

KIRKUS

REVIEWS

TITLE INFORMATION

THE BLAMELESS VICTIM

Our Ten-Year Legal Battle against Zurich American Insurance and American International Group

Rhodes, Harold S.

CreateSpace (374 pp.)

\$15.95 paperback, \$7.99 e-book

ISBN: 978-1499543285; January 27, 2015

BOOK REVIEW

A heart-rending debut nonfiction account of a couple's struggles with insurance companies as they tried to recover from a catastrophic accident.

In January 2002, a massive tanker-trailer hit Marcia Rhodes' car from behind, and she suffered a welter of crippling injuries, including irreparable spinal cord damage that left her a paraplegic. Her husband, Harold, in this debut memoir, walks readers through their harrowing story, including the protracted aftermath of Marcia's medical struggles, and the couple's fight with two insurance companies that were reluctant to reach financial settlements. As the book's subtitle suggests, the author focuses on their tug-of-war with these companies, and their indefatigable efforts to compel them to pay what they desperately needed to cover onerous medical costs. Rhodes' depiction of insurance carriers' cynical money-saving strategies serves as a grim reminder of how toxic the mix of commerce and health care can be. He also illustrates, with painstaking thoroughness, the judicial system's lamentable limitations and the ballooning costs of health care. Additionally, the couple had to contend with a criminal trial against the driver of the truck, who was charged with negligence. Still, the heart of the book concerns the couple's battle to manage the emotional fallout of a transformative disaster. For example, after the author asked his wife to politely thank him for his caregiving efforts, he realized the depths of her depression: "She felt that given the way her life was, I was not being reasonable to have these expectations. She was utterly depressed, so just getting through the day was all I could expect. She was perfectly correct. I am not supposed to nag her; I am supposed to love her as she is." The account of the legal contests can be excruciatingly detailed, and the book's overall, chronological structure, which reads like a diary, can be exhausting. Nevertheless, readers will find this a sad but inspiring story.

A moving memoir that's particularly timely, given the current health care debate in the United States.