Premiera Blue Cross, 795 F. Supp. 3d 1311 (W.D. Wash. 2025)—26:36
- L.D. v. Independence Blue Cross, 2024 WL 4530109 (E.D. Pa. 2024)—15:11, 26:15, 26:26
- Leach v. Metropolitan Life Ins. Co., 124 Kan. 584, 261 P. 603 (1927)—22:3, 22:7, 22:10, 24:9
- Leahy v. Raytheon Co., 315 F.3d 11, 29 Employee Benefits Cas. (BNA) 2924 (1st Cir. 2002)—15:11, 26:15
- Learn v. Lincoln National Life Insurance Company, 724 F. Supp. 3d 494 (W.D. Va. 2024)—26:15

TABLE OF CASES

- Leath v. Tillery, 424 S.W.2d 505 (Tex. Civ. App. Fort Worth 1968)—11:28
- Leavens v. Metropolitan Life Ins. Co., 135 Me. 365, 197 A. 309 (1938)—23:5
- Leavey v. Unum Provident Corp., 295 Fed. Appx. 255 (9th Cir. 2008)—2:59
- Lebovits v. PHL Variable Insurance Company, 2017 WL 5495797 (E.D. N.Y. 2017)—9:10
- Lebovits v. PHL Variable Insurance Company, 199 F. Supp. 3d 678 (E.D. N.Y. 2016)—9:10
- Lebron v. National Union Fire Insurance Company of Pittsburgh, Pennsylvania, 849 Fed. Appx. 484, 2021 Employee Benefits Cas. (BNA) 134470 (5th Cir. 2021)—14:5
- LeBus v. Northwestern Mut. Life Ins. Co., 55 F.3d 1374 (8th Cir. 1995)—10:6
- Lechler v. Montana Life Ins. Co. of Helena, Mont., 48 N.D. 644, 186 N.W. 271, 23 A.L.R. 1193 (1921)—6:17, 10:5
- Ledley v. William Penn Life Ins. Co., 138 N.J. 627, 651 A.2d 92 (1995)—5:15, 6:1
- Lee v. BellSouth Telecommunications, Inc., 318 Fed. Appx. 829 (11th Cir. 2009)—15:11
- Lee v. Fortis Benefits Ins. Co., 2006 WL 777224 (D. Minn. 2006)—15:2
- Lee v. Metropolitan Life Ins. Co., 180 S.C. 475, 186 S.E. 376 (1936)—13:9
- Leftwich v. Inter-Ocean Cas. Co., 123 W. Va. 577, 17 S.E.2d 209 (1941)—17:6
- Legal Sec. Life Ins. Co. v. Thomas, 481 S.W.2d 178, 64 A.L.R.3d 1170 (Tex. Civ. App. Beaumont 1972)—22:2
- Leger v. Tribune Co. Long Term Disability Ben. Plan, 557 F.3d 823, 46 Employee Benefits Cas. (BNA) 1442 (7th Cir. 2009)—15:11
- Le Grand v. Security Ben. Ass'n, 210 Mo. App. 700, 240 S.W. 852 (1922)—18:4
- Leibowitz v. Mutual of Omaha Ins. Co., 71 Misc. 2d 838, 337 N.Y.S.2d 314 (N.Y. City Civ. Ct. 1972)—15:13
- Leighton v. New York, S. & W. R. Co., 303 F. Supp. 599 (S.D. N.Y. 1969)—25:7
- Leinum v. Continental Casualty Co., 2 Wash. App. 233, 469 P.2d 964 (Div. 2 1970)—15:11
- Le May v. Metropolitan Life Ins. Co., 262 A.D. 313, 28 N.Y.S.2d 950 (3d Dep't 1941)—10:9
- Lemer's Estate, Matter of, 306 N.W.2d 244 (S.D. 1981)—11:19
- Lemke v. Schwarz, 286 N.W.2d 693 (Minn. 1979)—11:10
- Lennon v. Metropolitan Life Ins. Co., 504 F.3d 617, 41 Employee Benefits Cas. (BNA) 2541 (6th Cir. 2007)—14:4
- Lentin v. Continental Assur. Co., 412 Ill. 158, 105 N.E.2d 735, 44 A.L.R.2d 463 (1952)—9:1
- Leogrande v. Societa M. S. Fratellanza Italiana, 133 N.J.L. 51, 42 A.2d 570 (N.J. Sup. Ct. 1945)—7:3
- Leon v. Mutual Ben. Health & Acc. Ass'n, 323 Ill. App. 203, 55 N.E.2d 557 (1st Dist. 1944)—13:7

- Leonard v. General Electric Company, 199 F. Supp. 3d 400, 62 Employee Benefits Cas. (BNA) 1442 (D. Mass. 2016)—14:12
- Leonard v. Prudential Ins. Co. of America, 128 Wis. 348, 107 N.W. 646 (1906)—10:2, 10:5
- Leonor v. Provident Life and Acc. Co., 790 F.3d 682 (6th Cir. 2015)—15:4
- Leontieva v. Metropolitan Life Insurance Company, 2024 WL 5185695 (S.D. Tex. 2024)—14:6
- Le Page v. Metropolitan Life Ins. Co., 314 S.W.2d 735 (Mo. 1958)—5:8
- Lesser v. Reliance Standard Life Insurance Company, 385 F. Supp. 3d 1356 (N.D. Ga. 2019)—15:11
- Lester v. Aetna Life Ins. Co., 433 F.2d 884 (5th Cir. 1970)—9:10, 25:7
- Letner v. Unum Life Ins. Co. of America, 203 F. Supp. 2d 1291 (N.D. Fla. 2001)—26:13
- Letvinuck v. Aetna Life Ins. Co., 2009 WL 5184459 (C.D. Cal. 2009)—15:2
- Levine v. Life Insurance Company of North America, 182 F. Supp. 3d 250 (E.D. Pa. 2016)—15:11
- Levy v. Penn Mutual Life Insurance Company, 2026 WL 91626 (S.D. N.Y. 2026)—15:13
- Lewis v. Brotherhood of Locomotive Firemen and Enginemen, 220 Ala. 270, 124 So. 889 (1929)—5:21
- Lewis v. Connecticut General Life Ins. Co., 94 S.W.2d 499 (Tex. Civ. App. Beaumont 1936)—13:10
- Lewis v. Continental Life & Acc. Co., 93 Idaho 348, 461 P.2d 243, 36 A.L.R.3d 529 (1969)—21:2, 21:8, 22:7
- Lewis v. Equity Nat. Life Ins. Co., 637 So. 2d 183 (Miss. 1994)—6:4
- Lewis v. Metropolitan Life Ins. Co., 397 Mich. 481, 245 N.W.2d 9 (1976)—16:3
- Lewis v. New York Life Ins. Co., 201 Mo. App. 48, 209 S.W. 625 (1919)—25:2
- Lewis v. New York Life Ins Co, 181 F. 433 (C.C.A. 3d Cir. 1910)—10:21
- Lewkowicz v. Lewkowicz, 761 F. Supp. 48 (E.D. Mich. 1991)—11:19
- Li v. First Unum Life Insurance Company, 2025 WL 326492 (S.D. N.Y. 2025)—26:15
- Liberty Life Ins. Co. v. Figueroa, 461 Fed. Appx. 173 (3d Cir. 2012)—14:4, 14:6
- Liberty Life Ins. Co. v. Moore, 10 S.W.2d 178 (Tex. Civ. App. Amarillo 1928)—5:7
- Liberty Nat. Life Ins. Co. v. Morris, 132 Ga. App. 631, 208 S.E.2d 637 (1974)—14:8
- Liberty Nat. Life Ins. Co. v. Weldon, 267 Ala. 171, 100 So. 2d 696, 61 A.L.R.2d 1346 (1957)—4:6
- Liberty Nat. Life Ins. Co. v. Windham, 529 So. 2d 967 (Ala. 1988)—14:9
- Lickteig v. Business Men's Assur. Co. of America, 61 F.3d 579 (8th Cir. 1995)—22:5
- Life & Cas. Ins. Co. v. Davis, 62 Ga. App. 832, 10 S.E.2d 129 (1940)—10:6
- Life & Cas. Ins. Co. v. Vertrees, 44 Tenn. App. 672, 318 S.W.2d 559 (1958)—5:14, 5:16

TABLE OF CASES

- Life & Cas. Ins. Co. of Tenn. v. Gurley, 229 F.2d 326 (4th Cir. 1956)—
5:5
- Life & Cas. Ins. Co. of Tenn. v. Harvison, 187 So. 2d 847 (Miss. 1966)—
5:12, 5:16
- Life & Cas. Ins. Co. of Tenn. v. Jones, 230 Ark. 979, 328 S.W.2d 118
(1959)—14:7
- Life & Cas. Ins. Co. of Tenn. v. Webb, 115 Ga. App. 521, 154 S.E.2d 790
(1967)—11:24, 11:26
- Life & Cas. Ins. Co. of Tenn. v. Wheeler, 265 Ky. 269, 96 S.W.2d 753, 106
A.L.R. 1270 (1936)—10:13
- Life & Cas. Ins. Co. of Tenn. v. Williams, 200 Ga. 273, 36 S.E.2d 753,
163 A.L.R. 686 (1946)—6:19
- Life & Cas. Ins. Co. of Tennessee v. Goodwin, 189 Ark. 1073, 76 S.W.2d
93 (1934)—9:8
- Life & Cas. Ins. Co. of Tennessee v. Peacock, 220 Ala. 104, 124 So. 229
(1929)—16:2
- Life & Casualty Co. of Tennessee v. Street, 213 Ala. 588, 105 So. 672
(1925)—10:5
- Life & Casualty Ins. Co. of Tennessee v. McCray, 187 Ark. 49, 58 S.W.2d
199 (1933)—10:4
- Life General Sec. Ins. Co. v. Cook, 648 So. 2d 237 (Fla. 4th DCA
1994)—17:5
- Life Ins. Co. of Arkansas v. Ashley, 308 Ark. 335, 824 S.W.2d 393
(1992)—20:14
- Life Ins. Co. of Georgia v. Lopez, 443 So. 2d 947 (Fla. 1983)—4:6
- Life Ins. Co. of North America v. First Nat. Bank of Fort Worth, 453
S.W.2d 310 (Tex. Civ. App. Fort Worth 1970)—21:6
- Life Ins. Co. of North America v. Halker, 254 Md. 621, 255 A.2d 68
(1969)—9:15
- Life Ins. Co. of North America v. Jackson, 475 A.2d 1150 (Me. 1984)—
11:19
- Life Ins. Co. of North America v. Ortiz, 535 F.3d 990 (9th Cir. 2008)—
11:19
- Lightner v. Prudential Ins. Co. of America, 97 Kan. 97, 154 P. 227
(1916)—9:1
- Likens v. Hartford Life and Acc. Ins. Co., 688 F.3d 197 (5th Cir. 2012)—
14:4, 14:9, 14:12
- Likens v. John Hancock Mut. Life Ins. Co., 246 F.2d 897 (10th Cir.
1957)—9:14, 11:3
- Liles v. Russell, 230 Ga. 686, 198 S.E.2d 873 (1973)—11:6
- Lincke v. Mutual Ben. Health & Acc. Ass’n, 76 Cal. App. 2d 222, 172
P.2d 912 (4th Dist. 1946)—9:6
- Lincoln Benefit Life Company v. Dallal, 2022 WL 605709 (9th Cir.
2022)—19:2
- Lincoln Income Life Ins. Co. v. Milton, 242 Ark. 124, 412 S.W.2d 291
(1967)—17:5
- Lincoln National Life Insurance Company v. Inzlicht-Sprei, 847 Fed.
Appx. 97 (2d Cir. 2021)—4:4
- Lincoln Nat. Life Ins. Co. v. Bastian, 31 F.2d 859 (C.C.A. 4th Cir.
1929)—9:2

- Lincoln Nat. Life Ins. Co. v. Commonwealth Corrugated Container Corp., 229 Va. 132, 327 S.E.2d 98 (1985)—22:5
- Lincoln Nat. Life Ins. Co. v. Joseph Schlanger 2006 Ins. Trust, 28 A.3d 436 (Del. 2011)—8:6
- Lincoln Nat. Life Ins. Co. v. Reed, 234 Ark. 640, 353 S.W.2d 521, 3 A.L.R.3d 637 (1962)—25:8
- Lincoln Nat. Life Ins. Co. v. Watson, 71 Ill. App. 3d 900, 28 Ill. Dec. 339, 390 N.E.2d 506 (1st Dist. 1979)—11:19
- Lindenberg v. Jackson National Life Insurance Company, 147 F. Supp. 3d 694 (W.D. Tenn. 2015)—11:19
- Linden Motor Freight Co. v. Travelers Ins. Co., 40 N.J. 511, 193 A.2d 217 (1963)—14:2
- Linder v. Metropolitan Life Ins. Co., 148 Tenn. 236, 255 S.W. 43 (1923)—10:6
- Linder v. Northwestern Mutual Life Insurance Co., 2021 WL 212216 (S.D. Fla. 2021)—15:13
- Lindgren v. Metropolitan Life Ins. Co., 57 Ill. App. 2d 315, 206 N.E.2d 734 (2d Dist. 1965)—21:7
- Lindsay v. U. S. Life Ins. Co. in City of New York, 80 N.J. Super. 465, 194 A.2d 31 (Law Div. 1963)—13:4
- Lindskog v. Equitable Life Assur. Soc. of U.S., 209 Minn. 13, 295 N.W. 70 (1940)—13:10
- Lindstrom v. Aetna Life Ins. Co., 203 N.W.2d 623 (Iowa 1973)—25:4
- Lineberger v. Security Life & Trust Co., 245 N.C. 166, 95 S.E.2d 501, 68 A.L.R.2d 1 (1956)—23:2, 23:5
- Lineberry v. Security Life & Trust Co., 238 N.C. 264, 77 S.E.2d 652 (1953)—8:23, 10:33, 20:7, 21:1
- Liner v. Travelers Ins. Co., 50 Ga. App. 643, 180 S.E. 383 (1934)—21:1
- Lines v. Hartford Financial Services Group, Inc., 2022 WL 408820 (D. Conn. 2022)—26:13
- Linfors v. Unity Life Ins. Co., 189 S.C. 527, 1 S.E.2d 781 (1939)—9:1
- Lingham v. Harmon, 502 F. Supp. 302 (D. Md. 1980)—11:10
- Linhart v. New York Life Insurance Company, 2024 WL 5232311 (C.D. Cal. 2024)—9:10
- Link v. New York Life Ins. Co., 194 So. 118 (La. Ct. App. 1st Cir. 1940)—13:13
- Link v. New York Life Ins. Co., 107 Minn. 33, 119 N.W. 488 (1909)—5:24
- Linn v. North Idaho Dist. Medical Service Bureau, Inc., 102 Idaho 679, 638 P.2d 876 (1981)—21:3
- Lipel v. General Am. Life Ins. Co., 192 S.W.2d 871 (Mo. Ct. App. 1946)—6:13
- Lipman v. Equitable Life Assur. Soc. of U.S., 58 F.2d 15 (C.C.A. 4th Cir. 1932)—10:10
- Liverpool & G.W. Steam Co. v. Phenix Ins. Co., 129 U.S. 397, 9 S. Ct. 469, 32 L. Ed. 788 (1889)—25:1
- Livingston v. Aetna Life Ins. Co., 246 S.W.2d 261 (Tex. Civ. App. Dallas 1952)—21:7
- Livingston v. Mutual Ben. Life Ins. Co., 173 S.C. 87, 174 S.E. 900 (1934)—8:5

TABLE OF CASES

- Lloyd v. Aetna Life Ins. Co., 50 Ga. App. 478, 178 S.E. 479 (1935)—9:13
- Lloyd v. Jordan, 544 So. 2d 957 (Ala. 1989)—11:9
- Lloyd v. Massachusetts Acc. Co., 125 N.J. Eq. 320, 5 A.2d 312 (Ch. 1939)—9:11
- Lloyd v. Royal Union Mut. Life Ins. Co., 245 F. 162 (N.D. Iowa 1917)—11:6
- Locher v. Unum Life Ins. Co. of America, 389 F.3d 288, 34 Employee Benefits Cas. (BNA) 1018 (2d Cir. 2004)—26:15
- Lockheed Corp. v. Spink, 517 U.S. 882, 116 S. Ct. 1783, 135 L. Ed. 2d 153, 20 Employee Benefits Cas. (BNA) 1257, 70 Fair Empl. Prac. Cas. (BNA) 1633, 68 Empl. Prac. Dec. (CCH) ¶ 44043 (1996)—26:13
- LoCoco v. Medical Sav. Ins. Co., 530 F.3d 442 (6th Cir. 2008)—17:6
- Lofstead v. Bank Sav. Life Ins. Co., 118 Kan. 95, 234 P. 50 (1925)—7:7
- Logan v. Allstate Life Ins. Co., 19 Ill. App. 3d 656, 312 N.E.2d 416 (2d Dist. 1974)—6:16
- Logan v. AT&T Umbrella Benefit Plan No. 3, 2016 WL 5462972 (N.D. Ohio 2016)—15:11, 26:13
- Logan v. New York Life Ins. Co., 107 Wash. 253, 181 P. 906 (1919)—6:13
- Logan v. Paul Revere Life Insurance Company, 2025 WL 2723542 (E.D. Tenn. 2025)—15:4
- Logan v. Texas Mut. Life Ins. Ass’n, 121 Tex. 603, 51 S.W.2d 288 (Comm’n App. 1932)—8:4, 8:12
- Logan v. Victory Life Ins. Co., 175 Kan. 88, 259 P.2d 165 (1953)—9:10
- Lombardi v. Metropolitan Life Ins. Co., 271 Mich. 265, 260 N.W. 160 (1935)—9:13
- Long v. Aetna Life Insurance Company, 404 F. Supp. 3d 1012 (N.D. Tex. 2019)—14:11
- Long v. Pilot Life Ins. Co., 250 N.C. 590, 108 S.E.2d 840 (1959)—9:1
- Long v. St. Joseph Life Ins. Co., 225 S.W. 106 (Mo. Ct. App. 1920)—7:7
- Longenberger v. Prudential Ins. Co. of America, 121 Pa. Super. 225, 183 A. 422 (1936)—7:3
- Longley v. Prudential Ins. Co. of America, 161 S.W.2d 27 (Mo. Ct. App. 1942)—23:2
- Lopez v. Standard Insurance Co., 2017 WL 532119 (M.D. Fla. 2017)—15:11
- Lorber v. Aetna Life Ins. Co., 207 So. 2d 305 (Fla. 3d DCA 1968)—15:2, 15:4, 15:7
- Lotman v. Security Mut. Life Ins. Co. of New York, 332 F. Supp. 350 (E.D. Pa. 1971)—6:14
- Loubat v. Audubon Life Ins. Co., 170 So. 2d 745 (La. Ct. App. 1st Cir. 1964)—24:7, 24:9
- Love v. State Mut. Life Assur. Co. of Worcester, Mass., 251 N.C. 85, 110 S.E.2d 603 (1959)—10:27, 10:30, 23:1, 23:9
- Lovett v. American Family Life Ins. Co., 107 Ga. App. 603, 131 S.E.2d 70 (1963)—17:4
- Lowes v. Pan-American Life Ins. Co., 355 F.2d 433 (8th Cir. 1966)—10:34, 20:13, 23:1

- Lowry v. Aetna Life Ins. Co., 120 S.W.2d 505 (Tex. Civ. App. Dallas 1938)—13:7
- Lowry v. State Farm Mut. Auto. Ins. Co., 228 Neb. 171, 421 N.W.2d 775 (1988)—6:5, 6:14
- Loyd v. Federal Kemper Life Assur. Co., 518 N.W.2d 374 (Iowa 1994)—9:1
- L.R. v. Blue Cross Blue Shield of Illinois, 796 F. Supp. 3d 744 (D. Utah 2025)—26:26
- Lubich v. Liberty Life Assur. Co. of Boston, 2010 WL 1253547 (W.D. Pa. 2010)—14:9
- Lucas v. John Hancock Mut. Life Ins. Co., 116 Pa. Super. 298, 176 A. 514 (1935)—13:10
- Ludwick v. Harbinger Group, Inc., 854 F.3d 400, R.I.C.O. Bus. Disp. Guide (CCH) ¶ 12873 (8th Cir. 2017)—26:24
- Ludwinska v. John Hancock Mut. Life Ins. Co., 317 Pa. 577, 178 A. 28, 98 A.L.R. 705 (1935)—8:4, 8:12
- Lueck v. New York Life Ins. Co., 185 Minn. 184, 240 N.W. 363 (1932)—5:19
- Lukman v. Metropolitan Life Insurance Company, 806 F. Supp. 3d 1056 (N.D. Cal. 2025)—15:6, 15:11
- Luksich v. Kaiser Steel Corp., 245 Cal. App. 2d 373, 53 Cal. Rptr. 875 (2d Dist. 1966)—9:22
- Lumbermen's Mut. Ins. Co. v. Slide Rule & Scale Engineering Co., 177 F.2d 305 (7th Cir. 1949)—13:3
- Lumpkin v. Metropolitan Life Ins. Co., 75 Ohio App. 310, 31 Ohio Op. 74, 43 Ohio L. Abs. 228, 62 N.E.2d 189 (1st Dist. Hamilton County 1945)—6:10
- Lundeen v. Cordner, 354 F.2d 401, 9 Fed. R. Serv. 2d 56E.51, Case 6 (8th Cir. 1966)—11:10
- Lundquist v. Fox, 51 Or. App. 183, 624 P.2d 667 (1981)—5:19
- Lynd v. Reliance Standard Life Ins. Co., 94 F.3d 979 (5th Cir. 1996)—15:13
- Lyn M. v. Premera Blue Cross, 966 F.3d 1061, 2020 Employee Benefits Cas. (BNA) 277125 (10th Cir. 2020)—26:15

M

- MacArthur v. Massachusetts Hospital Service, Inc., 343 Mass. 670, 180 N.E.2d 449 (1962)—17:14
- MacDonald v. Metropolitan Life Ins. Co., 304 Pa. 213, 155 A. 491, 77 A.L.R. 353 (1931)—13:7
- MacDonald v. Unicare Life & Health Ins. Co., 2008 WL 169142 (S.D. W. Va. 2008)—14:4, 14:9
- MacGregor v. State Mut. Life Assur. Co., 119 F.2d 148 (C.C.A. 6th Cir. 1941)—25:3
- Machinery Center, Inc. v. Anchor Nat. Life Ins. Co., 434 F.2d 1 (10th Cir. 1970)—5:14
- Mack v. Connecticut General Life Ins. Co. of Hartford, 12 F.2d 416 (C.C.A. 8th Cir. 1926)—8:7
- Mack v. Metropolitan Life Ins. Co., 246 Fed. Appx. 594 (11th Cir. 2007)—15:7

TABLE OF CASES

- MacKay v. Aetna Life Ins. Co., 118 Conn. 538, 173 A. 783 (1934)—6:17, 6:18
- MacKay v. Metropolitan Life Ins. Co., 281 N.Y. 42, 22 N.E.2d 154 (1939)—15:10
- MacKelvie v. Mutual Ben. Life Ins. Co. of Newark, N.J., 287 F. 660 (C.C.A. 2d Cir. 1923)—5:8
- Mackey v. Lanier Collection Agency & Service, Inc., 486 U.S. 825, 108 S. Ct. 2182, 100 L. Ed. 2d 836, 9 Employee Benefits Cas. (BNA) 2129, 28 Wage & Hour Cas. (BNA) 1140, 109 Lab. Cas. (CCH) ¶ 55889 (1988)—26:14
- Mackie v. Prudential Ins. Co. of America, 148 Pa. Super. 498, 25 A.2d 736 (1942)—9:6
- Macklin v. Commonwealth Life & Acc. Co., 121 Ill. App. 2d 119, 257 N.E.2d 256 (1st Dist. 1970)—14:4
- MacLauchlan v. Prudential Ins. Co. of America, 970 F.2d 357 (7th Cir. 1992)—5:21
- MacMahon v. U.S. Life Ins. Co., 128 F. 388 (C.C.A. 5th Cir. 1904)—9:2
- Madrigal v. CNA Group Life Assur. Co., 2006 WL 2796189 (E.D. Mich. 2006)—15:13
- Magee v. Equitable Life Assur. Soc. of U. S., 62 N.D. 614, 244 N.W. 518, 85 A.L.R. 1457 (1932)—9:12, 21:1, 21:2, 23:5
- Maher v. Massachusetts General Hosp. Long Term Disability Plan, 665 F.3d 289, 52 Employee Benefits Cas. (BNA) 1211 (1st Cir. 2011)—26:15
- Mahlon D. v. Cigna Health and Life Insurance Company, 291 F. Supp. 3d 1029, 2018 Employee Benefits Cas. (BNA) 33069 (N.D. Cal. 2018)—26:15
- Mahon v. American Cas. Co. of Reading, Pa., 65 N.J. Super. 148, 167 A.2d 191 (App. Div. 1961)—13:8, 24:5
- Makar v. Health Care Corp. of Mid-Atlantic (CareFirst), 872 F.2d 80 (4th Cir. 1989)—26:13
- Malanga v. Royal Indem. Co., 101 Ariz. 588, 422 P.2d 704 (1967)—14:3, 14:9
- Maldonado v. First Nat. Life Ins. Co., 1968-NMSC-114, 79 N.M. 354, 443 P.2d 744 (1968)—5:17, 5:21
- Mallon v. Prudential Ins. Co. of America, 5 F. Supp. 290 (W.D. Mo. 1933)—10:16
- Malloy v. New York Life Ins. Co., 103 F.2d 439, 1 Fed. R. Serv. 562 (C.C.A. 1st Cir. 1939)—8:20
- Malone v. Continental Life & Acc. Co., 89 Idaho 77, 403 P.2d 225 (1965)—17:5
- Malone v. Protective Life Ins. Co., 237 Ala. 640, 188 So. 233 (1939)—20:7
- Malone v. State Life Ins. Co., 202 Mo. App. 499, 213 S.W. 877 (1919)—7:6
- Maloney v. John Hancock Mut. Life Ins. Co., 271 F.2d 609 (2d Cir. 1959)—9:10
- Mang v. Travelers Ins. Co., 412 S.W.2d 672 (Tex. Civ. App. San Antonio 1967)—7:14
- Mangano v. Jackson National Life Insurance Company, 723 Fed. Appx. 918 (11th Cir. 2018)—2:62

- Mangol v. Metropolitan Life Ins. Co., 103 F.2d 14 (C.C.A. 7th Cir. 1939)—13:8
- Manhattan Life Ins. Co. v. Allison, 100 Colo. 1, 64 P.2d 1265 (1937)—10:10
- Mann v. Service Life Ins. Co., 284 F. Supp. 139 (E.D. Va. 1968)—7:12
- Manning v. American Republic Ins. Co., 604 F.3d 1030 (8th Cir. 2010)—26:15
- Manning v. Prudential Ins. Co. of America, 95 Ohio App. 172, 53 Ohio Op. 121, 118 N.E.2d 421 (1st Dist. Hamilton County 1953)—9:13, 23:7
- Manning v. Western Airlines, 11 Utah 2d 14, 354 P.2d 568 (1960)—9:13, 21:7
- Mannino v. Agway Inc. Group Trust, 192 A.D.2d 131, 600 N.Y.S.2d 723 (2d Dep't 1993)—17:2, 17:6
- Mansur v. PFL Life Ins. Co., 589 F.3d 1315 (10th Cir. 2009)—19:2
- Manuel v. American Income Life Ins. Co., 212 So. 2d 169 (La. Ct. App. 3d Cir. 1968)—15:8
- Manzella v. Paul Revere Life Ins. Co., 872 F.2d 96 (5th Cir. 1989)—6:15
- Marantz v. Permanente Medical Group, Inc. Long Term Disability Plan, 687 F.3d 320 (7th Cir. 2012)—15:11
- Mareck v. Mutual Reserve Fund Life Ass'n, 62 Minn. 39, 64 N.W. 68 (1895)—8:7
- Mariotti v. Metropolitan Life Ins. Co., 122 N.J.L. 360, 5 A.2d 759 (N.J. Ct. Err. & App. 1939)—24:5
- Marks v. Supreme Tribe of Ben Hur, 191 Ky. 385, 230 S.W. 540, 15 A.L.R. 1277 (1921)—7:6
- Marlatt v. United Farm Bureau Family Life Ins. Co., 640 N.E.2d 1073, 45 Soc. Sec. Rep. Serv. 808 (Ind. Ct. App. 1994)—17:18
- Marriot v. Pacific Nat. Life Assur. Co., 24 Utah 2d 182, 467 P.2d 981 (1970)—15:3, 22:9
- Marsh v. Zurich Ins. Co., 118 Ga. App. 409, 163 S.E.2d 867 (1968)—18:11
- Marshall v. Connecticut General Life Ins. Co., 371 S.W.2d 363 (Mo. Ct. App. 1963)—22:9
- Marshall v. Marshall, 399 S.W.2d 487 (Ky. 1966)—11:8, 11:10
- Martin v. Allianz Life Ins. Co. of North America, 1998 ND 8, 573 N.W.2d 823 (N.D. 1998)—16:2, 16:4
- Martin v. Crown Life Ins. Co., 202 Mont. 461, 658 P.2d 1099 (1983)—21:2, 21:3
- Martin v. Illinois Bankers Life Assur. Co., 91 S.W.2d 646 (Mo. Ct. App. 1936)—9:1
- Martin v. Insurance Co. of North America, 1 Wash. App. 218, 460 P.2d 682 (Div. 2 1969)—14:12
- Martin v. Modern Woodmen of America, 253 Ill. 400, 97 N.E. 693 (1912)—11:6
- Martin v. Oklahoma Farmers Union, 1981 OK 34, 622 P.2d 1078 (Okla. 1981)—21:3
- Martinez v. Sun Life Assurance Company of Canada, 948 F.3d 62, 170 Lab. Cas. (CCH) ¶ 11219 (1st Cir. 2020)—26:13

TABLE OF CASES

- Martinson v. Prudential Ins. Co. of America, 236 Wis. 110, 294 N.W. 525 (1940)—6:14
- Martonik v. United of Omaha Life Insurance Company, 2019 WL 3777842 (W.D. Pa. 2019)—15:2, 15:11, 26:13
- Martray v. Transamerica Premier Life Insurance Company, 2016 WL 7442386 (W.D. Pa. 2016)—14:12
- Maryland Medical Service, Inc. v. Carver, 238 Md. 466, 209 A.2d 582 (1965)—18:3
- Maryland Nat. Bank v. Tower, 374 F.2d 381 (4th Cir. 1967)—4:5
- Maslin v. Columbian Nat. Life Ins. Co., 3 F. Supp. 368 (S.D. N.Y. 1932)—8:4, 8:12
- Mason’s Adm’x v. Prudential Ins. Co. of America, 291 Ky. 347, 164 S.W.2d 386 (1942)—9:15, 21:7
- Massachusetts Ben. Life Ass’n v. Robinson, 104 Ga. 256, 30 S.E. 918 (1898)—8:17
- Massachusetts Bonding & Ins. Co. v. Springston, 1955 OK 142, 283 P.2d 819 (Okla. 1955)—15:7
- Massachusetts Bonding & Insurance Co. v. Josselyn, 224 Mich. 159, 194 N.W. 548 (1923)—11:17
- Massachusetts Cas. Ins. Co. v. Rief, 227 Md. 324, 176 A.2d 777 (1962)—15:4
- Massachusetts Cas. Ins. Co. v. Vanidestine, 980 F. Supp. 556 (D. Me. 1997)—6:10
- Massachusetts Laborers’ Health and Welfare Fund v. Blue Cross Blue Shield of Massachusetts, 66 F.4th 307 (1st Cir. 2023)—26:13
- Massachusetts Mut. Life Ins. Co. v. Central Penn Nat. Bank, 372 F. Supp. 1027, 14 U.C.C. Rep. Serv. 212 (E.D. Pa. 1974)—2:62
- Massachusetts Mut. Life Ins. Co. v. Cohen, Friedlander & Martin Co., 70 F. Supp. 186, 35 Ohio Op. 133 (N.D. Ohio 1947)—6:12
- Massachusetts Mut. Life Ins. Co. v. Gaskamp, 420 S.W.2d 739 (Tex. Civ. App. Beaumont 1967)—21:7
- Massachusetts Mut. Life Ins. Co. v. Jefferson, 104 S.W.3d 13 (Tenn. Ct. App. 2002)—15:2
- Massachusetts Mut. Life Ins. Co. v. Jones, 44 F.2d 540 (C.C.A. 4th Cir. 1930)—10:11
- Massachusetts Mut. Life Ins. Co. v. National Bank of Commerce, 95 F.2d 797, 118 A.L.R. 1065 (C.C.A. 4th Cir. 1938)—5:5, 5:6
- Massachusetts Mut. Life Ins. Co. v. O’Brien, 5 F.3d 1117 (7th Cir. 1993)—6:5
- Massachusetts Mut. Life Ins. Co. v. Pinellas Cent. Bank & Trust Co., 175 So. 2d 245 (Fla. 2d DCA 1965)—9:7
- Massachusetts Mut. Life Ins. Co. v. Sinkler, 2012 WL 3059566 (D. Md. 2012)—15:10
- Massachusetts Mut. Life Ins. Co. v. Woodall, 304 F. Supp. 2d 1364 (S.D. Ga. 2003)—15:2
- Massachusetts Mut. Life Ins. Co. v. Zaucha, 2011 WL 3584766 (N.D. Ill. 2011)—6:3
- Massachusetts Protective Ass’n Inc. of Worcester, Mass. v. Turner, 1935 OK 80, 171 Okla. 14, 41 P.2d 689 (1935)—13:7, 13:14

- Mastaler v. Unum Life Ins. Co.*, 53 Employee Benefits Cas. (BNA) 2287, 2012 WL 579537 (S.D. Cal. 2012)—26:13
- Masten v. Life Investors Ins. Co. of America*, 474 F. Supp. 373 (D.S.D. 1979)—22:5
- Masuda-Cleveland v. Life Insurance Company of North America*, 2017 WL 427497 (D. Haw. 2017)—26:15
- Mates v. Penn Mut. Life Ins. Co.*, 316 Mass. 303, 55 N.E.2d 770 (1944)—8:15
- Matheny v. Massachusetts Mut. Life Ins. Co.*, 235 So. 2d 690, 45 A.L.R.3d 1343 (Miss. 1970)—10:1
- Mathis v. Minnesota Mut. Life Ins. Co.*, 302 F. Supp. 998 (M.D. N.C. 1969)—6:16
- Matinchek v. John Alden Life Ins. Co.*, 93 F.3d 96 (3d Cir. 1996)—26:13
- Matschiner v. Lewis*, 45 Employee Benefits Cas. (BNA) 2572, 2009 WL 35162 (D. Neb. 2009)—11:19
- Matthews v. Matthews*, 163 Kan. 755, 186 P.2d 233, 175 A.L.R. 1268 (1947)—11:13
- Matthews v. Shalala*, 10 F.3d 678, 43 Soc. Sec. Rep. Serv. 8, Unempl. Ins. Rep. (CCH) ¶ 17661A (9th Cir. 1993)—15:11
- Mau v. Union Labor Life Ins. Co.*, 31 N.J. Super. 362, 106 A.2d 748 (App. Div. 1954)—21:5
- Maurice, Estate of v. Life Insurance Company of North America*, 792 Fed. Appx. 499 (9th Cir. 2020)—14:6
- May v. Prudential Ins. Co. of America*, 93 N.Y.S.2d 579 (Sup 1949)—11:3
- Mayers v. Massachusetts Mut. Life Ins. Co.*, 11 F. Supp. 80 (E.D. N.Y. 1935)—10:11, 10:20
- Mayes v. Massachusetts Mut. Life Ins. Co.*, 608 S.W.2d 612 (Tex. 1980)—6:1
- Mayes v. Standard Ins. Co.*, 2014 WL 4725452 (D. Kan. 2014)—15:2
- Maynard v. Mutual Life Ins. Co.*, 179 Tenn. 267, 165 S.W.2d 385 (1942)—9:19
- McAllister v. Security Ben. Ass'n*, 261 S.W. 343 (Mo. Ct. App. 1924)—11:9
- McAuley v. Federal Ins. Co.*, 46 Employee Benefits Cas. (BNA) 1983, 2009 WL 913510 (E.D. Mo. 2009)—14:5
- McBean v. United of Omaha Life Insurance Company*, 2019 Employee Benefits Cas. (BNA) 122751, 2019 WL 1508456 (S.D. Cal. 2019)—22:7
- McBride v. Prudential Ins. Co. of America*, 147 Ohio St. 461, 34 Ohio Op. 381, 72 N.E.2d 98 (1947)—7:14, 8:8
- McCandless v. Standard Ins. Co.*, 509 Fed. Appx. 443, 54 Employee Benefits Cas. (BNA) 2196 (6th Cir. 2012)—15:7
- McCann v. Unum Provident*, 921 F. Supp. 2d 353, 55 Employee Benefits Cas. (BNA) 1830 (D.N.J. 2013)—26:13
- McClain v. Eaton Corp. Disability Plan*, 740 F.3d 1059, 58 Employee Benefits Cas. (BNA) 1867 (6th Cir. 2014)—15:13
- McClain v. National Life & Acc. Ins. Co.*, 96 S.W.2d 836 (Tex. Civ. App. Galveston 1936)—13:9, 13:10

TABLE OF CASES

- McClain v. Provident Life & Acc. Ins. Co., 65 Ga. App. 355, 16 S.E.2d 173 (1941)—9:13
- McClellan v. Health Maintenance Organization of Pennsylvania, 413 Pa. Super. 128, 604 A.2d 1053 (1992)—19:1
- McClelland v. Life Ins. Co. of North America, 679 F.3d 755, 53 Employee Benefits Cas. (BNA) 2421 (8th Cir. 2012)—14:4
- McClure v. Life Ins. Co. of North America, 84 F.3d 1129 (9th Cir. 1996)—15:4
- McClure v. State Farm Mut. Auto. Ins. Co., 113 Ga. App. 467, 148 S.E.2d 475 (1966)—9:1
- McCollum v. Life Ins. Co. of North America, 495 Fed. Appx. 694, 54 Employee Benefits Cas. (BNA) 1342 (6th Cir. 2012)—15:11
- McCormack v. Security Mut. Life Ins. Co., 220 N.Y. 447, 116 N.E. 74 (1917)—6:17
- McCrary v. Middle Georgia Management Services, Inc., 315 Ga. App. 247, 726 S.E.2d 740 (2012)—11:16
- McCullers v. Auto-Owners Life Ins. Co., 771 F.2d 1491 (11th Cir. 1985)—5:13
- McDaniel v. Medical Life Ins. Co., 195 F.3d 999 (8th Cir. 1999)—22:6, 22:8
- McDaniel v. Metropolitan Life Ins. Co., 119 W. Va. 650, 195 S.E. 597 (1938)—7:5
- McDaniel v. North Carolina Mut. Life Ins. Co., 70 N.C. App. 480, 319 S.E.2d 676 (1984)—17:6
- McDaniel v. Standard Acc. Ins. Co., 221 F.2d 171 (7th Cir. 1955)—7:12, 7:15
- McDonald v. Mutual Life Ins. Co. of New York, 108 F.2d 32 (C.C.A. 6th Cir. 1939)—8:4
- McDonald v. Northern Ben. Ass'n, 113 Mont. 595, 131 P.2d 479 (1942)—6:11
- McDonald v. Onebeacon America Insurance Company, 2015 WL 11439080 (N.D. Ga. 2015)—14:3
- McDowell v. Krawchison, 125 F.3d 954, 21 Employee Benefits Cas. (BNA) 1689, 1997 Fed. App. 0278P (6th Cir. 1997)—23:5, 26:16
- McEver v. Northwestern Mutual Life Insurance Company, 629 F. Supp. 3d 1340 (M.D. Ga. 2022)—15:4
- McFadden v. Equitable Life Assur. Soc. of U. S., 351 Pa. 570, 41 A.2d 624 (1945)—24:5
- McFadden v. Prudential Ins. Co. of America, 877 F. Supp. 2d 481 (S.D. Miss. 2012)—15:2
- McFarland v. General American Life Ins. Co., 149 F.3d 583 (7th Cir. 1998)—15:2, 15:4
- McFarland v. Railway Officials & Employes' Acc. Ass'n of Indianapolis, 5 Wyo. 126, 38 P. 347 (1894)—13:14
- McFarland v. Unum Life Insurance Company of America, 2022 WL 306069 (W.D. Wash. 2022)—15:4
- McFarlane v. Life Ins. Co. of North America, 999 F.2d 266 (7th Cir. 1993)—14:10
- McGillivray v. Life Ins. Co. of North America, 519 F. Supp. 2d 157 (D. Mass. 2007)—14:4

- McGinnis v. Bankers Life Co., Des Moines, Iowa, 39 A.D.2d 393, 334 N.Y.S.2d 270 (2d Dep't 1972)—21:8, 23:5
- McGinniss, Appeal of, 190 Pa. Super. 138, 152 A.2d 784 (1959)—11:27
- McGonigle v. Prudential Ins. Co. of America, 100 Mont. 203, 46 P.2d 687 (1935)—10:20
- McGowan v. New Orleans Employers Intern. Longshoremen's Ass'n, 538 Fed. Appx. 495, 56 Employee Benefits Cas. (BNA) 2623 (5th Cir. 2013)—26:13
- McGuiggin v. Zurich American Insurance Company, 2019 Employee Benefits Cas. (BNA) 102350, 2019 WL 1333268 (D. Mass. 2019)—14:9
- McHugh v. Protective Life Ins. Co., 12 Cal. 5th 213, 283 Cal. Rptr. 3d 323, 494 P.3d 24 (Cal. 2021)—9:1, 9:10
- McIntyre v. First Unum Life Insurance Company, 2025 WL 2375389 (E.D. Tenn. 2025)—15:4
- McIntyre v. First Unum Life Insurance Company, 2024 WL 4328834 (E.D. Tenn. 2024)—15:11
- McIntyre v. Reliance Standard Life Insurance Company, 73 F.4th 993 (8th Cir. 2023)—15:11, 26:15
- McKanna v. Continental Assur. Co., 165 Kan. 289, 194 P.2d 515 (1948)—7:12
- McKay v. Bankers Life Co., 187 N.W.2d 736 (Iowa 1971)—14:5
- McKay v. Equitable Life Assur. Soc. of U. S., 421 P.2d 166 (Wyo. 1966)—18:11
- McKee v. Aetna Life Ins. Co., 423 F.2d 623 (6th Cir. 1970)—14:8
- McKeeman v. General American Life Ins. Co., 111 Nev. 1042, 899 P.2d 1124 (1995)—9:6
- McKinney v. American Sec. Life Ins. Co., 76 So. 2d 630 (La. Ct. App. 2d Cir. 1954)—12:13, 17:21
- McLain v. American Glanzstoff Corp., 166 Tenn. 1, 57 S.W.2d 554 (1933)—21:4
- McLaughlin v. Berkshire Life Ins. Co. of America, 82 Mass. App. Ct. 351, 973 N.E.2d 685 (2012)—15:4
- McLean v. Life of Va., 11 N.C. App. 87, 180 S.E.2d 431 (1971)—5:18
- McLean v. Metropolitan Life Ins. Co., 78 Ohio L. Abs. 464, 153 N.E.2d 349 (C.P. 1957)—22:3, 22:5
- McLemore v. Life Ins. Co. of Ga., 117 Ga. App. 155, 159 S.E.2d 480 (1968)—5:19
- McMaster v. New York Life Ins. Co., 183 U.S. 25, 22 S. Ct. 10, 46 L. Ed. 64 (1901)—9:1
- McNabb v. State Farm Life Ins. Co., 116 F. Supp. 641 (S.D. Iowa 1953)—6:10
- McNamee v. Griffin, 137 N.Y.S.2d 220 (Sup 1954)—11:14
- McNeil v. Time Ins. Co., 205 F.3d 179, 10 A.D. Cas. (BNA) 415, 24 Employee Benefits Cas. (BNA) 1267 (5th Cir. 2000)—26:23
- McNinch v. Guardian Life Insurance Company of America, 2022 WL 444133 (N.D. Ill. 2022)—14:4
- McOsker v. Paul Revere Life Ins. Co., 279 F.3d 586, 27 Employee Benefits Cas. (BNA) 2147 (8th Cir. 2002)—15:4, 15:11

TABLE OF CASES

- McPhail v. John Hancock Mut. Life Ins. Co., 108 F. Supp. 902 (W.D. Ky. 1952)—11:14
- McQueeney v. National Fidelity Life Ins. Co., 350 Mo. 469, 166 S.W.2d 461 (1942)—5:22
- McWilliams v. Capital Telecommunications Inc., 986 F. Supp. 920 (M.D. Pa. 1997)—17:5
- McWilliams v. Northwestern Mut. Life Ins. Co., 285 Ky. 192, 147 S.W.2d 79 (1940)—10:17
- Mead v. Phoenix Ins. Co., 68 Kan. 432, 75 P. 475 (1904)—13:14
- Mead v. ReliaStar Life Ins. Co., 755 F. Supp. 2d 515 (D. Vt. 2010)—15:4
- Meadows v. Peoples Life Ins. Co., 118 W. Va. 404, 191 S.E. 852 (1937)—6:17
- Meagher v. Executive Life Ins. Co. of New York, 200 A.D.2d 720, 607 N.Y.S.2d 361 (2d Dep't 1994)—6:1
- Mearns v. Scharbach, 103 Wash. App. 498, 12 P.3d 1048 (Div. 3 2000)—11:19
- Medical Care, Inc. v. Chiropody Ass'n of W. Va., 141 W. Va. 741, 93 S.E.2d 38 (1956)—18:2
- Medical Service of Dist. of Col. v. Llewellyn, 208 A.2d 734 (D.C. 1965)—17:3
- Medigovich v. Pacific Mut. Life Ins. Co., 235 F.2d 609 (9th Cir. 1956)—22:6, 22:10
- Med-Trans Corporation v. Capital Health Plan, Inc., 700 F. Supp. 3d 1076 (M.D. Fla. 2023)—12:15
- Meekins v. Aetna Ins. Co., 231 N.C. 452, 57 S.E.2d 777, 15 A.L.R.2d 949 (1950)—13:14
- Meerbach v. Metropolitan Life Ins. Co., 46 Pa. Super. 133, 1911 WL 4460 (1911)—10:3
- Meier v. Burnsed, 438 S.C. 362, 882 S.E.2d 863 (Ct. App. 2022)—11:19
- Meier v. Pacific Life Insurance Co., 63 F.4th 595 (7th Cir. 2023)—6:1, 6:10, 6:15
- Meilander v. Penn Mut. Life Ins. Co., 59 Ohio App. 171, 12 Ohio Op. 440, 17 N.E.2d 398 (6th Dist. Lucas County 1938)—9:8
- Melech v. Life Ins. Co. of North America, 739 F.3d 663, 57 Employee Benefits Cas. (BNA) 1800 (11th Cir. 2014)—15:2, 15:11, 26:15
- Melikian v. Lincoln Nat. Life Ins. Co., 185 Pa. Super. 209, 138 A.2d 170 (1958)—23:5
- Melton v. Minnesota Life Insurance, 2024 WL 4182699 (E.D. Ky. 2024)—26:13
- Melville v. American Home Assur. Co., 584 F.2d 1306, 3 Fed. R. Evid. Serv. 756 (3d Cir. 1978)—25:7
- Mendez v. American General Life Ins. Co., 455 Fed. Appx. 153 (3d Cir. 2011)—10:6
- Menin v. New York Life Ins. Co., 188 Misc. 870, 69 N.Y.S.2d 523 (Sup 1941)—9:8, 10:11
- Mercer v. Unum Life Insurance Company of America, 2025 WL 27603 (M.D. Tenn. 2025)—26:15
- Merchants' Bank v. Garrard, 158 Ga. 867, 124 S.E. 715, 38 A.L.R. 102 (1924)—11:13

- Merchants Nat. Bank of Mobile v. Com. Life Ins. Co., 249 Ala. 58, 29 So. 2d 350 (1947)—7:7
- Mercier v. John Hancock Mut. Life Ins. Co., 141 Me. 376, 44 A.2d 372 (1945)—6:16, 25:2
- Merhige v. Pacific Life Insurance Company, 420 So. 3d 204 (La. Ct. App. 5th Cir. 2025)—2:53
- Merriam v. National Life & Acc. Ins. Co., 169 Tenn. 291, 86 S.W.2d 566 (1935)—5:26
- Merrimon v. Unum Life Ins. Co. of America, 758 F.3d 46, 58 Employee Benefits Cas. (BNA) 2872 (1st Cir. 2014)—26:13
- Mers v. Marriott Intern. Group Accidental Death and Dismemberment Plan, 144 F.3d 1014, 22 Employee Benefits Cas. (BNA) 1172 (7th Cir. 1998)—14:10
- Messer v. Paul Revere Life Ins. Co., 884 F.2d 939 (6th Cir. 1989)—20:13
- Messer v. Prudential Ins. Co. of America, 2013 WL 1319391 (W.D. N.C. 2013)—15:11
- Metcalf v. American Family Mut. Ins. Co., 381 N.W.2d 37 (Minn. Ct. App. 1986)—17:18
- Metcalf v. Metropolitan Life Ins. Co., 1 Cal. App. 2d 481, 37 P.2d 115 (3d Dist. 1934)—10:12
- Metcalf v. Montgomery, 229 Ala. 156, 155 So. 582 (1934)—11:13
- Metropolitan Life Ins. Co. v. Alterovitz, 214 Ind. 186, 14 N.E.2d 570, 117 A.L.R. 770 (1938)—6:16
- Metropolitan Life Ins. Co. v. Anderson, 101 F. Supp. 808 (E.D. La. 1951)—25:4
- Metropolitan Life Ins. Co. v. Blue, 222 Ala. 665, 133 So. 707, 79 A.L.R. 852 (1931)—12:6, 15:13
- Metropolitan Life Ins. Co. v. Brown, 159 Ind. 644, 65 N.E. 908 (1903)—25:8
- Metropolitan Life Ins. Co. v. Brown's Adm'r, 222 Ky. 211, 300 S.W. 599 (1927)—11:10, 11:14
- Metropolitan Life Ins. Co. v. Christ, 979 F.2d 575 (7th Cir. 1992)—11:19
- Metropolitan Life Ins. Co. v. Clay, 158 Ky. 192, 164 S.W. 968 (1914)—25:2
- Metropolitan Life Ins. Co. v. Cohen, 96 F.2d 66 (C.C.A. 2d Cir. 1938)—25:3
- Metropolitan Life Ins. Co. v. Cole, 163 Va. 906, 178 S.E. 43 (1935)—9:12
- Metropolitan Life Ins. Co. v. Conway, 252 N.Y. 449, 169 N.E. 642 (1930)—8:8
- Metropolitan Life Ins. Co. v. Cotter, 464 Mass. 623, 984 N.E.2d 835 (2013)—15:7
- Metropolitan Life Ins. Co. v. Daniel, 175 F. Supp. 379 (E.D. Mich. 1959)—11:6, 21:2, 21:4
- Metropolitan Life Ins. Co. v. De Nicola, 317 Mass. 416, 58 N.E.2d 841 (1944)—8:14
- Metropolitan Life Ins. Co. v. George, 56 Ga. App. 191, 192 S.E. 514 (1937)—10:20, 10:21
- Metropolitan Life Ins. Co. v. Goldsmith, 201 Misc. 569, 112 N.Y.S.2d 385 (Sup 1952)—6:4

TABLE OF CASES

- Metropolitan Life Ins. Co. v. Grant, 268 F.2d 307 (9th Cir. 1959)—5:13
- Metropolitan Life Ins. Co. v. Halcomb, 79 F.2d 788 (C.C.A. 9th Cir. 1935)—7:13
- Metropolitan Life Ins. Co. v. Harper, 189 Ark. 170, 70 S.W.2d 1042 (1934)—21:2, 25:9
- Metropolitan Life Ins. Co. v. Hedgepath, 182 Tenn. 296, 185 S.W.2d 906 (1945)—7:3
- Metropolitan Life Ins. Co. v. Henkel, 234 F.2d 69 (4th Cir. 1956)—14:4
- Metropolitan Life Ins. Co. v. Henriksen, 6 Ill. App. 2d 127, 126 N.E.2d 736 (1st Dist. 1955)—5:26, 8:15
- Metropolitan Life Ins. Co. v. Howle, 62 Ohio St. 204, 56 N.E. 908 (1900)—6:13
- Metropolitan Life Ins. Co. v. Kohn, 103 Ga. App. 162, 118 S.E.2d 731 (1961)—23:3
- Metropolitan Life Ins. Co. v. Kubichek, 83 Fed. Appx. 425, 31 Employee Benefits Cas. (BNA) 2608 (3d Cir. 2003)—2:62, 11:10
- Metropolitan Life Ins. Co. v. Levy, 133 N.J. Eq. 77, 30 A.2d 571 (Ch. 1943)—5:26
- Metropolitan Life Ins. Co. v. Lewis, 142 So. 721 (La. Ct. App. 2d Cir. 1932)—11:10
- Metropolitan Life Ins. Co. v. Lillard, 1926 OK 51, 118 Okla. 196, 248 P. 841 (1926)—10:11
- Metropolitan Life Ins. Co. v. Marcoulier, 322 F. Supp. 246 (E.D. Mo. 1971)—11:19
- Metropolitan Life Ins. Co. v. Marsh, 119 F.3d 415, 21 Employee Benefits Cas. (BNA) 1341, 1997 Fed. App. 0212P (6th Cir. 1997)—11:19
- Metropolitan Life Ins. Co. v. Massachusetts, 471 U.S. 724, 105 S. Ct. 2380, 85 L. Ed. 2d 728, 6 Employee Benefits Cas. (BNA) 1545, 119 L.R.R.M. (BNA) 2569, 102 Lab. Cas. (CCH) ¶ 55497 (1985)—26:14
- Metropolitan Life Ins. Co. v. Monahon, 102 Ky. 13, 19 Ky. L. Rptr. 992, 42 S.W. 924 (1897)—4:6
- Metropolitan Life Ins. Co. v. Pettit, 164 F.3d 857, 22 Employee Benefits Cas. (BNA) 2207 (4th Cir. 1998)—11:19
- Metropolitan Life Ins. Co. v. Pope, 193 Ark. 139, 97 S.W.2d 915 (1936)—22:7
- Metropolitan Life Ins. Co. v. Quilty, 92 F.2d 829 (C.C.A. 7th Cir. 1937)—24:5
- Metropolitan Life Ins. Co. v. Ritz, 70 Wash. 2d 317, 422 P.2d 780 (1967)—18:15
- Metropolitan Life Ins. Co. v. Sandstrand, 78 R.I. 457, 82 A.2d 863 (1951)—11:10
- Metropolitan Life Ins. Co. v. Shalloway, 151 F.2d 548 (C.C.A. 5th Cir. 1945)—8:19
- Metropolitan Life Ins. Co. v. Smith, 3 Conn. Cir. Ct. 169, 209 A.2d 693 (1965)—18:11
- Metropolitan Life Ins. Co. v. Smith, 22 Ky. L. Rptr. 868, 59 S.W. 24 (Ky. 1900)—4:6
- Metropolitan Life Ins. Co. v. Stewart, 188 Ark. 903, 68 S.W.2d 1017 (1934)—9:8

- Metropolitan Life Ins. Co. v. Tannenbaum, 240 S.W.2d 566 (Ky. 1951)—6:16
- Metropolitan Life Ins. Co. v. Thompson, 368 F.2d 791 (3d Cir. 1966)—11:6
- Metropolitan Life Ins. Co. v. Thompson, 203 Ark. 1103, 160 S.W.2d 852 (1942)—23:2, 23:3, 23:5
- Metropolitan Life Ins. Co. v. Wheaton, 42 F.3d 1080, 18 Employee Benefits Cas. (BNA) 2661 (7th Cir. 1994)—11:19
- Metropolitan Life Ins. Co. v. Worton, 70 S.W.2d 216 (Tex. Civ. App. Fort Worth 1934)—21:2
- Metropolitan Life Ins. Co. v. Zaldivar, 337 F. Supp. 2d 343 (D. Mass. 2004)—11:19
- Metropolitan Life Insurance Company v. Gopaul, 2026 WL 113471 (D. Md. 2026)—8:2
- Metropolitan Life Insurance Company v. Gorman-Hubka, 159 F. Supp. 3d 668, 61 Employee Benefits Cas. (BNA) 1383 (E.D. Va. 2016)—11:10
- Metropolitan Life Insurance Company v. Liebowitz, 2023 WL 4420366 (11th Cir. 2023)—15:13
- Metropolitan Life Insurance Company v. Mundahl, 804 F. Supp. 3d 1011 (D.S.D. 2025)—26:14
- Metropolitan Life Insurance Company v. Perea, 2025 WL 2256596 (D.N.M. 2025)—2:62
- Metzger v. UNUM Life Ins. Co. of America, 476 F.3d 1161, 39 Employee Benefits Cas. (BNA) 2865 (10th Cir. 2007)—26:13
- Metzinger v. Manhattan Life Ins. Co., 71 Cal. 2d 423, 78 Cal. Rptr. 463, 455 P.2d 391 (1969)—6:7, 6:9
- Metzler v. American Cas. Co. of Reading, Pa., 137 F. Supp. 320 (E.D. Ark. 1955)—16:2
- Meyer v. Massachusetts Mutual Life Insurance Company, 2024 WL 2106452 (D. Colo. 2024)—15:11, 19:2
- Meyers v. State Farm Life Ins. Co., 416 S.W.2d 10 (Mo. Ct. App. 1967)—10:9, 10:11, 10:13
- Meyerson v. New Idea Hosiery Co., 217 Ala. 153, 115 So. 94, 55 A.L.R. 1231 (1927)—21:1
- MFA Life Ins. Co. v. Kyle, 630 F.2d 322 (6th Cir. 1980)—11:19
- Micallef v. Travelers Ins. Co., 234 N.Y.S.2d 134 (N.Y. City Civ. Ct. 1962)—11:28
- Micca v. Wisconsin Nat. Life Ins. Co., 75 F.2d 710 (C.C.A. 7th Cir. 1935)—14:4
- Michaels v. The Equitable Life Assur. Society of U.S. Employees, Managers, and Agents Long-Term Disability Plan, 305 Fed. Appx. 896, 45 Employee Benefits Cas. (BNA) 2484 (3d Cir. 2009)—15:13
- Michigan Medical Service v. Sharpe, 339 Mich. 574, 64 N.W.2d 713 (1954)—18:15
- Mickel v. Mutual Life Ins. Co. of New York, 204 Iowa 1266, 213 N.W. 765 (1927)—6:12, 6:13
- Mid-Continent Life Ins. Co. v. Dees, 1954 OK 20, 269 P.2d 322 (Okla. 1954)—5:5

TABLE OF CASES

- Middlebrook v. Banker's Life & Cas. Co., 126 Vt. 432, 234 A.2d 346 (1967)—6:16
- Mi Ja Jae v. Metropolitan Life Ins. Co., 2013 WL 535256 (N.J. Super. Ct. App. Div. 2013)—6:3
- Milam v. Equitable Life Assur. Soc. of U. S., 117 W. Va. 77, 183 S.E. 865 (1936)—13:10
- Milam v. Norwich Union Indem. Co., 107 W. Va. 574, 149 S.E. 668 (1929)—17:6
- Milano v. Provident Life & Casualty Insurance Company, 2022 WL 103314 (2d Cir. 2022)—15:11
- Milburn v. Life Investors Ins. Co. of America, 511 F.3d 1285 (10th Cir. 2008)—19:2
- Milburn v. Royal Union Mut. Life Ins. Co., 209 Mo. App. 228, 234 S.W. 378 (1921)—10:8
- Miles v. Continental Cas. Co., 386 P.2d 720 (Wyo. 1963)—14:7, 14:12
- Miles v. Northwestern Mutual Life Insurance Company, 2009 WL 10669999 (M.D. Fla. 2009)—15:4
- Miles v. Principal Life Ins. Co., 720 F.3d 472, 56 Employee Benefits Cas. (BNA) 1927 (2d Cir. 2013)—15:11
- Milhan, In re Marriage of, 13 Cal. 3d 129, 117 Cal. Rptr. 809, 528 P.2d 1145 (1974)—11:19
- Millard v. New Jersey Life Ins. Co., 709 F. Supp. 29 (D. Mass. 1989)—9:6
- Miller v. American Airlines, Inc., 632 F.3d 837, 50 Employee Benefits Cas. (BNA) 1900 (3d Cir. 2011)—15:11, 26:15
- Miller v. American Home Assur. Co., 265 F. Supp. 112 (S.D. W. Va. 1967)—11:10
- Miller v. Home Ins. Co., 605 S.W.2d 778 (Mo. 1980)—14:8
- Miller v. Illinois Bankers' Life Ass'n, 138 Ark. 442, 212 S.W. 310, 7 A.L.R. 378 (1919)—7:6, 7:7
- Miller v. Insurance Co. of North America, 123 Ga. App. 240, 180 S.E.2d 274 (1971)—5:1
- Miller v. Life & Cas. Ins. Co. of Tenn., 102 Ga. App. 655, 117 S.E.2d 237 (1960)—14:7
- Miller v. Metropolitan Life Ins. Co., 925 F.2d 979, 19 Fed. R. Serv. 3d 523 (6th Cir. 1991)—26:15
- Miller v. Northwestern Mut. Life Ins. Co., 392 F.3d 973 (8th Cir. 2004)—15:4
- Miller v. Reliance Standard Life Insurance Company, 999 F.3d 280, 2021 Employee Benefits Cas. (BNA) 205161 (5th Cir. 2021)—22:2, 22:3
- Miller v. Travelers Ins. Co., 143 Pa. Super. 270, 17 A.2d 907 (1941)—21:7
- Miller v. UNUM Life Insurance Company of America, 2022 WL 1055375 (C.D. Cal. 2022)—14:8
- Miller, In re, 74 F.2d 86 (C.C.A. 8th Cir. 1934)—11:17
- Milligan, State ex rel. v. Ritter's Estate, 46 N.E.2d 736 (Ind. Ct. App. 1943)—11:2
- Millis v. Ameritas Life Insurance Corp., 2022 WL 1607398 (N.D. Ill. 2022)—15:4

- Millis v. Continental Life Ins. Co., 162 Wash. 555, 298 P. 739 (1931)—8:20
 Millman v. Metropolitan Life Ins. Co., 249 Md. 635, 241 A.2d 566 (1968)—8:20
 Mills v. Metropolitan Life Ins. Co., 210 N.C. 439, 187 S.E. 581 (1936)—8:20
 Mills v. State Life & Health Ins. Co., 261 N.C. 546, 135 S.E.2d 586 (1964)—14:8
 Millstead v. Life Ins. Co. of Va., 256 S.C. 449, 182 S.E.2d 867 (1971)—18:11
 Milton v. Equitable Life Assur. Soc., 102 Pitts. L.J. 273 (Pa. C.P. 1954)—9:12
 Mincho v. Bankers' Life Ins. Co. of City of New York, 124 A.D. 578, 109 N.Y.S. 179 (1st Dep't 1908)—2:61, 4:5, 6:14
 Minear v. Benefit Ass'n of Ry. Emp., 169 Kan. 199, 218 P.2d 244 (1950)—17:3
 Ministeri v. Reliance Standard Life Insurance Company, 42 F.4th 14 (1st Cir. 2022)—22:3
 Ministers Life & Cas. Union v. Haase, 30 Wis. 2d 339, 141 N.W.2d 287 (1966)—26:12
 Minnesota Life Ins. Co. v. Kagan, 724 F.3d 843 (7th Cir. 2013)—11:10
 Minnesota Mut. Life Ins. Co. v. Larr, 567 So. 2d 239 (Miss. 1990)—9:14
 Minnesota Mut. Life Ins. Co. v. Lawson, 377 F.2d 525 (9th Cir. 1967)—15:5, 15:12
 Minnesota Mut. Life Ins. Co. v. McIntosh, 126 S.W.2d 1031 (Tex. Civ. App. Austin 1939)—5:6, 5:8
 Minnesota Mut. Life Ins. Co. v. Newman, 157 S.W.2d 667 (Tex. Civ. App. Fort Worth 1941)—20:7
 Minnesota Mut. Life Ins. Co. v. Rupe, 163 F. Supp. 352 (S.D. W. Va. 1958)—11:10
 Minnesota Mut. Life Ins. Co. v. Wright, 312 F.2d 655 (8th Cir. 1963)—15:5
 Minsker v. John Hancock Mut. Life Ins. Co., 254 N.Y. 333, 173 N.E. 4, 81 A.L.R. 829 (1930)—6:16, 6:17
 Minutello v. Hartford Life and Acc. Ins. Co., 964 F. Supp. 2d 491 (W.D. Pa. 2013)—15:2, 15:11
 Minzter v. Provident Life and Accident Insurance Company, 2024 WL 4235722 (3d Cir. 2024)—15:4
 Mirgon v. Sherk, 196 Wash. 690, 84 P.2d 362 (1938)—25:2
 Missouri State Life Ins. Co. v. Compton, 73 S.W.2d 1079 (Tex. Civ. App. Texarkana 1934)—21:3, 21:8
 Missouri State Life Ins. Co. v. Hardin, 168 Tenn. 340, 78 S.W.2d 832 (1934)—9:13
 Missouri State Life Ins. Co. v. Hearne, 226 S.W. 789 (Tex. Civ. App. Galveston 1920)—10:2, 10:4
 Missouri State Life Ins. Co. v. Jensen, 1929 OK 244, 139 Okla. 130, 281 P. 561 (1929)—10:6
 Mistich v. United Ben. Life Ins. Co., 199 So. 2d 14 (La. Ct. App. 4th Cir. 1967)—5:5

TABLE OF CASES

- Mitchell v. Eastman Kodak Co., 113 F.3d 433, 21 Employee Benefits Cas. (BNA) 1199 (3d Cir. 1997)—15:11
- Mitchell v. Fortis Benefits Ins. Co., 163 Fed. Appx. 183 (4th Cir. 2005)—15:4
- Mitchell v. Hartford Life and Acc. Ins. Co., 865 F. Supp. 2d 1124 (D. Utah 2012)—14:11
- Mitchell v. Pennsylvania Mut. Life Ins. Co., 90 Pa. Super. 426, 1927 WL 4605 (1927)—8:10
- Mitchell, Jr. v. Fortis Ins. Co., 385 S.C. 570, 686 S.E.2d 176 (2009)—2:59
- Mixon v. Sovereign Camp, W. O. W., 155 Miss. 841, 125 So. 413 (1930)—6:16
- Mizoguchi v. Unum Life Insurance Company of America, 2025 WL 870126 (C.D. Cal. 2025)—15:11
- MM v. ReliaStar Life Insurance Company, 2021 WL 5758941 (E.D. Pa. 2021)—2:40
- Mobley v. New York Life Ins. Co., 295 U.S. 632, 55 S. Ct. 876, 79 L. Ed. 1621, 99 A.L.R. 1166 (1935)—13:13
- Modern Orthopaedics of NJ v. Premera Blue Cross, 2025 WL 3063648 (D.N.J. 2025)—12:15
- Modern Woodmen of America v. Angle, 127 Mo. App. 94, 104 S.W. 297 (1907)—6:16
- Modern Woodmen of America v. Stevens, 70 Ariz. 232, 219 P.2d 322 (1950)—6:6
- Mofrad v. New York Life Ins. Co., 206 F.2d 491 (10th Cir. 1953)—5:12
- Mogel v. UNUM Life Ins. Co. Of America, 547 F.3d 23, 45 Employee Benefits Cas. (BNA) 1289 (1st Cir. 2008)—26:13
- Mogil v. California Physicians Corp., 218 Cal. App. 3d 1030, 267 Cal. Rptr. 487 (4th Dist. 1990)—17:5
- Mohn v. American Cas. Co. of Reading, 458 Pa. 576, 326 A.2d 346 (1974)—14:1, 14:4
- Mohney v. American General Life Ins. Co., 2015 PA Super 113, 116 A.3d 1123 (2015)—15:2, 15:11
- Mohr v. Prudential Ins. Co. of America, 32 R.I. 177, 78 A. 554 (1910)—8:3
- Molstead v. Reliance Nat. Life Ins. Co., 83 Idaho 458, 364 P.2d 883 (1961)—6:16
- Monahan v. Fidelity Mut. Life Ins. Co., 242 Ill. 488, 90 N.E. 213 (1909)—8:17
- Monahan v. Metropolitan Life Ins. Co., 283 Ill. 136, 119 N.E. 68 (1918)—8:13
- Monahan v. Mutual Life Ins. Co. of N.Y., 108 F.2d 841 (C.C.A. 10th Cir. 1939)—25:3
- Monahan v. New York Life Ins. Co., 26 F. Supp. 859 (W.D. Okla. 1939)—8:7
- Monarch Life Ins. Co. v. Loyal Protective Life Ins. Co., 326 F.2d 841 (2d Cir. 1963)—26:18
- Montagano v. Berkshire Life Insurance Company of America, 805 F. Supp. 3d 670 (D.S.C. 2025)—15:10

- Montgomery v. Locomotive Engineers' Mut. Life & Accident Ins. Ass'n, 47 Wyo. 86, 31 P.2d 71 (1934)—10:18
- Montour v. Hartford Life & Acc. Ins. Co., 588 F.3d 623 (9th Cir. 2009)—15:2, 15:11
- Moon v. Williams, 102 Fla. 214, 135 So. 555 (1931)—10:18
- Moone v. Commercial Cas. Ins. Co., 350 Ill. App. 328, 112 N.E.2d 626 (1st Dist. 1953)—22:2
- Moore v. AEtna Life Ins. Co., 75 Or. 47, 146 P. 151 (1915)—16:2
- Moore v. Bankers' Credit Life Ins. Co., 223 Ala. 373, 136 So. 798 (1931)—8:7
- Moore v. Farm & Ranch Life Ins. Co., Inc., 211 Kan. 10, 505 P.2d 666 (1973)—6:20
- Moore v. John Hancock Mut. Life Ins. Co., 436 F.2d 823 (5th Cir. 1971)—10:33
- Moore v. John Hancock Mut. Life Ins. Co., 398 F.2d 154 (5th Cir. 1968)—10:33, 25:4
- Moore v. Life Ins. Co. of North America, 708 F. Supp. 2d 597 (N.D. W. Va. 2010)—26:13
- Moore v. New York Life Ins. Co., 266 N.C. 440, 146 S.E.2d 492 (1966)—11:9
- Moore v. Sentry Life Insurance Company, 2023 WL 4422879 (S.D. Ill. 2023)—15:13
- Moore v. United Ben. Life Ins. Co., 145 W. Va. 549, 115 S.E.2d 311 (1960)—6:16
- Moore v. Unum Life Insurance Company of America, 2025 WL 928826 (W.D. N.C. 2025)—26:13
- Morales v. CoAdvantage Corporation, 2024 WL 1678250 (M.D. Fla. 2024)—26:13
- Morales v. Equitable Life Assur. Soc. of U.S., 115 Ind. App. 565, 60 N.E.2d 747 (1945)—23:2
- Moran v. Life Ins. Co. of North America Misericordia University, 2014 WL 4251604 (M.D. Pa. 2014)—26:15
- Morgan v. Aid Ass'n for Lutherans, 1 Wash. App. 129, 459 P.2d 827 (Div. 3 1969)—10:7
- Morgan v. Prudential Ins. Co. of America, 86 Wash. 2d 432, 545 P.2d 1193 (1976)—16:2
- Morgan v. Prudential Ins. Co. of America, 209 Ala. 110, 95 So. 355 (1923)—10:16
- Morgan v. The Prudential Insu. Co. of America, 755 F. Supp. 2d 639 (E.D. Pa. 2010)—15:13
- Morgan v. State Farm Life Ins. Co., 240 Or. 113, 400 P.2d 223 (1965)—5:12, 5:13, 5:14, 5:16
- Morgan v. Stonebridge Life Insurance Company, 2017 WL 264515 (S.D. Ill. 2017)—14:12
- Morgan v. UNUM Life Ins. Co. of America, 346 F.3d 1173 (8th Cir. 2003)—15:11
- Morgan-Lapp v. Reliance Standard Life Insurance Co., 2019 Employee Benefits Cas. (BNA) 51140, 2019 WL 653093 (E.D. Pa. 2019)—22:3
- Morgen & Oswood Construction Co., Inc. v. Nationwide Life Insurance Company, 2022 WL 3042764 (E.D. Pa. 2022)—26:13

TABLE OF CASES

- Moriarty v. American General Life Insurance, 2025 WL 687960 (9th Cir. 2025)—9:10
- Moros v. Connecticut General Life Ins. Co., 2014 WL 323249 (E.D. Pa. 2014)—15:11
- Morris v. Continental Cas. Co., 423 S.W.2d 42 (Mo. Ct. App. 1967)—17:2, 17:10
- Morris v. Missouri State Life Ins. Co., 114 W. Va. 278, 171 S.E. 740 (1933)—8:21
- Morris v. Mutual Ben. Life Ins. Co., 258 F. Supp. 186 (N.D. Ga. 1966)—22:6
- Moss v. Aetna Life Ins. Co., 73 F.2d 339 (C.C.A. 6th Cir. 1934)—10:20
- Moss v. Mutual Ben. Health & Accident Ass’n, 89 Utah 1, 56 P.2d 1351 (1936)—17:21
- Mossa v. Provident Life and Cas. Ins. Co., 36 F. Supp. 2d 524 (E.D. N.Y. 1999)—15:5
- Mossler v. Aetna Life Ins. Co., 2014 WL 3587511 (C.D. Cal. 2014)—15:11
- Mountain Timber Co. v. State of Washington, 243 U.S. 219, 37 S. Ct. 260, 61 L. Ed. 685 (1917)—26:1
- Moyer v. Metropolitan Life Ins. Co., 762 F.3d 503, 58 Employee Benefits Cas. (BNA) 2361 (6th Cir. 2014)—26:13
- Mozdzierz v. Aetna Life Ins. Co., 2014 WL 7177326 (E.D. Pa. 2014)—15:11
- M.R. v. United Healthcare Insurance Company, 2024 WL 863704 (S.D. N.Y. 2024)—26:26
- Mucciacciaro v. Hartford Life and Accident Insurance Company, 677 F. Supp. 3d 303 (D.N.J. 2023)—15:6
- Muckler v. Guarantee Fund Life Ass’n, 50 S.D. 140, 208 N.W. 787 (1926)—10:3, 10:4, 10:6
- Mueller v. Hartford Life and Accident Insurance Company, 2023 WL 8936088 (D. Or. 2023)—15:11
- Mueller v. Lincoln National Life Insurance Company, 2024 WL 307789 (E.D. Cal. 2024)—7:13
- Muhlbauer v. Farmers New World Life Insurance Company, 2025 WL 1638151 (Neb. Ct. App. 2025)—6:16
- Mulcahey v. Brotherhood of R. Trainmen, 229 Mo App 619, 79 SW2d 759 (1934)—16:3
- Mulcahey v. Brotherhood of Ry. Trainmen, 229 Mo. App. 610, 79 S.W.2d 759 (1934)—16:3
- Mullaney v. Aetna U.S. Healthcare, 103 F. Supp. 2d 486, 25 Employee Benefits Cas. (BNA) 2273 (D.R.I. 2000)—14:4, 14:12
- Mullenax v. National Reserve Life Ins. Co., 29 Colo. App. 418, 485 P.2d 137 (App. 1971)—11:19
- Muller v. Equitable Life Assur. Soc. of U.S., 293 Ill. App. 555, 13 N.E.2d 96 (1st Dist. 1938)—10:7
- Mullins v. Consol Energy, Inc. Long Term Disability Plan, 110 F.4th 180 (3d Cir. 2024)—15:11
- Mullins v. Consol Energy, Inc. Long Term Disability Plan, 628 F. Supp. 3d 589, 2022 Employee Benefits Cas. (BNA) 327544 (W.D. Pa. 2022)—15:5

