

## What's Ahead for AAA

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The next year for AAA Northern California (California State Automobile Association, CSAA) promises to be a knock-down, drag-out fight between disenfranchised stock-holders and its senior management. Not only are thousands of stock-holders/consumers again going to challenge the board of directors, but the District Attorney's office in San Francisco is stepping up its investigation of senior management on charges of fraud, and CSAA faces a series of bad faith law suits.

### Consumers Go for Takeover

AAA is again challenged, for the second consecutive year by chiropractically supported, Concerned Consumers for an Improved CSAA (CCI). CCI will try to reach some 3,000,000 AAA (California State Automobile Association) stock-holders (insureds and road service members) to elect a new board against the incumbent board of directors, hand-selected by CSAA management.

In a surprising announcement, Merlyn Green, D.C., the immediate past president of the California Chiropractic Association (CCA) announced that he will run for the AAA seat representing Monterey County. Dr. Green reports, "I am looking forward to representing the health care community and thousands of AAA members who have been denied fundamental rights from AAA's management. I look forward to waging an aggressive campaign, speaking throughout Northern California in order to get consumers to join our crusade to root out the anti-consumer bias of CSAA."

Dr Green successfully lead the CCA toward its largest membership growth ever. Dr. Green enjoys great popularity among the chiropractic community and promises to invigorate a consumer-driven campaign toward a climate for change, so that AAA consumers/stock-holders have a more direct say over the affairs and policies of their own insurance company.

For more details, contact attorney Larry Murray at (415) 673-0555 1781 Union Street, San Francisco.

### The District Attorney's Investigation

The District Attorney's "CSAA's Complaint Team" has nearly finished its first hurdle of collecting a large number of complaints through Northern California and Nevada, to investigate AAA for violations of California law. The District Attorney's office is carefully scrutinizing whether CSAA has deliberately violated the law and whether it should be forced to pay civil penalties. The investigation hinges on whether or not CSAA management deliberately engaged in a conspiracy to deprive rightful benefits to thousands of its consumers. This is based on CSAA's plan of approach was either by very slow processing of claims or outright refusal to pay when the bills were due.

### Bad Faith: Second Wave

My San Francisco office actively encourages victims whose medical bills were not paid by CSAA and who have suffered specific injury to contact them immediately. Your case will be screened by a bad faith review committee for the second wave of bad faith lawsuits that will be filed against

CSAA in the near future.

Out hundreds of cases submitted, we are only selecting special circumstances which show great hardships to individuals. For example, there is a case of an elderly widow who has been insured with AAA for 30 years and has never before submitted a claim. She was injured in a severe auto collision which required an ambulance to take her to the emergency room.

Upon presentation of the bills, AAA refused to pay for the ambulance and emergency bills. Unfortunately, the ambulance company was forced to send the matter to a collection agency. Thereafter, the victim's credit became damaged. She has never once had a bad credit report. Now she is attempting to clear her name due to CSAA's initial refusal to pay her bills.

Clearly, the insurance company that sells one out of four auto policies in Northern California has a direct impact on millions of people. As such, if CSAA continues its anti-consumer bias, it may spread to other insurance companies that can specifically harm consumers as well as the chiropractic community. There is evidence that CSAA may be modifying to a slight degree, its attack against innocent accident victims. But most observers agree, it is vital to maintain an increased pressure if the giant is ever going to change directions and start acting like an organization that is supposed to serve its members.

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