

Valpo man wins \$20 million verdict v. Allstate

Insurer accused of forcing customers to choose between settlement or legal fight

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Oct 6, 2006

A jury on Thursday decided that Ted K. Fields was in bad hands with Allstate and awarded the Valparaiso man \$20 million.

Fields' attorney, Kenneth J. Allen, said the jury's decision supports his contention that Allstate acted in bad faith against its customers, and he hopes the verdict sends a message to Allstate and other insurers to treat their customers fairly.

Allen said Allstate has had a policy for the past decade that gives its policyholders two choices -- accept a poor settlement or face a long, drawn out legal fight. He said insurers traditionally pay out 70 cents on the dollar for claims, but Allstate began paying 52 cents on the dollar in order to return millions to shareholders.

Allstate disagrees with Allen's assessment and the decision of the jury in Lake Superior Court Judge Diane Kavadias-Schneider's court.

"We disagree with the jury's verdict and we're disappointed in the resulting damages award," said Karen Spica, senior corporate relations manager.

"Allstate believes the decision in the case by the Appellate Court in Allstate's favor was award," said Karen Spica, senior corporate relations manager.

"Allstate believes the decision in the case by the Appellate Court in Allstate's favor was correct and we will pursue a further appeal to the court. Allstate's claim processes are sound. Our goal is to investigate, evaluate and promptly resolve each claim fairly and on its merits."

The case against Allstate almost didn't go to trial because of an Appellate Court ruling, but the Indiana Supreme Court vacated that decision.

Allen said Fields, 50, who is now retired on disability from his job as a steelworker, suffered spinal injuries in a 1995 crash. After the insolvency of the insurer for Jimmie Woodley, 57, of Gary, the driver who caused the crash, Allstate became responsible under the uninsured motorist coverage it sold Fields.

Fields suffered \$7,000 in medical bills and \$18,000 in lost wages, but Allen said Allstate forced Fields into a nearly 10-year battle. Allen said many people yield to Allstate's tactics, but Fields would not.

Allen said a doctor and psychiatrist testified during the two-week trial that the stress caused by Allstate's actions contributed to Fields' rise in blood pressure, which led to heart problems and a stroke.

"All I ever wanted was to get my car fixed and my bills paid, but Allstate turned my claim into World War III," Fields said in a statement.

Allen said he believes the \$20 million verdict is the largest bad faith verdict ever rendered against an auto insurer in Indiana.

"When Ted was hurt by an uninsured motorist, he believed he was in good hands..." Allen said.

"He soon realized Allstate's good hands were in reality boxing gloves."

Allen said insurance customers have a right to having their claims paid in full and anything less "is flat wrong."

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