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To Lisa, John, Jim & Beth.
— R.H.J.

For my father.
— D.R.R.
Preface to the Fifth Edition

This edition of Understanding Insurance Law, like the one before it and the first, is rooted in Kansas, of all places. Bob Jerry wrote the First Edition as a young professor at the University of Kansas School of Law. Doug Richmond, then a third-year law student at KU, read the First Edition in connection with his Insurance Law class taught by Professor Jerry. In 2003, a year after the Third Edition was published, Professor Jerry moved from the University of Missouri-Columbia School of Law to the University of Florida to become the dean of the Levin College of Law. With these new duties, he needed help if another edition were to see the light of day. Thus, in 2007 we joined as co-authors on the Fourth Edition, further cementing a friendship that began two decades earlier.

The Preface to the first edition of this book observed that “[f]ew subjects as important as insurance law are so neglected by American law schools and law students,” but further noted that academic attention to insurance law was showing signs of growth. Few predictions have proven to be so accurate. Insurance law casebooks and treatises are now abundant and scholarly interest in insurance law has expanded in many other ways. Insurance law courses are now popular, as law students recognize the practical importance of the subject. Indeed, educators and students have come to understand what practicing lawyers have long known — that insurance law is a critically important subject; indeed, it is difficult to imagine a piece of litigation or a transaction that does not involve insurance in some way.

Because the subject of insurance law is vast, the aim of this book must be modest. Our purpose is to present in a single volume an analytic and substantive survey of the topics likely to be covered in an insurance law course. Because many of those topics are routinely subjects of litigation, we expect that insurance law practitioners and judges will also find parts of this book to be helpful. To the extent they do so, we are flattered. But our principal objective is to make the substance of insurance law accessible and understandable to law students and to lawyers who are unfamiliar with the subject.

Much of this book is necessarily descriptive. But we further intend that the text provide perspective — sometimes economic, sometimes historical, sometimes political, and always, we hope, practical. After all, students who use this book will soon be practicing lawyers, and will benefit from seeing different approaches. For courts and lawyers who are already in practice, we hope that exposure to different approaches will perhaps shed at least a little light on some murky areas. Also, we are not shy about offering our own critical assessments of insurance law doctrines and their directions or evolution, but we have strived to separate description and opinion.

No book is solely the product of its authors, and this one is no exception. We have built on the work of many fine insurance law scholars and lawyers who devote their practices to insurance law. And there are many people to whom we owe special thanks. Dean Jerry appreciates his friend Peter Maxfield suggesting to him in 1985 that he write a text on the fundamentals of insurance law. Dean Jerry is especially grateful to a number of research assistants he has had through the years who have helped him with the book: on the Fifth Edition, Chris Dietzel, L’12, University of Florida; on the Third Edition, Michele Mekel, Bruce Nguyen, Patrick Morgan, and Jeff Lasswell, all students at the
Preface to the Fifth Edition

University of Missouri-Columbia; on the Second Edition, Michael Elsner, Jason Massie, Bill Bruns, Teresa Newsom, and Bryan Rosenstiel, all students at the University of Memphis; and on the First Edition, Scott Young, Charles Scanlon, Kevin Engels, Susan Hunt, Brian Doerr, and Jerry Capps, all students at the University of Kansas. The absence of students assisting Dean Jerry on the Fourth Edition is a testament to the amount of work Doug Richmond did on that edition. Last but far from least, he is grateful to his wife, Lisa Nowak Jerry, for all of her help and support not only on this text but on just about everything good that has happened in his career.

Doug Richmond is grateful to the many fine lawyers with whom he worked at his law firm in Kansas City, Missouri, where he was fortunate to build a challenging and enjoyable trial and appellate practice fueled by insurance and insurance law. Doug owes whatever professional successes he can claim to the immense support of the outstanding young lawyers who labored with and tolerated him on a daily basis, including Dave Barnard, Darren Black, Carlton Callenbach, Josh Ellwanger, Mike Matula, Orion Riggs, Bob Rooney, and Marty Rosemann. They remain special friends today. He never would have had any sort of meaningful legal career but for his great clients, whose patience and loyalty were invaluable. The clients to whom he is particularly indebted are too numerous to mention. And, of course, he owes thanks to friends at many law firms around the country who, over the years, have generously shared their ideas, opinions, and suggestions on a range of thorny issues. You know who you are.

We sincerely hope that readers find this book helpful to their understanding of insurance law. We welcome all comments, criticisms, and suggestions. Like insurance lawyers everywhere, we are still, and always, learning.

Robert H. Jerry, II
Douglas R. Richmond
October, 2011
# Table of Contents

**INTRODUCTION** ............................................... 1

§ 1 WHY STUDY INSURANCE LAW? .................................. 1
§ 2 THE OUTLINE OF THIS BOOK .................................. 3

### Part A WHAT IS INSURANCE LAW? ...................... 5

#### Chapter 1 WHAT IS INSURANCE? .................. 7

§ 10 DEFINING INSURANCE ........................................ 7
  [a] The Nature of Risk ....................................... 7
  [b] Coping with Risk ........................................ 8
  [c] The Economics of Transferring and Distributing Risk .......... 10
      [1] The Value of Transferring Risk ........................ 10
      [2] Economic Effects of the Transfer and Distribution of Risk ........ 11
  [d] A Definition ........................................... 14

§ 11 A BRIEF HISTORICAL OVERVIEW ......................... 15

§ 12 THE “BUSINESS OF INSURANCE” .......................... 19
  [a] State Statutory Definitions ............................... 19
  [b] The McCarran-Ferguson Act Definition ...................... 28
  [c] Self-Insurance as the “Business of Insurance” ............... 28