- Mullins v. Prudential Ins. Co., 6 Ohio St. 2d 148, 35 Ohio Op. 2d 219, 216 N.E.2d 619 (1966)—23:2
- Mullins v. Western Pioneer Life Ins. Co., 472 S.W.2d 494 (Ky. 1971)—22:2
- Mulrooney v. Life Insurance Company of the Southwest, 2014 WL 4407854 (Del. Super. Ct. 2014)—6:16
- Mundrati v. Unum Life Insurance Company of America, 772 F. Supp. 3d 567 (W.D. Pa. 2025)—15:11
- Muniz v. Amec Const. Management, Inc., 623 F.3d 1290, 50 Employee Benefits Cas. (BNA) 1090 (9th Cir. 2010)—26:15
- Munnely v. Fordham University Faculty, 316 F. Supp. 3d 714, 2018 Employee Benefits Cas. (BNA) 112092 (S.D. N.Y. 2018)—26:26
- Murphree v. National Life & Acc. Ins. Co., 168 Miss. 667, 150 So. 534 (1933)—10:10
- Murphy v. Chrysler Corp., 306 Mich. 610, 11 N.W.2d 261, 10 Lab. Cas. (CCH) ¶ 62868 (1943)—23:2, 23:3
- Murphy v. Deloitte & Touche Group Ins. Plan, 619 F.3d 1151, 49 Employee Benefits Cas. (BNA) 2345, 77 Fed. R. Serv. 3d 590 (10th Cir. 2010)—26:15
- Murphy v. Equitable Life Assur. Soc. of U. S., 197 S.C. 393, 15 S.E.2d 646 (1941)—23:2
- Murphy v. Metropolitan Life Ins. Co., 106 Minn. 112, 118 N.W. 355 (1908)—6:11
- Murphy v. Travelers Ins. Co., 141 Neb. 41, 2 N.W.2d 576 (1942)—15:13
- Murray v. Insurance Co. of North America, 490 S.W.2d 250 (Tex. Civ. App. Fort Worth 1973)—16:2
- Murray v. Lititz Mut. Ins. Co., 44 Del. 447, 61 A.2d 409 (Super. Ct. 1948)—13:14
- Murray v. Metropolitan Life Ins. Co., 193 S.C. 368, 8 S.E.2d 314 (1940)—10:6
- Murray v. New Cingular Wireless Services, Inc., 523 F.3d 719 (7th Cir. 2008)—26:22
- Murray v. United of Omaha Life Ins. Co., 145 F.3d 143 (3d Cir. 1998)—14:6
- Muse v. Metropolitan Life Ins. Co., 193 La. 605, 192 So. 72, 125 A.L.R. 1075 (1939)—16:2
- Musgrave v. Mutual Sav. & Loan Ass'n, 8 N.C. App. 385, 174 S.E.2d 820 (1970)—21:8
- Music v. United Ins. Co. of America, 59 Wash. 2d 765, 370 P.2d 603 (1962)—15:7
- Musser v. Harleysville Life Ins. Co., 2015 WL 4730091 (M.D. Pa. 2015)—26:15
- Mutchnick v. John Hancock Mut. Life Ins. Co., 157 Misc. 598, 284 N.Y.S. 565 (Mun. Ct. 1935)—13:8, 13:10
- Mutual Bank & Trust Co. v. Shaffner, 248 S.W.2d 585 (Mo. 1952)—20:3
- Mutual Benefit Health & Acc. Ass'n v. Moore, 196 Ark. 667, 119 S.W.2d 499 (1938)—13:7
- Mutual Ben. Health & Acc. Ass'n v. Bowman, 96 F.2d 7 (C.C.A. 8th Cir. 1938)—25:9

TABLE OF CASES

- Mutual Ben. Health & Acc. Ass'n v. Hulme, 57 Ga. App. 876, 197 S.E. 85 (1938)—13:10
- Mutual Ben. Health & Acc. Ass'n v. King, 55 Tenn. App. 72, 396 S.W.2d 94 (1965)—15:8
- Mutual Ben. Health & Acc. Ass'n v. Lyon, 95 F.2d 528 (C.C.A. 8th Cir. 1938)—13:3
- Mutual Ben. Health & Acc. Ass'n v. Milder, 152 Neb. 519, 41 N.W.2d 780 (1950)—6:16
- Mutual Ben. Health & Acc. Ass'n v. Ratcliffe, 163 Va. 325, 175 S.E. 870 (1934)—6:16
- Mutual Ben. Health & Acc. Ass'n v. Rowell, 236 Ark. 771, 368 S.W.2d 272, 98 A.L.R.2d 277 (1963)—17:21
- Mutual Ben. Health & Acc. Ass'n v. Winter, 209 Miss. 344, 46 So. 2d 803 (1950)—15:10
- Mutual Ben. Health & Acc. Ass'n of Omaha v. Bullard, 270 Ala. 558, 120 So. 2d 714 (1960)—11:8
- Mutual Ben. Health & Acc. Ass'n of Omaha v. Hickman, 100 Ga. App. 348, 111 S.E.2d 380 (1959)—13:13
- Mutual Ben. Health and Acc. Ass'n v. Brunke, 276 F.2d 53 (5th Cir. 1960)—13:8
- Mutual Ben. Health and Acc. Ass'n v. Hudman, 398 S.W.2d 110 (Tex. 1965)—14:6
- Mutual Ben. Life Ins. Co. v. Carter, 229 Ala. 679, 159 So. 217 (1935)—10:20
- Mutual Ben. Life Ins. Co. v. Commissioner of Ins., 151 Mich. 610, 115 N.W. 707 (1908)—9:7
- Mutual Ben. Life Ins. Co. v. Dieterle, 232 So. 2d 405 (Fla. 4th DCA 1970)—10:28
- Mutual Ben. Life Ins. Co. v. Ellis, 125 F.2d 127, 138 A.L.R. 1478 (C.C.A. 2d Cir. 1942)—11:7, 25:2
- Mutual Ben. Life Ins. Co. v. Swett, 222 F. 200 (C.C.A. 6th Cir. 1915)—11:2
- Mutual Fire Ins. Co. of Germantown v. U. S., 142 F.2d 344, 44-1 U.S. Tax Cas. (CCH) ¶ 9299, 32 A.F.T.R. (P-H) ¶ 649 (C.C.A. 3d Cir. 1944)—2:14
- Mutual Life Ins. Co. v. Armstrong, 117 U.S. 591, 6 S. Ct. 877, 29 L. Ed. 997 (1886)—11:24
- Mutual Life Ins. Co. v. Chattanooga Sav. Bank, 1915 OK 252, 47 Okla. 748, 150 P. 190 (1915)—9:2
- Mutual Life Ins. Co. of New York v. Anderson, 408 S.W.2d 335 (Tex. Civ. App. Dallas 1966)—5:19
- Mutual Life Ins. Co. of New York v. Bohannon, 488 S.W.2d 476 (Tex. Civ. App. Dallas 1972)—17:5
- Mutual Life Ins. Co. of New York v. Geleynse, 241 Mich. 659, 217 N.W. 790, 56 A.L.R. 702 (1928)—18:4
- Mutual Life Ins. Co. of New York v. Girard Life Ins. Annuity & Trust Co., 100 Pa. 172, 1882 WL 13404 (1882)—9:19
- Mutual Life Ins. Co. of New York v. Guller, 68 Ind. App. 544, 119 N.E. 173 (1918)—7:3

- Mutual Life Ins. Co. of New York v. Hill, 193 U.S. 551, 24 S. Ct. 538, 48 L. Ed. 788 (1904)—25:1
- Mutual Life Ins. Co. of New York v. Hilton-Green, 241 U.S. 613, 36 S. Ct. 676, 60 L. Ed. 1202 (1916)—6:17
- Mutual Life Ins. Co. of New York v. Hurni Packing Co., 263 U.S. 167, 44 S. Ct. 90, 68 L. Ed. 235, 31 A.L.R. 102 (1923)—8:13
- Mutual Life Ins. Co. of New York v. Johnson, 293 U.S. 335, 55 S. Ct. 154, 79 L. Ed. 398 (1934)—25:3
- Mutual Life Ins. Co. of New York v. Kelly, 114 F. 268 (C.C.A. 8th Cir. 1902)—8:7
- Mutual Life Ins. Co. of New York v. Liebing, 259 U.S. 209, 42 S. Ct. 467, 66 L. Ed. 900 (1922)—25:8
- Mutual Life Ins. Co. of New York v. Lovejoy, 203 Ala. 452, 83 So. 591 (1919)—10:4
- Mutual Life Ins. Co. of New York v. Mandelbaum, 207 Ala. 234, 92 So. 440, 29 A.L.R. 649 (1922)—6:13
- Mutual Life Ins. Co. of New York v. New, 125 La. 41, 51 So. 61 (1909)—8:10
- Mutual Life Ins. Co. of New York v. Phillips, 200 Ark. 77, 137 S.W.2d 910 (1940)—13:13
- Mutual Life Ins. Co. of New York v. Presbyterian Hospital of Dallas, 503 S.W.2d 870 (Tex. Civ. App. Dallas 1973)—23:7
- Mutual Life Ins. Co. of New York v. Schiavone, 71 F.2d 980, 94 A.L.R. 962 (App. D.C. 1934)—5:24
- Mutual Life Ins. Co. of New York v. Simon, 151 F. Supp. 408 (S.D. N.Y. 1957)—5:26, 8:15
- Mutual Life Ins. Co. of New York v. Stevens, 157 Minn. 253, 195 N.W. 913 (1923)—8:13
- Mutual Life Ins. Co. of New York, State ex rel. v. Shain, 344 Mo. 276, 126 S.W.2d 181 (1939)—7:15
- Mutual Life Ins. Co. of N. Y. v. Davis, 79 Ga. App. 336, 53 S.E.2d 571 (1949)—7:9
- Mutual of Omaha Ins. Co. v. Walley, 251 Miss. 780, 171 So. 2d 358 (1965)—17:5
- Mutual Protective League v. McKee, 122 Ill. App. 376, 1905 WL 2243 (4th Dist. 1905)—8:7
- Mutual Reserve Fund Life Ass'n v. Austin, 142 F. 398 (C.C.A. 1st Cir. 1905)—8:3
- Mutual Reserve Fund Life Ass'n v. Payne, 32 S.W. 1063 (Tex. Civ. App. 1895)—8:7
- Muzenich v. Grand Carniolian Slovenian Catholic Union of U. S., 154 Kan. 537, 119 P.2d 504, 138 A.L.R. 818 (1941)—7:4
- Myers v. Anthem Life Insurance Company, 316 F.R.D. 186 (W.D. Ky. 2016)—26:15
- Myers v. Liberty Life Ins. Co., 124 Kan. 191, 257 P. 933, 55 A.L.R. 542 (1927)—8:7
- Myers v. Provident Life and Accident Insurance Company, 2023 WL 348859 (M.D. Fla. 2023)—26:13
- Myers v. Travelers Ins. Co., 353 Pa. 523, 46 A.2d 224, 163 A.L.R. 919 (1946)—13:13

TABLE OF CASES

- Myles v. National Life & Acc. Ins. Co., 223 Miss. 181, 77 So. 2d 815 (1955)—10:13
- Myli v. American Life Ins. Co. of Des Moines, Iowa, 43 N.D. 495, 175 N.W. 631, 11 A.L.R. 1097 (1919)—7:7
- Mysliwicz v. Newark-Ferguson Electronics, Inc., 22 Mich. App. 564, 178 N.W.2d 73 (1970)—21:8

N

- Nagy v. Group Long Term Disability Plan for Employees of Oracle America, Inc., 183 F. Supp. 3d 1015 (N.D. Cal. 2016)—15:11
- Nall v. Hartford Life and Accident Insurance Company, 2023 WL 2530456 (2d Cir. 2023)—15:11
- Nalley v. New York Life Ins. Co., 48 F. Supp. 470 (N.D. Ga. 1943)—13:8, 13:10
- National Aid Life Ins. Co. v. Honea, 1947 OK 216, 201 Okla. 41, 202 P.2d 221 (1947)—6:11
- National Casualty Company v. Federal Trade Com'n, 245 F.2d 883 (6th Cir. 1957)—26:12
- National City Bank of St. Louis v. Missouri State Life Ins. Co., 332 Mo. 182, 57 S.W.2d 1066 (1933)—10:23
- National Council of Knights and Ladies of Sec. v. Garber, 131 Minn. 16, 154 N.W. 512 (1915)—2:61, 6:14
- National Empire Life Ins. Co. v. First Nat. Bank in Lockney, 371 S.W.2d 592 (Tex. Civ. App. Amarillo 1963)—20:9
- National Federation of Independent Business v. Sebelius, 567 U.S. 519, 132 S. Ct. 2566, 183 L. Ed. 2d 450, 53 Employee Benefits Cas. (BNA) 1513, 2012-2 U.S. Tax Cas. (CCH) ¶ 50423, 109 A.F.T.R.2d 2012-2563, 80 A.L.R. Fed. 2d 501 (2012)—26:27
- National Life & Accident Ins. Co. v. Kessler, 120 Pa. Super. 277, 182 A. 117 (1935)—8:3
- National Life & Acc. Ins. Co. v. Baker, 234 Ark. 670, 354 S.W.2d 1 (1962)—5:12, 5:13
- National Life & Acc. Ins. Co. v. Blagg, 438 S.W.2d 905 (Tex. 1969)—5:14, 5:18
- National Life & Acc. Ins. Co. v. Carmichael, 53 Tenn. App. 280, 381 S.W.2d 925 (1964)—5:18
- National Life & Acc. Ins. Co. v. Dove, 167 S.W.2d 257 (Tex. Civ. App. Beaumont 1942)—12:9, 13:10
- National Life & Acc. Ins. Co. v. Fisher, 211 Ky. 12, 276 S.W. 981 (1925)—6:2
- National Life & Acc. Ins. Co. v. Hearn, 1951 OK 60, 205 Okla. 661, 240 P.2d 83 (1951)—6:16
- National Life & Acc. Ins. Co. v. Hedges, 233 Ky. 840, 27 S.W.2d 422 (1930)—13:9
- National Life & Acc. Ins. Co. v. Logan, 150 S.W.2d 133 (Tex. Civ. App. Fort Worth 1941)—6:18
- National Life & Acc. Ins. Co. v. Matthews, 198 Ark. 277, 128 S.W.2d 695 (1939)—6:11
- National Life & Acc. Ins. Co. v. Wilson, 106 Ga. App. 504, 127 S.E.2d 306 (1962)—10:13

- National Life & Acc. Ins. Co. of Nashville, Tenn. v. Bond, 351 S.W.2d 55 (Ky. 1961)—6:7, 6:9
- National Life Co. v. Brennecke, 195 Ark. 1088, 115 S.W.2d 855 (1938)—9:2
- National Life Ins. Co. v. Cook, 194 Ark. 794, 109 S.W.2d 679 (1937)—13:10
- National Life Ins. Co. v. Kuykendoll, 206 Ky. 361, 267 S.W. 140 (1924)—10:11
- National Life Ins. Co. v. Tower, 251 F. Supp. 215 (D. Md. 1966)—4:1, 4:5
- National Life Ins. Co. of Vermont v. Goble, 51 Neb. 5, 70 N.W. 503 (1897)—9:2
- National Life Insurance Company v. Korsh, 2025 WL 474915 (S.D. Cal. 2025)—2:20
- National Mut. Ben. Ass'n v. Miller, 85 Ky. 88, 8 Ky. L. Rptr. 731, 2 S.W. 900 (1887)—9:1
- National Old Line Ins. Co. v. Lane, 172 Ga. App. 519, 323 S.E.2d 707 (1984)—6:20
- National Producers Life Ins. Co. v. Rogers, 8 Ariz. App. 53, 442 P.2d 876, 37 A.L.R.3d 328 (1968)—7:2, 8:7
- National Sec. Ins. Co. v. Stewart, 43 Ala. App. 274, 188 So. 2d 774 (1965)—10:27, 10:28, 21:3, 23:2, 24:4
- National Sec. Ins. Co. of Elba v. Tellis, 39 Ala. App. 455, 104 So. 2d 483 (1958)—17:6
- Nationwide Life Ins. Co. v. Attaway, 254 F.2d 30 (4th Cir. 1958)—6:16, 6:17
- Nationwide Life Ins. Co. v. Northwestern Nat. Ins. Co., 264 Or. 531, 506 P.2d 717 (1973)—21:6
- Nationwide Life Ins. Co. v. Shands, 355 F.2d 103 (5th Cir. 1966)—23:10
- Nationwide Mut. Fire Ins. Co. of Columbus v. Pipher, 140 F.3d 222 (3d Cir. 1998)—14:1
- Neal v. Columbian Mut. Life Assur. Soc., 161 Miss. 814, 138 So. 353 (1931)—10:11
- Neary v. General Am. Life Ins. Co., 140 Neb. 756, 1 N.W.2d 908 (1942)—5:26, 8:15
- Neely v. Pigford, 181 Miss. 306, 178 So. 913, 122 A.L.R. 1188 (1938)—4:5
- Neely v. Sun Life Assur. Co. of Canada, 203 Ark. 902, 159 S.W.2d 722 (1942)—9:15, 21:7
- Neely v. Travelers' Ins. Co., 141 Kan. 691, 42 P.2d 957 (1935)—9:13
- Neer v. Fireman's Fund American Life Ins. Co., 103 Wash. 2d 316, 692 P.2d 830, 51 A.L.R.4th 149 (1985)—16:2
- Neider v. Continental Assur. Co., 213 La. 621, 35 So. 2d 237, 2 A.L.R.2d 846 (1948)—9:13, 24:7, 24:9
- Neighbors v. Union Central Life Ins. Co., 17 Tenn. App. 612, 69 S.W.2d 618 (1933)—10:20
- Neill v. Fidelity Mut. Life Ins. Co., 119 W. Va. 694, 195 S.E. 860 (1938)—13:9, 13:10
- Neilson v. Home Life Ins. Co., 235 So. 2d 151, 58 A.L.R.3d 988 (La. Ct. App. 4th Cir. 1970)—22:6

TABLE OF CASES

- Neiman v. Provident Life & Accident Ins. Co., 217 F. Supp. 2d 1281 (S.D. Fla. 2002)—15:2
- Nelson v. Aetna Life Ins. Co. of Hartford, Conn., 115 Pa. Super. 15, 174 A. 624 (1934)—9:13
- Nelson v. National Guaranty Life Co., 131 Cal. App. 669, 21 P.2d 1022 (4th Dist. 1933)—9:6
- Nemitz v. Metropolitan Life Ins. Co., 2013 WL 3944292 (N.D. Ill. 2013)—26:15
- Neptune v. Sun Life Assur. Co. of Canada, 2013 WL 5273785 (E.D. Pa. 2013)—15:11
- Ness v. Aetna Life Insurance Company, 257 F. Supp. 3d 1280 (M.D. Fla. 2017)—15:2, 15:5, 15:11
- Neumiller v. Hartford Life and Accident Insurance Company, 2023 WL 4173022 (9th Cir. 2023)—15:13
- New Empire Life Ins. Co. v. Bowling, 241 Ark. 1051, 411 S.W.2d 863 (1967)—25:7
- New England Mut. Life Ins. Co. v. Bank of Illinois in DuPage, 994 F. Supp. 970 (N.D. Ill. 1998)—6:16
- New England Mut. Life Ins. Co. v. Caruso, 135 A.D.2d 129, 523 N.Y.S.2d 928 (4th Dep't 1988)—8:6, 8:12
- New England Mut. Life Ins. Co. v. Mitchell, 118 F.2d 414 (C.C.A. 4th Cir. 1941)—7:3, 8:7
- New England Mut. Life Ins. Co. v. Weyenberg, 29 F. Supp. 177 (E.D. Wis. 1939)—8:7
- New England Mut. Life Ins. Co., Inc. v. Baig, 166 F.3d 1, 22 Employee Benefits Cas. (BNA) 2623 (1st Cir. 1999)—26:13
- New England Mut. Life Ins. Co. of Boston, Mass. v. Hinkle, 248 F.2d 879 (8th Cir. 1957)—5:12, 5:14, 5:16, 10:2
- New England Mut. Life Ins. Co. of Boston, Mass. v. Olin, 114 F.2d 131 (C.C.A. 7th Cir. 1940)—10:11, 25:8
- Newman v. Home Life Ins. Co., 255 N.C. 722, 122 S.E.2d 701 (1961)—9:12, 21:1, 21:7
- Newport News Shipbuilding and Dry Dock Co. v. E.E.O.C., 462 U.S. 669, 103 S. Ct. 2622, 77 L. Ed. 2d 89, 4 Employee Benefits Cas. (BNA) 1553, 32 Fair Empl. Prac. Cas. (BNA) 1, 32 Empl. Prac. Dec. (CCH) ¶ 33673 (1983)—26:23
- Newsom v. New York Life Ins. Co., 60 F.2d 241 (C.C.A. 6th Cir. 1932)—5:6
- Newsom v. Reliance Standard Life Insurance Company, 26 F.4th 329 (5th Cir. 2022)—22:3
- Newton v. Hicks' Adm'r, 282 Ky. 226, 138 S.W.2d 329 (1940)—11:13
- Newton v. New York Life Ins. Co., 325 F.2d 498 (9th Cir. 1963)—8:1, 8:2
- New York Life Ins. Co. v. Abromietes, 254 Mich. 622, 236 N.W. 769 (1931)—5:19
- New York Life Ins. Co. v. Agee, 807 F. Supp. 53 (E.D. Mich. 1992)—25:3
- New York Life Ins. Co. v. Apostolidis, 841 F. Supp. 2d 711 (E.D. N.Y. 2012)—2:62
- New York Life Ins. Co. v. Baum, 700 F.2d 928 (5th Cir. 1983)—25:3
- New York Life Ins. Co. v. Bennion, 158 F.2d 260 (C.C.A. 10th Cir. 1946)—7:9

LIFE AND HEALTH INSURANCE LAW

- New York Life Ins. Co. v. Bolin, 1937 OK 502, 180 Okla. 577, 71 P.2d 739 (1937)—5:7
- New York Life Ins. Co. v. Bonasso, 121 W. Va. 143, 2 S.E.2d 260, 121 A.L.R. 1433 (1939)—8:20, 25:2
- New York Life Ins. Co. v. Bruner, 129 Ind. App. 271, 153 N.E.2d 616 (1958)—14:2
- New York Life Ins. Co. v. Buchberg, 249 Mich. 317, 228 N.W. 770, 67 A.L.R. 1483 (1930)—10:6
- New York Life Ins. Co. v. Cobb, 219 Mo. App. 609, 282 S.W. 494 (1926)—6:10
- New York Life Ins. Co. v. Deer Lodge County, 231 U.S. 495, 34 S. Ct. 167, 58 L. Ed. 332 (1913)—26:5
- New York Life Ins. Co. v. Dizik, 43 F. Supp. 874 (E.D. Mich. 1940)—8:20
- New York Life Ins. Co. v. Dodge, 246 U.S. 357, 38 S. Ct. 337, 62 L. Ed. 772 (1918)—25:8
- New York Life Ins. Co. v. Duff's Adm'r, 207 Ky. 800, 270 S.W. 51 (1925)—10:4
- New York Life Ins. Co. v. Dunlevy, 214 F. 1 (C.C.A. 9th Cir. 1914)—25:8
- New York Life Ins. Co. v. Durham, 166 F.2d 874 (C.C.A. 10th Cir. 1948)—7:9
- New York Life Ins. Co. v. Eicher, 198 Va. 255, 93 S.E.2d 269 (1956)—6:16, 6:17
- New York Life Ins. Co. v. Federal Nat. Bank of Shawnee, Okl., 151 F.2d 537, 162 A.L.R. 536 (C.C.A. 10th Cir. 1945)—11:9
- New York Life Ins. Co. v. Ferlita, 50 F. Supp. 327 (N.D. Ga. 1943)—8:20
- New York Life Ins. Co. v. Fletcher, 117 U.S. 519, 6 S. Ct. 837, 29 L. Ed. 934 (1886)—6:16
- New York Life Ins. Co. v. Gamer, 303 U.S. 161, 58 S. Ct. 500, 82 L. Ed. 726, 114 A.L.R. 1218 (1938)—7:5
- New York Life Ins. Co. v. Gilbert, 215 Mo. App. 201, 256 S.W. 148 (1923)—5:26
- New York Life Ins. Co. v. Gresham, 170 Miss. 211, 154 So. 547 (1934)—8:20
- New York Life Ins. Co. v. Henriksen, 415 N.E.2d 146 (Ind. Ct. App. 1981)—11:24
- New York Life Ins. Co. v. Hesseling, 236 Iowa 412, 19 N.W.2d 191, 161 A.L.R. 1357 (1945)—6:13, 6:16
- New York Life Ins. Co. v. Hollender, 38 Cal. 2d 73, 237 P.2d 510 (1951)—8:10
- New York Life Ins. Co. v. Hunter, 60 Ariz. 416, 138 P.2d 414 (1943)—7:5
- New York Life Ins. Co. v. Kuhlenschmidt, 218 Ind. 404, 33 N.E.2d 340, 135 A.L.R. 397 (1941)—6:10
- New York Life Ins. Co. v. Levine, 138 F.2d 286 (C.C.A. 3d Cir. 1943)—13:9
- New York Life Ins. Co. v. Love, 163 Colo. 7, 428 P.2d 364 (1967)—9:13, 21:7, 23:5, 24:4
- New York Life Ins. Co. v. McCreary, 60 F.2d 355 (C.C.A. 8th Cir. 1932)—5:19

TABLE OF CASES

- New York Life Ins. Co. v. McJunkin, 227 Ala. 228, 149 So. 663 (1933)—9:1
- New York Life Ins. Co. v. Miller, 73 F.2d 350, 97 A.L.R. 562 (C.C.A. 8th Cir. 1934)—6:9
- New York Life Ins. Co. v. Modzelewski, 267 Mich. 293, 255 N.W. 299 (1934)—18:4
- New York Life Ins. Co. v. Morgan, 1940 OK 126, 187 Okla. 214, 101 P.2d 826 (1940)—13:9
- New York Life Ins. Co. v. Newport, 1 Wash. 2d 511, 96 P.2d 449 (1939)—8:7
- New York Life Ins. Co. v. Ollich, 42 F.2d 399 (C.C.A. 6th Cir. 1930)—5:5, 5:7
- New York Life Ins. Co. v. Panagiotopoulos, 83 F.2d 957 (C.C.A. 1st Cir. 1936)—8:13
- New York Life Ins. Co. v. Pope, 139 Ky. 567, 24 Ky. L. Rptr. 485, 68 S.W. 851 (1902)—10:18, 10:21
- New York Life Ins. Co. v. Prejean, 149 F.2d 114 (C.C.A. 5th Cir. 1945)—7:5
- New York Life Ins. Co. v. Reedy, 181 Miss. 774, 180 So. 607 (1938)—8:19
- New York Life Ins. Co. v. Rees, 341 S.W.2d 246 (Ky. 1960)—14:7
- New York Life Ins. Co. v. Rositzky, 45 F.2d 758 (C.C.A. 8th Cir. 1930)—10:8
- New York Life Ins. Co. v. Rotman, 231 Iowa 1249, 3 N.W.2d 603 (1942)—8:20
- New York Life Ins. Co. v. Satcher, 152 Fla. 411, 12 So. 2d 108 (1943)—7:5
- New York Life Ins. Co. v. Shivley, 188 Ark. 1044, 69 S.W.2d 392 (1934)—10:19
- New York Life Ins. Co. v. Strudel, 243 F.2d 90 (5th Cir. 1957)—6:5
- New York Life Ins. Co. v. Veit, 294 N.Y. 222, 62 N.E.2d 45 (1945)—8:10
- New York Life Ins. Co. v. Walls, 124 F. Supp. 38 (N.D. W. Va. 1954)—25:8
- New York Life Ins. Co. v. Whitfield, 113 Ga. App. 266, 147 S.E.2d 829 (1966)—5:13
- New York Life Ins. Co. v. Wilson, 1937 OK 590, 181 Okla. 363, 73 P.2d 1133 (1937)—11:10
- New York Life Insurance Company v. Jones, 2025 WL 2404391 (E.D. Pa. 2025)—2:62
- New York Life Insurance Company v. Mitchell, 1 Wash. 3d 545, 528 P.3d 1269 (2023)—8:3, 8:11
- New York Life Insurance Company v. Mitchell, 1 Wash. 3d—8:6
- Nicely v. Unum Life Ins. Co. of America, 2009 WL 5201852 (M.D. N.C. 2009)—15:11
- Nichols v. Reliance Standard Life Insurance Company, 924 F.3d 802, 2019 Employee Benefits Cas. (BNA) 189567 (5th Cir. 2019)—15:4, 26:15
- Nichols v. Shelter Life Ins. Co., 923 F.2d 1158 (5th Cir. 1991)—17:11
- Nichols v. Unicare Life and Health Ins. Co., 739 F.3d 1176, 57 Employee Benefits Cas. (BNA) 1689 (8th Cir. 2014)—14:9

- Nick v. Travelers Ins. Co., 354 Mo. 376, 189 S.W.2d 532 (1945)—23:5
- Nick v. Travelers Ins. Co., 238 Mo. App. 1181, 185 S.W.2d 326 (1945)—23:5
- Nidiffer v. Clinchfield R. Co., 600 S.W.2d 242, 10 A.L.R.4th 1260 (Tenn. Ct. App. 1980)—24:1
- Nielsen v. General American Life Ins Co, 89 F.2d 90, 110 A.L.R. 1133 (C.C.A. 10th Cir. 1937)—10:23, 25:8
- Niles v. American Bankers Ins. Co., 229 So. 2d 435 (La. Ct. App. 3d Cir. 1969)—17:18
- N.L.R.B. v. Phoenix Mut. Life Ins. Co., 167 F.2d 983, 22 L.R.R.M. (BNA) 2089, 14 Lab. Cas. (CCH) ¶ 64504, 6 A.L.R.2d 408 (C.C.A. 7th Cir. 1948)—26:19
- N. L. R. B. v. Scam Instrument Corp., 394 F.2d 884, 68 L.R.R.M. (BNA) 2280, 57 Lab. Cas. (CCH) ¶ 12685 (7th Cir. 1968)—21:8
- N. L. R. B. v. United Ins. Co. of America, 390 U.S. 254, 88 S. Ct. 988, 19 L. Ed. 2d 1083, 67 L.R.R.M. (BNA) 2649, 57 Lab. Cas. (CCH) ¶ 12520 (1968)—26:19
- Noel v. Continental Cas. Co., 138 Kan. 136, 23 P.2d 610 (1933)—16:1
- Noga v. Fulton Financial Corporation Employee Benefit Plan, 19 F.4th 264 (3d Cir. 2021)—26:15
- Noga v. Reliance Standard Life Insurance Company, 2019 WL 4034758 (E.D. Pa. 2019)—15:11
- Nora v. Unity Life Ins. Co., 73 So. 2d 486 (La. Ct. App. 2d Cir. 1954)—4:3
- Norbeck v. Mutual of Omaha Ins. Co., 3 Wash. App. 582, 476 P.2d 546 (Div. 1 1970)—14:8
- Norem v. Lincoln Ben. Life Co., 737 F.3d 1145 (7th Cir. 2013)—9:1
- Norris v. Metropolitan Life Ins. Co., 116 Misc. 2d 296, 457 N.Y.S.2d 673 (App. Term 1982)—18:2
- Norris v. Norris, 145 F.2d 99 (C.C.A. 5th Cir. 1944)—11:10
- Norris v. Travelers Ins. Co., 148 Kan. 122, 79 P.2d 842, 116 A.L.R. 720 (1938)—10:23
- North Am. Acc. Ins. Co. v. Canady, 1945 OK 285, 196 Okla. 105, 163 P.2d 221 (1945)—6:17
- North American Co. for Life and Health Ins. v. Rypins, 29 F. Supp. 2d 619 (N.D. Cal. 1998)—8:17
- North American Company for Life and Health Insurance v. Caldwell, 55 F.4th 867 (11th Cir. 2022)—14:4, 14:8
- North American Company for Life and Health Insurance v. Mcdaniel, 2025 WL 1384777 (W.D. Mo. 2025)—6:3
- North American Life & Cas. Co. v. Tyree, 220 Va. 397, 258 S.E.2d 110 (1979)—22:6
- North American Life Assur. Co. v. Brophy, 2 Ont L 599 (1902)—4:3
- North American Union v. Trenner, 138 Ill. App. 586, 1908 WL 1446 (1st Dist. 1908)—8:7
- North Am. Life & Cas. Co. v. Armstrong, 382 F.2d 89 (10th Cir. 1967)—5:16
- North Carolina Bank & Trust Co. v. Pilot Life Ins. Co., 206 N.C. 460, 174 S.E. 298 (1934)—5:6

TABLE OF CASES

- North Carolina Mut. Life Ins. Co. v. Coleman, 248 Ala. 32, 26 So. 2d 120 (1946)—6:13
- North Carolina Mut. Life Ins. Co. v. Terrell, 227 Ala. 410, 150 So. 318, 89 A.L.R. 1459 (1933)—10:12
- Northeastern Life Ins. Co. of New York v. Gaston, 470 S.W.2d 128 (Tex. Civ. App. Tyler 1971)—21:6, 23:10
- Northeast Georgia Cancer Care, LLC v. Blue Cross and Blue Shield of Georgia, Inc., 315 Ga. App. 521, 726 S.E.2d 714 (2012)—19:1
- Northey v. Bankers' Life Ass'n, 110 Cal. 547, 42 P. 1079 (1895)—9:1
- Northwestern Mut. Life Ins. Co. v. Adams, 155 Wis. 335, 144 N.W. 1108 (1914)—25:8
- Northwestern Mut. Life Ins. Co. v. Babayan, 430 F.3d 121 (3d Cir. 2005)—6:4
- Northwestern Mut. Life Ins. Co. v. Johnson, 254 U.S. 96, 41 S. Ct. 47, 65 L. Ed. 155 (1920)—7:3
- Northwestern Mut. Life Ins. Co. v. McCue, 223 U.S. 234, 32 S. Ct. 220, 56 L. Ed. 419 (1912)—25:3
- Northwestern Mut. Life Ins. Co., State ex rel. v. Bland, 354 Mo. 391, 189 S.W.2d 542, 161 A.L.R. 423 (1945)—10:17
- Northwestern Nat. Life Ins. Co. v. Black, 383 S.W.2d 806 (Tex. Civ. App. Texarkana 1964)—9:14, 22:2, 24:9
- Northwestern Nat. Life Ins. Co. v. Brevell, 291 S.W.2d 957 (Tex. Civ. App. Beaumont 1956)—22:9
- Norton v. Norton, 280 Ala. 307, 193 So. 2d 750 (1966)—11:10
- Norvill v. Mutual Ben. Health & Acc. Ass'n of Omaha, 14 Tenn. App. 396, 1931 WL 1611 (1931)—6:16
- Norwell, Town of v. Hartford Acc. & Indem. Co., 358 Mass. 575, 265 N.E.2d 915 (1971)—15:2
- Norwood v. Connecticut General Life Ins. Co., 2 Mich. App. 535, 140 N.W.2d 774 (1966)—20:13, 23:5
- Novellino v. Life Ins. Co. of North America, 59 Del. 187, 216 A.2d 420 (1966)—5:13, 5:18
- Novern v. John Hancock Mut. Life Ins. Co., 107 N.J. Super. 570, 259 A.2d 504 (Law Div. 1969)—11:10, 11:28
- Novotny v. Acacia Mut. Life Ins. Co., 287 Ill. App. 361, 4 N.E.2d 978 (1st Dist. 1936)—11:18
- Nowlan v. Guardian Life Ins. Co. of America, 88 W. Va. 563, 107 S.E. 177 (1921)—7:7
- N.R. by and through S.R. v. Raytheon Company, 24 F.4th 740 (1st Cir. 2022)—26:26
- Nyberg v. Zurich American Insurance Company, 220 F. Supp. 3d 1114 (D. Kan. 2016)—16:2

O

- Oakley v. National Western Life Ins. Co., 294 F. Supp. 504 (S.D. N.Y. 1968)—10:29, 25:7, 25:10
- Oates v. Walgreen Co., 573 Fed. Appx. 897, 58 Employee Benefits Cas. (BNA) 2568 (11th Cir. 2014)—15:2
- Obartuch v. Security Mut. Life Ins. Co., 114 F.2d 873 (C.C.A. 7th Cir. 1940)—8:4, 8:12

- O'Boyle v. Home Life Ins. Co. of America, 20 F. Supp. 33 (M.D. Pa. 1937)—10:16
- O'Bryan v. Consol Energy, Inc., 477 Fed. Appx. 306 (6th Cir. 2012)—15:2
- Occidental Life Ins. Co. of Cal. v. Bob LeRoy's Inc., 413 F.2d 819 (5th Cir. 1969)—5:14, 5:15
- Occidental Life Ins. Co. of Cal. v. Fried, 245 F. Supp. 211, 9 Fed. R. Serv. 2d 12F.26, Case 1 (D. Conn. 1965)—10:6
- Occidental Life Ins. Co. of Cal. v. Huff, 42 Ala. App. 156, 156 So. 2d 380 (1963)—15:10
- Occidental Life Ins. Co. of Cal. v. Vervack, 244 Ark. 1231, 429 S.W.2d 116 (1968)—15:7, 15:8
- Occidental Life Ins. Co. of North Carolina v. Hurley, 513 S.W.2d 897 (Tex. Civ. App. Amarillo 1974)—8:16
- Ocean Acc. & Guarantee Corp. v. Schachner, 70 F.2d 28 (C.C.A. 7th Cir. 1934)—13:11
- O'Connell v. Hartford Life and Accident Insurance Co., 2023 WL 2633789 (D. Mass. 2023)—15:11
- O'Connor v. Life Insurance Company of North America, 2025 WL 1937085 (9th Cir. 2025)—17:1
- O'Daniel v. Hartford Life Ins. Co., 2014 WL 3970081 (D.S.D. 2014)—14:9
- O'Daniell v. Missouri Ins. Co., 24 Ill. App. 2d 10, 164 N.E.2d 78 (4th Dist. 1959)—7:7
- Odle v. UMW 1974 Pension Plan, 777 Fed. Appx. 646 (4th Cir. 2019)—26:13
- O'Donnell v. Continental Cas. Co., 263 Minn. 326, 116 N.W.2d 680 (1962)—13:14
- Officer v. New York Life Ins. Co., 73 Colo. 495, 216 P. 253 (1923)—10:3, 10:4
- Ogborne v. UNUM Life Ins. Co. of America, 2006 WL 2505905 (N.D. Ohio 2006)—15:4
- Ogden v. Continental Cas. Co., 208 Kan. 806, 494 P.2d 1169 (1972)—21:7
- Ogles v. Security Benefit Life Insurance Company, 401 F. Supp. 3d 1210, R.I.C.O. Bus. Disp. Guide (CCH) ¶ 13203 (D. Kan. 2019)—26:24
- Ogrodowski v. Aetna Life Ins. Co., 36 Misc. 2d 318, 232 N.Y.S.2d 653 (Sup 1962)—10:29
- Ohio Nat. Life Assur. Corp. v. Crampton, 822 F. Supp. 1230 (E.D. Va. 1993)—15:2
- Ohio Nat. Life Assur. Corp. v. Davis, 803 F.3d 904 (7th Cir. 2015)—2:61, 4:4, 4:5, 6:14
- Okamura v. Time Ins. Co., 24 Utah 2d 209, 468 P.2d 958 (1970)—9:6
- Okuno v. Reliance Standard Life Insurance Company, 836 F.3d 600, 62 Employee Benefits Cas. (BNA) 1728 (6th Cir. 2016)—15:13
- Olas v. ReliaStar Life Insurance Company, 712 F. Supp. 3d 1086 (N.D. Ill. 2024)—9:10
- Old Nat. Ins. Co. v. Johnson, 312 S.W.2d 715 (Tex. Civ. App. Austin 1958)—13:7, 17:6

