

**OPINION SUMMARY**

**MISSOURI COURT OF APPEALS EASTERN DISTRICT**

AMERICAN FAMILY	)	ED98871
MUTUAL INSURANCE,	)	
	)	
Respondent,	)	
	)	Appeal from the Circuit Court
vs.	)	of Saint Louis County
	)	
PAMELA COKE and	)	Honorable John D. Warner, Jr.
WARD FARRELL,	)	
	)	
Appellants.	)	
	)	Filed: November 12, 2013

Pamela Coke and Ward Ferrell (Appellants) appeal from the trial court’s entry of judgment upon the jury’s verdict in favor of American Family Mutual Insurance Company (AmFam) and against Appellants.

AFFIRMED.

Division Five Holds: The trial court did not err in denying Appellants’ motion for JNOV, because Appellants failed to produce substantial evidence to support each and every fact essential to AmFam’s liability; in granting AmFam’s motion in limine to strike the causation-opinion testimony of Appellants’ expert witness for lack of foundation; and in allowing the submission of jury instruction No. 7.

Opinion by: Gary M. Gaertner, Jr., J.  
Lisa S. Van Amburg, P.J. and Patricia L. Cohen, J., concur.

Attorneys for Appellants: Michael J. Fagras

Attorneys for Respondent: Robert J. Wulff and Mary Anne Lindsay

**THIS SUMMARY IS NOT PART OF THE OPINION OF THE COURT.  
IT HAS BEEN PREPARED FOR THE CONVENIENCE OF THE READER AND  
SHOULD NOT BE QUOTED OR CITED.**