

Testimony on House Bill 2067 Committee on Insurance

Testimony by Dennis Bixby Chairman Leavenworth County Commission

I want to thank members of this committee for allowing me the chance to speak. My name is Dennis Bixby. I'm the dad of Amanda Bixby and this my story. I speak to you today not as a county commissioner but as someone who's been through this experience personally.

I got into politics by accident literally and figuratively. My daughter Amanda Bixby (19) was coming home late one Valentine's Day evening 2007 from work and her car was involved in a three car accident. A young man with no drivers license ran a stop sign and hit another vehicle injuring three people and then spinning into my daughters car killing her at the scene.

Although the young man who caused the accident was not a citizen of this country and therefore could not have a drivers license, he did have car insurance that he was required to purchase through a "buy here - pay here" car credit sales lot. American Sterling was the insurance company who provided the minimum insurance of \$25,000 and \$50,000 per incident. For the total accident the three injured people and my daughter had to split \$50,000 for the coverage. My daughters expenses were very simple for gravesite, funeral, casket and tombstone.

The driver of the SUV that caused the accident had no injuries but the driver of the other SUV had three injured passengers. The least of which was a boy who sustained cuts and bumps to his head and face, the mother who had a 17" "Z" shaped cut on her head and a female passenger in the backseat who sustained the most injury.

Kaitlyn Witt was a 17-year-old senior in high school. She was a track stand out from Basehor, KS with appointments already on her calendar for college coaches to come watch her run track. The accident changed her life forever and ended what would've been a bright track and field experience for her.

During the crash the vehicle she was riding in twisted during impact. Even though the door was locked, Kaitlyn's leg slipped outside the vehicle. The skin and tissue was torn from the bone and was pushed up around her knee. A lot of debris entered the wound and her leg had to be opened up every day for about 10 days in order to clean the injury and prevent infection. Surgery on her left leg and subsequent surgeries, skin grafts etc. racked up over \$300,000 in medical in the first week. By years end, she was approaching the \$1,000,000 maximum that her parents insurance would cover on their health care plan. She lost all financial scholarships related to track and field. To this day she has only about 10% feeling in her left leg she will have medical concerns for the rest of her life.

The 4 victims of this senseless crash were forced to then split \$50,000 4 ways or however we saw fit. It left me wondering:

1. Why did anybody even insure an illegal alien to drive a car?
2. Why were the dollar values so low?

Clearly we have a medical crisis in our country it extends over to our insurance coverage and the ability of Kansas laws to keep up with inflation.

I urge you therefore to consider the changes to this bill and I thank you for your cooperation.