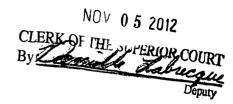




FILED ALAMEDA COUNTY

Case No. RG 11592967

## **VERDICT FORM**



We, the jury in the above-entitled action, answer the question submitted to us as follows:

1. What amount of punitive damages, if any, do you award Jerry and Betty Douglas?

\$ 1.9 million dollars.

Date: 11/5/2012

<u>Cassandia</u> Jacksen Presiding Juror

After this verdict form has been signed, notify the court attendant that you are ready to present your verdict in the courtroom.





OCT 3 1 2012

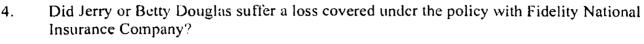
## Case No. RG 11592967

## **VERDICT FORM**



We, th	ne jury in the above-entitled action, answ	er the questions submitted to us as follows:	
	the application for insurance with Fidel as contain a misrepresentation of fact?	ity National Insurance Co. by Jerry and Betty	
	Yes	No	
	If your answer to question 1 is yes, then question number 4.	answer question 2. If you answered no, go to	
2. Wa	s the misrepresentation of fact material?		
	Yes	No	
	If your answer to question 2 is yes, then question number 4.	answer question 3. If you answered no, go to	
3. Would Fidelity National Insurance Co. have issued the insurance policy had they known the true facts in the application?			
	Yes	No	
	If your answer to question 3 is yes, ther question number 3a.	answer question 4. If you answered no, answer	
3a. Insura	What is the amount that Jerry and Betty nee Co. ?	Douglas received from Fidelity National	
	\$		

Then do not answer any further questions, and go to the last page and have the presiding juror sign and date form.



If your answer to question 4 is "yes," then answer question 5. If you answered "no," then do not answer any further questions, and go to the last page and have the presiding juror sign and date form.

5. What is the amount of the covered loss that Fidelity National Insurance Company failed to pay Jerry and Betty Douglas?

Loss of real property	\$ 298,924.28
Loss of personal property	\$ 110,000,00
Loss of use	\$ 15,600.00

If the answer is "0.00" to all of the above, then do not answer any further questions, and go to the last page and have the presiding juror sign and date form. If the answer to any of the above is anything other than "0.00", then answer question 6.

6. Was Fidelity National Insurance Company's failure to pay for any covered loss under the insurance policy unreasonable or without proper cause?

If your answer to question 6 is "yes," then answer question 7. If you answered "no," then do not answer any further questions, and go to the last page and have the presiding juror sign and date form.

7. Was any failure by Fidelity National Insurance Co. to pay policy benefits a substantial factor in causing harm to Jerry or Betty Douglas?

	If your answer to question 7 is "yes," then answer question 8. If you answered "no," then do not answer any further questions, and go to the last page and have the presiding juror sign and date form.		
8.	What are Jerry and Betty Douglas's damages?		
	a) Additional loss of use \$ 3,600.		
	b) Emotional distress \$ 300,000.00		
9.	What percentage of time spent by the attorneys for plaintiffs was to recover the policy benefits listed in answer to question number five?		
	% <u>&amp;0%</u>		
10.	Based on that percentage, what are the attorney's fees for recovering the policy benefits listed in answer to question number five?		
	\$ 101,885.83		
11. withh	Did Fidelity National Insurance Company act with fraud, malice, or oppression by olding or delaying the payment of policy benefits?		
	Yes No		
If your answer to question 11 is "yes," then answer question 12. If you answered "no," then do not answer any further questions, and go to the last page and have the presiding juror sign and date form.			

Was the act constituting the fraud, malice or oppression authorized by one or more

officers, directors, or managing agents of Fidelity National Insurance Company?

\_\_\_\_Yes

Please sign and return this verdict.

Date: 10.31.12

8.

9.

12.