TABLE OF CASES

- Old Sur. Life Ins. Co. v. Miller, 1958 OK 291, 333 P.2d 504 (Okla. 1958)—10:7
- Olinger v. Northwestern Mut. Life Ins. Co., 153 Ind. App. 376, 287 N.E.2d 580 (1972)—11:10
- Oliver v. Aetna Life Ins. Co., 613 Fed. Appx. 892, 61 Employee Benefits Cas. (BNA) 1390 (11th Cir. 2015)—15:2
- Oliver v. National Life Ins. Co., 2011 WL 5904651 (E.D. Mich. 2011)—15:4
- Oliver v. Northwestern Mut Life Ins Co, 2 F. Supp. 266 (W.D. Pa. 1932)—9:4
- Omaha Nat. Bank v. Manufacturers Life Ins. Co., 213 Neb. 873, 332 N.W.2d 196 (1983)—6:5
- O’Neil v. Union Nat. Life Ins. Co., 162 Neb. 284, 75 N.W.2d 739 (1956)—7:2, 7:6, 7:7
- Onorato, Succession of, 219 La. 1, 51 So. 2d 804, 24 A.L.R.2d 656 (1951)—9:4
- Onstad v. State Mut. Life Assur. Co. of Worcester, Mass., 226 Minn. 60, 32 N.W.2d 185 (1948)—25:3
- Oomrigar v. Unum Life Insurance Company of America, 2017 WL 3913277 (D. Utah 2017)—14:8
- Orchin v. Great-West Life & Annuity Insurance Company, 133 F. Supp. 3d 138 (D.D.C. 2015)—10:1, 25:1
- Order of United Commercial Travelers of America v. Edwards, 51 F.2d 187 (C.C.A. 10th Cir. 1931)—14:6
- Order of United Commercial Travelers of America v. Knorr, 112 F.2d 679 (C.C.A. 10th Cir. 1940)—16:1
- Order of United Commercial Travelers of America v. Shane, 64 F.2d 55 (C.C.A. 8th Cir. 1933)—14:5
- Order of United Commercial Travelers of America, State ex rel. v. Shain, 339 Mo. 903, 98 S.W.2d 597 (1936)—13:8
- Oredson v. Woodmen of the World Life Ins. Soc., 211 Minn. 442, 1 N.W.2d 413 (1941)—6:16
- Orndorf v. Paul Revere Life Ins. Co., 404 F.3d 510, 35 Employee Benefits Cas. (BNA) 1785 (1st Cir. 2005)—26:15
- O’Rourke v. John Hancock Mut. Life Ins. Co., 23 R.I. 457, 50 A. 834 (1902)—6:16
- Orr v. Union Fidelity Life Ins. Co., 202 Pa. Super. 553, 198 A.2d 431 (1964)—6:17
- Orrico v. Prudential Ins. Co. of America, 6 Ill. App. 2d 316, 127 N.E.2d 514 (1st Dist. 1955)—11:6
- Ortega v. North Am. Co. for Life & Health Ins., 187 Neb. 569, 193 N.W.2d 254 (1971)—6:12
- Orzechowski v. Boeing Company Non-Union Long-Term Disability Plan, Plan Number 625, 856 F.3d 686, 63 Employee Benefits Cas. (BNA) 1889 (9th Cir. 2017)—26:15
- Osborn v. Metropolitan Life Ins. Co., 352 Mass. 278, 225 N.E.2d 322 (1967)—9:8
- Osborn v. Ozlin, 310 U.S. 53, 60 S. Ct. 758, 84 L. Ed. 1074 (1940)—26:1
- Osborn v. Paul Revere Life Insurance Company, 720 F. Supp. 3d 900 (E.D. Cal. 2024)—15:2

- Osborne v. Hartford Life and Acc. Ins. Co., 465 F.3d 296, 40 Employee Benefits Cas. (BNA) 1416, 2006 Fed. App. 0368P (6th Cir. 2006)—15:4
- Ostroff v. New York Life Ins. Co., 104 F.2d 986 (C.C.A. 9th Cir. 1939)—8:20
- Oubre v. Mutual Life Ins. Co. of New York, 21 So. 2d 191 (La. Ct. App., Orleans 1945)—7:5
- Outward v. Eaton Corporation Disability Plan for U.S. Employees, 808 Fed. Appx. 296 (6th Cir. 2020)—15:2
- Overhiser's Adm'x v. Overhiser, 63 Ohio St. 77, 57 N.E. 965 (1900)—11:6
- Overton v. Washington Nat. Ins. Co., 106 R.I. 387, 260 A.2d 444 (1970)—5:20
- Ovist v. Unum Life Insurance Company of America, 14 F.4th 106 (1st Cir. 2021)—15:11
- Owens v. Metropolitan Life Insurance Company, 210 F. Supp. 3d 1344, 62 Employee Benefits Cas. (BNA) 2341 (N.D. Ga. 2016)—26:13
- Ozanich v. Metropolitan Life Ins. Co., 119 Pa. Super. 52, 180 A. 67 (1935)—9:15, 23:5

P

- Pabst v. Hesse, 286 Minn. 33, 173 N.W.2d 925 (1970)—11:10
- Pacheco v. Continental Cas. Co., 476 P.2d 166 (Wyo. 1970)—15:10
- Pacific Employers Ins. Co. v. Global Reinsurance Corp. of America, 693 F.3d 417 (3d Cir. 2012)—25:7
- Pacific Life Insurance Company v. Blevins, 92 F.4th 734 (8th Cir. 2024)—5:5
- Pacific Mut. Ins. Co. v. Talbert, 271 S.W.2d 487 (Tex. Civ. App. Beaumont 1954)—21:5
- Pacific Mut. Life Ins. Co. v. Cunningham, 54 F.2d 927 (S.D. Fla. 1932)—18:4
- Pacific Mut. Life Ins. Co. of California v. Fishback, 171 Wash. 244, 17 P.2d 841 (1933)—8:7, 8:8
- Pack v. Progressive Life Ins. Co., 239 Mo. App. 1, 187 S.W.2d 501 (1945)—10:10
- Packard v. Metropolitan Ins. Co., 72 N.H. 1, 54 A. 287 (1903)—6:13
- Padfield v. AIG Life Ins. Co., 290 F.3d 1121, 27 Employee Benefits Cas. (BNA) 2737 (9th Cir. 2002)—14:4, 14:8
- Paese v. Hartford Life and Acc. Ins. Co., 449 F.3d 435, 37 Employee Benefits Cas. (BNA) 2797 (2d Cir. 2006)—15:2
- Pafford v. Standard Life Ins. Co. of Ind., 52 So. 2d 910 (Fla. 1951)—7:11
- Pagni v. New York Life Ins. Co., 173 Wash. 322, 23 P.2d 6, 93 A.L.R. 1325 (1933)—13:3
- Pak v. Guardian Life Insurance Company of America, 2022 WL 410947 (N.D. Cal. 2022)—15:4
- Palazzola v. Penn Fire Ins Co., 273 A.D. 856, 76 N.Y.S.2d 304 (2d Dep't 1948)—13:14
- Pallozzi v. Allstate Life Ins. Co., 198 F.3d 28, 9 A.D. Cas. (BNA) 1697 (2d Cir. 1999)—26:23

TABLE OF CASES

- Palmer v. Capitol Life Ins. Co. of Denver, Colo., 157 Neb. 760, 61 N.W.2d 396 (1953)—10:27
- Palmer v. Central Life Assur. Soc. of U.S., 193 Minn. 306, 258 N.W. 732 (1935)—10:20
- Palmer v. John Hancock Mut. Life Ins. Co. of Boston, Mass., 148 Misc. 324, 265 N.Y.S. 796 (App. Term 1933)—8:13
- Palmer v. Standard Life & Acc. Ins. Co., 238 Ark. 585, 383 S.W.2d 285 (1964)—22:2, 23:2, 24:9
- Pan Am. Life Ins. Co. v. Andrews, 161 Tex. 391, 340 S.W.2d 787, 93 A.L.R.2d 560 (1960)—14:10, 14:11
- Pan Am. Life Ins. Co. v. Garrett, 199 S.W.2d 819 (Tex. Civ. App. El Paso 1946)—23:4
- Pan Coastal Life Ins. Co. v. Malone, 269 Ala. 515, 114 So. 2d 283 (1959)—15:2
- Pankiw v. Federal Ins. Co., 316 Fed. Appx. 458, 46 Employee Benefits Cas. (BNA) 2456 (6th Cir. 2009)—14:4
- Pannunzio v. Monumental Life Ins. Co., 168 Ohio St. 95, 5 Ohio Op. 2d 356, 151 N.E.2d 545 (1958)—6:18
- Papotto v. Hartford Life and Acc. Ins. Co., 2011 WL 6939331 (D.N.J. 2011)—14:9
- Paramount Famous Lasky Corporation v. U.S., 282 U.S. 30, 51 S. Ct. 42, 75 L. Ed. 145 (1930)—26:7
- Pari-Fasano v. ITT Hartford Life and Acc. Ins. Co., 230 F.3d 415, 25 Employee Benefits Cas. (BNA) 1193 (1st Cir. 2000)—15:2
- Parker v. Continental Cas. Co., 191 Kan. 674, 383 P.2d 937 (1963)—9:1, 13:17
- Parker v. Des Moines Life Ass’n, 108 Iowa 117, 78 N.W. 826 (1899)—7:3, 10:4
- Parker v. Metropolitan Life Ins. Co., 121 F.3d 1006, 24 A.D.D. 174, 6 A.D. Cas. (BNA) 1865, 21 Employee Benefits Cas. (BNA) 1369, 1997 Fed. App. 0230P (6th Cir. 1997)—26:23
- Parker v. New York Life Ins. Co., 188 N.C. 403, 125 S.E. 6, 39 A.L.R. 1085 (1924)—7:5
- Parker v. Sentry Insurance Company, 2025 WL 1377388 (11th Cir. 2025)—19:2
- Park Federal Sav. & Loan Ass’n v. Lillie, 24 Ohio Misc. 271, 53 Ohio Op. 2d 368, 265 N.E.2d 339 (C.P. 1970)—2:52
- Parks v. Lincoln National Life Insurance Company, 2024 WL 1228968 (E.D. Mich. 2024)—15:11
- Parks v. Prudential Ins. Co. of America, 103 F. Supp. 493 (E.D. Tenn. 1951)—21:1
- Parks’ Ex’rs v. Parks, 288 Ky. 435, 156 S.W.2d 480 (1941)—11:2, 11:9, 11:10
- Parmenter v. Prudential Insurance Company of America, 93 F.4th 13 (1st Cir. 2024)—26:13
- Parnell v. United Am. Ins. Co., 246 S.C. 26, 142 S.E.2d 204 (1965)—13:3
- Parsons v. UNUM Life Insurance Company of America, 2019 WL 5213871 (N.D. MS Oxford Div. 2019)—14:12
- Passkowski v. Prudential Ins. Co. of America, 182 F. Supp. 819, 39 Lab. Cas. (CCH) ¶ 66375 (D. Conn. 1960)—10:31

- Patel v. NN Investors Life Ins. Co., Inc., 498 So. 2d 1162 (La. Ct. App. 3d Cir. 1986)—17:6
- Patrick v. Reliance Standard Life Insurance Company, 2023 WL 7381460 (3d Cir. 2023)—15:4
- Patten v. Mutual Ben. Life Ins. Co., 192 S.C. 189, 6 S.E.2d 26, 126 A.L.R. 91 (1939)—10:17, 10:18
- Patterson v. Aetna Life Insurance Company, 763 Fed. Appx. 268, 2019 Employee Benefits Cas. (BNA) 41742 (3d Cir. 2019)—15:4
- Patterson v. Hughes Aircraft Co., 11 F.3d 948, 17 Employee Benefits Cas. (BNA) 1971, 27 Fed. R. Serv. 3d 1035 (9th Cir. 1993)—15:13
- Patterson v. John Hancock Mut. Life Ins. Co., 27 Ill. App. 2d 135, 169 N.E.2d 183 (2d Dist. 1960)—24:5
- Patterson v. Natural Premium Mut. Life Ins. Co., 100 Wis. 118, 75 N.W. 980 (1898)—7:3
- Patterson v. Reliance Standard Life Ins. Co., 986 F. Supp. 2d 1140, 57 Employee Benefits Cas. (BNA) 2920 (C.D. Cal. 2013)—8:3
- Patterson v. Travelers Ins. Co., 88 Ill. App. 2d 395, 232 N.E.2d 1 (1st Dist. 1967)—22:3
- Paul v. State of Virginia, 75 U.S. 168, 19 L. Ed. 357, 1868 WL 11123 (1868)—26:2
- Paul Revere Life Ins. Co. v. Bavaro, 957 F. Supp. 444 (S.D. N.Y. 1997)—15:2
- Paul Revere Life Insurance Company v. Ward, 2005 WL 8173313 (S.D. Cal. 2005)—15:2
- PaulsonGuardian Life Insurance Company of, 2024 WL 422664 (E.D. Va. 2024)—15:5
- Payne v. Equitable Life Assur. Soc. of U.S., 14 A.D.2d 266, 220 N.Y.S.2d 493 (1st Dep't 1961)—10:29
- Pearce v. Fidelity Mut. Life Ins. Co., 63 F. Supp. 265 (D.N.J. 1945)—10:11
- Pearlman v. Massachusetts Bonding & Ins. Co., 126 Ind. App. 294, 130 N.E.2d 54 (1955)—14:2
- Pearson v. Equitable Life Assur. Soc. of U. S., 212 N.C. 731, 194 S.E. 661 (1938)—23:5, 23:8
- Pearson v. Northwestern Mut. Life Ins., 15 F.3d 1079 (5th Cir. 1994)—15:4
- Pedersen v. Life of Mid-America Ins. Co., 164 N.W.2d 337 (Iowa 1969)—5:15
- Pedicini v. Life Ins. Co. of Alabama, 686 F. Supp. 2d 692 (W.D. Ky. 2010)—12:10
- Peebles v. Missouri Ins. Co., 226 S.W.2d 363 (Mo. Ct. App. 1950)—6:13
- Peek v. Reserve Nat. Ins. Co., 585 So. 2d 1303 (Ala. 1991)—21:2
- Peel v. Reibel, 205 Minn. 474, 286 N.W. 345 (1939)—11:14
- Peerless Ins. Co. v. Myers, 192 So. 2d 437 (Miss. 1966)—14:6
- Pegram v. Herdrich, 530 U.S. 211, 120 S. Ct. 2143, 147 L. Ed. 2d 164, 24 Employee Benefits Cas. (BNA) 1641 (2000)—19:1, 26:13
- P.E.L. v. Premera Blue Cross, 2 Wash. 3d—2:53, 26:26
- Pelelas v. Caterpillar Tractor Co., 30 F. Supp. 173 (S.D. Ill. 1939)—9:21
- Peller v. Liberty Mut. Fire Ins. Co., 220 Cal. App. 2d 610, 34 Cal. Rptr. 41 (4th Dist. 1963)—18:15

TABLE OF CASES

- Pelonis v. American General Life Insurance Company, 2012 WL 6587620 (Cal. App. 2d Dist. 2012)—6:16
- Pendleton v. Great Southern Life Ins. Co., 1929 OK 24, 135 Okla. 40, 273 P. 1007 (1929)—25:8
- Peninsular Cas. Co. v. McCloud, 47 Ga. App. 316, 170 S.E. 396 (1933)—6:18
- Penland v. Metropolitan Life Insurance Company, 2025 WL 1672861 (4th Cir. 2025)—15:13
- Penn Mut. Life Ins. Co. v. Ashton, 93 F.2d 565 (C.C.A. 10th Cir. 1937)—9:8
- Penn Mut. Life Ins. Co. v. Blount, 165 Ga. 193, 140 S.E. 496 (1927)—5:6
- Penn Mut. Life Ins. Co. v. Greatbanc Trust Co., 887 F. Supp. 2d 822 (N.D. Ill. 2012)—2:61, 4:5, 6:14
- Penn Mut. Life Ins. Co. v. Hartle, 165 Md. 120, 166 A. 614, 91 A.L.R. 1466 (1933)—8:20
- Penn Mut. Life Ins. Co. v. Mechanics' Sav. Bank & Trust Co., 72 F. 413 (C.C.A. 6th Cir. 1896)—6:2, 6:3
- Penn Mut. Life Ins. Co. of Philadelphia v. Miller, 16 F.2d 13 (C.C.A. 2d Cir. 1926)—9:1
- Pennsylvania v. Trump, 795 F. Supp. 3d 607 (E.D. Pa. 2025)—12:1, 26:36
- Pennsylvania Life Ins. Co. v. Bumbrey, 665 F. Supp. 1190 (E.D. Va. 1987)—15:8
- Penrose v. Commercial Travelers Ins. Co., 75 Idaho 524, 275 P.2d 969 (1954)—15:8
- People v. United Nat. Life Ins. Co., 66 Cal. 2d 577, 58 Cal. Rptr. 599, 427 P.2d 199 (1967)—26:12
- Peoples Life Ins. Co. v. Medairy, 255 Md. 534, 258 A.2d 429 (1969)—5:14
- Peoples Life Ins. Co. v. O'Hara, 94 S.W.2d 204 (Tex. Civ. App. Dallas 1936)—10:11
- Perera v. Metropolitan Life Insurance Company, 2020 WL 1430921 (M.D. Fla. 2020)—2:23
- Perez v. Long Term Disability Plan for Choices Eligible Employees of Johnson & Johnson and Affiliated Companies, 2012 WL 415445 (S.D. Fla. 2012)—15:11
- Perilstein v. Prudential Ins. Co. of America, 345 Pa. 604, 29 A.2d 487 (1943)—8:7
- Perini/Tompkins Joint Venture v. Ace American Ins. Co., 738 F.3d 95 (4th Cir. 2013)—25:3
- Perkins v. Great-West Life Assur. Co., 814 P.2d 1125 (Utah Ct. App. 1991)—22:3, 22:6, 22:7
- Perkins v. John Hancock Mut. Life Ins. Co., 100 N.H. 383, 128 A.2d 207 (1956)—6:9, 6:11, 6:17
- Perreira v. Rediger, 169 N.J. 399, 778 A.2d 429 (2001)—18:15
- Perrilloux v. First Standard Life Ins. Co., 396 So. 2d 427 (La. Ct. App. 4th Cir. 1981)—16:2, 16:4
- Perrine v. Prudential Ins. Co. of America, 56 N.J. 120, 265 A.2d 521 (1970)—2:5, 14:2

- Perry v. Equitable Life Assur. Soc. of U.S., 139 N.E.2d 489 (Ohio C.P. 1954)—23:3
- Perry v. Middle Atlantic Lumbermens Ass'n, 373 Pa. Super. 554, 542 A.2d 81 (1988)—13:8
- Perry v. Minnesota Life Insurance Company, 2024 WL 2843044 (S.D. Tex. 2024)—14:12
- Perry v. Simplicity Engineering, a Div. of Lukens General Industries, Inc., 900 F.2d 963, 12 Employee Benefits Cas. (BNA) 1374 (6th Cir. 1990)—26:15
- Perryman v. Provident Life and Accident Ins. Co., 690 F. Supp. 2d 917 (D. Ariz. 2010)—15:11
- Pesacov v. Unum Life Insurance Company of America, 463 F. Supp. 3d 571 (E.D. Pa. 2020)—15:11
- Petaccio v. New York Life Ins. Co., 125 Pa. Super. 15, 189 A. 697 (1937)—8:4
- Peters v. Order of United Commercial Travelers of America, 203 Iowa 428, 212 N.W. 576 (1927)—13:10
- Peterson v. Lincoln National Life Insurance Company, 2025 WL 1063242 (D. Mass. 2025)—26:13, 26:14
- Petroske v. Kohler Co., 854 F. Supp. 2d 669 (D. Minn. 2012)—15:2
- Petrusich v. Unum Life Ins. Co. of America, 984 F. Supp. 2d 1112 (D. Or. 2013)—14:12, 15:11
- Pettit v. Life Insurance Company of North America, 2016 WL 3668022 (D. Md. 2016)—26:15
- Peyton v. Equitable Life Assur. Soc. of U. S., 159 Pa. Super. 318, 48 A.2d 145 (1946)—9:13
- Peyton v. U. S. Steel Co., 368 Pa. 591, 84 A.2d 192, 20 Lab. Cas. (CCH) ¶ 66661 (1951)—21:8, 23:7
- Pfahler v. Eclipse Pioneer Division of Bendix Aviation Corp., 21 N.J. 486, 122 A.2d 644 (1956)—14:5
- Phelps v. Elgin Academy, 125 Ill. App. 2d 364, 260 N.E.2d 864 (2d Dist. 1970)—23:5
- Phelps v. Unum Provident Corp., 2006 WL 2846976 (W.D. Ky. 2006)—15:4
- PHI Health, LLC v. Optimum Choice, Inc., 826 F. Supp. 3d 654 (D. Md. 2026)—12:15
- Philadelphia American Life Ins. Co. v. Buckles, 350 Fed. Appx. 376 (11th Cir. 2009)—12:10
- Philadelphia Life Ins. Co. v. Burgess, 18 F.2d 599 (E.D. S.C. 1927)—8:7, 8:13
- Philadelphia Life Ins. Co. v. Erwin, 165 Va. 469, 182 S.E. 209 (1935)—10:23
- Phillips v. Home Sec. Life Ins. Co., 632 F.2d 1302 (5th Cir. 1980)—14:11
- Phillips v. Lincoln Nat. Life Ins. Co., 978 F.2d 302, 15 Employee Benefits Cas. (BNA) 2763 (7th Cir. 1992)—15:13
- Phillips v. Pelton, 10 Ohio St. 3d 52, 461 N.E.2d 305 (1984)—11:19
- Phillips v. Prudential Ins. Co. of America, 285 Ala. 472, 233 So. 2d 480 (1970)—17:15
- PHL Variable Ins. Co. v. Bank of Utah, 780 F.3d 863 (8th Cir. 2015)—4:4, 8:6

TABLE OF CASES

- PHL Variable Ins. Co. v. Fulbright McNeill, Inc., 519 F.3d 825 (8th Cir. 2008)—6:12
- PHL Variable Ins. Co. v. Lucille E. Morello 2007 Irrevocable Trust ex rel. BNC Nat. Bank, 645 F.3d 965 (8th Cir. 2011)—2:61, 4:5
- PHL Variable Ins. Co. v. Lucille E. Morello 2007 Irrevocable Trust ex rel. trustee, 2010 WL 2539755 (D. Minn. 2010)—6:14
- PHL Variable Ins. Co. v. P. Bowie 2008 Irrevocable Trust ex rel. Baldi, 718 F.3d 1 (1st Cir. 2013)—6:14
- PHL Variable Ins. Co. v. Price Dawe 2006 Ins. Trust, ex rel. Christiana Bank and Trust Co., 28 A.3d 1059 (Del. 2011)—4:3, 4:4
- PHL Variable Ins. Co. v. Sheldon Hathaway Family Ins. Trust ex rel. Hathaway, 2013 WL 6230351 (D. Utah 2013)—2:61, 4:5, 6:14
- PHL Variable Ins. Co. v. 2008 Christa Joseph Irrevocable Trust, 970 F. Supp. 2d 932 (D. Minn. 2013)—2:61, 4:5, 6:14
- PHL Variable Ins. Co. v. 2008 Christa Joseph Irrevocable Trust ex rel. BNC Nat. Bank, 782 F.3d 976 (8th Cir. 2015)—6:16
- Phoenix Mut. Life Ins. Co. v. Adams, 30 F.3d 554, 18 Employee Benefits Cas. (BNA) 2262, 40 Fed. R. Evid. Serv. 25 (4th Cir. 1994)—11:10
- Phoenix Mut. Life Ins. Co. v. Doster, 106 U.S. 30, 1 S. Ct. 18, 27 L. Ed. 65 (1882)—9:11
- Phoenix Mut. Life Ins. Co. v. Dunham, 46 Conn. 79, 1878 WL 1551 (1878)—11:2
- Phoenix Mut. Life Ins. Co. v. Felig, 254 A.D. 364, 5 N.Y.S.2d 170 (1st Dep't 1938)—11:16
- PHT Holding II LLC v. North American Company for Life and Health Insurance, 674 F. Supp. 3d 532 (S.D. Iowa 2023)—8:2
- Pickens v. State Farm Mut. Auto. Ins. Co., 246 S.C. 380, 144 S.E.2d 68 (1965)—9:1
- Piedmont Southern Life Ins. Co. v. Gunter, 108 Ga. App. 236, 132 S.E.2d 527 (1963)—24:8
- Piepenhagen v. Old Dominion Freight Line, Inc., 395 Fed. Appx. 950 (4th Cir. 2010)—15:2, 15:11
- Pierce v. Massachusetts Acc. Co., 303 Mass. 506, 22 N.E.2d 78 (1939)—9:11
- Pilot Life Ins. Co. v. Dedeaux, 481 U.S. 41, 107 S. Ct. 1549, 95 L. Ed. 2d 39, 8 Employee Benefits Cas. (BNA) 1409 (1987)—26:14
- Pilot Life Ins. Co. v. McCrary, 103 Ga. App. 549, 120 S.E.2d 134 (1961)—24:9
- Pilot Life Ins. Co. v. Peebles, 191 S.C. 486, 5 S.E.2d 174 (1939)—10:11
- Pimentel v. Conselho Supremo De Uniao Portuguesa Do Estado Da California, 6 Cal. 2d 182, 57 P.2d 131 (1936)—11:10
- Pinto v. Reliance Standard Life Ins. Co., 214 F.3d 377, 24 Employee Benefits Cas. (BNA) 1897 (3d Cir. 2000)—26:15
- Pippen v. Mutual Ben. Life Ins. Co., 130 N.C. 23, 40 S.E. 822 (1902)—5:25
- Pitcher v. Principal Mut. Life Ins. Co., 870 F. Supp. 903 (S.D. Ind. 1994)—17:6
- Pitcher v. World Ins. Co. of Omaha, Neb., 327 Mich. 520, 42 N.W.2d 735 (1950)—6:16

- Pitts v. Farm Bureau Life Ins. Co., 818 N.W.2d 91 (Iowa 2012)—11:10
- Pitts By and Through Pitts v. American Sec. Life Ins. Co., 931 F.2d 351 (5th Cir. 1991)—6:14, 21:7
- Pitzer College v. Indian Harbor Ins. Co., 8 Cal. 5th 93, 251 Cal. Rptr. 3d 701, 447 P.3d 669 (Cal. 2019)—15:10
- Plastic and Reconstructive Surgery Group v. Aetna, Inc., 2026 WL 815652 (D. Conn. 2026)—12:15
- Platke v. John Hancock Mut. Life Ins. Co., 27 Wis. 2d 1, 133 N.W.2d 277 (1965)—6:10
- Poch v. Equitable Life Assur. Soc. of U.S., 343 Pa. 119, 22 A.2d 590, 142 A.L.R. 1279 (1941)—21:3, 21:7
- Podzunus v. Prudential Ins. Co. of America, 125 Conn. 581, 7 A.2d 657 (1939)—11:10
- Poffenbarger v. New York Life Ins. Co., 277 F. Supp. 726 (S.D. W. Va. 1967)—8:21
- Pogue v. Northwestern Mutual Life Insurance Company, 2019 WL 1376032 (6th Cir. 2019)—15:2
- Pogue v. Northwestern Mutual Life Insurance Company, 2018 WL 1189415 (W.D. Ky. 2018)—15:2, 15:11
- Poles v. State Mut. Ben. Soc., 129 Pa. Super. 297, 195 A. 429 (1937)—9:6
- Polish Nat. Alliance of U.S. v. N.L.R.B., 322 U.S. 643, 64 S. Ct. 1196, 88 L. Ed. 1509, 14 L.R.R.M. (BNA) 700, 1 Empl. Prac. Dec. (CCH) ¶ 9605, 8 Lab. Cas. (CCH) ¶ 51182 (1944)—26:7, 26:19
- Polk County, Ga. v. Lincoln Nat. Life Ins. Co., 262 F.2d 486 (5th Cir. 1959)—21:6
- Pomerrenke v. Farmers Life Ins. Co., 228 Minn. 256, 36 N.W.2d 703 (1949)—6:16
- Pond v. Idaho Mut. Ben. Ass'n, 81 Idaho 38, 336 P.2d 314 (1959)—8:2, 8:3, 8:10
- Poole v. Life & Cas. Ins. Co. of Tenn., 47 Ala. App. 453, 256 So. 2d 193 (Civ. App. 1971)—14:5
- Pope v. American Nat. Ins. Co., 443 S.W.2d 377 (Tex. Civ. App. Tyler 1969)—22:2
- Pope v. Reserve Life Ins. Co., 120 Ohio App. 394, 29 Ohio Op. 2d 274, 202 N.E.2d 708 (10th Dist. Franklin County 1963)—6:10
- Popovchak v. UnitedHealth Group Incorporated, 692 F. Supp. 3d 392 (S.D. N.Y. 2023)—26:13
- Porter v. Prudential Ins. Co. of America, 82 Ga. App. 626, 61 S.E.2d 797 (1950)—23:9
- Porto v. Metropolitan Life Ins. Co., 120 Conn. 196, 180 A. 289 (1935)—10:12
- Posey v. Gulf Life Ins. Co., 115 Ga. App. 531, 154 S.E.2d 745 (1967)—21:6
- Postal Indem. Co. v. Rutherford, 49 S.W.2d 1115 (Tex. Civ. App. Texarkana 1932)—9:5
- Poston v. National Fidelity Life Ins. Co., 303 S.C. 182, 399 S.E.2d 770 (1990)—5:17
- Potovsky v. Lincoln Benefit Life Company, 2024 WL 5289187 (9th Cir. 2025)—19:2

TABLE OF CASES

- Potts v. Hartford Life and Accident Insurance Company, 272 F. Supp. 3d 690 (W.D. Pa. 2017)—15:11
- Powell v. Equitable Life Assur. Soc. of U.S., 173 S.C. 50, 174 S.E. 649 (1934)—9:15, 21:7
- Powell v. Minnesota Life Insurance Company, 60 F.4th 1119 (8th Cir. 2023)—10:29, 26:13
- Powell v. Mutual Life Ins. Co. of New York, 313 Ill. 161, 144 N.E. 825, 36 A.L.R. 1239 (1924)—8:13
- Powell v. Reliable Life Ins. Co., 662 S.W.2d 294 (Mo. Ct. App. E.D. 1983)—11:18
- Powers v. Continental Cas. Co., 301 F.2d 386 (8th Cir. 1962)—14:12
- Poynter v. Aetna Cas. & Sur. Co., 13 Mich. App. 125, 163 N.W.2d 716 (1968)—18:14
- Praetorians, The v. Cook, 50 Ga. App. 691, 179 S.E. 147 (1935)—10:3
- Prahm v. Prudential Ins. Co. of America, 97 N.J.L. 206, 116 A. 798 (N.J. Ct. Err. & App. 1922)—6:6
- Pralutsky v. Metropolitan Life Ins. Co., 435 F.3d 833, 36 Employee Benefits Cas. (BNA) 2092 (8th Cir. 2006)—15:11
- Prange v. International Life Ins. Co. of St. Louis, 329 Mo. 651, 46 S.W.2d 523, 80 A.L.R. 950 (1931)—5:22
- Prather v. Sun Life and Health Insurance Company (U.S.), 843 F.3d 733, 2016 Employee Benefits Cas. (BNA) 413619 (7th Cir. 2016)—14:5, 14:12
- Prato v. Minnesota Mut. Life Ins. Co., 40 Colo. App. 1, 572 P.2d 487 (App. 1977)—5:6
- Pratt v. Mutual Life Ins. Co. of New York, 157 Kan. 710, 145 P.2d 113 (1944)—9:19
- Preaseau v. Prudential Ins. Co. of America, 591 F.2d 74 (9th Cir. 1979)—10:29
- Preitz v. American Airlines, Inc., 2015 WL 221065 (E.D. Pa. 2015)—26:15
- Presnal v. Dearborn National Life Insurance Company, 2025 WL 2390485 (N.D. Ind. 2025)—9:1, 10:28
- Pressly v. Pilot Life Ins. Co., 186 S.C. 209, 195 S.E. 332 (1938)—10:11
- Prevete v. Metropolitan Life Ins. Co., 343 Pa. 365, 22 A.2d 691 (1941)—6:1, 6:17
- Price v. Northwestern Mut. Life Ins. Co., 113 W. Va. 683, 169 S.E. 613 (1933)—9:8
- Price v. State Capital Life Ins. Co., 261 N.C. 152, 134 S.E.2d 171 (1964)—12:10
- Price v. United Ins. Co. of America, 254 S.C. 301, 175 S.E.2d 221 (1970)—15:8
- Prichard v. Metropolitan Life Ins. Co., 783 F.3d 1166, 60 Employee Benefits Cas. (BNA) 2821 (9th Cir. 2015)—26:15
- Primerica Life Ins. Co. v. Goates, 2013 WL 6383826 (D. Utah 2013)—11:19
- Primerica Life Ins. Co. v. Ingram, 365 S.C. 264, 616 S.E.2d 737 (Ct. App. 2005)—6:1
- Primerica Life Insurance Company v. Montoya, 2019 WL 1242677 (D.N.M. 2019)—11:19

- Primerica Life Insurance Company v. Palei, 2025 WL 2240716 (D. Utah 2025)—2:62
- Primerica Life Insurance Company v. Woodall, 38 F.4th 724 (8th Cir. 2022)—2:62
- Prince v. U.S. Life Ins. Co. in City of New York, 23 A.D.2d 723, 257 N.Y.S.2d 891 (1st Dep’t 1965)—17:21
- Prince v. Western Empire Life Ins. Co., 19 Utah 2d 174, 428 P.2d 163 (1967)—5:14, 5:17, 5:18
- Principal Life Ins. Co. v. DeRose, 2011 WL 4738114 (M.D. Pa. 2011)—4:4
- Principal Life Ins. Co. v. Lawrence Rucker 2007 Ins. Trust, 774 F. Supp. 2d 674 (D. Del. 2011)—2:61, 4:5, 6:14
- Principal Life Ins. Co. v. Locker Group, 869 F. Supp. 2d 359 (E.D. N.Y. 2012)—6:3
- Principal Life Insurance Company v. Brooks, 2020 WL 3469080 (M.D. Pa. 2020)—2:62
- Principal National Life Insurance Co. v. Coassin, 884 F.3d 130 (2d Cir. 2018)—6:3
- Principal National Life Insurance Company v. Rothenberg, 578 F. Supp. 3d 1046 (E.D. Mo. 2022)—5:6
- Principal National Life Insurance Company v. Zegment, 2024 WL 3729109 (D. Md. 2024)—6:3
- Pritchard v. American Nat. Ins. Co. of Galveston, Tex., 1929 OK 371, 139 Okla. 248, 281 P. 774 (1929)—6:18
- Pritchard on behalf of C.P. v. Blue Cross Blue Shield of Illinois, 159 F.4th 646 (9th Cir. 2025)—26:36
- Pritchett v. Insurance Co. of North America, 3 Yeates 458, 1803 WL 757 (Pa. 1803)—4:1
- Proctor v. MacClaskey, 278 Mass. 238, 179 N.E. 600 (1932)—11:16
- Progressive Life Ins. Co. v. Bohannon, 74 Ga. App. 617, 40 S.E.2d 564 (1946)—5:5, 13:9
- Protective Life Ins. Co. v. Broadus, 205 So. 2d 925 (Miss. 1968)—17:8
- Protective Life Ins. Co. v. Kridner, 2013 WL 1249205 (D. Minn. 2013)—2:62
- Protective Life Ins. Co. v. Lamarque, 180 Miss. 243, 177 So. 15 (1937)—25:2
- Protective Life Ins. Co. v. Linson, 245 Ala. 493, 17 So. 2d 761 (1944)—8:12
- Protective Life Ins. Co. v. Sullivan, 425 Mass. 615, 682 N.E.2d 624 (1997)—8:2
- Provident Life & Acc. Ins. Co. v. Anderson, 166 F.2d 492 (C.C.A. 4th Cir. 1948)—7:12
- Provident Life & Acc. Ins. Co. v. Cumbest, 325 So. 2d 569 (Miss. 1976)—23:9
- Provident Life & Acc. Ins. Co. v. Dotson, 93 F. Supp. 538 (S.D. W. Va. 1950)—11:10, 24:6
- Provident Life & Acc. Ins. Co. v. Kegley, 199 Va. 273, 99 S.E.2d 601 (1957)—8:23, 10:33, 20:7
- Provident Life & Acc. Ins. Co. v. Pressley, 37 Ala. App. 153, 64 So. 2d 618 (1953)—21:5

