
Sent: Thursday, August 02, 2018 12:33 PM
To: Insurance Review
Subject: Insurance Story

I heard there was an investigation into insurance premiums and thought I would share my story.

Back about 10 years ago my friend and I were coming from Frontline paintball out on the TCH. The road where it enters on to the highway is a rough gravel road and it is very steep. I was driving a full sized 4x4 pickup, and there was a Mazda Miata (very small low car). As we were waiting to merge I dropped my sunglasses under my feet, so I put my truck in park and had to really reach to get them. When I looked up the car in front of me had gone so I put my truck back in gear and eased it forward toward the road while looking towards oncoming traffic when I felt the truck stop, I initially thought the tire was against a rock or something but it turns out because of the incline of the road and the size of the car I couldn't see it over the front of the truck. I could immediately see the driver, an older man turned around screaming at me. When I got out he yelled and screamed and called me everything in the book. I apologized again and again but being only around 20 at the time I didn't resist. His wife was a little nicer and while we were exchanging info he continued to yell and scream and tell me I "would pay dearly". My friend that was riding with me seeing how the man was acting even got out of my truck ready to intervene if the situation escalated.

After we went directly to the RNC office to file our report, I included all the details from above and found the officer very helpful. This was on a Sunday so the next morning I reported it to my insurance, and later in the day they called to tell me that the man and his wife had both received injuries and would be proceeding with a claim.

There was no impact in the accident, my truck gently rolled into him and damaged the top of his trunk, my truck didn't even get a scratch on the chrome, and as I said above the way he acted after the accident he didn't seem too injured to me. I got another call from an investigator with the insurance company, I again told my story and how there was no damage to my vehicle at all, and gave them the contact info from my friend that was with me. No one ever came to look at my truck or talk to my friend. Almost 2 years later I got served with papers that they were suing me, I brought the paperwork to my insurance company didn't hear anything about it until I received notification that they had settled for \$85000. No investigation, questionable injury and settled for \$85000. He drove his car away from the scene, the damage was minor but he got away with that much money. There is something seriously wrong with our system.

Hope this helps with your investigation.

Thanks