



# MISSOURI SENATE

JEFFERSON CITY

Bill Alter  
22<sup>nd</sup> Senate District

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## **OFFICIAL STATEMENT**

### **Senate Moves to Protect Insurance Rights of Homeowners**

JEFFERSON CITY – The following is a statement from Sen. Bill Alter, R-High Ridge, regarding the Missouri Senate’s recent unanimous vote to bar insurance companies from mistreating Missourians who have suffered property loss or damage due to the weather.

An amendment to Senate Bill 895 states insurance companies will no longer be able to cancel policies, refuse to renew policies or raise the rates of any Missourian who inquires or files an insurance claim for property damaged by bad weather. The Senate today gave initial approval to the measure. Final passage will send the bill to the House for similar consideration.

Sen. Bill Alter:

“This amendment will provide protection that is incredibly necessary considering how active Missouri tornado seasons are, with this spring alone resulting in more than \$400 million in insurance claims. The weather is not something that can be controlled by property owners, so for insurance companies to raise rates or drop policies based on the property owners’ inquiries or claims, that is downright unfair. Policy holders pay for coverage, therefore they deserve to receive that coverage when trees crash into their roofs, when their houses get destroyed by tornadoes, or when their cars are pelted by hail.”

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