§ 13 CLASSIFICATION OF INSURANCE .......................... 31

§ 13A CLASSIFICATION BY NATURE OF THE RISK .......... 31
  [a] Marine and Inland Marine ................................. 31
  [b] Life Insurance ......................................... 32
      [1] Term versus Whole-Life ................................ 32
      [2] Other Categories of Life Insurance ..................... 37
      [4] Life Insurance and Taxes ............................... 40
  [c] Fire and Casualty Insurance .............................. 42
  [d] Other Kinds of Insurance ................................. 44
  [e] First-Party versus Third-Party Insurance .................... 45
  [f] A Trend Toward Reclassification? ........................ 46

§ 13B CLASSIFICATION BY NATURE OF THE INSURER ........ 47
  [a] Stock versus Mutual Companies ............................ 47
  [b] Lloyd’s Associations ..................................... 48
  [c] Fraternal Benefit Organizations .......................... 50
  [d] Reciprocal Exchanges .................................... 51
  [e] Government Insurance .................................... 51
Table of Contents

§ 25 JUDICIAL REGULATION ................................ 122
  [a] Courts as Regulators ........................................ 123
  [b] The Interplay Between Legislative and Judicial Regulation .... 123
§ 25A CONTRACT INTERPRETATION ............................... 125
  [a] Kinds and Causes of Imprecision in Contracts ............... 125
  [b] General Principles of Contract Interpretation ............... 129
  [c] Interpretation of Insurance Contracts ..................... 135
  [d] The Role of Drafting History .................................. 138
§ 25B JUDICIAL INTERPRETATION OF STATUTORY REQUIREMENTS . 139
§ 25C INSURANCE POLICIES AS ADHESION CONTRACTS ......... 140
§ 25D THE DOCTRINE OF REASONABLE EXPECTATIONS .......... 142
  [a] Origins of the Doctrine .................................... 142
  [b] Different Versions of the Doctrine ....................... 145
  [c] Modern Contours of the Doctrine ......................... 148
§ 25E WAIVER, ESTOPPEL, AND ELECTION ...................... 151
  [a] The Terminology ........................................ 151
  [b] Common Uses of the Doctrines ............................ 153
  [c] Limitations on the Doctrines ............................ 154
§ 25F IMPLIED WARRANTY .................................. 155
§ 25G INSURERS’ LIABILITY FOR BAD FAITH .................... 156
  [a] The Early History of Bad Faith ............................ 157
  [b] Bad Faith in Third-Party Insurance ....................... 159
  [c] Bad Faith in First-Party Cases ............................ 162
  [d] Current Contours of Bad Faith ............................ 164
    [1] ERISA Preemption ........................................ 165
    [2] Insurer Misconduct Required to Constitute Bad Faith .... 165
    [3] Statutory Penalties and Related Remedies ............... 170
    [4] Reverse Bad Faith ....................................... 170
§ 25H REFORMATION ....................................... 172
§ 25I THE POLICING EFFECT OF THE ABSENT POLICY DEFENSE .... 174

Chapter 3 CONTRACT FORMATION .............................. 177

§ 30 THE PROCESS OF CONTRACT FORMATION: AN OVERVIEW ... 177
§ 31 THE LEGAL REQUIREMENTS FOR FORMING A CONTRACT .... 179
  [a] Offer and Acceptance .................................... 179
  [b] Consideration ........................................... 182
  [c] Capacity ............................................... 183
  [d] The Writing Requirement ................................ 183
  [e] Public Policy .......................................... 185
Table of Contents

§ 32 SOME TROUBLE SPOTS IN THE PROCESS OF CONTRACT FORMATION .......................................... 186
[a] Insurer’s Delay in Responding to the Application ............................ 187
[b] The Insured’s Duty to Read the Policy ........................................... 191
[c] The Insurer’s Duty to Explain the Policy ....................................... 193
[d] The Role of Standardization and the Use of Forms ......................... 195
[e] Vending Machine Marketing ....................................................... 196

§ 33 THE BINDER ...................................................................... 199
[a] Nature and Purposes .................................................................. 199
[b] Oral Binders ............................................................................. 201
[c] Types of Binders ...................................................................... 201
[d] Judicial Regulation of Binders .................................................. 204
[e] Defenses to the Binder .............................................................. 207

§ 34 DELIVERY OF THE POLICY .................................................. 208
[a] The Event and Its Purpose ........................................................ 208
[b] Constructive Delivery ............................................................... 209
[c] Good Health Clauses and Other Conditions on the Effectiveness of Delivery ......................................................... 210

§ 35 THE INTERMEDIARY’S ROLE IN CONTRACT FORMATION .......... 212
[a] Overview ................................................................................. 212
[b] General Principles of Agency .................................................... 214
[d] Types of Agents ...................................................................... 217
[e] Agents versus Brokers .............................................................. 219
[f] Liability of Agents or Brokers .................................................... 221
[1] Liability of Agents to Insurer .................................................... 221
[2] Liability of Agent or Broker to Insured or Applicant ......................... 223
[i] The Professional’s Duty of Care ................................................ 223
[ii] Liability of Agents or Brokers to Insured for Failure to Provide Advice or Explanation .................................................... 224
[iii] Liability of Agents or Brokers to Insured for Failure to Procure Insurance ............................................................. 231
[iv] Liability for Placing Insurance with Insolvent or Unauthorized Insurer ................................................................. 236
[v] Liability of Life Insurance Agents for “Vanishing Premiums” and Churning Claims ...................................................... 238
[3] Liability of Agent or Broker to Third Party .................................... 241
[4] Liability of Insurer to Agent or Broker for Damages Caused by Insurer’s Nonpayment of Proceeds .......................... 243
[g] Ability of Intermediary to Bind Insurer ......................................... 245
Table of Contents

[1] Power of Intermediary to Contract on Insurer’s Behalf ........ 245
[2] Ability of Intermediary to Modify or Alter Coverage .......... 246
[4] Legal Effect of Limitations on Powers in Application or Policy . 248
[5] Effect of Giving Notice to Intermediary ........................ 250

§ 36 CONFLICT OF LAWS ........................................ 250

Chapter 4 THE INSURABLE INTEREST REQUIREMENT ............ 255

§ 40 ORIGINS AND PURPOSES OF THE INSURABLE INTEREST REQUIREMENT ........................................ 255

§ 41 RELATIONSHIP OF THE INSURABLE INTEREST REQUIREMENT TO THE PRINCIPLE OF INDEMNITY ................. 259

§ 42 PROPERTY INSURANCE AND THE INSURABLE INTEREST REQUIREMENT ........................................ 260

[a] Legal Interest versus Factual Expectancy: The Early English Cases . . . 260
[b] The Legal Interest Test ....................................... 265

[1] Property Rights ........................................ 265
[3] Legal Liability ........................................ 270

[c] The Factual Expectancy Test .................................. 271
[d] Statutory Requirements .................................... 275

§ 43 LIFE INSURANCE AND THE INSURABLE INTEREST REQUIREMENT ........................................ 275

[a] “Love and Affection” Test versus Pecuniary Interest Test ....... 276
[b] Statutory Requirements .................................... 282

§ 44 TIMING: WHEN MUST THE INSURABLE INTEREST EXIST? ...... 283

[a] Property Insurance ....................................... 283
[b] Life Insurance ........................................ 284
[c] Liability Insurance ....................................... 285

§ 45 WAIVER AND ESTOPPEL: PREVENTING AN INSURER FROM DENYING THE EXISTENCE OF AN INSURABLE INTEREST .... 286

§ 46 PROPERTY INSURANCE AND THE INSURABLE INTEREST REQUIREMENT: SOME RECURRING ISSUES ............... 288

[a] Stolen Property ........................................ 288
[b] Property with a “Negative” Value ........................... 290

§ 47 LIFE INSURANCE AND THE INSURABLE INTEREST REQUIREMENT: SOME RECURRING ISSUES ......................... 293

[a] Assigning a Life Insurance Policy to One Lacking an Insurable Interest ........................................ 293
[b] Standing to Question Insurable Interest ....................... 295
[c] Incontestability Clauses .................................... 297
[d] Tort Liability for Issuing Policy to One Lacking an Interest in the
### Table of Contents

Insured’s Life and the Role of Consent ........................................... 298

**Chapter 5**  
**SCOPE OF OBLIGATIONS: PERSONS AND INTERESTS PROTECTED**  

| § 50 | THE MEANING OF “INSURED” | 303 |
| § 51 | IDENTIFYING THE INSURED (OR PAYEE) | 303 |
| [a] | Specific Designations | 303 |
| [b] | Omnibus Coverage | 304 |
| [1] | General Principles | 304 |
| [3] | Special Issues in Automobile Insurance | 313 |
| [c] | The “Loss Payable” Clause | 315 |

| § 52 | THE INTERESTS IN A LIFE INSURANCE POLICY | 315 |
| § 52A | BENEFICIARIES UNDER LIFE INSURANCE POLICIES | 316 |
| [a] | When the Beneficiary’s Rights Vest | 316 |
| [b] | Naming and Designating the Beneficiary | 317 |
| [c] | Changing the Beneficiary | 319 |
| [4] | Effect of Divorce on Beneficiary Designation | 324 |
| [d] | Competing Claims to Proceeds: Creditors and Beneficiaries | 327 |
| [e] | Competing Claims to Proceeds: Assignees and Beneficiaries | 329 |
| [f] | Disqualification of the Beneficiary | 331 |
| [g] | Community Property Laws | 335 |
| [h] | The Common Disaster Problem | 337 |
| [i] | Payment to Wrong Beneficiary | 339 |

| § 52B | ASSIGNEES | 339 |
| [a] | Overview: The Nature of an Assignment | 339 |
| [b] | Assignment of Right to Proceeds versus Assignment of Entire Policy | 340 |
| [c] | Assignment in Property and Liability Insurance | 340 |
| [d] | Assignment in Life Insurance | 342 |
| [1] | General Principles | 342 |
| [2] | Viatical Settlement Arrangements | 343 |

| § 53 | SPECIAL PROBLEMS IN PROPERTY INSURANCE | 345 |

| § 53A | MORTGAGES AND CONDITIONAL SALES | 345 |
| [a] | The Standard Mortgage Clause | 346 |
| [b] | The “Open Mortgage” Clause | 349 |
| [c] | Special Problems in Applying the Standard Mortgage Clause | 350 |
Table of Contents

[2] Right of Mortgagee to Assign Interest in Policy to Successor Mortgagee .................................................. 354
[4] Reimbursing a Partial Loss When the Mortgagor Is Disqualified from Coverage ........................................... 358
[5] The Unnamed Mortgagee ........................................ 358
§ 53B VENDOR-PURCHASER TRANSACTIONS .................... 359
§ 53C MORTGAGES AND REAL ESTATE SALES: AN OBSERVATION . . 365
§ 53D LIFE TENANT-REMAINDERMAN ........................... 366
§ 53E LESSOR-LESSEE ............................................ 367
§ 53F TRANSACTIONS IN GOODS .............................. 369
§ 53G BAILMENTS .............................................. 372

