

The poster features a couple in silhouette standing on a wet street in Las Vegas at sunset. In the background, the 'Welcome to Fabulous Las Vegas' sign, the Flamingo Las Vegas, and the US Capitol building are visible. A document with a 'DENIED' stamp is in the foreground.

# MARKLE VS. THE MACHINE:

A FORENSIC NONFICTION RECORD  
OF SURVIVAL, CONTRADICTION,  
AND INSTITUTIONAL FAILURE

JOSHUA MARKLE

# MARKLE VS. THE MACHINE

**EVIDENCE EDITION**

*The Bureaucratic Execution of an American Family*

*A Forensic Nonfiction Record of Survival,  
Contradiction, and Institutional Failure*

**Joshua & Jessica Markle**

*Ashcroft & Vale Investigative Media LLC*

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**LEGAL NOTICE:** All persons and entities named in this manuscript are named on the basis of documented evidence, sworn testimony, official records, and publicly available information. Citations of statutes and regulations reflect the authors' documented understanding of potentially applicable law and are offered for accountability and educational purposes. Nothing herein constitutes legal advice.

## **For my daughters.**

Every page of this book was written in a body that almost didn't come home to you.

You were the reason I signed the surgery papers without reading them. You were the reason I learned to breathe again when my chest didn't want to. You were the reason I got back up the eighteenth time, and the nineteenth, and every time after.

When the people who were supposed to protect us instead tried to bury us, I kept one thing in front of my eyes: the picture of who I am to you. A father. Not a claim number. Not a liability. Not a problem to be processed and forgotten.

They thought silence was a weapon. They didn't know I had reasons to keep speaking.

Everything I documented, I documented for you — so that one day, when you are old enough to understand what happened to your family in 2024 and the years that followed, you will not have to wonder. You will have the record. You will have the truth. You will know that your father did not look away, did not lie down, did not let them write the ending.

You are the proof that the machine did not win.

I love you. I am still here. And I will always be here.

— *Dad*

## **And to the institutions that tried to erase us:**

To the officer who turned his microphone off.

To the insurer who told the regulator we never sent the documents we had already sent.

To the rental company that billed us for a truck it had already sold at auction.

To the carrier that disposed of the evidence vehicle thirty days after the crash.

To the attorney who confused civility with surrender.

To the elected officials who decided that the suffering of one family was not worth a returned phone call.

To every adjuster, every supervisor, every legal department, and every desk-bound functionary who calculated that we would be too broken, too poor, too sick, or too tired to write any of it down:

You were wrong.

We kept the receipts. We kept the timestamps. We kept the emails you forgot you sent. We kept the photographs you assumed didn't exist. We kept the affidavits you hoped we would never sign. We kept the medical records, the pawn tickets, the dispatch logs, the dec pages, the sworn supplementals, the body cam gaps, the false reports, and the contradictions you stacked on top of each other thinking no one would ever read them side by side.

Someone is reading them now.

You spent eighteen months counting on our silence. You should have spent that time being quieter yourselves.

This book is the receipt for every one of those months.

Discovery works both directions.

The documents you suppressed still exist.

The physics doesn't change.

The affidavit doesn't change.

We are still here.

And the record outlasts you.

— *Joshua Markle & Jessica Markle*

*Las Vegas, Nevada · 2026*

*"The most dangerous thing you can do to a powerful institution is survive long enough to document it."*

— Ronan Ashcroft

# CONTENTS

Author's Note

Chapter One — The Moment Everything Stopped

Chapter Two — The First Failure

Chapter Three — The Report That Built a Lie

Chapter Four — The Insurance Collapse

*Exhibit: The Priceline Contradiction*

Chapter Five — Why We're Still Here

Chapter Six — The Inventory They Pretended Didn't Exist

*Exhibit: The Inventory*

Chapter Seven — The Insurance Domino Effect

*Exhibit: The Dairyland Declarations Page*

Chapter Eight — The Medical Collapse

Chapter Nine — The Evidence They Couldn't Bury

Chapter Ten — The System That Expected Us to Break

Chapter Eleven — The Lies That Collapsed Under Their Own Weight

Chapter Twelve — The Year They Didn't Expect Us to Survive

Chapter Thirteen — The Moment We Realized We Weren't Crazy

Chapter Fourteen — The Tipping Point

Chapter Fifteen — The Aftermath They Never Accounted For

Chapter Sixteen — The System That Blinks

*Exhibit: The King Letter*

Coda — What Comes Next

## Evidence Appendix

*CHP Report #9835-2024-01013*

*Sworn Supplemental — March 13, 2025*

*CHP Officer Vargas Transmittal — March 17, 2025*

*CAD Dispatch Log*

*Photographic Evidence*

**A Notice to Media, Filmmakers, and Producers**

## AUTHOR'S NOTE

This manuscript is a firsthand account of documented events following a catastrophic collision on October 11, 2024, on Interstate 15 near the Nevada-California border (CHP Report #9835-2024-01013). Every claim made herein is supported by documentary evidence, sworn testimony, official records, photographic archives, or a combination thereof.

All legal citations reflect potential violations and applicable regulatory frameworks based on the authors' documented understanding of the law. They are presented for educational and accountability purposes. This manuscript is not legal advice.

All persons and entities named are identified on the basis of public records, official documentation, internal communications, or sworn testimony. Where quotes appear, they are drawn directly from written records.

The authors have preserved, duplicated, and secured all evidentiary materials referenced herein. Discovery will confirm what documentation already shows.

This is not a story. This is a record.

— Joshua & Jessica Markle

CHAPTER ONE

## The Moment Everything Stopped

I didn't see the world end. I felt it.

One second I was sitting in the passenger seat of a rented Ford F-150, the desert stretching out in front of us like it always does on I-15 — endless, indifferent, familiar. The next second, the entire universe folded into a single violent impact that tore through steel, straps, glass, and bone.

People talk about crashes like they're moments. They're not. They're physics — and physics doesn't care about your plans, your life, or the million dollars' worth of inventory strapped down behind you.

The Harley in the bed — my Harley — was tied down with 10,000-pound ratchet straps. Industrial-grade. Overkill, I thought. Turns out it wasn't even close.

When the truck hit whatever it hit — and I'll get to that — the straps snapped like dental floss. The front bed wall buckled inward. The motorcycle slammed forward with enough force to deform steel. The cooler full of silver coins — dense, unforgiving mass — launched into the back of my seat like a battering ram.

I didn't black out. I remember everything.

The roof caved. The windshield cracked. The seatback collapsed. My spine compressed. My chest folded. My world went white.

And then I was outside the truck, lying on the desert dirt, staring up at a sky that didn't care whether I lived or died.

Jessica was stumbling. I was trying to breathe. And the semi-truck we hit — or that hit us — was sitting there like a wall that had materialized out of nowhere.

Later, CHP would write that Jessica was going "65–70 mph" and "looked down at her speedometer."

Later, Progressive would tell regulators that Jessica was "100% at fault."

Later, Dairyland would deny her UM coverage based on that same report.

But physics doesn't lie. People do.

And the physics said something very different.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **49 C.F.R. § 382.303 — FMCSA Post-Accident Testing**

Federal law requires drug and alcohol testing of any CMV driver involved in an accident resulting in injury requiring off-scene medical treatment. Documented failure to test may constitute a federal violation.

### **49 C.F.R. § 390.15 — Accident Records**

CMV operators must preserve all records related to accidents. Any suppression of electronic data or records is a potential federal violation.

### **California Vehicle Code § 20008 — Duty to Report**

Material misrepresentation in an official crash report may constitute a criminal act under California law.

### **49 C.F.R. § 395 — Hours of Service**

If the commercial driver was in HOS violation at the time of the crash, the carrier bears direct federal liability.

### **Cal. Penal Code § 132 — Offering False Evidence**

Knowingly filing a false official report is a felony under California law.

CHAPTER TWO

## The First Failure

I remember the sound of the helicopter blades before I remember the sound of my own voice.

Mercy Air. Chest pain. Back pain. Breathing like someone had wrapped a belt around my ribs and pulled.

Jessica wasn't so lucky.

She asked for an ambulance — repeatedly. She told CHP she was in pain. She told them she needed medical transport. She told them she couldn't just walk away from the crash.

They told her she had a choice: leave the truck and the property behind and go by ambulance, or ride with the tow truck driver — a stranger — to the tow yard.

No guarantee of property safety. No inventory. No chain of custody. No officer escort.

So she rode with the tow truck. In pain. In shock. With a million dollars' worth of inventory in the vehicle.

And then — after the tow yard — CHP transported her across state lines to Buffalo Bill's Casino. No ambulance. No Nevada Highway Patrol. No medical care.

The official report says: "WILL SEEK OWN AID."

That's not what happened. Jessica's sworn affidavit says exactly what happened — and it's not even close.

This was the first failure. Not the last.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **Cal. Government Code § 845.6 — Duty to Summon Medical Care**

A public employee who knows an injured person requires immediate medical care and fails to take reasonable action may be personally liable. The coercive "choice" presented to Jessica may constitute a direct violation.

### **42 U.S.C. § 1983 — Civil Rights / Color of Law**

An officer who uses the authority of their badge to coerce an injured civilian into forfeiting medical transport may be liable under federal civil rights law.

### **Nevada NRS § 484E.070 — Duty to Render Aid**

Nevada law imposes a duty on any person present at a crash scene to render aid to injured parties.

### **California Vehicle Code § 2412 — CHP Scene Responsibilities**

CHP officers have specific statutory duties including ensuring medical attention is summoned and property is secured.

### **18 U.S.C. § 242 — Deprivation of Rights Under Color of Law**

An officer who deprives a citizen of a constitutional right while acting in their official capacity commits a federal crime.

CHAPTER THREE

## The Report That Built a Lie

Three days after the crash, CHP Officer L. Purther filed the 555 report.

It said Jessica was going 65–70 mph. It said the semi was going 35–40 mph. It said Jessica "looked down." It said Jessica "failed to observe slower traffic." It said Jessica was at "unsafe speed." It said Jessica was 100% at fault.

No skid marks. No EDR data. No digital media — even though a subpoena later confirmed digital media existed. No analysis of cargo intrusion. No reconstruction. No mechanical evaluation.

Just a narrative.

A narrative that conveniently protected the commercial carrier, the insurer, the state, and every entity that would later use that report as a shield.

The Daubert crash analysis states plainly: "The total damage pattern is consistent with a sudden stop into a stationary or near-stationary heavy vehicle, not with a moving-target collision."

Straps don't snap at 35 mph. Steel doesn't deform like that at 35 mph. Seatbacks don't collapse like that at 35 mph. Roof panels don't intrude like that at 35 mph.

Physics doesn't care about narratives. Physics tells the truth.

And the truth is: the semi was not moving at 35–40 mph. But the report said it was. And that lie became the foundation for every denial that followed.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **Cal. Penal Code § 118.1 — False Report by Peace Officer**

A peace officer who files a report knowing it contains false information is guilty of a felony. The documented contradictions between CHP Report #9835-2024-01013 and the Daubert reconstruction may trigger this statute.

### **Cal. Evidence Code § 1280 — Official Records**

Official records are presumed accurate. A false official record poisons every downstream proceeding that relies on it — the legal mechanism by which one corrupt report becomes systemic fraud.

### **49 C.F.R. § 390.15(b) — Preservation of Accident Records**

Marking "no digital media" on an official report while digital media is confirmed to exist via subpoena may constitute a separate federal records violation.

### **18 U.S.C. § 1519 — Destruction or Alteration of Records**

Suppression of digital media confirmed to exist — in anticipation of any official proceeding — carries up to 20 years imprisonment under this federal statute.

### **Cal. Government Code § 6253 — California Public Records Act**

Withholding body camera footage confirmed to exist while marking the report "no digital media" may constitute a CPRA violation.

### **Daubert v. Merrell Dow Pharmaceuticals, 509 U.S. 579 (1993)**

The crash reconstruction obtained by the Markles meets Daubert's scientific admissibility standard. CHP's narrative — built without EDR data, reconstruction, or mechanical evaluation — does not.

CHAPTER FOUR

## The Insurance Collapse

This is where the story stops being about a crash and starts being about a system.

Enterprise said: no Priceline coverage. But their own internal documents — emailed by Damage Recovery Unit representative Jada Ivory — show the Priceline trip number, the policy number, the coverage, and the rental agreement tied to that coverage. Enterprise lied to regulators. Their own employee proved it.

One day after selling the totaled truck at Copart auction, Enterprise sent a bill for \$42,703.61.

Progressive told the Nevada DOI: "Mr. Markle has not provided any documents." "We do not know if they purchased third-party coverage." "We have been unable to reach Ms. Markle."

All three statements are false. We had the crash analysis, the subpoena, the rental agreements, the medical records, the declarations, the emails, the calls, and the evidence. Progressive had everything. They ignored everything.

Dairyland said: "Jessica is 100% at fault." But their own declarations page shows: Uninsured & Underinsured Motorist Bodily Injury — \$50,000 each person / \$100,000 each accident.

UM/UIM is not fault-dependent. It follows the insured person. It applies in any vehicle. It requires a signed waiver to decline. Dairyland never produced one. Jessica waited 18 months for a UM decision. She received nothing. I received mine after six months — during an eviction.

This isn't error. This is pattern.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **Nevada NRS § 686A.310 — Unfair Claims Settlement Practices Act**

Nevada law prohibits insurers from misrepresenting facts, failing to acknowledge communications promptly, refusing claims without reasonable investigation, and failing to provide a legal basis for denial. Multiple subsections implicated by Dairyland, Progressive, and Enterprise.

### **Cal. Insurance Code § 790.03(h) — California Unfair Claims Practices**

Identical protections in California. The cross-state nature of this claim makes both potentially applicable.

### **Cal. Insurance Code § 11580.2 — UM/UIM Coverage**

California law mandates UM/UIM coverage unless waived in writing. No waiver was produced. Dairyland's fault-based denial has no legal basis.

### **Nevada NRS § 687B.145 — UM/UIM Requirements**

Same protection in Nevada. Dairyland's 18-month non-response may constitute bad faith as a matter of law.

### **Gruenberg v. Aetna Insurance Co. (1973) 9 Cal.3d 566 — Bad Faith**

California Supreme Court established that an insurer who unreasonably withholds benefits is liable for tort damages beyond policy limits, including punitive damages.

### **18 U.S.C. §§ 1341/1343 — Mail and Wire Fraud**

Transmitting false statements to regulators via mail or electronic means to deny legitimate claims may constitute federal criminal fraud.

### **Federal Trade Commission Act § 5 — Unfair or Deceptive Practices**

Enterprise's billing for a vehicle simultaneously denied to have Priceline coverage — contradicted by their own employee's email — may constitute deceptive trade practice under federal law.

## **EXHIBIT: THE PRICELINE CONTRADICTION**

*Four independent documents proving Priceline coverage existed — and that Enterprise told the Nevada Division of Insurance otherwise.*

**EXHIBIT 4-A — ENTERPRISE LOSS DAMAGE REPORT  
(10/16/2024)**

**Report Summary as of 10/16/2024 10:38**

**170 Ticket: 5ZS6Z1 Pickup Date: Oct 10, 2024 Return  
MS: 2023 FORD F15C 1LT4 VIN: 1FTFW1E89PKD59746**

---

**1st**  
**t: 10/16/2024 Time of Incident: 04:31PM Rer**  
**Injuries Involved?: No JES**  
**CDW: None \*\*\*\***  
**me: |\*\*\*\***

**re: Renter switched out on 10.11 following the conversion plan 54  
from the state line on 10.11. Renter did not have information of v  
) and coverage through priceline (policy #: 65652188518). Coord  
it end damage and air bags deployed. Called renter several time**

---

**Other**

---

*Enterprise's own internal damage report, dated five days after the crash. Lists Priceline policy #65652188518 — and, under the same heading, marks "Injuries Involved?: No" despite documented helicopter transport and emergency abdominal surgery.*

**EXHIBIT 4-B — CREDIT CARD STATEMENT (10/09–10/10/2024)**

CREDIT CARD STATEMENT 10/09/2024 10/10/2024 PG 5 OF 5 LTR 8288  
 03/08/2024 5/13/2024 0-3

JESSICA MARKLE Account number ending in 5217



**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/07	10/07	5543286MA60DEFFMM	CIRCLE K 00755 LAS VEGAS NV	1.08
10/09	10/09	0541019MBOGYFRXYM	ENTERPRISE RENT-A-CAR NORTH LAS VEG NV	288.90
10/10	10/10	S754024MCMM804K1X	PRICELN*TVL PROTECT 8007742354 CT	13.00
<b>FEES</b>				
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
10/10	10/10		Interest Charge on Purchases	4.06
10/10	10/10		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>4.06</b>

<b>Totals 2024 Year-to-Date</b>	
Total fees charged in 2024	\$125.00
Total interest charged in 2024	\$13.63

**IMPORTANT ACCOUNT INFORMATION**

The Monthly Periodic Rate is calculated by dividing the APR by 12. The Purchase APR is 29.90% and the corresponding Monthly Periodic Rate is 2.49%.  
 The Cash Advance APR is 29.90% and the corresponding Monthly Periodic Rate is 2.49%.

**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	29.90%	\$163.17	\$4.06
Cash Advances	29.90%	\$0.00	\$0.00

(v) = variable

- DATES (very important)
- ENTERPRISE FULL \$288.90 CHARGE
- PRICELINE CHARGE

*Jessica Markle's Mastercard statement showing the Enterprise Rent-A-Car charge of \$288.90 on 10/09/2024 and the Priceline Travel Protect charge of \$13.00 on 10/10/2024 — both posted two days before the crash.*

**EXHIBIT 4-C — DOI EMAIL CHAIN (09/18/2025)**

**Jevin Branner**

**From:** [redacted]@com>  
**Sent:** Thursday, September 18, 2025 2:04 PM  
**To:** [redacted]  
**Subject:** [redacted] Markle RCS #21684170

**WARNING** - This email originated from outside the State of Nevada. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Hi [redacted],

No there is not. The rental appears to be a walk in sourced to an Enterprise Plus (loyalty) account, not Priceline and no reservation.

Mr. Markle did send a letter to the Enterprise Damage Recovery Unit who handles the rental car damages in which he mentioned Priceline so the DRU rep called Priceline and their 7/16/25 note says nothing was found with the number provided and that only the policy holder can file a claim.

I hope this helps.  
Nicole

**From:** [redacted]@bi.nv.gov>  
**Sent:** Thursday, September 18, 2025 12:51 PM  
**To:** [redacted]@com>  
**Subject:** RE: DOI Complaint #68389 Markle RCS #21684170

Hi Nicole,

I'm sorry, I forgot to ask, but is there any evidence to suggest that there was a Priceline.com reservation for this rental?

Thank you!



[redacted]  
Compliance Investigator II  
Nevada Division of Insurance  
[redacted]

**NOTICE:** This communication, including any attachments, may contain confidential information and is intended only for the individual or entity to whom it is addressed. Any review, dissemination, or copying of this communication by anyone other than the intended recipient is strictly prohibited by the Electronic Communications Privacy Act, 18 U.S.C. §§ 2510-2521. If you are not the intended recipient, please contact the sender by reply email and destroy all copies of the original message.

*Nevada DOI Compliance Investigator Jevin Branner asks Enterprise whether any evidence suggests a Priceline reservation. Enterprise responds: "No there is not. The rental appears to be a walk in sourced to an Enterprise Plus (loyalty) account, not Priceline." Contradicted by Exhibits 4-A, 4-B, and the composite in Exhibit 4-D.*

# EXHIBIT 4-D — THE PRICELINE CONTRADICTION, SIDE BY SIDE

**enterprise National**

Try as of 10/16/2024 16:38

1 Pickup Date: Oct 10, 2024 Return Date: Protections: U  
VIN: 1FTFW1E89PKD59746 Color: WHITE Odometer:

1st Party Info

Time of Incident: 04:31PM  
Injuries Involved?: No  
CDW: None

Renter Information  
JESSICA MARKLE  
\*\*\*\*\* USA  
\*\*\*\*\*@gmail.com

on 10.11 following the conversion plan 5419 called renter on Monday at 10.11. Renter did not have information of who was involved in the accident. Priceline policy #: 6562188518). Coordinated with risk to get vehicle bags deployed. Called renter several times to get further details on accident.

Thursday, September 18, 2025 2:04 PM

Markle RCS #21684170

ated from outside the State of Nevada. Exercise caution, especially from unknown senders.

are to be a walk in sourced to an Enterprise Plus (loyalty)

is Enterprise Damage Recovery Unit who handles the rental. The DRU rep called Priceline and their 7/16/25 note says not the policy holder can file a claim.

is there any evidence to suggest that there was a Pr

compliance Investigator II  
ada Division of Insurance

at the damage described in this Loss Damage Report occurred c  
tal Agreement for any damage or loss regardless of fault or negl  
ot apply. If an amount is charged on the Renter's credit or debit  
the dollar amount, that the charge may be a partial payment and  
viewed and agree to the Loss Damage Report and may receive

g any attachments, may contain confidential information and is intend  
semination, or copying of this communication by anyone other than th  
ions Privacy Act, 18 U.S.C. §§ 2510-2521. If you are not the intended  
be original message.

1

1:24

JM  
Jessica >

Try to upgrade if you can it's super cheap

Send me the paper you got from motorcycle from Maryland

You didn't do insurance

Screenshot 2024-10-09 at 5.20.52 PM

Priceline trip number	656-521-8
Purchase date	Oct 9,
Payment method	Mastercard (
Billing name	Jessica M
Daily rate	\$
Number of days	
Taxes and fees	\$
Car subtotal	\$
Collision damage coverage	\$
<b>Total charged</b>	<b>\$1,000.00</b>
Rental Car (due at pick-up)	\$

Subject

Text Message • SMS

Left: Enterprise Loss Damage Report header. Center: DOJ email denying Priceline coverage. Right: Priceline trip receipt (trip #656-521-8...) billed to Jessica Markle, dated 10/09/2024, showing the Collision Damage Coverage line item — alongside text-message correspondence between the authors confirming the purchase before the crash.

CHAPTER FIVE

## Why We're Still Here

I've been in the hospital 18 times since the crash. Jessica has been through hell. We've been evicted. We've been denied care. We've been lied to. We've been ignored. We've been blamed. We've been financially destroyed.

But we're still here.

That's not an accident. That's a decision — made over and over again, on the worst days of our lives.

The system counted on our silence. It counted on our exhaustion. It counted on the crash, the pain, the financial collapse, the medical abandonment, the property loss — all of it — to grind us into dust.

It counted wrong.

Because everything they did to us — every denial, every delay, every lie, every door slammed in our faces — we wrote down. We photographed. We timestamped. We documented.

This manuscript is not a story. It is a record. And records outlast liars.

\* \* \*

### **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

#### **42 U.S.C. § 1985 — Conspiracy to Interfere with Civil Rights**

When multiple entities coordinate — explicitly or through aligned institutional incentives — to deny a person their civil rights, this federal statute may apply.

**Cal. Civil Code § 3294 — Punitive Damages**

California allows punitive damages when a defendant acts with malice, oppression, or fraud. The documented suppression of evidence, false reporting, and coordinated denial of legitimate claims represents exactly the conduct courts have found warrants punitive awards.

**Americans with Disabilities Act — 42 U.S.C. § 12101 et seq.**

To the extent that denial of insurance coverage contributed to delayed treatment of injuries that became disabling, ADA protections for access to care may be implicated in subsequent proceedings.

CHAPTER SIX

## The Inventory They Pretended Didn't Exist

People think the crash was the worst part. They think the violence, the helicopter, the pain — that's the nightmare.

They're wrong.

The real nightmare began after the crash, when the people who were supposed to protect us — CHP, the tow yard, the insurers — pretended that the most valuable thing we owned didn't exist at all.

And the sickest part? We have their own people proving it did.

The coins weren't in the bed of the truck. They were in the backseat — three duffel bags and a full-size rolling cooler packed with high-density silver and numismatic inventory.

A private investigator hired by Jessica's worker's comp insurer — a company trying to catch her doing something wrong — documented the truth. On October 11, 2024 at approximately 7:48 AM, the PI wrote in his surveillance report: Jessica Markle loaded a cooler and duffel bags into the backseat of the Ford F-150.

An insurance company trying to deny Jessica benefits accidentally became our strongest witness.

That single line proves the cargo existed, was loaded before the crash, was in the backseat — not the bed — was physically handled by Jessica, and matches the crash timeline exactly. CHP's "Property: None" is false. The tow yard's "N/A" is false. Every insurer's denial is built on a lie.

These weren't quarters. These weren't novelty pieces. These were rare numismatic pieces, investment-grade silver bullion, high-value slabs — graded, authenticated coins, curated inventory built over years, the entire financial foundation of MNM Coins & Collectibles.

After the crash, we had to pawn pieces just to survive — \$200,000 worth pawned for \$1,000. Multiple pawn tickets across multiple shops. Interest payments just to keep items from being lost permanently.

When we went back through the photographic archive — tens of thousands of photos — we found pieces we forgot were in the load. Like the 1918/7 Standing Liberty quarter. A single coin worth thousands.

The conservative missing inventory figure: \$83,000. The real number is higher. Much higher.

Jessica was injured. She was in shock. She was alone. She grabbed what she could.

The officer didn't help. He didn't log property. He didn't secure the scene. He didn't call NHP. He didn't create a chain of custody. He turned his microphone off — multiple times.

That's not protocol. That's a man who didn't want a record of what he saw.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **Cal. Penal Code § 487 — Grand Theft**

The documented disappearance of property exceeding \$950 in value — combined with law enforcement's failure to log, secure, or create chain of custody — may give rise to grand theft liability for any party who exercised control over the scene.

### **Cal. Vehicle Code § 20016 — Officer's Duty to Document**

CHP officers are required to document all relevant facts at crash scenes, including property present. Marking "Property: None" when a PI documented cargo loading at 7:48 AM may constitute a willful failure of this duty.

