

EXHIBIT 2
DATE 4.1.05
SR 311

April 1, 2005

Mr. Chairman and Committee Members:

My name is Jolene Hauck from Missoula.

At 26 my life was changed. I was in a rear end collision at No fault of my own. I went on disability in Nov. '99. I had been working up until feb. '98. When the Doctors felt it was detrimental to my health. My income was cut 2/3 and this has created such a financial burden on not only me but also my family. The stress of these whole situations is enormous at times. The insurance company which was responsible for the accident didn't settle for years. I was paying my premiums which continued to go up, because my credit rating was going down. Then my insurance company didn't pay the full amount of under insured motorists and I had to get a lawyer who as you know takes a large percent of that. That also took years to settle. My credit has been ruined. I have been advised by family and lawyers to file for bankruptcy for years. I do not want to do that but it may come to that, as I was involved in another rear end collision (not my fault) on Dec. 30,2004. This has led to even more medical bill and bills in general. SR113 written as is without the written amendment will further increase my premiums and leave me with even less to live on. I don't know how to add any further expense to my budge and insurance premiums. I have had to avoid seeking medical attention and getting prescriptions due, to partially keeping my required insurance on my car.

Please I know I am not the only one this bill with hurt if it is. I could be your daughter, sister, friends or even God forbid, you. If this could happen to me, it can happen to anyone.

Thank you for your time and consideration.

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