

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF IOWA
EASTERN DIVISION**

MARSHALLE (SHELLEY) PFAB,

Plaintiff,

vs.

**UNITED WISCONSIN INS. CO.,
d/b/a UNITED HEARTLAND,**

Defendant.

No. C10-1024

VERDICT FORM

We find the following verdict on the questions submitted to us:

BAD FAITH

QUESTION NO. 1: Did United Heartland act in bad faith?

Answer "Yes" or "No"

ANSWER: Yes

[If your answer is "No," do not answer any further questions.]

QUESTION NO. 2: Was the bad faith of United Heartland a cause of any item of damage to Pfab?

Answer "Yes" or "No"

ANSWER: Yes

[If your answer is "No," do not answer any further questions.]

VERDICT FORM (Cont.)

QUESTION NO. 3: State the amount of damages sustained by Pfab, which was caused by United Heartland's bad faith. If Pfab has failed to prove any item of damage, or has failed to prove that any item of damage was caused by United Heartland's bad faith, enter "0" for that item.

- | | |
|--|----------------------|
| 1. Past medical bills | \$ <u>2960.71</u> |
| 2. Future medical expenses | \$ <u>124,098</u> |
| 3. Past pain and suffering | \$ <u>25,000</u> |
| 4. Future pain and suffering | \$ <u>0</u> |
| TOTAL (add the separate items of damage) | \$ <u>152,058.71</u> |

[If your answer is "0," do not answer any further questions.]

PUNITIVE DAMAGES

QUESTION NO. 4: Do you find by a preponderance of clear, convincing and satisfactory evidence the conduct of United Heartland constituted willful and wanton disregard for the rights of another?

Answer "Yes" or "No"

ANSWER: Yes

[If your answer is "No," do not answer any further questions.]

QUESTION NO. 5: What amount of punitive damages, if any, do you award?

ANSWER: None

[If your answer is "None," do not answer any further questions.]

VERDICT FORM (Cont.)

QUESTION NO. 6: Was the conduct of United Heartland directed specifically at Pfab?

Answer "Yes" or "No"

ANSWER: _____

/s/Foreperson

~~_____~~
FOREPERSON

/s/Juror _____ Juror	/s/Juror _____ Juror
/s/Juror _____ Juror	/s/Juror _____ Juror
/s/Juror _____ Juror	/s/Juror _____ Juror
/s/Juror _____ Juror	