

VERDICTS & SETTLEMENTS

Insurer settles for policy limits in motor vehicle crash that injured a passenger

■ DAVID BAUGHER

State Farm has settled a case over a motor vehicle collision for \$1.3 million.

“Their trailer got rear-ended,” said Kevin Roach of Roach Law, which represented the plaintiffs in the case. “Initially, she wasn’t thought to be seriously injured.”

According to a report by the Festus Police, Kenneth and Michelle Kemp were in a 2022 Chevy Silverado when Steven Neels operating a Chevy Cruze struck the rear end of the Kemp vehicle’s trailer as it was parked on the shoulder of Interstate 55, pushing it into the back of the Silverado.

Roach said that Michelle Kemp, the passenger in the truck, sustained neck injuries requiring surgery. She refused treatment at the scene but was later transported to the hospital.



Kevin J. Roach

The police report said that both vehicles sustained disabling damage and had to be towed from the scene.

The insurer had a \$1.25 million policy limit with another \$50,000 provided by UIM coverage.

“We sent a 90-day policy limits demand and they accepted a few days before it expired,” Roach said. “It is nice when you can find coverage like that for your client where you can get them more compensation when they have a serious injury.”

No attorneys were listed as opposing counsel and no suit was filed in the matter.

State Farm’s claims adjuster in the case declined comment.

\$1.3 million settlement Motor vehicle collision

Venue: Jefferson County

Case Number/Date:
Unfiled/Sept. 18, 2024

Injuries: Neck injury requiring surgery

Special Damages: \$231,660 gross medical expenses

Insurer: State Farm

Caption: None (unfiled)

Plaintiffs’ Attorney:
Kevin J. Roach, Roach Law,
(St. Louis)

Defendants’ Attorney:
None