Chapter 6 SCOPE OF OBLIGATIONS: THE RISKS COVERED . . 375
§ 60 THE SCOPE OF COVERAGE ........................................ 375
§ 60A ALL-RISK VERSUS SPECIFIED-RISK COVERAGE .............. 375
§ 60B THE NATURE OF COVERAGE PROVISIONS .................. 378
  [a] The Personal Nature of Insurance ............................. 378
  [b] An Overview of the Various Kinds of Common Coverages ...... 379
§ 61 EXPANDING COVERAGE BEYOND THE POLICY’S LITERAL LANGUAGE ........................................... 382
  [a] Creating Coverage Through Estoppel .......................... 382
  [b] Other Doctrines .............................................. 386
  [c] The Parol Evidence Rule ...................................... 387
§ 62 LIMITATIONS ON COVERAGE: GENERALLY .................... 389
§ 62A EXPLICIT LIMITATION: DURATION OF COVERAGE .......... 390
  [a] Commencement of Coverage ................................... 390
  [b] Termination of Coverage ..................................... 391
  [c] Cancellation of Coverage ...................................... 393
    [1] General Principles ......................................... 393
    [2] Unilateral Cancellation ...................................... 393
    [d] Reinstatement ................................................ 400
§ 62B CONDITIONS AS EXPLICIT LIMITATIONS ON COVERAGE ....... 401
  [a] An Overview .................................................. 401
  [b] Evidentiary Conditions ....................................... 402
  [c] Some Common Conditions and Their Legal Effects .............. 406
    [1] Increase of Hazard Clauses ................................ 406
    [2] Reporting Conditions ....................................... 409
    [3] Vacancy and Occupancy Clauses .............................. 410
Table of Contents

§ 63  INTENTIONAL CONDUCT AND THE REQUIREMENT OF FORTUITY ............................................ 413
  [a]  Overview ............................................ 413
  [b]  The Meaning of “Fortuitous Loss” ....................... 416
  [c]  The Nonfortuity Defenses ................................ 419

§ 63A  INTENTIONAL CONDUCT AND PROPERTY INSURANCE ...... 422

§ 63B  INTENTIONAL CONDUCT AND PERSONAL INSURANCE: LIFE AND ACCIDENTAL DEATH ................. 427
  [a]  Suicide ............................................. 427
  [b]  Death While Intentionally Involved in Unlawful Conduct .......... 430
  [c]  Execution of Insured .................................... 434

§ 63C  INTENTIONAL CONDUCT AND LIABILITY INSURANCE ........ 440
  [a]  “Intended” and “Expected” ................................ 441
  [b]  “Intended” Construed ................................... 444
  [c]  Self-Defense ......................................... 451
  [d]  Diminished Mental Capacity .............................. 452

§ 64  PARTICULAR COVERAGE ISSUES IN PERSONAL INSURANCE .................. 455
  [a]  Life Insurance ........................................ 455
      [2]  Accidental Death: Limits on the Time Between the Accident and the Death ............................................. 461
  [b]  Disability Insurance .................................... 463
  [c]  Health Insurance ....................................... 467
      [1]  The Structure of the Health Insurance System ............... 468
          [i]  Preexisting Condition Exclusions ......................... 472
          [ii]  Experimental Treatments ............................. 475
          [iii]  Medically Necessary Services .......................... 477
          [iv]  Mandated Coverages ................................ 480

§ 65  PARTICULAR COVERAGE ISSUES IN LIABILITY INSURANCE .......... 482
  [a]  “Occurrence” versus “Claims-Made” Coverage ................ 482
  [b]  Liability Coverage Under the Homeowners Form ............... 489
  [c]  Liability Coverage Under the CGL .......................... 493
      [1]  Overview ............................................ 493
          [i]  Coverage A: “Bodily Injury” or “Property Damage” .......... 494
          [ii]  Coverage B: Personal and Advertising Injury ............... 497
      [5]  Problems of Environmental Liability ........................ 507
### Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>[i]</td>
<td>The Regulatory Context</td>
<td>507</td>
</tr>
<tr>
<td>[ii]</td>
<td>The “As Damages” Issue</td>
<td>508</td>
</tr>
<tr>
<td>[iii]</td>
<td>The Voluntary Cleanup Issue</td>
<td>509</td>
</tr>
<tr>
<td>[iv]</td>
<td>PRP Letters and the Duty to Defend</td>
<td>509</td>
</tr>
<tr>
<td>[v]</td>
<td>The Existence of an Occurrence</td>
<td>510</td>
</tr>
<tr>
<td>[vi]</td>
<td>The Pollution Exclusions</td>
<td>511</td>
</tr>
<tr>
<td>[vii]</td>
<td>The Owned-Property Exclusion</td>
<td>517</td>
</tr>
<tr>
<td>[d]</td>
<td>Problems of Multiple Losses from a Single Cause</td>
<td>518</td>
</tr>
<tr>
<td>[e]</td>
<td>Coverage of Punitive Damages Assessed Against the Insured</td>
<td>522</td>
</tr>
<tr>
<td>§ 66</td>
<td>PARTICULAR COVERAGE ISSUES IN PROPERTY INSURANCE: THE FRIENDLY FIRE RULE</td>
<td>527</td>
</tr>
<tr>
<td>§ 67</td>
<td>COVERAGE OF REMOTE OR DISTANT CAUSES OF LOSS</td>
<td>532</td>
</tr>
<tr>
<td>[a]</td>
<td>The Basic Problem</td>
<td>532</td>
</tr>
<tr>
<td>[b]</td>
<td>The Doctrine of the Efficient or Predominant Cause</td>
<td>534</td>
</tr>
<tr>
<td>[c]</td>
<td>The Liberal View of Causation</td>
<td>539</td>
</tr>
<tr>
<td>[d]</td>
<td>The Conservative View of Causation</td>
<td>541</td>
</tr>
<tr>
<td>[e]</td>
<td>Other Causation Framework</td>
<td>545</td>
</tr>
<tr>
<td>[1]</td>
<td>The Patterson Framework</td>
<td>545</td>
</tr>
<tr>
<td>[3]</td>
<td>A Dual-Filter Approach to Causation</td>
<td>548</td>
</tr>
<tr>
<td>[4]</td>
<td>Problems with the Term “Proximate”</td>
<td>551</td>
</tr>
<tr>
<td>[f]</td>
<td>Summary</td>
<td>552</td>
</tr>
</tbody>
</table>

