

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF
MISSOURI, EASTERN DIVISION

FIDC, LLC v. Secura Insurance Company

No. 4:25-cv-00554-SEP · No. No. 4:25-cv-00554-SEP · Decided March 2, 2026

SUMMARY

The Eastern District of Missouri granted the parties’ joint motion to consolidate this action with FIDC, LLC v. Secura Insurance Company, No. 4:26-cv-00146-ZMB. The court found that the cases involved common questions of law and fact concerning Secura’s denial of roof-repair claims allegedly arising from hail damage and directed the Clerk to consolidate and close the related case.

CASE DETAILS

COURT	United States District Court for the Eastern District of Missouri, Eastern Division
WRITING FOR THE COURT	Sarah E. Pitlyk
JURISDICTION	United States District Court for the Eastern District of Missouri, Eastern Division
DECIDED	March 2, 2026
DOCKET	No. 4:25-cv-00554-SEP
DISPOSITION	other
PROCEDURAL POSTURE	The parties jointly moved to consolidate this action with a related, higher-numbered insurance action pending before Judge Zachary M. Bluestone.
STANDARD OF REVIEW	Under Federal Rule of Civil Procedure 42(a), consolidation is appropriate when actions share a common question of law or fact; the court weighs the risk of prejudice and confusion against the risk of inconsistent adjudications, burdens on parties and resources, timing, and relative expense.
PRECEDENTIAL VALUE	unpublished district court memorandum and order

TOPICS

- joinder
- civil procedure
- insurance
- commercial litigation

PRACTICE AREAS

QUESTIONS PRESENTED

1. Whether the two related insurance actions should be consolidated under Federal Rule of Civil Procedure 42(a) and Eastern District of Missouri Local Rule 4.03.

HOLDINGS

1. The related actions should be consolidated because they share common questions of law and fact, present a substantial risk of inconsistent adjudications, and separate litigation would waste judicial and party resources.

KEY QUOTATIONS

“When evaluating a motion to consolidate, courts look to several factors, including: whether the specific risks of prejudice and possible confusion [are] overborne by the risk of inconsistent adjudications of common factual and legal issues, the burden on parties, witnesses and available judicial resources posed by multiple lawsuits, the length of time required to conclude multiple suits as against a single one, and the relative expense to all concerned of the single-trial, multiple-trial alternatives.”

“Thus, pursuant to Federal Rule of Civil Procedure 42(a) and Local Rule 4.03, the Court grants the joint motion to consolidate.”

FACTUAL BACKGROUND

Both actions involved Secura Insurance Company's denial of claims by FIDC, LLC for roof repairs allegedly resulting from hail damage. The cases therefore presented common questions of law and fact, created a substantial risk of inconsistent adjudications, and would consume unnecessary resources if litigated separately.

PROCEDURAL HISTORY

FIDC, LLC sued Secura Insurance Company regarding the denial of roof-repair claims allegedly arising from hail damage. The parties jointly sought consolidation with FIDC, LLC v. Secura Insurance Company, No. 4:26-cv-00146-ZMB. The court granted the motion, directed the Clerk to consolidate the cases, close the related case, file the order on both dockets, and require all future filings in the consolidated action.

DISPOSITION

other

CASES CITED

- O'Donnell v. Charter Commc'ns, Inc., 2025 U.S. Dist. Lexis 229413, at *2-3 (E.D. Mo. Nov. 21, 2025)
- Select Comfort Corp. v. Baxter, 2022 WL 17555484, at *3 (D. Minn. Dec. 9, 2022)
- FIDC, LLC v. Secura Insurance Company, No. 4:26-cv-00146-ZMB

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