



LOS ANGELES
SAN FRANCISCO

GREINES, MARTIN, STEIN & RICHLAND LLP
APPELLATE LAWYERS

Law Offices
50 California Street, Suite 1500
San Francisco, California 94111
P: +1 415 315 1774
gmsr.com

WRITER'S EMAIL ADDRESS
rolson@gmsr.com

March 18, 2024

Hon. Chief Justice
Hon. Associate Justice
Hon. Associate Justice
Hon. Associate Justice
Hon. Associate Justice,
Hon. Associate Justice
Hon. Associate Justice
CALIFORNIA SUPREME COURT
350 McAllister Street
San Francisco, California 94102-4797

Re: *Truck Insurance Exchange v. Kaiser Cement*, No. S273179
Oral Argument: April 3, 2024, 9:00 a.m.

Dear Honorable Justices:

This Court has set oral argument for this matter on Wednesday, April 3, 2024 at 9 a.m. In anticipation of oral argument, appellant/petitioner Truck Insurance Exchange respectfully requests leave to file this letter providing citations to relevant recent cases. These recent cases support points made in Truck's briefing as indicated. Truck anticipates that these additional citations may be discussed at oral argument and writes to provide the Court and counsel notice of these cases.

1. *Allied Premier Ins. v. United Fin. Cas. Co.* (2023) 15 Cal. 5th 20, 28–29. Although ultimately decided on other grounds, this Court reaffirmed that an insurer has a right to equitable contribution from other insurers on the risk independent of what the insured might wish:

“In the insurance context, the right to contribution arises when several insurers are obligated to indemnify or defend the same loss or claim, and

one insurer has paid more than its share of the loss or defended the action without any participation by the others. Where multiple insurance carriers insure the same insured and cover the same risk, *each insurer has independent standing* to assert a cause of action against its coinsurers for equitable contribution when it has undertaken the defense or indemnification of the common insured. Equitable contribution permits reimbursement to the insurer that paid on the loss for the excess it paid over its proportionate share of the obligation, on the theory that the debt it paid was *equally* and *concurrently* owed by the other insurers and should be shared by them pro rata in proportion to their respective coverage of the risk.” (First italics added, second and third italics in original, quotation marks and citation omitted; accord *Selective Way Ins. Co. v. Fireman’s Fund Ins. Co.* (2023) 257 Md. App. 1, 42–44, 289 A.3d 719, 743–744 [“An insurer’s ‘right of equitable contribution belongs to each insurer individually’ and “exists *independently* of the rights of the insured,” citation omitted, original italics].)

See O.B. 57–60, Reply Br. 33–41, Answer to Amici 6–7.

2. In mid-December 2022, after Truck Insurance Exchange had filed its reply brief, the North Carolina Supreme Court decided *Radiator Speciality Co. v. Arrowood Indem. Co.* (2022) 2022-NCSC-134, ¶ 76, 383 N.C. 387, 418, 881 S.E.2d 597, 618. The North Carolina Supreme Court agreed with an insured’s claim that an “excess” carrier had to step in to defend it even though there was an applicable primary policy from another policy period. Like here, the “excess” policy agreed to defend if scheduled underlying insurance was exhausted. (The policy language in *Radiator Speciality*, unlike here, mentioned exhaustion of unscheduled underlying insurance as well.) As this Court held in *Montrose III*, the North Carolina Supreme Court, following the majority rule amongst the states, held that “other insurance” policy language only applies to the same policy period. It rejected multi-policy-period horizontal exhaustion and held that single-policy-period vertical exhaustion applied so long as there was no available underlying policy in the “excess” carrier’s policy period. (Unlike California, the North Carolina Supreme Court applied an “exposure” coverage trigger rather than a “continuous” trigger and did not adopt an “all sums” approach. But those distinctions make no difference as to the point decided.) (See *Through Transp. Mut. Ins. Ass’n Ltd. v. StarStone Nat’l Ins. Co.* (D. Kan., 2022) 628 F. Supp. 3d 1087, 1096–1097, appeal dismissed, No. 22-3202, 2023 WL 2966336 (10th Cir. Feb. 21, 2023) [“Some jurisdictions that apply horizontal exhaustion apply an exception if the policy language warrants it: ‘If an excess policy states that it is excess

over a specifically described policy and will cover a claim when that specific primary policy is exhausted, such language is sufficiently clear to overcome the usual presumption that all primary coverage must be exhausted.’ In this situation, the ‘specific excess policy must pay as soon as the limits of the specified underlying insurance are exhausted,” citation and fn. omitted. Held: predicting Kansas Supreme Court would find “excess” carrier owed a duty to defend as soon as specified underlying policies exhausted].)

