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State Farm Penalized By San Antonio Jury For Bad Faith Conduct

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Shannon Loyd and Sandrine Shelton-Denbow of the Loyd Law Firm, P.L.L.C. obtained an unanimous verdict of \$379,073.59 for their client against State Farm Lloyds based on its unreasonable investigation of hail and wind damage to their client's home from the historic hail storms that slammed San Antonio, Texas in April 2016.

On behalf of their client, the Loyd Law Firm was initially seeking \$82,833.59 for the costs to replace the cement tile roof and resulting damages to the interior of the home. The jury found State Farm breached its contract and violated the Texas Insurance Code. The jury awarded full replacement cost for the damages to the home, \$150,000.00 in additional damages for State Farm's knowing violation of the Texas Insurance Code, and all of the attorneys' fees as requested. After application of the 18% prompt payment penalty pursuant to Chapter 542 of the Texas Insurance Code and prejudgment interests and costs of court, the judgment is expected to be even higher.

“When insurance companies act in bad faith and refuse to pay claims that are in fact covered by the policy, insureds get hurt financially,” said Shannon Loyd, owner of the Loyd Law Firm. “Our client was forced to file a lawsuit and then go through trial because State Farm refused to accept responsibility for the covered damages. Our client needed to find accountability and the jury provided that to him through its verdict.”

Alison Kelly, paralegal at the Loyd Law Firm, also assisted with the trial. The jury of six women and six men took an hour and 15 minutes to reach a verdict. The case is cause number 2017-CI-10370 in 224th Judicial District, Bexar County, Texas.

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