



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2927</b>		DATE: <b>2/11/2026</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: <b>573-619-3077</b>	
REPRESENTING: <b>NFIB (NATIONAL FEDERATION OF INDEPENDENT BUSINESS)</b>		TITLE: <b>STATE DIRECTOR</b>	
ADDRESS: <b>308 E. CAPITOL</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL: <b>Brad.Jones@nfib.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>2/10/2026 5:04 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			



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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>BRANDON KOCH</b>		PHONE NUMBER: <b>573-893-4241</b>	
REPRESENTING: <b>MISSOURI INSURANCE COALITION</b>		TITLE:	
ADDRESS: <b>220 E HIGH ST</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/11/2026 12:00 AM</b>	
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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>CLAY CRAWFORD</b>		PHONE NUMBER: <b>816-460-2831</b>	
BUSINESS/ORGANIZATION NAME: <b>MISSOURI INSURANCE COALITION; SHELTER INSURANCE</b>		TITLE: <b>ATTORNEY</b>	
ADDRESS: <b>2400 PERSHING, SUITE 500</b>			
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>	ZIP:
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/11/2026 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>HEALTHCARE SERVICES GROUP</b>		TITLE: <b>PRESIDENT</b>	
ADDRESS: <b>4700 COUNTRY CLUB DRIVE</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65109</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/11/2026 12:00 AM</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>2/11/2026 12:00 AM</b>	
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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>2/11/2026 11:20 PM</b>	
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**I am very opposed to this Bill. I Testified this afternoon against a companion Bill S.B.-1120 in the State Senate General Laws Committee. This Law is solely for profits of the Insurance Industry and Defense Lawyers'. This is very bad Legislation and screwing our Citizens of Our State.**



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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>BLAKE MARKUS</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE: <b>ATTORNEY</b>	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>2/11/2026 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>2/10/2026 6:28 AM</b>	
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To the Members of the Committee:

I submit this testimony in strong opposition to House Bill 2927 because it violates the Missouri Constitution’s guarantee of open courts, infringes due process, and impermissibly interferes with the judiciary’s role in adjudicating civil disputes.

Article I, Section 14 of the Missouri Constitution guarantees that the courts of justice shall be open and that every person shall have a remedy for injuries to person or property. HB 2927 undermines this guarantee by conditioning the legal viability of settlement demands—and the admissibility of critical evidence—on rigid, insurer-controlled procedural prerequisites that bear no reasonable relationship to justice or fairness.[1]

The bill converts minor technical defects into complete forfeitures of a claimant’s ability to prove bad-faith conduct, even where an insurer’s refusal to settle was unreasonable. Missouri courts have consistently rejected statutes that impose such burdens on injured parties as a prerequisite to accessing judicial relief.[2]

HB 2927 further violates due process by forcing claimants to provide extensive medical and employment disclosures—including HIPAA authorizations—before litigation, while providing no reciprocal obligations on insurers. This one-sided disclosure regime is neither narrowly tailored nor justified by any compelling state interest.[3]

Additionally, by declaring that non-compliant settlement demands “shall not be admissible” and “shall not be considered a reasonable opportunity to settle,” the bill intrudes upon the judiciary’s exclusive authority to determine evidentiary relevance and reasonableness—questions traditionally reserved for judges and juries.[4]

Finally, HB 2927 creates unconstitutional class-based favoritism by insulating liability insurers from accountability while imposing extraordinary burdens on injured Missourians. Equal justice under law cannot coexist with statutes that systemically privilege institutional defendants at the expense of individuals seeking redress.[5]

For these reasons, House Bill 2927 is constitutionally infirm, unjust, and contrary to Missouri’s long-standing commitment to open courts and fair adjudication. I urge the committee to reject this bill.

## FOOTNOTES

[1] Mo. Const. art. I, §14 (open courts / right to a remedy)

[2] State ex rel. Cardinal Glennon Mem'l Hosp. v. Gaertner, 583 S.W.2d 107 (Mo. banc 1979)

[3] Mathews v. Eldridge, 424 U.S. 319 (1976); Mo. Const. art. I, §10

[4] State v. Jackson, 969 S.W.2d 773 (Mo. banc 1998); Mo. Const. art. II, §1

[5] Logan v. Zimmerman Brush Co., 455 U.S. 422 (1982); Mo. Const. art. I, §2