My name is Tommie Burton and July 5, 2013 my life changed forever by a tragedy that was well covered by the Wichita Eagle and all of the television news stations.

I was driving in Northeast Wichita at night and during a power outage.

An older gentleman with his grandson were on horseback, crossing the street. This was a gentleman well-known to the community.

I witnessed a vehicle collide into the horse with the grandfather and grandson on its back. I could tell both riders were seriously injured. The older gentleman died shortly after the collision. Attempting to help them, I got out of my car to render aid. The driver of the vehicle that hit them fled the scene. While myself and another citizen was rendering aid, another car sped through the scene and hit all four of us.

I was very seriously injured. The next thing I remember is I woke in the ambulance.

I had a broken back, left knee fracture and broken left femur and had to have emergency surgery at Wesley Medical Center. I had \$120,375.83 in medical expenses as well as lost wages as I could not work my job at Aerospace Logistics. Because I could not work, I eventually lost my job. The stress associated with my severe injuries also caused my marriage to fail. I suffer from my severe injuries on a daily basis.

The police found the driver that hit me was at fault for failing to pay attention.

This negligent driver only had minimum limits of \$25,000. That was not much help when my damages were hundreds of thousands of dollars.

I had bought my own auto insurance, but I learned from my attorney that it too was only a minimum liability limit policy of \$25,000. I thought that I could get some help from my own insurance company, because I had been paying for it. However, my attorney told me that I had no "underinsured motorist coverage" as my limits were the same as the negligent driver's limits.

A \$25,000 liability policy is not enough. An additional \$25,000 in coverage would make a world of difference with respect to helping me with the medical treatment I need, replacing the income that I lost and continue to lose.

My life will never be the same. The minimum limits should be raised to protect everyone. Even \$50,000 is not enough, but it is a good start.

My address is 1325 Chautauqua, Wichita, KS.

James L. Burton