

Century Indemnity Co. V. Brooklyn Union Gas Co.

Year: 2025

Court: New York Supreme Court Appellate Division First Department

Case Number: 2024-00848

In its amicus brief, United Policyholders weighs in on one of the bedrock principles of insurance law, the doctrine of contra proferentem. Under the doctrine, ambiguous terms in insurance contracts are construed against the insurer. And the rationale is straightforward. Insurance companies write the policies and hold all the power relating to the specific wording in them. Specifically in its brief, United Policyholders argues against a “sophisticated insured” exception, which if allowed to stand would create a dangerous, hard to administrate, and unjustifiable exception under new York law.

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