

# **‘An’ Versus ‘Any’: When One Word Makes a Profound Difference in an Insurance Contract**

There may be certain circumstances based upon specific policy wording in a commercial general liability insurance policy in which there is coverage for an insured-employer for its vicarious liability arising out of the intentional and excluded conduct of its employees, writes **Jeff Collins** in an article for **Jones, Skelton & Hochuli**.

He discusses a case in which the words “the,” “an” and “any” have been assigned significant importance in the case law, and are also at issue in cases examining other liability exclusions.

In the case, a court held that the phrase “any insured” in an exclusionary clause means something more than the phrase “an insured.”

**Read the article.**