See O.B. 34–37, Reply Br. 28–33, Answer to Amici 16–17.

Thank you for the opportunity to bring these recent cases to the Court’s attention.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "R.A. Olson", written in a cursive style.

Robert A. Olson

cc: Attached Proof of Service

PROOF OF SERVICE

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES

I am employed in the County of Los Angeles, California. I am over the age of 18 years and not a party to the within action. My business address is 6420 Wilshire Boulevard, Suite 1100, Los Angeles, California 90048, my email address is gwest@gmsr.com.

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Executed this March 18, 2024 at Los Angeles, California.

(X) I declare under penalty of perjury under the laws of the State of California that the above is true and correct.

/s/ Gwendolyn West

Gwendolyn West

Truck Insurance Exchange v. Kaiser Cement and Gypsum Corp.
Supreme Court Case No. S273179

SERVICE LIST

THE COOK LAW FIRM, P.C.

*Philip E. Cook, Esq.

pcook@cooklawfirm.la

Brian J. Wright, Esq.

bwright@cooklawfirm.la

601 South Figueroa Street, Suite 2050

Los Angeles, California 90017

Attorneys for Defendant, Cross-Complainant, Appellant, and Respondent
KAISER CEMENT and *GYPSUM CORPORATION*

Deborah A. Aiwasian, Esq.

Deborah.Aiwasian@mclolaw.com

AIWASIAN & ASSOCIATES

725 South Figueroa Street, Suite 1050

Los Angeles, California 90017

Attorneys for Defendant and Respondent *WESTCHESTER FIRE
INSURANCE COMPANY* (With Respect To International Insurance
Company Policy No. 5233172273)

Wendy E. Schultz, Esq.

[wschultz@spcclaw.com](mailto:weschultz@spcclaw.com)

SINNOTT, PUEBLA, CAMPAGNE & CURET, APLC

515 S. Figueroa St., Ste. 1460

Los Angeles, CA 90071

Attorneys for Defendant, Respondent and Cross-Appellant *THE
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
(ICSOP)*; and Defendant and Respondent *GRANITE STATE
INSURANCE COMPANY*

Everett W. Jack, Jr., Esq.

everettjack@dwt.com

Lawrence B. Burke, Esq.

larryburke@dwt.com

DAVIS WRIGHT TREMAINE LLP

1300 SW Fifth Avenue, Suite 2400

Portland, Oregon 97201-5630

Attorneys for Defendant and

Respondent *TRANSPORT INSURANCE COMPANY* (as successor-in-interest to *TRANSPORT INDEMNITY COMPANY*)

Chris J. Middleton, Esq.

cmiddleton@nicolaidesllp.com

NICOLAIDES FINK THORPE MICHAELIDES SULLIVAN LLP

4250 Executive Square, Suite 540

La Jolla, California 92037

Attorneys for Defendant and Respondent *EVANSTON INSURANCE*

COMPANY as successor by merger with *ASSOCIATED*

INTERNATIONAL INSURANCE COMPANY and *TIG INSURANCE*

COMPANY (formerly known as *TRANSAMERICA INSURANCE*

COMPANY and as successor by merger to *INTERNATIONAL*

INSURANCE COMPANY

Brian A. Kelly, Esq.

bakelly@duanemorris.com

*Paul J. Killion, Esq.

pjkillion@duanemorris.com

Kathryn T.K. Schultz, Esq.

kkschultz@duanemorris.com

DUANE MORRIS LLP

Spear Tower One Market Plaza, Suite 2200

San Francisco, California 94105-1127

Attorneys for Defendants, Respondents, and Cross-Appellants, *LONDON MARKET INSURERS*

Elizabeth M. Brockman, Esq.

ebrockman@selmanlaw.com

Calvin S. Whang, Esq.

