

INSURANCE LAW AND REGULATION

CASES AND MATERIALS

FOURTH EDITION

KENNETH S. ABRAHAM

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For Katherine and Michael

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PREFACE TO THE FOURTH EDITION

In the years since the earlier editions of this casebook were published, interest in insurance law has continued to grow within the law schools, in the practicing bar, and in the domain of public policy. Once an obscure specialty, the issues that arise in modern insurance law have become part of the mainstream, and a mature body of legal doctrine has grown up around them. For example, the events of 9/11 spawned a series of insurance issues that are reflected at various points in this edition. Other new issues also have arisen – the materials on the Attorney General of New York's exposure of contingent-commissions paid to brokers in Chapter Three, and on mold-coverage issues included in Chapter Four, are examples. A decades-long debate about our health-care system has also brought health insurance into prominence. Chapter Five contains revised materials addressing issues that have figured, and probably will continue to figure, in this debate. Similarly, many of the mega-liability insurance cases that were in the early stages of litigation more than a decade ago have now produced a series of authoritative decisions that analyze well-developed case law from many different jurisdictions. The most significant of these are included, as principal cases or in notes, in Chapters Six and Seven. Finally, in this edition I have added cases on Professional Liability and Directors & Officers Liability insurance, the latter addressing issues that have arisen out of the corporate scandals of the early 21st century.

Aside from these major revisions and updating throughout, however, both the structure of the casebook and its emphases remain the same:

Organization by Type of Insurance. Chapter One takes up doctrines governing applications for insurance and representations made by the applicant, Chapter Two examines the law governing contract formation and meaning, and Chapter Three addresses the regulation of insurance. Beyond these chapters, however, the structure of the casebook is not determined by general themes, but by types of insurance. Although certain themes run through all of insurance law, it is extremely difficult to understand a particular insurance law problem without also understanding the kind of insurance the problem involves. Consequently, in Chapters Four through Nine, I focus on particular types of insurance: property, life, health, disability, liability, and auto insurance, and on the "secondary" market for such products as reinsurance. Within each chapter, of course, a series of themes is developed, but the themes are introduced as part of the examination of the kind of insurance to which the chapter is devoted.

A Focus on Insurance Policies and Policy Language. The starting point for the study of any contractual relationship should be the terms of the contract itself. In insurance, that contract is the insurance policy. The significance of the individual policy provision that is at the center of any given case cannot be fully appreciated in isolation. Rather, a sense of the entire contractual relationship between the insurer and insured—starting with the insurance policy itself—is necessary. Consequently, at the beginning of the Chapters on Property, Life, Liability, and Automobile Insurance I have set out complete copies of insurance policies providing these forms of coverage. An entire insurance policy is a forbidding document to the uninitiated; but the ability to read an insurance policy is a skill that every insurance lawyer must have mastered.

At the outset of each chapter, students should become familiar with the structure and organization of the sample policy it contains: the terms of its Insuring Agreement, the location and general focus of the Exclusions, the nature of the Conditions of coverage, and so forth. Then, as each case or problem is addressed, the individual policy provision at issue in the case or problem should be compared with the analogous provision in the sample policy to determine (among other things) whether the terms of the sample differ and if so, how this difference in wording would have affected the result in the case under study. In this way, students can become familiar not only with the function of individual policy provisions, but also with the overall structure and purpose of the policies in which they are contained.

Equal Emphasis on Commercial and Personal Insurance. I believe that the traditional emphasis in insurance law courses on personal insurance, and especially on automobile and homeowner's insurance, gives law students a misleading impression of the nature of the subject and of the shape of insurance law doctrines. The consumer-protection motive is much stronger in personal than in commercial insurance law, and nowhere is this motive more evident than in automobile insurance disputes. Consequently, I have tried throughout the casebook to provide a representative mix of personal and commercial insurance issues and cases, and I have chosen to treat automobile insurance issues in a separate chapter devoted exclusively to the very special problems of this field.

A Sustained Examination of Insurance Regulation. Chapter Three is devoted entirely to an examination of the administrative and statutory regulation of insurance. Virtually all of insurance law, however, is designed directly or indirectly to regulate insurance. Consequently, running through this entire casebook is a concern about the nature of insurance regulation. Since insurance is sold in fairly well-developed markets, the central question to be asked about regulation is whether and when the law should intervene in the insurance markets and for what purpose or purposes. Because the purpose of insurance regulation is to influence insurance activity, consideration of the possible impact of different forms of regulation on that activity seems to me an essential component of any study of regulation—and this is the purpose of a number of different approaches to understanding law, including economic analysis. Throughout the casebook, therefore, I

have brought economic analysis to bear on regulatory issues, but I have also raised questions about such analysis in order to suggest alternative, non-economic ways of looking at the issues examined.

The Use of Descriptive Introductions and Essays. One of the best ways to study a legal subject is to know the state of the law at the outset, and then to train one's critical faculties on the law as it stands in order to evaluate its strengths and weaknesses. In order to facilitate this process, materials in the casebook are often preceded or followed by brief essays that describe the state of the law on a particular question, analyze it from a particular point of view, or introduce ideas that students are unlikely to develop on their own. In addition, whenever possible I have included cases that not only resolve difficult questions, but also contain brief discussions of the shape of the law on the set of issues under study, so that students are not kept in the dark about the answers to common and straightforward problems.

Of course, I have not hesitated to ask hard questions—some of which do not have definitive answers, or which are designed to encourage students to think critically about the material they have read before they come to class. Rather, the overall strategy of the casebook has been to provide the easiest possible access to descriptive material, so that the hard work of thinking about what has been described can take priority. In this way, ideally, students will enter class with knowledge of the law governing the issues to be discussed in class, and more class time can be devoted to analysis and evaluation of these issues.

For convenience, I have heavily edited some cases, often omitting references to the Record in the case, string citations, and footnotes, and renumbering the latter in consecutive order, all without specific notation that I have done so. This approach helps opinions to be read more smoothly and quickly, and allows the reasoning employed by the court to be fully exposed. At a few points where reference to leading cases in the field on a given issue has seemed useful, I have retained string citations.

No work of this scope can be prepared entirely alone. For nearly a decade now, my fellow insurance law teachers at other law schools have generously commented on aspects of the book that they have found useful or difficult; Mr. Eben Hansel, of the University of Virginia Law School Class of 2006, provided extraordinary research assistance; and my colleagues at the law School have enriched my ability to think about legal issues, including insurance law, in countless ways over the years. I am grateful to all three of these sources of assistance.

Finally, I thank Northwestern Mutual Life for permission to reprint the Term Life Policy set out in Chapter Five, and the Insurance Services Office, Inc., for permission to reprint the Homeowners, Commercial General Liability Insurance, and Automobile Insurance policies set out in Chapters Four, Six, and Eight, respectively. The Insurance Services Office, Inc., requires that the following statement be included: Information which is copyrighted by and proprietary to Insurance Services Office, Inc. ("ISO Material") is

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KENNETH S. ABRAHAM

Charlottesville, Virginia
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TABLE OF CASES

Principal cases are in bold type. Non-principal cases are in roman type. References are to Pages.

