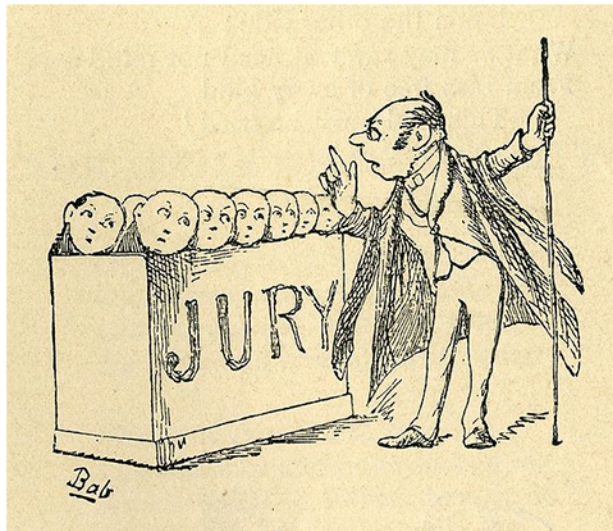




# Spotlight On Justice



## INSURANCE COMPANIES PAY FAR LESS THAN WHAT JURIES AWARD



Because of policy limits, there are “large gaps” between what juries award and what insurers actually pay, which is far less.

In medical malpractice/nursing home cases, injured patients collect, on average, only 15% of verdicts that exceed a provider’s policy limit.

74% of patients receive less than what a jury awards.

Bernard S. Black et al., “Medical Malpractice Litigation: How It Works, Why Tort Reform Hasn’t Helped,” Cato Institute (2021). Based on Texas data.

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