

DIMITRI POPOV

Tel: 416.000.000 Fax: please call first E-mail: [redacted]@yahoo.com
[redacted] Toronto, ON M3C 1E6

May 16, 2013

DELIVERED by FAX to (905) 771-3002

Nicholas J. Parks
President and Chief Executive Officer
CAA Insurance Company (Ontario)
60 Commerce Valley Drive East
Thornhill, Ontario
L3T 7P9

Dear Mr. Parks:

Strictly PERSONAL and CONFIDENTIAL

Re: Request for verification

Policy Number: A00030 [redacted]

Client Number: 000005 [redacted]

In my letter of April 16 & 18, 2013, I wrote to you among other complaints and arguments:

“The CAA’s pattern of significantly increasing my auto insurance premium over the years – despite the continuous considerable drop in the monetary value of my vehicle (an average of **\$2,500 per year**) and my excellent driving history – is worrisome and disconcerting.

	<i>Total Policy \$Premium</i>	<i>Monthly \$Payment</i>
Aug. 2007-08	1,645	141
Aug. 2008-09	1,494 (– 151)	127
Aug. 2009-10	1,629 (+ 135)	135
Aug. 2010-11	1,907 (+ 278)	158
Aug. 2011-12	2,209 (+ 302)	184
Aug. 2012-13	2,709 (+ 500)	225”

Further, I requested that you:

“Please justify the exorbitant increase of \$1,215 (81%) which you have made to my insurance premium since 2009 rather than making a consistent decrease.”

In response, your company’s ombudsman, David Chapman, wrote:

“Mr. Parks has asked me to review your fax of April 16, 2013 regarding your policy premiums. Please allow me a couple of days to research your policy. I shall update Mr. Parks and contact you early next week.”

A few days later, your ombudsman

1. confirmed my 9-star excellent driving record; and
2. confirmed the increase of \$1,215 (81%).

In addition and on your behalf, your ombudsman **indicated the following as the reasons for which you increased my auto premium** with \$1,215 (81%) in 3 years (since 2010):

Quotation:

1. “The accident benefits provided by Ontario insurers are the most extensive in Canada and have produced the highest cost per claim by a very wide margin.”
2. “We have also witnessed a huge increase in criminal fraud related to these claims.”

REGARDLESS OF YOUR ASSERTION

I have reasonable grounds and compelling reasons **to believe** that the 81% increase of my premium, made by the CAA in the last 3 years for my only vehicle, is based on knowingly and deliberately making false pretence in which you, Mr. Nicholas Parks, have direct involvement – given your responsibility as President and Chief Executive Officer of CAA Insurance Company (Ontario).

BY REASON OF THIS

and

DUE TO YOUR FAILURE TO OFFER ANYTHING CREDIBLE AND RELIABLE IN SUPPORT OF YOUR ASSERTION

I am requesting you to provide a written declaration made under oath before an authorized officer in order to prove the truth of your statement of April 24, 2013 that you have increased my auto premium with \$1,215 (81%) in the last 3 years (for my only vehicle with current market value of \$2,500 and in spite of my excellent 9-star driving record) for the reasons you already stated:

Quotation:

1. *"The accident benefits provided by Ontario insurers are the most extensive in Canada and have produced the highest cost per claim by a very wide margin."*
2. *"We have also witnessed a huge increase in criminal fraud related to these claims."*

Sincerely,



D. Popov

E: [REDACTED]@yahoo.com

[REDACTED]
Toronto, Ontario M3C 1E6

PS: If I do not receive your affidavit within 10 (ten) consecutive days, I will take it as a confirmation of my suspicion that you have increased my premium under false pretence.

BCC: