

February 6, 2017

Representative Jene Vickrey, Chairman
& Members of the House Insurance Committee
Room 281-N

Re: HB 2104: Motor vehicle liability insurance; amending uninsured motorist coverage provision requirements and increasing the minimum policy limit for bodily injury
Testimony (SUPPORT)

Dear Chairman Vickrey and Members of the House Insurance Committee,

My name is Marcus Fields, I am 22 years old, and I live in Wichita. I am writing in support of HB 2104, which is currently scheduled for hearing on February 7th. I also intend to testify in person at the hearing.

On September 26, 2013, I was driving on Andover Road in Butler County when a lady turned right in front of me, causing me to hit her vehicle at high speed. The front end of my Pontiac Firebird was completely smashed, but I looked about as bad as my car. I had a large cut underneath my left eye with glass embedded in it, and I had to wait for the glass to fall away before I could do plastic surgery. My scar is forever displayed in my wedding photos. I eventually had the scar revision surgery, which was very expensive, and I also had a stress fracture in my left hip that bothered me for quite some time. I missed time from work, and had medical bills and expenses totaling over \$20,000.

My attorney informed me that the responsible driver only had a \$25,000 minimum limits policy to cover all of my claims, which was not close to enough to compensate me for everything I went through. Thankfully, I thought, I also had \$25,000 in underinsured motorist coverage through my own GEICO policy, which would have come close to making me whole. My lawyer then told me that, since my own limits were not more than the other driver's limits, I could not get any money from the GEICO policy. The \$25,000 limits were written right there in black and white on my insurance papers, and I paid the premium for them, but I got nothing. This law should be fixed.

I fully support HB 2104, and am hopeful that it will be passed during this session. I thank the Committee for its attention to this important issue.

Sincerely,



MARCUS FIELDS
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