

# The Indiana Jury Verdict Reporter

The Most Current and Complete Summary of Indiana Jury Verdicts

February 2026

Statewide Jury Verdict Coverage

27 IJVR 2

*Unbiased and Independently Researched Jury Verdict Results*

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Auto Negligence - \$27,045 p. 12

**Bad Faith - A woman with a history of late payments on her car insurance premiums believed her payments were current and her policy was in effect on the day her son became involved in a car crash (he broke his ankle in that crash) with an uninsured driver; the woman's insurer denied the resulting UM claim on the ground that her policy had been canceled due to the late payment**

*Tirado, et al. v. American Family*

*Insurance Co., et al.,*

45D10-1905-CT-552

Plaintiff: Andrew A. Crosmer and

Terrence M. Rubino, *Rubino Ruman*

*Crosmer & Polen*, Dyer

Defense: Minh C. Wai and Justin G.

Wyss, *Quintairos Prieto Wood &*

*Boyer, P.A.*, Merrillville, for

American Family Insurance; Emery

was *pro se*

Verdict: \$2,190,000 for plaintiffs (assessed \$340,000 against Emery for personal injury and \$1,850,000 against American Family Insurance for bad faith)

County: Lake, Superior

Judge: Rehana R. Adat-Lopez, 11-7-25

Since 2015 Elizabeth Puente had been a customer of American Family Insurance Company. Puente insured a total of four different vehicles with American Family, but she was frequently late with her premium payments.

Over time Puente fell into the habit of missing her payment due dates until American Family would send her an overdue notice and threaten to cancel her policies if payment was not forthcoming. In response, Puente

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**Premises Liability - Plaintiff suffered a fractured wrist when she tripped over a step while exiting a nursing home facility; the jury found for the defense on comparative fault**

*Glover v. Colonial Nursing &*

*Rehabilitation, LLC, et al., 45D10-2303-CT-290*

Plaintiff: Jared R. Tauber and Timothy Kelly, *Tauber Law Offices*, Schererville

Defense: Michael Roth and Zachary R. Peifer, *Eichhorn & Eichhorn, LLP.*, Indianapolis

Verdict: Defense verdict on comparative fault

County: **Lake**, Superior

Judge: Rehana R. Adat-Lopez, 10-22-25

In December of 2022, a company called Colonial Nursing and Rehabilitation, LLC. was operating a nursing home facility located at 119 North Indiana Avenue in Crown Point. Colonial Nursing leased the property from a second company called 119 Crown Point PropCo, LLC.

In the morning of 12-2-22, Regina Glover was visiting the nursing home facility. As she was leaving the facility and returning to her vehicle in the parking lot, Glover tripped and fell over a single "riser step." She suffered a fractured right wrist and later underwent a surgical repair. Her medical expenses are not known.

Glover filed suit against Colonial Nursing as well as against 119 Crown Point PropCo. She blamed defendants for failing to maintain the premises in a reasonably safe condition. Glover's identified experts included John Bischoff, Accident Reconstruction, Terre Haute; and Dr. Aaron Anderson, Hand Surgery,

STATE OF INDIANA )  
 )SS  
COUNTY OF LAKE )

REGINA L. GLOVER,

Plaintiffs,

vs.

COLONIAL NURSING AND  
REHABILITATION, LLC and  
119 CROWN POINT PROPCO, LLC,

Defendants.

IN THE LAKE SUPERIOR COURT  
CIVIL DIVISION, ROOM SIX  
CROWN POINT, INDIANA

CAUSE NO.: 45D10-2303-CT-000290

FILED IN OPEN COURT  
October 22, 2025

*R.R. Adat-Lopez*

JUDGE, LAKE SUPERIOR COURT,  
CIVIL DIVISION, ROOM 6  
MM

**VERDICT FORM B**

VERDICT FORM "B" – VERDICT FOR DEFENDANTS, Colonial Nursing, LLC and Rehabilitation, LLC and 119 Crown Point PropCo, LLC and against PLAINTIFF, Regina Glover.

We, the jury, assign the following percentages of fault:

Plaintiff, Regina Glover	<u>70</u> %
Defendants, Colonial Nursing and Rehabilitation, LLC and 119 Crown Point PropCo, LLC	<u>30</u> %
Total	100 %

\*\*\*\*The fault percentages listed in the blanks must total 100%.