### Chapter 7 THE INSURED’S DUTY TO PAY PREMIUMS .................................. 555

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>§ 70</td>
<td>NATURE OF THE OBLIGATION TO PAY PREMIUM</td>
<td>555</td>
</tr>
<tr>
<td>[a]</td>
<td>The Nature of a “Premium”</td>
<td>555</td>
</tr>
<tr>
<td>[b]</td>
<td>The “Duty” to Pay Premium</td>
<td>556</td>
</tr>
<tr>
<td>[c]</td>
<td>Installment Premium Financing</td>
<td>556</td>
</tr>
<tr>
<td>§ 71</td>
<td>THE NECESSITY OF PAYING THE PREMIUM</td>
<td>557</td>
</tr>
<tr>
<td>[a]</td>
<td>Generally</td>
<td>557</td>
</tr>
<tr>
<td>[b]</td>
<td>Conclusiveness of Representation in Policy that First Premium Has Been Paid</td>
<td>558</td>
</tr>
<tr>
<td>[c]</td>
<td>Necessity of Paying Premium Before Loss</td>
<td>558</td>
</tr>
<tr>
<td>[d]</td>
<td>Mode of Paying Premium</td>
<td>559</td>
</tr>
<tr>
<td>[e]</td>
<td>Time for Payment</td>
<td>561</td>
</tr>
<tr>
<td>[f]</td>
<td>Timeliness of Payment</td>
<td>564</td>
</tr>
<tr>
<td>[g]</td>
<td>Special Problems Involving Automatic Premium Payment Procedures Through Financial Institutions</td>
<td>565</td>
</tr>
<tr>
<td>§ 72</td>
<td>GRACE PERIODS</td>
<td>567</td>
</tr>
</tbody>
</table>
### Table of Contents

#### Chapter 8  
**THE MECHANICS OF CLAIM PRESENTATION**  

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>§ 80</td>
<td>OVERVIEW</td>
<td>571</td>
</tr>
<tr>
<td>§ 81</td>
<td>NOTICE OF LOSS PROVISIONS</td>
<td>571</td>
</tr>
<tr>
<td>[a]</td>
<td>Purpose of the Notice of Loss Provision</td>
<td>571</td>
</tr>
<tr>
<td>[b]</td>
<td>Manner of Giving Notice</td>
<td>572</td>
</tr>
<tr>
<td>[c]</td>
<td>When Notice is Due</td>
<td>574</td>
</tr>
<tr>
<td>[d]</td>
<td>Excuses for Noncompliance</td>
<td>576</td>
</tr>
<tr>
<td>[e]</td>
<td>Effect of Noncompliance</td>
<td>577</td>
</tr>
<tr>
<td>§ 82</td>
<td>PROOF OF LOSS</td>
<td>582</td>
</tr>
<tr>
<td>[a]</td>
<td>Substantive Requirements in Property Insurance</td>
<td>582</td>
</tr>
<tr>
<td>[b]</td>
<td>Proving Loss in Life Insurance</td>
<td>582</td>
</tr>
<tr>
<td>[c]</td>
<td>Effect of Noncompliance</td>
<td>585</td>
</tr>
<tr>
<td>§ 83</td>
<td>FALSE SWEARING AND EXAMINATIONS UNDER OATH</td>
<td>586</td>
</tr>
<tr>
<td>§ 84</td>
<td>DISPOSITION OF CLAIMS: ALTERNATIVES TO LITIGATION</td>
<td>592</td>
</tr>
<tr>
<td>[a]</td>
<td>Appraisal in Property Insurance</td>
<td>592</td>
</tr>
<tr>
<td>[b]</td>
<td>Arbitration</td>
<td>593</td>
</tr>
<tr>
<td>§ 85</td>
<td>LIMITATION OF ACTIONS: TIMELINESS OF THE SUIT AGAINST THE INSURER</td>
<td>595</td>
</tr>
<tr>
<td>[a]</td>
<td>Statutory versus Contractual Limitations Periods</td>
<td>595</td>
</tr>
<tr>
<td>[b]</td>
<td>Regulation of Contractual Limitations Periods</td>
<td>598</td>
</tr>
<tr>
<td>[c]</td>
<td>Measuring the Limitations Period</td>
<td>599</td>
</tr>
<tr>
<td>§ 86</td>
<td>NO-ACTION CLAUSES AND DIRECT ACTION STATUTES</td>
<td>600</td>
</tr>
<tr>
<td>§ 87</td>
<td>THE INSURED’S DUTY TO COOPERATE WITH THE INSURER</td>
<td>603</td>
</tr>
<tr>
<td>[a]</td>
<td>Duties, Conditions, Express and Implied Terms</td>
<td>603</td>
</tr>
<tr>
<td>[b]</td>
<td>What Constitutes Non-Cooperation</td>
<td>605</td>
</tr>
<tr>
<td>[c]</td>
<td>When Non-Cooperation Gives the Insurer a Valid Defense</td>
<td>607</td>
</tr>
</tbody>
</table>

