

INTRODUCTION TO THE 2026-2027 EDITION

A quick reference for insurance carriers, policyholders, and claimants, *Life and Health Insurance Law* provides analysis of the impact of contractual provisions, state and federal statutes and regulations, and state and federal court opinions on life and health insurance questions. This new 2026-2027 edition provides many new leading-edge cases and topical discussions to put you on the leading edge of the latest developments in this area of the law.

Among the topics with significant updates in the 2026-2027 edition are:

- § 2:36 Limitation of risk
- § 2:57 Suit for benefits
- § 5:15 Investigation
- § 6:3 Materiality
- § 9:10 Premium notices
- § 11:19 Divorce
- § 12:15 Non-participating providers; prior authorization; coverage limitation; cost-sharing; deductibles; out-of-pocket maximums; payment or denial; balance billing
- § 15:2 Definitions; disability
- § 21:7 Termination or amendment; notice and consent
- § 26:13 ERISA in general

We hope that you will continue to use *Life and Health Insurance Law, 2026-2027 Edition* whenever a claimant with life or health insurance issues presents you with a controversy for litigation.