

SPECIAL REPORT

LARGEST MICHIGAN JURY VERDICTS AND SETTLEMENTS OVER \$1,000,000

19-YEAR VERDICT SUMMARY (3 Pages)

Top 3 Judgments for Each of 7 Categories for Years 1998-2016

(Updated 07/22/2016)

SEE ATTACHED DESCRIPTION OF CASES LISTED BELOW

 (or contact your Producer for complete 93-page Verdict Report which includes all Michigan cases over \$1,000,000)

YEAR:	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
# of Cases \$1,000,000 and above:	9	51	39	48	41	28	24	26	18	16
<u>LARGEST CASES, By Year:</u>										
1. AUTO LIABILITY (i.e., Auto accidents)	\$6,200,000 \$5,000,000 \$1,603,000	\$16,000,000 \$14,450,683 \$11,900,000	\$42,000,000 \$34,000,000 \$17,810,434	\$90,000,000 \$7,000,000 \$4,550,000	\$6,100,000 \$4,340,000 \$3,450,000	\$3,420,000 \$3,250,000 \$3,075,000	\$6,291,666 \$6,000,000 \$3,500,000	\$3,000,000 \$2,261,486 \$2,091,500	\$5,650,000 \$3,900,000 \$2,096,000	\$3,100,000 \$3,000,000 \$1,900,000
2. EMPLOYMENT PRACTICES (i.e., Discrimination, harassment)	- - -	\$16,500,000 \$2,200,000 \$1,767,500	\$2,836,000 \$1,350,000 \$1,251,169	\$5,528,156 \$1,900,000 \$1,500,000	\$4,590,000 \$4,500,000 \$3,420,000	\$12,500,000 \$11,300,000 \$2,300,000	\$7,900,000 \$650,000 -	\$4,388,300 \$4,229,500 \$1,813,293	\$3,700,000 - -	\$2,100,000 - -
3. PRODUCTS LIABILITY (i.e., Recalls / defects)	- - -	\$16,000,000 \$1,000,000 -	\$12,000,000 - -	\$1,080,000 \$1,000,000 -	- - -	- - -	\$2,835,000 \$850,000 -	\$47,680,000 \$2,226,000 -	\$2,700,000 - -	- - -
4. BUS. PREMISES/OPERATIONS (i.e., Slips & falls or other injury arising out of operations)	\$55,000,000 \$2,000,000 \$571,000	\$100,000,000 \$7,284,545 \$5,080,000	\$3,500,000 \$2,836,000 \$1,650,000	\$9,500,000 \$7,500,000 \$3,000,000	\$7,500,000 \$4,250,000 \$3,260,000	\$6,000,000 \$2,350,000 \$2,050,000	\$2,500,000 \$2,300,000 -	\$1,000,000 \$890,000 \$700,000	\$21,000,000 \$4,500,000 \$2,500,000	\$3,800,000 \$1,800,000 \$1,500,000
5. POLLUTION (i.e., Sewers, odors, mold)	- - -	\$1,350,000 - -	- - -	\$5,147,500 \$3,000,000 \$483,195	- - -	- - -	\$9,154,000 - -	\$18,760,000 \$1,900,000 -	\$13,210,000 \$4,450,000 \$3,600,000	\$1,800,000 - -
6. MANAGEMENT PRACTICES (i.e., Breach, fraud, copyrights)	\$44,500,000 - -	\$75,500,000 \$40,000,000 \$34,000,000	\$26,525,000 \$11,500,000 \$10,355,011	\$70,000,000 \$47,000,000 \$10,000,000	\$22,500,000 \$13,000,000 \$6,987,688	\$2,300,000 \$2,010,982 \$1,015,152	\$12,262,500 - -	\$500,000,000 \$10,800,000 \$6,100,000	\$4,500,000 \$3,140,216 \$3,014,339	\$7,610,000 - -
7. CONSTRUCTION (i.e., Injuries at job sites)	- - -	\$2,610,000 \$1,560,000 -	\$4,626,355 \$2,500,000 \$1,508,953	\$900,000 - -	\$1,920,126 - -	\$2,050,000 \$1,450,000 -	\$2,835,000 \$2,250,000 -	\$2,125,000 \$1,747,000 \$1,000,000	\$1,625,000 - -	- - -

LARGEST MICHIGAN JURY VERDICTS AND SETTLEMENTS 19-YEAR VERDICT SUMMARY

(as of 07/22/2016)

Top 3 Judgments for Each of 7 Categories for Years 1998-2016

(Years 1998 - 2006)

