



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 745		DATE: 3/4/2025	
COMMITTEE: Transportation			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: BRANDON KOCH		PHONE NUMBER: 573-893-4241	
BUSINESS/ORGANIZATION NAME: MISSOURI INSURANCE COALITION		TITLE: EXECUTIVE DIRECTOR	
ADDRESS: 220 E HIGH ST. STE B			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/4/2025 12:00 AM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: CRAIG SEPICH		PHONE NUMBER: 847-772-7667	
REPRESENTING: NATIONAL INSURANCE CRIME BUREAU (NICB)		TITLE: DIRECTOR OF STRATEGY, POLICY, & GOVERNMENT AFFAIRS	
ADDRESS: 1515 W. 22ND ST., STE. 1300W			
CITY: OAK BROOK		STATE: IL	ZIP: 60523
EMAIL: csepich@nicb.org	ATTENDANCE: Written		SUBMIT DATE: 3/3/2025 5:23 AM
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The National Insurance Crime Bureau (NICB) is a national, century-old, not-for-profit organization supported by approximately 1,200 property and casualty insurance companies, including many who write business in Missouri. Working hand-in-hand with our member companies and Missouri law enforcement, we help to detect, prevent, and deter insurance crimes. While NICB provides value to our member companies, we also serve a significant public benefit by helping to stem the estimated billions of dollars in economic harm that insurance crime causes to individual policyholders across the country every year. Vehicle collisions often cause significant strain on victims. In addition to dealing with any serious injuries that may result, victims must often report to law enforcement and file insurance claims. Handling ongoing medical issues; managing follow-up appointments with either medical professionals, insurance carriers, or law enforcement agencies; providing additional written material that may be required; and finding a reputable vehicle repair shop all pose significant burdens on victims as they deal with the after-effects of a collision. This high-stress situation creates the perfect opportunity for predatory wrecking and towing companies to exploit accident victims. Some wreckers or towers often take advantage of confusion at the accident scene or even after the fact by grossly inflating invoices or falsely claiming various services were rendered at the scene. NICB has seen examples of towers charging accident victims exorbitant fees for towing and storage – sometimes as high as \$17,000 for a single routine vehicle tow and upwards of \$100,000 for a semi-truck tow. In some situations, predatory towers may hold a car hostage until the fee is paid or file lawsuits against the vehicle owner. House Bill 745 would help combat predatory towing by requiring the Department of Transportation to establish rules allowing a vehicle owner to file a complaint about a nonconsensual tow, and by requiring certain notices and transparent billing on towing invoices. The bill would authorize the Department to investigate complaints and permit it to establish a Towing and Recovery Review Board to review such complaints. The bill would also restrict certain billing practices and provides that towing and storage charges may not create a lien on a commercial vehicle or cargo. Accordingly, NICB supports H.B. 745. Moreover, we respectfully suggest that the bill be amended to extend these same protections to include personal auto, which would strengthen the fight against predatory towers and protect Missouri consumers. We thank you for considering our views. If you have any questions or need additional information, please contact me at csepich@nicb.org or (847) 772-7667.



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: MIKE MATOUSEK		PHONE NUMBER: 202-262-0099	
BUSINESS/ORGANIZATION NAME: AMERICAN TRUCKING ASSOCIATIONS		TITLE:	
ADDRESS: 10603 N DALTON AVE			
CITY: KANSAS CITY		STATE: MO	ZIP: 64154
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/4/2025 12:00 AM	
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: STEVE RYUN		PHONE NUMBER: 816-204-1150	
BUSINESS/ORGANIZATION NAME: COMMERCIAL TRUCK CLAIMS MANAGEMENT		TITLE: CLAIMS SUPERVISOR	
ADDRESS: 1 NW OOIDA DRIVE			
CITY: GRAIN VALLEY		STATE: MO	ZIP: 64029
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/4/2025 12:00 AM	
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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: TOM CRAWFORD		PHONE NUMBER: 573-634-3388	
REPRESENTING: MISSOURI TRUCKING ASSOCIATION		TITLE: PRESIDENT & CEO	
ADDRESS: 102 E HIGH ST			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65102
EMAIL: tom@motrucking.org	ATTENDANCE: In-Person	SUBMIT DATE: 3/4/2025 10:29 AM	

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Missouri Trucking Association supports HB 745 to help provide guidance and resolution for the growing issues surrounding nonconsensual towing in Missouri.



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: WILLIAM LEWIS PUSH		PHONE NUMBER: 330-795-0482	
BUSINESS/ORGANIZATION NAME: OWNER OPERATOR INDEPENDENT DRIVERS ASSN.		TITLE: EXECUTIVE VICE PRESIDENT	
ADDRESS: 1 NW OOIDA DRIVE			
CITY: GRAIN VALLEY		STATE: MO	ZIP: 64029
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/4/2025 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ARNIE C. AC "HONEST-ABE" DIENOFF STATE PUBLIC ADVO		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
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