

St. Louis County jury awards \$650K to injured motorist

By: Alan Scher Zagier

A 35-year-old Ladue woman injured in a February 2015 rear-end collision won \$650,000 from a St. Louis County jury after the at-fault driver's insurer rejected a considerably smaller policy-limits settlement demand.

Maranda Cocking was hit from behind while driving a 2008 Lincoln MKX and stopped in traffic on eastbound Ladue Road near its intersection with Brazilian Court.

The other driver, Jennifer Hawkins, 35, of Wentzville, told Ladue police that she was distracted after looking in her rearview mirror to make sure a group of children on a golf cart had safely crossed the street. The collision occurred shortly after 5 p.m. on Feb. 17, 2015.

The crash caused Cocking to suffer disc bulges in her neck that expert witness Dr. Matthew Gornet testified necessitated surgery. Plaintiff's attorney Brent Sumner said his client had accrued nearly \$43,000 in special damages to date.

"He testified that she could live with the pain for the rest of her life or get surgery," Sumner said.

Sumner said he repeatedly demanded the policy



Brent Sumner



Tarun Rana

limits from State Farm, Hawkins' insurance company. After the final policy-limits demand was made on behalf of the plaintiff, State Farm offered \$75,000. The company later offered the full policy limits after the plaintiff accused it of bad-faith failure to settle, according to Sumner.

An attorney representing State Farm declined to comment.

The jury reached its verdict after a two-day trial in July. According to court records, the parties reached a post-trial settlement that ended the case.

Motor-vehicle collision

Venue: St. Louis County Circuit Court

Case Number/Date: 17SL-CC00465/July 30, 2019

Judge: Joseph Dueker

Plaintiff's Expert: Dr. Matthew Gornet, St. Louis (orthopedic surgery)

Special Damages: \$42,965

Last Pretrial Demand: \$100,000

First Pretrial Offer: \$75,000

Last Pretrial Offer: \$100,000 (after claim of bad-faith failure to settle)

Insurer: State Farm Mutual Automobile Insurance Co. (for Hawkins)

Caption: Maranda Cocking v. Jennifer Hawkins

Plaintiff's Attorneys: Brent Sumner, Sumner Law Group, St. Louis; Tarun Rana, Law Offices of Tarun Rana, St. Louis

Defendant's Attorney: Cheryl Callis, Korten Hof McGlynn & Burns, St. Louis