

Dear Kansas Legislators:

Car collisions change and disrupt lives. It is easy to say they are no big deal until you are in one and your life is changed forever. We all expect everything in our lives to stay the same and keep on moving on, then a careless driver changes everything. Then you expect the bad driver and their insurance company will take care of your losses. I learned the hard way that was not true.

On November 25, 2016, I was driving with my 19-year-old son, Tristen, in the front seat. We were headed southbound on Ridge Road with the green light when another driver approached the intersection of 13<sup>th</sup> and Ridge Road. She ran the red light and turned right into us.

The other driver was a 23-year-old girl who admitted to not seeing us as she was not paying attention. The air bags went off in the car. That was a horrific explosive sound and it smelled like the car was on fire. People think that air bags are super soft and keep people from being hurt. People that think that have never been in a collision.

I was sore all over and shaken up. My right knee was forced into the dashboard by the impact. After emergency room visits and doctor visits, I was diagnosed with an injury to the medial ligament and patella injury that required surgery to repair the ligament. I had bills from Wesley Medical Center, the orthopedic surgeon, the surgery center and the follow up physical therapy and doctors.

I also missed an extensive amount of work due to the surgery and my knee. I missed nearly 5 weeks' worth of work.

My medical bills were in excess of \$29,000 and my lost wages were nearly \$2,000. I thought when I would be injured her car insurance would pay, but I learned she had only \$25,000 of coverage. I then asked about my Underinsured motorist coverage, because I have \$25,000 in coverage. My policy page showed I had \$25,000 each person and I paid for that coverage. My attorney explained that in Kansas that does not count and they don't have to pay the \$25,000 even though I was hit by an "underinsured driver." That is unfair.

I don't think it is fair that my health insurance through my employer had to pay bills that should have been paid by the other driver's insurance. Then I had to pay the co-pays and co-insurance. It will be the same with the future problems with my knee. Then on top of that my 19 year old son was also injured with medical bills over \$19,000 and his own lost wages. It was the same story on his case.

I also had massive anxiety in operating a vehicle following a collision that started a struggle with depression. I was never sure when someone was going to run a red light and hit me again. It was very hard to drive and get out the of house. People talk about pain and suffering and anxiety following a collision. It is real. I also had fear of the additional medical bills and future problems with my knee. I was stuck to deal with this on my own. I can't imagine if I was more seriously hurt. I can understand how some people are driven to bankruptcy or state assistance.

Please increase the required amount of auto insurance people have to carry and please stop my insurance company from not having to pay Underinsured motorist insurance.

Misha Rosiere

PROGRESSIVE  
P.O. BOX 31260  
TAMPA, FL 33631



MISHA D ROSIERE  
[REDACTED]  
WICHITA, KS 67216

**Policy Number: 905075276**

Underwritten by:  
Progressive Direct Insurance Co  
September 14, 2016  
Policy Period: Aug 17, 2016 - Feb 17, 2017  
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**progressive.com**

**Online Service**  
Make payments, check billing activity, update  
policy information or check status of a claim.

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For customer service and claims service,  
24 hours a day, 7 days a week.

# Auto Insurance Coverage Summary

## This is your Declarations Page

Your coverage began on August 17, 2016 at 12:01 a.m. This policy expires on February 17, 2017 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9610D KS (08/06). The contract is modified by forms 4884 (10/08), Z445 KS (11/08), Z357 (05/06) and Z538 (10/08).

### Policy changes effective September 13, 2016

Changes requested on:	Sep 13, 2016 04:49 p.m.
Requested by:	Misha D Rosiere
Premium change:	\$0.00

### Drivers and resident relatives

	Age	Gender	Marital Status
Misha D Rosiere	40	Female	Single
Additional Information:	Named insured		

### Outline of coverage

**2013 MAZDA 3 4 DOOR SEDAN**  
VIN: **JM1BL1U7XD1702159**  
Garaging ZIP Code: 67216  
Primary use of the vehicle: Commute

	Limits	Deductible	Premium
Liability To Others			\$433
Bodily Injury Liability	\$25,000 each person/\$50,000 each accident		
Property Damage Liability	\$10,000 each accident		
Personal Injury Protection	Option 1 - medical expense \$4,500 Work Loss \$900 per month maximum 1 year		104
Uninsured/Underinsured Motorist	\$25,000 each person/\$50,000 each accident		21
Comprehensive	Actual Cash Value	\$1,000	251
Collision	Actual Cash Value	\$1,000	465
Total premium for 2013 MAZDA			<b>\$1,274</b>