

March 15, 2013

In Support of Senate Bill 686

Insurance Companies should have consequences for bad business tactics

Testimony of Wendi Rockholt – Mulino, OR

Thank you members of the Committee for giving me this chance to tell my story. My name is Wendi Rockholt. I'm from Mulino, Oregon. Six years ago, when I was 20 years old, I was rear ended by another driver and hurt my head, neck and back. I was young, it was my first car and had never been in an accident, so I thought I was fine. Until the pain set in. I couldn't sit or stand for very long. I was living with my uncle who is like my dad, and he said I so go get checked out. My chiropractor took an x-ray and said my back was really messed up so he ordered treatment.

Right after the accident, a Farmers insurance adjuster for the other driver came out to the house where I was living with my aunt and uncle, a rural home off of highway 213. I was alone and still pretty banged up and asked if he'd come back when my aunt and uncle were there with me. He wouldn't leave and said I had to sign the settlement release on my case to get money for my medical treatment. I really didn't want to sign anything without my aunt and uncle there to help me understand what I was signing. He kept asking me what my doctor said. He was very aggressive so I said he should call my doctor himself to get the answers. I felt very uncomfortable. He still wouldn't leave. My dogs were barking because he was a big guy and they don't like strangers. But he persisted.

He had all these "releases" that he said I needed to sign right then if I wanted my medical bills paid for. He could see I was confused, but he kept saying if I didn't make a decision right there and sign, I wouldn't get my medical bills paid for. He put his foot up on a chair on my porch and pushed his clipboard at me.

While the adjuster was there, another man shows up on my aunt and uncle's property, that's tucked back off the highway on some land. This stranger said his car had just broken down on the highway and he wanted to use our house phone. Then he walked right into my uncle's garage and asked to borrow some tools. It was strange and I suddenly felt threatened and unsafe all alone with two unknown men on the property. So I finally just signed the papers the adjuster kept forcing on me. I was starting to get freaked out and wanted to get back in the house, lock the door and call for help. When the coast was finally clear, I regretted signing those papers because apparently I signed my rights away on a super low-ball offer of no more than \$1,500 total and that didn't cover my medical bills. My uncle came home and I told him what happened. I had to hire an attorney to fight back for me. And that took a long time because they wouldn't budge.

That adjuster lied to me and bullied me into signing something I was unsure of. If not for the support of my family I'm sure I would have given up. Because insurance companies are treated differently than all other businesses, there is nothing to stop them from doing this to others. I hope you stand up for people like me and make insurance companies play by the same rules and not allow them to bully and intimidate people. Thank you.