

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

Page 1 of 5

18 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
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SUBJECT: Concerns Regarding Disposition of Auto Accident of 26 March 2005, State Farm
Claim Number 75-A954-439.

- REFERENCES: (1) Letter dated 15 July 2005, from James E. Arnold, Irvine Operations Center (IOC) Claim Team Manager, to Michael and Elana Laham, regarding State Farm Claim Number 75-A954-439, Loss of 26 March 2005.
- (2) Letter dated 03 July 2005, from Michael and Elana Laham to Edward B. Rust, Jr., Chairman and Chief Executive Officer, State Farm Insurance Companies, regarding Important Indisputable Evidence Being Ignored by State Farm On Auto Accident, State Farm Claim Number 75-A954-439.
- (3) Orange County, California, Sheriff-Coroner Traffic Collision Report 05-056677.
- (4) 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.

In response to State Farm's letter of 15 July 2005, Reference (1), copy enclosed, we have the following concerns:

State Farm completely **ignored** the **white** wounds on our car that were 23 inches and 25 inches off the ground, along our left rear door and quarter panel. There is **NO** way the blue 1991 Honda Civic, CA License #2YAD185, could make those wounds because it is **blue**. Also, the above Honda's bumper protrudes out in front of its body so the Honda's blue body could never even have touched our car. Refer to the Factory Manual for ALL 1991 Honda Civics and photo of a 1991 Honda Civic, as we explained at length in Reference (2).

Furthermore, the Traffic Collision Report, Reference (3), which the **POLICE** wrote up, states that there was only minor damage to the above Honda's bumper. Therefore, since the bumper of the blue 1991 Honda Civic, California License Plate Number 2YAD185, did **not** cave in, its body at **NO** time could have possibly made **ANY** contact with our car.

The conclusion via hard evidence is that the above Honda did NOT collide with our car since it could not have made the white paint wounds on our car.

18 July 2005

Edward B. Rust, Jr., Chairman and Chief Executive Officer,
State Farm Insurance Companies
Concerns Regarding Disposition of Auto Accident of 26 March 2005,
State Farm Claim Number 75-A954-439



Regarding State Farm's statement about the wounds that the paint transfer is blue-gray in color: The blue 1991 Honda Civic, California License Plate Number 2YAD185, could not have transferred blue paint onto our car because its bumper is in the way, therefore blocking its body from being able to hit our car, as we stated above. Refer to the Factory Manual for ALL 1991 Honda Civics and photo of a 1991 Honda Civic, as we explained at length in Reference (2).

Furthermore, the Traffic Collision Report, Reference (3), which the **POLICE** wrote up, states that there was only minor damage to the above Honda's bumper. Therefore, since the bumper of the blue 1991 Honda Civic, California License Plate Number 2YAD185 did not cave in, its body at **NO** time could have possibly made **ANY** contact with our car. As far as State Farm's claim that Caliber Collision photos, that State Farm never sent to us, show blue-grey paint transfer to our car, this is not valid since the lighting differs from one set of photos to another. For instance, the photos we took of our car's wounds, which we offered to send to State Farm that State Farm never requested to see, show that the bumper wounds are grey-black in color.

Once again, the conclusion via hard evidence is that the above Honda did NOT collide with our car; therefore it did not transfer blue-gray paint wounds to our car.

State Farm also never responded to our concern as to WHO investigated the wounds on our car.

State Farm never responded to our question as to how it knows that the so-called witnesses are independent.

Furthermore, the so-called witnesses claim that the blue 1991 Honda Civic, California License Plate Number 2YAD185, hit our car even though the wounds to our car blatantly point out that this is impossible, so how can State Farm consider these witnesses credible?

Moreover, State Farm never addressed our claim that we are the credible party since it was WE who requested if there was a camera at the intersection of the accident. Why would we do that if we ran the red light? See Reference (2).

In Reference (1), State Farm declares that the driver of the other vehicle was a Patsy Murakami. But the Traffic Collision Report, Reference (3), which the **POLICE** wrote up, states that the name of the other driver is a Katrina Ayumi Kuraishi. Unbelievable!!!

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State Farm ignored all of our concerns regarding Yvette Gomez, especially our concern as to why Yvette Gomez asked us the following extremely private questions which have nothing to do with the accident. See Reference (4). These questions are:

1. What is your position at Boeing?
2. Who is your immediate supervisor?
3. Who do you report to?
4. Why don't you live in any one place more than one year?
5. Do you take medication?

