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Michael and Elana Laham
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Mission Viejo, CA 92691

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27 June 2005

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SUBJECT: Live Conversation Interview with Yvette Gomez on 24 June 2005, State Farm Claim Number 75-A954-439.

* On Friday, 24 June 2005, we had a taped interview with Yvette Gomez of State Farm's Special Investigative Auto Unit Agent. Yvette Gomez is **supposed** to be evaluating our automobile accident.

* Through out the entire interview, Yvette Gomez appeared to be completely biased against us, the customers of State Farm. She spent most of the interview insisting that what the other party said was fact and either ignored, evaded, or refused to believe what we had to say. She did this instead of just gathering statements from us for the interview, as our State Farm policy states she is supposed to do. **How is Yvette Gomez supposed to gather information about the accident when she did most of the talking** throughout the interview?

* We are also uncomfortable that she made **references to the police who did not witness the accident**. We are paying State Farm, not the police department, for car insurance so we would expect that State Farm would be conducting our overall investigation and deciding its outcome (as they did with my wife's accident about eight years ago), not the police.

* The following are some examples from our live interview with Yvette Gomez that gives us the strong impression that Yvette Gomez is not representing what State Farm claims to be but rather that she is acting in an unethical manner:

* To begin with, we believe that Yvette Gomez engaged in inappropriate dialogue with us. We understand per our State Farm policy that we must cooperate with State Farm in obtaining evidence and statements from us regarding the car accident in which we are involved. However, during the interview, she asked us some very disturbing questions that we feel were extremely inappropriate, and a gross violation of our privacy. What do these following four questions have to do with the car accident in which we are involved?

1. Yvette Gomez asks Michael Laham, "What is your job position at Boeing?"
2. Yvette Gomez asks Michael Laham, "Who is your immediate supervisor?"
3. Yvette Gomez asks Michael Laham, "Who do you report to?"
4. Yvette Gomez asks us "Why don't you live in any one place more than one year?" And, "You have moved quite a bit in the last couple of years - any reason for that?"

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5. Do you take medication?

We are disturbed by the way Yvette Gomez handled the issue of the wounds on our car. In the interview, Elana Laham states that the **wounds on our car will tell the truth as to whether or not the other driver who claims to have hit our car really did hit our car.** The wounds on our car are the wrong color for the other driver's car - a blue Honda CVCC to make. Yvette Gomez's response is to **argue that the blue Honda "did hit our car because its driver and witnesses (a husband and a wife) said so."** Elana Laham insists that State Farm needs to analyze the wounds on our car to clarify if the blue Honda did hit our car or if some other vehicle hit our car. Yvette Gomez responds by saying "The person who hit your car knows who she hit." Are we supposed to believe that **this is how an investigation is conducted?** The customer - Elana Laham - pays attention to hard evidence - the wounds of our car - that cannot lie. But **State Farm's investigative agent - Yvette Gomez - only pays attention to what people say, and people can lie!!**

We are disturbed by the way Yvette Gomez handled the issue of the camera. Elana Laham states in the interview that we asked State Farm to see if there was a camera at the intersection of the accident. Elana Laham then asks why would we suggest a possibility of a camera if we are not telling the truth? Yvette Gomez ignores Elana Laham's above statement and instead attempts but fails to discredit our integrity with her following statements: Yvette Gomez says, "The police officer would have made a note at the scene of (the accident) that this thing (accident) was taped." According to an English Dictionary the word "note" means "a written record of something". Elana Laham states "we never saw a report from the police so we don't know what was found. We requested a copy from the police but never received one." Yvette Gomez now **evades the entire issue by changing the subject!** Yvette Gomez states, "And I said to Michael . . . they (the police) only questioned him (about the accident) because he (Michael) was the driver."


We are disturbed that Yvette Gomez does **not seem to have read** any of our correspondences to State Farm. Yvette Gomez is the investigator of State Farm to our car accident; yet she apparently has **not read any of our correspondences**. She apparently never had them forwarded to her from Pam Wilson, State Farm's Claim Representative for this accident (State Farm Claim Number 75-A954-439) and she never requested any correspondence from us. And **ten weeks have already elapsed** since the time of the accident.

Elana Laham states that we asked State Farm to see if there was a camera at the intersection of the accident. Yvette Gomez states, "Did you inquire about the camera with the city?" And she states, "But you inquired with the Sheriff's Department?" Elana Laham tells her, "No, we inquired with State Farm." Apparently Yvette Gomez **did not read our FAX of 10 April 2005, nor did she read the response of Wendy Kaiser of State Farm to us in her letter of 19 April 2005.**

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Yvette Gomez asks, "Did police ever contact us regarding accident?" Apparently Yvette Gomez **did not read our FAX letter** to the Orange County Sheriff's Department of 21 May 2005, a **copy of which we sent** to Pam Wilson of State Farm, our assigned claims representative for this case.

 We are disturbed that Yvette Gomez seems to have **only one of three responses to our statements: she either ignores, evades, or does not believe**. Yvette Gomez states, 'The other driver's witnesses said that the other driver was making a left hand turn.' Elana Laham states that "cars on left turn pocket were not moving." Yvette Gomez then says, 'Why would they say that?' Elana Laham's reply was, 'I cannot be responsible for what other people say.'

Yvette Gomez said throughout the interview that the other party has independent witnesses. However, she **never offered us any explanation as to how she knows for a fact that these witnesses are in fact independent**. We say how does she know for a **fact**? Because she apparently **takes everything these so-called witnesses say as if it is fact**. What did Yvette Gomez do to find out that these witnesses are independent witnesses? Did she ask the witnesses and driver of the other party if they knew each other or not? If they really do know each other and want to avoid liability for this accident, could they not **lie**? Where is the **hard evidence** that these witnesses are authentic?

We are concerned about the credibility of these so-called witnesses because of the way in which they behaved towards us, and that they showed up about 10 minutes after the accident occurred, and that the so-called other car showed up about 30 minutes after the accident occurred and the driver of this so-called other car refused to speak to us about the accident. State Farm is **supposed to represent us**, but Yvette Gomez does not apparently believe anything we have to say. Yvette Gomez states that, because we didn't have a watch, our credibility is in question. However, she believes everything the so-called witnesses say, even things that don't make sense, such as being stopped at the intersection of the accident yet taking approximately 10 minutes to come to our car which was about four car lengths just ahead, parked at the shoulder of Lake Forest just past Pittsburgh. Many times the lights changed before the so-called witnesses came to us, so just because we don't look at a watch or have a watch doesn't mean that we have no sense of time going by, especially when the intersection of Lake Forest and Pittsford has timed light signals that keep changing, and we were observing the lights' changing!

We would think that sometimes it cannot be determined who is at fault for an accident if all there is is "he said, she said". So just because the other party has four people and we only have two, is Yvette Gomez going to assume that the bigger number of people is automatically right, especially when we explained to State Farm in our letter of 31 March 2005 why we believed that the so-called witnesses and the driver of the so-called other vehicle were not credible? Yvette Gomez seems **unwilling to look at evidence that we are telling the truth**, such as our request of State Farm to see if a camera existed at the intersection of the accident at the time of the accident. Why would we do that if we ran a red light? And regarding who is really telling the truth, what about the wounds to our car? **The wounds never ever lie so why are they being ignored?**

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Yvette Gomez refused to believe us; then she evaded the issue of the camera by changing the subject.

Yvette Gomez refuses to believe us and evades the issue of the wounds on our car by changing the subject.

We are disturbed that Yvette Gomez and State Farm seems to **believe that the police know everything - even about a car accident that they did not witness** and that the police never act inappropriately about anything.

Michael Laham states in interview, "I didn't know who hit us!" Yvette Gomez states, "And the officer didn't tell you that?" How does the police officer know who hit us when **he did not witness** the accident?!

When we **told** Yvette Gomez in the interview that the police never responded to our FAX of 21 May 2005 sent to the Orange County Sheriff regarding our desire to do an investigation with them in writing so we can get documentation, she **ignores the issue.**

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This letter's content is taken directly from the tape we have of our interview with Yvette Gomez. Yvette promised to give us a copy of the above tape and then refused to.

At this point, if State Farm decides to investigate the wounds on our car or let the Orange County Sheriff do it, we insist that State Farm give us hard evidence as to what the wounds indicate. We no longer accept the hear-say of either the Orange County Sheriff or State Farm. And we insist that the wounds be investigated because they are the most important part of the investigation! They are the only hard evidence that exists.

Is this how you really treat your customers - loyal customers of State Farm for 30 years who have all our insurance policies with you? Is **State Farm willing to pay for an accident that no one at State Farm seems to be investigating properly?** We are very disappointed and quite honestly embarrassed for your company. We are hopeful that you will show us that, even though we are but one small customer of State Farm, we matter to your business by giving us what you promise - a fair, ethical and professional evaluation of our accident claim that is **not** based upon what the police say **who did not witness the accident**, nor based on what dubious witnesses and drivers say, but is based on the pure facts such as the **wounds on our car** which seem to indicate that the **other claimant's car could not have hit our car**, and is based on our request for the possibility that a camera witnessed our accident, which **request indicates that we are not the party at fault**. And to be a good neighbor and represent us the people who give you a business - your clients, not the other party!

We await your response.

Sincerely,

Michael Steven Laham and Elana Laham

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Notes :

EC: Error Correct
BC: Broadcast Send
CP: Completed
HS: Host Scan
HF: Host Fax

RE: Resend
MP: Multi-Poll
RM: Receive to Memory
HP: Host Print
HR: Host Receive

PD: Polled by Remote
PG: Polling a Remote
DR: Document Removed
FO: Forced Output
FM: Forward Mailbox Doc.

MB: Receive to Mailbox
PI: Power Interruption
TM: Terminated by user
WT: Waiting Transfer
WS: Waiting Send