- ABB Power T & D Co., Inc. v. Gothaer Versicherungsbank VVAG, 939 F.Supp. 1568 (S.D.Fla.1996), 202
- Abner, Herrman & Brock, Inc. v. Great Northern Ins. Co., 308 F.Supp.2d 331 (S.D.N.Y.2004), 210
- AB Recur Finans v. Nordstern Ins. Co. of North America, 130 F.Supp.2d 596 (S.D.N.Y.2001), 275
- Adams v. Jefferson-Pilot Life Ins. Co., 148 N.C.App. 356, 558 S.E.2d 504 (N.C.App. 2002), 321
- Adelphia Communications Corp., In re, 307 B.R. 404 (Bkrtcy.S.D.N.Y.2004), 23, 564
- Aetna Cas. & Surety Co. v. Certain Underwriters, 56 Cal.App.3d 791, 129 Cal.Rptr. 47 (Cal.App. 2 Dist.1976), 636
- Aetna Cas. & Sur. Co. v. Hanna, 224 F.2d 499 (5th Cir.1955), 471
- Aetna Health Inc. v. Davila**, — U.S. —, 124 S.Ct. 2488, 159 L.Ed.2d 312 (2004), **364**, 372, 373
- Aetna Ins. Co. v. Aaron, 112 Md.App. 472, 685 A.2d 858 (Md.App.1996), 528
- Agra-By-Products, Inc. v. Agway, Inc., 347 N.W.2d 142 (N.D.1984), 260
- AIG Hawai'i Ins. Co. v. Caraang, 74 Haw. 620, 851 P.2d 321 (Hawai'i 1993), 663
- Ainsworth v. General Reinsurance Corp.**, 751 F.2d 962 (8th Cir.1985), **761**, 766, 767
- Air Transport Ass'n of America v. City and County of San Francisco, 992 F.Supp. 1149 (N.D.Cal.1998), 381
- Alaska Ins. Co. v. RCA Alaska Communications, Inc.**, 623 P.2d 1216 (Alaska 1981), **256**
- Albany Ins. Co. v. United Alarm Services, Inc., 194 F.Supp.2d 87 (D.Conn.2002), 251
- Allen v. Prudential Property & Cas. Ins. Co., 839 P.2d 798 (Utah 1992), 50
- Allen v. Scottsdale Ins. Co., 307 F.Supp.2d 1170 (D.Hawai'i 2004), 550
- Allendale Mut. Ins. Co. v. Excess Ins. Co. Ltd.**, 992 F.Supp. 278 (S.D.N.Y.1998), **743**, 748
- Allendale Mut. Ins. Co. v. Melahn, 773 F.Supp. 1283 (W.D.Mo.1991), 774
- Allied Mut. Ins. Co. v. Heiken, 675 N.W.2d 820 (Iowa 2004), 245
- Allison v. Fire Ins. Exchange, 98 S.W.3d 227 (Tex.App.-Austin 2002), 224
- Allison v. Iowa Mut. Ins. Co.**, 43 N.C.App. 200, 258 S.E.2d 489 (N.C.App.1979), **700**
- Allstate Ins. Co. v. Boynton**, 486 So.2d 552 (Fla.1986), **706**, 714
- Allstate Ins. Co. v. Campbell, 334 Md. 381, 639 A.2d 652 (Md.1994), 605
- Allstate Ins. Co. v. Dana Corp., 759 N.E.2d 1049 (Ind.2001), 488, 500, 528, 637
- Allstate Ins. Co. v. Gillespie, 455 So.2d 617 (Fla.App. 2 Dist.1984), 675
- Allstate Ins. Co. v. Huston, 123 Wash.App. 530, 94 P.3d 358 (Wash.App. Div. 2 2004), 29
- Allstate Ins. Co. v. Keillor, 450 Mich. 412, 537 N.W.2d 589 (Mich.1995), 61
- Allstate Ins. Co. v. LaRondeau, 261 Neb. 242, 622 N.W.2d 646 (Neb.2001), 255
- Allstate Ins. Co. v. Loester, 177 Misc.2d 372, 675 N.Y.S.2d 832 (N.Y.Sup.1998), 682
- Allstate Ins. Co. v. Schmidt**, 88 P.3d 196 (Hawai'i 2004), **126**, 130
- Allstate Ins. Co. v. State Farm Mut. Auto. Ins. Co., 363 Md. 106, 767 A.2d 831 (Md. 2001), 682
- Alstrin v. St. Paul Mercury Ins. Co.**, 179 F.Supp.2d 376 (D.Del.2002), **565**, 573
- Altimari v. John Hancock Variable Life Ins. Co., 247 F.Supp.2d 637 (E.D.Pa.2003), 302
- American Bumper and Mfg. Co. v. National Union Fire Ins. Co., 261 Mich.App. 367, 683 N.W.2d 161 (Mich.App.2004), 515
- American Cas. Co. v. Rose, 340 F.2d 469 (10th Cir.1964), 307
- American Council of Life Ins. v. District of Columbia, 645 F.Supp. 84 (D.D.C.1986), 25
- American Family Ins. Co. v. Walser, 628 N.W.2d 605 (Minn.2001), 521
- American Home Assur. Co. v. International Ins. Co., 661 N.Y.S.2d 584, 684 N.E.2d 14 (N.Y.1997), 556
- American Home Products Corp. v. Liberty Mut. Ins. Co., 748 F.2d 760 (2nd Cir. 1984), 489
- American Home Products Corp. v. Liberty Mut. Ins. Co.**, 565 F.Supp. 1485 (S.D.N.Y.1983), **480**
- American Income Life Ins. Co. v. Hollins, 830 So.2d 1230 (Miss.2002), 23, 68

- American Ins. Ass'n v. Garamendi, 539 U.S. 396, 123 S.Ct. 2374, 156 L.Ed.2d 376 (2003), 276
- American Ins. Co. v. Fairchild Industries, Inc., 56 F.3d 435 (2nd Cir.1995), 556
- American Ins. Co. v. Freeport Cold Storage, Inc., 703 F.Supp. 1475 (D.Utah 1987), 275
- American Ins. Co. v. North American Co. for Property and Cas. Inc.**, 697 F.2d 79 (2nd Cir.1982), 758, 760, 761
- American Medical Imaging Corp. v. St. Paul Fire & Marine Ins. Co., 949 F.2d 690 (3rd Cir.1991), 210
- American Medical Intern., Inc. v. National Union Fire Ins. Co. of Pittsburgh, 244 F.3d 715 (9th Cir.2001), 572
- American States Ins. Co. v. Koloms**, 177 Ill.2d 473, 227 Ill.Dec. 149, 687 N.E.2d 72 (Ill.1997), 540, 550, 551
- Amex Life Assurance Co. v. Superior Court**, 60 Cal.Rptr.2d 898, 930 P.2d 1264 (Cal.1997), 338, 342
- Angoff v. Holland-America Ins. Co. Trust, 937 S.W.2d 213 (Mo.App. W.D.1996), 767
- Archer-Daniels-Midland Co. v. Phoenix Assur. Co. of New York, 936 F.Supp. 534 (S.D.Ill.1996), 210
- Arcos Corp. v. American Mut. Liability Ins. Co., 350 F.Supp. 380 (E.D.Pa.1972), 540
- Arizona Governing Committee v. Norris, 463 U.S. 1073, 103 S.Ct. 3492, 77 L.Ed.2d 1236 (1983), 133
- Arizona Property and Cas. Ins. Guar. Fund v. Helme, 153 Ariz. 129, 735 P.2d 451 (Ariz. 1987), 689
- Arrow Trucking Co. v. Continental Ins. Co., 465 So.2d 691 (La.1985), 766
- Associated Hospital Service of Philadelphia v. Pustilnik**, 262 Pa.Super. 600, 396 A.2d 1332 (Pa.Super.1979), 401, 405, 406, 407
- Atwater Creamery Co. v. Western Nat. Mut. Ins. Co.**, 366 N.W.2d 271 (Minn. 1985), 55, 60, 61, 103
- Atwood v. Hartford Acc. & Indem. Co.**, 116 N.H. 636, 365 A.2d 744 (N.H.1976), 51, 53, 54, 55, 60
- Avery v. State Farm Mut. Auto. Ins. Co., 321 Ill.App.3d 269, 254 Ill.Dec. 194, 746 N.E.2d 1242 (Ill.App. 5 Dist.2001), 700
- A.Y. McDonald Industries, Inc. v. Insurance Co. of North America**, 475 N.W.2d 607 (Iowa 1991), 461, 469, 470
- Bacon v. Federal Kemper Life Assur. Co., 400 Mass. 850, 512 N.E.2d 941 (Mass.1987), 354
- Bailey v. Blue Cross & Blue Shield of Virginia, 67 F.3d 53 (4th Cir.1995), 389
- Bajwa v. Metropolitan Life Ins. Co., 208 Ill.2d 414, 281 Ill.Dec. 554, 804 N.E.2d 519 (Ill. 2004), 354
- Bakowski v. Mountain States Steel, Inc., 52 P.3d 1179 (Utah 2002), 251
- Bankers Life and Cas. Co. v. Commissioner of Ins., 427 Mass. 136, 691 N.E.2d 929 (Mass.1998), 121
- Bank of Mississippi v. Mississippi Life and Health Ins. Guar. Ass'n, 850 So.2d 127 (Miss.App.2003), 112
- Beaty v. Truck Ins. Exchange, 8 Cal.Rptr.2d 593 (Cal.App. 3 Dist.1992), 382
- Beckwith Machinery Co. v. Travelers Indem. Co.**, 638 F.Supp. 1179 (W.D.Pa. 1986), 589, 596, 597
- Belt Painting Corp. v. TIG Ins. Co., 763 N.Y.S.2d 790, 795 N.E.2d 15 (N.Y.2003), 550
- Bentley v. North Carolina Ins. Guar. Ass'n, 107 N.C.App. 1, 418 S.E.2d 705 (N.C.App. 1992), 112
- Berkshire Life Ins. Co. v. Owens, 910 F.Supp. 132 (S.D.N.Y.1996), 24
- Beryllium Corp. v. American Mut. Liability Ins. Co., 223 F.2d 71 (3rd Cir.1955), 460
- Bill Brown Const. Co., Inc. v. Glens Falls Ins. Co., 818 S.W.2d 1 (Tenn.1991), 78
- Birth Center v. St. Paul Companies, Inc., 567 Pa. 386, 787 A.2d 376 (Pa.2001), 628
- Blue Cross and Blue Shield of Kansas v. Riverside Hosp., 237 Kan. 829, 703 P.2d 1384 (Kan.1985), 400, 401
- Blue Ridge Ins. Co. v. Jacobsen, 106 Cal. Rptr.2d 535, 22 P.3d 313 (Cal.2001), 629
- Blewater Ins. Ltd. v. Balzano, 823 P.2d 1365 (Colo.1992), 774
- Blume v. Evans Fur Co., 126 Ill.App.3d 52, 81 Ill.Dec. 564, 466 N.E.2d 1366 (Ill.App. 2 Dist.1984), 251
- Boeing Co. v. Aetna Cas. & Sur. Co., 113 Wash.2d 869, 784 P.2d 507 (Wash.1990), 471
- Bolin v. Bolin, 99 S.W.3d 102 (Tenn.Ct.App. 2002), 336
- Bowers v. Kushnick, 774 N.E.2d 884 (Ind. 2002), 321
- Boyd v. Nationwide Mut. Ins. Co., 108 N.C.App. 536, 424 S.E.2d 168 (N.C.App. 1993), 97
- Boyes v. Continental Ins. Co., 139 Ga.App. 609, 229 S.E.2d 75 (Ga.App.1976), 103
- British and Foreign Marine Insurance Co. Ltd. v. Gaunt, 2 A.C. 41 (HL 1921), 213
- Brock v. Provident America Ins. Co., 144 F.Supp.2d 652 (N.D.Tex.2001), 357
- Brohawn v. Transamerica Ins. Co., 276 Md. 396, 347 A.2d 842 (Md.1975), 619
- Brownell v. Board of Education, 239 N.Y. 369, 146 N.E. 630 (N.Y.1925), 262
- Bryant v. Nationwide Mut. Fire Ins. Co., 67 N.C.App. 616, 313 S.E.2d 803 (N.C.App. 1984), 29
- Burd v. Sussex Mut. Ins. Co., 56 N.J. 383, 267 A.2d 7 (N.J.1970), 604, 605, 606
- Burns Glass Services, Ltd. v. Travelers Indemnity Co. of Illinois, 2002 WL 31817916 (N.Y.Sup.2002), 479

