

HB 68 -- STATUTE OF LIMITATIONS FOR PERSONAL INJURY CLAIMS

SPONSOR: Overcast

COMMITTEE ACTION: Voted "Do Pass" by the Standing Committee on Commerce by a vote of 5 to 4. Voted "Do Pass" by the Standing Committee on Rules- Administrative by a vote of 7 to 2.

Currently, actions for personal injury or bodily injury, including those relating to uninsured motorist coverage or underinsured motorist coverage, must be brought within five years from the date the injury occurred. This bill reduces the time frame to two years from when the injury occurred, for injuries occurring after August 28, 2025.

This bill is similar to HB 1964 (2024) and HB 272 (2023).

PROPOSERS: Supporters say that approximately 25 states have a 2-year statute of limitations period and 16 states have a 3-year statute of limitations period to file claims. Lowering the statute of limitations period strengthens the business climate, fosters job growth, protects employers and employees, encourages resolution of disputes, allows for better risk and liability projection for businesses, lowers insurance costs for businesses, reallocates investments into the community, allows for the preservation of evidence and streamlines the legal processes.

Testifying in person for the bill were Representative Overcast; Missouri Retailers Association; Missouri Grocers Association; NFIB; Dana Frese, Healthcare Services Group; State Farm Insurance; Larry Helms, BSC Outdoors; Missouri Association of RV Parks and Campgrounds; Associated Industries of Missouri; Shelter Insurance; MO Tire Industry Association; Missouri Insurance Coalition; Chamber of Commerce and Industry; Larry Helms, Missouri Canoe And Floaters Association; and Missouri Farm Bureau.

OPPOSERS: Those who oppose the bill say that it is alarming to discuss cutting off the rights of people who are injured, including cases where the exposure is not manifested right away. This bill protects bad actors under the guise of improving business practices in Missouri. There is no problem and we shouldn't seek a solution. Opponents say that this bill will result in plaintiff's lawyers filing lawsuits right away that would escalate litigation.

Testifying in person against the bill was Randy Alberhasky, Missouri Association of Trial Attorneys.

Written testimony has been submitted for this bill. The full written testimony and witnesses testifying online can be found under Testimony on the bill page on the House website.