

November 2024

Know Your Limits

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

Presented by **Winters-Oliver Insurance Agency**



Cyber Liability

Genetic-testing Company Settles Data Breach Lawsuit for \$30 Million

A DNA-testing company agreed to settle a class-action lawsuit filed in California for \$30 million after a data breach exposed users' account information, including ancestry reports, DNA matches, family names and pictures. Cyber-criminals used approximately 14,000 accounts to access data of 6.9 million connected profiles. The plaintiffs accused the company of failing to properly protect the users' information and neglecting to notify individuals with Chinese or Ashkenazi heritage whose data appeared to be targeted. The settlement, pending judge approval, includes payments to those affected by the breach, those who live in states with genetic privacy laws and those whose health information was leaked. The settlement also provides three years of access to a data monitoring and protection service.

Auto Liability

Oil Company Agrees to \$30 Million Settlement Following Car Crash

A Texas oil company reached a \$30 million settlement with a woman who was injured when her car was struck by a worker driving a company pickup. The 2019 incident left the woman with a painful and permanent back injury that required surgery. She has also been unable to work since the wreck. Evidence in the case demonstrated that the employee driver had alcohol and drugs in his system and that the worker had been taking drugs and drinking with his oil company supervisor immediately before the crash.

Liability

Jury Awards Musicians Over \$71 Million in Intellectual Property Case

A California jury awarded recording artists \$71.5 million in damages after it determined that a toy company impermissibly used the artists' looks for its line of dolls sold to consumers. The musicians alleged the toy company copied their fashion design, image and hairstyle without consent, recognition or compensation. The federal trial was the third trial involving the parties and lasted three weeks. According to court documents, damages included \$17.9 million in compensatory damages and \$53.6 million in punitive damages.

Liability

Three Women Receive \$300 Million Jury Award in Medical Sexual Abuse Case

A Virginia jury determined that three women must receive \$300 million in damages after finding they were sexually abused by a doctor during a femoral pulse exam while patients at a children's hospital. According to reports, the jury award consisted of \$60 million in compensatory damages and \$40 million in punitive damage for each woman. Forty-six former patients have sued the hospital, which treats children and adolescents, and its medical director. The next civil trial in this matter is scheduled for March.