- Burr v. Commercial Travelers Mutual Acc. Ass'n of America, 295 N.Y. 294, 67 N.E.2d 248 (N.Y.1946), 345
- Burton v. Ramos, 341 Ill.App.3d 122, 275 Ill.Dec. 131, 792 N.E.2d 362 (Ill.App. 1 Dist.2003), 112
- Bushey v. Allstate Ins. Co., 164 Vt. 399, 670 A.2d 807 (Vt.1995), 429
- Buss v. Superior Court, 65 Cal.Rptr.2d 366, 939 P.2d 766 (Cal.1997), 612
- Calfarm Ins. Co. v. Deukmejian, 258 Cal. Rptr. 161, 771 P.2d 1247 (Cal.1989), 123
- Cambridge Mut. Fire Ins. Co. v. Crete, 150 N.H. 673, 846 A.2d 521 (N.H.2004), 260
- Canon, Inc. v. Federal Ins. Co., 82 Wash. App. 480, 918 P.2d 937 (Wash.App. Div. 1 1996), 562
- Cargill, Inc. v. Evanston Ins. Co., 642 N.W.2d 80 (Minn.App.2002), 528
- Carriers Ins. Co. v. American Policyholders' Ins. Co.**, 404 A.2d 216 (Me. 1979), 671, **689**, 696
- Carrington v. St. Paul Fire & Marine Ins. Co., 169 Wis.2d 211, 485 N.W.2d 267 (Wis. 1992), 723
- Carver v. Workers' Comp. Appeals Bd., 217 Cal.App.3d 1539, 266 Cal.Rptr. 718 (Cal. App. 1 Dist.1990), 112
- Catholic Charities of Maine, Inc. v. City of Portland, 304 F.Supp.2d 77 (D.Me.2004), 381
- Central Illinois Light Co. v. Home Ins. Co., 342 Ill.App.3d 940, 277 Ill.Dec. 45, 795 N.E.2d 412 (Ill.App. 3 Dist.2003), 470
- Certain Underwriters at Lloyd's v. Home Ins. Co., 146 N.H. 740, 783 A.2d 238 (N.H. 2001), 749
- Certain Underwriters at Lloyd's v. Powerine Oil Company, 103 Cal.Rptr.2d 672, 16 P.3d 94 (Cal.2001), 471
- Chale v. Allstate Life Ins. Co., 353 F.3d 742 (9th Cir.2003), 345
- Charney v. Illinois Mut. Life Cas. Co.**, 764 F.2d 1441 (11th Cir.1985), **346**, 348
- Checkrite Ltd., Inc. v. Illinois Nat. Ins. Co., 95 F.Supp.2d 180 (S.D.N.Y.2000), 587
- Chicago Title Ins. Co. v. Butler, 770 So.2d 1210 (Fla.2000), 63
- Chute v. North River Ins. Co.**, 172 Minn. 13, 214 N.W. 473 (Minn.1927), **212**, 213
- Cincinnati Ins. Co. v. Wills, 717 N.E.2d 151 (Ind.1999), 619
- City of (see name of city)**
- Clausen v. Standard Ins. Co., 961 F.Supp. 1446 (D.Colo.1997), 414
- Claussen v. Aetna Cas. & Sur. Co., 259 Ga. 333, 380 S.E.2d 686 (Ga.1989), 551
- CNA Ins. Co. v. McGinnis, 282 Ark. 90, 666 S.W.2d 689 (Ark.1984), 521
- Cole v. United Services Auto. Ass'n, 68 P.3d 513 (Colo.App.2002), 675
- Collister v. Nationwide Life Ins. Co., 479 Pa. 579, 388 A.2d 1346 (Pa.1978), 301
- Colony Ins. Co. v. G & E Tires & Service, Inc., 777 So.2d 1034 (Fla.App. 1 Dist. 2000), 612
- Commercial Union Assurance Companies v. Safeway Stores, Inc.**, 164 Cal. Rptr. 709, 610 P.2d 1038 (Cal.1980), **630**, 636
- Commercial Union Ins. Co. v. Seven Provinces Ins. Co., 9 F.Supp.2d 49 (D.Mass. 1998), 760
- Commissioner v. North Carolina Rate Bureau**, 124 N.C.App. 674, 478 S.E.2d 794 (N.C.App.1996), **117**
- Commissioner of Ins. v. Munich American Reinsurance Co., 429 Mass. 140, 706 N.E.2d 694 (Mass.1999), 774
- Commissioner of Ins. v. North Carolina Rate Bureau, 160 N.C.App. 416, 586 S.E.2d 470 (N.C.App.2003), 121
- Conex Freight Systems, Inc. v. Georgia Ins. Insolvency Pool, 254 Ga.App. 92, 561 S.E.2d 221 (Ga.App.2002), 110
- Connecticut General Life Ins. Co. v. Gulley, 668 F.2d 325 (7th Cir.1982), 314
- Connors v. City of Boston, 430 Mass. 31, 714 N.E.2d 335 (Mass.1999), 382
- Consolidated Edison Co. of New York, Inc. v. Allstate Ins. Co., 746 N.Y.S.2d 622, 774 N.E.2d 687 (N.Y.2002), 499, 516
- Constantine, Village of v. Home Ins. Co., 427 F.2d 1338 (6th Cir.1970), 202
- Convenient Food Mart #350 v. Cincinnati Ins. Co., 114 Ohio App.3d 649, 683 N.E.2d 858 (Ohio App. 11 Dist.1996), 60
- Cooperative Health Ins. Fund v. Blue Cross and Blue Shield, 237 A.D.2d 963, 654 N.Y.S.2d 895 (N.Y.A.D. 4 Dept.1997), 400
- Copeland Oaks v. Haupt, 209 F.3d 811 (6th Cir.2000), 406
- Coram Healthcare Corp. v. Wal-Mart Stores, Inc., 238 F.Supp.2d 586 (S.D.N.Y.2002), 390
- Corbitt v. Federal Kemper Ins. Co., 594 S.W.2d 728 (Tenn.Ct.App.1979), 68
- Cosentino v. William Penn Life Ins. Co. of New York, 224 A.D.2d 777, 636 N.Y.S.2d 943 (N.Y.A.D. 3 Dept.1996), 307
- Costabile v. Metropolitan Property and Cas. Ins. Co., 193 F.Supp.2d 465 (D.Conn. 2002), 173
- Cotter Corp. v. American Empire Surplus Lines Ins. Co., 90 P.3d 814 (Colo.2004), 597
- Crawford v. American Title Ins. Co., 518 F.2d 217 (5th Cir.1975), 152
- Crawford v. Equitable Life Assur. Society of United States, 56 Ill.2d 41, 305 N.E.2d 144 (Ill.1973), 342
- Cresswood Farm, Inc. v. Illinois Ins. Guar. Fund, 2004 WL 838037 (N.D.Ill.2004), 111
- Crider v. Georgia Life & Health Ins. Guar. Ass'n, 188 Ga.App. 407, 373 S.E.2d 30 (Ga.App.1988), 113
- Crisci v. Security Ins. Co. of New Haven, Conn.**, 66 Cal.2d 425, 58 Cal.Rptr. 13,

