

North River Insurance Company and RiverStone Claims Management LLC v. Landis+Gyr Technology, Inc.

Year: 2026

Court: Indiana Supreme Court

Case Number: 25A-PL-00375

In its amicus brief, United Policyholders urges the Indiana Supreme Court to grant transfer and clarify that Indiana’s “most intimate contact” choice-of-law analysis should focus on the practical location and quality of the insured risk rather than mechanically counting insured locations. UP argues that this flexible approach better reflects commercial realities and the parties’ expectations in multistate insurance programs. UP also contends that timely and specific reservations of rights are fundamental protections for both insurers and policyholders, and that insurers cannot evade their duties of good-faith claims handling or preserve coverage defenses by delegating claims administration to undisclosed third-party administrators or reinsurers without adequately communicating with the insured.

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