cwhang@selmanlaw.com

SELMAN LEICHENGER EDSON HSU

NEWMAN & MOORE LLP

10880 Wilshire Blvd., Suite 1200

Los Angeles, California 90024

Attorneys for Defendants and Respondents *NATIONAL CASUALTY COMPANY* and *SENTRY INSURANCE* a Mutual Company, as assumptive reinsurer of *GREAT SOUTHWEST FIRE*

G. David Godwin, Esq.

david.godwin@squirepb.com

SQUIRE PATTON BOGGS (US) LLP

555 California Street, Suite 550

San Francisco, California 94104

Attorneys for Cross-Defendant and Respondent *CONTINENTAL INSURANCE COMPANY* (for itself and its successor to certain policies issued by *LONDON GUARANTEE & ACCIDENT COMPANY OF NEW YORK*)

Mark D. Plevin, Esq.

mplevin@crowell.com

CROWELL & MORING LLP

Three Embarcadero Center, 26th Floor

San Francisco, CA 94111

Attorneys for Defendants and Respondents *FIREMAN'S FUND INSURANCE COMPANY* and *ALLIANZ UNDERWRITERS INSURANCE COMPANY* f/k/a *ALLIANZ UNDERWRITERS*

Alan J. Weil, Esq.

aweil@kbfkfirm.com

KENDALL, BRILL & KELLY LLP

10100 Santa Monica Boulevard, Suite 1725

Los Angeles, California 90067-2513

Defendants and Respondents *FIRST STATE INSURANCE COMPANY* et al.

David B. Goodwin, Esq.

dgoodwin@cov.com

Breanna Katherine Jones, Esq.

bjones@cov.com

Billie T.H. Mandelbaum, Esq.

bmandelbaum@cov.com

COVINGTON & BURLING LLP

Salesforce Tower

415 Mission Street, Suite 5400

San Francisco, California 94105

Amicus Curiae *UNITED POLICYHOLDERS*

Jeffrey S. Raskin, Esq.

jeffrey.raskin@morganlewis.com

MORGAN, LEWIS & BOCKIUS LLP

One Market Street, Spear Tower

San Francisco, California 94105

Amicus Curiae *SANTA FE BRAUN, INC.*

The Honorable Kenneth Freeman

c/o Court Counsel, Frederick Raymond Bennett III

Los Angeles Superior Court

111 North Hill Street

Los Angeles, California 90012-3117

T: (213) 633-8597

E: fbennett@lacourt.org

E: pnguyen1@lacourt.org

[Superior Court Case No. BC249550]

STATE OF CALIFORNIA
Supreme Court of California

PROOF OF SERVICE

STATE OF CALIFORNIA
Supreme Court of California

Case Name: **TRUCK INSURANCE EXCHANGE v. KAISER CEMENT AND GYPSUM
CORP. (LONDON MARKET INSURERS)**

Case Number: **S273179**

Lower Court Case Number: **B278091**

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Laura Siegel-Puhala Traub, Lieberman, Straus & Shrewsberry 5273179	lpuhala@tlsslaw.com	e-Serve	3/18/2024 4:45:47 PM
Lawrence Burke Davis Wright Tremaine LLP 147523	larryburke@DWT.COM	e-Serve	3/18/2024 4:45:47 PM
Kathryn Schultz Duane Morris 221322	KKSchultz@duanemorris.com	e-Serve	3/18/2024 4:45:47 PM
Brian Kelly Duane Morris 124738	bakelly@duanemorris.com	e-Serve	3/18/2024 4:45:47 PM
Wendy E. Schultz Sinnott, Puebla, Campagne & Curet	wschultz@spcclaw.com	e-Serve	3/18/2024 4:45:47 PM
Brian Wright The Cook Law Firm, P.C. 166753	bwright@cooklawfirm.la	e-Serve	3/18/2024 4:45:47 PM
Geoffrey Godwin Squire Patton Boggs (US) LLP 148272	david.godwin@squirepb.com	e-Serve	3/18/2024 4:45:47 PM
Rosemary Clough Aiwasian & Associates	rosemary.clough@mclolaw.com	e-Serve	3/18/2024 4:45:47 PM
Elizabeth Brockman SELMAN LEICHENGER EDSON HSU NEWMAN & MOORE, LLP	ebrockman@selmanlaw.com	e-Serve	3/18/2024 4:45:47 PM

