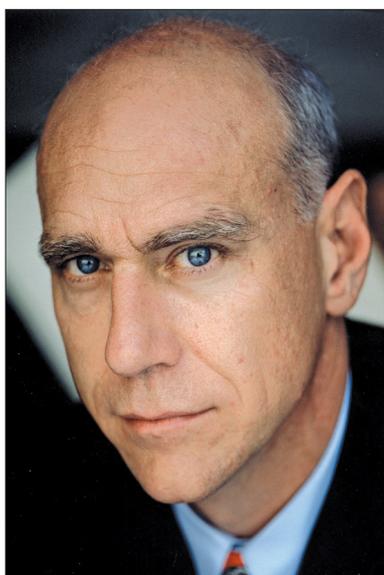


# Missouri Lawyers WEEKLY

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## Woman recovers underinsured coverage after multicar wreck



Brian Timothy Meyers

BY SCOTT LAUCK  
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A woman injured in a multicar accident reached a \$500,000 settlement with her insurance company through her underinsured motorist policy.

Carma Baldwin was one of five people insured in a collision on U.S. Highway 169 in Clay County on Nov. 12, 2010. She had surgery on her right foot and missed nearly seven weeks of work.

The at-fault party had insurance coverage with a \$100,000-per-incident limit, which had to be split among the injured parties. Baldwin sought the proceeds of her underinsured motorist policy with American Family Insurance.

Attorney Brian Timothy Meyers said his client filed suit in Clay County Circuit Court after American Family offered \$75,000 to settle the case.

The case was set for trial in June before Judge Larry Harman. Jennifer Rose, an attorney for American Family, confirmed details of the settlement. She said the settlement was below the plaintiff's policy limits, which comprised a \$100,000 primary policy and a \$1 million umbrella policy.

"If you do not have adequate coverage, buy it today," Meyers said. "Most people do not understand that underinsured or uninsured coverage is the cheapest coverage to buy. It is also the most valuable coverage to have." **MO**

### \$500,000 settlement

#### UNINSURED MOTORIST INSURANCE

- **Venue:** Clay County Circuit Court

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- **Case Number/Date:** 12CY-CV04538/April 15, 2013

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- **Judge:** Larry Harman

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- **Plaintiff's Expert:** Dr. Michael B. Tilley (orthopedic surgery)

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- **Caption:** Carma Baldwin v. American Family Mutual Insurance Co.

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- **Plaintiff's Attorney:** Brian Timothy Meyers, The Law Offices of Brian Timothy Meyers, Kansas City

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- **Defendant's Attorney:** Jennifer Rose, American Family Insurance, Kansas City