- 426 P.2d 173 (Cal.1967), **621**, 627, 628, 629
- Critchlow v. First UNUM Life Ins. Co. of America, 340 F.3d 130 (2nd Cir.2003), 348
- Cullen v. Valley Forge Life Ins. Co., 161 N.C.App. 570, 589 S.E.2d 423 (N.C.App. 2003), 18
- Cunningham v. Metropolitan Life Ins. Co., 121 Wis.2d 437, 360 N.W.2d 33 (Wis. 1985), 405
- Curtis v. State Farm Mut. Auto. Ins. Co.**, 591 F.2d 572 (10th Cir.1979), **664**, 672
- Cutter & Buck, Inc. v. Genesis Ins. Co., 306 F.Supp.2d 988 (W.D.Wash.2004), 23, 564
- CyberMedica, Inc., In re, 280 B.R. 12 (Bkrcty. D.Mass.2002), 564
- Dalrymple v. Royal-Globe Ins. Co., 280 Ark. 514, 659 S.W.2d 938 (Ark.1983), 255
- Dang v. Northwestern Mut. Life Ins. Co., 960 F.Supp. 215 (D.Neb.1997), 414
- Darcy v. Hartford Ins. Co., 407 Mass. 481, 554 N.E.2d 28 (Mass.1990), 562
- Davis v. Allstate Ins. Co., 434 Mass. 174, 747 N.E.2d 141 (Mass.2001), 598
- Davis v. Boston Mut. Life Ins. Co., 370 Mass. 602, 351 N.E.2d 207 (Mass.1976), 346
- Davis v. Combes, 294 F.3d 931 (7th Cir. 2002), 321
- Dayton Independent School Dist. v. National Gypsum Co., 682 F.Supp. 1403 (E.D.Tex. 1988), 539
- Dehoyos v. Allstate Corp., 345 F.3d 290 (5th Cir.2003), 141
- DeLeon v. Certain Underwriters at Lloyd's London, 259 F.3d 344 (5th Cir.2001), 314
- Deni Associates of Florida, Inc. v. State Farm Fire & Cas. Ins. Co., 711 So.2d 1135 (Fla. 1998), 50
- Department of Ins. v. Dade County Consumer Advocate's Office, 492 So.2d 1032 (Fla. 1986), 63
- Desrochers v. New York Cas. Co., 99 N.H. 129, 106 A.2d 196 (N.H.1954), 471
- Detroit Water Team Joint Venture v. Agricultural Ins. Co., 371 F.3d 336 (6th Cir. 2004), 470
- DeVane v. Kennedy, 205 W.Va. 519, 519 S.E.2d 622 (W.Va.1999), 111
- Devlin v. City of Philadelphia, 809 A.2d 980 (Pa.Cmwlt.2002), 381
- Diehl v. Cumberland Mut. Fire Ins. Co., 296 N.J.Super. 231, 686 A.2d 785 (N.J.Super.A.D.1997), 675
- DiLullo v. Joseph, 259 Conn. 847, 792 A.2d 819 (Conn.2002), 260
- Doe v. Great-West Life & Annuity Ins. Co., 208 F.3d 213 (6th Cir.2000), 414
- Doe v. Prudential Ins. Co. of America, 860 F.Supp. 243 (D.Md.1993), 354
- Doe v. Shaffer, 90 Ohio St.3d 388, 738 N.E.2d 1243 (Ohio 2000), 522
- Doe v. South Carolina Medical Malpractice Liability Joint Underwriting Ass'n, 347 S.C. 642, 557 S.E.2d 670 (S.C.2001), 627
- Dominion Ins. Co., Ltd. v. State, 305 A.D.2d 779, 760 N.Y.S.2d 248 (N.Y.A.D. 3 Dept. 2003), 244
- Douglas v. Allied American Ins., 312 Ill. App.3d 535, 245 Ill.Dec. 123, 727 N.E.2d 376 (Ill.App. 5 Dist.2000), 597
- Dresser Industries, Inc. v. Underwriters At Lloyd's, London, 106 S.W.3d 767 (Tex. App.-Texarkana 2003), 500
- Drew v. Life Ins. Co. of Georgia, 170 Ga.App. 147, 316 S.E.2d 512 (Ga.App.1984), 346
- Droegkamp v. Langdon, 266 Wis.2d 1062, 668 N.W.2d 563 (Wis.App.2003), 551
- Duane Reade, Inc. v. St. Paul Fire & Marine Ins. Co.**, 279 F.Supp.2d 235 (S.D.N.Y.2003), **205**, 209, 210
- Dukes v. United States Healthcare, Inc., 57 F.3d 350 (3rd Cir.1995), 372
- Dynasty, Inc. v. Princeton Ins. Co.**, 165 N.J. 1, 754 A.2d 1137 (N.J.2000), **229**, 236
- Eagle-Picher Industries, Inc. v. Liberty Mut. Ins. Co., 523 F.Supp. 110 (D.Mass.1981), 490
- Edgerton, City of v. General Cas. Co. of Wisconsin, 184 Wis.2d 750, 517 N.W.2d 463 (Wis.1994), 470, 563
- Elberon Bathing Co., Inc. v. Ambassador Ins. Co., Inc., 77 N.J. 1, 389 A.2d 439 (N.J. 1978), 240
- Elliot v. Fortis Benefits Ins. Co., 337 F.3d 1138 (9th Cir.2003), 381
- Ellis Court Apartments Ltd. Partnership ex rel. Woodside Corp. v. State Farm Fire & Cas. Co., 117 Wash.App. 807, 72 P.3d 1086 (Wash.App. Div. 1 2003), 204
- Elmer Tallant Agency, Inc. v. Bailey Wood Products, Inc.**, 374 So.2d 1312 (Ala.1979), **64**, 68
- ELRAC, Inc., People ex rel. Spitzer v., 192 Misc.2d 78, 745 N.Y.S.2d 671 (N.Y.Sup. 2002), 597
- Emond v. State Farm Mut. Auto. Ins. Co., 175 Ga.App. 548, 333 S.E.2d 656 (Ga.App. 1985), 103
- Emons Industries, Inc. v. Liberty Mut. Fire Ins. Co., 545 F.Supp. 185 (S.D.N.Y.1982), 501
- Employers Mut. Cas. Co. v. Nelson, 109 N.H. 6, 241 A.2d 207 (N.H.1968), 682
- EnergyNorth Natural Gas, Inc. v. Underwriters at Lloyd's, 150 N.H. 828, 848 A.2d 715 (N.H.2004), 489
- Engelman v. Connecticut General Life Ins. Co.**, 240 Conn. 287, 690 A.2d 882 (Conn.1997), **315**
- Erie Ins. Co. v. Hickman, 622 N.E.2d 515 (Ind.1993), 429
- Erie Ins. Exchange v. Szamatowicz, 597 S.E.2d 136 (N.C.App.2004), 516, 556
- Estate of (see name of party)**

