



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 1645</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>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			



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<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>CHERYL ROBB-WELCH</b>		PHONE NUMBER: <b>573-634-4161</b>
BUSINESS/ORGANIZATION NAME: <b>MISSOURI COALITION AGAINST DOMESTIC &amp; SEXUAL VIOLENCE</b>		TITLE: <b>CHIEF EXECUTIVE OFFICER</b>
ADDRESS: <b>217 OSCAR DRIVE, SUITE A</b>		
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>
		ZIP: <b>65101</b>
EMAIL: <b>cherylrw@mocadsv.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>2/13/2026 11:26 AM</b>

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**Chairman Casteel and members of the Commerce Committee:**

**On behalf of the Missouri Coalition Against Domestic and Sexual Violence (MOCADSV) and its almost one hundred member agencies who provide services to the state's victims of domestic violence, sexual assault and rape, stalking, and teen dating violence, we thank you for the opportunity to provide testimony regarding House Bill 1645, sponsored by Rep. Matthew Overcast.**

**We are in support of HB 1645 and its extension of the statute of limitations for civil actions for childhood sexual abuse.**

**The majority of agencies in our membership provide a range of sexual violence services such as hospital response and counseling. They work with those recently victimized and assaulted, as well as those living with the long-lasting effects of child sexual abuse and rape.**

**The recounting of the traumas experienced by those who have spoken today and in other hearings on these bills are so important because they give voice to many survivors. It provides some insight into not only the abuse children and youth experience but the long-lasting impacts of trauma on the victim directly, but also their family and loved ones.**

**This bill is about time. Throughout my career I've witnessed victims' healing journeys and know that it takes time to determine who it is safe to disclose to, time to feel safe and strong again. It takes time to determine what is next for healing and in seeking justice for the wrongs done. This bill affords victims the time they need to seek justice. On behalf of our members and the survivors of childhood rape and abuse, we urge you to support this bill.**

**Thank you for your consideration of this important legislation.**



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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: <b>PRESIDENT &amp; CEO</b>	
ADDRESS: <b>717 SHERWOOD DRIVE</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65109</b>
EMAIL: <b>d.frese@hsg-group.com</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>2/16/2026 3:09 PM</b>	

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**I will testify on behalf of the Missouri Organization of Defense Lawyers and the Missouri Hospital Association.**



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<b>WITNESS NAME</b>		
<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>
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>JARED HANKINSON</b>		PHONE NUMBER: <b>573-634-3511</b>	
REPRESENTING: <b>MO CHAMBER OF COMMERCE &amp; INDUSTRY</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>JORGEN SCHLEMEIER</b>		PHONE NUMBER: <b>573-634-4876</b>	
REPRESENTING: <b>AMERICAN TORT REFORM ASSOCIATION</b>		TITLE:	
ADDRESS: <b>213 EAST CAPITOL AVENUE</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</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>
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>KYNA IMAN</b>		PHONE NUMBER: <b>314-651-1185</b>	
REPRESENTING: <b>MO CANOE &amp; FLOATERS ASSOCIATION, MO ASSOCIATION OF RV PARKS &amp; CAMPGROUNDS</b>		TITLE:	
ADDRESS: <b>P.O. BOX 1483</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>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>LARRY HELMS</b>		PHONE NUMBER: <b>573-337-0543</b>	
BUSINESS/ORGANIZATION NAME: <b>BSC OUTDOORS</b>		TITLE:	
ADDRESS: <b>18700 CLIFF ROAD</b>			
CITY: <b>DIXON</b>		STATE: <b>MO</b>	ZIP: <b>65459</b>
EMAIL: <b>morvcamp@gmail.com</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>2/16/2026 6:28 AM</b>	

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Essential legislation for small business recommend do pass. In review of all 50 states Missouri has one of the longest time periods for statute of limitations. Even a blue state like Illinois has two year limit.



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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>MARK FIEGENBAUM</b>		PHONE NUMBER: <b>573-690-8580</b>	
REPRESENTING: <b>MISSOURI FARM BUREAU</b>		TITLE:	
ADDRESS: <b>701 S COUNTRY CLUB DRIVE</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>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>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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While we support and even advocate for eliminating statutes of limitation for childhood sexual abuse claims—ensuring survivors have unrestricted access to justice—we have significant concerns regarding House Bill 1645’s proposed reduction in the time frames for filing personal injury and wage claims.

Shortening these limitation periods will not reduce litigation but rather will pressure claimants and businesses to act quickly, potentially resulting in a surge of lawsuits filed to meet new, compressed deadlines. This artificial urgency is likely to increase the number of contested filings and disputes over timing, ultimately creating greater backlogs in Missouri’s court system.

Moreover, businesses will face heightened legal expenses as they are forced to defend claims on more expedited timelines, invest in accelerated investigations, and respond to a higher volume of cases brought within a shorter window. While the intent to address frivolous claims is understandable, reducing the limitation periods for personal injury and wage disputes will likely place an unnecessary burden on both the courts and Missouri’s business community.



