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Over the past two decades, there have been a number of important developments in the areas of liability, property, and life and health insurance that have significantly changed insurance law. Accordingly, the Fourth Edition of Principles of Insurance Law has been substantially rewritten, reformatted, and refocused in order to offer the insurance law student and practitioner a broad perspective of both traditional insurance law concepts and cutting-edge legal issues affecting contemporary insurance law theory and practice. This edition not only expands the scope of topical coverage, but also segments the law of insurance in a manner more amenable to study, as well as facilitating the recombination and reordering of the chapters as desired by individual instructors. The Fourth Edition of Principles of Insurance Law includes new and expanded treatment of important insurance law developments, including: • The critical role of insurance binders as temporary forms of insurance as illustrated in the World Trade Center property insurance disputes resulting from the terrorist attacks of September 11, 2001; • The continuing debate between "legal formalists" and "legal functionalists" for "the heart and soul" of insurance contract law; • What constitutes a policyholder's "reasonable expectation" regarding coverage; • The current property and liability insurance "crisis"; • Risk management and self-insurance issues; • Emerging, and frequently conflicting, case law concerning the intersection of insurance law and federal anti-discrimination regulation; • Ongoing interpretive battles over the preemptive scope of ERISA; • The United States Supreme Court ruling that a California statute attempting to leverage European insurers into honoring commitments to Holocaust era policies is preempted by the Executive's power over foreign affairs; • The State Farm v. Campbell decision, which struck down a \$145 million punitive damages award in an insurance bad faith claim as well as setting more restrictive parameters for the recovery of punitive damages; • New issues over the dividing line between "tangible" property typically covered under a property insurance policy and "intangible" property, which is typically excluded - an issue of increasing importance in the digital and cyber age; • Refinement of liability insurance law regarding trigger of coverage, duty to defend, reimbursement of defense costs, and apportionment of insurer and policyholder responsibility for liability payments; • The difficult-to-harmonize decisions concerning when a loss arises out of the "use" of an automobile; • Insurer bad faith and the availability, if any, of actions against a policyholder for "reverse bad faith"; and • The degree to which excess insurance and reinsurance may be subject to modified approaches to insurance policy construction.

This is a general, practical, and accessible guide to all aspects of UK insurance law. Completely revised and restructured, the fourth edition includes additional legal analysis and specialist risk subjects in such areas as the environment, war, professional indemnity, and marine issues. Written by a well-respected team of experts, this book is aimed at the non-lawyer insurance professional, as well as lawyers starting to specialize in insurance law.

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. 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. Fundamentals of Insurance Coverage in All 50 States compile all of the relevant law, regulations and case decisions from all 50 states into one easy to understand and easy to use reference book, the first place a lawyer or claims handler 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 insurance lawyer, 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

A contemporary, easy-to-teach text by high-profile authors, this casebook invites students and teachers to re-imagine the field of Insurance Law. The authors demonstrates the big-picture role of insurance law and policy in American business and society, exploring federal-state regulatory roles in depth as well as the traditional topics covered in casebooks. Insurance Law and Policy: Cases and Materials uses more statutory material than any other casebook, with statutes typically presented through problems. Manageable assignments contain one major case followed by informative notes, questions and a problem.

Given the prominent role played by policy and law in the health of all Americans, the aim of this book is to help readers understand the broad context of health policy and law. The essential policy and legal issues impacting and flowing out of the health care and public health systems, and the way health policies and laws are formulated. Think of this textbook as an extended manual.introduutory, concise, and straightforward.to the seminal issues in U.S. health policy and law, and thus as a jumping off point for discussion, reflection, research, and analysis.

This thoroughly revised edition of the New Jersey Environmental Law Handbook provides a comprehensive reference work that the reader can rely on for up-to-date and accurate information on New Jersey's environmental law. Each chapter incorporates both a theoretical and practical approach to ensure that you get the best and most actionable information possible. The author and the contributors are all respected attorneys, consultants, and professionals, and all are experts in their fields. They come together in this book to provide the most in-depth and up-to-date guide for New Jersey's environmental regulations and policies, all while maintaining an accessible and engaging writing style. The New Jersey Environmental Law Handbook begins with an overview of the environmental law program in New Jersey and discusses a variety of topics including the Meadowlands, water quality and supply, contaminated property, finance and insurance, and litigation. Other chapters include topics such as wildlife protection, air quality regulation, flood hazard control, and redevelopment.

Awarded by Book Authority one of the best Public Health books of all time, Essentials of Health Policy and Law, Fourth Edition explores the essential policy and legal issues impacting and flowing out of the healthcare and public health systems and the way health policies and laws are formulated. Concise and straightforward, this textbook is an introduction to the seminal issues in U.S. health policy and law, with a particular focus on national health reform under the Affordable Care Act (ACA).