- Exploration Place, Inc. v. Midwest Drywall Co., Inc., 277 Kan. 898, 89 P.3d 536 (Kan. 2004), 112
- Fantis Foods, Inc. v. North River Ins. Co., 332 N.J.Super. 250, 753 A.2d 176 (N.J.Super.A.D.2000), 229
- Farm Bureau Mut. Ins. Co., Inc. v. Evans**, 7 Kan.App.2d 60, 637 P.2d 491 (Kan. App.1981), **672**, 675
- Farmers Mut. Ins. Co. v. Kment, 265 Neb. 655, 658 N.W.2d 662 (Neb.2003), 521
- Fay v. Aetna Life Ins. & Annuity Co., 307 F.Supp.2d 284 (D.Mass.2004), 74
- Federal Ins. Co. v. CompUSA, Inc., 319 F.3d 746 (5th Cir.2003), 585
- Federal Ins. Co. v. Liberty Mut. Ins. Co., 158 F.Supp.2d 290 (S.D.N.Y.2001), 636
- Federal Ins. Co. v. Travelers Cas. & Sur. Co., 843 So.2d 140 (Ala.2002), 636
- Federal Trade Com'n v. National Casualty Co., 357 U.S. 560, 78 S.Ct. 1260, 2 L.Ed.2d 1540 (1958), 152
- F & H Const. v. ITT Hartford Ins. Co. of Midwest**, 12 Cal.Rptr.3d 896 (Cal.App. 3 Dist.2004), **472**, 539
- Fidelity and Deposit Co. of Maryland v. Zandstra, 756 F.Supp. 429 (N.D.Cal.1990), 573
- 56 Associates ex rel. Paolino v. Frieband, 89 F.Supp.2d 189 (D.R.I.2000), 260
- Finci v. American Cas. Co., 323 Md. 358, 593 A.2d 1069 (Md.1991), 572
- Fireman's Fund Ins. Co. v. Holland America Line-Westours, Inc., 2002 WL 21924 (9th Cir.2002), 210
- Fireman's Fund Ins. Co. of Wis. v. Bradley Corp., 261 Wis.2d 4, 660 N.W.2d 666 (Wis. 2003), 562
- Firestone Tire & Rubber Co. v. Bruch, 489 U.S. 101, 109 S.Ct. 948, 103 L.Ed.2d 80 (1989), 364
- First Bank (N.A.)-Billings v. Transamerica Ins. Co.**, 209 Mont. 93, 679 P.2d 1217 (Mont.1984), **90**
- First Financial Ins. Co. v. Jetco Contracting Corp., 769 N.Y.S.2d 459, 801 N.E.2d 835 (N.Y.2003), 557
- Fister ex rel. Estate of Fister v. Allstate Life Ins. Co., 366 Md. 201, 783 A.2d 194 (Md. 2001), 348
- Flippis Nine, Inc. v. Missouri Property and Cas. Ins. Guar. Ass'n, 941 S.W.2d 564 (Mo.App. E.D.1997), 110
- Florida Farm Bureau Ins. Co. v. Martin, 377 So.2d 827 (Fla.App. 1 Dist.1979), 245, 246
- Florida Ins. Guar. Ass'n, Inc. v. Jones, 847 So.2d 1020 (Fla.App. 1 Dist.2003), 112
- Fluke Corp. v. Hartford Acc. & Indem. Co., 102 Wash.App. 237, 7 P.3d 825 (Wash. App. Div. 1 2000), 97
- FMC Corp. v. Holliday, 498 U.S. 52, 111 S.Ct. 403, 112 L.Ed.2d 356 (1990), 406
- Folger Coffee Co. v. Great Am. Ins. Co.**, 333 F.Supp. 1272 (W.D.Mo.1971), **272**, 275
- Fontenot v. Marquette Cas. Co., 258 La. 671, 247 So.2d 572 (La.1971), 766
- Ford v. Ford, 307 Md. 105, 512 A.2d 389 (Md.1986), 336
- Fraley v. Allstate Ins. Co., 97 Cal.Rptr.2d 386 (Cal.App. 4 Dist.2000), 431
- Franklin v. Healthsource of Arkansas, 328 Ark. 163, 942 S.W.2d 837 (Ark.1997), 405
- Fuja v. Benefit Trust Life Ins. Co.**, 18 F.3d 1405 (7th Cir.1994), **384**, 389, 391
- Future Realty, Inc. v. Fireman's Fund Ins. Co., 315 F.Supp. 1109 (S.D.Miss.1970), 237
- Gaddy v. Hartford Life Ins. Co., 218 F.Supp.2d 1123 (E.D.Mo.2002), 344
- Garvey v. State Farm Fire & Casualty Co., 257 Cal.Rptr. 292, 770 P.2d 704 (Cal. 1989), 218
- Gaunt v. John Hancock Mut. Life Ins. Co.**, 160 F.2d 599 (2nd Cir.1947), **297**, 301
- Gaylor v. John Hancock Mut. Life Ins. Co., 112 F.3d 460 (10th Cir.1997), 440
- Gee v. AAA Life Ins. Co., 847 So.2d 103 (La.App. 2 Cir.2003), 29
- General Acc. Ins. Co. v. Safety Nat. Cas. Corp., 825 F.Supp. 705 (E.D.Pa.1993), 636
- General Ins. Co. of America v. Stoddard Wendle Ford Motors, 67 Wash.2d 973, 410 P.2d 904 (Wash.1966), 244
- Giustra v. Unum Life Ins. Co. of America, 815 A.2d 811 (Me.2003), 413
- Given v. Commerce Ins. Co., 440 Mass. 207, 796 N.E.2d 1275 (Mass.2003), 697
- Glarner v. Time Ins. Co., 465 N.W.2d 591 (Minn.App.1991), 301
- Golden Rule Ins. Co. v. Hopkins, 788 F.Supp. 295 (S.D.Miss.1991), 24
- Goldstein v. Milton Brokerage Associates, 632 F.Supp. 285 (E.D.Pa.1986), 68
- Gomogda v. Prudential Ins. Co. of America, 31 Colo.App. 154, 501 P.2d 756 (Colo.App. 1972), 18
- Goodyear Tire & Rubber Co. v. Aetna Cas. & Sur. Co., 95 Ohio St.3d 512, 769 N.E.2d 835 (Ohio 2002), 500
- Gossett v. Farmers Ins. Co. of Washington**, 133 Wash.2d 954, 948 P.2d 1264 (Wash.1997), **197**, 201, 202, 203
- Government Employees Ins. Co. v. Welch, 135 N.M. 452, 90 P.3d 471 (N.M.2004), 664
- Gray v. Nationwide Mut. Ins. Co., 422 Pa. 500, 223 A.2d 8 (Pa.1966), 603, 604, 605, 606, 612, 613
- Gray v. Zurich Ins. Co.**, 65 Cal.2d 263, 54 Cal.Rptr. 104, 419 P.2d 168 (Cal.1966), **598**

