

Iraq War Veteran Matthew Fecteau Takes on \$200 Billion Insurance Giant Tokio Marine Holdings Group

Fecteau challenges Tokio Marine Group's subsidiary, Safety National, over its refusal to provide coverage tied to a civil rights lawsuit against the City of Mount Vernon, New York.



Mount Vernon, New York May 5, 2025 ([Issuewire.com](https://www.issuewire.com)) - A compelling legal battle is unfolding in New York Supreme Court between Iraq War veteran Matthew J. Fecteau, a native New Yorker born in Queens, and global insurance titan Tokio Marine Holdings Group, whose U.S. arm, Safety National Casualty Corporation, has refused to provide coverage in a civil rights case involving alleged misconduct by the City of Mount Vernon.

At the [heart of the lawsuit](#) is an insurance policy that was supposed to safeguard municipalities and their officials against precisely the type of claims raised in Fecteau's federal civil rights action—claims involving unlawful searches, falsified records, and retaliatory property seizures by city personnel. Despite the policy's language and legal obligations under New York law, Safety National issued a curt denial of coverage.

"I didn't survive a war overseas just to be trampled at home by the very institutions that are supposed to protect us," said Fecteau. "Tokio Marine may have \$200 billion and armies of lawyers, but I have something they can't buy—principle. If we let corporations dodge accountability every time they're needed most, then justice in this country is just a privilege for the powerful."

While Safety National is nominally the insurer, it operates as part of the vast international network of Tokio Marine Holdings LLC, which oversees insurance operations across more than 40 countries through the Tokio Marine Group. For all intents and purposes, the actions of Safety National reflect the legal and strategic posture of a \$200 billion global conglomerate.

Fecteau's lawsuit seeks a declaratory judgment that would require Safety National to uphold its duty to defend and indemnify the City in the face of credible constitutional claims. The legal action raises broader questions about the responsibilities of multinational insurers operating in the public sector and their increasing detachment from the communities they're meant to serve.

"This fight is about more than insurance," said Fecteau. "It's about whether accountability in America is real—or whether giant corporations can simply step back and wash their hands when people's rights are violated."

Born in Queens, Fecteau's journey—from New York to the battlefields overseas and now into the courtroom—underscores the deeply personal nature of his stand. With both the federal civil rights case and the state-level insurance dispute underway, his efforts shine a light on what happens when powerful institutions fail—and one person refuses to back down.

About Matthew J. Fecteau:

Matthew J. Fecteau is an Iraq War veteran born in Queens, New York. His current legal actions reflect his commitment to accountability and justice.



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