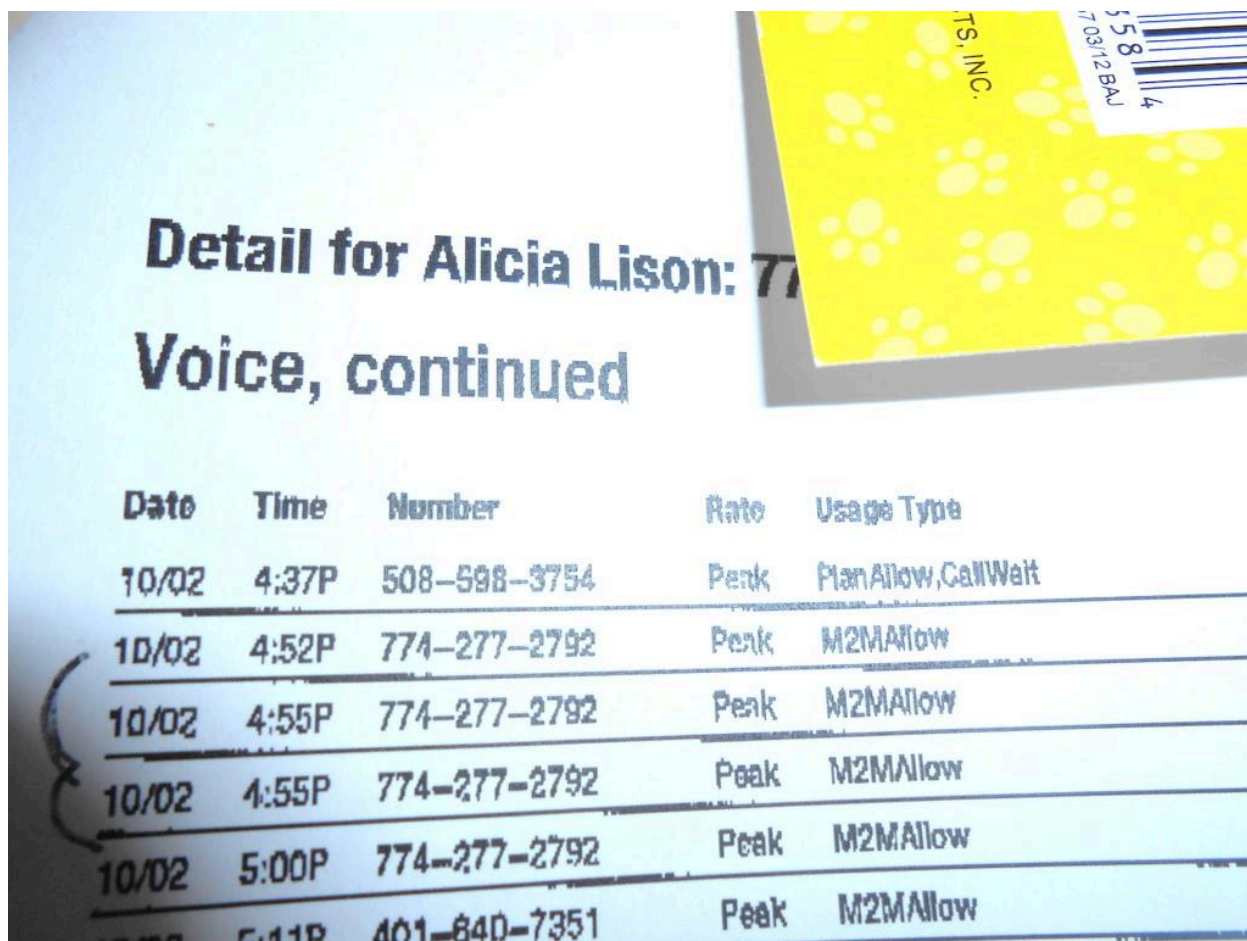


Liberty Mutual is ruthless & law breaking when it comes to paying out damages.

They caused an accident by allowing their insured to be talking on her cell phone while she caused an accident.

The three calls made at 4:52 & 4:55 pm are her making the call to her wife, then it getting disconnected because she hit me, then her wife calling her back, and then her calling her wife back even while the police were at the scene. This girl fled the scene as well and did not allow the police to see what she did to my car.