**Cal. Government Code § 7070 et seq. — Body Camera Law**

California law governing law enforcement body cameras requires footage be retained and not deliberately manipulated. Multiple recording gaps warrant investigation.

**Cal. Government Code § 815.2 — Public Entity Liability**

CHP, as the public employer of the officer who failed to log property and maintain an uninterrupted body camera record, bears direct institutional liability for those failures.

**18 U.S.C. § 2232 — Destruction of Property to Prevent Seizure**

If any officer caused the loss or concealment of property to prevent it from being documented or subject to claims, this federal statute may apply.

## **EXHIBIT: THE INVENTORY**

*Photographic documentation of the numismatic inventory the official record claimed  
did not exist.*

**EXHIBIT 6-A — NUMISMATIC INVENTORY (PARTIAL)**



*Slabbed and capsuled Washington quarters, Morgan dollars, and graded specimens from the MNM Coins inventory. Photographed prior to the October 11, 2024 collision. The CHP report marked “Property: None.” The tow yard’s intake form marked “Personal Property: N/A.”*

**EXHIBIT 6-B — KEY-DATE AND PROOF SPECIMENS**



*Selected high-value pieces including a 1976-S Bicentennial proof and graded Washington quarters with handwritten attribution tags. The private investigator hired by Jessica's worker's comp insurer documented this inventory being loaded into the backseat of the Ford F-150 at approximately 7:48 AM on October 11, 2024.*

CHAPTER SEVEN

## The Insurance Domino Effect

People think insurance companies deny claims because of mistakes. They think it's paperwork. They think it's confusion. They think it's incompetence.

It's not. It's strategy.

Once one insurer finds a way to pin the blame on you — even if it's built on a lie — every other insurer lines up behind that lie like dominoes falling in slow motion.

Enterprise sent a bill for \$42,703.61 — one day after selling the totaled truck at Copart — claiming "there is no indication the renter was a Priceline customer." Their own DRU representative, Jada Ivory, emailed us the Priceline trip number, policy number, and rental agreement. Enterprise lied to regulators. Their own employee proved it.

Progressive didn't investigate the crash. Didn't analyze the physics. Didn't review the Daubert reconstruction. Didn't request EDR data. Didn't interview Jessica or me. Then told the Nevada Division of Insurance we never sent documents. Three false statements — all contradicted by our email and call records.

Dairyland's denial wasn't just wrong — it was illegal. Their own declarations page shows UM/UIM coverage. That coverage follows the insured. It is not voided by fault. It requires a signed waiver to decline. They never produced one. They never produced a written denial, a medical review, an appeal process, or a legal basis for denial.

GEICO wasn't involved in the crash. But they used the chaos to misclassify the April 30 lay-down and the August 4 vandalism — raising rates 130% and treating a vandalism claim as an at-fault accident. Their own documents contradict their coding.

They expected us to break. We didn't. And now the dominoes are falling in the other direction.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **Nevada NRS § 686A.310(1)(e) — Failure to Affirm or Deny Coverage**

Nevada law requires insurers to affirm or deny coverage within a reasonable time. An 18-month non-response by Dairyland is prima facie evidence of bad faith.

### **Cal. Insurance Code § 1871.7 — Insurance Fraud**

Filing false statements with a regulatory body in connection with an insurance claim is a felony. Enterprise's misrepresentation to the Nevada DOI — contradicted by their own employee — may constitute insurance fraud.

### **18 U.S.C. § 1033 — Crimes Affecting the Insurance Business**

Federal statute prohibiting fraud and false statements in connection with insurance business affecting interstate commerce.

### **Cal. Insurance Code § 1861.02 — Rate Setting Standards**

Misclassifying vandalism as an at-fault accident to justify a 130% rate increase violates California's Proposition 103 rate-setting regulations.

### **Cal. Business & Professions Code § 17200 — Unfair Competition Law**

Any unlawful, unfair, or fraudulent business act is actionable under California's UCL, which carries injunctive relief, restitution, and civil penalties. The coordinated pattern documented here meets all three prongs.

### **RICO — 18 U.S.C. §§ 1961–1968**

Where multiple insurance companies engage in a coordinated pattern of fraud across state lines, RICO may provide both criminal prosecution and civil remedy including treble damages.

**EXHIBIT: THE DAIRYLAND DECLARATIONS  
PAGE**

*The coverage Dairyland denied — printed in their own document, with no waiver, no exclusion, and a fully paid premium.*

**EXHIBIT 7-A — DAIRYLAND DECLARATIONS (09/23/2024 PROCESS DATE)**

Your Insurer is Viking Insurance Company of Wisconsin

**Dairyland**  
My.DairylandInsurance.com

PARKER STEVENS AGENCY (DAIRYLAND)  
[REDACTED]

Named Insured(s)  
  
MARKLE, JESSICA  
[REDACTED]  
[REDACTED]

Agency: PARKER STEVENS AGENCY (DAIRYLAND)  
Phone: 1-800-874-4453

**DECLARATIONS PAGE**  
Policy Number: [REDACTED]  
Policy Term: 09/09/2024 to 09/09/2025  
Transaction Effective: 09/09/2024 12:01 AM Local Time  
Transaction Type: Policy Change

**This Is Not a Bill. Retain for your records.**  
Nothing contained in these documents changes the cancellation, expiration or nonrenewal date listed on any outstanding bill, offer or notice sent to you.

**Change Description**  
**Added**  
Credit/Discount: Motorcycle Endorsement, Operator Safety Course, Motorcycle Rider Group, HOG Member  
**Changed**  
Coverage/Deductible: See coverage section for applicable coverages and deductibles.

**Premium, Coverage and Vehicle Information**  
Vehicle Number: 1  
Year: 2013 Make: HARLEY-DAVIDSON Model: XL883N IRON CA VIN/Serial #: [REDACTED]  
Vehicle Type: Motorcycle Vehicle Location: 89102 CC's: 883  
Rated Driver: 2 Value: Existing Damage: N Inspection: N  
Vehicle Capacity: N/A Licensed for Road Use: Y

Vehicle Level Coverages	Limits	Deductible	Premium
Bodily Injury Liability	\$50,000 Each Person/\$100,000 Each accident		\$143.36
Guest Passenger Liability	Included in Bodily Injury Liability		Included
Property Damage Liability	\$50,000 Each accident		\$134.00
Uninsured & Underinsured Motorist Bodily Injury	\$50,000 Each Person/\$100,000 Each accident		\$816.12
Comprehensive	Actual Cash Value up to \$60,000	\$1,000	\$84.36
Collision	Actual Cash Value up to \$60,000	\$1,000	\$216.12
Optional Equipment	\$5,000		Included
Diminishing Deductible™			\$10.00
Roadside Assistance			\$12.00
		<b>Vehicle Premium:</b>	\$1,415.96
		<b>Subtotal of Vehicle Level Coverages:</b>	\$1,415.96

**Premium Summary**  
Term Premium Total (excludes fees) \$1,415.96

Process Date: 09/23/2024 - 01:41 PM Central Time per Stevens Point, WI  
0027020044377501364589102859248

Page 1 of 2

Named Insured: MARKLE, JESSICA. Policy Term: 09/09/2024 to 09/09/2025.  
Uninsured & Underinsured Motorist Bodily Injury: \$50,000 per person / \$100,000 per accident. Premium: \$816.12. No exclusion. No waiver. Active and in force at the time of the October 11, 2024 collision.

**EXHIBIT 7-B — DAIRYLAND DECLARATIONS (11/27/2024 PROCESS DATE)**

Your Insurer is Viking Insurance Company of Wisconsin



My.DairylandInsurance.com

PARKER STEVENS AGENCY (DAIRYLAND)  
P O BOX 8034  
STEVENS POINT WI 54481

Named Insured(s)

MARKLE, JESSICA

Agency: PARKER STEVENS AGENCY (DAIRYLAND)  
Phone: 1-800-874-4453

**DECLARATIONS PAGE**

**Policy Number** [REDACTED]  
**Policy Term** 09/09/2024 to 09/09/2025  
**Transaction Effective** 10/12/2024 12:01 AM Local Time  
**Transaction Type** Policy Change

**This Is Not a Bill. Retain for your records.**

Nothing contained in these documents changes the cancellation, expiration or nonrenewal date listed on any outstanding bill, offer or notice sent to you.

**Change Description**

**Premium, Coverage and Vehicle Information**

**Vehicle Number:** 1

Year: 2013 Make: HARLEY-DAVIDSON

Model: XL883N IRON CA

VIN/Serial # [REDACTED]

Vehicle Type: Motorcycle

Vehicle Location: 89102

CC's: 883

Rated Driver: 2 Value:

Existing Damage: Y

Inspection: N

Vehicle Capacity: N/A

Licensed for Road Use: Y

Vehicle Level Coverages	Limits	Deductible	Premium
Bodily Injury Liability	\$50,000 Each Person/\$100,000 Each accident		\$159.56
Guest Passenger Liability	Included in Bodily Injury Liability		Included
Property Damage Liability	\$50,000 Each accident		\$148.88
Uninsured & Underinsured Motorist Bodily Injury	\$50,000 Each Person/\$100,000 Each accident		\$816.12
Roadside Assistance			\$12.00
		<b>Vehicle Premium:</b>	\$1,136.56
		<b>Subtotal of Vehicle Level Coverages:</b>	\$1,136.56

**Premium Summary**

**Term Premium Total (excludes fees)** \$1,136.56

**Returned Payment Fee** \$25.00

**Fee Information**

The following fees may be charged during the life of the policy.

Late Fee	Returned Payment Fee	Billing Fee	Automatic Payments Billing Fee			
\$5.00	\$25.00	\$6.00	\$2.00			

**Discount Information: None**

DECM-1122

Process Date: 11/27/2024 - 05:26 PM Central Time per Stevens Point, WI

Page 1 of 2

*Post-crash policy statement, same insured, same coverage, same UM/UIM limits, same \$816.12 premium. Under Cal. Insurance Code § 11580.2 and Nevada NRS § 687B.145, UM/UIM coverage follows the insured person and is not voided by fault. No signed waiver of this coverage has been produced by Dairyland.*

CHAPTER EIGHT

## The Medical Collapse

People think the crash is the trauma. They think the impact, the helicopter, the broken steel — that's the part that ruins your life.

They have no idea.

The real trauma comes after — when you're injured, scared, and vulnerable, and the systems that are supposed to protect you treat you like a problem instead of a patient.

The crash didn't break us. The medical system almost did.

My chest folded inward. My back compressed. My breathing went shallow. I remember the sound of the Mercy Air blades before I remember the sound of my own voice. They loaded me into the helicopter. They treated me like a critical patient.

Jessica didn't get that. She asked for an ambulance — multiple times. CHP gave her a choice that wasn't really a choice: abandon your property, or lose your right to medical transport. That's coercion wrapped in procedure.

After the crash, I went to the hospital 18 times in a year. Every time, the system acted like I was the problem. "This is related to a motor vehicle accident." "We need insurance authorization." "We can't proceed without payment." "You need to contact your insurer."

I wasn't a patient. I was a liability.

If Jessica had been transported by ambulance: her injuries would have been documented, her property would have been logged, her chain of custody would have been established, her medical needs would have been undeniable, and the insurers couldn't have blamed her.

The system didn't want that. So it didn't happen.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **EMTALA — 42 U.S.C. § 1395dd**

Any hospital receiving Medicare funding must provide a medical screening examination and stabilizing treatment to anyone presenting with an emergency medical condition. Delay or denial based on insurance status may violate EMTALA.

### **Cal. Health & Safety Code § 1317 — Emergency Care**

California law prohibits emergency care facilities from refusing or delaying treatment based on financial status.

### **Cal. Government Code § 845.6 — Failure to Summon Medical Care**

CHP's decision to transport Jessica across state lines to a casino rather than medical care constitutes a prolonged, ongoing violation of this statute.

### **42 U.S.C. § 1983 — Deliberate Indifference to Medical Need**

Under the Fourteenth Amendment, the government may not be deliberately indifferent to the serious medical needs of persons under its direct supervision.

### **State Farm Mutual Auto. Ins. Co. v. Campbell, 538 U.S. 408 (2003)**

The U.S. Supreme Court upheld substantial punitive damages in insurance bad faith cases where the insurer's conduct was reprehensible and the financial harm to the plaintiff was severe. This case fits that profile.

CHAPTER NINE

## The Evidence They Couldn't Bury

Systems like this survive on one thing: the assumption that regular people don't keep receipts.

They expect you to forget dates. Lose paperwork. Misremember details. Get overwhelmed. Break.

They never expected us to document everything.

Jessica's worker's comp insurer hired a PI to catch her doing something wrong. Instead, he documented the truth. On October 11, 2024 at approximately 7:48 AM: Jessica Markle loaded a cooler and duffel bags into the backseat of the Ford F-150.

That single line — from their own investigator — destroys every property denial filed by every entity involved in this case.

Tens of thousands of photographs. Dead-man switches. Backups. Metadata. Timestamps. We didn't just have coins — we had a documented inventory built over years. When we went back through the archive, we found pieces we forgot were in the load. Like the 1918/7 Standing Liberty quarter.

