

My name is Kelli Pease. I am a mother of four children. I live in Park City, Kansas in District 91. My representative is Dr. Greg Lakin. I'm happy to be here in front of you and I appreciate your attention.

On August 19 of 2015, my life was forever changed for the worse when I was a pedestrian at Quik Trip and a car that was driving hit me because the driver was not paying attention to the cross-walk areas. The driver of the car that hit me looked like he was going to stop for me to cross so I began walking across the parking lot. Without warning he sped up and struck me...I had no time to react. I hit the hood and the windshield before falling to the pavement. The contact with the speeding car affected me physically and emotionally. I was diagnosed with post-traumatic stress disorder.

The car hit me on the left hip and impact tore both my gluteus medius muscles on my hip. It was not until this collision until I realized how much these muscles did to allow you to walk and lift. I also had low back pain and headaches from where I hit the pavement, but the worst of all was the terrible nightmares. The torn muscles in my hip made walking difficult. I have a special needs child and I was not able to care properly give during that time. I struggled with getting dressed, laundry, even taking showers let alone helping my son do these things.

Soon my medical bills starting coming in and I was going to need treatment in the future. My attorneys pursued the other driver's insurance policy only to find out he had a minimum limits policy. I asked my attorney what "minimum limits" meant and he said it meant the other driver only had \$25,000 of coverage. After the medical bills and expenses there was not enough money for my injuries. Thankfully, I have Medicare to help with my future medical bills, but I don't think it is fair that Medicare has to pay for my bills.

After obtaining the minimum limits from the other driver's Progressive policy I asked my attorney about pursuing my Key Insurance policy. He explained that under current Kansas law I could not make an underinsured claim even though I paid for underinsured coverage. This was very confusing to me. If I had access to that underinsured motorist coverage through my own Key policy I would have been sufficiently covered. It is very upsetting that I am required by the law to pay for coverage that I cannot use and I strongly encourage this committee to help and protect everyone and raise the minimum limits of liability insurance and also allow underinsured claims even when the underinsured amount is the same as the liability.



What happened to me should happen to no one else. Thank you for taking the time to listen to me.

Kelli Pease