

My name is Tori Lungren and I live in Fairview, Oregon. I truly wanted to be there with you today to tell you my story in person, but I'm a Manager at Subway with 11 young employees who often leave me understaffed for a variety of reasons on any given day. I want to tell you how important it is that you support this bill and change the law. I always tell people that when you find yourself "toes above nose," laid-up in the hospital after a horrific accident, the last thing you should be worrying about is how you are going to pay your medical bills and get back to work for your much needed paycheck, when you've been following the rules all along and paying for insurance.

My life changed in a flash on September 22, 2013. I picked my daughter up at her theater group near the Clackamas Town Center. It was 7:15pm, dark and rainy. Out of nowhere, in a blink, I was staring at the headlights of a big car coming straight for us. A drunk driver, who registered at the "passed out" limit, had ping-ponged off a car on the opposite side of the road, plowed into my car head-on and then veered back across the road again, sideswiping the two cars behind me. Witnesses said my car spun around two times. There was no time to react and let me tell you, the sound of my child screaming in terror is something I will never be able to get out of my head. My poor dog was also in the back seat and she went flying. My daughter suffered neck and shoulder contusions from the airbag deploying, was beat up pretty badly, but thankfully was able to walk away from the accident. I'm a short woman, so I drive with my seat close to the dash. Because of my position, my right foot got crushed under the dash and I suffered from chest contusions from my own airbag deploying. The force of the airbag knocked my left hand clear through the glass of the driver's side window. I still have soft-tissue damage from that, but my right foot is what really got messed up. The ER doc took an xray, said my foot was just sprained and advised me to stay off it and let it heal. Four days later I was back in the ER because I was having trouble breathing from my chest injuries. The new doc said "What in the world is wrong with your foot?" - it was 3x its normal size. It was broken. On October 8<sup>th</sup> my foot was first operated on by an orthopedic specialist who inserted a plate and screws to get me moving again.

My job requires me to be on my feet 10-12 hours a day. That's been the case for over 5 years. I was off work a total of 3 months until my car insurance supplemental wage-loss stopped paying and I had to get back to work even though I wasn't ready and didn't have an official "release". I have to work. I am the sole provider for my family. By the 1 year anniversary of the accident I was back on my feet at Subway full time. All of my PIP was immediately used up. My medical bills alone quickly racked up to over \$62,000. And it continues. I had a third surgery to take the plate and screws out and still have claims that were submitted after my settlement that I'll be stuck paying out of pocket. The orthopedist thinks I may need a bone fusion or even amputation of my big toe in the near future. Something like this could bankrupt a person. Future medical costs are unknown. My ability to continue working is also unknown. I feel like I'm in limbo. Being able to stack the drunk driver's \$100,000 policy with mine would have given me the financial resources I needed to get through this horrible ordeal and pay all the related bills.

I'm hoping my experience will help you decide to pass this law. People here in Oregon who are badly injured in an accident shouldn't get hurt twice by a bad system. If I actually had access to my own insurance policy that I paid for, I could just concentrate on healing and not have the added stress of how to stay on my feet, quite literally, in the future.

**Please Vote Yes on Senate Bill 411.** Thank you.