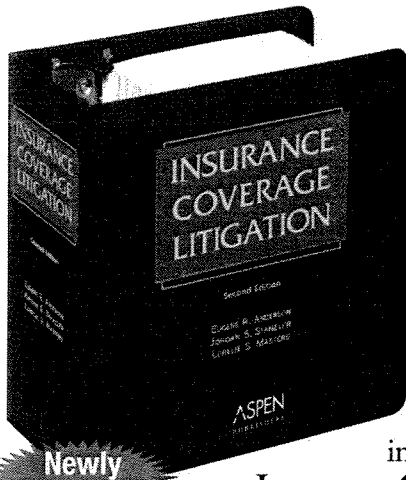


Now you have one of the most powerful tools on handling insurance coverage disputes—on your side!



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AN INTRODUCTION TO STANDARD-FORM GENERAL LIABILITY INSURANCE STANDARDIZATION

The Drafting Process
Origins of "Comprehensive" Coverage
Insurance Coverage for Gradual Injury
Insurance Coverage under Multiple Insurance Policies
Broad Insurance Coverage for Bodily Injury;
for Loss of Use
The Sudden-and-Accidental Pollution Exclusion
Insurance Coverage for Business Torts
Post-1985 Comprehensive General Liability Policies
Anatomy of an Insurance Policy
Self-Insurance

RULES OF INSURANCE POLICY INTERPRETATION

Insurance Policies as Contracts of Adhesion and Modern Contract Theory
The Purpose of Insurance
Plain and Ordinary Meaning
Ambiguity Construed Against the Drafter
The Reasonable Expectations Doctrine
Use of Evidence Outside the Insurance Policy to Interpret the Meaning of an Insurance Policy Term
Varieties of Evidence
Arguments for Relaxing the *Contra Proferentem* Doctrine

INSURANCE COMPANY'S DUTY TO DEFEND AND PAY DEFENSE COSTS AND DUTY TO SETTLE

The Potential-for-Coverage Standard
Use of Extrinsic Facts
Insurance Company's Duty to Investigate
Resolution of Doubts
Disclaimers of Liability and Reservations of Rights
Right to Independent Counsel
Effect of Insurance Company's Erroneous Refusal to Defend
Duty to Defend upon Exhaustion of Indemnity Limits
Effect of Cooperation Clause
Effect of Coverage Defenses
Direct-Action Statutes
Allocation of Defense Costs
Insurance Company's Duty to Settle

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ABOUT THE AUTHORS

Eugene R. Anderson is the founding partner of Anderson Kill & Olick, P.C., in New York, Washington, Newark, Philadelphia and Chicago. Business Insurance has designated Mr. Anderson one of the 20 people who have had the greatest impact on property and casualty insurance over the past 20 years, and Business Week described him as the "dean of policyholders' attorneys."

Jordan Stanzler is a partner in Stanzler Funderburk & Castellon LLP in San Francisco, California, where he has extensive experience in the preparation and trial of complex cases representing policyholders in insurance coverage litigation in federal and state courts throughout the country. Mr. Stanzler was an Assistant United States Attorney in the Southern District of New York and chief of its Tax Unit.

Lorelie S. Masters is a partner at Jenner & Block LLC in Washington, D.C. She is the policyholder Chairperson of the Insurance Coverage Litigation Committee of the Section of Litigation of the American Bar Association and is Co-Chairperson of Mealy's Business Interruption Insurance Conference.