Did State Farm ignore the grossly inappropriate questions Yvette Gomez asked us because it wants to **cover up** the fact that it or some other agency or individual or persons **plan to hurt us** in some way with the information that they obtain from the answers to these very private questions?

(X) Did State Farm ignore the white wounds on our car because it cannot come up with a bull crap explanation for them? Does State Farm therefore figure that maybe no one will notice if State Farm just **ignores those white wounds** altogether?

(X) Does State Farm think that people are so stupid that they can't see through the bull crap explanation regarding its claim that the other driver made blue-grey wounds on our car?

Did State Farm mix up the name of the so called other driver because State Farm **cannot conduct a truthful investigation**, since it is not only biased against its own customers for no good reason, but it is incompetent, lazy, and stupid as well?

Does State Farm intend to make this a lose-lose situation by **refusing to do the right thing**, which is to acknowledge that the so-called witnesses and so-called other driver -- according to the wounds on our car and not hear-say -- are liars? Is State Farm doing this because the police say that the other party is credible, and **is it more important to State Farm to get free investigative services from the police** than to keep its valuable customers?

We have proven to State Farm beyond a shadow of any doubt that the so-called other driver could **not** have possibly hit our car and therefore that the so called witnesses are **not** credible as well. See Reference (2).

18 July 2005

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So, Mr. Edward B. Rust, Jr., Chairman and Chief Executive Officer (CEO), is it more important for you to **protect your renegade employees and run your business into the ground** because you refuse to acknowledge that your customers give it an existence? Is it more important for you to lose money on advertisements and potential new customers because we have friends, family and a website through which we can inform the public that **State Farm makes fraudulent settlements of claims and engages in unethical business practices**? We originally came to State Farm 30 years ago because a family member was impressed with how State Farm was handling her accident claim. So don't think one customer does not matter, because one small customer adds up to many. One day, your company will have to merge with other businesses who are as corrupt as you are because you can no longer stand on your own two feet, so that you can all collapse together because you won't honor your customers who are in the right – is that what you want? And remember this: for every letter of complaint you receive from a customer **there are at least 50 more customers** that simply walk out of your business without ever letting you know. You should be thanking us for writing you our correspondences of complaint, because we have just saved you at least \$100,000 in consultant fees from your friendly neighborhood Harvard MBA.

Why does State Farm even pretend to go through the procedure of acknowledging a customer's rightful concerns when State Farm is not interested in doing the right thing not only for its customers but for itself?! It's just a waste of everybody's time.

Some of your employees sound angry with us because we voice legitimate concerns. Is it because they know deep down inside that their rightful place is the **Home for Ever Lasting Losers** because of their own stupid arrogant actions such as all the above, plus bragging that you are a great business, when it is for the customer to decide - not you - if that is a true statement?



How much does State Farm lose now because of their bungling of a claim of one small insignificant customer?

Caliber Collision	\$2,355.64 – to pay for an accident that we did not cause because State Farm refuses to collect money from the other lying party. This does not include the so-called other party's car damages.
Enterprise Rent-A Car	\$ 232.61 – to pay for a rental car for us because the other party caused a car accident.
Auto Insurance and Renter's Insurance	\$1,462.46 – annual lost revenue because we will no longer do business with State Farm.

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(*) The geniuses at State Farm have cost State Farm this year from one small insignificant customer the total sum of \$4,150,71. Congratulations!!

(*) Maybe that amount of money is nothing to you, but **how much will it add up to** when you compound it with all future revenue State Farm would have continued to receive from us who were loyal customers of State Farm for 30 years, and all future potential customers that will no longer consider doing business with State Farm because State Farm is earning itself a bad reputation, which no amount of clever or persistent advertising will be able to rectify?

(*) No business, no matter how big or arrogant it is, can defy the laws of economics any more than anyone can decide to stop breathing because he thinks he is God. It will take time, but - don't take our word for it, go ahead - keep trampling on your customers and see for yourself. And we thought people like you had street smarts.

(*) We conclude with the advertising slogan that State Farm has earned. "Like a bad nightmare State Farm does not care."

Sincerely,

Michael Steven Laham and Elana Laham

EL/msl

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MICHAEL AND ELANA LAHAM
26841 LA ALAMEDA #636
MISSION VIEJO, CA 92691**TO: (PLEASE PRINT)**

PHONE (309) 766-6393

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

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1. Article Addressed to:

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

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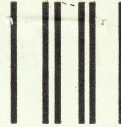
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