



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2324		DATE: 4/13/2026	
COMMITTEE: Insurance			
TESTIFYING: <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: HAMPTON WILLIAMS		PHONE NUMBER: 573-851-4241	
REPRESENTING: MISSOURI INSURANCE COALITION		TITLE:	
ADDRESS: 220 EAST HIGH STREET, SUITE B			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 4/13/2026 12:00 AM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: PHILLIP ARZEN		PHONE NUMBER: 314-952-4373	
REPRESENTING: NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES (NAMIC)		TITLE:	
ADDRESS: 2955 S RUNNING DEER COURT			
CITY: COLUMBIA		STATE: MO	ZIP: 65201
EMAIL:	ATTENDANCE:	SUBMIT DATE: 4/13/2026 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: 4/13/2026 6:15 AM	

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The core issue here is simple: insurers should not be collecting or purchasing behavioral surveillance data on drivers in the first place.

Driving data is not just “data.” It is location tracking, movement patterns, behavioral profiling, and real-time monitoring of a person’s daily life. This bill attempts to regulate that system, but in doing so, it quietly legitimizes it. Requiring “consent” does not fix the underlying problem—because in the insurance market, consent is rarely free. It is coerced through pricing pressure, incentives, or penalties disguised as discounts.

This bill says insurers cannot raise premiums “solely” because someone refuses to provide data. That language leaves a loophole wide enough to drive a truck through. Data can still be indirectly used, weighted, or incorporated into underwriting models in ways that are nearly impossible for a consumer to detect or challenge.

More fundamentally, this creates a two-tier system: those who surrender their privacy in exchange for favorable rates, and those who do not and are priced accordingly. That is not voluntary participation—that is economic pressure applied to personal privacy.

There is also a structural problem here. This bill regulates insurers, but the data itself originates from vehicles, manufacturers, and third-party data brokers. It does not address the full pipeline of collection, aggregation, and resale.

As a result, it creates the appearance of protection while leaving the broader data ecosystem intact.

If the legislature is serious about protecting Missourians, the question should not be how insurers obtain consent to collect this data. The question should be whether they should be allowed to collect or use it at all.

Legislative Notice:

Let the record reflect the following:

The collection and use of telematics-based driving data constitutes behavioral surveillance that implicates privacy rights and raises concerns regarding coercive consent within essential service markets such as insurance.

The structure of this legislation permits continued data collection practices while imposing limited procedural safeguards, thereby normalizing rather than restricting surveillance-based underwriting.

The absence of comprehensive regulation across the full data supply chain—including manufacturers and third-party data brokers—creates an incomplete framework that may fail to meaningfully protect consumer privacy.

For these reasons, I stand in opposition.



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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: 4/13/2026 11:53 PM	

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I am do not believe that the Bill Sponsor has a Legal Right to Hold the Office of State Representative as he is NOT qualified under Chapter 115.306 of the Revised State Statues of Missouri.

This Bill however has a lot of Valid Points and Good Merits.