

**Remarks of Kate Brown**  
**Gurnee, IL**  
**Press Conference on the Safe Highways and Infrastructure Protection Act (SHIPA)**  
**May 7, 2013**  
**Washington, DC**

Good morning. My name is Kate Brown. On May 2, 2005, my 27-year-old son, Graham, was hit head on by a drunk and drugged truck driver who had fallen asleep at the wheel. After nearly losing Graham several times, praying through 22 surgeries and millions of dollars in medical care later, he is permanently partially disabled. The athlete he once was is gone, but thankfully, my son is alive.

The truck driver was able to step out of his rig. A witness heard him say that he had been “partying all night,” and a crack pipe was found in his truck. Cocaine and alcohol were found in his urine. Unfortunately, his blood work was mishandled and the truck driver escaped with a lesser sentence.

The injustices didn’t stop there. Over 30 years ago, Congress set the minimum insurance rule for trucks and motor carriers at \$750,000 to cover everyone impacted in a crash, whether it’s two, ten or twenty people killed and injured. Worse yet, the amount of coverage has not changed in over 30 years. During that time, trucks have gotten bigger and heavier, inflation has gone up, and many truck crashes now result in damages that exceed several million dollars. The DOT assesses the value of just one life at \$9.1 million, yet only requires \$750,000 of coverage for trucks. When the insurance coverage falls short, the innocent motoring public is left to foot the bill for these injuries and losses.

In the first three years after the crash, Graham’s health care costs exceeded 1.3 million dollars and exhausted the truck driver’s insurance policy. Graham’s health care needs were not fully covered then, and there is certainly no money for his future medical needs, which will continue to be significant.

Additionally, my husband and I each had to take six months off of work to become full time caregivers. We used our own personal and retirement savings to help support Graham’s recovery and to supplement his health care costs.

Thirty years of inflation in health care costs combined with the destructive power of bigger, heavier trucks have greatly increased the costs of truck crash related deaths and injuries. A huge gap developed between costs and coverage because companies are permitted to be significantly under insured, yet entirely legally. And now corporate trucking interests are seeking to up the ante by increasing truck size and weight limits. Bigger, heavier trucks produce more force and

damages, and will further widen the gap between truck crash related costs and insurance coverage.

Congress and DOT should require trucking companies to carry adequate insurance coverage. The minimum insurance level must be set high enough so that every person who is impacted in a crash can get the medical coverage they need. In fact, if all segments of the trucking industry were required to absorb the losses they actually cause, it would likely correct so many of these problems. Increasing the minimum insurance to more realistic, current levels will lead to safer highways for all.

I ask Congress to resist the powerful corporate trucking lobby's pleas for dangerous and costly increases to truck size and weight limits. Tens of thousands of people are injured each year on our highways, and then made to pay the price for industry greed.

Thank you.