



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 3328		DATE: 4/13/2026	
COMMITTEE: Insurance			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: ADAM EATHINGTON		PHONE NUMBER: 312-833-9772	
REPRESENTING: NATIONAL INSURANCE CRIME BUREAU		TITLE: DIRECTOR, GOVERNMENTAL AFFAIRS	
ADDRESS: 1515 W 22ND ST, SUITE 1300W			
CITY: OAK BROOK		STATE: IL	ZIP: 60523
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: 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
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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			
BUSINESS/ORGANIZATION:			
WITNESS NAME: STEVEN MARION		PHONE NUMBER: 573-536-2630	
BUSINESS/ORGANIZATION NAME: DEPARTMENT OF COMMERCE AND INSURANCE		TITLE:	
ADDRESS: 301 W HIGH STREET			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 4/13/2026 12:00 AM	
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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: IRL SCISSORS		PHONE NUMBER:	
REPRESENTING: CERTAINTEED, AMERICAN ASSOCIATION OF PUBLIC INSURANCE ADJUSTERS		TITLE:	
ADDRESS: 903 W HIGH STREET			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65109
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 6:07 AM	

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This bill is not a narrow reform. It is a sweeping restructuring of Missouri’s property insurance system that shifts power, restricts consumer rights, and concentrates authority within the state.

Most notably, the bill voids all post-loss assignment of benefits. That is not a technical change—it is a direct restriction on a property owner’s ability to contract. After a loss, many homeowners rely on assigning benefits to contractors or professionals to begin repairs without upfront cash. This bill eliminates that option entirely, placing homeowners—especially those in crisis—at a financial disadvantage and forcing them to navigate claims and repairs without leverage.

The bill also withholds full claim payments unless the homeowner proves they have paid their deductible. In real-world terms, that means a homeowner may be denied funds needed to complete repairs until they can first produce cash they may not have. That is not consumer protection; it is a barrier to recovery.

At the same time, the bill restricts public adjusters and contractors in ways that limit their ability to advocate for insured individuals.

Compensation caps, communication restrictions, and enforcement provisions collectively reduce the ability of homeowners to obtain meaningful representation in disputes with insurers.

The state-created mediation system is presented as “nonadversarial,” but it is tightly controlled, mandatory in process, and shielded from transparency. Proceedings are confidential, records are closed, and key participants are insulated from scrutiny. That is a system where outcomes occur without meaningful public visibility or accountability.

The bill further creates a large, non-lapsing fund and grant program funded through transfers from the insurance dedicated fund. This is a reallocation of regulatory dollars into a long-term program with broad administrative discretion and limited external checks. Once established, this structure operates with sustained funding and minimal legislative re-engagement.

Finally, the bill closes off access to records tied to grants, mediation, and program participation—removing them from public records law, subpoena, and discovery. That level of insulation prevents oversight not only by the public, but by courts and other institutions.

Legislative Notice:

Let the record reflect the following:

This legislation eliminates the ability of policyholders to assign post-loss insurance benefits, restricting contractual rights and limiting access to repair and recovery mechanisms following insured losses.

The conditioning of claim payments on proof of deductible payment imposes a financial barrier that may delay or prevent timely recovery for policyholders.

The establishment of a state-controlled mediation framework and a non-lapsing grant fund, combined with broad confidentiality provisions, reduces transparency, limits oversight, and concentrates administrative authority.

The reallocation of funds from the insurance dedicated fund represents a structural shift in resource use that may impact the broader regulatory system and warrants heightened scrutiny.

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 believe in a lot of Principals and Merits of this Bill. This Bill needs some work and some long-term Amendments to make this Bill work.