TABLE OF CASES

- Provident Life and Accident Ins. Co. v. Cohen, 193 F. Supp. 2d 845, 28 Employee Benefits Cas. (BNA) 1058 (D. Md. 2002)—15:4
- Provident Life and Accident Ins. Co. v. Hallum, 276 Ga. 147, 576 S.E.2d 849 (2003)—14:1, 14:2
- Provident Life and Accident Ins. Co. v. Van Gemert, 262 F. Supp. 2d 1047 (C.D. Cal. 2003)—15:7
- Provident Life and Acc. Ins. Co. v. Goel, 274 F.3d 984, 51 Fed. R. Serv. 3d 1090 (5th Cir. 2001)—8:11
- Prudence Mut. Cas. Co. v. Switzer, 253 Miss. 143, 175 So. 2d 476, 19 A.L.R.3d 946 (1965)—5:5, 5:9, 5:17, 13:3
- Prudential Ins. Co. v. Benjamin, 328 U.S. 408, 66 S. Ct. 1142, 90 L. Ed. 1342, 34 A.F.T.R. (P-H) ¶ 1258, 164 A.L.R. 476 (1946)—26:8
- Prudential Ins. Co. v. Durante, 443 S.W.3d 499 (Tex. App. El Paso 2014)—11:4
- Prudential Ins. Co. v. Gray, 230 Ala. 1, 159 So. 265 (1934)—13:10
- Prudential Ins. Co. of America v. Bennett, 294 F. Supp. 1122 (S.D. Ga. 1968)—8:21, 8:23
- Prudential Ins. Co. of America v. Bidwell, 103 Ind. App. 386, 8 N.E.2d 123 (1937)—22:7
- Prudential Ins. Co. of America v. Boyd, 781 F.2d 1494 (11th Cir. 1986)—2:62
- Prudential Ins. Co. of America v. Carlson, 126 F.2d 607 (C.C.A. 10th Cir. 1942)—25:9
- Prudential Ins. Co. of America v. Clauson, 296 F.2d 76 (1st Cir. 1961)—21:7, 21:8
- Prudential Ins. Co. of America v. Connallon, 108 N.J. Eq. 316, 154 A. 729 (Ct. Err. & App. 1931)—8:3
- Prudential Ins. Co. of America v. Deane, 26 Del. Ch. 255, 27 A.2d 365 (1942)—5:26
- Prudential Ins. Co. of America v. Girton, 105 Ind. App. 52, 12 N.E.2d 379 (1938)—13:11
- Prudential Ins. Co. of America v. Glasgow, 208 F.2d 908 (2d Cir. 1953)—11:10, 11:27
- Prudential Ins. Co. of America v. Green, 231 Iowa 1371, 2 N.W.2d 765, 141 A.L.R. 1401 (1942)—9:17
- Prudential Ins. Co. of America v. Gutowski, 49 Del. 233, 113 A.2d 579, 52 A.L.R.2d 1073 (1955)—6:3, 14:2
- Prudential Ins. Co. of America v. Harrison, 106 F. Supp. 419 (S.D. Cal. 1952)—11:25
- Prudential Ins. Co. of America v. Hovis, 553 F.3d 258 (3d Cir. 2009)—2:59
- Prudential Ins. Co. of America v. Johnson, 22 Utah 2d 66, 448 P.2d 722 (1968)—8:23
- Prudential Ins. Co. of America v. Kamrath, 475 F.3d 920 (8th Cir. 2007)—11:10
- Prudential Ins. Co. of America v. Kulik, 2013 WL 3974579 (M.D. Fla. 2013)—11:24
- Prudential Ins. Co. of America v. Lamme, 83 Nev. 146, 425 P.2d 346 (1967)—5:13, 5:16

- Prudential Ins. Co. of America v. Lancaster, 139 Ind. App. 292, 219 N.E.2d 607 (1966)—9:12, 9:13, 21:7, 24:4
- Prudential Ins. Co. of America v. Mantz, 128 N.J. Eq. 480, 17 A.2d 279 (Ch. 1941)—11:10
- Prudential Ins. Co. of America v. Morrow, 368 F.2d 813 (5th Cir. 1966)—22:4
- Prudential Ins. Co. of America v. National Park Medical Center, Inc., 413 F.3d 897, 35 Employee Benefits Cas. (BNA) 1321 (8th Cir. 2005)—19:1
- Prudential Ins. Co. of America v. Newsom, 408 S.W.2d 161 (Mo. Ct. App. 1966)—11:11
- Prudential Ins. Co. of America v. O'Grady, 97 Ariz. 9, 396 P.2d 246 (1964)—14:7
- Prudential Ins. Co. of America v. Prescott, 130 Fla. 11, 176 So. 875 (1937)—6:4
- Prudential Ins. Co. of America v. Roberts, 358 F.2d 394 (5th Cir. 1966)—9:13, 21:3
- Prudential Ins. Co. of America v. Romero, 28 Colo. App. 337, 472 P.2d 772 (App. 1970)—5:22
- Prudential Ins. Co. of America v. Securities and Exchange Commission, 326 F.2d 383 (3d Cir. 1964)—26:17
- Prudential Ins. Co. of America v. Smith, 270 Ky. 844, 111 S.W.2d 405, 114 A.L.R. 896 (1937)—10:21
- Prudential Ins. Co. of America v. Strickland, 187 F.2d 67 (6th Cir. 1951)—5:26, 8:15
- Prudential Ins. Co. of America v. Tate, 162 Tex. 369, 347 S.W.2d 556 (1961)—15:5
- Prudential Ins. Co. of America v. Union Trust Co., 56 Ind. App. 418, 105 N.E. 505 (1914)—10:3, 10:4
- Prudential Ins. Co. of America, State ex rel. v. Bland, 354 Mo. 495, 190 S.W.2d 234 (1945)—6:17
- Prudential Insurance Company of America v. Gardina, 759 F. Supp. 3d 1230 (M.D. Fla. 2024)—19:2
- Prudential Insurance Company of America v. Kopp, 658 Fed. Appx. 564 (11th Cir. 2016)—11:10
- Pruitt v. Great Southern Life Ins. Co., 202 La. 527, 12 So. 2d 261, 145 A.L.R. 1427 (1942)—5:5
- Przybyla v. Prudential Insurance Company of America, 2025 WL 28446 (N.D. Cal. 2025)—15:11
- Puritan Life Ins. Co. v. Guess, 598 P.2d 900 (Alaska 1979)—5:1, 5:13
- Pyramid Life Ins. Co. v. Masch, 134 Colo. 70, 299 P.2d 117 (1956)—7:9
- Pyramid Life Ins. Co. v. Selkirk, 80 F.2d 553 (C.C.A. 5th Cir. 1936)—8:20
- Pyramid Life Ins. Co. v. Trantham, 214 Ark. 791, 217 S.W.2d 924 (1949)—6:16

Q

- Qihong Liu v. Fidelity and Guar. Life Ins. Co., 282 Fed. Appx. 304 (5th Cir. 2008)—6:11

TABLE OF CASES

Quartararo v. Massachusetts Mut. Life Ins. Co., 199 So. 2d 20 (La. Ct. App. 4th Cir. 1967)—9:14, 21:8
 Quesinberry v. Life Ins. Co. of North America, 987 F.2d 1017, 16 Employee Benefits Cas. (BNA) 2625 (4th Cir. 1993)—26:15
 Quick v. United Ben. Life Ins. Co., 287 N.C. 47, 213 S.E.2d 563 (1975)—11:24
 Quinones v. Life & Cas. Ins. Co. of Tenn., 209 La. 76, 24 So. 2d 270 (1945)—7:13, 12:3
 Quinten v. U. S. Steel Corp., 186 Pa. Super. 384, 142 A.2d 370, 35 Lab. Cas. (CCH) ¶ 71688 (1958)—11:3, 21:8, 23:5, 23:7, 23:10

R

Rabinovitz v. Travelers Ins. Co., 11 Wis. 2d 545, 105 N.W.2d 807 (1960)—22:3, 22:4, 22:6
 Radcliffe v. National Life & Acc. Ins. Co., 298 S.W.2d 213 (Tex. Civ. App. Galveston 1957)—14:9
 Radle v. Unum Life Insurance Company of America, 2024 WL 4751307 (E.D. Mo. 2024)—15:13
 Radunz v. Farm Bureau Life Ins. Co., 431 N.W.2d 562 (Minn. Ct. App. 1988)—5:17
 Bailey v. United Life & Acc. Ins. Co., 26 Ga. App. 269, 106 S.E. 203 (1921)—7:6, 7:7
 Rakes v. Life Investors Ins. Co. of America, 622 F. Supp. 2d 755 (N.D. Iowa 2008)—19:2
 Rakoff v. World Ins. Co., 191 So. 2d 476 (Fla. 3d DCA 1966)—17:21
 Ramey v. Carolina Life Ins. Co., 244 S.C. 16, 135 S.E.2d 362, 9 A.L.R.3d 1164 (1964)—4:6
 Ramirez v. United of Omaha Life Insurance Company, 872 F.3d 721 (5th Cir. 2017)—14:5
 Ramsey v. Penn Mut. Life Ins. Co., 787 F.3d 813, 91 Fed. R. Serv. 3d 1453 (6th Cir. 2015)—6:11
 Randall v. Life Ins. Co. of North America, 56 Employee Benefits Cas. (BNA) 2925, 2013 WL 1286006 (E.D. Okla. 2013)—14:9, 14:12
 Randles v. Galichia Medical Group, P.A., 40 Employee Benefits Cas. (BNA) 1348, 2006 WL 3760251 (D. Kan. 2006)—15:13
 Range v. Mutual Life Ins. Co. of New York, 216 Iowa 410, 249 N.W. 268 (1933)—6:12
 Ranieli v. Mutual Life Ins. Co. of America, 271 Pa. Super. 261, 413 A.2d 396 (1979)—17:3
 Ransom v. Penn Mut. Life Ins. Co., 43 Cal. 2d 420, 274 P.2d 633 (1954)—5:13
 Raphael's Will, In re, 101 N.Y.S.2d 660 (Sur. Ct. 1950)—11:15
 Rapp v. Lester L. Burdick, Inc., 336 Mass. 438, 146 N.E.2d 368 (1957)—5:21
 Rasmussen v. Equitable Life Assur. Soc. of U.S., 293 Mich. 482, 292 N.W. 377 (1940)—8:21, 8:23
 Rasmussen v. Prudential Ins. Co., 277 Minn. 266, 152 N.W.2d 359 (1967)—5:21
 Rathborne v. Hatch, 90 A.D. 161, 85 N.Y.S. 775 (1st Dep't 1904)—11:18

- Rau v. Hartford Life & Acc. Ins. Co., 2013 WL 1985305 (D. Conn. 2013)—14:9
- Raub v. New York Life Insurance Company, 200 A.D. 837, 191 N.Y.S. 948 (2d Dep't 1921)—9:10
- Rawson v. John Hancock Mut. Life Ins. Co., 288 Ill. App. 599, 6 N.E.2d 474 (2d Dist. 1937)—9:8
- Raybourne v. Cigna Life Ins. Co. of New York, 700 F.3d 1076, 54 Employee Benefits Cas. (BNA) 1577 (7th Cir. 2012)—15:2
- Raymond v. National Life Ins. Co., 40 Wyo. 1, 273 P. 667 (1929)—5:21
- Raymond B. Yates, M.D., P.C. Profit Sharing Plan v. Hendon, 2004-1 C.B. 773, 541 U.S. 1, 124 S. Ct. 1330, 158 L. Ed. 2d 40, 42 Bankr. Ct. Dec. (CRR) 177, 50 Collier Bankr. Cas. 2d (MB) 1603, 32 Employee Benefits Cas. (BNA) 1097, Bankr. L. Rep. (CCH) P 80056, 2004-1 U.S. Tax Cas. (CCH) P 50200 (2004)—26:13
- Raynor v. American Heritage Life Ins. Co., 123 Ga. App. 247, 180 S.E.2d 248 (1971)—12:13
- Reach Air Medical Services LLC v. Kaiser Foundation Health Plan Inc., 160 F.4th 1110 (11th Cir. 2025)—12:15
- Reade's Estate, In re, 31 Cal. 2d 669, 191 P.2d 745 (1948)—11:6
- Redeaux v. Southern Nat. Life Ins. Co., Inc., 424 Fed. Appx. 271, 51 Employee Benefits Cas. (BNA) 2150 (5th Cir. 2011)—14:8
- Redler v. New York Life Ins. Co., 437 F.2d 41 (3d Cir. 1971)—6:1
- Reed v. CITIGROUP INC, 658 Fed. Appx. 112, 61 Employee Benefits Cas. (BNA) 2833 (3d Cir. 2016)—15:11
- Reed v. Home State Life Ins. Co., 1939 OK 491, 186 Okla. 226, 97 P.2d 53 (1939)—8:8
- Reeves v. John Hancock Mut. Life Ins. Co., 333 Mass. 314, 130 N.E.2d 541, 55 A.L.R.2d 1177 (1955)—14:2
- Reichard v. United of Omaha Life Insurance Company, 805 Fed. Appx. 111 (3d Cir. 2020)—26:13
- Reichard v. United of Omaha Life Insurance Company, 331 F. Supp. 3d 435, 2018 Employee Benefits Cas. (BNA) 288244 (E.D. Pa. 2018)—15:2, 15:11
- Reid v. American Nat. Assur. Co., 204 Mo. App. 643, 218 S.W. 957 (1920)—7:7
- Reid v. Life Ins. Co. of North America, Inc., 718 F.2d 677 (4th Cir. 1983)—16:2
- Reid v. Metropolitan Life Ins. Co., 944 F. Supp. 2d 1279 (N.D. Ga. 2013)—15:11
- Reid v. Sovereign Camp, W. O. W., 340 Pa. 400, 17 A.2d 890 (1941)—9:7
- Reif v. Equitable Life Assur. Soc. of U.S., 268 N.Y. 269, 197 N.E. 278, 100 A.L.R. 55 (1935)—9:4
- Reilly v. Penn Mut. Life Ins. Co. of Philadelphia, 201 Iowa 555, 207 N.W. 583 (1926)—4:5
- Reiser v. Metropolitan Life Ins. Co., 289 N.Y. 561, 43 N.E.2d 534 (1942)—17:3
- Reliable Life Ins. Co. v. Elby, 247 Ark. 514, 446 S.W.2d 215 (1969)—6:17
- Reliable Life Ins. Co. v. Steptoe, 435 S.W.2d 630 (Tex. Civ. App. Tyler 1968)—16:3

TABLE OF CASES

- Reliance Ins. Co. v. Kinman, 252 Ark. 1168, 483 S.W.2d 166 (1972)—16:2, 16:4
- Reliance Life Ins. Co. v. Gulley's Adm'x, 134 Va. 468, 114 S.E. 551 (1922)—5:5
- Reliance Life Ins. Co. v. Hardy, 144 Ark. 190, 222 S.W. 12 (1920)—9:8
- ReliaStar Life Insurance Company v. Robinson, 2025 WL 3246099 (E.D. Ark. 2025)—2:62
- Relief Ass'n of Union Works, Carnegie Steel Co. v. Equitable Life Assur. Soc. of U.S., 140 Ohio St. 68, 23 Ohio Op. 290, 42 N.E.2d 653 (1942)—9:19, 9:21
- Rempel v. Nationwide Life Ins. Co., Inc., 471 Pa. 404, 370 A.2d 366 (1977)—2:5
- Rendleman v. Metropolitan Life Ins. Co., 937 F.2d 1292 (7th Cir. 1991)—11:28
- Renslow v. Standard Life & Acc. Ins. Co., 517 S.W.2d 1 (Tenn. 1974)—18:11
- Republic Bankers Life Ins. Co. v. Jaeger, 551 S.W.2d 30 (Tex. 1976)—15:12
- Republic Life Ins. Co. v. Craige, 1940 OK 48, 186 Okla. 692, 100 P.2d 281 (1940)—10:4
- Republic Nat. Life Ins. Co. v. Beard, 400 S.W.2d 853 (Tex. Civ. App. San Antonio 1966)—14:5, 14:6
- Republic Nat. Life Ins. Co. v. Blain, 425 S.W.2d 347 (Tex. 1968)—9:15, 21:8, 23:10
- Republic Nat. Life Ins. Co. v. Blann, 400 S.W.2d 31 (Tex. Civ. App. Waco 1966)—21:2, 21:3
- Republic Nat. Life Ins. Co. v. Bullard, 399 S.W.2d 376 (Tex. Civ. App. Houston 1966)—14:12
- Republic Nat. Life Ins. Co. v. Heyward, 536 S.W.2d 549 (Tex. 1976)—14:2
- Republic Nat. Life Ins. Co. v. Merkley, 59 Ariz. 125, 124 P.2d 313 (1942)—5:9
- Republic Nat. Life Ins. Co., State ex rel. v. Smrha, 138 Neb. 484, 293 N.W. 372 (1940)—7:2, 8:8
- Research Medical Center v. Safir, 616 S.W.2d 553 (Mo. Ct. App. W.D. 1981)—17:18
- Reserve Life Ins. Co. v. Ayers, 217 Ga. 206, 121 S.E.2d 649 (1961)—6:16
- Reserve Life Ins. Co. v. Ayers, 101 Ga. App. 887, 115 S.E.2d 477 (1960)—13:4
- Reserve Life Ins. Co. v. Coke, 254 Miss. 936, 183 So. 2d 490 (1966)—17:19
- Reserve Life Ins. Co. v. La Follette, 108 Wis. 2d 637, 323 N.W.2d 173 (Ct. App. 1982)—18:3
- Reserve Life Ins. Co. v. Marr, 254 F.2d 289 (9th Cir. 1958)—12:13
- Reserve Life Ins. Co. v. Mattocks, 6 Ariz. App. 450, 433 P.2d 303 (1967)—12:13
- Reserve Life Ins. Co. v. Whitten, 38 Ala. App. 455, 88 So. 2d 573 (1956)—12:10

- Reserve Life Ins. Co., Dallas, Tex. v. Watkins, 249 Miss. 748, 163 So. 2d 672 (1964)—18:7
- Reserve Loan Life Ins. Co. of Texas v. Brown, 159 S.W.2d 179 (Tex. Civ. App. San Antonio 1942)—8:3
- Resnek v. Mutual Life Ins. Co. of New York, 286 Mass. 305, 190 N.E. 603 (1934)—11:9
- Revell v. Columbian Protective Ass'n of Binghamton, N. Y., 9 N.J. Misc. 1311, 157 A. 553 (Sup. Ct. 1931)—13:8
- Revocable Trust of David Rothstein, In re, 272 A.3d 471 (Pa. Super. Ct. 2022)—11:10
- Rex Health & Acc. Ins. Co. v. Pettiford, 74 Ind. App. 507, 129 N.E. 248 (1920)—7:7
- Reynolds v. Northwestern Mut. Life Ins. Co., 298 Mass. 208, 10 N.E.2d 70, 113 A.L.R. 603 (1937)—10:19
- Rhea v. Alan Ritchey, Incorporated Welfare Benefit Plan, 858 F.3d 340, 63 Employee Benefits Cas. (BNA) 1897 (5th Cir. 2017)—26:15
- Rhine v. New York Life Ins. Co., 273 N.Y. 1, 6 N.E.2d 74, 108 A.L.R. 1197 (1936)—2:14, 9:19
- Rhoades v. Casey, 196 F.3d 592, 23 Employee Benefits Cas. (BNA) 2278 (5th Cir. 1999)—2:62
- Rhodes v. First Reliance Standard Life Insurance Company, 670 F. Supp. 3d 119 (S.D. N.Y. 2023)—15:11
- Rhodes v. Rhodes, 251 Iowa 430, 101 N.W.2d 1 (1960)—24:6
- Rice v. ADP TotalSource, Inc., 936 F. Supp. 2d 951 (N.D. Ill. 2013)—26:15
- Richard v. Southern Farm Bureau Cas. Ins. Co., 128 So. 2d 806 (La. Ct. App. 3d Cir. 1961)—14:7
- Richards v. American Sec. Life Ins. Co., 1956 OK 300, 303 P.2d 1110 (Okla. 1956)—17:6
- Richardson v. Liberty Life Ins. Co., 254 N.C. 711, 119 S.E.2d 871, 87 A.L.R.2d 475 (1961)—16:2, 16:3
- Riche v. Metropolitan Life Ins. Co., 193 Misc. 557, 84 N.Y.S.2d 832 (Sup 1948)—7:12
- Richmond v. Life Insurance Company of North America, 2021 WL 6199502 (N.D. Iowa 2021)—14:9
- Rick v. John Hancock Mut. Life Ins. Co. of Boston, Mass., 230 Mo. App. 1084, 93 S.W.2d 1126 (1936)—10:21
- Riddle v. Life Ins. Co. of North America, 2011 WL 4809037 (D.N.J. 2011)—14:4
- Ridgway v. Ridgway, 454 U.S. 46, 102 S. Ct. 49, 70 L. Ed. 2d 39 (1981)—11:19
- Riefler v. Equitable Life Assur. Soc. of U.S., 21 Ill. App. 2d 122, 157 N.E.2d 429 (1st Dist. 1959)—10:27, 10:29, 11:3, 23:5
- Rieger v. Reliance Standard Life Insurance Company, 2024 WL 4664180 (D.N.J. 2024)—15:11
- Riggs v. Hartford Life & Accident Insurance Company, 2024 WL 1346512 (E.D. Ark. 2024)—15:11
- Riley v. Industrial Life & Health Ins. Co., 190 Ga. 891, 11 S.E.2d 20 (1940)—8:3

TABLE OF CASES

- Riner v. Allstate Life Ins. Co., 131 F.3d 530 (5th Cir. 1997)—6:9
- Ringstad v. Metropolitan Life Ins. Co., 182 Wash. 550, 47 P.2d 1045, 106 A.L.R. 1532 (1935)—10:11
- Ringwald v. Prudential Ins. Co. of America, 609 F.3d 946, 40 Employee Benefits Cas. (BNA) 1626 (8th Cir. 2010)—26:15
- Rintoul v. Sun Life Assur. Co. of Canada, 142 F.2d 776 (C.C.A. 7th Cir. 1944)—13:8
- Risk v. LM General Insurance Company, 2024 WL 1120396 (E.D. Pa. 2024)—15:11
- Riske v. National Cas. Co., 268 Wis. 199, 67 N.W.2d 385, 27 Lab. Cas. (CCH) ¶ 68865 (1954)—21:2, 21:3
- Ritter v. Mutual Life Ins. Co. of New York, 169 U.S. 139, 18 S. Ct. 300, 42 L. Ed. 693 (1898)—7:3
- Ritter v. National Life & Acc. Ins. Co. of Nashville, Tenn., 198 So. 280 (La. Ct. App., Orleans 1940)—13:13
- Rivers v. New York Life Ins. Co., 176 Wash. 674, 30 P.2d 663 (1934)—10:3
- Rivers v. State Capital Life Ins. Co., 245 N.C. 461, 96 S.E.2d 431, 68 A.L.R.2d 205 (1957)—9:13, 23:7, 23:8, 24:4
- Rizzo v. First Reliance Standard Life Insurance Co., 2022 WL 17729430 (3d Cir. 2022)—26:13
- Rizzo v. First Reliance Standard Life Insurance Company, 417 F. Supp. 3d 479 (D.N.J. 2019)—26:13
- Roberts v. Metropolitan Life Ins. Co., 808 F.2d 1387 (10th Cir. 1987)—9:6
- Robertson v. Reliable Life Ins. Co., 570 S.W.2d 787 (Mo. Ct. App. 1978)—10:1
- Robertson v. People of State of Cal., 328 U.S. 440, 66 S. Ct. 1160, 90 L. Ed. 1366 (1946)—26:8
- Robins v. John Hancock Mut. Life Ins. Co., 49 Misc. 2d 731, 268 N.Y.S.2d 470 (Sup 1966)—6:8
- Robinson v. Aetna Life Insurance Company, 2023 WL 2058310 (N.D. Ill. 2023)—15:2
- Robinson v. American International Group, Inc., 2022 WL 17080132 (C.D. Cal. 2022)—7:5
- Robinson v. Liberty Life Assur. Co. of Boston, 25 F. Supp. 3d 541 (M.D. Pa. 2014)—15:11
- Robinson v. New York Life Ins. Co., 69 S.D. 301, 6 N.W.2d 162 (1942)—15:2
- Robinson v. North Am. Life & Cas. Co., 215 Cal. App. 2d 111, 30 Cal. Rptr. 57 (2d Dist. 1963)—22:2
- Roby v. Connecticut General Life Ins. Co., 166 Conn. 395, 349 A.2d 838 (1974)—22:3
- Rocci v. Massachusetts Accident Co., 222 Mass. 336, 110 N.E. 972 (1916)—13:13
- Roccia v. Prudential Ins. Co. of America, 31 Pa. D. & C. 673, 1938 WL 2273 (C.P. 1938)—8:10
- Rocky Mount Sav. & Trust Co. v. Aetna Life Ins. Co., 201 N.C. 552, 160 S.E. 831 (1931)—10:5

- Roden-Reynolds v. Metropolitan Life Insurance Company, 2019 WL 3838116 (M.D. Pa. 2019)—26:15
- Rodriguez v. Mutual of Omaha, 2025 WL 933842 (N.D. Ill. 2025)—12:10
- Roeder v. Guardian Life Ins. Co., 2024 WL 1612256 (9th Cir. 2024)—15:9
- Roeder v. North Am. Life Ins. Co. of Chicago, 259 Minn. 168, 106 N.W.2d 624 (1960)—6:10
- Roehr v. Sun Life Assurance Company of Canada, 21 F.4th 519 (8th Cir. 2021)—15:11
- Rogala v. Hartford Life and Accident Insurance Company, 2021 WL 4948212 (D. Or. 2021)—22:3
- Rogers v. Columbian Nat. Life Ins. Co., 204 Iowa 804, 213 N.W. 757 (1927)—9:2
- Rogers v. Great-West Life Assur. Co., 48 F. Supp. 86 (D. Minn. 1942)—5:5
- Rogers v. Unum Life Insurance Company of America, 799 F. Supp. 3d 40 (D. Mass. 2025)—15:11
- Rohli v. Crown Life Ins. Co., 156 So. 2d 242 (La. Ct. App. 4th Cir. 1963)—9:12
- Romano v. New England Mut. Life Ins. Co., 178 W. Va. 523, 362 S.E.2d 334 (1987)—20:12, 21:3, 21:4
- Root v. London Guarantee & Accident Co., 92 A.D. 578, 86 N.Y.S. 1055 (4th Dep't 1904)—13:13
- Roque v. Nationwide Mut. Ins. Co., 502 Pa. 615, 467 A.2d 1128 (1983)—14:4
- Roquemore v. Dent, 135 Ala. 292, 33 So. 178 (1902)—11:6
- Roscoe v. Bankers Life Ins. Co. of Nebraska, 22 Ariz. App. 282, 526 P.2d 1080 (Div. 1 1974)—5:16
- Rose v. Liberty Life Assurance Company of Boston, 2016 WL 1178801 (W.D. Ky. 2016)—26:15
- Rose v. Midland National Life Insurance Company, 954 F.3d 1117 (8th Cir. 2020)—11:19
- Rosen v. TRW, Inc., 979 F.2d 191, 16 Employee Benefits Cas. (BNA) 1101, 24 Fed. R. Serv. 3d 377 (11th Cir. 1992)—26:13
- Rosenau v. Idaho Mut. Ben. Ass'n, 65 Idaho 408, 145 P.2d 227 (1944)—7:9
- Rosenberg v. Equitable Life Assur. Soc. of U.S., 193 N.C. 126, 136 S.E. 364 (1927)—10:24
- Rosenberg v. North Dakota Hospital Service Ass'n, 136 N.W.2d 128 (N.D. 1965)—17:5, 17:6, 17:9
- Rosenbloom v. New York Life Ins. Co., 163 F.2d 1 (C.C.A. 8th Cir. 1947)—10:23, 10:24
- Rosenbloom v. New York Life Ins. Co., 65 F. Supp. 692 (W.D. Mo. 1946)—5:14, 10:2
- Rosenthal v. Maletz, 322 Mass. 586, 78 N.E.2d 652, 1 A.L.R.2d 1022 (1948)—11:15
- Rose's Estate, In re, 95 N.H. 208, 60 A.2d 116 (1948)—11:11
- Rosner v. Zurich Ins. Co., 197 Pa. Super. 90, 177 A.2d 30 (1962)—17:13
- Ross v. Equitable Life Assur. Soc. of U.S., 237 Ark. 643, 375 S.W.2d 222 (1964)—17:17

TABLE OF CASES

- Ross v. Mayflower Drug Stores, 338 Pa. 211, 12 A.2d 569 (1940)—13:8
 Ross v. Western Fidelity Ins. Co., 872 F.2d 665 (5th Cir. 1989)—17:6
 Rossman v. Metropolitan Life Ins. Co., 71 F. Supp. 592 (D. Me. 1947)—8:8
 Rothman v. Unum Group, 2018 WL 4961609 (E.D. Pa. 2018)—15:2
 Rothschild v. New York Life Ins. Co., 106 Pa. Super. 554, 162 A. 463 (1932)—25:8
 Rountree v. Frazee, 282 Ala. 142, 209 So. 2d 424 (1968)—11:13
 Rowland v. Missouri State Life Ins. Co., 48 S.W.2d 31 (Mo. Ct. App. 1932)—9:15
 Roy v. Aetna Life Ins. Co., 191 S.W.2d 498 (Tex. Civ. App. Fort Worth 1945)—10:27
 Royal Circle v. Achterrath, 204 Ill. 549, 68 N.E. 492 (1903)—8:7
 Royal Family Ins. Co. v. Grimes, 42 Ala. App. 481, 168 So. 2d 262 (1964)—17:10
 Rozenfeld v. Hartford Life and Accident Insurance Company, 2025 WL 416023 (S.D. N.Y. 2025)—14:5
 Rozo v. Principal Life Insurance Company, 949 F.3d 1071, 2020 Employee Benefits Cas. (BNA) 35728 (8th Cir. 2020)—26:13
 Rube v. American Cas. Co. of Reading, Pa., 116 So. 2d 153 (La. Ct. App. 1st Cir. 1959)—17:1
 Rubenstein v. Mutual Life Ins. Co. of New York, 584 F. Supp. 272 (E.D. La. 1984)—4:2
 Rubin v. Empire Mut. Ins. Co., 25 N.Y.2d 426, 306 N.Y.S.2d 914, 255 N.E.2d 154, 40 A.L.R.3d 1008 (1969)—17:13, 17:19
 Rubin v. Empire Mut. Ins. Co., 32 A.D.2d 1, 299 N.Y.S.2d 1 (1st Dep’t 1969)—17:19
 Rubin v. Guardian Life Ins. Co. of America, 174 F. Supp. 2d 1111, 26 Employee Benefits Cas. (BNA) 1993 (D. Or. 2001)—26:13
 Rubin v. Metropolitan Life Ins. Co., 278 N.Y. 625, 16 N.E.2d 293 (1938)—9:19
 Ruckel v. Gassner, 2002 WI 67, 253 Wis. 2d 280, 646 N.W.2d 11, 28 Employee Benefits Cas. (BNA) 2138 (2002)—18:15
 Ruddock v. Detroit Life Ins. Co., 209 Mich. 638, 177 N.W. 242 (1920)—7:6
 Ruderman v. Massachusetts Acc. Co., 120 N.J. Eq. 251, 184 A. 520 (Ct. Err. & App. 1936)—9:8
 Ruhe v. Hartford Life & Accident Insurance Company, 2020 WL 6946576 (W.D. Ky. 2020)—26:15
 Ruhlin v. New York Life Ins. Co., 106 F.2d 921 (C.C.A. 3d Cir. 1939)—8:20, 25:3, 25:10
 Runion v. Washington Nat. Ins. Co., 2013 WL 3353972 (S.D. W. Va. 2013)—14:9
 Ruppelius v. Continental Cas. Co., 426 F.2d 760 (9th Cir. 1970)—14:12
 Rush Prudential HMO, Inc. v. Moran, 536 U.S. 355, 122 S. Ct. 2151, 153 L. Ed. 2d 375, 27 Employee Benefits Cas. (BNA) 2921 (2002)—26:14
 Rushville Nat. Bank of Rushville v. State Life Ins. Co., 210 Ind. 492, 1 N.E.2d 445 (1936)—6:17

- Ruska v. Philadelphia Life Ins. Co., 412 Pa. 418, 195 A.2d 93 (1963)—21:3
- Russell v. Prudential Ins. Co. of America, 437 F.2d 602 (5th Cir. 1971)—15:4, 15:7
- Russell v. Prudential Ins. Co. of America, 176 N.Y. 178, 68 N.E. 252 (1903)—5:6
- Russell v. State Farm Life Insurance Company, 2025 WL 724043 (S.D. Tex. 2025)—6:3
- Russo v. Metropolitan Life Ins. Co., 125 Conn. 132, 3 A.2d 844 (1939)—6:3, 6:16, 6:17
- Rustad-Link v. Metropolitan Life Ins. Co., 2014 WL 3956761 (D. Mont. 2014)—2:3, 14:7, 14:9
- Ruth v. Flynn, 26 Colo. App. 171, 142 P. 194 (1914)—11:7
- Rutledge v. Pharmaceutical Care Management Association, 592 U.S. 80, 141 S. Ct. 474, 208 L. Ed. 2d 327, 2020 Employee Benefits Cas. (BNA) 480545 (2020)—26:14
- Rutter v. Conseco Life Ins. Co., 2013 WL 75074 (S.D. Miss. 2013)—9:5
- Ryan v. Hartford Life and Accident Insurance Company, 2025 WL 1707056 (W.D. Wis. 2025)—26:15
- Ryan v. ITT Life Ins. Corp., 450 N.W.2d 126 (Minn. 1990)—15:10
- Ryan v. Prudential Ins. Co. of America, 135 Pa. Super. 166, 4 A.2d 812 (1939)—2:31
- Ryan v. Salisbury, 2019 WL 5269092 (D. Haw. 2019)—2:54
- Ryan v. Tickle, 210 Neb. 630, 316 N.W.2d 580 (1982)—4:5
- Ryan v. World Mutual Life Ins. Co., 41 Conn. 168, 1874 WL 1574 (1874)—6:16
- Ryman v. American Nat. Ins. Co., 11 Cal. App. 3d 952, 90 Cal. Rptr. 137 (4th Dist. 1970)—10:1

S

- Sabin v. Paul Revere Life Insurance Company, 2025 WL 2208149 (D. Colo. 2025)—12:6
- Saddler v. Cotton States Life & Health Ins. Co., 101 Ga. App. 866, 115 S.E.2d 398 (1960)—5:6
- Sadel v. Berkshire Life Ins. Co. of America, 2011 WL 292239 (E.D. Pa. 2011)—8:2
- Sadler v. Guardian Life Ins. Co. of America, 40 F. Supp. 772 (S.D. Fla. 1941)—13:8
- Safran v. Mutual Life Ins. Co. of New York, 210 Pa. Super. 408, 234 A.2d 1, 24 A.L.R.3d 1 (1967)—15:2
- Sahlin v. American Cas. Co. of Reading, Pa., 103 Ariz. 57, 436 P.2d 606 (1968)—9:1, 9:15, 21:2, 21:7
- Salem Lodge No. 21, F. & A.M. v. Swails, 209 Ind. 347, 197 N.E. 837, 108 A.L.R. 444 (1935)—4:3
- Salisbury v. Vick, 368 S.W.2d 317 (Ky. 1963)—4:5
- Salomaa v. Honda Long Term Disability Plan, 642 F.3d 666 (9th Cir. 2011)—15:2, 15:11
- Salomon v. Equitable Life Assur. Soc. of U. S., 205 La. 941, 18 So. 2d 509, 161 A.L.R. 1097 (1944)—9:8

TABLE OF CASES

- Saltarelli v. Bob Baker Group Medical Trust*, 35 F.3d 382, 18 Employee Benefits Cas. (BNA) 1982 (9th Cir. 1994)—15:13
- Salyers v. Metropolitan Life Insurance Company*, 871 F.3d 934, 63 Employee Benefits Cas. (BNA) 1517 (9th Cir. 2017)—24:8
- Salz v. Standard Ins. Co.*, 554 Fed. Appx. 600, 57 Employee Benefits Cas. (BNA) 2379 (9th Cir. 2014)—15:4
- Salzer v. Milwaukee Ins. Co. of Milwaukee, Wis.*, 19 N.Y.2d 696, 278 N.Y.S.2d 884, 225 N.E.2d 570 (1967)—15:13
- Salzman v. Prudential Ins. Co. of America*, 296 N.Y. 273, 72 N.E.2d 891, 9 A.L.R.2d 1432 (1947)—13:9
- Sambles v. Metropolitan Life Ins. Co.*, 158 Ohio St. 233, 49 Ohio Op. 1, 108 N.E.2d 321 (1952)—6:10
- Samuels v. Aetna Life Ins. Co.*, 48 Mich. App. 761, 211 N.W.2d 104 (1973)—11:6
- Sanchez v. Life Ins. Co. of North America*, 393 Fed. Appx. 229, 49 Employee Benefits Cas. (BNA) 2294 (5th Cir. 2010)—14:4
- Sanders v. Aetna Life Ins. Co.*, 146 Tex. 169, 205 S.W.2d 43, 173 A.L.R. 968 (1947)—15:12
- Sanders v. Hartford Life and Accident Insurance Company*, 2024 WL 3936942 (D. Md. 2024)—15:2
- Sanders v. Oregon Pacific States Ins. Co.*, 314 Or. 521, 840 P.2d 87 (1992)—20:13
- Sandoval v. Unum Life Insurance Company of America*, 952 F.3d 1233 (10th Cir. 2020)—15:11
- Sand-Smith v. Liberty Life Assurance Company of Boston*, 2017 Employee Benefits Cas. (BNA) 331820, 2017 WL 4169430 (D. Mont. 2017)—15:13, 26:26
- Sandstedt v. American Cent. Life Ins. Co. of Indianapolis, Ind.*, 109 Wash. 338, 186 P. 1069 (1920)—7:7
- Sangster v. Metropolitan Life Ins. Co.*, 54 F. Supp. 2d 708 (E.D. Mich. 1999)—14:6
- Santilli v. Hartford Life and Accident Insurance Company*, 795 F. Supp. 3d 232 (D. Mass. 2025)—15:11
- Santomenno ex rel. John Hancock Trust v. John Hancock Life Ins. Co. (U.S.A.)*, 768 F.3d 284, 58 Employee Benefits Cas. (BNA) 2845 (3d Cir. 2014)—26:13
- Santos v. Minnesota Life Insurance Company*, 571 F. Supp. 3d 1120 (N.D. Cal. 2021)—14:9
- Sargent v. Massachusetts Acc. Co.*, 307 Mass. 246, 29 N.E.2d 825 (1940)—13:9
- Sasser v. Coastal States Life Ins. Co.*, 113 Ga. App. 17, 147 S.E.2d 5 (1966)—5:14, 5:18, 5:19
- Satery v. Great Am. Reserve Ins. Co.*, 278 S.W.2d 377 (Tex. Civ. App. Waco 1955)—13:5
- Satz v. Prudential Ins. Co. of America*, 225 S.W.2d 480 (Mo. Ct. App. 1949)—21:2, 21:7, 23:7
- Saucedo v. UnitedHealthcare Insurance Company of River Valley*, 2025 WL 498531 (W.D. Ark. 2025)—26:13
- Saucier v. Life & Cas. Ins. Co. of Tenn.*, 189 Miss. 693, 198 So. 625 (1940)—5:6, 6:16

