

My name is Chris Combs. I live in Wichita, Kansas in District 81. My representative is Blake Carpenter. Thank you for this opportunity to speak in front of you.

Unfortunately, on April 5th of 2016 my life turned upside down when a truck did not stop at a stop sign and pulled out in front of me. I did not know at the time, but would come to learn that because of current Kansas law I was the victim of more than just a bad driver, I was the victim of paying for insurance coverage that I could not access.

Back when the truck pulled out in front of me I was knocked unconscious. I had pain in my shoulder, neck, head, right hand, right knee, chest and back. After emergency room treatment, CT scans, physical therapy, injections, an MRI, and orthopedic treatment my bills were approximately \$16,000. My doctor's advised me that I needed arthroscopic shoulder surgery in addition to the medical bills I had already experienced. I had also miss work due to the injury putting me in a difficult financial situation, I would also have to miss more work for the surgery.

The driver of the truck that hit me had a Key insurance policy with limits of \$25,000.

I asked my attorney about my Nationwide policy because I knew I paid for underinsured motorist coverage. It was listed on bill. My attorney advised that because of current Kansas law, I did not have access to the \$25,000 of underinsured coverage I paid for through Nationwide.

I did not believe this because as you can see from my declarations page from Nationwide that I paid \$42.07 for uninsured/underinsured coverage of \$25,000. I was charged and paid for underinsured coverage, but because the bad driver that caused my injuries had the same coverage of \$25,000 I was not allowed to obtain the benefits I paid for. I am very upset that I was charged for and paid for something that could never be utilized. I believe I should have had access to that \$25,000 that I paid for.

This is unfair and should be changed. I strongly encourage you to prevent this from happening to Kansans in the future and raise the minimum limits of liability insurance and also allow people to have access to what they are charged and pay for in underinsured claims.

Thank you for your time.

Chris Combs



Nationwide®
On Your Side

NATIONWIDE INS CO OF AMERICA
1100 LOCUST ST DEPT 1100
DES MOINES IA 50391-1100
(877) 877-7907

RECREATIONAL VEHICLE POLICY

AGENCY NATIONWIDE SALES SOLUTIONS INC
27714 DES MOINES IA 50391-2010

POLICY NUMBER MSN 0042622248-2
ACCOUNT NUMBER 7292922757

Policy Period
From: 06/06/15 To: 06/06/16
12:01 AM Standard Time

Effective Date of Change

RENEWAL DECLARATIONS

COMBS, CHRISTOPHER
3680 E SUNNYBROOK LN
WICHITA, KS 67210-1422

Veh. No.	Yr	Make	Model	Veh. Type	CC's	VIN or Serial Number	Agreed Value	Trailer Value
2	81	HONDA	GL500	M	497	JH2PC0203BM001102		

COVERAGES AND LIMITS OF LIABILITY - COVERAGE IS PROVIDED ONLY WHERE A PREMIUM IS SHOWN.

Liability	Each Person	Each Occurrence	PREMIUMS (In Dollars)
Bodily Injury (Incl. Guest Passenger)	25,000	50,000	VEH 2 59.04
Property Damage		10,000	8.03
Uninsured/Underinsured - Motorist Bodily Injury	25,000	50,000	42.07
Physical Damage	VEH 2		
Comprehensive Deductible	No Cov		
Collision Deductible	No Cov		
Custom Equipment	No Cov		
Endorsement Coverage Limits			
Roadside Assistance	NoCov		
OEM Endorsement	N		
TOTAL PREMIUM EACH VEHICLE			\$109.14
POLICY SUBTOTAL			109.14

Total Premium - 12 Months 109.14

THIS IS NOT A BILL - SEE YOUR BILLING STATEMENT

15970 (01-11) 03
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Countersigned by: