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**Sent:** Saturday, August 18, 2018 8:46 AM  
**To:** Insurance Review

I had two instances (accidents) with my insured vehicles within the last 10 years. The first occurred about 10 years ago in the Parking lot of City tire on Torbay Road. I left the premises and got in my car which was then in a rather full parking lot at about 9:00a.m. on a workday. I put my vehicle in reverse and immediately realized I was not moving. I got out and realized I had touched the bumper of another vehicle. A very pleasant woman was behind the wheel of the vehicle. We both examined our vehicles and agreed that there was no damage. She did say she worked with an insurance company and then we both left the area. About two years later I noticed that my insurance premium had taken an unusually high increase. I inquired as to why and was informed that a person was paid out minimum amount for a soft tissue injury sustained in the City tire parking lot a couple of years ago. A FACT of that accident was that my vehicle did not move a 1/2 A foot and I felt no MOTION.....but a lady behind felt so much that she could prove injury without hearing anything from the offending party. Please attempt to rectify matters like this if you want some honest people to continue to live here.