



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

| | | | |
|--|-------------------------------|---------------------------|--|
| BILL NUMBER: HB 2250 | | DATE: 4/22/2026 | |
| 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: AMY FRICKE | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: | ATTENDANCE: Written | | SUBMIT DATE: 4/22/2026 9:27 PM |

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

We had a claim almost 2 years ago with Shelter Insurance, our insurance company would only pay for the front of our house to be re-sided. Our contractor was amazing in proving that there is no like match available for our siding and proving not re-siding it all would void the new siding warranty and the fact that the old and new would not lock together properly and that house wrap is needed per local building codes. They threw all the codes and warranty stuff at them and they still refused to pay for it. Needless to say we didn't have \$10,000 to do the rest of the house so we never did the front since it wouldn't match. Now by my garage I have a few pieces of missing siding because they had to send samples to see if there was a like kind available. We pay a lot each year on insurance, they should have covered this in my opinion. Having 2 different kinds of siding would lower my homes value. I was so unhappy and fought for months with them on this. I didn't want to push too much more in fear they would cancel my policy.



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| WITNESS NAME | | | |
| BUSINESS/ORGANIZATION: | | | |
| WITNESS NAME: ARNIE C. AC "HONEST-ABE" DIENOFF | | PHONE NUMBER: 314-440-9000 | |
| BUSINESS/ORGANIZATION NAME: DISTRICT PUBLIC & COMMUNITY ADVOCATE | | TITLE: STATE PUBLIC ADVOCATE | |
| ADDRESS: P.O. BOX #1535 | | | |
| CITY: O' FALLON | | STATE: MO | ZIP: 63366 |
| EMAIL: ArnieDienoff@Mail.Com | ATTENDANCE: In-Person | SUBMIT DATE: 4/22/2026 11:52 PM | |

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

I am in Support of this Legislation and Bill. This is the proper way to treat Citizens and Insured that have their Siding damaged from a storm. All Insurance Companies care about is themselves and their sky-rocketing profits with more Bonuses and Commissions.



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| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: BRUNO ELIA | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 4/22/2026 12:25 PM | |
| THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo. | | | |

I had significant siding damage due to the large hailstorm of 5/16/25. My insurance company refused to pay for complete siding replacement even though my siding is no longer manufactured, leaving me with mismatched siding on 3 sides of my house.



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| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: JASON GRAMANN | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 4/22/2026 5:30 PM | |

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Having mismatched siding has drastically reduced the resell prices of homes in Missouri that have been affected by severe storms in the last few years. Not only does it decrease curb appeal, but having mismatched siding that doesn't lock in with the old siding causes potential leaks due to compromised integrity. Insurance is required to bring homes back to "pre-loss condition". Insufficient repairs like mismatched siding does not bring the home back to pre-loss condition



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| WITNESS NAME | | |
| INDIVIDUAL: | | |
| WITNESS NAME: JENNIFER SCHMATZ | | PHONE NUMBER: |
| BUSINESS/ORGANIZATION NAME: | | TITLE: |
| ADDRESS: | | |
| CITY: | | STATE: ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 4/22/2026 11:29 AM |
| THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo. | | |

My house was damaged in the May 2025 tornado. Liberty mutual would only pay the front elevation. I appealed their decision several times and they denied my claim. I had to repair my home. I am now \$15,000.00 in debt.



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| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: JOSEPH CLARKSON | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 4/22/2026 10:05 AM | |
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I am very much in support of HB2250 as this should be common sense. Please look out for the everyday person that is just trying to survive.



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| WITNESS NAME | | |
| INDIVIDUAL: | | |
| WITNESS NAME: LANCE MAYFIELD | | PHONE NUMBER: |
| BUSINESS/ORGANIZATION NAME: | | TITLE: |
| ADDRESS: | | |
| CITY: | | STATE: ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 4/22/2026 12:35 PM |
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I am in support of this bill based on my over 38 years' experience in the insurance business as an agent. I find "most" people are not trying to take advantage of the insurance company, but people do not what to be taken advantage of either. The coverage needs to be uniform to all companies because "most" customers do not spend the time needed to understand what they buy. "Most" customers buy based on premium unfortunately. Customers have to realize, once this is uniform in policies, then the claims cost will go up as will the premium based on increased claims cost.



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| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: LAURA BURKHARDT | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 4/22/2026 10:48 AM | |
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| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: MARY FITZGERALD | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 4/22/2026 1:41 PM | |
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A house in my town had hail damage. They couldn't match the old siding just for that side, but they couldn't get all new siding because insurance would only cover the side damaged by hail. Now the house is two toned, it looks awful. They won't be able to sell their home like this. People pay insurance company premiums for years and they should get coverage for replacement of all the siding.



