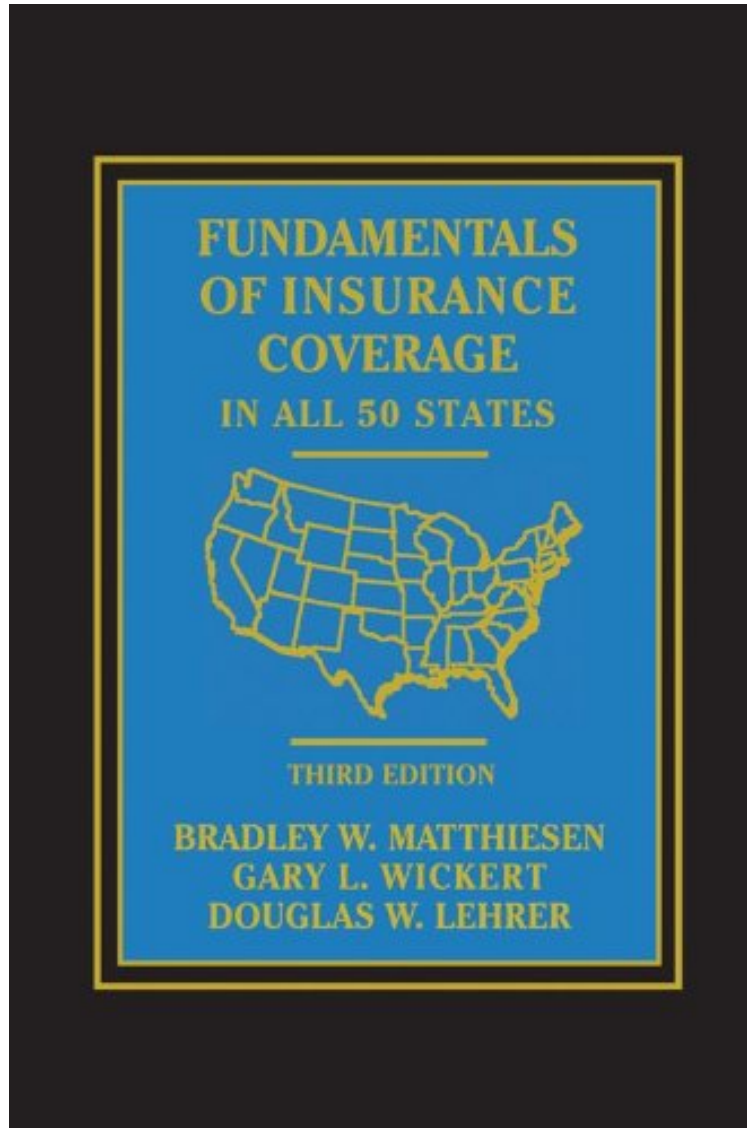


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## Fundamentals of Insurance Coverage in all 50 States - 3rd Edition

*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.

"When I have coverage issues in my practice, this is the first resource I look to. It is complete, concise, and easy to understand." -- Donald G. Moore, Esq., Deisch, Marion Klaus, P.C. "Matthiesen, Wickert Lehrer has done it again! This book is a must-have for all claims professionals who deal with insurance coverage issues, especially those with multi-state responsibilities. It's definitely a one-of-a-kind and no one in this line of business should be without it." --- John Macomber, Zurich North America "Subrogation professionals necessarily become involved in coverage issues, and this book is the quickest and most complete reference on the subject to be found anywhere." --Jon Coscia, CEO, Latitude Subrogation Services "From bad faith to the extent of risks and coverages to policy defenses and environmental issues; this book has it all, and amazingly, covers the law in every state!" ---Kathy Stanke, Sentry Claims Services "From breaking down an insurance contract to policy defenses to environmental coverage issues, this book covers the law in all 50 states in a clear and understandable way." --William J. Evans, Attorney at Law "This book is a necessity whenever coverage issues surface in your files. It covers this complex area of law in a comprehensible manner and is worthy of a novice or experienced professional." --Timothy J. Irish, State Auto Insurance Companies "Badger Mutual Insurance Company has used the services of the attorneys of Matthiesen, Wickert Lehrer for years and their advice has been invaluable. The information contained in this book will be very helpful as our company expands in to different areas of the country." --- Kathryn P. Heyer, Badger Mutual Insurance Company About the Author The three authors of this treatise form the nucleus of one of the most respected insurance litigation firms in the world. Together, they bring a total of more than 75 years of litigation experience to bear on their clients insurance defense and coverage needs. Bradley W. Matthiesen is a Senior Partner with the law firm of Matthiesen, Wickert Lehrer, S.C., where he has been an insurance defense trial attorney for the past 12 years. He has litigated and tried numerous personal injury, insurance coverage, toxic tort, lemon-law and Magnuson-Moss warranty cases for individual insureds, insurance companies and numerous automobile dealerships throughout Wisconsin. In addition, Mr. Matthiesen has strived to provide legal services in all matters relating to a general practice law firm. Mr. Matthiesen has particularly strong ties to the insurance industry, especially insurance defense litigation. Mr. Matthiesen worked in the insurance industry for many years, and earned his C.P.C.U. and C.L.U. designations. He is also a past C.C.I.C. Arbitration Committee Vice Chairman and an Instructor at the American Institute of Paralegal Studies. Gary L. Wickert is a Senior Partner with the law firm of Matthiesen, Wickert Lehrer, S.C., and is regarded as one of the world's leading experts on insurance subrogation in all lines of insurance. He is the author of several subrogation books and legal treatises and is a national and international speaker and lecturer on subrogation and motivational topics. Mr. Wickert is also a published commercial fiction author and a politician in Wisconsin. Licensed in both Texas and Wisconsin, Mr. Wickert is double board-certified in both personal injury law and civil trial law by the Texas Board of Legal Specialization. He is also certified as a Civil Trial Advocate by the National Board of Trial Advocacy, for whom he has both written and graded the product liability questions contained on the NBTA national certification exam taken by trial lawyers around the country. For nearly 25 years, Mr. Wickert has served as an expert witness and insurance consultant on subrogation and insurance related issues and has been consulted by insurance carriers, lawyers, and legislative bodies from several states. He is a licensed arbitrator and has attended more than 1,000 mediations in more than 30 different states. Douglas W. Lehrer is a Senior Partner with the law firm of Matthiesen, Wickert Lehrer, S.C. Mr. Lehrer insurance defense practice spans the spectrum of insurance related issues, including defending insureds and their insurers in response to claims of personal injury, property damage and

wrongful death. His experience includes the handling of countless lawsuits arising out of automobile collisions, slip and falls, product liability claims, toxic tort claims and construction and work site accidents. He has a long history of representing insurance companies on all types of insurance coverage disputes, as well as defending insurers in response to claims of bad faith. Mr. Lehrer oversees a significant number of the firm's complicated and significant coverage dispute cases, and has handled the trial of such insurance coverage matters as well as subsequent appeals.