



Large Loss Journal

Sometimes it's challenging to ensure that your clients understand the risks they are taking by limiting their insurance coverage. We can think of no better way to help you illustrate these risks to your clients than to provide you with information about recent verdicts on claims made against parties with risks similar to your clients.

Products/Manufacturing Verdicts

\$38 million	For personal injury Texas, 2006	A 25-year-old suffered severe brain injury when a car skidded under a truck that had no underside protection.
\$31 million	For personal injury South Carolina, 2006	A passenger who was thrown from a vehicle and sustained head injuries alleged the seat belt was not accessible.
\$14.1 million	For wrongful death Michigan, 2006	A propane gas leak caused the death of a family of four.
\$13.5 million	For personal injury Pennsylvania, 2007	A bicycle brake cable caused a 24-year-old to be thrown over the handlebars, resulting in quadriplegia.
\$10.4 million	For wrongful death Montana, 2007	A child safety seat manufacturer was ordered to pay the parents of a four-month-old after the infant died of head injuries in an auto accident.

Automobile Accident Verdicts

\$30 million	For wrongful death Missouri, 2006	Two people were killed when their car burst into flames after being hit by a truck.
\$22.3 million	For personal injury California, 2007	A six-year-old girl was hit by a van after visiting an ice cream truck.
\$20.8 million	For wrongful death Texas, 2007	A driver accused of being on cocaine caused a multi-vehicle accident that killed the plaintiff.
\$5.2 million	For wrongful death or personal injury Texas, 2007	A tractor unit hit the plaintiff, who had lost control of her vehicle; other drivers had avoided hitting her, so the truck driver's poor evasive actions resulted in an award against the trucking firm.

Swimming Pool Verdicts

\$20 million	For personal injury Kansas, 2007	A 16-year-old dove into shallow water and sustained spinal injuries; the landowner was held partially responsible because of allegedly inadequate signage and warnings.
---------------------	-------------------------------------	---

Construction Verdicts

\$29 million	For wrongful death California, 2007	A 36-year-old electric utility worker suffered electrical shock while working in an elevated bucket truck.
\$21 million	For personal injury Colorado, 2007	A worker fell 25 feet when a pole he was working on snapped, resulting in his paraplegia.
\$18.1 million	For personal injury New York, 2007	A 45-year-old fell on a construction site, resulting in paraplegia and additional complications.
\$14 million	For personal injury Delaware, 2006	A 23-year-old roofer fell, breaking his back and leg and sustaining other injuries. Contractor had allowed the roofer to use a slide guard instead of an OSHA-required harness.
\$10.4 million	For personal injury New York, 2007	A bridge collapsed on a contractor, causing major orthopedic injuries.

Real Estate Verdicts

\$12 million	For personal injury Virginia, 2007	The plaintiff slipped in a puddle of water, caused by a leaking awning. The resulting fall caused severe brain injury.
\$7 million	For personal injury Maryland, 2006	Children exposed to lead, as tenants in an apartment, suffered from lead poisoning.

Personal Verdicts

\$20 million	For wrongful death Florida, 2007	A 13-year-old was killed in a crash, after taking an all-terrain vehicle, without permission, that had been left unattended with keys in the ignition.
\$1.9 million	For personal injury Florida, 2006	The plaintiff was attacked by two Great Dane dogs.

Work Environment Verdicts

\$3.9 million	New York, 2007	The treasurer of a bank alleged she was subject to a hostile work environment, gender discrimination, and denial of promotion.
\$1.7 million	California, 2007	A firefighter alleged his reports of sexual harassment led to retaliation from management, resulting in damages.

Dramshop Verdicts

\$15 million	Alabama, 2007	The at-fault driver was found to be legally intoxicated when served at the defendant's establishment, before leaving and becoming involved in a fatal accident.
\$9.4 million	Massachusetts, 2007	Minors were served alcohol, resulting in an auto accident and serious injuries. A dramshop finding was made against the bar that served the minors.

The various verdicts listed here were found in public records and/or published news articles. We have compiled them for our agents and policyholders for illustrative purposes.

Fireman's Fund, based in Novato, California, is a member of Allianz SE, one of the world's five largest insurers. Fireman's Fund carries a financial strength rating of "A" (Excellent) and the issuer credit rating of "a" from A.M. Best. In addition, Standard & Poor's (S&P) recently upgraded Fireman's Fund rating from an "A" to an "A+."

Our Heritage

Fireman's Fund was founded in 1863 with a mission to donate a portion of our profits to support the families of firefighters. We're continuing that tradition today through our Fireman's Fund Heritage® Program, a national, community-based effort that provides equipment, fire prevention tools and training, and community fire safety education. To learn more, visit our Web site at www.firemansfund.com/heritage.

© 2008 Fireman's Fund Insurance Company, Novato, CA. All rights reserved.

20032-5-08



A company of Allianz 