



December 7, 2015

Mr. Chairman and Members of the Committee,

My name is Scott Strong. I am a licensed agent and president of Strong's Insurance Inc. We have offices in Pratt, Medicine Lodge, Cheney, Kingman, Anthony and Nashville, Kansas.

I am writing to express my support for increased minimum auto limits. No matter how many precautions a driver might take, auto accidents happen. But, when they do, most drivers and passengers want to feel assured their costs for injuries, medical attention and auto repair or replacement will be covered by the at-fault driver. That's not the case with many accidents involving a driver who is carrying Kansas' minimum limits. \$25,000 doesn't go far when ambulance, hospital and physical therapy costs come into play. And, \$10,000 doesn't go far to replace a used vehicle – much less a new vehicle – these days.

There are stories throughout the state of every day Kansans – like you and me – who have been through the experience of not having their costs covered by the at-fault driver. Here a couple of examples our clients have experienced:

#### Example 1

A driver in a large SUV ran a red light. Our client who was riding a motorcycle saw what was happening and laid his motorcycle over to try and avoid the accident. What he did probably saved his life but it did not stop the accident. The motorcycle was totaled when it was hit by the SUV. Though the at-fault driver had an SUV valued new today at over \$65,000, they chose to carry only minimum auto limits which was not enough to cover our client's expenses. The \$10,000 property damage limit did not cover half of what the motorcycle was worth. The \$25,000 bodily injury limit did not come close to covering the motorcyclist's shoulder surgery or medical bills totaling more than \$70,000.

#### Example 2

This example was tragic. Our client was in their truck on a two lane highway. She saw two cars coming in the opposite direction. The second car did not notice that the first had slowed slightly and rear ended the first car. That collision pushed the first car into the other lane and directly into the path of our client. They hit head-on killing the other driver and injuring our driver seriously. The driver at-fault was carrying minimum limits. I cannot speak to the cost of damages incurred by the deceased driver's family, but to date our client has had to fall back on her own policy's Underinsured Motorist coverage to cover more than \$140,000 in medical and auto bills.

Examples like these are not unique. As medical and auto costs continue to outpace the state's minimum limits, these situations will become more and more common. I urge your consideration of increased minimum auto limits.