

Hello,

My name is Kenneth W. Mitchell. I am Amanda Mitchell's husband. I know she is there with you today and I hope that our message to you about this bill will ring loudly with you. My wife's life and our family's life has been devastated by a tragic accident on July 13, 2020. My wife was hit by a police officer who blatantly disregarded all standard procedures while responding to another call. The officer traveling at over 60mph ran a red light and impacted my wife's vehicle. The details of this could be provided to you if need be.

I understand that writing you today is not about my wife's accident, but it is what has led us to this point. My wife has dedicated the greater part of her life to her medical career. She had just finished her Nurse Practitioner degree and all that goes along with this to be able to practice medicine as a Practitioner. 10 years of her life dedicated to schooling and working the entire time. Our family had sacrificed so much to help her accomplish her life's goal. After only working for 2.5 months in her dream job this was ripped away from her due to the negligence of an officer of the law who is sworn to protect and serve.

The limitations of the North Dakota Code 32-12.2-02 that was written in the 1970's is going to crush our family financially. On top of the student loan debt that my wife has there are now thousands of dollars in medical bills that we cannot pay nor should we have to. Just doing a simple inflation calculator and you will find that 250 thousand dollars in 1970 is nowhere close to what it would be today! As a matter of fact, 250 thousand dollars in 1970 would be equal to \$1,676,733.25 in 2020. The bill that is being proposed to you today would only change the total liability amount to \$375,000 and not go into effect until 2022. This would not help my wife or my family! Granted this is a start but in today's world and the cost of insurance/medical I do not feel it goes far enough.

Every person I talk to cannot believe the turmoil's that our family has had to go through. My wife I believe is going to cover just a portion of the insanity our family/herself has been through to get to here. There needs to be changes made now and I plead with you to please make this retroactive to help my family. Because of this accident and this law of limited liability our family stands to lose everything. I am told that we need to be reasonable in our request. What is Reasonable? My wife is working so hard to try to get back to where she was and ultimately get back to her career! The financial burden and stress make this even more difficult. She and I are not looking for a fraudulent/ extravagant lawsuit. We simply want what is right.

I ask you this. What if this was your daughter, wife, husband, son, granddaughter, or grandson? You watched them work hard their entire lives to reach a goal provide for their family and then tragedy strikes! You find out they have no hope of recovering what they have lost because of a law that was from the 1970's!

In closing I as a husband and father beg of you to please change this please make this retroactive to help not only my family but those in the future that tragedy may hit as well! By the time the lawyers and insurance companies are done with the 250 thousand dollars there is nothing left for my wife and family. This is not right, and you know this. Only you can make this right!

I understand that this law is meant to keep lawsuits from getting out of hand, but the 250 thousand limits should be adjusted and made to be retroactive. My wife is still facing at minimum of one

year of therapy possibly two due to her injuries and we as of now must pay for this somehow. Let alone we are now fighting with long term disability which my wife purchased and now is denied because of certain wording in the policy!!

The injuries that my wife has suffered are referred to as invisible injury's. She suffered three brain bleeds and a TBI (Traumatic Brain Injury). Because of these injury's and the affect on her executive functions the standard procedure is one to two years of therapy before she will be allowed to even start back to work. There is no guarantee either that she will be physically able to do so! My wife is a fighter and has every intention of doing all she can to pursue her career but physical restrictions from her injury may prevent her from doing so. I ask you what my family is supposed to do! Please help us and make this right!