155901			
Erica Cross	ecross@nicolaidesllp.com	e-Serve	3/18/2024 4:45:47 PM
Philip E. Cook The Cook Law Firm, P.C. 149067	pcook@cooklawfirm.la	e-Serve	3/18/2024 4:45:47 PM
Victoria Domantay Duane Morris	VCDomantay@duanemorris.com	e-Serve	3/18/2024 4:45:47 PM
Jeffrey Raskin Morgan Lewis & Bockius 169096	jeffrey.raskin@morganlewis.com	e-Serve	3/18/2024 4:45:47 PM
Ilya Kosten Selman Leichenger Edson Hsu Newman & Moore LLP	ikosten@selmanbreitman.com	e-Serve	3/18/2024 4:45:47 PM
Deborah Aiwasian Aiwasian & Associates 125490	Deborah.Aiwasian@mclolaw.com	e-Serve	3/18/2024 4:45:47 PM
Robert Olson Greines, Martin, Stein & Richland LLP 109374	rolson@gmsr.com	e-Serve	3/18/2024 4:45:47 PM
Paul Killion Duane Morris 124550	pjkillion@duanemorris.com	e-Serve	3/18/2024 4:45:47 PM
Alan Weil Kendall Brill & Kelly LLP 63153	aweil@kbfkfirm.com	e-Serve	3/18/2024 4:45:47 PM
Giuseppe Castaldi Traub Lieberman Straus & Shrewsbury, LLP 74235	gcastaldi@tlsslaw.com	e-Serve	3/18/2024 4:45:47 PM
Marsha Conte Aiwasian & Associates	marsha.conte@mclolaw.com	e-Serve	3/18/2024 4:45:47 PM
David Goodwin Covington & Burling LLP 104469	dgoodwin@cov.com	e-Serve	3/18/2024 4:45:47 PM
Mark Plevin Crowell & Moring 146278	mplevin@crowell.com	e-Serve	3/18/2024 4:45:47 PM
Gwendolyn West Greines, Martin, Stein & Richland LLP	Gwest@gmsr.com	e-Serve	3/18/2024 4:45:47 PM
Madeline Nanas Selman Leichenger Edson Hsu Newman & Moore LLP	mnanas@selmanlaw.com	e-Serve	3/18/2024 4:45:47 PM
Edward L. Xanders Greines, Martin, Stein & Richland, LLP 145779	exanders@gmsr.com	e-Serve	3/18/2024 4:45:47 PM
Chris Middleton Nicolaidis Fink Thorpe Michaelides LLP	cmiddleton@nicolaidesllp.com	e-Serve	3/18/2024 4:45:47

258331			PM
Debbie Salangsang Aiwasian & Associates	debbie.salangsang@mclolaw.com	e-Serve	3/18/2024 4:45:47 PM
Alan Weil Kendall, Brill & Kelly LLP	ajweil@kbkfirm.com	e-Serve	3/18/2024 4:45:47 PM
Scott Hoyt Pia Anderson Moss Hoyt 92723	shoyt@pamhlaw.com	e-Serve	3/18/2024 4:45:47 PM
Ivania Posse Sinnott Puebla Campagne & Curet, APLC	iposse@spcclaw.com	e-Serve	3/18/2024 4:45:47 PM
Everett W. Jack, Jr. 313870	everettjack@dwt.com	e-Serve	3/18/2024 4:45:47 PM
Calvin S. Whang	cwhang@selmanlaw.com	e-Serve	3/18/2024 4:45:47 PM
Breanna Katherine Jones	bjones@cov.com	e-Serve	3/18/2024 4:45:47 PM
Billie T.H. Mandelbaum	bmandelbaum@cov.com	e-Serve	3/18/2024 4:45:47 PM

This proof of service was automatically created, submitted and signed on my behalf through my agreements with TrueFiling and its contents are true to the best of my information, knowledge, and belief.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

3/18/2024

Date

/s/Gwendolyn West

Signature

Olson, Robert (109374)

Last Name, First Name (PNum)

Greines Martin Stein & Richland LLP

Law Firm