December 7, 2015

Chairman Schwab and members of the Committee,

I appreciate the opportunity to express our support for increased minimum auto limits. My name is Doug Buckles. Along with my partners, I own and operate Newkirk, Dennis & Buckles, an independent insurance agency with branches in Independence, Coffeyville, Neodesha, Fredonia and Caney.

Our agency, like many agencies, does not promote minimum limits policies to our clients because we've seen the consequences for Kansans firsthand. The current minimum limits no longer protect the financial interests of drivers or of the state itself.

Cost to Kansans

Kansans pay the price for outdated minimum limits through their own auto premiums and through the costs associated with an accident should they be hit by a driver carrying the minimum limits. Under the current limits, costs for the auto market are essentially shifted onto some drivers while other drivers are permitted to carry the least possible amount of coverage.

There is a time and place for minimum limits. Not everyone can afford the "Cadillac" of auto coverage. But, we have a responsibility to make sure drivers are carrying enough coverage that they are not placing all other drivers at an unnecessary financial risk.

Cost to the State

One cost aspect that is often overlooked in discussions on minimum limits is the cost to the state. It occurs in a number of ways, including:

- Judicial system expenses when many of these cases must be litigated.

- KDOT expenses when a driver carrying the minimum limits damages signs, guard rails, bridges and other state property in the course of an accident and their minimum limits coverage is not adequate to repay the state for the repair or replacement of damaged state property.

The Legislature has an important opportunity to rebalance the cost burden on Kansans and on the state budget by updating minimum auto limits. Thank you for your consideration.