- Greater Palm Beach Symphony Ass'n v. Hughes, 441 So.2d 1171 (Fla.App. 4 Dist. 1983), 97
- Great Northern Oil Co. v. St. Paul Fire and Marine Ins. Co.**, 291 Minn. 97, 189 N.W.2d 404 (Minn.1971), **246**, 252, 260
- Great-West Life & Annuity Ins. Co. v. Knudson, 534 U.S. 204, 122 S.Ct. 708, 151 L.Ed.2d 635 (2002), 406
- Greenwood Cemetery, Inc. v. Travelers Indem. Co., 238 Ga. 313, 232 S.E.2d 910 (Ga.1977), 97
- Grigsby v. Russell**, 222 U.S. 149, 32 S.Ct. 58, 56 L.Ed. 133 (1911), **321**, 330
- Grinnell Mut. Reinsurance Co. v. Globe American Cas. Co., 426 N.W.2d 635 (Iowa 1988), 695
- Grinnell Mut. Reinsurance Co. v. Shierk, 996 F.Supp. 836 (S.D.Ill.1998), 612
- Group Life & Health Ins. Co. v. Royal Drug Co., 440 U.S. 205, 99 S.Ct. 1067, 59 L.Ed.2d 261 (1979), 150, 151, 380
- Gruenberg v. Aetna Ins. Co., 108 Cal.Rptr. 480, 510 P.2d 1032 (Cal.1973), 431
- GTE Corp. v. Allendale Mutual Ins. Co., 372 F.3d 598 (3rd Cir.2004), 229
- Guebara v. Allstate Ins. Co., 237 F.3d 987 (9th Cir.2001), 431, 628
- Hadley v. Baxendale, 156 Eng.Rep. 145 (1854), 429
- Hakim v. Massachusetts Insurers' Insolvency Fund**, 424 Mass. 275, 675 N.E.2d 1161 (Mass.1997), **522**, 528, 529
- Hallman v. Allstate Ins. Co., 114 S.W.3d 656 (Tex.App.-Dallas 2003), 521
- Hanson v. Hamnes, 460 N.W.2d 647 (Minn. App.1990), 261
- Hardy v. Progressive Specialty Ins. Co., 315 Mont. 107, 67 P.3d 892 (Mont.2003), 724
- Harr v. Allstate Ins. Co., 54 N.J. 287, 255 A.2d 208 (N.J.1969), 77
- Harrell v. Minnesota Mut. Life Ins. Co., 937 S.W.2d 809 (Tenn.1996), 345
- Harris v. Gulf Ins. Co., 297 F.Supp.2d 1220 (N.D.Cal.2003), 573
- Harris v. Prudential Property and Cas. Ins. Co., 632 A.2d 1380 (Del.Super.1993), 682
- Harris Corp. v. Humana Health Ins. Co. of Florida, Inc.**, 253 F.3d 598 (11th Cir. 2001), **392**, 400, 401
- Harry's Cadillac-Pontiac-GMC Truck Co., Inc. v. Motors Ins. Corp., 126 N.C.App. 698, 486 S.E.2d 249 (N.C.App.1997), 209
- Hartford Acc. & Indem. Co. v. Aetna Life & Cas. Ins. Co., 98 N.J. 18, 483 A.2d 402 (N.J.1984), 604
- Hartford Acc. & Indem. Co. v. Civil Service Employees Ins. Co., 33 Cal.App.3d 26, 108 Cal.Rptr. 737 (Cal.App. 3 Dist.1973), 675
- Hartford Acc. & Indem. Co. v. Insurance Com'r of Pennsylvania, 505 Pa. 571, 482 A.2d 542 (Pa.1984), 132
- Hartford Cas. Ins. Co. v. Powell**, 19 F.Supp.2d 678 (N.D.Tex.1998), **83**, 96, 97
- Hartford Fire Ins. Co. v. California**, 509 U.S. 764, 113 S.Ct. 2891, 125 L.Ed.2d 612 (1993), **159**, 169
- Hartford Fire Ins. Co. v. Davis, 246 Va. 495, 436 S.E.2d 429 (Va.1993), 671
- Hartline v. Hartline, 39 P.3d 765 (Okla. 2001), 664
- Hasemann v. White, 177 Ill.2d 414, 226 Ill. Dec. 788, 686 N.E.2d 571 (Ill.1997), 111
- Health Cost Controls, Inc. v. Gifford, 108 S.W.3d 227 (Tenn.2003), 405
- Health Ins. Ass'n of America v. Corcoran, 154 A.D.2d 61, 551 N.Y.S.2d 615 (N.Y.A.D. 3 Dept.1990), 25
- H.E. Butt Grocery Co. v. National Union Fire Ins. Co. of Pittsburgh, Pa., 150 F.3d 526 (5th Cir.1998), 509
- Heinsma v. City of Vancouver, 144 Wash.2d 556, 29 P.3d 709 (Wash.2001), 382
- Heller v. Equitable Life Assur. Soc. of United States**, 833 F.2d 1253 (7th Cir. 1987), **415**
- Henkel Corp. v. Hartford Accident & Indemnity Co., 129 Cal.Rptr.2d 828, 62 P.3d 69 (Cal.2003), 491
- Hershberger v. Young, 59 S.W.3d 614 (Mo. App. W.D.2001), 306
- Herzog v. National American Ins. Co., 84 Cal.Rptr. 705, 465 P.2d 841 (Cal.1970), 61
- Higginbotham v. American Family Ins. Co., 143 Ill.App.3d 398, 97 Ill.Dec. 710, 493 N.E.2d 373 (Ill.App. 3 Dist.1986), 241
- Hinman v. California, 167 Cal.App.3d 516, 213 Cal.Rptr. 410 (Cal.App. 3 Dist.1985), 382
- Hionis v. Northern Mut. Ins. Co., 230 Pa.Super. 511, 327 A.2d 363 (Pa.Super.1974), 54
- Home Ins. Co. v. Adler**, 269 Md. 715, 309 A.2d 751 (Md.1973), **268**, 272
- Hooters of Augusta, Inc. v. American Global Ins. Co., 272 F.Supp.2d 1365 (S.D.Ga. 2003), 97
- Horace Mann Ins. Co. v. Barbara B., 17 Cal. Rptr.2d 210, 846 P.2d 792 (Cal.1993), 522
- Howard v. State Farm Mut. Auto. Ins. Co., 242 Neb. 624, 496 N.W.2d 862 (Neb.1993), 203
- Huberman v. John Hancock Mut. Life Ins. Co., 492 So.2d 416 (Fla.App. 4 Dist.1986), 353
- Hughes v. 3M Retiree Medical Plan, 281 F.3d 786 (8th Cir.2002), 381
- Hull v. Hartford Fire Ins. Co., 100 N.H. 387, 128 A.2d 210 (N.H.1956), 585
- Humana Inc. v. Forsyth, 525 U.S. 299, 119 S.Ct. 710, 142 L.Ed.2d 753 (1999), 141
- Ingalls v. Paul Revere Life Ins. Group, 561 N.W.2d 273 (N.D.1997), 432
- In re (see name of party)**

- Insurance Com'r of State v. CareFirst of Maryland, Inc., 149 Md.App. 446, 816 A.2d 126 (Md.App.2003), 121
- Insurance Co. of North America v. Forty-Eight Insulations, Inc., 633 F.2d 1212 (6th Cir.1980), 490
- James v. Pirelli Armstrong Tire Corp., 305 F.3d 439 (6th Cir.2002), 381
- J.C. Penney Casualty Ins. Co. v. M.K., 278 Cal.Rptr. 64, 804 P.2d 689 (Cal.1991), 521
- Jebian v. Hewlett-Packard, 349 F.3d 1098 (9th Cir.2003), 364
- J.H. France Refractories Co. v. Allstate Ins. Co., 534 Pa. 29, 626 A.2d 502 (Pa.1993), 500
- Johansen v. California State Auto. Assn. Inter-Ins. Bureau, 123 Cal.Rptr. 288, 538 P.2d 744 (Cal.1975), 629
- Johnson v. Trustmark Ins. Co., 771 So.2d 307 (La.App. 2 Cir.2000), 414
- Johnson v. Westhoff Sand Co., Inc., 31 Kan. App.2d 259, 62 P.3d 685 (Kan.App.2003), 556
- Johnson Controls, Inc. v. Employers Ins. of Wausau, 264 Wis.2d 60, 665 N.W.2d 257 (Wis.2003), 470
- Johnstown, N.Y., City of v. Bankers Standard Ins. Co., 877 F.2d 1146 (2nd Cir.1989), 517
- Jones v. Horace Mann Ins. Co., 937 P.2d 1360 (Alaska 1997), 61
- Jones v. Medox, Inc., 430 A.2d 488 (D.C. 1981), 696
- Joslin v. Mitchell, 213 W.Va. 771, 584 S.E.2d 913 (W.Va.2003), 723
- Jostens, Inc. v. Mission Ins. Co., 387 N.W.2d 161 (Minn.1986), 636
- Jupiter Aluminum Corp. v. Home Ins. Co., 225 F.3d 868 (7th Cir.2000), 211
- Keene Corp. v. Insurance Co. of North America, 667 F.2d 1034, 215 U.S.App.D.C. 156 (D.C.Cir.1981), 54, 490, 501
- Keeton, Estate of v. Cherry, 728 S.W.2d 694 (Mo.App. W.D.1987), 320
- Kelly v. Farmers Ins. Co., 281 F.Supp.2d 1290 (W.D.Okla.2003), 218
- Kennedy v. Laird, 503 S.W.2d 664 (TexCiv.App.-Hous (1 Dist.) 1973), 308
- Kentucky Ass'n of Health Plans v. Miller, 538 U.S. 329, 123 S.Ct. 1471, 155 L.Ed.2d 468 (2003), 380, 381, 440
- Kentucky Cent. Life Ins. Co. v. McNabb, 825 F.Supp. 269 (D.Kan.1993), 307
- Khatchatrian v. Continental Cas. Co., 332 F.3d 1227 (9th Cir.2003), 344
- King v. Dunlap, 945 S.W.2d 736 (Tenn.Ct. App.1996), 261
- Kizer v. Life Ins. Co. of North America, 18 F.Supp.2d 979 (W.D.Ark.1998), 82
- Klamath-Lake Pharmaceutical Ass'n v. Klamath Medical Service Bureau, 701 F.2d 1276 (9th Cir.1983), 152
- Klos v. Mobil Oil Co., 55 N.J. 117, 259 A.2d 889 (N.J.1969), 54
- Knight v. Metropolitan Life Ins. Co., 103 Ariz. 100, 437 P.2d 416 (Ariz.1968), 345
- Koikos v. Travelers Ins. Co., 849 So.2d 263 (Fla.2003), 509
- Kolling v. Blue Cross & Blue Shield of Michigan, 318 F.3d 715 (6th Cir.2003), 379
- Koppers Co., Inc. v. Aetna Cas. & Sur. Co., 98 F.3d 1440 (3rd Cir.1996), 500
- Krauss v. Manhattan Life Ins. Co., 700 F.2d 870 (2nd Cir.1983), 82
- Lachs v. Fidelity & Cas. Co., 306 N.Y. 357, 118 N.E.2d 555 (N.Y.1954), 54
- Lambrecht & Associates, Inc. v. State Farm Lloyds, 119 S.W.3d 16 (Tex.App.-Tyler 2003), 204
- Laris v. Parker, 635 So.2d 442 (La.App. 4 Cir.1994), 113
- Lawson ex rel. Lawson v. Fortis Ins. Co.**, 301 F.3d 159 (3rd Cir.2002), **357**, 362
- Leavitt v. BASF Corp., 946 F.Supp. 488 (S.D.Tex.1996), 82
- Lee v. Aetna Casualty & Surety Co., 178 F.2d 750 (2nd Cir.1949), 597
- Level 3 Communications, Inc. v. Federal Ins. Co., 272 F.3d 908 (7th Cir.2001), 572
- Lexington Ins. Co. v. Unity/Waterford-Fair Oaks, Ltd., 2002 WL 356756 (N.D.Tex. 2002), 551
- Liberty Nat. Life Ins. Co. v. Weldon, 267 Ala. 171, 100 So.2d 696 (Ala.1957), 302
- Life Ins. Ass'n of Massachusetts v. Commissioner of Ins., 403 Mass. 410, 530 N.E.2d 168 (Mass.1988), 25
- Liquidation of Realex Group, N.V., In re; Chesapeake Insurance Company Limited v. Curiale, 210 A.D.2d 91, 620 N.Y.S.2d 37 (N.Y.A.D. 1 Dept.1994), 774
- Liristis v. American Family Mut. Ins. Co.**, 204 Ariz. 140, 61 P.3d 22 (Ariz.App. Div. 1 2002), **220**, 224
- Liverpool & London & Globe Ins. Co. v. Bolling, 176 Va. 182, 10 S.E.2d 518 (Va.1940), 202
- Longobardi v. Chubb Ins. Co. of New Jersey, 121 N.J. 530, 582 A.2d 1257 (N.J.1990), 29
- Lopes v. Metropolitan Life Ins. Co., 332 F.3d 1 (1st Cir.2003), 414
- Los Angeles, Dept. of Water & Power v. Manhart, 435 U.S. 702, 98 S.Ct. 1370, 55 L.Ed.2d 657 (1978), 132, 133
- Lowling v. Allstate Ins. Co., 176 Ariz. 101, 859 P.2d 724 (Ariz.1993), 720
- MacKenzie v. Prudential Ins. Co. of America**, 411 F.2d 781 (6th Cir.1969), **26**, 28, 29, 363
- Maddux v. Philadelphia Life Ins. Co., 77 F.Supp.2d 1123 (S.D.Cal.1999), 320
- Maine Mut. Fire Ins. Co. v. Gervais, 745 A.2d 360 (Me.1999), 515

- Mario v. P & C Food Markets, Inc., 313 F.3d 758 (2nd Cir.2002), 364, 390
- Markham v. Nationwide Mut. Fire Ins. Co., 125 N.C.App. 443, 481 S.E.2d 349 (N.C.App.1997), 245
- Marlin v. Wetzel County Bd. of Educ., 212 W.Va. 215, 569 S.E.2d 462 (W.Va.2002), 78
- Martin v. Allianz Life Ins. Co. of North America, 573 N.W.2d 823 (N.D.1998), 103
- Maryland Cas. Co. v. Armco, Inc., 822 F.2d 1348 (4th Cir.1987), 470
- Maryland, State of v. Blue Cross and Blue Shield Ass'n, 620 F.Supp. 907 (D.Md. 1985), 152
- Massachusetts Mut. Life Ins. Co. v. Woodall, 304 F.Supp.2d 1364 (S.D.Ga.2003), 96
- Matthews, In re, 229 B.R. 324 (Bkrtcy. E.D.Pa.1999), 202
- Mauroner v. Massachusetts Indem. and Life Ins. Co.**, 520 So.2d 451 (La.App. 5 Cir.1988), 349, 353, 354
- Max True Plastering Co. v. United States Fidelity & Guar. Co., 912 P.2d 861 (Okla. 1996), 50
- Mayo v. Hartford Life Ins. Co.**, 354 F.3d 400 (5th Cir.2004), 309, 314
- Mayor v. Wedding, 2003 WL 22931354 (Ohio App. 11 Dist.2003), 714
- Mayor and City Council of Baltimore v. Utica Mut. Ins. Co., 145 Md.App. 256, 802 A.2d 1070 (Md.App.2002), 500
- McAfee v. Transamerica Occidental Life Ins. Co., 106 F.Supp.2d 1331 (N.D.Ga.2000), 345
- McCabe v. Allstate Ins. Co., 260 A.D.2d 850, 688 N.Y.S.2d 764 (N.Y.A.D. 3 Dept.1999), 236
- McDaniel v. Sierra Health and Life Ins. Co., 118 Nev. 596, 53 P.3d 904 (Nev.2002), 346
- McGann v. H & H Music Co.**, 946 F.2d 401 (5th Cir.1991), 373, 381, 440
- McGehee v. Farmers Ins. Co., Inc., 734 F.2d 1422 (10th Cir.1984), 202
- McGowan v. State Farm Fire & Cas. Co., 100 P.3d 521 (Colo.App.2004), 539
- McKay v. State Farm Mut. Auto. Ins. Co., 933 F.Supp. 635 (S.D.Tex.1995), 706
- Mendoza v. Rivera-Chavez, 140 Wash.2d 659, 999 P.2d 29 (Wash.2000), 663
- Metropolitan Life Ins. Co. v. Aetna Cas. & Sur. Co.**, 255 Conn. 295, 765 A.2d 891 (Conn.2001), 502, 508
- Metropolitan Life Ins. Co. v. Massachusetts, 471 U.S. 724, 105 S.Ct. 2380, 85 L.Ed.2d 728 (1985), 379, 380, 381
- Michigan Chemical Corp. v. American Home Assur. Co., 728 F.2d 374 (6th Cir.1984), 509
- Mighty Midgets, Inc. v. Centennial Ins. Co.**, 416 N.Y.S.2d 559, 389 N.E.2d 1080 (N.Y.1979), 551, 555, 556
- Miller v. Shugart**, 316 N.W.2d 729 (Minn. 1982), 606, 629, 683, 689
- Minshaw v. Federal Ins. Co., 255 F.Supp.2d 714 (E.D.Mich.2003), 345
- Mission Nat. Ins. Co. v. Duke Transp. Co.**, 792 F.2d 550 (5th Cir.1986), 637, 641, 642
- ML Direct, Inc. v. TIG Specialty Insurance Co., 93 Cal.Rptr.2d 846 (Cal.App. 2 Dist. 2000), 587
- Modern Equipment Co. v. Continental Western Ins. Co., Inc., 355 F.3d 1125 (8th Cir.2004), 539
- Moe v. Allemannia Fire Ins. Co. of Pittsburgh, 209 Wis. 526, 244 N.W. 593 (Wis. 1932), 16
- Montanez v. Irizarry-Rodriguez, 273 N.J.Super. 276, 641 A.2d 1079 (N.J.Super.A.D.1994), 620
- Montrose Chemical Corp. v. Admiral Ins. Co., 42 Cal.Rptr.2d 324, 913 P.2d 878 (Cal. 1995), 517
- Montrose Chemical Corp. v. Superior Court, 24 Cal.Rptr.2d 467, 861 P.2d 1153 (Cal. 1993), 597
- Moots v. Bankers Life Co., 10 Kan.App.2d 640, 707 P.2d 1083 (Kan.App.1985), 415
- Morgan v. Patrons Mut. Ins. Ass'n, 813 F.Supp. 1502 (D.Kan.1993), 203
- Morton Intern., Inc. v. General Acc. Ins. Co. of America, 134 N.J. 1, 629 A.2d 831 (N.J.1993), 551
- Mossa v. Provident Life and Cas. Ins. Co.**, 36 F.Supp.2d 524 (E.D.N.Y.1999), 408, 413, 414
- Mowry v. Badger State Mut. Cas. Co., 129 Wis.2d 496, 385 N.W.2d 171 (Wis.1986), 606, 627
- Mraz v. Canadian Universal Ins. Co., Ltd., 804 F.2d 1325 (4th Cir.1986), 471
- Mutual Ben. Ins. Co. v. Goschenhoppen Mut. Ins. Co., 392 Pa.Super. 363, 572 A.2d 1275 (Pa.Super.1990), 268
- Mutual Ben. Life Ins. Co. v. JMR Electronics Corp., 848 F.2d 30 (2nd Cir.1988), 19
- Mutual of Enumclaw Ins. Co. v. Wiscomb, 97 Wash.2d 203, 643 P.2d 441 (Wash.1982), 664
- National Sav. Life Ins. Co. v. Dutton, 419 So.2d 1357 (Ala.1982), 431
- Nationwide Mut. Fire Ins. Co. v. Somers, 264 Ga.App. 421, 591 S.E.2d 430 (Ga.App. 2003), 479
- Nationwide Mut. Ins. Co. v. Webb, 132 N.C.App. 524, 512 S.E.2d 764 (N.C.App. 1999), 675
- Neill v. Nationwide Mut. Fire Ins. Co.**, 81 Ark.App. 67, 98 S.W.3d 448 (Ark.App. 2003), 19, 22
- New England Ins. Co. v. Healthcare Underwriters Mut. Ins. Co., 295 F.3d 232 (2nd Cir.2002), 635
- New England Mut. Life Ins. Co. v. Caruso, 538 N.Y.S.2d 217, 535 N.E.2d 270 (N.Y. 1989), 342

