

The Mississippi Jury Verdict Reporter

The Most Current and Complete Summary of Mississippi Jury Verdicts

September 2025

Statewide Jury Verdict Coverage

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Civil Jury Verdicts

Timely coverage of civil jury verdicts in Mississippi including court, division, presiding judge, parties, case number, attorneys and results. Notable results from the southern region, including Memphis and New Orleans, are also covered.

Insurance Bad Faith - The

plaintiff's father died and she was the beneficiary of his \$50,000 life insurance policy – the father's ex-wife (not the plaintiff's mother) made a claim for the policy (she was a former beneficiary) and the plaintiff alleged the insurer improperly and tortiously failed to pay her the policy and instead threw its hands up and filed an interpleader lawsuit to sort it out – a jury in Yazoo City found the insurer committed an "intentional wrong, insult, abuse" or gross negligence and imposed punitive damages of \$1.5 million

Whiteside v. Southern Farm Bureau Life Insurance, 23-53

Plaintiff: Joseph E. Roberts, Jr. and Ann R. Chandler, *Pittman Roberts & Welsh*, Jackson and Steven G.

Younger, Jackson

Defense: Wilton V. Byars, III and Lauren E. Ward, *Daniel Coker Horton & Bell*, Oxford

Verdict: \$1,500,000 for plaintiff

Court: **Yazoo**

Judge: Jannie M. Lewis-Blackmon

Date: 8-27-25

Kenneth Hughes bought a \$50,000 life insurance policy in 1999 with Southern Farm Bureau Life Insurance. At the time he selected his then-wife, Hilda Hughes, as the beneficiary. Hughes subsequently remarried Vickie Freeman. It's not clear what happened to Hilda (death or divorce) but they were no longer married. In any event Hughes designed Freeman as the beneficiary in 2011. Hughes and Freeman

divorced in 2013.

Thereafter Hughes sought to name his daughter (Allison Whiteside of Colorado) as the beneficiary. He submitted a form to do just that in October of 2013. Farm Bureau didn't fully accept the change. Why? Hughes had not designated his relationship with Whiteside.

The years passed and Hughes died in November of 2022. He was not married. Whiteside made a claim for the life insurance benefits under the Farm Bureau policy. Freeman did too. There were thus competing claims on the policy. Farm Bureau had already paid a portion of the \$50,000 for Hughes' funeral.

Farm Bureau couldn't sort it out and filed an interpleader action in Yazoo Chancery Court. It paid in the remaining \$36,631 of the policy. The insurer named Whiteside and Freeman as defendants. Whiteside filed a counterclaim and the case was ultimately transferred to Circuit Court. While the case began with Whiteside as a defendant, for purposes of this report, it is organized as *Whiteside v. Farm Bureau*.

Whiteside's counterclaim was that Farm Bureau had committed an intentional tort interpleading the policy and not just paying her directly. As the jury instructions described it, the tort was described as an intentional wrong, insult, abuse or gross negligence on the part of Farm Bureau.

Whiteside's case was simple enough. She'd been designated as the policy beneficiary in 2013 and whether her relationship was

a.m.

Case Documents:

[Complaint](#)

[Plaintiff Summary Judgment Motion](#)

[Plaintiff Expert Disclosure](#)

[Jury Verdict](#)

[Defense Motion to Assess](#)

[Reasonableness of Verdict](#)

[Plaintiff Response as to](#)

[Reasonableness of Verdict](#)

Auto Negligence - The plaintiff was quite drunk (a BAC of .33) and had been smoking marijuana too when he began a walk along the left shoulder of a four-lane rural highway in Leake County – he was struck by an ambulance on a non-emergency run (the driver never saw him) who was traveling at 75 mph in a 65 mph and sustained serious injuries – the plaintiff blamed the crash on the excessive speed, the ambulance company replying the plaintiff was solely to blame for walking drunk by or in the road late at night while wearing dark clothing

Hart v. Shoals Ambulance, 24-219

Plaintiff: Rocky Wilkins, Paul V. Ott and William L. Morton, III, *Morgan & Morgan*, Jackson

Defense: Jay M. Atkins and Sidney R. Hill, *McAngus Goudelock & Courie*, Oxford

Verdict: \$2,000,000 for plaintiff less 65% comparative fault

Court: **Leake**

Judge: Christopher Posey

Date: 9-19-25

It was 10-10-24 and Billy Hart, age 37, walked in the middle of the night (3:15 a.m.) on the shoulder of Hwy 25 near the neighborhood of Wiggins, MS and west of Carthage in Leake County. It is a rural area just a mile or so from the overpass with MS 16.

