

Ladies and Gentlemen my name is Rodelio Gales and I work in billing at Progressive Home Health in Wichita. My wife Arlene also works as a Physical therapist in Derby. I live at 1930 S. Chateau in Wichita, KS. On June 29, 2013 we had our first child Faith. Faith was a healthy baby full of life. She filled our lives with joy. She walked and talked the way a normal 16 month old does.

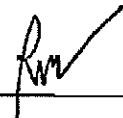
On the morning of November 4, 2014, I was taking Faith to her day care provider at 8:19 on my way to work. I was going East on Pawnee when a driver ran a red light at a high rate of speed and T-boned our car. The motor vehicle accident report says "both vehicles were destroyed". Faith was buckled in her car seat the majority of the impact was to the back seat where she was setting. A normal day turned into our worst nightmare.

Faith's life and my life will never be the same. I was knocked unconscious for a period of time. The fire department began doing CPR on Faith at the scene of the collision. She suffered a Traumatic Brain Injury and a spinal cord injury at C1-C2, an open head wound and now cannot breathe on her own. She is also unable to walk, feed or eat. She requires constant care. Since the collision she is wheel chair bound and has to be fed through a tube. Every day of our life since the collision has been about a hospital stay, doctor appointment or caring for her. We had to move houses to a house that could accommodate a hospital bed and a wheelchair. She requires 24 hour care. We have a nurse in our home 18 hours a day currently.

The medical bills were huge after just two weeks in the hospital Wesley called my attorney and said the medical bills were in excess of \$430,000. He current medical care costs are in excess of \$1,000,000. When there was nothing more Wesley could do we were discharged to a Rehabilitation Center in Lincoln, NE. Faith was there from December 7, 2014 until April of 2015. The travel back and forth as we tried to work and pay bills was impossibly difficult.

The other insurance company said the driver did not have coverage because he was breaking the law. My attorneys checked my auto coverage. I had a policy with Geico. I bought the policy on line as Geico constantly advertised that they could save me money. I selected the policy that allowed me to comply with Kansas Law. I had \$4,500 in PIP coverage and \$25,000 in coverage for a driver with no insurance. Now the health insurance through my wife's work has to pay to Faith's medical bills. Because of co-pays and the limits on the health insurance we have had to pay large amounts of money out of pocket. The fact that the auto insurance limits are so low is unfair and has devastated my family. I do not want anyone to have to go through the devastation my family went through.

The minimum limits should be raised. I wish they were much higher than \$50,000.



Rodelio Gales