- New England Mut. Life Ins. Co. v. Null**, 605 F.2d 421 (8th Cir.1979), **326**, 330
- New Ponce Shopping Center, S.E. v. Integrand Assur. Co., 86 F.3d 265 (1st Cir. 1996), 203
- New York Life Ins. Co. v. Kuhlenschmidt, 218 Ind. 404, 33 N.E.2d 340 (Ind.1941), 17
- New York State Conference of Blue Cross & Blue Shield Plans v. Travelers Ins. Co., 514 U.S. 645, 115 S.Ct. 1671, 131 L.Ed.2d 695 (1995), 364
- New York Times Co. v. Sullivan, 376 U.S. 254, 84 S.Ct. 710, 11 L.Ed.2d 686 (1964), 97
- Nichols v. American Risk Management, Inc., 2002 WL 31556384 (S.D.N.Y.2002), 749
- Niglio v. Omaha Property and Cas. Ins. Co., 679 So.2d 323 (Fla.App. 4 Dist.1996), 675
- Nolan v. First Colony Life Ins. Co., 345 N.J.Super. 142, 784 A.2d 81 (N.J.Super.A.D.2001), 354
- Norby v. Bankers Life Co., 304 Minn. 464, 231 N.W.2d 665 (Minn.1975), 81
- Norfolk Southern Corp. v. California Union Ins. Co., 859 So.2d 167 (La.App. 1 Cir. 2003), 528
- North Carolina Rate Bureau, Commissioner v., 160 N.C.App. 416, 586 S.E.2d 470 (N.C.App.2003), 121
- North River Ins. Co. v. CIGNA Reinsurance Co., 52 F.3d 1194 (3rd Cir.1995), 761
- Northern States Power Co. v. Casualty Company of New York, 523 N.W.2d 657 (Minn. 1994), 500
- North River Ins. Co. v. Employers Reinsurance Corp., 197 F.Supp.2d 972 (S.D.Ohio 2002), 761
- Northwest Farm Bureau Ins. Co. v. Althaus**, 90 Or.App. 13, 750 P.2d 1166 (Or.App.1988), **253**
- Norwest Bank, N.A. v. Federal Kemper Life Ins. Co., 110 F.Supp.2d 774 (N.D.Ind. 2000), 354
- Oade v. Jackson Nat. Life Ins. Co. of Michigan, 465 Mich. 244, 632 N.W.2d 126 (Mich.2001), 19
- O'Connor v. Insurance Co. of North America**, 622 F.Supp. 611 (N.D.Ill.1985), **767**
- Odolecki v. Hartford Acc. & Indem. Co., 55 N.J. 542, 264 A.2d 38 (N.J.1970), 671
- O'Donnell v. Blue Cross Blue Shield of Wyoming, 173 F.Supp.2d 1176 (D.Wyo.2001), 357
- Odum v. Nationwide Mut. Ins. Co., 101 N.C.App. 627, 401 S.E.2d 87 (N.C.App. 1991), 663
- Ohio Nat. Life Assur. Corp. v. Crampton, 822 F.Supp. 1230 (E.D.Va.1993), 414
- Old American County Mut. Fire Ins. Co. v. Renfrow, 130 S.W.3d 70 (Tex.2004), 671
- Old Line Life Ins. Co. v. Superior Court, 229 Cal.App.3d 1600, 281 Cal.Rptr. 15 (Cal. App. 1 Dist.1991), 19
- Old Reliable Fire Ins. Co. v. Castle Reinsurance Co., Ltd., 665 F.2d 239 (8th Cir. 1981), 749
- Olson v. Bankers Life Ins. Co., 63 Wash.2d 547, 388 P.2d 136 (Wash.1964), 22
- Omaha Sky Divers Parachute Club, Inc. v. Ranger Ins. Co., 189 Neb. 610, 204 N.W.2d 162 (Neb.1973), 16
- O'Neill v. Long, 54 P.3d 109 (Okla.2002), 672
- Oritani Sav. & Loan Ass'n v. Fidelity & Deposit Co. of Maryland, 989 F.2d 635 (3rd Cir.1993), 54
- Ott v. All-Star Ins. Corp., 99 Wis.2d 635, 299 N.W.2d 839 (Wis.1981), 766
- Outboard Marine Corp. v. Liberty Mut. Ins. Co., 154 Ill.2d 90, 180 Ill.Dec. 691, 607 N.E.2d 1204 (Ill.1992), 517
- Owens Corning v. National Union Fire Ins. Co. of Pittsburgh, PA**, 257 F.3d 484 (6th Cir.2001), **573**
- Owens-Illinois, Inc. v. United Ins. Co., 138 N.J. 437, 650 A.2d 974 (N.J.1994), 500, 501
- Padfield v. AIG Life Ins. Co., 290 F.3d 1121 (9th Cir.2002), 348
- Page v. Mountain West Farm Bureau Mut. Ins. Co., 2 P.3d 506 (Wyo.2000), 664
- Page Flooring and Const. Co. v. Nationwide Life Ins. Co., 840 F.2d 159 (1st Cir.1988), 345
- Palisades Safety & Ins. Ass'n v. Bastien, 175 N.J. 144, 814 A.2d 619 (N.J.2003), 17
- Palloszi v. Allstate Life Ins. Co., 198 F.3d 28 (2nd Cir.1999), 379
- Pan Am. World Airways, Inc. v. Aetna Cas. & Sur. Co., 505 F.2d 989 (2nd Cir.1974), 173
- Paradigm Ins. Co. v. Langerman Law Offices, 196 Ariz. 573, 2 P.3d 663 (Ariz.App. Div. 1 1999), 619
- Paramount Fire Ins. Co. v. Aetna Cas. and Sur. Co.**, 163 Tex. 250, 353 S.W.2d 841 (Tex.1962), **262**, 268
- Parsons v. Continental Nat. Am. Group**, 113 Ariz. 223, 550 P.2d 94 (Ariz.1976), **613**, 619, 621
- Patout, Estate of v. City of New Iberia, 849 So.2d 535 (La.App. 3 Cir.2002), 517
- Patrons Mut. Ins. Ass'n v. Harmon, 240 Kan. 707, 732 P.2d 741 (Kan.1987), 605
- Patrons Oxford Mut. Ins. Co. v. Marois, 573 A.2d 16 (Me.1990), 470
- Patz v. St. Paul Fire & Marine Ins. Co., 15 F.3d 699 (7th Cir.1994), 529
- Paul v. Virginia, 75 U.S. 168, 19 L.Ed. 357 (1868), 104, 105, 171
- Paulson v. Western Life Ins. Co., 292 Or. 38, 636 P.2d 935 (Or.1981), 79, 80
- Peerless Ins. v. Vermont Mut. Ins. Co., 151 N.H. 71, 849 A.2d 100 (N.H.2004), 696