

I can't win. Just when I can afford to BUY another Porsche, I am getting hassles from Insurers. Whatever happened to "the customer comes first"? Oh, I forgot; in New York we are REQUIRED to have insurance, so they can treat us as they please.

Some perspective; I have been paying State Farm for an average of five to six vehicles for over 25 years. In that time I NEVER had a liability claim. I would love to tell you that it was because I had such skill, yada, yada, yada, but those skills have really only been developed over the past 17 years, since I got the Porsche and started taking driver training. Before that I was basically just lucky, because when I started out I had lots of youth and ego, but damn little talent. I remember well the time I was enroute to Zone 1 Concours (that was my problem!) with the trailer behind, when a truck broke its leaf spring and it hit my front bumper, doing \$1200 worth of damage, and teaching me to thank the good Dr. Porsche for brakes - they kept my daughter and I from having that spring piece in the windshield instead. I also remember my '77 (same year as the 911 - scary!) Lincoln Town Car burning to the ground when a fuel hose let go and the engine fire melted the main lead insulation, causing it to short to the starter, so it kept feeding fuel until it was a cinder. They paid me \$386 for the loss. I also had the motorhome engine fire, which cost them about \$1000 and me about the same. Three tow jobs at average \$80 apiece plus a \$400 tow when the Porsche lunched it's fuel pump in Elmira.

Then, between '93 & '96 I had three windshield breakages (repair is required by law, remember) costing \$280 each, the Lincoln fire above and I hit a deer who leaped into the car path from a blind ditch while I was at 35 mph because I was cautious about the other one I saw across the road. That cost them \$950. Contrast that with an average \$2700 annual car insurance payments. But they decided that I was no longer to be allowed to purchase comprehensive coverage. So forget fire and theft protection. And all attempts to change their minds has met with failure. You should also know that these people sleep around - noone ELSE will insure me at ALL, simply because they believe I am a liar when I indicate that there ARE only TWO people to drive these seven vehicles, and I want to buy an eighth.

Let me tell you about it. From the outset in 1974, Porsche had expected to build the 930 (Turbo 911 for those not yet indoctrinated to the factory numbering system) only in enough quantity to meet FIA homologation rules to allow them to race that configuration as the 934 & 935, world beaters practically from the gate. They even neglected to make press tools to form the wider fenders because they didn't expect to sell many. They were surprised how popular the cars became, despite twice being removed from the US market. Then they made an American, Peter Schutz, their CEO. And he taught them that the marketplace was the way to make a profit. So under his care, the 944 series practically funded all the development at Porsche through the new Boxster. He also set in motion a short lived situation - Porsche decided to offer the 930 in all the body styles available in the regular 911, and to make the fenders one-piece instead of weldments. It only lasted from 1987-89 models, when the world economy killed that and Porsche retrenched. But for those three years, it was possible to get a slant nosed (I find them ugly, but taste is very personal, and I will fight to the death for their right to be so ugly) 930 from the factory with all the goodies in either Targa or Cabrio. The factory had always ben reluctant due to the higher stresses from the increased performance, but they relented and built these with a reinforced double-wall floor. And for the entire world, in those three years cumulatively, they built under 300 Targa 930's. Of these, the '89 is most desirable due to the 5-speed, larger intercooler, and last-of-a-series nature (they went to the C-2 body with the aero bumpers I find displeasing vs. the accordion style - again, a personal perspective only). It was available for only \$30K with 51K miles from a private individual, a woman in Florida.

State Farm is all too happy to sell me protection for anyone except myself. And, despite the absolute “act-of-God” correlation between the events above, they will not even allow me to purchase ONLY fire & theft for ONLY the 930. See, they know enough about statistics to see that my 40K mi/yr average without an accident suggests that I must have some idea how to keep them from paying liability claims. I do; DON’T HIT ANYTHING! But we both know that none of us can control random acts of God. So they get to take the money and run, and New York State thinks that makes them an ethical business. They even insist I pay for “uninsured motorist” coverage (why don’t THEY have to buy coverage?), and pay a Law Enforcement Fee to subsidize the purchase of Blue & Yellow Camaros and Laser Speed guns to assure I can’t USE what I’ve obviously paid and trained for, and demonstrated statistical competence with.

So I must admit defeat at the hands of the ignorant with power, because the criminals who might like to STEAL my precious reward for doing a good JOB don’t have to pay any Law Enforcement Fee; the only law which gets enforced is a law requiring I must waste more time than the road was designed and built to consume. And a car which would be both as unique as I believe myself to be, and as professional as I am, is too big a risk for me to absorb BY MYSELF. I thought that was the reason government allowed insurance sales in the first place. I never realized it was to allow them to sell us NOTHING for hard-earned money. I mean, if there is any practical analogy, it is that you can BUY a burger at Mickey Dee’s, and you can eat it. But if you do, you can never eat again. Thanks, guys. Nice meal.

If any of you know of an insurance company which understands PROFIT is the result of PREMIUM less payout for CLAIMS, which are based on probabilities of discrete events divided over the sum of all premium PAYERS, then have them give me a call at 315-622-9241. I may have lost this Turbo Targa, but there must be at least another 299 out there somewhere.