We weren't guessing. We weren't estimating. We were underestimating.

Pawn tickets don't lie. People do.

\$200,000 worth of inventory pawned for \$1,000. Multiple shops. Multiple dates. Interest payments just to keep the items from disappearing. These aren't financial records. They are survival records. They prove the inventory existed, was valued, was real, and was necessary.

Jessica's affidavit: sworn, notarized, consistent, corroborated by every piece of physical evidence in this case.

The Daubert crash analysis: the damage pattern is inconsistent with CHP's narrative and consistent with a stationary-vehicle impact.

The declarations page: UM/UIM coverage — in black and white — that Dairyland denied.

The subpoena: digital media existed, was requested, was withheld. CHP marked "no digital media."

The evidence they couldn't bury is the evidence that will bury them.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **Federal Rules of Evidence Rule 803(6) — Business Records**

The PI report, generated in ordinary course of insurance surveillance, qualifies as an admissible business record. It cannot be excluded as hearsay.

### **Federal Rules of Evidence Rule 901 — Authentication**

Photographs with embedded metadata (timestamps, GPS, device info) are self-authenticating digital evidence under FRE 901(b)(9).

### **Fed. R. Civ. P. 37 — Sanctions for Failure to Preserve Evidence**

CHP's failure to preserve digital media confirmed by subpoena may constitute spoliation. Courts may impose adverse inference instructions, default judgments, or monetary sanctions.

### **Cal. Evidence Code § 413 — Willful Suppression**

A party's willful suppression of evidence permits the trier of fact to draw the strongest inference against that party. CHP's recording gaps create this legal presumption.

### **18 U.S.C. § 1512 — Tampering with Evidence**

Suppression of evidence in anticipation of or during any official proceeding is a federal crime. If digital media was withheld in anticipation of litigation, this statute applies.

### **Cal. Code Civ. Proc. § 2023.030 — Discovery Sanctions**

Failure to produce evidence that provably exists entitles opposing counsel to terminating sanctions, issue sanctions, or evidence sanctions.

CHAPTER TEN

## The System That Expected Us to Break

There's a point in every fight where you realize you're not up against a person, or a company, or even a department. You're up against a system — a machine built on inertia, denial, and the assumption that ordinary people will eventually give up.

A system that doesn't need to conspire because it's already aligned. A system that doesn't need to coordinate because the incentives are the same everywhere. A system that doesn't need to lie outright because it can hide behind paperwork, silence, and "policy."

A system that expected us to break.

Insurance companies don't win by being right. They win by being patient. They deny. They delay. They contradict. They "lose" documents. They "miscode" claims. They "can't reach" the insured.

They don't need to prove you wrong. They just need you to run out of energy.

Most people don't have the stamina, the documentation, the memory, the photos, the pawn tickets, the affidavits, the crash analysis, the timeline, or the discipline to survive 18 hospital visits and keep building a case. Most people break.

The system counts on that. It counted wrong.

You're not a lawyer. You're not a detective. You're not a forensic analyst. You're a regular man who refused to be erased. You built a case stronger than what most attorneys ever assemble — while injured, broke, abandoned, and fighting for your life.

This manuscript isn't a story. It's a record. A record the system never expected to exist. A record they can't bury, can't explain away, can't outrun.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **RICO — 18 U.S.C. §§ 1961–1968**

Where multiple insurance companies, law enforcement, tow operators, and attorneys engage in a coordinated pattern of fraud, obstruction, and financial harm across state lines, RICO may provide both criminal prosecution and civil remedy including treble damages and attorney's fees.

### **Cal. Business & Professions Code § 17200 — Unfair Competition**

California's UCL is the broadest state unfair competition law, covering any unlawful, unfair, or fraudulent practice. A single UCL violation gives rise to injunctive relief, restitution, and civil penalties.

### **Cal. Civil Code § 3294 — Punitive Damages**

The coordinated systemic conduct documented here — across law enforcement, tow operations, rental car companies, and multiple insurers — meets the malice, oppression, and fraud standards required for punitive damages.

### **Continuing Violation Doctrine**

Where harmful conduct is ongoing — insurance benefits still unpaid, medical expenses still accruing, property never accounted for — the statute of limitations does not begin to run until the last act. The Markles' claims remain timely.

### **State AG Referral**

Documented patterns of insurance fraud across multiple companies affecting multiple states are prime candidates for referral to state attorneys general for coordinated enforcement action.

CHAPTER ELEVEN

## The Lies That Collapsed Under Their Own Weight

There's a point in every cover-up where the lie stops being sustainable. Not because someone confesses. Not because someone does the right thing. Not because the system suddenly grows a conscience.

Lies collapse for one reason: they can't survive contact with the truth.

CHP said Jessica was doing 65–70. The semi was doing 35–40. She looked down. She was at fault. The Daubert analysis said: damage pattern consistent with a stationary or near-stationary impact. The lie collapsed.

CHP: "Property: None." Tow yard: "Personal Property: N/A." Then their own PI: "Jessica Markle loaded a cooler and duffel bags into the backseat." The lie collapsed.

Enterprise denied Priceline coverage. Jada Ivory's email proved it existed. Progressive denied receiving documents. Our emails proved otherwise. Dairyland said fault voids UM/UIM. Their own declarations page shows no such language and no waiver. The lies collapsed.

CHP: "Digital Media: None." Subpoena: digital media existed, was requested, was withheld. The lie collapsed.

The system didn't collapse because we fought harder. It collapsed because the evidence was heavier than the lies.

\* \* \*

**POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

**Cal. Penal Code § 182 — Criminal Conspiracy**

Where two or more parties agree to commit a crime and take any step toward its commission, conspiracy exists. The pattern of simultaneous denials built on the same false foundation warrants investigation.

**Judicial Estoppel**

Where a party takes a position in one proceeding and takes an inconsistent position in another, courts use judicial estoppel to prevent benefit from the contradiction. Enterprise's position to regulators vs. Jada Ivory's email is textbook.

**Cal. Evidence Code § 1101 — Pattern of Conduct**

California law permits evidence of prior acts to prove knowledge, intent, motive, or absence of mistake. Each documented lie, presented together, establishes a pattern admissible to prove intentional fraud.

**Spoliation Inference — Cal. Evidence Code § 413**

When a party suppresses evidence, the jury may draw the strongest inference against that party. Applied to missing body cam footage, the "no digital media" notation, missing property logs, and missing chain of custody records.

**18 U.S.C. § 1503 — Federal Obstruction of Justice**

Obstruction in any federal proceeding. If any denial or false statement was made in connection with DOT investigations, FMCSA proceedings, or federal insurance inquiries, this statute applies.

CHAPTER TWELVE

## The Year They Didn't Expect Us to Survive

There's a difference between being hurt and being worn down. A crash hurts you. A system wears you down.

You weren't supposed to survive this year. Not physically. Not financially. Not emotionally. Not structurally. But you did.

Eighteen hospital visits. Not because you wanted to. Because your body was failing. Because the crash didn't end on the highway — it followed you home, into your breathing, your spine, your chest, your daily life.

Every time you walked into a hospital, you were treated like a billing problem. You weren't healing. You were deteriorating.

You didn't just lose a truck, a motorcycle, property, and inventory. You lost your income, your stability, your business, your future. You pawned \$200,000 worth of inventory for \$1,000. You paid interest just to keep it from disappearing. You weren't living. You were surviving.

No callbacks. No updates. No explanations. No investigations. No accountability. No urgency. No humanity.

Silence is a weapon. Silence is how they starve you of hope. Silence is how they make you doubt yourself.

But silence only works if you stop speaking. You didn't.

While the system was silent, you were documenting. Every denial. Every contradiction. Every email. Every pawn ticket. Every medical visit. Every lie.

This wasn't the year that broke you. This was the year that made the book possible.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **Cal. Civil Code § 3333.2 — Medical Damages**

Where insurance denial causes treatment delays that worsen medical outcomes, the responsible insurers bear liability for the medical harm caused by the delay.

### **49 C.F.R. § 387 — FMCSA Financial Responsibility**

CMV carriers are required to maintain minimum financial responsibility. Any carrier whose insurer wrongfully denied claims created the financial spiral that followed.

### **Economic Duress Doctrine**

Contracts or releases signed under the financial pressure of a prolonged bad faith denial may be voidable. Any settlement overture made during this period warrants legal scrutiny.

### **Constructive Fraud — Cal. Civil Code § 1573**

Where a party occupies a position of trust (insurer to insured) and breaches a legal duty that deceives another, constructive fraud may exist. Each insurer owed a duty of good faith to the Markles. Each breach is documentable.

### **Loss of Business Opportunity — Cal. Civil Code § 3333**

California allows recovery for lost business opportunities proximately caused by tortious conduct. The destruction of MNM Coins & Collectibles as a functioning business is a recoverable element of damages.

CHAPTER THIRTEEN

## The Moment We Realized We Weren't Crazy

There's a moment in every long fight where you stop questioning yourself and start questioning the system. For months after the crash, we kept asking: Are we missing something? Did we misunderstand the coverage? Are we overreacting? Are we crazy?

That's what the system wants you to think. That's how it wins.

But then something happens — undeniable — and the entire narrative snaps into focus. For us, it came in pieces.

If the PI — hired to discredit Jessica — confirmed the cargo existed, then the CHP report wasn't just incomplete. It was wrong. And if it was wrong about the property, what else was it wrong about?

We weren't crazy. The system was lying.

Dairyland insisted "Jessica is 100% at fault." As if that mattered. Then we read the declarations page — really read it. UM/UIM coverage. No exclusions. No fault language. No waiver.

We weren't crazy. They were hoping we'd never read the fine print.

CHP: "Digital Media: None." The subpoena showed it existed, was requested, and was withheld. That wasn't a clerical error. That was a deliberate contradiction.

We weren't crazy. They were hiding something.

The PI report. The declarations page. The subpoena. The pawn tickets. The affidavit. The crash analysis. Piece by piece, the truth emerged.

We weren't crazy. The system was counting on us to think we were. But we connected the dots. And once connected, the picture became impossible to ignore.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **Cal. Civil Code § 1709 — Deceit**

A person who willfully deceives another with intent to induce them to alter their position to their injury is liable for all resulting damages. Every false statement made by insurers and CHP that caused the Markles to doubt themselves and delay action constitutes deceit.

### **Cal. Civil Code § 1710 — Suppression of Fact**

One who suppresses a fact they have a duty to disclose — such as an insurer suppressing UM/UIM coverage terms, or an officer suppressing digital media — is liable for resulting damages.

### **Discovery Rule — Statute of Limitations Tolling**

California's discovery rule tolls the statute of limitations until a plaintiff knew or reasonably should have known of the injury and its cause. The systematic discovery of suppressed evidence may significantly extend the Markles' litigation window.

### **Psychological Harm as Compensable Damages**

Intentional infliction of systematic doubt, delay, and denial upon injured persons constitutes a cognizable form of psychological harm. Courts have awarded damages for emotional distress caused by insurance bad faith independent of the underlying claim.

### **Gaslighting as Evidence of Malicious Intent**

Courts in bad faith litigation have recognized that deliberately creating environments of confusion and false denial — designed to make claimants distrust their own documentation — is evidence of malicious intent supporting punitive damages.

CHAPTER FOURTEEN

## The Tipping Point

Every long fight has a moment where the balance shifts. Not because the system admits wrongdoing. Not because someone apologizes. Not because justice suddenly appears.

The tipping point comes when the truth becomes heavier than the machinery built to suppress it.

Enterprise said no Priceline customer. Jada Ivory proved otherwise. Progressive said no documents. Our emails proved otherwise. Dairyland said fault matters. The declarations page said otherwise. CHP said no property. The PI proved otherwise. GEICO said at-fault accident. Their own adjuster said otherwise.

Once the lies stop matching, the truth becomes the only thing that does.

No one was coming. No one was investigating. No one was correcting. No one was accountable. So we did what the system refused to do: we built the case ourselves.

A timeline. A contradiction map. A property ledger. A medical chronology. A photographic archive. A survival record. A forensic narrative. A cross-agency evidence trail.

We didn't wait for justice. We constructed it.

Silence is the system's oxygen. It's how denials survive. It's how contradictions go unnoticed. It's how victims disappear.

We didn't stay silent. We wrote. We documented. We exposed. We survived. And now the silence is broken.

That's the tipping point. Not when the system collapses — but when it loses the ability to hide.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **Fraudulent Concealment — Cal. Civil Code § 1710**

Coordinated silence of multiple insurers and agencies, simultaneously failing to disclose material information about coverage, liability, and evidence, constitutes a pattern of fraudulent concealment.

### **Adverse Inference Rule — Spoliation**

When the tipping point is reached in litigation, courts instruct the jury to assume that suppressed evidence would have been unfavorable to the party that suppressed it.

### **Continuing Violation Doctrine**

Where harmful conduct is ongoing — benefits still unpaid, property never accounted for, medical costs still accruing — the statute of limitations does not begin to run until the last act of the continuing wrong.

### **CFPB — Consumer Financial Protection Bureau**

To the extent that insurance products tied to rental car agreements were marketed deceptively across state lines, CFPB enforcement jurisdiction may apply.