Because Ms. Glover's fault is greater than 50%, we therefore decide in favor of the Defendants, Colonial Nursing, LLC and Rehabilitation, LLC and 119 Crown Point PropCo, LLC against Plaintiff, Regina Glover.

10/22/25  
Date

*[Signature]* (127)  
Presiding Juror

*The Glover v. Colonial Nursing jury verdict*

Chesterton.

Colonial Nursing and 119 Crown Point PropCo defended the case and denied the premises were unsafe.

Alternatively, if there was a hazard, defendants had no knowledge of it or any opportunity to correct it.

Defendants also noted there was no prior history of anyone tripping on the step. Nor did the design or construction of the step represent a building code violation. Finally, defendants implicated Glover's own

comparative fault for the incident. The identified defense experts included David Curry, Human Factors and Safety, Oswego, IL.

The case was tried for three days in Crown Point. The jury returned a verdict in which fault was assigned 70% to Glover and the remaining 30% to defendants. Based on the assignment of fault, the court entered a defense judgment.

The jury had an interesting question during deliberations. It asked if the

## Historical Verdict

**Premises Liability - The plaintiff tripped on a defective boardwalk in downtown Bloomington and suffered a lower leg injury that "crippled her for life" – a Bloomington jury (120 years ago) awarded the plaintiff \$5,000 in damages**

*Woodward v. City of Bloomington,*

Plaintiff: R.W. Miers and Edwin

Corr, Bloomington

Defense: A.B. Hadley, Bloomington

Verdict: \$5,000 for plaintiff

County: **Monroe**

Judge: Jay Wilson

Date: October 22, 1905

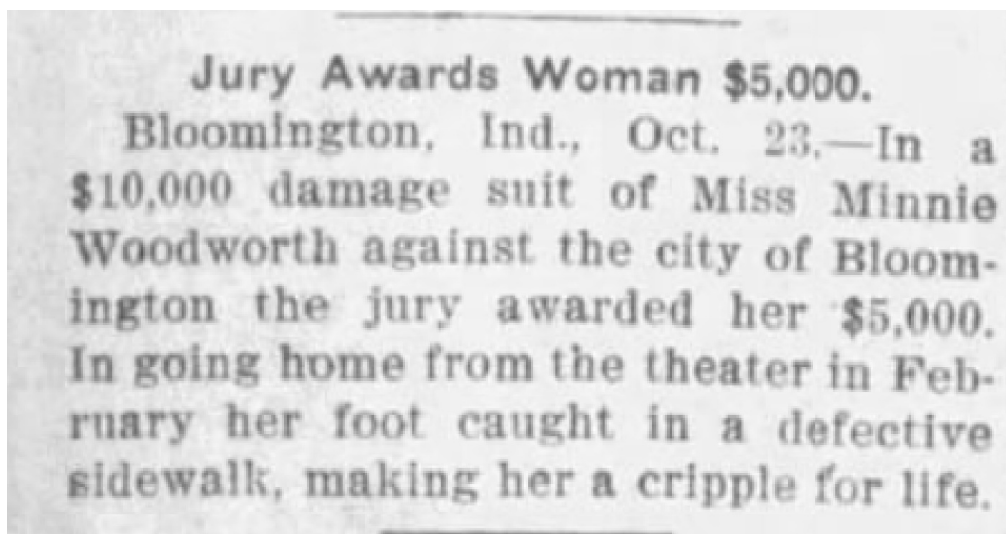
Minnie Woodward, age 22, had been to the theater in Bloomington in February of 1905. Later that night she walked on 7<sup>th</sup> Street between Morton and Madison. This is very near the present day courthouse which was built three years later. At this location was a boardwalk that served as a sidewalk.

Woodward caught her foot in a hole in the boardwalk. She dislocated her ankle, damaged

ligaments and broke her fibula. It was a serious injury and it was described that she was "crippled for life."

Woodward sued the City of Bloomington and alleged negligence in failing to maintain the sidewalk. The accident happened in February and Woodward's case came to trial eight months later in October. She prevailed and took damages of \$5,000. That would be about \$190,000 today.

The City of Bloomington appealed and cited instruction error and that the damages were excessive. The Court of Appeals affirmed in 1907 (Judge Comstock writing) in *Bloomington v. Woodward*, 81 N.E. 611 (Ind. Ct. App. 1907).



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