

October 6, 2017

To whom it may concern,

I represent injured Kansans and I see problems everyday that HB 2104 will fix. A prior client, ScharMaine Chappell, was rear ended on May 16, 2016 and was required to have surgery as a result of her accident. ScharMaine's bills totaled over \$143,000. Even after we negotiated reductions and PIP was exhausted, the outstanding bills were over \$19,000. If the at fault driver had more coverage, or ScharMaine could have made a claim on her UIM, it would have greatly helped her. Instead, ScharMaine was left with unpaid medical bills and the medical providers were forced to accept deep discounts for their services.

Sincerely,



Sean C. Brennan