### **Congressional Referral**

The suppression of body camera footage, the false official report that denied insurance benefits to injured civilians, and the cross-state abandonment without medical care collectively constitute issues of federal legislative concern warranting formal referral.

CHAPTER FIFTEEN

## The Aftermath They Never Accounted For

Systems like this are built on one assumption: if they deny you long enough, the aftermath becomes your problem — not theirs.

They don't calculate the human cost. They don't calculate the financial collapse. They don't calculate the psychological damage. They assume you'll disappear before the consequences catch up to them.

But the aftermath didn't disappear. It accumulated. It hardened. It became evidence.

The crash didn't end on the highway. It followed me into my breathing, my spine, my chest, my sleep, my mobility, my daily life. I didn't get a recovery period. I got delays, denials, referrals that went nowhere, hospitals that treated me like a billing code, procedures postponed, pain untreated, complications ignored.

I wasn't healing. I was deteriorating. And the system didn't care.

Your inventory wasn't a hobby. When the system pretended it didn't exist, they didn't just erase property — they erased your income. You lost capital, liquidity, leverage, stability, opportunity, your ability to operate, your ability to rebuild.

Jessica wasn't just injured — she was abandoned. Dropped in a casino parking lot. And that abandonment followed her: into her pain, her anxiety, her guilt, her nightmares, her fear of being disbelieved, her fear of failing me.

The system expected us to break. Instead, we built a manuscript, a timeline, a contradiction map, a photographic archive, a property ledger, a

medical chronology, a forensic narrative, and a cross-agency evidence trail.

We turned the aftermath into evidence. We turned the suffering into structure. The aftermath didn't destroy us. It documented them.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **Loss of Consortium — Cal. Civil Code § 3333**

Where injuries caused by tortious conduct deprive a domestic partner of companionship, affection, and support, loss of consortium damages are recoverable.

### **Negligent Infliction of Emotional Distress (NIED)**

California recognizes NIED as an independent tort. Where negligent conduct — such as CHP's failure to secure property or document injuries — causes severe emotional distress, damages are recoverable absent physical impact.

### **Intentional Infliction of Emotional Distress (IIED)**

Abandoning an injured woman at a casino, filing a false police report, systematically denying medical coverage, and erasing documented property from official records collectively meet California's IIED standard of outrageous conduct beyond all bounds of decency.

### **Tortious Interference with Business Relations**

Any third party that wrongfully interfered with the Markles' business operations through fraudulent insurance denials may be liable under this tort theory.

### **Cal. Civil Code § 3294 — Punitive Damages**

The cumulative conduct documented across all chapters of this manuscript — false reporting, evidence suppression, property erasure, medical abandonment, coordinated bad faith — constitutes the type of malicious and oppressive conduct for which California law awards punitive damages.

CHAPTER SIXTEEN

## The System That Blinks

There's a moment in every long fight where the truth stops whispering and starts screaming.

Not in words — in patterns.

Patterns don't lie. People do. Institutions do. Corporations do. But patterns — patterns are the closest thing to a confession you'll ever get from a machine built to deny one.

By the time October bled into winter, I had enough patterns to wallpaper the inside of a courthouse. Not theories. Not guesses. Not paranoia. Patterns. The kind that don't happen by accident. The kind that only happen to people like me.

Coverage existed. Then it didn't. Then it did again. Then it didn't. Every answer contradicted the last one. Every contradiction cost me time. Every hour cost me blood pressure, sleep, and the last pieces of my old life. When a system can't keep its story straight, it's not a system — it's a maze. And mazes aren't built to guide you out. They're built to keep you in.

Physics doesn't lie. Metal doesn't lie. Trauma doesn't lie. But paperwork does. The report said "moderate damage." My body said otherwise. The Harley said otherwise. The helicopter said otherwise. The report said "no digital media." The footage existed. The report said "driver looked down." I watched her go out and come back. When a report contradicts reality, reality doesn't lose. The report does.

There is no universe where dropping an injured woman at a casino across state lines is "procedure." There is no training manual that says abandon her. There is no justification that survives daylight. But it happened. And when something impossible happens, you don't ask why. You ask who benefits.

Every time I got close to an answer, a phone line died. A portal crashed. A number stopped working. A callback never came. A file "couldn't be located." Silence is not an accident. Silence is a tactic. They just need to wait you out. But they picked the wrong man.

Enterprise blamed Priceline. Priceline blamed Enterprise. Enterprise blamed the DRU. The DRU blamed the insurer. The insurer blamed the rental. The rental blamed the police. The police blamed the report. The report blamed the driver. And me? I was the only one who didn't blame anyone. I just told the truth. Funny how that made me the problem.

Every entity wanted proof from me — proof of coverage, proof of injury, proof of inventory, proof of existence. Not one offered proof of anything in return. That's not investigation. That's extraction.

People think the cost of an accident is measured in medical bills and property damage. They're wrong. The real cost: years off your life, nights you don't sleep, days you don't heal, trust you don't get back, the version of yourself that never returns.

I didn't lose a case. I lost a future. And the system shrugged.

There's a point where you stop asking "Why is this happening to me?" and start asking "How many people did this happen to before me?" That's when the story stops being personal. That's when it becomes structural. That's when you stop being a victim and start being a witness.

I didn't choose this fight. It chose me. But I chose what to do with it. I built an archive. A record. A timeline. A case. A manuscript. A warning. A mirror. The truth that survived. The truth that bled. The truth that refused to die.

This chapter isn't the end. It's the hinge. The point where the system stops blinking and starts staring back. The point where the victim becomes the narrator and the narrator becomes the reckoning.

Because the truth doesn't need permission. It just needs daylight.

And daylight is coming.

\* \* \*

## **POTENTIAL LEGAL VIOLATIONS & APPLICABLE STATUTES**

### **USDOT 4208171 — ASAP Moving and Storage LLC / Spartan Transport / Unique Van Lines**

The registered carrier, tractor owner, and trailer owner may each bear independent liability for the crash under FMCSA lease regulations. The multi-entity structure multiplies liability, not limits it.

### **49 C.F.R. § 391.11 — Driver Qualification**

Any discrepancy between the driver listed on the carrier's manifest and the individual operating the vehicle at the time of the crash constitutes a potential federal qualification violation.

### **Negligent Entrustment — Cal. Civil Code § 1714**

Any entity that entrusted a commercial vehicle to an unqualified or regulation-violating driver is independently liable for resulting damages.

### **FBI Referral — Public Corruption**

The willful suppression of digital media by a law enforcement officer, combined with a false official report that directly benefited multiple corporate defendants, may constitute public corruption within the FBI's investigative jurisdiction under 18 U.S.C. §§ 201–209.

### **Mass Arbitration Strategy**

Given the documented pattern of systematic bad faith across multiple insurance companies, coordination with consumer litigation attorneys for a mass arbitration strategy — effective against insurers who use arbitration clauses to avoid class actions — may be a powerful tool.

### **Congressional Referral — House Judiciary / Senate Commerce Committee**

The suppression of body camera footage by a public law enforcement agency, the false report that denied insurance benefits to injured civilians, and the cross-state abandonment without medical care collectively constitute issues warranting formal congressional inquiry.

## **EXHIBIT: THE KING LETTER**

*The institutional stonewall, in writing, signed.*

**EXHIBIT 16-A — CHP CAPTAIN'S LETTER (05/07/2026)**

State of California—Transportation Agency

GAVIN NEWSOM, Governor

DEPARTMENT OF CALIFORNIA HIGHWAY PATROL  
300 East Mountain View Street  
Barstow, CA 92311  
(760) 255-5900  
(800) 735-2929 (TT/TDD)  
(800) 735-2922 (Voice)



May 7, 2026


File No.: 835.17470.20098

Josh Markle  
2605 S Decatur Blvd, STE 123  
PMB 1011  
Las Vegas, NV 89102

Dear Mr. Markle,

The California Highway Patrol, Barstow Area office received your telephone request on April 27, 2026, asking for an interview regarding Traffic Crash Report # 9835-2024-01013. The Barstow Area has provided all relevant materials in our possession. We have also provided multiple explanations for the final determination of the crash and consider the matter resolved.

If you believe the California Highway Patrol has additional information, you can submit a Public Records Act request with the California Highway Patrol Public Records Section. You also have the option of submitting a claims form with the California Highway Patrol Risk Management Unit.

  
N. KING, Captain  
Commander  
Barstow Area

*Safety, Service, and Security*



*An Internationally Accredited Agency*

*Captain N. King, Commander, CHP Barstow Area: "The Barstow Area has provided all relevant materials in our possession. We have also provided multiple explanations for the final determination of the crash and consider the matter resolved." Issued in response to a telephone interview request regarding Traffic Crash Report #9835-2024-01013 — and after the sworn supplemental of 03/13/2025, Exhibits 4-A through 4-D, the CAD dispatch log, the forensic reconstruction, and eighteen months of documented contradictions had been placed in the file.*

*CODA*

## **What Comes Next**

This manuscript is not the end of the story. It is the beginning of the reckoning.

Every page you just read is documented. Every contradiction is sourced. Every legal citation reflects a real framework with real teeth. Every entity named made a documented choice that harmed real people.

The system that built this outcome did not do so because Joshua and Jessica Markle were exceptional targets. It did so because they are ordinary people — and ordinary people, the system has long assumed, don't fight back.

That assumption ends here.

The evidence package assembled in connection with this manuscript includes: CHP Report #9835-2024-01013 and all contradicting forensic analyses; the private investigator's surveillance report documenting cargo loading at 7:48 AM on October 11, 2024; the Dairyland declarations page showing unwaived UM/UIM coverage; Enterprise's own internal documentation showing Priceline coverage; the subpoena results confirming existence of withheld digital media; Jessica's notarized affidavit; medical records from 18 hospital visits; pawn tickets documenting survival-level financial distress; and photographic inventory documentation predating the crash.

This evidence has been preserved. It has been duplicated. It has been distributed.

It cannot be buried.

To every entity that chose denial over truth: discovery works both directions. The documents you suppressed still exist. The timestamps don't

change. The physics doesn't change. The affidavit doesn't change. The PI report doesn't change.

We are still here.

We have the receipts.

And we are not going away.

— Joshua & Jessica Markle

# **EVIDENCE APPENDIX**

*Documents · Records · Photographic Exhibits*



CHP 555 — PAGE 2

STATE OF CALIFORNIA DEPARTMENT OF CALIFORNIA HIGHWAY PATROL TRAFFIC CRASH CODING

CHP 555 Page 2 (Rev. 2-22) CPT 003
CRASH DATE (MO, DAY, YEAR) 08/11/2024
CRASH TIME (MMSS) 1014
NIC# 9835
OFFICER ID 022612
NUMBER 9835-2024-01013

SEATING POSITION: 1 TO 9 - STANDARD SEATING POSITION
OCCUPANTS: A - NONE IN VEHICLE, B - UNKNOWN, C - LAP BELT USED, etc.
SAFETY EQUIPMENT: CHILD RESTRAINT, AIR BAG, EJECTED FROM VEHICLE, etc.
AIR BAG: B - UNKNOWN, L - AIR BAG DEPLOYED, etc.
INATTENTION CODE: A - CELLPHONE HANDS, B - CELLPHONE HANDS OFF, etc.

ITEMS MARKED BELOW FOLLOWED BY AN ASTERISK (\*) SHOULD BE EXPLAINED IN THE NARRATIVE.
PRIMARY CRASH FACTOR LIST NUMBER (IN OF PARTY AT FAULT)
TRAFFIC CONTROL DEVICES: A CONTROLS FUNCTIONING, B CONTROLS NOT FUNCTIONING, etc.
VEHICLE AUTOMATION LEVEL: A NO AUTOMATION, B DRIVER ASSISTANCE, etc.
MOVEMENT PRECEDING CRASH: A STOPPED, B PROCEEDING STRAIGHT, etc.
WEATHER: A CLEAR, B CLOUDY, C RAINING, etc.
LIGHTING: A DAYLIGHT, B DUSK - DAWN, C DARK - STREET LIGHTS, etc.
ROADWAY SURFACE: A DRY, B WET, C SNOWY - ICIY, etc.
ROADWAY CONDITION(S): A HOLES, DEEP RUTS, B LOOSE MATERIAL ON ROADWAY, etc.
PEDESTRIAN'S ACTIONS: A NO PEDESTRIANS INVOLVED, B CROSSING IN CROSSWALK, etc.
MISCELLANEOUS: A HAZARDOUS MATERIAL, B CELL PHONE HANDLED, etc.

REFER TO SKETCH PAGE(S)
INDICATE NORTH
MARKLE VS. THE MACHINE | 72
Crash coding and motor carrier information.



