



Fundamentals of Insurance Coverage in all 50 States - Fourth Edition

Bradley W. Matthiesen, Gary L. Wickert, Douglas W. Lehrer

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Fundamentals of Insurance Coverage in All 50 States is a unique compendium and overview of all aspects of insurance coverage law in every state, with a special emphasis on some of the unique aspects of insurance coverage involving environmental claims. The treatise utilizes and cites state and federal statutes, insurance regulations, and case law from every state, as a framework for a unique and unprecedented treatment of this complicated subject. The book is designed specifically for insurance claims handlers and supervisors who have responsibility for or occasion to deal with coverage issues relating to third-party defense litigation, first-party claims litigation, and reservation of rights scenarios.

The purpose of this book is to compile all of the relevant law, regulations and case decisions in these areas from all 50 states into one easy to understand and easy to use reference book, the first place a company should turn when coverage matters rear their ugly heads. The book intentionally omits references to federal law, which plays a very limited role in insurance regulation, except insofar as it may be necessary to clarify issues of state law. The book is a comprehensive treatment of all coverage issues that the average claims handler or supervisor might be expected to run across in any given situation.

This one of a kind treatise covers the following issues in all 50 jurisdictions:

Understanding Contracts of Insurance

Law Governing Insurance Policies

Tackling Ambiguity and Interpretation of Policies

General Contract Rules for Interpretation

Rights and Obligations of Contracting Parties

Limitations of the Construed against Drafter Rule

The Extent of Risks and Coverages

Good Faith and Fair Dealing; Bad Faith

Basic Policy Defenses

Cooperation of the Insured

Failure to Pay Premiums

Environmental Issues and Related Insurance Law

In addition to being an excellent and easy to understand primer on coverage issues and the basic insurance contract, this book is suitable for both the inexperienced claims professional and the seasoned veteran. It is

also the perfect "starting point" for any research or litigation briefing by trial lawyers, defense counsel, or in-house insurance counsel. It is a must for anyone with multi-state responsibilities.

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