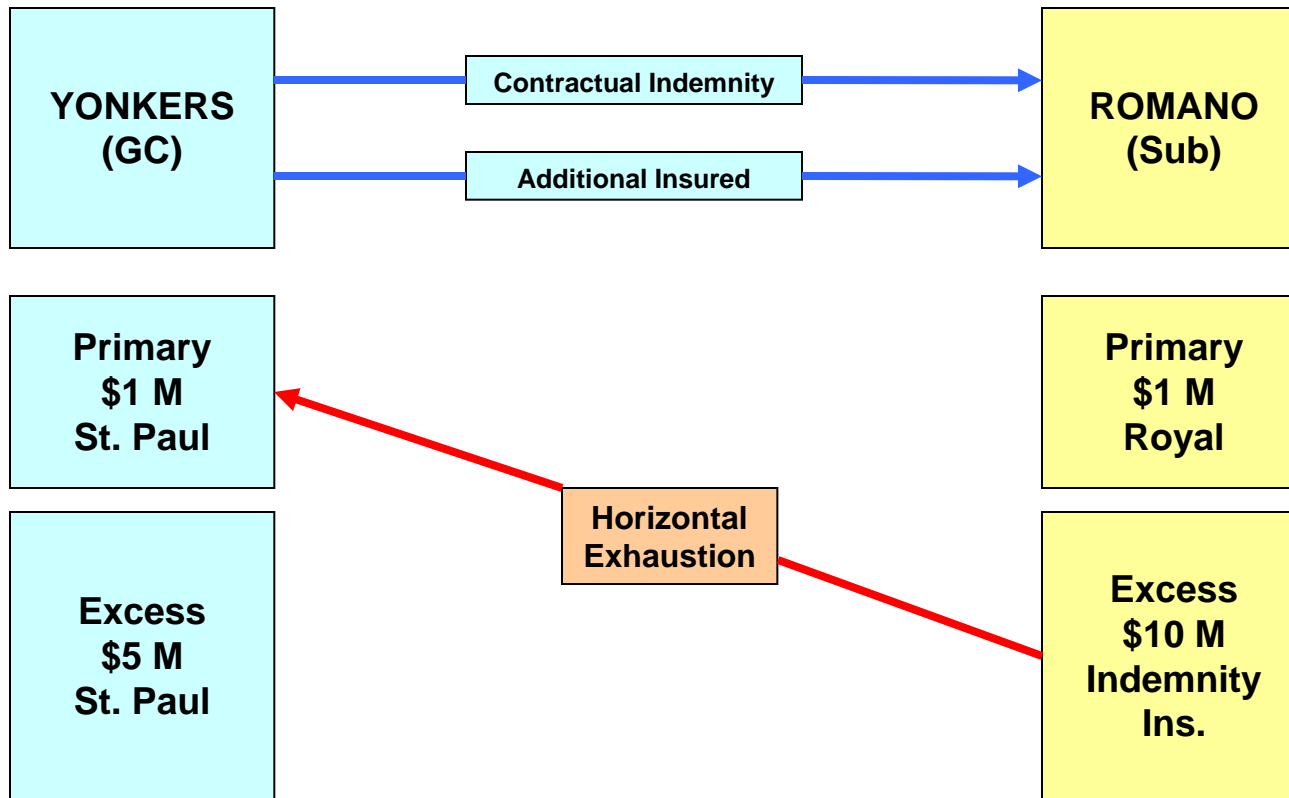




Indemnity Ins. V. St. Paul



CIRCUITY – Indemnity Ins. can force St. Paul Primary to pay first under principle of horizontal exhaustion but Yonkers could then pass that liability back to Romano via contractual indemnity, which would flow back to Indemnity Ins. Court shortcuts that result by simply holding that horizontal exhaustion does not apply.