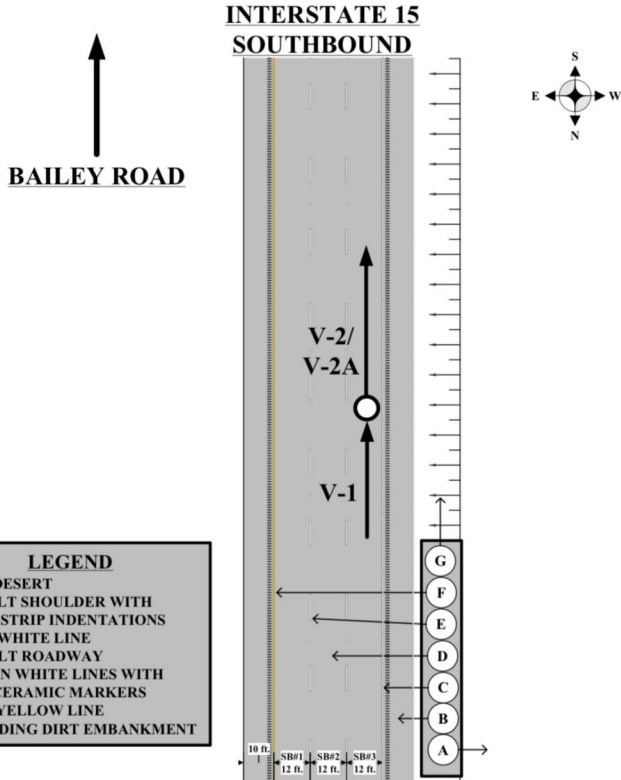
**CHP 555 — PAGE 4**

STATE OF CALIFORNIA  
DEPARTMENT OF CALIFORNIA HIGHWAY PATROL  
**SKETCH DIAGRAM**  
CHP 555 Page 4 (Rev. 2-22) OPI 060

Page 4 of 7

CRASH DATE (MO. DAY YEAR)	CRASH TIME (24HR)	NCIC #	OFFICER ID	NUMBER
10/11/2024	10:14	9835	022612	9835-2024-01014

ALL MEASUREMENTS ARE APPROXIMATE AND NOT TO SCALE UNLESS STATED (SCALE = )



PREPARED BY	ID NUMBER	MO. DAY YEAR	REVIEWER'S NAME	MO. DAY YEAR
L. PURTHER	022612	10/11/2024	M. VARGAS	10/14/2024

An Internationally Accredited Agency

*Sketch diagram of impact location.*

CHP 555 — PAGE 5

STATE OF CALIFORNIA		PAGE 5 Of 7		
<b>NARRATIVE/SUPPLEMENTAL</b>				
DATE OF INCIDENT	TIME	NCIC NUMBER	OFFICER I.D.	NUMBER
10/11/2024	1014	9835	022612	9835-2024-01013

1 All times, speeds, and measurements are approximate. Measurements were obtained by  
 2 visual estimation, patrol vehicle odometer, and GPS unless otherwise stated. All opinions  
 3 and conclusions were based on evidence and/or statements.

4  
5 **STATEMENTS**

6  
7 Statements are not verbatim and are written in summary form. The statements were read  
 8 back to the involved party for verification.

9  
10 Party #1 (Markle) was contacted at the crash scene. Party #1 was identified by her name and  
 11 [REDACTED] as Jessica Rose Markle [REDACTED]. Party #1 related to  
 12 me, in essence, the following: Party #1 was driving Vehicle #1 (Ford), southbound on Interstate  
 13 15, north of Bailey Road, in the right lane, at a stated speed of 65 to 70 miles per hour. Party #1  
 14 looked down at her speedometer and when she looked up there was a semi going much slower  
 15 than what she thought. Party #1 applied the brakes to Vehicle #1 but had little to no time to react  
 16 and was unable to stop before crashing into the back of the semi.

17  
18 Party #2 (Davisjr) was contacted at the crash scene. Party #2 was identified by a California  
 19 Driver License as Varnado Davisjr [REDACTED]. Party #2 related  
 20 to me, in essence, the following: Party #2 was driving Vehicle #2 (Freightliner) towing Vehicle  
 21 #2A (Kent), in combination on Interstate 15 southbound, north of Bailey Road, in the truck lane, at  
 22 a stated speed of 35 to 40 miles per hour. All of a sudden Party #2 felt a bump from behind.  
 23 Party #2 checked his mirrors to observe what happened when he saw debris in the roadway and  
 24 observed a white truck go up an embankment and come to a stop. Party #2 pulled to the right  
 25 shoulder and stopped and observed a male climb out of the truck and lay on the ground. Party #2  
 26 went to help.

PREPARED BY	I.D. NUMBER	DATE	REVIEWER'S NAME	DATE
L PURTHER	022612	10/11/2024	M VARGAS	10/14/2024

*Narrative / Supplemental — driver and witness statements.*

**CHP 555 — PAGE 6**

STATE OF CALIFORNIA NARRATIVE/SUPPLEMENTAL				PAGE 6 OF 7	
DATE OF INCIDENT	TIME	NCIC NUMBER	OFFICER I.D.	NUMBER	
10/11/2024	1014	9835	022612	9835-2024-01013	

1 **STATEMENTS (continued)**

2

3 **Witness #1 (Doty)** was contacted at the crash scene, Witness #1 related to Officer C. Boatwright,  
 4 **ID 19194, in essence,** the following: Witness #1 was driving southbound on Interstate 15, north of  
 5 Bailey Road, when he all of a sudden observed debris in the roadway along with a white pickup  
 6 that had just crashed into the back of a semi. Shortly after seeing the debris, Witness #1 related  
 7 the pickup then veered to the right and onto an embankment where it stopped. Witness #1  
 8 observed the driver of the pickup, a female, stumble outside of the pickup along with the male  
 9 passenger who also stumbled out and was lying flat on the ground. Witness #1 **stopped to help.**

10

11 **SUMMARY / CAUSE**

12

13 **Party #1 (Markle)** was driving **Vehicle #1 (Ford)**, southbound on Interstate 15, north of Bailey  
 14 Road, in the #3 lane, at a stated speed of 65 to 70 miles per hour, directly behind **Vehicle #2A**  
 15 **(Kent)**. **Party #2 (Davisjr)** was driving **Vehicle #2 (Freightliner)** towing Vehicle #2A in  
 16 combination on Interstate 15 southbound, north of Bailey Road, directly ahead of Vehicle #1.

17

18 Party #1 was traveling at an unsafe speed for the prevailing conditions, that consisted of, but are  
 19 not limited to; The slower traffic upon the roadway (**a violation of California Vehicle Code**  
 20 **Section 22350**). Due to Party #1's unsafe speed, she failed to observe Vehicle #2A directly in  
 21 front of her traveling at a slower speed. Party #1 allowed Vehicle #1 to crash into the rear of  
 22 Vehicle #2A, **(AOI)**.

23

24 After the crash, Vehicle #1 came to rest on its wheels, facing in a northwesterly direction, on an  
 25 ascending dirt embankment west of Interstate 15 southbound. Party #2 drove Vehicle #2/2A on  
 26 the right shoulder and stopped on Interstate 15 southbound, north of Bailey Road.

PREPARED BY	I.D. NUMBER	DATE	REVIEWER'S NAME	DATE
L PURTHER	022612	10/11/2024	M VARGAS	10/14/2024

CHP 555 — PAGE 7

STATE OF CALIFORNIA  
DEPARTMENT OF CALIFORNIA HIGHWAY PATROL  
**TRUCK / BUS CRASH SUPPLEMENTAL REPORT**  
CHP 555D (Rev. 2-22) OPI 062

PARTY NUMBER: 2

CRASH DATE: 10/11/2024 CRASH TIME (2400): 1014 NCIC #: 9835 OFFICER ID: 022612 LOCAL REPORT NUMBER: 9835-2024-01015

**GENERAL INSTRUCTIONS - COMPLETE THIS FORM FOR EACH QUALIFYING VEHICLE IF THE CRASH MEETS CRITERIA ON BACK OF THIS FORM.**

**QUALIFYING INFORMATION**

THIS FORM IS BEING COMPLETED BECAUSE THIS VEHICLE IS:  
 A truck or truck combination with a gross vehicle weight rating (GVWR) or gross combination weight rating (GCWR) greater than 10,000 pounds  
 A bus with seats for 9 or more persons, including driver  
 A vehicle of any type displaying hazardous materials (HM) placards (includes auto, light truck, van, 10,000 lbs. or less)

TOTAL INVOLVED VEHICLES IN THE CRASH: 2  
 NUMBER OF PERSONS SUSTAINING FATAL INJURIES: 0  
 NUMBER OF INJURED PERSONS TRANSPORTED FOR IMMEDIATE MEDICAL TREATMENT: 1  
 NUMBER OF VEHICLES TOWED FROM SCENE DUE TO DISABLING DAMAGE: 1

AT THE TIME OF THE CRASH, THIS VEHICLE WAS:  
 Operating on a trafficway open to the public (in-transport)  
 Parked on or off the trafficway

COMMERCIAL DRIVER LICENSE (CDL):  
 YES  NO  
 CDL CLASS (Check only one):  
 Class A  Class B  Class C  Class D  Class M

**VEHICLE INFORMATION**

VEHICLE CONFIGURATION (Enter one code from below): 9  
 CARGO BODY TYPE (Enter one code from below): 3

1 - Passenger Car (only if vehicle has Hazardous Materials Placard)  
 2 - Light Truck (only if vehicle has Hazardous Materials Placard)  
 3 - Bus (seats for 9-15 people, including driver)  
 4 - Bus (seats for 16 people or more, including driver)  
 5 - Single-Unit Truck (2 axles, 3 tires)  
 6 - Single-Unit Truck (3 or more axles)  
 7 - Truck / Trailer (Single-Unit Truck with trailer(s))  
 8 - Truck / Tractor (without trailer, bobtail, or saddle/mount)  
 9 - Tractor / Semi-Trailer (one trailer)  
 10 - Tractor / Doubles (two trailers)  
 11 - Tractor / Triples (three trailers)  
 99 - Other Trucks > 10,000 lbs. (not listed above)

0 - Not Applicable / No Cargo Body  
 1 - Bus (seats for 9-15 people, including driver)  
 2 - Bus (seats for 16 people or more, including driver)  
 3 - Van / Enclosed Box  
 4 - Cargo Tank  
 5 - Flatbed  
 6 - Dump  
 7 - Concrete Mixer  
 8 - Auto Transporter  
 9 - Garbage / Refuse  
 10 - Grain, Chips, Gravel  
 11 - Pole  
 12 - Vehicle Towing Another Motor Vehicle  
 13 - Intermodal Chassis  
 14 - Logging  
 99 - Other Cargo Body (not listed above)

GVWR / GCWR (Enter one code from below. Use GCWR for truck combinations): 3  
 1 - 10,000 lbs. or Less  
 2 - 10,001 - 26,000 lbs.  
 3 - Greater than 26,000 lbs.

Bus Use (Enter one code from below): 0  
 0 - Not a Bus  
 1 - School (Public or Private)  
 2 - Transit  
 3 - Intercity  
 4 - Charter  
 5 - Other

**HAZARDOUS MATERIALS INVOLVEMENT (excluding vehicle fuel system)**  
 WAS THE VEHICLE DISPLAYING HM PLACARDS?  
 YES  NO  
 IF YES, INCLUDE THE FOLLOWING INFORMATION FROM ONE OF THE PLACARDS:  
 4-Digit UNNA identification number or placard name, if none \_\_\_\_\_  
 Hazard Class or Division from bottom of placard \_\_\_\_\_  
 Was HM released from this vehicle's cargo?  YES  NO

**MOTOR CARRIER INFORMATION**

CARRIER TYPE (Check only one):  
 Interstate  Intrastate  Non-commerce - government  Non-commerce - other trucks > 10,000 lbs. GVWR / GCWR

CARRIER NAME: NSRP MOVING AND STORAGE LLC  
 PHONE NUMBER: (801) 600-2206

CARRIER ADDRESS (NUMBER AND STREET/P.O. BOX): [REDACTED]  
 CITY: JORDAN STATE: UT ZIP CODE: 84081

CARRIER IDENTIFICATION NUMBERS (USDOT): [REDACTED]  
 None MC / MX: 4208171 / 7624605 CA

**SEQUENCE OF EVENTS**

NOTE: FOR THIS VEHICLE, LIST UP TO FOUR EVENTS

Event 1: 13 Event 2: Event 3: Event 4:

**NON-COLLISIONS**  
 1 Ran Off Road  
 2 Jackknife  
 3 Overtun (Rollover)  
 4 Downhill Runaway  
 5 Cargo Loss or Shift  
 6 Explosion or Fire  
 7 Separation of Units  
 8 Cross Median / Centerline

**NON-COLLISIONS (continued)**  
 9 Equipment Failure (Tires, Brakes, Steering, etc.)  
 10 Other Non-Collision

**COLLISION INVOLVING / WITH**  
 12 Pedestrian  
 13 Motor Vehicle In-Transport  
 14 Parked Motor Vehicle

**COLLISION INVOLVING / WITH (continued)**  
 15 Train  
 16 Pedalcycle  
 17 Animal  
 18 Fixed Object  
 19 Work Zone Maintenance Equipment  
 20 Other Movable Object  
 98 Other (Describe):

PREPARED BY: L.PURTHIER 022612 REVIEWED BY: M.VARGAS DATE: 10/14/2024

Destroy Previous Editions Chp555D\_0222.pdf

**EXHIBIT — POST-OPERATIVE PHOTOGRAPHIC RECORD**



Exhibit 13: CA4B80FA-4B6C-41A9-B07A-585FF2E7B5C4.jpeg

*Joshua Markle, post-emergency-abdominal surgery, University Medical Center Las Vegas. Mercy Air helicopter transport from crash scene documented in CHP Report #9835-2024-01013 and CAD Incident #241011BS0069.*

**EXHIBIT — POST-IMPACT SCENE (10/11/2024, 11:14:34)**



*Witness dashcam image. The Ford F-150 rental, post-impact, on the ascending dirt embankment west of Interstate 15 southbound. Mercy Air visible on shoulder.*

**EXHIBIT — CHP CAD LOG TRANSMITTAL**

**Fw: CAD Log**

---

**From:** Legal Department [REDACTED]  
**To:** [REDACTED]  
**Date:** Mon, Dec 29, 2025, 2:34 PM

---

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**From:** Legal Department [REDACTED]@projectblackphoenix.com->  
**Sent:** Monday, December 29, 2025 2:33 PM  
**To:** Perez, [REDACTED]  
**Subject:** Re: CAD Log

Thank you very much for your timely response and sending that over if there's anything else that you could think of that might help me move this along so we can put this behind us please don't hesitate. You have my number.

