

April 10, 2025

Senator Bailey, Representative Mathieson, and Distinguished Members of the Health Coverage, Insurance and Financial Services Committee:

My name is Heather Phillips. I live in Gray, Maine. I am submitting this testimony in strong support of ***LD 1276: An Act to Align Intrastate Commercial Motor Vehicle Insurance Requirements with Federal Standards.***

Almost two years ago, my son Nathaniel, who had just turned 13 and was in the 7th grade, stepped off his school bus with its lights flashing. As he crossed the street to get into our home, a truck came barreling past the stopped school bus and hit my son. His lower leg and foot were essentially crushed. He was rushed to Maine Medical Center but ultimately was transferred to Spaulding Rehabilitation Hospital in Boston. He took several months to recuperate, and his leg will never be the same. His medical bills are almost \$200,000.

I was shocked to learn that the trucking company had only \$50,000 in insurance, which is Maine's minimum for private vehicles. There is no other available insurance, and the company has no assets, either, except for a couple of dilapidated trucks for which they still owe money. This massive trailer truck weighing perhaps 40 tons ran into my son and changed his life forever.

If this law had been already in effect, as it is nationally and in other states, there would have been \$750,000 available for us to recover, instead of only \$50,000, which must be used to pay outstanding medical bills and an insurance lien. I would like to make sure this does not happen to anyone else. That is why I urge this Committee to vote Ought to Pass on this critical piece of legislation.

Thank you.

Heather Phillips
Gray, Maine