



December 7, 2015

Chairman Schwab and Members of the Committee,

Thank you for allowing me to add my support for HB 2067 and increased minimum auto limits. My name is Mark Lowry. I own and operate Heritage Insurance, which has branches in Phillipsburg, Stockton and Logan. I have worked in the insurance industry for more than 20 years.

The minimum limits in Kansas have not been updated in over three decades. Because of that, the costs and the risks associated with auto insurance in Kansas continue to be shifted away from some drivers and onto others.

This is particularly evident in the property damage limit. Few vehicles on the road today can be replaced for \$10,000. Over time, other states have increased their minimum limits in order to keep pace with inflation and the true cost of damages for consumers. Right now, 28 other states have adopted higher property damage limits than Kansas, which better protects consumers in their state.

I encourage your consideration of increased minimum limits as a way to minimize the overall risk and the financial impact of damages in Kansas for drivers and their passengers.