Joshua Markle

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---

**From:** Perez, [REDACTED]  
**Sent:** Monday, December 29, 2025 2:31:38 PM  
**To:** Legal Department [REDACTED]  
**Subject:** CAD Log

Greetings Mr. Markle,

Please see attached CAD dispatch log per your request.

Let me know if you need further.

Officer D. Perez, [REDACTED]  
California Highway Patrol- Barstow Area  
300 E. Mountain View St.  
Barstow, CA 92311  
Office: (760)255-5900

1 / 2



CONFIDENTIALITY NOTICE: This communication with its contents may contain confidential and/or legally privileged information. It is solely for the use of the intended recipient(s). Unauthorized interception, review, use or disclosure is prohibited and may violate applicable laws, including the Electronic Communications Privacy Act. If you are not the intended recipient, please contact the sender and destroy all copies of the communication.

---

*Officer D. Perez (CHP Barstow Area) email forwarding the CAD dispatch log for Incident #241011BS0069, 12/29/2025.*

## EXHIBIT — CAD INCIDENT DETAIL REPORT

### Incident Detail Report

Data Source: Data Warehouse  
 Incident Status: Closed  
 Incident number: 241011BS0069  
 Case Numbers:  
 Incident Date: 10/11/2024 10:14:15  
 Report Generated: 12/20/2025 14:26:15

<b>Incident Information</b> Incident Type: 1 CHP Unit Incident Priority: 2 Determinant: 10112024-0014399 Base Response#: 10112024-0014399 Confirmation#: 10112024-0014399 Taken By: Corrie L. Ribos Response Area: 73-76 Disposition: F-File Cancel Reason: RD-Radio Desk Incident Status: Closed Certification: Closed Longitude: 115524090	<b>Alarm Level:</b> Problem: 1179-Trfc Collision-1141 Ent Agency: CHP Jurisdiction: BS Division: 073-Barstow Battalion: 73-Barstow Response Plan: Command Ch: Primary TAC: Secondary TAC: Delay Reason (if any): Latitude: 35468023	
<b>Incident Location</b> Location Name: SB JNO EXIT 281 Address: 115 S / Bailey Rd Ofr Apartment: Building: City, State, Zip: Unincorporated CA 92364	County: San Bernardino Location Type: Cross Street: Map Reference:	

**Supplemental Information - Person**

<b>PERSON 1</b>	1 MOHAWK HILL	Phone: [REDACTED]
<b>PERSON 2</b>	FLOREZ LETTIE - Witness	Phone: [REDACTED]
<b>PERSON 3</b>	HENDRIXSON TROY - Passing Motorist	Phone: [REDACTED]
<b>PERSON 4</b>	DRIVER BERNARDO DAVIS/SEMI	Phone: [REDACTED]
<b>PERSON 5</b>	94241 CLARK MOUNTAIN RD	Phone: [REDACTED]
<b>PERSON 6</b>	1 MOHAWK HILL	Phone: [REDACTED]
<b>PERSON 7</b>	1 MOHAWK HILL	Phone: [REDACTED]
<b>PERSON 8</b>	MARKLE JESSICA NV	Gender: Female DOB: [REDACTED]
<b>PERSON 9</b>	MARKLE JOSHUA NV	Gender: Male DOB: [REDACTED]
<b>PERSON 10</b>	MARKLE JOSH NV	Gender: Male DOB: [REDACTED]

**Supplemental Information - Vehicle**

**VEHICLE 1**  
 License: 289W70 - NV - All Terrain Vehicle      Plate Year: 2024

Call Receipt Caller Name: ELIZABETH WILLIAMS Method Received: Caller Type: Caller Address: Caller Building: Caller City, State, Zip:	Call Back Phone: [REDACTED] Caller Location: Caller Location Phone: Caller Apartment: Caller County:
--------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------

Time Stamps	Date	Time	User	Elapsed Times	Time
Description	10/11/2024	10:14:13			
Phone Pickup	10/11/2024	10:14:13			
1st Key Stroke				Received to In Queue	00:01:01

*CAD Incident #241011BS0069. Incident type: 1 CHP Unit Incident. Location: I-15 S / Bailey Rd Ofr, Unincorporated CA 92364. Persons logged include MARKLE JESSICA and MARKLE JOSHUA.*

## EXHIBIT — CAD ACTIVITY LOG (FULL)

In Waiting Queue		10/11/2024	10:15:16			Call Taking	00:14:18
Call Taking Complete		10/11/2024	10:28:33	Connie L Rios	In Queue to 1st Assign		00:00:28.4
1st Unit Assigned		10/11/2024	10:15:44		Call Received to 1st Assign		00:01:31.4
1st Unit Enroute		10/11/2024	10:15:44		Assigned to 1st Enroute		00:00:00.0
1st Unit Arrived		10/11/2024	10:27:43		Enroute to 1st Arrived		00:11:58.9
Closed		10/11/2024	12:58:22	Connie L Rios	Incident Duration		02:44:09

Resources Assigned		Primary				Delay		Odm.		Odm.		Cancel	
Unit	Flag	Assigned	Disposition	Enroute	Staged	Arrived	At Patient	Avail	Complete	Enroute	Arrive	Reason	
A73-074	Y	10:15:44		10:15:44		10:32:15			12:06:56				
A73-076	N	10:15:58		10:15:58		10:36:37			12:57:46				
147-D11	N	10:27:43	F-File	10:27:43		10:27:43			12:58:22				RD-Radio Desk

Personnel Assigned		Unit		Name	
A73-074	Y	Jose E Flores	023120		
A73-076	N	Luxe M Pather	022612		
147-D11	N	Christopher A Boehlert	019184		

**Caution Notes**  
No Caution Notes found

**Permits**  
No Permit Information

**Pre-Scheduled Information**  
No Pre-Scheduled Information

**Transports**  
No Transports Information

**Transport Legs**  
No Transports Information

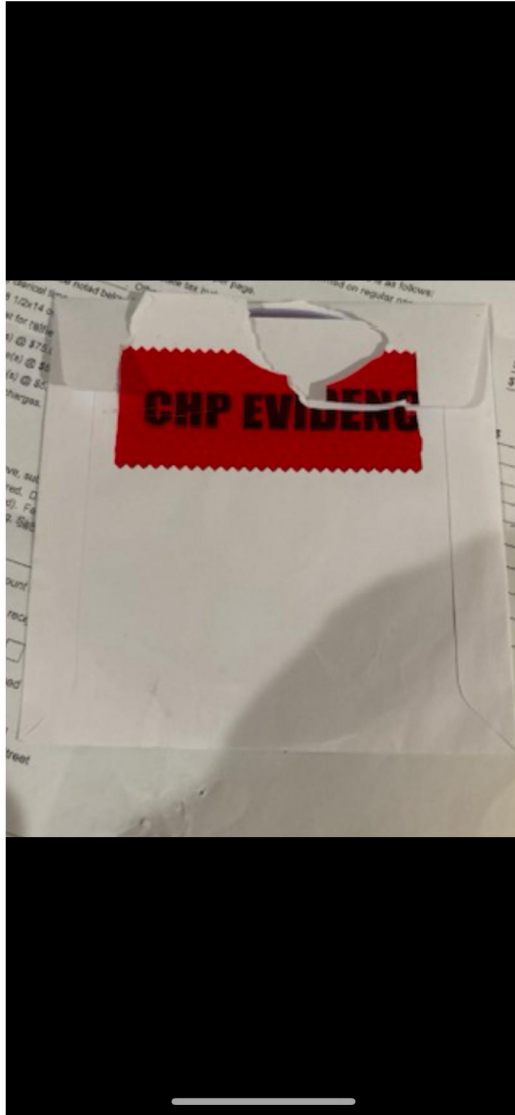
  

Date	Time	User	Type	Conf.	Comments
10/11/2024	10:15:02	A15466	Response		[1] WHI CHEV 4X WHD IN BED OF TRUCK REAR ENDED SEMI
10/11/2024	10:15:28	A15466	Response		[2] RP SAW IN REAR VIEW MIRROR
10/11/2024	10:15:40	A15466	Response		[3] UNK IF 1125 OR NOT
10/11/2024	10:15:43	A15466	Response		[4] 1039 CC
10/11/2024	10:16:12	A15466	Response		[5] RP ADV WHI PK WAS 23103 PRIOR TO TC
10/11/2024	10:16:32	SVS	Response		[13] [Appended, 10:16:57] [1] A wireless rebid occurred. A possible phase 2 update is available.
10/11/2024	10:16:44	A13871	Response		[6] Duplicate call appended to incident at 10:16:44
10/11/2024	10:16:53	A15466	Response		[7] ADDL WHI FORD PK OT APPEARS TO BE SOLO TC [Shared]
10/11/2024	10:17:01	A15466	Response		[8] DEBRIS SLOW LN [Shared]
10/11/2024	10:17:35	A13871	Response		[9] [Appended, 10:18:03] [1] WHI PKTK VS SEMI TRK
10/11/2024	10:18:03	A13871	Response		[10] Duplicate call appended to incident at 10:18:03 [Shared]
10/11/2024	10:18:19	A15466	Response		[11] [Appended, 10:18:36] [1] SEMI DRIVER LU/HOUSEHOLD GOODS NEG 1125
10/11/2024	10:18:36	A15466	Response		[12] Duplicate call appended to incident at 10:18:36 [Shared]
10/11/2024	10:18:57	A15466	Response		[14] Duplicate call appended to incident at 10:18:57 [Shared]
10/11/2024	10:19:53	A12181	Response		[15] 76 COPIES [Shared]
10/11/2024	10:22:08	A13871	Response		[16] Duplicate call appended to incident at 10:22:08 [Shared]
10/11/2024	10:22:13	A13871	Response		[17] SAG [Shared]
10/11/2024	10:31:50	A12181	Response		[18] A73-074 97 REC 1185 [Shared]
10/11/2024	10:32:08	A12181	Response		[19] 147-D11 OFF DUTY MEDICAL / ONE PARTY UNRESPONSIVE - LABORED BREATHING [Shared]
10/11/2024	10:32:29	A12181	Response		[20] A73-074 1185 FOR WHI FORD TK [Shared]
10/11/2024	10:33:17	A12181	Response		[21] [Notation Request Comment] 1038 STATELINE SVC 760 856 2339 [Shared]
10/11/2024	10:33:37	A13871	Response		[22] Duplicate call appended to incident at 10:33:37 [Shared]
10/11/2024	10:33:44	A12181	Response		[23] 1039 CC IN LINE 19 [Shared]
10/11/2024	10:43:52	A15466	Response		[24] A73-076 REQ AIR [Shared]
10/11/2024	10:44:22	A15466	Response		[25] A73-076 1039 CC FOR AIR/ALREADY STARTED ONE [Shared]
10/11/2024	11:06:09	A15466	Response		[26] A73-074 ALL SB LNS STOPPED [Shared]
10/11/2024	11:07:03	A15466	Response		[27] A73-074 S2 CPS [Shared]
10/11/2024	11:16:20	A15466	Response		[28] A73-074 TRFC FLOWING 412 LN [Shared]
10/11/2024	11:53:19	A15466	Response		[29] A73-074 ALL LNS OPEN
10/11/2024	11:58:20	022612	Response	Y	[30] ****144 INFO** MARKLE, JOSH, 081080, TAKEN TO UMC BY MERCY 7 [Shared]
10/11/2024	12:06:01	A15466	Response		[33] BOLD Entry: HOSP - Hospitalized Added By A15466 for incident# 28016534
10/11/2024	12:06:26	A15466	Response	Y	[31] [Query] A73-076, 2, 1127 / Want: C,CAL1,MARKLE JOSH,081080
10/11/2024	12:09:55	023120	Response	Y	[32] 10-98 [Shared]

*Full activity log showing dispatch, units assigned, and the highlighted entries documenting the cross-state-line transport of Joshua Markle to UMC via Mercy 7.*



**EXHIBIT — CHP EVIDENCE ENVELOPE**



*CHP evidence envelope received during the post-crash records request process. Chain of custody for the contents is not documented in the official report.*

**EXHIBIT — VEHICLE DAMAGE (TOW YARD, 10/11/2024)**



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Investigative  
Media LLC

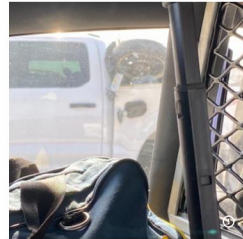
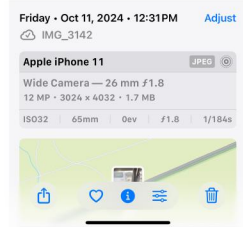


Photo taken at tow yard with Josh's phone. In a police car.