#### Chapter 9  
**THE INSURER’S DUTY TO PAY PROCEEDS**  

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>§ 90</td>
<td>SOURCE OF THE DUTY</td>
<td>611</td>
</tr>
<tr>
<td>§ 91</td>
<td>FAILURE OF THE INSURED TO MITIGATE THE AMOUNT OF LOSS</td>
<td>611</td>
</tr>
<tr>
<td>§ 92</td>
<td>MEASURING THE AMOUNT OF LOSS: MARINE INSURANCE</td>
<td>615</td>
</tr>
<tr>
<td>[a]</td>
<td>Total Loss, Partial Loss, and “Average”</td>
<td>615</td>
</tr>
<tr>
<td>[b]</td>
<td>General Average</td>
<td>617</td>
</tr>
<tr>
<td>[c]</td>
<td>A General Formula</td>
<td>618</td>
</tr>
<tr>
<td>[d]</td>
<td>Particular Average</td>
<td>620</td>
</tr>
<tr>
<td>[e]</td>
<td>The “Memorandum”</td>
<td>620</td>
</tr>
<tr>
<td>§ 93</td>
<td>MEASURING THE AMOUNT OF LOSS: PROPERTY INSURANCE</td>
<td>621</td>
</tr>
<tr>
<td>[a]</td>
<td>The Principle of Indemnity</td>
<td>621</td>
</tr>
<tr>
<td>[b]</td>
<td>Coinsurance Requirements</td>
<td>625</td>
</tr>
<tr>
<td>[1]</td>
<td>Overview</td>
<td>625</td>
</tr>
</tbody>
</table>
Table of Contents

[2] Coinsurance Percentages ........................................... 627
[c] Valued Policies .................................................. 630
d] Replacement Cost Policies ........................................ 633
e] “Actual Cash Value” ............................................... 634
[1] Replacement Cost Less Depreciation .......................... 635
[3] Replacement Cost .................................................. 637
[5] Choosing a Measure: Some Problems ............................ 639
[f] Interest .................................................................. 641
§ 94 MEASURING THE AMOUNT OF LOSS: PERSONAL
INSURANCE ....................................................... 642
§ 95 MEASURING THE AMOUNT OF LOSS: LIABILITY
INSURANCE ....................................................... 644
[a] Generally ......................................................... 644
[b] Interest, Expenses, and Costs ...................................... 644
c] Insolvency Clauses and Statutes .................................... 645
d] Immunity of Insureds .............................................. 646
§ 96 THE INSURER’S RIGHT OF SUBROGATION ............... 648
[a] Overview ......................................................... 648
[b] Equitable, Conventional, and Statutory Subrogation ........ 651
c] Existence or Nonexistence of Subrogation by Line of Insurance 653
d] The Requirement that the Insurer Must Have Paid the Debt .. 654
[1] The “Made Whole” Rule ........................................... 654
[2] Apportionment in the Absence of the “Made Whole” Rule .. 657
[3] Other Apportionment Problems ................................... 658
[4] Special Problems Involving Personal Injury Claims ......... 660
e] The Requirement that the Insurer not be a Volunteer ......... 662
[f] Subrogation against Insured Not Allowed ................. 663
g] Defenses to Subrogation and the Effect of Releases on Coverage . 665
[2] Release of Tortfeasor Prior to Loss ............................ 666
[4] Summary ......................................................... 671
[h] Parties in Interest .................................................. 671
[i] Loan Receipts ..................................................... 674
§ 97 OTHER INSURANCE CLAUSES ............................. 678
[a] Overview ......................................................... 678
[b] Other Insurance Clauses in Personal Insurance .............. 679
c] Types of Other Insurance Clauses ............................... 680
d] Conflicts Among Other Insurance Clauses and Other Problems of
Table of Contents

Enforcement ............................................... 683

[1] Pro Rata Clause versus Excess (or Escape) Clause .......... 685
[5] Impact of Insolvency of Primary Insurer ................. 692
[6] Toward a Solution .................................... 692
[e] Proration Formulas ..................................... 694
[f] Some Additional Trouble Spots ............................ 697
[1] Sharing Defense Costs ................................ 697
[2] The Effect of Indemnity Agreements on “Other Insurance” .... 698
[3] Invalidity of Otherwise Collectible “Other Insurance” Due to Act or Neglect of Insured .......... 699
[4] Self-Insurance as “Other Insurance” ....................... 700
[5] Deductibles and Coinsurance Requirements ............... 701

§ 98 RESOLVING DISPUTES ON WHO GETS THE PROCEEDS: THE INTERPLEADER REMEDY ......................... 705

§ 99 REMEDIES FOR THE INSURER’S BREACH OF THE DUTY TO PAY PROCEEDS ...................................... 708
[a] General Contract Remedies ............................... 708
[1] Loss of the Bargain ................................... 708
[2] Other Loss ......................................... 708
[b] Attorney’s Fees and Penalties .............................. 710
[c] Punitive Damages ...................................... 711
[d] Tort Remedies ........................................ 711
[e] Effect of Mistaken Payment by the Insurer ............... 712

Chapter 10 EXCUSES FOR THE INSURER’S NONPERFORMANCE ........................................... 717

§ 100 BASIC PRINCIPLES ........................................ 717
§ 101 INSURED’S BREACH OF WARRANTY ...................... 718
[a] Definition ............................................ 718
[b] Creation of a Warranty ................................ 718
[c] Effect of Noncompliance with a Warranty ............... 719
[d] Warranties versus Representations ....................... 721
[e] Mitigating Doctrines ................................ 723
[2] Judicial Interpretation ................................ 725
[3] Statutory Mitigation ................................ 728
[f] The Distinction Between Warranties and Coverage Provisions .... 733
Table of Contents