- Savage v. Sun Life Assur. Co. of Canada, 57 F. Supp. 620 (W.D. La. 1944)—7:9
- Sawyer v. Hartford Life and Acc. Ins. Co., 2012 WL 353775 (S.D. Cal. 2012)—14:5
- S.B. v. BlueCross BlueShield of Texas, 719 F. Supp. 3d 1212 (D. Utah 2024)—26:26
- Scales v. Jefferson Standard Life Ins. Co., 155 Tenn. 412, 295 S.W. 58, 55 A.L.R. 537 (1927)—8:7
- Scalia v. Travelers Ins. Co., 210 So. 2d 373, 32 A.L.R.3d 918 (La. Ct. App. 2d Cir. 1968)—15:5
- Scanlon v. Life Insurance Company of North America, 81 F.4th 672 (7th Cir. 2023)—15:5
- Scarboro v. Pilot Life Ins. Co., 242 N.C. 444, 88 S.E.2d 133, 54 A.L.R.2d 407 (1955)—7:12
- Schaedler v. New York Life Ins. Co., 201 Minn. 327, 276 N.W. 235 (1937)—8:20
- Schaffert by Schaffert v. Jackson Nat. Life Ins. Co., 687 N.E.2d 230 (Ind. Ct. App. 1997)—25:7
- Schar v. Hartford Life Ins. Co., 242 F. Supp. 2d 708 (N.D. Cal. 2003)—14:5, 14:12
- Scharbach v. Continental Cas. Co., 83 Idaho 589, 366 P.2d 826 (1961)—15:4
- Scheffey v. American General Life and Acc. Ins. Co., 2011 WL 5039781 (E.D. Ky. 2011)—14:8
- Scheinman v. Phoenix Mut. Life Ins. Co. of Hartford, Conn., 409 F.2d 999 (7th Cir. 1969)—5:12, 5:13
- Scherer v. Wahlstrom, 318 S.W.2d 456 (Tex. Civ. App. Fort Worth 1958)—11:6
- Schexnayder v. Hartford Life and Acc. Ins. Co., 600 F.3d 465 (5th Cir. 2010)—15:2
- Schiel v. New York Life Ins. Co., 178 F.2d 729 (9th Cir. 1949)—10:4
- Schifalacqua v. CNA Ins., 567 F.2d 1255 (3d Cir. 1977)—9:6
- Schifanelli v. Wallace, 271 Md. 177, 315 A.2d 513 (1974)—11:24
- Schleis' Estate, Matter of, 1982-NMSC-010, 97 N.M. 561, 642 P.2d 164 (1982)—11:19
- Schmeltz v. American Cas. Co. of Reading, 206 Pa. Super. 324, 215 A.2d 342 (1965)—14:12
- Schmidt v. Prudential Ins. Co. of America, 235 Wis. 503, 292 N.W. 447 (1940)—5:26
- Schmitz v. Schmitz, 305 Pa. Super. 328, 451 A.2d 555 (1982)—11:15
- Schneider v. Minnesota Mut. Life Ins. Co., 247 Mont. 334, 806 P.2d 1032 (1991)—6:3, 6:5
- Schonberg v. New York Life Ins. Co., 235 La. 461, 104 So. 2d 171 (1958)—14:11
- Schooley v. Metropolitan Life Ins. Co., 77 S.W.2d 886 (Tex. Civ. App. Austin 1934)—10:27
- Schoonover v. Prudential Ins. Co. of America, 187 Minn. 343, 245 N.W. 476 (1932)—10:11
- Schuberth v. Prudential Ins. Co. of America, 86 Pa. Super. 80, 1925 WL 5048 (1925)—10:20

TABLE OF CASES

- Schultz v. Des Moines Mut. Hail & Cyclone Ins. Ass'n, 35 S.D. 627, 153 N.W. 884 (1915)—13:14
- Schussheim v. First Unum Life Ins. Co., 80 F. Supp. 3d 360 (E.D. N.Y. 2015)—15:2
- Schwalm v. Guardian Life Ins. Co. of America, 626 F.3d 299 (6th Cir. 2010)—26:15
- Schwantes v. Electrical Workers' Ben. Ass'n, 247 Wis. 508, 19 N.W.2d 894 (1945)—11:6
- Schwartz v. Mutual Ben. Life Ins. Co., 28 Misc. 2d 367, 212 N.Y.S.2d 359 (Sup 1961)—9:12, 24:4
- Schwartz v. Provident Life and Acc. Ins. Co., 280 F. Supp. 2d 937 (D. Ariz. 2003)—26:13
- Schwartz v. Prudential Ins. Co. of America, 450 F.3d 697, 37 Employee Benefits Cas. (BNA) 2753 (7th Cir. 2006)—26:15
- Schwartz v. Unum Life Insurance Company of America, 2025 WL 1827904 (N.D. Cal. 2025)—15:11
- Schwartz' Estate, In re, 369 Pa. 574, 87 A.2d 270, 31 A.L.R.2d 975 (1952)—10:15
- Schwarz v. Hartford Life and Accident Insurance Company, 443 F. Supp. 3d 1085 (N.D. Cal. 2020)—26:13
- Schwarzwaelder v. Merrill Lynch & Co., Inc., 606 F. Supp. 2d 546 (W.D. Pa. 2009)—15:2, 15:11
- Schwer v. Benefit Ass'n of Ry. Emp., 153 Ohio St. 312, 41 Ohio Op. 303, 91 N.E.2d 523 (1950)—9:6
- Schwingle v. Hartford Life and Accident Insurance Company, 2025 WL 1019986 (W.D. Wis. 2025)—15:11
- Schwob v. Standard Ins. Co., 248 Fed. Appx. 22, 41 Employee Benefits Cas. (BNA) 2742 (10th Cir. 2007)—15:13
- Sciaretta v. Lincoln Nat. Life Ins. Co., 899 F. Supp. 2d 1318 (S.D. Fla. 2012)—4:4, 6:11
- Scott v. National Bankers Life Ins. Co., 253 S.W.2d 485 (Tex. Civ. App. San Antonio 1952)—6:18
- Scott v. New Empire Ins. Co., 1965-NMSC-034, 75 N.M. 81, 400 P.2d 953 (1965)—14:4
- Scott v. Unum Life Ins. Co. of America, 80 So. 3d 740 (La. Ct. App. 2d Cir. 2011)—15:7
- Sears v. Austin, 292 F.2d 690 (9th Cir. 1961)—11:10, 11:11
- Sears, Roebuck & Co. v. All States Life Ins. Co., 246 F.2d 161, 114 U.S.P.Q. 19 (5th Cir. 1957)—26:8
- Secor v. Pioneer Foundry Co., 20 Mich. App. 30, 173 N.W.2d 780 (1969)—4:5
- Securities and Exchange Commission v. National Securities, Inc., 393 U.S. 453, 89 S. Ct. 564, 21 L. Ed. 2d 668, Blue Sky L. Rep. (CCH) ¶ 70801 (1969)—26:17
- Securities and Exchange Commission v. United Ben. Life Ins. Co., 387 U.S. 202, 87 S. Ct. 1557, 18 L. Ed. 2d 673 (1967)—26:17
- Securities and Exchange Commission v. Variable Annuity Life Ins. Co. of America, 359 U.S. 65, 79 S. Ct. 618, 3 L. Ed. 2d 640, Blue Sky L. Rep. (CCH) ¶ 70409 (1959)—26:17

- Security Life & Trust Co. v. Jones, 202 So. 2d 906 (Fla. 2d DCA 1967)—6:5
- Security Life Ins. Co. v. Leeper, 171 Ark. 77, 284 S.W. 12 (1926)—10:4
- Security Life Ins. Co. of America v. Dillard, 117 Va. 401, 84 S.E. 656 (1915)—7:3
- Security Life Ins. Co. of America v. Watkins, 189 Ky. 20, 224 S.W. 462 (1920)—10:11, 25:2
- Security Mut. Life Ins. Co. v. Arenstein, 32 A.D.2d 899, 302 N.Y.S.2d 191 (1st Dep't 1969)—9:7
- Security Mutual Life Insurance Company of New York v. Amira-Bell, 342 Mich. App. 417, 995 N.W.2d 139 (2022)—11:10
- Security Savings & Trust Co. v. Commercial Casualty Ins. Co., 147 Or. 193, 32 P.2d 582, 93 A.L.R. 409 (1934)—13:11
- Segelstrom v. Blue Shield of Fla., Inc., 233 So. 2d 645 (Fla. 2d DCA 1970)—17:17
- Seiler v. Economic Life Ass'n of Clinton, 105 Iowa 87, 74 N.W. 941 (1898)—7:3
- Self v. New York Life Ins. Co., 56 F.2d 364 (C.C.A. 8th Cir. 1932)—6:17
- Sellers v. Humana Insurance Company, 2025 WL 3204747 (D.N.M. 2025)—26:13
- Sellwood v. Equitable Life Ins. Co. of Iowa, 230 Minn. 529, 42 N.W.2d 346 (1950)—10:6
- Semon v. Royal Indem. Co., 279 F.2d 737 (5th Cir. 1960)—2:23
- Senkier v. Hartford Life & Acc. Ins. Co., 948 F.2d 1050, 14 Employee Benefits Cas. (BNA) 2317 (7th Cir. 1991)—14:5
- Serino v. Prudential Ins. Co. of America, 706 F. Supp. 2d 584 (M.D. Pa. 2009)—5:2
- Sernett v. Unum Group, 787 F. Supp. 3d 1034 (C.D. Cal. 2025)—15:10
- Service v. Pyramid Life Ins. Co., 201 Kan. 196, 440 P.2d 944 (1968)—5:13, 5:19
- Service Life Ins. Co. v. Branscum, 234 Ark. 463, 352 S.W.2d 586 (1962)—12:9
- Sevelitte v. Guardian Life Insurance Company of America, 712 F. Supp. 3d 209 (D. Mass. 2024)—11:19
- Sevelitte v. Guardian Life Insurance Company of America, 55 F.4th 71, 114 Fed. R. Serv. 3d 894 (1st Cir. 2022)—2:62, 11:4
- Sewell v. Lincoln National Life Insurance Company, 2025 WL 1667945 (S.D. Tex. 2025)—14:9
- Seymour v. Mutual Protective League, 155 Ill. App. 21, 1910 WL 1918 (3d Dist. 1910)—8:7
- Sgro v. Danone Waters of North America, Inc., 532 F.3d 940, 44 Employee Benefits Cas. (BNA) 1225 (9th Cir. 2008)—26:13
- Shafer v. American Cas. Co., 245 Cal. App. 2d 1, 53 Cal. Rptr. 446 (1st Dist. 1966)—14:7
- Shafer v. John Hancock Mut. Life Ins. Co., 410 Pa. 394, 189 A.2d 234 (1963)—6:1
- Shands v. Nationwide Life Ins. Co., 250 F. Supp. 627 (N.D. Ga. 1965)—23:9
- Shane v. Albertson's Inc. Employees' Disability Plan, 381 F. Supp. 2d 1196 (C.D. Cal. 2005)—15:13

TABLE OF CASES

- Shank v. Fidelity Mut. Life Ins. Co., 221 Minn. 124, 21 N.W.2d 235 (1945)—7:10
- Shanks v. Travelers' Ins. Co., 25 F. Supp. 740 (N.D. Okla. 1938)—10:27
- Shannon v. McNulty, 718 A.2d 828 (Pa. Super. Ct. 1998)—19:1
- Shapiro v. Berkshire Life Ins. Co., 212 F.3d 121, 24 Employee Benefits Cas. (BNA) 1749 (2d Cir. 2000)—15:11
- Shaps v. Provident Life & Acc. Ins. Co., 244 F.3d 876 (11th Cir. 2001)—15:10, 25:3
- Shaw v. AT & T Umbrella Ben. Plan No. 1, 795 F.3d 538, 60 Employee Benefits Cas. (BNA) 1723 (6th Cir. 2015)—15:11
- Shaw v. Life Insurance Company of North America, 144 F. Supp. 3d 1114 (C.D. Cal. 2015)—15:11
- Shaw v. Prudential Ins. Co. of America, 566 Fed. Appx. 536, 59 Employee Benefits Cas. (BNA) 1351 (8th Cir. 2014)—14:12
- Shaw v. U.S. Financial Life Insurance Company, 2022 IL App (1st) 211533, 2022 WL 16955200 (Ill. App. Ct. 1st Dist. 2022)—11:19
- Shaw By and Through Zollner v. PACC Health Plan, Inc., 322 Or. 392, 908 P.2d 308 (1995)—26:13
- Shea v. Esensten, 107 F.3d 625, 20 Employee Benefits Cas. (BNA) 2561 (8th Cir. 1997)—26:13
- Shea v. Jackson, 245 A.2d 120 (D.C. 1968)—2:52
- Shealy v. United Ins. Co. of America, 239 S.C. 71, 121 S.E.2d 345 (1961)—15:2
- Sheanon v. Pacific Mut. Life Ins. Co., 77 Wis. 618, 46 N.W. 799 (1890)—16:1
- Shears v. All States Life Ins. Co., 242 Ala. 249, 5 So. 2d 808 (1942)—13:9, 23:5
- Sheehan v. Commercial Travelers' Mut. Acc. Ass'n, 283 Mass. 543, 186 N.E. 627, 88 A.L.R. 975 (1933)—13:13
- Sheehan v. Metropolitan Life Ins. Co., 368 F. Supp. 2d 228 (S.D. N.Y. 2005)—15:11
- Sheehy v. Seilon, Inc., 10 Ohio St. 2d 242, 39 Ohio Op. 2d 374, 227 N.E.2d 229, 66 L.R.R.M. (BNA) 2045, 55 Lab. Cas. (CCH) ¶ 12021 (1967)—21:8
- Sheller-Globe Corp. v. Sheller, 413 N.E.2d 318 (Ind. Ct. App. 1980)—20:13
- Shelton v. Annuity Bd. of the Southern Baptist Convention, 109 F.3d 466 (8th Cir. 1997)—9:14
- Shenandoah Life Ins. Co. v. French, 236 Va. 427, 373 S.E.2d 718 (1988)—21:2
- Shepherd v. Crown Life Ins. Co., 17 Ill. App. 3d 773, 308 N.E.2d 672 (4th Dist. 1974)—17:13
- Sherman v. Medmutual Life Insurance Company, 2024 WL 4240137 (N.D. Ohio 2024)—14:6
- Sherman v. Provident Am. Ins. Co., 421 S.W.2d 652 (Tex. 1967)—17:9
- Sherman v. Security Mut. Life Ins. Co. of New York, 447 Pa. 442, 291 A.2d 304 (1972)—6:11
- Shields v. United of Omaha Life Insurance Company, 50 F.4th 236 (1st Cir. 2022)—26:13

- Shimomura v. UNUM Life Insurance Company of America, 2023 WL 5042930 (D. Or. 2023)—15:10
- Shindler v. Mid-Continent Life Ins. Co., 768 S.W.2d 331 (Tex. App. Houston 14th Dist. 1989)—9:11
- Shinn v. National Travelers' Ben. Ass'n, 102 Kan. 134, 169 P. 215 (1917)—6:16
- Shipman v. Protected Home Circle, 174 N.Y. 398, 67 N.E. 83 (1903)—7:3
- Shira v. New York Life Ins. Co., 90 F.2d 953 (C.C.A. 10th Cir. 1937)—10:20
- Shneiderman v. Metropolitan Cas. Co. of N.Y., 14 A.D.2d 284, 220 N.Y.S.2d 947 (1st Dep't 1961)—7:9
- Shoaf v. World Ins. Co., 162 F. Supp. 654 (N.D. Fla. 1958)—9:1
- Sholes v. Continental Cas. Co., 196 So. 2d 680 (La. Ct. App. 4th Cir. 1967)—10:1
- Shook v. New York Life Ins. Co., 343 Pa. 185, 22 A.2d 647 (1941)—5:5
- Shrader v. Equitable Life Assur. Soc. of U.S., 20 Ohio St. 3d 41, 485 N.E.2d 1031 (1985)—11:24
- Shulman v. Mutual Ben. Health and Acc. Ass'n, 267 F.2d 627 (D.C. Cir. 1959)—14:6
- Shyman v. Unum Life Ins. Co., 427 F.3d 452, 36 Employee Benefits Cas. (BNA) 1016 (7th Cir. 2005)—26:15
- Siegel v. Continental Cas. Co., 27 Ill. App. 2d 290, 169 N.E.2d 587 (1st Dist. 1960)—13:7
- Sigora v. Metropolitan Life Ins. Co., 158 Pa. Super. 498, 45 A.2d 254 (1946)—11:10
- Silliman v. International Life Ins. Co., 131 Tenn. 303, 174 S.W. 1131 (1915)—10:23
- Silver v. Executive Car Leasing Long-Term Disability Plan, 466 F.3d 727 (9th Cir. 2006)—26:13
- Sim v. Reliance Standard Life Insurance Co., 2016 WL 319868 (S.D. Ohio 2016)—26:15
- Simmons v. American Nat. Ins. Co., 199 So. 2d 421 (La. Ct. App. 3d Cir. 1967)—5:19
- Simmons v. Orion Ins. Co., 366 F.2d 572 (8th Cir. 1966)—15:11
- Simmons v. Paul Revere Life Insurance Company, 2018 WL 558960 (W.D. Wash. 2018)—15:4
- Simmons v. Provident Mut. Life Ins. Co. of Philadelphia, Pennsylvania, 496 So. 2d 243 (Fla. 3d DCA 1986)—14:5
- Simmons v. Washington Fidelity Nat. Ins. Co., 140 Or. 164, 13 P.2d 366 (1932)—6:16, 6:17
- Simms v. Metropolitan Life Ins. Co., 9 Kan. App. 2d 640, 685 P.2d 321 (1984)—25:3
- Simon v. Hospital Service Ass'n of Pittsburgh, 192 Pa. Super. 68, 159 A.2d 52 (1960)—14:5
- Simon v. Unum Group, 2009 WL 857635 (S.D. N.Y. 2009)—15:4
- Simon v. USAA Life Insurance Company, 2024 WL 1342948 (11th Cir. 2024)—9:1, 9:6, 10:7
- Simonia v. Glendale Nissan/Infiniti Disability Plan, 378 Fed. Appx. 725 (9th Cir. 2010)—15:13

TABLE OF CASES

- Simpkins v. Business Men's Assur. Co. of America*, 31 Tenn. App. 306, 215 S.W.2d 1 (1948)—9:1
- Simpson v. Life Ins. Co. of Va.*, 115 N.C. 393, 20 S.E. 517 (1894)—8:7
- Simpson v. Phoenix Mut. Life Ins. Co.*, 24 N.Y.2d 262, 299 N.Y.S.2d 835, 247 N.E.2d 655 (1969)—8:21, 22:8
- Simpson v. Prudential Ins. Co.*, 184 Mass. 348, 68 N.E. 673 (1903)—5:24
- Simpson v. Prudential Ins. Co. of America*, 227 Md. 393, 177 A.2d 417 (1962)—5:12, 5:14, 5:19
- Sims v. Missouri State Life Ins. Co.*, 223 Mo. App. 1150, 23 S.W.2d 1075 (1930)—11:6
- Sims v. Penn Mut. Life Ins. Co.*, 89 Ga. App. 650, 80 S.E.2d 499 (1954)—10:11, 10:19, 10:20
- Simsaki v. Equitable Life Assur. Soc. of U.S.*, 154 Misc. 533, 277 N.Y.S. 424 (App. Term 1935)—9:12, 23:5
- Singer v. Massachusetts Mutual Life Insurance Company*, 2024 WL 1172893 (2d Cir. 2024)—9:10
- Singleton v. First Nat. Life Ins. Co.*, 160 So. 437 (La. Ct. App., Orleans 1935)—5:26
- Sipp v. Philadelphia Life Ins. Co.*, 293 Pa. 292, 142 A. 221 (1928)—8:10
- Sitzman v. John Hancock Mut. Life Ins. Co.*, 268 Or. 625, 522 P.2d 872 (1974)—16:2
- Sitzman v. National Life & Acc. Ins. Co.*, 133 Ind. App. 578, 182 N.E.2d 448 (1962)—16:3
- Sivertsen v. Guardian Life Ins. Co. of America*, 423 F.2d 443 (4th Cir. 1970)—6:10, 10:33
- Sivley v. American Nat. Ins. Co.*, 454 S.W.2d 799 (Tex. Civ. App. Amarillo 1970)—14:4, 14:8
- Sizemore v. National Cas. Co.*, 108 W. Va. 550, 151 S.E. 841 (1930)—14:4
- Sjoberg v. State Auto. Ins. Ass'n of Des Moines, Iowa*, 78 N.D. 179, 48 N.W.2d 452 (1951)—9:2
- Slamen v. Paul Revere Life Ins. Co.*, 166 F.3d 1102, 22 Employee Benefits Cas. (BNA) 2688 (11th Cir. 1999)—26:13
- Slattery v. Pullman Co.*, 38 Del. Ch. 387, 153 A.2d 575 (1959)—9:22, 23:5
- Slobojan v. Western Travelers Life Ins. Co.*, 70 Cal. 2d 432, 74 Cal. Rptr. 895, 450 P.2d 271 (1969)—5:13
- Small v. Allianz Life Insurance Company of North America*, 122 F.4th 1182, 120 Fed. R. Serv. 3d 909 (9th Cir. 2024)—9:10
- Smiley v. John Hancock Mut. Life Ins. Co. of Boston, Mass.*, 52 S.W.2d 12 (Mo. Ct. App. 1932)—6:13
- Smith v. American Nat. Ins. Co.*, 242 Miss. 638, 136 So. 2d 622 (1962)—9:16
- Smith v. Automatic Data Processing, Inc.*, 931 F. Supp. 2d 623 (D. Del. 2013)—26:15
- Smith v. Bankers Nat. Life Ins. Co.*, 130 Neb. 552, 265 N.W. 546 (1936)—10:2
- Smith v. Board of Directors of Triad Manufacturing, Inc.*, 13 F.4th 613 (7th Cir. 2021)—26:13

- Smith v. Boer, 45 Misc. 2d 338, 256 N.Y.S.2d 776 (N.Y. City Civ. Ct. 1965)—23:3
- Smith v. CIGNA Group Ins., 2010 WL 2978143 (W.D. La. 2010)—14:9
- Smith v. Coleman, 184 Va. 259, 35 S.E.2d 107, 160 A.L.R. 1376 (1945)—4:3
- Smith v. Coleman, 183 Va. 601, 32 S.E.2d 704 (1945)—4:5
- Smith v. Combined Ins. Co. of America, 202 Va. 758, 120 S.E.2d 267 (1961)—14:4
- Smith v. Connecticut General Life Ins. Co., 25 A.D.2d 555, 267 N.Y.S.2d 579 (2d Dep't 1966)—22:6
- Smith v. Cox Enterprises, Inc. Welfare Benefits Plan, 127 F.4th 541 (4th Cir. 2025)—15:2
- Smith v. Equitable Life Assur. Soc. of U.S., 169 Tenn. 477, 89 S.W.2d 165 (1936)—8:20
- Smith v. Great Am. Life Ins. Co., 125 Ga. App. 587, 188 S.E.2d 439 (1972)—16:3
- Smith v. Great Southern Life Ins. Co., 176 So. 2d 623 (La. Ct. App. 1st Cir. 1965)—10:9
- Smith v. John Hancock Mut. Life Ins. Co., 195 Ark. 699, 114 S.W.2d 15 (1938)—10:20
- Smith v. Kennesaw Life & Acc. Ins. Co., 284 Ala. 12, 221 So. 2d 372 (1969)—23:10
- Smith v. Life Ins. Co. of North America, 33 F. Supp. 3d 1324 (N.D. Ala. 2014)—26:15
- Smith v. Manville Forest Products Corp., 521 So. 2d 772 (La. Ct. App. 2d Cir. 1988)—18:15
- Smith v. Metropolitan Life Ins. Co., 142 F. Supp. 320 (N.D. Cal. 1956)—11:10
- Smith v. Metropolitan Life Insurance Company, 260 F. Supp. 3d 888 (E.D. Mich. 2017)—14:4, 14:6, 14:9
- Smith v. Minnesota Mut. Life Ins. Co., 86 Cal. App. 2d 581, 195 P.2d 457 (4th Dist. 1948)—5:21
- Smith v. Mutual Ben. Health & Acc. Ass'n, 175 Kan. 68, 258 P.2d 993, 45 A.L.R.2d 456 (1953)—7:13
- Smith v. Mutual Ben. Health & Acc. Ass'n, 231 Mo. App. 694, 104 S.W.2d 752 (1937)—13:10
- Smith v. Mutual Life Ins. Co. of New York, 96 Mass. 336, 14 Allen 336, 1867 WL 5494 (1867)—9:19
- Smith v. National Ben. Soc., 123 N.Y. 85, 25 N.E. 197 (1890)—7:3
- Smith v. Pacific Mut. Life Ins. Co., 192 F.2d 248 (6th Cir. 1951)—10:3, 10:7
- Smith v. Pruco Life Ins. Co. of New Jersey, 710 F.3d 476 (2d Cir. 2013)—6:11
- Smith v. Sovereign Camp, W. O. W., 204 S.C. 193, 28 S.E.2d 808 (1944)—7:7
- Smith v. Stonebridge Life Ins., 473 F. Supp. 2d 903 (W.D. Wis. 2007)—14:9
- Smith v. Todd, 155 S.C. 323, 152 S.E. 506, 70 A.L.R. 1529 (1930)—11:24
- Smith v. U.S., 421 F.2d 634, 13 A.L.R. Fed. 1 (5th Cir. 1970)—11:10

TABLE OF CASES

- Smith v. Westland Life Ins. Co., 15 Cal. 3d 111, 123 Cal. Rptr. 649, 539 P.2d 433 (1975)—5:1, 5:13
- Smithart v. John Hancock Mut. Life Ins. Co., 167 Tenn. 513, 71 S.W.2d 1059 (1934)—21:2, 21:3
- Smither v. United Ben. Life Ins. Co., 164 Kan. 447, 190 P.2d 183 (1948)—5:21
- Smithpeters v. Prudential Ins. Co. of America, 18 Tenn. App. 628, 81 S.W.2d 392 (1934)—8:23
- Snapper v. Unum Life Insurance Company of America, 662 F. Supp. 3d 804 (N.D. Ill. 2023)—15:11
- Snead v. Wright, 427 F. Supp. 3d 1133 (D. Alaska 2019)—11:19
- Sniader v. Sniader, 40 Ill. App. 2d 384, 188 N.E.2d 255 (1st Dist. 1963)—10:16
- Snow v. Gibraltar Life Ins. Co. of America, 326 S.W.2d 501 (Tex. Civ. App. Dallas 1959)—24:9
- Snyder v. Continental Cas. Co., 26 Ill. App. 2d 430, 168 N.E.2d 563 (1st Dist. 1960)—9:12
- Socas v. Northwestern Mut. Life Ins. Co., 829 F. Supp. 2d 1262 (S.D. Fla. 2011)—15:10
- Solberg v. Aetna Life Ins. Co., 151 Conn. 637, 201 A.2d 465 (1964)—15:2
- Sommer v. Metropolitan Life Ins. Co., 449 S.W.2d 644 (Mo. 1970)—14:8
- Somog v. West Virginia & Kentucky Ins. Agency, 110 W. Va. 205, 157 S.E. 400 (1931)—24:4
- Songer v. Reliance Standard Life Ins. Co., 106 F. Supp. 3d 664 (W.D. Pa. 2015)—15:11
- Sorensen v. Nelson, 342 N.W.2d 477 (Iowa 1984)—11:19
- Sorenson v. New York Life Ins. Co., 195 Minn. 298, 262 N.W. 868 (1935)—6:16
- Sorge v. National Car Rental System, Inc., 182 Wis. 2d 52, 512 N.W.2d 505 (1994)—18:15
- Sorrells v. Sun Life Assur. Co. of Canada, 85 F. Supp. 2d 1221 (S.D. Ala. 2000)—14:4
- Sorrow v. Southland Ins. Co., 112 Ga. App. 446, 145 S.E.2d 608 (1965)—9:1
- Souter v. State Mut. Life Assur. Co., 273 F.2d 921 (4th Cir. 1960)—5:1
- South v. U.S., 262 F. Supp. 321 (N.D. Miss. 1966)—11:9
- South Atlantic Life Ins. Co. v. Hurt's Adm'x, 115 Va. 398, 79 S.E. 401 (1913)—7:5
- South Branch Valley Nat. Bank v. Williams, 151 W. Va. 775, 155 S.E.2d 845 (1967)—21:1, 24:7
- South Dakota Medical Service, Inc. v. Minnesota Mut. Fire & Cas. Co., 303 N.W.2d 358 (S.D. 1981)—17:14
- Southern Farm Bureau Life Ins. Co. v. Moore, 993 F.2d 98, 16 Employee Benefits Cas. (BNA) 2665 (5th Cir. 1993)—14:6
- Southern Fire Ins. Co. v. Knight, 111 Ga. 622, 36 S.E. 821 (1900)—13:14
- Southern Life & Health Ins. Co. v. Medley, 161 So. 2d 19 (Fla. 3d DCA 1964)—14:12

- Southern Life Ins. Co. v. Cobb, 71 Ga. App. 584, 31 S.E.2d 607 (1944)—10:27, 23:2
- Southern States Life Ins. Co. v. Matthews, 205 F.2d 830 (4th Cir. 1953)—9:12
- Southern Sur. Co. v. Benton, 280 S.W. 551 (Tex. Comm'n App. 1926)—6:13
- Southland Life Ins. Co. v. Greenwade, 143 S.W.2d 648 (Tex. Civ. App. Waco 1940)—9:5
- Southland Life Ins. Co. v. Lawson, 137 Tex. 399, 153 S.W.2d 953, 136 A.L.R. 1212 (1941)—9:6
- Southwestern Life Ins. Co. v. Houston, 121 S.W.2d 619 (Tex. Civ. App. Fort Worth 1938)—8:7
- Southwood v. Pekin Life Insurance Company, 2024 WL 3327718 (S.D. Ind. 2024)—10:1
- Sovereign Camp, Woodmen of the World, v. Compton, 140 Ark. 313, 215 S.W. 672 (1919)—7:12
- Sovereign Camp Woodmen of the World v. Lillard, 174 S.W. 619 (Tex. Civ. App. Austin 1914)—6:16
- Sovereign Camp, W. O. W. v. Daniel, 48 Ariz. 479, 62 P.2d 1144 (1936)—6:11
- Sovereign Camp, W.O.W., v. Jackson, 264 S.W. 289 (Tex. Civ. App. Austin 1924)—7:7
- Spalter v. Protective Life Insurance, 2024 WL 658975 (3d Cir. 2024)—9:10
- SpecialtyCare Inc. v. Aetna, Inc., 2025 WL 3719227 (M.D. Pa. 2025)—12:15
- SpecialtyCare Inc. v. Meritain Health, Inc., 2026 WL 353259 (D. Del. 2026)—12:15
- SpecialtyCare, Inc. v. UMR, Inc., 2026 WL 483233 (D. Del. 2026)—12:15
- Spencer v. Republic Nat. Life Ins. Co., 243 S.C. 317, 133 S.E.2d 826 (1963)—22:7
- Spenrath v. Guardian Life Ins. Co. of America, 564 Fed. Appx. 93, 58 Employee Benefits Cas. (BNA) 1923 (5th Cir. 2014)—15:11
- Speziale v. National Life Ins. Co., 159 Fed. Appx. 253 (2d Cir. 2005)—9:6
- Spicer v. Colonial Penn Life Ins. Co., 248 Ark. 12, 449 S.W.2d 704 (1970)—21:6
- Spiess v. United Services Life Ins. Co., 348 F.2d 275 (10th Cir. 1965)—7:15, 25:3
- Spillman v. Kansas City Life Ins. Co., 238 Mo. App. 419, 180 S.W.2d 605 (1944)—13:9
- Spinedex Physical Therapy USA Inc. v. United Healthcare of Arizona, Inc., 770 F.3d 1282, 59 Employee Benefits Cas. (BNA) 1001 (9th Cir. 2014)—26:13
- Spitz v. Continental Cas. Co., 40 Wis. 2d 439, 162 N.W.2d 1 (1968)—8:23, 22:4
- Spokane v. Nationwide Life Insurance Company, 617 F. Supp. 3d 290 (E.D. Pa. 2022)—26:13

TABLE OF CASES

- Spott v. Equitable Life Ins. Co. of Iowa, 209 Cal. App. 2d 229, 25 Cal. Rptr. 782, 98 A.L.R.2d 315 (1st Dist. 1962)—14:9
- Sramek v. United of Omaha Life Insurance Company, 2026 WL 81903 (E.D. Va. 2026)—15:11
- Stackhouse v. Russell, 447 N.W.2d 124, 11 Employee Benefits Cas. (BNA) 1996 (Iowa 1989)—11:19
- Stahel v. Prudential Ins. Co. of America, 189 Minn. 405, 249 N.W. 713 (1933)—10:16
- Stallings v. Occidental Life Ins. Co., 229 N.C. 529, 50 S.E.2d 292 (1948)—5:5
- Stallings v. Procter & Gamble Disability, Committee, 2021 WL 4902328 (E.D. Mo. 2021)—26:15
- Stamen v. Metropolitan Life Ins. Co., 41 N.J. Super. 135, 124 A.2d 328 (App. Div. 1956)—5:26
- Stamp v. Metropolitan Life Ins. Co., 531 F.3d 84, 44 Employee Benefits Cas. (BNA) 1129 (1st Cir. 2008)—14:4
- Stanbery v. Aetna Life Ins. Co., 26 N.J. Super. 498, 98 A.2d 134 (Law Div. 1953)—7:9
- Standard Acc. Ins. Co. of Detroit, Mich. v. Heatfield, 141 F.2d 648 (C.C.A. 9th Cir. 1944)—13:8
- Standard Ins. Co. v. Schwalbe, 110 Wash. 2d 520, 755 P.2d 802 (1988)—11:19
- Standard Insurance Company v. Guy, 115 F.4th 518 (6th Cir. 2024)—11:24
- Standard Life & Acc. Ins. Co. v. Tubbs, 389 S.W.2d 338 (Tex. Civ. App. Waco 1965)—13:13
- Standard Life Ins. Co. v. Baldwin, 199 Miss. 302, 24 So. 2d 360 (1946)—10:6
- Standard Life Ins. Co. v. Robbs, 177 Ark. 275, 6 S.W.2d 520 (1928)—8:7
- Standard Life Ins. Co. of the South v. Hinton, 247 Miss. 838, 157 So. 2d 486 (1963)—14:8
- Stanford v. Continental Cas. Co., 514 F.3d 354, 42 Employee Benefits Cas. (BNA) 2562 (4th Cir. 2008)—15:2
- Stanford Hospital and Clinics v. Humana, Inc., 2015 WL 5590793 (N.D. Cal. 2015)—17:11
- Stankus v. New York Life Ins. Co., 312 Mass. 366, 44 N.E.2d 687 (1942)—7:9
- Stanley v. Safeco Ins. Co. of America, 109 Wash. 2d 738, 747 P.2d 1091, 43 Ed. Law Rep. 1182 (1988)—16:2
- Stanton v. Larry Fowler Trucking, Inc., 52 F.3d 723, 19 Employee Benefits Cas. (BNA) 1189 (8th Cir. 1995)—23:5, 26:16
- Starling v. Gulf Life Ins. Co., 382 F.2d 701 (5th Cir. 1967)—10:6
- State v. State Mut. Life Assur. Co. of America, 163 Tex. 240, 353 S.W.2d 412 (1962)—21:7
- State Bank & Trust Co. v. Connecticut General Life Ins. Co., 109 Conn. 67, 145 A. 565 (1929)—6:3
- State Bd. of Ins. v. Todd Shipyards Corp., 370 U.S. 451, 82 S. Ct. 1380, 8 L. Ed. 2d 620, 1962 A.M.C. 1443 (1962)—26:8
- State Farm Fire and Casualty Co., Ex parte, 764 So. 2d 543 (Ala. 2000)—18:15

- State Farm Insurance Company v. Kitko, 2020 PA Super 253, 241 A.3d 648 (2020)—11:10
- State Farm Life and Accident Assurance Company v. Hobin, 719 F. Supp. 3d 274 (W.D. N.Y. 2024)—11:19
- State Farm Life Ins. Co. v. Davis, 2008 WL 2326323 (D. Alaska 2008)—11:19
- State Farm Life Insurance Company v. Cai, 2013 WL 4782383 (N.D. Cal. 2013)—2:62
- State Farm Mut. Auto. Ins. Co. v. Campbell, 538 U.S. 408, 123 S. Ct. 1513, 155 L. Ed. 2d 585, Prod. Liab. Rep. (CCH) ¶ 16805, 60 Fed. R. Evid. Serv. 1349, 1 A.L.R. Fed. 2d 739 (2003)—2:59
- State Farm Mut. Auto. Ins. Co. v. Petsch, 261 F.2d 331 (10th Cir. 1958)—6:20
- State Life Ins. Co. of Indiana v. Little, 264 S.W. 319 (Tex. Civ. App. Amarillo 1924)—9:2
- State Medical Soc. v. Manson, 24 Wis. 2d 402, 129 N.W.2d 231 (1964)—18:2
- State Mut. Life Assur. Co. v. Wittenberg, 239 F.2d 87 (8th Cir. 1956)—22:6
- State Mut. Life Assur. Co. of Worcester, Mass. v. Dorsey, 357 F.2d 600 (5th Cir. 1966)—7:14
- State Mut. Life Assur. Co. of Worcester, Mass. v. Fleischer, 186 F.2d 358 (8th Cir. 1951)—10:11
- State Mut. Life Assur. Co. of Worcester, Mass. v. Heine, 141 F.2d 741 (C.C.A. 6th Cir. 1944)—17:1
- State Mut. Life Ins. Co. v. Rosenberry, 213 S.W. 242 (Tex. Comm'n App. 1919)—10:6, 25:8
- Staten v. Security Indus. Ins. Co., 414 So. 2d 1328 (La. Ct. App. 2d Cir. 1982)—5:26
- State Nat. Life Ins. Co. v. Stamper, 228 Ark. 1128, 312 S.W.2d 441 (1958)—17:4
- Stean v. Occidental Life Ins. Co., 1918-NMSC-047, 24 N.M. 346, 171 P. 786 (1918)—8:7
- Steel v. Driver Salesmen's Union Local No. 463, 147 Pa. Super. 172, 24 A.2d 20 (1942)—7:3
- Steele v. Jackson Nat. Life Ins. Co., 691 So. 2d 525 (Fla. 5th DCA 1997)—6:15
- Steele v. Life Ins. Co. of North America, 507 F.3d 593, 43 Employee Benefits Cas. (BNA) 1078 (7th Cir. 2007)—14:8
- Steelnack v. Knights Life Ins. Co. of America, 423 Pa. 205, 223 A.2d 734 (1966)—5:16
- Steen v. Niagara Fire Ins. Co., 89 N.Y. 315, 1882 WL 12681 (1882)—13:14
- Steeves v. Connecticut General Life Ins. Co., 5 Conn. Cir. Ct. 102, 243 A.2d 315 (1968)—7:15
- Steigleman v. Symetra Life Insurance Company, 2025 WL 602175 (9th Cir. 2025)—26:13
- Stein v. Paul Revere Life Insurance, Co., 661 F. Supp. 3d 378 (E.D. Pa. 2023)—14:4, 15:13

