

Testimony of Corey Wilson in support of
LD 1470, "An Act to Create a Liaison Program to Self-insured Entities and Consumers"

Before the Joint Standing Committee on Health Coverage, Insurance
and Financial Services

April 22, 2025

Senator Bailey, Representative Mathieson, and esteemed members of the committee,

My name is Corey Wilson, a former member of this body, and I am the owner of Wilson's Recreation from Monmouth.

I submit the testimony in support of the proposed legislation.

This bill seeks to help protect the public from companies who are self-insured and refuse to pay for insurance claims.

In July, 2024, my company was involved in an accident with Central Main Power (CMP) in which CMP was at fault. We were insured; they were self-insured.

To briefly summarize the accident, my company's driver was driving straight down Leighton Road in Augusta when a CMP driver pulled out failing to yield and struck our vehicle. Both vehicles were a total loss. Our vehicle was a specialty flatbed truck that was used for hauling equipment. The police report states that the CMP driver "failed to yield" and the driver stated to the police "that he could not see".

This accident seemed quite black and white at the time and we did not expect there would be an issue getting help from CMP for the damages and bodily injury to our driver - we were wrong.

The first issue was that we were not given any info on who to contact from CMP. We had to call the outage line and beg them to send a message to someone to help us. They told us to submit a damage claim and we would be paid within 90 days which was incorrect we found out a day or two later. The people taking the calls had no idea how to handle anything more than a property damage claim. We were unable to get any help from anyone for a couple of days and we really needed a rental but the flatbed that we needed was \$600 per day and we could not afford it. Getting no help, we took this to social media.

After we posted on Facebook and received thousands of comments and shares, an attorney from CMP called me. They told me that they did not see the claim as "black and white" as they were told from their driver that my company's driver was speeding – remind you that the CMP driver told the police in the report that they could not see my

driver. CMP denied our request for any coverage unless I authorized them to obtain the black box data – we refused to do that. Instead, we provided them with GPS data from the truck showing that our driver was not speeding – the attorney from CMP said that anyone can manipulate that data and that it will not stand up in court. He also told me that police reports were not admissible. It was at this point that it was clear to me that they intended to pay nothing.

I contact the Bureau of Insurance and filed a complaint. They were helpful; however, the complaint was immediately rejected as they have no statutory authority to handle complaints for self-insured entities. I was made aware that these entities only report financial data to the Secretary of State to ensure they meet the requirement for self-insurance and that there is no state entity who oversees complaints or issues with self-insured entities. We are a small business and now are faced with only one avenue for recourse – the courts. This is unacceptable.

In preparation for court action and with our insurance company, we hired a forensic analyst to review the black box data from our vehicle. The analyst stated in his report “*I am of the opinion that: Based on the information provided in the EDR download, the information does not show evidence the 2019 Dodge Ram 3500 (Wilson’s Vehicle) was driven in a careless or aggressive manner. Nor the 2019 Dodge Ram was speeding at the time of the collision.*”

We filed a claim with our insurance and they paid to replace our vehicle. As of this testimony, our insurance company has been trying to collect from CMP, but they have not been successful – they also had a really hard time getting in contact with anyone.

We went with no vehicle for a long time and had to pay people to transport for us. We had to pay a deductible. Our driver who was urinating blood for days and went to the hospital and doctors has received no help from CMP. We are out thousands of dollars and now we have no choice but to sue.

I ask you this – why are they allowed to self-insure at all? Why is there no oversight? Why are the rules strict for an insurance company, yet non-existent for self-insured companies.

I am against CMP being self-insured. To my knowledge they are the only entity who is self-insured in Maine. It is my opinion that they should be required to have insurance just like everyone else – if for no other reason than to protect the public. This bill will help and that is why I support it, but I question if the best option is to just repeal the law that allows them to self-insure and treat them the same as all other businesses? If they were required to insure, this bill would likely have no fiscal impact as the Bureau of Insurance already has processed in place to help address issues with insured entities. I imagine CMP will say it will increase their rates; however, I would suggest they can simply take a smaller profit for their Spanish shareholders.

For reference, I am submitting the accident report, the forensic report, the GPS data, as well as a Bangor Daily News article about the accident.

Thank you for your time and thoughtful consideration. I will gladly respond to any questions you may have.

Sincerely,
Corey Wilson