



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2182</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>HEALTH CARE 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>HAMPTON WILLIAMS</b>		PHONE NUMBER: <b>573-893-4241</b>	
REPRESENTING: <b>MISSOURI INSURANCE COALITION</b>		TITLE:	
ADDRESS: <b>220 E CAPITOL AVE.</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65616</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>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>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>
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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>
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>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:		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 3:09 PM</b>	
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Chair and Members of the Committee:

If this were Shark Tank, the pitch would be:

“We’re not touching contracts. We’re not touching fraud. We’re just tightening personal injury claims to two years. Clean. Focused. Predictable.”

It sounds narrow.  
It isn’t.

This bill compresses nearly every negligence-based injury claim in Missouri into a two-year filing window.

That is not refinement.  
That is a fundamental shift in tort enforcement leverage.

And for that reason, I strongly object.

**I. Two Years for Personal Injury — The Accrual Problem**

Under proposed § 516.140(3), any injury to the person or rights of another not arising on contract must be filed within two years.

That includes:  
**Negligence**  
**Premises liability**  
**Defective products (if not otherwise specified)**  
**Professional negligence in many contexts**  
**Catch-all personal injury claims**

Two years may sound reasonable in abstract.

But many injuries are not immediately apparent:  
**Latent medical complications**  
**Environmental exposures**  
**Post-accident neurological injuries**

**Delayed diagnosis cases**  
Compressing to two years increases dismissal litigation over accrual and discovery.

This bill does not reduce litigation.

It relocates it to statute-of-limitations fights.

## **II. UM/UIM Claims — Forcing Insurance Disputes Into Tort Timeframes**

The bill imposes a two-year limitation on actions against insurers relating to uninsured and underinsured motorist coverage.

**UM/UIM claims often require:**  
Resolution of underlying liability  
Policy interpretation disputes  
Arbitration processes  
Medical stabilization before damage valuation  
Two years is extremely tight in complex injury cases.

This creates a procedural trap:  
A claimant may still be negotiating liability or medical treatment when the clock expires on the insurance claim.

That is not efficiency.  
That is forfeiture risk.

## **III. Strategic Fault: This Benefits Institutional Defendants**

Let's be clear.

**Two-year tort windows primarily benefit:**  
Insurance carriers  
Large institutional defendants  
Repeat litigation actors  
They disadvantage:  
Individuals without immediate legal counsel  
Rural plaintiffs with delayed access  
Victims of evolving medical injury

This shifts timing leverage decisively toward the party with legal infrastructure.

If this were a business pitch, I would ask:  
"Who gains from this compression?"

The answer is predictable.

## **IV. Missouri Constitutional Open Courts Concerns**

Article I, § 14 guarantees remedy by due course of law.

Legislatures may shorten limitation periods.

But when compression disproportionately impacts classes of injury that reasonably require longer discovery and medical development, courts examine reasonableness.

A universal two-year limitation for all personal injury claims does not differentiate between:  
Minor fender-benders  
Catastrophic brain injuries  
Toxic exposure cases

That lack of nuance is where constitutional scrutiny concentrates.

## **V. Litigation Forecast**

**This bill will:**

**Increase motions to dismiss  
Increase accrual disputes  
Increase appeals  
Increase protective filings  
Encourage premature lawsuits to avoid expiration**

**It will not streamline the system.  
It will accelerate it — and make it more adversarial.**

## **VI. Why This Is Different From Traditional Two-Year States**

**Some states use two-year tort limits.**

**But Missouri's current five-year general framework reflects long-standing reliance interests.**

**Sudden compression without transitional safeguards will create immediate legal confusion over:**

**Hybrid claims  
Overlapping statutory causes  
Tolling doctrines**

**The first several years post-enactment will be procedurally chaotic.**

**Legislative Notice:**

**The General Assembly is placed on notice that HB 2182's reduction of personal injury and UM/UIM claims to a two-year statute of limitations materially alters Missouri's tort framework and will likely generate increased accrual litigation and open courts challenges under Article I, Section 14 of the Missouri Constitution. Clarification of accrual standards and transitional protections would reduce foreseeable legal disputes.**

**HB 2182 doesn't streamline personal injury law — it compresses it. A universal two-year deadline for negligence and insurance claims shifts leverage to insurers and institutional defendants while increasing dismissal litigation. That's not reform. That's risk transfer.**



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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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