§ 102 INSURED’S MISREPRESENTATION ........................ 738
  [a] A General Rule ........................................ 738
  [b] Representation versus Warranty ............................ 740
  [c] The Requirement that the Representation be Untrue or Misleading . . . 741
  [d] Materiality ........................................... 743
  [e] Reliance ............................................. 748
  [f] Intent and Its Relation to Materiality and Reliance ............... 749
  [g] Agent’s or Broker’s Role in Misrepresentation .................. 750
  [h] Misrepresentation of Age in Life Insurance .................... 751
  [i] Statutory Regulation .................................... 752
  [j] The Obligation to Correct Misrepresentations .................. 754
  [k] How Much Regulation of the Defense Is Appropriate? ............ 756

§ 103 INSURED’S CONCEALMENT ............................. 757
  [a] Overview: Distinguishing Misrepresentation from Concealment ..... 757
  [b] The General Rule ...................................... 758
  [c] Materiality ........................................... 760
  [d] Intent ............................................... 761
  [e] A Continuing Obligation .................................. 761
  [f] Justifications for not Disclosing Material Information ............. 762

§ 104 LIMITATIONS ON THE INSURER’S DEFENSES .......... 762
§ 104A WAIVER AND ESTOPPEL ............................... 762
§ 104B INCONTESTABILITY ................................... 763
  [a] Overview ............................................ 763
  [b] Scope of Incontestability Clauses ........................... 765
      [1] Temporal Scope ..................................... 765
      [2] Coverage versus Validity ............................... 766
      [3] Void Ab Initio versus Voidable ........................... 767
      [4] Exceptions versus Conditions ............................ 768
  [c] Incontestability and the Defense of Fraud ..................... 768
  [d] Trouble Spots ......................................... 771
      [1] Reinstatement and Renewal ............................... 771
      [2] Eligibility for Group Insurance ........................... 772
      [3] Preexisting Conditions and Disability Insurance .......... 775
§ 104C DIVISIBILITY OR SEVERABILITY ......................... 776

Chapter 11 THE ADDITIONAL DUTIES IN THIRD-PARTY INSURANCE .................................. 781

§ 110 THE INSURED’S DUTY TO COOPERATE AND ASSIST IN THE DEFENSE .......................... 781
  [a] Overview ............................................ 781
  [b] Materiality and Prejudice .................................. 786
Table of Contents

[c] Burden of Proof ........................................... 789
[d] Common Instances of Noncooperation ...................... 790
[1] Insured’s Absence from Trial or Other Proceeding ........ 790
[3] Collusion .............................................. 791
[e] Noncooperation and Compulsory Insurance ................. 792
§ 111 THE INSURER’S DUTY TO DEFEND ....................... 792
[a] Source of the Duty ..................................... 792
[b] To Whom Is the Duty Owed? .............................. 796
[c] The Tests for Whether the Insurer Must Defend a Particular Claim . . 797
[1] The General Rule ..................................... 798
[2] Evidence Extrinsic to the Complaint ....................... 800
[4] Complaint Containing Claims within Coverage and Claims outside Coverage ........................................ 803
[e] Premature Termination of the Duty to Defend ............... 811
[1] Discovery of Facts That Negate Coverage ................. 811
[2] Terminating the Duty to Defend by Paying the Policy Limits . . 813
[f] Disclaiming Coverage .................................... 817
[g] Standard of Conduct: The Duty of Care .................... 818
[h] Remedies for Breach of the Duty to Defend ................. 818
[1] Attorney’s Fees and Other Costs Incurred in Defending the Underlying Action ........................................ 818
[2] Excess Judgment ....................................... 819
[3] Attorney’s Fees in the Insured’s Action Against the Insurer or the Insurer’s Declaratory Judgment Action .............. 821
[4] Tort Damages .......................................... 822
[5] Liability for the Insured’s Settlement of the Underlying Action . . . 823
[6] Breach of the Duty to Defend as an Estoppel to the Insurer’s Denial of Coverage ........................................ 825
[7] Other Consequences of Breaching the Duty to Defend ........ 827
[i] The Insured’s Duty to Mitigate Damages When the Insurer Breaches the Duty to Defend ................................ 827
[j] An Insurer’s “Right” to Reimbursement of Defense Costs ........ 829
[k] “Defense within Limits” Policies .......................... 831
§ 112 SETTLEMENT OBLIGATIONS .............................. 832
[a] Insured’s Settlement Without Insurer’s Consent .......... 833
[b] The Standard for Determining the Nature of the Insurer’s Duty to
Table of Contents

Settle ............................................... 834
[1] The Reasonable-Offer Test ......................... 834
[c] Source of the Insurer’s Obligation: Tort or Contract? 838
[d] Insurer Conduct Constituting Breach of the Duty to Settle 840
[e] The Mechanics of Handling Settlement Offers ......... 841
[f] Remedies for Breach of the Duty to Settle ............. 844
[g] Effect of Breaching the Duty to Defend on the Duty to Settle 845
[h] A Duty to Mitigate? .................................... 847
[i] An Insurer’s “Right” to Reimbursement of Settlement Payments 847
§ 113 THE INSURER’S DUTY REGARDING APPEALS .......... 849
§ 114 CONFLICTS OF INTEREST ........................ 852
[a] Overview ............................................ 852
[b] The Basic Alternatives: To Whom Is Loyalty Owed? ........ 854
[1] The Dual Representation Model ....................... 857
[6] Using Staff Counsel to Defend Insureds ................. 868
[c] Managing Conflicting Interests ....................... 871
[3] Nonwaiver Agreements and Reservation of Rights Letters .... 873
[5] Independent Counsel for the Insured .................... 877
[i] The Separate Counsel Approach ....................... 877
[ii] Independent Counsel for the Insured ................... 878
[d] Particular Conflicts and Their Resolution ............... 884
[1] Defense Under Reservation of Rights or Nonwaiver Agreement 884
[2] Claims Exceeding the Policy Limits .................... 887
[3] Punitive Damages Are Claimed ........................ 890
[4] The Insured Shares Confidential Information ............ 891
[5] Representation of Multiple Parties ........................ 893
[6] Insureds’ Affirmative Claims ............................ 896
[7] The Special Problems of Insured Professionals .......... 897

