

Michael and Elana Laham  
26841 La Alameda #636  
Mission Viejo, CA 92691

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03 July 2005

Edward B. Rust, Jr.  
Chairman and Chief Executive Officer,  
State Farm Insurance Companies  
One State Farm Plaza  
Bloomington, IL 61710  
Phone: (309) 766-6393  
FAX: (309) 766-1783

SUBJECT: Important Indisputable Evidence Being Ignored by State Farm On Auto Accident, State Farm Claim Number 75-A954-439.

REFERENCES: (1) Letter dated 20 June 2005, from Michael and Elana Laham to Edward B. Rust, Jr., Chairman and Chief Executive Officer, State Farm Insurance Companies, regarding Problem with State Farm Handling of Automobile Accident, State Farm Claim Number 75-A954-439.  
(2) Letter dated 27 June 2005, from Michael and Elana Laham to Edward B. Rust, Jr., Chairman and Chief Executive Officer, State Farm Insurance Companies, regarding Live Conversation Interview with Yvette Gomez on 24 June 2005, State Farm Claim Number 75-A954-439.  
(3) Orange County Sheriff-Coroner Traffic Collision Report 05-056677.  
(4) FAX letter dated 31 March 2005, from Michael and Elana Laham to Pam Wilson, Claims Office, State Farm, and to Orange County Sheriff-Coroner Department.  
(5) FAX letter dated 10 April 2005, from Michael and Elana Laham to Pam Wilson, Claims Office, State Farm.

We wrote to you earlier in Reference (1), explaining our concern that State Farm is **not giving us quality service or showing us mutual trust**, nor is State Farm acting as a neutral party interested in resolving our claim in a fair and equitable and good neighborly manner. In Reference (2), we expressed our concern that your employee, Yvette Gomez of State Farm's Special Investigative Auto Unit, appears **completely biased against us, and either ignores, evades, or refuses to believe** what we have to say. In this letter, we present the **hard indisputable evidence** that completely shows without a doubt that the **so-called other vehicle of this accident could not have hit our car**. Therefore, some other vehicle really hit our car.

The vehicle that we were **told** hit our car is a blue 1991 Honda Civic, California License Plate Number 2YAD185. Refer to Reference (3). The accident left white streaks on our left rear quarter panel. See photos of our car from State Farm. This blue Honda could **not** have made the white streaks on our car because


1. The color of the Honda's bumper is **black**, not white.
2. The Honda's body is **blue**: see the Traffic Collision Report, Reference (3). But there are **no blue marks on our car**, and the Honda's blue body cannot make white streaks on our car. In addition, the Honda's body **could not have even hit our car** for the following reasons:

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Important Indisputable Evidence Being Ignored,  
State Farm Claim Number 75-A954-439

- 2(a) All models of 1991 Honda Civic series have the **same** bumper design. This bumper **protrudes completely** out in front of the Honda's body. This is shown in the Factory Manual for the 1991 Honda Civic and in photos we have of a sample 1991 Honda Civic.
- 2(b) According to the Traffic Collision Report, Reference (3), the blue 1991 Honda Civic sustained "**minor**" damage, and the diagram in that Traffic Collision Report refers to the bumper of that car.
- 2(c) The blue 1991 Honda Civic would have hit our car where our car is weak – left rear quarter panel – and the blue 1991 Honda Civic is strong – front bumper. Therefore, the body of the Honda could not have touched our car because, as mentioned in items 2(a) and 2(c) above, the Honda's bumper is in the way.

In conclusion, the blue 1991 Honda Civic, California License Plate Number 2YAD185, could **not** have hit our car. Upon your request, we will be happy to furnish you with documentation of the above.

 Did State Farm at any time **look at or take photos** of the blue 1991 Honda Civic, California License Plate Number 2YAD185, to see if it even had any wounds, and if so, what kind of wounds?

The following are the reasons why **we** are the **credible party**:

1. The **wounds**, as we discussed at length above, show that the blue 1991 Honda Civic, California License Plate Number 2YAD185, could **not** have even hit our car.



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2. In Reference (5), we requested that State Farm investigate to see if a camera existed at the intersection where the accident occurred. Why would we do that if we are the party liable for the accident?
3. Since the driver of the Honda claims to have hit the back of our car, she **would have to have seen us** before she ran her Honda into our car. So why did she **not attempt to stop**, especially if she was only going 0 – 10 MPH to make her left turn?

If you do not resolve our accident dispute in a fair manner, according to **hard and reasonable evidence**, instead of using "he said - she said" hear-say, then:

1. State Farm will end up paying fraudulent claims to the so-called other party to whom State Farm has no obligation, because the so-called other party was never in an accident with us and because we were not at fault for the accident. And this will all be **due to State Farm's internal personnel!**
2. State Farm will force us to pursue legal action against State Farm.
3. State Farm will force us to contact agencies such as the Better Business Bureau (BBB) that monitor and investigate fraudulent business practices.
4. We will have no choice but to advertise on our website that State Farm handles accident claims of their customers in an unethical, unprofessional, and fraudulent manner. And our claim will not be libel or slander because it will be the factual truth.
5. State Farm will lose us as customers for all our insurance needs – we who have been loyal customers of your company for 30 years. And how many other customers will State Farm lose who do not verbalize their dissatisfaction with you and simply leave? After all, if you treat us this way, you must treat your other customers the same way you treat us!

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How are any of the above good for State Farm Insurance Companies? And especially, how are Items 4 and 5 above going to help State Farm's advertising campaign that costs your company a lot of money? How can any advertising campaign, no matter how expensive, persistent, or clever, convince people to purchase insurance from State Farm when they experience or hear of unethical, unprofessional, and fraudulent handling of claims from ex-customers of State Farm?

We await your response, both to this letter and in the form of your company's action to resolve this claim.

Sincerely,

Michael Steven Laham and Elana Laham

EL/msl



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MICHAEL AND ELANA LAHAM  
26841 LA ALAMEDA #636  
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EDWARD B. RUST, JR  
CHAIRMAN AND CHIEF EXECUTIVE OFFICER  
STATE FARM INSURANCE COMPANIES  
ONE STATE FARM PLAZA  
BLOOMINGTON, IL 61710

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EDWARD B RUST, JR.  
CHAIRMAN AND CHIEF  
EXECUTIVE OFFICER (CEO)  
STATE FARM INSURANCE  
COMPANIES  
ONE STATE FARM PLAZA  
BLOOMINGTON, IL 61710

## 2. Article Number

(Transfer from service label)

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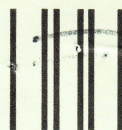
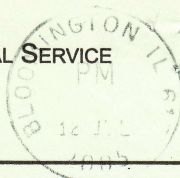
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