MARKLE VS. THE MACHINE | 84

*Damage to the rear cab and bed wall of the Ford F-150 photographed at the tow yard the day of the crash. Pattern is inconsistent with the 35–40 mph differential narrative documented in the CHP 555 report and consistent with the Daubert reconstruction's stationary-vehicle impact analysis.*

## EXHIBIT — SWORN SUPPLEMENTAL (COVER)

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### OFFICIAL SWORN SUPPLEMENTAL STATEMENT

CHP Report #9835-2024-01013 • Added to Official Record: 03/13/2025

Submitted by: Joshua Henry Markle, Passenger #1 • Cal. Vehicle Code §20013

#### What This Document Is:

A sworn statement submitted under penalty of perjury, formally incorporated into CHP Report #9835-2024-01013 on 03/13/2025.

#### Why It Changes Everything:

Every denial issued after 03/13/2025 — by Dairyland, Progressive, and Enterprise — was issued against a police report that had already been formally contradicted under oath within its own official file. They had this document. They chose the original narrative anyway.

#### This supplemental establishes on the official record:

- The semi was stationary or near-stationary at impact
- High-value numismatic inventory was present in the vehicle
- Industrial straps failed under catastrophic force — not driver error
- Joshua sustained life-threatening injuries requiring emergency surgery
- The trip purpose and cargo were documented — not fabricated after the fact

***The original report was a work of fiction. This is the correction.  
It is part of the official record. It cannot be unread.***

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MARKLE VS. THE MACHINE | EXHIBIT: SWORN SUPPLEMENTAL TO CHP #9835-2024-01013

*Cover and purpose page for the sworn supplemental added to the official CHP file on 03/13/2025 under Cal. Vehicle Code § 20013. Every denial issued after this date was issued against a record that had been formally contradicted under oath within its own file.*

**EXHIBIT — CHP OFFICER VARGAS TRANSMITTAL (03/17/2025)**

**Subject** Traffic Crash #9835-2024-01013  
**From** Vargas, Marcus@CHP  
<MaVargas@chp.ca.gov>  
**To:** marklejoshua@aol.com  
<marklejoshua@aol.com>  
**Date** Mar 17, 2025 at 12:09 PM

Good afternoon,

Here is a copy of the supplemental per your request.

Officer Marc Vargas



CHP- Barstow Area (835)

**Office: (760)255-5900**

**Fax: (760)256-2321**



9835-2024-01013.pdf

*Email from Officer Marc Vargas, CHP Barstow Area, transmitting the supplemental to Joshua Markle four days after its filing. CHP cannot disclaim knowledge of the supplemental: their own officer transmitted it from their own domain.*

**SWORN SUPPLEMENTAL — PAGE 1 OF 6**

STATE OF CALIFORNIA				
<b>NARRATIVE/SUPPLEMENTAL</b>				PAGE S1 OF S1
DATE OF INCIDENT	TIME	NCIC NUMBER	OFFICER I.D. NUMBER	NUMBER
10/11/2024	1014	9835	022612	9835-2024-01013

1 **PURPOSE**

2

3 The purpose of this supplemental is to add a written statement provided by Passenger #1 (J. Markle).

4 See attached pages for Mr. Markle's statement.

PREPARED BY	I.D. NUMBER	DATE	REVIEWER'S NAME	DATE
L FURTHER	022612		M VARGAS	03/13/2025

MARKLE VS. THE MACHINE | SWORN SUPPLEMENTAL — PAGE 1 OF 6 | 03/13/2025

*Sworn supplemental statement of Joshua Henry Markle, submitted under penalty of perjury and incorporated into the official CHP file on 03/13/2025.*

**SWORN SUPPLEMENTAL — PAGE 2 OF 6**

**Subject: Official Statement & Request for Amendment to  
Police Report and Demand for Body-cam Footage  
#9835202401013**

To Whom It May Concern,

I am submitting this statement to correct critical inaccuracies and omissions in the police report regarding my accident on 10/11/2024. The current report fails to document essential facts that have caused severe legal, financial, and personal consequences for me and my wife, Jessica. I am submitting this statement under penalty of perjury and expect it to be attached to the official record under **California Vehicle Code §20013**.

**The Purpose of Our Trip and What We Lost:**

[REDACTED]  
My wife, Jessica, and I were traveling from Las Vegas to San Diego for two reasons:

1. To meet with a potential buyer for my one of my Harley-Davidson motorcycles.
2. To meet with rare coin dealers and expand our business.

We brought a significant portion of our high-end inventory \$100,000+ in rare coins, including:

*Sworn supplemental statement of Joshua Henry Markle, submitted under penalty of perjury and incorporated into the official CHP file on 03/13/2025.*

**SWORN SUPPLEMENTAL — PAGE 3 OF 6**

Morgan Silver Dollars (key dates, slabbed specimens, and graded collections).

Certified Washington quarters (error and variety coins).

Rare silver bullion, proof sets, and high-grade collectible currency notes.

These coins are irreplaceable assets from our business and personal investment portfolio.

The Crash,

What I Saw and Experienced:

After leaving Vegas, we stopped at Primm to grab some sodas, as we drove off I laid back in the passenger seat and dozed off, I was only asleep for about 10-15 minutes, which is how far the crash site is from Primm. Suddenly, I woke up to Jessica's scream and what I saw next is clear and undeniable:

-A semi-truck, moving from the right lane into one lane left, and as his back swung into the left I saw the other semi at a complete stop.

.I noticed foliage on my right-it was speeding past my window because we were still moving.

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**SWORN SUPPLEMENTAL — PAGE 4 OF 6**

-The semis outline was frozen against the skyline, dead still, no forward motion, no moving foliage, just stillness.

-I had about 3 to 4 full seconds of visual clarity before impact.

In those seconds, I calculated everything instantly, our speed, the distance, and the inevitability of the collision. I remember thinking: This is how I die, but wait I'm not done yet. I still have things I need to do.

Then impact.

I never lost consciousness. I remember:

-The seatbelt nearly cutting me in half, crushing my abdomen.

-The engine pushed all the way into the cab, destroying the truck instantly.

-Our Harley-Davidson was strapped down with brand new straps in the bed of the truck. The impact was head enough to break the straps and propell the bike over the cab-which ultimately left it mangled, and my inventory of rare coins wer scattered all over the truck and highway.

-The impact obviously stopped us immediately, the semi-truck being only a foot or two from our truck. When I

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**SWORN SUPPLEMENTAL — PAGE 5 OF 6**

realized I was still alive. I looked at Jessica and she was moving and I thought OK, she's OK, but I felt an excruciating pain in my abdomen, I opened the door and stepped out of the truck and tried to stand up straight, but my stomach was in so much pain that I could just hold it and bend down. I clung to the truck, do I could make it around it without standing straight. Where I saw I was in no danger of getting hit by any car, I fell to the ground. There were many people who stopped of which a few of them were nurses from what they said, and they kept trying to straighten me out and like flat in my back-so I didn't move my spine. I remember thinking that's exactly what they're supposed to be doing but not right now because it's my abdomen. I know this because I've been CPR certified many many times over the last 20 years because of my daughters. When they were born, I made sure I was CPR certified regularly so that I could know what to do in an emergency. The officer got there and EMS workers got there, but I was in so much pain at that point, I trusted that law-enforcement was there, EMTs was there so my wife would be fine because that's all I really was worried about. A few minutes earlier, right at the pint if impact, I accepted death. I was more concerned about Jessica and making sure she was ok. The helicopter showed up, they put me in it and I just remember being in a lot of pain in the helicopter until we got to U.m.c.. I could hear the conversations going on with the helicopter pilot and the medics, and there they didn't do a whole lot for me, but I'm assuming that's just because we were flying. Once we arrived at U.m.c. they did a quick x-ray on me and as them

*Sworn supplemental statement of Joshua Henry Markle, submitted under penalty of perjury and incorporated into the official CHP file on 03/13/2025.*

**SWORN SUPPLEMENTAL — PAGE 6 OF 6**

were wheeling me on a gurney, a woman doctor put a picture in front of me on the screen and said this is your stomach, this black stuff right here is either water or it is blood. With your type of accident, it's probably blood. If it's water you might live, and if it's blood, you will die without surgery she asked me if I approved surgery. I said yes, she had me sign done paperwork, and seconds later I was asleep.

*Sworn supplemental statement of Joshua Henry Markle, submitted under penalty of perjury and incorporated into the official CHP file on 03/13/2025.*

## **A NOTICE TO MEDIA, FILMMAKERS, AND PRODUCERS**

If you are reading this page, you have likely finished the book — and you are likely thinking about what it could become.

A documentary. A docuseries. A scripted adaptation. A feature. A long-form investigative piece. An exposé built on the contradictions, the suppressed evidence, the institutional silence, and the human cost documented across these pages.

Before you go further, read this carefully.

### **THE RECORD IS LOCKED DOWN.**

Every photograph, every email, every official document, every audio recording, every video file, every body camera screenshot, every dispatch log, every sworn statement, every medical record, every pawn ticket, every text message, and every piece of correspondence referenced in this book is preserved in a redundant, distributed, and independently authenticated archive maintained by Ashcroft & Vale Investigative Media LLC.

The archive contains thousands of hours of footage and tens of thousands of documents that did not make it into this volume. None of it is publicly available. None of it has been licensed to any third party. None of it can be lawfully reproduced, repackaged, dramatized, summarized, or adapted without a written license from Ashcroft & Vale Investigative Media LLC.

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### **A NOTE ON SCALE**

Two names are going to come up the moment this book starts circulating. Let us address them directly.

Edward Snowden confirmed what a great many people already suspected — and to do it, he had to break the law, flee the country, and rely on journalists to launder the disclosure into the public record. He committed espionage to deliver his proof.

We did not.

Every document in this archive was obtained legally. Every photograph was taken by us, of our own property, our own injuries, our own lives. Every official record was produced by the agencies that wrote it, in response to lawful requests, under their own seal. Every email in our possession was sent to us or by us. Every recording was made with full legal authority under the consent laws of the jurisdictions in which it was captured.

There is no espionage here. There is no leak. There is no stolen trove. There is a family that kept its receipts.

Erin Brockovich is one of the most important investigators in modern American history. We hold her work in the highest regard. What she uncovered devastated a town and forced a corporate reckoning that is still studied today.

One town.

What is documented in this archive is not the story of one town, one company, or one regulator. It is the story of how the American insurance industry — across multiple carriers, multiple states, multiple regulators, and in coordination with at least one state law enforcement agency — has built a system designed to extract premium payments from ordinary people and then deny those same people the coverage they paid for the moment they actually need it.

This is not a Hinkley story. This is a story that touches every single human being on Earth who has ever paid an insurance premium — auto, rental, commercial, health, property, or life. It touches every passenger in every rented vehicle. It touches every driver who has ever been told that "fault" voids a coverage that statutorily cannot be voided by fault. It touches every injured person who has ever been handed a denial letter built on a police report that nobody bothered to verify.

Brockovich exposed one company poisoning one town. This archive documents an industry poisoning a country.



To the producers, networks, streamers, and platforms who build their business on stories like this one — Netflix, Hulu, HBO, Max, Apple TV+, Amazon, Paramount, Peacock, A&E;, Investigation Discovery, and every documentary house, true-crime label, and independent filmmaker reading this:

The door is open. The terms are not negotiable through intermediaries, scouts, "research consultants," or unsolicited acquisitions of the manuscript. The conversation starts at Ashcroft & Vale.

If you want the next Erin Brockovich, the next Spotlight, the next Dark Waters, the next The Insider — the material is here. But understand the scale of what you are looking at. This is not a regional story dressed up for streaming. This is the story of how every insurance card in every wallet in this country contains a quiet, unspoken assumption: if you ever actually need this, we will find a way to make it your fault.

The evidence that this assumption is operational, coordinated, and profitable across multiple companies and multiple states is in our archive. The throughline from a single highway crash to a multi-carrier institutional pattern is fully

documented to a standard most investigative productions never achieve before cameras roll.

But the IP belongs to the family that lived it.

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The authors have spent eighteen months documenting what powerful institutions tried to bury. We are not going to spend the next eighteen watching someone else profit from it without us.

THE STORY IS FOR SALE. THE TRUTH IS NOT NEGOTIABLE.

— Joshua Markle & Jessica Markle

Ashcroft & Vale Investigative Media LLC

2026