Chapter 12 GROUP INSURANCE ............................ 901
§ 120 OVERVIEW: THE NATURE OF GROUP INSURANCE .... 901
Table of Contents

§ 121 THE TRIPARTITE CONTRACT AND THE QUESTION OF AGENCY ............................................. 903
§ 122 OTHER GROUP INSURANCE ISSUES ............................................. 906
[a] The Implications of Multiple Contract Documents .................. 906
[b] The “Actively at Work” Requirement ...................................... 908
[c] Risk Management Considerations in Group Insurance ............... 910
[d] Termination and Modification of Group Plans ...................... 911
[e] Assignments, Changing the Beneficiary, and Standing to Sue ....... 913
§ 123 LEGISLATION AFFECTING GROUP INSURANCE ..................... 914

Chapter 13 AUTOMOBILE INSURANCE ................................. 917

§ 130 OVERVIEW ........................................... 917
§ 131 THE HISTORY OF AUTOMOBILE ACCIDENT COMPENSATION . 919
§ 132 THE CURRENT LANDSCAPE FOR COMPENSATING AUTOMOBILE ACCIDENT INJURIES ................. 924
[a] The Traditional System: Liability Insurance with Supplemental Coverage ........................................... 924
[1] Elements of the System .................................................. 924
[2] Observations ......................................................... 926
[b] No-Fault Coverage .................................................. 927
[1] Add-On No-Fault .................................................. 927
[2] True No-Fault ................................................... 927
[c] Possible Future Developments ........................................... 930
[1] Perceptions of the Current System .................................... 930
§ 133 THE NATURE OF THE RISK COVERED ......................... 936
[a] What Constitutes “Use” of a Vehicle .................................... 937
[b] “Ownership,” “Maintenance,” and Other Terminology ............. 946
[c] Territorial Restrictions ................................................ 950
§ 134 COMPULSORY LIABILITY INSURANCE AND FINANCIAL RESPONSIBILITY INSURANCE: SOME ADDITIONAL ISSUES ... 951
[a] The Problem of Intentional Conduct .................................... 951
[b] Insurer’s Defense against Insured ...................................... 953
[d] Nonowned Automobile Coverage .................................... 954
[e] The Family (or Household) Exclusion .................................. 955
§ 135 UNINSURED AND UNDERINSURED MOTORIST INSURANCE ... 959
[a] Purpose ......................................................... 959
[b] Nature of Uninsured Motorist Coverage ................................ 959
Table of Contents

Chapter 14  EXCESS INSURANCE ........................................ 975

§ 140  OVERVIEW ........................................... 975
§ 141  CHARACTERIZING INSURANCE POLICIES .................... 975
  [a]  Primary Insurance ........................................ 975
  [b]  Excess Insurance .......................................... 976
  [1]  Stand Alone versus Following Form Excess Policies ......... 977
  [c]  Umbrella Coverage ....................................... 978
  [d]  Differentiating Excess and Umbrella Policies .............. 979
§ 142  PRIMARY AND EXCESS INSURANCE: SOME FUNDAMENTALS AND
       DIFFERENCES ........................................ 979
  [a]  Notice of Loss ........................................ 979
  [b]  Excess Insurers’ Defense Obligations ...................... 982
  [1]  Reservations of Rights in Excess Insurance ............... 983
  [3]  Umbrella Insurers’ Duty to Defend Suits Not Covered By Primary
      Insurance ........................................... 984
§ 143  SETTLEMENT OBLIGATIONS AND THE DUTY OF GOOD FAITH IN
       EXCESS INSURANCE .................................. 985
  [a]  Overview ............................................ 985
  [b]  Excess Insurers’ Implied Duty to Settle Owed to Insureds .. 986
  [c]  Excess Insurers’ Bad Faith Claims Against Primary Insurers 990

Chapter 15  REINSURANCE ............................................ 995

§ 150  OVERVIEW ............................................ 995
  [a]  Definition ............................................ 995
  [b]  Types of Reinsurance Arrangements and Coverage .......... 996
§ 151  PURPOSES .............................................. 998
§ 152  LEGAL ISSUES INVOLVING REINSURANCE .................... 999
  [a]  Insurable Interest ..................................... 999
  [b]  Contract Interpretation .................................. 1000
  [c]  Insolvency of the Primary Insurer ......................... 1000
**Table of Contents**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>[d]</td>
<td>Reinsurer’s Defenses and the Duty of Utmost Good Faith</td>
<td>1001</td>
</tr>
<tr>
<td>[e]</td>
<td>Rights of Original Insured against Reinsurer</td>
<td>1002</td>
</tr>
<tr>
<td>[f]</td>
<td>“Following the Fortunes”</td>
<td>1003</td>
</tr>
<tr>
<td>§ 153</td>
<td>REINSURANCE INTERMEDIARIES</td>
<td>1005</td>
</tr>
</tbody>
</table>

Table of Cases .......................................................... TC-1

Index .............................................................................. I-1