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

As a resident in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, I write to you to ask for your vote and assistance in passing legislation addressing the legal system in Missouri in order to curb the ever-rising cost of insurance coverage. I appeal to you to pass sensible tort reform legislation.

As with any household, I have the responsibility of closely monitoring my income and expenses. Every month, I have to make sure that I have enough money to be able to pay for any needs that I have such as utilities, groceries, transportation, housing and healthcare, among other items.

However, one of the most important monthly needs that I absolutely cannot skip on is insurance. While it may not be the most fun purchases, it is one of the most important. Knowing that I’m covered in the event that my home is damaged or I’m involved in an auto accident or I need an expensive medical procedure is peace of mind that every individual should have.

However, much like other products, the cost of insurance coverage has risen over the past few years as the costs to repair property have risen. The rising cost of insurance is not due solely to the increased price of materials and labor. Part of proper protection through insurance is coverage for liability, financial security in the event I cause damage to another person’s property or I am responsible for injuries to another party. Purchasing that coverage for liability has risen inordinately fast in Missouri, largely due to the increased size and number of legal judgements rendered within the past decade. The judgements, often 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 is mentioned in the same discussion as areas such as California and New York. Missouri should not even be in the same sentence relating to nuclear verdicts as those areas.

Constituents such as me cannot continue to absorb these incredible increases in the cost of insurance, especially considering the increased cost of so many other products and services in our lives. Incomes are not rising at the same level as insurance premiums are. Nowhere near, actually.

There are tort reform measures that can help to get Missouri out of that discussion of areas of legal system abuse. I’m not asking to eliminate people’s ability to sue others if they have been injured. If I’m hurt, I should have that ability. What I’m asking for is to create a balance through legislation that would allow injured people to be reimbursed for their injuries and medical bills, while also allowing for insurance premiums to remain reasonable.

Numerous areas of Missouri laws need to be addressed in order to keep insurance affordable in Missouri before it gets too far out of hand. The time in which a legal suit may be filed after an accident is an area that has been discussed in the legislature, but reducing that time and making it more reasonable has never passed. Forty-seven other states have a shorter time period than Missouri! We are really a middle of the road state in many ways, but not that one. There are other areas of reform, including regulating the legal system becoming a system for financial investment (third-party litigation funding), that are badly needed and that would stop our insurance premiums from rising so fast.

As your constituent, I respectfully ask that you support sensible tort reform measures as a way to keep insurance coverage affordable and to slow 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 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.