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## St. Louis Furniture Maker Battles Insurance Firm Amid Missed Growth Opportunities

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A St. Louis small business owner is locked in a years-long legal dispute with his insurance provider over storm damage that he says has severely hampered his ability to operate and grow his American-made furniture company. Martin Goebel, founder of Goebel Furniture, says the fallout from a 2021 storm has cost him more than just physical damage; it's derailed major business opportunities and forced him to lay off much of his workforce.

Goebel, whose company specializes in custom, American-made furniture, shared with NBC News how a powerful storm ripped part of the roof off his manufacturing building. Since then, he says, the damaged structure has left his equipment and workspace vulnerable to repeated weather exposure, including dozens of thunderstorm days each year in St. Louis, Missouri. Despite holding an insurance policy with Cincinnati Insurance Company, including \$1 million for structural damage and \$200,000 for business personal property, Goebel said he has received only about \$50,000 in claims payouts, a fraction of what's needed for full repairs.

In a statement to *NBC News*, Cincinnati Insurance, the main insurance subsidiary of Cincinnati Financial Corporation, declined to comment on the specific case but stated: "We believe in paying claims quickly and fairly." Court documents submitted by the insurer indicate that its experts are not convinced the damage stemmed from wind or hail, calling it "an open question of fact." Goebel disputes that assertion, citing both expert opinions on his side and weather data confirming a hailstorm in St. Louis at the time.

"The storm isn't the problem anymore. The problem is the insurance that was supposed to protect us from it," Goebel said. His frustration is compounded by missed business opportunities. He said his company was offered several high-value contracts that could have boosted revenue significantly, especially in the context of former President Donald Trump's tariffs on imports, which had helped position American manufacturers more competitively. But due to the condition of his facility, he had to turn those contracts down.

Goebel's frustration is shared by members of his community and state officials. St. Louis Mayor Cara Spencer described him as one of the city's premier small business owners and called the situation "truly horrifying." Senator Josh Hawley (R-MO), who chairs the Senate Homeland Security Subcommittee on disaster management, has also taken interest in the case. Hawley recently led a hearing addressing insurance fraud and misconduct by major corporations, a category Goebel believes his experience fits into.

Goebel, who holds advanced degrees in fine arts and studied under famed woodworker James Krenov, returned to Missouri nearly 15 years ago to launch his venture with a clear mission: build quality furniture using American materials and labor. His work has been featured in major commercial projects, including installations for Nike and Tommy Bahama, and even international commissions. But since the damage, he said, he has spent more time managing repairs and legal matters than designing and producing.

“It’s killing me. This company is my livelihood,” Goebel said. In the meantime, to keep his business afloat and support his family, he has taken on a second job as a university adjunct professor. Goebel said he had to let go of 75% of his staff amid the uncertainty. The full cost to restore his operations remains unclear, as the damage continues to worsen each time it rains.

Despite the ongoing litigation and setbacks, Goebel remains committed to his vision of American manufacturing. He argues that small, agile firms like his are well-positioned to respond to global market changes, but that businesses need more consistent support and protection, particularly when disaster strikes.

“This is what ‘Made in America’ looks like,” he said. “We’re ready to grow, but we can’t do it if we’re stuck fighting the very system that’s supposed to back us up.” The jury trial against Cincinnati Insurance is scheduled to begin on August 18.