

Good afternoon. My name is Danielle Robinson and I live in Wakefield, Kansas. On Saturday, May 6, just five months ago, my life changed. My friend, Tony, and I were going for a drive down Kansas Highway 4 in Saline County in his pick up. A guy in a Ford Bronco passed us. It slowed too fast and turned and the two cars came together. We rolled. I bounced around and felt like a pinball. I was treated for a concussion, a large foot laceration, which I still have glass in today, right hip pain and burning with some stabbing radiating down my right leg.

Today, I still suffer from back and hip pain, significant headaches and head pressure. I have difficulty concentrating and have memory loss, in addition to sensitivity to light and at times some blurred vision. I have trouble keeping up with bills, getting to work, long days at work and handling my kids.

At the time of the wreck, despite my concussion, I was scheduled to start a new job the following Wednesday, so four days after the wreck, I had to report to work for orientation and training for fear I would lose my job if I did not report as scheduled. Because this was a new job, I did not have health insurance. To date, I have incurred approximately \$22,000 in medical bills. Only \$4,500 has been covered by PIP. I do not want to go on Medicaid, but with no health insurance, I am afraid I may soon have to apply. That would be embarrassing. I am a single mom and need some help. I still have severe headaches and back pain that goes down my leg. I need medical treatment, but cannot afford it.

One of the driver's company, has offered to tender their limits of \$25,000. Another company insures the driver of Bronco for \$25,000, but they have denied liability. I am fortunate that I have a \$50,000/\$100,000 auto policy although it is also through the same company. I paid for under-insurance for accidents where others have inadequate insurance. I will need more medical care for my head injury and time off for treatment. I know I can only hope to get an additional \$25,000, from either my policy or the second driver.

If I got what I paid for, there would be 75,000 in benefits available. I am only 27 years old. \$50,000 is not enough for an injury that may cause me wage loss and medical problems for the rest of my life.

Kansas limits do not help me as I try to adjust to my "new normal." After paying medical bills and so many other expenses I have had because of the collision, I may only end up with around \$15,000 in my pocket to help me get the treatment I need and to get my life back on track. I need a car so I can work and have day care expense.

I now understand the fine print of policies and the importance of the insurance laws. I urge you to increase the limits or at least give me the benefit of what I bought. That was the contract I paid for, but now the law takes away the money I paid for. UIM is allowed an off set for what others should pay. Policies cannot be stacked. Kansans should not have to pay for my care.

Kansans from across the State will thank you for protecting their futures. Please give me some dignity and independence as I try hard to recover and get back on my feet. Thank you for your time.