

# Know Your Limits

presented by Winters-Oliver Insurance Agency

Your Monthly Wrap-up of **Mid-market Business Losses**

July 2022

## Jury Awards \$74 Million in Toxic Chemical Burn Lawsuit

Environmental

A St. Louis federal jury has awarded a man and his wife nearly \$74 million after he was permanently injured by toxic chemicals released at a northeast Missouri ammonium nitrate plant. In 2015, the man was working near the plant when he inhaled a reddish gas floating near him and was immediately rushed to the hospital. Since the incident, the man has suffered from a condition that causes his throat to randomly close, effectively choking him and often causing him to faint. The plant's owner, global explosives manufacturer Dyno Nobel, has been accused multiple times in recent years of releasing toxic substances at various plants.

## College Student Receives \$111 Million in Personal Injury Case

Medical Malpractice

A college student has been awarded \$111 million in damages—one of Minnesota's largest personal injury awards—after negligent care of his injured leg following surgery led to a permanent disability. The student's left leg was broken in a 2017 pickup soccer match, and following surgery, he experienced uncontrollable pain, numbness, burning and muscle problems. A second surgery was performed six days later, where doctors discovered the student had a medical condition that occurs when excess pressure builds in a group of muscles. Since then, he's had at least a dozen surgeries on his leg and has been left with permanent disabling damage.

## School District Must Pay \$10 Million Settlement in Sexual Abuse Case

Liability

A San Luis Obispo County school district must pay a 9-year-old special needs student \$10 million following a lawsuit that alleged she had been molested repeatedly by a school bus driver—who was hired despite being previously convicted on a "peeping Tom" charge. The lawsuit alleged that district officials knew of the prior criminal conviction but, with the help of the district's transportation supervisor, still hired him as a bus driver.

## Family of a Man Killed in Traffic Crash to Receive \$16 Million

Auto

An Illinois trucking company must pay the family of a man killed in a traffic crash \$16 million, spread out over the next half-century, in a settlement reached in the Circuit Court of Cook County. The settlement comes after a truck driver sideswiped and killed four men, including a 29-year-old married father of three—a tow truck operator parked on the side of the road responding to a call about a broken-down semi-tractor-trailer. The driver was distracted behind the wheel while putting on his shirt, causing him to veer off the road and strike the parked tow trucks.