At this location Hwy 25 has four lanes and a grass median. The speed limit is 65 mph. Hart was on the shoulder of the inside left lane with his back to traffic. Hart, who is black, was also wearing dark clothing.

There were two more critical facts that should be stated. Hart was drunk and not a little either. His BAC was more than four times the legal limit at .33. He'd also smoked a few "blunts" or marijuana cigarettes. Hart was heavily intoxicated.

At the same time Brian Spencer was driving an ambulance (a 2022 Ford Transit van) for his employer, Shoals Ambulance. He'd just taken a patient from New Albany, MS to a hospital in Jackson. Spencer was not on emergency run. He was in the left of two lanes on Hwy 25. Spencer as measured by his vehicle's onboard computer was traveling at 75 mph. That ten miles over the speed limit.

An instant later the Shoals Ambulance struck Hart (there was damage to the left front and side of the ambulance) and knocked him into the median. The debris field from the impact was on the shoulder.

Hart suffered severe injuries. They included an open tibia/fibula fracture, lacerated spleen and kidney, broken ribs and a concussion. His medical bills were \$425,018 and Hart claimed sums for both future medicals and loss of household services. The plaintiff's experts on damages were Todd Cowan, Life Care Plan and George Carter, Economist. He dropped his wage claim before trial. There was testimony Hart has ongoing pain and scars.

In this lawsuit Hart sued Shoals Ambulance and alleged negligence by its driver in striking him. His accident expert, Preston Scarber,

Bessemer, AL, was critical of the Spencer in two ways. The first was that Mississippi law requires drivers to proceed in the right lane as opposed to the left.

More importantly Scarber was critical of the ambulance's speed. He explained that if it had traveled at 65 mph instead of 75 mph, Spencer would have had time to see Hart and avoid the pedestrian. If Hart prevailed on liability he sought his economic damages as described above. He could also take non-economic damages.

Shoals Ambulance believed that the intoxicated Hart (walking with his back to traffic late at night) was solely to blame. The defense suggested that Hart (Hart himself had no memory of the impact) had stepped from the shoulder of the road and into a traveled lane. Hart contested this version as there was no proof of it. How so? Spencer himself testified he never saw Hart before the impact so how could it be said Hart stepped into traffic?

The defense relied on an accident expert, Brady McMillan. He blamed Hart for the accident and also contested Scarber's opinions as to how and when Spencer should have reacted. McMillan explained that the point of recognition for Spencer as discussed by Scarber was not the same thing as Spencer's perception response. That is perhaps Spencer could have recognized Hart in the road sooner if traveling slower, that didn't mean he still had time to react and avoid the impact. A second defense expert was Thomas Pittman, Toxicology.

Thus the key issue in the case, among others, remained hotly contested. Was Hart in the roadway or walking along the edge of the roadway just to the left of the yellow

guardianship and assessed damages of \$200,000. A consistent judgment was entered by the court. It has since been satisfied (9-11-25) and presumably that closes the case.

Case Documents:

[Complaint](#)

[Jury Instructions](#)

[Jury Verdict](#)

[Final Judgment](#)

A Historic Mississippi Verdict

Civil Rights - Two were killed and more injured when police opened fire on a women's dormitory on Jackson State's campus in response to post Kent State riot – the plaintiffs alleged the police used excessive force by wildly firing 200 bullets at the building in a 28 second barrage – the police countered they acted in self-defense because of an alleged "sniper" that fired at them from the dormitory – an all-white jury rejected the plaintiff's case after a three-week trial in Biloxi

Gibbs et al v. Mississippi Highway Patrol and Jackson Police

Defense verdict

Federal Court - Biloxi

March 20, 1972

Judge Walter Nixon

Anti-war tensions were extremely high at American colleges in May of 1970. There were demonstrations at Kent State on 5-4-70 that turned deadly when National Guardsmen fired at students. Four students (they were innocents walking on campus) were killed. It was shocking.

A short time later in Jackson, MS on the campus of Jackson State College (now university) there were protests related to the Kent State shootings and more generally, racism that the students faced on campus from white

residents in the city. Jackson State then had 4,300 students and they were almost all black.

The protests began on the evening of 5-13-70. The next night a dump truck was set on fire by a non-student. The Mississippi Highway Patrol (MHP) and City of Jackson police officers responded to the disturbance.

A little after midnight (it was now 5-15-70), the police believed that a sniper was firing at them from a third floor window at a women's dormitory on campus, Alexander Hall. No evidence of a sniper was ever found. The police had already complained



Senators Mondale and Bayh investigating at Alexander Hall with student, Carl Griffin

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