YEAR:	2006	2005	2004	2003	2002	2001	2000	1999	1998
# of Cases \$1,000,000 and above:	26	19	21	15	18	19	16	27	25
<u>LARGEST CASES, By Year:</u>									
1. AUTO LIABILITY (i.e., Auto accidents)	\$6,800,000 \$4,000,000 \$2,300,000	\$57,700,000 \$25,000,000 \$9,000,000	\$9,000,000 \$3,800,000 \$3,500,000	\$16,000,000 \$5,175,000 \$3,325,000	\$6,500,000 \$5,000,000 \$5,000,000	\$5,000,000 \$3,000,000 \$2,500,000	\$6,500,000 \$1,623,550 -	\$5,552,000 \$4,420,000 \$4,250,000	\$3,750,000 \$3,000,000 \$2,900,000
2. EMPLOYMENT PRACTICES (i.e., Discrimination, harassment)	\$2,430,000 - -	\$10,600,000 \$1,400,000 -	\$5,000,000 \$4,140,000 \$3,074,000	\$6,200,000 - -	\$10,600,000 - -	\$2,700,000 - -	\$7,160,000 \$5,500,000 \$4,897,100	\$45,000,000 \$33,000,000 \$1,700,000	\$2,000,000 \$1,500,000 \$1,250,000
3. PRODUCTS LIABILITY (i.e., Recalls / defects)	\$3,400,000 \$1,900,000 -	\$1,550,000 \$1,270,000 -	\$1,200,000 - -	\$1,000,000 - -	- - -	- - -	\$5,024,537 \$1,651,000 \$1,002,331	\$4,120,000 \$3,000,000 \$2,500,000	\$6,200,000 \$1,775,000 \$1,580,000
4. BUS. PREMISES/OPERATIONS (i.e., Slips & falls or other injury arising out of operations)	\$14,100,000 \$5,200,000 \$2,000,000	\$3,000,000 \$1,260,000 \$1,200,000	- - -	\$3,900,000 \$2,000,000 \$1,490,000	\$1,675,000 \$1,200,000 \$1,075,000	\$7,150,000 \$2,632,000 \$2,300,000	\$8,500,000 \$7,940,000 \$1,549,270	\$1,400,000 \$1,290,000 \$920,000	\$1,735,000 \$1,175,000 \$1,150,000
5. POLLUTION (i.e., Sewers, odors, mold)	\$1,200,000 - -	\$925,000 - -	- - -	- - -	- - -	\$12,000,000 - -	- - -	\$1,200,000 - -	\$3,800,000 \$1,580,000 -
6. MANAGEMENT PRACTICES (i.e., Breach, fraud, copyrights)	\$3,100,000 \$1,150,000 \$1,100,000	- - -	- - -	\$30,200,000 - -	- - -	\$2,700,000 - -	\$2,400,000 \$2,000,000 -	- - -	\$3,200,000 - -
7. CONSTRUCTION (i.e., Injuries at job sites)	\$1,175,000 - -	\$1,200,000 - -	\$8,100,000 \$5,500,000 \$1,500,000	\$1,925,000 - -	\$2,200,000 \$1,300,000 -	\$1,091,979 - -	\$23,000,000 - -	\$2,350,000 \$2,000,000 \$1,800,000	\$1,590,000 - -

FACTS		
Years Studied:	19	Total \$1M+ Cases: 486
<u>Highest Judgments</u>		
Auto	\$90,000,000	(2013)
Employment Practices	\$45,000,000	(1999)
Products Liability	\$47,680,000	(2009)
Premises	\$100,000,000	(2015)
Pollution	\$18,760,000	(2009)
Management Practices (D&O)	\$500,000,000	(2009)
Construction	\$23,000,000	(2000)

SUMMARY OF AUTOMOBILE LIMITS OF INSURANCE OVER THE PAST 19 YEARS

In looking at the adequacy of your likely greatest exposure, "AUTOMOBILE," in how many years out of the past 19 years would your primary AUTO AND UMBRELLA LIABILITY have been sufficient for the following limits ?

Your Total Liability Limit	# of Years with Sufficient Limits	Which Years, Out of the Past <u>19 years</u> , Did You Have Adequate Limits for ALL <u>AUTO</u> Cases:
\$1,000,000	0 years	--
\$2,000,000	1 year	--
\$3,000,000	1 year	2009
\$4,000,000	4 years	1998, 2007, 2009, 2011
\$5,000,000	5 years	1998, 2001, 2007, 2009, 2011
\$6,000,000	7 years	1998, 1999, 2001, 2007, 2008, 2009, 2011
\$7,000,000	12 years	1998, 1999, 2000, 2001, 2002, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2016
\$8,000,000	12 years	1998, 1999, 2000, 2001, 2002, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2016
\$9,000,000	13 years	1998, 1999, 2000, 2001, 2002, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2016
\$10,000,000	13 years	1998, 1999, 2000, 2001, 2002, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2016
\$11,000,000	13 years	1998, 1999, 2000, 2001, 2002, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2016
\$12,000,000	13 years	1998, 1999, 2000, 2001, 2002, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2016
\$13,000,000	13 years	1998, 1999, 2000, 2001, 2002, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2016
\$14,000,000	13 years	1998, 1999, 2000, 2001, 2002, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2016
\$15,000,000	14 years	1998, 1999, 2000, 2001, 2002, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2015, 2016
\$16,000,000	15 years	1998, 1999, 2000, 2001, 2002, 2003, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2015, 2016
\$17,000,000	15 years	1998, 1999, 2000, 2001, 2002, 2003, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2015, 2016
\$18,000,000	15 years	1998, 1999, 2000, 2001, 2002, 2003, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2015, 2016
\$19,000,000	15 years	1998, 1999, 2000, 2001, 2002, 2003, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2015, 2016
\$20,000,000	15 years	1998, 1999, 2000, 2001, 2002, 2003, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2015, 2016
\$21,000,000	15 years	1998, 1999, 2000, 2001, 2002, 2003, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2015, 2016
\$22,000,000	15 years	1998, 1999, 2000, 2001, 2002, 2003, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2015, 2016
\$23,000,000	15 years	1998, 1999, 2000, 2001, 2002, 2003, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2015, 2016
\$24,000,000	15 years	1998, 1999, 2000, 2001, 2002, 2003, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2015, 2016
\$25,000,000	15 years	1998, 1999, 2000, 2001, 2002, 2003, 2004, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2015, 2016

Keep in mind, that the 2016 year is ONLY a partial year.

NOTE: In 3 out of the last 19 years, the insured would not have had enough Auto Insurance if their Liability Limit had only been \$25,000,000. The amounts needed in those 3 years: \$34M & \$42M (2014), \$58M (2005), and \$90M (2013).

(Descriptions of the individual cases are available in our 93-page Verdict Report upon your request.)