TABLE OF CASES

- Steinberg v. Paul Revere Life Ins. Co., 73 F. Supp. 2d 358 (S.D. N.Y. 1999)—15:10
- Steiner v. Equitable Life Assur. Soc. of U.S., 146 Misc. 292, 262 N.Y.S. 11 (Sup 1932)—10:5
- Stephan v. Prairie Life Ins. Co., 113 Neb. 469, 203 N.W. 626 (1925)—7:7
- Stephan v. Unum Life Ins. Co. of America, 697 F.3d 917, 54 Employee Benefits Cas. (BNA) 1887 (9th Cir. 2012)—26:15
- Stephanie C. v. Blue Cross Blue Shield of Massachusetts HMO Blue, Inc., 813 F.3d 420, 62 Employee Benefits Cas. (BNA) 1578 (1st Cir. 2016)—26:15
- Stephanie R. v. Blue Cross and Blue Shield of Illinois, 815 F. Supp. 3d 809 (N.D. Ill. 2025)—26:26
- Stephen v. Gallion, 5 Wash. App. 747, 491 P.2d 238 (Div. 2 1971)—11:21
- Stephens v. Williams, 226 Ala. 534, 147 So. 608 (1933)—14:5
- Stepson v. Brand, 213 Miss. 826, 58 So. 2d 18, 33 A.L.R.2d 267 (1952)—11:14
- Sternberg v. Paul Revere Life Ins. Co., 2020 WL 42278 (S.D. N.Y. 2020)—15:4
- Steuernagel v. Metropolitan Life Ins. Co., 322 Pa. 289, 185 A. 208 (1936)—10:11
- Steven v. Fidelity & Cas. Co. of New York, 58 Cal. 2d 862, 27 Cal. Rptr. 172, 377 P.2d 284 (1962)—12:3
- Stewart v. Hartford Life and Accident Insurance Company, 356 F. Supp. 3d 1344, 2019 Employee Benefits Cas. (BNA) 6966 (N.D. Ala. 2019)—26:15
- Stewart v. Northwestern Mutual Life Insurance Company, 180 F. Supp. 3d 566 (N.D. Ill. 2016)—10:7
- St. Francis Hospital & School of Nursing, Inc. v. Eckman, 212 Kan. 131, 510 P.2d 175 (1973)—17:13, 17:15
- Stickley v. Unum Life Insurance Company of America, 2025 WL 1094346 (W.D. Wash. 2025)—15:2, 15:11
- Still v. Metropolitan Life Ins. Co., 118 Ga. App. 832, 165 S.E.2d 896 (1968)—7:5
- Stillson v. Prudential Ins. Co. of America, 202 Ga. 79, 42 S.E.2d 121 (1947)—6:16
- Stinson v. New York Life Ins. Co., 167 F.2d 233 (App. D.C. 1948)—7:9
- Stipcich v. Metropolitan Life Ins. Co., 277 U.S. 311, 48 S. Ct. 512, 72 L. Ed. 895 (1928)—6:12
- Stone v. National Union Fire Ins. Co. of Pittsburgh, Pa, 2011 WL 5914194 (E.D. Mo. 2011)—14:3
- Stone v. Stephens, 155 Ohio St. 595, 45 Ohio Op. 11, 99 N.E.2d 766, 25 A.L.R.2d 992 (1951)—11:11
- Stoneman v. Paul Revere Life Ins. Co., 2013 WL 6768616 (E.D. Mich. 2013)—15:4
- Stoner v. Equitable Life Assur. Soc., 28 Dauph Co 235 (1925, Pa)—9:12
- Stonewall Life Ins. Co. v. Cooke, 165 Miss. 619, 144 So. 217 (1932)—13:7
- Stonsz v. Equitable Life Assur. Soc. of U.S., 324 Pa. 97, 187 A. 403, 107 A.L.R. 178 (1936)—5:10

- Storms v. Aetna Life Ins. Co.*, 156 Fed. Appx. 756, 2005 Fed. App. 0640N (6th Cir. 2005)—15:4
- Stout v. Home Life Ins. Co.*, 651 F. Supp. 28 (D. Md. 1986)—25:3
- St. Paul Guardian Ins. Co. v. Johnson*, 884 F.2d 881 (5th Cir. 1989)—26:22
- Stratton v. Life Insurance Company of North America*, 589 F. Supp. 3d 1145 (S.D. Cal. 2022)—15:11
- Straub v. Crown Life Ins. Co.*, 496 S.W.2d 42 (Mo. Ct. App. 1973)—21:1
- Strauss v. Union Cent. Life Ins. Co.*, 170 N.Y. 349, 63 N.E. 347 (1902)—9:10
- Street v. Aetna Life Insurance Company*, 188 F. Supp. 3d 1279 (M.D. Fla. 2016)—15:11
- Strickland v. Gulf Life Ins. Co.*, 240 Ga. 723, 242 S.E.2d 148 (1978)—16:4
- Strickland v. Gulf Life Ins. Co.*, 70 Ga. App. 365, 28 S.E.2d 314 (1943)—6:18
- Stroburg v. Insurance Co. of North America*, 464 S.W.2d 827 (Tex. 1971)—14:6
- Strong v. Hercules Life Ins. Co.*, 284 Mich. 573, 280 N.W. 55 (1938)—10:20
- Strowmatt v. Volunteer State Life Ins. Co.*, 176 So. 2d 563 (Fla. 2d DCA 1965)—14:9
- Strubbe v. Sonnenschein*, 299 F.2d 185, 97 A.L.R.2d 1386 (2d Cir. 1962)—25:10
- Struble v. Occidental Life Ins. Co. of Cal.*, 265 Minn. 26, 120 N.W.2d 609 (1963)—15:4
- Struhl v. Travelers Ins. Co.*, 255 A.D. 527, 7 N.Y.S.2d 881 (1st Dep't 1938)—9:5
- Stucker v. College Life Ins. Co. of America*, 139 Ind. App. 422, 208 N.E.2d 731 (1965)—7:9
- Studio WTA, LLC v. Pruco Life Insurance Company*, 368 So. 3d 630 (La. Ct. App. 4th Cir. 2023)—9:6
- Stup v. UNUM Life Ins. Co. of America*, 390 F.3d 301, 34 Employee Benefits Cas. (BNA) 2880 (4th Cir. 2004)—26:15
- Sturgeon v. Great Lakes Steel Corporation*, 143 F.2d 819 (C.C.A. 6th Cir. 1944)—9:21
- Sturmer v. Travelers' Ins. Co.*, 279 Ill. App. 607, 1935 WL 3560 (1st Dist. 1935)—8:23
- Suburban Community Hospital v. Lindquist*, 69 Ohio St. 2d 302, 23 Ohio Op. 3d 286, 432 N.E.2d 173, 29 A.L.R.4th 354 (1982)—17:18
- Suga v. Suga*, 35 Ill. App. 2d 355, 182 N.E.2d 922 (1st Dist. 1962)—11:11
- Sugarman v. Equitable Life Assur. Soc. of U. S.*, 7 N.J. Super. 379, 71 A.2d 148 (Ch. Div. 1950)—10:7
- Suggs v. Travelers' Ins. Co.*, 71 Tex. 579, 9 S.W. 676 (1888)—13:14
- Suits v. Old Equity Life Ins. Co.*, 249 N.C. 383, 106 S.E.2d 579 (1959)—15:8
- Sullivan v. John Hancock Mut. Life Ins. Co.*, 342 Mass. 649, 174 N.E.2d 771 (1961)—6:16

TABLE OF CASES

- Sullivan v. John Hancock Mut. Life Ins. Co. of Boston, 110 S.W.2d 870 (Mo. Ct. App. 1937)—13:8
- Sullivan v. LTV Aerospace and Defense Co., 82 F.3d 1251, 20 Employee Benefits Cas. (BNA) 1161 (2d Cir. 1996)—26:15
- Sullivan v. National Cas. Co., 283 A.D. 516, 128 N.Y.S.2d 717 (3d Dep’t 1954)—12:8
- Sullivan v. Penn Mut. Life Ins. Co., 100 F.2d 560 (C.C.A. 7th Cir. 1938)—9:19
- Sulzbacher v. Travelers Ins. Co., 137 F.2d 386 (C.C.A. 8th Cir. 1943)—7:14
- Summers, In re, 253 F. Supp. 113 (N.D. Ind. 1966)—11:17
- Sump v. St. Paul Fire & Marine Ins. Co., 21 Mich. App. 160, 175 N.W.2d 44 (1970)—16:3
- Sundstrom v. Sundstrom, 15 Wash. 2d 103, 129 P.2d 783 (1942)—11:9, 11:13
- Sun Life Assurance Company Canada v. U.S. Bank National Association, 369 F. Supp. 3d 601 (D. Del. 2019)—4:3
- Sun Life Assurance Company of Canada v. Conestoga Trust Services, LLC, 263 F. Supp. 3d 695 (E.D. Tenn. 2017)—2:61, 4:4, 4:5, 8:6
- Sun Life Assurance Company of Canada v. Imperial Premium Finance, LLC, 904 F.3d 1197 (11th Cir. 2018)—8:13
- Sun Life Assurance Company of Canada v. U.S. Bank National Association, 2019 WL 8353393 (D. Del. 2019)—2:61
- Sun Life Assurance Company of Canada v. U.S. Bank National Association, 2016 WL 161598 (S.D. Fla. 2016)—25:3
- Sun Life Assurance Company of Canada v. Wells Fargo Bank NA, 779 Fed. Appx. 927 (3d Cir. 2019)—2:61, 4:4, 4:5
- Sun Life Assurance Company of Canada v. Wells Fargo Bank, N.A., 238 N.J. 157, 208 A.3d 839 (2019)—2:61, 4:4, 4:5, 8:6
- Sun Life Assurance Co. of Canada v. U.S. Bank National Association, 839 F.3d 654 (7th Cir. 2016)—4:5
- Sun Life Assur. Co. of Canada v. Dalton, 302 Ky. 712, 196 S.W.2d 383 (1946)—23:2
- Sunset Life Ins. Co. of America v. Crosby, 85 Idaho 407, 380 P.2d 9 (1963)—10:3, 10:4
- Supica v. Metropolitan Life Ins. Co., 137 Kan. 204, 19 P.2d 465 (1933)—9:8
- Supreme Court of Honor v. Updegraff, 68 Kan. 474, 75 P. 477 (1904)—8:7
- Suravitz v. Prudential Ins. Co. of America, 244 Pa. 582, 91 A. 495 (1914)—6:1
- Suskind v. North American Life & Cas. Co., 607 F.2d 76 (3d Cir. 1979)—8:22
- Sussex v. Aetna Life Assurance Co., 1916 WL 17116 (Ont. C.A. 1917)—10:2
- Suttles v. Railway Mail Ass’n, 156 A.D. 435, 141 N.Y.S. 1024 (4th Dep’t 1913)—18:14
- Sutton v. Metropolitan Life Insurance Company, 2023 WL 4669994 (E.D. Cal. 2023)—15:13

- Svenddal v. New England Life Ins. Co., 388 N.W.2d 787 (Minn. Ct. App. 1986)—17:5
- Swanson v. Provident Life Ins. Co., 194 Iowa 7, 188 N.W. 677 (1922)—7:6, 7:7
- Swanson By and Through Swanson v. First Fidelity Life Ins. Co., 214 Neb. 654, 335 N.W.2d 538 (1983)—10:23
- Swayze v. Mutual Life Ins. Co. of New York, 32 F.2d 784 (D. Kan. 1929)—9:1
- Sykes v. United Ins. Co., 167 Pa. Super. 624, 76 A.2d 227 (1950)—10:1, 10:5, 10:7
- Szymanski v. John Hancock Mut. Life Ins. Co., 304 Mich. 483, 8 N.W.2d 146, 145 A.L.R. 947 (1943)—21:1, 23:5

T

- Talcott v. Field, 34 Neb. 611, 52 N.W. 400 (1892)—11:15
- Talley v. Teamsters, Chauffeurs, Warehousemen, and Helpers, Local No. 377, 48 Ohio St. 2d 142, 2 Ohio Op. 3d 297, 357 N.E.2d 44 (1976)—21:2, 21:3
- Tarkington v. Continental Cas. Co., 341 S.W.2d 490 (Tex. Civ. App. Fort Worth 1960)—13:14
- Tasman v. Associated Hospital Service of N.Y., 19 Misc. 2d 809, 198 N.Y.S.2d 49 (Sup 1959)—17:5
- Tate v. Hain, 181 Va. 402, 25 S.E.2d 321 (1943)—25:5
- Tate v. Long Term Disability Plan for Salaried Employees of Champion Intern. Corp. No. 506, 545 F.3d 555, 45 Employee Benefits Cas. (BNA) 1385 (7th Cir. 2008)—15:11
- Tatum v. Guardian Life Ins. Co., 75 F.2d 476, 98 A.L.R. 341 (C.C.A. 2d Cir. 1935)—10:4
- Taylor v. American Heritage Life Ins. Co., 448 F.2d 1375 (4th Cir. 1971)—8:22
- Taylor v. American Nat. Ins. Co., 264 Minn. 21, 117 N.W.2d 408 (1962)—9:1, 13:5, 13:16, 13:17
- Taylor v. Board of Trustees, Teachers' Pension and Annuity Fund, 2025 WL 1575708 (N.J. Super. Ct. App. Div. 2025)—14:6, 14:12
- Taylor v. Continental Assur. Co., 104 Ohio App. 78, 4 Ohio Op. 2d 162, 75 Ohio L. Abs. 492, 144 N.E.2d 213 (10th Dist. Franklin County 1956)—10:29, 23:5
- Taylor v. Crowe, 444 Pa. 471, 282 A.2d 682 (1971)—2:54, 6:15
- Taylor v. Harrison, 445 S.W.2d 270 (Tex. Civ. App. Fort Worth 1969)—11:28
- Taylor v. Long Term Disability Income Plan for Employees of Federal Reserve System, 2025 WL 3640397 (S.D. N.Y. 2025)—2:57
- Taylor v. Metropolitan Life Ins. Co., 106 N.H. 455, 214 A.2d 109 (1965)—13:4
- Taylor v. New York Life Ins. Co., 324 F.2d 768 (10th Cir. 1963)—5:12, 5:13, 5:14
- Taylor v. Time Ins. Co., 583 F.2d 743 (5th Cir. 1978)—6:3
- T. E. v. Anthem Blue Cross and Blue Shield, 165 F.4th 971 (6th Cir. 2026)—15:11, 26:13
- Tebb v. Continental Cas. Co., 71 Wash. 2d 710, 430 P.2d 597 (1967)—9:1

TABLE OF CASES

- Tedesco v. Turner & Seymour Mfg. Co., 19 Conn. Supp. 192, 110 A.2d 650 (C.P. 1954)—9:12, 21:8
- Teed v. Brotherhood of American Yeomen, 111 Wash. 367, 190 P. 1005 (1920)—4:5
- Tekmen v. Reliance Standard Life Insurance Company, 55 F.4th 951, 114 Fed. R. Serv. 3d 937 (4th Cir. 2022)—15:6, 15:11
- Temmey v. Phoenix Mut. Life Ins. Co. of Hartford, 72 S.D. 387, 34 N.W.2d 833 (1948)—7:12
- Templeton v. Fed-Mart of Tex. Inc., 382 S.W.2d 944 (Tex. Civ. App. Waco 1964)—10:25, 10:28, 20:13
- Terry v. New York Life Ins. Co., 104 F.2d 498 (C.C.A. 8th Cir. 1939)—8:20
- Testa v. Hartford Life Ins. Co., 483 Fed. Appx. 595 (2d Cir. 2012)—15:11
- Tester v. Reliance Standard Life Ins. Co., 228 F.3d 372, 25 Employee Benefits Cas. (BNA) 1052 (4th Cir. 2000)—22:3, 22:5, 23:6
- Tetreault v. Reliance Standard Life Ins. Co., 769 F.3d 49, 59 Employee Benefits Cas. (BNA) 2252 (1st Cir. 2014)—26:15
- Texas Medical Association v. United States Department of Health and Human Services, 110 F.4th 762 (5th Cir. 2024)—12:14
- Texas Prudential Ins. Co. v. Howell, 119 S.W.2d 1100 (Tex. Civ. App. Dallas 1938)—13:3
- Thetford v. Hartford Fire Ins. Co., 27 Tenn. App. 600, 183 S.W.2d 314 (1943)—5:21
- Thieme v. Union Labor Life Ins. Co., 12 Ill. App. 2d 110, 138 N.E.2d 857 (1st Dist. 1956)—21:2, 25:4
- Thies v. Life Ins. Co. of North America, 804 F. Supp. 2d 560 (W.D. Ky. 2011)—14:4, 14:8
- Thomas v. AIG Life Ins. Co., 244 F.3d 368 (5th Cir. 2001)—14:5
- Thomas v. Carlton Hosiery Mills, 14 N.J. Super. 44, 81 A.2d 365 (App. Div. 1951)—18:4
- Thomas v. Chesapeake Life Ins. Co., 226 Pa. Super. 360, 313 A.2d 332 (1973)—5:18
- Thomas v. Continental Cas. Co., 225 F.2d 798 (10th Cir. 1955)—12:3
- Thomas v. Metropolitan Life Ins. Co., 388 Pa. 499, 131 A.2d 600 (1957)—7:9
- Thomas v. New York Life Ins. Co., 81 F.2d 614 (C.C.A. 6th Cir. 1936)—9:8, 9:11
- Thomas v. Prudential Ins. Co. of America, 131 Neb. 274, 267 N.W. 446 (1936)—13:10
- Thomas v. Thomas, 250 Kan. 235, 824 P.2d 971 (1992)—5:13
- Thomas v. United of Omaha Life Ins. Co., 536 Fed. Appx. 347, 56 Employee Benefits Cas. (BNA) 2228 (4th Cir. 2013)—14:5
- Thompson v. Equitable Life Assur. Soc. of U.S., 199 N.C. 59, 154 S.E. 21, 85 A.L.R. 739 (1930)—6:16, 13:3
- Thompson v. Fidelity & Cas. Co. of N.Y., 16 Ill. App. 2d 159, 148 N.E.2d 9 (2d Dist. 1958)—7:14, 12:3
- Thompson v. Metropolitan Life Ins. Co., 318 Ill. App. 235, 47 N.E.2d 879 (2d Dist. 1943)—11:10

- Thompson v. Occidental Life Ins. Co., 9 Cal. 3d 904, 109 Cal. Rptr. 473, 513 P.2d 353 (1973)—5:13, 6:1
- Thompson v. Pacific Mills, 141 S.C. 303, 139 S.E. 619, 55 A.L.R. 1237 (1927)—21:1, 21:7
- Thompson v. Postal Life Ins. Co., 226 N.Y. 363, 123 N.E. 750 (1919)—10:3
- Thompson v. Prudential Ins. Co. of America, 84 Ga. App. 214, 66 S.E.2d 119 (1951)—14:4
- Thorne v. Aetna Life Ins. Co., 407 F.2d 809 (7th Cir. 1969)—5:16
- Thrivent Financial for Lutherans v. Andronescu, 2013 MT 13, 368 Mont. 256, 300 P.3d 117 (2013)—11:19
- Thull v. Equitable Life Assur. Soc., 40 Ohio App. 486, 11 Ohio L. Abs. 496, 178 N.E. 850 (5th Dist. Richland County 1931)—21:1, 23:5
- Thurber v. Aetna Life Ins. Co., 712 F.3d 654, 55 Employee Benefits Cas. (BNA) 1654 (2d Cir. 2013)—26:15
- Thwaites v. John Hancock Mut. Life Ins. Co. of Boston, Mass., 47 F. Supp. 737 (S.D. Cal. 1942)—10:30
- Tibbs v. Equitable Life Assur. Soc. of U.S., 172 S.W.2d 539 (Tenn. Ct. App. 1942)—24:6
- Tillman v. Independent Order of Foresters, 732 F. Supp. 3d 513 (D.S.C. 2024)—8:14
- Timmer v. New York Life Ins. Co., 222 Iowa 1193, 270 N.W. 421, 111 A.L.R. 1412 (1936)—9:1
- Tippecanoe Valley School Corp. v. Landis, 698 N.E.2d 1218, 128 Ed. Law Rep. 1162 (Ind. Ct. App. 1998)—17:17
- Tippett v. Farmers' Mut. Fire Ins. Co., 47 S.W.2d 225 (Mo. Ct. App. 1931)—9:5
- Titus v. Travelers Ins. Co., 268 A.D. 802, 49 N.Y.S.2d 203 (2d Dep't 1944)—13:8
- Tobacco Redrying Corp. v. U. S. Fidelity & Guaranty Co., 185 S.C. 162, 193 S.E. 426 (1937)—5:21
- Todd v. Dow Chemical Co., 760 F.2d 192 (8th Cir. 1985)—22:6, 22:7
- Tolani v. Medical Mutual of Ohio, 2025-Ohio-5624, 2025 WL 3677779 (Ohio Ct. App. 8th Dist. Cuyahoga County 2025)—26:29
- Toler v. Baldwin County Sav. and Loan Ass'n, 286 Ala. 320, 239 So. 2d 751 (1970)—4:1
- Toler v. Missouri Ins. Co., 243 S.W.2d 788 (Mo. Ct. App. 1951)—6:16
- Tolstedt v. Standard Ins. Co., 2013 WL 5297094 (D. Mont. 2013)—15:2, 15:11
- Tompkins v. Pacific Mut. Life Ins. Co., 53 W. Va. 479, 44 S.E. 439 (1903)—13:13
- Topalian v. Hartford Life Ins. Co., 945 F. Supp. 2d 294, 91 Fed. R. Evid. Serv. 528 (E.D. N.Y. 2013)—15:2, 15:11
- Tormey v. Travelers Ins. Co., 6 A.D.2d 13, 174 N.Y.S.2d 496 (3d Dep't 1958)—11:10
- Torres v. UnitedHealthcare Insurance Company, 2025 WL 3079972 (9th Cir. 2025)—12:4
- Totty v. Hartford Life and Accident Insurance Company, 2024 WL 3050441 (M.D. Tenn. 2024)—15:2

TABLE OF CASES

- Toulouse v. New York Life Ins. Co., 40 Wash. 2d 538, 245 P.2d 205 (1952)—11:7
- Towers ex rel. Verderosa v. Life Ins. Co. of North America, 2011 WL 3752734 (M.D. Fla. 2011)—14:5
- Towner v. Prudential Ins. Co. of America, 137 So. 2d 449 (La. Ct. App. 3d Cir. 1962)—14:9
- Tran v. Kansas City Life Insurance Company, 228 F. Supp. 3d 1068 (C.D. Cal. 2017)—6:14
- Tran v. Minnesota Life Insurance Company, 922 F.3d 380, 2019 Employee Benefits Cas. (BNA) 152127 (7th Cir. 2019)—14:8
- Tran v. United of Omaha Life Ins. Co., 780 F. Supp. 2d 965 (D. Neb. 2011)—14:9
- Tranbarger v. Lincoln Life & Annuity Company of New York, 68 F.4th 311 (6th Cir. 2023)—15:3
- Transamerica Premier Ins. Co. v. Growney, 70 F.3d 123 (10th Cir. 1995)—2:62
- Trapp v. Metropolitan Life Ins. Co., 70 F.2d 976 (C.C.A. 8th Cir. 1934)—10:11
- Travelers Indem. Co. v. Chumbley, 394 S.W.2d 418, 19 A.L.R.3d 1043 (Mo. Ct. App. 1965)—18:15
- Travelers Indem. Co. v. Harris, 216 F. Supp. 420 (E.D. Mo. 1961)—6:14
- Travelers Ins. Co. v. Blanchard, 139 Vt. 559, 433 A.2d 296 (1981)—11:19
- Travelers Ins. Co. v. Brewer, 351 S.W.2d 116 (Tex. Civ. App. Amarillo 1961)—9:15, 23:10
- Travelers' Ins. Co. v. California Ins. Co., 1 N.D. 151, 45 N.W. 703 (1890)—13:14
- Travelers Ins. Co. v. Daniels, 667 F.2d 572 (7th Cir. 1981)—11:19
- Travelers Ins. Co. v. Davis, 102 F. Supp. 5 (S.D. Fla. 1952)—11:10
- Travelers Ins. Co. v. Fields, 451 F.2d 1292, 58 Ohio Op. 2d 181 (6th Cir. 1971)—25:8
- Travelers Ins. Co. v. Johnson, 579 F. Supp. 1457 (D.N.J. 1984)—11:19
- Travelers' Ins. Co. v. Lazenby, 16 Ala. App. 549, 80 So. 25 (1918)—10:19
- Travelers Ins. Co. v. Lewis, 531 P.2d 484 (Utah 1975)—11:19
- Travelers Ins. Co. v. Page, 120 Ga. App. 72, 169 S.E.2d 682 (1969)—12:13
- Travelers' Ins. Co. v. Pomerantz, 246 N.Y. 63, 158 N.E. 21 (1927)—6:4
- Travelers Ins. Co. v. Pratt, 130 Ga. App. 331, 203 S.E.2d 302 (1973)—16:2, 16:4
- Travelers Ins. Co. v. Stanley, 117 Ga. App. 445, 160 S.E.2d 876 (1968)—15:4
- Travelers Ins. Co. v. Taliaferro, 1935 OK 1091, 176 Okla. 242, 54 P.2d 1069 (1935)—5:21
- Travelers Ins. Co. v. Thompson, 281 Minn. 547, 163 N.W.2d 289 (1968)—11:26
- Travelers Ins. Co. v. Varley, 421 S.W.2d 478 (Tex. Civ. App. Waco 1967)—17:18, 18:11
- Travis v. Midwest Operating Engineers Pension Plan, 2014 WL 4057372 (N.D. Ill. 2014)—15:2, 15:11

LIFE AND HEALTH INSURANCE LAW

- Traynor v. John Hancock Mut. Life Ins. Co. of Boston, Mass., 273 N.Y. 230, 7 N.E.2d 112 (1937)—9:6
- Tremper v. Northwestern Mut. Life Ins. Co., 11 Wash. 2d 461, 119 P.2d 707 (1941)—10:17
- Trimble v. Metropolitan Life Ins. Co., 305 Mich. 172, 9 N.W.2d 49 (1943)—23:2, 23:5
- Trimble v. Western & Southern Life Ins. Co., 83 Ohio App. 102, 38 Ohio Op. 200, 52 Ohio L. Abs. 289, 82 N.E.2d 548 (1st Dist. Butler County 1948)—7:6, 7:7, 7:9
- Triscaro v. Union Labor Life Ins. Co., 355 F.2d 1 (6th Cir. 1966)—9:19, 9:21
- Troeger v. Minnesota Life Insurance Company, 200 F. Supp. 3d 745 (C.D. Ill. 2016)—14:2, 14:6, 14:9, 14:12
- Truitt v. National Life & Acc. Ins. Co., 236 Mo. App. 1036, 161 S.W.2d 683 (1942)—6:10
- Truitt v. Unum Life Ins. Co. of America, 729 F.3d 497, 56 Employee Benefits Cas. (BNA) 2602 (5th Cir. 2013)—26:13
- Trust Co. of Ga. v. Guardian Life Ins. Co. of America, 124 Ga. App. 465, 184 S.E.2d 363 (1971)—20:13
- Tsoulas v. Liberty Life Assur. Co. of Boston, 454 F.3d 69, 38 Employee Benefits Cas. (BNA) 2308 (1st Cir. 2006)—15:11
- TTSI Irrevocable Trust v. ReliaStar Life Ins. Co., 60 So. 3d 1148 (Fla. 5th DCA 2011)—2:61, 4:5, 6:14
- Tucker v. Bankers Life & Cas. Co., 67 Wash. 2d 60, 406 P.2d 628, 23 A.L.R.3d 1098 (1965)—15:13
- Tulipano v. U. S. Life Ins. Co. in City of New York, 57 N.J. Super. 269, 154 A.2d 645 (App. Div. 1959)—8:23, 11:8
- Tunkle v. Reliastar Life Insurance Company, 2026 WL 144606 (11th Cir. 2026)—17:5
- Turley v. John Hancock Mut. Life Ins. Co., 315 Pa. 245, 173 A. 163 (1934)—21:3
- Turner v. Milliman, 381 S.C. 101, 671 S.E.2d 636 (Ct. App. 2009)—2:53
- Turner v. National Life & Acc. Ins. Co., 372 F. Supp. 1228 (E.D. Pa. 1974)—10:9
- Turner v. Safeco Life Ins. Co., 17 F.3d 141, 17 Employee Benefits Cas. (BNA) 2452, 1994 Fed. App. 0053P (6th Cir. 1994)—22:6, 22:8
- Turner v. Supreme Lodge, K. P., 1933 OK 244, 166 Okla. 286, 27 P.2d 612, 93 A.L.R. 647 (1933)—5:6
- Turpentine & Rosin Factors v. Travelers Ins. Co., 45 F. Supp. 310 (S.D. Ga. 1942)—9:15, 21:7
- Twilleager v. North American Acc. Ins. Co., 239 Or. 256, 397 P.2d 193 (1964)—15:4
- Twitty v. Key Life Ins. Co., 260 S.C. 573, 197 S.E.2d 656 (1973)—14:11
- Tyre v. Aetna Life Ins. Co., 54 Cal. 2d 399, 6 Cal. Rptr. 13, 353 P.2d 725 (1960)—11:21

U

- Umerah v. John Hancock Life Ins. Co. (USA), 458 Fed. Appx. 880 (11th Cir. 2012)—9:10

TABLE OF CASES

- Union Cent. Life Ins. Co. v. Hilliard, 63 Ohio St. 478, 59 N.E. 230 (1900)—5:24
- Union Cent. Life Ins. Co. v. Matthew, 32 F.2d 97 (C.C.A. 9th Cir. 1929)—9:2
- Union Central Life Ins. Co. v. Williams, 65 F.2d 240 (C.C.A. 5th Cir. 1933)—10:20
- Union Central Relief Ass’n v. Thomas, 213 Ala. 666, 106 So. 133 (1925)—13:7
- Union Labor Life Ins. Co. v. Pireno, 458 U.S. 119, 102 S. Ct. 3002, 73 L. Ed. 2d 647, 1982-2 Trade Cas. (CCH) ¶ 64802 (1982)—26:18
- Union Mut. Life Ins. Co. v. Kevie, 26 Misc. 2d 716, 209 N.Y.S.2d 88 (Sup 1960)—13:4
- United Am. Ins. Co. v. Selby, 161 Tex. 162, 338 S.W.2d 160, 84 A.L.R.2d 367 (1960)—15:7, 18:4
- United Am. Life Ins. Co. v. Beadel, 13 Ariz. App. 196, 475 P.2d 288 (Div. 2 1970)—14:9
- United Am. Life Ins. Co. v. Rebarchek, 134 F. Supp. 554 (D. Colo. 1955)—6:16
- United Benefit Life Ins. Co. v. Cody, 286 F. Supp. 552 (W.D. Wash. 1968)—11:11
- United Ben. Life Ins. Co. of Omaha v. Glisson, 105 Ga. App. 122, 123 S.E.2d 350 (1961)—17:13
- United Founders Life Ins. Co. v. Carey, 363 S.W.2d 236 (Tex. 1962)—5:14, 5:15
- UnitedHealthCare Insurance Company v. Fremont Emergency Services (Mandavia), Ltd, 570 P.3d 107, 141 Nev. Adv. Op. No. 29 (Nev. 2025)—26:26
- United Ins. Co. of America v. Headrick, 275 Ala. 594, 157 So. 2d 19 (1963)—5:21
- United Ins. Co. of America v. Ray, 271 Ala. 543, 125 So. 2d 704 (1960)—14:7
- United of Omaha Life Ins. Co. v. Sun Life Ins. Co. of America, 894 F.2d 1555 (11th Cir. 1990)—23:6, 24:1
- United Sav. Life Ins. Co. v. Coulson, 560 S.W.2d 211 (Tex. Civ. App. Amarillo 1977)—6:12
- United Sec. Life Ins. Co. v. Harden, 275 Ala. 169, 153 So. 2d 246 (1963)—21:3
- United Sec. Life Ins. Co. v. Sikes, 40 Ala. App. 677, 122 So. 2d 289 (1960)—17:7
- United States v. Idaho, 83 F.4th 1130 (9th Cir. 2023)—26:26
- United States Life Insurance Company in City of New York v. Shields, 171 A.D.3d 1262, 97 N.Y.S.3d 773 (3d Dep’t 2019)—11:19
- United Trust Co. v. Pyke, 199 Kan. 1, 427 P.2d 67 (1967)—11:24
- University Hospitals of Cleveland v. Emerson Elec. Co., 202 F.3d 839, 23 Employee Benefits Cas. (BNA) 2689, 2000 Fed. App. 0040P (6th Cir. 2000)—17:2
- Unum Life Ins. Co. of America v. Sides, 2014 WL 1207616 (N.D. Ga. 2014)—11:19
- Unum Life Insurance Company of America v. Crane, 2025 WL 664174 (E.D. Ky. 2025)—2:62

- Unum Life Insurance Company of America v. Ramos, 2024 WL 1829264 (D. Colo. 2024)—2:62
- Upton v. Fidelity Standard Life Ins. Co., 185 So. 2d 297 (La. Ct. App. 1st Cir. 1966)—5:19
- Upton v. Travelers' Ins. Co., 179 Cal. 727, 178 P. 851, 2 A.L.R. 1597 (1919)—9:1
- Urseth v. Sun Life Assur. Co. of Canada, 119 F.2d 529 (C.C.A. 8th Cir. 1941)—5:5
- U.S. v. Insurance Bd. of Cleveland, 144 F. Supp. 684 (N.D. Ohio 1956)—26:18
- U.S. v. New Orleans Ins. Exchange, 148 F. Supp. 915 (E.D. La. 1957)—26:18
- U.S. v. South-Eastern Underwriters Ass'n, 322 U.S. 533, 64 S. Ct. 1162, 88 L. Ed. 1440 (1944)—26:7
- U.S. v. Stitt, 586 U.S. 27, 139 S. Ct. 399, 202 L. Ed. 2d 364 (2018)—14:8
- U.S. v. Sylvanus, 192 F.2d 96 (7th Cir. 1951)—26:8
- U.S. Industrial Alcohol Co. v. Calmar S.S. Corporation, 53 F.2d 1023, 1931 A.M.C. 1737 (S.D. N.Y. 1931)—26:13
- Uslife Credit Life Ins. Co. v. McAfee, 29 Wash. App. 574, 630 P.2d 450 (Div. 1 1981)—6:5
- U.S. Life Ins. Co. in City of New York v. Blumenfeld, 92 A.D.3d 487, 938 N.Y.S.2d 84 (1st Dep't 2012)—6:14
- U.S. Life Ins. Co. in City of New York v. Wilson, 198 Md. App. 452, 18 A.3d 110 (2011)—10:1
- U.S. Mut. Acc. Ass'n v. Barry, 131 U.S. 100, 9 S. Ct. 755, 33 L. Ed. 60 (1889)—14:2
- U. S. Nat. Bank v. Underwriters at Lloyd's, London, 239 Or. 298, 396 P.2d 765 (1964)—14:12

V

- Valant v. Metropolitan Life Ins. Co., 302 Ill. App. 196, 23 N.E.2d 922 (1st Dist. 1939)—8:4
- Valente v. Monarch Life Insurance Company, 2023 WL 4629647 (E.D. Mich. 2023)—15:10
- Valenti v. Prudential Ins. Co. of America, 71 F.2d 229 (C.C.A. 8th Cir. 1934)—10:8
- Vallejos v. Colonial Life & Acc. Ins. Co., 1977-NMSC-090, 91 N.M. 137, 571 P.2d 404 (1977)—14:8
- Vallery v. All American Life Ins. Co., 429 So. 2d 513 (La. Ct. App. 3d Cir. 1983)—16:3
- Van Alstine v. Metropolitan Life Ins. Co., 23 Misc. 2d 959, 193 N.Y.S.2d 354 (Sup 1959)—11:10
- Van Arsdel v. Liberty Life Assurance Company of Boston, 267 F. Supp. 3d 538 (E.D. Pa. 2017)—15:4
- Vance v. Life & Cas. Ins. Co., 184 Miss. 604, 186 So. 647 (1939)—8:7
- Vance v. Pilot Life Ins. Co., 831 F.2d 142 (6th Cir. 1987)—17:17
- Vandenberg v. John Hancock Mut. Life Ins. Co., 48 N.J. Super. 1, 136 A.2d 661 (App. Div. 1957)—21:7, 21:8, 25:4

TABLE OF CASES

- Vander Luitgaren v. Sun Life Assur. Co. of Canada, 966 F. Supp. 2d 59, 54 Employee Benefits Cas. (BNA) 2333 (D. Mass. 2012)—26:13
- Vanegas v. Board of Trustees of Health and Welfare Fund for the Intern. Union of Operating Engineers, Local 99 and 99A, 554 F. Supp. 2d 592 (D. Md. 2008)—17:15
- Vant v. Mutual Ben. Life Ins. Co., 255 F.2d 263 (3d Cir. 1958)—11:18
- Van Valen v. Employee Welfare Benefits Committee Northrop-Grumman Corp., 741 F. Supp. 2d 756 (W.D. Va. 2010)—15:11
- Van Volkenburg v. Continental Cas. Ins. Co., 971 F. Supp. 117 (W.D. N.Y. 1997)—17:6
- Van Zandt v. Mutual Ben. Life Ins. Co., 55 N.Y. 169, 1873 WL 10550 (1873)—7:4
- Van Zanten v. National Cas. Co., 333 Mich. 28, 52 N.W.2d 581 (1952)—21:1
- Vargas v. Pacific Nat. Life Assur. Co., 1968-NMSC-083, 79 N.M. 152, 441 P.2d 50 (1968)—5:12, 5:14, 10:2
- Vargo v. Travelers Ins. Co., Inc., 34 Ohio St. 3d 27, 516 N.E.2d 226 (1987)—14:12
- Variety Children’s Hosp., Inc. v. Century Medical Health Plan, Inc., 57 F.3d 1040, 19 Employee Benefits Cas. (BNA) 1792 (11th Cir. 1995)—26:13
- Vartanian v. First Reliance Standard Life Insurance Company, 2025 WL 2555712 (D.N.J. 2025)—15:11, 26:15
- Vasconi v. Guardian Life Ins. Co. of America, 124 N.J. 338, 590 A.2d 1161 (1991)—11:19
- Vasily v. MONY Life Ins. Co. of America, 104 F. Supp. 3d 207 (D. Conn. 2015)—10:1
- Vastag v. Prudential Insurance Company of America, 2018 Employee Benefits Cas. (BNA) 194131, 2018 WL 2455921 (D.N.J. 2018)—15:11
- Vaughn v. Baker, 438 S.W.2d 517 (Ky. 1969)—11:10
- Vaughn v. National Life & Acc. Ins. Co., 189 Ga. 121, 5 S.E.2d 238 (1939)—6:3
- Vaught v. Scottsdale Healthcare Corp. Health Plan, 546 F.3d 620, 44 Employee Benefits Cas. (BNA) 2786 (9th Cir. 2008)—26:13
- Veal v. Security Mut. Life Ins. Co., 6 Ga. App. 721, 65 S.E. 714 (1909)—9:2
- Vencor Hospitals v. Blue Cross Blue Shield of Rhode Island, 284 F.3d 1174 (11th Cir. 2002)—21:2
- Venditti v. Unum Life Insurance Company of America, 2018 WL 6571204 (N.D. Iowa 2018)—14:9
- Venditto v. Spratt’s Patent (America), 113 N.J.L. 357, 174 A. 697 (N.J. Sup. Ct. 1934)—21:7
- Verba v. Metropolitan Life Insurance Company, 2018 Employee Benefits Cas. (BNA) 301374, 2018 WL 4005873 (W.D. Pa. 2018)—14:9
- Veronica L. v. Metropolitan Life Insurance Company, 647 F. Supp. 3d 1028, 2022 Employee Benefits Cas. (BNA) 468272 (D. Or. 2022)—15:11, 26:13
- Veser v. Guardian Life Ins. Co. of America, 50 Ohio App. 340, 4 Ohio

