Dear Representative (Senator) \_\_\_\_\_\_\_\_\_\_\_\_\_\_:

As an independent insurance agent in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, I serve my community and clients by providing insurance coverage that protects their assets, finances, businesses and lives.

Much like other products, the cost of insurance coverage has risen over the past few years as the costs to repair property have risen. However, the rising cost of insurance is not due solely to the increased price of materials and labor. A necessary element of proper protection through insurance is coverage for liability, providing clients with financial backing should an accident or injury occur on their property or if they may be legally liable for an accident. However, providing coverage for liability claims has risen inordinately fast in Missouri, largely due to the increased size and number of legal judgements rendered within the past decade. The judgements, commonly referred to as “nuclear” judgements, negatively affect the affordability and availability of insurance for *everyone*, including you. Missouri is regularly mentioned as an unfriendly state for judicial verdicts, and St. Louis in particular is a regular on the list of top “Judicial Hellholes” in the nation, alongside such places as California, New York and Cook County, Illinois, home to Chicago.

This is not a sustainable trend if Missouri wants to foster a robust economy. While the industry can absorb some of these verdicts and settlements, there is a limit to that number, and the costs must then be passed along in the form of higher insurance premiums to individuals and businesses.

Substantive and common-sense tort reform measures can help to restore Missouri back to a friendly and affordable place to conduct business and live. To be sure, we as independent agents *do not* support removing the ability for injured parties to seek damages for their injuries. We aim for a balance of individuals being fairly compensated for their injuries and the insurance industry being able to conduct business and recognize a profit. Missouri has become an outlier, separated from other states that have enacted substantive litigation reforms, and the effects of this are immensely adverse to Missourians. Not only have insurance premiums risen dramatically, but many insurance companies have made the decision to cease operating in Missouri, thus reducing the available market solutions for clients.

Numerous legislative initiatives need to be addressed in order to again place Missouri in line with the vast majority of other states that have created an environment that supports that aforementioned balance. Statute of limitations, joint and several liability, collateral source reform and time limit demands are just a sampling of the bill subjects that have been introduced over the past few legislative sessions, but have not found passage or are in dire need of being updated.

I respectfully ask that you support sensible tort reform measures as a manner in which to allow insurance coverage to remain affordable and to slow the trend of substantial premium increases.

I want to offer my sincere appreciation for your service to your constituents, including me. I make myself available to discuss this matter with you at your convenience, and can be reached at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ or \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.