

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF LOUISIANA
LAFAYETTE DIVISION

CHARLES JACKSON AND ERICA JACKSON CIVIL DOCKET NO. 6:21-CV-02117
JACKSON

VERSUS

JUDGE DAVID C. JOSEPH

STATE FARM FIRE & CASUALTY CO. MAGISTRATE JUDGE DAVID J. AYO
CO.

VERDICT FORM

1.

Do you find by a preponderance of the evidence, taking into account the \$23,540 deductible applicable to the State Farm Fire and Casualty Company ("State Farm") insurance policy, that State Farm owes Charles and Erica Jackson additional payments for property damages caused by Hurricane Laura and/or Hurricane Delta in excess of the \$28,431.89 already paid?

Yes
 No

NOTE: If you answered "No" to Question No. 1, then STOP your deliberations now. Have your Foreperson sign and date this form and return to the Courtroom. If you answered "Yes" to Question No. 1, then go to Question No. 2.

2.

How much additional money does State Farm owe Charles and Erica Jackson for property damage caused by Hurricane Laura and/or Hurricane Delta?

\$ _____

3.

Do you find, by a preponderance of the evidence, that State Farm arbitrarily, capriciously, or without probable cause failed to pay any amount due under the insurance policy issued to Charles and Erica Jackson?

_____ Yes

_____ No

NOTE: If you answered "No" to Question No. 3, then STOP your deliberations now. Have your Foreperson sign and date this form and return to the Courtroom. If you answered "Yes" to Question No. 3, then go to Question No. 4.

4.

Which payments, if any, did State Farm arbitrarily, capriciously, or without probable cause fail to pay within 30 days of receiving satisfactory proof of loss? If timely, answer YES. If untimely, answer NO.

DATE	PAYMENT AMOUNT	TIMELY?
10/21/2020	\$827.22	_____
11/2/2021	\$1,611.35	_____
7/20/2022	\$12,250.96	_____
10/20/2022	\$11,508.35	_____
12/17/2022	\$2,234.01	_____

5.

Do you find, by a preponderance of the evidence, that State Farm arbitrarily, capriciously, or without probable cause failed to pay any amount due under the insurance policy within 60 days of receiving satisfactory proof of loss?

_____ Yes

_____ No

NOTE: If you answered "No" to Question No. 5, then STOP your deliberations now. Have your Foreperson sign and date this form and return to the Courtroom. If you answered "Yes" to Question No. 5, then go to Question No. 6.

6.

What amount of additional damages, if any, do you find Charles and Erica Jackson suffered as a result of State Farm's conduct as described in Question No. 5?

\$ _____

7.

What penalty, if any, do you find that Charles and Erica Jackson should be awarded as a result of State Farm's conduct as described in Question No. 5? You may choose any amount up to twice the damages awarded in Question No. 6, or \$5000.00, whichever is greater.

\$ _____

DATED this 9th day of March 2023.