

JURY VERDICT AND SETTLEMENT RESEARCH

In today's highly uncertain economic environment, affluent consumers are more likely to be targets of multi-million-dollar lawsuits. In many states, if someone is found only one percent responsible for an accident, he or she can be held liable for 100 percent of the damages to the injured parties. The following jury verdicts demonstrate a wide range of exposures with significant judgements that individuals may face.*

LOCATION	VERDICT/SETTLEMENT	TYPE OF CASE	CASE SUMMARY
CA	\$49 Million	Automobile Accident	The family of a 21-year-old college student sued two drivers involved in a 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, permitting him to operate it without proper safety equipment and without adult supervision. The teenage male struck a fence and was decapitated.
MA	\$12 Million	Automobile Accident/ Motor Vehicle Negligence	Two brothers suffered severe injuries in an automobile accident sustained at the hands of a man driving his grandparents' SUV. The grandparents were accused of negligent supervision for allowing their grandson to drive their vehicle, despite knowing his extensive history of poor driving that included accidents, license suspension and citations. They had also removed him from their automobile policy due to his poor driving history.
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."
IL	\$2.5 Million	Host Liquor Liability (Negligent Supervision)	Parents supervised activities at their home after their teenage daughters invited friends over for a party. Two guests were involved in a vehicular accident while driving home and a passenger ended up paralyzed from the chest down.
PA	\$2.3 Million	Horseback Riding Accident (Negligent Supervision)	An 11-year-old boy was kicked in the face by a privately-owned horse while at a stable. Stable owners were found responsible due to negligent supervision.
CT	\$1.5 Million	Swimming Pool Drowning (Negligent Supervision)	A 3-year-old boy died after he drowned in his family's pool while under the supervision of the 17-year-old female defendant. The defendant was found guilty of failing to properly supervise the minor entrusted in her care, negligently allowing the boy to enter the pool area without supervision.

**The information provided regarding verdicts was drawn from both ACE PRS and from a variety of third-party Internet sources considered to be generally reliable, but Orchid Specialty High Net Worth 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 our carriers would handle similar claims.*