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| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: MONIQUE ZUBKOW | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 4/22/2026 12:35 PM | |
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During the May 16, 2025 storms in our area we our roof and siding were damaged. While insurance covered the cost of replacing our roof, they did not approve our entire siding being replaced even though the material used is no longer available. They would only replace the damaged side with similar not matching siding making it so our siding does not match. If your roof we replaced in its entirety m, so should our siding.



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| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: ROSS AND CHRISTINE A. JENKINS | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 4/22/2026 2:28 PM | |
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I lost my siding on 5/16/25 due to the Tornado in St. Louis. My siding had 40 holes in it from the storm. My insurance company did not pay the cost to replace in full and my deductible was also very high. Now they raised the deductible to \$10,000 on the highest coverage insurance I buy.



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| WITNESS NAME | | |
| INDIVIDUAL: | | |
| WITNESS NAME: SUSAN GIBSON | | PHONE NUMBER: |
| BUSINESS/ORGANIZATION NAME: | | TITLE: |
| ADDRESS: | | |
| CITY: | | STATE: ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 4/22/2026 7:32 PM |
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Homeowners deserve this coverage.



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| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: TIMMY LYNN HARRISON | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 4/22/2026 9:42 PM | |
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I had hail damage on my roof and my siding on two sides, and the insurance company only pay me for one side and replacing a few pieces on another side which I could not match so I ended up paying to reside the entire house, myself minus what they pay me to reside the one front side and replace a couple pieces on the other others



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| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: VICKI BOLGER | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: | ATTENDANCE: Written | SUBMIT DATE: 4/22/2026 1:11 PM | |
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I support requiring insurance companies to pay for replacement of the entire home if matching siding is no longer available.



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| WITNESS NAME | | | |
| REGISTERED LOBBYIST: | | | |
| WITNESS NAME: BRANDON KOCH | | PHONE NUMBER: 573-893-4241 | |
| REPRESENTING: MISSOURI INSURANCE COALITION | | TITLE: | |
| ADDRESS: 220 E. HIGH STREET | | | |
| CITY: JEFFERSON CITY | | STATE: MO | ZIP: 65101 |
| EMAIL: | ATTENDANCE: | SUBMIT DATE: 4/22/2026 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 200 | | |
| CITY: JEFFERSON CITY | | STATE: MO |
| | | ZIP: 65101 |
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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: 4/22/2026 7:48 AM | |
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This testimony addresses HB 2250, which establishes new requirements for insurance coverage relating to partial damage to siding on residential property.

Legal Concerns:

1. Impairment of Contractual Obligations

HB 2250 requires insurers to provide coverage beyond the scope of damage actually sustained in certain circumstances, including mandating full siding replacement or equivalent payment where matching materials are unavailable. This requirement may substantially alter the contractual expectations between insurers and policyholders, particularly for policies issued or renewed under prior terms.

Such provisions raise concerns under the Contracts Clause of the United States Constitution, which limits the state’s ability to substantially impair existing contractual relationships without a sufficient and narrowly tailored public purpose.

2. Expansion of Liability Beyond Actual Loss

The bill requires insurers to compensate for undamaged portions of a structure solely to achieve aesthetic uniformity. This departs from traditional insurance principles, which are generally designed to indemnify actual loss rather than to provide enhanced or expanded recovery.

This shift may impose disproportionate financial obligations on insurers relative to the underlying risk insured.

3. Market and Cost Implications

Mandating full replacement in partial-loss scenarios is likely to increase claim severity and overall costs. These costs may be passed on to policyholders through increased premiums or reduced availability of coverage, potentially affecting the broader insurance market within the state.

Conclusion:

HB 2250 represents a significant expansion of mandated insurance coverage that may impair contractual relationships and alter established risk structures. Careful consideration should be given

to whether the objectives of the bill can be achieved through less intrusive means that preserve contractual integrity and market stability.



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| WITNESS NAME | | |
| INDIVIDUAL: | | |
| WITNESS NAME: TAMMY SMITH | | PHONE NUMBER: |
| BUSINESS/ORGANIZATION NAME: | | TITLE: |
| ADDRESS: | | |
| CITY: | | STATE: ZIP: |
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I had several pieces of siding missing from the storm back in March of 2025 that my insurance denied coverage for due to being discontinued. My insurance company is AAA.