

Dr. Carl F. Meyer, Jr.
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Oskaloosa, KS 66066
01/28/2015

Kansas House Committee on Insurance
Topeka, KS

Dear Kansas House Committee on Insurance:

This letter describes my testimony that I will give in reference to HB 2067.

On 03/01/2014, at about 7:30pm, I was driving my tractor south bound on US-59 Highway, approximately one half mile north of Oskaloosa, when I was struck from behind by a car going sixty miles per hour. The accident report listed the driver for being asleep at the wheel. As you can imagine from being struck at that speed, damage to my tractor was catastrophic. I sustained multiple injuries that required ambulance transport and emergency room treatment. Over the course of the next few weeks other medical treatments were required. Fortunately, despite the fierce nature of the collision, I was incredibly lucky that my injuries were not serious and have been corrected or have healed normally.

Pursuant to the Kansas No Fault Insurance Act, my medical expenses were first submitted to my Personal Injury Protection coverage extended through my car insurance. That coverage has a limit of \$5,000 that was exhausted before all of my medical bills were paid. In all I incurred over \$7,500 in medical bills from injuries that by extreme fortune were not life-threatening. In the months following the accident I learned that the other driver had the type of liability coverage set to the minimums of what the current statutes mandate. Those current statutes stipulate \$10,000 of property damage and \$25,000 of medical expenses. With the current statutes so unrealistically low, the \$10,000 of property damage coverage I received for my destroyed tractor, I have had to endure a financial hardship of more than \$10,000 of lost value. Truly, all committee members easily recognize that no vehicle of their own that sustained significant damage

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that it is. The governing bodies of our state are charged with the protection of its citizens from such insufficiencies, and once pointed out, are ethically bound to act and correct them.

Respectfully submitted,

Dr. Carl F. Meyer, Jr.