

JURY VERDICT AND SETTLEMENT RESEARCH

In today's economy, affluent consumers are more likely than ever to be targets of multi-million-dollar lawsuits. In many states, if someone is found only 1 percent responsible for an accident, he or she can be held liable for 100 percent of the damages to the injured parties. Below is a sample of recent cases demonstrating how costly many types of lawsuits can be.*

| States | Verdict/Settlement | Type of Case | Case Summary |
|--------|--------------------|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MO | \$53.5 million | Automobile Accident | A female suffered multiple facial fractures and emotional distress after the car she was passenger of was hit head-on by the male defendant's vehicle. The defendant was found guilty of driving at an excessive speed, failing to keep a proper lookout and driving under the influence. |
| CA | \$49 million | Automobile Accident | The family of 21-year-old college student sued drivers of two vehicles involved in multi-vehicle crash. The plaintiff's counsel claimed one defendant was sleep-deprived, while the other was on their cell phone. The plaintiff was in a coma for one month and is expected to require lifetime 24-hour care. |
| FL | \$20 million | ATV Accident (premises liability) | A teenage male was killed while riding an ATV on a neighbor's property. The neighbor had invited him to drive the ATV without proper safety equipment and without adult supervision. The teenage male struck a fence and was decapitated. |
| FL | \$11.3 million | Internet Defamation Lawsuit | An internet defamation suit brought by a Florida consultant against a Louisiana woman for posting defamatory statements about the plaintiff on an internet bulletin board. The defendant called the plaintiff a "crook" and a "fraud." |
| MD | \$5.9 million | Dog Bite | A 16-month-old child attacked and killed by a pit bull kept at the home of a family friend. |
| MA | \$5 million | Private Home Accident (Premises Liability) | A 20-year-old female suffered from a foot fracture and Reflex Sympathetic Dystrophy Syndrome after the male defendant fell on her while she was a guest at his home. The plaintiff accused him of being intoxicated at the time of the incident and concluded that his negligent behavior caused her injuries. |
| TX | \$4.9 million | Gunshot | The male plaintiff was a guest at the defendant's home when the defendant's gun accidentally discharged, hitting the plaintiff in the neck and causing paraplegia. The defendant was found guilty of failing to maintain proper control of his firearm. |
| MI | \$4.6 million | Boating Accident | A 16-year-old female had to have her leg amputated and gall bladder removed after a boating accident while under the supervision of the adult defendant. |
| FL | \$3.2 million | Water Sports Accident | A 51-year-old male was snorkeling when he was struck by the male defendant's jet ski and suffered from multiple vertebra fractures, a herniated disc, and quality of life loss. |
| PA | \$2.3 million | Horseback Riding Accident (negligent supervision) | An 11-year-old boy kicked in the face by a privately-owned horse while at a stable. Stable owners were found responsible due to negligent supervision. |

*The information provided regarding verdicts was drawn both from a variety of third-party internet and other sources considered to be generally reliable, but ACE PRS has made no effort to independently verify any of the third-party data. The verdict information should not be considered typical or predictive of outcomes in other cases or any indication regarding how ACE PRS would handle similar claims. Policies issued by Bankers Standard Insurance Co., Atlantic Employers Insurance Co., and ACE Insurance Co. of the Midwest. Surplus lines products are only issued through licensed surplus lines brokers.

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