



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 1789		DATE: 1/12/2026	
COMMITTEE: Insurance			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ARNIE C. AC "HONEST-ABE" DIENOFF-STATE PUBLIC ADVO		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: In-Person		SUBMIT DATE: 1/12/2026 11:54 PM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			

I am in Support of this Bill. This Bill provides mandatory minimum State-Limits of Liability and Insurance Coverages to provide all Missourians with insurance protection from "Deliver Network Companies." This is a good Bill.



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: BRIAN WALLER		PHONE NUMBER: 573-268-4599	
REPRESENTING: SHELTER INSURANCE		TITLE:	
ADDRESS: 1817 WEST BROADWAY			
CITY: COLUMBIA		STATE: MO	ZIP: 65218
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/12/2026 12:00 AM	

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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: HAMPTON WILLIAMS		PHONE NUMBER: 573-893-4241	
REPRESENTING: MISSOURI INSURANCE COALITION		TITLE:	
ADDRESS: 220 EAST HIGH STREET, SUITE B			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65616
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/12/2026 12:00 AM	
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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: PHILLIP ARNZEN		PHONE NUMBER: 314-952-4373	
REPRESENTING: NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES (NAMIC)		TITLE:	
ADDRESS: 2955 5 RUNNING DEER COURT			
CITY: COLUMBIA		STATE: MO	ZIP: 65201
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/12/2026 12:00 AM	
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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: RICH AUBUCHON		PHONE NUMBER: 573-616-1845	
REPRESENTING: AMERICAN PROPERTY CASUALTY INSURANCE ASSOCIATION		TITLE:	
ADDRESS: 112 EAST HIGH STREET			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/12/2026 12:00 AM	
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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: JEREMY LAFAVER		PHONE NUMBER: 816-654-3666	
REPRESENTING: DOORDASH, INC.		TITLE:	
ADDRESS: 303 2ND STREET, SUITE 800			
CITY: SAN FRANCISCO		STATE: CA	ZIP: 94107
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/12/2026 12:00 AM	
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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: JORGEN SCHLEMEIER		PHONE NUMBER: 573-634-4876	
REPRESENTING: WALMART		TITLE:	
ADDRESS: 213 EAST CAPITOL AVENUE			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/12/2026 12:00 AM	

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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: KOURI MARSHALL		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME: CHAMBER OF PROGRESS		TITLE: DIRECTOR OF STATE & LOCAL PUBLIC POLICY, CENTRAL/S	
ADDRESS: 1390 CHAIN BRIDGE RD., #A108			
CITY: MCLEAN		STATE: VA	ZIP: 22101
EMAIL: kouri@progresschamber.org	ATTENDANCE: Written	SUBMIT DATE: 1/12/2026 1:04 PM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			

I'm writing on behalf of Chamber of Progress, a tech industry association supporting public policies to build a society in which all people benefit from technological advances, to share our concerns with HB 1789.

While we appreciate the bill's recognition of delivery network company drivers as independent contractors, we urge the Committee to oppose HB 1789 unless it is amended to avoid unintended impacts on delivery workers and consumers.

We sent a letter to committee members explaining how the bill's broad "delivery availability period" could increase insurance and compliance costs, leading to higher prices for consumers and reduced earnings and flexibility for drivers. We recommend limiting mandatory primary coverage to the active "delivery service period" (from acceptance through completion of a delivery) and removing the availability-period mandate.

Thank you for your time and consideration.



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: RANDY ALBERHASKY		PHONE NUMBER: 417-865-4444	
REPRESENTING: MISSOURI ASSOCIATION OF TRIAL ATTORNEYS		TITLE:	
ADDRESS: 240 EAST HIGH STREET, SUITE 300			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/12/2026 12:00 AM	

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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: TYLER ST. CLAIR		PHONE NUMBER: 812-774-8530	
BUSINESS/ORGANIZATION NAME: DOORDASH		TITLE: MANAGER, GOVERNMENT RELATIONS - CENTRAL	
ADDRESS: 314 W. SUPERIOR, SUITE 502 CHICAGO, IL 60654			
CITY: CHICAGO		STATE: IL	ZIP: 60654
EMAIL: tyler.stclair@doordash.com	ATTENDANCE: Written		SUBMIT DATE: 1/12/2026 12:58 PM
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January 12, 2026

Insurance Committee
Missouri House of Representatives
Missouri State Capitol
Jefferson City, MO 65101

RE: Testimony Requesting Amendments to House Bill 1789

On behalf of DoorDash, I am writing to the Insurance Committee to request amendments to House Bill 1789, which would establish auto insurance standards for delivery platforms operating in Missouri. DoorDash supports clear, industry-wide insurance standards and already voluntarily procures third-party auto liability insurance for Dashers – the couriers who use our platform – who are involved in accidents while actively engaged on a delivery. However, we are concerned that HB 1789, as currently drafted, could create significant unintended consequences.

House Bill 1789 requires platforms to maintain insurance coverage during both (1) the period when the driver is on delivery and (2) the period where a driver is merely logged into the platform but not providing any services – referred to as the “delivery availability period” in the bill. On the DoorDash platform, Dashers can log in to review delivery offers, but they retain complete discretion to ignore or reject every offer. As a result, Dashers may engage in entirely personal, non-commercial activities during this time – for example, running personal errands or traveling to or from school or work.

Absent appropriate guardrails, requiring platform-provided insurance coverage during a period with no acceptance of work and no commercial activity creates a substantial risk of fraud and abuse. An individual could easily obtain platform-provided insurance coverage by simply turning on the app during a normal commute or personal trip, without any intention of accepting deliveries. This exposure would drive unnecessary claims, increase insurance costs, and ultimately could raise prices for Missouri consumers and small businesses that rely on delivery services. Accordingly, we propose removing the requirement that platforms provide insurance coverage during this period.

We appreciate Representative Murphy’s leadership on this issue and look forward to continuing to work collaboratively with him and this Committee to establish balanced and workable insurance

standards for delivery platforms that protect the public while minimizing fraud, abuse, and unnecessary costs.

Sincerely,

**Tyler St. Clair
Manager for Government Relations**