

VERDICTS & SETTLEMENTS

\$2.1M settlement reached for five educators injured in work-trip crash

■ KALLIE COX



Robert Thrasher

A group of five Head Start educators visiting the Kansas City area from Nebraska were injured in a car accident on their way home from a teacher's conference. Their case has settled with multiple insurance companies for more than \$2 million.

Robert Thrasher of Monsees & Mayer in Kansas City represented the teachers and coordinated their settlements with five separate insurance companies: Missouri Farm Bureau, Philadelphia, Farmers Mutual, State Farm and Nationwide.

They were rear-ended at highway speeds by another driver who wasn't paying attention, Thrasher said. The resulting injuries led to multiple broken limbs and neck surgeries.

After the crash, Thrasher was able to help the teachers obtain underinsured policy limits from

their and their employer's insurance companies, he said.

"Once the limits from the at-fault party were collected, we were able to go after the underinsured motorist policy for the vehicle that they were in," Thrasher said. "They were traveling in their employer and Head Start's vehicle, and then we went after all of their own underinsured motorist coverages from their personal automobile policies."

The resulting settlement was \$2,118,537 and took approximately two and a half years to settle.

Amount of verdict, judgment or settlement: \$2,118,537

Type of action: Motor vehicle collision

Allocation of Fault: 100 percent defendant

Breakdown:
\$100,000 At-Fault Limits
\$1,000,000 Employer's Underinsured Limits

\$500,000 Separate Personal Underinsured Limits
\$415,664 Separate Personal Underinsured
\$53,490 Separate Personal Underinsured
\$25,000 Personal Underinsured Limits
\$25,000 Personal Underinsured Limits

Case Number/Date:
Not filed/03/27/2026

Injuries: Head, brain, neck, back, spine, shoulder, arm, elbow, wrist, hand, chest, abdomen, hip, pelvis, leg, knee, ankle, foot, emotional, psychological

Insurer: Missouri Farm Bureau; Philadelphia; Farmers Mutual; State Farm & Nationwide.

Caption: Gemar, et al.

Plaintiffs' Attorneys: Robert Thrasher of Monsees & Mayer in Kansas City.

Defendants' Attorneys: None.