

COMMONWEALTH OF KENTUCKY SUPREME COURT  
96-SC-512-D

ALBERT GEORGE, PEARL GEORGE  
KAREN MILLER, and STEVEN JACKSON

APPELLANTS

v.

GUARANTY NATIONAL INSURANCE COMPANY

APPELLEE

APPEAL FROM KENTUCKY COURT OF APPEALS,  
HON. J. W. HOWERTON, JUDGE  
ACTION NO. 95-CA-001577

**BRIEF OF AMICUS CURIAE, UNITED POLICYHOLDERS**

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ATTORNEYS FOR AMICUS CURIAE

CERTIFICATE OF SERVICE

I hereby certify that an original and ten (10) copies of this brief have been sent by Registered Mail to Susan Clary, Clerk, Supreme court of Kentucky, 209 New Capitol Building, 700 Capitol Avenue, Frankfort, KY 40601, and a true and accurate copy of same was served upon each of the following by mailing it to George E. Fowler, Jr., Kentucky Court of Appeals, 360 Democrat Drive Frankfort, KY 40601; Ann Wilson, Calloway Circuit Clerk, Miller Annex, 201 S. 4th Street, Murray, KY 42071; Hon. J. W. Howerton (retired) Kentucky Court of Appeals Judge, P. O. Box 194, Paducah, KY 42002-0194; Hon. David Buckingham, Calloway Circuit Court Judge, Calloway County Courthouse, Murray, NY 42071; Hon. Charles Saladino; Hon. David Oakes, Saladino Law Firm, 700 Clark Street, P.O. Box 1246, Paducah, KY 42002-1246; and; Hon. John David Cole, Hon. Matthew J. Baker, Cole, Moore & Baker, 921 College Station, P.O. Box 10240, Bowling Green, KY 42102.

Dated: January 27, 1997

  
JOHN A. MACDONALD

## INTEREST OF AMICUS CURIAE

United Policyholders is a non-profit corporation dedicated to educating policyholders on their rights and duties under their insurance policies. Specifically, United Policyholders engages in charitable and educational activities by promoting greater public understanding of insurance issues and policyholder rights. United Policyholders's activities include organizing meetings, distributing written materials, and responding to requests for information from individuals, elected officials, and governmental entities. These activities are limited only to the extent that United Policyholders exists exclusively on donated labor and contributions of services and funds.

Amicus curiae have a vital interest in seeing that insurance companies act in good faith and honor their fiduciary duties to policyholders. This interest also extends to seeing that insurance policies sold to countless policyholders are interpreted properly and consistently by insurance companies and the courts. As a public interest organization, United Policyholders seek to assist and to educate the public and the courts on policyholders' insurance rights and their efforts to have them enforced consistently throughout the country.

## STATEMENT OF THE CASE

United Policyholders incorporate by reference the Statement of the Case of Appellees/Cross Appellants Albert George, Pearl George, Karen Miller and Steven Jackson.