two or more policies of the same type cover the same insurable interest in the property)

- ○ 2) contribution by equal shares = each insurer shares equally in the loss until the share paid by each insurer equals the lowest limit of liability under any policy, or until the full amount of the loss is paid
- ○ 3) Primary and excess insurance = primary insurer pays first, and the excess insurer pays only after the policy limits under the primary policy are exhausted
  - coordination-of-benefits provision → designed to prevent duplication of benefits if one person is covered under more than one group health insurance plan