



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 1610</b>		DATE: <b>2/16/2026</b>	
COMMITTEE: <b>Commerce</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>BRAD JONES</b>		PHONE NUMBER:	
REPRESENTING: <b>NFIB</b>		TITLE:	
ADDRESS: <b>308 E HIGH ST</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/16/2026 12:00 AM</b>	
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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>DANA FRESE</b>		PHONE NUMBER: <b>573-659-5734</b>	
BUSINESS/ORGANIZATION NAME: <b>HEALTHCARE SERVICES GROUP</b>		TITLE:	
ADDRESS: <b>4700 COUNTRY CLUB DRIVE</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65109</b>
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<b>WITNESS NAME</b>		
<b>REGISTERED LOBBYIST:</b>		
WITNESS NAME: <b>JARED HANKINSON</b>		PHONE NUMBER: <b>573-634-3511</b>
REPRESENTING: <b>MO CHAMBER OF COMMERCE</b>		TITLE:
ADDRESS: <b>PO BOX 149</b>		
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>
		ZIP: <b>65102</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/16/2026 12:00 AM</b>
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<b>WITNESS NAME</b>		
<b>REGISTERED LOBBYIST:</b>		
WITNESS NAME: <b>KATIE GAMBLE</b>		PHONE NUMBER: <b>573-634-4876</b>
REPRESENTING: <b>MISSOURI RAILROAD ASSOCIATION</b>		TITLE:
ADDRESS: <b>PO BOX 186S</b>		
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>
		ZIP: <b>65102</b>
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<b>WITNESS NAME</b>		
<b>REGISTERED LOBBYIST:</b>		
WITNESS NAME: <b>MATTHEW SMITH</b>		PHONE NUMBER: <b>573-634-2246</b>
REPRESENTING: <b>ASSOCIATED INDUSTRIES OF MISSOURI</b>		TITLE:
ADDRESS: <b>3234 W. TRUMAN BLVD.</b>		
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>
		ZIP: <b>65109</b>
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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>MICHELLE LAMBETH</b>		PHONE NUMBER: <b>417-619-1144</b>	
BUSINESS/ORGANIZATION NAME: <b>MISSOURI CANOE AND FLOATERS ASSOCIATION</b>		TITLE: <b>EXECUTIVE DIRECTOR</b>	
ADDRESS: <b>335 ARROWHEAD RD</b>			
CITY: <b>STRAFFORD</b>		STATE: <b>MO</b>	ZIP: <b>65757</b>
EMAIL: <b>michelle@missouricanoe.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>2/16/2026 6:21 PM</b>	

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I work with Missouri outfitters, resorts, and campgrounds. The statute of limitation needs to be reduced from five years. In the event of an injury or loss, the injured party knows they've been injured. Two years is more than enough time to file a claim/suit. The case doesn't have to go to court if the person(s) is still recovering. Reducing the statute of limitations will reduce the frivolous lawsuits.



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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>PATRICK TINSLEY</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>2/16/2026 7:52 AM</b>
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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>TORI MERCADO</b>		PHONE NUMBER: <b>417-862-5567</b>	
BUSINESS/ORGANIZATION NAME: <b>SPRINGFIELD AREA CHAMBER OF COMMERCE</b>		TITLE: <b>PUBLIC AFFAIRS MANAGER</b>	
ADDRESS: <b>202 S JOHN Q HAMMONS PARKWAY</b>			
CITY: <b>SPRINGFIELD</b>		STATE: <b>MO</b>	ZIP: <b>65806</b>
EMAIL: <b>tmercado@springfieldchamber.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>2/13/2026 12:52 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

Dear Chairman Casteel and members of the House Commerce Committee:

On behalf of the Springfield Area Chamber of Commerce and our 1,500 member businesses, please accept this letter in support of legislation that reduces Missouri’s statute of limitations for certain civil actions.

Missouri’s business climate should foster job creation and growth, protect both employers and employees, and position our state as an attractive place for investment and expansion. Clear and predictable legal standards are important components of that environment. Extended statutes of limitation can increase uncertainty, complicate record retention and preservation of evidence, and prolong exposure to litigation for employers and insurers.

Reducing the statute of limitations from five years to a more reasonable timeframe would provide greater certainty for all parties while still preserving an appropriate opportunity for legitimate claims to be brought forward. Aligning Missouri’s timelines more closely with common national standards strengthens fairness, predictability, and stability within our civil justice system.

Improving clarity and balance in Missouri’s legal framework supports long-term economic growth and enhances our competitiveness. We respectfully encourage your support of efforts to modernize and streamline these statutory timelines.

Sincerely,

**Matt Morrow**  
 President and CEO  
 Springfield Area Chamber of Commerce  
 202 S John Q Hammons Parkway  
 Springfield, MO 65806



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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>ARNIE "HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCATE</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>2/16/2026 11:50 PM</b>	
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**I am totally against this Bill. This Bill smells and is clearly written by the Insurance Industry and presented by their Six (6)-Figure Paid Lobbyists. This Bill is against Protecting Missourians when injured and incurring Bills from Damages. Do not reduce any Limits and time for Missourians to Fill Circuit Court Action. This Bill is very Bad-Policy for Missouri.**



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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>BYRON KEELIN</b>		PHONE NUMBER: <b>314-402-0655</b>	
BUSINESS/ORGANIZATION NAME: <b>FREEDOM PRINCIPLE</b>		TITLE: <b>PRESIDENT</b>	
ADDRESS: <b>PO BOX 2</b>			
CITY: <b>BALLWIN</b>		STATE: <b>MO</b>	ZIP: <b>63011</b>
EMAIL: <b>freedomprinciplemo@protonmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>2/16/2026 10:44 AM</b>	

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We are opposed to these bills, which propose to shorten the statute of limitations for certain civil actions in Missouri from five years to three years. This change threatens to undermine the interests of Missouri's businesses, legal system, and citizens by accelerating case filings, increasing legal expenses, and generating unintended consequences for both plaintiffs and defendants.

Shortening the statute of limitations will not eliminate legal disputes; rather, it will force individuals and businesses to initiate lawsuits earlier, often before alternative resolutions can be explored or the full scope of a dispute is known. This compressed timeframe will result in a surge of preemptive filings as parties rush to preserve their rights, which is likely to create a backlog in the courts and strain already limited judicial resources. Instead of reducing the number of cases, this measure risks overwhelming the court system and delaying the adjudication of all civil matters.

Furthermore, the reduced timeframe will significantly increase legal expenses for businesses. Companies will be compelled to act quickly, often without sufficient time for internal investigations, negotiation, or alternative dispute resolution mechanisms. This pressure to move fast will necessitate engaging legal counsel earlier, incurring higher up-front costs, and processing a greater volume of potential claims. Small and medium-sized enterprises will be disproportionately affected by these new burdens, which may prove unsustainable for many.

Additionally, the current five-year period allows parties time to assess facts, negotiate, and settle disputes outside of court. Reducing this to three years would discourage settlements, making the litigation process more adversarial and costly for all parties involved. Importantly, there is no compelling evidence that the existing five-year statute is being abused or that it imposes undue burdens. The current system provides a balanced, reasonable timeframe that acknowledges the complexities of modern business dealings.

In conclusion, while the intention to promote efficiency is understandable, these bills would likely have the opposite effect by increasing legal expenses, overwhelming the courts, and interfering with the settlement process. I respectfully urge you to preserve the current statute of limitations to protect Missouri businesses and support the fair, timely, and well-considered resolution of civil disputes.



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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>LISA PANNETT</b>		PHONE NUMBER: <b>573-280-1585</b>	
REPRESENTING: <b>ARMORVINE</b>		TITLE:	
ADDRESS: <b>226 KADIE CT</b>			
CITY: <b>LINN CREEK</b>		STATE: <b>MO</b>	ZIP: <b>65052</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/16/2026 12:00 AM</b>	
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<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>RYAN J. KRUPP</b>		PHONE NUMBER: <b>314-835-9999</b>
BUSINESS/ORGANIZATION NAME: <b>MISSOURI ASSOCIATION OF TRIAL ATTORNEYS</b>		TITLE:
ADDRESS: <b>12813 FLUSHING MEADOWS DR</b>		
CITY: <b>ST LOUIS</b>		STATE: <b>MO</b>
		ZIP: <b>63131</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/16/2026 12:00 AM</b>
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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>SARAH BERRY</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>2/12/2026 3:03 PM</b>	
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Chair and Members of the Committee:

If this were Shark Tank, the pitch would be simple:

“We’re reducing the statute of limitations from five years to three. Faster resolution. Less exposure. More certainty.”

That sounds efficient.

But when you compress civil enforcement windows across nearly every category of claim — contracts, statutory liability, trespass, fraud, catch-all torts — you are not trimming excess.

You are shrinking access to remedy.  
 And for that reason, I strongly object.

**I. This Is Not Narrow Reform — It Is Systemic Contraction**

HB 1610 reduces the general limitation period for:  
 All contract actions (express and implied)  
 All statutory liability claims (non-penalty)  
 Property damage claims  
 Trespass claims  
 Broad catch-all personal injury claims  
 Fraud claims (with discovery rule retained but filing window shortened)

That is not targeted reform.

That is structural compression of Missouri’s civil justice system.

When you reduce enforcement time by 40% across the board, you are not fine-tuning. You are shifting power.

**II. Contracts — This Rewrites Commercial Expectations**

Missouri businesses, lenders, contractors, and consumers operate under a five-year enforcement

expectation.

**Three years materially changes:**

**Collection timelines**

**Construction defect discovery windows**

**Professional liability accrual disputes**

**Commercial breach investigations**

**Complex commercial disputes routinely require forensic accounting, document reconstruction, and expert review.**

**Three years is not efficiency. It is acceleration under pressure.**

**That increases preemptive litigation — not resolution.**

### **III. Fraud — The Illusion of Protection**

**Yes, the discovery rule remains.**

**But shortening the filing window from five to three years after discovery increases dismissal risk and front-loads litigation.**

**Fraud is, by definition, concealed conduct.**

**Compressing the limitation period disproportionately protects the sophisticated actor who can delay detection.**

**That is not neutral reform.**

### **IV. Open Courts — Missouri Constitutional Risk**

**Article I, § 14 of the Missouri Constitution guarantees access to courts and remedy by due course of law.**

**Courts allow reasonable modification of limitations periods.**

**But when the legislature compresses the timeline across virtually all civil claims — without differentiating by complexity, discovery difficulty, or injury type — it invites scrutiny.**

**This bill does not adjust. It contracts.**

**That is the distinction courts examine.**

### **V. Economic Reality**

**Let's be candid.**

**This bill benefits:**

**Insurers**

**Institutional defendants**

**Repeat commercial actors**

**It burdens:**

**Consumers**

**Small businesses**

**Individuals harmed by delayed-discovery conduct**

**Plaintiffs without immediate legal access**

**It transfers timing leverage to the better-resourced party.**

**If this were an investment pitch, I would ask:**

**“What problem are we solving?”**

If the answer is “certainty,” then we must also admit the cost is diminished enforceability.

## **VI. Litigation Forecast**

**Shortening limitation periods does not reduce lawsuits.**

**It increases:**

**Motions to dismiss**

**Accrual disputes**

**Equitable tolling litigation**

**Appeals on timeliness**

**The first three years after enactment will be saturated with statute-of-limitations fights.**

**This is not a simplification bill.**

**It is a litigation acceleration bill.**

**Legislative Notice:**

**The General Assembly is on notice that HB 1610’s across-the-board reduction of Missouri’s general statute of limitations from five years to three years materially restricts access to civil remedy. While prospective limitation changes are permissible, the breadth of contraction increases the likelihood of open courts challenges and accrual-based litigation. Clarifying transitional protections and articulating legislative findings would reduce foreseeable challenge risk.**

**HB 1610 doesn’t streamline the system — it compresses it. Cutting the statute of limitations from five years to three across nearly every major category of civil claim shifts leverage away from injured parties and toward defendants. That’s not neutral reform. That’s structural contraction.**



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<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>WES SHUMATE</b>		PHONE NUMBER: <b>816-421-1600</b>	
BUSINESS/ORGANIZATION NAME: <b>MATA</b>		TITLE:	
ADDRESS: <b>1100 MAIN ST</b>			
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>	ZIP: <b>64105</b>
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<b>REGISTERED LOBBYIST:</b>		
WITNESS NAME: <b>HAMPTON WILLIAMS</b>		PHONE NUMBER: <b>573-893-4241</b>
REPRESENTING: <b>MISSOURI INSURANCE COALITION</b>		TITLE:
ADDRESS: <b>220 EAST HIGH STREET, SUITE B</b>		
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>
		ZIP: <b>65616</b>
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