

INSURANCE DEFENSE CLAIMS & THEIR VERDICT SUMMARIES

AVERAGE INSURANCE CLAIM PAYMENTS

LOSS: Six Figures **LEGAL:** Five Figures

AVERAGE A&B CLAIM PAYMENTS

LOSS: Five Figures **LEGAL:** Five Figures



CASE #1

Negligent Security

General Liability A&B

PLAINTIFF: An underage patron was served at our policyholder's establishment. He then randomly attacked other patrons with a hatchet concealed beneath his overcoat.

CLAIM: The claim filed against our policyholder alleged their failure to secure the premises.

VERDICT: After only one hour of deliberation, the jury concluded that the assailant's actions were unforeseen and defense verdict was entered.

ESTIMATED EXPOSURE

High Six Figures

CASE #2

Dram Shop

Liquor Liability

PLAINTIFF: A patron ordered several drinks at our policyholder's establishment. Upon leaving, his vehicle collided with the rear of another motorist's van.

CLAIM: The injured motorist filed a dram shop lawsuit against the policyholder after becoming a quadriplegic due to the impact of the accident.

VERDICT: An arbitrator concluded that the evidence in this case was inconclusive as to whether the patron was ever at the policyholder's establishment on the date of the accident. The arbitrator sided with the defense.

ESTIMATED EXPOSURE

High Seven Figures

CASE #3

Dram Shop

Liquor Liability A&B

PLAINTIFF: The plaintiff was struck in the face with a pool stick resulting in a fractured jaw that was wired shut for several months.

CLAIM: The lawsuit filed against the policyholder included counts involving negligent security and negligent service of alcohol to the patron who injured the plaintiff.

VERDICT: The jury concluded that the assailant's actions were unforeseen and a defense verdict was entered.

ESTIMATED EXPOSURE

High Six Figures