- Op. 72, 20 Ohio L. Abs. 26, 198 N.E. 184 (1st Dist. Hamilton County 1935)—6:18
- Vetsch v. Schwan's Sales Enterprises, 283 N.W.2d 884 (Minn. 1979)—17:16
- Viera v. Life Ins. Co. of North America, 642 F.3d 407, 51 Employee Benefits Cas. (BNA) 2097 (3d Cir. 2011)—14:5, 26:15
- Viles v. Prudential Ins. Co. of America, 96 F.2d 3 (C.C.A. 10th Cir. 1938)—13:9
- Vlado v. CMFG Life Insurance Company, 2025 WL 2780124 (S.D. N.Y. 2025)—8:2
- Vogt v. State Farm Life Insurance Company, 963 F.3d 753, 112 Fed. R. Evid. Serv. 1566, 107 Fed. R. Serv. 3d 530 (8th Cir. 2020)—9:1
- Von Beck v. Thomsen, 44 A.D. 373, 60 N.Y.S. 1094 (1st Dep't 1899)—11:6
- Vorpahl v. Harvard Pilgrim Health Insurance Company, 2018 Employee Benefits Cas. (BNA) 258398, 2018 WL 3518511 (D. Mass. 2018)—26:36
- Vossberg v. Northwestern Mutual Life Insurance Company, 650 F. Supp. 3d 657 (S.D. Ind. 2023)—12:6
- Vulcan Life & Acc. Ins. Co. v. Davidson, 55 Tenn. App. 1, 395 S.W.2d 534 (1965)—24:7
- Vulcan Life & Acc. Ins. Co. v. Segars, 216 Tenn. 154, 391 S.W.2d 393 (1965)—24:7

W

- Wactor v. Jackson Nat. Life Ins. Co., 604 Fed. Appx. 220 (4th Cir. 2015)—9:11
- Wade v. Hewlett-Packard Development Co. LP Short Term Disability Plan, 493 F.3d 533, 41 Employee Benefits Cas. (BNA) 2958 (5th Cir. 2007)—26:15
- Wadsworth v. New York Life Ins. Co., 349 Mich. 240, 84 N.W.2d 513 (1957)—5:21
- Wagner v. Minnesota Life Insurance Company, 184 F. Supp. 3d 845, 61 Employee Benefits Cas. (BNA) 2631 (D. Mont. 2016)—14:5
- Wahrman v. Equitable Life Assur. Soc. of U.S., 166 Misc. 65, 1 N.Y.S.2d 331 (Sup 1937)—9:5, 9:6
- Wainwright Trust Co. v. Prudential Life Ins. Co., 80 Ind. App. 37, 134 N.E. 913 (1922)—5:25, 11:9
- Waldner v. Metropolitan Life Ins. Co., 149 Kan. 287, 87 P.2d 515 (1939)—10:5
- Waldoch v. Medtronic, Inc., 757 F.3d 822, 58 Employee Benefits Cas. (BNA) 2165 (8th Cir. 2014)—15:11, 26:15
- Waldron v. Unum Life Insurance Company of America, 773 F. Supp. 3d 1169 (W.D. Wash. 2025)—15:11
- Walker v. AT&T Benefit Plan No. 3, 2023 WL 3451684 (9th Cir. 2023)—15:2
- Walker v. Durham Life Ins. Co., 90 N.C. App. 191, 368 S.E.2d 43 (1988)—22:6
- Walker v. Life Insurance Company of North America, 2025 WL 2327989 (11th Cir. 2025)—15:2

TABLE OF CASES

- Walker v. Occidental Life Ins. Co., 67 Cal. 2d 518, 63 Cal. Rptr. 45, 432 P.2d 741 (1967)—10:28, 10:29, 23:5
- Walker v. Pacific Mut. Life Ins. Co., 17 S.W.2d 1088 (Tex. Civ. App. Galveston 1929)—9:13
- Wall v. Diamond State Life Ins. Co., 9 N.C. App. 231, 175 S.E.2d 602 (1970)—8:10
- Wall v. Mutual Life Ins. Co. of New York, 217 Iowa 1106, 253 N.W. 46 (1934)—9:11
- Wallace v. Group Long Term Disability Plan for Employees of Tdameritrade Holding Corporation, 2022 WL 2207926 (2d Cir. 2022)—15:11
- Wallace v. Insurance Co. of North America, 415 F.2d 542 (6th Cir. 1969)—16:3
- Wallace v. Lincoln Nat. Ins. Co., 212 A.2d 767 (D.C. 1965)—11:6
- Wallace v. Metropolitan Life Ins. Co., 212 Wis. 346, 248 N.W. 435 (1933)—5:21
- Wallace v. Oakwood Healthcare, Inc., 954 F.3d 879, 2020 Employee Benefits Cas. (BNA) 118647 (6th Cir. 2020)—22:2, 22:3, 26:13
- Wallace v. Prudential Ins. Co. of America, 12 Ill. App. 3d 623, 299 N.E.2d 344 (5th Dist. 1973)—5:14
- Wallace v. Reliance Standard Life Ins. Co., 318 F.3d 723, 29 Employee Benefits Cas. (BNA) 2485 (7th Cir. 2003)—26:13
- Wallis v. HCC Life Insurance Company, 2017 DNH 39, 2017 WL 875802 (D.N.H. 2017)—17:1
- Walls v. Connecticut General Life Ins. Co., 82 F. Supp. 421 (D. D.C. 1949)—21:3, 21:4, 25:4
- Walsh v. Aetna Life Ins. Co., 352 Pa. 429, 43 A.2d 102, 160 A.L.R. 620 (1945)—10:19
- Walsh v. Great Atlantic Graphics, Inc., 2022 WL 4331205 (E.D. Pa. 2022)—26:13
- Walsh v. John Hancock Mut. Life Ins. Co., 221 Pa. Super. 484, 293 A.2d 71 (1972)—11:18
- Walterman v. Mutual Ben. Health & Acc. Ass’n, 260 A.D. 478, 23 N.Y.S.2d 158 (1st Dep’t 1940)—13:8
- Waltner v. Educational Mut. Ben. Ass’n, 66 S.D. 405, 284 N.W. 776 (1939)—6:11
- Waltz v. Equitable Life Assur. Soc. of U. S., 233 S.C. 210, 104 S.E.2d 384 (1958)—23:8
- Wamboldt v. Reserve Loan Life Ins. Co., 191 N.C. 32, 131 S.E. 395, 45 A.L.R. 1360 (1926)—8:19
- Wang Laboratories, Inc. v. Kagan, 990 F.2d 1126, 16 Employee Benefits Cas. (BNA) 2108 (9th Cir. 1993)—25:1
- Ward v. Dixie Nat. Life Ins. Co., 595 F.3d 164, 68 A.L.R.6th 709 (4th Cir. 2010)—12:10
- Ward-Davis v. JC Penney Life Ins. Co., 2010 WL 3894487 (W.D. Wash. 2010)—14:5
- Warner v. Farmers’ Auto. Inter-Insurance Exchange, 104 Colo. 359, 90 P.2d 965 (1939)—6:16
- Warner v. Prudential Ins. Co. of America, 27 A.D.2d 980, 278 N.Y.S.2d 785 (4th Dep’t 1967)—10:7

- Warnock v. Davis, 104 U.S. 775, 4 Ky. L. Rptr. 67, 26 L. Ed. 924, 1881 WL 19922 (1881)—4:2
- Washburn v. Washburn, 188 Ga. 468, 4 S.E.2d 35 (1939)—11:10
- Washington Fidelity Nat. Ins. Co. v. Smith, 80 S.W.2d 413 (Tex. Civ. App. Texarkana 1935)—12:13
- Washington Nat. Ins. Co. v. Burch, 293 F.2d 365 (5th Cir. 1961)—24:9
- Washington Nat. Ins. Co. v. Burch, 270 F.2d 300 (5th Cir. 1959)—8:21
- Washington Nat. Ins. Co. v. Shaw, 180 S.W.2d 1003 (Tex. Civ. App. Waco 1944)—25:3
- Washington Nat. Ins. Co. v. Simmons, 201 Ark. 734, 147 S.W.2d 3 (1941)—9:3
- Wastun v. Lincoln Nat. Life Ins. Co. of Ft. Wayne, Ind., 12 F.2d 422 (C.C.A. 8th Cir. 1926)—10:2, 10:3
- Watson v. Deaconess Waltham Hosp., 298 F.3d 102, 28 Employee Benefits Cas. (BNA) 1993 (1st Cir. 2002)—26:13
- Watson v. Pacific Mut. Life Ins. Co. of California, 144 Or. 413, 21 P.2d 201 (1933)—13:11
- Watson v. Pilot Life Ins. Co., 741 S.W.2d 342 (Tenn. Ct. App. 1987)—21:1, 21:7
- Watts v. Equitable Life Assur. Soc. of U.S., 125 W. Va. 209, 23 S.E.2d 923 (1942)—21:1
- Watts v. Minnesota Mut. Life Ins. Co., 240 Ark. 72, 402 S.W.2d 111 (1966)—9:16, 21:3, 23:10
- Wausau Ins. Companies v. Gifford, 954 F.2d 1098, 22 Fed. R. Serv. 3d 674 (5th Cir. 1992)—2:62
- Waxman v. Citizens Nat. Trust & Savings Bank of Los Angeles, 123 Cal. App. 2d 145, 266 P.2d 48 (2d Dist. 1954)—11:19
- Waxse v. Reserve Life Ins. Co., 248 Kan. 582, 809 P.2d 533, 15 A.L.R.5th 996 (1991)—6:5
- Weaver v. Home Sec. Life Ins. Co., 20 N.C. App. 135, 201 S.E.2d 63 (1973)—14:9
- Weaver v. Phoenix Home Life Mut. Ins. Co., 990 F.2d 154, 16 Employee Benefits Cas. (BNA) 1993 (4th Cir. 1993)—26:13
- Weaver v. West Coast Life Ins. Co., 99 Mont. 296, 42 P.2d 729 (1935)—5:21
- Weber v. John Hancock Mut. Life Ins. Co., 267 Wis. 647, 66 N.W.2d 672 (1954)—25:3
- Weber v. Union Life Ins. Co., 394 S.W.2d 565 (Mo. Ct. App. 1965)—6:16, 17:9
- Wechsler v. New York Life Ins. Co., 147 Misc. 8, 262 N.Y.S. 196 (Sup 1931)—8:7
- Weddington v. Aetna Life Insurance Company, 2015 WL 6407764 (N.D. Ill. 2015)—26:15
- Wedge v. Shawmut Design and Const. Group Long Term Disability Ins. Plan, 23 F. Supp. 3d 320 (S.D. N.Y. 2014)—15:11, 26:15
- Weil v. Federal Kemper Life Assurance Co., 7 Cal. 4th 125, 27 Cal. Rptr. 2d 316, 866 P.2d 774, 32 A.L.R.5th 789 (1994)—14:2
- Weinstein v. Metropolitan Life Ins. Co., 389 Ill. 571, 60 N.E.2d 207 (1945)—6:3

TABLE OF CASES

- Weisman v. Guardian Life Insurance Company of America, 710 F. Supp. 3d 537 (W.D. Va. 2024)—15:7, 15:11
- Weiss v. CNA, 468 F. Supp. 1291 (W.D. Pa. 1979)—18:11
- Weiss v. First Unum Life Ins. Co., 482 F.3d 254, R.I.C.O. Bus. Disp. Guide (CCH) ¶ 11277 (3d Cir. 2007)—26:24
- Weiss v. Pacific Mut. Life Ins. Co., 215 N.C. 230, 1 S.E.2d 560 (1939)—8:20
- Weissman v. First UNUM Life Ins. Co., 44 F. Supp. 2d 512 (S.D. N.Y. 1999)—15:2
- Weissman v. Metropolitan Life Ins. Co., 112 F. Supp. 420 (S.D. Cal. 1953)—7:9
- Weitzenkamp v. Unum Life Ins. Co. of America, 661 F.3d 323, 51 Employee Benefits Cas. (BNA) 2716 (7th Cir. 2011)—15:11
- Welfer, In re, 110 Cal. App. 2d 262, 242 P.2d 655 (2d Dist. 1952)—11:3
- Wells v. Blue Shield of Utah, 24 Utah 2d 159, 467 P.2d 424 (1970)—18:2
- Wells v. Great Eastern Cas. Co., 40 R.I. 222, 100 A. 395 (1917)—6:10
- Wells v. Harris, 434 S.W.2d 783 (Mo. Ct. App. 1968)—11:26
- Wells v. Metropolitan Life Ins. Co., 171 Misc. 878, 13 N.Y.S.2d 22 (N.Y. City Ct. 1939)—9:17
- Wells v. Minnesota Life Insurance Company, 885 F.3d 885 (5th Cir. 2018)—14:3, 14:6, 14:11, 14:12
- Wells v. Wilbur B. Driver Co., 121 N.J. Super. 185, 296 A.2d 352 (Law Div. 1972)—10:29
- Wells Fargo Bank, N.A. v. Ameritas Life Insurance Corp., 791 F. Supp. 3d 942 (D. Neb. 2025)—4:4, 25:1, 25:7
- Wells Fargo Bank, N.A. v. Pruco Life Ins. Co., 200 So. 3d 1202 (Fla. 2016)—4:4, 8:6
- Wendkos v. Scranton Life Ins. Co., 340 Pa. 550, 17 A.2d 895 (1941)—9:2, 9:3
- Wendorff v. Missouri State Life Ins. Co., 318 Mo. 363, 1 S.W.2d 99, 57 A.L.R. 615 (1927)—7:12
- Wentworth v. Equitable Life Assur. Soc., 65 Utah 581, 238 P. 648 (1925)—25:2
- Werbianskyj v. Zurich American Insurance Company, 2016 WL 4076367 (N.D. Ind. 2016)—14:9
- Werenzinski v. Prudential Ins. Co. of America, 339 Pa. 83, 14 A.2d 279 (1940)—4:4
- Wernecke v. Pacific Fidelity Life Ins. Co., 238 Cal. App. 2d 884, 48 Cal. Rptr. 251 (4th Dist. 1965)—5:13, 5:14
- Wessberg v. Unum Life Insurance Company of America, 2024 WL 3444044 (D. Minn. 2024)—15:11
- Wessel v. Prudential Ins. Co. of America, 361 F.2d 571 (8th Cir. 1966)—14:6, 14:12
- West v. Aetna Life Ins. Co., 171 F. Supp. 2d 856 (N.D. Iowa 2001)—14:4
- West v. American Tel. & Tel. Co., 311 U.S. 223, 61 S. Ct. 179, 85 L. Ed. 139, 132 A.L.R. 956 (1940)—25:10
- West v. Founders Life Assur. Co. of Florida, 547 So. 2d 870 (Ala. 1989)—11:13

- West v. Lincoln Income Life Ins. Co., 239 So. 2d 379 (La. Ct. App. 4th Cir. 1970)—15:8
- West v. Palmetto State Life Ins. Co., 202 S.C. 422, 25 S.E.2d 475, 145 A.L.R. 1461 (1943)—7:9
- West v. West, 120 Ga. App. 508, 171 S.E.2d 370 (1969)—11:22
- West Coast Life Ins. Co. v. Hoar, 505 F. Supp. 2d 734 (D. Colo. 2007)—6:14
- Western & Southern Life Ins. Co. v. Angel, 77 Ind. App. 665, 134 N.E. 671 (1922)—18:4
- Western & Southern Life Ins. Co. v. Shelby, 101 Ind. App. 1, 194 N.E. 197 (1935)—10:23
- Western Cas. Ins. Co. of Tex. v. Penson, 348 S.W.2d 234 (Tex. Civ. App. Fort Worth 1961)—13:4
- Western New York Medical Plan, Inc. v. Winkler, 15 Misc. 2d 277, 178 N.Y.S.2d 981 (Sup 1958)—18:3
- Western Reserve Life Assur. Co. of Ohio v. ADM Associates, LLC, 116 A.3d 794 (R.I. 2015)—4:1, 8:6
- Western Reserve Life Ins. Co. v. Meadows, 152 Tex. 559, 261 S.W.2d 554 (1953)—7:9
- Western-Southern Life Assur. Co. v. Lee, 2015 WL 2124753 (E.D. Mo. 2015)—2:62
- Weston v. Metropolitan Life Ins. Co., 206 S.C. 128, 33 S.E.2d 386, 157 A.L.R. 1198 (1945)—8:13, 8:14
- Weyer v. Reliance Standard Life Insurance Company, 109 F.4th 1072 (8th Cir. 2024)—15:13
- Weyer v. Reliance Standard Life Insurance Company, 2023 WL 5345162 (D. Minn. 2023)—15:2, 15:13
- Wharran v. United of Omaha Life Insurance Company, 645 F. Supp. 3d 1299 (M.D. Fla. 2022)—6:10, 6:14, 6:16
- Wharton v. Louisiana Hospital Service Inc., 183 So. 2d 133 (La. Ct. App. 1st Cir. 1966)—9:16, 23:10
- Whigham v. Metropolitan Life Ins. Co., 343 Pa. 149, 22 A.2d 704 (1941)—14:12
- Whinery v. Life Ins. Co. of North America, 55 Employee Benefits Cas. (BNA) 2804, 2012 WL 8652619 (C.D. Cal. 2012)—14:4
- White v. Continental Cas. Co., 9 N.Y.3d 264, 848 N.Y.S.2d 603, 878 N.E.2d 1019 (2007)—15:4
- White v. Equitable Life Assur. Soc. of the U. S., 181 Pa. Super. 586, 124 A.2d 174 (1956)—23:10
- White v. Great Am. Reserve Ins. Co., 342 S.W.2d 793 (Tex. Civ. App. Dallas 1961)—21:4, 22:2, 22:7, 24:9
- White v. Group Health Ass'n, Inc., 294 A.2d 870 (D.C. 1972)—18:11
- White v. Life Insurance Company of North America, 892 F.3d 762, 2018 Employee Benefits Cas. (BNA) 209549 (5th Cir. 2018)—26:13
- White v. Massachusetts Mut. Life Ins. Co., 275 Ala. 581, 157 So. 2d 6 (1963)—21:2, 21:3, 22:4
- White v. Metropolitan Life Ins. Co., 166 So. 655 (La. Ct. App., Orleans 1936)—13:11
- White v. Prudential Ins. Co. of America, 908 F. Supp. 2d 618, 55 Employee Benefits Cas. (BNA) 2944 (E.D. Pa. 2012)—15:13, 26:15

TABLE OF CASES

- White v. Prudential Ins. Co. of America, 235 Mo. App. 156, 127 S.W.2d 98 (1939)—21:1, 23:2
- Whitehouse v. Unum Life Insurance Company of America, 722 F. Supp. 3d 918 (D. Minn. 2024)—15:11
- Whitfield v. Metropolitan Life Ins. Co., 262 F. Supp. 977, 4 U.C.C. Rep. Serv. 106 (W.D. Ark. 1967)—24:5
- Whitley v. Standard Ins. Co., 815 F.3d 1134, 61 Employee Benefits Cas. (BNA) 1465 (8th Cir. 2016)—26:15
- Wichita Firemen's Relief Ass'n v. Kansas City Life Ins. Co., 609 Fed. Appx. 530 (10th Cir. 2015)—14:2
- Wickman v. Northwestern Nat. Ins. Co., 908 F.2d 1077, 28 Employee Benefits Cas. (BNA) 1071 (1st Cir. 1990)—14:4, 26:13
- Wicks v. Metropolitan Life Insurance Company, 2023 WL 5216493 (N.D. Tex. 2023)—14:5
- Wielinga v. American Way Life Ins. Co., 189 Mich. App. 359, 473 N.W.2d 730 (1991)—22:2
- Wiener v. AXA Equitable Life Insurance Company, 153 F.4th 413 (4th Cir. 2025)—5:15
- Wiener v. AXA Equitable Life Insurance Company, 58 F.4th 774 (4th Cir. 2023)—5:15
- Wiener v. Mutual Life Ins. Co. of New York, 352 Mo. 673, 179 S.W.2d 39 (1944)—15:2
- Wightman v. Securian Life Insurance Co., 453 F. Supp. 3d 460, 2020 Employee Benefits Cas. (BNA) 131630 (D. Mass. 2020)—14:4, 14:8
- Wilcox v. Wells Fargo and Co. Long Term Disability Plan, 287 Fed. Appx. 602 (9th Cir. 2008)—26:15
- Wild v. UNUM Life Insurance Company of America, 2025 WL 920315 (M.D. Fla. 2025)—26:15
- Wildbur v. ARCO Chemical Co., 974 F.2d 631, 16 Employee Benefits Cas. (BNA) 1235 (5th Cir. 1992)—26:15
- Wilde v. Wilde, 209 Mass. 205, 95 N.E. 295 (1911)—25:8
- Wilkins v. Grays Harbor Community Hospital, 71 Wash. 2d 178, 427 P.2d 716 (1967)—17:6
- Wilkinson v. Sun Life and Health Ins. Co., 127 F. Supp. 3d 545 (W.D. N.C. 2015)—26:15
- Wilkinson v. Unum Life Insurance Company of America, 2025 WL 1791139 (E.D. Tenn. 2025)—15:4
- Willden v. Washington Nat. Ins. Co., 18 Cal. 3d 631, 135 Cal. Rptr. 69, 557 P.2d 501 (1976)—15:13
- William Penn Life Ins. Co. of New York v. Sands, 912 F.2d 1359 (11th Cir. 1990)—6:1
- Williams v. Aetna Life Ins. Co., 509 F.3d 317, 42 Employee Benefits Cas. (BNA) 2850 (7th Cir. 2007)—15:11
- Williams v. Aetna Life Ins. Co. of Hartford, Conn., 154 S.W.2d 426 (Mo. Ct. App. 1941)—23:8
- Williams v. Benefit Trust Life Ins. Co., 200 Kan. 51, 434 P.2d 765 (1967)—15:13
- Williams v. BLack Hills Ben. Life Ass'n, 70 S.D. 611, 19 N.W.2d 769 (1945)—6:17

- Williams v. Capital Life & Health Ins. Co., 209 S.C. 512, 41 S.E.2d 208 (1947)—18:4
- Williams v. Continental Life Ins. Co. of St. Louis, Mo., 149 So. 150 (La. Ct. App. 2d Cir. 1933)—13:7
- Williams v. First Colony Life Ins. Co., 593 P.2d 534 (Utah 1979)—5:16
- Williams v. First Unum Life Ins. Co., 358 Ark. 224, 188 S.W.3d 908 (2004)—17:21
- Williams v. Hartford Life and Acc. Ins. Co., 2009 WL 3127761 (S.D. Ohio 2009)—15:11
- Williams v. Life Ins. Co. of North America, 117 F. Supp. 3d 1206 (W.D. Wash. 2015)—14:2, 14:8
- Williams v. Metropolitan Life Ins. Co., 459 Fed. Appx. 719, 52 Employee Benefits Cas. (BNA) 2390 (10th Cir. 2012)—15:11
- Williams v. Metropolitan Life Ins. Co., 448 S.W.2d 295 (Mo. Ct. App. 1969)—22:3
- Williams v. National Union Fire Ins. Co. of Pittsburgh, PA, 792 F.3d 1136, 59 Employee Benefits Cas. (BNA) 2913 (9th Cir. 2015)—14:5, 14:11
- Williams v. National Union Fire Ins. Co. of Pittsburgh, PA, 55 Employee Benefits Cas. (BNA) 2787, 2013 WL 1431822 (S.D. Cal. 2013)—14:11
- Williams v. Sun Life Assur. Co. of Canada, 235 Mo. App. 741, 148 S.W.2d 112 (1940)—9:13
- Williams v. Travelers' Ins. Co., 168 Wis. 456, 169 N.W. 959 (1918)—7:10
- Williams v. Union Central Life Ins. Co., 291 U.S. 170, 54 S. Ct. 348, 78 L. Ed. 711, 92 A.L.R. 693 (1934)—9:8, 10:11, 10:15
- Williams v. United of Omaha Life Ins. Co., 2013 WL 5519525 (N.D. Ala. 2013)—15:11
- Williams v. Unum Life Insurance Company of America, 11 F.4th 641 (8th Cir. 2021)—14:12, 26:15
- Williams v. Williams, 241 Miss. 246, 130 So. 2d 550 (1961)—11:8
- Williamson v. American Ins. Union, 284 Ill. App. 150, 1 N.E.2d 541 (1st Dist. 1936)—8:7
- Williamson v. Life Insurance Company of North America, Cigna, 2025 WL 283226 (W.D. Ky. 2025)—2:31
- Williby v. Aetna Life Insurance Co., 867 F.3d 1129, 63 Employee Benefits Cas. (BNA) 1650 (9th Cir. 2017)—26:15
- Willingham v. Life & Cas. Ins. Co. of Tenn., 216 F.2d 226, 47 A.L.R.2d 1017 (5th Cir. 1954)—7:11
- Wilmington Trust Co. v. Mutual Life Ins. Co., 177 F.2d 404 (3d Cir. 1949)—7:7, 7:15, 8:8
- Wilmington Trust, National Association v. Ameritas Life Insurance Corp., 323 Ga. 657, 926 S.E.2d 635 (2026)—4:3
- Wilmington Trust, National Association v. Sun Life Assurance Company of Canada, 294 A.3d 1062 (Del. 2023)—4:5
- Wilson v. Aetna Life Insurance Company, 2016 WL 5717370 (N.D. N.Y. 2016)—14:4
- Wilson v. Equitable Life Ins. Co., 220 Iowa 321, 262 N.W. 525 (1935)—8:9

TABLE OF CASES

- Wilson v. Lincoln Benefit Life Company, 411 So. 3d 57 (La. Ct. App. 5th Cir. 2025)—6:8
- Wilson v. Massachusetts Indem. and Life Ins. Co., 920 F.2d 1548 (10th Cir. 1990)—5:13
- Wilson v. Northwestern Mut. Ins. Co., 625 F.3d 54 (2d Cir. 2010)—2:35
- Wilson v. Perdue, 16 Mich. App. 80, 167 N.W.2d 851 (1969)—11:18
- Wilson v. Prudential Ins. Co. of America, 1974 OK CIV APP 51, 528 P.2d 1135 (Ct. App. Div. 1 1974)—17:13
- Wilson v. Union Labor Life Ins. Co., 114 Ga. App. 330, 151 S.E.2d 550 (1966)—22:9
- Wilson v. United Farm Family Life Ins. Co., 925 N.E.2d 509 (Ind. Ct. App. 2010)—6:11
- Wimbush v. Lyons, 203 Ga. 273, 46 S.E.2d 138 (1948)—4:3
- Winder Nat. Bank v. Aetna Life Ins. Co., 36 Ga. App. 703, 137 S.E. 848 (1927)—10:4
- Winfrey v. Hartford Life and Acc. Ins. Co., 127 F. Supp. 3d 1153 (D. Kan. 2015)—15:11
- Wing v. John Hancock Mut. Life Ins. Co., 314 Mass. 269, 49 N.E.2d 905 (1943)—13:8
- Winger v. General Am. Life Ins. Co., 345 S.W.2d 170 (Mo. 1961)—6:16, 6:18
- Winkler v. Metropolitan Life Ins. Co., 170 Fed. Appx. 167 (2d Cir. 2006)—15:11
- Winter v. Minnesota Mut. Life Ins. Co., 199 F.3d 399 (7th Cir. 1999)—15:4
- Winters v. Liberty Life Assurance Company of Boston, 2022 Employee Benefits Cas. (BNA) 360474, 2022 WL 6170588 (D. Mass. 2022)—15:11
- Wise v. American Cas. Co. of Reading, Pa., 117 Ga. App. 575, 161 S.E.2d 393 (1968)—17:15
- Wise v. American General Life Ins. Co., 459 F.3d 443 (3d Cir. 2006)—5:6
- Wisniewski v. Prudential Ins. Corp. of America, 422 F.2d 154 (3d Cir. 1970)—9:8
- Wisniski v. Brown & Brown Ins. Co. of PA, 2006 PA Super 216, 906 A.2d 571 (2006)—6:15
- Witherington v. Nickerson, 256 Mass. 351, 152 N.E. 707 (1926)—11:7
- Witt v. Intel Corporation Long-Term Disability Plan, 2024 WL 687928 (D. Or. 2024)—26:13
- Woehr v. Travelers Ins. Co. of Hartford, Conn., 134 N.J. Eq. 38, 34 A.2d 136 (Ch. 1943)—9:15, 11:10, 21:7
- Wojcik v. Metropolitan Life Insurance Company, 2024 WL 1408059 (N.D. Ill. 2024)—14:12
- Wolf v. Life Insurance Company of North America, 46 F.4th 979 (9th Cir. 2022)—14:4
- Wolf v. National Shopmen Pension Fund, 728 F.2d 182, 5 Employee Benefits Cas. (BNA) 1257, 100 Lab. Cas. (CCH) ¶ 10908, 100 Lab. Cas. (CCH) ¶ 10912 (3d Cir. 1984)—26:13
- Wolff v. Standard Life & Acc. Ins. Co., 147 Mont. 460, 416 P.2d 11 (1966)—15:8

- Wolffe v. John Hancock Mut. Life Ins. Co., 202 S.W.2d 540 (Mo. Ct. App. 1947)—10:11
- Wolford v. Equitable Life Ins. Co. of Iowa, 162 Pa. Super. 259, 57 A.2d 581 (1948)—7:7
- Wollums v. Mutual Ben. Health & Acc. Ass'n, 226 Mo. App. 647, 46 S.W.2d 259 (1931)—13:11
- Wolski v. National Life & Acc. Ins. Co., 135 Neb. 643, 283 N.W. 381 (1939)—9:6
- Wolters v. Prudential Ins. Co. of America, 296 F.2d 140 (8th Cir. 1961)—24:9
- Wonsang v. Reliance Standard Insurance Company, 729 F. Supp. 3d 563 (E.D. Va. 2024)—26:13
- Woo v. Deluxe Corp., 144 F.3d 1157, 28 Employee Benefits Cas. (BNA) 1312 (8th Cir. 1998)—26:15
- Wood v. Industrial Life & Health Ins. Co., 223 Ala. 345, 135 So. 583 (1931)—13:13
- Wood v. Metropolitan Life Ins. Co., 193 F. Supp. 371 (N.D. Cal. 1961)—5:13
- Wood v. New York Life Ins. Co., 255 Ga. 300, 336 S.E.2d 806 (1985)—8:12
- Woodbery v. New York Life Ins. Co., 129 Misc. 365, 221 N.Y.S. 357 (Sup 1927)—8:7
- Woodmen of World Life Ins. Soc. v. Etheridge, 223 Ga. 231, 154 S.E.2d 369 (1967)—5:13, 5:14, 5:16
- Woody v. Continental Life Ins. Co., 105 W. Va. 215, 141 S.E. 880 (1928)—6:14
- World Ins. Co. v. Kincaid, 145 So. 2d 268 (Fla. 1st DCA 1962)—14:12
- World Ins. Co. of Omaha, Neb. v. Pipes, 255 F.2d 464 (5th Cir. 1958)—17:10
- Worldwide Aircraft Services, Inc. v. Aetna Life Insurance Company, 2026 WL 291011 (M.D. Fla. 2026)—12:15
- Worldwide Aircraft Services, Inc. v. Cigna Health and Life Insurance Company, 2026 WL 234015 (M.D. Fla. 2026)—12:15
- Worrell v. Jefferson Standard Life Ins. Co., 224 F. Supp. 805 (W.D. La. 1963)—5:13
- Wray v. American United Life Ins. Co., 503 Fed. Appx. 377, 54 Employee Benefits Cas. (BNA) 1915 (6th Cir. 2012)—11:10
- Wray v. Life Insurance Company of North America, 2025 WL 1119025 (W.D. Va. 2025)—15:11, 26:13
- Wright v. Philadelphia Life Ins. Co. of Philadelphia, Pa., 25 F.2d 514 (E.D. S.C. 1927)—8:7
- Wright v. Pilot Life Ins. Co., 254 F. Supp. 1018 (W.D. Va. 1966)—5:11, 5:16
- Wright v. Wright, 276 Cal. App. 2d 56, 80 Cal. Rptr. 741 (2d Dist. 1969)—11:19
- Wuerfel v. Metropolitan Life Ins. Co., 343 Pa. 291, 22 A.2d 747 (1941)—13:10
- Wuliger v. Manufacturers Life Ins. Co., 567 F.3d 787 (6th Cir. 2009)—4:5, 6:20

TABLE OF CASES

- Wunsche v. Equitable Life Assur. Soc. of the U. S., 551 S.W.2d 84 (Tex. Civ. App. 1977)—11:19
- Wurzburg v. New York Life Ins. Co., 140 Tenn. 59, 203 S.W. 332 (1918)—4:5
- Wyatt v. Security Ben. Life Ins. Co., 178 Kan. 91, 283 P.2d 243 (1955)—23:3, 24:4
- Wykstra v. Life Ins. Co. of North America, 849 F. Supp. 2d 285 (N.D. N.Y. 2012)—15:5
- Wynn v. Standard Life & Acc. Ins. Co. of Oklahoma City, 1970 OK 105, 470 P.2d 1016 (Okla. 1970)—9:14, 22:7

Y

- Yablon v. Metropolitan Life Ins. Co., 200 Ga. 693, 38 S.E.2d 534 (1946)—5:26
- Yaghoubian v. Northwestern Mut. Life Ins. Co., 44 Fed. Appx. 92 (9th Cir. 2002)—15:4
- Yahiro v. Northwestern Mut. Life Ins. Co., 168 F. Supp. 2d 511 (D. Md. 2001)—2:3, 15:4
- Yang v. Farmers New World Life Insurance Company, 898 F.3d 825 (8th Cir. 2018)—8:10
- Yarnell v. Transamerica Life Ins. Co., 447 Fed. Appx. 664 (6th Cir. 2011)—6:9
- Yasko v. Reliance Standard Life Insurance Company, 53 F. Supp. 3d 1059, 58 Employee Benefits Cas. (BNA) 2587 (N.D. Ill. 2014)—14:5
- Yasko on behalf of Yasko v. Standard Insurance Company, 58 Employee Benefits Cas. (BNA) 1725, 2014 WL 2155227 (N.D. Ill. 2014)—14:5, 14:10
- Yates v. New England Mut. Life Ins. Co., 117 Neb. 265, 220 N.W. 285 (1928)—8:7
- Yates v. Symetra Life Insurance Co., 578 F. Supp. 3d 1024 (E.D. Mo. 2022)—14:4, 14:8, 26:13
- Yates v. Symetra Life Insurance Company, 60 F.4th 1109 (8th Cir. 2023)—14:8, 26:13
- Yenchi v. Ameriprise Financial, Inc., 639 Pa. 618, 161 A.3d 811 (2017)—2:53
- York v. Sevier County Ambulance Authority, 8 S.W.3d 616 (Tenn. 1999)—18:15
- Young v. General American Life Ins. Co., 35 Ohio L. Abs. 464, 41 N.E.2d 895 (Ct. App. 2d Dist. Miami County 1941)—10:27
- Young v. Home Life Ins. Co., 114 W. Va. 716, 173 S.E. 566 (1934)—8:19
- Young v. Metropolitan Life Ins. Co., 272 Cal. App. 2d 453, 77 Cal. Rptr. 382 (5th Dist. 1969)—5:13, 5:17
- Young v. Oak Electro-Netics Corp., 45 Wis. 2d 197, 172 N.W.2d 685 (1969)—22:5
- Young v. United of Omaha Life Insurance Company, 165 F. Supp. 3d 984 (E.D. Wash. 2016)—15:11
- Yumukoglu v. Provident Life & Acc. Ins. Co., 131 F. Supp. 2d 1215 (D.N.M. 2001)—8:20

Z

- Zaidenberg v. Occidental Life Ins. Co. of Cal., 65 Ill. App. 2d 305, 212 N.E.2d 526 (1st Dist. 1965)—11:6

LIFE AND HEALTH INSURANCE LAW

- Zall v. Standard Insurance Company, 58 F.4th 284 (7th Cir. 2023)—
26:13
- Zarzour v. Southern Life Ins. Co., 46 Tenn. App. 680, 333 S.W.2d 14
(1959)—9:14, 21:4
- Zeh v. National Hospital Ass'n, 233 Or. 221, 377 P.2d 852 (1963)—18:5
- Zeldman v. Mutual Life Ins. Co. of N.Y., 269 A.D. 53, 53 N.Y.S.2d 792
(1st Dep't 1945)—6:14
- Zick v. Boston Cas. Co., 282 Mass. 491, 185 N.E. 362 (1933)—13:3
- Zimmerman v. Mutual Life Ins. Co. of New York, 90 Mont. 336, 3 P.2d
278 (1931)—10:18
- Zogg v. Penn Mut. Life Ins. Co., 276 F.2d 861 (2d Cir. 1960)—25:7
- Zoia v. United Health Group Inc., 2025 WL 278820 (S.D. N.Y. 2025)—
12:10
- Zuckerman v. Fort Dearborn Insurance Company, 2024 WL 3696469
(E.D. Pa. 2024)—15:2