Thank you, Mister Chair and Members of the Commerce Committee:

My name is Kathy Newcomb. On June 5th, 2015 my husband Charlie was injured in a motorcycle accident.  Charlie sustained multiple injuries including fractures to his left wrist and both hands as well as a dislocation to his left leg which resulted in a total left hip replacement.  We were fortunate, our health insurer paid Charlie's medical bills for the week in the hospital, three weeks in transitional care, and follow-up medical care. The driver of the other vehicle was uninjured, and immediately admitted fault for the accident.  After investigation, the insurance company for the other vehicle accepted 100% liability.   However, the bodily injury limits under their policy were the minimum requirement under Minnesota No-Fault of $30,000.  Charlie had bodily injury limits of 100,000/300,000, property damage of $50,000 and comprehensive coverage on his bike. Unfortunately, he did not have uninsured or underinsured protection on the bike.   His medical expenses alone far exceeded the available liability coverage. Therefore, he was uncompensated for his pain, suffering, permanent injuries, and loss of income. In addition, I lost time from work and sustained out of pocket expenses traveling to attend to him during his stay in the hospital and transitional care, as well as follow-up doctor appointments.

Prior to the accident, Charlie was always on the go.  He enjoyed, sports and having a good time. He was always up to a challenge. Charlie held a full-time job within a family business, demonstrating items (kitchen and yard tools) requiring travel 7- 8 months out of the year.  After the accident Charlie's travel was limited, due to the facts that he could not stand for 10-12 hours demonstrating and was no longer able to sit for long lengths of time, driving to and from his working obligation.  As a result, Charlie retired at an earlier age and much sooner than we had planned.

Since the accident, it takes Charlie longer to get moving in the morning and sometimes throughout the day.  Home projects that Charlie tackled in the past on his own, now take two to three times longer for him to complete and often require the assistance of others. The additional metal in his wrists and hip as a result of the accident, now make winters almost unbearable as Charlie is constantly cold. Even when he is wearing additional cold weather protective gear.

Summers once included golfing and other summer sporting activities.  Unfortunately, the surgeries to the wrists now make golfing and other activities difficult or impossible. Day to day tasks like buttoning a shirt or removing compression socks at the end of the day can be a frustrating burden and require assistance.  Lists followed by gentle reminder calls and scavenger hunts for items misplaced are a common daily routine. As a result, my husband is not the carefree individual we knew prior to June 5th, 2015.   He gets frustrated, and angry (with himself) and is not as happy as he was before.

I am here today to request that motorcycles be required to carry uninsured and underinsured coverage, the same provisions as other vehicles, and I would hope that in the future this committee would also consider raising the minimum limits on the Minnesota No -Fault provisions from $30,000 to $100,000. When the Minnesota No-Fault Law was originally enacted, the cost for medical care and living expenses were far less than they are today.  Charlie will never be the same individual he was prior to the accident or able to accomplish some of the day-to-day items he could before.  We realize this change in law will not help us, but it will protect others from being in our situation. By sharing Charlie's story, I hope to persuade a change in the Minnesota No-Fault Law by improving the minimum coverage provisions on motorcycles by requiring that they carry uninsured and underinsured coverage and, in the future, increasing the minimum limits on all Minnesota No-Fault policies.

Thank you, Mister Chair and Members of the Commerce Committee.