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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>INDIVIDUAL:</b>			
WITNESS NAME: <b>RYAN J. KRUPP</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
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 2:44 PM</b>	
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Chair and Members of the Committee:

If this were Shark Tank, the pitch would sound like this:

“We’re tightening the statute of limitations on personal injury claims to two years and extending childhood sexual abuse claims to twenty years after age twenty-one.”

On the surface, that sounds like portfolio rebalancing. Some liability windows shrink. Others expand.

But the Committee’s job isn’t to like the balance.  
 It’s to ask: what litigation risk does this create?

**I. The Quiet Structural Shift in Section 516.140**

HB 1645 moves all personal injury and bodily injury actions accruing after August 28, 2026, into a two-year statute of limitations.

Currently, many negligence-based personal injury claims fall under Missouri’s five-year catchall in § 516.120.

This is not a minor edit.

This is a major contraction of civil remedies.

**Constitutional Risk: Due Process**

While legislatures may modify statutes of limitation, they cannot do so retroactively in a way that extinguishes vested claims. See *Chase Securities Corp. v. Donaldson*, 325 U.S. 304 (1945).

The bill states the new two-year limitation applies to claims accruing on or after August 28, 2026.

That prospective limitation reduces retroactivity concerns — but courts will examine:

- Whether transitional claims are clearly protected
- Whether accrual definitions create ambiguity

Whether discovery rule conflicts arise  
Any ambiguity here becomes litigation.

When you shorten time to sue, courts scrutinize clarity.

## II. Uninsured / Underinsured Motorist Claims — Contract vs. Tort Conflict

HB 1645 applies a two-year limit to actions “against an insurer relating to uninsured motorist coverage or underinsured motorist coverage.”

UM/UIM claims historically carry both contract and tort characteristics.

If Missouri courts determine that a UM claim is contractual in nature, a two-year limitation could conflict with longer contract statutes of limitation — raising interpretive and equal protection disputes between policyholders and insurers.

This will not go untested.

## III. Childhood Sexual Abuse — Expansion to Twenty Years

This portion expands the statute of limitations to:  
Twenty years after the plaintiff attains age twenty-one  
Or three years after discovery, whichever is later

Expansion of limitation periods is generally permissible prospectively.

However, subsection 3 states:

“This section shall apply to any action arising on or after August 28, 2026.”

Courts will scrutinize whether this language attempts to revive previously time-barred claims.

The United States Supreme Court has drawn distinctions between extending an open limitation period and reviving an expired one. See *Stogner v. California*, 539 U.S. 607 (2003) (criminal context, but revival principles matter conceptually).

If the statute is read to revive barred civil claims, constitutional challenges will follow under due process analysis.

Precision in drafting matters here.

## IV. Voidness of Nondisclosure Agreements

Subsection 4 renders nondisclosure agreements in childhood sexual abuse disputes “void” and unenforceable.

Public policy can invalidate contracts in specific contexts.

But a blanket voiding provision may trigger:  
Contract Clause scrutiny under U.S. Const. art. I, § 10  
Retroactivity challenges if applied to existing agreements  
Separation-of-powers disputes regarding judicial enforcement discretion

If the statute is applied to previously executed NDAs, courts will examine whether it substantially impairs contractual obligations without sufficient justification.

That analysis is fact-intensive — and expensive.

## V. Equal Protection and Uniformity Concerns

The bill creates a two-year limitation for:  
Personal injury claims

**UM/UIM claims**

**Wage claims (retained at two years)**

**But leaves other contract-based actions at five years.**

**The classifications are not suspect. Rational basis applies.**

**But insurers will argue disparate treatment.**

**Plaintiffs' lawyers will argue arbitrary compression.**

**Both sides will litigate.**

## **VI. Fiscal Exposure**

**Shortening personal injury limitations will likely reduce long-tail tort liability for some defendants.**

**But expanding childhood sexual abuse claims and voiding NDAs may increase institutional liability exposure for:**

**Religious organizations**

**Schools**

**Youth-serving nonprofits**

**Insurers**

**If revival is interpreted broadly, defense costs could increase substantially.**

## **Legislative Notice**

**The General Assembly is placed on notice that HB 1645's contraction of personal injury limitation periods and expansion of childhood sexual abuse claims present foreseeable litigation over retroactivity, accrual interpretation, contract impairment, and UM/UIM classification. Clarifying prospective application and preserving vested rights would materially reduce constitutional challenge risk.**

**This bill dramatically shortens personal injury timelines while expanding childhood sexual abuse claims. Courts won't question the legislature's authority to set deadlines — but they will question ambiguity, retroactivity, and contract impairment. Precision will determine whether this reduces litigation or multiplies it.**



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<b>WITNESS NAME</b>			
<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>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/16/2026 12:00 AM</b>	
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