Exhibit 1

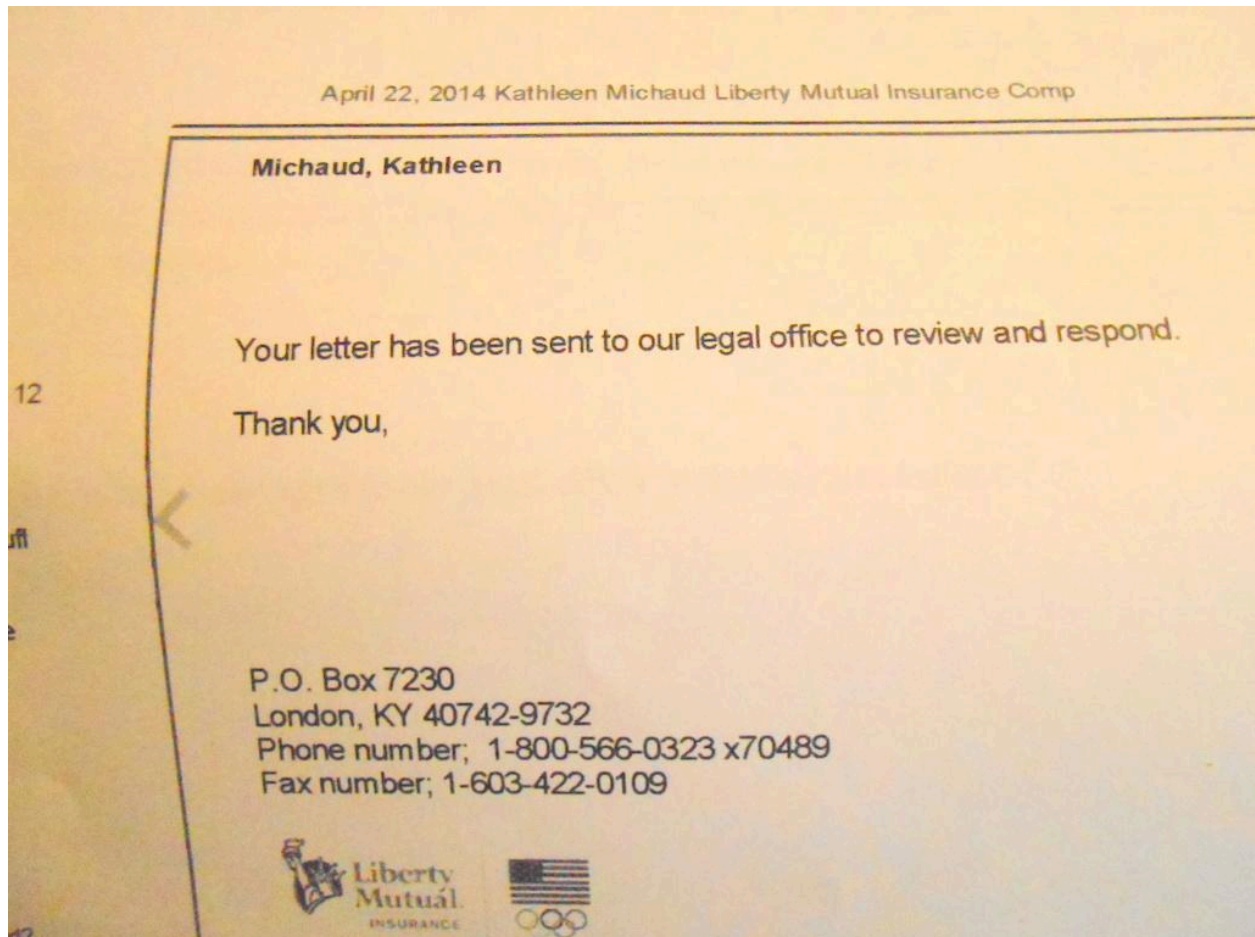


Date	Time	Number	Rate	Usage Type
10/02	4:37P	508-598-3754	Peak	PlanAllow,CallWait
10/02	4:52P	774-277-2792	Peak	M2MAllow
10/02	4:55P	774-277-2792	Peak	M2MAllow
10/02	4:55P	774-277-2792	Peak	M2MAllow
10/02	5:00P	774-277-2792	Peak	M2MAllow
10/02	5:11P	401-840-7351	Peak	M2MAllow

While I tried to settle this claim out of court, Liberty Mutual refused to pay damages at all. They were so cheap, their attorney did not have authority to pay out a dime in mediation, it had to go to trial. At trial, Their attorney perjured himself and testified as a witness, giving the court false information, in order to underpay the claim.

Next, I attempted one more time to send them a demand letter, in which they received via email, and they then defaulted on answering. This exhibit shows them stating that they would contact their legal department and file a response, which they never did, thus forfeiting their objections to what they owed in the demand.

Exhibit 2



Then today, I filed the claim in Framingham District Court, Claim # 144CV338

Also today, June 11, 2014, their new attorney sent me an email, which is past the 30 days allowed by law to answer a demand, still denying that they owe damages, by a 1983 ruling, which does not apply in this case.

Also, since they did not file it within 30 days, it does not matter, they have lost.

PRINCE LOBEL

June 11, 2014

VIA FIRST CLASS AND ELECTRONIC MAIL

Natasha DeLima
19 Kendall Avenue,
Framingham, MA 01702

Re: Chs. 93A/176D Demand

Dear Ms. DeLima:

This office represents Liberty Mutual Insurance Company ("Liberty").

We are responding to your April 21, 2014 email to Kathleen Michaud at Liberty in which you contend that Liberty violated Mass Gen. L. chs. 93A and 176D in connection with a car accident between you and one of Liberty's policyholders, Alicia Lison, as well as the several other emails you have sent to Liberty in this regard. In these emails, you demand that Liberty pay you \$23,150.00; \$3,150.00 for damages to your vehicle and \$20,000 for personal injuries. Assuming, without conceding, that your email complies with ch. 93A, Liberty has determined that your claims are without merit, and rejects your demand.

As you are aware, this is a

Liberty Mutual's 2nd attorney is lying about the facts of the case, and the law in order to ignore that they did not file the demand in time, and that they falsified testimony at the small claims trial, in order to get out of paying lawful damages.

I am going to purchase the court transcript, and let the world see that both their witness, and their 1st attorney did commit perjury in order to cheat me out of damages they owed.

Liberty Mutual, please settle this claim and stop making yourselves look so shoddy.