



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 1718		DATE: 1/28/2026	
COMMITTEE: Insurance			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: BRANDON KOCH		PHONE NUMBER: 816-833-6337	
REPRESENTING: MISSOURI INSURANCE COALITION		TITLE:	
ADDRESS: 220 E. HIGH ST. STE B			
CITY: JEFF CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/28/2026 12:00 AM	

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: CAROL BRANHAM		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 1/23/2026 8:11 PM
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I am in support of this bill.



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: CHRIS LIESE		PHONE NUMBER: 314-495-6159	
REPRESENTING: CITY OF O'fallon		TITLE:	
ADDRESS: 730 W MAIN			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/28/2026 12:00 AM	
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WITNESS NAME		
BUSINESS/ORGANIZATION:		
WITNESS NAME: LAURA HOLLOWAY		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME: MISSOURI MUNICIPAL LEAGUE		TITLE:
ADDRESS: 1727 SOUTHRIDGE DR		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65109
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/28/2026 12:00 AM
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: MATTHEW BRODERSON		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME: MIRMA		TITLE: EXECUTIVE DIRECTOR	
ADDRESS: 3002 FALLING LEAF CT			
CITY: COLUMBIA		STATE: MO	ZIP: 65201
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/28/2026 12:00 AM	
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: MICHAEL SINDEL		PHONE NUMBER: 816-868-8182	
BUSINESS/ORGANIZATION NAME: MIDWEST PUBLIC RISK		TITLE: PRESIDENT/CEO	
ADDRESS: 19400 E VALLEY VIEW PARKWAY			
CITY: INDEPENDENCE		STATE: MO	ZIP: 64055
EMAIL: mike@mprisk.org	ATTENDANCE: Written	SUBMIT DATE: 1/23/2026 12:28 PM	

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.

Dear Insurance Committee of the House of Representatives,

My name is Mike Sindel and I am the President & CEO of Midwest Public Risk (MPR). MPR is a governmental risk pool that provides coverage for 168 public entities, including 118 located in the state of Missouri. Similar to our member entities that provide vital public services like policing, education, and infrastructure maintenance, MPR performs its services for the common good, not for a profit.

MPR fully supports House Bill 1718 and strongly believes it will benefit all public entities throughout the state. We believe the additional language is simply clarification and helps ensure that courts need not interpret the statute going forward. Unfortunately, accidents happen and when they do, MPR is there for its members to assist them by providing coverage, defense counsel and support.

The contributions members pay to MPR are derived from taxpayer dollars, and we are very mindful about how those funds are spent. This small adjustment in language will help us with that undertaking. While it's important to note that other states do not have inflation factors increasing their sovereign immunity caps each year, MPR respects Missouri's commitment to having sovereign immunity in place to protect our communities.

Thank you for your time on this subject.



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: PAT KELLY		PHONE NUMBER: 314-252-1800	
REPRESENTING: MUNICIPAL LEAGUE METRO STL		TITLE:	
ADDRESS: 11911 DORSETT RD			
CITY: MARYLAND HEIGHTS		STATE: MO	ZIP: 63043
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/28/2026 12:00 AM	
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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: TRENT WATSON		PHONE NUMBER: 314-606-0141
REPRESENTING: MISSOURI ASSOCIATION OF COUNTIES		TITLE:
ADDRESS: PO BOX 2221		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65102
EMAIL: trent@trentwatson.com	ATTENDANCE: In-Person	SUBMIT DATE: 1/28/2026 3:18 PM
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In Support		



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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: WILLIAM MARRS		PHONE NUMBER: 417-848-8561
REPRESENTING: CITY OF SPRINGFIELD		TITLE:
ADDRESS: 223 E CAPITOL AVE		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65101
EMAIL: govservicesjcmo@gmail.com	ATTENDANCE: Written	SUBMIT DATE: 1/28/2026 4:30 PM

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The city of Springfield would be in support of this and similar legislation that protects cities from some burdensome costs related to litigation.



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: ZACH POLLOCK		PHONE NUMBER: 573-645-3210	
REPRESENTING: MISSOURI CHAPTER OF THE NATIONAL ASSOCIATION OF HOUSING & REDEVELOPMENT OFFICIALS		TITLE:	
ADDRESS: 125 E HIGH ST, STE 200			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/28/2026 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ABIGAIL HERNDON		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 1/28/2026 11:14 AM	
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If a person is injured or hurt, medical bills are expensive and can be a life long expense. The financial summary is lacking in financial information. Not to mention the attorney fees that take a good part of the settlements. If you want to save the state money, stop trying to get rid of every single tax in Missouri without studies and make the data available to the public.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ARNIE C. AC "HONEST-ABE" DIENOFF		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/28/2026 12:00 AM	
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: MICHAEL SUDEKUM		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME: MISSOURI ASSOCIATION OF TRIAL ATTORNEYS		TITLE:	
ADDRESS: 1010 MARKET ST, STE 850			
CITY: ST LOUIS		STATE: MO	ZIP: 63101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/28/2026 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: SARAH BERRY		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 1/24/2026 3:28 PM	
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This bill further entrenches statutory caps on liability for the state and its political subdivisions, placing a rigid ceiling on accountability regardless of the depth of harm inflicted.

In doing so, it asks injured Missourians to bear the permanent cost of governmental failure while the public entity responsible is shielded from full responsibility.

Justice, by its nature, must be proportionate.

When a person is permanently disabled, when a family loses a loved one, or when irreversible harm occurs due to negligence by a public entity, an arbitrary cap does not make the injury smaller — it merely makes the remedy inadequate.

The law should respond to harm with truth, not with a predetermined limit that ignores lived reality.

This bill also eliminates any possibility of punitive damages against public entities, regardless of how egregious the conduct.

Punitive damages are not about revenge; they exist to deter reckless behavior and to affirm that certain conduct violates the moral expectations of a civilized society.

When the government removes that tool from the courts entirely, it sends a troubling message: that some actors are beyond full moral reckoning.

Courts are already equipped to weigh evidence, assess credibility, and determine fair compensation.

Judges and juries are not reckless with public funds; they are entrusted precisely because they can distinguish between excess and necessity.

A statutory cap substitutes legislative fear for judicial judgment and does so at the expense of those least able to absorb the loss.

Government exists to serve the people, not to insulate itself from the consequences of its own actions. When the state causes harm, accountability should be no less — and often more — rigorous than that imposed on private actors. Anything less erodes public trust and weakens the moral authority of government itself.

A system that limits responsibility in advance does not promote fiscal responsibility; it promotes moral distance. And when law becomes distant from justice, it loses legitimacy.

For these reasons, I respectfully urge this body to oppose House Bill 1718.



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: STEVEN MARION		PHONE NUMBER: 573-536-2630	
BUSINESS/ORGANIZATION NAME: DEPARTMENT OF COMMERCE AND INSURANCE		TITLE:	
ADDRESS: 301 W HIGH STREET			
CITY: JEFFERSON CITY		STATE: MO	ZIP:
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/28/2026 12:00 AM	
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